

# ANALYSIS OF GRAB DRIVER PARTNER INSURANCE CLAIM PROCEDURE IN HANDLING DRIVING ACCIDENTS

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**Abstract.** This study aims to analyze the insurance claim procedures provided by Grab for its driver partners in managing accidents and medical expenses. The focus of this research is to understand the actual procedure for filing claims, the obstacles encountered, and how this procedure helps drivers cope with the financial impact of accidents. A qualitative approach was used through in-depth interviews with several driver partners who have filed insurance claims. The findings show that although Grab's claim procedure is designed to be completed within a minimum of 1x24 hours with complete data, in reality, the process is often delayed due to additional requirements and inconsistencies in designated referral hospitals. These issues hinder the smooth handling of claims. Based on these findings, it is recommended that Grab improve socialization about the claim procedure, simplify the required documents, and reevaluate the referral system to ensure faster claim settlements. This research is expected to contribute to improving the effectiveness and practicality of insurance claim procedures for Grab driver partners in the ride-hailing industry.

**Keywords:** Analysis of Insurance Claim Procedures, Grab Driver Partners, Accident

## I. INTRODUCTION

The rapid development of digital technology in the current era of globalization has had a significant impact on various sectors of life, including in the field of public transportation and delivery services. Digital transformation of application-based mobility to facilitate people's activities in carrying out their daily activities. Grab, as one of the leading online transportation companies, provides various services to meet user needs. One of the most prominent aspects of Grab's business model is the existence of driver partners who play an important role in the company's operations. These driver partners, most of whom use motorbikes as their main vehicle, are faced with a high risk of traffic accidents, considering that most of their trips occur on highways. One of the popular online transportation companies in Indonesia is Grab. Grab's presence provides many benefits to the community, especially in terms of time efficiency, ease of access to transportation, and opening up job opportunities for the community as driver partners (Amin, 2021). As a form of the company's commitment to providing protection to its partners, Grab provides insurance facilities for drivers who are members of the platform. The purpose of providing this service is to provide a sense of security and guarantee of protection if the driver partner experiences the risk of an accident while carrying out their duties. This insurance coverage covers the cost of medical care, treatment, and compensation in the event of a work accident that causes serious injury or death (Ningsih,

2022). Driver partners have a strategic role in supporting the sustainability of the company's operations. As the frontline in service, they are responsible for ensuring that passengers arrive at their destination safely and comfortably. However, behind this responsibility, drivers face various risks in the field, including traffic accidents that can occur at any time while carrying out activities on the road (Anandika, 2022). Therefore, in the context of Grab driver partners' work, the existence of insurance is crucial as a form of protection against high work risks. However, considering that the majority of Indonesian people are Muslim, the implementation of this insurance also needs to be reviewed from an Islamic law perspective. Based on the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) Number 21/DSN-MUI/X/2001, insurance practices are permitted as long as they are based on the principle of mutual assistance (ta'awun), mutual protection between participants, and do not contain elements of usury, uncertainty (gharar), and gambling (maysir).

In an effort to provide a sense of security and protect driver partners, Grab has launched an insurance program that provides various benefits, including protection against accidents and medical expenses. This insurance program covers various forms of protection, from medical expenses to compensation for permanent disability and death due to accidents that occur while working. However, although this program is expected to provide guaranteed protection for

drivers, many driver partners feel dissatisfied with its implementation. Some complaints that often arise include the lack of clarity in the claims process, procedures that are considered complicated, and the limited benefits felt compared to the large medical expenses incurred.

Although Grab has provided insurance services, this claim procedure is still an important question. Drivers often feel confused about how insurance works and the rights they have, as well as how to access claims. Various previous studies have also shown that the low level of insurance literacy among informal workers, including online motorcycle taxi drivers, contributes to the low utilization of available insurance benefits. This shows that even though insurance has been provided, questions still arise about the extent to which the insurance company is truly responsible for accidents experienced by Grab driver partners.

This study also aims to analyze the implementation of Grab insurance in handling accidents experienced by driver partners, as well as to explore the obstacles they face in accessing insurance claims. With a qualitative approach, this study will collect data from the direct experiences of driver partners to provide a deeper picture of the effectiveness of the insurance program in providing adequate protection. Through this study, it is hoped that a more comprehensive understanding can be obtained regarding the implementation of insurance protection for Grab driver partners, especially in terms of the claim procedures carried out and the extent to which they are able to meet the expectations and needs of drivers. The findings of this study are not only intended to provide input for the Grab company in evaluating and improving existing protection policies, but are also expected to provide practical contributions in efforts to improve the welfare of driver partners. In addition, the results of this study can be an academic reference for other researchers who are interested in researching the issue of insurance protection in the digital transportation sector, in order to encourage the creation of a fairer, more transparent, and more accessible work insurance system for all players in this industry.

## II. RESEARCH METHODS

This study applies a qualitative approach as the main method. This approach was chosen because it was considered the most appropriate to explore and understand in depth how the Grab insurance claim procedure is experienced by driver partners, including the stages of the process, personal experiences, and their perceptions of the insurance protection services provided by the company.

This study uses a descriptive qualitative type, which aims to provide a detailed picture of the social reality that occurs in the field. Through this approach, researchers try to describe various real conditions and situations experienced by research subjects by drawing on certain characteristics, patterns, traits, models, and signs that reflect a social phenomenon (Nasution, 2023).

In general, the qualitative approach has three main objectives, namely describing, revealing, and explaining phenomena. First, this approach aims to describe the research

object as a whole through narratives, illustrations, or documentation that represent events or social interactions in real terms. Second, this approach is used to reveal the hidden meaning behind a phenomenon, which is carried out through in-depth interviews and participatory observations in order to capture the context authentically. Third, this approach serves to explain phenomena that occur in the field systematically and in detail, especially when the empirical reality found differs from the expectations or initial objectives of the study (Fadli, 2021).

The qualitative approach aims to identify the characteristics and nature of certain phenomena found in the field, then connect them through a comparison process of the similarities and differences in the symptoms that appear (Hardani, 2020). This method provides space for researchers to gain a deep and comprehensive (holistic) understanding of the research object, while maintaining the natural context (natural setting). In this case, the researcher himself acts as the main instrument in the data collection process (Yusanto, 2020).

This approach is used in the context of this study to explain and understand the experiences of Grab driver partners in undergoing insurance protection related to their driving activities. Qualitative research is seen as a scientific activity that aims to collect information systematically, categorize it, and present it through descriptions and interpretations based on data obtained from interviews, direct observations, and relevant documents (Ratnaningtyas, 2023). The data collection technique in this study was carried out through in-depth interviews using semi-structured question guides, which allow flexibility in exploring the views and experiences of informants. In addition, researchers also observed the operational activities of driver partners and collected supporting documentation such as insurance policies, screenshots of the Grab application, and official information from the company.

## III. RESULT AND DISCUSSION

Based on the in-depth interviews and direct observations conducted, the researcher obtained an understanding of the claim submission procedures and the forms of responsibility related to accidents experienced by Grab driver-partners. This study reveals that the claim process and responses to such incidents vary depending on the driver's condition and individual experiences.

**Table 1 Informant Data – Grab Drivers**

No.	Informant Initials	Age	Main/Side Job	Description
1.	BP	29 years old	Main	One of the informants has been working as a Grab driver for six years. He lives in his own house and has one child. He stated that working as a Grab driver has provided him with a decent and economically stable life.
2.	HA	45 years old	Main	Another informant has been working as a Grab driver for two years and has two children. He mentioned that the

No.	Informant Initials	Age	Main/Side Job	Description
3.	HL	34 years old	Main	income from this job is sufficient to meet his family's needs. A driver who has been with Grab for four years stated that his income was promising during the first two years. However, in the last two years, he has experienced a significant decrease in earnings.
4.	UG	30 years old	Main	Another driver who has worked for six years and has one child expressed that even though he still lives in a rented house, he feels that his life with his family is quite prosperous.
5.	PMP	28 years old	Side	A new driver who joined Grab two months ago mentioned that he has one child and is currently living with his in-laws. He decided to become a Grab driver as a first step in finding a more permanent job.
6.	AS	31 years old	Main	A driver with six years of experience and two children explained that passenger volume fluctuates significantly, sometimes busy and at other times quiet, which naturally affects his income level.

Source: Researcher's interview data

### 1) Understanding of Grab Insurance

Interview results show that most drivers are aware of the insurance provided by Grab. However, their understanding of the coverage, requirements, and claim procedures varies widely.

Informant BP stated that the deduction from driver-partner income (23–25%) includes insurance contributions:

“So when we receive an order, the deduction already includes the contribution to Grab, and that is also part of the insurance.”

In contrast, informant HL mentioned that Grab's insurance only applies when the driver has an active order, and emphasized that for full protection, they rely independently on the Employment BPJS:

“If we don't have an active order, then we're not covered by Grab. Maybe just ambulance service is included.”

This reveals confusion among driver-partners regarding the actual protection scheme in place, particularly whether their income contributions go toward insurance or are solely part of Grab's profit-sharing system.

### 2) Understanding of the Insurance Claim Process

According to BP, the claim process can be completed within 24 hours if all data and documents are properly prepared:

“The claim process isn't too difficult and takes at least 1x24 hours, as long as the required data is complete and accurate.”

However, UG, who experienced violence while on duty, reported a more complex process:

“...I was made to go through a lot—had to ask for this and that... Grab almost rejected the claim because the public hospital wasn't on their referral list.”

This indicates limitations in Grab's medical referral system, which is not always flexible or responsive to emergencies in the field.

### 3) Effectiveness and Limitations of Grab Insurance

From real-life experiences shared by driver-partners, it can be concluded that Grab insurance is only effective in limited contexts—specifically when an accident occurs while the driver is handling an active order and follows all formal procedures. In emergency situations or when the driver is not actively transporting passengers, coverage may not apply. This raises concerns regarding income sustainability and work safety, especially for those who depend on this job as their primary livelihood.

Additionally, the referral hospital system remains a major challenge. When drivers need immediate care, they may not have the time or ability to access hospitals listed in Grab's official network. This restriction has the potential to hinder full access to insurance benefits.

### 4) Insurance Coverage and System Limitations

From UG's statement regarding the violence incident, he highlighted issues with referral hospital limitations:

“I was made to go through a lot... The regional public hospital wasn't part of the referral list—they only covered medical treatment costs, nothing else.”

This demonstrates the limitations of the insurance system in handling emergencies that do not follow official protocols. This is a serious concern since not all accidents occur under controlled conditions, and Grab's listed referral hospitals may not always be accessible.

### 5) Driver Understanding and Perception of Accident Responsibility

The researcher observed varying levels of knowledge among Grab driver-partners regarding insurance and accident-related responsibilities. Based on the study's findings, it is evident that driver understanding of insurance coverage differs significantly:

40% of respondents stated the claim process was relatively easy. 60% mentioned challenges in document submission and disbursement requirements.

The data analysis reveals contrasting opinions. Some drivers believe that the 25%–30% service fee deducted from each trip includes insurance contributions, while others argue that it's solely a revenue share for Grab and does not cover insurance.

## IV. CONCLUSIONS

The conclusion of this study is to analyze the insurance claim procedure provided by Grab to driver partners in handling the risk of driving accidents, both in terms of legal protection, medical financing, and ease of the claim process. Based on the results of interviews and data analysis, it can be concluded that the insurance provided by Grab administratively appears to have an organized structure and procedure, including the provision that the claim process can be completed within a minimum of 1x24 hours if all data and documents are available. However, in its implementation in the field, the effectiveness of the insurance has not been fully

felt by the driver partners. Field findings show an imbalance between written procedures and the reality of the driver's experience. One informant who experienced an incident of violence while working said that the claim process was actually filled with administrative obstacles. The partner was made difficult because he had to meet various additional requirements, such as documents that were not informed from the start, and faced the risk of claims being rejected simply because the hospital visited was not an official referral from Grab. This is a strong indication that in emergency conditions, where driver partners experience physical and psychological stress, Grab's insurance claim system is not adaptive and responsive enough to the field situation. The lack of information they receive and the lack of assistance during the claim process cause partners to feel that they are not getting the protection promised. Thus, it can be said that Grab insurance protection for driver partners is still not optimal, especially in terms of ease of claims, clarity of information, and flexibility in emergency situations. This study confirms that the protection promised by the company has not been fully felt by partners in real practice, so a comprehensive evaluation is needed so that insurance truly functions as a guarantee of work safety and comfort for all driver partners..

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