

## ABSTRACT

Today, freight services are an extremely difficult part of the trade world. Basically in carrying out the transport of the company provide facilities, which aims to improve the convenience and security of the user service. In accordance with the agreement, if a company has transported an item, the responsibility for the goods falls to the company carrying it, but sometimes there is a non-conformity with the agreement. The purpose of this study is to describe the similarities, and the difference in the implementation of goods delivery insurance between PT. Pos Indonesia (Persero) with PT. TIKI is associated with the current rules of insurance law and legislation. In addition, another purpose of the study is to identify the differences and constraints that arise in the settlement of claims. The type of research used by the author is empirical research. To know the circumstances that occur in practice, the authors collect secondary data first. The results obtained by the author as follows. First, the implementation of Insurance occurs in the delivery of letters and domestic packages by PT. Pos Indonesia (Persero) and PT. TIKI. This is in accordance with Law No. 40 of 2014, where a third party acts as a party to bear the risks that may arise in the implementation of mail delivery and domestic packages are required. Second, in the implementation of insurance PT.Pos Indonesia Shipping (Persero) does not use a third party, another case with PT. TIKI involving third party that is PT. Asuransi Ramayana Tbk. Third, Both parties PT. Pos Indonesia and PT. TIKI experience the same obstacles that are: (1) Users delivery service less cooperative in explaining about the object sent; (2) The shipping company shall not explain in detail the execution, how to use the insurance against the shipment, as well as the form of claim which may be submitted for the insured item. Based on the findings, the sender Should explain honestly about the object to be sent, Parties Good Costumer Service PT. Pos Indonesia (Persero) and PT. TIKI should be more active in delivering how to use insurance and how to claim insurance. This matter may affect the length of the claim process until the payment process claims by each Shipping company.

Keywords: insurance, mail delivery and parcels