

## ABSTRAK

*Penulisan Hukum ini bertujuan untuk mengetahui penerapan dari asas subrogasi dalam kendaraan bermotor di PT. Asuransi Allianz Utama Indonesia Cabang Yogyakarta. Penulisan Hukum ini dilatar belakangi oleh peristiwa-peristiwa hukum asuransi yang melibatkan pihak ketigayang mana penulis ingin mengetahui penerapan dari asas subrogasi terhadap peristiwa-peristiwa tersebut..*

*Penulisan Hukum ini bersifat deskripsi analisis yang digunakan untuk menjelaskan mengenai penerapan asas subrogasi dalam asuransi kendaraan bermotor di PT. Asuransi Allianz Utama Indonesia cabang Yogyakarta secara mendetail, sistematis, dan komprehensif.*

*Hasil dari Penulisan Hukum Asas Subrogasi Dalam Kendaraan Bermotor di PT. Asuransi Allianz Utama adalah sangat sulit bagi perusahaan asuransi untuk dilaksanakan karena hambatan-hambatan yang timbul yang kebanyakan disebabkan oleh pihak ketiga.. Hambatan-hambatan ini membuat perusahaan asuransi harus memiliki upaya untuk mengatasi hambatan-hambatan tersebut..*

*Kata Kunci : Penerapan, Subrogasi, Asuransi Kendaraan Bermotor..*

## ABSTRACT

*The purpose of this research was to examine the implementation of the subrogation principle in the practice of automobile insurance at PT. Asuransi Allianz Utama Indonesia branch office in Yogyakarta. This research was motivated by several cases of insurance that involve a third party from which the author wished to know the implementation of subrogation principle by the automobile insurance company on them.*

*The characteristic of this research was descriptive analysis in order to serve description in detailed, systematic, and comprehensive associated with the implementation of the principle of subrogation in automobile insurance at PT. Asuransi Allianz Utama Indonesia.*

*This research resulted in that the implementation of the principle of subrogation at PT. Asuransi Allianz Utama Indonesia branch office in Yogyakarta was very difficult to be practiced because of the obstacles which emerged during the process of implementation were mostly done by the third party. Those obstacles resulted in several ways the insurance company had to do to resolve them.*

*Keywords : implementation, subrogation, automobile insurance company.*