

## Pemodelan pengaruh aspek hukum asuransi kebakaran terhadap tingkat pengendalian risiko bahaya kebakaran pada bangunan tinggi di Jabotabek

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### Abstrak

Pengendalian risiko tertentu pada tahap operasi bangunan tinggi dapat dilakukan dengan cara mengalihkan risiko melalui asuransi yaitu kepada pihak ketiga. Pengendalian risiko bahaya kebakaran sebagai salah satu risiko dimaksud dilakukan dengan mengalihkan risiko kepada pihak asuransi melalui suatu ikatan kontrak yang disebut polis sebagai bentuk ikatan legal.

Dari hasil analisis risiko bahaya kebakaran pada tahap pengoperasian bangunan tinggi di Jabotabek, teridentifikasi empat belas dari dua puluh delapan variabel aspek hukum yang berkaitan dengan tingkat pengendalian risiko bahaya kebakaran. Kemudian berdasarkan hasil analisis faktor keempat belas variabel tersebut dikelompokkan ke dalam empat faktor aspek hukum yaitu faktor instrumen regulasi asuransi secara umum (general insurance regulation instrument), faktor prinsip-prinsip dasar asuransi kebakaran (fire insurance principles), faktor prinsip perikatan perjanjian antara para pihak dalam asuransi (agreement between parties) serta faktor regulasi operasional pada tingkat lokal (local operational practices).

Analisis regresi menghasilkan suatu model yang menggambarkan korelasi positif non linier antara aspek hukum asuransi kebakaran dengan tingkat pengendalian risiko bahaya kebakaran pada bangunan tinggi di Jabotabek, dengan dua variabel penentu utama yaitu fire safety management (X6) dan Peraturan Daerah tentang IMB, IPB dan IPPB (X23).

Hasil penelitian ini membuktikan hipotesis bahwa peningkatan kualitas pengaruh aspek hukum asuransi kebakaran akan meningkatkan tingkat pengendalian risiko bahaya kebakaran pada bangunan tinggi di Jabotabek.

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Modeling the Influence of Law Aspects of High-Rise Building Constructions Fire Insurance To The Level of Control of Fire Risk In Jabotabek Certain risk control during operation phase of high-rise buildings could be treated by transferring the risk through insurance to a third party. Fire risk control during operation phase of a high-rise building is addressed by transferring the fire risk law aspects through insurance to a third party thus binding a contract work policy as a legal document.

Analysis of fire risk during operation phase of high-rise building constructions in Jabotabek identified fourteen from twenty eight law aspect variables obtained from state of art research. Factor analysis successfully classed the variables into four significant factors namely general insurance regulation instrument, fire insurance principles, agreement between parties and local operational practices to be observed.

Regression analysis produced a positive non-linear model relating the law aspect of construction fire insurance to the level of control found in high-rise building fire risk in Jabotabek. Two determinant variables that strongly influence the level of control of the fire risk were fire safety management (X6) and local government regulation related to building construction certification/IMB, building operation certification/IPB, and extending building operation certification/IPPB (X23).

Finally, result of this thesis provided clear proof that increasing the influence of law aspect in high-rise building constructions through fire insurance will also increase the level of control of the fire risk.