

ABSTRACT

PROCEDURES FOR SUBMISSION OF INSURANCE CLAIM FOR EMPLOYEES GENERAL CREDIT (KUPEG) AND CREDIT FOR PENSION (KUPEN) FOR DEBTORS WHO DECIDED IN THE WORLD. BANK WOORI SAUDARA INDONESIA 1906, TBK. KCP KOTA BANJAR

By:

PUTRI AULIA

NIM. 183404031

Guidance:

Guidance I : Hj. Noneng Masitoh Ir., M.M.

Guidance II : Mira Rahmawati S.P., M.M.

PT. Woori Saudara Bank Indonesia 1906, Tbk. It is a private bank that has several superior credit products including General Employee Credit (KUPEG) and Credit For Retirees (KUPEN). Disbursing funds will allow risks to arise, and banks are expected to be able to carry out risk management to avoid them. The risk that might occur is that the debtor dies before the credit is paid off. The purpose of this study was to determine the procedure for submitting insurance claims for debtors who died at PT. Woori Saudara Bank Indonesia 1906, Tbk. KCP Banjar City. The data collection methods used were Participant Observation and Depht Interview. The results of the research conducted show that the insurance claim submission procedure for PT. Woori Saudara Bank Indonesia 1906, Tbk. refers to the Woori Global Standard System (WGSS) E-System, namely the Conditions for Implementing Insurance Claims and Operational Procedures for Insurance Claims. In the insurance application procedure, there are also a number of obstacles and efforts made to prevent a failed claim process that could harm the bank. There is a difference between the procedures contained in the Woori Global Standard System (WGSS) E-System and the practice, namely between the officer who carries out the Report and Documentation Function and the officer who carries out the Operational Function is one part so that the officer must be extra in carrying out the claim processing activities. In addition, Customer Service officers also play a role because often part of the duties of the division that carries out the Relationship Officer function are delegated to Customer Service.

Keywords: procedures, insurance claim, credit, bank