



Islamic Insurance Brokers: Digitization of Insurance Procedure Systems

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ABSTRACT

The main responsibility of an insurance broker is to identify the risks associated with the insured party and act as a representative, with the right to be an intermediary between the insured party and the insurance company. This study aims to analyze the governance of sharia insurance brokers in identifying risks for the insured party. The study utilizes a qualitative method to provide a comprehensive overview. The results indicate that sharia insurance brokers have implemented good corporate governance practices and fulfilled their duties and obligations as representatives, adhering to the values of governance, risk management, and Sharia compliance. The professionalism of sharia insurance brokers is reflected in their ability to settle insurance claims in accordance with the agreed terms, which in turn, builds trust and confidence with the insured party.

Keywords: Brokers; Islamic Insurance; Governance; Risk Management; Compliance.

ABSTRACT

Tanggung jawab utama seorang pialang asuransi adalah mengidentifikasi risiko yang terkait dengan pihak yang diasuransikan dan bertindak sebagai perwakilan, dengan hak untuk menjadi perantara antara pihak yang diasuransikan dan perusahaan asuransi. Penelitian ini bertujuan untuk menganalisis tata kelola pialang asuransi syariah dalam mengidentifikasi risiko bagi pihak yang diasuransikan. Penelitian ini menggunakan metode kualitatif untuk memberikan gambaran yang komprehensif. Hasil penelitian menunjukkan bahwa pialang asuransi syariah telah menerapkan praktik tata kelola perusahaan yang baik dan memenuhi tugas dan kewajibannya sebagai perwakilan, dengan mematuhi nilai-nilai tata kelola, manajemen risiko, dan kepatuhan syariah. Profesionalisme pialang asuransi syariah tercermin dalam kemampuan mereka untuk menyelesaikan klaim asuransi sesuai dengan ketentuan yang disepakati, yang pada gilirannya membangun kepercayaan dan keyakinan dengan pihak yang diasuransikan.

Kata Kunci: Pialang; Asuransi Syariah; Tata Kelola; Manajemen Risiko; Kepatuhan

INTRODUCTION

According to Article 1 Paragraph 26 of Law no. 40 of 2014 concerning Insurance, insurance brokers or insurance brokers are tasked with providing recommendations or representing policyholders, the insured, or participants in carrying out insurance or sharia insurance coverage and/or claim settlement (Lubis, 2021). Article 1 Paragraphs 11 and 12 confirm that insurance and reinsurance brokers include consulting and or intermediary services in closing and handling claims settlement on behalf of the policyholder, the insured, or the participant. Even though the position of insurance and reinsurance brokers in the insurance and reinsurance business is legal

and recommended in the law, in reality there are still those who consider the existence of brokers to be insignificant and even a cause of inefficiency in the insurance business (Aris, 2022).

Understanding of the functions and roles of brokers is sometimes trapped in the very narrow meaning of the word broker or broker, even though the role of insurance and reinsurance brokers is very important in representing the interests of consumers or customers. Another effort that is needed is in terms of regulatory alignments that can support the business continuity of insurance and reinsurance brokerage companies. Therefore, the authors consider it necessary to highlight business developments in the insurance and reinsurance brokerage industry as a Cover Story or Main Report for the June 2022 edition to provide new insights and a positive impact on the development of the insurance and reinsurance brokerage business going forward. This Cover Story consists of seven articles that discuss developments, expectations, pros and cons of insurtech, the urgency of digital transformation, development of insurance products, the role of consulting and settlement of claims, as well as executive opinions of insurance and reinsurance brokers (Lubis, 2021).

In this era of disruption, digital financial institutions have developed rapidly around the world, including in Indonesia. These developments are followed by the governance, risks, and regulations related to these financial institutions. Insurance has become part of human civilization which is expected to provide benefits. Uncertainty about risk, disaster, and loss makes insurance one of the best solutions to protect one's wealth and restore it to its original state.

The theory of risk transfer is important in the field of insurance. Risk is an inseparable part of opportunity and no one in this world is free from risk, especially for those who are active in creating and innovating. Insurance seems to be an agreement between two parties, namely the insurance company and the policyholder. However, only a small proportion of policyholders really understand the provisions of the insurance policy, let alone about general and juridical insurance regulations. Therefore, to avoid disappointment of policyholders about the reality of insurance and its administration, it is advisable to use the services of an insurance broker (Safitri & Mahaputra, 2018).

According to Law Number 40 of 2014 concerning Insurance, insurance brokers are consulting and/or intermediary services in closing insurance or sharia insurance and handling claim settlement by acting for and on behalf of the policyholder, insured or participant. Often, policyholders experience disappointment because filing claims for risks received are rejected by insurance companies, so it is important to understand the role of insurance brokers to ensure the interests of policyholders are maintained. Until now, Indonesian people's knowledge about the rights and obligations of insurance coverage is still minimal. Insurance policy sheets are often not read carefully so they do not understand the terms and conditions that apply. To overcome this, a comparison web is made that can provide a ranking of offers. However, the Financial Services Authority emphasizes that aggregators must provide comprehensive information to internet-based insureds to maintain clarity, fairness and accuracy of information (S. Indonesia, 2014).

Insurance brokers are another option for the insured to gain access to the best products from insurance companies and claim assistance services for the occurrence of risks to the insured. The insurance broker is the representative of the customer and has the responsibility to identify the risks that exist in the insured and provide the right solution. In the contract transaction scheme, an insurance brokerage company can only conduct business by acting on behalf of the insured. Therefore, the function of insurance brokers is not only as marketing for insurance companies, but also as administrators, insurance surveyors, and claimants for losses.

By using the services of an insurance broker, the insured can choose insurance that is safe and according to their needs, both in terms of product, risk mitigation, competitive premiums, and insurance claim payment settlement services. Insurance brokers provide personal services for the insured to facilitate access to the best products from insurance companies and provide the right solutions for the risks they face. Therefore, insurance brokers can be a good choice for the insured to benefit from comprehensive and reliable insurance services (Tabun et al., 2023).

Insurance companies in Indonesia are expected to be burdened by regulations imposing Value Added Tax (VAT) for the delivery of insurance agent services, insurance brokerage services, and reinsurance brokerage services which are newly regulated by Minister of Finance Regulation Number 67/PMK.03/2022 which came into force on 1 April 2022. The regulation will require insurance companies to collect, deposit and report VAT on commission payments for insurance



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agent services and insurance/reinsurance brokerage services. There are three main provisions in the regulation derived from Law no. 7/2021 concerning the Harmonization of Tax Regulations (UU HPP), which takes the form of collecting VAT with a certain amount and simplifying administration for insurance agents. Business actors are preparing various efforts so that the imposition of VAT does not have an impact on increasing insurance premium rates. The Indonesian General Insurance Association (AAUI) and the Indonesian Sharia Insurance Association (AASI) will encourage their member companies to comply with applicable regulations and will try to provide optimal protection to consumers by imposing reasonable premiums. However, Erwin Noekman, Executive Director of AASI, said that the imposition of VAT would also reduce the rights of intermediary service providers, namely brokers or insurance agents (H. B. Indonesia, 2022).

Literature Review

A study was conducted by Kudakwashe Mapfuk at an insurance support agency or insurance broker, entitled "An evaluation on the effects of financial performance of insurance brokers in Zimbabwe: case study Insurance Brokers (Pvt) Ltd". This study aims to reconstruct the relationship between risk management and financial performance. The research design used is descriptive to collect data. Sampling was done simply randomly to select the company to be studied. Out of 30 insurance brokers available in Zimbabwe, this study chose Zimbabwe Insurance Broker Private Limited (ZIB) as a case study. This research focused primarily on the top three risk management tools namely risk identification, risk mitigation, and risk monitoring. The research results show that risk cannot be completely eliminated because it has become part of the business. Competition is a factor that determines financial performance. Therefore, insurance brokers need to monitor competition in the market so as not to lose clients due to intense competition. Until now, there have been no studies that recommend further research on financial risk management, credit risk management, and corporate risk management (Mapfuka, 2017).

The strength of this article is to raise research to reconstruct the relationship between risk management and financial performance. This topic is very important in the world of business and insurance, and this article provides valuable insight for readers interested in this topic. This article uses an appropriate research design that is descriptive, and sampling is done simply randomly to select the companies to be studied. This shows that this research was conducted objectively and the results can be trusted. The case studies used in this study are also relevant and representative of insurance companies in Zimbabwe as a whole.

The drawback of this article is that it only discusses one case study and does not involve a larger sample, so the results may not be generalizable to the entire insurance industry in Zimbabwe or elsewhere. Without in-depth about the methods and techniques used to collect and analyze data. This makes it difficult for the reader to judge the reliability and validity of this study. Although this article mentions the research results, there is not enough information about the statistical analysis performed, making it difficult for the reader to evaluate the validity of the research findings.

Research methods

This study uses a qualitative approach with descriptive purposes. The main data source is an insurance brokerage company, while secondary data is obtained from library materials and legal products such as laws and regulations from the Financial Services Authority of the Republic of Indonesia. The data collection method is carried out through in-depth interviews and observation, while data analysis is carried out by means of data reduction, data presentation, verification, and making conclusions (Basuki 2020).

This study discusses the governance of Islamic insurance brokers in fulfilling their responsibilities towards the insured, as well as comparing the business processes of insurance coverage between Islamic and conventional insurance brokers. In addition, this study also discusses the obstacles faced in carrying out the duties and functions of insurance brokers. For a

long time, insurance brokers have been developed with modern technology, as described in Joseph Wamwea's thesis entitled Modern Insurance Brokers System (MIBS) (Wamwea 2002).

Research Results and Discussion

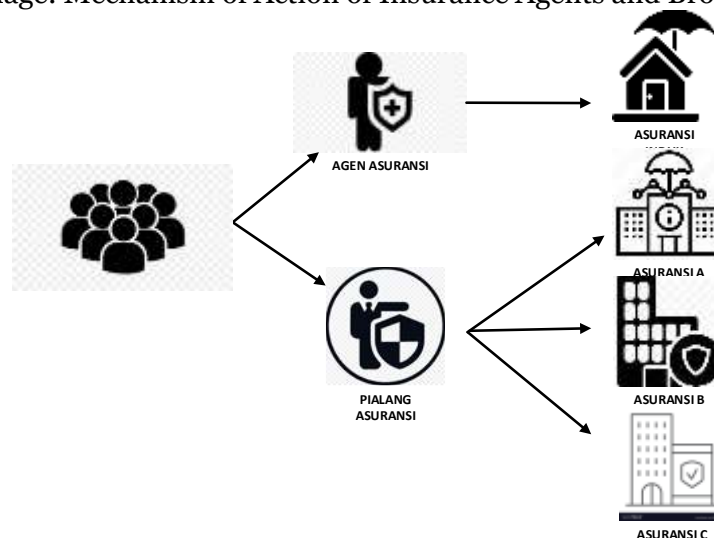
Insurance Broker

According to Ahmad Fauzi, an insurance broker is a specialist service that focuses on insurance and risk management, and acts on behalf of the client to provide advice according to the client's interests. Insurance brokers assist clients in identifying individual and business risks, deciding what type of insurance to take, and helping to manage those risks. Insurance brokers position themselves as specializing in one or a few types of insurance or a particular industry, or may handle a wide variety of insurance and underwriting products. Human resources owned by insurance brokers are highly skilled in knowing the terms and conditions, benefits and exclusions, as well as costs of various types of competing insurance policies, so they can help clients find the most suitable insurance policy.

Insurance brokers have access to many different types of insurance policies and can provide advice on how to choose the right policy for specific circumstances. Some insurance policies can be complex, and an insurance broker can help understand the details of the policy and determine the level of coverage needed to properly protect clients. Although insurance brokers can provide advice and information about insurance policies, they are not tied to one insurance company. This allows insurance brokers to choose where to do insurance coverage and what type of insurance product to use for their clients, without being tied to one particular insurance company (Lubis, 2020).

In the process of insurance coverage, insurance brokers are different from insurance agents, as insurance brokers can provide independent advice and can choose from a variety of insurance products to meet the needs of clients. In addition, insurance brokers can provide important information about insurance claims and provide advice on how to maximize your insurance and underwriting budget. Therefore, insurance brokers are very important for clients who want to get accurate and precise information about the required insurance and guarantee products.

Image: Mechanism of Action of Insurance Agents and Brokers



Source: Lubis (2021)

Insurance Brokerage Services

Insurance brokers can offer attractive insurance products because they have a broad understanding of the insurance market and the ability to negotiate premiums on behalf of the insured. In carrying out their duties, the insurance broker will explain the insurance policy to the insured and explain special situations that need to be understood before buying a policy. Insurance brokers can also assist in setting up insurance and risk management programs



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tailored to the needs of the insured or his business. They will design the right policy, negotiate terms with insurance companies, and place coverage with the best insurance companies.

Through a risk management program, the insured can reduce premium costs by placing part of the responsibility on risk prevention and minimizing losses. Insurance brokers can also assist in submitting claims on policies issued. They will help and communicate on behalf of the insured with the insurance company.

Fees charged by insurance brokers can be a fee for their services on insurance policy issuance, or they can receive a commission from the insurance company. The insurance broker will provide notification of all fees charged or commissions received to the insured. This information can be found in the Financial Services Guide document or Product Disclosure Statement. If an Insurance Broker provides financial advice, the fees associated with their advice will be set out in a Statement of Understanding.

Sharia Insurance Broker

Discussions about Islamic insurance brokers are certainly inseparable from the Islamic Finance Industry (IKS) which has been present in Indonesia since the 1990s. For almost 30 years, IKS has been serving the needs of the Indonesian people, especially Islamic banking, and being a pioneer of an economy based on the values of the Qur'an and Sunnah. Islamic Banking Law Number 21 of 2008 Articles 3 and 4 explain that the purpose of Islamic banking is to support national development in the framework of increasing justice, togetherness and equity of people's welfare.

The Islamic finance industry is supported by insurance support institutions and sharia-based insurance brokers. In accordance with Law no. 40 of 2014 and POJK No. 68 and 70/POJK.05/2016, insurance brokers are regulated as consulting and/or intermediary service businesses in closing insurance or sharia insurance and handling claims settlement on behalf of policyholders, insureds, or participants.

The Ulema Council has issued Fatwa No. 21 of 2001 which explains that Islamic insurance (Ta'min, Takaful or Tadamun) is a principle of mutual assistance which is very appropriate and relevant to support the Islamic financial industry, especially Islamic banking, as Allah's Word concerning commands to mutual please help in Al-Quran Surah Al-Maidah (5) verse 2 which orders Muslims to help each other in doing good and piety, and not to help each other in committing sins and transgressions. We must also fear Allah, because Allah is very severe in punishment .

The Role of Sharia Insurance Brokers

Sharia Insurance Brokers have strategic functions and roles in the Indonesian insurance industry . Based on data from the Indonesian Financial Services Authority (OJK) in 2018, there was an increase in premiums collected through insurance brokers by 6.36% to Rp. 22.44 trillion, with a sharia insurance claim ratio of 56.23%. This data shows that the role of insurance brokers or brokers is very beneficial for policyholders in accepting insurance services and claims.

PT Legowo Insurance Brokers is a sharia insurance brokerage company that acts as a practitioner in managing risk management, especially in terms of digital-based insurance coverage by implementing the "dashboard" of the Sharia Insurance business which is referred to as "Bank Syariah Digital Broker Insurance (BSDBI)". Legowo expanded its services by prioritizing 2 Point Services, namely Digital Acceptance Service (DSA) and Digital Broking Service (DBS). The DSA service performs insurance scoring by using the network and premium distribution in real-time, and insurance policy printing is done through Issued E-Polis. Meanwhile, DBS services assist policyholders in terms of insurance claims through the Channel Claim System, Claim Advisor, Monitoring Claim Process, and Call Center Service 24/7.

In addition, the role of PT Legowo Insurance Brokers as Insurance Broker replaces the role of Islamic banking in managing Islamic insurance risk mitigation, by acting on behalf of the insured and representing the interests of the insured and assisting policyholders in placing Islamic insurance. PT Legowo Insurance Brokers operates under Law Number 2 of 1992 and RI

Government Regulation No. 63 of 1999 Amendments to Government Regulation No. 73 of 1992 concerning the Implementation of Insurance Business and its amendments.

Types of Insurance Products managed by Insurance Brokers PT. Legowo Insurance Brokers

Insurance products from Legowo have been confirmed to contain elements of insurance protection for the banking and financial business as follows:

1. Bad Finance Insurance

This product is a type of insurance program that provides benefits to the bank/policyholder as the credit facility provider, so that if the debtor is unable to repay the loan during the insurance period, insurance benefits will provide compensation for the loan that has not been repaid. Currently, the available non-performing financing insurance is collateral for consumer loans.

2. Credit Life Insurance (Financing)

This product is a type of insurance program that provides benefits to banks/policyholders as providers of credit/financing facilities, so that if the debtor dies due to illness or accident during the insurance period, loans that have not been repaid by the debtor will be repaid by insurance benefits. The benefits of this type of insurance can also be expanded by guaranteeing against the risk of non-payment of loans due to layoffs.

3. Loss/General Insurance Products

This product is an insurance program that provides protection/benefit/guarantee for the insured property from the risks covered in the insurance policy. These loss insurance products are:

a. Motor Vehicle Insurance

An insurance product that provides protection against various risks experienced by motorized vehicles.

b. Property Insurance

An insurance product that provides protection for property from risks such as fire, lightning, explosion, aircraft crash, and smoke from the insured object.

c. Freight Insurance

Insurance products that provide protection against risks in the transportation of goods, whether by land, sea or air.

d. Cash In Safe Insurance

An insurance product that provides protection against loss of money stored in a safe due to risks covered by the policy.

e. Cash In Transit Insurance

An insurance product that provides protection against risks that occur during money transfers.

CONCLUSION

The conclusion of the paper is that financial institutions, including insurance, have grown rapidly around the world and in Indonesia. Insurance is the best solution for protecting a person's wealth and returning it to its original condition from risks, disasters and losses. However, only a small proportion of policyholders truly understand the provisions of insurance policies and general and juridical insurance regulations. Therefore, to avoid disappointment of the policyholder about the realities of insurance and its administration, it is advisable to use the services of an insurance broker. Insurance brokers are another option for the insured to gain access to the best products from insurance companies and claim assistance services for the occurrence of risks to the insured. Insurance brokers provide personal services for the insured to facilitate access to the best products from insurance companies and provide the right solutions for the risks they face. Therefore, insurance brokers can be a good choice for the insured to benefit from comprehensive and reliable insurance services.



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Based on previous articles and discussions, my conclusion is that PT Legowo Insurance Brokers is a trusted insurance broker company and has a good reputation in Indonesia. The company has been operating for more than 5 years and has a management team that is experienced in the insurance industry. In addition, PT Legowo Insurance Brokers also offers a comprehensive range of insurance products that can be tailored to client needs. The company also has a strong network of international partners to support its business. In essence, PT Legowo Insurance Brokers is a reliable insurance brokerage company and is worth considering as a business partner in helping to manage your insurance risk.

SUGGESTION

Based on the discussion and articles above, there are several suggestions that can be given. *First*, pay attention to the company's reputation: Before carrying out insurance, it is important to pay attention to the reputation of the selected insurance company or insurance broker. In the case of PT Legowo Insurance Brokers, this company has been proven to be involved in fraud cases, so potential customers should consider this before choosing an insurance company or insurance broker. *Second*, check the license: Before carrying out insurance or using the services of an insurance broker, it is important to ensure that the company has a valid license. This can help prevent cases of fraud or other problems that can harm customers. *Third*, Pay attention to the terms of the contract: Before carrying out insurance, the customer must pay close attention to the terms of the contract. This is to ensure that all risks to be covered are included in the contract. *Fourth*, consult with experts: If customers are still confused or unsure about the insurance products or insurance brokerage services offered, customers can consult with experts in the insurance sector. This can help customers understand insurance products that suit their needs and budget. *Lastly*, maintain vigilance: Customers need to remain alert to the possibility of fraud or harmful business practices. If there is an offer of insurance or insurance brokerage services that is too good to be true, customers need to be vigilant and carry out further checks before making a transaction.

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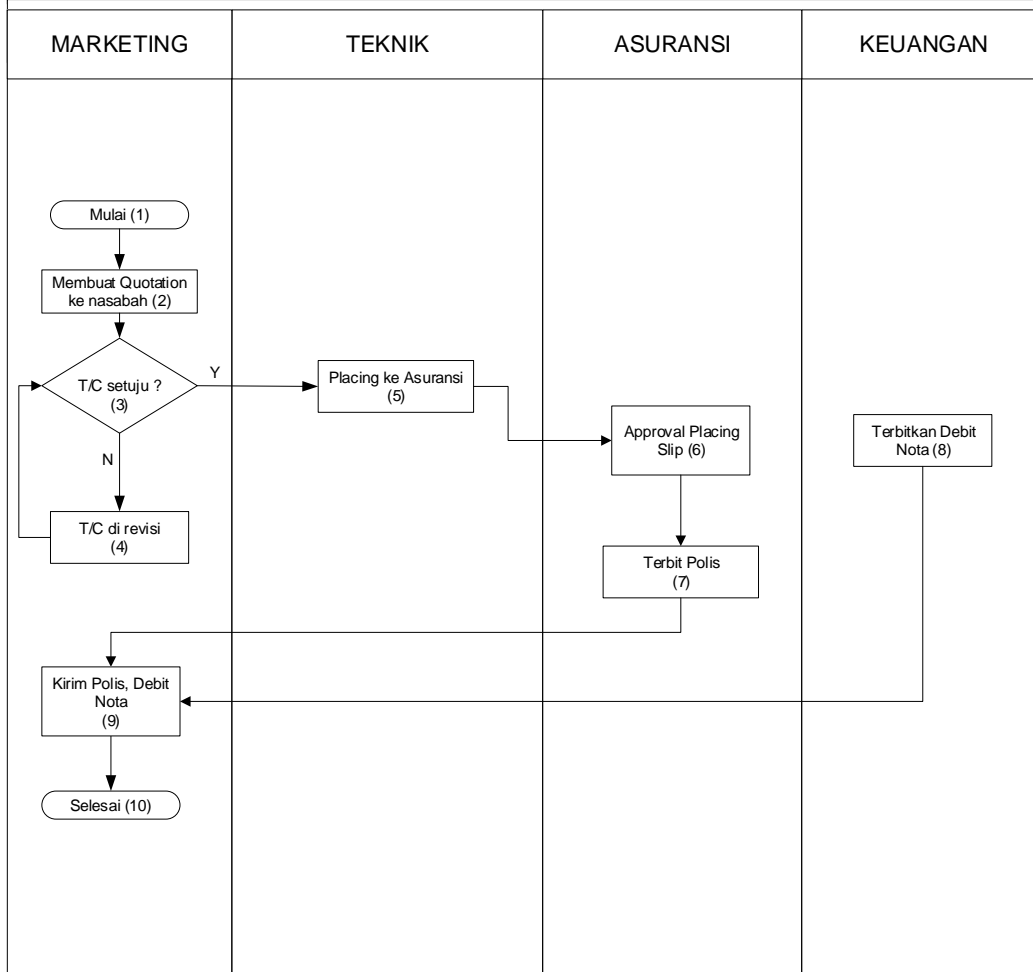
Attachment to Standard Operational Procedure (SOP) of Insurance Brokers
 (Firdaus Bin Masruhen et al., 2022)

1. Quotation and Placing

PIALANG ASURANSI	STANDARD OPERATION PROCEDURE Quotation & Placing	No. Dokumen		SOP-TEKNIK-001	
		Revisi / Tgl efektif			
		Halaman		1 dari 2	
		Dibuat	Diperiksa	Disetujui	
	(rusdi)	()	()		

TUJUAN:
 Proses pembuatan quotation dan placing asuransi dapat terlaksana dengan lancar, benar dan baik. Serta tertib administrasi

Penanggung Jawab:
 Departemen Teknik.





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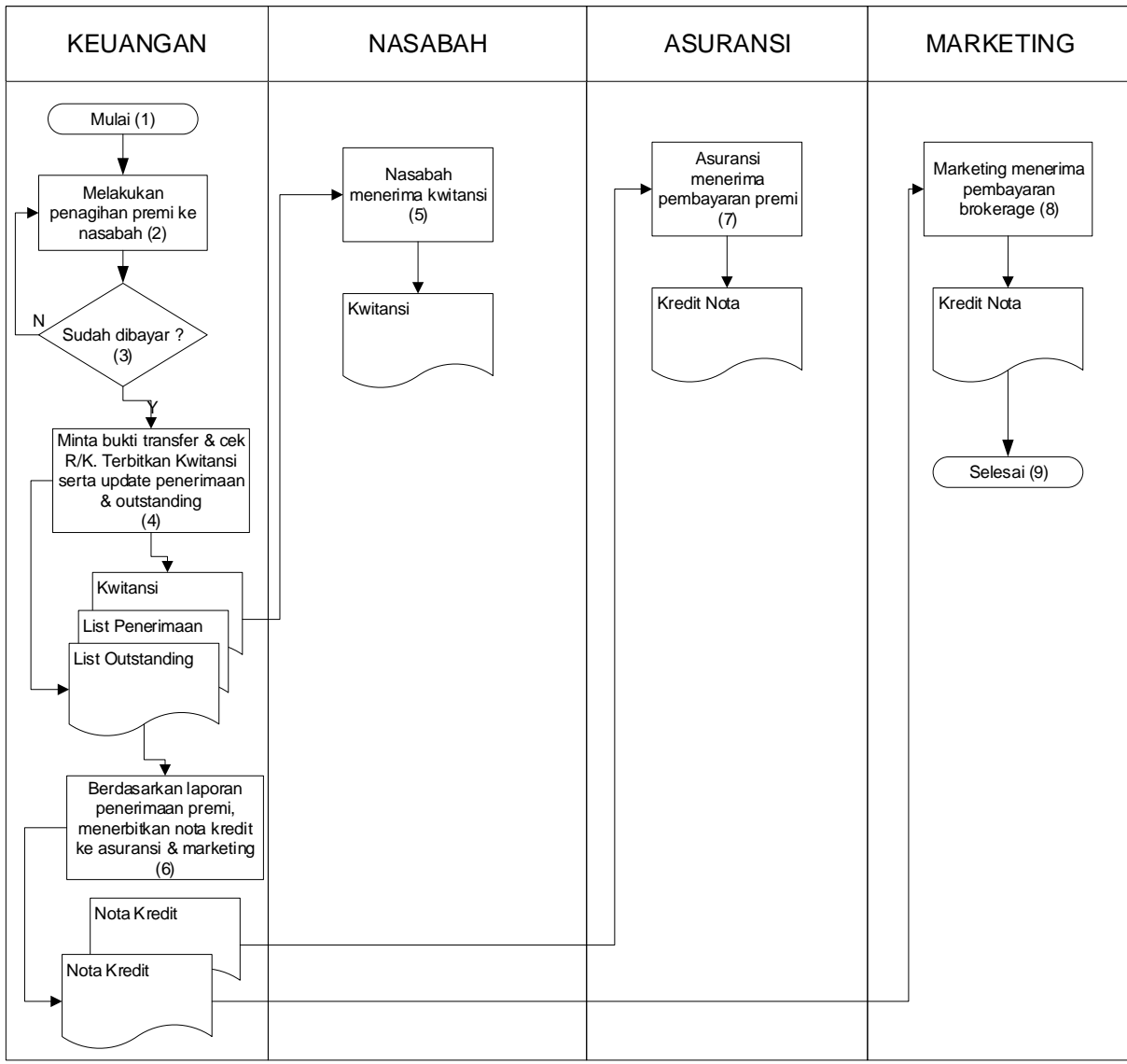
- 2. Billing, Receipt and Payment of Premiums and Brokerage**
(Latifah & Lubis, 2020)

PIALANG Asuransi	STANDARD OPERATION PROCEDURE Penagihan, Penerimaan & Pembayaran Premi Serta Brokerage	No. Dokumen		SOP-KEUANGAN-001	
		Revisi / Tgl efektif			
		Halaman		1 dari 2	
		Dibuat	Diperiksa	Disetujui	
	(Rusdi)	()	()		

TUJUAN:
Proses Penagihan dan Penerimaan dari nasabah, pembayaran premi ke pihak asuransi serta pembayaran brokerage ke marketing agar dapat terlaksana dengan lancar, benar dan baik serta tertib administrasi

Penanggung Jawab:
Departemen Keuangan.

Ruang Lingkup:
Penagihan, kwitansi, credit nota pembayaran premi dan brokerage.



3. Billing, Premium Receipt



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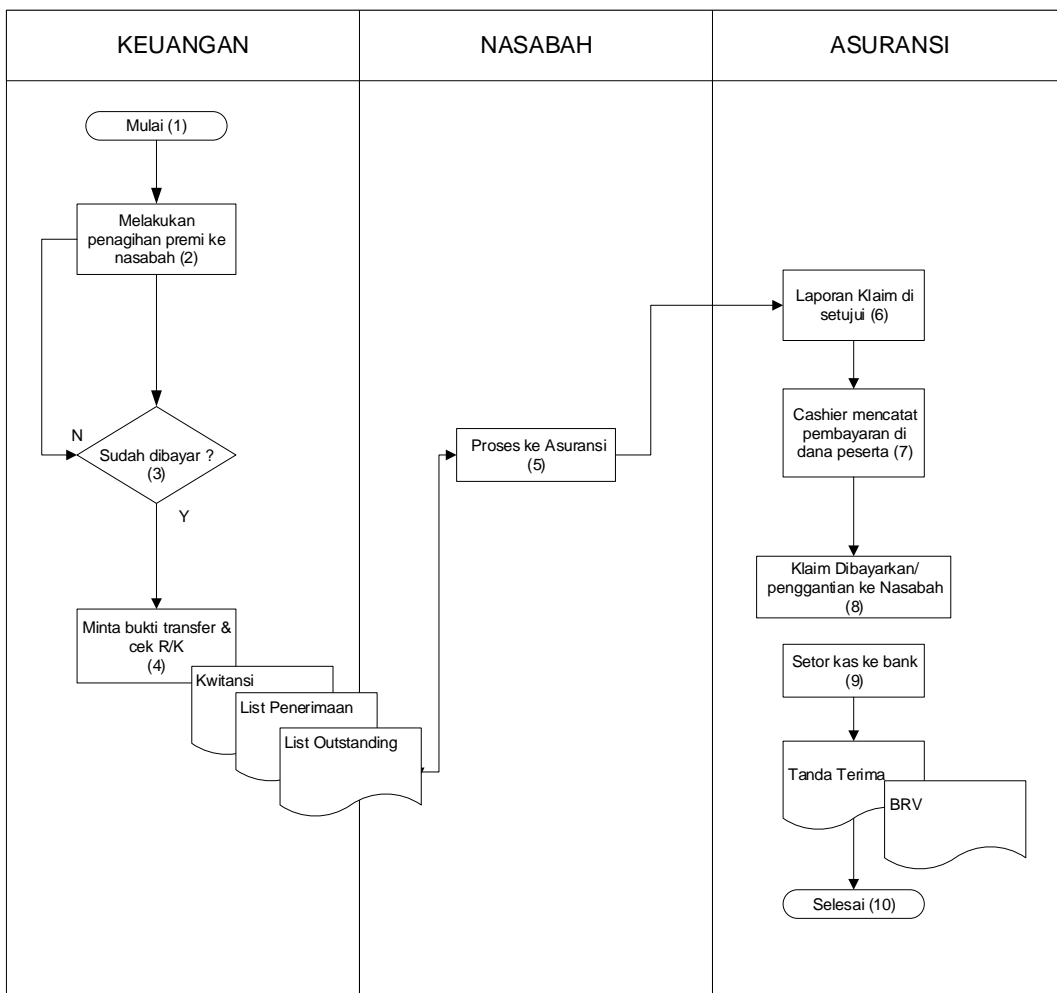
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PIALANG ASURANSI	STANDARD OPERATION PROCEDURE Penagihan dan Penerimaan Premi	No. Dokumen		SOP-KEUANGAN-001	
		Revisi / Tgl efektif			
		Halaman		1 dari 2	
		Dibuat	Diperiksa	Disetujui	
		()	()	()	

TUJUAN:
Proses penagihan & penerimaan premi dari nasabah agar dapat terlaksana dengan lancar, benar dan baik serta tertib administrasi

Penanggung Jawab:
Departemen Keuangan

Ruang Lingkup:
Proses penagihan hingga terbit kwitansi.



4.

5. Insurance Broker Claim Procedure

PIALANG ASURANSI	STANDARD OPERATION PROCEDURE Klaim	No. Dokumen		SOP-TEKNIK-002	
		Revisi / Tgl efektif			
		Halaman		1 dari 2	
		Dibuat	Diperiksa	Disetujui	
		()	()	()	

TUJUAN:
Proses laporan klaim dari nasabah agar dapat terlaksana dengan lancar, benar dan baik.
Serta tertib administrasi

Penanggung Jawab:
Departemen Teknik.

Ruang Lingkup:
Proses laporan klaim, survey dan penyelesaian klaim ke pihak asuransi.

