

ABSTRACT

CREDIT INSURANCE POLICY CLAIM PROCEDURE (JP-ASKRED) AGAINST DEBTORS WHO DIE AT FOR PT. JASARAHARJA PUTERA TASIKMALAYA REPRESENTATIVE OFFICE

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The purpose of this final project is to find out how the procedure for credit insurance claims against deceased debtors at PT. Jasaraharja Putera, Tasikmalaya representative office. The research approach used uses a qualitative approach with data collection methods used are in-depth interviews, research participation, and literature studies to obtain information related to what is being studied. Based on the results of the discussion of this final project, which starts when the heir collects the conditions needed in submitting a credit insurance policy claim to the bank, and then the bank will submit it to the insurance, then it will be examined, reviewed, then surveyed, after being surveyed the next will be a survey report is made which is used for filing and approval by the head of the department, from which the credit insurance claim process will enter the disbursement process at the branch office and the bank will receive the coverage. There are internal obstacles, such as information on changed heirs and external obstacles experienced by heirs when collecting files that are faced in implementing credit insurance claims against deceased debtors, but can be resolved with existing solutions and conditions.

Keywords: procedure, claim, policy, insurance