

Evaluasi peran manajer sebagai first line of defense divisi finance collection pada lembaga keuangan bukan bank: Perusahaan Asuransi XYZ = Evaluation the role of manager as first line of defense finance collection division in financial institution non bank: Insurance Company XYZ

Oetari Nur Rahmah, author

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Abstrak

ABSTRACT

Skripsi ini membahas standar operasional prosedur divisi finance collection di perusahaan asuransi jiwa dan praktik atas standar operasional prosedur yang telah ditetapkan oleh Perusahaan Asuransi XYZ untuk menekan risiko terjadinya kecurangan atau kesalahan atas pencatatan premi yang diterima perusahaan. Dari analisis penelitian studi kasus, diperoleh masih ada celah atas standar operasional prosedur untuk terjadinya kecurangan maupun kesalahan pada proses penagihan premi, penerimaan premi, dan rekonsiliasi serta pencatatan premi. Selain dari analisis celah standar operasional prosedur, peran dari manajer sebagai pertahanan lini pertama juga kurang efektif dalam memitigasi risiko. Hal ini dikarenakan dari proses penerimaan premi masih manual sehingga manajer masih fokus dengan kegiatan pengendalian yang sifatnya manual.

ABSTRACT

The focus on this study is the operational standards procedure of finance collection division in life insurance companies and the practice of standard operating procedures established by Perusahaan Asuransi XYZ to reduce the risk of fraud or errors in recording premiums received by the company. From the analysis of case study, it was found that there were still gaps in the standard operating procedures for fraud and errors in the premium collection process, receipt of premiums, and reconciliation and recording of premiums. Apart from standard operational gap analysis procedures, the role of managers as first-line defenses is also less effective in mitigating risk. This happened because process of premi receipt still done manually so managers are still focused on manual control activities.