

# Analisa proses seleksi risiko terhadap pengajuan asuransi jiwa calon tertanggung di PT. Prudential Banc Bali Life Assurance = Analysis of Risk Selection Process of the life insurance proposal at PT.Prudential BancBali Life Assurance

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## Abstrak

Penelitian ini dilatarbelakangi oleh kenyataan bahwa underwriting merupakan departemen operasional di PT. Prudential BancBali Life Assurance (PTPBBL) yang harus dapat memberikan pelayanan yang cepat dan tepat agar tujuan pelayanan underwriting dapat tercapai dan sekaligus memberikan kepuasan kepada calon tertanggung atau agen yang bersangkutan sebagai konsumen.

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Dari analisa situasi di Departemen underwriting PT.Prudential BancBali Life Assurance ditentukan bahwa waktu proses underwriting proposal pengajuan asuransi jiwa calon tertanggung dipengaruhi oleh beberapa aspek.

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Tujuan penelitian ini adalah menganalisis proses underwriting (seleksi risiko) atas proposal pengajuan asuransi jiwa calon tertanggung, termasuk di dalamnya menghitung waktu pelayanannya.

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Jenis penelitian ini merupakan studi kasus dengan pendekatan kualitatif. Data diperoleh dari data sekunder berupa hasil survei, sedangkan data mengenai waktu proses underwriting diperoleh dengan melakukan observasi dan pencatatan waktu proses underwriting mulai tahap inisial underwriting sampai penetapan keputusan.

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Hasil penelitian menunjukkan bahwa proses underwriting proposal asuransi jiwa calon tertanggung melalui beberapa tahap yaitu: inisial underwriting, underwrite clean proposal, underwrite not clean/uncomplete proposal, permintaan data tambahan, input data kedalam system dan sebagainya.

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Penelitian ini juga menghasilkan suatu gambaran efektifitas proses undentiwriting dengan dilakukannya pemeriksaan kesehatan di Inhouse clinic PT.PBBL yang segera didirikan.

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Efektifitas proses underwriting tersebut disebabkan oleh adanya pemenggalan proses pemeriksaan kesehatan calon nasabah pada tahap pengiriman hasil pemeriksaan dari panel Medical check-up PT.PBBL.

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Analysis of Risk Selection Process of the life insurance proposal at PT.Prudential BancBali Life Assurance

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The background of the research was the fact that underwriting is an operation department al PT. PT.Prudential BancBali Life Assurance (PTPBBL) which has to be able to respond quickly and effectively in order achieve the goal of underwriting service. And at the same moment to deliver Customer Satisfaction.

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From the situational analysis at Underwriting Department at PTPBBL it had been found that underwriting proposal process time was influence by several aspects.

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Therefore the purpose of this research was to analyze underwriting process for Life Insurance proposal which included the measurement of process service time.

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This type of research study was a qualitative approach. Data and information regarding the service process obtained from Customer Service survey result secondary data, while data regarding service time was gained from recording and calculating the time taken starting from initial underwriting proposal submitted until decision taken.

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The result from the research showed that underwriting process was trough several stages of services such as initial underwriting underwrite clean proposal, input requirement to the system, etc.

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This research also showed a picture of underwriting process effectiveness with client Medical check-up taken at In house clinic PT.PBBL.

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The effectiveness of underwriting process was achieved by limited one step of the medical check-up process which is medical check-up result delivery from the Medical check-up panel.