ABSTRACT

The research was conducted in PT.Asuransi Jiwasraya (persero) East Bandung Branch Office, The phenomena occurred in PT.Asuransi Jiwasraya (persero) East Bandung Branch Office at the time the insurance penetration process, because the procedure will be missed in the withdrawal of the premiums, procedures that missed it occurred in the Operations section matching deposit proof of insurance to the policyholders PT.Asuransi Jiwasraya (persero) East Bandung Branch Office which resulted in the disbursement of money hampered insurance policyholders, The purpose of this study is to determine the redemption procedure policy. what are constraints on policy redemption procedures, and how effort will be made to resolve the issue.

The method used in this research is qualitative one. The analytical unit in this Branch Office, The data collection was made in field studies by means of direct field observations, interviews, documentation, and literature studies.

The results showed that the redemption procedure in PT.Asuransi Jiwasraya Polis (persero) East London Branch Office. As a whole has been included into the criteria of good, but at the Operations section matching deposit proof of insurance to the policyholders PT.Asuransi Jiwasraya (persero) East Bandung Branch Office of the procedures will be missed. disbursement of money resulting in stunted insurance policyholders. This will affect the disbursement of money policyholders inhibited. Operations section should indeed be more careful more careful in the Operations section matching deposit proof of insurance to the policyholders PT.Asuransi Jiwasraya (persero) Bandung Branch Office.