



RESEARCH ARTICLE

Archiving System Toward the Effectiveness of The Motor Vehicle Insurance Claim Process at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang

Tarmizi Endrianto

Published online: 10 April 2022

Abstract: The development of science and technology in the world of information technology today makes all existing organizations, including government and private organizations, are required to make various improvements to be able to meet the demands for fast and accurate information. One of the most influential sources of information in organizations is archives. The existence of archives in the organization is a factor that plays an important role and it is also a determinant in the process of carrying out organizational tasks, especially in government organizations and state-owned enterprises that are oriented to providing direct services to the public, where archives are one of the main factors. Measurement of the performance of an organization. To advance the business of an organization, it is necessary to have the right management support. In managing the management requires accurate, precise and fast information. One of the most important information for the world of work is the record of the business activity itself. The recording is in the archive. Archival management in an office is generally a control activity, organizing documents that are classified as important so that they are properly maintained so that they are easy to find again if needed at any time.

Keywords: Archives, Effectiveness, claims

Abstrak: Perkembangan Ilmu dan teknologi yang sangat pesat dalam dunia teknologi informasi saat ini membuat semua organisasi yang ada tak terkecuali organisasi pemerintah maupun swasta dituntut untuk melakukan berbagai pembenahan untuk dapat memenuhi tuntutan akan informasi yang cepat dan akurat. Salah satu sumber informasi dalam organisasi yang paling berpengaruh keberadaannya adalah arsip. Keberadaan arsip dalam organisasi menjadi salah satu faktor yang sangat berperan penting dan juga merupakan penentu dalam proses pelaksanaan tugas organisasi khususnya dalam organisasi Pemerintah maupun Badan Usaha Milik Negara yang berorientasi pada pemberian layanan langsung kepada masyarakat luas (*public*), dimana arsip menjadi salah satu faktor utama pengukuran kinerja suatu organisasi. Untuk memajukan usaha suatu organisasi maka dari itu diperlukan dukungan manajemen yang tepat. Untuk mengelola manajemen diperlukan informasi yang teliti, tepat dan cepat. Salah satu informasi yang sangat penting bagi dunia kerja adalah rekaman dari kegiatan bisnis itu sendiri. Rekaman tersebut terdapat dalam arsip. Pengelolaan kearsipan pada sebuah kantor umumnya adalah kegiatan pengendalian, pengorganisasian terhadap dokumen-dokumen yang tergolong penting agar dipelihara dengan baik sehingga mudah ditemukan kembali apabila sewaktu-waktu diperlukan

Kata Kunci: Arsip, Efektivitas, klaim

INTRODUCTION

In addition for functioning as a source of information for both public, private and state-owned organizations, archives are also a means of evaluation in the development process as well as material for national accountability to future generations. Because it has a fairly important

function, the archive must be managed properly and correctly with a good and correct system so that the information stored in the archive is maintained its authenticity and the purpose of the archive as mandated in the Law of the Republic of Indonesia Number 43 of 2009 regarding archives Chapter 2 Article 3 part F can be achieved, namely to ensure the security and safety of archives as evidence of accountability in the life of society, nation and state.

According to IG. Wursanto (1991; 58) archive system run by an organization can run well if it has the following characteristics, namely:

1. Easy to do,
2. Easy to understand,
3. Cheap/economical,

Sekolah Tinggi Ilmu Administrasi Satya Negara Palembang

*) *corresponding author*

Tarmizi Endrianto, S.Sos., M.Si

Email: endrianto76@gmail.com

4. Does not take up the space,
5. Easy to reach,
6. Suitable for organization, and
7. Flexible

The opinion of IG. Wursanto (1991; 58), demands extra attention from members of the organization on the existence of archives and for that it is necessary to establish good cooperation between all members of the organization so that existing archives are maintained properly.

In Indonesia, almost all existing agencies have used the new archiving system in the document management and archiving process, although it has not been fully implemented because some still combine the new and old patterns. According to Nur Baso quoted by Irmawati Tahir (2007; 33), in the archive system there are several factors that play an important role in optimizing its implementation, including:

1. Document storage facilities and infrastructure (archives),
2. Human resources, and
3. Financing.

Meanwhile, according to Boedi Martono (1992) quoted by Hasruddin Jamarudin (2007; 4), there is a known system in the archive management process, namely:

1. Mail Handling System
2. File Management System (Filing) and Archive Retrieval
3. Archives Shrinkage System (Record Disposition).

The indicator is the archiving process which includes: receipt of letters, recording of letters, distribution of letters, storage of letters and arrangement of letters. Good archive management that can support administrative activities to make it run more smoothly is often ignored for various reasons. Various obstacles such as lack of personnel in the field of archives and limited facilities and infrastructure are always the reason for poor archive management in an agency as well as obstacles in an organization, office, or agency, it is very common to lose files or misplace a document that is classified as important.

The Indonesian Service Insurance Office (Jasindo) is one of the State-Owned Enterprises that provides services in the form of insurance which aims to provide guarantees to someone who is a customer. Every day the Jasindo Insurance Office receives various kinds of policy collateral from individuals or companies and of course the policy collateral will be forwarded to archive management. At the Asuransi Jasa Indonesia office, the part that takes care of archive management is the secretariat and claims staff. Where this section takes care of matters related to the policy as well as manages the insurance policy archive. In the process of managing policy collateral archives, of course, there are archiving procedures that must be done carefully. If there is a slight error, it will have a fatal impact on the flow of company activities.

With a claim request from an Insurance Jasindo customer, the request for claim files will be carried out at the secretariat and claims staff and the workforce there is not an expert in the archives so that they experience problems when retrieving the required archives, so the claim process becomes slower and longer the process.

In the initial observation, the authors found the symptoms that became the main problem in archive management activities in serving a claim, including the following:

1. Human Resources, namely workers who are not yet competent in the field of archives

2. Inadequate facilities and infrastructure
3. The layout of the archive is not neat

On the basis of the problem of archive management activities which are very important, the authors are interested in conducting research with the title "Archiving System toward the Effectiveness of the Motor Vehicle Insurance Claim Process at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang". The researcher objective doing this research is to find out how the archiving system toward the effectiveness of the motor vehicle insurance claim process at Asuransi Jasa Indonesia Ltd. and what are the factors that affect the claim process at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang.

The benefits that the researcher expect from this research are to provide benefits to add insight and knowledge about the theories contained in the making of research, namely in the field of archiving and the importance of archives in an organization/institution as well as the filing system on the effectiveness of the claims process. This research is expected to provide useful data and information for the agency at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang. In addition, it can also be used as input and contribution of ideas for at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang so that archive management is better. It can be used as a reference and reading material to add insight into the importance of archives in organizations, besides knowing how the filing system affects the effectiveness of the insurance claim process.

LITERATURE REVIEW

A. DEFINITION OF ARCHIVE AND ARCHIVING

The term archive or in Dutch is called archief, in English it is called archive which comes from the Greek, namely "arche" which means beginning. Then from the word "arche" it developed into the word "ta archia" which means note (Abu Bakar, 1996:8-9).

Providing an overview of archives, the following are some definitions of archives. According to Liang Gie in Wursanto (1991:13) suggests that the archive is a collection of scripts that are stored systematically because it has a use so that whenever it is needed it can be quickly found again. Furthermore, Ratnawati and Sunarto (2006:60) explains that an archive is a collection of scripts that are considered to have certain uses and are stored systematically so that whenever they are needed they can be easily searched again.

According to Moekijat (2002:75) archiving is the placement of papers in good storage places according to predetermined rules in such a way that every paper (letter) if needed can be found again. Meanwhile, according to G.R. Terry in (Wiyasa, 2003: 80) archives, namely placing papers in good storage according to predetermined rules in such a way that any paper when needed can be found easily and quickly. In line with Moekijat (2005:75) and G.R. Terry in (Wiyasa, 2003:80), Sedarmayanti (1992:55) suggests the notion of archives is the activity of organizing and compiling archives in a systematic and logical order, storing and caring for archives to be used safely and economically.

Meanwhile, based on the Law of the Republic of Indonesia Number 43 of 2009 concerning Archives Chapter 1 Article 1 point 2 defines archives as recordings of activities or events in various forms and media in accordance with the development of information and communication

technology made and accepted by State institutions, regional governments, institutions education, companies, political organizations, community organizations, and individuals in the implementation of social, national and state of life.

For a reason to the importance of archives for organizations, it can no longer be denied that archives have strategic value and meaning in the administrative process in an organization. If you want to know the success of administration in the life of an organization, then the archive is one of the elements that can be used as a benchmark for assessing the development of administration and management in this modern era.

Nowadays, archives must increasingly function properly in accordance with the demands of the times in an effort to achieve the ideals of the nation and national goals. To be able to realize the archive function as it should, it is necessary to make improvements to the performance of the agency because the archive is one of the supporting factors to facilitate the implementation of tasks so that it needs to be maintained properly.

B. KINDS OF ARCHIVES

Archives according to Barthos (2012:4) in the Archives Management book are distinguished based on their function and archives are divided into two categories of nature, namely:

1. Dynamic Archive

Dynamic archives are archives that are used directly in the planning, implementation, and implementation of national life or used directly in the administration of the state. The dynamic archive consists of two parts, namely:

- a. Active archive where this archive is used at all times for administration within the organization.
- b. Inactive archives where the frequency of use and utilization in the organization has begun to decrease or decrease (it is rarely used).

2. Static Archive

Static archives are archives that are no longer used directly for planning, implementing and organizing activities, national life and for the implementation of daily state administrative activities. In an office, the selected static archives must be submitted to the National Archives.

The process of storing or archiving manuscripts in an organization, office, or agency needs to be done neatly because, as previously explained, archives have an important role in administering administration, besides that archives also contain use values for the office, organization, or agency concerned. So that if it is not archived properly, correctly, and neatly, the use value of the archive will decrease. According to Barthos (2012:115), basically an archived document or manuscript has two use values, namely:

1. Primary Value

The primary value is the value of the archive's usefulness for the organization concerned in carrying out its functions. Records created as a result of the tasks and functions of the organization are stored and maintained for the benefit of carrying out the duties and functions of the organization. More broadly, it can be explained that the primary values include:

- a. Administrative use values are policies and procedures needed to complete organizational activities.

- b. Legal use value is an archive that contains information about the obligations of the government or citizens and is the result of a court process.
- c. Fiscal use values are records that contain information about how money is earned, distributed, controlled, and spent.
- d. Scientific and technological use values are archives containing technical data as a result of applied or pure research.
- e. Individual use values are records containing information about a person.

2. Secondary Value

It is the value of the archive based on the use of the archive for the benefit of other institutions/agencies and or ordinary interests outside the national responsibility. Archives of secondary use value are submitted, stored, and processed by the National Archives, so that other parties other than the creators of the archived documents can utilize and use the documents. These secondary use values include:

- a. The use value of evidence is an archive that explains evidence of the existence of an organization and its functions, origins, organizational structure, and operational roles.
- b. Informational use value is the use value associated with the information contained in a series of files created as a result of an organization's programs. The information contained in the archive is related to information about people, places, business entities, symptoms, events, places or other conditions within the organization or company.

Furthermore, in the document archiving process, an organization needs a document management system that has an effective file or document tracking system. Document managers need to know where a document or file is, whether it is in the hands of the user, whether it is on a storage shelf, or in another place. For the purposes of the tracking system, according to Basuki (2003) quoted by Badri Munir Sukoco, two systems can be used, namely:

1. Hastawi System (Manual)

The cubit system (manual) is used to control documents that have not been entered into certain files or for correspondence that has not been entered into certain files. This system includes:

- a. Use of an agenda book that records borrowed documents or the date the document was removed from the storage shelf. Although this system is relatively easy to use, it is less efficient, this is due to the difficulty of tracing back who borrowed files.
- b. The use of control cards that will be attached to each borrowed document. These cards are arranged by document name or by number used.
- c. The use of an exit card that is placed in the document holder when the document is borrowed by a user. If certain documents are borrowed, a card or dummy will be issued in lieu of that document indicating that the file is being borrowed out. This card will contain the user column, the date of borrowing, and the date of return.
- d. Use of automated systems that include
 - 1) Recorder of borrowed documents along with records of their use.
 - 2) Use of barcodes to track documents.
 - 3) Electronic recording of documents can be centralized or decentralized.

- 4) By using sensors, recording can be done remotely and can reduce other methods that are less efficient, because this system allows notification to the document center that a document has been borrowed by a user. The previous method was by telephone, verbal notification, or sending a file transfer slip.

2. Barcoding System

Barcoding system is a document management system that is carried out by marking vertical lines or blocks on archived documents. In a barcoding-based archiving system, each location or document gets a unique block code, and to read it a barcode scanner is used which is a portable block coder, where this reading tool can be used to carry out file censorship or file audits. Document managers can check each room with a portable barcode reader that can tag the user's bar code or location, and the information is then sent to an automatic tracking system, so that document movement monitoring is more real-time.

In an organization, office, or agency, it is very common to lose files or misplace a document, this is because the staff in charge of documents often submit documents to other people without recording them in the loan book. To reduce this level of loss, it is necessary to manage it with a barcode system because with this system, files will be traceable. Another advantage of this system, is that the archived documents are easy to upgrade when the old system cannot meet the needs of the organization.

C. GOOD ARCHIVING SYSTEM

In general, the understanding of the system is an organized unit that regulates relationships within a certain framework to achieve certain goals. According to Betty R. Ricks, the system is a group of interrelated activities that are jointly trying to achieve goals (Ricks, 1992). The records system in an organization must be able to cover all subsystems in records management. Some indicators of a good filing system according to The Liang Gie (2000:29) include:

- a. Proper use of the Storage System. An archive storage system or what is often called a filing system is a series of regular procedures according to certain guidelines for compiling or storing records so that when the needed, they can be recovered from their storage locations, determined by whether or not the use of a storage system for each archived object is appropriate.
- b. Eligible Archiving Facilities
Archival facilities can be grouped into 4 groups, namely:
 1. Correspondence tools
 2. Script receipt tools
 3. Script storage tools
 4. Other tools
- c. Qualified archivist
Archival officers must meet the requirements, namely: skills, thoroughness and intelligence. In general, someone who serves as an archiving officer in order to carry out his duties properly also has the following criteria:
 1. Have knowledge in the field of archives
 2. General knowledge, especially regarding correspondence and archives
 3. Knowledge of the ins and outs of the institution
 4. Special knowledge of archival management
 5. Have the skills to carry out archiving techniques that are currently being carried out
 6. Personality, namely having perseverance, patience, thoroughness, neatness, dexterity, intelligence,

honesty, and being loyal and able to keep organizational secrets

Records management is the implementation of management functions in order to manage the entire archive life cycle. The archive life cycle includes the process of creating, distributing, using, storing active archives, transferring archives, storing inactive records, destroying and storing permanent archives (Wallace, 1992:2-8). Organized into ready-to-use information units for operational purposes on the principle that only the right information is used by the right organization for the right interests and is useful at the right time with minimal costs. Correspondence management, file management, dynamic archive management (records management), and archives management. Organizing records for the context of archival units and processing units, must be followed by an understanding of the organizing principles to be chosen. In managing of owned archives (centralized, decentralized, and combined).

According to Sedarmayanti (2001:21), Zulkifli Amsyah (1996:16), agreed to say that the principles of archival management consist of:

1. Centralization Principle
2. Decentralization Principle
3. Combined Principle

Based on the explanation of the three principles of archive storage above, it can be concluded that every organization can choose which archive storage principle is suitable for use in its organization by looking at the factors that influence it, such as:

- a. The nature and type of business or the main task of the organization
- b. The size of the organizational structure
- c. Many or less organizational structures
- d. Much or less work volume
- e. Location of office building
- f. Work execution process

According to Zulkifli Amsyah (1992: 71) states that: Basically there are two types of archive storage systems or archive systems, alphabetical and numerical sequences. Storage systems based on alphabetical order are the name system (often called the alphabetical system), the geographic system, and the subject system. While the name based on the sequence of numbers is the numeric system (subject system with code no.).

D. DEFINITION OF EFFECTIVENESS

Effectiveness according to the Big Indonesian Dictionary (2003:284), namely:

1. There is an effect (consequence, effect, effect)
2. Effective or efficacious
3. Can bring results (effort, action)
4. Enter into force (laws, regulations)

According to Roulette (1999:1) effectiveness is doing the right thing at the right time for a long period of time, both for the organization and the customer.

Hodge's view (1984:299) states that effectiveness as a measure of organizational success is defined as the organization's ability to achieve all its needs. This means that the organization is able to organize and organize resources to achieve goals.

According to Abdurrahmat (2003: 92) "effectiveness is the use of resources, facilities and infrastructure in a certain amount that is consciously set beforehand to produce a

number of jobs on time". Hidayat (1986: 53) effectiveness is a measure that states how far the target (quality, quantity, and time) have been achieved where the greater the percentage of the money target is achieved, the higher the effectiveness. Meanwhile P. Siagian (2001:24) suggests that "Effectiveness is the utilization of resources, facilities and infrastructure in a certain amount that is consciously determined to produce a number of goods or services the activities it carries out".

E. DEFINITION OF INSURANCE

In Indonesia, in addition to the term insurance, the term coverage is also used, the use of these two terms seems to follow the Dutch terms, namely *assurantie* (insurance) and *verzekering* (insurance), because insurance comes from the Netherlands.

According to Abbas Salim (2007:1) defines insurance as "Insurance is a willingness to determine small (slight) losses that are certain as a substitute for large losses that have not yet occurred."

Meanwhile, according to Herman Darmawi (2004:2) the notion of insurance can be seen from various points of view, namely:

1. From an economic point of view
2. From a legal point of view
3. In business view
4. From a social point of view
5. From a mathematical point of view.

The definition of insurance in various points of view above can be explained as follows:

1. Based an economic perspective, insurance is a method of reducing risk by transferring and combining uncertainty about financial losses. So based on the concept of economics, insurance is concerned with moving and combining risks.
2. From a legal perspective, insurance is a risk insurance contract (agreement) between the insured and the insurer. The insurer promises to pay the loss caused by the insured risk to the insured. Meanwhile, the insured pays the premium periodically to the insurer. Thus, the insured trades a large possible loss for a certain relatively small payment.
3. For a reason to the business perspective, insurance is a company whose main business is receiving/selling services, transferring risk from other parties, and earning profits by sharing risk among a large number of its customers. In addition, insurance is also a non-bank financial institution whose activities are to collect funds (in the form of premiums) from the public who then invest the funds in various economic activities (companies).
4. In addition to a social point of view, insurance is defined as a social organization that accepts risk transfer and collects funds from its members to pay for losses that may occur to each of these members.
5. Thus mathematical point of view, it is the application of mathematics in calculating the costs and benefits of risk coverage. Laws of probability and statistical techniques are used to achieve predictable results

F. INSURANCE AGREEMENT

Insurance is one type of special agreement regulated in the commercial code. As an agreement, the provisions of the legal terms of an agreement in the civil code also apply to insurance agreements, because the insurance agreement is

a special agreement, then in addition to the provisions of the legal terms of an agreement, the special conditions stipulated in the agreement also apply in the civil code. According to the provisions of Article 1320 of the civil code, there are 4 valid conditions for an agreement, namely: the existence of an agreement of the parties (consensus), the authority to act, the existence of a certain object, and a lawful cause. According to Abdulkadir Muhammad (2006: 9-54), the legal terms of an insurance agreement can be described as follows:

- a. Agreement (Consensus)
- b. Authority (Authority)
- c. Specific Objects (Fixed Objects)
- d. Halal cause (Legal Causa)
- e. Notifications

G. PROOF OF INSURANCE POLICY

Policy Functions According to the provisions of Article 255 of the civil code, the agreement must be made in writing in the form of a deed called a policy. The policy is an important document in an insurance agreement, because it serves as evidence and not only for the parties, but also for third parties who have a direct or indirect relationship The policy as a formal deed is regulated in law, has a very important meaning in the insurance agreement, both at the initial stage, as long as the agreement is valid and during the implementation of the agreement.

According to the provisions of Article 256 of the civil code, every policy except for life insurance must state:

- a. Coverage closing day.
- b. The name of the person who covers the insurance at his own expense or at the expense of a third person;
- c. A fairly clear description of the goods insured;
- d. The amount of money for how much coverage is held;
- e. The dangers borne by the insurer;
- f. The time at which the danger begins to apply to the dependents of the insurer and when it ends;
- g. The insurance premium; and
- h. In general, all the conditions that would be important for the insurer to know, and all the terms promised between the parties. The policy must be signed by each insurer.

H. DEFINITION OF INSURANCE CLAIM

According to the Big Indonesian Dictionary, a claim is a claim to a fact that someone has the right to own or own something. According to Yaslis Ilyas (2006:103) the notion of a claim is a request by one of two parties who have a bond so that their rights are fulfilled. One of the two parties making the bond will submit a claim to the other party in accordance with the agreement mutually agreed upon by both parties.

So it can be concluded that an insurance claim is a claim from the insured party in connection with the existence of a contract agreement between the insurance and the insured party where each party binds itself to guarantee the payment of compensation by the insurer if the insurance premium payment has been made by the insured party, when a disaster is suffered. by the insured party.

Further on claims management, there are several important things that need to be considered according to Abdul R. Saliman (2010: 201), including:

1. There are two parties who clearly have a binding agreement
2. There is a clear and official agreement between the two parties

3. There is informed consent.
4. Documented

According to Abdul R. Saliman (2010: 201) Insurance claim procedures are procedures that must be carried out by the insured party (customer) for the loss suffered by someone who has been bound in an insurance agreement who wants to ask for compensation or a claim. Meanwhile, the claim process is a process that goes through the stages/procedures for the loss suffered by the insured (customer) until the claim is approved by the insurance company. The insurance claim procedure usually depends on the particular insurance company and according to the types of insurance claims. For example, the procedure for claiming motor vehicle insurance that is damaged or lost.

Insurance companies will usually ask the insured to complete the claim documents with supporting documents according to the type of insurance claim. The speed of settlement of compensation carried out by the insurance company depends on the type of claim and the completeness of the documents submitted by the insured.

If all the requested documents have been submitted and there are no problems with the claim, the insurance company is obliged to pay compensation within 30 working days after an agreement has been made on the amount of compensation.

According to Abdul R. Saliman (2010: 201) Insurance claim procedures are procedures that must be carried out by the insured party (customer) for the loss suffered by someone who has been bound in an insurance agreement who wants to ask for compensation or a claim. Meanwhile, the claim process is a process that goes through the stages/procedures for the loss suffered by the insured (customer) until the claim is approved by the insurance company. The insurance claim procedure usually depends on the particular insurance company and according to the types of insurance claims. For example, the procedure for claiming motor vehicle insurance that is damaged or lost.

Insurance companies will usually ask the insured to complete the claim documents with supporting documents according to the type of insurance claim. The speed of settlement of compensation carried out by the insurance company depends on the type of claim and the completeness of the documents submitted by the insured.

If all the requested documents have been submitted and there are no problems with the claim, the insurance company is obliged to pay compensation within 30 working days after an agreement has been made on the amount of compensation. This is in accordance with the applicable regulations, namely Government Regulation no. 73 of 1992 Article 23 and letter 23 of the Decree of the Minister of Finance No.225/KMK.017/1993.

METHODS

Research Method

According to Sugiyono (2009:1), “The research method is the method used to examine the condition of natural objects, where the researcher is the key instrument”. In connection with the above opinion, the method used in the research is a qualitative method, which is a method that seeks to provide an overview related to data collection, then compile and provide a description of the nature of a situation with the theories studied with the reality found in the field. then analyze to find a solution to the problem at hand.

Thus, the researchers conducted research directly by visiting the Palembang branch of the Indonesian Insurance Service Office in order to be able to see and observe directly the problems to be studied, so that a clear picture of the filing system will be obtained on the effectiveness of the motor vehicle insurance claim process at PT. Asuransi Jasa Indonesia (Persero) Palembang branch office.

Definition of Concept

The concept definition is a term used to clearly describe events, conditions of groups or individuals that are the center of attention of social science which aims to simplify research by using one term for several events that are related to each other (Singarimbun and Effendi, 2006: 32). In this research, the definition of the concept used by the researcher is the filing system and the claim process. So the concept of the research title “Archiving System toward the Effectiveness of the Motor Vehicle Insurance Claim Process at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang” are as follows:

- a. Archiving System (The Liang Gie 2000:29)
That is a system, a method that has been planned and used in managing archives, so that archives can be found again easily and quickly if needed at any time.
- b. Claim Process (Abdul R. Saliman 2010:201)
It is namely the processes that go through the stages / procedures that must be carried out by the insured party (customer) for the loss suffered by someone who has been bound in an insurance agreement who wants to ask for compensation or a claim.

Dimentions	Indicators
Archiving System The Liang Gie (2000: 29)	1. Precise Storage System 2. Facilities and Infrastructure 3. Archives
Claim Process Abdul R. Saliman (2010: 200)	1. Insured Party (Customer) 2. Insurers (Jasindo Insurance) 3. Important letters 4. Premium Payment 5. Any Loss (damage or Loss)

Research Informants

Research informants are people who are trusted to be able to provide information and data needed by researchers in a study. The people selected in this research are needed as a source of information to provide accurate data to researchers when conducting research at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang. The following are some of the informants who became sources of information, namely:

Table 2
Research Informants

No	Informants	Total
1.	Head of Engineering Unit	1 people
2.	Secretariat	1 people
3.	Administration	2 people
4.	Claims Staff	2 people
5.	Customer	2 people
Total		8 people

Data Collecting Technique

The data collection techniques used in conducting this research are:

1. Field research.
2. Interview
3. Library Research (Library Research)

Data Analysis Technique

In this research, the data collection technique used was with several data, namely as follows:

- a. Data reduction
- b. Data presentation
- c. Verification

RESULTS AND DISCUSSIONS

A. RESEARCH RESULTS

As stated in the previous chapter, to obtain data regarding the filing system on the effectiveness of the claim process at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang, the data were collected using observation, interview and documentation techniques. The data collected relates to the filing system on the effectiveness of the claims process at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang which is adjusted to the indicators of the research title concept. When viewed from the filing system, there are 3 indicators, including: (1) proper storage system (2) facilities and infrastructure (3) archiving officers, while the claims process indicators are: (1) customers (2) insurance parties (3) documents important letter (4) payment of premium (5) loss.

Archiving system on the effectiveness of the insurance claim process

Based on the results of research conducted through interviews with the Head of the Technical Unit in charge of underwriting and claims staff, namely Mr. Yaudil Hery, MT, AAAIK, dated March 18th, 2014, explained that the archiving system must be easy to implement, so that it does not cause difficulties both in storage and retrieval the archive. The archiving system used must be in accordance with the type and scope of activities of an organization. The Jasindo Insurance office uses archive storage with an Alphabet and Number system, namely the insurance policy number.

Based on the results of the interview with Mrs. Nurhidayah, SE at the Secretariat, it is known that:

The system running at the Jasindo office still uses a manual system. Archiving activities on the insurance policy itself start from the request for insurance to be filled in by hand and then managed by the secretariat section which is forwarded to the Branch Head for disposition. Technical staff to issue a policy and input it into a computer and then print it and the result is an insurance policy. Then the correspondence containing the policy, receipts and notes are separated because they are printed in several duplicate sheets, both of which are returned to the Customer or as archives at the Jasindo Insurance office. Then the files are stored in accordance with the name of the insured (customer) from both the company's cooperation and individual request insurance. For the storage of policy archives from banking, finance companies and companies that have cooperation with the Jasindo Insurance office, they are placed in one box file for each company and then arranged based on the policy number from the smallest to

the policy number with large numbers which are then arranged on the archive rack. In contrast to the policy archive storage, individual requests are stored in a hanging folder which is listed on each folder with the Policy Number, Name of the Insured and the period of coverage written on it. Example: (Policy number. Muhammad Sulaiman, JW 17 March 2013 to 17 March 2014) then the archive is stored in the filing cabinet.

Mrs. Wiryandini, SE as a claims staff in an interview on 20 March 2014, explained that:

The management of insurance policy archives is carried out based on the system that applies to the Jasindo Insurance office using the principle of decentralization so that storage is carried out by each department, such as archiving correspondence both policies, notes and receipts are stored in the claims section staff room. In this case the claim section is in charge of preparing claim files when there is a claim request through archives stored in archive racks or filing cabinets and by using this decentralized system it makes it easier and saves time for employees in finding and storing archives. Thus, accuracy in archive storage makes it easier for employees to find the files needed when there is a claim request from a customer.

From the results of previous research based on an article by Nia Kamarchamelon in 2012 entitled archiving and the numeric system (number system) that the numeric system is a storage system based on a number code as a substitute for the name of a person or entity. Almost the same as the alphabetical storage system which stores documents by name, the number system also stores documents by name, only here it is replaced with a number code. This storage system is suitable for:

1. Storage of files or documents whose nicknames use numbers, for example insurance companies according to the order of policy numbers, banks storing customer data based on account numbers.
2. Storage of decision letters in an organization, this is because the decision letter is more easily recognized by the decision letter number.
3. At educational institutions that store student documents based on the student ID number.
4. Storage of transaction invoices, sorted by invoice number.

Based on the research results from the informants above, it can be concluded that the archiving system at at Asuransi Jasa Indonesia Ltd. uses a storage system based on a number sequence, namely the insurance policy number of each customer. In addition, based on previous research by Nia Kamarchamelon in her article entitled archiving and the numeric system (number system) in the first point, it is stated that this storage system is appropriate for file storage or documents whose nicknames use numbers, for example insurance companies according to the order of policy numbers. Thus, the archive storage system is appropriate and adapted to the scope of work at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang.

The procedure for managing insurance policy archives at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang is a storage procedure which includes checking, indexing, coding, sorting and storing activities, borrowing procedures, and archive destruction procedures. The storage system used is a number system, where the archives on the insurance policy are arranged based on the insurance policy number. Meanwhile, the equipment used in archive storage are file boxes, hanging folders, regular folders (stoffmap), filling cabinets, filing cabinets, staplers and punchers (Ms. Hasnawati, SH in an interview on February 20, 2014).

Based on an interview with Mrs. Euis Aisyah as an administrative staff on February 20th, 2014 she confirmed

that "...the equipment used in archival storage include; ordinary folders (stoffmap), file boxes, hanging folders, filing cabinets, filing cabinets and computers". In addition, the archival equipment provided by the Jasindo Insurance office is included in the category of sufficient quantity and has stock such as folders, box files and others".

According to the Secretariat Staff, Mrs. Nurhidayah, SE in an interview on February 20, 2014 said that "... the archival equipment at the Asuransi Jasindo office consists of equipment used to support office activities including: disposition sheets, card archive borrowing sheets, folders, box files, filing cabinets, computers, and filing cabinets".

Based on the interview above, it can be concluded that the Asuransi Jasindo office completes all supporting facilities for archive management activities, meaning that in terms of numbers it is quite complete, the facilities are in good condition, not damaged and can be used as their function.

In an interview with Mr. Yaudil Hery, MT, AAAIK on February 18, 2014 revealed that "...Employees in charge of preparing correspondence (archives) in the interest of insurance claims are employees of the claims staff section, where files regarding insurance claims are stored in this section".

Based on an interview with Mrs. Euis Aisyah as an administrative staff on February 20, 2014, she confirmed that "...All documents and claim files are managed in the claims section, and archives are stored in the claims section. So, when there is a request for a claim from a customer, the claims department immediately prepares the necessary documents."

Thus, the archiving officer who serves the claim request is the claim staff itself where the files for insurance claims are stored in the claims section. So using a decentralized system makes it easier for employees to retrieve files that are in the claims section itself.

Factors that affect the claim process at the Asuransi Jasa Indonesia Ltd. office

Based on an interview with Administrative Staff Mr. Joni Alfiansyah on February 20, 2014 explained that:

The insurance claim procedure has been made so easy for customers to understand. When at any time a customer will submit a claim to Asuransi Jasindo, the customer must complete the necessary correspondence, which is then matched with other correspondence such as policies, notes and receipts stored by the Jasindo Insurance Office in order to find out whether the claim process can continue or not. If the policy states that the time period has expired, the customer's claim cannot be granted. In addition, the payment of the customer's Motor Vehicle Insurance premium has been paid off or has not also affected the claim, meaning that the insurer may reject the customer's motor vehicle insurance claim.

Every Insurance Office has certainly served requests for claims or compensation to customers as well as Jasindo Insurance Office customers who have insured their vehicles at Asuransi Jasa Indonesia Ltd. and the insurance company itself must serve these claims and with easy and efficient claim processes (Administrative Staff Mr. Joni Alfiansyah, interview on 20 March 2014).

Based on the results of an interview with Mr. Syafruddin Ali as an Insurance Customer of Jasindo on March 3, 2014 explained that:

The Jasindo Insurance Office has procedures that are quite easy and understandable by customers, but the insurance claim process can take up to days. As a customer

who follows the insurance claim procedure, the necessary correspondence has been completed, however, car damage that should have been processed quickly until it received approval (acc) from the insurance to be repaired immediately at the workshop was delayed within 2 to 3 days before getting the acc.

Based on interviews with insurance customers, namely Mr. Andri, SH on March 3, 2014 said that "... Vehicle insurance claims, if followed according to procedures and in submitting motor vehicle claims, are logical in accordance with actual events and are not fabricated, the insurance company will compensate both it is lost (theft) or damage (partial loss) and the insurance company is cooperative and immediately processes the claim.

To get accountability from the insurance, the customer should go through the processes that are in accordance with the existing procedures at Jasindo Insurance Ltd. While the factors that affect the claim process at the Asuransi Jasindo office through an interview on March 20th, 2014 to the Claims Staff, Mrs. Wiryandini, SE, among others:

1. Preliminary reports are available either by telephone, fax or coming directly to the Jasindo Insurance Office.
2. Complete the claim form along with the chronology of events
3. A survey must be conducted or come to a location that shows authentic evidence of damage to the insured object.
4. Completeness of the files prepared by the insurer and also checking whether the policy in question has been paid off or not and the period has expired or not.
5. The customer must complete the following documents:
 - a. In case of loss of a motor vehicle: completed claim form, police report from resort police/sector police in charge of the crime scene, Motorized Vehicle Ownership Book, Original Purchase Invoice, blank receipt with stamp duty and Vehicle Number Certificate.
 - b. In the case of motor vehicle damage: fill out the claim form along with the chronology of events accompanied by filling out a list of the workshops that are intended according to the partner workshops from the insurance company, a photocopy of the Vehicle Number Certificate.

Based on an interview with Mrs. Hasnawati, SH on March 4, 2014, confirms that:

"...when a customer submits a claim, the customer must complete the data in accordance with the insurance claim procedure then the claims staff prepares a correspondence containing the policy and a note. Then if the correspondence has been found, then a check is made on the suitability of the policy number that submitted the claim, by looking at the validity period or not and also the premium payment has been paid off or not."

Based on the author's observations, it is known that there are still customers who have not completed their correspondence so that the claim process is delayed. In addition, the influence of employees in finding the necessary files makes the claim process slow. This is because the required archive is used as data that will be checked against the policy number in question.

B. DISCUSSION

Based on the results of research that has been done that the filing system on the effectiveness of the insurance claim process has an important meaning in carrying out office activities, especially when archives are stored and will then

be found again when there is a claim request from the customer.

Archiving system on the effectiveness of the insurance claim process

The archiving system at the Jasindo Insurance Office is quite good because in his observations it is known that the system used in policy archive storage is the archive storage method based on the number sequence, ie the number is taken based on the policy number of each successive policy collateral.

In observing the Jasindo Insurance office, it can be seen that the archives on the archive rack have not been neatly arranged, such as the Pusri Ltd., Bukit Asam Ltd., Semen Baturaja and other boxes arranged randomly are placed on archive shelves which are not arranged alphabetically or coded indicating the box file of an agency as an insurance customer. So, it is clear that employees must search carefully from the top shelf to the bottom shelf for claim requests from agency customers, in contrast to policy files from individuals which are placed in a filing cabinet only in the form of hanging folders that are guided by successive policy numbers.

The results of the observations show that the filing system that uses the storage method based on the policy number is quite good, only here it is seen that employees have difficulty finding the files needed when there is an insurance claim request. In addition, the employee in charge of preparing the archives does not yet have criteria as a reliable archivist or archiving officer with the preparation of a conceptual archive where the claims staff only arranges box files according to the company name which are arranged on the archive rack and are not alphabetized like Pusri Ltd., Bukit Asam Ltd., Semen Baturaja and partner companies Jasindo Insurance that is not alphabetized on the archive rack and is arranged randomly. So employees must look carefully at the company that filed the claim. Meanwhile, claims from individual customers are placed in filing cabinets and grouped by successive policy numbers.

The principle of archive management is generally a very important thing because every company applies the principle that is in accordance with its scope. As is the case with the Jasindo Insurance Office, it applies the principle of decentralization where the implementation of archive management is placed in each unit. Archives that are directly related to insurance claim files are placed close to the employees/staff of the claims department.

In addition, the factors that influence the smooth implementation of archive storage is how the equipment used in the storage of existing archives. Based on the results of observations, the equipment used in terms of archive storage at the Jasindo Insurance Office include:

1. Hanging Map
It is a special kind of folder that uses hangers, to place files or a group of files and place them in a filing cabinet.
2. File Box
File or box file is a box that is used to store policy archives. Next, the file box will be placed on an archive rack that is arranged vertically (vertically lined up to the side).
3. Guide
Guide is a guide to where archives are stored and at the same time serves as a separator between these files.
4. Disposition Sheet
It is used to regulate the processing of files which then become a means of controlling mail traffic and as a means of monitoring the correspondence mechanism.

This facility is an illustration of superior orders to subordinates.

5. Card/Loan Archives
This card is used to borrow files. An official or employee who will borrow the archive must fill out or record on the sheet in question in addition to being accountable for who is borrowing the archive.
6. Filing Cabinet
Filing cabinets (file cabinets) are used to place folders that already contain documents along with their guides. The filing cabinet available at the Jasindo Insurance Office has four drawers. This tool is made of metal so it is strong and water resistant.
7. Archive Rack
The archive rack is a place to store documents that have been put in a file box. The way files are arranged vertically sideways from left to right.
8. Computer
It is an electronic equipment consisting of several components, which can work together between the components with one another to produce an information based on existing programs and data.

Some indicators of a good filing system according to The Liang Gie (2000:29) include:

- a. Proper use of the Storage System
An archive storage system or what is often called a filing system is a series of regular procedures according to certain guidelines for compiling or storing records so that when needed they can be recovered from their storage locations, determined by whether or not the use of a storage system for each archived object is appropriate.
- b. Eligible Archiving Facilities
Archival facilities can be grouped into 4 groups, namely:
 1. Correspondence tools
 2. Script receipt tools
 3. Script storage tools
 4. Other tools
- c. Qualified archivist
Archival officers must meet the requirements, namely: skills, thoroughness and intelligence. In general, someone who serves as an archiving officer in order to carry out his duties properly also has the following criteria:
 1. Have knowledge in the field of archives.
 2. General knowledge, especially regarding correspondence and archives.
 3. Knowledge of the ins and outs of the institution.
 4. Special knowledge of archival management.
 5. Have the skills to carry out archiving techniques that are currently being carried out.
 6. Personality, namely having perseverance, patience, thoroughness, neatness, dexterity, intelligence, honesty, and being loyal and able to keep organizational secrets.

From the discussion above it can be concluded that the filing system at Asuransi Jasa Indonesia Ltd. in Palembang is quite good. After the research results are obtained, it is in line with the opinion according to The Liang Gie (2000:29) that the archive storage system must be appropriate, in practice the system running at the Jasindo Insurance office is good enough to do because with the use of With the number system, the files needed for claims are archived according to the policy number. Thus, employees (claims staff) must see/check the customer's policy number code, this makes employees often confused and experience errors in retrieving files or archives stored.

The existing facilities at the Jasindo Insurance Office in his observations have met the requirements. The state of archival facilities is an existing condition regarding the completeness, number, and goodness or functioning of the tools needed to facilitate, help facilitate the implementation of the archiving process within an organization. The archival tools in question include folders, folders, guides, filing cabinets, filing cabinets, tables, chairs, file boxes, filing racks, rotary filings, cardex, machines, and stationery (Wursanto; 1991: 32). Good archival facilities have the following characteristics: complete in kind, sufficient in number, and in good condition (not damaged) so that they are functional and usable. So, if the state of the archival facility meets these good characteristics, then the archival goals tend to be achieved. Because facilities that meet these requirements can expedite and facilitate employees in carrying out the archiving process.

So from the results of the research through the author's observations, it can be concluded that the facilities and infrastructure to support the implementation of archive management activities are complete and meet the requirements at the Palembang branch of the Asuransi Jasa Indonesia office.

The ability of archiving employees is a factor related to the effectiveness of organizational archives. Employees who are capable will be able to carry out the tasks that are their responsibility. The implementation of tasks by competent employees can ensure the achievement of archival goals. The ability of employees who take care of these archives includes the ability to know or understand the intricacies of the archives field, and the work skills needed to carry out tasks and operate work facilities in the archives sector. The Liang Gie (1988: 162) says that in order to become a good archiving officer, at least four requirements are required, namely accuracy, intelligence, dexterity and neatness. Therefore, it can be said that the higher the ability of archiving employees, the more effective the archives in an organization.

Thus, it can be seen that in his observations the Jasindo Insurance Office employees do not yet have the requirements as archiving officers because there are still errors, such as not being careful in looking for archives, then employees are not nimble so that the claim files needed take a long time to be found by employees, and there are also employees who place file boxes on archive racks that are not neatly arranged and not alphabetized.

Factors that affect the claim process at the Asuransi Jasa Indonesia Ltd. office

There are several types of damage and loss cases at the Motor Vehicle Insurance Office, including partial damage to motorized vehicles (partial loss), vehicles with total damage (total loss) and loss of motorized vehicles (theft). Motor vehicle theft (lost) is a case that often occurs recently in big cities. If we experience the loss of a motor vehicle, and the lost vehicle is protected or has been registered with an insurance company, then we as victims have the right to submit a claim to the insurance company where we registered. The procedure for claiming the loss of a motor vehicle is that the insurance company will ask the insured party to complete the claim document with supporting documents according to the type of insurance claim.

The documents required for the case of loss of a motorized vehicle are:

1. Completed claim form.
2. Police report from the Resort Police/Sector Police in charge of the crime scene.
3. Motorized Vehicle Ownership Book

4. Original Purchase Invoice from Brand Holder Sole Agent.
5. Blank receipt with triple stamps.
6. Vehicle Number Certificate
7. Lock Contact.

The speed of settlement of compensation carried out by the insurance company depends on the type of claim and the completeness of the documents submitted by the insured. If all the requested documents have been submitted and there are no problems with the claim, the insurance company is obliged to pay compensation within 30 working days after an agreement has been made on the amount of compensation.

Insurance companies may not delay claim payments because this is in accordance with applicable regulations, namely Government Regulation no. 73 of 1992 Article 23 and letter 23 of the Decree of the Minister of Finance No.225/KMK.017/1993.

In the case of motor vehicle damage, it is different through the stages / claim process including:

1. Preliminary report by the customer either by telephone or coming directly to the Jasindo Insurance Office
2. Fill in the form following the chronology of events and fill in the name of the workshop that has collaborated with the insurance company
3. Complete the required documents including: Motorized Vehicle Ownership Book, Vehicle Number Certificate and also attach a photo of the damage to the motor vehicle
4. After the document is completed by the customer, then the employee processes the claim by matching the policy number and other documents stored at the Jasindo Insurance Office and checking the time period and premium costs
5. Claims staff/staff together with the Head of the Technical Unit who determines whether the submission of an insurance claim is feasible or not
6. After being declared eligible for approval, the insurance company provides a cover letter addressed to the workshop in accordance with the customer's request.
7. The customer can repair his damaged vehicle at the appropriate workshop according to the cover letter from the Jasindo Insurance Office.

Thus the claim process also affects the completeness of the documents, if there are documents that do not meet the requirements, the insurance claim of a person (the Customer) cannot be processed. In addition, the claim approval is said to be feasible or not after approval from the Head of the Engineering Unit along with the claims staff who check the customer claim files which are then matched according to the data at the Jasindo Insurance Office by checking the policy number, period and payment of premium payments as well as other considerations.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on research conducted by the author, it can be concluded as follows.

1. The archiving system for the effectiveness of the insurance claim process has an important meaning in carrying out office activities, especially when the archives that are stored will then be recovered when there is a claim request from the customer. The archiving system at at Asuransi Jasa Indonesia Ltd. of Branch Office in Palembang, which uses a storage

system based on numbers, namely the insurance policy number is optimal. The use of the storage system is in accordance with the scope of work, namely the archives are arranged sequentially according to the customer's policy number. The employee in charge of the archives at Asuransi Jasa Indonesia Ltd. is a claims staff. So, it is the employees in this section who keep files related to customer documents. However, the claims department employee does not yet have the criteria as a good archiving officer because they do not understand the proper and proper function of the archiving system. So that important letters such as policies, notes and receipts belonging to customers have not been coordinated and have not been neatly arranged in place. And this is what causes employees to be late in preparing the files needed for the benefit of the customer's motor insurance claim.

2. The main factor that affects the claim process is the completeness of the claim files, while other factors are the suitability of the policy number and checking whether the time period has expired or not and the payment of premium payments if the customer wants to make a claim. Thus, not all claim submissions can be accepted by the insurance company, but through various considerations in terms of completeness of documents, the validity period of the insurance policy and the premium cost listed on the policy.

Suggestions

Based on the conclusions above, the authors can provide suggestions as follows.

1. In order to be able to run a good filing system, employees in charge of archives in managing policy archives must meet good criteria, especially understanding the function of the filing system for important documents that are useful when there is an insurance claim request from a customer. Employees who work in the claims department should be given job training and seminars on proper archive storage. In addition, it is necessary to have a system that utilizes modern technology, for example, after the claim file is ready to be archived, it is first inputted or entered into a system in the form of a scanner as a tool to prevent unwanted things such as loss of archives, natural disasters, floods, etc. in the future. So with this system, it will be easy to read scanned archives similar to the original through a computer to expedite the claim process.
2. The customer who is going to file a claim should follow all the procedures for submitting a claim by completing the requirements requested by the insurance company. Then the claims staff who prepares the archives should keep the archives properly, so that when there is a claim request, the files needed are quickly found again, because if the files are lost or misplaced then the customer's claim cannot be processed or the process becomes slow.

REFERENCES

Apriany, wena.2011. *Implementasi Asas- Asas Perjanjian Asuransi Pada Asuransi Jasindo Oto (Studi pada PT Asuransi Jasa Indonesia (Persero) Cabang Palembang)*. Bandar Lampung: Program Studi Fakultas Hukum Universitas Lampung.

Anggrawati, Dewi. 2009. *Mengelola Sistem Kearsipan Jilid 1*. Bandung: Armico

Badri, Munir Sukoco. 2007. *Manajemen Administrasi Perkantoran*. Jakarta: Erlangga

Barthos. 2012. *Nilai guna dokumen atau warkat*. Jakarta: Gramedia Pustaka

Kitab Undang- Undang Hukum Dagang Pasal 255 KUHD Tentang Perjanjian Asuransi

Sedarmayanti. 2001. *Tata Kerja dan Produktivitas Kerja*. Bandung: CV Mandar Maju

The Liang Gie. 2007. *Administrasi Perkantoran Modern*. Yogyakarta: Liberty

Undang-undang Republik Indonesia No. 43 Tahun 2009 tentang Kearsipan

Wiriadihardja, Moeftie. 1987. *Beberapa Masalah Kearsipan Di Indonesia*. Jakarta: Balai Pustaka

