

ABSTRACT

The purpose of this thesis is to determine the implementation of risk management and internal policies carried out in the underwriting process at PT Asuransi Jiwa XYZ. Underwriting is a vital part of an insurance company. Underwriting acts as a risk selector that will be accepted by the insurance company from the insured. As a Non-Bank Financial Services Institution under the auspices of the Financial Services Authority (OJK), PT Asuransi Jiwa XYZ is required to implement risk management as regulated by the Financial Services Authority Regulation (POJK).

Data analysis method that used in this thesis is qualitative descriptive method, which in this thesis, the type of data that used is qualitative primary data obtained from interviews and secondary data obtained from books related to this research, applicable legislation, and literature.

The results of this thesis indicate the relationship between the implementation of risk management and internal policies in the underwriting results expected by PT Asuransi Jiwa XYZ.

Keywords: Risk Management, Internal Policy, Underwriting, Life Insurance.

