

**THE ROLE OF INTERNAL CONTROL OF INSURANCE
APPLICATION ACCEPTANCE PROCESS IN ORDER REDUCE
THE LOSS CLAIM
(CASES OF STUDY : PT ASURANSI UMUM
BUMIPUTERAMUDA 1967)**

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ABSTRACT

This research aims to study and evaluate internal control systems for the insurance application acceptance process at PT Asuransi Umum Bumiputeramuda 1967, both run standard operating procedures as well as the cause of the high claims of the company. This research was using of the descriptive qualitative.

Based in the research, we recommend that companies need to improve internal control structure that is the acceptance process to minimize the increase in claims, and have held internal audit oversight by the central office on a regular basis about the implementation of rules in all branches.

Key Words : internal control, acceptance process, and increase in claims.