

**Analisis Proses Klaim Asuransi Kendaraan Bermotor  
Menggunakan Value Stream Mapping Di  
PT Asuransi Jasaraharja Putera**

**By I Made Balik Yudana**

***Abstract***

*This study analyzes the motor vehicle insurance claim process at PT Asuransi Jasaraharja Putera (JRP) using Lean Management through the Value Stream Mapping (VSM) method. The current process is inefficient, exceeding the 14-working-day SLA with an average completion time of 86 days. Data were collected through observations, interviews, and document analysis in several branch offices. Using seven VSM tools including Process Activity Mapping (PAM), Quality Filter Mapping (QFM), and Decision Point Analysis (DPA)—the study identified that 46% of activities are non-value-added (NVA). Major wastes include duplicated data entry, delayed SPK approvals, and physical document handling. A Future State Map (FSM) was designed, proposing digital integration between SurveyNet, Mantle, and Care systems, automation for low-value claims, and real-time SLA monitoring dashboards. Root cause analysis using the Fishbone method revealed key contributing factors: people, methods, machines, materials, environment, and measurement. The proposed implementation plan includes three phases: system consolidation, pilot testing, and national rollout. Strategically, FSM adoption is expected to improve service level compliance, operational efficiency, and customer satisfaction while supporting the company's digital transformation goals.*

**Keywords:** *Lean Management, Value Stream Mapping, Insurance Claim Process, Service Level Agreement, Process Digitalization*

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***Abstrak***

*Penelitian ini menganalisis proses klaim asuransi kendaraan bermotor di PT Asuransi Jasaraharja Putera (JRP) dengan pendekatan Lean Management melalui metode Value Stream Mapping (VSM). Proses klaim saat ini belum efisien, dengan waktu penyelesaian rata-rata 86 hari, jauh melampaui SLA internal sebesar 14 hari kerja. Data dikumpulkan melalui observasi, wawancara, dan studi dokumen di beberapa kantor cabang. Dengan menggunakan tujuh alat utama VSM, termasuk Process Activity Mapping (PAM), Quality Filter Mapping (QFM), dan Decision Point Analysis (DPA), ditemukan bahwa 46% aktivitas tergolong non-value-added (NVA). Inefisiensi utama meliputi input data ganda, keterlambatan persetujuan SPK, dan penggunaan dokumen fisik. Penelitian ini merancang Future State Map (FSM) yang mengusulkan integrasi sistem SurveyNet, Mantle, dan Care, otomatisasi klaim bernilai kecil, serta pemantauan SLA secara real-time. Analisis akar masalah menggunakan metode Fishbone mengidentifikasi enam penyebab utama: manusia, metode, mesin, material, lingkungan, dan pengukuran. Rencana implementasi dibagi dalam tiga tahap: konsolidasi sistem, uji coba terbatas, dan implementasi nasional. Penerapan FSM diharapkan meningkatkan efisiensi operasional, kepatuhan terhadap SLA, serta mendukung transformasi digital perusahaan.*

**Kata Kunci:** *Lean Management, Value Stream Mapping, Proses Klaim Asuransi, Service Level Agreement, Digitalisasi Proses*