A Review of Procedures and Methods of Preparation of Claim Documents for The Optimize Insurance Coverage on Construction Projects

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Abstract: In this study the problems that occur are: how the procedures and stages to be done starting from the report on an accident experienced, the method of preparation the claim document, clarification until the final negotiation of insurance coverage and the assessment of the steps and methods taken in the preparation of claim documents for the optimization of insurance coverage to cover all losses suffered. The purpose of this study is to know how the process and procedures for filing insurance claims, evaluation how the appropriate procedures when making claims for the proposed value can be accepted and approved by the insurance company, evaluation of the steps and methods used in the optimization of insurance claims.

The method of research in this final assignment using quantitative methods and case studies in the site project is a scientific approach that views a reality that can be classified, concrete, observable, measurable and variable relationships are causal where the research data in the form of numbers and analysis using statistics carried out with conduct direct research on cases and problems that occur in the site project and collect data obtained from the survey or site project inspection.

From the results of this study can be seen that the application of standard operating procedure claims and methods of preparation of the right claim documents can optimize the insurance coverage of the insurance company so that it can cover all losses experienced in accordance with the details of the calculation of claims value has been filed.

Keywords: risk of construction activity, CAR and TPL insurance, claims procedure, claims optimization, insurance coverage.

1. Introduction

Construction insurance guarantees certain aspects such as accidents during construction process, damage or loss arising from force majeure, risk of damage to machines or work equipment etc. With the magnitude of the risks in this construction work it is necessary to have a risk management system, which is the approach undertaken by understanding, identifying and evaluating the risks that may occur [1].

Construction insurance itself arises from several elements that include the insurer is the party who is responsible as a protection, the insured is the party who received protection, then accident is an event that was not previously suspected or not previously known which causes losses, and the last is the insured interest, which may suffer the consequences of an accident [2].

2. Problem Identification

Current construction insurance is indeed an alternative way out for the problem of risk transfer in the world of construction. The risk of a construction project is a condition of the impact of the occurrence of a risk may lead to non-achievement of a project's objectives, such as: completion time, cost and quality budget not in accordance with the specification of the plan [3]. But at this time the understanding of construction insurance is still not widely known by the parties concerned in the world construction. It can be seen if on a construction occurs an accident still many who do not know whether the initial steps that must be taken. Then how the appropriate procedures and methods should be done in the preparation of claim documents.
3. Problem Formulation

Based on the consideration of problem identification in the previous discussion, can be formulated issues that will be discussed, among others, as follows:

1. What are the procedures and steps that must be performed starting from the report on an accident experienced, the preparation of claims documents, clarification until the final negotiation of insurance coverage with the insurer.
2. How is the right and most effective method of taking the claim process to the insurer when an accident.
3. Assessment of the procedures and methods undertaken in the preparation of the claim document, whether the coverage is obtained optimally so as to cover all losses suffered.

4. Research Objectives

The purpose of this thesis is to conduct case studies on insurance claims on construction projects. The purpose of this research are:

1. Knowing how the process and procedures for filing construction insurance claims ranging from the occurrence of an accident experienced, the preparation of claims documents, clarification until the final negotiation of insurance coverage with the insurer or insurance company.
2. Evaluate how the appropriate and most effective method of taking the claims process to the insurer when an accident.
3. Evaluate the procedures and methods that are executed so that the insurance coverage obtained is quite optimal.

5. Research Benefits

The benefits of research studies on procedures and the preparation of claims documents to optimize insurance coverage on construction projects are as follows:

1. This research is intended to know how the proper procedure in the claim process to the insurer or insurance company during the occurrence of an accident.
2. Knowing the appropriate methods in the preparation of claims documents so that claims submitted to the insurer or insurance company can be optimal so as to cover all losses incurred.
3. Opening insights on construction insurance from claims procedure, claim document preparation method, clarification to final negotiation process insurance coverage.

6. Limitations and Scope Issues

In the study of insurance claims on this construction project the scope of the discussion or limitations of the problem in this study are as follows:

1. The review conducted is limited to the type of construction insurance contractor's All Risk Policy (CAR) with the extension of legal liability to third parties Third Party Liability (TPL).
2. The review covered only covers the evaluation of the procedure for filing a claim for loss and the methods employed in preparing the claim document to obtain an optimal coverage.

7. Literature

7.1 Construction Insurance

In construction work there are two kinds of coverage (policy) for project engineering [4], namely:

   This CAR Insurance provides warranty for damage or loss of objects insured during construction and during maintenance period. In addition, guarantees are also provided for legal liability to third parties during construction activities. For example: the construction of roads, bridges, buildings, and others.
2. Insurance Installation of Erection All Risks (EAR) Insurance
   EAR Insurance provides coverage for damage or loss of objects insured during the installation or installation of construction material and during maintenance. In addition, warranties are also provided for legal liability to third parties during installation activities or installation of the construction project material. For example: installation of factory machinery, installation of antenna, fiber optic cable (FO) and others.

7.2 Warranty on Construction Insurance

The guarantee included or insured in the construction insurance that we discuss here is the Contractor's All Risk Policy (CAR) construction insurance. In this CAR construction insurance there are several accident that enter in the coverage and there are some accident that is not included in the coverage (exceptions).

Some accident included in the CAR construction insurance coverage [4] include:

1. Warranties for accident caused by fire, lightning strikes, explosions, crashes and other celestial bodies and smoke effects.
2. Warranties for accident caused by riots, strikes, crimes and riots.
3. Warranties for accident resulting from hurricanes, storms, flash floods and water-induced damage.
4. Warranties for accident caused by earthquakes, volcanic eruptions and tsunamis.
5. Warranties for accident caused by landslides and land movements.
6. Warranties for accident resulting from crime robbery and theft.
7. Guarantees for accident resulting from faulty designs, especially for this coverage are optional because a prior assessment should be made to cause this design error.
8. Warranties for accident resulting from errors or omissions of the workforce (bad workmanship).
9. Warranties for accident resulting from other accidents.

While some accidents that are not included in the CAR construction insurance coverage include:
1. Warranties for accident caused by war, terrorism, nuclear and radioactive.
2. Warranties for accident arising from the intent of the insured to obtain an insurance claim.
3. Warranties for accident resulting from either total or partial job cessation.
4. Warranties for accident resulting from business interruptions, including penalties, losses due to delays.
5. Guarantees for accident resulting from faulty designs, in particular for design errors are optional, which may include insurance coverage or not. However there are some conditions that result in this design error is not covered by insurance.
6. Guarantee for the cost of replacement or repair of defective materials and workmanship.
7. Warranties for accident caused by wear, corrosion, and the nature of the goods themselves.
8. Warranties for accident resulting from electrical or mechanical damage to construction equipment or work machines.
9. Warranty for damage to public transport.
10. Guarantees for damage to files, drawings or records (files and drawings).

In addition to some of the above coverage in the CAR construction insurance coverage there is also extension of coverage to third parties commonly called TPL as a result of the implementation of construction work. Policy guarantees legal coverage against third parties which include:
1. Body injury
   Is a liability for injury or illness experienced by a person from a third party due to a fatal accident or accident.
2. Property damage
   Insurance coverage against loss or damage by accident or an event or occurrence of property belonging to a third party.
3. Law costs and expanses
   Represents all costs and litigation costs (expenses incurred for settling a problem or dispute) obtained by the insurer of the insured party and all costs and costs incurred by the insurer's written consent.

8. Framework

In the research study on the procedure and methods of preparation of claims documents to optimize insurance coverage on this construction project has a flow of thought that is divided into 3 stages as follows:
1. Identification and problem formulation
   Identify possible problems that occur during the claim submission process. Based on the results of this identification will then formulated the problems that will be discussed in the study.
2. Analysis and discussion
   Conducting the process of analysis and discussion on the problems that occur through library and collection of data necessary. Then the next step is a discussion of the problems faced by covering procedures and stages of a claim right, how the methods adopted and the evaluation methods used for optimization of insurance claims.
3. Research Results
   The purpose of this study was to evaluate how the proper procedures in the claim process and methods in the preparation of the document claim to be a document that is accurate and complete so as to optimize the value of coverage from insurers that cover all losses in accordance with the details of the calculation of the value of the claim which has been proposed.

9. Place and Time of Research

In this study the data is taken from the construction work of project Kirana Commercial Avenue-Jakarta. The issues reviewed are the claims of loss due to fire incidents or events that hit the
hotel building area. The study period starts from February 2017 to June 2017.

Project Kirana Commercial Avenue-Jakarta. Building area ± 271,000 square meter. Accident fire on Sunday, August 08, 2016, at 16:40 PM. Affected buildings is the hotel area 8th floor to roof floor. Affected package of works include structure, architecture, plumbing, mechanical, electrical, electronics, elevator, interior and façade. Types of insurance coverage that is full cover 100%.

10. Research Methods

The method of research in this final assignment using quantitative methods and case studies in the site project is a scientific approach that views a reality that can be classified, concrete, observable, measurable, and variable relationships are causal where the research data in the form of numbers and analysis using statistics carried out with Conduct direct research on cases and problems that occur in the site project and collect data obtained from the survey or site project inspection. In this research will be described about the problems faced based on the results of processing and presentation of data, analysis and evaluation. The purpose of this research method is to determine solutions for problem solving systematically and factually in accordance with the facts that exist and based on the data collected from the results of surveys and inspections in the site project.

11. Flow Chart of Research

In the study of review procedures and methods of preparation of claims documents to optimize insurance coverage in this construction project there is a flow chart or research stages are divided into:

1. Identification and problem formulation
   Conduct an inquiry into the problems faced in the project during the claim submission process. From the process of this investigation will be formulated issues that will be discussed in the research.

2. Research objectives
   Determine the purpose and the end goal to be achieved based on the research conducted.

3. Library studies
   After determining the purpose and the final goal to be achieved, the next stage is to do literature study. In this literature study will be discussed about the insurance of Contractor All Risk Police (CAR) and Third Party Liability (TPL) as well as identification of events or events included in CAR and TPL coverage.

4. Data collection
   The collection of data to be used as research in project Kirana Commercial Avenue-Jakarta. Data that will be used as the basis in research include:

   A. Document contract implementation
      The document contains the contract of cooperation between the insured party and the construction executor covering the
documents during the tender process and the bill of quantity. Bill of quantity is a list of item description, volume and contract price between both parties which will be the basis for calculation of claim value.

B. Implementation drawing or shop drawing
Implementation drawings or shop dawing is a working drawing that becomes the reference of the construction executor in the implementation of field work.

C. Recent progress report
The progress report taken is the last progress report has been agreed together before the occurrence of an accident. This progress report will be a reference in the filing of claims as a consideration in the input data between work that has been implemented and work that has not been implemented.

D. Survey or field investigation
Collective checks are conducted for data collection in the form of mapping and documentation of damage that occurs as a basis in the preparation of claim documents.

E. Image mapping damage
This mapping image is a mapping of the affected work area.

F. Damage documentation
It is a documentary recording document which may be a photograph or video of the damage that occurred.

5. Data Analysis and Processing
In the analysis and data processing this discussion is how the procedure of claims and methods in the preparation of claims documents that are executed for the optimization of insurance coverage. The next step is to analyze the claims procedure and the method of compiling the claim document that has been executed. The process of analysis is done by making a comparison graph between the cost of claim loss that has been submitted against the insurance coverage that has been approved by the insurer or insurance company. From the comparison chart, it will be calculated the percentage of claim value against the agreed amount of coverage. This percentage will be used as an evaluation of procedures and methods of compiling claims documents that have been executed whether effective enough to be used in the optimization of insurance coverage or not.

6. Drawing Conclusions and Suggestions
From the results of this study will be drawn conclusions and suggestions in accordance with the intent and purpose of the study.

12. Standard of Claim Submission Procedure

Prior to filing a claim to the previous insurance party the entire project team jointly conducted a coordination meeting to prepare standard operating procedure (SOP) claims to be executed. The preparation of this SOP aims to manage the claim process in order to become more structured. The standard procedure of claim claiming during the insurance claim process in the project Kirana Commercial Avenue-Jakarta project is divided into two stages as follows:

1. Stage I - Standard procedure of claim owner project – contractor.

In this stage I standard claims procedure is done for the purposes of internal calculation of the value of claims of loss between the owner project and the contractor. This internal calculation is performed to determine the value of the claim of loss to be paid by the owner project to the contractor to make repairs for damage caused by an accident. This value will be a new contract between the owner project and the contractor that will be poured in the addendum contract. The parties involved in this claim include: owner project, contractor, planner consultant, construction management consultant and quantity surveyor consultant.

2. Stage II - Standard claims procedure between the owner project – insurance company.

Phase II is a process of clarification and negotiation of the final value of claims that have been agreed previously by the owner of the project with the contractor. At this stage the insurance company as the insurer will conduct an evaluation and check on the final value of claims submitted through the consultant losser adjuster. The losser adjuster consultant will check and calculate the item, volume and price of the claim unit that has been submitted based on the factual conditions in the field. Therefore a complete and accurate claim document is required for the claim to be submitted to be accepted as well as to minimize the risk of the claim being rejected.

After the process of checking the document completed by the losser adjuster consultant then carried out the negotiation between the owner project with the insurance company through this negotiation process will be approved the amount of insurance coverage on claim. At the time of this negotiation process, the insured should carry a complete claim document and supporting data to anticipate if there is a question about the claim being submitted. It aims to prove and provide a solid foundation if any item in the claim filing is considered dubious by the insurer. The parties involved in the claim process include: an insurer or an insurance company accompanied by a
looser adjuster consultant and owner project accompanied by an insurance broker.

12.1 Standard Claims Procedure Owner Project - Contractor

Standard operating procedure (SOP) in the claim process between the owner project and the contractor is divided into:

1. Site project survey instructions
   The owner project issues an instruction letter to conduct a site project survey to construction management consultants, planner consultants and contractor.

2. Site project survey
   Planning consultant and contractor perform a joint survey which is coordinated by construction management consultant to check damage impact and feasibility study of building.

3. Survey results report
   After conducting a survey with the planner consultant and the contractor to make a report on the results of the examination. From the consultant planner will make technical report and report the impact of damage to building materials which include structural, architectural, mechanical, electrical, elevator and façade work is still feasible, need to be repaired, replacement material or given additional reinforcement. While the output report from the contractor includes the documentation damage either photos or video, mapping the impact of damage and damage list material.

4. Preparation of claims repair costs
   Based on reports of survey results that have been done the contractor will make the preparation of cost claims for improvement purposes. Preparation of these cost claims is based on the result of damage documentation either photo or video, mapping the impact of damage and damage list of material. In addition to the premises which will be the reference in the preparation of these repair cost claims is a technical report and report the impact of damage to the building materials is still feasible, need to be repaired, replacement material or given additional reinforcement issued by the planner consultant.

5. Review claims repair fee
   Claim document of repair cost that has been prepared will be submitted by the contractor to the owner project marriage. After the owner project receives the claim document for the repair costs of the contractor, the owner project issues a letter of instruction to the quantity surveyor consultant to review and evaluate the claim for the repair cost that has been submitted.

6. Joint surveys
   After submission of claim documents to the owner project there will be a joint survey conducted by all parties, namely the owner project, planner consultant, quantity surveyor consultant, the contractor and the construction management consultant as the coordinator. This joint survey is intended to check the claims that have been site project by the contractor whether it is really in accordance with the real conditions in the site project or not. This checking is intended to adjust the document submission of claims with physical conditions in the site project should not be submitted too big value that will impact the losses on the part of the owner project. In addition, this joint checking is done to anticipate if there are work items that have not been included in the claim.

7. Evaluation of quantity surveyor consultant
   After conducting a survey with the quantity surveyor consultant will issue an evaluation of the claim for the repair costs submitted by the contractor. This evaluation is based on damage checks during joint surveys and adjustments to the damage mapping images drawn together by quantity surveyor consultants, construction management consultants, planner consultants, contractors and owner project.

8. Joint clarification of item, volume of work and unit price
   From the results of the joint survey and based on the evaluation of quantity surveyor consultants there will be a joint clarification which includes work items, work volume and unit price for
perceptual equations. Clarification items of work, volume and unit price is based on contract implementation documents between the owner project and the contractor. Specifically for unit price if any new price will be discussed during the final negotiation process of claim of repair cost.

9. Estimated claims on repair costs

After the joint clarification process and the perception of work items, the volume of work and the price of the quantity surveyor consultant unit will prepare the estimated cost recovery document to be made by the project owner as the basis for final negotiation with the contractor. On the other hand, the contractor guard will revise the claims of repair costs based on shared clarification and the perception of job items, work volume and unit price.

10. Final negotiation claims repair fee

At this stage there will be a final negotiation process of claiming the cost of repair between the owner of the project and the contractor.

11. Joint Approval and Legalization of Final Amount Claims Repair Fee

After the negotiation process is completed, mutual consent and legalization of the final value of the cost recovery claim will be made.


<table>
<thead>
<tr>
<th>Step</th>
<th>Owners Project</th>
<th>Quantity Surveyor Consultant</th>
<th>Loose Adjuster</th>
<th>Insurance Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Notify of accident</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>File a report for the claim</td>
<td>Evaluate the impact of damage and the claim</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>A joint survey in the site</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Clarification and joint negotiation of item, volume and unit price of claim submitted</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Looser adjuster consultant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Final negotiation of insurance coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Collective assessment and localization of insurance coverage costs</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Standard operating procedure (SOP) in the claim process between the owner project and the insurance company is divided into:

1. Notices and reports to insurance company

Make a notification or report to the insurer for the occurrence of an accident in less than 1 x 24 hours. This should be of special concern because if this notice or report has exceeded the specified time limit it will impact on the loss of liability of insurer on the obligation to provide coverage to the owner project. Notification and report to the insurer is done in parallel during the implementation of SOP phase I.

2. Filing a claim repair fee

The next step is to file a claim for repair costs for damage to the insurance company. In the filing of this claim, it should take into consideration the cost of price escalation as a result of inflation, rising material and labor prices, currency fluctuations, monetary policy, overheating of employment and so on. This consideration is intended to cover the cost of coverage received will be able to cover all the losses experienced.

3. Review claims repair fee

Claim document repair costs that have been prepared will be submitted by the owner project as insured party to the insurance company. After the insurance company receives the claim document of repair cost from the insured party further the insurance company issues instructions to the looser adjuster consultant to review and evaluate the claim of repair cost that has been filed.

4. Site project joint survey

After the submission of claim of repair cost is submitted to the insurance company next conducted a joint survey accompanying the looser adjuster consultant to conduct examination of the claim submitted. What needs to be noted in this claim should be that when making the claim the cost of repairs should be honest in its teaching and should be based on real conditions in the site project. Because the looser adjuster consultant has a duty to reduce the cost of claims that have been filed. With claims of repair costs based on real conditions in the site project it will minimize the risk of the looser adjuster consultant to refuse the claim.

5. Evaluation of looser adjuster consultant

After conducting a survey with the consultant the looser adjuster will issue an evaluation of the claim for the repair costs submitted by the insured party. This evaluation is based on damage checks during joint surveys.

6. Joint clarification of item, volume of work and unit price

From the results of the joint survey and based on the evaluation of the looser adjuster consultants will be clarified together which includes items of work, work volume and unit price for the perception equation. Clarification of items of
work, volume of work and unit price is based on contract implementation documents between the owner project and contractor who is insured to the insurer. Specifically for unit price if any new price will be discussed during the final negotiation process of claim of repair cost.

7. Estimated claims on repair costs
After the joint clarification process and the equation perception the item of work, the volume of work and the unit price of the looser adjuster consultant will prepare the estimated cost document of improvement to be made by the insurer as the basis for the final negotiation process with the owner project. On the other hand, the owner project will keep revising the claim of repair cost based on mutual clarification and the perception of job items, work volume and unit price (if any changes).

8. Final negotiation claims repair fee
At this stage will be done the final negotiation process claims the cost of repair between the insurer with owner project.

9. Joint approval and legalization of the final claim of improvement costs
After the negotiation process is completed, mutual consent and legalization of the final value of the cost recovery claim will be made. The final value of this claim will be paid by the insured to the insured party to make repairs for the damage that will be poured in the news of the claim insurance claim fee. The sum assured of this repair cost shall be deducted immediately with the deductible amount in accordance with the terms specified in the insurance policy agreement.

14. Methods of Preparing of Claim Documents
In the preparation of a claim document should be evaluated methods that will run both in terms of effectiveness as well as from the time side of the implementation. Through the selection of this method is expected to produce an accurate claim document so that it can have optimal results and can support the success of claims that have been proposed.

On filing of fire damage claims in the project Kirana Commercial Avenue-Jakarta, the following methods of preparing claim documents are applied:

1. Conduct a complete and accurate document preparation and in accordance with the order of priority first starting from the top as follows:
   A. Original policy or copy.
   B. Addendum contract or additional clause (endorsement).
   C. Letter of notice or report on an accident from the insured.
   D. Certificate of an accident from the police or related institutions.

2. Preparation of bill of quantity which includes items of work, volume of work based on the results of joint inspection in the site project, recommendations planner consultant, mapping drawings damage and the results of documentation in the form of photographs and video. Unit cost calculation refers to the price of an implementation contract except for work items not listed in the contract (eg demolition work, debris transport and etc.) may use the new price.

3. Attach the breakdown of the calculation of the volume (measurement) and the method of calculation.
4. Attach a list of unit prices and the analysis of the unit price of work, especially on items of work not contained in contract documents (eg demolition work, transport of debris and others).
5. Prepare the estimated cost of claims which refers to the bill of quantity of contracts for the execution of the work, either the work item, the volume of work or the price of each. In the preparation of claims cost estimates that need to be a concern is when performing the claim volume calculation must be in accordance with that contained in the bill of quantity contract. If the volume of claims exceeds the volume of the contract then the claim will actually be rejected by the insurance company.
6. Deliver the consideration of the cost of price escalation as a result of inflation, rising material and labor prices, currency exchange fluctuations (for imported materials), government policies in monetary, overheating work and others. This is based on the contract price at that time refers to the market price of 2013-2014, while the incident occurred at the end of 2016 and began the process of re-construction in 2017.

15. Percentage of Sub-Weight on Value of Total Claim

The calculation of the percentage of sub-work weight to the total value of this claim is intended to find out what percentage of the estimated weight of the value of each sub-work claim against the estimated total value of the claim.

![Graph showing percentage value of claim](image1)

Information:
1. Structure, architecture and plumbing works
2. Interior public works
3. Interior room works
4. Façade works
5. Equipment and materials electronic works
6. Installation electronic works
7. Plumbing phase II works
8. Mechanical and electrical works

There is a comparative change in the percentage value of workload weight after the clarification process and final negotiation of the claim, the percentage comparison can be seen in graph 15.2 as follows:

![Graph showing final negotiation percentage value of claim](image2)

16. Comparison Analysis Claim Submission to Negotiated Results

The final results of the agreed-upon claims are smaller in value than the original submissions. Data can be seen on the bar chart below:

![Bar chart showing comparison between claim submission and negotiated results](image3)

17. Comparison Analysis Claim Submission To Insurance Coverage Value

Comparative analysis of the value of claims filing against insurance coverage is conducted to assess whether the application of standard operating procedure (SOP) of insurance claims and the method of compiling the claim document is still quite relevant to optimize the insurance coverage. The success indicator of the application of standard operating procedure (SOP) of insurance claims and the method of composing claim documents is if the insurance coverage obtained from the insurer is still close to the value of the claim that has been filed. The percentage of comparison of claims filing to insurance coverage can be seen on the bar chart of claim value in 17.1 as follows:

![Bar chart showing comparison between claim value and insurance coverage](image4)

Based on the graph, it can be seen the percentage of negotiation result toward claim submission: structural work 98.7081%, architecture 98.8689%, plumbing 97.8455%, facade 97.4026% (import...
material) and 98.3146% (local material), mechanical and electrical 99.7229%.


The percentage value between claim filing against insurance coverage can be seen in table 18.1 as follows:

<table>
<thead>
<tr>
<th>No</th>
<th>Supplier</th>
<th>Quantity (Material)</th>
<th>Percentage of Claim Value of Coverage</th>
<th>Value of Claim (IDR)</th>
<th>Value of Coverage (IDR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>PT. BRIKELANDIA INDONESIA</td>
<td>100</td>
<td>90.00%</td>
<td>900,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>2</td>
<td>PT. BRIKELANDIA INDONESIA</td>
<td>100</td>
<td>90.00%</td>
<td>900,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>3</td>
<td>PT. BRIKELANDIA INDONESIA</td>
<td>100</td>
<td>90.00%</td>
<td>900,000</td>
<td>1,000,000</td>
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<tr>
<td>4</td>
<td>PT. BRIKELANDIA INDONESIA</td>
<td>100</td>
<td>90.00%</td>
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<tr>
<td>5</td>
<td>PT. BRIKELANDIA INDONESIA</td>
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<td>90.00%</td>
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<td>6</td>
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<td>7</td>
<td>PT. BRIKELANDIA INDONESIA</td>
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<tr>
<td>8</td>
<td>PT. BRIKELANDIA INDONESIA</td>
<td>100</td>
<td>90.00%</td>
<td>900,000</td>
<td>1,000,000</td>
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</table>

### 19. Conclusion

Based on the results of the analysis and the previous discussion can be drawn conclusion as follows:

1. Based on the standard operating procedure (SOP) of this claim can be known how the process and procedures for filing construction insurance claims ranging from a report on an accident experienced, the preparation of claims documents, clarification to the final negotiation of insurance coverage with the insurance company.
2. Based on the results of analysis and discussion in this study can be known the right method and most effective when making the claim process to the insurer(s) if an accident started from the compilation of documents complete and accurate including field inspection, preparation of bill of quantity claims, making unit price analysis, estimated total cost of losses and consideration of the cost of price escalation.
3. Based on the evaluation of the comparison between the value of claims filed with insurance coverage obtained, the application of standard operating procedure (SOP) claims and methods of preparation of claims documents that have been implemented proved quite relevant applied to optimize insurance coverage on construction projects. This can be seen from the achievement of insurance coverage that is in the range 97%-99% of the total value of initial submissions that have been submitted to the insurance company.

### 20. References