

Mengenal nasabah dalam lingkup usaha perasuransian = Juridical analysis of customer due diligence principle within the scope of insurance business

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Abstrak

Perkembangan teknologi telah mendorong semakin luasnya kemungkinan modusmodus pencucian uang di berbagai sektor penyedia jasa keuangan dan barang dan jasa. Salah satu penyedia jasa keuangan yang turut rawan akan modus pencucian uang ialah perasuransian. Pembelian polis-polis asuransi kerap kali digunakan sebagai sarana pemutihan uang yang didapat dari berbagai hasil kejahatan pidana. Untuk mengatasi dan mencegah upaya pencucian uang di perasuransian kemudian diperlukan peraturan yang diharapkan dapat efektif mencegah dan memberantas usaha pencucian uang tersebut.

Oleh karena itu, dalam skripsi ini akan dibahas modus-modus pencucian uang di perasuransian serta harmonisasi berbagai peraturan perundang-undangan yang ada berkaitan dengan upaya pencegahan dan pemberantasan tindak pidana pencucian uang di bidang perasuransian. Metode penelitian yang digunakan ialah yuridis-normatif berdasarkan studi pustaka yang didasarkan pada peraturan yang berlaku. Hasil penelitian dalam skripsi ini turut akan mengungkapkan ada atau tidaknya pengaruh terkait harmonisasi peraturan perundang-undangan dalam mencegah dan memberantas tindak pidana pencucian uang dalam lingkup usaha perasuransian.

.....Technological developments have led a growing breadth of possibilities modes of money laundering in various sectors of financial services providers and goods and services providers. One financial services provider that also vulnerable to money laundering mode is insurance. Purchasing insurance policies often used as a means of money laundering obtained from various criminal offenses result. To overcome and prevent money laundering efforts in the insurance required regulations which are expected to be effective in preventing and efforts to combat money laundering.

Therefore, in this thesis will be discussed modes of money laundering in insurance as well as the harmonization of the various laws and regulations that exist with regard to the prevention and combating of money laundering in the area of insurance. The method used is based on the normative juridical literature which are based on the applicable regulations. The results of the research in this thesis also will reveal whether or not related to the effect of harmonization of legislation in preventing and combating money laundering within the scope of the insurance business.