

Aspek hukum penerapan gcg terintegrasi pada PT Asuransi Jiwasraya (persero) sebagai BUMN dalam rangka memberikan perlindungan hukum terhadap konsumen demi terwujudnya prinsip good corporate governance = The legal aspect of the implementation of integrated good corporate governance on PT Asuransi Jiwasraya Persero as the state owned enterprises in order to provide legal protection to customers towards realization of good corporate governance principles

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Abstrak

Tesis ini membahas mengenai perlindungan hukum terhadap pemegang polis selaku konsumen sehubungan dengan pelaksanaan GCG Terintegrasi demi terwujudnya prinsip Good Corporate Governance (GCG) di PT Asuransi Jiwasraya (Persero) sebagai BUMN di dalam bidang usaha perasuransian. Penelitian ini adalah penelitian hukum normatif-empiris (doktrinal).

Hasil penelitian ini menyarankan bahwa PT Asuransi Jiwasraya (Persero) selaku pelaku usaha harus secara konsisten menerapkan prinsip-prinsip yang terkandung di dalam Good Corporate Governance (GCG), yaitu keterbukaan (transparency), akuntabilitas (accountability), tanggung jawab (responsibility), independen (independency), kewajaran (fairness), dalam kegiatan operasionalnya dan memenuhi ketentuan-ketentuan yang ada, baik itu ketentuan dalam bidang perasuransian maupun ketentuan-ketentuan lainnya, khususnya dalam hal ketentuan yang mengatur mengenai perlindungan konsumen sehingga diharapkan apabila PT Asuransi Jiwasraya (Persero) dikelola dengan tata kelola perusahaan yang baik maka PT Asuransi Jiwasraya dapat menghasilkan produk dan jasa baik dimana nantinya hal tersebut akan semakin meningkatkan kepercayaan dan kepuasan konsumennya.

Di samping itu juga, PT Asuransi Jiwasraya (Persero) sebagai entitas utama terhadap anak perusahaannya yang bergerak di bidang usaha jasa keuangan, yang merupakan konglomerasi keuangan harus dapat mengontrol dan mengawasi anak perusahaan tersebut agar tata kelola anak perusahaan tersebut menerapkan pedoman GCG Terintegrasi sehingga mencerminkan prinsip Good Corporate Governances dalam rangka mewujudkan perlindungan hukum terhadap konsumen dalam usaha bisnis yang dijalankan.

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This thesis discusses about legal protection of policyholders as a consumer with respect to the implementation of integrated GCG towards realization of the Good Corporate Governance (GCG) principles in PT Asuransi Jiwasraya (Persero) as the state-owned enterprises in the field of insurance undertakings. This research is the normative-empirical legal research (doctrinal).

The results of this study suggest that PT Asuransi Jiwasraya (Persero) as a business should consistently apply the Good Corporate Governance (GCG) principles, such as transparency, accountability, responsibility, independency, fairness in its operational activities and comply with the provisions of the existing provisions in the field of insurance as well as other provisions, particularly in terms of provisions

governing consumer protection so that expected if PT Asuransi Jiwasraya (Persero) managed with the good corporate governance then PT Asuransi Jiwasraya (Persero) can produce good products and services where later it will further improve the confidence and satisfaction of its customers.

In addition, PT Asuransi Jiwasraya (Persero) also as the main entity against its subsidiaries which are not engaged in the business of financial services, which is a conglomerate should be able to control and oversee the subsidiary in order for the subsidiary governance implemented the guidelines of integrated GCG so that reflect the Good Corporate Governances principles in order to realize the legal protection of the customer in a business venture that is running.