

# Analisis Yuridis terhadap Implementasi Automated Underwriting System pada Perjanjian Asuransi di Indonesia = Juridical Analysis of the Automated Underwriting System Implementation of Insurance Agreements in Indonesia

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## Abstrak

Revolusi industri memiliki dampak yang luar biasa terhadap ekonomi global dan berpengaruh terhadap berbagai aspek kehidupan, tidak terkecuali sektor industri asuransi. Munculnya disrupsi teknologi dan era digital berdampak pula pada terjadinya substitusi tenaga kerja, terutama pada bidang pekerjaan yang melibatkan tenaga manual dan dikerjakan secara repetitif, yang mana dalam hal ini adalah profesi *underwriter* asuransi yang menjadi terotomatisasi. Di samping asuransi digital yang tengah tumbuh dan menjamur dengan pesat, saat ini telah berkembang pula sistem *underwriting* otomatis di Indonesia. *Automated Underwriting System* merupakan proses *underwriting* yang terintegrasi dengan kecerdasan buatan (*artificial intelligence*) untuk membantu proses pengkajian risiko dengan mengandalkan penggunaan sistem analisis komputer dan pemrosesan oleh teknologi yang diharapkan dapat menjadi lebih akurat, efisien dan mempersingkat waktu. Melalui metode yuridis-normatif, skripsi ini bertujuan untuk menganalisis aspek hukum dan pengaturan terkait *automated underwriting system* ditinjau dari hukum perasuransian di Indonesia, sekaligus mengetahui kesesuaian implementasi *automated underwriting system* terhadap pemenuhan aspek kehati-hatian dalam proses seleksi risiko dan praktik perasuransian yang berlaku umum di Indonesia, serta mengetahui bagaimana peran atau tindakan yang dapat dilakukan oleh Otoritas Jasa Keuangan terhadap Perusahaan Asuransi penyelenggara *automated underwriting system* di Indonesia.

The industrial revolution has a tremendous impact on the global economy and affects various aspects of life, including the insurance industry sector. The emergence of technological disruption and the digital era also has an impact on labor substitution, especially in areas of work involving manual labor and repetitive work, which in this case is the insurance underwriter profession that becomes automated. In addition to digital insurance that is growing and develop rapidly, an automatic underwriting system has also developed in Indonesia. Automated Underwriting System is an underwriting process that is integrated with artificial intelligence to help the risk assessment process by relying on the use of computer analysis systems and processing by technology which is expected to be more accurate, efficient and shorten time. Through the juridical-normative method, this thesis aims to analyze the legal and regulatory aspects related to automated underwriting system in terms of insurance laws in Indonesia, as well as to determine the suitability of the implementation of an automated underwriting system to fulfill the prudential aspects in the process of risk selection and insurance practices that are generally applicable in Indonesia. Indonesia, as well as knowing how the roles or actions that can be carried out by the Financial Services Authority (OJK) against Insurance Companies organizing automated underwriting system in Indonesia.