

# **Analisis Penerapan Kecerdasan Buatan dalam Penanganan Klaim Asuransi Berdasarkan Prinsip Itikad Sangat Baik = Analysis of the Implementation of Artificial Intelligence in Handling Insurance Claims based on the Principle of Utmost Good Faith**

Alya Chandra Kirana Dessanties, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20521477&lokasi=lokal>

---

## **Abstrak**

Salah satu jenis teknologi yang sering digunakan di bidang perasuransian karena keakuratannya dalam menghitung dan mengolah data serta kemampuannya dalam mempercepat proses perasuransian khususnya dalam penanganan klaim adalah Artificial Intelligence (AI). Di Indonesia, AI belum diatur, tetapi AI dapat dianggap sebagai Agen Elektronik menurut Undang-Undang Informasi dan Transaksi Elektronik (UU ITE). Setiap Agen Elektronik wajib mematuhi Pasal 15 UU ITE untuk mematuhi hukum, termasuk AI. Meskipun teknologi ini sangat canggih, namun kesesuaiannya dengan prinsip asuransi, khususnya Utmost Good Faith dalam klaim, perlu digali lebih dalam karena penggunaan mesin tidak sesuai dengan prinsip dasar yaitu transparansi. Penelitian ini menggunakan pendekatan yuridis normatif dan akan menguraikan lebih lanjut bagaimana AI digunakan untuk menangani klaim asuransi, kesesuaian penerapan AI dalam menangani klaim asuransi dengan itikad baik, dan kesesuaianya dengan Pasal 15 UU ITE. Studi ini menemukan bahwa penggunaan AI di Insurtech dapat diimplementasikan melalui berbagai aplikasi AI, dan AI tidak sepenuhnya mematuhi prinsip-prinsip Utmost Good Faith. Namun, hal itu sesuai dengan prinsip dalam Pasal 15 UU ITE. Untuk melengkapi kajian tersebut, Indonesia membutuhkan regulasi AI, Insurtech, dan pengawasan ketat terkait penggunaan mesin agar sesuai dengan prinsip.

.....One of the types of technology that is frequently used in the insurance sector due to its accuracy in calculating and processing data and ability to speed up the insurance process, especially in handling claims, is Artificial Intelligence (AI). In Indonesia, AI is not yet regulated, but AI can be considered an Electronic Agent according to the Information and Electronic Transactions Law (ITE Law). Every Electronic Agent must adhere to Article 15 of the ITE Law to comply the law, including AI. Although this technology is highly sophisticated, its suitability with insurance principles, specifically Utmost Good Faith in claims, needs to be explored further due to the use of machines is not in line with the basics of the principle, which is transparency. This study used the normative juridical approach and will elaborate further on how AI is being used to handle insurance claims, the suitability of the implementation of AI in handling insurance claims with Utmost Good Faith, and its suitability in accordance with Article 15 of the ITE Law. This study found that the use of AI at Insurtech can be implemented through different applications of AI, and AI does not fully comply with the principles of Utmost Good Faith. However, it does comply with the principles in Article 15 of the ITE Law. To complete the study, Indonesia needs regulation for AI, Insurtech, and strict supervision regarding the use of machines to comply with the principle.