

Analisis penetapan tarif premi asuransi harta benda berdasarkan surat edaran otoritas jasa keuangan (OJK) No. Se-06/D.05/2013 ditinjau dari hukum persaingan usaha = Analysis on price fixing of premium rate in property insurance based on the financial service authority (OJK) Circular Number Se-06/D.05/2013 according to antitrust law

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Abstrak

[Skripsi ini membahas mengenai pengaturan hukum persaingan usaha mengenai penetapan tarif premi batas atas dan batas bawah asuransi harta benda oleh Otoritas Jasa Keuangan. Penetapan harga boleh saja dilakukan oleh pemerintah. Namun, dengan penetapan tarif premi asuransi pada batas bawah ini mengganggu hukum persaingan usaha, dimana tarif premi asuransi yang ditawarkan perusahaan asuransi menjadi seragam. Penelitian ini adalah penelitian yang bersifat yuridis normatif. Penulisan ini melihat kepada dampak dari penetapan tarif premi asuransi harta benda terhadap perusahaan asuransi dan konsumen. Otoritas Jasa Keuangan tidak seharusnya menetapkan tarif premi batas bawah yang dapat mengganggu persaingan usaha. Skripsi ini membahas mengenai pengaturan hukum persaingan usaha mengenai penetapan tarif premi batas atas dan batas bawah asuransi harta benda oleh Otoritas Jasa Keuangan. Penetapan harga boleh saja dilakukan oleh pemerintah. Namun, dengan penetapan tarif premi asuransi pada batas bawah ini mengganggu hukum persaingan usaha, dimana tarif premi asuransi yang ditawarkan perusahaan asuransi menjadi seragam. Penelitian ini adalah penelitian yang bersifat yuridis normatif. Penulisan ini melihat kepada dampak dari penetapan tarif premi asuransi harta benda terhadap perusahaan asuransi dan konsumen. Otoritas Jasa Keuangan tidak seharusnya menetapkan tarif premi batas bawah yang dapat mengganggu persaingan usaha.

;This thesis discusses about the antitrust law concerning the price fixing of premium rate upper limit and lower limit property insurance by The Financial Service Authority (OJK). Price fixing may be done by Government. However, price fixing of premium rate lower limit may interrupt business competition, where the insurance premium rates offered by insurance companies become uniform. This research is normative juridical. This research is to determine the impact of price fixing of premium rate property insurance on consumer and insurance companies. The result of this research is The Financial Service Authority should not ascertain premium rate lower limit that can interrupt business competition.;This thesis discusses about the antitrust law concerning the price fixing of premium rate upper limit and lower limit property insurance by The Financial Service Authority (OJK). Price fixing may be done by Government. However, price fixing of premium rate lower limit may interrupt business competition, where the insurance premium rates offered by insurance companies become uniform. This research is normative juridical. This research is to determine the impact of price fixing of premium rate property insurance on consumer and insurance companies. The result of this research is The Financial Service Authority should not ascertain premium rate lower limit that can interrupt business competition.;This thesis discusses about the antitrust law concerning the price fixing of premium rate upper limit and lower limit property insurance by The Financial Service Authority (OJK). Price fixing may be done by Government. However, price fixing of premium rate lower limit may interrupt business competition, where the insurance premium rates offered by insurance companies become uniform.

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