

ABSTRACT

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“LEGAL PROTECTION ASPECTS POLICYHOLDER FOR DEFAULT OF WANA ARTHA LIFE INSURANCE COMPANIES BASED ON INDONESIA’S PRIVATE LAW AND LAW NO. 8 OF 1999 CONCERNING CONSUMER PROTECTION”

(xii+142 pages)

Insurance is something that is very important to provide protection against possible losses that will occur in the future. In practice, the insurance agreement between the Policyholder and Insurance Company is stated in an insurance policy which is a form of agreement between two parties to bind themselves to carry out their respective rights and obligations. Problem that often occurs is negligence or default of the Insurance Company that they do not do their obligations as it stated in the agreement. So that Policyholder do not get their rights in the form of monthly cash value benefits. In investing money in the Insurance Companies, Policyholder need a legal protection so that they feel more secure and protected. Therefore, Law No. 8 of 1999 concerning Consumer Protection is needed and very important which can protects consumers from irresponsible Insurance Companies that does not have a good faith. Where the legal consequences of the insurance agreement or dispute resolution can be allowed by judicial processes or outside the court which is commonly called alternative dispute resolution. The disputing parties have the right to choose which action or path that they would take. The author is interested in discussing further in this thesis regarding the legal protection to Policyholder for default of an Insurance Company. The purpose of this research is to find the legal protection in terms of Law No. 8 of 1999 concerning Consumer Protection and also the legal remedies that can be taken by policyholders to regain their rights. To answer these problems, the author uses a normative research methodology and the data used is secondary data. Secondary data in this study were obtained from library research in the form of laws, books, journals or legal literature, news, and other written materials related to this thesis. With the type of research approach to a legal cases (case study) and for the data analysis using qualitative analysis.

References : 65 (1972-2020)

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