

## **ABSTRACT**

### **LEGAL PROTECTION AGAINST INSURANCE CONSUMERS FOR THE REJECTION OF LIFE INSURANCE COVERAGE CLAIMS**

(xi+101 pages)

This research focuses on the issue of legal protection for consumers against the rejection of life insurance claims that do not comply with the provisions outlined in the policy. This agreement discusses the issue where insurance companies deny claims, which often harms consumer rights and causes significant consumer losses, both material and immaterial. This research aims to analyze the legal protection for insurance consumers facing claim denials and to examine the ideal consumer protection for insurance consumers so that life insurance claims can be fulfilled according to the policy, emphasizing The Law Number 8 Year 1999 Regarding Consumer Protection, The Law Number 4 Year 2023 Regarding the Development and Strengthening of the Financial Sector, and the Regulations of the Indonesian Financial Services Authority (OJK). The methodology used in this research is normative, involving an in-depth study of the legislation relevant to the legal issues being examined. The research results indicate that legal protection for insurance consumers in terms of life insurance claim denials still requires improvement and enhancement in the insurance law in Indonesia. This is due to the fact that there are still many complaints regarding claim rejections submitted through the Financial Services Authority (OJK), ranging from issues related to inconsistencies in information from insurance agents to the discovery of consumer data evidence by investigators conducting data reviews. Based on the analyzed research data, the rejection of life insurance claims must be based on clear and written provisions in the policy. Insurance companies cannot unilaterally reject insurance claims based on reasons not stated in the policy, especially if the rejection is due to the fault of a third party. If the error lies with a third party and is not due to the consumer's fault, the insurance company is still fully responsible for the error or negligence of that third party. The conclusion of this research is that the current legal protection for insurance consumers is through resolving disputes via non-litigation methods through the Alternative Dispute Resolution Institution for the Financial Services Sector and through litigation by filing a lawsuit in the local court. Meanwhile, the ideal consumer protection efforts for insurance consumers involve providing preventive legal protection through the formation and implementation of the latest policies, and repressive measures by imposing sanctions that prohibit insurance companies from establishing the same legal business entity as the previous one.

References: 67 (1847-2024)

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