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Analysis Criminal Offense Law Criminal Case Jiwasraya

Tina Amelia¹

¹ Borobudur University. Email: tinaamelia@borobudur.ac.id

Abstract

Default cases committed by well-known and oldest insurance companies, are even known as pioneers in the insurance services industry. The case being discussed involves PT Asuransi Jiwasraya. Problems arise when there are complaints from customers who say that they have not received insurance policy money. The main cause of PT Asuransi Jiwasraya's default is an error in managing the investment in the company. Given these problems, it is necessary to conduct research on the analysis of the Jiwasraya crime from a legal perspective in Indonesia. This study uses a normative juridical method. To support this research by processing data from books and reference studies. Referring to the study of this legal issue, two approaches are used, namely the legal approach and the analytical approach. The purpose of using these two approaches is to find out and analyze basic definitions or definitions, laws, legal systems, regulations, and various draft laws. While this analytical approach is carried out to better understand the definitions and issues related to law and to be able to analyze from a legal point of view more accurately.

Keywords: Criminal Law, Insurance, Legal Protection

1. Introduction

When measuring a country's economy, the country needs one key factor that is with the presence of a domestic capital market. Countries that are classified as industrial countries have one distinguishing feature. This assumes that the capital market is well developed and growing. To see the health of issuers, the Composite Stock Price Index (IHSG) number can be used and this JCI number can be used to measure the capacity and health of a country within its economic scope. If the JCI figure on the chart shows a sharp decline, this can indicate that the country is experiencing an economic crisis (Ratu & Flael, 2019). Several countries in Asia, including Indonesia, have been hit by an economic crisis, but we need to know that Indonesia is one of the countries that has experienced it for quite a long time due to its very fragile economic foundation. The causative factor that causes this situation is bad behavior or mentality in the management of business activities carried out by several people who occupy important positions or leaders in the company (Nasarudin & Irsan, 2014).

In year 2020 then, excited case fails pay it by company existing insurance famous and oldest, even known as pioneer in the service industry insurance. Case to be conversation this involving PT Asuransi Jiwasraya. Problems appear when exists complaint from customers say that they not yet accept insurance policy money. The main cause of PT Asuransi Jiwasraya's default was an error in managing the investment in the company. Jiwasraya always invests in stocks that are underperforming. This means that the management of insurance funds is not good,

resulting in defaults that are detrimental to consumers. The management of the PT Asuransi Jiwasraya company has visibly violated the principles of the economy and the goals of the State, and violated several regulations per the prevailing laws and regulations. This accusation associated with PT Jiwasraya's position as a Badan Usaha Milik Negara, which has an important role in organizing the national economy for prosperity and actually carrying out the principles of sound economic activity.

From the results of its audit, the Badan Pemeriksa Keuangan Republik Indonesia (BPK) stated that there was an apparent profit in the books of PT Asuransi Jiwasraya around 2010 – 2019 twice. First, in 2016 BPK conducted an audit with a predetermined objective. Then, in 2018 BPK held an investigative audit. One of the results of this examination is that since 2006, Jiwasraya has been recording pseudo profits through engineered accounting, while on the other hand, the company has suffered significant losses. The chairman of the BPK, Agung Firman Sampurna, stated that the bookkeeping of profits conducted by Jiwasraya since 2006 was a pseudo-profit bookkeeping, which was carried out by means of engineered accounting or window dressing, while the financial situation explained that the company was experiencing financial difficulties (Devina & Kristian, 2020).

Business activities managed by BUMNs are based on Pasal 33 UUD'45 which emphasizes that people's prosperity is the main priority. In the goals of the state mandated in the preamble of Undang- Undang Dasar (UUD) 1945, namely realizing noble ideals as a mandate from the state to protect all its citizens from bad deeds that can harm their people. The position of insurance consumers as part of society has the right to receive legal protection. Therefore, the bad management of PT Jiwasraya can be categorized as a violation of the constitution. Law Number 8 of 1999 about Perlindungan Konsumen (UUPK) is the government's effort to protect consumers (citizens) as mandated in the UUD'45 constitution. However, the facts of the case that occurred at PT Jiwasraya, legal protection for insurance customers were completely ignored. Quo vadis the concept of a welfare state in relation to the legal protection of Jiwasraya insurance consumers, has actually been described and can be found apart from UUPK as well as Law Number 40 of 2014 concerning Perasuransian, Law Number 21 of 2011 concerning Otoritas Jasa Keuangan (OJK), and Law Number 19 of 2003 concerning Badan Usaha Milik Negara (BUMN).

However, as Friedmann stated, the legal system will work effectively if the 3 (three) elements that make up the legal system, namely Legislation (Legal Substance), Law Enforcement (Legal Structure), Legal Culture (Legal Culture) run in parallel to form one unit (Lawrence, 2011). Thus, the formation of legislation is not sufficient to stand alone, it must be supported by law enforcement (legal structure) and legal culture (legal culture). OJK and BPSK are part of the legal structure. The chaotic management of PT Jiwasraya in several statements by experts in the mass media is often associated with the main duties, functions and authorities of OJK. OJK has enormous authority and duties in handling this case. This can be seen from the purpose of the establishment of the UUOJK and the objectives of the establishment of the OJK institution. The purpose of establishing the UU-OJK is to create a national economy that can be implemented legally orderly, fair, transparent and accountable while the OJK institution itself has the functions, duties and authority of regulation and supervision in every activity in the financial services sector, independent and accountable.

PT Jiwasraya's liquidity burden caused consumer defaults. It is also difficult to obtain clarification on customer insurance claims, because there is no specificity on who should be responsible. The OJK's non-transparency in handling this case became the main focus of several opinion polls of legal and economic experts. Apart from OJK, another institution that can play a role in efforts to protect consumers is the Badan Penyelesaian Sengketa Konsumen (BPSK). BPSK was formed to develop consumer protection efforts. One of his duties is to receive complaints about consumer protection from the public, non-governmental consumer protection organizations, or business actors. In the context of resolving disputes, consumers who have suffered losses can sue business actors through a dispute resolution institution between consumers and business actors or through a judiciary serving in the general court environment. The parties choose to settle the dispute through the courts or out of court. The aim of establishing a parallel BPSK with the aim of forming the UUPK itself.

In the considerations of the UUPK, the purpose of establishing the UUPK is to create a just and prosperous society that is evenly distributed both materially and spiritually in the era of economic democracy, as well as to increase the dignity of consumers, knowledge, care and independence to protect the consumers themselves, as well as foster

the attitude of business actors who are responsible. Between OJK and BPSK there has been a dispute between authorities. The OJK stated that BPSK actually did not have the authority to handle the Jiwasraya case. His opinion was strengthened by basing it on the provisions of Pasal 41 of OJK Regulation No 1/2013 concerning Perlindungan Konsumen Sektor Jasa Keuangan which regulates limits on the value of disputes submitted to alternative institutions for Penyelesaian Sengketa Jasa Keuangan, while dispute resolution consumers through BPSK at this time there is no limit to the amount of the value of the dispute. It is interesting and needs to be studied, the provisions of Pasal 41 are in sync with the provisions of Pasal 41 letter d of the POJK which recognizes the existence of other mediation institutions. These provisions can weaken law enforcement for the protection of consumers/insurance customers. In fact, the settlement of the rights of Jiwasraya insurance customers has been neglected as a result of each other let the implementation of functions and authorities between OJK and BPSK.

OJK itself already has instruments for resolving disputes in the context of consumer protection, but in practice they are not active in carrying out their duties and responsibilities. Weak implementation of Undang-Undang Pelindungan Konsumen has been exploited by global and national businesses to sell their products that are unsafe and below standard. One of them is the sale of the Jiwasraya savings plan product, which was the trigger for the Jiwasraya insurance company's default. To realize a sound insurance system, as mandated by Law no. 40 of 2014 it is necessary to have an adequate insurance legal system. As stated by Friedmann, the components of the legal system include legal substance, law enforcement (legal structure) and community legal culture/awareness (legal culture). The legal substance also includes living law, not only the rules contained in the statute book. Ideally, the national legal order leads to the creation of a national legal order that can ensure proper administration of the state and relations between citizens and the government.

Legal substance is related to the process of making legal products by legislators. Often the legal substance contained in a statutory product is influenced by the interests of certain groups. The resulting laws are not responsive to developments Public. The result is that the law is used as a tool of power, not as a control over power or to limit the arbitrariness of those in power. In this case, the legal substance is adequate in providing legal protection, but it is still weak in terms of law enforcement (legal structure). In Law Number 40 of 2014 concerning Perasuransian it is stated that the insurance system must create an insurance economic system that does not harm any party, starting from the customer or the insurance business actor. In fact, it is often the customer who is harmed, as happened in many cases of failure to pay insurance customer claims. A healthy, reliable, trustworthy and competitive insurance system has become a consideration for the establishment of the Insurance Law to become a mere slogan. Law enforcement (legal structure) includes the values of justice contained in the formal substance or the values of justice that live in society.

If you look at the failure to pay the insurance company Jiwasraya, many rules were violated, then a study of several legal aspects can ensnare business actors. The responsibilities of business actors or individuals can be studied based on the Law on Perseroan Terbatas (persero) and the Law BUMNs that can ensnare the company's organs or management and can be subject to sanctions ranging from responsibility to personal wealth. Compensation for consumers/customers can be resolved by using funds from compensation for losses on the basis of unlawful acts by business actors. Even though PT Jiwasraya's position is as a BUMN, it is not solely to compensate for the rights of customers to be borne by the state finances. The mechanism for payment of consumer rights can be pursued through the imposition of joint and several legal responsibility. This is because the occurrence of default was caused by poor management on the part of the company's management. Regarding the legal system, as one of the links in which each sub-system has its own role, the sub-systems support each other and are not separate.

The attachment and linkage between legal substance and legal structure are also supported by legal culture in the aspects of insurance business activities. The legal culture in business activities is reflected in honesty. The principle of honesty in insurance activities is known as the Utmost Goodfaith Principle. An insurance agreement based on a violation of this principle is null and void. Losses incurred due to violations of this principle have legal consequences for the application of the principle of indemnity. The violating party must be responsible for returning the counterparty's financial position to its original state as stipulated in the principle of indemnity In the case of PT Jiwasraya's default, efforts are being made to refund customers whose realization is still in doubt, given

the source of the funds to be obtained. There is talk of rescue being handled by budget funds, but the messy state of the Indonesian economy due to the Covid-19 outbreak has increasingly marginalized the handling of the PT Jiwasraya case. Many customers predict that they will experience deep disappointment, as has the experience of customers in previous insurance legal cases, for example, the unclear compensation for Bakrie Life customers until now.

The occurrence of defaults on the insurance company Jiwasraya basically occurred due to weaknesses in the legal system which resulted in unprotected insurance consumers, did not realize the goals of the national economy in realizing the development of a prosperous society, and caused losses to the State as a whole. Strong legal protection is the right of every citizen, and on the other hand it is an obligation for the state to its citizens. In principle, legal protection for the community originates from the concept of recognition and protection of human dignity and worth. OJK is an arm of the State that supervises financial institutions and institutions that provide legal protection for consumers. In this case, the performance of OJK when supervising insurance institutions is questionable. Basically, if you look at the case of Asuransi Jiwasraya, the role of OJK in carrying out its duties and authorities is not optimal, as explained in Pasal 4 to 9, it is stated that OJK is tasked with carrying out full supervision of every company, with the aim of all activities within the insurance sector. financial services are carried out in a fair, orderly, accountable and transparent manner (Law No. 21 of 2011 concerning Otoritas Jasa Keuangan).

Regardless of OJK's role in this case, the return of Jiwasraya Insurance customers' funds in the context of Enforcing Consumer Protection Law is a shared responsibility, namely BUMN including Directors and Commissioners, OJK because it is the supervisor of every business actor, including Jiwasraya Insurance. What's more, it is necessary to give harsh sanctions against the directors of the Jiwasraya Insurance company, the directors of the company in carrying out their duties are given full rights and powers to manage and represent the company. Imprisonment and fines alone are not enough to solve the problem. For consumers, the most important thing is the return of customer rights. The responsibilities of the Board of Directors of a Perseroan Terbatas consist of internal and external responsibilities. Internal responsibility includes the responsibility of the Board of Directors to the Company and its shareholders, while external responsibility includes the responsibility of the Board of Directors and third parties who have legal relations with the Company, either directly or indirectly.

2. Research Methods

Study this use method juridical normative as method for researching study this. For supporters study this with processing data from book and studies References and also use literature for make study this as grounded research normative. Referring on issue law study this, then used two approach that is approach law and approach analytical. Purpose from use two approach this to know and analyze definition or basic definition, law, system laws, rules, and various draft law (Effendi et al, 2018). Approach analytical this conducted for more understand definition and issues related law and also could analyze from corner view law with more accurate.

3. Results

The capital market is an alternative choice for the government and the private sector to fund (Tayinayati & Yulia, 2009). However, we need to know that the capital market has a negative side, namely the presence of individuals in investment activities who commit "white collar" crimes which are very detrimental to the state and society. "White collar" crimes are committed in such a perfect way that someone who should feel the loss from the crime does not feel the loss due to the crime (Hamud, 2006). In capital market activities, especially in the practical part, parties must be involved who have the aim of obtaining an advantage from these activities.

However, due to the concept of seeking profit in capital market activities, fraud is often committed by a party by taking advantage of circumstances and even committing violations for the purpose of obtaining personal gain. Violations that occur against regulations related to stock exchange transactions are often caused by weak supervision from those who manage the stock exchange and those who supervise it, so that there are quite a number of violations related to stock exchange transactions in the form of manipulation, Insider Trading and false information that difficult to detect early (Ardian, 2020). Legal arrangements in Indonesia regarding the capital

market have also been regulated in Law no. 8 of 1995 concerning the Pasar Modal which at that time was supervised by the ministry of finance through BAPEPAM, so this law was used as the basis for protecting capital market activities in Indonesia.

The legal protection provided by the regulation of this law is carried out in 3 forms of settlement efforts, namely by administrative sanctions, criminal sanctions and civil sanctions. At this time the functions, duties and authorities of BAPEPAM were transferred to the Otoritas Jasa Keuangan (OJK), which since Law no. 21 of 2011 was promulgated, which is supposed to strengthen law enforcement in the capital market sphere (Yudi et al, 2019). The need for careful law enforcement in eradicating white-collar crime. If it is not resolved at its root, it will endanger the country's economy. The existence of crimes in capital market activities and the banking sector can certainly have an impact on the economy, monetary stability and public trust so that it affects the size of stock prices, interest rates and exchange rates. The minimum number of criminal cases occurring in the capital market sector which are classified as corruption and money laundering causes difficulties for investigators in carrying out investigations up to the prosecution stage.

3.1 Criminal Offense Capital Market

Stocks or securities are long-term funds that can be used as a means to mobilize funds to the public. The activity of buying and selling shares, requires a forum so that transactions can run well, namely the capital market which is one of the institutions in the field of financial services (Sherly et al, 2019). In order to buy a stock, it is important for investors to know information relating to the situation of the company selling the shares. The principle of openness is an important basis for providing information related to stocks in capital market activities so that activities in the capital market can run efficiently and investors can analyze and calculate the profits that can be obtained from buying and selling a share (Made & Putu, 2013). Criminal offenses contained in crimes in the capital market sector have unique characteristics in the object of the crime, namely "information", then the perpetrator of the crime will misuse the information he gets to read the market situation and use it to benefit himself and/or his group, of course this can have a fatal and widespread impact on capital market activities due to the difficulty in proving a crime (Irsan, 2014). The capital market is very, very prone to acts of manipulation and fraud.

There are many ways used by parties who intend to make a profit by deceiving and manipulating the market in capital market activities. The difference between the two actions is that in the end, in an act of market manipulation, the share price is falsified to become uncertain, whereas in a criminal act of fraud, there is a victim of another party's loss caused by false information and untrue circumstances (Irsan, 2014). The classification of criminal offenses for deception and fraud in the capital market sector is as follows: a. "Deceiving or tricking other parties by using any means and/or methods. b. Participating in deceiving or deceiving other parties, making statements that are not in accordance with material facts or not disclosing material facts so that the statements made are not misleading about the circumstances that occurred at the time the statement was made with the aim of benefiting oneself or another party or with the aim of influencing other parties to buy or sell Securities."

According to the provisions of Pasal 378 of the KUHP, fraud is "an act to benefit oneself or another person by means of, among other things: breaking the law, using a false name, deception, a series of lies, persuade others to hand over something to him, or to give a debt or write off a debt." The Jiwasraya case has allegations of Ponzi investment in it. A Ponzi investment is a fraudulent investment that uses a method to provide benefits to investors from money obtained from the property of the same investor or from investment money made by other investors, so that payment of investment profits does not come from profits obtained in carrying out business activities carried out by the institution in question. The scheme used in Ponzi investment can be likened to "after digging a hole then closing the hole", the way it operates is to find a new premium to pay benefits to old premium customers.

In terms of financial statements, companies that carry out ponzi investment schemes do window dressing which aims to show good performance by entering premiums as income not as debt. Before selling a product by showing a definite interest rate, the old Jiwasraya Board of Directors and its regulators should take action to carefully calculate the benefits and risks of the product which aims to prevent default by the company which ultimately causes losses to investors or customers (Sakina, 2019). The Capital Market Law classifies pseudo stock trading

transactions with market manipulation crimes. This explains that one of the crimes in the capital market sector is a crime of market manipulation which results in pseudo-stock trading in the capital market sector (Anonim, 2005).

3.2 Criminal Offense Corruption

The economic crisis that has occurred in Indonesia resulted in a situation that was so difficult that it gave rise to several financial-related irregularities such as violations of the BMPK or "Leading Lending Limit" for business groups that have been set by banks, misleading through advertising, pollution and increasing the price of a product unilaterally, which ultimately causes this deviation to become a habit of business activities that run in society. So that corporate crimes in Indonesia have been classified into crimes committed in a structured and systematic manner where the perpetrators are corporations. In addition to what has been explained, the form of crime that often occurs and has a damaging impact is the giving of bribes by large corporations. Giving bribes certainly has a goal so that the government can first prioritize the interests of corporations that provide bribes and put the interests of society second. This clearly can cause damage in terms of politics and exacerbate the social conditions that exist in society (Burhanudin, 2013).

The criminal act of corruption has certain specifications that cause the crime to not be classified as a general crime, when viewed from the procedural law arrangements, there are legal deviations in it. Therefore, corruption must be eradicated because this crime can cause leakage and irregularities involving the economy and state finances (Hartiwinangsih, 2013). There was a collaboration carried out by one of the company officials of PT Hanson International with several former officials of PT Asuransi Jiwasraya Persero. One company official from PT Hanson International was proven to have committed bribes and gratuities against several former officials PT Asuransi Jiwasraya related to investments in shares and mutual fund products from PT Asuransi Jiwasraya in 2008 – 2018 (Zunita, 2020). So in this case, the parties involved clearly committed criminal acts of corruption which ultimately resulted in a loss impact on PT. Asuransi Jiwasraya Persero which is quite large.

3.3 Enforcement Law to Criminal Offense Jiwasraya's Case

The capital market is a sector that has a key role in the development of the Indonesian economy, so that provisions related to the capital market are regulated specifically in the Capital Market Law and POJK (Peraturan Otoritas Jasa Keuangan) which are the legal umbrella for capital market activities. This special arrangement has the objective of guaranteeing that activities within the scope of the capital market can run well in the hope that there will be no violations and criminal acts that harm those who are active within the scope of the capital market, so that the purpose of establishing a capital market can be realized in society (Monica, 2016). The law plays a big role in ensuring that the "rules of the game" in activities in the Capital Market sector are followed by all parties involved in activities. Legal arrangements specifically for the scope of the capital market do not only play a role in dealing with violations, but also ensure security and comfort for investors in carrying out capital market activities. Therefore, this arrangement clearly protects the interests of public investors and minority shareholders (Tayinati and Yulia, 2009). Law enforcement in criminal acts in the Jiwasraya case really needs to be done in order to show the government's seriousness in protecting the interests of public investors and shareholders related to Jiwasraya and to show the effectiveness of existing legal regulations in dealing with the ongoing Jiwasraya case. The Jiwasraya case which in the previous section was categorized as a form of capital market crime, therefore the agency authorized to supervise is BAPEPAM (Badan Pengawas Pasar Modal) whose authority has now been taken over by the Financial Services Authority (hereinafter abbreviated as OJK). OJK can be said as a special police in the field of market capital (Apriana, 2018). This OJK was formed with the aim that all activities in the financial services sector can run in accordance with the provisions of Pasal 4 of the OJK Law. OJK does not have the authority to prosecute criminal acts in the capital market sector, because this authority lies with the Attorney General's Office. OJK has the authority to examine and conduct investigations if a crime occurs in the capital market sector under supervision and coordination with police officials, after all the results of the examination and investigation are made, the OJK will transfer the results of the inspection and investigation to the prosecutor's office.

After that, the prosecutor's office will follow up on the case files that have been delegated by the OJK, after the review is complete, the prosecutor's office can make a decision to proceed to the prosecution stage if the case file is declared complete. If the results of the review by the prosecutor's office state that the file is incomplete, then the prosecutor's office has the authority to give the file back to be completed by the OJK. Collaboration between the OJK, the Attorney General's Office and police officials have an important role in law enforcement of capital market crimes. Therefore, coordination between these agencies needs to be maintained and even improved so that law enforcement can run optimally (Ananda et al, 2016). Soerjono Soekanto is of the opinion that one of the factors for the effectiveness of law enforcement lies in the law enforcers themselves. Law enforcement does not only include the judiciary, prosecutors, police, lawyers, but also includes the community. Law enforcers also have rights and obligations related to each of the roles that law enforcers have, namely the ideal role, the role that is considered oneself, the role that should be and also the role that should be carried out (Soerjono, 2013).

In addition to law enforcement factors, Soejono Soekanto explained that law enforcement also depends on its own legal factors, in this case, namely the law. Regarding legal factors in law enforcement, disturbances faced by law enforcers usually occur due to the absence of implementing regulations needed to uphold the law, not complying with the principles of the enforceability of laws and regulations and the unclear meaning of the words contained in the law which ultimately results in on multiple interpretations in its interpretation and application. The Jiwasraya case can have positive and negative effects on society depending on how law enforcers carry out their role as law enforcers in "white collar" crimes that occur within Jiwasraya considering that "white collar" crimes are very detrimental to the state and Public (Hamud, 2006) . Specifically for the Jiwasraya case, a law enforcement process has been carried out at the first level which we can read in the Court Decision number 30/Pid.Sus-TPK/2020/PN Jkt.Pst.

3.4 Protection Law For Jiwasraya's Customer

The Consumer Protection Law Number 8 of 1999 concerning Perlindungan Konsumen Republik Indonesia itself explains that consumer rights include the right to security and safety in consuming goods and or services; the right to choose goods and or services and obtain said goods and or services in accordance with the exchange rate and the conditions and guarantees promised; the right to be treated or served properly and honestly and not discriminatory; the right to obtain compensation, compensation and or compensation, if the goods and or services received are not in accordance with the agreement or not as they should be; and so on . Law Number 8 of 1999 concerning Perlindungan Konsumen (UUPK) is the government's effort to protect consumers (citizens) as mandated in the UUD'45 constitution. However, the facts of the case that occurred at PT Jiwasraya, legal protection for insurance customers were completely ignored.

Quo vadis the concept of a welfare state in relation to the legal protection of Jiwasraya insurance consumers, has actually been described and can be found apart from UUPK as well as Law Number 40 of 2014 concerning Perasuransian, Law Number 21 of 2011 concerning Otoritas Jasa Keuangan (OJK), and Law Number 19 of 2003 concerning Badan Usaha Milik Negara (BUMN). Apart from OJK, another institution that can play a role in efforts to protect consumers is Badan Penyelesaian Sengketa Konsumen (BPSK). BPSK was formed to develop consumer protection efforts. One of his duties is to receive complaints about consumer protection from the public, non-governmental consumer protection organizations, or business actors. In the context of resolving disputes, consumers who have suffered losses can sue business actors through a dispute resolution institution between consumers and business actors or through a judiciary serving in the general court environment.

Consideration of Law Number 21 of 2011 it can be ascertained that it functions to enforce the law on insurance consumer protection . In addition, it is certain that the enforcement of consumer protection can be carried out by BPSK as mandated in the UUPK to carry out tasks and resolve consumer disputes, provide consumer protection consultations, play a role in increasing consumer dignity and to increase awareness, knowledge, concern, ability and independence of consumers in protecting themselves. as well as fostering the attitude of responsible business actors. The legal protection given to insurance customers themselves is explained in Pasal 2 letter a of Law Number 40 of 2014 concerning Usaha Perasuransian, which reads: "Insurance business, namely a financial service business that by collecting funds from the public through collecting insurance premiums provides protection to members

the public who use insurance services against the possibility of loss due to an uncertain event or the life or death of a person. The explanation contained regarding the legal protection received by the community as users of insurance services in the Insurance Business Law is still unclear, because the Act does not provide clarity regarding what kind of legal protection or responsibility and how it is implemented for the user community. insurance services (Suparman, & Endang, 1997).

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