

ABSTRAK

Manajemen risiko berperan penting dalam menjamin terwujudnya *Good Corporate Governance* pada perusahaan asuransi. Namun, penerapan *Good Corporate Governance* pada perusahaan asuransi di Indonesia masih sangat rendah. Kegagalan penerapan *Good Corporate Governance* berkaitan dengan tata kelola berdasarkan prinsip keterbukaan, akuntabilitas, pertanggung jawaban, kemandirian serta kesetaraan dan kewajaran. Kegagalan penerapan *Good Corporate Governance* oleh perusahaan asuransi dapat menyebabkan perusahaan asuransi mengalami krisis ekonomi sehingga perusahaan asuransi rentan akan gagal bayar klaim asuransi kepada tertanggung. Tertanggung yang mengalami kerugian seringkali dihadapkan pada posisi yang lemah. Oleh karena itu, diperlukan manajemen risiko sebagai perwujudan pencegahan terjadi risiko serta tindakan hukum yang tegas untuk melindungi kepentingan tertanggung sebagai konsumen perusahaan asuransi agar haknya terpenuhi.

Kata Kunci: Manajemen Risiko, *Good Corporate Governance*, Perusahaan Asuransi, Perlindungan Hukum, Tertanggung.

ABSTRACT

Risk management plays an important role in ensuring the realization of Good Corporate Governance in insurance companies. However, the implementation of Good Corporate Governance in insurance companies in Indonesia is still very low. The failure to implement Good Corporate Governance is related to governance based on the principles of openness, accountability, responsibility, independence, equality and fairness. Failure to implement Good Corporate Governance by insurance companies can cause insurance companies to experience an economic crisis so that insurance companies are vulnerable to default on insurance claims to the insured. The insured who suffers a loss is often faced with a weak position. Therefore, risk management is needed as a manifestation of risk prevention as well as firm legal action to protect the interests of the insured as consumers of insurance companies so that their rights are fulfilled.

Keyword: Risk Management, Good Corporate Governance, Insurance Companies, Legal Protection, Insured.