

# Peranan komisaris independen pada perusahaan perasuransian dalam rangka pelaksanaan good corporate governance = The role of an independent commissioner on insurance company in the implementation of good corporate governance

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Abstrak

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Komisaris Independen bertanggung jawab atas diterapkannya prinsip tata kelola perusahaan yang baik dengan pemberdayaan Dewan Komisaris agar melakukan tugas pengawasan serta memberikan nasihat kepada Direksi secara efektif sehingga dapat memberikan nilai tambah kepada perusahaan.

Adapun kendala bagi Komisaris Independen dalam perusahaan perasuransian dalam melaksanakan fungsinya adalah dimungkinkan terjadinya benturan kepentingan (conflict of interest) antara pemegang saham Perusahaan Asuransi dengan Kepentingan Pemegang Polis yang mana Komisaris Independen harus selalu mendahulukan kepentingan Pemegang Polis sehingga ada jaminan bagi perlindungan hak Pemegang Polis.

Namun dalam prakteknya hal tersebut belum dapat dilaksanakan secara penuh, yang mana masih terjadi timbulnya kerugian pada pemegang polis karena keberpihakan Komisaris Independen kepada Pemegang Saham ditempat yang bersangkutan bekerja.

Oleh karena itu dipandang perlu untuk melakukan pengawasan kepada pelaksanaan tugas dan tanggung jawab Komisaris Independen Perusahaan Asuransi, disamping perlunya evaluasi kembali sistem pengangkatan Komisaris Independen agar Komisaris Independen yang diangkat dapat memenuhi harapan perusahaan dalam rangka Good Corporate Governance.

**ABSTRACT**

An Independent Commissioner is responsible for the application of good company management principles by empowering the Board of Commissioners to carry out their task of supervision and to give advice to the Board of Directors effectively so as to be able to give added value to the company.

An obstacle for an Independent Commissioner in an insurance company in fulfilling his function is the possible occurrence of conflict of interest between the Shareholders of the Insurance Company and the Policy Holders, and the Independent Commissioners always has to prioritize the interest of the Policy Holders so as to guarantee that the right of Policy Holders is protected.

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However, in practice this cannot as yet be fully carried out since losses continue to be suffered by the Policy Holders due to partiality of Independent Commissioners in favour of the Shareholders at place where they are employed.

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Therefore, it is deemed necessary to supervise the implementation of the task and responsibility of Independent Commissioners of Insurance Companies as well as to reevaluate the appointment system of Independent Commissioners in order that the appointed Independent Commissioners will be able to realize the hopes of the company within the framework of Good Corporate Governance.