

Penguatan Fungsi Pengawasan Otoritas Jasa Keuangan (OJK) Terhadap Perusahaan Asuransi, Manajer Investasi serta Produk Reksadana (Studi PT. Asuransi Jiwasraya (Persero) dan PT. Asabri (Persero)) = Strengthening the Supervisory Function of the Financial Services Authority (OJK) on Insurance Companies, Investment Managers and Mutual Fund Products (Study of PT. Asuransi Jiwasraya (Persero) and PT. Asabri (Persero))

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Abstrak

Skripsi ini menganalisis efektifitas pengawasan Otoritas Jasa Keuangan (OJK) terhadap Industri Keuangan Non-Bank (IKNB) pasca terjadinya kerugian PT. Asuransi Jiwasraya (Persero) dan PT. Asabri (Persero) pada akhir 2019. Skripsi ini diharapkan menjawab pertanyaan; apakah pengawasan OJK sudah efektif kepada PT. Asuransi Jiwasraya dan PT. Asabri, Manajer Investasi (MI) dan produk Reksadana, apakah ketentuan terkait Good Corporate Governance (GCG) sudah diimplementasikan oleh kedua perusahaan asuransi tersebut, serta bagaimana agar kedepannya kejadian tersebut tidak terulang kembali. Metode penulisan adalah studi kepustakaan yang bersifat yuridis-normatif, dengan sumber informasi (data) mengacu kepada data sekunder, dan dianalisis secara kualitatif. Efektivitas pelaksanaan tugas OJK dilihat dari kemampuan pengawasan OJK dan melindungi konsumen serta dirasakan manfaatnya oleh masyarakat. OJK dinilai tidak efektif melaksanakan fungsi pengawasan setelah ditemukan adanya unsur kelalaian oknum pejabat OJK, dan OJK tidak memberikan perhatian khusus kepada kasus yang berulang kali terjadi. Secara ketentuan, peraturan yang dikeluarkan oleh OJK sudah lengkap namun implementasinya tidak dilaksanakan secara proper. Kedepannya, beberapa saran antara lain; untuk meningkatkan ketegasan OJK dalam pengawasan, anggaran OJK sebaiknya hanya dibiayai oleh APBN tanpa adanya pungutan dari pihak yang melakukan kegiatan di sektor jasa keuangan, dan melakukan pengawasan aktif kepada PT. Asabri sesuai amanah Undang-Undang OJK. Pemerintah juga perlu membentuk Tim Pengawas dan Supervisi yang Independen untuk mengontrol pengawasan OJK. Berdasarkan latar belakang permasalahan di atas, penulis membahas dalam skripsi yang berjudul Penguatan Fungsi Pengawasan Otoritas Jasa Keuangan (OJK) Terhadap Perusahaan Asuransi, Manajer Investasi serta Produk Reksadana (Studi PT. Asuransi Jiwasraya (Persero) dan PT. Asabri (Persero)).

.....This thesis analyzes the effectiveness of the supervision of the Financial Services Authority (OJK) on the Non-Bank Financial Industry (IKNB) after the loss of PT. Asuransi Jiwasraya (Persero) and PT. Asabri (Persero) at the end of 2019. This thesis is expected to answer the questions; whether OJK supervision has been effective on PT. Asuransi Jiwasraya and PT. Asabri, Investment Manager (MI) and Mutual Fund products, whether the provisions related to Good Corporate Governance (GCG) have been implemented by the two insurance companies, and how to prevent this incident from happening again in the future. The writing method is a juridical-normative literature study, with the source of information (data) referring to secondary data, and qualitatively analyzed. The effectiveness of the implementation of OJK's duties is seen from the ability of OJK to supervise and protect consumers and the benefits are felt by the community. OJK was considered ineffective in carrying out its supervisory function after it was found that there was an

element of negligence by OJK officials, and OJK did not pay special attention to cases that occurred repeatedly. In terms of provisions, the regulations issued by the OJK are complete but their implementation is not carried out properly. Going forward, some suggestions include; To increase the firmness of OJK in supervision, OJK's budget should only be financed by the APBN without any levies from parties conducting activities in the financial services sector, and conducting active supervision of PT. Asabri in accordance with the mandate of the OJK Law. The government also needs to form an independent supervisory and supervision team to control OJK supervision. Based on the background of the problems above, the author discusses in a thesis entitled Strengthening the Supervision Function of the Financial Services Authority (OJK) on Insurance Companies, Investment Managers and Mutual Fund Products (Study of PT. Asuransi Jiwasraya (Persero) and PT. Asabri (Persero)).