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## Life Insurance Protection for High-Risk Occupations for State Civil Apparatus

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### Abstract

*The government has an obligation to provide Work Accident Insurance (JKK) and Death Insurance (JKM) protection to the State Civil Apparatus (ASN). This aims to improve the welfare of ASN, in addition to providing life insurance protection for high-risk jobs for ASN. The research method used is normative juridical, which is to study and examine legal principles, especially positive legal principles derived from existing literature materials from laws and regulations. The results showed that the excellent services provided by the police to the community include security maintenance, protection, protection, and law enforcement, in accordance with Article 13 of Law Number 2 of 2002 concerning the Indonesian National Police. Police work in Indonesia carries risks and workloads that can cause stress, with stressors including excessive workload, time pressure, poor quality executives, unfavourable political climate, inadequate authority, prolonged conflict, differences in task values between leaders and subordinates, and unusual organisational changes. In addition, the results of the study state that PT ASABRI (Persero) is a State-Owned Enterprise responsible for managing social insurance programs for TNI Soldiers, members of the National Police, and State Civil Apparatus Employees (ASN) within the Ministry of Defence and the National Police, in accordance with Government Regulation Number 102 of 2015 concerning Social Insurance for Soldiers of the Indonesian National Army, Members of the Indonesian National Police, and State Civil Apparatus Employees within the Ministry of Defence and the National Police of the Republic of Indonesia.*

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## INTRODUCTION

Life insurance has become a major necessity in the life of modern society. The demand for life insurance contributions continues to increase in line with the increase in income and public awareness of the importance of anticipating risks (Ganie, 2011). The need for protection against accident, health, and life risks has increased the demand for life insurance services, which is reflected in the number of products offered in the market (Alsenita, 2020; O. I. Siregar et al., 2023). The insured, as a service user who transfers risk, pays a premium to the insurance company that accepts the risk (Ananta, 2023; Purwaningsih & Chess, 2023; B. J. Siregar et al., 2023). Premium payment is the obligation of the insured as proof of risk transfer from the insured to the insurer, and the insurer issues a letter of agreement, also known as an insurance policy (Fauzi et al., 2023; Rahmalia, 2023; Susanto et al., 2021). In the event of a loss as a result of the risk, the insurer will compensate the insured in an appropriate amount.

The insurance company carries out the management process and is willing to bear the risk if the risk occurs, so that the insured does not experience financial losses, as stated in the insurance policy (Atmoko & Samsuri, 2023). According to Widjaja, the State Apparatus is all state officials or government organs in charge of carrying out an activity related to the duties and obligations as well as the responsibilities imposed by the state on him (Toharah, 2022).

The State Civil Apparatus (ASN) is regulated by Law Number 5 Year 2014 on the State Civil Apparatus. ASN is a profession of civil servants and government employees with work agreements who work in government institutions. For the welfare of ASN, the government issued Government Regulation of the Republic of Indonesia Number 66 of 2017 concerning Work Accident Insurance and Death Insurance for State Civil Apparatus Employees (ASN). (Santoso, 2017).

Insurance is a *legal term* used in legislation and insurance companies. The term insurance comes from the word insurance, which means coverage or protection of an object from the threat of danger that causes loss (Rusmini, 2023; Siallagan & Siregar, 2017).

According to Article 8 of Government Regulation of the Republic of Indonesia No. 66/2017, Work Accident Insurance is protection against the risk of accidents or occupational diseases in the form of treatment, compensation, and disability benefits. The work accident in question is an accident that occurs while carrying out official duties, or in other situations related to the service, so that the accident is the same as an accident that occurs while carrying out the duties of his obligation.

This research aims to identify several problems that need to be answered, including: first, what types of work are high-risk for state civil apparatus; second, whether insurance for high-risk state civil apparatus has been fulfilled; and third, how coverage for high-risk state civil apparatus compares with life insurance in general.

## **METHODOLOGY**

This study utilizes a legal normative approach to analyze rules and practices pertaining to life insurance, specifically focusing on the safeguarding of high-risk public servants (ASN). The study centers on high-risk professions within the civil service, insurance policies tailored for high-risk civil officials, and the juxtaposition of coverage for high-risk civil servants with conventional life insurance. The introduction elucidates the research environment by providing a crucial background on life insurance and the imperative for safeguarding in contemporary society. The debate pertains to regulations concerning civil servants, namely Law Number 5 of 2014 regarding State Civil Apparatus and Government Regulation Number 66 of 2017 regarding Work Accident Insurance and Death Insurance for Civil Servants (ASN).

This paper examines the occupational categories that entail a significant degree of risk for State Civil Apparatus (ASN), with a specific focus on police employment, particularly criminal investigative police. These professionals encounter intense pressure and confront intricate hazards. PT ASABRI (Persero) provides a comprehensive social insurance program to safeguard civil officials, specifically TNI troops and police officers. This program encompasses the Old Age Savings Programme (THT), Work Accident Insurance (JKK), and Death Insurance (JKM), all of which are thoroughly explained. In summary, this research emphasizes the importance of providing exceptional police service to uphold security and

enforce the law, but also recognizing the inherent risks and demanding effort involved. PT ASABRI (Persero) serves as an entity that guarantees the safeguarding and well-being of government employees through a comprehensive social insurance scheme. The study offers a thorough comprehension of the context, law, and safeguarding measures extended to high-risk civil officials in relation to life insurance.

## RESULTS AND DISCUSSION

### 1. Types of High-Risk Work for State Civil Apparatus

Protections such as state security and resilience protect the public from crime and criminal behaviour. (Syawaldi & Triadi, 2023). The police must be trained and skilled to perform the duties of the state. The police are a civilian public organisation responsible for maintaining law and order. As servants of the state, police must be an example to others and uphold human values. Indonesian police officers are responsible for providing the best service to the community in terms of security, protection, and protection, as well as law enforcement. (Komalasari et al., 2021).

When carrying out their duties, police face many risks and workloads, which increase stress in their jobs. stated that some of the factors that cause job stress in police include excessive workload, pressure or time pressure, poor quality of executors, unfavourable political climate, inadequate authority, prolonged conflict, differences in task values between leaders and subordinates, frustration, and unusual organisational changes such as layoffs. Survey results show that police work is among the top ten most stressful occupations in the world (Basalamah et al., 2021; Dony Muslim et al., 2023).

Three types of stress faced by police come from the external environment. The first consists of unfavourable court decisions, lack of community support, and the possibility of citizen violence even in cases of traffic investigations or domestic quarrels. The second is internal sources, namely low pay, limited career advancement, lack of professional development or stimulation, and lack of administrative support; and the third is sources of stress stemming from the police role itself, namely shift rotation, excessive administrative work, and public expectations that the police should protect everyone (Nadhira & Arjanggi, 2018).

The police have to be organised in a variety of situations to control people's behaviour. Although the police work fairly, kindly, and diplomatically, police work is still difficult because they have to serve criminals and face various kinds of risks (Khotimah & Fahmie, 2016). For example, a case occurred in Cipanas, Cianjur, where an undercover policeman was bruised in a fight with a transvestite. Overall, the police consist of many sections that each perform a specific function. However, the duties of the criminal investigation police are the most difficult and dangerous.

According to the Police Act, the Criminal Investigation Agency (Bareskrim) is under the Chief of Police at the Police Headquarters level and functions as the main executive element of the Police. The development and implementation of the function of investigating and investigating criminal offences includes its responsibility for managing the Automatic Hand Identification System (INAFIS), Forensic Laboratory, National Criminal Information Centre (PUSIKNAS), and the Civil Servant Investigator Corps for Law Enforcement (Hutapea et al.,

2022). Criminal investigation police, which are part of Bareskrim, have very high duties and risks because they are involved in investigating, searching for data, and filing criminal cases. While the police have absolute authority to conduct investigations and inquiries, obtaining data that supports their goal of enforcing the law can be challenging. This is due to the heavy duties of the institution and the complexity of the relationship with the offending community (Hasibuan, 2021).

Criminal investigation police officers, who face high pressure in their work, need to be mentally strong to cope with the associated risks. Large workloads and job demands can cause job stress (Wijaya et al., 2019) As concluded by The National Institute for Occupational Safety and Health (NIOSH). In addition, ASABRI, a government-mandated social insurance, is specifically aimed at the Armed Forces of the Republic of Indonesia (ABRI), including TNI Soldiers, POLRI Members, and ASN Employees in the Ministry of Defence or POLRI. ASABRI membership is compulsory throughout the duration of a career, from appointment to retirement, quitting, or death. Although not active in the armed forces, participants who work or become civil servants in the Ministry of Defence or POLRI are still required to have ASABRI because of the higher level of occupational risk compared to other social insurance participants, so it is necessary to establish a tailored insurance model.

ASABRI, as a social insurance that accommodates the special risks of its participants, has several programmes with a participant premium obligation of 10% of the total basic salary, wife's allowance, and child allowance (Silitonga, 2016). The Old Age Savings (THT) programme sets a contribution of 3.25% which comes from monthly income deductions, aiming to provide cash guarantees to participants at retirement (Fernanda, 2019). The Work Accident Insurance Programme (JKK) with a contribution of 0.41% of the participant's basic salary, borne by the employer, provides benefits to participants who experience accidents on the way to and from work, accidents outside of training and operation duties, and diseases arising from work (Adam, 2021). Meanwhile, the Death Insurance Programme (JKM) with a contribution of 0.67% of the basic salary each month, also borne by the employer, provides protection against the risk of non-accidental and non-service-specific death, by providing a lump-sum death benefit (SKS) to the heirs of participants who die in active service status.

As servants of the state, the police are expected to set an example for the community by focusing on providing the best services in security, protection, protection, and law enforcement, as demonstrated by an exploration of the role of the police in protecting the security and order of the country. However, excessive workload, time pressure, poor quality of execution, unfavourable political climate, inadequate authority, prolonged conflict, differences in task values between leaders and subordinates, frustration, and unusual organisational changes are some of the causes of occupational stress in the police. Stress can come from external sources, internal sources, or the police role itself. Police work on the principles of justice, kindness, and diplomacy, but they have to face various risks and cater for crimes. As part of Bareskrim, the criminal investigation police are responsible for the investigation, data search, and handling of criminal cases. As mandatory social insurance for the Armed Forces of the Republic of Indonesia (ABRI), ASABRI provides special protection with programmes such as Old Age Savings (THT), Work Accident Insurance (JKK), and Death Insurance (JKM). This

protection aims to reduce the financial burden and welfare of criminal investigation police officers, despite their complex and high-risk work.

## **2. Insurance for High-Risk Civil Servants Has Been Fulfilled**

PT ASABRI (Persero) is a State-Owned Enterprise assigned by the Government as the manager of the social insurance programme for TNI Soldiers, members of the National Police and State Civil Apparatus Employees (ASN), consisting of Government Employees with Work Agreements (PPPK) and Civil Servants (PNS) within the Ministry of Defence and the National Police, in accordance with the mandate of Government Regulation Number 102 of 2015 concerning Social Insurance for Soldiers of the Indonesian National Army, Members of the Indonesian National Police and Employees of the State Civil Apparatus within the Ministry of Defence and the Indonesian National Police, which was promulgated on 28 December 2015 and retroactive to 1 July 2015 as a replacement for Government Regulation Number 67 of 1991. The programmes managed consist of Old Age Savings (THT), Work Accident Insurance (JKK), Death Insurance (JKM), and Pension.

The management of insurance for military participants, based on the idea of the War Force of the Republic of Indonesia (APRI) in this case the Army and the approval of the Minister of Revenue, Financing and Supervision and the General Board of PN Taspen, then on 1 January 1964 a Special Branch for Military Affairs was formed under the name Taspenmil which operates at the Army Financial Staff Office on Jl. Merdeka Selatan No. 7 Central Jakarta. This Taspenmil later became the forerunner of PT ASABRI (Persero).

Regulation of the Minister of Finance of the Republic of Indonesia Number 257/Pmk.02/2010 regulates the procedures for calculating, providing, disbursing, and accountability for APBN Funds implemented by PT Asabri (Persero). (Indonesia, 2016). The definition of participants involves TNI soldiers, members of the National Police, and civil servants who are mandatory, divided into active and retired participants. (Nurudin et al., 2022).. The participant's family includes wife/husband, children, and heirs, with certain conditions. Old Age Savings Contribution of 3.25% of the participant's income, is a compulsory savings that can generate insurance benefits in various situations (Supardy, 2023). Factors such as accumulated contributions, wife and child allowances, contribution index factors, and contribution periods are also explained in this regulation (Nurudin et al., 2022).. The definitions of death, death, death, and disability, along with their levels, provide an understanding of the conditions of participants that can affect the benefits received. In addition, this regulation also provides information related to the income, life history and rank of participants.

To achieve the company's objectives, the Company can carry out main business activities, such as organising social insurance/insurance within the Ministry of Defence, Indonesian Army, Indonesian Navy, Indonesian Air Force, and Indonesian National Police. These activities include death insurance/insurance, work accident insurance/insurance, old age insurance/insurance, and pension insurance/insurance for ASABRI participants, including TNI soldiers. In addition, the Company also invests in accordance with programme regulations such as Old Age Savings (THT), Insurance Savings (TA), and funeral expenses for retired participants have been thoroughly regulated with the promulgation of Government Regulation of the Republic of Indonesia Number 102 Year 2015. The THT programme, which is funded

by the government and participants' contributions, aims to provide cash to participants when they stop working, whether or not they reach retirement age. Contributions to the THT programme cover 3.25% of participants' earnings each month. As part of the programme, TA is provided to terminated participants with pension rights or retirement benefits, which is calculated based on the Contribution Index Factor (FII) and a separate Government Regulation will be used to regulate employer contributions. Therefore, this regulation covers all elements of the ASABRI programme to protect and provide benefits to participants according to their needs and conditions.

### **3. Comparison of Coverage for High-Risk State Civil Apparatus with Life Insurance in General**

The Work Accident Insurance (JKK) programme provides protection against the risk of accidents or occupational diseases during the period of service (Andrika et al., 2023). The benefits of this programme include treatment for participants who have an accident on the way from home to work, special and ordinary service disability benefits, special death risk benefits due to death or dismemberment, transportation costs for participants in work accidents, and scholarship assistance for children of participants who are killed, killed, or disabled level III. (Sintia & Meriyati, 2021). JKK Programme contributions, amounting to 0.41% of the participant's basic salary each month, are borne by the employer (Adam, 2021). In addition, the Death Insurance Programme (JKM) provides protection against the risk of death not due to work accidents and not due to special services. JKm benefits include death benefits, funeral costs, and scholarship assistance for children of participants who die in active service status. Thus, these two programmes are an important part of the government's efforts to provide protection and welfare to participants (Adnan & Sunarto, 2021).

Based on the provisions of Article 2 of Government Regulation No. 44 of 1971 which has been updated with Government Regulation No. 67 of 1991 and last updated with Government Regulation No. 102 of 2015, ASABRI Participants include every TNI Soldier, Police Member, and State Civil Apparatus (ASN) Employee. The programmes offered by ASABRI involve several beneficiary criteria, both for THT, JKK, and JKM, as well as for pension programmes. Beneficiaries include those who are dismissed from the Armed Forces Service, Police Members, Civil Servants, and Civil Servant Candidates in the Ministry of Defence and POLRI. Thus, ASABRI has clear provisions in determining its participants and provides protection and pension programmes that cover various categories of beneficiaries in accordance with applicable regulations.

Participants who have an accident at work, including inside and outside the office environment, whether as field officers or on external service, will be evacuated to the nearest Health Facility. Health Facilities can take medical action according to medical indications under the guarantee of PT ASABRI (Persero) or BPJS Kesehatan. Furthermore, the Health Facility must contact the victim's family or report to their work unit. Authorised Officials must report on work accidents to PT ASABRI (Persero) through means of communication. PT ASABRI (Persero) coordinates with the Health Facility to provide verbal assurance of guarantee which is then followed by the issuance of a Service Guarantee Letter (SJP). If there is an indication of illness outside the case of a work accident or congenital disease, the



Authorised Official must send the Work Accident Incident Report file along with administrative requirements to PT ASABRI (Persero) for the issuance of SJP and payment claims. PT ASABRI (Persero) verifies the payment claim file and, if it meets the requirements, proceeds to the payment stage. For occupational diseases, Health Facilities receive patients based on referrals from Work Unit doctors, treat patients according to medical indications, and issue medical certificates as an administrative requirement in the issuance of SJP. The Authorised Officer reports participants who suffer from occupational diseases to PT ASABRI (Persero), which then takes steps related to the patient's progress report. PT ASABRI (Persero) has established an integrated service policy for the Insurance and Pension Benefits claim process as an effort to improve service quality to participants.

## CONCLUSION AND SUGGESTION

In this research, the author concludes that excellent services provided by the police, such as maintaining security, protecting, and enforcing the law, are the responsibility of every police officer in Indonesia in accordance with Article 13 of Law Number 2 of 2002 concerning the Indonesian National Police. Police work carries risks and workloads that can cause stress, with causes of stress including excessive workload, time pressure, poor quality of execution, unfavourable political climate, inadequate authority, prolonged conflict, unusual organisational changes, and frustration. PT ASABRI (Persero) is tasked with managing social insurance programmes for TNI Soldiers, Polri members, and State Civil Apparatus (ASN) employees, with the aim of improving welfare and supporting government policies. ASABRI participants include TNI Soldiers, members of the National Police, and ASN Employees, with a mandatory participation period from the issuance of the appointment decree until retirement, quitting, or death. OJK gave a warning to marketers of sharia unit-linked products, emphasising the need to comprehensively explain the fluctuating aspects and provisions of the product, and reminded that the insurance policy can lapse if the cash value cannot pay for insurance protection.

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