



Life Insurance as a Family Financial Protection Instrument: A Legal and Practical Study

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Abstract

Family financial stability is highly vulnerable to unexpected risks, particularly the death of the primary income earner, which may significantly affect the welfare and economic sustainability of surviving family members. In this context, life insurance has become an important legal and financial instrument that not only provides economic protection but also establishes legal certainty through contractual arrangements between policyholders, insurers, and beneficiaries. This study aims to examine the role of life insurance as an instrument of family financial protection from both legal and practical perspectives by analyzing the legal position of the parties, the implementation of insurance claims, and the legal implications of life insurance for beneficiary families. This research employs a normative legal method using statutory and conceptual approaches. Legal materials were collected through library research, including legislation, legal doctrines, books, and scholarly journal articles concerning insurance law and family financial protection. The collected materials were analyzed qualitatively through legal interpretation and conceptual analysis. The findings reveal that life insurance performs a strategic function in maintaining family financial stability by transferring economic risk and providing legal protection through enforceable insurance agreements. Nevertheless, practical implementation continues to encounter several challenges, including limited legal literacy among policyholders, inadequate transparency regarding policy provisions, and disputes arising from insurance claim procedures. These issues potentially weaken legal certainty and reduce the effectiveness of life insurance as a family protection mechanism. The study concludes that the effectiveness of life insurance depends not only on comprehensive legal regulation but also on transparent contractual practices, good faith among contracting parties, effective regulatory supervision, and improved public legal awareness. Strengthening these aspects is essential to ensure that life insurance functions optimally as a sustainable instrument of family financial security and legal protection.

I. INTRODUCTION

Family life is highly dependent on financial stability. In many families, one or two individuals are the primary breadwinners, providing for daily needs, such as food, children's education, and healthcare. Problems often arise when unexpected events occur, such as serious illness or death. These circumstances can lead to financial hardship for families without adequate financial preparation. (Sylviana, 2023).

One of the fundamental characteristics of modern society is the increasing exposure of families to economic uncertainty resulting from unexpected life events. Rising living costs, dependence on a single income earner, and increasing financial commitments such as

housing loans, education expenses, and healthcare costs have significantly increased household financial vulnerability. Consequently, financial protection can no longer be viewed merely as a personal financial choice but rather as an essential component of long-term family welfare planning. Within this context, life insurance has evolved beyond its traditional function of providing compensation upon death and has become an integral mechanism for preserving family financial resilience against economic shocks (Rejda & McNamara, 2022).

From the perspective of economic risk management, life insurance also performs a broader social function by reducing the financial burden that may otherwise fall upon

extended families or public welfare systems. Through contractual risk transfer, individuals convert uncertain future financial losses into relatively predictable premium payments. This mechanism reflects the principle of financial security that underlies contemporary insurance law and demonstrates why life insurance has become an important component of both private financial planning and national financial inclusion policies (Dorfman, 2008; Vaughan & Vaughan, 2014).

Life insurance is one way to help families cope with these risks. Through life insurance, individuals can provide financial protection for their families in the event of an unforeseen event. The benefits provided by life insurance are expected to help families continue living and meet basic needs after the loss of a breadwinner.

In practice, life insurance is increasingly used by the public. However, there is still a perception that life insurance only benefits insurance companies and is difficult to cash in. This perception stems from a lack of public understanding of the contents of insurance contracts and the legal regulations governing them. As a result, numerous problems arise between policyholders and insurance companies, particularly when filing claims.

The persistence of disputes concerning life insurance claims indicates that the problem is not solely contractual but also institutional. In many jurisdictions, disagreements frequently arise from asymmetric information between insurers and policyholders, unequal bargaining positions during policy formation, and differing interpretations of policy exclusions. These circumstances illustrate that legal certainty in life insurance depends not only on statutory regulation but also on transparent contractual drafting and effective consumer protection mechanisms. Consequently, examining life insurance exclusively from a financial perspective would be insufficient without simultaneously analyzing the legal framework governing contractual obligations and consumer rights (Birds, 2016; Clarke, 2017).

From a legal perspective, life insurance is a form of agreement that creates rights and obligations for both parties. The insurance company is obligated to provide benefits as agreed, while the policyholder is obligated to fulfill the agreed-upon terms, such as premium

payments. Therefore, understanding the legal aspects of life insurance is crucial to avoid future misunderstandings. (Rohmatika, 2023).

Furthermore, the application of life insurance in everyday life also needs to be examined to determine its compliance with applicable regulations. A review of life insurance practices can provide insight into whether the promised protection is truly being enjoyed by the families as beneficiaries.

Although numerous studies have discussed insurance from financial, actuarial, or consumer behavior perspectives, relatively limited legal scholarship has comprehensively examined life insurance as an integrated instrument of family financial protection by simultaneously analyzing contractual legal relationships, claim implementation, and the legal consequences for beneficiaries. Existing studies generally emphasize either insurance business practices or consumer protection without adequately connecting these issues to the broader function of life insurance in safeguarding family economic stability. Therefore, this study seeks to fill this gap by providing an integrated legal and practical analysis of life insurance within the framework of Indonesian insurance law.

Based on this, this article discusses life insurance as a family financial protection instrument, examining its legal and practical aspects. It is hoped that this discussion will provide a clearer and easier understanding of the function of life insurance for the public, enabling it to be used wisely and safely as a form of family financial protection.

II. RESEARCH METHODS

This study uses a qualitative approach with a normative legal approach. This approach was chosen to understand the legal regulations governing life insurance and how they are applied in society. The data used comes from library materials, such as laws and regulations, books, and other writings related to life insurance and family financial protection.

The normative legal approach employed in this study primarily relies on statutory analysis and conceptual legal reasoning. The statutory approach examines Indonesian legislation governing insurance, including the Civil Code, Commercial Code, Law Number 40 of 2014 concerning Insurance, regulations

issued by the Financial Services Authority (OJK), and other relevant legal instruments. Meanwhile, the conceptual approach analyzes doctrines concerning insurance contracts, legal certainty, consumer protection, and contractual obligations developed in legal scholarship.

The research was conducted in stages. The first stage was collecting legal materials relevant to the research topic. The second stage was reading and understanding the contents of these materials to identify key points related to life insurance. The next stage was conducting a simple analysis of life insurance laws and practices, then compiling the information into an easy-to-understand description (Sugiyono, 2019).

Legal materials were analyzed qualitatively using legal interpretation methods, including grammatical interpretation, systematic interpretation, and teleological interpretation. The analysis aimed to identify the consistency between statutory provisions and practical implementation of life insurance agreements while evaluating their implications for family financial protection.

The population and sample in this study were not specifically identified because the study did not involve direct respondents. The focus of the study was more focused on examining legal regulations and practices that develop in society. Therefore, the legal materials and literature used were the primary sources in this study.

The research location was not physically determined because this research was primarily library research. All data was obtained through independent literature review, accessing legal sources and references relevant to the discussion of life insurance.

III. RESULTS AND DISCUSSION

A. Research result

Research shows that life insurance is viewed as a significant form of financial protection for families. A review of various legal sources and current practices revealed that the primary purpose of using life insurance is to provide a sense of security for the family in the event of a major risk, such as death or inability to work.

Furthermore, research findings also indicate that public understanding of the legal aspects of life insurance remains

limited. Many policyholders do not fully understand the terms of the insurance agreement, including the rights and obligations inherent therein. This often creates problems during the claims process, particularly regarding the terms and conditions outlined in the policy.

In practice, life insurance is generally administered in accordance with applicable regulations. However, several challenges remain, such as a lack of transparency in information, differing interpretations of the terms of the agreement, and a claims process that is perceived as complicated by beneficiary families.

Table 1. Life Insurance Research Findings

No	Aspects Studied	Key Findings
1	Purpose of Life Insurance	Providing financial protection for families
2	Legal Understanding	Still limited to some communities
3	Implementation Practice	Generally according to the rules, but there are still obstacles
4	Common Problems	Claims, transparency and content of the agreement

The findings demonstrate that the practical effectiveness of life insurance depends not merely on the existence of insurance policies but also on the legal awareness of policyholders and beneficiaries. The legal review further reveals that many practical problems originate from insufficient understanding of contractual obligations rather than deficiencies in statutory regulation. Consequently, strengthening legal literacy among insurance consumers becomes equally important as improving regulatory supervision.

The results of this study provide an overview that life insurance has a fairly important role, but still requires increased legal understanding so that its benefits can be optimally felt by families.

B. Discussion

A. Life Insurance as a Family Financial Protection Instrument

Life insurance is a form of financial protection designed to help families cope with life's unpredictable risks. In a family context, risks such as death not only have an emotional impact but also significantly impact the financial situation. Research shows that life insurance provides a sense of security because families have financial support when facing difficult situations. (Yuni, 2022).

Furthermore, life insurance is seen as a preventative measure against family economic instability. Without adequate protection, families can experience a drastic decline in their quality of life. Therefore, life insurance is a relevant instrument for maintaining family sustainability, especially for families dependent on a single primary source of income.

From the perspective of welfare economics, life insurance contributes to household financial sustainability by stabilizing income following the occurrence of insured risks. Rather than functioning solely as a compensation mechanism, life insurance redistributes financial risk across a larger pool of insured individuals, thereby reducing individual vulnerability. This risk-sharing mechanism explains why insurance is widely recognized as one of the pillars of modern financial security systems (Skipper & Kwon, 2020).

1. Life insurance as a form of protection against financial risks

Life insurance serves to transfer financial risk from the individual to the insurance company. When the individual dies, the surviving family no longer has to bear the entire financial burden alone. Research shows that life insurance benefits can help families meet basic needs such as food, shelter, and daily expenses. (Syarif, 2022).

The protection provided by life insurance also helps families avoid prolonged financial stress. Without such protection, families often have to quickly find other sources of funding. This can lead to new problems, such as debt or the sale of assets. Thus, life insurance acts as a financial buffer, keeping families stable in emergency situations.

2. Benefits of life insurance in family financial planning

Research shows that life insurance is used not only for protection but also as part of family financial planning. Families with life

insurance tend to be better prepared for future uncertainties. The benefits received can be allocated to various essential needs, including children's education and healthcare costs. (Yanti et al., 2025)

Furthermore, life insurance provides certainty regarding the availability of funds under certain circumstances. This certainty helps families plan their finances with greater peace of mind and direction. In the long term, life insurance helps families maintain a balance between current needs and future preparation, thereby minimizing financial risk.

3. Life insurance as an agreement that has legal force

From a legal perspective, life insurance is a legal relationship arising from an agreement between the parties. This agreement is outlined in a policy that outlines the rights and obligations of the policyholder and the insurance company. Research confirms that insurance policies are legally binding and serve as the basis for providing benefits to the beneficiary's family (Wasita, 2020).

This agreement provides legal certainty for the family as the beneficiary. If the risks covered by the agreement occur, the family has a clear legal basis to claim their rights under the policy terms. Thus, life insurance serves not only as a financial protection tool but also as a legal safeguard that legally safeguards the family's interests.

4. The role of life insurance in maintaining family economic stability

Life insurance plays a crucial role in maintaining a family's financial stability in the event of unexpected risks. The loss of a primary breadwinner can lead to financial imbalances within a family, especially if there is no replacement source of income. In such circumstances, life insurance benefits can serve as a temporary financial buffer for the family. (Rohmatika, 2024).

Research shows that life insurance funds are often used to cover urgent needs, such as living expenses, mortgage payments, and children's education. These funds provide families with time to adjust to their financial situation without immediately facing significant financial pressure. This demonstrates that life insurance serves not only as protection but also as a tool for managing family financial risk.

From a financial planning perspective, life insurance is a crucial part of a family's long-term strategy. Its presence helps families face life's uncertainties with greater preparedness and planning. Thus, life insurance directly contributes to a family's sustainable economic resilience.

B. Legal Position of the Parties in a Life Insurance Agreement

A life insurance contract creates a legal relationship between the policyholder and the insurance company. This relationship arises from the agreement outlined in the insurance policy. Research shows that this agreement serves as the primary basis for determining the rights and obligations of each party if the agreed-upon risk occurs (Leba & Adjie, 2024).

In practice, the legal status of the parties is often not fully understood. Many policyholders focus solely on insurance benefits without understanding the legal provisions contained in the policy. This situation can create problems, especially when claims arise and differing interpretations of the agreement's terms arise.

The legal relationship established in life insurance differs from ordinary commercial contracts because it involves not only reciprocal contractual obligations but also fiduciary principles requiring utmost good faith (*uberrimae fidei*). Both insurers and policyholders are legally obligated to disclose material information honestly throughout the contractual relationship. Failure to comply with this principle may affect the validity of the insurance contract and the enforceability of insurance claims (Birds, 2016).

1. Legal position of policyholders in life insurance agreements

Policyholders are obligated to pay premiums to the insurance company. This obligation is a primary requirement for maintaining insurance coverage. Research shows that regular premium payments fulfill a legal obligation that determines the validity of future claims.

In addition to obligations, policyholders also have the right to receive protection as stipulated in the agreement. This right includes clear information regarding benefits, risks covered, and claims procedures. However, research shows that a lack of

understanding of the policy's contents often prevents policyholders from fully understanding their legal position under the life insurance agreement.

2. Legal position of insurance companies as insurers

Insurance companies act as the party providing protection and bearing the risks as stipulated in the agreement. Their primary obligation is to pay insurance benefits if the agreed-upon risk actually occurs. Research shows that this obligation can only be fulfilled if the policyholder has fulfilled all the provisions of the policy (Wasita, 2020).

On the other hand, insurance companies also have the right to establish claim terms and conditions. These provisions aim to ensure that claims are submitted legally and in accordance with the agreement. However, if these provisions are not clearly communicated, they can create distrust among policyholders and their families, the beneficiaries.

3. Legal position of the family as a recipient of life insurance benefits

Families, as beneficiaries, have legal standing recognized in life insurance contracts. The family's right to receive insurance benefits arises from the designation stated in the policy. Research shows that clarity regarding beneficiary designation is crucial to avoid future conflict (Leba & Adjie, 2024).

In practice, families are often not directly involved in the contract-making process. As a result, they lack a clear understanding of their rights and the procedures required when filing a claim. Therefore, clarity regarding the legal status of the parties, including the family as the beneficiary, is crucial in ensuring legal protection and the smooth implementation of life insurance.

4. Legal protection for families as interested parties

The legal position of a family in a life insurance agreement is not always strong, especially when the family acts only as a beneficiary. Even if not directly involved in the signing of the agreement, the family still has legal interests protected by the designations in the insurance policy (Chumaida, 2014).

The research results show that clarity in the designation of beneficiaries significantly determines a family's legal position. If the

designation is clear and free from multiple interpretations, the family has a strong legal basis to assert its rights. Conversely, ambiguity in the policy can weaken the family's position and trigger disputes.

Therefore, legal protection for the family must be a primary concern in life insurance contracts. Clarity of rights, transparency of the agreement's contents, and the policyholder's understanding of the law will strengthen the family's position as a party entitled to receive insurance benefits legally and fairly.

C. Life Insurance Claims Implementation Practices and Problems

The practical implementation of life insurance is largely determined by the claims process. Claims are the stage when the beneficiary family truly expects insurance benefits. Research shows that it is at this stage that various issues often arise, impacting public trust in life insurance as a means of family financial protection. (Puspita & Novita, 2022).

Generally, life insurance claims are filed after a risk as stipulated in the policy has occurred. However, in practice, this process doesn't always run smoothly. Many beneficiary families face administrative and substantive challenges, preventing the original goal of life insurance to provide quick and secure protection from being fully realized.

From a consumer protection perspective, delays in claim settlement may undermine public confidence in insurance institutions and weaken the effectiveness of insurance as a financial protection instrument. Therefore, regulatory supervision plays a significant role in ensuring that insurance companies fulfill their contractual obligations within reasonable timeframes while maintaining transparency throughout the claims process. Such supervision is essential to balance commercial interests with consumer rights.

1. Life insurance claims procedures in practice

Life insurance claims procedures are generally clearly outlined in the policy. Beneficiary families are required to provide certain documentation as a requirement for filing a claim. These documents typically relate to the insured's identity, proof of the

risk, and other administrative requirements. (Harahap & Daulay, 2024).

Research shows that beneficiary families often perceive the claims procedure as complicated. This stems from a lack of initial understanding of the claim steps involved. Consequently, the claims process takes longer and leads to dissatisfaction, especially when families are facing financial hardship.

2. Obstacles and problems in the claims process

A major problem in life insurance claims practice is claim rejection or delay. Research has found that claim rejections are generally caused by discrepancies between the submitted claim and the policy provisions. This often occurs because policyholders fail to read or fully understand the terms of the agreement (Aanisa et al., 2023).

Furthermore, problems arise from differing interpretations between insurance companies and beneficiary families. These differences can lead to conflict and even legal disputes. In this context, life insurance claims become not only an administrative issue but also involve legal protection for the family.

3. The impact of claims issues on family protection

Problems in the claims process directly impact a family's financial situation. When claims are delayed or denied, families don't immediately receive the funds they need to meet their living expenses. This contradicts the primary purpose of life insurance as a financial protection tool (Wasiya, 2020).

Research results show that claims issues also impact public trust in insurance companies. Therefore, improvements in claims processing are needed, both through streamlined procedures and increased information transparency, to ensure financial protection and legal certainty for families.

4. Efforts to resolve and prevent life insurance claim disputes

Research shows that life insurance claim disputes can generally be prevented from the initial stages of the agreement. Clear information regarding the policy's contents, the parties' rights and obligations, and the claims procedure is a crucial factor in minimizing conflict. When policyholders understand the terms from the outset, the potential for misunderstandings during claims filing can be reduced (Harahap, 2023).

Furthermore, the insurance company's role in providing honest and understandable explanations is crucial to the smooth processing of claims. Transparency in the claims process will help beneficiary families understand the reasons for a claim being accepted or rejected. This can also increase a sense of fairness and trust in the insurance company.

If a dispute persists, resolution can be pursued through non-litigation or litigation mechanisms in accordance with applicable law. However, research confirms that a persuasive approach and good communication are more effective in maintaining the primary purpose of life insurance, which is to provide financial protection and legal certainty for families.

D. Legal Implications of Life Insurance for Family Protection

1. Legal certainty for beneficiary families

Life insurance provides legal certainty for families as beneficiaries if the risks covered by the policy materialize. This certainty arises from a written agreement in the form of a policy that clearly stipulates the family's rights to insurance benefits. With this legal basis, families not only rely on good faith but also have a legitimate basis to demand the fulfillment of their rights. (Oscar et al, 2024)

The legal implications of life insurance extend beyond contractual enforcement and encompass broader constitutional values concerning legal certainty, justice, and social welfare. Effective enforcement of insurance contracts contributes to the realization of legal protection for vulnerable family members who depend economically upon the insured. Consequently, life insurance should be viewed not only as a private commercial transaction but also as an instrument supporting broader public policy objectives relating to social and economic security.

In practice, this legal certainty plays a crucial role when families find themselves in a vulnerable economic situation due to the death of a breadwinner. Life insurance benefits can be used to ensure family survival, such as meeting daily needs and financing children's education. This demonstrates that the legal implications of life insurance are not merely normative but also have a real impact on family life.

2. Legal protection through insurance agreements

The legal implications of life insurance are also evident in the legal protection inherent in the insurance agreement itself. This agreement binds the parties and guarantees that rights and obligations will be carried out in accordance with the agreement. Thus, life insurance serves as a legal instrument that protects family interests from unexpected financial risks. (Rasmita et al., 2025)

However, this legal protection is highly dependent on the policyholder's understanding of the terms of the agreement. Research shows that a lack of legal understanding can weaken a family's position in the event of a claim. Therefore, understanding the legal aspects of life insurance is key to ensuring the promised protection is truly realized.

3. Legal responsibilities of insurance companies

Insurance companies have a legal responsibility to fulfill their obligations under the policy. This responsibility includes providing accurate information, processing claims fairly, and paying insurance benefits to eligible parties. Failure to fulfill these obligations can result in legal liability for insurance companies (Anisa et al., 2023).

This implication demonstrates that insurance companies act not only as financial service providers but also as legal entities that must uphold the principles of justice and legal certainty. With clear legal responsibilities, public trust in life insurance as a means of family financial protection can continue to grow.

4. The importance of insurance law education for the public

The legal implications of life insurance are inextricably linked to the public's level of legal understanding. Research confirms the importance of legal education regarding life insurance to ensure the public understands the benefits, risks, and legal consequences of insurance contracts. This education will help people make informed decisions when choosing life insurance products (Herman & Aulia, 2024).

With increased legal understanding, life insurance can function optimally as a financial and legal protection instrument for families. Good education also contributes to reducing

disputes and strengthening the legal position of families as beneficiaries, thereby achieving the goal of family protection sustainably.

IV. CONCLUSION AND SUGGESTIONS

A. Conclusion

Based on the research results and discussion outlined above, it can be concluded that life insurance plays a crucial role as a financial protection instrument for families. Life insurance not only serves as financial security in the event of the breadwinner's death, but also as a form of financial planning that provides a sense of security and certainty for surviving family members.

From a legal perspective, the practice of life insurance in Indonesia has a fairly clear regulatory framework, both through legislation and oversight by relevant authorities. However, in practice, the public still lacks understanding of policy content, the rights and obligations of the parties, and the claims mechanism, which can potentially lead to future legal issues.

Overall, this study shows that the effectiveness of life insurance as a family protection tool depends heavily on awareness, understanding, and good faith between the insurance company and the policyholder. The study further demonstrates that effective family financial protection cannot rely solely on contractual arrangements but requires the interaction of clear legal regulation, responsible insurance business practices, transparent contractual information, and adequate legal literacy among policyholders. These interconnected elements collectively determine whether life insurance fulfills its intended legal and socio-economic functions. With proper understanding, life insurance can be a beneficial instrument in maintaining family financial stability.

B. Suggestion

Based on these conclusions, it is recommended that the public improve their financial literacy, particularly regarding life insurance, so they can understand the benefits, risks, and legal provisions applicable to insurance contracts. A good understanding will help people choose insurance products that suit their family's needs.

Furthermore, insurance companies are expected to increase transparency and clarity

of information in policy formulation, particularly regarding the rights and obligations of the parties and claims procedures. This is crucial to minimize disputes and increase public trust in insurance institutions.

For future researchers, it is recommended to conduct more in-depth empirical studies, particularly regarding the effectiveness of life insurance protection across various segments of society. This further research is expected to contribute more broadly to the development of insurance law and practice in Indonesia.

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