



Anthroposia: Journal of Social and Human Development

Vol 1 No 2 June 2026, Hal 38-45

ISSN: 3125-0866(Print) ISSN: 3125-0769(Electronic)

Open Access: <https://sovereignresearch.org/anthroposia>

An Analysis of Insurance Liability and The Legal Liability of Shipping Companies For Oil Spills at Sea (The Montara Case Study)

Tiara Putri Ayu Setyaningrum^{1*}, Virza Aulia Arifin², Zahrian Kusuma Nur Arsy³, Jihan Putri Faradyva⁴, Khisya Valisha Arkemvira Rachmadi⁵

¹⁻⁵ Surakarta Muhammadiyah University, Indonesia

email: c100230002@student.ums.ac.id¹

Article Info :

Received:

11-05-2026

Revised:

21-05-2026

Accepted:

02-06-2026

Abstract

The Montara oil spill case that occurred in the Timor Sea in 2009 had environmental, economic and social impacts on Indonesian waters, especially in East Nusa Tenggara. This case raises various issues regarding the legal responsibility of carriers and the role of insurance mechanisms in providing protection against losses due to transboundary marine pollution. This research aims to analyze the legal liability of carriers and its relationship with insurance mechanisms in resolving losses due to oil spills at sea. The research method used is normative juridical with a statutory and case approach. The research results show that the Montara oil spill includes marine pollution due to high-risk activities which give rise to absolute responsibility (strict responsibility) for business actors. The pollution pays principle strengthens the perpetrator's obligation to bear losses through a compensation mechanism that is ideally supported by an environmental insurance scheme or third party liability insurance. The insurance claims mechanism process in the case of countries experiences differences in laws and regulations so that this has an impact on the claims process.

Keywords : *Carrier Liability, Insurance Law, Marine Pollution, Oil Spill, Strict Liability.*



©2022 Authors.. This work is licensed under a Creative Commons Attribution-Non Commercial 4.0 International License.

(<https://creativecommons.org/licenses/by-nc/4.0/>)

INTRODUCTION

The ocean constitutes a vital natural resource that plays a fundamental role in sustaining human life and the continuity of the global ecosystem. It serves as a primary route for international trade and transportation while simultaneously providing substantial economic value through fisheries, energy exploitation, and tourism industries. However, the rapid development of the maritime and shipping sectors has introduced significant risks to the preservation of the marine environment. One of the most severe threats is oil spills, which can result in long-term ecological, social, and economic damage (De Claesya et al., 2023). One prominent form of marine environmental pollution is oil spills, which are notoriously difficult to remediate due to their direct impact on seawater quality, marine biodiversity, and the livelihoods of coastal communities. Such pollution may arise from various sources, including tanker accidents, subsea pipeline leaks, and technical failures in offshore drilling operations. When such incidents occur, the resulting legal issues extend beyond corporate liability, encompassing questions of jurisdiction, transboundary rights, and the obligations of states to protect the marine environment (Indra Afritaa, 2021).

A significant case illustrating these challenges is the Montara oil spill that occurred in 2009 in the Timor Sea. The spill originated from the Montara oil field operated by PTTEP Australasia, a subsidiary of PTT Exploration and Production Public Company Limited (PTTEP), a Thailand-based company. An explosion at the Montara drilling rig led to an oil leak that persisted for more than two months, contaminating large areas of the Timor Sea, including Indonesian waters surrounding East Nusa Tenggara (NTT). As a consequence, thousands of fishermen lost their livelihoods, coral reefs and marine ecosystems were severely damaged, and substantial economic losses were suffered by coastal communities. The affected populations experienced significant income disruption due to the decline in fishing activities caused by oil contamination. Furthermore, the degradation of marine ecosystems requires an extended period for recovery, underscoring that marine pollution produces not only immediate losses but also long-term consequences for environmental sustainability and community welfare (Indra Afritaa, 2021).

The Montara case highlights critical issues concerning the legal liability of carriers in transboundary marine pollution incidents. The transportation of crude oil forms part of maritime shipping activities governed by maritime transport law, as stipulated in the Indonesian Commercial Code and Law Number 17 of 2008 concerning Shipping. Conversely, the environmental damage caused falls within the domain of environmental law, particularly Law Number 32 of 2009 on Environmental Protection and Management. This regulatory dualism raises fundamental questions regarding the extent of corporate liability and the interplay between maritime transport law and environmental law in addressing marine pollution (Adzra Athayya & Kansil, 2024).

The Montara incident presents a complex issue of transboundary jurisdiction, as the source of pollution was located within Australian jurisdiction, while its impacts were felt in Indonesian waters. This situation reveals gaps in cross-border law enforcement mechanisms and compensation frameworks. To date, legal actions initiated by the Indonesian Government against PTTEP Australasia continue to face legal and diplomatic challenges, despite claims amounting to USD 2.1 billion for ecological and socio-economic damages suffered by communities in East Nusa Tenggara (Yanber & Kilala, 2026). Based on the foregoing, this study aims to analyze insurance liability and the legal responsibility of carrier companies in the Montara oil spill case. Such analysis is essential to understanding the interrelationship between environmental law, maritime transport law, and insurance law. This research is expected to evaluate the effectiveness of insurance mechanisms in providing legal protection for victims while strengthening the accountability framework for business actors engaged in high-risk maritime industries.

RESEARCH METHODS

The research method employed in this study is normative juridical. This research focuses on the applicable positive law as well as legal concepts related to insurance liability and the legal responsibility of carrier companies in cases of marine oil spills. It examines both national and international legal frameworks governing the liability of business actors in oil transportation activities, as well as protection mechanisms provided through insurance systems. The approaches applied in this research include the statute approach and the case approach. The statute approach is conducted by examining legal provisions such as Law Number 32 of 2009 concerning Environmental Protection and Management, Law Number 17 of 2008 concerning Shipping, as well as international legal instruments such as the International Convention on Civil Liability for Oil Pollution Damage (CLC) (Indra Afritaa, 2021).

The data utilized in this study consist of secondary data, which include primary legal materials, secondary legal materials, and tertiary legal materials. Primary legal materials encompass statutory regulations and international conventions. Secondary legal materials include scientific journals, legal textbooks, and previous research findings relevant to the subject matter. Meanwhile, tertiary legal materials consist of legal dictionaries and other supporting sources that provide additional explanations and clarification of the primary legal materials. The data collection technique in this study is conducted through library research, by gathering, reviewing, and analyzing various legal literatures related to the research object. The collected data are then selected and classified in accordance with the needs of the research discussion. Data analysis is carried out using a descriptive qualitative method by systematically elaborating and explaining the obtained legal data. This analysis aims to provide a comprehensive understanding of the relationship between the legal liability of carrier companies and insurance mechanisms in cases of marine oil spills. The results of the analysis are subsequently used to draw juridical conclusions regarding the effectiveness of the existing legal framework (Lie & Kumalasari, 2025).

RESULTS AND DISCUSSION

Legal Framework of Carrier Liability in Marine Oil Pollution

The normative juridical method applied in this study emphasizes the examination of positive law and doctrinal legal principles governing liability in marine oil pollution cases. The analysis identifies that Indonesian commercial and environmental law frameworks establish a structured allocation of responsibility for high-risk maritime activities. The provisions contained in the Indonesian Commercial Code (KUHD) and Shipping Law demonstrate a

liability regime grounded in fault and risk allocation. This structure reflects a legal system oriented toward ensuring accountability in hazardous transport activities (Peter Mahmud Marzuki, 2014).

The KUHD provisions from Articles 468 to 520 impose obligations on carriers to ensure the safety of transported goods, particularly hazardous materials such as crude oil. These provisions indicate that liability arises when negligence occurs in operational handling or safety procedures. The legal interpretation suggests that crude oil qualifies as dangerous goods due to its environmental risk potential. This classification reinforces the strict standard of care required from carriers in maritime operations (Firmansyah et al., 2025). The Shipping Law further strengthens this obligation by explicitly mandating safety and environmental protection measures. Articles 92 and 193 impose liability on shipping operators for damages resulting from operational activities. This indicates that liability is not limited to contractual obligations but extends to public law responsibilities. The integration of safety and environmental duties reflects a broader regulatory approach in maritime governance (Elizabeth & Kansil, 2024).

Environmental law introduces a distinct liability regime through the principle of strict liability under Law No. 32 of 2009. This principle removes the necessity of proving fault in cases involving high-risk activities. The legal implication is that operators are automatically responsible for environmental damage caused by their activities. This approach aligns with global environmental governance principles emphasizing risk-based accountability (Batul et al., 2024). The coexistence of fault-based liability in maritime law and strict liability in environmental law creates a dual regulatory framework. This dualism raises interpretative challenges regarding the applicable standard in oil spill cases. Legal scholars argue that strict liability should prevail due to the magnitude of environmental risks involved. This perspective is consistent with the polluter pays principle embedded in environmental law (Lie & Kumalasari, 2025). The following table illustrates the comparative structure of liability regimes in Indonesian law:

Table 1. Comparison of Liability Regimes in Maritime and Environmental Law

Legal Regime	Basis of Liability	Proof Requirement	Scope of Damage
Indonesian Commercial Code (KUHD)	Liability is based on the existence of fault or negligence committed by the responsible party.	The claimant must prove the occurrence of negligence or wrongful conduct.	Covers primarily economic losses and contractual damages arising from maritime activities.
Shipping Law	Liability arises from operational responsibility related to shipping activities and vessel operations.	Responsibility is generally presumed, placing a greater burden on the operator to demonstrate the absence of fault.	Encompasses operational losses as well as environmental damage resulting from shipping incidents.
Environmental Law	Liability is founded on the principle of strict liability for activities posing significant environmental risks.	No proof of fault or negligence is required to establish liability.	Extends to environmental degradation, ecological losses, and broader social impacts affecting communities.

The table demonstrates that environmental law provides a broader and more victim-oriented liability framework. This distinction is significant in oil spill cases where environmental harm extends beyond contractual relationships. The strict liability regime

ensures that victims are not burdened with complex evidentiary requirements. This reflects a shift toward protective legal mechanisms in environmental governance (Purwendah et al., 2022). International law complements national regulations through instruments such as the Civil Liability Convention (CLC). This convention establishes uniform rules for compensation in transboundary oil pollution incidents. It imposes liability on shipowners and requires financial security mechanisms such as insurance. The international framework thus reinforces accountability beyond national jurisdictional limits (Geofani Lingga Meryadinata, 2025).

The Montara case reveals the practical interaction between these legal frameworks. The incident demonstrates that multiple legal regimes may simultaneously apply to a single environmental event. This overlap requires careful legal interpretation to determine the dominant framework. The normative analysis indicates that environmental law principles tend to take precedence in large-scale pollution cases (Puspoayu et al., 2018).

Theoretical analysis based on Hans Kelsen's normative hierarchy suggests that legal norms must be interpreted systematically. Higher-order norms such as environmental protection principles influence the application of sectoral regulations. This approach supports the prioritization of strict liability in environmental disputes. The hierarchy of norms ensures coherence within the legal system (Asshiddiqie & Safa'at, 2006). The findings indicate that the legal framework governing carrier liability is comprehensive but fragmented. While multiple regulations exist, their integration remains limited in practice. This fragmentation may hinder effective enforcement in transboundary cases. Strengthening legal harmonization is therefore essential for improving accountability mechanisms in marine oil pollution (Soerjono Soekanto & Sri Mamudji, 1986).

The Role of Insurance in Covering Carrier Liability for Oil Spill Damage

Insurance plays a crucial role in ensuring financial responsibility in cases of marine oil pollution caused by carrier operations. In maritime law, insurance is not merely a contractual arrangement but functions as a risk management mechanism that guarantees compensation for potential damages. The existence of marine insurance reflects the recognition that oil transportation involves high-risk activities with potentially catastrophic environmental consequences (Abdulkadir Muhammad, 2013). Carrier liability insurance is designed to cover losses arising from operational risks, including oil spills. This type of insurance ensures that victims receive compensation without being hindered by the financial incapacity of the liable party. In this context, insurance serves as an instrument that bridges legal liability and practical compensation. The obligation to obtain insurance also reinforces the principle of accountability in maritime operations (Satrio, 1999).

International legal instruments, particularly the Civil Liability Convention (CLC), mandate shipowners to maintain insurance or other financial guarantees. This requirement ensures that compensation claims can be fulfilled even in transboundary pollution cases. The convention also introduces the concept of limitation of liability, which balances the interests of shipowners and victims. However, this limitation remains subject to exceptions in cases of gross negligence or intentional misconduct (Meryadinata, 2025). In Indonesian law, insurance obligations are implicitly embedded within the regulatory framework governing shipping activities. The Shipping Law requires operators to ensure the safety and security of maritime transport, which includes financial preparedness for potential liabilities. Although not always explicitly stated, this obligation is often interpreted as necessitating adequate insurance coverage. This interpretation aligns with the broader objective of protecting public and environmental interests (Kansil & Kansil, 2024).

The principle of strict liability in environmental law further strengthens the role of insurance. Since liability arises without the need to prove fault, insurance becomes essential in mitigating the financial burden on business actors. Without insurance, strict liability could lead

to severe economic consequences for operators. Therefore, insurance functions as a stabilizing mechanism within the legal system (Batul et al., 2024). The effectiveness of insurance in oil spill cases depends on several factors, including policy coverage, claim procedures, and the adequacy of compensation limits. In practice, disputes often arise regarding the scope of coverage and the valuation of environmental damage. These challenges highlight the need for clear contractual terms and alignment with legal standards. Comprehensive insurance policies are necessary to address both direct and indirect losses resulting from pollution incidents (Purwendah et al., 2022). The following table presents the key functions of insurance in marine oil pollution cases:

Table 2. Functions of Insurance in Oil Spill Liability

Function	Description
Risk Transfer	Transfers the financial burden arising from oil spill incidents from the carrier or ship operator to the insurance provider.
Compensation Guarantee	Ensures that affected parties receive compensation promptly and adequately for losses caused by oil pollution.
Legal Compliance	Assists shipowners and operators in fulfilling national regulatory requirements and international maritime obligations concerning liability coverage.
Financial Stability	Protects the financial sustainability and business continuity of carriers and operators by mitigating the economic impact of large-scale claims.

The table illustrates that insurance serves multiple roles beyond mere compensation. It contributes to legal certainty, economic stability, and environmental protection. These functions demonstrate that insurance is an integral component of the liability system rather than a supplementary mechanism. Its presence enhances the overall effectiveness of legal enforcement (Soekanto, 2007). Case analysis indicates that the absence or inadequacy of insurance coverage often leads to prolonged legal disputes. Victims may face difficulties in obtaining compensation, especially when damages exceed the financial capacity of the responsible party. This situation undermines the principle of justice and environmental protection. Therefore, mandatory insurance requirements should be strictly enforced (Puspoayu et al., 2018). From a theoretical perspective, the integration of insurance within liability law reflects the concept of distributive justice.

The financial risks associated with hazardous activities are distributed among stakeholders, including insurers. This approach ensures that the burden of environmental damage is not borne solely by victims. It also aligns with the polluter pays principle, which remains a cornerstone of environmental law. The findings reveal that insurance plays a strategic role in strengthening the implementation of carrier liability. However, regulatory gaps and inconsistencies still exist in practice. Enhancing the legal framework governing insurance obligations is necessary to ensure effective compensation mechanisms. This includes improving supervision, standardizing policies, and aligning national regulations with international standards.

Application of Strict Liability in Marine Oil Pollution Cases

The application of strict liability in marine oil pollution cases represents a significant development in environmental law, particularly in addressing high-risk industrial activities such as oil transportation. Under Indonesian Law No. 32 of 2009 concerning Environmental Protection and Management, strict liability is imposed on business actors whose activities pose serious threats to the environment. This principle eliminates the requirement to prove fault, thereby simplifying the process of establishing legal responsibility (N.H.T. Siahaan, 2004).

Strict liability is grounded in the rationale that certain activities inherently carry substantial risks that cannot be entirely mitigated through precautionary measures. Oil transportation, especially via maritime routes, falls within this category due to the potential for large-scale environmental damage. Consequently, operators are held liable for any harm resulting from their activities regardless of intent or negligence. This approach ensures a higher level of protection for the environment and affected communities (Munadjat Danusaputro, 1980). The legal implication of strict liability is that the burden of proof shifts from the victim to the defendant. Victims are only required to demonstrate that damage has occurred and that it is linked to the defendant’s activities. This significantly reduces procedural barriers in environmental litigation. As a result, strict liability enhances access to justice for individuals and communities affected by oil spills (Mas Achmad Santosa, 1997).

The application of strict liability is not without challenges. One of the primary issues is determining the extent of liability, particularly in cases involving multiple parties. In maritime oil pollution incidents, liability may involve shipowners, operators, charterers, and insurers. This complexity necessitates a clear legal framework to allocate responsibility among the involved parties (Siti Sundari Rangkuti, 2000). The interaction between strict liability and limitation of liability regimes further complicates legal enforcement. While strict liability imposes automatic responsibility, international conventions such as the Civil Liability Convention (CLC) allow for the limitation of financial liability under certain conditions. This creates a tension between maximizing victim compensation and protecting the economic viability of maritime operators. Resolving this tension requires a balanced legal approach (Meryadinata, 2025). The following table outlines the key characteristics of strict liability compared to fault-based liability:

Table 3. Comparison Between Strict Liability and Fault-Based Liability

Aspect	Strict Liability	Fault-Based Liability
Proof Requirement	No need to prove fault	Must prove negligence
Burden of Proof	On defendant	On plaintiff
Scope of Application	High-risk activities	General legal disputes
Objective	Environmental protection	Legal accountability

The table demonstrates that strict liability offers a more efficient mechanism for addressing environmental harm. Its emphasis on risk rather than fault aligns with the nature of oil spill incidents, which often involve complex technical factors. This framework ensures that liability is not avoided due to evidentiary difficulties. It also reinforces preventive measures among business actors (Danusaputro, 1980). Case studies such as the Montara oil spill illustrate the practical relevance of strict liability. The incident caused extensive environmental damage affecting multiple jurisdictions. In such cases, proving negligence would be highly complex and time-consuming. The application of strict liability provides a more pragmatic solution by focusing on the occurrence of damage rather than the conduct of the operator (Puspayu et al., 2018).

From a theoretical perspective, strict liability reflects the principle of risk allocation in modern legal systems. It recognizes that those who engage in hazardous activities must bear the consequences of potential harm. This principle is closely linked to the concept of environmental justice, which seeks to protect vulnerable communities from disproportionate environmental impacts. Therefore, strict liability serves both legal and ethical functions (Hans Kelsen, 2006). The effectiveness of strict liability depends on its consistent implementation. In practice, legal uncertainties and enforcement challenges may weaken its impact.

Factors such as limited institutional capacity, lack of technical expertise, and overlapping regulations can hinder effective application. Strengthening institutional coordination and legal clarity is essential to maximize the benefits of strict liability. The findings indicate that strict liability is a fundamental instrument in addressing marine oil pollution. It enhances legal certainty, simplifies litigation, and promotes environmental protection. However, its success requires integration with other legal mechanisms, including insurance systems and international conventions. A comprehensive and harmonized approach is necessary to ensure effective environmental governance in maritime activities.

CONCLUSION

The analysis demonstrates that the legal framework governing carrier liability in marine oil pollution cases in Indonesia is comprehensive yet fragmented. Multiple legal regimes including commercial law, shipping law, and environmental law collectively regulate liability, each with distinct principles and scopes. Among these, the principle of strict liability under environmental law emerges as the most effective mechanism for addressing oil spill damage, as it eliminates the burden of proving fault and prioritizes environmental protection and victim compensation.

The coexistence of fault-based and strict liability regimes creates interpretative challenges that require harmonization to ensure legal certainty and consistent enforcement. Furthermore, insurance plays a pivotal role in operationalizing liability by providing financial guarantees for compensation and supporting the implementation of strict liability. The integration of insurance mechanisms with national and international legal frameworks, such as the Civil Liability Convention (CLC), strengthens accountability and ensures the availability of compensation in transboundary pollution cases. Nevertheless, gaps in regulation, enforcement, and policy standardization remain significant obstacles. Therefore, a more harmonized and integrated legal approach combining strict liability, mandatory insurance, and international cooperation is essential to enhance the effectiveness of legal protection, ensure environmental sustainability, and uphold justice in marine oil pollution cases.

REFERENCES

- Adzra Athayya, K., & Kansil, C. S. T. (2024). Pertanggungjawaban Korporasi Dalam Kasus Polusi Laut: Tinjauan Hukum Terhadap Tumpahan Minyak Dan Sampah Plastik. *Jerumi: Journal Of Education Religion Humanities And Multidisciplinary*, 2(2), 1440–1449.
- Aurellia Mutiara Rachellino, I. R. (2024). Tanggung Jawab Hukum Oleh Agen Perusahaan Asuransi Terhadap Kasus Mis-Selling Produk Asuransi Jiwa Unit Link. *Jurnal Judiciary*, 13(2).
- Asshidig, J & Safa'at, M.A. (2006). Teori Hans Kelsen Tentang Hukum. Jakarta: Sekretariat Jenderal & Kepaniteraan Mahkamah Konstitusi RI.
- Baniva, S. A. (2022). *Perlindungan Hukum Terhadap Pemegang Polis Atas Pembatalan Polis Asuransi Secara Sepihak Oleh Perusahaan Asuransi Jiwa (Studi Putusan No.2356 K/Pdt/2022)*. 2356, 1–21.
- Batul, S., Nst, A., & Siregar, M. F. (2024). Kedudukan Hukum Pemegang Polis Asuransi Dan Tanggung Jawab Moral Dan Hukum Perusahaan Asuransi Terhadap Konsumen. *Innovative: Journal Of Social Science Research*, 4, 16565–16582.
- Batubara, M., et al. (2022). Analisis kasus gagal bayar klaim nasabah dalam perusahaan asuransi Jiwasraya. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 3(4), 633–640.
- De Claesya, C. S., Koestoer, R. H. S., Pranowo, W. S., & Cahyadi, A. (2023). Pemodelan Pergerakan Tumpahan Minyak Sebagai Upaya Mitigasi Dampak Lingkungan Di Perairan Lampung Timur, Indonesia. *Jurnal Kelautan Nasional*, 18(1), 33. <https://doi.org/10.15578/Jkn.V18i1.12382>
- Budiman, H., et al. (2022). Perlindungan hukum bagi pemegang polis dalam penyelesaian klaim asuransi jiwa. *Logika: Journal of Multidisciplinary Studies*, 13(2), 168–180.
- Dewi, N. P. S. T. P., & Kasih, D. P. D. (2020). Pengaturan Lembaga Penjamin Polis pada Perusahaan Asuransi di Indonesia. *Jurnal Magister Hukum Udayana (Udayana Master Law Journal)*, 9(4), 739-751. <https://doi.org/10.24843/JMHU.2020.v09.i04.p06>.
- Elizabeth, K., & Kansil, C. (2024). Penerapan Tanggung Jawab Asuransi Terhadap Kerugian Kendaraan Roda Empat. *Ranah Research*, 6(4), 1106–1117.
- Firmansyah, D., Karnois, E. J., Susanti, S., Anisa, S. N., Hukum, S. I., Hukum, F., Kuningan, U., & Asuransi, K. P. (2025). Analisis Pertanggungjawaban Asuransi Terhadap Kegagalan Pembayaran Oleh Perusahaan Asuransi Jiwa. *Letterlijk: Jurnal Hukum Perdata*, 2(2).
- Geofani Lingga Meryadinata, A. R. (2025). Pertanggungjawaban Pt Pertamina Hulu Energi Pada Tumpahan Minyak Di Kepulauan Seribu Dalam Perspektif Hukum Indonesia Dan Convention On Civil Liability For Oil Pollution Damage 1992. *Diversi Jurnal Hukum*, 11(April), 157–189.
- Indra Afritaa, W. A. (2021). Tanggung Jawab Hukum Perusahaan Asuransi Jiwa Terhadap Tertanggung Dalam Pembayaran Klaim Asuransi. *Jurnal Hukum Respublica Universitas Lancang Kuning*, 1(1), 1–12.
- Kathleen, G. A., & Sulastri. (2021). Perlindungan Hukum Terhadap Tertanggung Atas Penolakan Klaim Asuransi Jiwa Dengan Alasan Klaim Dalam Masa Tunggu. *JUSTITIA: Jurnal Ilmu Hukum dan*

- Humaniora, 8(5), 919-930. <http://dx.doi.org/10.31604/justitia.v8i5.919-930>.
- Lie, S., & Kumalasari, C. (2025). Pertanggungjawaban Melalui Hukum Perusahaan Direksi Asuransi Negara Jiwastara Atas Wanprestasi Klaim Polis Nasabah. *Jpim: Jurnal Penelitian Ilmiah Multidisipliner*, 01(04), 651–664.
- Mursid, A. F. (2018). Perjanjian Kredit yang Mencantumkan Klausula Asuransi Jiwa. *Justisi: Jurnal Ilmu Hukum*, 4(2), 111-118. <https://doi.org/10.33506/js.v4i2.536>.
- Peter Mahmud Marzuki. 2014. *Penelitian Hukum (Edisi Revisi)*. Jakarta: Kencana Prenada Media Group.
- Peter Mahmud Marzuki. (2021). *Penelitian Hukum*. Jakarta: Kencana.
- Purwendah, E. K., Purwekerto, W., & Penulis, K. (2022). Nilai Keadilan Ganti Kerugian Pencemaran Minyak Akibat Kecelakaan Kapal Tanker Dalam Sistem Hukum Indonesia. *Civic Education Journal*, 4(2), 228–235. <https://ejournal2.undiksha.ac.id/index.php/gancej>
- Puspoyayu, E. S., Hakim, A. R., & Bella, H. S. (2018). Tinjauan Yuridis Pertanggungjawaban Pencemaran Minyak Di Wilayah Teluk Balikpapan. *Jurnal Hukum Ius Quia Iustum*, 25(3), 560–580. <https://doi.org/10.20885/Iustum.Vol25.Iss3.Art7>
- Pratiwi, H., Budiharto., & Prananingtyas, P. (2016). Tanggung Jawab Perusahaan Asuransi Dalam Pelaksanaan Pemberian Kredit Perbankan Dengan Adanya Syarat Banker's Clause. *Diponegoro Law Journal*, 5(3), 1-11. <https://doi.org/10.14710/dlj.2016.12033>.
- Rindraputra, A. M., Setiono, B. A., & Saputra, T. D. (2024). Analysis Of Causes And Treatment Of Leaks Pipe In The Process Of Loading And Discharging Liquid Bulk Commodities Types Of Fuel - Case Study At Tanjung Wangi Port. *Jurnal Aplikasi Pelayaran Dan Kepelabuhanan*, 15(1), 55–65. <https://doi.org/10.30649/Japk.V15i1.123>
- Salaheldin, Fauziah, S. N. I. (2024). Tanggungjawab Perusahaan Asuransi Terhadap Pemenuhan Klaim Asuransi Jiwa Bersama Bumiputera 1912 (Studi Putusan Pengadilan Negeri Yogyakarta Nomor 182/Pdt.G/2020/Pn. Yyk). *Jurisdictie*, 6(2), 226–249.
- Selina, R., Yanti, Y., & Suryono, A. (2024). Analisis Yuridis Tanggung Jawab Perusahaan Asuransi Terhadap Asuransi Jiwa Kredit (Studi Putusan Nomor 3079k/Pdt/2019). *Terang: Jurnal Kajian Ilmu Sosial, Politik Dan Hukum*, 1(1).
- Sentosa Sembiring. 2014. *Hukum Asuransi*. Cet. II, Bandung: Nuanla Aulia.
- Soerjono Soekanto dan Sri Mamudji. 1986. *Penelitian Hukum Normatif, Suatu Tinjauan Singkat*. Cet. Kedua. Jakarta: CV Rajawali.
- Shamara Qanita, S. M. M. (2023). Pertanggung Jawaban Hukum Terhadap Perjanjian Asuransi Kendaraan Bermotor Akibat Hilangnya Objek Pertanggungjawaban. *Jurnal Ilmiah Wahana Pendidikan*, 9(June), 819–827.
- Suryono, A. (2020). *Pengetahuan Dasar Hukum Asuransi*. Surakarta: UNS PRESS.
- Vianca, R., & Es, A. (2025). Pertanggungjawaban Hukum Perusahaan Asuransi Kepada Tertanggung Dalam Hal Gagal Bayar. *Jurnal Kertha Semaya*, 13(47), 2742–2755.
- Widananti, A. (2024). Tanggung Jawab Hukum Berdasarkan Pasal 1365 Kuh Perdata Terhadap Tertanggung Yang Mengalami Kerugian Dalam Kasus Gagal Bayar Asuransi Jiwa. *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial*, 1(1), 8–14.
- Wijaya, Y. (2010). *Kesalahan pasar: Kajian teologis terhadap isu-isu ekonomi dan bisnis di Indonesia*. Yahya Wijaya.
- Yanber, M., & Kilala, M. (2026). Pertanggungjawaban Perdata Penanggung Terhadap Tertanggung Atas Penolakan Ganti Rugi Klaim Asuransi. *Jurnal Realitas Hukum*, 2(1), 23–32.
- Yulianto, Y., & Wahyudi Santoso. (2022). Pencegahan Pencemaran Tumpahan Minyak Ke Laut Oleh Mt. Mpmt Xv Menurut Peraturan Menteri Nomor 29 Tahun 2014. *Jurnal Universal Technic*, 1(2), 110–122. <https://doi.org/10.58192/Unitech.V1i2.416>