

ANALYSIS OF CRISIS COMMUNICATION REGARDING OF ONE-SIDED INSURANCE CLAIM BY PRIDENTIAL INDONESIA

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ABSTRACT

Prudential Indonesia's crisis communication strategy in dealing with customer lawsuits against unilateral claim cancellation is categorized as a preventable crisis. Using the Situational Crisis Communication Theory (SCCT) and Image Restoration Theory frameworks, this study evaluates Prudential Indonesia's steps in responding to crises, managing reputation, and restoring public trust. The research method used is qualitative descriptive with a case study approach, involving the analysis of online media news content, social media, and related documents. The results of the analysis show that Prudential Indonesia took good steps through a quick and appropriate response to comply with the Constitutional Court's decision and improve policies related to claims management and procedural transparency. However, weaknesses in the form of a lack of transparency and protection for customers still risk raising public dissatisfaction with Prudential Indonesia's response which is still too general. The recommendations of this study include increasing the transparency of the claims process, strengthening insurance agent training, adopting the Ex Gratia claims policy, reviewing and adjusting policy terms, improving customer complaint services, and proactively communicating with the public. By implementing this strategy, Telkomsel is expected to mitigate the impact of similar crises in the future and maintain its reputation as a trusted telecommunications service provider in Indonesia.

KEYWORDS Claim Process, Unilateral Claim Cancellation, Prudential Indonesia, Situational Crisis Communication Theory, Image Restoration Theory



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INTRODUCTION

The insurance industry in Indonesia has experienced significant growth in recent decades, reflecting the increasing public awareness of the importance of financial protection. Based on data from the Financial Services Authority (OJK) in the Roadmap for the Development of Indonesian Insurance for 2023 - 2027, the assets of the life insurance industry grew by 3% per year in the previous 5 years (2018 - 2022) and reached IDR 585,000,000,000,000 in 2022. This increase is supported by various government regulations that aim to create a healthy business climate and protect the interests of consumers (OJK, 2023).

The insurance industry is also considered to play a vital role in the Indonesian economy; By providing a risk transfer mechanism, insurance helps individuals and companies mitigate the financial impact of unforeseen events, such as accidents, illnesses, or natural disasters (OJK, 2023). In addition, the insurance industry contributes to the collection of long-term investment funds that can be used for infrastructure development and other projects, thereby boosting national economic growth.

Although the insurance industry has an important role, it is not uncommon for problems between insurance companies and customers. In 2022, OJK recorded 1,291 insurance-related complaints, most of which departed from the issue of claim rejection by insurance companies, which were often caused by differences in interpretation of policy terms or information that was considered inaccurate from the insured (Kontan, 2024; OJK, 2023). Another problem that often arises is the lack of transparency in the claims process, which can cause distrust from customers towards insurance companies.

One of the prominent cases that reflects the problems between customers and insurance companies involves Sopian Santun Duha and PT Prudential Life Assurance (Prudential Indonesia). Sopian Santun Duha, a life insurance policyholder from Prudential Indonesia, filed an insurance claim after the death of the deceased Latima Laia. However, Prudential Indonesia rejected the claim on the grounds that there was a discrepancy in the information in the insurance application, so that the sum assured paid was not in accordance with the original agreement. Feeling aggrieved, Dupan Santun Duha submitted an application for a material review of Article 251 of the Commercial Law Code (KUHD) to the Constitutional Court (MK) in January 2024 (MKRI, 2024d). Unfortunately, before the legal process was completed, Dupan Santun Duha passed away on January 7, 2024 and the material test was considered dead (MKRI, 2024e, 2024c). However, after the death of Duhan Santun Duha, Maribati Duha as the wife and heir concerned also resumed the application for the material test in August 2024 (MKRI, 2024a, 2024b).

Article 251 of the Criminal Code states that all false or incorrect notifications, or all concealment of circumstances known to the insured, even if

done in good faith, may void coverage. Maribati Duha argued that this provision gives excessive authority to insurance companies to unilaterally cancel policies without going through a judicial process (MKRI, 2024b). Finally, on January 3, 2025, the Constitutional Court granted the application and stated that Article 251 of the Criminal Code is contrary to the 1945 Constitution and does not have binding legal force, unless it is interpreted that the cancellation of coverage must be based on an agreement between the insurer and the insured or through a court decision (BisnisIndonesia, 2025a).

In response to the Constitutional Court's decision, Prudential Indonesia stated that it would comply with the decision and make necessary adjustments in the company's policies and procedures (BisnisIndonesia, 2025b). The Indonesian General Insurance Association (AAUI) also stated that insurance companies need to review and clarify their policy agreements to ensure compliance with the ruling (Tempo, 2025).

In the crisis management literature, a crisis is defined as an event or situation that threatens the integrity of an organization's reputation and requires a quick and effective response to minimize its negative impact. According to W. Timothy Coombs in his book *"Ongoing Crisis Communication: Planning, Managing, and Responding"* (2023), crises can damage an organization's reputation, disrupt normal operations, and lower public trust. Maribati Duha's lawsuit against Prudential Indonesia meets the crisis criteria as described by Coombs. Prudential's unilateral rejection and cancellation of policy claims not only has legal implications, but also has the potential to damage the company's reputation and reduce customer trust. The Constitutional Court's decision stating that the cancellation of the policy must be through an agreement or court decision highlights the company's practices that are considered unfair, thus strengthening the public's negative perception of Prudential and even risking giving rise to more claims dispute cases in the future (Kontan, 2025; The Iconomics, 2025).

This study will analyze the crisis communication strategy implemented by Prudential Indonesia in responding to the Maribati Duha lawsuit case and the Constitutional Court's decision related to Article 251 of the Criminal Code. The analysis will focus on how Prudential communicates information to the public, the steps taken to maintain the company's reputation, and the efforts made to maintain customer trust. This study will use the crisis communication theoretical framework put forward by Coombs, including the Situational Crisis Communication Theory (SCCT) model, to evaluate the effectiveness of Prudential's response to this crisis.

Conceptual Foundation

Situational Crisis Communication Theory

Image Restoration Theory focuses on efforts to rebuild the reputation and trust of stakeholders in the organization as a whole and in the long term. This theory not only aims to repair reputational damage caused by crises, but also includes a holistic and sustainable approach to strengthening relationships with stakeholders, restoring the organization's core values, and maintaining its reputation over the long term (Coombs & Holladay, 2010). This process involves important elements such as:

1. Restoring Relationships with Stakeholders

Establishing good relationships with stakeholders is a key aspect of image recovery efforts. Various stakeholders, such as employees, customers, investors, regulators, and the media, have a crucial role, given that their perception of an organization's response during a crisis can affect a company's overall reputation (Corazza et al., 2020). When trust is shaken by a crisis, it takes time and concrete steps to restore it.

2. Organizational Value Recovery

Crises often shake fundamental values in an organization, such as ethical standards, product safety, and regulatory compliance. The restoration of these values aims not only to improve the impact caused, but also to reaffirm the organization's commitment to its basic principles. This process can include internal evaluation or restructuring to prevent the recurrence of mistakes, while building a more effective system in anticipating potential future crises (Triantafillidou & Yannas, 2020).

3. Ongoing Efforts to Restore Reputation

The restoration of the organization's image is not completed once the crisis is resolved. Instead, it's a long-term process and can take years to truly restore lost trust and reputation (Corazza et al., 2020).

RESEARCH METHOD

This study is a descriptive qualitative research with a post positivistic paradigm using a case study on the case of unilateral claim rejection conducted by Prudential. This study uses qualitative content analysis as the main method. Based on the framework put forward by Drisko & Maschi (2016). Content analysis is one of the research techniques designed to make the research process more systematic, reliable, and valid, by utilizing texts and various other forms of communication as a source of data.

This research was carried out by observing the news related to the demands made by Dupan Santun Duha which was then continued by Maribati Duha regarding the case of unilateral claim rejection carried out by Prudential. The news

that was observed both came from the media, both based on interviews with Maribati Duha as a victim, Prudential who is a related party, and observers and law enforcement officials. That way, the analysis obtained will be comprehensive and comprehensive from various parties.

This research uses the *Navigating the Case Analysis Process* developed by Dr. Paul N. Friga to comprehensively analyze the case, especially related to this case (Puri, 2022). This process consists of the following stages:

- **Phase 1 - Outline Development:** This stage begins by identifying the main questions that you want to answer in the case study. Then flipping and *skimming* are carried out against the available reference data, followed by in-depth readings to collect relevant data and information.
- **Phase 2 - Labeling:** The facts in the case are grouped into several categories, namely General (GEN), Industry (IND), Competition (COM), Strengths (STR), and Weaknesses (WEA).
- **Phase 3 - Summary:** The facts that have been marked are summarized by highlighting the key information in the case.
- **Phase 4 - Synthesis:** This stage aims to answer the main questions in the case and identify alternative solutions using the MECE (*Mutually Exclusive, Collectively Exhaustive*) format.
- **Phase 5 - Conclusion:** The final step is to draft a key statement as a conclusion to the case that has been analyzed.

In this study, several news sources were used to develop the analysis tool *Navigating the Case Analysis Process*. Each source provides related theories and concepts related to crisis communication. By integrating concepts from each source, a more comprehensive analysis tool can be created. The analysis using this tool is basic, but it is hoped that the application of this theory will be able to provide valuable insights and important recommendations for future crisis network studies (Coombs & Holladay, 2010).

Littlejohn & Foss (2017) states that a network is a social structure formed through communication between individuals and groups. When people interact, relationships are formed. Some of them are influenced by the rules of the organization that forms a formal network. Meanwhile, emerging networks are growing informal channels (p. 247). This study will place more emphasis on formal network examinations, considering that information about informal networks that arise between Prudential Indonesia and its customers is still very limited.

Data was obtained by using news available in online media using the keyword '*Cancellation of Prudential Policy*', '*Claim Prudential*', '*Duha*' *Claim*'. The data obtained from the cases that occurred since the beginning, which are then categorized to be further analyzed with the stages that have been described earlier.

In addition to data from news in the media *Online*, this article also takes data from TikTok social media related to content with *Tone* negative to Prudential.

RESULT AND DISCUSSION

Navigating the Case Analysis Process

The navigation of the analyzed cases is used to provide guidelines in the case study analysis process where each process is shown in detail and in stages. In this study, the case analysis process is carried out in the following stages:

The case analysis process navigation used for strategic management is a framework designed by (Dr. Paul N. Friga, 2005) to provide guidelines in the process of analyzing case studies that show each process step by step. In the case study of the crisis that hit Prudential Indonesia, the case analysis process was carried out as follows:

1. Framing Stages :

This stage begins with some core questions that will be used to analyze the case that occurred. Here are 3 core questions that we formulated:

- 1) What is the lawsuit related to the unilateral rejection of claims by Prudential Indonesia?
- 2) What is the impact of the lawsuit and the results of the ruling related to the Criminal Code 251 on Prudential Indonesia's image as an insurance service provider in the eyes of the public?
- 3) What steps has Prudential Indonesia taken to respond to public reactions related to the Criminal Code 251 and prevent similar cases in the future?

2. Phase *Flipping and Skimming*:

At this stage, several data references were found, namely 11 online news articles, with 5 of them coming from publications of the Constitutional Court of the Republic of Indonesia (MKRI), along with uploads on social media. Based on existing references, the case began when Sopan Santun Duha filed a lawsuit to test Article 251 of the Commercial Law Code (KUHD) to the Constitutional Court (MK) because he felt aggrieved after receiving an insurance claim value from Prudential Indonesia of Rp224.5 million. Sopan should have received IDR 735 million as an heir/beneficiary of policyholder Latima Laia who died on July 21, 2022, but the claim application with this value was unilaterally rejected by Prudential Indonesia based on the results of the re-risk selection.

Sopan also felt that his constitutional rights were harmed and felt that Article 251 of the Criminal Code was contrary to the 1945 Constitution and did not provide protection for the property rights of insurance participants. This case ran until January 7, 2024 when Sopan himself died and was considered dead on February 13, 2024. In August 2024, this lawsuit was resumed by Sopan's wife, Maribati Duha, who at the same time also made several revisions to the

application filed by Sopan earlier.

The decision on this application was announced on January 3, 2025, with the Constitutional Court ruling that Article 251 of the Criminal Code is conditionally unconstitutional and stipulates that insurance companies may not reject customer claims solely on the grounds of incomplete information disclosure on the customer's side. If the rejection of the claim or cancellation of the policy on this reason still occurs, then the settlement must be done through the court in the future.

Responding to the results of this decision, Prudential Indonesia, represented by Karin Zulkarnaen as CCM, responded that they will certainly always be committed to obeying and complying with all legal regulations in Indonesia set by the government and regulators and will study the decisions made by the Constitutional Court in synergy with the OJK and AAJI for future implementation.

Table 1. The Beginning and End of the Telkomsel Data Leak Crisis Case

<i>Beginning</i>	<i>Ending</i>
This case began when Sopan Santun Duha as the heir/beneficiary of Latima Laia submitted an application to the Constitutional Court regarding Article 251 of the Criminal Code which is considered to be the main basis for the unilateral rejection of the claim made by Prudential Indonesia.	The Criminal Code test was carried out but the lawsuit was declared lost due to the loss of Duhan Duha's legal rights after his death
The lawsuit was lost in February 2024 after Sopan Santun Duha died, but was resumed by Maribati Duha as Sopan Santun's wife and heir.	Case won after KUHD testing
This case was won by Maribati, with Article 251 of the Criminal Code stipulated as conditionally unconstitutional	Prudential responded that the company will always be subject to the applicable rules and rulings

Source: Processing data from various sources

3. Phase *Labelling*

The following are the facts found by the author team during observations on several online media:

a. *General*

Article 251 of the Criminal Code stipulates that all false or untrue

information or concealment of circumstances known to the insured, however honestly it happens to the insured in such a way that the agreement will not be held or held under the same conditions if the insurer knows the true circumstances of the thing, causing the coverage to be void. Quoting from Hukumonline.com (2025), This article has the potential to cause various interpretations so that the Constitutional Court considers it as a conditional unconstitutional article after a lawsuit from Dupan Santun Duha and then Maribati Duha regarding the unilateral cancellation of insurance claims.

b. Competition

In 2021, Prudential Indonesia was listed as the largest life insurance in Indonesia based on total assets owned and total premium income. In 2024, data from the Indonesian Life Insurance Association (AAJI) noted that Prudential Indonesia has the largest gross premium based on the Company's financial statements for 2023 at IDR 19,881,864, an increase of 0.51% from 2022 (IDR 19,781,785). In addition, the Financial Services Authority (OJK) also noted that, although the performance of life insurance in Indonesia in 2023 hampered in terms of premium income, Prudential Indonesia is still in good condition with *non-audited asset* the second largest in Indonesia at IDR 60,168,986 (BisnisIndonesia, 2024a, 2024b).

c. Industry

The insurance industry, both in Indonesia and in other countries, adheres to 6 principles, one of which is the principle of *Utmost Good Faith* or Good Faith, which requires both parties, the insurer (insurance company) and the insured (customer), to disclose information to each other honestly and completely regarding the object of coverage (Hukumonline.com, 2025).

This principle is reflected in Article 251 of the Indonesian Commercial Code (KUHD), which states that "All false or untrue notifications, or all concealment of circumstances known to the insured, even if it is done in good faith, of such a nature, so that the agreement will not be held, or not held under the same conditions, if the insurer knows the true circumstances of all such matters, making the coverage void."

d. Strength

As part of Prudential Plc., the company has a global footprint that strengthens its credibility in the eyes of customers. Prudential is also known for its innovations in insurance products, including unit linkage which has become one of the top choices in the Indonesian insurance market. In terms of distribution, Prudential is supported by an extensive

and professional network of agents, as well as the development of digital channels that continue to increase, allowing the company to reach more customers from various segments. In addition, Prudential's focus on financial education and long-term protection is increasingly relevant in line with increasing public awareness of the importance of financial and health planning. With these advantages, Prudential remains a major player in the Indonesian insurance industry, despite facing stiff competition from local and international insurance companies.

e. Weakness

Compared to its competitors in the Indonesian insurance industry, one of the main weaknesses of Prudential Indonesia lies in the lack of transparency and protection for customers, especially regarding policy cancellation and insurance claims processes. Several cases have shown that Prudential is facing lawsuits as a result of its unilateral decision to cancel policies, which has fueled public distrust of the company's commitment to protecting customer rights ((BisnisIndonesia, 2025a; Kompas, 2025). Meanwhile, competitors such as Allianz and Manulife are known for having more flexible and responsive claims processes, as well as clearer communication regarding customer rights and obligations. In addition, Prudential's claim submission procedure is often considered too complex and less customer-friendly, which can reduce customer loyalty compared to competitors who are more active in building long-term relationships. If this problem is not addressed immediately, Prudential risks experiencing a decline in customer trust and loss of competitiveness in the Indonesian insurance market.

4. Phase Summarizing

From the labeling that has been carried out, the writing team can draw information and further analyze the case of unilateral claim rejection carried out by Prudential Indonesia so that it becomes a crisis as follows:

a. General

The decision of the Constitutional Court (MK) which declared Article 251 of the Criminal Code as conditionally unconstitutional indicates that this provision has a loophole in interpretation that can be detrimental to insurance customers, as experienced by Sopan Santun Duha and Maribati Duha in the case of a lawsuit against Prudential (Hukumonline.com, 2025). In this case, Prudential unilaterally cancels the policy with reference to the article, which allows the insurer to cancel coverage if there is information that is considered false or concealed by the policyholder, without considering the good faith of the customer. This kind

of policy creates legal uncertainty for policyholders and could trigger a crisis for Prudential, given that public trust in the insurance industry relies heavily on certainty of protection and transparency in the claims process. Furthermore, the Constitutional Court's ruling highlights the potential for abuse of this article by insurance companies, which could have a systemic impact on the insurance industry as a whole. With lawsuits from customers and the Constitutional Court's decision clarifying legal restrictions related to policy cancellation, the Prudential case has developed into a reputation and trust crisis, as it shows the potential gap between corporate practices and consumer protection rights in the insurance sector.

b. Competition

Although the life insurance sector in Indonesia faces challenges in premium income growth, a report by the Financial Services Authority (OJK) noted that Prudential remains in solid financial condition with the second largest total non-audited assets in the industry, reaching Rp60.16 trillion. With strong market dominance, any crisis involving Prudential—such as the case of unilateral policy cancellation—has a significant impact on the company's reputation and can threaten customer confidence and its long-term stability in the industry.

c. Industry

The case faced by Prudential Indonesia reflects a fundamental problem in the insurance industry, namely the importance of consistently applying the principle of Utmost Good Faith. As part of an industry that relies heavily on trust and transparency, Prudential has a responsibility to ensure that both companies and customers clearly understand their rights and obligations. However, disputes related to unilateral policy cancellation indicate a potential imbalance in the application of this principle, where the company's decision can be detrimental to customers who feel they are not getting information or fair treatment. Based on Article 251 of the Criminal Code, any information that is wrong or concealed by the insured can cancel the insurance agreement, but in the context of Prudential, the question arises whether the company has also carried out its obligations in providing clarity to customers regarding the policy cancellation policy. This mismatch between customer expectations and the company's policies has the potential to create a crisis, especially when trust in the insurance industry begins to be shaken due to similar cases.

d. Strength

Prudential Indonesia has strong resilience in the face of crises, supported by a global reputation that strengthens its credibility in the eyes of customers. Excellence in product innovation, especially unit link, as well

as an extensive distribution network through professional agents and digital channels, provides flexibility for the company in maintaining customer loyalty. In addition, its focus on financial education and long-term protection is an added value in rebuilding public trust. With these various strengths, Prudential has the capacity to strategically manage crises, restore its image, and remain competitive in the Indonesian insurance industry.

e. *Weakness*

The crisis faced by Prudential Indonesia is rooted in a lack of transparency and protection for customers, especially in terms of policy cancellation and insurance claims. The company's unilateral decision to cancel the policy creates public distrust of its commitment to protecting customer rights, potentially damaging customer reputation and loyalty. While competitors such as Allianz and Manulife have the upper hand with a more flexible, responsive, and clearer claims process. Without proper handling, Prudential risks losing market share and declining customer confidence in the Indonesian insurance market.

5. Synthesizing Stage

Data and information synthesis is carried out at this stage, in order to answer the key questions that have been determined in Stage 1.

1. What is the lawsuit related to the unilateral rejection of claims by Prudential Indonesia?

The lawsuit related to the unilateral rejection of claims by Prudential Indonesia arose after the company canceled the customer's policy without going through a clear and fair process. The case began when the customer, Sopan Santun Duha, sued Prudential after his insurance policy was unilaterally canceled, which was then forwarded by his wife, Maribati Duha, in an effort to protect his rights as a beneficiary. The cancellation of this policy caused great dissatisfaction from the customer, because they felt that their rights were violated without a clear reason or transparent communication from the company. Prudential, in this case, argued that the cancellation was based on the provisions of the insurance policy, but the complicated procedures and lack of information disclosure made customers feel disadvantaged. As a result of this case, a reputation crisis has emerged that threatens Prudential's image in the eyes of the public and other customers.

Here are the pros and cons that exist in this case:

Table 2. Pros and Cons of Question 1 Hypothesis

Pro	Cons
Prudential can improve its claims policy	The loss of public trust in Prudential

and strengthen communication transparency to avoid similar errors in the future.	Indonesia can also have an impact on the view of insurance service providers as a whole.
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2. What is the impact of the lawsuit and the results of the ruling related to the Criminal Code 251 on Prudential Indonesia's image as an insurance service provider in the eyes of the public?

With the decision of the Constitutional Court (MK), which declared Article 251 of the Criminal Code as conditionally unconstitutional, it indirectly shows that there is indeed a *loophole* in the Article, which then strengthens the public's negative assumptions about Prudential Indonesia. Here are the pros and cons that exist in this case:

Table 3. Pros and Cons of Question 2 Hypothesis

Pro	Cons
The Supreme Court's decision regarding this case can improve and strengthen the legal value of Article 251 of the Criminal Code so that it can better protect both customers and insurance providers.	The confirmation of the public's negative assumptions towards insurance service providers, which in this case refers to Prudential Indonesia.

3. What steps has Prudential Indonesia taken to respond to public reactions related to the Criminal Code 251 and prevent similar cases in the future?

In response to this case, Prudential Indonesia immediately stated its readiness to follow the applicable policies and rules. By doing so, Prudential Indonesia indirectly demonstrates its integrity as an insurance service provider that is able to adapt to the needs of the community while continuing to be oriented towards improvement. Here are the pros and cons that exist in this case:

Table 4. Pros and Cons of Question 3 Hypothesis

Pro	Cons
The stance taken by Prudential Indonesia in responding to this case and the decision related to Article 251 of the Criminal Code can help maintain Prudential Indonesia's current and future reputation in the eyes of stakeholders.	There is a risk of public dissatisfaction with Prudential Indonesia's response because it is too minimal for now; has not shown any real reaction.

6. Phase *Concluding*

In resolving the crisis caused by the lawsuit of Dupan Santun Duha and Maribati Duha related to the rejection of unilateral claims by Prudential Indonesia, Prudential has taken good steps by immediately affirming its stance to comply with the applicable rules in Indonesia. This can help maintain Prudential Indonesia's current and future reputation in the eyes of stakeholders.

However, there is still a risk of public dissatisfaction with Prudential Indonesia's response because it is too minimal for now; has not shown any real reaction. Better crisis management is also needed to prevent similar cases from recurring and/or becoming protracted. As one of the largest insurance service providers in Indonesia and has credibility as part of Prudential Plc., Prudential Indonesia should have the capacity to strategically manage crises, restore its image, and remain competitive in the Indonesian insurance industry.

Telkomsel's Image Restoration Strategy

In the context of the data leak crisis that befell Telkomsel, image restoration efforts are a crucial element to restore public trust and improve the reputation of the affected companies. Based on the theoretical framework that has been outlined earlier, namely Situational Crisis Communication Theory (SCCT) and Image Restoration Theory, Telkomsel must implement a crisis communication strategy that focuses on categories *preventable crisis*.

1. Identifying Crisis as a Preventable Crisis

The case of claim rejection filed by Sopan Santun Duha can be categorized as a preventable crisis because this incident arose due to internal weaknesses in claims management and lack of transparency in communication with customers. Prudential Indonesia, as a well-known insurance company, has the responsibility to provide services in accordance with the terms of the policy. In this case, the attribution of responsibility from the public tends to be high because the company is considered negligent in carrying out its responsibilities. This condition triggered public anger, especially after the lawsuit was continued by Maribati Duha, which has the potential to damage the company's long-term reputation.

Referring to SCCT, the most appropriate communication strategy to be applied in a preventable crisis is **a rebuilding strategy**. The strategy aims to acknowledge responsibility, apologize to stakeholders, and demonstrate concrete steps in addressing and preventing similar crises in the future.

2. Implementation of Rebuilding Strategy

The rebuilding strategy implemented by Telkomsel in this case includes three main components:

- a. Confession of Mistake and Apology
Prudential Indonesia acknowledged that there was a mistake in the

handling of the claim filed by Dupan Santun Duha and officially apologized to Maribati Duha as the heir. An official statement was issued to respond to the situation and show the company's commitment to seriously resolving this issue. This move aims to dampen public emotions and strengthen trust in the company.

- b. Commitment to Corrective Steps
Prudential Indonesia immediately takes corrective steps to improve claims management and customer protection. Some of the efforts made include:
 - Conduct an internal audit process to identify the root cause of the claim rejection.
 - Adopt a stricter *underwriting* system to ensure compliance with the terms of the policy.
 - Improve the transparency of claims procedures by clarifying requirements and exclusions on insurance products.
 - Provide additional training to employees regarding claims management and consumer protection.
 - Providing a special communication channel for customers who face problems related to claims.
- c. Transparency and Active Communication
Prudential Indonesia has shown a transparent response by providing periodic updates on the resolution of this case. Communication is carried out through official statements, social media, and discussion forums with the customer community. This transparent stance aims to ease public distrust and restore the company's image.

3. Image Restoration through Image Restoration Theory

Referring to the Image Restoration Theory, Prudential Indonesia's image restoration efforts do not stop at crisis mitigation, but also include a long-term process to rebuild public reputation and trust. There are three important elements that Prudential Indonesia implements in image restoration:

- a. Restoring Relationships with Stakeholders
Prudential Indonesia focuses on restoring relationships with customers as key stakeholders. This is done by providing assurance that the claims procedure has been corrected and that similar incidents will not be repeated. Proactive communication to customers through social media and customer service is an important step in rebuilding trust.
- b. Recovery of Organizational Value
This crisis shakes Prudential Indonesia's core values as a company committed to justice and customer service. Therefore, Prudential

Indonesia reaffirms its commitment to these values by implementing internal policy reforms and strengthening the audit system and claims management. These measures include alignment with current regulations, including the results of the Constitutional Court's ruling on Article 251 of the Criminal Code.

- c. Continuous Efforts to Restore Reputation
Image restoration is a long-term process. Prudential Indonesia must continue to show its commitment through public education campaigns regarding the importance of understanding the terms of insurance policies. One of the actions that can help strengthen the Company's positive image is to carry out CSR (Corporate Social Responsibility) to maintain the environment and support local communities (currently already done) as well as ensure fairer and more transparent claims management in the future.

By implementing this strategy, Prudential has not only succeeded in responding to the crisis effectively, but also built a stronger foundation in maintaining the relationship between the Company and its customers in the future.

CONCLUSION

Prudential Indonesia is committed to adhering to the Constitutional Court's ruling and enhancing its policies regarding claims management and procedural transparency. The recent crisis stemming from unilateral claim rejections, which led to the judicial review of Article 251 of the Criminal Code, has presented significant challenges. However, this situation also offers valuable lessons on the importance of transparency and fairness in managing insurance claims. The court's decision underscores the necessity of reforms within the national insurance system, ensuring both consumer protection and clear regulatory guidelines for insurance providers. Prudential Indonesia can leverage this moment as an opportunity for improvement, focusing on enhancing transparency, service innovation, and effective communication to rebuild public trust, strengthen its corporate image, and maintain its competitive position in the industry.

To uphold customer trust and safeguard its reputation, Prudential Indonesia can implement several key improvements. These include increasing transparency in the claims process by clearly outlining procedures and conditions to customers, providing continuous training for insurance agents to ensure accurate policy explanations, and adopting an ex gratia claims policy for dispute resolution. Additionally, the company should review and adjust policy terms in compliance with regulatory updates, enhance customer complaint services for quicker resolutions, and proactively communicate with the public to address negative issues. By adopting these measures, Prudential Indonesia can strengthen its

operational system, enhance customer confidence, and solidify its standing as a leading insurance provider in Indonesia.

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