Asia Pacific Insurance - Indonesia

Data Protection and Cybersecurity

| Contents |
| --- |
| To generate table of contents, right-click here and select **Update Field.** |

# Who is the main regulator with oversight of data privacy matters?

There is no specific data privacy regulator in Indonesia. Multiple government agencies are involved, depending on the applicable laws and regulations. While the Ministry of Communications and Informatics has overall responsibility for data privacy, the government authority for financial institutions, including insurance companies, is the Financial Services Authority (OJK).

# What is the main legislation on the protection of personal data privacy?

The main regulation is the Ministry of Communication Regulation No. 20 of 2016 on Personal Data Protection in Electronic Systems (Regulation 20), as are the provisions under Law No. 11 of 2008 on Electronic Information and Transactions (EIT Law) and its implementing regulation, that is, Government Regulation No. 82 of 2012 on the Implementation of Electronic Systems and Transactions (GR 82).

For insurance companies the regulations issued by the OJK are OJK Circular Letter No 14/SEOJK.07/2014 on Confidentiality and Security of Consumers' Private Information and/or Data (Circular 14), OJK Regulation No 69/SEOJK.05/2016 on Business Implementation of
Insurance Companies (Regulation 69) and the Financial Services Authority Regulation No. 1/Pojk.07/2013 on Protection for Financial Sector Consumers (Consumer Protection Regulation).

©Copyright © 2025 Baker & McKenzie. All rights reserved. **Ownership**: This documentation and content (Content) is a proprietary resource owned exclusively by Baker McKenzie (meaning Baker & McKenzie International and its member firms). The Content is protected under international copyright conventions. Use of this Content does not of itself create a contractual relationship, nor any attorney/client relationship, between Baker McKenzie and any person. **Non-reliance and exclusion**: All Content is for informational purposes only and may not reflect the most current legal and regulatory developments. All summaries of the laws, regulations and practice are subject to change. The Content is not offered as legal or professional advice for any specific matter. It is not intended to be a substitute for reference to (and compliance with) the detailed provisions of applicable laws, rules, regulations or forms. Legal advice should always be sought before taking any action or refraining from taking any action based on any Content. Baker McKenzie and the editors and the contributing authors do not guarantee the accuracy of the Content and expressly disclaim any and all liability to any person in respect of the consequences of anything done or permitted to be done or omitted to be done wholly or partly in reliance upon the whole or any part of the Content. The Content may contain links to external websites and external websites may link to the Content. Baker McKenzie is not responsible for the content or operation of any such external sites and disclaims all liability, howsoever occurring, in respect of the content or operation of any such external websites. **Attorney Advertising**: This Content may qualify as “Attorney Advertising” requiring notice in some jurisdictions. To the extent that this Content may qualify as Attorney Advertising, PRIOR RESULTS DO NOT GUARANTEE A SIMILAR OUTCOME. **Reproduction**: Reproduction or copying of the Content on this Site without express written authorization is strictly prohibited.