

**THE RESPONSIBILITY OF BANK AS AN AGENT IN  
BANCASSURANCE PRODUCT FROM THE PERSPECTIVE OF LAW  
NUMBER 8 OF 1999 CONCERNING CONSUMER PROTECTION**

**By:**

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**ABSTRACT**

Bancassurance is an activity based on agreement between bank and insurance company which have a benefits for both financial institution, other than that *bancassurance* also gives customer benefit from this work agreement, due to its efficiency of time and effort for customer to obtain bank and insurance product, system of the main issue in this thesis is to give an analysis the responsibility of bank as an agent in the *bancassurance* activity towards the consumer viewed from the consumer law protection perspective.

The method of the research is using a normative method which is the analysis will depend on the primary data with will be supported by the secondary data, the normative source will be used to analyze the *bancassurance* practice in Indonesia, and how is the responsibility of bank in the bancassurance activity.

The author finds out that in the practice, there is factors that difference the *bancassurance* with conventional insurance, which in bancassurance bank is acted as an agent have a special characteristic that differ it from the conventional agent insurance and in the customer protection law, the bank position in bancassurance is qualified to be called as businessmen, in the consumer protection law as businessman bank also responsible over the product that they trade, and the dispute with bank in bancassurance activity will be settled in the bank mediation

**Keywords: Bancassurance, Bank, Agen, Asuransi, Pelaku Usaha, Mediasi Perbankan**

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**INTISARI**

*Bancassurance merupakan sebuah kegiatan yang berbasis kerjasama antara bank dan perusahaan asuransi yang bermanfaat bagi kedua belah pihak, selain itu bancassurance memudahkan nasabah dengan adanya kerjasama ini, dimana mereka bisa mendapat efisiensi waktu dan tenaga dalam mendapat produk bank dan asuransi, system pokok permasalahan dalam skripsi ini adalah untuk menganalisa bagaimana tanggung jawab bank sebagai agent dalam aktifitas bancassurance kepada kerugian konsumen ditinjau dari undang undang perlindungan konsumen.*

*Metode penulisan yang digunakan adalah normatif yang dimana analisisnya sangat bergantung pada data primer dengan di dukung data sekunder. Sumber normatif digunakan untuk mengenalisa praktek bancassurance di indonesia dan bagaimana penerapan tanggung jawab bank dalam praktek bancassurance.*

*Penulis menemukan bahwa dalam praktik yang membedakan antara bancassurance dan asuransi konvensional terletak dari pihak yang memasarkan, dimana dalam aktifitas bancassurance, bank sebagai agen atau pihak yang memasarkan mempunyai karakteristik khusus yang berbeda dengan agen asuransi yang ada di asuransi konvensional dan dalam undang undang perlindungan konsumen bank juga termasuk dalam kategori pelaku usaha dalam aktifitas bancassurance, dimana sebagai pelaku usaha bank menurut undang undang perlindungan konsumen bank harus ikut bertanggung jawab atas produk yang di perdagangkannya, dimana ketika ada masalah yang melibatkan pihak bank dalam aktifitas bancassurance akan di selesaikan dalam proses mediasi.*

**Kata Kunci: Bancassurance, Bank, Agen, Asuransi, Pelaku Usaha, Mediasi Perbankan**

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