

## ABSTRAK

ARDIYANTO. “*JURIDICAL ANALYSIS OF INDIVIDUAL INSURANCE AGENTS NON-WAGE RECEIVING WORKERS (CASE STUDY OF THE SUPREME COURT DECISION NO. 467 K/Pdt.Sus-PHI/2015)*”

In Indonesian labor laws, an employment relationship is defined as the existence of work, wages, and orders. Likewise, individual insurance agents should be classified as workers under the Manpower Act rather than Civil or Insurance Law. Because, in practice, insurance companies still treat an individual insurance agent as a work/business partner who receives a commission if the insurance product is sold, rather than a waged employee. As a result, it is questionable whether the Insurance Agent is an employee of an insurance business subject to Employment Law or a Business / Work Partner subject to Civil Law, given that the workload that must be completed is similar to that of workers employed by employers in general. The author finds examples of actual cases involving the status of insurance agents in insurance companies, such as industrial relations disputes at the Kupang District Court No.01/Pdt.Sus-PHI/2015/PN.KPG in the case between PT Asuransi Jasa Indonesia (Jasindo) and the heirs of Mr. Nikolaus Djeramu (late), in which the panel of judges at the industrial relations court decided that the Insurance Agent is a worker who receives a wage and When the verdict was appealed to the Supreme Court of the Republic of Indonesia, the decision was overturned by case decision number 467 K/Pdt.Sus-PHI/2015, which determined that the Insurance Agent is a Business / Work Partner in the Company Insurance and not a Wage Recipient Employee. As a result, the legal considerations of the Supreme Court of the Republic of Indonesia Panel of Judges in deciding the case between PT Asuransi Jasa Indonesia (Jasindo) and the Heirs of Mr. Nikolaus Djeramu (late) Case No. 467 K/Pdt.Sus-PHI/2015, which issued a decision with permanent legal force that the Insurance Agent is a Work Partner and not a wage earner, has become a source. Based on this data and supplemented by a real-life instance involving the status of a single insurance agent in an insurance firm. The case is presented in the form of research by the author. This is a legal research project that takes a statutory, conceptual, and case-based approach. The resources were gathered using the literature study method, which included both primary and secondary legal materials. In addition, the legal material is examined and analyzed using the methods employed in this study to address the legal concerns at hand.

**Keywords:** Workers, Insurance Agents, Court of Industrial Relations, Supreme Court