



Analysis of Assalam Family Product Elements in the Implementation of Tabarru' Fund Management: A Case Study on PT. AJS Bumiputera, Medan Branch

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Abstract

Insurance is a form of financial protection that provides a guarantee of payment or benefit in the face of certain risks or losses. If the unexpected risk befalls one of the participants, the loss will be borne together. The purpose of this study is to analyze and describe the elements of Assalam Family products in the context of the implementation of tabarru' fund management at PT. Bumiputera Sharia Life Insurance Medan Branch. This study uses a type of field research, with qualitative research methods, exploring data through interviews, observations, and document analysis. The results of the research obtained are that the Assalam Family Product Element uses the tabarru' contract as the basis for its implementation. The process involves two procedures, namely requesting an Assalam Family sharia life insurance policy and submitting a claim. Tabarru' funds are managed by separating participants' contributions into two separate accounts, participant savings accounts (saving system) and tabarru' accounts (non-saving system). The investment proceeds are divided 70% for participants and 30% for the company, with a risk management commitment of 50% of the contribution. The allocation of funds is invested in sharia stocks and bonds according to sharia principles. If the tabarru' funds run out, the qardh funds are used to overcome the inadequacy, which is taken from the central Bumiputera which is realized to the branches that lack funds to pay compensation or claims submitted by participants.

Introduction

The importance of human preparation in dealing with various life risks, including disasters and calamities that can harm life or reduce the economic value of a person, family, or company. Insurance is considered a system to reduce financial risk and protect each other between individuals and Islamic insurance institutions, as a growing sector in the global financial industry, offering innovative products that are in line with sharia principles. One of the products that is in the spotlight is Assalam Family, a sharia insurance product that integrates the benefits of protection and investment with an approach that is in accordance with sharia principles. In a broader context, the implementation of this product also involves special instruments, such as the Tabbaru' Fund (Abdullah, 2018).

Sharia insurance was then introduced as an alternative that was in accordance with Islamic values and provisions. In its development, sharia insurance emerged because conventional values were considered not in accordance with Islamic law and could harm its participants. This makes sharia insurance the main choice for Muslims who want to participate in activities in accordance with religious demands. In its operational application, sharia insurance involves two contracts, namely the tabarru' contract (mutual assistance) and the tijarah contract (business or commercial). The company described in this journal, namely PT. Bumiputera Sharia Life Insurance Medan Branch, offers a special product called Assalam Family, which is

a sharia life insurance with affordable contributions for all family members (Nufikha et al., 2023).

This product is supported by the tabarru' contract, which means that the participants donate to the tabarru' fund to help fellow participants who experience disasters. This contract is explained as a form of agreement without reward that aims to help each other. The management of tabarru' funds is carried out by separating the tabarru' account from other accounts, so that it can be used transparently to help participants who experience disasters. This implementation is in accordance with Islamic sharia principles (Wijaya et al., 2023).

Based on the initial observations made during a conversation with the Customer Service Manager of PT. Bumiputera Sharia Life Insurance Medan Branch, Mr. Robby Roy Irawan, on November 10, 2023, stated that it was based on the Tabarru' contract which was managed and developed in accordance with Islamic law. The insurance participant and the company enter into a contract on a policy agreement or Life Insurance Agreement Letter (SPAJ) which is based on mutual pleasure (consensual) without any coercion. The contract that is applied (tabarru') is also known by the insurance participant.

The results of an interview with one of the Assalam Family insurance participants related to the claim that "If a disaster occurs for the participant, they (participants) are often confused about themselves how the steps will be taken or what must be prepared as a requirement so that the tabarru' fund can be claimed, then the regulations on the claim and the tabarru' fund have not been fully understood by the participant, for example about the Where and where the tabarru' funds are positioned so that the funds can develop and can be claimed by insurance participants who get disasters and often complaints from insurance participants because the claims are late/do not go down". Therefore, all forms of problems must be solved professionally so that no participant is harmed.

Insurance through investment in the form of assets and tabarru', which offers a pattern of return to face certain risks through contracts (agreements) that are in line with sharia, a number of people/parties try to protect and help each other. Life insurance under sharia law protects people. Sharia life insurance participants support and take care of each other by donating to (Sembiring & Lubis, 2023) the tabarru' fund. The tabarru' fund is a collection of charitable funds consisting of donations from Sharia Life Insurance members who are willing to help each other in the event of a risk. To overcome certain risks, the funds are then handled in accordance with sharia principles and under the direction of the Sharia Supervisory Board (DPS). Sharia life insurance was founded on the idea of mutual protection and assistance among members through donations to the (Lasmi & Aslami, 2021) tabarru' fund, a group of charitable funds consisting of money given by insurance participants who promise to help each other in the event of danger. As in the Word of Allah SWT in surah Al-Maidah verse 2, which means:

"O you who believe! Do not violate the commandments of Allah's holiness, and do not (violate the honor) of the haram months, do not (disturb) the hadyu (sacrificial animals) and qala'id (sacrificial animals that are marked), and do not disturb those who visit Baikalharam; they seek the bounty and pleasure of their Lord. But when you have completed ihram, then you may hunt. Do not let hatred (you) have against a people because they hinder you from the Masjid al-Haram, encourage you to go beyond the limit. And help you in virtue and piety, and do not help in sin and enmity. Fear Allah, indeed, Allah is very heavy on His torment."

For fund management at PT. Asuransi Jiwa Syariah Bumiputera Medan Branch, starting from the company receiving contribution contributions from participants, then the contribution funds are divided into participant savings accounts (investments) and tabarru' accounts, depending

on the product, because there are products that are savings and non-savings. For tabarru' funds, they are collected in one account and then allocated in the event of a claim. The tabarru' account, or charitable donation intended by members to provide mutual assistance when other participants are affected by disasters, is a source of payment for sharia insurance claims (Fadilah & Makhrus, 2019).

A claim can be interpreted as a participant or client can obtain rights under the contract by claiming. The AAJI Licensed Module defines a claim as a claim made by the policyholder for a service or promise made by the insurance company when the insurance policy is created. The right known as a claim is a right that the insurance company is obliged by contract to respect it (Fauzan, 2020)

The payment of the company's claim is part of the participant's mutual obligation outlined in the contract or insurance agreement, which includes the participant's obligation to pay a certain amount of premium as the insured and the company's obligation to pay the claim as the insurer in the event of a disaster or death. The claim file will initially be registered to prevent the file from being distributed before it is verified. The purpose of claims administration is to validate claims files and execute contractual obligations, regardless of whether a claim is eligible for payment or not. Any documents received, including claims letters, policies, loss events that are still covered by the contract or policy exclusions, do not involve fraud, and do not violate the rules, will be verified (Fратиwi et al., 2023).

Methods

This study uses a qualitative descriptive method, which is a method that researches natural objects with the researcher as the main instrument. This method aims to describe the phenomenon in detail. The data can start from observations, interviews and documentation. This research was conducted in the branch of PT. Bumiputera Sharia Life Insurance in Medan. Located in Petisah Hulu, Medan Baru District, Jl. Iskandar Muda No. 138, Medan City, North Sumatra 20154. Research obtained directly from the original source. Through interviews, information is collected directly from informants or from informants who are considered knowledgeable and reliable as a source of data. Through interviews and observations, it is called primary data. The subjects that the researcher will use in this study are three subjects who are a (Ahmadi, 2014) Customer Manager, Wakala Asuransi and one of the Assalam Family policyholders.

The observation process involves tracking the condition or behavior of the target while collecting data. Face-to-face interviews are a data collection technique by exchanging questions between researchers and respondents. This study uses semi-structured interviews, such as in-depth interviews that are more flexible than structured interviews. Interviews were conducted with Customer Managers and related policyholders to find out the practices and potentials of Assalam Family as well as the implementation of (Sugiyono, 2018) tabarru' fund management. Documentation procedures are also used to verify the validity of the data. Documentation from documents (SPAJS), website, and social media profiles of PT. Bumiputera Sharia Life Insurance Medan Branch completes the data of this study. Data analysis is a systematic data collection process. interviews, field notes, and documentation. Miles and Huberman data analysis techniques data reduction, data visualization, and conclusion drawn/verification (Abdussamad, 2021).

Results and Discussion

Sharia insurance companies are given the mandate to manage premiums in a halal way and provide compensation to parties who experience disasters in accordance with the contract that has been made. Therefore, when there is a claim, the insurance company as the insurer must

carry out its obligations as stated in the policy. Meanwhile, the compensation money, be it health, accident, or death compensation, given to participants is money from the tabarru' fund between participants (Putri et al., 2023).

From the results of the interviews and existing documentation, then an analysis that can be explained from the mechanism of claiming tabarru' funds for customers who hold Assalam Family policyholders at PT. Bumiputera Sharia Life Insurance Medan Branch is that in submitting a claim, both ordinary claims and tabarru' fund claims must meet and complete the specified documents/requirements. Because of the claim of tabarru' funds at PT. Bumiputera Sharia Life Insurance Medan Branch is only specifically for participants who have passed away. In the DSN-MUI fatwa on insurance, claims for tabarru' funds are the rights of participants who are the company's obligations to the extent agreed in the contract. Regarding the management of the tabarru' fund, the company does not manage it, it is only stored in the tabarru' fund account as a reserve fund for participants who have passed away (Gunara et al., 2023).

The insured can file a claim. The policyholder or beneficiary is required to submit a claim a maximum of 30 (thirty) calendar days from the date the participant experiences a death accident within the one-year insurance period. By contacting the relevant person via Whatts App or email. Or come directly to the marketing and service office of sharia insurance PT. Asuransi Jiwa Syariah Bumiputera Medan Branch, to fill out the claim submission form, by attaching the required documents, such as: (1) Photocopy of AJSB Assalam Family Police; (2) Photocopy of Participant's ID Card and Family Card; (3) Death Certificate from the authorized office; (4) A Certificate of Death from the Hospital, if you die in the Hospital, or a Certificate from the Police if you die due to an accident. Then the Company has the right to request other necessary documents/information (Damayanti & Atika, 2022).

The claim process is the sequence or execution of the request of the participant, his heirs, or other parties involved in the agreement with the insurance company for the occurrence of a disaster that causes losses and to the participant is entitled to receive dependents based on the agreement. The following is the flow of the Assalam Family life insurance claim process at PT. Bumiputera Sharia Life Insurance Medan Branch. The standard claim process is 14 working days to complete incoming claims with a record that all requirements have been met by the participant or beneficiary.

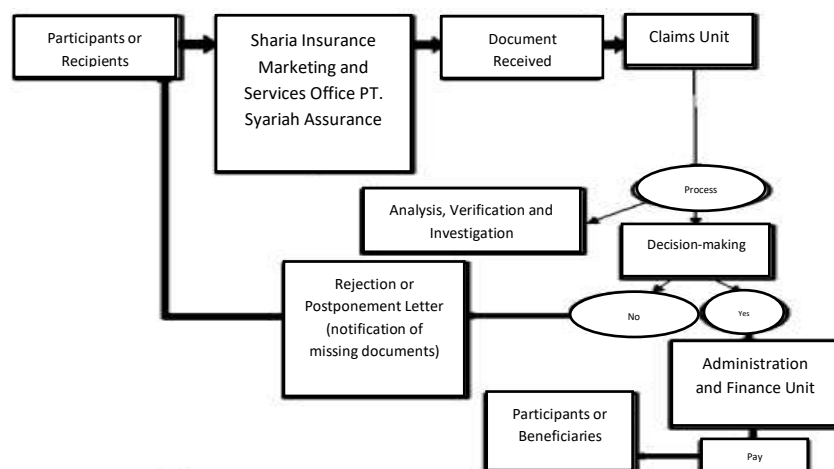


Figure 1. Assalam Family Life Insurance Claim Process PT. Bumiputera Sharia Life Insurance Medan Branch.

Data Source: PT. AJS Bumiputera Medan Branch

In claiming from the company, it is never difficult for the participants if they want to claim, it is enough for them to meet the accurate/according requirements that have been determined by the company, from the company they do not want a lie from the participants because after all, this sharia insurance is how we treat others to help each other in kindness so that they can get blessings. And for the obstacle that often occurs that is experienced by companies in claiming is that often the prospective participant makes a statement and proof that is carried out dishonestly at the time of submitting the application to the underwriter/person who determines whether the prospective participant is eligible to participate in insurance (Sani & Yusrizal, 2022).

The claim process must be carried out by following the applicable procedures, in general the insurance claim procedure is the same, both sharia and conventional insurance. If the procedure is not met, the claim may be rejected. The causes of rejection of life insurance claims, namely suicide, self-harm, violation of the law and misrepresentation. One of the causes of frequent rejection of claims made by PT. Sharia Life Insurance Medan Branch is due to misrepresentation. Misrepresentation is a statement that is conveyed dishonestly at the time of submission of an application to underwriting. Misrepresentation can be in the form of false statements regarding the medical history, age, occupation and hobbies of the prospective insured. Misrepresentation is a condition in which one party to a contract makes a false statement about one fact to the other party who depends on it. As well as forging a health certificate from a doctor because it can cause losses to one party, and this is not in accordance with the concept in sharia provisions. For this reason, misrepresentation is one of the reasons for the rejection of sharia life insurance claims because it is related to the good faith or honesty of a person in providing information. Assalam Family products have exceptions in submitting their claims. When there are indications: (1) Intentional acts by participants or other persons with an interest in insurance; (2) Suicide, or death penalty, or as a result of HIV/AIDS; (3) Natural disasters, disease outbreaks (endemic, epidemic, pandemic) or wars set by the Government; (4) As a result of criminal acts of liquor, drugs, riots or acts that violate the law or moral norms; (5) Died of cancer (cancer of any type), heart, stroke, diabetes, tuberculosis, kidney or hepatitis (Tambak et al., 2023).

To get the charity compensation fund, if the premium is not paid by the participant within the specified period, the sum assured, or Assalam Family benefits will not be given to the beneficiary.

Assalam Family is a life insurance program designed specifically for Indonesian families where 1 policy is enough to provide protection (compensation) for family members with a maximum of 2 (two) children registered and listed on the family card. By paying the AJSB Assalam Family Plan Silver Contribution of Rp. 100,000. every month, Contribution Payment is made via transfer to the Virtual Account (VA) number. The time between VA payment and SPAJS entry is a maximum of 2x24 hours outside of that period when the insurance application is rejected (the company is not obliged to pay the claims that occur on the VA). This insurance period is valid for 1 year from the date the activation registration is successfully carried out and the Contribution has been paid. Assalam Family is an insurance program that is managed with sharia principles through the tabarru' contract, which is a grant contract in the form of providing funds from one participant for the purpose of helping insurance participants who are hit by disasters (world death). AJSB Assalam Family-Plan Silver provides benefits in the form of: (1) If the policyholder dies during the insurance period, the heirs/beneficiaries of the insurance will be paid a benevolent compensation of Rp. 5.000.000; (2) If the spouse of the policyholder dies during the insurance period, the heirs/beneficiaries of the Insurance Benefit will be paid a benevolent compensation of Rp. 4.000.000; (3) If the natural child of the

policyholder is not married and dies during the insurance period, then the heirs/beneficiaries of the Insurance Benefit will be paid a benevolent compensation of Rp. 2.000,000; (4) There is no payment if the policy has passed the insurance period (Sukmawati, 2019).

The elements of the Assalam Family product, namely the contract used and the procedures contained in the Assalam Family product, are: (1) The contract used in Assalam Family products at PT. Bumiputera Sharia Life Insurance Medan Branch, namely Akad tabarru' is a grant contract in the form of providing funds from one participant to tabarru' funds for the purpose of helping among participants. The wakalah bil ujah contract is a contract between participants collectively or individually with a company for commercial purposes that gives power of attorney to the company according to the power or authority given, in exchange for ujah. And the mudarabah contract is a contract between participants collectively or individually with a company with a commercial purpose that gives power to the company as a mudharib to manage the investment of tabarru' funds, in exchange for a profit share (ratio) whose amount has been agreed beforehand; (2) Produk Assalam Family PT. Bumiputera Sharia Life Insurance applies the Policy Request Procedure with the condition to the participants: (a) Be physically and spiritually healthy and not be in hospital/other treatment and fill in health questions; (b) The age of prospective policyholders when entering insurance is 17 years old to 56 years old; (c) The age of prospective participants when entering insurance is 2 months to 56 years old; (d) Attach a photocopy of a valid ID card and Family Card (KK); (e) Paying Contributions; (f) Prospective participants who are registered must be listed in the applicable Family Card (KK) (Sholihah, 2021).

Then fill out the Sharia Life Insurance Request Letter (SPAJS) which consists of; Policyholder Name, ID Card Number, Date of Birth, Gender, Address, Mobile Phone Number (WA), Email Address, Spouse's Name, and Children's Names 1 and 2. By Filling in Questions (for one family).

Health Questions	Yes	Not
Are you and your family currently unwell and in hospital for the past 6 months?		
Has the weight of you and your family in the last 3 (three) months increased or decreased by more than 5kg?		
For Female policyholders or female spouses, are they currently pregnant?		

Data Source: PT. AJS Bumiputera Medan Branch

Due to the deceased Participant who was whipped with cancer disease (any type of cancer), Heart, Stroke, Diabetes, Tuberculosis, Kidney, or Hepatitis, the claim will not be paid. With the Contract that must be agreed upon: (1) Based on the Tabarru' contract, participants have given as a contribution for the purpose of helping; (2) Based on the Wakalah Bil Ujah contract, participants represent risk management to the company with Ujah of 50% of the Contribution; (3) Based on the Mudarabah contract, participants entrust the management of the Tabarru' Fund investment to the company with a profit share (ratio) of 70% for the Tabarru' Fund and 30% for the company. If there is an underwriting surplus, then the participant grants 100% of the underwriting surplus into the Tabarru' Fund. Participants must hereby read and understand this insurance product and declare that the participant and their families are in good physical and spiritual health and are not being treated at the Hospital/other treatment. If in the future it is found that there is an incorrectness in the contents of this SPAJS, then the company has the right not to pay this insurance claim (Sani & Yusrizal, 2022).

Every life insurance company has an SOP in the process of registering prospective participants to become insurance participants of the company. PT. Asuransi Jiwa Syariah Bumiputera Medan Branch has an insurance wakalah that serves as an intermediary and also marketing

insurance services on behalf of PT. Bumiputera Sharia Life Insurance Medan Branch. The wakalah must comply with the procedures set by the company. An insurance policy is a written document issued by the insurance company because of the closure of the product offered. The following is the Procedure Flow for requesting Assalam Family sharia life insurance policies at PT. Bumiputera Sharia Life Insurance Medan Branch.

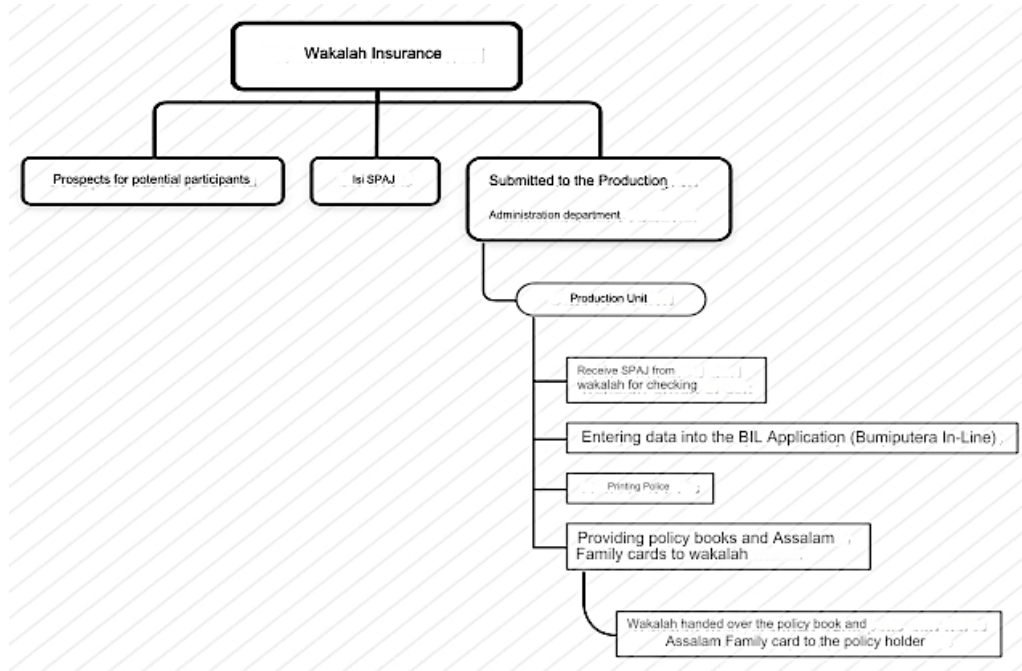


Figure 2. The process of requesting a life insurance policy for Assalam Family PT. Bumiputera Sharia Life Insurance Medan Branch

Data Source: PT. AJS Bumiputera Medan Branch

The development of Assalam Family customers at PT. Sharia Life Insurance Medan Branch with a tabarru' fund management system and elements of Assalam Family products that have been running until now.

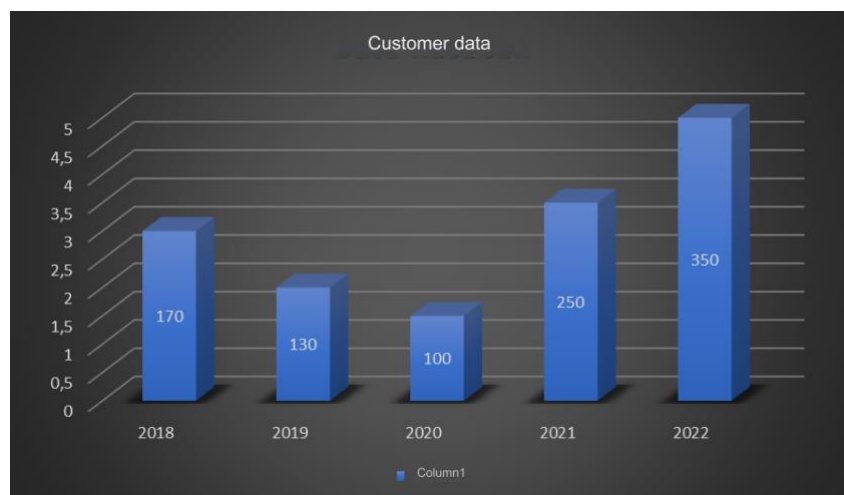


Figure 3. Customer Data

Data Source: PT. AJS Bumiputera Medan Branch

If you look at the information presented above, it is easy to see that the development of Assalam Family PT. Sharia Life Insurance Medan Branch is experiencing ups and downs (fluctuations).

For the Medan Branch of the Bumiputera Syariah Life Insurance company on Assalam Family products for a period of five years, especially 2018, 2019, 2020, 2021 & 2022. has fluctuating growth and percentage declines over the course of time. The most influential factor in the rate of decline is the outbreak of Covid-19 which occurred in 2019 and continued until 2020. The pandemic caused by the COVID 19 virus has had a direct impact on a number of different financial industries, including the insurance industry. The occurrence of this global pandemic is the driver of the world economic downturn in 2020, This is the worst economic decline in the world since the 1930s. Various pandemic prevention strategies such as lockdowns and PSBB (Large-Scale Social Restrictions) have had a direct impact on various businesses. This is due to the reduced effectiveness of fiscal and monetary stimulus. Lockdown and PSBB (Large-Scale Social Restrictions) are two examples. The reason is that the policy is carried out as a preventive effort so that the outbreak does not spread further (Marisa et al., 2023).

Assalam Sharia Insurance products have a central role in managing tabarru funds, namely funds collected from participants to help each other. In other words, participants contribute to protecting themselves from risks such as illness, accidents, or death. Basically, this product operates on the principles of mutual justice and unfairness. If there is a participant who experiences a disaster, the tabarru fund is used to provide benefits to the participant concerned in accordance with the conditions guaranteed in the insurance policy.

The implementation of sharia insurance is inseparable from the tabarru' contract. The tabarru' contract is a contract that basically does not expect anything in return and has a principle of helping among the participants by involving the insurance company as the manager. With the tabarru' contract, it means that the insurance participant has made an agreement with the insurance company as the manager to hand over the payment of a certain amount of funds (premium) to the company to be managed and used to help other participants who experience a death disaster (Lubis, 2023).

PT. Bumiputera Sharia Life Insurance Medan Branch in its operations, uses a risk sharing scheme. Sharing risks in PT. Bumiputera Sharia Life Insurance Medan Branch begins with an agreement where there is an agreement that if a disaster occurs to one of the insurance participants, then the other participants will help each other and bear each other. So, in this case, the participants collect funds in the form of grants collected in tabarru' funds. If a disaster occurs to one of the participants, then PT. Sharia Insurance that represents the participants to provide claim benefits.

The implementation of the tabarru' contract in sharia insurance companies is realized by the contribution of tabarru' funds taken from the premiums deposited by insurance participants based on a percentage that has been determined by the insurance company. The tabarru' fund is a fund that comes from insurance participants that is put into a special account for the tabarru' fund and then invested through sharia instruments and will be used to pay claims as a compensation fund. Fund management at PT. Bumiputera Sharia Life Insurance both incoming and outgoing funds are managed by the direct center, so that the branch company is only an intermediary for insurance participants (Utami, 2023).

The allocation of funds will be invested in sharia stocks and bonds in accordance with sharia principles contained in the Indonesia Stock Exchange. However, PT. Bumiputera Sharia Life Insurance Medan Branch prefers to invest in sharia bonds, deposits and sharia mutual funds because it has a fixed margin fee and a clear return. The funds that enter the investment fund will be managed based on the principle of mudarabah, so that when there is a profit, it will be shared together. When there is a loss, it will be borne together. Meanwhile, the funds sourced from contributions are put into the account of the tabarru' fund, which adheres to the principle

of grants. And the tabarru' fund is managed by the company itself and invested in the company's branches owned by PT. Bumiputera Sharia Life Insurance. When the tabarru' funds run out, to overcome the inadequacy, funds are taken from the qardh, which are taken from the central Bumiputera which are realized to the branches that lack funds to pay compensation or claims submitted by participants.

From the results of interviews and analysis of documents conducted in the field in PT. Bumiputera Sharia Life Insurance Medan Branch obtains a profit share from investment based on a mudarabah contract or obtains ujah (fee) based on a wakalah bil ujah contract. The ratio or profit share imposed by PT. Asuransi Jiwa Syariah Bumiputera Medan Branch is 70:30 for all products marketed, where the company gets a share of 30% of the investment proceeds obtained, and participants get 70% of the investment proceeds of the fund if they experience profits in its management. Meanwhile, the ujah for risk management to the company in Assalam Family products is 50% of the contribution.

Please note that for the tabarru' fund at PT. Bumiputera Sharia Life Insurance Medan Branch, which has been paid by the insurance participant, should not be asked back, that the tabarru' fund is a relief fund between insurance participants or policyholders affected by the disaster. Tabarru' funds can be requested again if the participant who requests is affected by a disaster of death. In the return of tabarru' funds, participants must first submit a claim, so that they can get the tabarru' funds.

So, the implementation of tabarru' fund management at PT. Asuransi Jiwa Syariah Bumiputera Medan Branch is separated into two different accounts, namely the participant's savings account (a system of products that contain savings) and the tabarru' account (a system of non-saving products). For investment results from danatabarru' become the collective right of participants and are recorded in the tabarru' account and the proceeds of the investment. This system is the application of the tabarru' contract and the mudarabah contract, so that in practice PT. Bumiputera Sharia Life Insurance Medan Branch can avoid elements of gharar, maysir, and usury. Furthermore, this pool of participant funds is invested in accordance with Islamic law, with each profit from the investment proceeds will be divided according to the principle of mudarabah according to the percentage of the contract at the beginning.

Conclusion

Assalam Family product elements at PT. AJS Bumiputera Medan Branch, namely: the contract used in the Assalam Family product is the tabarru' contract as the basis for its implementation and the procedure contained in the Assalam Family product is the Assalam Family Sharia Life Insurance Policy Request Procedure, which is carried out prospecting to prospective participants, notified of general conditions to participants. If you agree with these requirements, you are allowed to fill out the SPAJ in accordance with the approved requirements and get an Assalam Family policy book and card as proof of Assalam Family policyholders at PT. Bumiputera Sharia Life Insurance Medan Branch. And the Claim Submission Procedure is notification, proof of claim, decision notification process, claim investigation, and claim settlement.

The implementation managed from the tabarru' fund at PT. Bumiputera Sharia Life Insurance Medan Branch is carried out by separating contributions in two different accounts, namely the participant's savings account (a system of products that contain savings) and the tabarru' account (a system of non-saving products). For investment returns, 70% is divided for customers and 30% for the company, and the price for risk management to the company in Assalam Family products is 50% of the contribution. For danatabarru' is also managed by the center, but for some investment is made in the company itself. Make an allocation of funds to

be invested in sharia stocks and bonds that are in line with sharia principles. When the tabarru' funds run out, to overcome the inadequacy, funds are taken from the qard, which are taken from the central Bumiputera which are realized to branches that lack funds to pay compensation or claims submitted by participants.

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