

ABSTRACT

Adi Kurniawan / A04130001 / 2017 / STUDY ON TABARRU' CONTRACT IN SHARIA INSURANCE / Takaful Insurance / tabarru' contract / Takaful Sharia Insurance Family RO Az-Zahra and Asuransi Jiwa Al-Amin Banjarmasin

The purpose of this study is to find out the management of tabarru, premium, and claims and to illustrate the difference of tabarru charged due to age aspect of policy holders.

The study is to compare the implementation of the tabarru 'contract between 2 syariah insurances in accordance with the 12 (twelve) aspects mentioned in the 2 (two) Decree of Indonesian Council of Ulama (fatwa MUI). It also illustrates the tabarru' charged of 2 difference contracts of sharia insurances.

It was concluded that all aspect of general guidelines of Takaful insurance (Fatwa MUI No.21, 2001) and tabarru contract on Takaful Insurance (Fatwa MUI No.53,2006) were followed by Takaful Sharia Insurance Family RO Az-Zahra and life insurance Al-Amin Banjarmasin. It also found that 60 years old policy holder was charged 3 times bigger than 40 years for tabarru.

Keywords: Tabarru Contract, Sharia Insurance.