



Application of The *Wakalah Bil Ujrah Wa Tabarru Agreement* at Pt. Takaful Public Branch Padang Insurance

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Article Information:

Received June 10, 2021

Revised June 19, 2021

Accepted June 21, 2021

ABSTRACT

The main problem in this thesis is "How to Apply *Wakalah Bil Ujrah Wa Tabarru*" at pt. Field branch general takaful insurance with Problem Limitations How to apply the concept of *wakalah bil ujrah was tabarru 'contract* at PT. Padang Branch General Takaful Insurance, What is the form of premium management in the *wakalah bil ujrah wa tabarru ' contract* at PT. Padang Branch General Takaful Insurance, and How to resolve the obstacles that occur in the *wakalah bil umrah was tabarru's contract*. The purpose of this research is to determine the implementation of *Wakalah Bil Ujrah Wa Tabarru 'Contract* at PT. Padang Branch General Takaful Insurance The purpose of this research is to describe and describe to the public the *wakalah bil umrah was a tabarru contract*. To develop knowledge through the Study Program that the author is diligent in, to increase the author's knowledge and insight, as input for the Padang Branch General Takaful Insurance and the community as participants in the Padang Branch General Takaful Insurance. And as one of the requirements to obtain a bachelor's degree in Islamic economic law in the Islamic economic law study program majoring in sharia at the Batusangkar State Islamic Religious High School.

Keywords: *Application, Takaful, Public*

Journal Homepage

<https://ejournal.staialhikmahpariangan.ac.id/Journal/index.php/judastaipa/>

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How to cite: Indra, N., Johanna, A., Avinash, B. (2021). Application of The *Wakalah Bil Ujrah Wa Tabarru Agreement* at Pt. Takaful Public Branch Padang Insurance *JUDASTAIPA: Jurnal Dakwah STAI Pariangan*, 1(1), 1–13.

<https://doi.org/10.55849/jidc.v1i1.110>

Published by:

Sekolah Tinggi Agama Islam Al-Hikmah Pariangan Batusangkar

INTRODUCTION

The need for insurance services is increasingly felt by both individuals and the business world in Indonesia (Abdalloh, 2019). Insurance is a financial tool in the data of

household living arrangements, both in facing basic risks such as the risk of death or in facing the risk of property owned (Mursid & Suliyanto, 2019).

Although there are many methods to deal with risks, insurance is the most widely used method (Amri & Harun, 2021). Insurance promises protection to the insured against the risks faced by individuals and the risks faced by the company. In summary and generally, the concept of insurance is a preparation made by a group of people who each face a small loss as something unpredictable (A. M. Sari & Rahma, n.d.). Insurance is an agreement between two or more parties in which the insurer binds itself to the insured, by receiving insurance premiums for the insured due to loss, damage or loss of expected profits (Azizah et al., n.d.).

Insurance according to law Number 2 of 1992 concerning Insurance Business is an agreement between two or more parties, with which the insurer binds itself to the insured (Sa'diyah & Sy, 2022). Meanwhile, sharia insurance (ta'min, takaful or tadhamun) in the Fatwa DSN MUI is an effort to protect each other and help each other among a number of people / parties through investment in the form of assets and or tabarru' which provides a pattern of return to face certain risks through contracts (agreements) that are by sharia (Adam, 2021). Sharia insurance is different from conventional insurance. In sharia insurance, every participant from the beginning intends to help each other and protect each other by setting aside their funds as benevolent dues called tabarru' (Lubis, 2021).

The basis of Sharia Insurance is to be responsible for each other, and work together to help and protect each other from all difficulties as Allah said in surah Al-maidah:2

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ

"And help you in goodness and piety, and you shall not help in sinful and hostile deeds." (QS. Al-Maidah: 2)

The emergence of Sharia Insurance is based on the existence of assumptions or opinions that state insurance has been in how many ways contain elements of gharar, may and usury. Gharar lies in uncertainty about the matter of the policyholder and the source of the funds used to cover the claim. The element lies in the possibility of a party benefiting above the harm of others. Meanwhile, the element of usury lies in the acquisition of income from silencing money (Nisa, 2020). With this, it is partly for Islam to view that transactions in conventional insurance include forbidden transactions (NISAK & Masjupri, 2019).

In Sharia Insurance the agreement that occurs is an agreement please help not an exchange agreement, here it is not a profit and loss that is thought of (Mufid, 2021). So, insurance participants who stop before their coverage ends, participants can withdraw all costs that have been paid minus tabarru' funds that have been sincere from the beginning for social (charitable) purposes and even the amount is still added to the profits obtained as long as the money is managed by the company (F. K. Sari, 2020).

The purpose of all kinds of insurance is in principle the insurer pays attention to the future of family life, education, fire, including the guarantee of old age (Chairunissa, 2021). Similarly, insurance companies are also thinking about and trying to minimize losses that may arise (Chairunissa, 2021). The fundamental difference between sharia insurance and conventional insurance is in the agreement agreements. The contracts in sharia insurance are based on contracts in accordance with syar'i (Fadhil et al., 2020).

The position of the contract in the Islamic economy is very important. The validity or invalidation of the contract will have a very crucial legal impact (Sembiring et al., 2021) . Relating to the right of ownership of an object and the freedom of doing with the object. Contract etymologically means "bond, connection, or covenant. According to the term, an agreement is an ijab-related agreement with qabul that is justified by Shari'a and gets the pleasure of both parties who agree. One of the contracts used in sharia insurance is the1 wakalah bil ujrah wa tabarru' contract (Imron, 2022).

In terms of language, wakalah (representative) means to maintain, maintain, guarantee, submit, and replace. While in terms of terms, wakalah is:

1. A handover from someone to someone else to work on something. The representative is valid as long as the representative is alive.
2. The contract of the surrender of "power" in the contract is that someone appoints another person instead to act.

According to DSN MUI Fatwa No.53/2006 Wakalah bil Ujrah can be done between insurance companies and participants (Makkatapsyah et al., 2019). Wakalah bil Ujrah is the granting of power from participants to insurance companies to manage participant funds by giving ujrah (fees) . Wakalah bil Ujrah can be applied to insurance products that contain elements of savings (saving) as well as elements of tabarru' (non-saving).

Meanwhile, Tabarru' is very important in sharia insurance contracts. This is because the contractual basis of the sharia insurance operational system is based on the tabarru' contract. Tabarru' as previously explained, is part of the grant agreement (Azizah et al., n.d.).

RESEARCH METHODOLOGY

Types of Research

The research that the author conducted is Field Research (Field research) which is qualitative, and describes the application of the concept of akad wakalah bil ujrah to PT. General Takaful Insurance Padang Branch.

Data Sources

The data collected from this study comes from:

Primary Data Sources

Primary data sources come from Branch Leaders, Employees, marketing, and customers of PT. General Takaful Insurance Padang Branch.

The primary data sources are documentation, and data on the wakalah bil ujah wa tabarru' agreement on the problems that the author researched and the books related to this issue.

Secondary Data Sources

Secondary data sources are documentation and data on the wakalah bil ujah wa tabarru' agreement on the problems that the author researched and books concerning this issue

Data Collection Techniques and Tools

The techniques that the authors use in data collection are interviews and documentation processing, for which the tools that the authors use in this data collection are as follows:

1. Interviews conducted with the leadership and employees of PT. Asuransi Takaful Umum Padang Branch employing direct question and answer and previously prepared questions related to the type of data needed.
2. Documentation is used to obtain written data on PT. General Takaful Insurance Padang Branch.

Data Processing Techniques

After the data is collected, the author will process the data qualitatively, namely describing or describing it in writing without using numbers or statistics. The implementation of qualitative data processing can be carried out with the following steps:

1. Collects data sources related to the problem under study.
2. Read, study and record the sources of data that have been collected.
3. Discussing the issues raised
4. Data Analysis Techniques

After the data is collected, the author will process it by conducting a selection of data, then classify according to the aspects of the problem that has been compiled and then analyzed using descriptive qualitative data analysis, namely interpreting qualitative data to get an overview of the problems posed.

RESULT AND DISCUSSION

The development of insurance in the history of Islam has long been a long time coming. The terms used are of course different, but each has something in common, namely the existence of coverage by a group of people to help others who are in trouble. In Islam, the practice of insurance was once carried out during the time of the Prophet Yusuf as. That is, at the time when he interpreted the dream of King Pharaoh. The interpretation he conveyed was that Egypt would experience a period of 7 (seven) bountiful harvests and be followed by a period of 7 (seven) years of famine. To deal with that time of difficulty (famine), the Prophet Joseph as. Suggests setting aside a portion of the crop in the first seven years. Advice from the Prophet Joseph as. This was followed by King Pharaoh so that the famine period could be handled properly.

In Arab society itself, there is a system of 'Akilah which has been their custom since pre-Islamic times. Aqilah is a way of closing (a term used by AM. Hasan Ali) from the murderer's family against the families of the murdered victims. When someone is killed by another tribe, the murderer's family must pay diyat in the form of blood money. This custom was then continued by the Prophet Muhammad SAW. this is the same

The practice of 'aqilah practiced by the Arab community is the same as the practice of insurance today, where a group of people helps to cover others who have been hit by disaster. In terms of relation to this practice of coverage, Prophet Muhammad SAW. also contains a provision in a special article of the Constitution of Medina, namely article 3 which reads: "The Quraysh who transfer to Medina to make joint coverage will cooperate to pay blood money between them.

It is undeniable that the existence of sharia insurance cannot be separated from the existence of conventional insurance that has existed for a long time. Before the realization of sharia insurance, various kinds of conventional insurance were controlled by non-muslims on average. When viewed in terms of Islamic binding law, conventional insurance is illegitimate. This is because conventional insurance operations contain elements of gharar, maisir, and usury. This opinion was agreed upon by many scholars.

In Malaysia, the statement that conventional insurance is legally illegitimate was announced on June 15, 1972 in which the Malaysian Fatwa Power of Attorney's Office issued a decree that the practice of life insurance in Malaysia is legal according to Islam is haram. In addition, the Malaysian Small Power Office in its working paper entitled 'towards Islamic insuring in Malaysia' stated that today's insurance follows the Western way of management and that some of its operations are inconsistent with Islamic teachings.

Conventional insurance is illegitimate, then thought out and formulated as a form of insurance that can avoid the three elements that Islam prohibits. Based on the results of the insurance analysis contained in the substance of Islamic law, it can avoid the operational principles of insurance from the elements of gharar, maisir and usury. With the belief of Muslims in the world and the benefits obtained through the concept of sharia insurance, various insurance companies were born that control sharia-based insurance. Companies that realize sharia insurance are not only Islamic companies but also various non-Islamic companies are involved in the sharia insurance business.

The Takaful Indonesia Insurance Formation Team (TEPATI) then became the formulation and realization and establishment of Takaful Indonesia insurance by establishing PT Asuransi Takaful Keluarga (Life Insurance) and PT Asuransi Takaful Umum (Asuransi Kerugian). The establishment of the two insurance companies is intended to comply with Article 3 of Law No. 2 of 1992 concerning Insurance Business which states that life insurance companies and loss insurance companies must be established separately.

The first step taken by TEPATI in forming takaful insurance in Indonesia was to conduct a comparative study of the Takaful Malaysia Sendirian Berhad Company in Malaysia on September 7 to 10, 1993. The results of the comparative study were then disseminated in Jakarta on October 19, 1993, which recommended that Takaful Indonesia Insurance be formed immediately. In the next step, TEPATI formulated and drafted the concept of takaful insurance and prepared everything needed to set up an insurance company.

Finally, on August 25, 1994, Asuransi Takaful Indonesia was officially established. This establishment was officially carried out at Puri Agung Room Hotel Syahid Jakarta. This insurance operational permit was obtained from the Ministry of Finance through Decree Number: Kep-385 / KMK.017 / 1994 dated August 4, 1994.

Currently, three insurance companies are fully operating as sharia insurance companies, namely Family Takaful Insurance, General Takaful Insurance, and Mubarakah Insurance. In addition, several conventional insurance companies open sharia branches such as MAA, Great Eastern, Tripakarta, Beringin life, Bumi Putra, Dharmala, and Jasindo.

In Arabic Insurance is called at-ta'min, the insurer is called Mu'ammin, while the insured is called mu'amman lahu or musta'min. at-ta'minis taken from the word has the meaning of providing protection, tranquility, a sense of security, free from fear, as Allah said in the letter of Quraysh verse 4 which reads:

الَّذِي أَطْعَمَهُمْ مِنْ جُوعٍ وَآمَنَهُمْ مِنْ خَوْفٍ

"He is the God who secures them from fear." (Quraysh:4)

The above verse defines the term at-ta'min, "Menta'minkan something, meaning that a person pays or gives up installments to get him or his heirs to get a certain amount of money as agreed, or to get compensation for his lost property, it says a person insures or insures his life, his house, and his car.

Al-Fanjari defines tadhamun, takaful, at-ta'min, or sharia insurance with the notion of mutual cover or social responsibility. He also divided ta'min into three parts, namely ta'min at-taawuniy, ta'min al tijari, and ta'min al hukumiy.

According to Mushtafa Ahmad Zarqa, the meaning of insurance in terms is an event. As for the methodology and description, it can vary, but in essence, insurance is a way or method to nurture a human being in avoiding the risks (threats) of diverse dangers that will occur in his life, in the course of his life activities or his economic activity.

Husain Hamid Hisan said that insurance is a ta'awun attitude that has been arranged with a very neat system, among a large number of human beings.

In the book 'Aqdu at-ta'min wa Mauqifu asy-Syariah al- Islamiyyah Minhu, az-Zarqa also says that the insurance system understood by the scholars of the law (sharia) is a system of Ta'awun and Tadhamun that aims to cover the losses of events or calamities. This task is distributed to a group of insureds, using providing a substitute to the person who was hit by the disaster.

The National Sharia Council of the Indonesian Ulema Council (DSN-MUI) in its fatwa on sharia insurance guidelines, defined insurance. According to him, Sharia Insurance (Ta'min, Takaful, Tadhmun) is an effort to protect and help each other among several people / parties through investment in the form of assets and or tabarru' which provides a pattern of return to face certain risks through contracts (agreements) that are by sharia.

From the definitions above, it appears that sharia insurance is mutually protective and mutually helpful based on Islamic law between fellow sharia insurance participants in the face of risks.

The term that is often used in the world of sharia insurance is takaful which etymologically means to guarantee or cover each other. In the sense of muamalah takaful, it is defined as carrying risks among each other so that one another becomes the insurer of the other risk.

The legal basis of sharia insurance refers to the rules in the Quran that regulate muamalah including:

Allah Almighty's Command to Prepare for the Future That insured does not mean rejecting fate. The scope of fire insurance includes movable objects and immovable objects. This includes moving objects or items because fire does not only occur in fixed objects but also occurs in moving objects that are placed in immovable objects. In Article 295 paragraphs (1) and (2) of the Criminal Code, it is stated:

Subsection (1): in the case of coverage for movable goods and merchandise stored in a house, warehouse, or storage area, if the means of proof mentioned in Articles 273, 274, and 275 of the Criminal Code are absent or less than perfect, the judge may order an oath to the insured.

Subsection (2): the loss shall be calculated according to the price of the goods insured at the time of the fire.

The intent of Article 295 paragraph (1) of the Penal Code states that there is a discrepancy between goods insurance where the judge is authorized to order the person to swear that his statement is correct. And the purpose of Article 295 paragraph (2) of the Penal Code is where the loss suffered by the guaranteed is the price of the value of the goods at the time of the fire but if the goods still have valuable residue, then the loss suffered is the difference between the price of the goods before and after there is a fire.

Article 287 of the Criminal Code, which must be contained specifically in the fire insurance policy by the framers of the Law, is given importance to the location of the guaranteed building. It is said that in the policy it is stated what buildings are attached or adjacent to the goods, which are guaranteed and it must be mentioned how- how to use the building, the purpose is to think about where there is a risk to the goods, the goods are guaranteed.in the coverage regarding the property rights in the form of buildings, the insured can ask for an agreement that :

1. Losses incurred in the building to be replaced
2. The building was to be rebuilt
3. The building was to be repaired

4. Contracts in Sharia Insurance

5. Akad Tabarru'

Tabarru' is a fund given by participants to a group of sharia insurance participants as a benefactor / free fund to help and cover each other among participants in the event of a claim due to a disaster specified/guaranteed in the sharia insurance policy, the management of which is entrusted to the takaful manager (sharia insurance company). This tabarru' fund will later become a benevolent compensation to finance claims if one of the participants experiences a disaster or pays the losses that will arise, so with tabarru's fund ' this means that there is joint protection between sharia insurance participants (risk sharing), regarding the size of tabarru' between one participant and another participant has an unequal percentage, this is influenced by the agreement period and the age of the participant.

The tabarru' agreement, according to DSN-MUI fatwa No. 53/DSN-MUI/III/2006 concerning tabarru' on sharia insurance, is an agreement attached to all insurance products, namely contracts carried out in the form of grants for benevolence and help between participants, not for commercial purposes. This tabarru' contract should at least mention:

The rights and obligations of each participant individually.

Rights and obligations between participants individually in tabarru' accounts as participants in the sense of a body/group. The manner and timing of premium payments and claims. Other agreed terms correspond to the type of insurance that is agreed upon.

Tabarru' contract is a contract in which the participant is the party who bears the risk together not the company, in this case, the company is not the owner of the funds but only manages them by the mandate of the participants and the manager may not use the funds if there is no power of attorney from the participants. Participants contribute in the form of a sincere fund (tabarru' fund) to help participants and between participants bear each other every risk that exists between participants (risk sharing), there is when paying and receiving assistance to divide the risks that exist for each participant so that the premium paid is not an income for the company and the claims received are not costs that must be incurred by the company, and not aimed at a profit but for the benefit of the people (social oriented).

Tabarru' contract is a contract in which the participant is the party who bears the risk together not the company, in this case, the company is not the owner of the funds but only manages them following the mandate of the participants and the manager may not use the funds if there is no power of attorney from the participants. Participants contribute in the form of a sincere fund (tabarru' fund) to help participants and between participants bear each other every risk that exists between participants (risk sharing), there is when paying and receiving assistance to divide the risks that exist for each participant so that the premium paid is not an income for the company and the claims received are not costs that must be incurred by the company, and not aimed at a profit but for the benefit of the people (social oriented).

Akad Mudharabah

Mudharabah is an investment contract relationship of capital owners, namely fund providers (Shahibul maal / investors) with managers (mudharib), investors entrust their capital to managers to be used in trading activities within the agreed period. Mudharib in this case contributes his work, and time and manages his business by the provisions agreed in the contract. One of them is to achieve profit which will later be divided between investors and managers based on mutually agreed proportions (ratio). This mudharabah contract can use the principle of profit and loss sharing or revenue sharing.

Akad Wakalah/ Wakalah Bil Ujrah

This wakalah / wakalah bil ujrah contract can occur between insurance companies. The wakalah contract is an agreement for the delegation and appointment of a person in this case an agent to represent the agency/company in socializing, marketing, and selling sharia insurance products. Akad wakalah bil ujrah is an agreement between a sharia insurance company and another party where one party gives a mandate and the other party receives a mandate to do a predetermined act by giving ujrah for the services that have been done. This wakalah / wakalah bil ujrah contract is a type of contract that is tabarru' which is to help each other in this case lending yourself where the company and its partners lend/provide services to other parties in terms of fund management through sharia investment as well as sharia insurance. Thus the author agrees that sharia insurance is ta'awun and isti'mar so that sharia insurance is different from conventional insurance.

Musyarakah Agreement

Musyarakah (joint-venture / syirkah) is a cooperation agreement between two or more parties for a certain business in which each party contributes funds and expertise by an agreement that profits and risks will be borne together by the agreement.

Mudharabah Musytarakah Agreement

The mudharabah musytarakah contract is a combination of the mudharabah contract with the musyarakah, where the manager (mudharib) includes his capital or funds in investment cooperation. This contract can be done by sharia insurance companies because it is part of the mudharabah law and can be applied to insurance products containing saving elements and non-saving elements. The insurance company in this contract is domiciled as a manager (mudharib) and a funder (musytarik) together with the participants.

CONCLUSION

The above problems can be concluded as follows

1. Application of the Concept of *Akad Wakalah Bil Ujrah Wa Tabarru'* to PT. Asuransi Takaful Umum Padang Branch is a grant of power to companies to manage funds. Where the concept of the contract implemented by the Padang branch of general takaful insurance is divided into two contributions, namely contributions to *ujrah* and contributions to *tabarru'*.

2. The form of premium management at PT. The Padang branch of Asuransi Takaful Umum divides its premiums into two contributions, namely contributions to *ujrah* and contributions to *tabarru'*. The *ujrah* contribution to motor vehicle products is and *tabarru'* is directly issued when the premium is paid by the customer when registering to become a general takaful insurance customer cabang Padang. The *ujrah* and *tabarru'* obtained from the premium will be divided into 60% and 40% and 54% and 46% by the provisions of the existing policy.
3. In resolving the obstacles that occur in the implementation of the *wakalah bil ujrah wa tabarru' contract*. The company conducts using deliberation or peaceful means between participants and the company. If through the way of deliberation cannot be done, the company resolves these obstacles with applicable legal avenues.

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