



THE IMPLEMENTATION OF EDUCATION INSURANCE: A CASE STUDY ON TAKAFUL KELUARGA INSURANCE

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ABSTRACT

Education insurance is an insurance product that guarantees the cost of education for children up to the higher education level. The insured party or the customer is required to pay an amount when the contract is completed according to the agreement of both parties. In practice, education insurance is a combination of the benefits of education funds as well as life insurance. But in fact, insurance participants complained about the procedure for paying education insurance claims. The difficulty of claiming requirements and unclear claims submission processes. This research uses a qualitative research method with a descriptive approach through field research, observation or direct observation, interviews at Surabaya Takaful Keluarga Insurance. The findings show that participants can claim education funds from full-time products according to the time written in the policy book. The Takaful Keluarga Insurance Company provides concessions for policyholders to submit claims one year before the stipulated time as long as there are sufficient savings funds. The implementation of full-blown products in terms of the claim procedure and benefits obtained is following the MUI DSN Fatwa No. 53/DSN-MUI/III/2006 and No. 21/DSN-MUI/X/2001.

Keywords: *Insurance Claim, Education Insurance, Sharia Insurance, Takaful Keluarga*

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INTRODUCTION

Today, Islamic financial services institutions in Indonesia have been growing rapidly. Sharia IKNB data in January 2020 stated that the earning assets of Sharia Insurance Companies in Indonesia were 39,290 billion with an equity value of 36,154 billion rupiahs (Otoritas Jasa Keuangan Januari, 2020). The presence of sharia insurance is truly able to answer the hopes and desires of the Indonesian people (especially those who are Muslims) to fulfill their aspirations to create a fairer and more equitable economic welfare according to what al-Islam teaches (Amalia, 2013).

The Education or Child Education Insurance Policy is an insurance coverage plan specially designed for a savings tool to provide an amount of education cost when your kids reach the age for entry into college (18 years or above). The funds financially secure your child's future educational needs, even in your absence and use to pay college, hostel and illness expenses. Under the education insurance plan, A kid's student life will be Assured, while parents or legal guardian is the plan owner (Rashid, 2020). Even when parents are no longer productive or experiencing the risk of death, the policy beneficiaries (children) will still be guaranteed continuity and education.

In this insurance, participants have two possibilities, first, if the participant is still alive until the contra period ends, then the claim payment from the Tabarru account to the participant is the profit-sharing portion, to be used for the education costs of their children. The second participant dies while the contract is still in progress, then the payment of claims in the form of participant's tabarru account, profit sharing portion, and benevolence funds taken from the tabarru savings will be received by his heirs for education expenses after his parents leave (Janwari, 2005). However, a lack of understanding of the insured party (owner) of the contents of the policy created a dispute between the two parties. When a participant's death occurs while the contract is still ongoing, the insured party is often confused about the statutory procedure and the requirements given.

In previous research by Siti Maimunah Lestari (Lestari, 2010) Analysis of Motor Vehicle Insurance Claims at General Takaful Insurance Company. In this study, the problem raised by the author is how the motor vehicle insurance claim submission system is the process of making motor vehicle insurance decisions, and the calculation of motor vehicle insurance claims. The difference with this research lies in the object of research. This research was conducted in Takaful Keluarga Insurance, and this research specifically discusses the claim procedure for educational insurance products, claim requirements, the amount of the stages of education funds, and examples of their calculations.

Research by Lutvia Anis Watul Badiyah (Badiyah, 2013) entitled settlement of claims for four-wheel vehicle insurance policyholders at Asuransi Rama Satria Wibawa Malang Company, the results of this study explain that filing claims by customers do not always get compensation from the company. Events that cause losses must have a causal relationship, if the event that occurs has a guarantee in insurance and is stated in the policy and causes losses, the company is obliged to pay the claim. Submission of claims by customers must be following the procedures determined by Asuransi Rama Satria Wibawa Company Malang Branch, the compensation is in the form of the repair shop, cash payment, and replacement of spare parts or vehicles according to the same brand, type, model, and year according to the contents of the policy. The difference with this research lies in the object of research. This research was conducted in Takaful Keluarga Insurance, and this research specifically discusses the claim procedure for educational insurance products, claim requirements, the amount of the stages of education funds, and examples of their calculations.

Based on the descriptions of the research, it is clear that this research has significant differences, namely the points of the research object and the stages of discussing the problems carried out. Some customers have problems with claims such as there is no match between the name of the policy recipient on the identity card and the name on the family card, so the claim process is rejected. Therefore, in the end, the customer did not pay the agreed contribution due to confusion with the claim procedure made. Of course, these problems must be resolved and the best solution found. Besides, the object of this research is the first Islamic insurance company in Indonesia that is fully committed to the application of the principles of sharia values that are used both in operations and in product implementation. Therefore, the Takaful Keluarga company was awarded ISO 9001; 2008 certificate from Det Norske Veritas DNV, Norway as a company that applies international-based quality management standards. So this research is feasible to be carried out as a novelty to the wider community regarding the procedure for claiming educational insurance products at takaful keluarga insurance companies.

Based on this description, the purpose of this study is to find the procedure for claiming Takaful education fund insurance in the Takaful Keluarga company and to find the suitability of the claim procedure steps with the fatwa of the National Sharia Council of the Indonesian Ulama Council.

LITERATURE REVIEW

Sharia Insurance

According to Law No. 02 of 1992 concerning insurance: Insurance or coverage is an agreement between two or more parties, whereby the insurer binds himself to the insured by accepting insurance contributions to provide compensation to the insured due to loss, damage or loss of expected profit, or liability to a third party which may be suffered by the insured, arising from an uncertain event or to provide a payment based on the death or life of the insured person (Huda & Heykal, 2010).

The Commercial Code (KUHD) Article 246 defines; Insurance or coverage is an agreement in which the insurer binds himself to an insured person to provide compensation to him, due to a loss, damage, or loss of expected profit which he may suffer due to an unspecified event. If viewed from the perspective of sharia, 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*. To save something means that someone pays or gives up installments so that he knows that his heirs get an amount of money as agreed, or to get compensation for lost property, it is said that someone insures or insures his life, house, or his car (Sula, 2004)

According to MUI Fatwa Number 21/DSN-MUI/ X/2001, Sharia Insurance (*Ta'min*, *Takaful*, or *Tadhamun*) is an effort to protect and help each other between some people/parties through investment in the form of assets and/or *Tabarru'* which provides a pattern of return to face certain risks through a contract (agreement) under Islamic law. From some of the definitions above, it can be concluded that takaful insurance is the party that the insured guarantor for all risks of loss, damage, loss, or death experienced by the customer (the insured party). In this case, the insured binds an agreement (risk guarantee) with the insurer for goods or assets, life, and so on based on the profit-sharing principle in which both parties agree on losses and benefits (Suhendi & Yusuf, 2005)

***Tabarru'* Contracts**

Tabarru' contracts are all forms of contracts carried out with the aim of benevolence and help, not only for commercial purposes (Ghoni & Arianty, 2007) *Tabarru'* contracts are divided into three types of transactions (Zaida Rizqi & Khairannis, 2019), as for the types of transactions for *tabarru'* as follows:

1. Money lending transactions, consisting of:
 - a. *Qardh*, namely the activity of lending and borrowing money, provided it is prohibited to add to the loan principal. In Islamic financial

- institutions, the *qardh* contract is used to finance *qardhul hasan*.
- b. *Rahn*, namely the activity of lending money by handing over goods as a building. For example a gold pawn transaction.
 - c. *Hiwalah*, which is an activity to provide money loans that aim to cover or help loans from other parties. For example is a debt transfer transaction.
2. Lending services, consisting of:
- a. *Wakalah*, namely representative transactions, where the other party becomes a representative for the other party in a transaction. For example service transactions sending money.
 - b. *Kafalah*, which is a transaction where someone becomes a guarantor for another party. For example is: Bank guarantee.
 - c. *Wadiah*, which is a deposit transaction activity, where one party entrusts an item to another party. Examples are *wadiah* savings, *wadiah* demand deposits, and *wadiah* deposits.
3. Give something, the forms of the transaction are:
- a. Grant, which is the gift of property from someone to another party by transferring ownership so that it can be used according to its use.
 - b. Waqf, namely holding certain assets or objects that can be given and used by other parties to obtain a reward from Allah SWT.
 - c. Sadaqah, namely giving someone to someone else voluntarily without a specified amount of gift and time.
 - d. Gifts, namely giving something of value to someone for free, are intended to glorify someone for the good he has done. Prizes are also defined as rewards for services with an amount that is not specified.

Claim

A claim is a request by one of the two parties who have ties to fulfill their rights. One of the two parties who commit will submit their claim to the other party under the agreement or policy mutually agreed upon by both parties (Yasli, 2006). According to Muhammad Syakir Sula (Sula, 2004) claim is a process by which participants can obtain rights based on the agreement. All related efforts to ensure these rights are fully respected as they should be.

The Fatwa of the MUI National Sharia Council (DSN MUI) explains that claims are the rights of insurance participants that must be provided by the insurance company according to the agreement in the contract. The general provisions of claims issued are as follows:

- a. Claims are paid based on the contract agreed at the beginning of the agreement.
- b. Claims may differ in amount according to the contribution paid.

- c. Claims on *tijarah* contracts are fully the rights of the participants, and the company should fulfill them.
- d. Claims on the *tabarru* contract are the rights of the participants and are the company's obligations, to the extent agreed in the contract.

RESEARCH METHODOLOGY

This study uses qualitative methods based on the philosophy of post-positivism, used to examine the conditions of natural objects, (as opposed to experiments) where the researcher is the key instrument, the data collection technique is done by triangulation (combined), the data analysis is inductive. Triangulation is a qualitative research method to check and set up validity by analyzing it from multiple perspectives. Validity in quantitative research is seen based on the accuracy of a measuring instrument, namely an instrument. Validity in qualitative research refers to whether the research findings accurately reflect the situation and are supported by evidence. Qualitative research results emphasize meaning rather than generalization (Sugiyono, 2014) a descriptive approach, which aims to describe social phenomena about social settings in full. According to (Poerwandari, 2017), qualitative research produces and processes descriptive data, such as interview and observation transcriptions. In the research object, the Takaful Keluarga Insurance Company was selected, which is one of the insurance companies that have *Fulnadi* or Takaful Education Fund products.

(Fauziyah, 2015) Defines triangulation as a combination or combination of various methods used to study interrelated phenomena from different perspectives and perspectives. According to him, triangulation includes four things, namely: (1) method triangulation, (2) inter-researcher triangulation (if the research is conducted in groups), (3) triangulation of data sources, and (4) theory triangulation. The researcher acts as a key instrument with data collection techniques carried out by triangulation by using data sources and theory triangulation. For triangulation, data sources were obtained from gathering information through interviews. Primary data sources were obtained from structured in-depth interviews with the leaders of the Takaful Keluarga Insurance Company to get information directly related to the object of research. Meanwhile, theory triangulation is obtained from the formulation of information contained in the literature. This information is then compared with relevant theoretical perspectives or in this case, the data sources that come from interviews that aim to avoid individual researchers' bias towards the findings or conclusions generated in the study.

RESULT

Takaful Products Education Fund (Fulnadi)

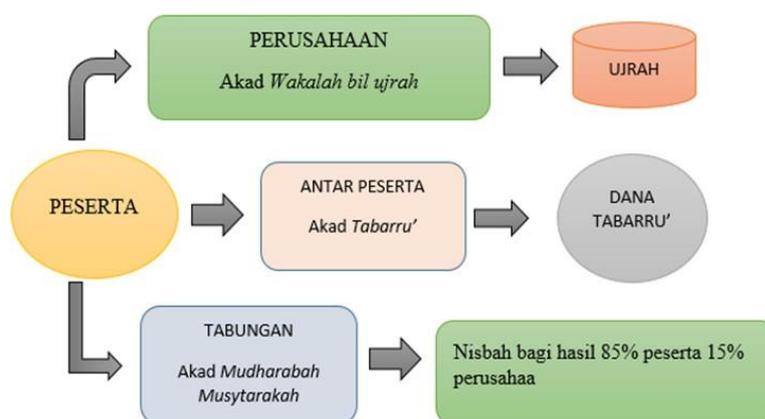
The Fulnadi product is a type of educational insurance issued by the takaful keluarga insurance company. According to (Nair, 2017) it is no secret that higher education is expensive and it is certainly not getting any cheaper what with inflation and general cost increases. So how do people pay for their children's education with it being so expensive? There are many options to be sure, but each financing pathway comes with its own set of costs. For instance, parents can opt to pay for their children's education by withdrawing from their EPF account and others may consider taking out a personal loan or re-mortgaging to fund their children's education but this too would incur interest costs.

In response to this, Chusaini said that the Takaful Keluarga provided a solution by issuing full-blown products. Fulnadi's product is an insurance or protection which aims for people who care for their children's education, this product is also called a savings product and is planned in such a way that funds in participant savings can only be taken when the child applies to the elementary school (SD), Junior High School (SMP), Senior High School (SMA), and Higher Education (PT). This Fulnadi program is a retail or individual product (A. Chusaini, personal communication, 2020)

In the full product contribution payment process, customers are given the flexibility to pay according to the ability and agreement of the participants at the beginning. Chusaini also said that customers have several options for payment of full-time contributions. Contribution payments can be made monthly, quarterly, six months, annually, or all at once. Payment methods can be made online through withdrawals from account balances, transfers via company accounts, or offline by submitting directly to the office (A. Chusaini, personal communication, 2020). With this, contribution payments become faster and more efficient. From both the customer and the company side it becomes more comfortable. The requirements for becoming a full-time product participant include:

1. The requirements to take part in the Takaful Education Fund (Fulnadi) program are:
 - a. Participant's entry age is 17 years (married) to 60 years.
 - b. Age of grant recipients 0 (zero) years to 13 years.
 - c. The contract period used is 22 years.
 - d. The period of payment of contributions is 18 years - Age of the child (grantee).
 - e. The age of the main participant plus the insurance period (contract

- period) does not exceed 65 years (Age of entry + Contract period \neq 65 years).
- f. Contributions are paid in Indonesian Rupiah.
 - g. Contribution can be paid monthly, quarterly, semester, annually, and all at once.
2. How to register for the full-time program:
- a. Fill in the application form
 - b. Illustration signature (ask for data on name, date of birth, contribution)
 - c. Photocopy of ID Card / Passport
 - d. Proof of transfer of initial contribution payment + policy fee of IDR 25,000; (send to the muamalat bank account of Takaful Keluarga Insurance Company, or via VA (VA number is in the application) with the destination bank Permata Syari'ah (013))
 - e. Photocopy of Family Card
 - f. Photocopy of Deed



Source: Data processed (2020)
Figure 1 Fulnadi Product Mechanism

Note:

- 1) Participants deposit to the company with a wakalah bil ujah contract where contributions will be divided into three parts, namely ujah, tabarru 'funds, and savings funds.
- 2) Participants intend to help other participants with the tabarru contract 'where before participants register the company explains in detail about the funds used to help other participants so that participants feel confident and sincere if the funds are used to help other participants.
- 3) Savings funds to be deposited with a mudharabah contract with a profit-sharing system. Contributions paid by participants are divided into three parts:

- a) Ujrah funds, for the usual services provided by the Takaful Keluarga Insurance Company by 75% in the first year, 30% in the second year, and IDR 15,000; per month.
- b) Tabarru' Fund, to help fellow participants in case of disaster. The percentage of tabarru funds 'is adjusted based on the standard tabarru rate table' which is seen from the mortality table, the standard tabarru rate table 'is made by aquaria, the older the participants are, the greater the percentage of tabarru funds' that will have to be paid.
- c) Savings Fund, namely funds to be deposited to Syari'ah Bank with the assumption of a percentage (%) under the bank with a mudharabah musytarakah contract. With a profit-sharing ratio of 85% for the participants and 15% for companies.

From this explanation, in sharia insurance, there are two contracts used, namely the Tabarru contract and the *Tijarah* contract. The *Tabarru'* contract, as stated in the DSN MUI fatwa, is a contract made in the form of a grant with the aim of benevolence and help among participants, not for commercial purposes. While the *Tijarah* contract is a *wakalah bil ujah* contract, which is a contract of authorization from the participant to the insurance company to manage participant funds by giving ujah or a fee. Therefore the presentation of the results of the mechanism and contract on the full-time product is following the DSN MUI fatwa number NO: 53/DSN-MUI/III/2006 on the tabarru 'contract on sharia insurance at the point of legal provisions and National Syari'ah Council No: 21/DSN-MUI/X/2001 on general guidance for islamic insurance in the first and second points.

Fulnadi Product Claim Procedure

Fulnadi products are products intended for individuals or retail. Retail product means his relationship with the individual. Participants who want to claim the education fund stages can be taken according to the time written on the policy, when we submit full registration or want to become participants then the number and policy book appear. Takaful Keluarga itself provides leniency regarding policyholders when they want to submit a claim, where claims submitted can be advanced one year in advance as long as the savings fund is sufficient (funds for the entry stage for their child's school). Then to submit a claim must include a stage claim submission form, ID card, policy book, account data, a maximum of 14 working days (A. Chusaini, personal communication, 2020).

1. Requirements for full product claim:
 - a. Died Sick
 - a) Claim submission form filled out by the heirs (appointed)

- b) Identity card for submitting claims (showing the original and submitting a copy)
 - c) Participant's identity card (legalized copy)
 - d) Certificate of death from the local government, at least from the sub-district
 - e) A certificate from the local Embassy in the event of death abroad
 - f) A doctor's statement regarding the cause of death (if you die in the care of a doctor/hospital)
 - g) Questionnaire form for death claims (filled in and autograph by heirs)
 - h) Certificate of heirs issued by at least at the village level
 - i) Power of attorney for the appointment of heirs known to at least at the district level
 - j) Original policy
 - k) The latest payment receipt
- b. Died Accident. The claim document is the same as the death of illness in point a, with additional documents: Certificate regarding the cause of the accident from the police
- c. Total Permanent Disability
- a) Claim submission form filled out by the policyholder
 - b) Policyholder identity card (showing the original and submitting a copy)
 - c) A special doctor's certificate for total permanent disability claims
 - d) Claim form for total permanent disability (filled in by participant)
2. Stages
- a. The stage submission form filled out by the policyholder or shown (if the policyholder has passed away)
 - b. Policyholder identity card or designee (showing the original and submitting a copy)
 - c. Copy of the last payment receipt
 - d. Original policy (not sent to head office, only marked at the application office and then returned)

From the explanation in sharia insurance about the provisions of the claim procedure, it is determined according to the method, time and method of payment. The requirements needed and the stages that must be passed or fulfilled in the Fulnadi product claim procedure are following the DSN MUI fatwa number No: 53 / DSN-MUI / III / 2006 on the tabarru 'contract in points two and three regarding the provisions of the contract and the position of the parties to the tabaru 'contract and the DSN MUI fatwa No: 21 / DSN-MUI / X /

2001 on sharia insurance guidelines in point seven regarding the claim procedure.

Benefits of Takaful Education Fund

According to (Nair, 2017), the benefits of education funds are as parents can start saving for your child early on because most of these policies can commence as soon as your child turns 14 days old and if you keep up your contribution payments, child will have a significant financial boost that has been cultivated over the course of 18 to 23 years. Based on the results of the interview with Chusaini, the benefits obtained were that the funds for the education stages of Elementary School, Junior High School, Senior High School, and Higher Education were obtained by the education stage funds set by the company. Customers also get compensation funds if their parents or policyholders have an accident that results in total permanent disability or death. When the grantee dies, the policyholder or parent will receive compensation (A. Chusaini, personal communication, 2020)

This insurance program for individuals intends to provide education funds, for the coveted dreams of children. The benefits of education fund insurance include:

1. If the participant has a long life until the end of the agreement, the child as the recipient of the grant will receive a Stage, when entering (Kindergarten, Junior High School, Senior High School, Higher Education) and a 4-year scholarship in Higher Education. If the stage that is due is not taken, it will be invested and will add to the scholarship at the University
2. If the Participant resigns before the agreement period ends, the participant will receive Cash Value. All funds in the Participant's Savings Account come from the savings balance and part of the profit on the investment return (*Mudharabah*)
3. If the child as the grantee dies before all stages are accepted, the participant/heir gets: cash value and compensation of 10% Takaful Awal Benefit (Annual Contribution x Agreement Period)
4. If the participant experiences an accident during the agreement period, the contribution-free policy and the heirs get: (1) Compensation of 50% Takaful Awal Benefit (if you die due to illness or total permanent disability due to accident) or 100% (2) Early Takaful Benefit (if you die due to accident) (3) Cash Value (4) Children as heirs and grantees receive: (a) Stages when entering (Kindergarten, SD, SMP, SMA, PT) (b) Scholarships every year since the participant experiences a disaster up to 4 years in College.
5. If after the agreement period ends and is still being awarded a scholarship

at the Participant Tertiary Education Institution, a disaster: (1) Died due to illness or total permanent disability due to an accident, the heir will receive cash value (2) died due to an accident, the heir will receive the cash value and Compensation of 50% Takaful Awal Benefit (3) Grant Recipients will continue to receive Scholarships until the concerned has 4 years in tertiary education.

From this explanation it can be stated that the implementation of full-blown products in terms of the claim procedure and benefits obtained is following the MUI DSN Fatwa No. 53/DSN-MUI/III/2006 and No. 21/DSN-MUI/X/2001. This is a good thing, it needs to be maintained and improved. Takaful Keluarga Insurance has also received ISO 9001; 2008 certificate from Det Norske Veritas DNV, Norway as a company that applies international-based quality management standards, an award as the best sharia insurance company at the 2019 Sharia Republika award, and the Indonesia Digital Popular Brand Award in 2020.

Case Study (Example)

Mr. Badrul Muttaqin was born on December 14, 1998, or 21 years ago, he registered as a participant in Fulnadi products for his child who would be born in the next few days and according to the doctor, he would be a boy whose plan would be named Keanu Faza Muttaqin. Badrul certainly wants to plan provisions for his children in the future related to educational matters, where Badrul wishes to send his children to a higher level so that he takes the initiative to register for the Takaful Keluarga Insurance Company, especially in Fulnadi products. Therefore, Badrul chose to pay a monthly contribution of Rp. 300.000; with an agreed period of 18 years and a contract period of 22 years (until the child graduated from a university), because Badrul's age is still young and not old, the *tabarru'* funds that are issued are not too large. Contributions paid will be deducted 75% for the first year, 30% for the second year, and thereafter, IDR 15.000 per month will be deducted for administrative costs. If during the insurance period Badrul dies due to illness, then Badrul will receive a death fund of 32.400.000, the heirs will receive funds of 3.800.000-43.600.00 and 6.480.000-25.900.000 for the beneficiary's compensation. However, if Badrul and the recipient of the ratio during the insurance period are still alive, the funds will be around 6.480.000-9.720.000. So that the total earned until the agreement period (contract period) ends is IDR 100.440.000.

Note:

- a) The illustration above is made based on the assumption of an investment rate of 8% per year, and this is not a guarantee, the realization will depend on the investment results obtained later.

- b) SDT = Balance of Savings Fund at the end of the year; The Staged assumption is taken at the beginning of the year.
- c) Contract period = 22 years - Children's age (years); Contribution Payment Period = 18 years - Children's Age (years)
- d) MTA = Takaful Awal Benefit = Contribution (per year) x Contribution Payment Period.
- e) If Participants with Permanent Disabilities due to Accidents during the Contribution Payment Period, the Participants are exempted from paying contributions and the Benefits are the same as Benefits not due to an accident
- f) If the Grant Recipient dies within the contract period, the Participant will receive 10% compensation from the MTA plus the current cash value.
- g) Policy Fee: IDR 25,000; Monthly Administration Fee: IDR 15,000 starting from the second year; Claim fee of 1% of the claim value, a maximum of IDR 50,000

According to the case study above, preparing insurance for children's education during a pandemic is indeed important. Where the current family economic condition is arguably under pressure due to the pandemic, so it can make it difficult for someone to pay for children's education. Having child education insurance, of course, can make parents calmer. Having child education insurance is also useful to ensure that children can get a guaranteed education, which is provided by the insurance company. Moreover, if parents or family heads who provide support are at risk during the Covid-19 pandemic, then children can still get guaranteed education up to a higher level.

CONCLUSION

The Takaful Education Fund insurance claim process, as known as Fulnadi, starts from the time the participant (customer) submits a claim for education funds, and then the claim process will be submitted and processed by the leadership. Calculation of claims is done by calculating savings funds originating from contributions (contributions) originating from customers then the funds are managed by the company, and if a claim occurs, the company pays the claim according to the benefits of the valid policy period. To find out the calculation of claims based on the education level table set by the company. The funds will be paid according to the specified time. The implementation of full-blown products in terms of the claim procedure and benefits obtained is following the MUI DSN Fatwa No. 53/DSN-MUI/III/2006 and No. 21/DSN-MUI/X/2001. For future research, it can be done by carrying out insurance claim procedures during the Covid-19 pandemic, not only on education insurance but also other types of insurance.

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