

ABSTRAK

“ Analisis Pelaksanaan Perjanjian Asuransi Jiwa Berbasis Syariah pada Produk Al –Khairat (studi kasus pada PT. TAKAFUL KELUARGA Jemur Andayani Surabaya)”

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Penelitian yang berjudul “ *Analisis Pelaksanaan Perjanjian Asuransi Jiwa Berbasis Syariah pada Produk Al –Khairat (studi kasus pada PT. TAKAFUL KELUARGA Jemur Andayani Surabaya)*” ini bertujuan untuk mengetahui pelaksanaan perjanjian asuransi jiwa syariah yang diterapkan di Pt. Takaful Keluarga.

Metode yang digunakan dalam penelitian skripsi ini adalah metode deskriptif dengan jenis data yang bersifat kualitatif. Sumber data yang digunakan adalah data primer yang diperoleh langsung dari penelitian lapangan dan data sekunder yaitu data atau pengetahuan yang diperoleh melalui studi kepustakaan, tulisan artikel, jurnal, situs internet terpercaya dan sumber data lainnya.

Berdasarkan hasil data saat penelitian, maka peneliti dapat menyimpulkan: 1) Prinsip-prinsip asuransi syariah ada sembilan yaitu prinsip tauhid, prinsip tolong-menolong, prinsip keadilan, prinsip saling kerjasama, prinsip amanah, prinsip kerelaan, prinsip larangan riba, prinsip larangan gharar (غرر) dan prinsip larangan maysir (ميسر). 2) Pelaksanaan perjanjian asuransi jiwa di PT. Asuransi Takaful Keluarga Cabang Surabaya sudah terlaksana sesuai prosedur. Dimana dalam perusahaan tidak ada kendala yang menghambat penerapan prinsip asuransi tersebut, dibuktikan dengan minimnya klaim bermasalah dari nasabah. Dan juga lancarnya semua program yang dikeluarkan oleh perusahaan.

Takaful Keluarga, Prinsip Asuransi Syariah, Pelaksanaan Perjanjian.

ABSTRACT

Analysis of Implementation Life Insurance Agreements Based on Islamic Law in Products of Al Khairat (case study at PT. TAKAFUL KELUARGA Jemur Andayani Surabaya)

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This research entitled Analysis of Implementation Life Insurance Agreement Based on Islamic Law in Products of Al Khairat (case study at PT. TAKAFUL KELUARGA Jemur Andayani Surabaya) this research aims to investigate the implementation of life insurance agreements based on Islamic law are applied in Pt. Takaful Keluarga.

The method used in this thesis research is descriptive method with qualitative data analysis. Source of data used are primary data obtained directly from field research and secondary data is the data or knowledge acquired through the study of literature, writing articles, journals, reliable Internet sites and other data sources.

Based on the current data, the researchers conclude : 1) There are nine principles of Insurance based on Islamic law namely the principles of monotheism, the principle of mutual assistance, the principle of justice, the principle of mutual cooperation, the principle of trust, the principle of willingness, the principle of the prohibition of usury, the principle of prohibition gharar (غرر) and the principle of prohibition maysir (الميسر). 2) Implementation of life insurance agreement in PT. Takaful Keluarga Branch Surabaya already carried out by the procedure. There is no problem to the application of the insurance principle in the company, as evidenced by the lack of problematic claims from customers and the smoothness of all programs issued by the company.

Takaful Keluarga, Insurance Principle of Islamic law, Implementation of the Agreement.

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