

UTILIZATION OF BUMIDA INSURANCE 1967 PROBLEM PERSPECTIVE

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ABSTRACT

This study aims to look at the beneficial aspects of the utilization of BUMIDA 1967 Insurance for Students of the Faculty of Islamic Religion, Alkhairaat University, Palu. Data collection methods through interviews and literature studies. The results of this study are student claims on BUMIDA 1967 Insurance through the Mahasiswakoe Package in the form of medical compensation, hospitalization, or death which directly benefits the dharuriyat aspect of the maslahah of life, namely protection/prevention from disability due to accidents.

Key Word: Insurance Utilization, Maslahah of Life

INTRODUCTION

Insurance is a transfer of risk from one party to another by paying a premium. The premium is an obligation from the party whose risk is transferred to the party providing the risk transfer service. Proof of risk transfer in the form of an insurance policy agreement, if a certain loss occurs, compensation will be given in a predetermined amount.

Regarding the explanation of insurance, it can be seen through the explanation of Law no. 40 of 2014 concerning Insurance in article 1. It is stated that insurance is an agreement between two or more parties, namely the insurer binds itself to the insured. The insurer receives insurance payments to provide compensation to the insured against loss, damage or accident and so on.

PT. Bumiputera Muda General Insurance 1967 Palu Branch (BUMIDA) is an insurance company that has collaborated with Alkhairaat University Palu since 2018. The collaboration between BUMIDA 1967 Insurance and Alkhairaat University is in the form of BUMIDA 1967 insurance in the form of coverage for losses due to accidents for students (*Wawancara Kepala Cabang PT. Asuransi BUMIDA*, 2022). This also includes students at the Islamic Faculty.

Protection of the soul is one of the main objectives of the Shari'a and is a basic need whose end result is benefit in the form of avoiding oneself

from all damage or evil (Lathifah A. Lanonci, 2022). In Law no. 40 of 2014 concerning Insurance states that the life protection in question is for things that cause harm to life and damage to body parts that result in disability or death. The role of insurance in life protection is to emphasize the preventive aspect, namely preventing disability or death as previously mentioned (Prima Dwi Priyatno, 2020).

It is important for Alkhairaat University students, especially at the Islamic Faculty, to understand the principles and methods of managing BUMIDA 1967 insurance. This is because students are BUMIDA 1967 insurance participants who directly become insurance participants when they enter Alkhairaat University. This is important because if there is a loss due to a life-threatening accident experienced by a student, they can make a claim on BUMIDA 1967 insurance.

METHOD

The type of research used is qualitative research with a phenomenological approach. Data was collected by interviews and literature study. The data management and analysis techniques used are data reduction, data presentation and drawing conclusions. Testing the validity of the data to measure the validity of the research results was carried out by triangulating sources and theories.

RESULTS AND DISCUSSION

A. *BUMIDA Insurance 1967*

Insurance is coverage or protection for an object from the threat of a danger that causes loss (Abdul kadir Muhamad, 2006). Insurance is a risk coverage agreement agreed between the insured and the insurer. The insurer will pay future losses to the insured, with the insured paying periodic premiums to the insurer.

The relationship formed between the insurer and the insured is a relationship that arises from free agreement or consent. This takes the form of voluntary availability between both parties to fulfill their rights and obligations. This means that from the beginning of the agreement/agreement, the insurer, namely the insurance company, accepts the transfer of risk and the insured is obliged to pay the predetermined premium (Radiks Purba, 2004).

PT. Bumiputera Muda General Insurance 1967 (hereinafter referred to as BUMIDA) was founded on the idea of the management of AJB Bumiputera 1912 as the holding company, represented by Drs. HIK Suprakto and Mohammad S. Hasyim, MA in accordance with deed no. 7 dated 8 December 1967 from Notary Raden Soerojo Wongsowidjojo, SH who is domiciled in Jakarta and announced in the addition to the State Gazette of the Republic of Indonesia No. 15 dated 20 February 1970. Bumida obtained an operational permit from the Directorate of Financial Institutions, Directorate General of Domestic Monetary, Ministry of Finance of the Republic of Indonesia through letter No. KEP. 350/DJM/111.3/7/1973 dated 24 July 1973 and extended in accordance with the Decree of the Minister of Finance in 1986 (PT. Asuransi Umum Bumiputera Muda 1967, n.d.).

BUMIDA 1967 Insurance has various insurance policies. 1) Mobilkoe is an insurance product that provides *comprehensive risk protection* for cars; 2) Motorkoe is an insurance product that provides *total loss protection* for motorbikes; 3) EMPLOYEE is an insurance product that provides protection for workers while carrying out work activities; 4) Sehatkoe is an insurance product in the form of a health insurance product; 5) Siagakoe is an insurance product that provides protection against the risks of injury due to accidents; 6) Siswakoe is compensation for the risk of treatment, hospitalization and death; 7) Siswakoe in the form of compensation for death, permanent disability, medical expenses,

hospitalization, funeral and others (PT. Asuransi Umum Bumiputera Muda 1967, n.d.).

Siswakoe and *Siswakoe* Insurance Procedures that participants are educational members aged 3 to 64 years by attaching class/major/generation and identification number. For every educational institution, 1 (one) policy is created. If there is a difference in the coverage period between classes/levels at the institution, then more than 1 (one) policy can be made. Issuance of more than 1 (one) policy for the same institution name is only permitted to accommodate differences in coverage periods (PT. Asuransi Umum Bumiputera Muda 1967, n.d.).

Submit a claim no later than 3x24 working hours after leaving the hospital/clinic or death by filling out a Personal Accident Insurance claim form with the Principal (for claims under IDR 150,000) and by the treating doctor (for claims above IDR 150,000,-). Attach details of treatment and if there is a risk of death in the form of a Village/Police/Doctor/Hospital Certificate. The maximum claim submission limit is 30 (thirty) days from the date of the incident. The amount of compensation and compensation given is in accordance with the package taken by showing proof of treatment/care from the hospital. Compensation for the risk of death due to an accident and compensation for funeral costs are given in total according to the package. Thus, students through the BUMIDA 1967 insurance will receive benefits from medical risk compensation, hospitalization and death compensation in the form of funeral costs.

B. *Maslahah Concept*

Maslahah comes from the word *shalahah* which means benefit or regardless of damage. Maslahah in Indonesian means bringing goodness or in Arabic it means actions that lead to goodness (Mohammad Mufid, 2016). The result of the establishment of the Shari'a is benefit (Hamka Haq, 1998) in the form of five things, namely the preservation of religion, soul, reason, lineage and property (Ahmad Sanusi & Sohari, 2017). The benefit in question is the benefit received or the risk of loss that can be avoided.

The concept of the rule of *الضَّرَرُ يُرَادُ* (Harm must be eliminated) explains that humans must be kept away from actions that harm both themselves and others and not cause harm (hurt) to other

people as well (Nash Farid M. Washil & Abdul Aziz M. Azzam, 2009). This is the aim of the Shari'a, namely that *maslahah* includes 6 (six) main things, namely the protection of religion, soul, mind, family, honor, and wealth. In order to guarantee the existence of these six main things at the *dharuriyat* level (Asmawi, 2014). At the *dharuriyat* level, these are needs that must be met by an individual to avoid damage/badness that will occur in life if they are not met.

Concrete measures of benefit are required to fulfill the requirements. 1) Benefits must be in accordance with the five objectives of the Shari'a (preservation of religion, soul, mind, lineage and property); 2) Benefits must be convincing and bring benefits and avoid harm; 3) Benefits bring convenience/can be implemented (A. Djazuli, 2006). Benefits are also universal, which means they apply generally to humans in all circumstances (Hamka Haq, 1998). This can be seen from the fulfillment of basic human needs which, if not met, will result in harm to humans.

C. Utilization of BUMIDA Insurance 1967 Maslaha Perspective p

Insurance is a coverage effort by one party to another party with a premium payment within a certain time period. The overall aim of insurance, as explained previously, is protection against risks that occur in the future. Likewise with BUMIDA 1967 Insurance with its product, *Siswakoe/Siswakoe*.

As previously explained, the BUMIDA 1967 *Siswakoe* Insurance product is a collaboration insurance product between PT. Bumiputera Muda General Insurance 1967 and Alkhairaat University Palu. Students are users of *Siswakoe* Insurance. The risks covered are the risk of accidents with compensation in the form of treatment, hospitalization and death compensation if death occurs.

Implementation of the BUMIDA 1967 Insurance product in the *dharuriyat* (basic needs) aspect, namely things that cause life threat, damage to limbs that cause disability or death of a person. The mental benefit that is intended is the preventive aspect (Prima Dwi Priyatno, 2020). Student claims regarding losses/accidents they suffer from the *Siswakoe* package also include prevention, namely by receiving compensation, students can receive

compensation for medical treatment or hospitalization during the healing process.

Al-Ghazali classified *maslahah* into three levels of needs, namely *dharuriyat* (primary), *hajiyat* (secondary) and *tahsiniyat* (tertiary). Insurance that protects life is included at the primary level, namely in the form of life benefits when someone experiences a life-threatening event that results in disability (Ahmad Yunadi, 2020). This then makes the BUMIDA 1967 Insurance product, namely compensation from the *Siswakoe* insurance package which can be claimed if an accident occurs, can help students avoid injury and help their recovery process or even help their families through death compensation.

CONCLUSION

Utilization of BUMIDA 1967 Insurance by Islamic Faculty Students in the form of the *Siswakoe* package. This package can be claimed by Islamic Faculty students if an accident occurs and requires treatment, hospitalization or death compensation. By utilizing the BUMIDA 1967 *Siswakoe* Insurance package, students can prevent disabilities that could be caused by accidents they experience.

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