

**THE ROLE OF INSURANCE AGENTS IN IMPROVING PUBLIC
UNDERSTANDING OF FIRE INSURANCE PRODUCTS
(CASE STUDY AT PT ASURANSI ASKRIDA SYARIAH)**



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Abstract

This study discusses the role of agents in increasing public understanding of fire insurance products at PT. Asuransi Askrida Syariah. This research uses descriptive qualitative research methods, through the use of primary data which can be through interviews and secondary data from important documents and previous research. Meanwhile, the object of this research is the role of insurance agents in increasing public understanding of fire insurance products and the subject of this research is insurance agents at PT Asuransi Askrida Syariah. The data collection method was carried out by interviewing agent staff at PT Asuransi Askrida Syariah. Then the researchers collect some previous research related to the research, which is usually called documentation. The method of analysis in this research is descriptive, namely by reducing data or summarizing data that is important in research, displaying data, and concluding research results. The results are the methods used by agents at PT. Askrida Syariah in educating the public regarding fire insurance products by creating events, seminars, and promotions on social media. Then the obstacles faced by the agent are the lack of public knowledge regarding fire insurance products, and many people who think insurance is not important. The large number of competitors from other insurance companies is also an obstacle in marketing fire insurance products. Nevertheless, the development of PT Askrida Syariah is very good. It can be seen that from 2019 to 2021, there has been an increase in the number of premiums and also customers.

Keywords: Role of Sharia Insurance Agent, Fire Insurance, Public Understanding

INTRODUCTION

Secretary General and Deputy Head of Agency for the Indonesian Sharia Insurance Association or AASI Srikandi Utami said that compared to the convention industry, public interest in the Indonesian Sharia market is still quite low. According to Srikandi, it is suspected that the increasing market share of the Sharia insurance business is due, in part, to the penetration of the Sharia market. "Market penetration is slow because the number of Sharia insurance agents is still small. Apart from that, the behavior of the financial market still depends on the insurance contract," she said, Wednesday in the Sudirman area, Central Jakarta, during the discussion. 26th September 2018. Responding to this, Srikandi said that the insurance company had a license. Now there are only 174,000, which is about 20% of all insurance agents in Indonesia. "The number of convention (insurance) brokers is currently around 600,000. Thus, only 20% are Sharia licensed," said Srikandi. Furthermore, the behavior of the Islamic financial market, particularly in the Islamic insurance industry, when it comes to the public interest, is usually dependent on one's own will, with religious principles as one of the driving forces. Srikandi hopes that the Islamic insurance sector will grow and help the adoption of national Islamic finance in the future (Malik, 2018).

February 24th, 1994 marked the beginning of the Sharia-based insurance industry in Indonesia. On the same day, PT Syarikat *Takaful* Indonesia (Takaful Indonesia) was established to become the first Sharia insurance company in Indonesia. General *Takaful* (General *Takaful*) works for Comprehensive Sharia Insurance. Mathematically, we can see that Sharia insurance has existed for about 24 years and continues to grow every year. Even though there have been many developments, there are still many people who are reluctant to seek Sharia insurance services. This can be caused by several factors, such as the Muslim community in Indonesia which is not understood by all insurers. Needless to say, a large part of the Muslim community is still anti-insurance products. Public interest in utilizing Sharia insurance products is also influenced by the absence of public communication regarding the existence of

Sharia insurance institutions. As a result, the general public cannot obtain information about Sharia insurance, for rural residents.

Another issue is that even if rural residents know about Islamic insurance, they may not want to use it because they usually live in the middle or lower class. Conversely, everyone who buys insurance is required to pay a premium according to the terms of the agreement; This premium can be paid once or twice a month, depending on the initial agreement. The village economy ranges from a lower middle class, so they will protest to pay the premium even though they are still struggling to meet their basic needs. Moreover, the level of awareness of the Indonesian people regarding future risks is still very low. This is because insurance is seen as a complementary need rather than a primary need. The next factor is people's interest in insurance. This concern can be, for example, the fear that you have already taken out an insurance policy, but if you are unlucky not to receive a claim from the company, it usually happens to someone else who has not received a claim, claims words are the cause. This is generally spread by one insurance company to influence other insurance companies. In addition, policyholders fear that they will not be able to pay their premiums (Aisha, 2018). Moreover, the level of awareness of the Indonesian people regarding future risks is still very low. This is because insurance is seen as a complementary need rather than a primary need.

The obstacle in increasing Sharia insurance is the lack of understanding of the insurance, the role of agents in this case is very important. For this reason, the researchers are very interested in researching the role of agents in increasing public understanding. In this research, we took research related to Sharia fire insurance products at PT Askrida Syariah because this is insurance that is considered so important, considering that currently there are many fires which are caused by several events such as short circuits, lightning strikes, and others. The number of fire cases recorded in the city of Medan from January to December 2021 has occurred as many as 245 cases and from January to December 2022 there have been 218 fire cases in the city of Medan (source: Medan Fire Prevention and Fire Service). To avoid things like that, it is very important to insure our house or any of our most important objects or

assets so that it doesn't make it difficult for us in the future. In this research, we would like to examine, related to the role of agents in increasing public understanding regarding fire insurance products. And what are the obstacles faced by agents when educating the public regarding fire insurance products. And we want to research related to the development of insurance at PT Askrida Syariah.

REVIEW OF LITERATURE

Insurance

Insurance is a collective agreement for community members to insure and support each other by raising funds to be used as relief funds for those affected by emergencies and by creating a joint financial fund. This is done to accommodate events that can happen to someone and cause losses. In this modern era, the need for insurance increases along with the growth of the economy and international trade. People who start a business often need security protection and welfare guarantees for their business. Thus, insurance coverage is considered important for welfare and safety for both businesses and individuals. The establishment of insurance companies has also made a significant contribution to the country's economic sector (Hasan, 2014).

According to the provisions of Article 246 of the Criminal Code, coverage or insurance means a premium which is paid by the insurer to an insured to replace damage, or losses which are anticipated for the profits deemed to have been suffered by the insured. This can be the result of an event (an event where it is uncertain). Insurance or coverage is a contract between two or more parties in which the insurer provides compensation to the insured for damage, or anticipated loss, winnings, or liability to a third party. It can be said that the insured suffers as a result of an event which is uncertain, or makes payments based on the death or life of the insured (Guntara, 2016).

Sharia Insurance

The word insurance comes from the Dutch language, *assurantie*, which in Dutch is said to be *Verzekering* which means coverage. Through the term *assurantie*, the term *assura deur* appears for the insurer, and *geassureerde* for the insured. Insurance is a contract (agreement) between the insured and the insurer for risk coverage. The insurer makes a

commitment to cover any losses caused by the risk borne by the insured. The responsible continues to pay the insurer's premium regularly (Sula, 2004).

Islamic insurance, known as *takaful* in Islam, means the sharing of risks between people so that one member becomes the bearer of the risks of the other members. Taking risks for each other is based on helping each other well (Soemitra, 2016). Islamic insurance is that in this situation they do not have direct contact with the goods of financial institutions or the products of non-bank financial institutions of the country's economic circuit or one of them, bank financial institutions. Monetary policy tools have made the role of Islamic insurance more inclusive for the surrounding community and contribute to society. sharia agreement, namely an agreement which does not include *maysir*, *gharar*, *risywa*, *ribah*. This high probability benefits managers (sharia insurance) and participants (customers) (Indah Lestari, 2019).

The Indonesian Ulema Council (MUI) and the National Sharia Council (DSN) both define Islamic insurance as a means of self-protection among a large group of individuals through investment in the form of assets and the *tabalah* they generate. The pattern of returns in order to mitigate some of the risks of a Sharia-adjusted contract (Herry Ramadhani, 2015).

Unlike traditional insurance, this is sharia insurance. In sharia insurance, each member sets aside money as insurance contributions known as *tabarru'* with the intention of helping and looking after each other. Thus, the sharia insurance system implements risk sharing, in which participants share the risk among themselves, in contrast to risk transfer, where the insured needs to pay a premium. Consequently, sharia insurance contracts need to comply with Islamic law (Sharia), which states that the contract must leave *maysir* (gambling), *gharar* (fraud), *zhulm* (persecution), *riba*, *risywah* (bribery), and investment assets need to be *halal toiba* (Fadillah, 2019).

Fire Insurance

Sharia fire insurance is an insurance product designed to protect participants from the risk of loss or damage to property caused by lightning, fire, smoke, explosions, and plane crashes. In fire insurance, the principle of compensation applies, namely compensation or compensation. The principle of compensation provides a mechanism

whereby, if the insured suffers a loss, the insurer will provide monetary compensation to recover the status of the insured from damage. Apart from the principle of coverage, there are other principles that are commonplace in fire insurance. The principle of insurance interest is the principle that binds the relationship between interested parties and the insured. Based on the provisions of Article 250 of the Indonesian Civil Code, it is explained that only those who have an interest and are entitled to these goods can be insured (Zulkifli, 2022).

The benefits of fire insurance are as follows: The insurance benefit here is in the form of reimbursement for the cost of repairing damaged and/or lost items. Unless otherwise specified, replacement will consider the technical wear and tear of the insured item based on its service life (Sitti Musyahidah, Nur Asizah, 2020). Protected Risk: Fire, Lightning Damage, Explosion, Aircraft Crash, Smoke. Coverage Extension: Riot and Riot Risk, Risk of Flood, Storm and Water Damage, Risk of Terrorism and Sabotage, Risk of Vehicle Collision, Risk of Debris Clearing. Extension of this risk insurance additional premiums can be paid in accordance with OJK regulations.

Insurance Contribution:

Insurance program is carried out based on Sharia principles by implementing a Sharia insurance policy in accordance with the fatwa of the MUI National Sharia Council and Financial Services Authority (OJK) Regulations. The contracts used are: a) *Tabarru* contract is an agreement between contract participants which includes the intention to donate a certain amount of funds (*Tabarru* fund) as a mutual fund in the event of a loss to the policyholder that is covered by the insurance contract; b) *Wakalah bil Ujah* contract is a *tijarah* contract in which participants agree to arrange insurance for an insurance company by providing compensation (*ujrah*) to the insurance management company for the insurance management services of a sharia insurance company; c) *Mudharabah* contract is a contract used to manage investments in the *Tabarru* Fund.

The objects insured are buildings, including furniture, equipment, machinery and inventory. Then the coverage period is usually 12 months. However, if the insurance coverage is related to bank loan interest rates, the coverage period can be adjusted to the respective loan term, with certain considerations.

If there is a risk of causing damage, participants must immediately report it in writing to the organizers within 7 days and submit a claim for compensation within 12 days stating the amount of damage.

Insurance Agent

According to Halim (2021) insurance agent is for an insurance company that implements an agency mechanism to determine its distribution channel, the agent here is in a very necessary position and must be properly and properly reviewed (Hariyadi & Triyanto, 2017). Therefore, the related insurance company is required to designate an agent as an important asset for the insurance company. Therefore, companies releasing previous agents are required to provide some training or education as a provision to be able to market insurance products to prospective customers while simultaneously understanding in detail and mastering the products that will be offered later insurance agents are people who work independently or in a company whose work is based form of representation from companies in the form of insurance companies and sharia insurance to market insurance products and sharia insurance. Furthermore, according to Musyahidah, et al (2020) an insurance agent is an agent in an insurance business who is authorized to carry out tasks on behalf of a company which will later promote, provide information and sell company products in the form of insurance, both conventional and Sharia (Salim, 2005).

Understanding

According to Elmizan, Rahmawati, & Talim (2022), understanding is the ability of an individual to illustrate an object. Then, Maulana, et al (2017) state understanding is the ability in a person to find something new and find new meaning. Then Anas (2012) states that understanding is the ability of a person to understand and understand an object after the object is remembered or known. So, in other words understanding is a condition when a person knows something and is able to look at it from various sides. When a person has reached the level of understanding, he will be able to understand and rephrase through his own language and words what has been conveyed to him so that in the end able to apply it in real life (Wirdyaningsih, 2005).

RESEARCH METHOD

Research is an attempt to discover, develop and test knowledge in an original way. The research is based on usable or original descriptive, qualitative, naturalistic, and philosophical research methods to study real-world situations. Research is basically collecting data for a specific purpose and use. The scientific method is a research activity based on reason, experience, and the scientific properties of a system (Samsu, 2017). The subject of this research is an insurance agent at PT. Askrida Syariah and the object of this research is the role of insurance agents in increasing public understanding of fire insurance products at PT. Askrida Sharia.

The method used in this study is descriptive qualitative research, namely a research method that aims to understand the subject matter and describe the subject under study in detail. This method is intended for a more detailed analysis, namely looking at individual cases (Rahmani, 2016). In qualitative research, conceptualization, classification, and explanation are based on “events” received at the time the research was conducted. Therefore, it is impossible to separate data collection and data analysis activities. both happen simultaneously (Rijali, 2019).

In the research conducted, the researchers used primary data, namely data that directly obtained from PT Asuransi Askrida Syariah by conducting interviews and requesting important data related to the research conducted. And it also used secondary data, namely in the form of documents or previous research, relating to the research that is carrying out. As for the method or technique of data collection in this research, the researchers conducted interviews with administrative staff at PT Asuransi Askrida Syariah. Then collected several previous studies related to the research, which is commonly called documentation.

RESULTS AND DISCUSSION

The Role of Agents in Improving Public Understanding

According to Sri Putri Wahyuni’s agent staff at PT Asuransi Askrida Syariah. From the results of the interview, she said that:

“To increase public understanding of fire insurance products, it is necessary to carry out several specific strategies related to marketing fire insurance products to the public. In this case the agent will create an event that aims to introduce fire insurance products to the public or the public. Then by doing marketing via social media and also holding seminars about the benefits and importance of insurance.”

In general, insurance product marketing can be done through promotion or advertising which reflects the activity of communicating the benefits of a product and persuading consumers to buy it. Advertising media such as mass media (newspapers), internet, sales, brochures and publications must be used for promotion. Promotion is closely related to communication (Mashnu'ah, 2010).

Selection of the right product, variety, quality, appropriate bonus (product aspect and price aspect), attractive office atmosphere and continuous promotion (presentation aspect and promotion aspect). That is something that is very much considered by prospective customers in choosing an insurance company or product, therefore, in terms of marketing, some of these aspects are very important to pay attention to (Aslami, 2022).

Sharia insurance in marketing Islamic insurance products with Islamic insurance services. The role of insurance agents is considered very important because agents are the spearhead of the business. Companies can collect insurance premiums in large enough amounts through intermediaries. In addition, the role of Islamic insurance agents is to provide services to prospective sharia insurance participant. The role of sharia insurance in fulfilling its duties and responsibilities is as follows:

a) Bridging information to the public about sharia insurance. The mission of sharia insurance is to act as a bridge of information to the public about the existence of sharia insurance products. In addition, agents must also convince the public that they can make decisions about these sharia insurance products. Chapter V, Article 27, Paragraph 4 Administrative Decree No. 73 of 1992 concerning the Implementation of Insurance Activities of the Republic of Indonesia states that the insurer is obliged to provide clear and correct information to prospective policyholders regarding the implementation of insurance

activities in marketed insurance programs and the terms and conditions of insurance content, including the rights and obligations of the insured;

b) As a regulator of the image of sharia insurance companies in society, the Insurance Ombudsman is the person whose job is to support the image of the industry and insurance companies in society. The insurer cannot be wrong in marketing sharia insurance products in terms of advertising and informing about insurance products and selling sharia insurance products. Therefore, professional expertise must be compatible with Islamic insurance and its products and business knowledge, which is the answer to the needs of the Indonesian insurance market. Islamic insurance agents are responsible for conducting campaigns, providing information and selling insurance products. These three activities are carried out continuously. As well as avoiding mistakes that lead to the failure of insurance product marketing. This not only has an impact on low sales, but also the image of sharia insurance companies and the insurance industry as a whole. If you become a sharia insurance agent, follow the professional standards of every insurance company that promotes sharia insurance products to the public. So that people can accept the company and provide good reviews through insurance agents. It even adds good value to the Islamic insurance industry;

c) As a marketer of sharia insurance products, there are many marketing strategies to promote sharia insurance products. One of them is the claim strategy which is usually carried out by an insurance agent appointed by a sharia insurance company. Strategy 6 Promotional marketing takes precedence over other marketing strategies. The main marketing of sharia insurance is through sharia insurance agents. About 44.5% of the total revenue comes from agents, 36.7% from the bancassurance channel, and 18.8% from other marketers. This means that people are more interested in buying insurance through Islamic insurance. Agent services in promoting insurance products are considered more effective because they meet directly with potential participants to encourage the trust of potential participants to join an insurance agent company. Insurance companies bring policyholders closer to potential participants. In this way, sharia insurance companies hope that potential participants will more easily understand the product information provided by the insurer;

d) Providing services and solutions to customers in choosing sharia insurance products. Professional sharia insurance agents give more trust to companies and agents, not only as marketers but also in educating and providing services to the public. Knowledge of sharia insurance and specific knowledge of product marketing enables insurers to provide the best service to potential participants and offer solutions to potential participants to choose the right insurance product for potential participants; e) Providing correct information about sharia insurance. The agent's understanding and knowledge of sharia insurance is the most important thing to regulate. Besides that, the agent's ability to master sharia insurance products certainly varies.

Of course, optimal understanding and knowledge related to Islamic insurance will enable brokers to market Islamic insurance products. The lack of sharia insurance among the public is one of the inhibiting factors for the development of the sharia insurance industry. This is the first focus of brokers to provide insurance understanding to the public with the knowledge and ability of brokers to understand sharia insurance products. A good relationship between information agents and Islamic insurance dealers and the community is also very important for the community to later understand Islamic insurance and recognize the risks, benefits and other factors that make people potential owners of Islamic insurance. Therefore, the first thing a marketing agent does to fulfill their duties and responsibilities is to provide detailed information about the insurance products they market to provide insight to potential insurance prospects to avoid misunderstandings in the future. Understanding potential participants in the insurance industry increases the success rate of a marketing agent in marketing insurance products (Halilintarsyah, 2021).

The role of agents in increasing public understanding is as follows:

Visits in person to socialize

Direct visits are activities to visit prospects without making prior appointments. This activity is an activity that is very difficult to do and only experienced agents are able to carry it out. A direct visit will provide convenience if it is based on a reference. Generally, this activity is carried out by agents to fill free time to hone their skills in carrying out approach techniques.

Good cooperation between insurance agents as marketers, information providers as well as parties offering insurance products to the public, potential participants as parties who will buy (insurance policies), recipients of information from an insurance agent. So that no party is harmed by the other party. Therefore, when choosing an insurance product, it is better for the community to look at the attributes and also what factors can have a good impact in the future, understand all the risks that will be faced, find out more about insurance production on the market, seek information about insurance so that they get comfort after becoming police later. With the realization of a good cooperation, it will help insurance marketing activities become easier in the future.

Approach

The activities of insurance agents in this early stage are conducting activities by contacting prospects or their assets because without sufficient prospects, it means that there is no market that is managed or owned. The concept of a sales framework plays a very large role in forming skills for making approaches. The agent method for contacting prospects in making approaches can be done in several ways, namely: Direct Approach. Agents go directly to prospects without making an agreement beforehand. Try to make the customer get a good impression at the meeting, because the first impression of the customer, the agent determines the success or failure of the sale.

What should be the main focus of an insurance marketing agent is an understanding of insurance as well as an effort to understand other people or the community of prospective insurance participants. Of the many factors, the level of public understanding is one of the factors causing the low use of insurance by the public (OJK, 2014). People do not understand what insurance is, procedures and mechanisms and other matters related to insurance itself. Therefore, insurance still sounds foreign to the community, which in turn causes low use of insurance by the public.

Submission of Polis

Service actually starts from the moment the policy is handed over to the customer. Therefore, an insurance agent must be willing to spend various costs to build good relationships with customers. Following are the keys to the success of an agent in

order to provide good service to customers, namely: a) Serve and answer honestly all questions and complaints about the products and services we provide; b) Avoid arguing with customers about the concept of insurance, because they will always ask questions because they do not understand the functions and benefits of insurance; c) Give attention and understanding of risks, the future, goals and hopes for customers; d) Always be optimistic about customers and do service personally like you are your own brother.

According to research conducted in America, 65% of market information can be obtained from customers. Therefore, the more customers, the more prospects and the easier it is to close the policy.

In Gunistiyo and Subekti's (2001) research it is also stated, in this case an Islamic insurance agent is required to be able to place himself and prospective customers in marketing Islamic insurance products. An Islamic insurance agent is required to be able to distinguish strategies in marketing Islamic insurance products, namely by looking at educational background of the prospective participant. Likewise with the level of income, a sharia insurance agent is required to be able to place potential participants by looking at the income level of the prospective participant.

In general, the roles of both insurance agents and sharia insurance are the same, namely marketing insurance products to prospective insurance participants in particular and also to the public in general. However, there are several roles for Islamic insurance agencies, including the following:

Table 1
Role of Sharia Insurance Agent

No	Regarding	Insurance Agent	Sharia Insurance Agent
1	As an information bridge access to the community about insurance	Service orientation carried out as a bridge access to information to the public about insurance is limited to the transfer of information.	Service orientation carried out as access to information bridges to the community is not only limited to the transfer of information but rather to providing emotional and spiritual assistance to the community.
2	As a guardian of the image of the	In carrying out activities to market insurance products,	In carrying out activities to market insurance products,

	insurance company in the eyes of society	maintaining the company's image becomes important after successfully selling insurance products. Thus, professionalism is paid less attention in marketing insurance products to the public or prospective insurance policy participants.	maintaining the company's image is the main thing, by prioritizing professionalism in marketing insurance products to achieve success in selling insurance products to the public or prospective insurance policy participants.
3	As power marketers/sellers of insurance products	The method used in marketing insurance products is the usual buying and selling transaction method based on consensual 'origin'.	The method used in marketing insurance products is not just like buying and selling transactions as usual but with a process of approach or based on kinship.
4	Provide solutions and services to prospective participants in selecting insurance products	The services provided are limited to helping prospective insurance participants to easily choose which insurance product suits their needs.	The services provided are not only limited to helping potential participants to easily choose insurance products that suit the needs of potential participants but at the same time providing solutions to problems in choosing insurance products.
5	Provides a correct understanding of Insurance	The understanding given to the public is still limited to the basics of insurance practices.	The understanding provided to the public or potential participants is not only related to the basics of insurance practice but provides a detailed understanding of possible things that may occur during the course of the policy period and how to deal with them.

Source: Processed data

Barriers Faced by Insurance Agents

According to the agent staff of Mrs. Sri Putri Wahyuni at PT Asuransi Askrida Syariah from the results of the interview, she said that many people do not understand insurance, and many still think insurance is not important. Most citizens believe that Islamic insurance requires complicated procedures, raises public concerns about the use of Islamic management systems that are not Sharia-compliant, and that Islamic insurance cannot be used to cover its content or operational activities. Accusing him is the same as contract insurance. The low level of public interest in sharia insurance

service products has made the development of the sharia industry lagging behind the convention industry. The low level of public knowledge and interest in the use of sharia insurance products is due to the lack of public understanding of sharia insurance products and how they work. If sharia insurance is not a priority in making insurance decisions, exploitation of the unequal level of welfare of the population is widespread. The other factors that affect people's interest in Islamic insurance are income, products, locations, services and advertisements. It also includes the religious incentives, diverse elements of knowledge and experience that drive the choice of Islamic insurance (Santri Yani Zainta, 2022).

In addition, the lack of public knowledge, especially regarding fire insurance as well as the many competing companies, is also an obstacle in marketing an insurance product. Currently, there are so many insurance companies, both conventional and sharia insurance. To overcome this, it is very important to apply trust in the community so that build a good brand image in the eyes of the public. The company has a good image, so that many people choose insurance products at that company (Rahmi Syahriza, 2022).

Regarding fire insurance, if we look at it from a statistical point of view, fire incidents are increasing every year. At the Medan level, fire accidents still occur in several cases even if they are accumulated into hundreds of cases, which can be seen in the following data.

Table 2
Number of Fire Cases in Medan

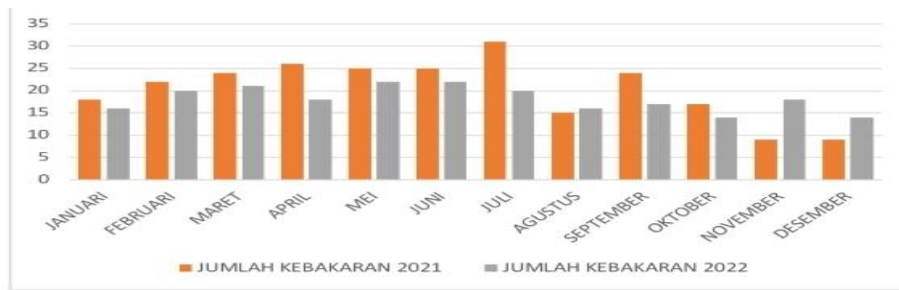
No.	Month	Number of Fires	
		2021	2022
1	January	18	16
2	February	22	20
3	March	24	21
4	April	26	18
5	May	25	22
6	June	25	22
7	July	31	20
8	August	15	16
9	September	24	17
10	October	17	14

11	November	9	18
12	December	9	14
TOTAL		245	218

Source: Medan Fire and Prevention Service

Based on the data above, it can be seen that cases of fires occurring in the city of Medan tend to decrease from 2021 to 2022. In 2021 there were 245 fire cases and in 2022 there were 218 cases, resulting in a decrease of 33 cases. Visually, the increase and decrease in Medan city fire cases every month in the 2021-2022 period can be seen in the following graph.

Medan Fire Case Data



Source: Medan Fire and Prevention Service

Figure 1
Medan Fire Case Data

The fire cases that occurred in the dominant Medan were classified as minor cases with the causes of the fires originating from electrical shorting houses, vacant land and several objects that triggered electricity. In the data above, even though the category of cases that occurred were predominantly small fire cases, the most cases that occurred were housing, which means buildings, warehouses or privately owned buildings that are used as residences by people who experience more cases of fire than public buildings or other forms of public goods. This indicates that ordinary people suffer more as a result of fire cases and of course these losses are felt by those who do not have fire insurance. The losses referred to here are from the material side where if he has fire insurance, of course there is a policy that is able to cover these losses so that at least it can be a guide for the fire victims. Of course, there is a reason for this, of course, due to lack of education and interest, which is of course based on a sense of indifference and feels that fire insurance is not too important and not as important as health insurance. Therefore, if this interest has been

instilled as a mindset by the community, it will become a special obstacle and challenge for insurance agents to offer and market fire insurance products, especially at Askrida Syariah earlier (Kadir, 2013).

The development of Islamic insurance still tends to have little or no presence among the public. Because in general, people have negative thoughts about the operation of Islamic insurance, they still adopt conventional insurance, which sees the practice as wrong and tantamount to usury. This is the task of Islamic insurance experts to make an understanding of Islamic insurance. Even though when compared to the two, sharia insurance is very profitable for customers who want to use *takaful*'s services. Therefore, there are several obstacles for Islamic insurance agents in marketing Islamic insurance, namely as follows:

Public Ignorance of Sharia Insurance Products

Public awareness to participate in insurance is also an obstacle to the development of sharia premiums in Indonesia, this low level of public awareness is a challenge for sharia insurers to convey an understanding of sharia insurance apart from the elements of *maisir*, *gharar* and *usury*.

Lack of Professional Human Resources (HR)

The development of sharia insurance is good news for the development of the industry. However, unfortunately this is not matched by the availability of quality Human Resources (HR) for sharia insurance. Not infrequently, the opening of a new sharia insurance branch or division is only supported by a limited number of human resources.

Capital Limitations

Some of the things that have caused the relatively low penetration of the Islamic insurance market in the last ten years are the low funds backing up Islamic insurance companies, market promotion and education that has not been carried out effectively (related to weak funds), the absence of Islamic insurance supporting industries such as brokers. Islamic insurance brokers, agents, adjusters, and so on, products and services are not superior to conventional products, market positions are still in doubt between the application of a comprehensive sharia concept and business phenomena in the field

which are sometimes very far from sharia principles, adequate reinsurance capacity support still limited (also related to funds) and there has been no discovery of products and services that are truly explored from the basic concepts of sharia.

Insufficient Government Support

As a comparison, the development of Islamic insurance in Malaysia can be seen as a good example. Islamic insurance in Malaysia began in 1984, where the Malaysian Government when growing Islamic insurance first formed the Takaful Act or Islamic Banking Act, then issued a license to open a company that was not aligned with Malaysia, in Indonesia Islamic insurance developed rapidly while special legislation on Islamic insurance had not there until now. This situation is a challenge for the development of Islamic insurance because it is feared it will lead to chaos. Even though it has given its existence, there are still many obstacles to the development of the Islamic economy in Indonesia. The problem of public understanding is only one of them. Another obstacle that is relatively influential is the full support of policy makers in this country, especially the ministers and government agencies that have the authority to choose economic policies. Support from various parties, especially the government, scholars, academics and the public are expected to provide input in the implementation of Islamic insurance operations. This is expected to be a control over Islamic insurance so that it runs in the applicable system while at the same time increasing the ability of Islamic insurance to capture the needs and aspirations of citizens.

Limited Promotional Funds

Limited promo funds result in low funds that back up sharia insurance companies in carrying out adequate market promotions and education which have not been carried out effectively. On the other hand, sharia insurance supporting industries have not emerged such as sharia insurance brokers, agents, adjusters, and so on, products and services have not been superior to conventional products, the market position is still in doubt between the application of the comprehensive sharia concept and business phenomena in the field which is sometimes very far from sharia principles. Conditions like this should be part of the art of corporate promotion management.

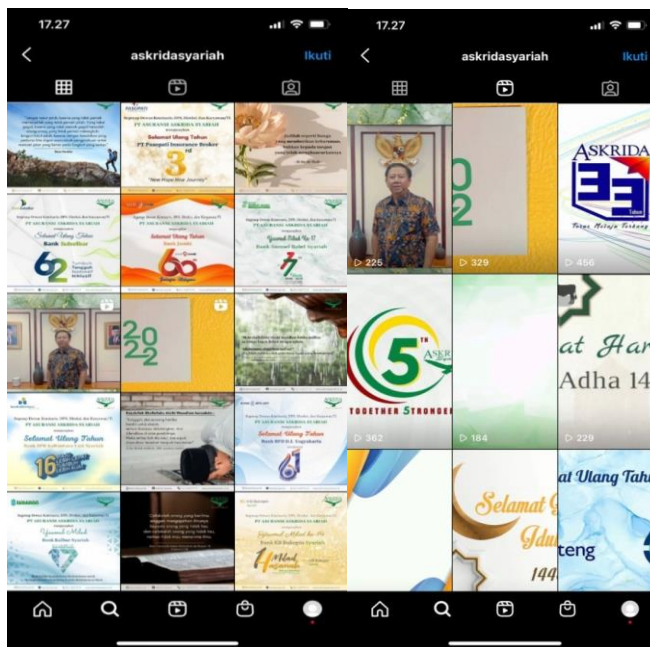
Development of Insurance at PT Askrida Syariah.

Table 3
Data on the Number of Customers and Premiums for Fire Insurance Products

Year	Premium	Number of Customers
2019	Rp. 150,000,000	300
2020	Rp. 175,000,000	350
2021	Rp. 210,000,000	400

Source: PT Askrida Syariah. Obtained from Administrative Staff

Based on these data, it is very clear that PT. Askrida Syariah is developing very well. It can be seen from 2019, the total premium reached Rp. 150,000,000 with 300 customers. Then in 2020 the total premium will reach Rp. 175,000,000 with the number of customers increasing to 350 people. And in 2021, it increases, the premium amount is Rp. 210,000,000 with a total of 400 customers. The success of the sharia askrida mechanism which is currently supported by the use of technology and information will certainly affect the increase in customers obtained. This can be seen from the promotion and marketing efforts of Askrida Syariah in marketing and showing how the company profile works from an Instagram account and also the use of Instagram features that keep up with the times so that activities are increasingly recognized by the wider community (Ikatan Akuntan Indonesia, 2015). This can be seen in the following Asrida Syariah Instagram reels and feeds.



Source: Instagram of Askrida Syariah

Figure 2
Asrida Syariah Instagram reels and feeds.

With the efforts made by Askrida Syariah through Instagram accounts, more and more customers will certainly be reached so that it becomes a factor for increasing insurance customers. In addition, the premiums offered have also increased enough to increase customer interest in using Askrida Syariah services. According to the askrida.com article, insurance reunions from Askrida Syariah are targeted to grow by 50% starting from 2018. It is very well seen developments at PT Askrida Syariah. For the future, the company must maximize services so as to build a good image, so that PT. Askrida Syariah is even better.

CONCLUSION

The role of agents in increasing public understanding regarding fire insurance products is by introducing fire insurance products through events, seminars and also promotions carried out on social media. However, the obstacles faced by insurance agents are the lack of public knowledge regarding fire insurance products, and many people who think insurance is not important. The large number of competitors from other insurance companies is also an obstacle in marketing fire insurance products. The development of PT

Askrida Syariah is very good. It can be seen that from 2019 to 2021 there has been an increase in the number of premiums and also customers.

For PT Askrida Syariah, it is hoped that it will further improve service to customers in order to create a good brand image in the eyes of customers. Therefore, the marketing of insurance products can easily be accepted by the community. Then to market fire insurance products, PT Askrida Syariah must be more creative in educating the public regarding the importance of insurance and up-to-date so that it can become good literature in academia.

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