

## Konsep dan aplikasi asuransi syariah di indonesia

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### Abstrak

The rapid development of the takaful insurance is quite encouraging in enlivening the insurance business in Indonesia. In addition to a large market share, the system is also transparent and makes the consumer comfortable. Takaful system is more fair, transparent and free from elements of gambling. Therefore, people feel more secure with takaful. The development of takaful insurance is also astonishing. In addition to continued product innovations, takaful insurance companies in Indonesia also continue raise strategic alliances with similar companies. The insurance has launched a number of potential products for those who are aggressive in investing and has focused on organic expansion of the company. Takaful business people should continue to enhance professionalism in developing the islamic insurance market. this is so important because there is a shift in the market orientation of an emotional market towards a rational market.