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Research Article

Sharia Insurance For Hajj And Umrah Trip PT. Tri Pakarta Insurance Perspective of DSN-MUI Fatwa

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Abstract. Hajj and Umrah travel insurance plays a very important role in providing a sense of security and comfort to pilgrims travelling to the Holy Land. The importance of this insurance is not only related to the financial aspect, but also has a great impact on the aspects of health, safety and peace of mind of the pilgrims. The purpose of this research is to examine the Shariah insurance for Hajj and Umrah trips managed by PT Asuransi Tri Pakarta from the perspective of the fatwa of the National Shariah Council-Majelis Ulama Indonesia (DSN-MUI). This study is a descriptive qualitative field research. Data were collected through interviews with representatives of PT Asuransi Tri Pakarta, analysis of DSN-MUI fatwa documents, and literature review related to Sharia insurance for Hajj and Umrah trips. The findings showed that, firstly, the adoption of Sharia principles in the preparation of Hajj and Umrah travel insurance products has provided a strong legal basis for the company. PT

Asuransi Tri Pakarta Jakarta ensures that its insurance products comply with the provisions of Fatwa DSN-MUI, which allows the use of insurance while avoiding elements of usury and speculation. Additionally, the implementation of sharia-compliant insurance for Hajj and Umrah trips by PT Asuransi Tri Pakarta Jakarta fulfils the needs of pilgrims in facing certain risks that may arise during the journey. Protection against risks, such as trip cancellation, delay, or loss of valuables, provides a sense of security and comfort for pilgrims. This allows them to focus on the implementation of worship without the burden of excessive worry.

Keywords: Sharia Insurance, Travel, Hajj and Umrah, Tri Pakarta, Fatwa DSN-MUI

INTRODUCTION

Humans cannot avoid the risks that are present during their journey of life on earth. These risks are equally probable for every human being, regardless of their social status. (Hariyadi and Triyanto 2017) Such risks include accidents, death, and illness, which can happen to anyone and ultimately harm those who experience them. The test of life is present regardless of social caste or geographical location. People from all over the world, including Indonesians, may face similar challenges. For instance, social problems experienced by people in neighbouring countries are often similar to those in our own country. (Hosen and Muayyad 2013)

However, there are minor differences between Malaysia and Indonesia in the context of the Hajj pilgrimage. For instance, Indonesian pilgrims are allowed to perform 40 congregational prayers at the Prophet's Mosque in Medina. In contrast, Malaysia has abolished this program, citing its non-obligatory nature and the need for time efficiency. Indonesians benefit from a shorter waiting period for Hajj, with a maximum of 43 years for the 100% quota or 86 years for the 50% quota. Additionally, there are rules regarding Body Mass Index (BMI), and those with a BMI value above 40 are not permitted to go. (Mazwini 2015) Prospective pilgrims with a BMI value between 35-40 and those with congenital diseases such as uncontrolled diabetes and hypertension are not permitted to depart. This policy aims to reduce the probability of negative outcomes in the future. It is important to remember that every risk carries its own consequences, so prevention and mitigation measures are crucial in reducing the magnitude of potential losses. (Fadilah and Makhrus 2019)

Engaging an insurance company can minimise the probability of losses occurring. The insurance company is responsible for bearing losses resulting from various events that occur outside of planning. Before the birth of insurance, Allah SWT issued propositions as a reminder for humans to be careful and prepare for various possibilities. In this context, Allah SWT forbids wastefulness and instructs to save money. (Permata 2019) Insurance can then be one of the ways that can be chosen as a form of 'precaution' against any bad possibilities in the future. This concept has been recognised by Islam and Allah SWT has given instructions through the Qur'an to undertake financial preparation and protection. (Hasan and Azli 2022) The term 'insurance' is commonly understood as a guarantee in the English vocabulary. In practice, insurance offers financial protection to individuals or groups when they face certain risks, thereby reducing the impact of potential losses. (Isnaini 2019)

Muhamad Nejatullah Shidiqi states that insurance is an essential need as it

provides a backup in the form of compensation when accidents occur. Insurance serves as an institution that offers compensation for common problems, including death, disability, fire, and natural disasters..(Jalil, Febriyanti, and Luthfi 2021)

In commercial law, Muhamad Nejatullah Shidiqi refers to the Wetboek Van Koophandel code, where article 246 defines insurance as a mutual agreement. The guarantor promises to compensate the insured party for any uncertain event that may cause losses. Insurance is an agreement that offers financial protection against specific risks to individuals or groups.(Oktayani 2018a)

As a Muslim, it is important to understand the difference between conventional insurance and Islamic insurance, and prioritize the latter. This is because conventional insurance may include elements that contradict Islamic sharia. Sharia insurance is defined by the National Sharia Council (DSN) and the Indonesian Ulema Council (MUI) as an investment in the form of assets or *tabarru'*, aimed at providing protection and assistance to specific parties. The benefits or replacements are returned to overcome certain risks through a contract that adheres to sharia principles.(Nurlatifah and Mardian 2016)

The significance of Islamic insurance for a Muslim is rooted in the fact that it emphasises Islamic ethical and moral principles in its implementation. The contracts agreed upon in Islamic insurance must adhere to the principles of fairness, uncertainty (*gharar*), and the prohibition of usury (*riba*). By prioritising Sharia-compliant insurance, a Muslim can ensure that their financial activities align with Islamic values and do not involve elements that may contradict Sharia principles.(Ridlwan 2017)

Islamic insurance provides a range of products, including Hajj insurance, which offers life insurance tailored to the Hajj pilgrimage. This product is particularly important for elderly pilgrims who require life insurance during the Hajj pilgrimage. Miscarriage (death) during Hajj is a common phenomenon influenced by various factors. Some of the main factors that contribute to the high mortality rate of Hajj pilgrims are the amount of energy required for spiritual activities. The Hajj rituals consist of pillars and obligations, each with a designated place in Shariah, such as *Miqat*, Mecca, Muzdalifah, and Mina. These locations are all situated in Saudi Arabia.(Muslim and Hadiwinata 2018)

Fatigue resulting from the intensity of activities and long journeys can be a significant factor, particularly for elderly pilgrims. Therefore, Hajj insurance in sharia format offers protection specifically tailored to the needs and risks that pilgrims may face during the Hajj pilgrimage. This product can provide financial security for the heirs or dependents left behind in the event of any unwanted incidents during the Hajj pilgrimage.(Supriyono 2019)

Participation in life insurance during Hajj is a responsible decision. Hajj insurance provides financial protection for pilgrims who face the risk of death during the pilgrimage, and also provides peace of mind to the family living at home.(Oktayani 2018b) By taking out life insurance for the Hajj, pilgrims can ensure that they and their families are protected from the financial consequences of an unexpected event. If something unexpected happens, such as death, the insurer will be responsible for the claim. This will help the families of the pilgrims left behind to

cope with the financial burden and funeral arrangements without any hassle. (Tila, Mukhsinun, and Fursotun 2019)

Hajj insurance enables pilgrims to safeguard against financial and administrative liabilities that may arise due to unforeseen events. This proactive measure ensures the smooth conduct of the Hajj pilgrimage and provides additional security for all parties involved. (Parsaulian 2018) PT Asuransi Tri Pakarta Jakarta offers Hajj insurance products that provide financial protection for pilgrims during their worship in the haram land, in accordance with the provisions of the Indonesian Ulema Council (MUI) Fatwa No. 39/DSN-MUI/X/2002 on Hajj insurance. This fatwa aims to regulate Hajj insurance within the corridors of Islamic sharia. The fatwa uses a *tabarru'* (grant) contract as the foundation for Hajj insurance, promoting mutual assistance among fellow pilgrims. The participants of Hajj insurance are the givers of *tabarru'*, while the grant funds are managed by sharia insurance. (Mahmuda 2019)

The special provision states that Islamic insurance companies are permitted to charge *ijrah* (fees) as a form of service payment for managing grant funds, while still prioritising fairness and reasonableness to ensure transparency in the Hajj insurance arrangement. This gives pilgrims confidence that the funds they contribute to Hajj insurance are managed with the principles of justice and in accordance with the provisions of Islamic sharia. Hajj insurance provides financial protection and adheres to Islamic ethical and moral principles. (Nuranggraeni 2020) The use of the *maqasid sharia* approach in analysing sharia-compliant insurance for Hajj and Umrah travel offered by PT Asuransi Tri Pakarta Jakarta provides a rational and substantial perspective on operational activities, agreements, and products. It is hoped that the product design will continue to evolve to meet changing needs while remaining firmly rooted in *maqasid sharia* principles for the benefit of the people. (L.Man 2018) Relying solely on a formalistic and textual approach to *fiqh* may not yield the same results.

RESEARCH METHODS

This research is descriptive qualitative. It is based on field research and aims to describe phenomena or events systematically and comprehensively. (Hardani, H., Andriani, H., Fardani, R. A., Ustiawaty, J., Utami, E. F., Sukmana, D. J. 2019) This text discusses the form and application of the sharia insurance contract for Hajj and Umrah travel offered by PT Asuransi Tri Pakarta, located at Jl. Falatehan I No.17-19, RT.2/RW.1, Melawai, Kec. Kby. Baru, South Jakarta City, Special Capital Region of Jakarta 12160. The data collection techniques used in this study include observation, interviews, and documentation. Direct observations were made of the activities related to the Hajj and Umrah insurance contracts. Interviews were conducted with customer service representatives, customers, and other relevant parties at PT Asuransi Tri Pakarta. (Muhaimin 2020) Documentation serves as a source of regulations for quality control of Sharia insurance for Hajj and Umrah trips. This includes DSN fatwas regarding insurance guidelines, as well as other sources such as journal articles, books, magazines, research results, or transaction records that provide legal context and governing rules. Once the data has been collected, it will be categorised and grouped based on its level of importance. Conclusions will then be drawn based on the focus of the problem being studied. (Hardani 2020)

RESULTS AND DISCUSSION

History of Tripakarta Insurance

PT Asuransi Tri Pakarta (TRIPA) is a general insurance company established on 21st August 1978 by the people of Bank Negara Indonesia. In 1986, PT Asuransi Wahana Tata entered as a shareholder. The position of shareholders as of 31st December 2017 is Bank Negara Indonesia Pension Fund, Wahana Tata Insurance and PT Tri Handayani Utama. In providing valuable insurance services, TRIPA is strengthened by professional human resources, integrated service systems, application of the latest information technology, as well as harmonious and mutual cooperation with business partners such as loss adjusters and reinsurers both from within and outside the country. In carrying out business activities, TRIPA has always shown significant progress to succeed in becoming a healthy, strong and trusted insurance company. This form of success is evident in the settlement of various insurance claims in small and large amounts, including claims for earthquakes that occurred in Palu in 2018.

Of all the claims that have been resolved, TRIPA carries them out in a fast, efficient and timely manner in accordance with its commitment to providing the best service standards for the insured. (Profile and Perusahaan n.d.) In order to improve performance, the Company continues to implement Good Corporate Governance in the true sense of the Company's operations directed towards excellence in performance, resources, and services. This includes efforts to realise integrated Company operations with the support of information technology, operational efficiency without reducing productivity and services, as well as increasing paid-up capital and expanding national and international reinsurance networks. TRIPA Insurance is registered and regulated by the Financial Conduct Authority (FCA) with a business permit number KEP-1754 / MD / 1978 dated 11 December 1978.

Difference between Sharia and conventional insurance

Sharia insurance is a system of mutual aid (ta'awun) in which participants/customers share each other's risks (risk sharing) by donating part or all of the contributions paid into a collection of tabarru' funds which will be used to pay claims in the event of a disaster experienced by some participants/customers. In this case, the insurance company only acts as a manager who carries out the mandate in managing and investing funds from participant contributions and not as an insurer as in conventional insurance.

Broadly speaking, Islamic general insurance products in terms of guaranteed risks have similarities with conventional general insurance products. However, in its implementation, Sharia-compliant insurance products must primarily be based on Sharia principles. This includes ensuring that the object/property to be insured is not contrary to Islamic law, both in terms of designation and business process, and the application of contracts/agreements (including tabarru' contracts, tijarah contracts, wakalah bil ujah contracts, and mudharabah contracts) based on Sharia principles. Furthermore, these contracts must not contain elements of maisyir, gharar, and usury, both for risk management and investment management purposes. Some of the

things that distinguish Sharia-compliant insurance from conventional insurance include:(Tila et al. 2019)

PRINCIPLES	SHARIA	CONVENTIONAL
Concept	Risk is shared among the participants (Sharing of Risk)	Transfer of risk from the customer to the company / insurer (transfer of risk)
Agreement/akad	Mutual aid (ta'awun)	Buying and selling
Cost of risk	Contribution	Premi
Fund Ownership	Contributions from participants partly belong to participants and partly given to the company as a trustee in managing these funds.	The premi paid by the customer belongs entirely to the company.
Source of Claims Payment Fund	Derived from tabarru' funds which belong to participants	Derived from company-owned funds / accounts
Investment	Investment instruments must be sharia-based	Free for any type of investment instruments
Surplus Underwriting	Distributed to takaful funds, participants and companies or can also be donated / represented based on an agreed contract.	All belong to the company
Sharia Supervisory Board	There is a Sharia Supervisory Board in order to supervise operations (management, products and investment of funds) so that they are managed in accordance with sharia principles	No Sharia Supervisory Board

Implementation of Sharia Insurance for Hajj and Umrah Travel of PT Asuransi Tri Pakarta Jakarta.

PT Asuransi Tri Pakarta Jakarta provides insurance for the journey of pilgrims and Umrah pilgrims, as stated in government regulation (PP) Number 79 of 2012. This regulation concerns the implementation of Law No. 13 of 2008 concerning Hajj Pilgrimage Organisers, as amended by Law No. 8 of 2019. The insurance covers guidance, protection, and assistance. Hajj and Umrah travel insurance is an essential component in preparing for a trip to the holy land for Muslims. This journey

encompasses both spiritual worship and practical considerations that require careful attention. Having Hajj and Umrah travel insurance can provide crucial financial protection and peace of mind during this meaningful journey. To apply for Hajj and Umrah travel insurance at PT Tri Pakarta Insurance, clients must provide their full name, address, telephone number, passport number, expiry date, and other contact information. It is important to ensure that all information provided is accurate and up-to-date. Information about family or other participants who will be travelling with you. Itinerary, including departure and arrival dates. Medical history, including any existing medical conditions. Information about any prescription medication currently being taken. Records of allergies or other special health conditions. (Rahayu and Devi 2023)

In general, PT Asuransi Tripakarta offers two types of Umrah trips, namely Regular Umrah and Plus Umrah. Regular Umrah and Umrah Plus tours offer spiritual experiences and worship for Muslims, but with different focus and dimensions. Regular Umrah involves travelling to the three main holy cities in Saudi Arabia: Jeddah, Medina and Mecca, while Umrah Plus includes additional destinations outside Saudi Arabia such as Turkey, Aqso (Jerusalem), Malaysia, Singapore, Dubai, Yemen, Oman and Uzbekistan.

Regular Umrah and Umrah Plus travel facilities are essential in providing a comfortable and comprehensive experience to pilgrims. Both regular Umrah (Jeddah, Medina, Mecca) and Umrah Plus, which includes additional destinations such as Turkey, Aqso (Jerusalem), Malaysia, Singapore, Dubai, Yemen, Oman, and Uzbekistan, offer distinctive features and facilities tailored to the characteristics of each trip. Accommodation: Regular Umrah typically offers accommodation in hotels near the Grand Mosque in Mecca and the Prophet's Mosque in Medina. The focus is on providing comfortable facilities such as air-conditioned rooms, cleaning services, and easy access to places of worship. Transportation is also provided for pilgrims, including inter-city travel from Jeddah to Medina and Mecca. (Tresna et al. 2021) Local transport is also provided for various Umrah rituals. Spiritual support: Regular Umrah trips include spiritual guidance from an Ustad or priest who guides pilgrims in the correct performance of the rituals. They provide in-depth instruction and understanding of the Umrah rituals. Pilgrimage guide: Regular Umrah pilgrims are usually provided with pilgrimage guides to take them to historical sites in Mecca and Medina, such as Jabal Rahmah and Jabal Nur. Scheduled prayer itinerary: Regular Umrah follows a structured worship schedule, including Tawaf, Sa'i and other Umrah rituals. This helps pilgrims to perform the rituals in the correct order.

Umrah Plus now offers additional tourist destinations outside Saudi Arabia. Pilgrims can visit historical sites in Turkey, Aqso, Malaysia, Singapore, Dubai, Yemen, Oman and Uzbekistan. In addition, Umrah Plus offers a broader cultural experience as pilgrims can explore the rich culture and history of additional destinations. For example, visiting Baitul Maqdis in Aqso or enjoying the cultural diversity of Turkey. Inter-country transport: Umroh Plus offers inter-country transport facilities, both air and road. Pilgrims can travel comfortably and safely from one destination to another. Language Guide Service: Umrah Plus usually includes local language guides to provide information and guidance at each destination. This helps pilgrims

understand the cultural and historical context of each place they visit. Culinary arrangements and local cuisine: Umrah Plus often provides a diverse culinary experience by incorporating the local cuisine of each destination. This gives pilgrims the opportunity to enjoy the culinary diversity of the world.(Al Fazri and Yusrizal 2023)

Form of Sharia Umrah insurance for Hajj and Umrah travel PT Tri Pakarta Insurance Jakarta.

Hajj and Umrah travel insurance plays a very important role in providing a sense of security and comfort to pilgrims travelling to the Holy Land. The importance of this insurance is not only related to the financial aspect, but also has a great impact on the aspects of health, safety and peace of mind of the pilgrims. Hajj and Umrah Insurance PT Tripakarta provides a good standard of service for the smooth running of the trip this is included in TRIPA Travel Insurance which is a comprehensive travel insurance product that provides benefits/compensation against risks caused by accidents, travel inconveniences and protection of luggage and personal belongings while travelling both domestically and abroad.(Arianty and Ghoni 2022)

TRIPA Travel Insurance is a comprehensive travel insurance product that provides benefits / compensation for risks caused by accidents, travel inconveniences and protection of luggage and personal belongings while travelling both domestically and abroad.

Tripa Travel Insurance provides cover for:

1. Personal accident, including
 - a. Death resulting from an accident
 - b. Total permanent disability resulting from an accident.
2. The costs of medical treatment and care include
 - a. The cost of medical treatment resulting from an accident.
 - b. Evacuation and repatriation costs, including emergency medical evacuation and repatriation of mortal remains.
 - c. Costs of continuing care.
 - d. Visits.
3. Travel inconvenience:
 - a. Loss of baggage and personal effects.
 - b. Delay of baggage.
 - c. Trip cancellation/delay charges.
 - d. Interruption and delay of travel.
 - e. Loss of cash in wallet.
4. Discomfort during the journey:
 - a. Loss of baggage and personal effects.
 - b. Delay of baggage.
 - c. Trip cancellation/delay charges.
 - d. Interruption and delay of travel.
 - e. Loss of cash in wallet.

General exclusion:

1. War, revolution, terrorism and sabotage.
2. Intentional commission of or participation in a criminal offence.
3. Violation of applicable laws and regulations.
4. Suicide or self-harm.
5. Radioactive, nuclear or chemical contamination.

Government regulation, intervention and criminal proceedings and there are some other exceptions.

Review of DSN-MUI Fatwa NO. 21/DSN-MUI/X/2001 Sharia Insurance for Hajj and Umrah Travel of PT Asuransi Tri Pakarta.

The practice of Islamic insurance is not explicitly mentioned in the Qur'an; there is no verse that actually explains the practice of insurance. There are only a few verses in the Qur'an that contain basic values that exist in the practice of insurance, such as the basic value of helping, cooperation or the spirit of protection against future losses. Islamic insurance is a practice of mutual responsibility. If one of the participants experiences an insured risk, he will receive a claim from the participants themselves. The concept of *takaful*, which is also the principle of the concept of Islamic insurance, is based on three principles, namely:

1. Principle of Mutual Responsibility
2. The Principle of Mutual Cooperation and Mutual Assistance
3. The Principle of Mutual Protection

Operationally, generally insurance that is in accordance with Shariah has a system that contains the following things:

1. To have a *takaful* contract (helping each other, bearing with each other) to provide compensation or protection against future calamities.
2. The funds collected become the trust of the fund manager. The funds are invested according to Shariah instruments such as *mudarabah*, *musyarakah*, *wadiah* and *wakalah*.
3. The premium has an element of *tabarru* or mortality (life expectancy).
4. Operating costs are borne by the policyholder and are limited to around 30% of the premium, so that the cash value is built up quickly in the first year, which is worth 70% of the premium.
5. The *tabarru'* account (the benevolent fund of all the participants) has been endorsed from the beginning by the participants for the purpose of helping each other.
6. The coverage mechanism in Sharia insurance is risk sharing. In the event of a catastrophe, all participants (mutually) bear and help.
7. Profits are shared between the company and the participants according to the principle of profit sharing (*mudarabah*), or in *tabarru'* contracts can take the form of gifts to participants and *ujrah* (fees) to managers.
8. Has a mission of faith, social and uplifting the economy of Muslims or *iqtisadi* mission.

In an Islamic society, social welfare can only be achieved if individuals cooperate and help each other. This is the basic concept used by the Islamic community in the conduct of insurance. The concept of helping each other in goodness and piety is in line with the principle of divinity and worship in a contractual agreement carried out. (Al Fazri and Yusrizal 2023) Takaful is an insurance concept based on Islamic sharia. It involves mutual help and cooperation. The contracts used in sharia insurance are determined by the purpose of the two parties to the transaction based on the principle of freedom of contract. If someone wants to insure as well as invest, then the contract used is mudarabah, musyarakah, or similar options. However, if the insurance is solely for sharia compliance, then the appropriate contract to use is a wakalah contract. The details of the contract should specify that the relationship between the insurance company and the participant is wakalah, while the relationship between insurance participants is a grant contract. According to Fatwa DSN No. 21/DSN-MUI/X/2001 on General Guidelines for Sharia Insurance, participants in an Islamic insurance program are provided with a contract that adheres to sharia principles. The contract must not include any fraudulent, gambling, usurious, mistreating, or bribery elements, nor should it involve forbidden goods or sin. (Muslim and Hadiwinata 2018)

PT Asuransi Tri Pakarta Jakarta's implementation of Hajj and Umrah Travel Shariah Insurance refers to DSN-MUI Fatwa No. 21/DSN-MUI/X/2001, which provides a legal basis and Shariah guidelines for insurance products in accordance with Islamic principles. In this case, Travel Sharia Insurance is implemented by adhering to several key principles in accordance with the fatwa. Firstly, the Travel Sharia insurance contract must comply with the principles of mutual assistance and risk sharing between participants. This insurance is designed to provide financial protection to Hajj and Umrah travellers in the event of unexpected health risks, accidents or trip cancellation. PT Asuransi Tri Pakarta Jakarta implements a contract that meets the needs of the participants and ensures that each participant receives protection benefits in accordance with his or her contribution. (Fadilah and Makhrus 2019)

Second, the Travel Sharia insurance contract ensures transparency in fund management. Fatwa DSN-MUI emphasises the importance of clarity regarding the investment of participants' funds and the distribution of profits. In its implementation, PT Asuransi Tri Pakarta Jakarta provides transparent information to participants on how their funds are invested and how profits are distributed in accordance with Shariah principles. This aims to maintain the trust of participants and ensure compliance with Shariah values. Third, the travel Sharia insurance contract avoids the element of usury. In its implementation, PT Asuransi Tri Pakarta Jakarta ensures that the financial system used does not involve interest or elements of usury. This principle is in line with Islamic teachings, which prohibit the practice of usury in all its forms. (Parsaulian 2018) Furthermore, the implementation of the Islamic travel insurance contract involves a mechanism of shared responsibility among participants. The concept of solidarity is achieved through mutual assistance and risk sharing. Therefore, if one of the participants experiences a disaster, the financial burden can be shared fairly according to their respective contributions. PT Asuransi Tri Pakarta Jakarta upholds the principles of sharia in Hajj and Umrah travel

insurance in its overall implementation. (Shoumi, Kurniawan, and Roziqin 2022) In this way, participants can experience the benefits of protection in line with Islamic values without engaging in practices that are contrary to religious teachings. This creates a financial solution in line with Shariah guidelines, making PT Asuransi Tri Pakarta Jakarta Travel Shariah Insurance a relevant and suitable choice for Muslims who wish to perform Hajj and Umrah with peace of mind.

CONCLUSION

Based on the study of the relevance of Fatwa DSN-MUI No. 21/DSN-MUI/X/2001, it can be concluded that the implementation of Shariah insurance for Hajj and Umrah trips by PT Asuransi Tri Pakarta Jakarta includes several important points. Firstly, the adoption of Shariah principles in the preparation of Hajj and Umrah travel insurance products has provided a strong legal basis for the company. PT Asuransi Tri Pakarta Jakarta carefully ensures that the insurance products comply with the provisions of Fatwa DSN-MUI, which allows the use of insurance by avoiding elements of usury and speculation. This demonstrates the company's commitment to Sharia compliance and ensures that Hajj and Umrah pilgrims can enjoy protection without violating religious principles. Secondly, PT Asuransi Tri Pakarta Jakarta's introduction of Shariah insurance for Hajj and Umrah trips positively meets the needs of pilgrims in dealing with certain risks that may arise during the pilgrimage. Protection against risks such as trip cancellation, delay or loss of valuables provides pilgrims with a sense of security and comfort, allowing them to focus on worshipping without the burden of undue worry. Overall, PT Asuransi Tri Pakarta Jakarta's implementation of Shariah insurance for Hajj and Umrah trips can be considered successful and relevant to the needs of the Muslim community. By considering the aspects of Sharia compliance and protection against the risk of.

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