

Takaful Agents' Roles in Accordance with the Quran and Sunnah

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Abstract

A current marketing practice of the Takaful industry requires agents to market and distribute the Takaful products to the public. Consequently, Takaful agents play an important role on behalf of the Takaful operator, to represent the Takaful operators and their products. More importantly, the agents would present the image of the Takaful as an Islamic type of insurance. Thus, there is a need to further clarify the agents' roles from the Islamic perspective which is stipulated in the Al-Quran and Sunnah of Prophets (peace be upon them). This paper attempts to discuss the role of Takaful agents according to the Al-Quran and Sunnah and proposes some basic elements that should be applied by the agents in marketing the Takaful products. Finally, it is hoped that all of the Islamic values as stated in the Al-Quran and practice through the Sunnah of Prophets (peace be upon them) will be implemented by the Takaful agents in order to realize the objective of Takaful as an Islamic alternative for conventional insurance.

Keywords: Takaful agent; Marketing; Al-Qur'an; Sunnah

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