

Penentuan Besar Dana Tabarru'™ Berdasarkan Tabel Mortalitas Indonesia 2019 dan Hukum de Moivre

Title	Penentuan Besar Dana Tabarru'™ Berdasarkan Tabel Mortalitas Indonesia 2019 dan Hukum de Moivre
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Abstract	<p>Tabarru'™ fund is a bunch of funds from participant contributions, which is the mechanism used in accordance with the insurance agreement. This tabarru'™ fund as a social fund that is used to help one of the participants who go through a disaster. Life insurance based on the funds management is divided into two, namely life insurance with elements of savings and life insurance without elements of savings. Life insurance without a savings element there is no special fund for tabarru'™ funds. Insurance premiums can be put into participant funds to be developed, then profits will be returned to participants who do not experience disasters, while company profits will be used to finance company operations. This can make it difficult to divide the operational surplus because there is no clear percentage for tabarru'™ funds. This study aims to determine the percentage of tabarru'™ funds with de Moivre law Mortality Table and Indonesian Mortality Table. This study uses the Cost of Insurance method which consists of several components, TMI 2019, investment return assumption, and management cost assumption. The case simulation shows that the percentage of tabarru'™ funds using de Moivre's law is greater than without using de Moivre's law.</p>
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