

ABSTRACT

Mega Listra. 2015, Thesis. Title: "The Insurance Financing Credit Application (KPR) Analysis at PT. State Savings Bank (Persero) Tbk. Branch Office Malang".

Lector: Dr. H. Ahmad Djalaluddin, Lc., MA

Keywords: Financing Loan (KPR), Mortgage Life Insurance, Fire Insurance, Mortgage Insurance Premium, Insurance Claims.

The people who have limited finances, buying a home in cash into an obstacle. While we know that the home is a type of needs that must be met. Of the many needs of the community will be made home bank financing products issuing home loans, such as mortgage (mortgage). To address the risk that happens, it would require a transfer of risk to another party through insurance. In this study, BTN Syariah insured mortgage loan types in the mortgage life insurance and fire insurance.

The method used is descriptive qualitative method. The data of this study include the primary data and secondary data. Primary data is the main data of this study. While secondary data used to support the primary data. Data were collected by interview, observation and documentation. To collect secondary data used technique recorded documents, ie documents concerning the company profile.

Mortgage insurance premiums paid on a one-time only payment at the time of the loan that is not already running. To simplify the calculation of the value of the insurance premium is calculated using the calculator provided by the insurance agency to see the age of the customer, the credit period, the size of the house each meter and others. Insurance premiums will be distributed at the end of the financing if there is no claim at the end of the term, but not 100%. Then for fire insurance claims, insurance agencies compensate by way of calculation comparing prices for parcels with the remnants of the fire debris, depending on the calculation according a survey of insurers and credit still goes according to the agreed contract. Medium life insurance claims, insurance agencies replace the remaining principal of the loan amount until the closing months of the credit, excluding gains or margin has been set at the time the contract.