

Islamic Insurance - Aly Khorshid

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Some Muslims believe insurance is unnecessary, as society should help its victims. "Insurance," however, need not be a commercial venture. In its purest sense, it is assistance with the adverse effects of inevitable afflictions, an arrangement beneficial to all. Schemes to ensure the livelihoods of traders and communities have been in existence for millennia. Commercial insurance on the other hand, was invented ostensibly for the same ends but with the chief beneficiaries being the shareholders and directors. Among the countless revelations Islam passed on, two prohibitions, namely riba (usury) and gharar (risk), have been used by legislators as grounds for the prohibition of insurance. Islam is not against making money, and there is no inherent conflict between the material and the spiritual. Islamic law allows igtehad (initiative) to the benefit of people as long as there is no harm to other people. Muslims can no longer ignore the fact that they live, trade and communicate with open global systems, and they can no longer ignore the need for banking and insurance. There is no prohibition in Islamic law against banking, nor insurance; similarly, Muslims can create insurance schemes that use their faith as the immutable basis for a working model. Aly Khorshid demonstrates how initial clerical apprehensions were overcome to create pioneering Muslim-friendly banking systems, and applies the lessons learnt to a workable insurance framework by which Muslims can compete with non-Muslims in business and have cover in daily life. The book uses relevant Quranic and Sunnah extracts, and the arguments of pro- and anti-insurance jurists to arrive at its conclusion that Muslims can enjoy the peace of mind and equity of an Islamic insurance scheme.

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