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RE Protect-i

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ABSTRACT

Climate change is an inevitable and urgent global challenge with long-term implications for the sustainable development of all countries. As part of leading Islamic finance sector in the world, Malaysia can become a pioneer to become an environmentalist to contribute to the nature. Bank Negara Malaysia (BNM) issued a discussion paper on climate change and principle-based taxonomy in December 2019 as a guidance to facilitate financial institutions including takaful operators in identifying and classifying economic activities that can contribute to climate change objective. Malaysia is committed to reduce the carbon emission by 45% by 2030 in Paris Agreement 2016. Therefore, Takaful industry is not quite ready as it is almost not being discussed and it is not encouraging takaful operators to step up. The study aims to promote green environment via takaful product as well as to observe the viewpoints and potential demand on introduction of RE Protect-i in Malaysia. The study collected primary data via survey questionnaires from green energy consumers in Malaysia and secondary data including articles, books and internet resources. The finding of this study is that most of the green users in Malaysia realized the importance of RE Protect-i in Malaysia to improve climate change. In conclusion, RE Protect-i is one of the potential products from Islamic financial institutions (IFIs) and takaful operator that have a significant impact in promoting green environment in Malaysia as well as increase customer knowledge and awareness on the green environment through InsurTech or TakTech. The RE Protect-i gives a significant impact to climate change in Malaysia and helps takaful operators, regulators and policy makers to do further improvement and research related to product. Few studies have addressed the importance of green takaful to climate change which is big gap in the industry.

Keywords: Bank Negara Malaysia, Takaful Operator, InsurTech, Renewable Energy

INTRODUCTION

2% of carbon dioxide (CO₂) emissions in 2019 make it the fastest growth in seven years according to the BP Statistical Review of World Energy 2019. It is a global issue and need to be taken into consideration by every country to preserve the environment. The CO₂ excessive release will trap all the heat from leaving the atmosphere and cause unnatural warming. This increase in CO₂ in the atmosphere is due to activities such as open burning, release CO₂ from our cars due to combustion and from the use of natural gases. The government has started the initiative to help us reduce CO₂ emission via various industries. All industries can help to play an important role to help the government. A financial institution such as bank or takaful that contributes to the 3.1% economic growth of service sectors in the first quarter of 2020 can be a tool to contribute to the environment. As part of leading Islamic finance sector in the world, Malaysia can become a pioneer to become an environmentalist to contribute to the nature. This effort is being encouraged by the shariah. Al Baqarah verse number 11: “Do not damage the earth”. Al A’raf verse 56: “Don’t you cause destruction on Earth. These are the examples in Quran for human to preserve the environment. Therefore, it is a wise idea and choice for the takaful operators to act as environmentalist and become a pioneer to educate the people on green environment and change the good act into business opportunity instead.

Problem Statement

The main challenge to this initiative for go green environment is when the public discussion on green environment is almost none and becomes a big gap in the takaful industry. Therefore, takaful industry is not quite ready as it is almost not being discussed and it is not encouraging takaful operators to step up (Muhamat et al., 2017). In both developing and developed countries, to take an initiative to a green environment or climate change is not an agenda. Bank Negara Malaysia (BNM) issued a discussion paper on climate change and principle-based taxonomy on 2019. It can be used as guidance to facilitate IFIs including takaful operators in identifying and classifying economic activities that contribute to climate change objective. During the ratification of Paris Agreement in 2016, Malaysia has committed to reduce the carbon emission by 45% by 2030. Government creates a partnership with private and business sectors to address the climate change because it is everyone’s business to take care of. This effort as well will become a blessing in disguise for takaful operators to utilize this joint effort into business opportunity. It is parallel to Islamic teaching that preserve the environment and increase on the efficient use and sustainability of the resources and contribute to the green environment. Corporate social performance for Takaful operators is divided into four segments by Carroll (1979), legal, ethical, economic and discretionary responsibilities. By doing so to participate in leading the financial sectors for green environment, takaful can fulfil their discretionary responsibilities and meet all the conditions of being able to serve the society. In view of the above, the main focus of this study is to create a green takaful product which will promote green environment as well.

Objectives of RE- Protect i

The main objective of the study is (1) to create a green takaful product in Malaysia. Other than that, the study aims (2) to promote green environment via takaful product and (3) to implement the Value Based Intermediation guideline from BNM for Takaful Operator point of view.

LITERATURE REVIEW

Green environment is related to the concern of environmental conservation and improved health of the environment. According to World Health Organization (WHO), there are 13 million of death annually worldwide due to environmental causes. These include asthma, chronic obstructive pulmonary disease (COPD), cardiovascular and stroke. According to Wasim Aktar et al. in 2009, exposure to pesticides can affect our hormones in the body. It can even lead to immune suppression and cancer. Since there is an initiative globally to replace standard appliances to energy efficient appliances, it helps millions of these appliances to reduce carbon emission from polluting our air. Nowadays, with the growth of world population and technology, the used natural resource is more than tripled compared to last two decades. According to Environmental Protection Agency (EPA) in USA, switching to energy efficient appliances could help to reduce the carbon emissions by 19%. Taking this initiative and increase the awareness on green environment can protect the planet for future generation. The word "takaful" is a term which comes from the Arabic language which is masdar or word derived from the word "takāfala" which means mutual guarantee or mutual protection. Takaful is a type of Islamic insurance where the participants contribute money to a pool system where it guarantees each of the participant against loss or damage. A takaful contract is an agreement between groups of individuals to the risk of certain accidents. They agree to protect each other in reducing the harmful effects of such accidents if it befalls one of the members joining the alliance made. Each member is therefore bound to pay a certain amount of contribution as a participation fee also known as premium. Takaful operators are in place where to formulate a strategic roadmap to advance VBI in their business offerings and practices.

METHODOLOGY

This study is conducted to develop green takaful product as well as to observe the viewpoints and potential demand on the introduction of RE Protect-i in Malaysia. The study applies primary and secondary research method. Primary data was collected via survey questionnaires from consumers in Malaysia and secondary data used in this research include articles, books and internet resources (Rusni et al., 2018). The secondary data collection is applied in order to develop green takaful product such as model use, pricing and others. The researchers refer to journal articles and internet sources as guideline to conduct this study. This method guides the researchers to come out with the principal, foundation and underlying contract that will be used in the green takaful product (Nazarov & Dhiraj, 2019). Besides, this study implements quantitative method in which 30 questionnaires were disseminated through online survey such as Google form and the targeted respondents were citizens anywhere in Malaysia to investigate their level of awareness with regards to the general takaful features in Malaysia. In addition, the open-ended questions were included to acquire customers' opinions and perceptions toward green takaful product, hence will increase the reliability and accuracy of the study.

RESULT AND DISCUSSION

RE Protect-i is a comprehensive fire takaful policy designed to meet the needs of green energy users who wish to protect their renewable equipment (RE) such as solar panel or photo-voltaic module (PV) solar panel system installed in the building such as house, commercial office and factory. The coverage of RE Protect-i in PV solar panel system

includes the solarpanel itself, charge controller, inverter, batteries backup and any other additional declared items which involved in PV solar panel system. RE Protect-i provides the end-to-end protection to protect the valuable asset of the participants. Other than that, this takaful policy also covers personal liability and loss of use due to covered event mentioned unless extra coverage is applied. The policy will run on yearly basis where participants have the right to renew or terminate policy after 1 year. RE Protect-i contract consists of shariah concepts such as Tabarru', Wakalah, Ju'alah, Waqf, Donation, Hibah and Ibra'.

COMMERCIALIZATION VALUE

The estimation percentage of renewable energy shows the increasing of renewable energy from 8% in 2019 to 21% by 2025 (IEA, 2019). According to Energy Commission annual report 2019, Peninsular Malaysia had a population of approximately 26 million that was 99.9% electrified consisting of coal, gas, hydro and solar. Electricity is supplied to industrial consumers (40%), commercial consumers (35%) and domestic consumers (23%) whereby the remaining 2% is supplied to mining and agricultural activities and public lighting (Energy Commission, 2019). In addition, there are almost 7 million properties in Malaysia in 2019 according to the Malaysia Property Market Centre (NAPIC, 2019). Table 1 below shows a huge number of potentials RE Protect-i that can be commercialized in Malaysia which is 539213 properties in peninsular Malaysia. This data can be used to estimate the potential RE Protect-i participants from 2022 to 2025 in line with the increasing of properties year by year, and the most important is the increasing of renewable energy percentage to the consumers in Malaysia that definitely will create more demand to the green takaful product. Table 1 below shows the breakdown of electricity consumer:

Table 1. Breakdown of Consumers

Type	Property	Property (%)	Usage (%)	Usage of RE	Potential RE Protect-i
Industrial Consumer	117526	1.74	40%	3.2%	3761
Commercial Consumer	584,327	8.67	35%	2.8%	16361
Domestic Consumer	6,038,315	89.59	23%	1.8%	111105
Others	NA	NA	2%	0.2%	NA
Total	6740168	100.00	100%	8.0%	539213

The premium is derived from claim cost plus expense plus profit. For RE Protect-i, the minimum premium RE Protect-i for domestic consumer is RM 22.004 per year which covered for at least RM20,000, while the minimum premium for Industrial and Plantation consumer is Rm 66.004 which is covered for at least RM60,000 of RE equipment. The premium will be increased if the participant wants to increase the sum insured value depending on the cost of the total PV solar panel system installed in their premises.

IP Ownership

The RE Protect-i is in the process of IP registration under Business Innovation and Technology Commercialization Centre (BITCOM).

Novelty and Originality

There is almost none of green takaful product such as general takaful specifically focus on the products that contain any renewable energy. However, instead of introducing a green takaful product, takaful companies introduce paperless policy where all the statements, quotations and policies will be issued via email or online. Therefore, the researchers would like to introduce a green general takaful product for houses, buildings and plantations. Therefore, the novelty of the product is tested to ensure the originality.

Social Responsibilities

The researchers believe that this product can cater to the need of potential contributors. RE Protect-i enables takaful roles to enhance Value Based Intermediation and promote green environment to the community by encouraging more people to use green energy as alternative source of energy for their daily activities and help to reduce CO2 emission.

Design, Display and Packaging of Product

RE Protect-i aims to give a futuristic and sophisticated visual on the product. RE stands for 'Renewable Energy' which basically means that this product is playing in a specific industry which is the renewable energy industry in Malaysia. Protect-i in the name shows that this product offers a type of protection that complies with the Shariah requirements. Protect by definition means to defend or guard from an attack, invasion, loss, annoyance, insult and others. Basically, this product simply offers compensation due to loss or damage after an incident. The compensation can be used for maintenance or purchasing new item. In a way, it 'protects' the item from total loss. RE and Protect-i basically sums up that this product offers a Shariah-compliant type of protection to customers who have installed Renewable Energy equipment in their properties or facilities due to damage from fire, flood and others. This will encourage more people to install RE equipment, and also promote takaful to be a pioneer in the industry. RE Protect-i offers benefits that does not just profit the participants, but also promotes the industry as well such as Ibra' and eligible to claim tax incentives from government which is Green Investment Tax Allowance (GITA) and Green Income Tax Exemption (GITE).

CONCLUSION AND RECOMMENDATION

Renewable Energy industry is growing rapidly around the world. The rise of supports and assistance provided by the government helps to encourage and promote the industry. RE Protect-i aims to be the pioneer of takaful product in the RE industry and hopefully can be a leading one. Based on the survey done by this study, 73% of the participants will purchase or subscribe to a green takaful product for their home or building in the future. Nowadays, even residential houses have started to install solar panel in order to reduce their monthly electricity cost. Therefore, the demand for green general takaful product, not just RE Protect-i, will be a huge potential for the takaful industry to jump into. Takaful operators should be the leaders among financial institutions to promote Green Environment via takaful products. The researchers recommend that the RE Protect-i will be marketed and promoted through

effective ways. In the era of digitalisation, the promotion should be in a way of using the online marketing platform or web such as using the robo-advisory to help the potential participants to get more information about this product. The takaful operators, policy makers, and regulators should work together to boost the awareness of the green energy product into Malaysia market. Furthermore, this study also proves that demand for green takaful is not just limited to buildings and properties. Participants have also listed their interest for green takaful in other industry sectors as well such as transportation and automotive, factory and machinery industry as well as the technology sectors. More green takaful products should be innovated because this is considered as an untapped market.

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