

ABSTRACT

Sharia life insurance users in Indonesia are very low. The growth of claims that are not balanced with the growth of other indicators of the development of sharia life insurance can increase the underwriting deficit of the company's tabarru' fund. Besides that, the expenses of sharia life insurance operating expenses also always increase every year.

This research aims to measure the efficiency level of sharia life insurance companies in maintaining business stability. The analysis technique used is Data Envelopment Analysis (DEA). The data used is annual data from 17 sharia life insurance companies in Indonesia from 2016-2020. The assumption used is input oriented Variable Return to Scale (VRS). The input variables used are total assets, operating expenses and claim payments. The output variables used are income and tabarru' fund. variabel input yang digunakan adalah total aset, beban usaha dan pembayaran klaim. Variabel output yang digunakan adalah pendapatan dan dana tabarru'

The results of this study indicate that sharia life insurance is still not efficient with an efficiency value of 92,4%, although there are 6 companies that have achieved 100% efficiency results. Variable that affect the inefficiency of sharia life insurance companies came from all input and output variables used.

Keywords: *Efficiency, DEA, sharia life insurance*

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