

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Kontribusi Neto, Biaya Ujrah, Beban Klaim dan Investasi Terhadap Surplus Underwriting Pada Perusahaan Asuransi Syariah Di Indonesia Periode 2015-2020. Data yang digunakan dalam penelitian ini adalah data sekunder sebanyak 11 Perusahaan. Teknik pengambilan sampel yang digunakan yaitu teknik *purposive sampling*. Metode yang digunakan untuk menganalisis hubungan antara variabel independen dengan variabel dependen adalah metode regresi linier berganda. Hasil penelitian menunjukkan bahwa secara kontribusi Neto dan hasil investasi berpengaruh positif dan signifikan terhadap *surplus underwriting* pada Perusahaan Asuransi Syariah di Indonesia Periode 2015-2020. Biaya Ujrah berpengaruh negatif dan signifikan terhadap *surplus underwriting* pada Perusahaan Asuransi Syariah di Indonesia Periode 2015-2020. Beban Klaim tidak berpengaruh terhadap *surplus underwriting* pada Perusahaan Asuransi Syariah di Indonesia Periode 2015-2020. Secara simultan kontribusi neto, biaya ujarah, beban klaim, dan hasil investasi berpengaruh positif dan signifikan terhadap *surplus underwriting* pada Perusahaan Asuransi Syariah di Indonesia.

Kata Kunci: Kontribusi Neto, Biaya Ujrah, Beban Klaim, Hasil Investasi *Surplus Underwriting*

ABSTRACT

This study aims to determine the Effect of Net Contribution, Ujrah Costs, Claims and Investment Expenses on Underwriting Surpluses in Islamic Insurance Companies in Indonesia for the 2015-2020 period. The data used in this study is secondary data as many as 11 companies. The sampling technique used is purposive sampling technique. The method used to analyze the relationship between the independent variable and the dependent variable is the multiple linear regression method. The results show that the net contribution and investment returns have a positive and significant impact on the underwriting surplus in Islamic insurance companies in Indonesia for the 2015-2020 period. Ujrah fees have a negative and significant effect on the underwriting surplus of Islamic Insurance Companies in Indonesia for the 2015-2020 period. Claim Expenses have no effect on the underwriting surplus of Islamic Insurance Companies in Indonesia for the 2015-2020 period. Simultaneously, the net contribution, ujarah costs, claim expenses, and investment returns have a positive and significant impact on the underwriting surplus of Islamic insurance companies in Indonesia.

Keywords: Net Contribution, Ujrah Cost, Claim Expenses, Underwriting Surplus Investment Return

