

INTISARI

Penelitian ini bertujuan untuk menguji retakaful, komisaris independen, total aset dan pertumbuhan hasil investasi terhadap surplus *underwriting* dana *tabarru'*. Tiga perusahaan asuransi umum full syariah di Indonesia dan empat belas unit usaha syariah menjadi subjek dalam penelitian ini. Data mengenai penelitian ini dikumpulkan dari berbagai informasi di dalam laporan tahunan periode 2014-2019 menggunakan pendekatan metode kuantitatif dengan unit analisis regresi data panel. Hasil penelitian menunjukkan bahwa retakaful dan total aset berpengaruh positif terhadap surplus *underwriting* dana *tabarru'* sedangkan komisaris independent dan pertumbuhan hasil investasi tidak memiliki pengaruh terhadap surplus *underwriting* dana *tabarru'*.

Kata kunci: Retakaful, komisaris independent, total aset, pertumbuhan hasil investasi, surplus *underwriting* dana *tabarru'*

ABSTRACT

This study aims to examine retakaful, independent commissioners, total assets and growth of investment returns on the underwriting surplus of tabarru' funds. Three fully sharia general insurance companies in Indonesia and fourteen sharia business units are the subjects of this study. Data regarding this research were collected from various the annual report for the 2014-2019 period using a quantitative method with panel data regression. The result of the research shows that retakaful and total assets have an effect on the underwriting surplus of the tabarru' fund, while independent commissioners the growth of investment returns has no effect on the underwriting surplus of the tabarru' fund.

Keywords: Retakaful, independent commissioner, total assets, investment return
growth, underwriting surplus of tabarru' funds