DANADYAKSA
POST MODERN ECONOMY JOURNAL
Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

ANALYSIS OF TABARRU' FUND GOVERNANCE AND CLAIMS MANAGEMENT FROM THE PERSPECTIVE OF THE SUSTAINABILITY OF THE PERFORMANCE OF SHARIA LIFE INSURANCE COMPANIES AT PT ASURANSI JIWA SYARIAH BUMIPUTERA

Muhammad Fikri Pohan[1]
Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
muhammadfikripohan@gmail.com

Andri Soemitra[2]
Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
andrisoemitra@uinsu.ac.id

Nur Ahmadi Bi Rahmani[3]
Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
nurahmadibirahmani@uinsu.ac.id

Abstract

This study aims to analyze the relationship between tabarru' fund governance and claims management from the perspective of sustainable performance of Islamic life insurance companies at PT Asuransi Jiwa Syariah Bumiputera using a qualitative Systematic Literature Review (SLR) method. The literature was collected through Google Scholar supported by the Publish or Perish application and selected based on inclusion and exclusion criteria within the 2020–2026 period, resulting in 17 relevant articles. The findings indicate that effective tabarru' fund governance—through fund separation, sharia compliance, transparency, accountability, prudential principles, and ta'awun—plays a strategic role in maintaining financial stability and improving company performance, while efficient claims management aligned with contracts and policy provisions enhances participant trust and satisfaction. The study further confirms a reciprocal relationship between proper tabarru' fund management and effective claims management in supporting the operational sustainability and reputation of Islamic life insurance companies.

Keywords: Management, Sharia Tabarru' Fund, Claims Insurance

DANADYAKSA
POST MODERN ECONOMY JOURNAL
Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

INTRODUCTION

The majority of Indonesia's population embraces Islam. This condition makes the development of Islamic financial institutions in Indonesia quite rapid, one of which is sharia insurance. The existence of sharia insurance is increasingly in demand by the public because it is considered able to meet the needs and desires of prospective insurance participants who want to be based on Islamic sharia principles. However, before deciding to use sharia insurance, prospective users need to understand in depth the type of sharia insurance to be chosen, considering that its characteristics are different from conventional insurance. Based on DSN-MUI Fatwa No. 53/III/2006, the implementation of sharia insurance must be based on Islamic sharia principles, prioritizing the common interest over the interests of individuals. In general, sharia insurance has fundamental differences from conventional insurance, especially in its operational system which prioritizes the principle of mutual assistance. In this system, both companies and participants benefit. The principle of helping in sharia insurance is realized through the mechanism of tabarru' funds. This is in line with the view that Islamic insurance companies operate with the concept of sharing and bearing risks together, so that each participant plays the role of an insurer for the risk of other participants (Rahayu & Mulyono, 2023).

The general guidelines for the implementation of sharia insurance are based on the principle of mutual help and benefit between individuals or groups. This principle is realized through the management of funds in the form of investments or tabarru' funds which aim to provide protection against various certain risks. All of these mechanisms are implemented through contracts or alliances that have been regulated in the provisions of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) in 2001. The concept of helping is the main foundation in the management of sharia insurance, as affirmed in the words of Allah SWT in Surah Al-Maidah verse 2: which reads:

وَلَا تَعَاوَنُوْا عَلَى الْاِثْمِ وَالْعُدْوَانِ ۖ وَاتَّقُوا اللّٰهَ ۗ اِنَّ اللّٰهَ شَدِيْدُ الْعِقَابِ ٢

Meaning: "And help you in (doing) policy and piety and do not help in committing sins and transgressions and fear Allah. Indeed, Allah is very severe in His punishment."

The tabarru fund is a collection of funds derived from participant premiums intended for charitable purposes and managed in accordance with Islamic sharia principles. Investment in tabarru funds is classified as having a certain level of risk because if financial risks occur, the impact can extend to various sectors. This has the potential to cause significant losses, such as increasing participant claim costs and declining company revenue, so that tabarru funds are less optimal in supporting increasing the profitability of sharia life insurance (Sapitri & Hidayat, 2024).

Based on theoretical studies, the mechanism of managing tabarru' funds in Islamic insurance companies is divided into two types of accounts, namely investment or savings accounts and tabarru' fund accounts. The contract used in the tabarru' fund is an agreement made by two or more parties without any expectation of return from the other party, and is based on the principle of mutual help between participants and is not profit-oriented. The tabarru' funds fully belong to the participants who are granted with the aim of helping other participants if they experience a disaster. Therefore, sharia insurance must contain an element of help-help, as at the beginning of the development of the insurance concept which made the principle of mutual help as the main foundation, which was later known as takāful (Rolianah, 2020).

Tabarru' funds are used as a means to help other participants who experience disasters. The claim funds given to participants come from the tabarru' fund account, which from the beginning

DANADYAKSA
POST MODERN ECONOMY JOURNAL
Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

has been intended and agreed upon by all sharia insurance participants as a charitable fund or a help-help fund. In the context of insurance, fund management refers to the insurance company's mechanism in managing the premium funds that have been collected, one of which is through investment activities in other financial institutions with the aim of obtaining optimal results. However, in sharia insurance, fund management must be carried out in accordance with Islamic sharia principles, namely by completely avoiding the elements of gharar (uncertainty), maisir (gambling), and riba (Amin & Kamaliyah, 2023).

One of the most fundamental elements in sharia insurance is the tabarru' fund. Each sharia insurance participant is required to pay contributions or premiums that have been agreed upon since the beginning of membership. The contribution fund is then managed by the sharia insurance company, where part of the total participant funds is allocated to the tabarru' fund which functions as a charitable contribution. This tabarru' fund is the main means in realizing the principle of mutual help between participants. The funds collected come from the contributions of all participants and are used to provide compensation to participants who face risks, such as death or accidents. In sharia insurance operations, the tabarru' fund acts as a core fund in the implementation of the concept of risk sharing to maintain compliance with sharia principles. The application of this concept allows Islamic insurance companies to achieve optimal financial performance, particularly in increasing the rate of return on assets. Furthermore, the management of tabarru' funds reflects the principles of justice and transparency, as well as prioritizing the value of social solidarity. The fund is managed based on sharia provisions that prohibit the practice of usury and speculation, so as to be able to provide financial protection that is in line with Islamic values.

In the practice of the insurance industry, the Financial Services Authority (OJK) stated that the problem of insurance claims that are difficult to file or not paid is the main issue that many consumers complain about. Of the total reports that came to the OJK, more than 50% of consumer complaints related to insurance products were about the difficulty of claims, for example unpaid claims or the process of many obstacles by insurance companies. According to the OJK, one of the main reasons for claims to be rejected is due to pre-existing conditions, namely health conditions or disease histories that the customer did not disclose honestly when purchasing a policy. As a result, when filing a claim, the company refused because it was deemed incomplete or inappropriate data. Another cause is mis-selling or misselling products. This can be because consumers sign policy documents without understanding the contents or because agents do not explain the product clearly, and sometimes even engage in dishonest practices just to achieve sales targets (Anggraeni, 2023).

Problems in the payment of claims are not solely caused by the insurance company, but can also arise due to the dishonesty of the policyholder in conveying the actual information before becoming the insured. In addition, the insured's lack of understanding of claims handling processes and procedures is often an obstacle when submitting insurance claims. This condition often leads to the assumption that insurance companies deliberately slow down or complicate claims settlement (Zainta et al., 2024).

One of the problems that often arise in the process of submitting a life insurance claim at AJB Bumiputera 1912 is the obstacle in disbursing compensation payments when the event occurs. In fact, the existence of an insurance agreement aims to transfer risk from the policyholder to the insurance company, so that the policyholder should receive compensation in the event of an unexpected event on the insurance object.

Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

Based on previous research (Puspitasari, 2022), it is known that several factors such as claims, retakaful, commission expenses and administrative costs, as well as investment results have an influence on the proportion of tabarru' funds. However, these studies have not included the variable of tabarru' fund reserves into the analysis model. In fact, tabarru' fund reserves have an important role in maintaining the stability and sustainability of participant fund management.

PT. AJS Bumiputera KPS Medan is a company engaged in the life insurance sector and is a relevant object to be used as a research location. The existence of this company makes an important contribution in supporting the implementation of research, especially related to problems that are worth studying. The results of the study show that there are obstacles in the claim submission process, including the insured's obligation to complete medical requirements as a condition for life insurance claims. Delays in fulfilling these requirements can cause delays in the claim disbursement process. In addition, it was found that there was a data discrepancy at the underwriting stage by the company, which resulted in claims not being realized (Rahayu & Mulyono, 2023).

REVIEW OF LITERATURE

Tabarru' Fund in Sharia Life Insurance

The tabarru' fund according to the Fatwa of DSN MUI (especially No. 21/DSN-MUI/X/2001 and No. 53/DSN-MUI/III/2006) is a collection of charitable funds derived from the contributions of sharia insurance participants, which are given sincerely for the purpose of helping (ta'awun) and bearing mutual risks in the event of a disaster among participants, not for commercial purposes.

The tabarru' fund is a fundamental element in the operation of sharia life insurance because it functions as a solidarity mechanism between participants in facing risks. Unlike company funds, tabarru' funds are grants and can only be used for the benefit of participants, especially in claim payments. Therefore, the governance of tabarru' funds requires the application of the principles of trust, transparency, and accountability so that the social and economic goals of sharia life insurance can be achieved in a sustainable manner (Puspitasari, 2022).

The management of tabarru' funds that is not optimal has the potential to cause an imbalance between the funds collected and the claim obligations that must be paid. Riadi emphasized that the implementation of risk management in the governance of tabarru' funds is a strategic need to maintain the adequacy of funds and financial stability of Islamic life insurance companies. Thus, the governance of tabarru' funds is not only oriented towards sharia compliance, but also plays a direct role in maintaining the sustainability of the company's performance.

A claim is a claim for an acknowledgment of rights, an official request, or a declaration of ownership of something. In insurance, a claim is a request by the policyholder to the company for compensation or payment of benefits. Legally, a claim is a formal demand to satisfy a right or dispute resolution. Claims management is one of the main indicators of the operational performance of sharia life insurance companies. The claims process reflects the extent to which the company is able to fulfill the participant's mandate fairly and on time. Professionally managed claims will increase customer trust, while problematic claims have the potential to lower the company's image and credibility.

DANADYAKSA
POST MODERN ECONOMY JOURNAL
Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

(Fratiwi et al., 2023) showed that the rejection of claims on the Bumiputera Sharia Life Insurance was generally due to incompleteness of documents, inconsistencies in the participants' initial data, and violations of legal and policy provisions. These findings indicate that the effectiveness of claims management is not only determined by company policies, but also by the quality of socialization and participants' understanding of insurance provisions.

In the context of sharia life insurance, companies have an obligation to ensure that the claims process runs according to the principles of fairness and transparency. Therefore, effective claims management is an important prerequisite in supporting the sustainability of company performance.

Tabarru' Fund Governance, Claims Management, and Corporate Performance Sustainability

Tabarru' fund governance and claims management have an interrelated relationship in determining the sustainability of the performance of sharia life insurance companies. The tabarru' fund acts as the main source of claim payment, so the quality of its management will have a direct impact on the smooth claim process. Inefficiencies in the management of tabarru' funds can trigger late payment of claims or even denial of claims, which ultimately affects the level of trust of participants.

(Wahyuni & Qadariyah, 2024) explained that the company's decision to accept or reject claims is highly dependent on the suitability of the risk event with the provisions of the policy and the adequacy of the available tabarru' funds. This shows that the sustainability of the company's performance is not only determined by financial aspects, but also by the quality of governance and operational decision-making.

(Hermawan et al., 2020) also emphasized that the effectiveness of the company's internal performance, including in claims service, has a significant effect on customer satisfaction and company sustainability. However, previous studies still tend to discuss the governance of tabarru' funds and claims management separately. Therefore, studies that integrate these two aspects in the perspective of the sustainability of the performance of sharia life insurance companies are important to enrich the treasure of research in the field of sharia insurance.

RESEARCH METHOD

This article uses the Systematic Literature Review (SLR) Method and with a qualitative research type. Systematic Literature Review is a research design that is carried out to systematically synthesize existing research evidence in terms of searching for research articles, critical appraisal, and synthesis of research results to answer a question.

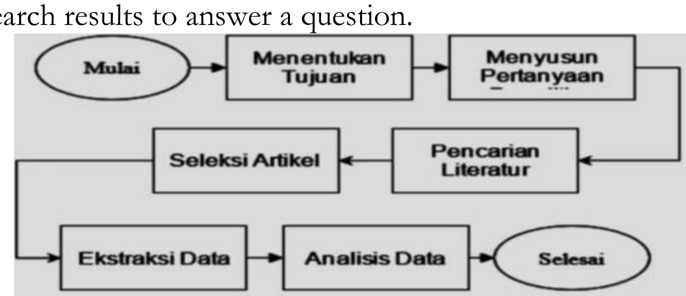

Figure 1.
Research Methods Systematic Literature Review

DANADYAKSA
POST MODERN ECONOMY JOURNAL
Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

Systematic Literature Review, which is abbreviated as SLR when translated into English, is a systematic literature review. SLR is a literature review method that identifies, evaluates, and interprets all the results of a research topic in order to answer a specific research question. This method is applied systematically according to steps and protocols that help avoid subjective and biased understanding with research in the literature review process.

Research Question

The Research Question (RQ) is prepared as a basis for the implementation of Systematic Literature Review research so that the process of searching, selection, and analyzing literature is carried out in a directed and systematic manner. RQ in this study functions to identify, analyze, and synthesize the results of previous research related to the governance of tabarru' funds and claims management from the perspective of the sustainability of the performance of sharia life insurance companies. The initial stage of research is to formulate clear and focused research questions. The research questions are structured to direct the process of searching and analyzing literature relevant to the topic being researched. The following are specific and topical Research Questions:

Table 1.
Research Question

Code	Research Question
RQ1	What is the relationship between tabarru' fund governance and claims management to the sustainability of the performance of sharia life insurance companies based on literature findings?
RQ2	What are the principles of tabarru' fund governance applied to sharia life insurance companies based on the results of previous research?
RQ3	How is the claim management practice in sharia life insurance reviewed from the perspective of sharia compliance and operational efficiency?

Based on the Research Question that has been formulated, this research will then conduct a systematic literature search process on various relevant scientific databases. Each article obtained will be selected using the inclusion and exclusion criteria that have been set, then analyzed and synthesized to answer each Research Question. Thus, the results of this Systematic Literature Review are expected to be able to provide a comprehensive overview of tabarru' fund governance and claims management from the perspective of the sustainability of the performance of sharia life insurance companies, as well as identify research opportunities and gaps that can be developed in future research.

Literature Search

The literature search strategy in this study was carried out by searching scientific articles through the Google Scholar database. Google Scholar's selection is based on its ability to provide access to a wide range of national and international scientific journals relevant to the research topic. Literature searches were conducted using the keywords "dana tabarru'" and "claims management". The keywords were chosen because they directly represent the focus of the research, namely the management of tabarru' funds and claims management practices in sharia insurance companies. Articles obtained from search results are then selected based on the suitability of the title, abstract,

Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

and content of the article with the research topic to ensure that the analyzed literature is relevant and supports the research objectives.

Article Selection

Once the article is selected based on the criteria that have been set late, the literature references used are limited to publications within the last six years, i.e. research published between 2020 and 2025. The evaluation stage begins with a review of the title and abstract to ensure the suitability of the article with the research topic being studied.

Literature searches were conducted using the keywords "dana tabarru" and "claims management". The search results through Google Scholar with the help of the Publish Or Perish application resulted in 17 articles and 1 website that is relevant to the research title.

RESULTS AND DISCUSSION

Furthermore, the articles or literature analyzed are obtained from various sources or electronic databases, including Google Scholar and Crossref which are supported by the Publish or Perish application, as presented in the following table:

Table 2.
Results of Literature Source Screening

Source Database	Article Found	Article Candidate	Article Options
Google Scholar	25	21	7
Aplikasi Publis or Perish Source Google Scholar	15	10	6
Aplikasi Publish or Perish Source Crossref	13	9	4
Website Google	1	1	1

Here is table 3. It is the result of Quality Assurance from the predetermined inclusion and exclusion screening process.

Table 3.
Research Quality Assurance Screening Results

Code	Article Title	Q1	Q2	Q3	Year of Publication	Indexed
Po1	Analysis of Factors Causing the Rejection of an Insurance Customer Claim (Case Study on Bumiputera Sharia Life Insurance Marketing Office Medan)	✓	✗	✓	2023	Sinta 5
Po2	Analysis of Life Insurance Claim Settlement System and Procedure at AJB Bumiputera 1912 Medan Regional Office	✓	✗	✓	2024	Sinta 5

DANADYAKSA
POST MODERN ECONOMY JOURNAL
Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

Po3	Identification of ROA in Sharia Life Insurance in Indonesia Perspective of Tabarru Funds and Underwriting Results	✓	✓	✗	2024	Sinta 5
Po4	Management of Tabarru' Funds in Sharia Insurance (at the Bumi Putra Muda Surabaya Branch Office) and its Relation to the Fatwa of the National Sharia Council	✓	✓	✗	2024	Sinta 4
Po5	The Proportion of Tabarru' Funds in the Perspective of Islamic Split Fund Theory	✓	✓	✗	2022	Sinta 2
Po6	Analysis of Service Implementation in Claim Settlement on Mabrur Partner Products Plus Sharia Life Insurance: A Case Study of PT. AJS Bumiputera Medan Branch	✓	✗	✓	2024	Sinta 4
Po7	The Effect of Tabarru Funds and Underwriting Results on Return on Assets	✓	✓	✗	2024	Sinta 4
Po8	Analysis of Tabarru and Participant Claims on Sharia Insurance in Indonesia	✓	✓	✓	2020	Sinta 3
Po9	Analysis of the Management of Tabarru Funds (Sharia Life Insurance) in Financing Products at BMT Mardhatillah Berkah Karawang	✓	✓	✗	2023	Sinta 4
Po10	The Effect of Net Contribution and Investment Proceeds on the Underwriting Surplus of the Tabarru Fund	✓	✓	✗	2025	Sinta 5
Po11	Web-Based Insurance Claim Service Information System at Ajb Bumiputera 1912 Telanaipura Jambi Branch Office	✓	✗	✓	2023	Sinta 4
Po12	Analysis of Tabarru Refunds for Policyholders Who Quit Before the Agreement Period Ends Sharia Insurance Perspective	✓	✓	✗	2023	Sinta 3
Po13	Analysis of the Causes of Rejection of Sharia Loss Insurance Claims by Insurance Companies	✓	✗	✓	2023	Sinta 5
Po14	Benefits and Mechanism for Settling Insurance Claims at PT KPM Asuransi Prudential Medan	✓	✗	✓	2022	Sinta 5

Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

Po15	Analysis of Motor Vehicle Insurance Claims at Pt Asuransi Jasindo Medan Branch Office	✓	✗	✓	2022	Sinta 4
Po16	Analysis of the Application of Contribution and Claim Fees in Sharia Life Insurance Products at PT. Sun Life Financial Syariah Medan	✓	✗	✓	2024	Sinta 4
Po17	SWOT Analysis of Unit Link Product Insurance Claim Procedure (Case Study on PT Asuransi Jiwa Syariah Bumiputera 1912)	✓	✗	✓	2023	Sinta 5

Through the stages of initial identification, screening, and quality assessment of articles sourced from various electronic journal databases, this study obtained 17 selected articles that met the inclusion and methodological feasibility criteria. The following table 4 presents the distribution of articles based on the search keywords used.

Table 4.
Search Keyword Distribution

No	Keywords	References Scientific Articles	Frequency (Journal Code)
1.	Tabarru Funds	24	(Po3).(Po4).(Po5).(Po7).(Po8).(Po9),(Po10),(Po 12)
2.	Claims Management	29	(Po1),(Po2),(Po3),(Po6),(Po11),(Po13),(Po14),(Po15),(Po16),(Po17)

How is the relationship between the governance of Tabarru' funds and claims management on the sustainability of the performance of Sharia life insurance companies based on the findings of the literature

Based on the results of the review of various previous studies, the governance of tabarru' funds and claims management have a close and interrelated relationship in supporting the sustainability of the performance of sharia life insurance companies. The tabarru' fund is the main foundation in the sharia insurance system which functions as a mutual fund for participants to bear each other's risks. Therefore, trustworthy, transparent, and accountable governance of tabarru' funds is the main prerequisite for the operational sustainability and financial stability of sharia life insurance companies (Hermawan et al., 2020).

The literature shows that the separation of tabarru' funds and corporate funds is a fundamental aspect of good governance. This segregation of funds not only aims to meet sharia compliance principles, but also plays a role in maintaining participant trust and preventing the risk of misuse of funds. Opaque governance of tabarru' funds has the potential to cause financial imbalances and reduce participant confidence, which ultimately has a negative impact on the performance and sustainability of sharia life insurance companies (Zainta et al., 2024).

Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

A number of empirical studies reveal that tabarru' funds have a significant influence on the company's financial performance indicators, such as asset growth and underwriting surplus. The tabarru' fund that is managed efficiently, supported by controlling operational expenses and investment management in accordance with sharia principles, has proven to be able to improve the company's financial performance. Thus, tabarru' fund governance is not only oriented towards normative compliance with sharia principles, but also contributes directly to the sustainability of the performance of sharia life insurance companies in the long term (Amin & Kamaliyah, 2023).

On the other hand, claims management is a tangible manifestation of the implementation of the ta'awun principle in sharia life insurance and is a crucial point in the relationship between the company and participants. The literature shows that the effectiveness of claims management is greatly influenced by procedural clarity, compliance with contracts, and operational efficiency in the claims settlement process. A fair, transparent, and timely claims process plays an important role in maintaining participant satisfaction and loyalty, which ultimately has a positive impact on the company's reputation and sustainability performance (Batubara & Syahriza, 2022).

However, various studies also reveal that claims management practices in sharia insurance still face a number of challenges, such as incompleteness of documents, delays in reporting, and low understanding of participants in policy provisions. These factors are often the cause of claims rejection or delays, which have the potential to lower participants' confidence levels and negatively impact the company's performance. Therefore, improving the claims management system and increasing participant literacy are important aspects in supporting the sustainability of sharia life insurance companies (Sakinah & Ridhah, 2023).

The literature also confirms that the governance of tabarru' funds and claims management are directly related to each other. Effective management of tabarru' funds allows companies to have sufficient liquidity to meet claims obligations, while efficient claims management helps maintain the balance of tabarru' funds from running a deficit. This reciprocal relationship shows that failure in one of these aspects can disrupt financial stability and threaten the sustainability of the performance of sharia life insurance companies (Rolianah, 2020).

Thus, based on the findings of the literature, it can be concluded that the sustainability of the performance of sharia life insurance companies is greatly influenced by the quality of tabarru' fund governance and the effectiveness of claims management. Trustworthy and transparent governance of tabarru' funds, supported by efficient claims management and in accordance with sharia principles, will strengthen participant confidence, increase financial stability, and support the sustainability of the operations of sharia life insurance companies, including PT Asuransi Jiwa Syariah Bumiputera (Nasution & Lubis, 2022).

How are the principles of tabarru' fund governance applied to Sharia Life Insurance Companies based on the results of previous research

First, the principle of fund separation is the most fundamental principle in the governance of tabarru' funds. Research (Puspitasari, 2022) emphasizes that the management of tabarru' funds must be strictly separated from company funds and participant investment funds, as explained in Islamic Split Fund Theory and PSAK 108. This separation aims to maintain the purity of the tabarru' contract as a grant fund between participants and prevent the mixing of the company's commercial interests with the participants' charitable funds. This principle is also strengthened by the research of Wahyuni and Qadariyah (2024) which found that the management of tabarru' funds in

Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

accordance with the DSN-MUI Fatwa No. 53/DSN-MUI/III/2006 requires the existence of three separate accounts, namely tabarru' funds, participant funds, and company funds.

Second, the principle of sharia compliance is the main foundation in the governance of tabarru' funds. All previous research shows that the management of tabarru' funds must be free from elements of gharar, maysir, and usury, both in their collection, use, and investment. Tabarru' funds may only be used for the payment of participant claims and needs that have been agreed upon in the contract. (Wahyuni & Qadariyah, 2024) emphasized that compliance with the DSN-MUI fatwa is not only normative, but also an indicator of sharia legitimacy that determines participants' trust in sharia life insurance companies.

Third, the principles of transparency and accountability are important elements in maintaining the trust of participants. Research (Puspitasari, 2022), and (Amin & Kamaliyah, 2023) show that sharia life insurance companies are required to present financial statements of tabarru' funds in a separate, clear, and accountable manner. This transparency includes information regarding participants' contributions, claim payments, underwriting surplus or deficit, and reserve funds tabarru'. The accountability of fund management is also reflected in the company's obligation to close the deficit of tabarru' funds if the funds are insufficient, without imposing risks on participants.

Fourth, the prudential principle is reflected in the management of claims, underwriting, and investment in tabarru' funds. Research (Firdaus et al., 2022) shows that high claims and commission expenses are the main factors affecting the proportion and sustainability of tabarru' funds. Therefore, sharia life insurance companies must implement selective underwriting management and safe, liquid, and sharia based investment management so that tabarru' funds remain sustainable and do not experience prolonged deficits.

Fifth, the principles of justice and ta'awun (help) are the spirit of the governance of tabarru' funds. Research (Nurjanah et al., 2024) confirms that tabarru' funds do not aim to maximize company profits, but to ensure the protection of participants collectively. The surplus underwriting of tabarru' funds that occurs must be managed fairly, either as a reserve, distributed to participants, or allocated according to the contract agreement. This principle emphasizes that the company only plays the role of a manager, not the owner of the tabarru' fund.

Overall, the results of previous research show that the governance of tabarru' funds in sharia life insurance companies is a system that is not only oriented towards financial performance, but also on sharia compliance, participant protection, and fund sustainability. The implementation of the principles of fund segregation, transparency, accountability, prudence, and fairness are key factors in ensuring that tabarru' funds are managed in accordance with sharia objectives and are able to support the sustainability of the performance of sharia life insurance companies.

How Claims Management Practices in Sharia Life Insurance Are Reviewed from the Aspects of Sharia Compliance and Operational Efficiency

The practice of claim management in sharia life insurance is the realization of the participant's rights to tabarru' funds in accordance with the provisions of the policy. Claims can only be processed if they meet conditions such as compliance with the policy provisions, the policy is in an active state (inforce), not in a waiting period, and the risks submitted are included in the coverage and not the exclusion.

This provision shows that claims management cannot be separated from the principles of compliance with contracts and contract transparency (Zainta et al., 2024).

DANADYAKSA
POST MODERN ECONOMY JOURNAL
Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

From a procedural perspective, the claim mechanism is carried out through clear administrative stages, such as filling out the claim form, attaching supporting documents (doctor's certificate for death claims, laboratory results or police reports for accident claims), and manual and system validation processes by companies (Nasution & Lubis, 2022).

The use of information systems in validation aims to speed up and improve the accuracy of the claims verification process, thereby supporting the company's operational efficiency.

In addition, claims practices must also be in accordance with the scope of coverage listed in the policy. Claims may be denied if the risk does not match the type of coverage chosen or occurs due to violations of the law and negligence not covered in the policy. This emphasizes that compliance with policy provisions is the main basis for maintaining a balance between the rights and obligations of the parties (Batubara & Syahriza, 2022).

In the context of risk management and sharia supervision, the operation of sharia insurance products is under the supervision of the Sharia Supervisory Board (DPS), which ensures that claims practices remain in line with sharia principles and do not deviate from the provisions that have been set. This supervision is an important aspect in maintaining the integrity of tabarru' funds and ensuring that claim payments are made fairly and in accordance with ta'awun principles (Sakinah & Ridhah, 2023).

In terms of governance and regulations, a good claims settlement system is characterized by compliance with applicable regulations and industry standards. Compliance is not only a legal obligation, but also an instrument to maintain the integrity and trust of customers in the company. In fact, compliance with regulations is considered a foundation in maintaining the credibility and operational continuity of insurance companies (Harahap & Daulay, 2024).

Operational efficiency in claims management is also affected by integrated system structures and procedures. A structured system with consistent stages of submission, verification, evaluation, and claim settlement has been proven to improve the speed and accuracy of services. In addition, improving process automation, information system integration, and staff competency development are potential improvements in improving the efficiency and quality of claims services (Harahap & Daulay, 2024).

Thus, claims management practices in sharia life insurance can be considered effective if they meet two main dimensions, namely sharia compliance and operational efficiency. Sharia compliance is reflected in the suitability of claims with contracts, DPS supervision, and compliance with regulations. Meanwhile, operational efficiency is reflected in a structured system, the use of information technology in validation, and continuous evaluation of claims procedures.

In the context of PT Asuransi Jiwa Syariah Bumiputera Medan, claims management practices based on policy compliance, DPS supervision, an integrated validation system, and commitment to regulation and service quality improvement are strategic factors in maintaining the sustainability of the company's performance. Transparent, fast, and sharia-compliant claims management not only fulfills participants' rights to tabarru' funds, but also strengthens reputation, increases public trust, and supports the company's operational stability in the long term.

CONCLUSION

Based on the results of the Systematic Literature Review of 17 articles that met the criteria for inclusion and research quality and also 1 news from the website, it can be concluded that the governance of tabarru' funds and claims management have a close relationship in determining the sustainability of the performance of sharia life insurance companies.

First, effective tabarru' fund governance is characterized by the application of the principle of fund separation, compliance with the DSN-MUI fatwa, transparency of financial statements, management accountability, and the application of the principle of prudence in underwriting and investment. The implementation of these principles not only ensures sharia compliance, but also contributes to financial stability and improved company performance indicators, such as asset growth and underwriting surplus.

Second, claims management is a direct representation of the company's mandate to participants. The claim process that is carried out fairly, transparently, according to the contract, and supported by a structured procedural system and adequate information technology has been proven to be able to increase participant satisfaction and trust. On the other hand, problems in claims such as incompleteness of documents, data mismatches, and low literacy of participants have the potential to hinder the smooth payment of claims and reduce the company's reputation.

Third, the governance of tabarru' funds and claims management have mutual relationships that affect each other. The availability and adequacy of tabarru' funds determines the company's ability to meet claims obligations, while the effectiveness of claims management helps maintain the balance and sustainability of tabarru' funds. Therefore, a good integration between these two aspects is a strategic factor in maintaining the sustainability of PT Asuransi Jiwa Syariah Bumiputera's performance.

Overall, this study emphasizes that the sustainability of the performance of sharia life insurance companies is not only determined by financial aspects, but also by the quality of governance based on sharia principles and the effectiveness of operational management. This finding is expected to be a reference for sharia life insurance companies in strengthening the tabarru' fund management system and claims management in a sustainable manner.

REFERENCES

Aliefia Azalia Firdaus, Rizky Maulana, T. H. (2022). PENGARUH KONTRIBUSI NETO DAN HASIL INVESTASI TERHADAP SURPLUS UNDERWRITING DANA TABARRU '. *Islamic Economis*, *10*(1), 67–84.

Amin, R., & Kamaliyah, F. (2023). Pengaruh Dana Tabarru' Dan Beban Operasional Terhadap Pertumbuhan Aset. *Jurnal Literasi Akuntansi*, *3*(4), 154–162. https://doi.org/10.55587/jla.v3i4.97

Anggraeni, R. (2023). *OJK Ungkap Kesulitan Klaim Asuransi Paling Banyak Diadukan Konsumen*. https://finansial.bisnis.com/read/20231206/215/1721354/ojk-ungkap-kesulitan-klaim-asuransi-paling-banyak-diadukan-konsumen

Fratiwi, D., Lubis, F., & Inayah, N. (2023). Analisis Faktor-Faktor Penyebab Terjadinya Penolakan Suatu Klaim Nasabah Asuransi (Studi Kasus Pada Asuransi Jiwa Syariah Bumiputera Kantor Pemasaran Medan). *Jurnal Ekonomi Syariah*, *4*(2), 158–174.

Hermawan, D., Kurnia, A. D., & Sucipto, M. C. (2020). Analisis Pengelolaan Dana Tabarru (Asuransi Jiwa Syariah) dalam Produk Pembiyaaan di BMT Mardhatillah Berkah Karawang. *EKSISBANK: Ekonomi Syariah Dan Bisnis Perbankan*, *4*(1), 39–48. https://doi.org/10.37726/ee.v4i1.106

Isbahi, M. B., Zuana, M. M. M., & Toha, M. (2024). The Multi-Social Relation of the Cattle Industry

Vol. 4 No. 1, (2026), 364– 377 e-ISSN: 3025-8545

in the Plaosan Subdistrict Animal Market of Magetan Regency. *Malacca: Journal of Management and Business Development*, *1*(1), 31–46. https://doi.org/10.69965/malacca.v1i1.51

Nurjanah, N., Syahriza, R., & Silalahi, P. R. (2024). Analisis Pengembalian Dana Tabarru Bagi Pemegang Polis Yang Berhenti Sebelum Masa Perjanjian Berakhir. *Ganaya : Jurnal Ilmu Sosial Dan Humaniora*, *7*(4), 242–255. https://doi.org/10.37329/ganaya.v7i4.3574

Purnama Batubara, I., & Syahriza, R. (2022). Analisis Klaim Asuransi Kendaraan Bermotor pada Pt Asuransi Jasindo Kantor Cabang Medan. *Journal of Social Research*, *1*(9), 1026–1031. https://doi.org/10.55324/josr.v1i9.62

Puspitasari, N. (2022). Proporsi Dana Tabarru' Dalam Perspektif Islamic Split Fund Theory. *Jurnal Akuntansi Multiparadigma*, *13*(2), 326–336. https://doi.org/10.21776/ub.jamal.2022.13.2.24

Rahayu, A. T., & Mulyono, H. (2023). Sistem Informasi Layanan Klaim Asuransi Berbasis Web Pada Ajbg Bumiputera 1912 Kantor Cabang Telanaipura Jambi. *MANAJEMEN SISTEM INFORMASI*, *8*(1), 22–35.

Rolianah, W. S. (2020). ANALISIS TABARRU DAN KLAIM PESERTA PADA ASURANSI SYARIAH DI INDONESIA. *Iijse*, *2*(2), 109.

Sakinah, N., & Ridhah, H. (2023). Analisis Penyebab Penolakan Klaim Asuransi Kerugian Syariah Oleh Perusahaan Asuransi. *Jurnal Ilmiah Manajemen, Bisnis Dan Kewirausahaan*, *3*(2), 295–306. https://doi.org/10.55606/jurimbik.v3i2.524

Sapitri, N. A., & Hidayat, R. W. (2024). Identifikasi ROA pada Asuransi Jiwa Syariah di Indonesia Perspektif Dana Tabarru dan Hasil Underwriting. *Jurnal Kajian Ekonomi Dan Perbankan Syariah*, *3*(1), 27–40.

Siska Permata Sari Harahap, & Aqwa Naser Daulay. (2024). Analisis Sistem Dan Prosedur Penyelesaian Klaim Asuransi Jiwa Pada Ajb Bumiputera 1912 Kantor Wilayah Medan. *EKONOMIKA45 : Jurnal Ilmiah Manajemen, Ekonomi Bisnis, Kewirausahaan*, *11*(2), 77–84. https://doi.org/10.30640/ekonomika45.v11i2.2401

Wahyuni, T., & Qadariyah, L. (2024). Pengelolaan Dana Tabarru' Dalam Asuransi Syariah (di Kantor Bumi Putra Muda Cabang Surabaya) dan Keterkaitannya Dengan Fatwa Dewan Syariah Nasional. *Journal of Economic, Management, Accounting and Technology*, *7*(2), 348–357. https://doi.org/10.32500/jematech.v7i2.7718

Yohana Ariska Putri Yohana, F. A. L. (2022). *MANFAAT DAN MEKANISME PENYELESAIAN KLAIM ASURANSI PADA PT KPM ASURANSI PRUDENTIAL MEDAN*. *1*(1), 1–9.

Zainta, S. Y., Ulfa, N., Nasution, R. W. S., & Syahriza, R. (2024). Analisis Penerapan Biaya Kontribusi dan Klaim pada Produk Asuransi jiwa Syariah di PT. Sun Life Financial Syariah Medan. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, *5*(4), 2145–2154. https://doi.org/10.47467/elmal.v5i4.916