

KAJIAN PSAK 408 TERHADAP SKEMA AKUNTANSI ASURANSI SYARIAH PADA PT ASURANSI ALLIANZ LIFE SYARIAH INDONESIA

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ABSTRAK

Kajian ilmiah ini bertujuan untuk mengkaji kesesuaian penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) 408 tentang Akuntansi Transaksi Asuransi Syariah pada PT Asuransi Allianz Life Syariah Indonesia. PSAK 408 menekankan pentingnya pemisahan dana, transparansi, dan akuntabilitas dalam pelaporan keuangan entitas pengelola asuransi syariah. Metode Kajian Ilmiah yang digunakan adalah kualitatif deskriptif, dengan pendekatan studi literatur terhadap PSAK 408 dan laporan keuangan perusahaan, serta wawancara langsung dengan pihak internal perusahaan dan regulator. Hasil Kajian Ilmiah menunjukkan bahwa perusahaan telah menerapkan prinsip utama PSAK 408, antara lain melalui pemisahan dana *tabarru'*, dana investasi peserta, dan dana pengelola, serta penyajian laporan surplus atau defisit *underwriting* secara terpisah. Pengakuan kontribusi peserta juga telah disesuaikan, dengan pemisahan antara *ujrah* dan dana *tabarru'*. Meski demikian, aspek pengungkapan informasi kepada peserta dinilai masih dapat ditingkatkan melalui edukasi dan pemanfaatan sistem digital. Dengan demikian, dapat disimpulkan bahwa implementasi PSAK 408 pada PT Asuransi Allianz Life Syariah Indonesia telah sesuai secara substansial dengan standar akuntansi syariah yang berlaku.

Kata Kunci: PSAK 408, Asuransi Syariah, Dana *Tabarru'*, Surplus *Underwriting*, Akuntansi Syariah.

PSAK 408 REVIEW OF SHARIA INSURANCE ACCOUNTING SCHEME AT PT ALLIANZ LIFE SHARIA INSURANCE INDONESIA

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ABSTRACT

This scientific study aims to examine the suitability of the application of the Statement of Financial Accounting Standards (PSAK) 408 concerning Accounting for Sharia Insurance Transactions at PT Asuransi Allianz Life Syariah Indonesia. PSAK 408 emphasizes the importance of separation of funds, transparency, and accountability in financial reporting of sharia insurance management entities. The scientific study method used is qualitative descriptive, with a literature study approach to PSAK 408 and the company's financial report, as well as direct interviews with internal company and regulators. The results of the Scientific Study show that the company has implemented the main principles of PSAK 408, among others through the separation of tabarru' funds, participant investment funds, and management funds, as well as the presentation of the underwriting surplus or deficit report separately. Recognition of participant contributions has also been adjusted, with the separation between ujah and tabarru' funds. However, the aspect of information disclosure to participants is considered to be improved through education and utilization of digital systems. Thus, it can be concluded that the implementation of PSAK 408 at PT Asuransi Allianz Life Syariah Indonesia is in substantial accordance with the applicable sharia accounting standards.

Keywords: PSAK 408, Sharia Insurance, Tabarru' Fund, Underwriting Surplus, Sharia Accounting.