

## **ABSTRACT**

*Efficient is one indicator to see the company's ability to manage inputs to produce output. Efficiency scores can be used as a reference to improve company performance, especially sharia general insurance companies and conventional general insurance. The results of efficiency measurements using SFA are in the form of a score of 0-1. The closer it is to 1, the more efficient the insurance is, and vice versa. The sample of the study were 15 sharia general insurance companies and 23 conventional general insurance companies. Input variables in this study were capital, net claims, general and administrative expenses, assets, and paid commissions, while the output variable used was income.*

*The results of the analysis using Stochastic Frontier Analysis (SFA) show that the level of efficiency of sharia insurance is lower than conventional general insurance. The results of the Stochastic Frontier Analysis (SFA) panel show that capital, net claims, administrative and general expenses, and paid commissions affect income, while assets do not affect income. The latter is based on calculations using the independent sample t-test that there are variations in the difference in efficiency score scores between conventional general insurance and sharia general insurance.*

*Keyword : Efficiency, Stochastic Frontier Analysis (SFA), Sharia General Insurance, Conventional General Insurance*