



KIB Takaful Insurance Company

Insurance Surplus

The Company's Board of Directors shall determine the mechanism for distributing the insurance surplus, or part of it, by selecting from one of the following methods:

- Distribution to policyholders in proportion to their contributions, without distinguishing between those who received claims and those who did not during the financial period.
- Distribution in accordance with any other mechanism approved by the Company's Sharia Supervisory Board.
- The insurance surplus may be retained as retained earnings or as technical reserves to strengthen the Company's financial position, with the most appropriate approach to be discussed in subsequent decision.