



## **Insurance Surplus**

### **Sharia Supervisory Board Resolution Regarding the Insurance Surplus**

- The insurance surplus, if any, shall be distributed to policyholders.
- The surplus shall be distributed to policyholders in proportion to their contributions, without distinguishing between those who received claims and those who did not during the financial period. The surplus shall be allocated based on both the number of policyholders and the contribution amounts on an equal proportional basis.