



Fatwa no. 4948

Q: The Gulf Insurance Company with its main office in Ajman, United Arab Emirates, offered us to be their representatives in the Kingdom. They offer commercial insurance, and it is well-known that banks and international enterprises do not ship any goods or open any new account unless the goods are insured.

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The Company asked us to be their authorized agents in the Kingdom of Saudi Arabia, since non-Saudi companies are not allowed to carry out any business in the Kingdom without a Saudi agent. We do not want to be involved in anything that may be against the Islamic teachings, so we hope you will give us your advice in this regard. May Allah grant you success and may He guide you to all that is good!

A: All types of commercial insurance are prohibited, as they involve uncertainty, Riba (usury) and gambling. Similarly, working in insurance companies, representing them, or being their agents whether in Saudi Arabia or elsewhere is prohibited, as this leads to helping one another in sin and transgression. Allah (may He be Exalted) says: [﴿...do not help one another in sin and transgression.﴾](#) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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