



Fatwa no. (3117):

Q: First, what is the ruling on commercial insurance, insurance on personal belongings, and life insurance? What is the evidence and the wisdom behind this ruling?

Second, what is the ruling on the following case? A man works as an accountant for a national company. During his work, the company owner wanted to register his car insurance papers in the company registers. This man believes that

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any type of insurance is Haram (prohibited), so he abstained from working in a matter which involves Riba (usury), as the scribe of Riba is cursed. He tried to explain his point of view to his father, and he told him that he wants to quit his job because of this, but his father refused, and forced him to continue working for this company, even if he was going to register usurious banking commissions. This man tried to desert his father, because he believes that no one should be obeyed in whatever displeases Allah. However, he is afraid that his mother might be affected if he leaves home. He was obliged to submit, but he abstained from eating for many days, hoping that his father might change his mind, but it was of no use. Now he is confused as to what he should do.

A: First, all forms of commercial insurance are Haram, because they entail uncertainty, Riba (usury), lack of knowledge, gambling, taking people's money undeservedly, and other legal prohibitions. **Second**, it is impermissible for a Muslim to work for an insurance company in any job, because working there is a form of cooperation in sin and transgression, which Allah has prohibited in His saying, [\(but do not help one another in sin and transgression. \)](#)

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You did the right thing, and your father is wrong. You should obey Allah and seek a job where there are no doubts. If a person leaves something for the sake of Allah, Allah will compensate them with something better. You should also treat your father in a nice way and advise him as much as you can. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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