

# AIA Public Takaful makes record RM84m surplus distribution

**PETALING JAYA:** AIA Public Takaful Bhd reported a record surplus distribution of RM84 million for the financial year ended Dec 31, 2024, benefiting about 617,000 certificate holders.

This represents a 19% increase from RM70.7 million in 2023 – making it the highest surplus distribution by the takaful operator to date.

In a statement, the company said eligible certificate holders were notified of their surplus distribution in phases beginning July through various communication channels.

In line with the principles of takaful which promotes mutual assistance and community support, customers who participate in selected AIA Public Takaful plans are given the option to donate their surplus to charity.

For the financial year ended 2024, nearly 11,000 certificate holders chose to contribute their surplus, totalling RM2.53 million to AIA Public Takaful's Penyala Harapan Charity Fund, a 15% increase from the previous year's contribution of RM2.2 million.

Takaful surplus is a unique feature which is determined and declared by a takaful operator, if any, arising from the Participants' Risk Fund after deducting all claims payable, statutory reserves and solvency capital requirement. The surplus amount which is distributed annually, is shared proportionately among eligible participants based on their contributions, provided their certificate remains active and no claims were made during the financial year.