



INSURANCE COMMISSION  
OF THE BAHAMAS

## PUBLIC NOTICE

**TO: ALL INSURANCE COMPANIES**

**DATE: MARCH 4, 2026**

**RE: SURVEY ON DIVIDEND PAYMENT PRACTICES, PREFERENTIAL SHAREHOLDER POLICIES AND UNCLAIMED INSURANCE FUNDS**

The Insurance Commission of The Bahamas (the Commission) is conducting an industry-wide information-gathering exercise focused on **dividend payment practices, preferential shareholder arrangements**, and the **management of unclaimed insurance funds**. This initiative is designed to obtain key insights into how insurers govern dividend distributions, apply shareholder-related policies, and maintain oversight of unclaimed funds in accordance with regulatory expectations. The data collected will support the Commission's ongoing efforts to strengthen supervisory oversight, enhance transparency, and ensure that governance and capital management practices remain aligned with policyholder protection and industry stability.

The information collected will support enhanced benchmarking, promote greater transparency, and help identify opportunities for improved regulatory alignment across the insurance sector.

[Click here for the survey](#), or <https://form.jotform.com/260226321519046>. All insurers are required to complete the survey by **Friday, March 27, 2026**.

All survey responses will be **kept strictly confidential**. Data will be reviewed in aggregate only, and no individual company's information will be disclosed or identifiable in the final analysis.

Your participation is essential to ensuring a comprehensive and accurate assessment of current industry practices.

For further information, please do not hesitate to contact The Insurance Commission of The Bahamas at [info@icb.gov.bs](mailto:info@icb.gov.bs), visit our social media pages, or visit our website at [www.icb.gov.bs](http://www.icb.gov.bs).

**Dana Munnings-Gray**  
Superintendent of Insurance

