



Hijrah27

Industry Roadmap for Growth

*"Sama Berlindung, Sama Beramal,
Sama Berjaya... Takaful Untuk Semua"*

Content

INTRODUCTION

Foreword from BNM Governor

MIFC Leadership Council
Chairman's Note

Introduction by MTA Chairman

Message from MTA CEO

EXECUTIVE SUMMARY

Why Hijrah?

Strategic Objectives

Meaningful Takaful Awareness

Value-Based Innovation

Next Gen Digital Transformation

Supportive Regulation and
Governance

High Calibre Talent

Enhanced Communications

MSME Protection

ESG

Introduction

Foreword from BNM Governor



The takaful industry must remain agile and collaborative in shaping a progressive, inclusive and resilient financial system that aligns with Malaysia's economic aspirations.

I would like to extend my heartfelt congratulations to the Malaysian Takaful Association on the launch of Hijrah27. I am encouraged to see the industry rise up to the challenge and come together to develop this strategic industry roadmap as a guiding framework to increase takaful penetration in Malaysia, while ensuring that takaful protection is accessible and sustainable for all.

The rapid development of innovative technologies, the shifting demand dynamics for financial protection amid changes in demographic and economic landscape, and the uncertain global risk trends demand a proactive and collective approach by the takaful industry. There remain significant protection gaps in Malaysia, particularly among vulnerable segments as well as for climate risk protection solutions, among others. Effective adoption of Value-based Intermediation for Takaful (VBIT), guided by fundamental values of Shariah, will anchor industry's efforts to catalyse growth while delivering impactful solutions to households and businesses.

The takaful industry must remain agile and collaborative in shaping a progressive, inclusive and resilient financial system that aligns with Malaysia's economic aspirations. As we reach the midway point of the Financial Sector Blueprint 2022–26, the launch of Hijrah27 is timely for the takaful industry to further advance the Blueprint's strategy to strengthen protection for households and businesses to build financial resilience.

Our vision is for takaful products to be the mainstream solution in meeting the protection needs of households and businesses. Effective planning and strong execution of Hijrah27 will be key to ensuring that the industry makes this a reality.

Dato' Seri Abdul Rasheed Ghaffour
Governor - Bank Negara Malaysia

MIFC Leadership Council Chairman's Note



The MIFC Leadership Council (MLC) stands firmly behind efforts to elevate the Takaful industry, recognizing its role as a cornerstone of the Islamic finance ecosystem.

The growth of the Takaful industry is more than just a financial milestone—it represents a profound commitment to providing ethical, Shariah-compliant solutions that ensure the financial well-being of individuals, families, and businesses. As we witness the expansion of this vital sector, its impact on enhancing financial protection and security cannot be overstated.

The MIFC Leadership Council (MLC) stands firmly behind efforts to elevate the Takaful industry, recognizing its role as a cornerstone of the Islamic finance ecosystem. By supporting initiatives that strengthen the industry's capacity, extend its reach, and ensure its sustainability, we are helping to create a more resilient and inclusive financial landscape in Malaysia and beyond.

In partnership with Hijrah27's vision for digital transformation, innovation, and product diversification, the MLC is dedicated to supporting the Takaful sector in adapting to the evolving needs of today's market. Our shared mission is clear: to empower the Takaful industry to thrive, innovate, and continue offering meaningful protection solutions that uphold the values of Islamic finance.

Strengthening the Takaful Industry is one of the key focus areas for the MLC. Within this focus area, there are two ongoing MLC Impact Projects led by MTA and supported by MLC: 1) The Maqasid Shariah Scorecard and 2) The Post-retirement Medical Takaful Scheme. Together with Hijrah27, we are committed to fostering a dynamic and inclusive Takaful sector—one that not only meets the challenges of a rapidly changing financial landscape but also remains deeply rooted in its principles. This journey is about more than just growth; it's about shaping the future of Islamic finance with integrity and purpose.

Tan Sri Azman Mokhtar

Chairman - MIFC Leadership Council

Introduction by MTA Chairman



Hijrah27 is the collective result of the entire Takaful industry's efforts, with all Takaful operators actively involved and contributing to its development.

The Takaful industry stands at a critical juncture where there is a need to return to its core values and principles. Recognising this, Hijrah27 was conceptualized to lead the industry in a transformative journey of reflection, perseverance, and growth, in alignment with its foundational tenets. Drawing inspiration from the historical significance of Hijrah — the migration of Prophet Muhammad (PBUH) from Makkah to Madinah — this initiative seeks to realign Takaful with its core mission of mutual cooperation, faith, and resilience. The symbolism of Hijrah represents perseverance and faith, recalling the trials faced during the Prophet's migration. It serves as a reminder of the strength and resilience needed to overcome challenges, much like the industry today, which must demonstrate sacrifice and commitment to its cause.

As the Takaful industry continues its transformation through the Hijrah27, the vision for the future is one of inclusivity, growth, and innovation. Post-Hijrah, the industry will be better equipped to serve a wider range of the population, ensuring mutual benefit, mutual success and mutual protection for all. The industry is also set to accelerate its market growth and overall penetration rate, positioning itself as a key player in Malaysia's financial sector.

Hijrah27 is the collective result of the entire Takaful industry's efforts, with all Takaful operators actively involved and contributing to its development. The collaborative spirit of the industry reflects a unified commitment to driving meaningful growth, ensuring that the Takaful sector remains relevant, resilient, and ready for the future. Together, the operators have set a strong foundation for growth, innovation, and inclusivity, ensuring that the Takaful industry continues to serve as a pillar of financial protection for all.

Elmie Aman Najas
Chairman - MTA

Message from MTA CEO



Hijrah27 represents a united front from the entire Takaful industry, showcasing our collective commitment to advancing the sector. It is only through collective effort that we will be able to fully realize the potential of the Takaful industry.

On behalf of the Takaful industry, I would like to extend my deepest appreciation to all the stakeholders, regulators, industry players, and contributors who have played an instrumental role in bringing Hijrah27 to life. The collaborative spirit, dedication, and shared vision of everyone involved have been the driving forces behind the development of this roadmap for the future of Takaful.

Hijrah27 represents a united front from the entire Takaful industry, showcasing our collective commitment to advancing the sector. This initiative is a clear demonstration that, through collaboration and shared purpose, we can realign with our core principles while driving innovation and sustainable growth. All Takaful operators have come together to work toward a common mission: to accelerate the Takaful market share and penetration

Achieving these goals will require, cross industry collaboration, the right culture and a united and disciplined front all industry players. It is only through collective effort that we will be able to fully realize the potential of the Takaful industry. In conclusion, Hijrah27 is not just a blueprint for growth—it is a call to collectively embrace the spirit of Takaful. As we move forward together, we must remain committed to ensuring that Takaful is not only profitable but also inclusive and accessible to everyone, regardless of their background. By staying true to these principles, we can elevate Takaful to new heights, building a stronger and more resilient industry for the benefit of all Malaysians.

Mohd Radzuan Mohamed
CEO - MTA

Executive Summary

The Takaful industry has evolved from establishing core principles to expanding markets and embracing technology, and will now look at sustainable market growth through a strategic framework known as Hijrah27



Why Hijrah?

The Takaful industry needs to go Back To Basics, thus Hijrah27 was conceptualised to realign the industry with its core principles and fundamental tenets

Hijrah derives from an Arabic word which means “migration” and commemorates the Prophet Muhammad’s (PBUH) migration from Makkah to Madinah.

Symbol of Perseverance and Faith

The migration to Madinah was a challenging journey undertaken by Prophet Muhammad (PBUH) and his followers due to persecution in Makkah. It demonstrates faith, sacrifice, and resilience in the face of adversity.

A Chance to Reset and Reflect

The Islamic New year on Maal Hijrah is a time for self-improvement and recommitment of the faith.

As the industry moves forward, greater collaboration and mutual cooperation will be required to drive greater growth and societal impact

Shifting from Uncertainty to Stability

Takaful can offer financial protection, moving people from uncertainty (“hardships”) to stability (“security”) by addressing unforeseen events.

The industry is returning to basics, providing protection aligned with Islamic values and mutual assistance, promoting social equity and economic inclusion for underserved communities



Takaful in Malaysia has grown significantly since its inception in 1984, valued at over RM 15 Billion in Gross Written Contributions as of 2023

Current State of the Takaful Industry 1993 - 2000



Growth of Takaful Contributions

- The Takaful industry has consistently grown at a **CAGR of 12%**, with **Family Takaful** comprising **64% of total contributions**.



Penetration Rate

- Takaful penetration **rose from 15% to 20%**, reflecting growing engagement and acceptance of Takaful principles.



Distribution Reach

- Diverse distribution channels, including **agents, Bancatakaful**, and **brokers**, facilitate market expansion through industry's outreach and certificate distribution.



Product Segments

- Takaful has grown **>15 total product segments** and made substantial inroads in crucial sectors such as Motor and Ordinary Family.



Policy and Framework

- Strategic frameworks and policies such as **FSB 2022-2026**, **VBIT Framework 2021**, and **Islah-23** have been instrumental in supporting the Takaful industry.

Ongoing Efforts by the Industry



Launch of Outreach Programmes

- MTA has implemented several outreach programmes **to raise public awareness and promote financial literacy**.



Implementation of Government-Led Initiatives

- Product innovations **targeting the underserved groups** (e.g., low-income community) through microtakaful schemes.



Enhancement of the Quality & Capacity of Takaful Workforce

- Talent enhancement is a priority, with frameworks and studies aimed at **improving agent professionalism & competency**.



Takaful Digitalisation

- Digitalisation is a key strategic focus, with initiatives like the **DITO framework** to **enable digitised and streamlined insurance activities**.



Integration of Sustainability

- Sustainability is integrated into Takaful operations to **create positive socio-economic impacts, manage ESG risks, and generate sustainable returns**.

Despite the current state of Takaful, there are still challenges that the industry needs to address to maintain its momentum

6 key areas were identified in collaboration with industry captains and thought leaders as well as Government representatives. Such areas include:

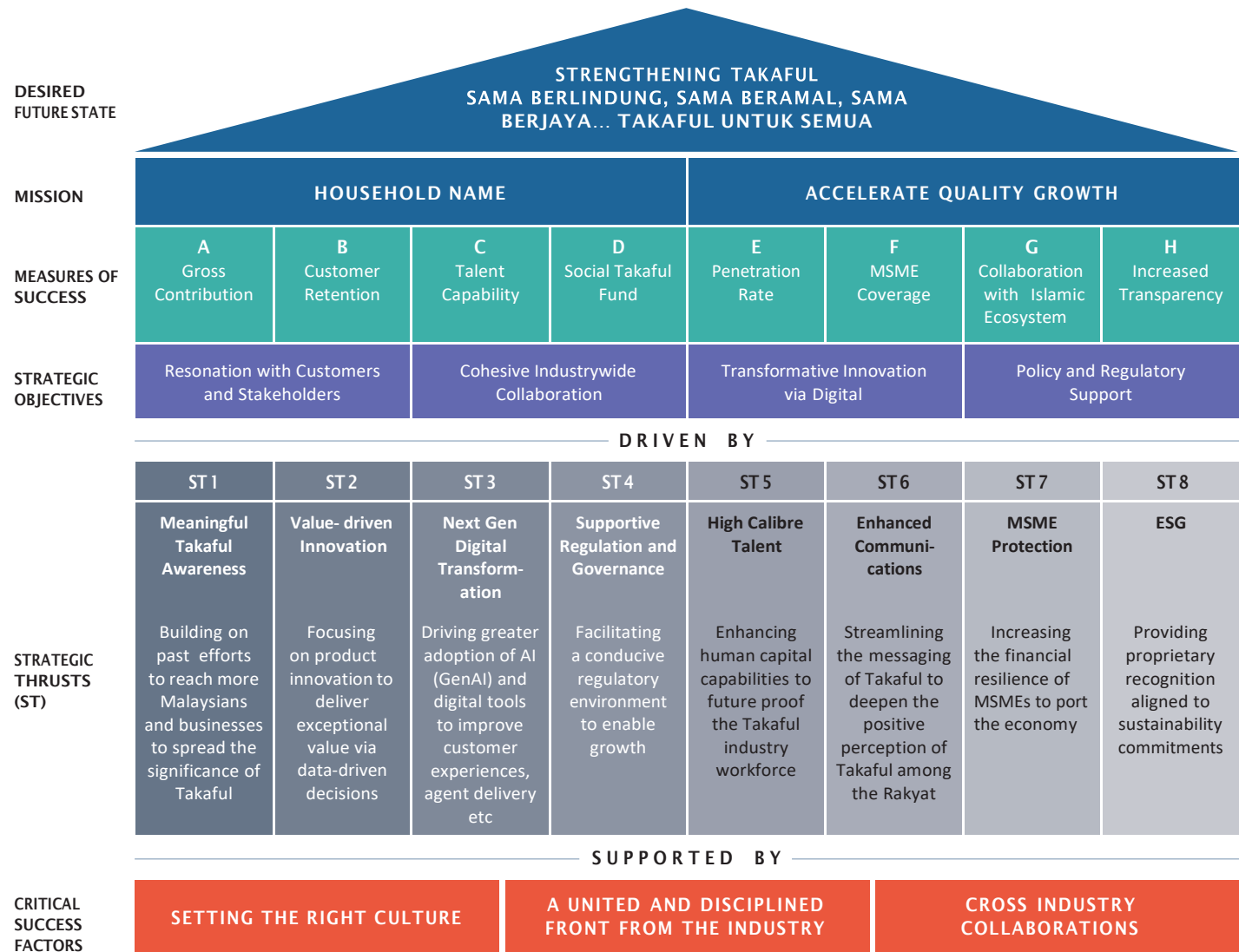
- **Awareness** amongst the public, where it is still far behind that of insurance including the understanding of Takaful's spiritual significance
- **Product Competitiveness**, where Takaful products have yet to take a leadership position in its primary markets against Insurance products as well as being still in nascent stages when penetrating the underserved markets (B40 etc.)
- **Distribution**, where Takaful Operators face challenges in regulatory requirements, underdeveloped digital channels and underperforming agents
- **Talent**, where the Takaful industry is facing shortages and limitations in several roles to address market needs
- **Digital**, where the Takaful industry have not fully leveraged on digitalisation and remain digitally immature
- **ESG**, where Takaful industry is still falling short in terms of offering appropriate solutions to emerging sectors

(The rest of this page is intentionally left blank)

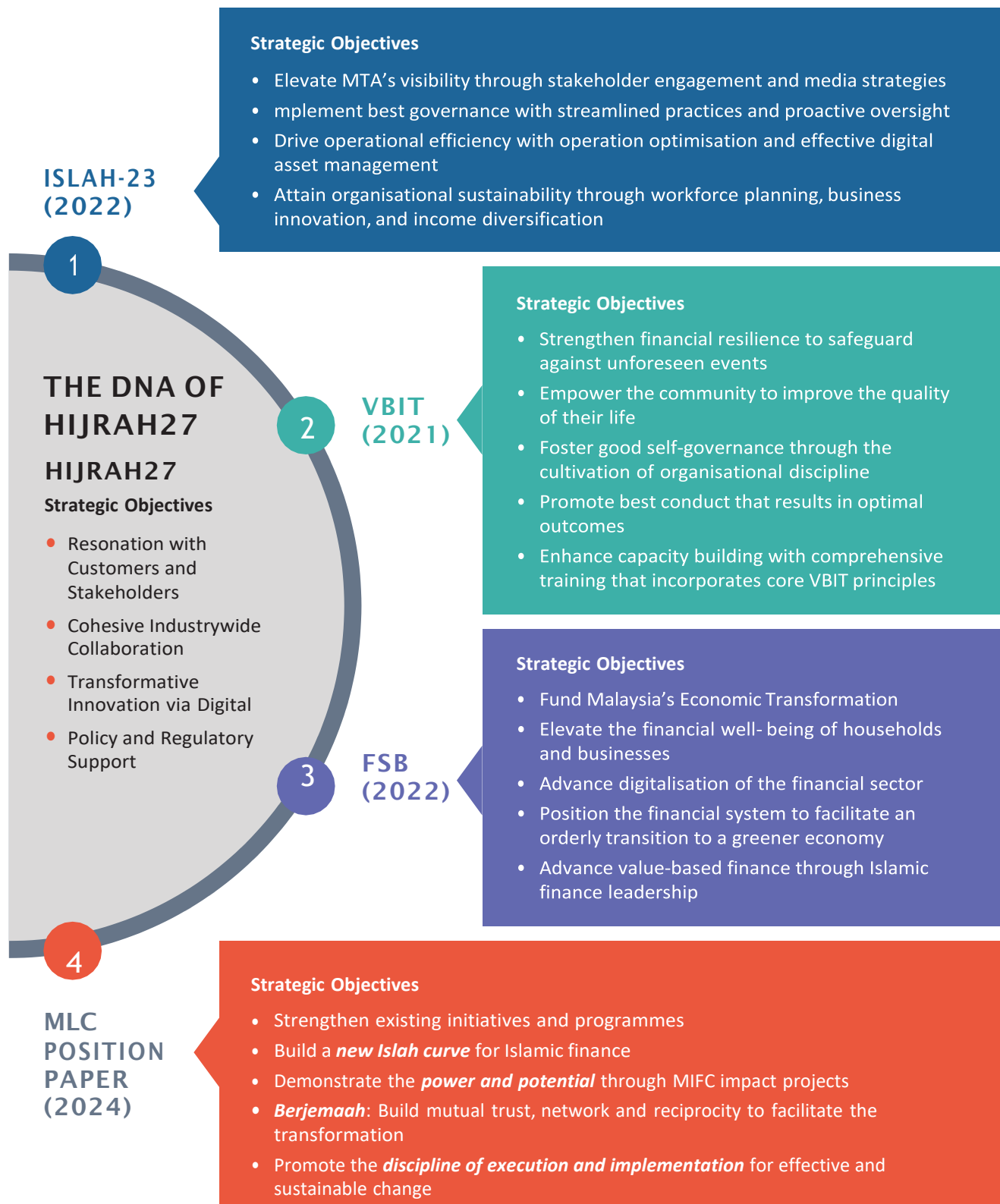
Hijrah27 is built on 8 Strategic Thrusts to drive quality growth and greater cohesive collaboration within the Islamic ecosystem

Hijrah27’s strategic framework is centered around8 key Strategic Thrusts that aim to foster cohesive collaboration within the Islamic finance ecosystem while driving sustainable market growth. At the core of the framework is the mission to broadening public understanding of Takaful, delivering value-driven product innovation, leveraging digital transformation, strengthening regulatory governance, elevating the professionalism of Takaful agents and employees, improving communication plans, extending protection to MSMEs, and promoting environmental, social, and governance commitments.

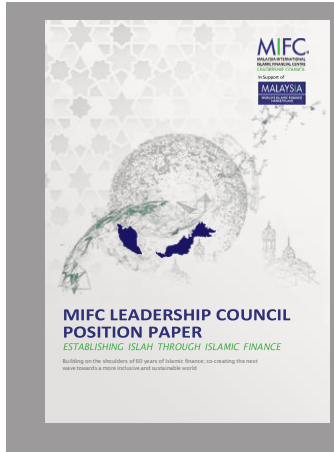
This framework is designed to address 19 challenges identified through rigorous stakeholder engagement with key decision-makers in the Takaful industry. Additionally, these thrusts will encompass the journey from ISLAH23 and VBIT to FSB and the current Hijrah27 focus. The success of these strategic thrusts is supported by key success factors, including fostering the right organisational culture, ensuring unity and discipline across the industry, and promoting cross industry collaboration



Hijrah27 supportsthestrategicaspirationsofexistingpolicies such as the MLC Position Paper, Maqasid Shariah Scorecard (MSS) amongst others that will also guide the development of the Takaful industry



To accelerate the industry's growth, the Takaful sector has set its sights on an enhanced purpose that is focused on collective benefits for all



Hijrah27's main aspiration is to **strengthen the Takaful industry, i.e., accelerating quality growth and making Takaful a household name** by providing inclusive and accessible Takaful protection for Malaysians lives and Malaysian business.

Hijrah27's development takes inspiration from other key policies such as the Financial Services Blueprint 2022-2026, Islah23, and the Value-Based Intermediation for Takaful, which are pivotal in guiding the strategic direction to drive the industry's overall transformation.

The industry's key focus via Hijrah27 will seek to reinforce the ongoing efforts including the MIFC Leadership Council (MLC) Position Paper, which is strategically paving the way to Strengthen The Takaful Industry.

OUR PURPOSE STATEMENT

**Sama Berlindung, Sama Beramal, Sama Berjaya...
Takaful Untuk Semua**

BERLINDUNG

To make Takaful simple, easy and affordable for everyone, amplifying the narrative of shared prosperity to allow Malaysians to help and protect each other

BERAMAL

To emphasise Takaful's principle of mutual protection to help the community as a whole and an industry

BERJAYA

To ensure that Takaful is mutually beneficial and rewarding for all

SEMUA

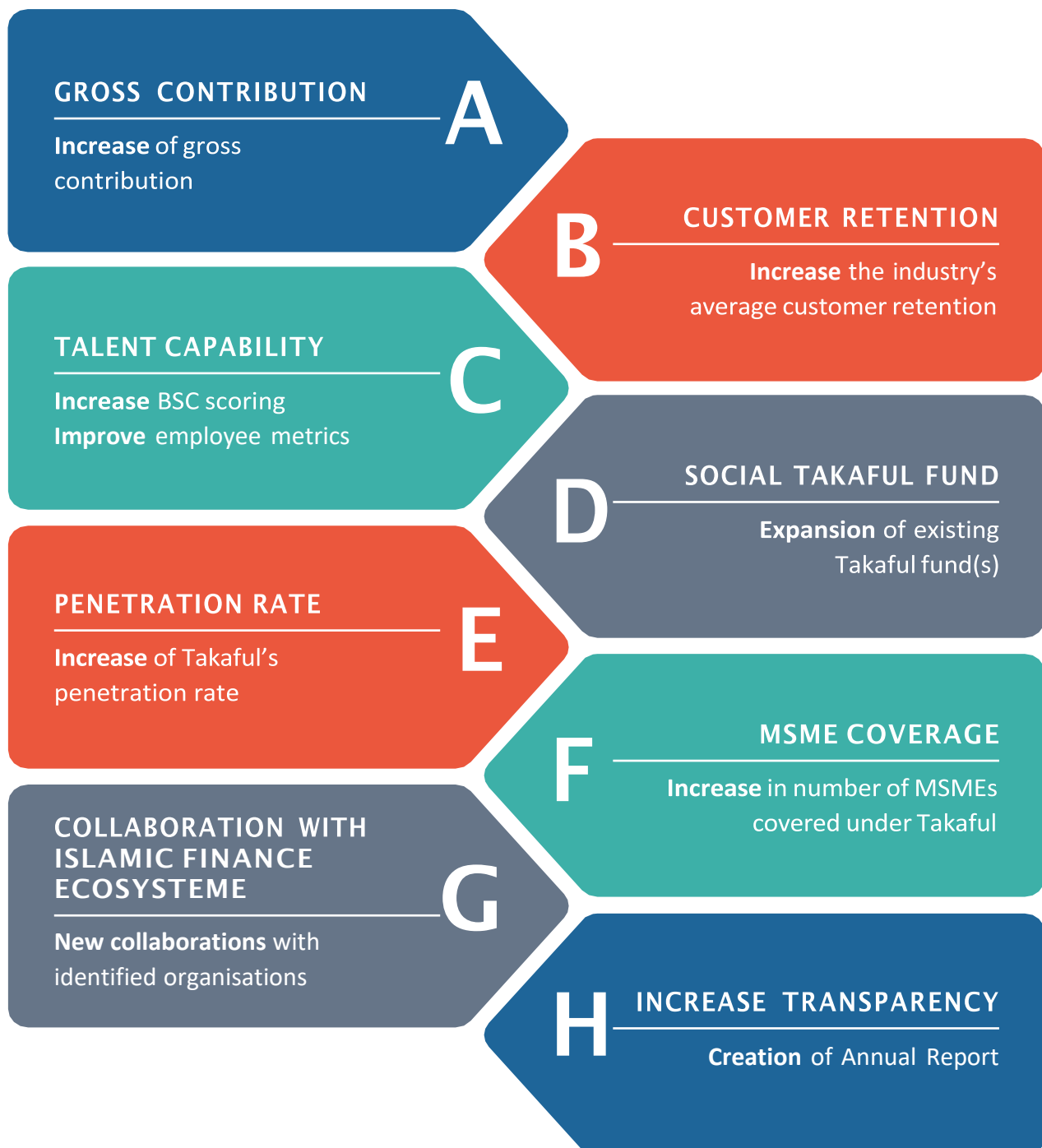
To make Takaful accessible to all individuals and businesses, encompassing all segments of society

MLC supports the overarching Mission Statement of Hijrah27: which is to make **Takaful a Household Name** and **Accelerating Quality Growth**

Our purpose is crystallised through 8 Measures of Success that drives Quality Growth, which will be the target for H27

Moving forward, Hijrah27 aims to accelerate market growth, increase penetration rates, and ensure customers remain covered for longer periods. The focus will be on improving the capabilities and professionalism of agents and employees, providing

social protection to underserved communities and MSMEs, facilitating collaboration within the Islamic Finance Ecosystem, and enhancing transparency through more detailed annual reporting



Strategic Objectives

The preliminary recommendations and challenges indicate that there are 4 Missions that Hijrah27 will focus on

Resonation with Customers & Stakeholders

To elevate the understanding of Takaful's importance such as the concept of *Taawun* and *Tayyib* which underscore the communal support and ethical framework that define Takaful, highlighting its broader societal benefits and ethical foundations.

Transformative Innovation via Digital

To broaden Takaful's inclusivity, originality, comprehensiveness and reach by expanding participation across demographics, offering more extensive coverage, innovating tailored solutions and increasing accessibility across different regions and populations.

Policy and Regulatory Support

To encourage transformational growth by building strong relationships and partnerships with regulatory bodies with an aim to foster an environment conducive to innovation and sustainable development within the Takaful industry.

Cohesive Industrywide Collaboration

Leveraging the industry's voice and actions, uniting stakeholders' efforts, amplifying impact and driving positive change to foster shared goals, enhance industry standards and improve service delivery to stakeholders and communities alike.

Meaningful Takaful Awareness

Strategic Thrust 1

The strategic thrust of “Meaningful Takaful Awareness” embodies a comprehensive effort to elevate the public’s perception and engagement with the Takaful industry. At the heart of this strategy lies the commitment to not only inform but also to resonate with the public, instilling a deep-seated recognition of Takaful’s contribution to financial equality and mutual benefits to the Rakyat.

This thrust encompasses a series of key initiatives aimed at deepening the market’s engagement with Takaful principles and enhancing the industry’s visibility and reputation. Collectively, the thrust represents a concerted effort to elevate the Takaful industry’s profile and to cultivate a more informed and connected community of stakeholders.

In essence, “Meaningful Takaful Awareness” is a multi-faceted approach that seeks to ingrain the values and advantages of Takaful into the collective consciousness, driving growth and fostering a more robust and ethically aligned financial future.



Value-Based Innovation

Strategic Thrust 2

The pursuit of 'Value-Based Innovation' stands as a cornerstone for product innovation and competitive edge. This strategic thrust emphasises the importance of innovating with a clear focus on delivering real value to diverse segments of society.

A key component of this thrust is a commitment to product innovation. Designing and implementing products via data-driven decisions enables the Takaful industry to grow domestically and regionally. This strategic thrust also leverages on strong ties amongst the industry to develop solutions that address the unique needs of the B40 and M40, particularly the unique needs of M40, and other underserved segments as well as capturing high net-worth individuals and the T20 segment, offering meaningful protection and benefits.

In totality, 'Value-Based Innovation' positions the Takaful industry to lead with purpose and distinction: to drive sustainable growth, enhance its competitive edge, and deliver exceptional value to all segments of society while adhering with fundamental Islamic values of collective support and solidarity.

6 FSB Initiatives
Brought
Forward



3 New H27
Initiatives
Developed



Next Gen Digital Transformation

Strategic Thrust 3

The Strategic Thrust 'Next Gen Digital Transformation' is aimed at transforming the sector through advanced technological integration. It seeks to enhance operational efficiency, customer engagement, and market reach by leveraging cutting-edge digital tools and platforms. By promoting the adoption of digital solutions, such as AI-driven analytics, automated processes, and user-friendly mobile applications, the industry aims to meet the evolving needs of modern consumers.

This thrust was created to raise the overall technological readiness as well as attaining higher levels of digital maturity; allowing Takaful Operators to synergise product offerings as well as improving internal processes to enhance productivity and efficiency. Overall, greater digital adoption will facilitate greater and improved customer relations, customer engagements and customer retention across the Takaful industry.



FSB Initiatives
Brought
Forward



New H27
Initiatives
Developed

Supportive Regulation and Governance

Strategic Thrust 4

The strategic thrust of 'Supportive Regulation and Governance' focuses on fostering a robust regulatory and governance framework that enhances the Takaful industry's stability, transparency, and effectiveness. This approach aims to create an environment conducive to industry growth and innovation while ensuring that regulators view Takaful differently from conventional insurance players, as the former has differing expectations and roles (i.e., beyond profitability).

By prioritising supportive regulation, this Strategic Thrust seeks to advocate for and implement regulatory measures that facilitate industry development, encourage best practices, and protect stakeholders' interests. It involves engaging with regulatory bodies to shape policies that support the industry's objectives.

The thrust also emphasises the importance of proactive communication and collaboration with regulators, industry stakeholders, and the broader community. 'Supportive Regulation and Governance' is essential for creating a stable and transparent regulatory environment and supporting the Takaful industry's long-term growth and sustainability.



High Calibre Talent

Strategic Thrust 5

The strategic thrust of 'High Calibre Talent' focuses on enhancing the Takaful industry's human capital capabilities and service quality to drive sustainable growth. It aims to position Takaful as a leading career choice by highlighting its unique opportunities and career potential, thereby attracting top talent to the industry.

Central to this thrust is a dedicated focus on enhancing professionalism and quality among Takaful agents. This is pursued through the implementation of renewed standards and a commitment to continuous improvement practices, ensuring that agents are provided a clear developmental pathway and adhere to industry best practices. Concurrently, the thrust emphasises the elevation of capabilities within the Takaful workforce by leveraging on industry-recognised frameworks and investing in comprehensive training and development programmes.

Overall, this strategic thrust will equip employees and agents with the advanced skills and knowledge necessary for achieving excellence and driving innovation within the industry, thereby positioning the Takaful industry for continued success and growth.



Enhanced Communications

Strategic Thrust 6

The new Hijrah27 strategic thrust of 'Enhancing Communications' focuses on expanding Takaful's messaging and position designed to benefit various segments of Malaysian society as well as broadening Takaful's societal impact through targeted communications and outreach.

By focusing on strategic messaging, the thrust aims to clearly articulate the values and benefits of Takaful, ensuring that its core principles and offerings are communicated effectively across different demographic and cultural groups. This includes not only improving the industry's visibility but also enhancing its reputation and relevance through well-crafted messages that address the specific needs and interests of various segments.

In addition, the thrust involves broadening Takaful's outreach to engage with a wider audience, including potential customers and community stakeholders. This approach seeks to strengthen relationships, foster greater understanding, and build trust within Malaysian society, ultimately contributing to the growth and acceptance of Takaful.

Collectively, the 'Enhanced Communications' thrust is pivotal in driving greater inclusivity, reinforcing Takaful's presence, and amplifying its positive impact on the community.



MSME Protection

Strategic Thrust 7

Recognising the vital role MSMEs play in the economy and the livelihood of the BM40, this thrust under Hijrah27 is dedicated to safeguarding the interests of Micro, Small, and Medium Enterprises (MSMEs) through tailored Takaful solutions. Recognising the vital role MSMEs play in the economy, this Strategic Thrust seeks to provide comprehensive risk management and financial protection that address the unique challenges faced by these enterprises.

This strategic thrust will strengthen the resilience and sustainability of MSMEs, enabling them to thrive in a competitive market and adapt to ever-changing business environments and interruptions. This strategic focus not only supports economic growth but also promotes financial inclusion, ensuring that MSMEs have access to the necessary resources to manage risks effectively.

Thus, 'MSME Protection' is a multi-pronged approach, encompassing partnerships with the public and private sector to facilitate greater pickup of Takaful protection amongst MSMEs.



ESG

Strategic Thrust 8

The strategic thrust of 'ESG' focuses on integrating Environmental, Social, and Governance (ESG) considerations into Takaful's core operations and strategic framework. This approach aims to align the industry with global best practices in sustainability and ethical governance, enhancing its long-term resilience and societal impact.

Aligning with past efforts such as the Value-Based Intermediation for Takaful (VBIT), this thrust seeks to embed environmental stewardship, social responsibility, and robust governance practices into Takaful's organisational culture and decision-making processes. This includes the development of ESG-friendly Takaful products. These products are designed to meet the growing demand for protection solutions that align with sustainability and ethical values.

Overall, 'ESG' is crucial for advancing Hijrah27 and consequently enhancing the Takaful industry's commitment to sustainability, improving its reputation, driving positive social and environmental outcomes, and positioning itself as a leader in sustainable and ethical industry practices.



To ensure the successful implementation of Hijrah27, 3 Critical Success Factors have been identified which includes getting the industry to have the right culture, being disciplined and united in execution as well as building the right relationships

Hijrah27 initiative is a strategic endeavour aimed at revolutionising the Takaful industry by focusing on three critical success factors (CSFs). These factors are integral in driving the industry towards a future of that is not only aligned with Islamic principles but also characterised by enhanced engagement, collaboration, and operational excellence.

1

Setting the Right Culture



- Focuses on fostering a **culture of high engagement** within the Takaful workforce by promoting resilience, purpose, and fulfilment.
- Aims to shift employee engagement towards higher levels by **instilling a set of core values**, including empowerment and development, visionary leadership, commitment to growth, etc.
- Aligns with Islamic principles and introduces a **Culture and Behaviour Transformation Plan** to promote a purpose-driven and excellence- oriented ethos.
- Manages perceptions and negativity through gap analysis, feedback mechanisms, and change management training.

2

A United and Disciplined Front from the Industry



- Takaful and Retakaful Operators are involved in **strategic decision-making, continuously participate** in leading working groups and **offer insights** to achieve the goals of Hijrah27.
- They are willing to **allocate resources** for the implementation of Hijrah27 initiatives.
- They **actively advocate** for Hijrah27 by integrating its principles into their operations.

3

Cross Industry Collaborations



- **Partnerships** with various stakeholders such as government agencies, Islamic authorities, regulators and various stakeholders to support underserved areas, improve regulatory frameworks, and raise public awareness.
- **Collaborations** with Islamic NGOs, academia, and the community to increase public understanding of Takaful as well as drive innovation through technological integration and talent development.
- To leverage on existing relationships between the **industries' influential/prominent leader** in Islamic Finance.
- To support **national plans and blueprints** to ensure alignment with between the industry and the nation's ambitions

Seruan Kebangkitan

*Hijrah!!! Gemanya menggema di ufuk,
Memanggil jiwa-jiwa yang ingin bangkit,
Menyeru pada yang pernah ragu,
Kini waktunya, berubah dan maju.*

*Sama berlindung, sama beramal, sama berjaya,
Inilah janji kita, bersama sehati,
Menyatukan langkah, menggenggam cita,
Tiada seorang pun yang akan tersisih lagi.*

*Bangkitlah Takaful, ini seruan masa,
Kini bukan lagi masa berdiam,
Hijrah!! Dentuman harapan,
Membangunkan kita dari lena yang panjang.*

*Dari rintik subuh ke sinar mentari,
Setiap langkah disertai doa,
Perubahan ini bukan sekadar mimpi,
Ia kenyataan yang kita cipta bersama.*


*Takaful untuk semua, bukan sekadar kata,
Ini ikrar, ini usaha yang nyata,
Melindungi setiap hati, setiap jiwa,
Menghapus ketakutan, membawa cahaya.*

*Hijrah!! Lantang ia berseru,
Kita adalah pemimpin, bukan pengikut,
Mari mara ke depan, mencipta sejarah,
Mengembalikan Takaful ke tempat mulia.*

*Tidak ada yang lemah, tidak ada yang terpinggir,
Di bawah langit ini, kita semua terjalin,
Hijrah!! Simbol keberanian,
Memecah sunyi, menggugat kebiasaan.*

*Dan kita terus berjalan, penuh keyakinan,
Menyusun harapan di tapak perjuangan,
Hijrah27, obor yang menyala,
Menyeru perubahan, menggapai jaya.*

MRM
Ambon 2024

A photograph of a man and a woman smiling and looking down at a baby. The man is on the right, wearing a light grey shirt, and the woman is on the left, wearing a purple hijab. They are both smiling warmly at the baby, who is partially visible in the center. The background is a soft, out-of-focus white curtain.

In conclusion, H27 will drive **sustainable market growth** whilst ensuring high standards of delivery, innovative products in the digital era.

This will ensure that Takaful will be the **leader** in providing **inclusive protection** for all Malaysians and businesses.

MALAYSIAN TAKAFUL ASSOCIATION

18th Floor, Main Block, Menara Takaful Malaysia,
No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur, Malaysia
Tel : (603) 20318160 Fax : (603) 20318170

 www.takaful4all.org

 @MalaysianTakafulAssociation

 malaysiantakafulassociation