

ANNUAL REPORT 2025
TRANSFORMATION

**Hijrah**

1 TAKAFUL INDUSTRY: KEY HIGHLIGHTS 2025

OVERALL BUSINESS

**TOTAL TAKAFUL
FUND ASSET**

14.4%

2025: 65.2b

↑ 9.4%



Insurance Growth
4.9%

FAMILY TAKAFUL

2025: 56.5b
2024: 51.6b

Overall Growth
5.5%

GENERAL TAKAFUL

2025: 8.7b
2024: 8.0b

**TOTAL TAKAFUL NET
CONTRIBUTION**

24.5%

2025: RM20.1b

↑ 5.6%



Insurance Growth
2.0%

FAMILY TAKAFUL

2025: 15.1b
2024: 14.5b

Overall Growth
2.9%

GENERAL TAKAFUL

2025: 5.0b
2024: 4.5b

Takaful Industry
Net Paid Out
Claims 2025

Total

RM 10.61b

↓ -10.16%

Family Takaful

RM 7.91b

↓ -16.77%

2024: RM 9.50b

General Takaful

RM 2.70b

↑ 17.07%

2024: RM 2.31b

**TOTAL ZAKAT
CONTRIBUTION**

RM 52.25m

**TOTAL TAKAFUL
SURPLUS SHARING**

RM 1.30b

Zakat Contribution

During the financial year 2025, the takaful industry contributed approximately RM 52.25 million in zakat. The contribution was derived from Family Takaful Operators, General Takaful Operators, and Retakaful Operators, underscoring the industry's commitment to social responsibility and Shariah compliance.

Surplus Sharing

During the financial year 2025, the takaful industry distributed approximately RM 1.30 billion in surplus sharing to eligible participants through Family Takaful Operators (FTOs) and General Takaful Operators (GTOs). This distribution reflects the industry's commitment to the principles of mutual assistance and equitable sharing, while delivering value to participants through the prudent management of takaful funds.

Note: The zakat contribution and surplus sharing amounts are based on information shared by member companies through audited and unaudited financial statements. These figures may be subject to revision upon the finalisation of audited accounts.

FAMILY TAKAFUL BUSINESS 2025

New Business Contribution
5 - Year CAGR (2020-2025) **8.13%**

NEW BUSINESS TOTAL
CONTRIBUTIONS
RM 9.74b

2024: RM 9.73b

↑ 0.08%



2024: 1.48%

NEW BUSINESS ANNUAL
CONTRIBUTIONS
RM 2.06b

2024: RM 2.26b

↓ -8.88%



2024: 4.85%

NEW BUSINESS SINGLE
CONTRIBUTIONS
RM 7.68b

2024: RM 7.47b

↑ 2.80%



2024: 0.50%

NEW BUSINESS TOTAL
CERTIFICATES ISSUED
0.86m

2024: 0.99m

↓ -13.23%



2024: -12.23%

NEW BUSINESS ANNUAL
CERTIFICATES ISSUED
0.54m

2024: 0.63m

↓ -14.74%



2024: -15.37%

NEW BUSINESS SINGLE
CERTIFICATES ISSUED
0.32m

2024: 0.36m

↓ -10.62%



2024: -6.20%

BUSINESS INFORCE
ANNUAL CONTRIBUTIONS
RM 10.15b

2024: RM9.62b

↑ 5.55%



2024: 7.20%

PENETRATION RATE
19.63%

Based on Total Population

170,000

Population growth

↑ 0.30%



2024: 19.57%

NUMBER OF TOTAL
CERTIFICATES INFORCE
6.74m

2024: 6.69m

↑ 0.82%



2024: 1.29%

NUMBER OF ANNUAL
CERTIFICATES INFORCE
3.61m

2024: 3.60m

↑ 0.33%



2024: 1.77%

NUMBER OF SINGLE
CERTIFICATES INFORCE
3.13m

2024: 3.09m

↑ 1.39%



2024: 0.75%

GENERAL TAKAFUL BUSINESS 2025

Gross Direct Contribution
5 - Year CAGR (2020-2025) **13.92%**

**GROSS WRITTEN
CONTRIBUTIONS**
RM 6.65b

2024: RM 5.91b

↑ 12.38%



2024: 8.46%

**GROSS DIRECT
CONTRIBUTIONS**
RM 6.63b

2024: RM 5.90b

↑ 12.42%



2024: 8.41%

**GROSS DIRECT
CONTRIBUTIONS
(MOTOR)**
RM 4.58b

2024: RM 4.07b

↑ 12.58%



2024: 11.57%

**GROSS DIRECT
CONTRIBUTIONS
(FIRE)**
RM 1.10b

2024: RM 1.00b

↑ 10.62%



2024: 6.99%

**GROSS DIRECT
CONTRIBUTIONS
(PERSONAL ACCIDENT)**
RM 0.42b

2024: RM 0.39b

↑ 8.94%



2024: -0.30%

**GROSS DIRECT
CONTRIBUTIONS
OTHERS CLASSES**
RM 0.53b

2024: RM 0.45b

↑ 17.99%



2024: -5.75%

Each percentage point of growth reflects more than numbers. It reflects our shared mission of uplifting lives, guided by faith and a heart to serve

2 ABOUT MALAYSIAN TAKAFUL ASSOCIATION

The Malaysian Takaful Association (MTA) was established in November 2002 under the Malaysian Societies Act of 1966. The Objectives of MTA are essentially to promote the interests of its members and to encourage the implementation of self-regulation in the Malaysian Takaful industry. MTA Currently represents 19 member companies - eleven Family Takaful, four General Takaful and four Retakaful operators.

MTA'S VISION FOR THE INDUSTRY

To achieve the desired future Takaful landscape by creating value for the industry, society and country in every aspect of our conduct, in line with the Maqasid al-Shariah.

MISSION

To support the vision, we are committed to build and strengthen our foundation by focusing on four Key Strategic Objectives::

- Establishing Visibility for MTA
- Adopting Best Governance Practices
- Achieving Operational Efficiency
- Attaining Organizational Sustainability

3 CHAIRMAN'S MESSAGE

Assalamualaikum warahmatullahi wabarakatuh and Salam Sejahtera,

It is my honour to present the Malaysian Takaful Association's Annual Report 2025.

The year under review marked another significant milestone in the transformation journey of the Malaysian Takaful industry. Guided by the aspirations of Hijrah27, we continued to strengthen our collective efforts towards building a more resilient, inclusive and sustainable Takaful ecosystem that delivers meaningful value to participants, communities and the nation. Alhamdulillah, the progress achieved throughout the year reflects the collective commitment of our member companies, regulators, strategic partners and industry stakeholders. On behalf of the Malaysian Takaful Association (MTA), I would like to record my sincere appreciation to Bank Negara Malaysia (BNM), our member companies and all partners for their continued support, collaboration and dedication towards advancing the shared aspirations of the industry.

As the industry continues to evolve amidst the rapid changing economic, technological and societal expectations, MTA and our member companies remain guided by the principles that have always defined Takaful – mutual assistance, shared responsibility and the pursuit of positive outcomes for society. These values continue to anchor our efforts as we work towards building a more resilient, inclusive and future-ready Takaful ecosystem.



Progressing the Hijrah27 Transformation Agenda

The year 2025 saw continued progress in the implementation of Hijrah27, the Takaful industry's strategic transformation blueprint. Anchored on eight strategic thrusts, Hijrah27 provides a unified roadmap for the industry to strengthen awareness, accelerate digital transformation, enhance talent development, improve communication, broaden financial inclusion and advance sustainability commitments.

Throughout the year, MTA worked closely with member companies and stakeholders to drive initiatives aligned with BNM's Financial Sector Blueprint 2022–2026, the principles of Value-Based Intermediation for Takaful (VBIT) and the objectives of Maqasid Shariah. Our initiatives are intended to support the growth of the industry growth, and more importantly, to ensure that the benefits of Takaful continue to reach a wider segment of society. Against an evolving operating environment, the Malaysian Takaful industry remained resilient. Total Takaful fund assets expanded to RM65.2 billion while total net contributions increased to RM20.1 billion. Family Takaful assets grew to RM56.5 billion and General Takaful assets reached RM8.7 billion, reflecting continued confidence in Takaful as a trusted and values-based protection solution. Beyond financial performance, the industry continued to fulfil its core purpose of providing protection and financial support to those in need. In 2025, the industry paid out RM10.61 billion in claims and benefits, reaffirming the important role Takaful plays in strengthening financial resilience and supporting the wellbeing of participants and their families. More importantly, the value created by the industry extends beyond protection alone.

During the year, Takaful operators collectively contributed RM52.25 million in zakat and distributed RM1.30 billion in surplus sharing to eligible participants, reflecting the unique nature of Takaful as a system as one founded upon mutual cooperation and shared responsibility – where value generated is returned to participants and channelled towards the betterment of society. The payment of zakat and distribution of surplus are not merely financial outcomes; they represent tangible manifestations of the industry's commitment to social justice, wealth redistribution and community wellbeing. Through

these contributions, the Takaful industry continues to support vulnerable communities, strengthen social protection and contribute towards a more inclusive and equitable society, embodying the true spirit of ta'awun and reinforcing the industry's role as a catalyst for positive social impact. The industry also continued to expand access to protection through initiatives such as Perlindungan Tenang and Perlindungan Tenang Voucher (PTV) 3.0, helping to extend affordable protection to underserved and vulnerable segments of society. These efforts reflect our collective commitment towards ensuring that protection remains accessible and inclusive for all Malaysians. Significant progress was also achieved in strengthening industry capabilities and future readiness. Throughout the year, MTA organised various workshops, forums, training programmes and regional engagements covering areas such as sustainability, climate risk, governance, digitalisation, specialised underwriting and professional development. These initiatives support the aspirations of Hijrah27 in building a high-calibre workforce and preparing the industry for emerging opportunities and challenges.

Globally, the industry also continued to strengthen Malaysia's position as a regional Takaful leader through engagements with ASEAN counterparts and other international stakeholders. As the permanent Secretariat of the ASEAN Takaful and Retakaful Working Group (ATRWG), MTA remains committed to fostering greater collaboration, knowledge exchange and innovation across the regional Takaful landscape.

Strengthening Governance, Service and Consumer Confidence

As the industry advances its Hijrah27 implementation, maintaining strong governance, operational resilience and public trust remain fundamental to sustainable growth. The year 2025 saw several important regulatory developments aimed at strengthening consumer protection, improving service standards and enhancing industry resilience. These included the issuance of the Policy Document (PD) on Broader Application of Ta'awun in Takaful, the PD on Complaints Handling, the PD on Management of Customer Information and Permitted Disclosures, as well as the revised Risk Management in Technology Framework.

Beyond financial performance, the industry continued to fulfil its core purpose of providing protection and financial support during times of need.

These developments reflect the industry's continued commitment towards upholding the highest standards of professionalism, transparency and accountability while adapting to the increasing digitalisation of financial services and evolving customer expectations. The industry also remained actively engaged in supporting efforts aimed at ensuring continued access to affordable and sustainable medical and health protection. Working closely with BNM and other stakeholders, Takaful operators continue to explore practical solutions that balance participant needs, affordability considerations and long-term sustainability. Encouragingly, the findings of the latest industry-wide Customer Satisfaction Survey highlighted continued improvements in customer experience and service delivery. The positive results reflect the industry's ongoing commitment to enhance accessibility, product suitability, service efficiency and claims transparency while strengthening public confidence in Takaful. As an industry built upon trust and mutual cooperation, safeguarding the interests of participants will continue to remain at the heart of everything we do.

Looking Forward

As we move into the final phase of Hijrah²⁷, our focus extends beyond growth and market expansion. We must continue to evolve in a manner that creates meaningful and lasting impact for society.

Shariah compliance has been, and continues to be, the core anchor of the Takaful industry. However, the next stage of our transformation requires us to move beyond simply being halal towards becoming truly *tayyib* – where we deliver outcomes that are not just permissible, but are also beneficial, sustainable and impactful for individuals, communities and the environment. This aspiration is closely aligned with the principles of Maqasid Shariah and Value-Based Intermediation for Takaful (VBIT), which includes the industry's commitment towards sustainability and responsible business practices. As we look towards 2026 and 2027, we envision a Takaful industry that

not only protects against risks but also contributes meaningfully towards financial resilience, social wellbeing and sustainable development. Our success will not be measured solely by growth in assets, contributions or market penetration. We shall hold ourselves accountable for the value we create for society through financial inclusion, responsible wealth distribution, social protection and meaningful contributions to national wellbeing. The future of Takaful lies in us strengthening our role as a force for good – where protection is accompanied by compassion; where growth is accompanied by responsibility; and where financial success translates into benefits that are shared with the wider community.

Through zakat, surplus distribution, community outreach and value-based initiatives, the industry will continue to demonstrate that Takaful is not merely a financial protection mechanism, but a platform for creating positive and lasting impact. Our aspiration is clear: to move beyond protection to purpose, beyond financial performance to societal impact, and beyond halal to *tayyib* – creating value that is not only Shariah-compliant, but also meaningful, inclusive and beneficial to the rakyat.

With the continued support of our stakeholders and the collective commitment of all Takaful operators, I am confident that the Malaysian Takaful industry will remain well-positioned to create greater value for the communities we serve and contribute meaningfully to the nation's future.

Together, we protect. Together, we progress. And together, we continue to serve with sincerity, purpose and faith.

Sama Beramal always.

Thank you.

Wassalamualaikum warahmatullahi wabarakatuh.

BORHANUDIN SAMSUDIN

Interim Chairman

Malaysian Takaful Association

4 BOARD OF DIRECTORS 2025 -2027 AND SUB-COMMITTEE REPRESENTATIONS

Together we protect, together we prosper,
and together, we continue to serve, with
sincerity, faith, and unshakable resolve.
Sama Beramal always.



BORHANUDIN SAMUDIN
Interim Chairman
Monopeng MSB Takaful Berhad



**DATO' RUDY RODZIL
CHE LAMIN**
Deputy Chairman
Takaful Ikhlas General Berhad

MEMBERS



ZAFRI ABD HAMID
Member
Takaful Berhad



MOHAMAD NIZAM YAHYA
Member
Takaful Berhad



AZAM YUSOF
Member
Takaful Berhad



NOR AZMAN ZAINAL
Member
Takaful Malaya Berhad



MOHAMED SABRI RAMLI
Member
Takaful Malaya Berhad



MOHD RIDZUAN MOHAM
Chief Executive Officer
Takaful Berhad



SHARLYNN ABDUL
Executive Secretary
Takaful Berhad

FORMER CHAIRMAN



**WAN SAIFUL RIZAL
WAN ISMAIL**
Former Chairman
Takaful Berhad
Resigned: 1 October 2017
Signed: 2017 Takaful Berhad



**SHAHRUEL AZLAN
SHAHRIZAN**
Former Chairman
Takaful Berhad
Signed: 15 May 2024
Signed: 2024 Takaful Berhad

MTA SUB-COMMITTEE REPRESENTATIONS IN OTHER ORGANISATION

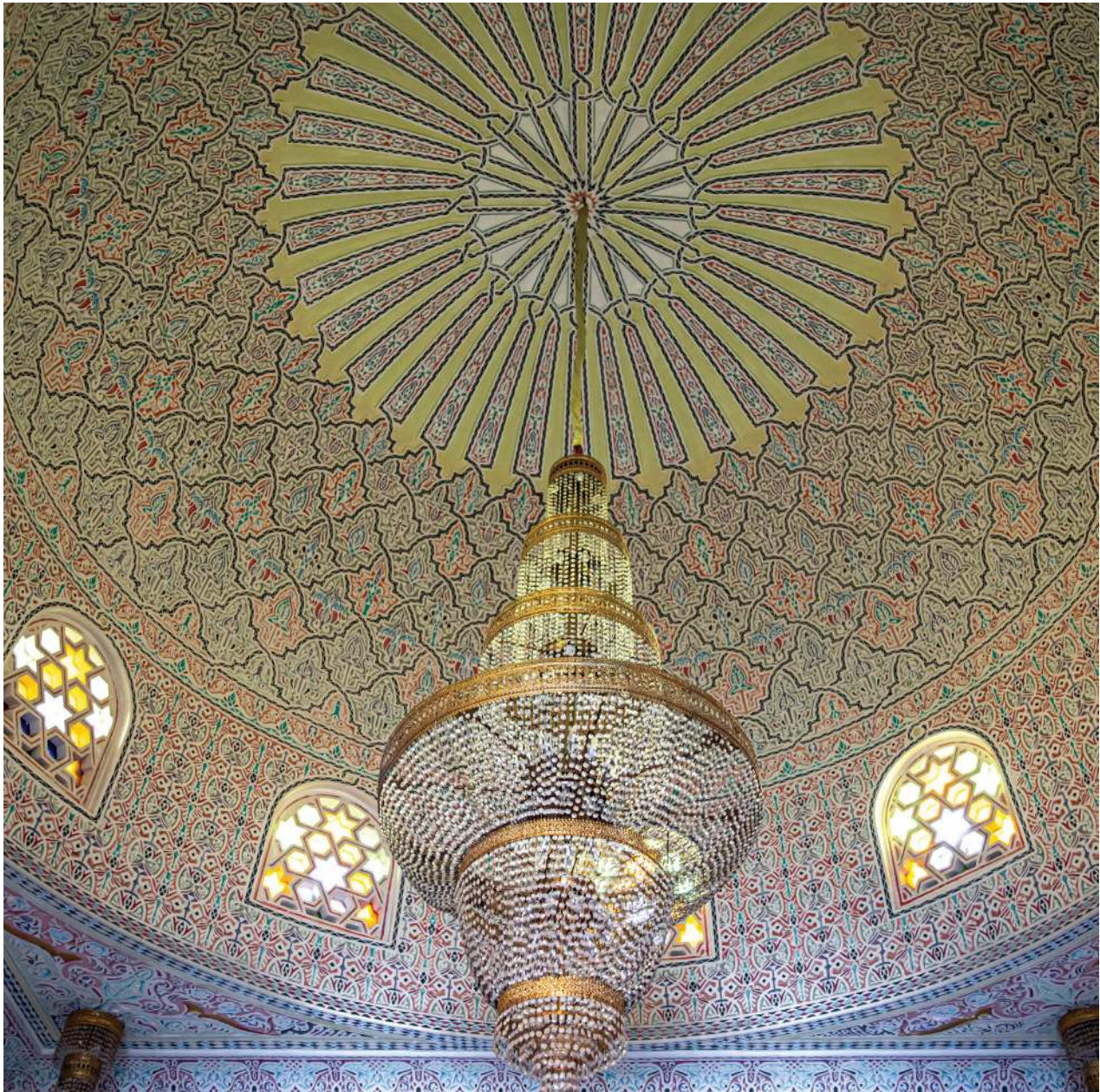
No	Position	Organisation / Bodies	MTA Representative (s)
1	Board Member	Islamic Banking and Finance Institute Malaysia Main Board (IBFIM)	Asri Omar
2	Trustee Member	IBFIM Board of Directors Capacity Building Trust Fund	Asri Omar
3	Board Member	Financial Industry Collective Outreach (FINCO)	Shahrul Azlan
4	Member	FINCO Board of Directors	Mohd Radzuan Mohamed Shazlyna Abdullah (Alternate)
5	Board Member	Insurance Service Malaysia (ISM) Board of Directors	Mohamed Sabri Ramli
6	Member	Malaysian Financial Planning Council (MFPC) National Council (NC)	Maheswaran Periasamy Sharizad Ghouse
7	VP, External Relations and Publicity	Malaysian Financial Planning Council (MFPC)	Mohd Radzuan Mohamed
8	Member	Malaysian Accounting Standard Board (MASB) Standing Committee	Chow Wai Sum Farhanah (Observer)
9	Director	Vehicle Theft and Accident Reduction Council (VTAREC) Board of Directors	Mohamad Izaz Othman Saiful Nizam Jahaludin (Alternate)
10	Sub-Committee Member	Joint Committee for Climate Change (JC3) Sub Committee (SC) - Risk Management	Mohd Radzuan Mohamad
11	Sub-Committee Member	JC3 : SC2 - Governance and Disclosures	Shazlyna Abdullah
12	Sub-Committee Member	JC3 : SC3 - Product & Innovation	Marcel Omar Papp Farhanah (Observer)
13	Sub-Committee Member	JC3 : SC4 - Engagement and Capacity Building	Hasri Hamidan
14	Sub-Committee Member	JC3 : SC5 - Bridging Data Gaps	Keith Kwan Chi Hin Farhanah (MTA) - Observer
15	Subject Matter Expert	JC3 : WG6 - Small and Medium Enterprise	Shamsul Sarun Putri
16	Member	Fraud Prevention Committee	Shamsul Sarun Ramizah

No	Position	Organisation / Bodies	MTA Representative (s)
17	Project Champion	Future Skills Framework	Mohd Radzuan Mohamed
18	Co - Chairman	ASEAN Takaful / Retakaful Working Group (ATRWG)	Nizam Yahya
19	Member	Chartered Institute of Islamic Finance Professionals (CIIF)	Mohd Radzuan Mohamed
20	Member	CIIF Grand Council Charter Governing Panel	Mohd Radzuan Mohamed
21	Member	Human Resource Development Corporation (HRDF)	Yeoh Zu Dian Hasri Hamidan
22	Member	Medical & Health Insurance/ Takaful (MHIT) Steering Committee on Base Product with BNM	Nor Azman Zainal Shazlyna Abdullah (Alternate)
23	Member	Diagnosis-Related Group (DRG) with Ministry of Health (MOH) Steering Committee	Nor Azman Zainal Mohd Radzuan Mohamed (Alternate)
24	Member	Diagnosis-Related Group (DRG) with Ministry of Health (MOH) Technical Committee	Dr. Hajar Marlina Dr. Nadhirah
25	Member	Healthcare Partners Protocol & Solutions Committee (HPPSC) (MHIT Joint Committee)	Shazlyna Abdullah
26	Board Member (Board of Studies)	LLiBF	Mohd Radzuan Mohamed
27	Board Member (Academic Council)	All	Mohd Radzuan Mohamed
28	MHIT - Treasury MOH	MOH	Nor Azman Zainal

Hijrah27 is our collective commitment to strengthen the foundation of Takaful industry's and build a more resilient, inclusive and future-ready ecosystem. Together, we are charting a transformation that delivers lasting value to the people and communities we serve.

5 DEVELOPMENT OF THE TAKAFUL INDUSTRY

Sama Beramal means progress with purpose. Every initiative under Hijrah27 is a promise to serve the underserved and uplift every soul we reach.



HIJRAH27 INDUSTRY ROADMAP FOR GROWTH

Building on the foundation set by the Financial Sector Blueprint 2022-2026 (FSB), Hijrah27 Industry Roadmap for Growth translates these broad strategic objectives into a focused roadmap for Malaysia's Takaful industry.

Centered around 8 Strategic Thrusts, six of which are directly driven by FSB initiatives, Hijrah27 aims to foster cohesive collaboration across the Islamic finance ecosystem while driving sustainable market growth. Its mission encompasses broadening public understanding of Takaful, delivering value-driven product innovation, leveraging digital transformation,

strengthening regulatory governance, enhancing the professionalism of Takaful agents and employees, improving communication strategies, extending protection to Micro, Small, and Medium Enterprises (MSMEs), and advancing Environmental, Social, and Governance (ESG) commitments.

By addressing the industry challenges through initiatives spanning across MTA Reform Plan 2022-2023 (ISLAH23), Value-Based Intermediation for Takaful (VBIT), and FSB, Hijrah27 ensures that the Takaful sector remains aligned with the FSB's strategic direction while reinforcing unity, discipline, and cross-industry collaboration. This report focuses specifically on the FSB initiatives, highlighting the Takaful industry's role in advancing the Blueprint's ambitions.

Mapping Hijrah27 Strategic Thrusts to FSB Initiatives

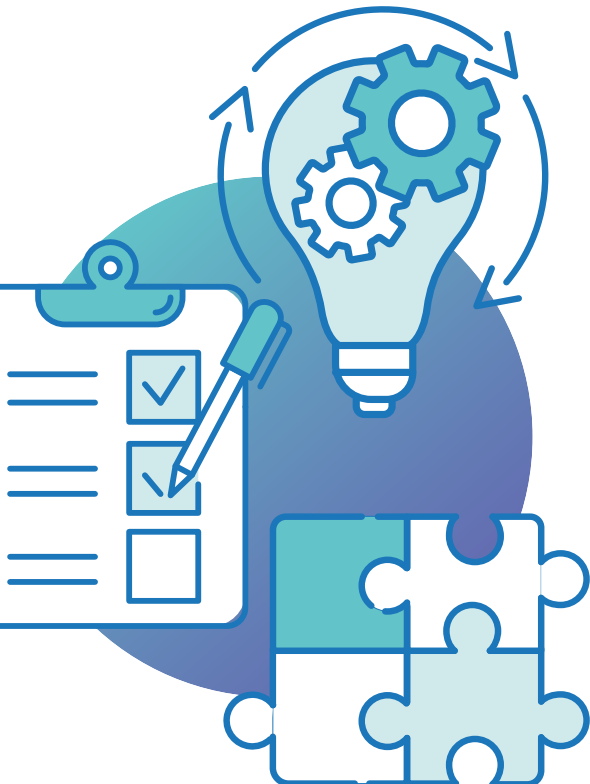
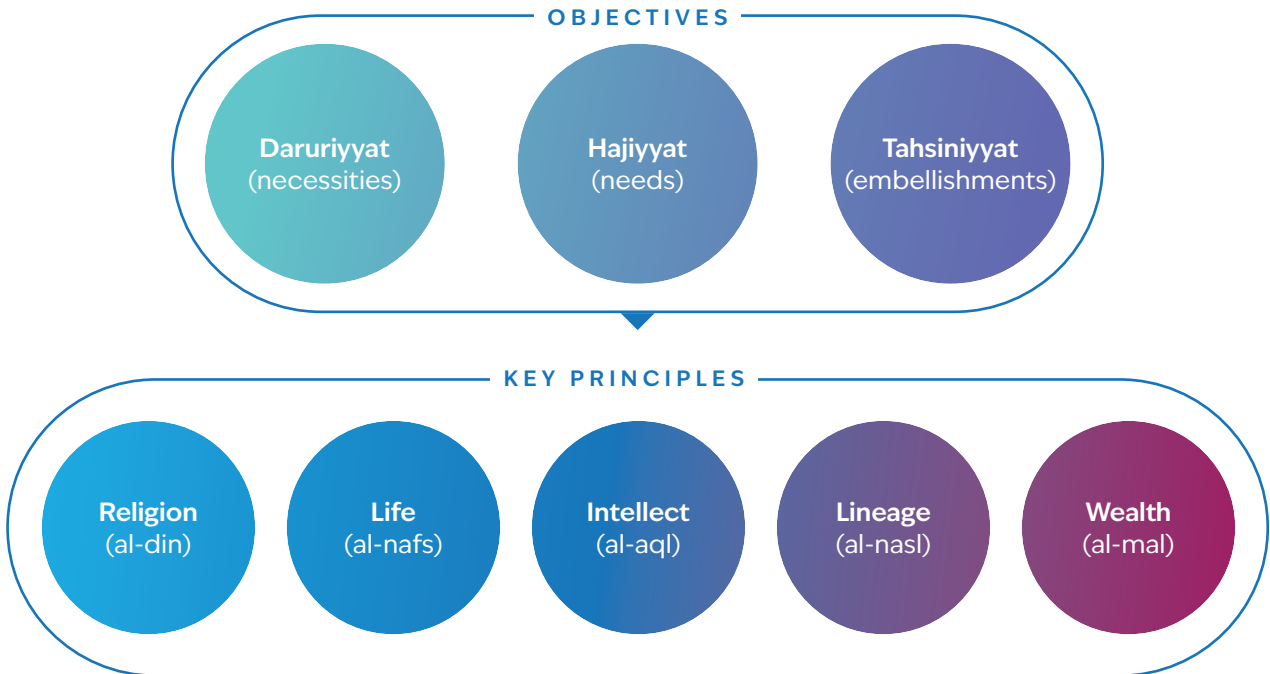
Hijrah27 Strategic Thrusts (ST)			
ST 1	ST 2	ST 3	ST 4
<p>H27: 4 Initiatives</p> <ol style="list-style-type: none"> 1. Strengthen Takaful branding via collaborative and integrated Takaful campaigns 2. Transparent reporting of Takaful industry contributions to the public 3. Include Islamic ecosystem in Takaful market expansion 4. Enhance and effectively leverage social media to market Takaful 	<p>H27: 3 Initiatives</p> <ol style="list-style-type: none"> 1. Expand outreach to regional markets for Muslims 2. Establish a centralised Takaful online platform that has an aggregated policy management, industry data, and agency infrastructure for multiple users 3. Collaborate on efforts to develop a blended Takaful product for special needs and underserved individuals 	<p>H27: 2 Initiatives</p> <ol style="list-style-type: none"> 1. Catalyse the future of Takaful industry by encouraging digital adoption 2. Encourage Takaful Operators (TOs) to achieve higher levels of Data Driven Organisation (DDO) by 2027 	<p>H27: 4 Initiatives</p> <ol style="list-style-type: none"> 1. Evaluate and enhance three regulatory requirements (ARE, IRE and Risk-based Capital Framework) to level 2. Advocate Takaful adoption by Government-Linked Company (GLC) and Shariah-compliant businesses 3. Engage with Inland Revenue Board (IRB) to propose for higher income tax rebates/ incentives for individuals and businesses with Takaful coverage 4. Takaful Industry Champions Comprehensive Healthcare Reform: Advocate for regulated costs, Level 2 hospitals, and national health insurance
<p>FSB: 7 INITIATIVES</p>	<p>FSB: 5 INITIATIVES</p>	<p>FSB: 2 INITIATIVES</p>	<p>FSB: 3 INITIATIVES</p>
<p>FSB - ST 2</p> <ol style="list-style-type: none"> 1. Conduct study to gauge the feasibility of incorporating Takaful in industry financing 	<p>FSB - ST 2B</p> <ol style="list-style-type: none"> 1. Facilitate a study on product development for underserved segments. Data can be obtained from Social Security Organisation (SOC SO), Zakat, Penjana for statistics and pricing purposes 2. Establish joint industry committee to address long-term sustainability and affordability of private MHIT and drive best practices amongst industries 	<p>FSB - ST 3(i)</p> <ol style="list-style-type: none"> 1. Encourage digital reporting from TO's to reduce paper usage 2. Digitalise self-service and non-self-service capabilities 	<p>FSB - ST 1</p> <ol style="list-style-type: none"> 1. Establish enhanced Takaful capacity facilities 2. Advocate the inclusion of Takaful for Shariah-compliant companies with green counters
<p>FSB - ST 2A</p> <ol style="list-style-type: none"> 2. Strengthen financial literacy and inclusivity as an industry agenda and expand Microtakaful (Perlindungan Tenang) guidelines through promotional initiatives 3. Make products more accessible and attractive for the industry by easing regulations and foster an environment for better subsidies for the underserved and B40 and their products 4. Through Public Private Partnership (PPP) Address affordability issue subsidies will be utilised for targeted segments such as elderly and persons with disability 	<p>FSB - ST 2C(ii)</p> <ol style="list-style-type: none"> 3. Develop a Policy Portal - a robust platform that facilitates the seamless sharing of relevant information among members for the purpose of policy and certificate replacement. 	<p>FSB - ST 3(ii)</p> <ol style="list-style-type: none"> 4. Establish online coverage checking 5. Strengthen the role of Insurance Services Malaysia (ISM) as a gatekeeper for the industry for Family Takaful data 	<p>FSB - ST 2</p> <ol style="list-style-type: none"> 3. Develop a product/model that enables lower capital requirements, stamp duty exemptions, SST exemptions, acceptance of (especially the Risk-Based Capital Framework for Insurance and Takaful Operators (RBCT)), and appropriate Malaysian Financial Reporting Standards (MFRS) recognition
<p>FSB - ST 5(i)</p> <ol style="list-style-type: none"> 5. Make educational module such as VBIT, Takaful etc. available through the Centre of Islamic Finance Excellence 6. Actively promote Takaful and VBIT globally using various platforms 			
<p>FSB - ST 5(ii)</p> <ol style="list-style-type: none"> 7. Foster thought leadership for boosting the Takaful industry regionally and globally 			

Hijrah27 Strategic Thrusts			
ST 5	ST 6	ST 7	ST 8
<p>H27: 3 Initiatives</p> <ol style="list-style-type: none"> Promote Takaful as a preferred career choice Elevate the capabilities of Takaful employees through Future Skills Framework Enhance professionalism and quality of Takaful agents <p>FSB: 6 INITIATIVES</p> <p>FSB - ST 2C(i)</p> <ol style="list-style-type: none"> Monitor agents compliance to PITA Establish poaching/mass migration guideline Establish an document for Agent Best Practices and Conduct Raise standards of Takaful agents in line with Balance Scorecard (BSC) <p>FSB - ST 2A</p> <ol style="list-style-type: none"> Improve agency infrastructure including portal, termination services, database <p>FSB - ST 5(ii)</p> <ol style="list-style-type: none"> Advance Takaful research and talent development for industry excellence through participation in industry committee and activities as industry representatives 	<p>H27: 4 Initiatives</p> <ol style="list-style-type: none"> Nurture financial literacy among Malaysian youth via bite-sized programmes as an early intervention in secondary schools and tertiary education Establish a Takaful4All Disaster Response for community outreach and assistance Collaborate of efforts to improve positioning and messaging of Takaful to a wider Malaysian demographic Promote Takaful values to the non-Muslim community 	<p>H27: 3 Initiatives</p> <ol style="list-style-type: none"> Promote Takaful products to MSMEs using existing channels and partnerships with Government agencies Implement referral programmes and licensing for agents targeting corporate retail sector, such as multi-national companies and GLCs. 	<p>H27: 1 Initiatives</p> <ol style="list-style-type: none"> ESG Certification for Takaful products <p>FSB: 3 INITIATIVES</p> <p>FSB - ST 4</p> <ol style="list-style-type: none"> To encourage all TO's to collaborate to publish an Annual Takaful ESG, Sustainability and Climate Resilience Roundup To establish a JC3/ Sustainability Taskforce, possibly utilising the WG4 as a platform for knowledge sharing Establish a Takaful industry Sustainability programme

Our aspiration is clear: to move beyond protection to purpose, beyond financial performance to societal impact, and beyond halal to tayyib – creating value that is not only Shariah-compliant, but also meaningful, inclusive and beneficial to the rakyat.

Maqasid Shariah Scorecard (MSS) Takaful Industry Reporting

Maqasid Shariah, derived from the term maqсад (plural: maqasid), refers to the objectives or intended outcomes of Islamic law, aiming to promote what is beneficial, prevent harm, and safeguard the interests of people. These objectives are categorised into three levels and five key principles as follows:



Introduced systematically by Al-Ghazali and later refined by Ash-Syatibi, Maqasid Shariah serves as a moral and philosophical framework for Islamic law and public policy, including economic and financial contexts. In Islamic finance, the framework evaluates products, services, and policies based on justice, social welfare, and sustainability, emphasising ethical substance over mere legal compliance.

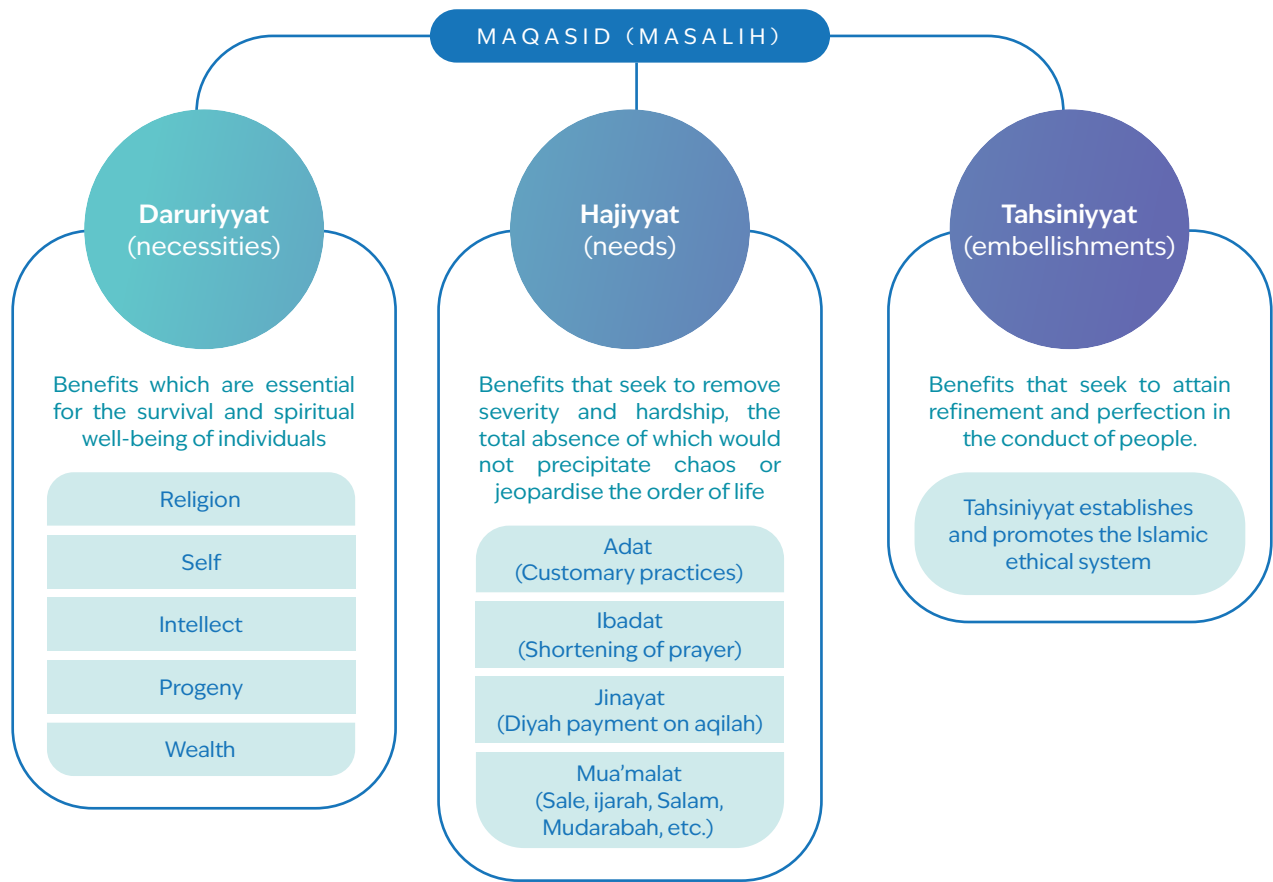
Aligned with these foundational ideals, the Maqasid Shariah Scorecard (MSS) provides guidance based on Maqasid Shariah, the intrinsic values of Islamic finance, and VBIT Framework. The MSS manual helps market practitioners measure their Takaful value proposition in line with the intended outcomes of Shariah (Maqasid Shariah) in its conduct and offerings.

Maqasid Shariah based VBIT Scorecard Supporting Frameworks

The MSS is a practical VBIT scorecard that is supported by four key frameworks namely:

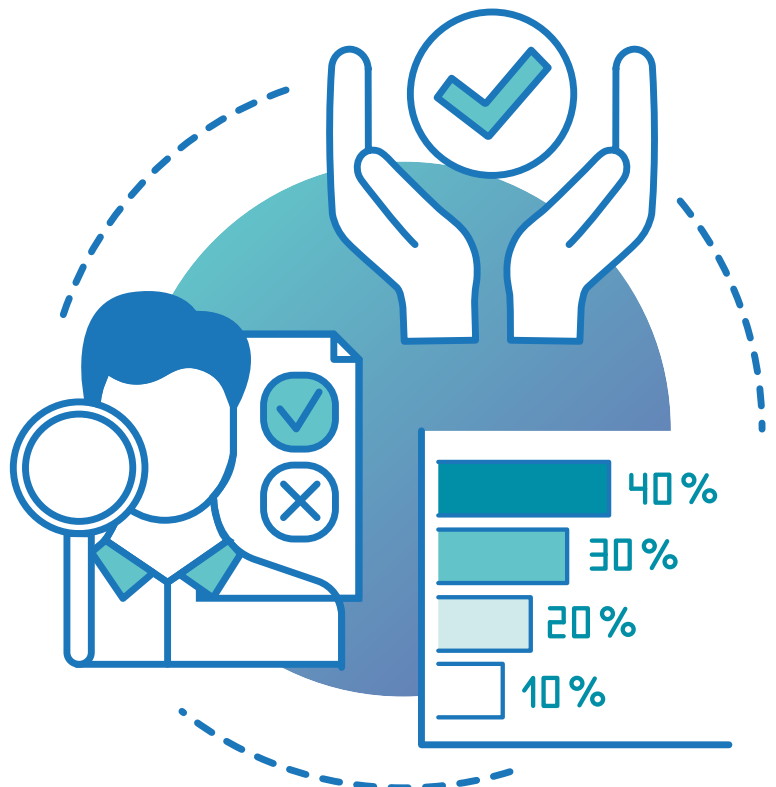
- i. Maqasid Shariah Framework
- ii. Intrinsic Values in Islamic Finance
- iii. VBIT Framework
- iv. VBIT Roadmap

The diagram below outlines the key tenets of the Maqasid Al-Shariah framework:



The MSS assessment is also anchored to an organisation's VBIT maturity level, acting as a measurement tool to demonstrate and validate VBIT practices. Therefore, the results of the VBIT maturity level directly correlates with an organisations MSS score. As a result of this linkage, operators must first determine their VBIT maturity level before completing the MSS scorecard. Establishing this baseline allows TO's to understand their current state of Shariah-aligned governance, processes, and capabilities.

Following this, the assessment results will help operators identify their overall maturity score and map it to the corresponding maturity level. This ensures that the MSS evaluation reflects the organisation's actual level of readiness and enables more targeted improvement plan. The diagram below provides an overview of the MSS components.



Below are the Hijrah27 initiatives that have been completed as of December 2025:

Strategic Thrust	Initiative
Strategic Thrust 1 - Meaningful Takaful Awareness	Reporting on Public Private Partnership (PPP) – subsidy for targeted segments only which are B40, OKU, old age (mySalam)
	Active promotion of Takaful and VBIT Globally via various partnerships and collaborations
Strategic Thrust 3 - Next Gen Digital Transformation	Reporting on overall Industry Readiness towards digitalization
Strategic Thrust 5 - High Calibre Talent	Monitoring Agents' Compliance for Shariah Registered Financial Planner (SRFP) Module 2 following PD on Professionalism of Insurance and Takaful Agents (PITA)
	Agent portal infrastructure - Agent Status' enhancement
Strategic Thrust 6 - Enhanced Communications	Establish a Takaful4All Cares Team for community outreach and assistance
Strategic Thrust 8 - ESG	Establishment of JC3 Sustainability Taskforce
	To establish a Takaful industry wide Sustainability Program

REGULATORY DEVELOPMENTS

Policy Documents

Policy Document on Broader Application of Ta`awun in Takaful

Bank Negara Malaysia (BNM) issued the Policy Document (PD) on Broader Application of Ta`awun in Takaful on 28 November 2025, which sets out the Shariah and regulatory requirements to unlock the full potential of Takaful in promoting financial resilience as well as financial inclusion, in line with the objectives of Shariah (Maqasid Shariah).

Policy Document on Management of Customer Information and Permitted Disclosures

BNM issued a PD on Management of Customer Information and Permitted Disclosures. The PD was issued on 31 October 2025 and comes into effect immediately. It introduces new requirements for financial service providers to:

- notify BNM of a customer information breach that causes or is likely to cause significant harm to customers, or if the customer information

breach involves, or is likely to involve, a large number of customers under paragraphs 11.8 and 11.20.

- notify the affected customers of a customer information breach that causes, or is likely to cause, significant harm to the customers under paragraphs 11.25 to 11.31.

These new requirements are in line with the amendments to the Personal Data Protection Act 2010 (PDPA) on mandatory data breach notification to the Personal Data Protection Commissioner to ensure proper handling of customer information.

Policy Document on Complaints Handling

APD on Complaints Handling was issued by BNM on 28 Mar 2025. This PD sets out enhanced regulatory requirements aimed to ensure that the complaints handling mechanisms of financial service providers (FSPs) remain relevant, accessible and timely. These enhancements are necessary due to the rapid digitalisation of business practices of FSPs, the increasing complexity of financial products and services and the heightened expectations of financial consumers for FSPs to be responsive, fair and effective in handling complaints.

Revised Policy Document on Risk Management in Technology

The Revised PD on Risk Management in Technology (RMIT) was issued on 28 November 2025. The revised PD aims to strengthen financial institutions’ management of technology and cyber risks, improve service availability and resilience of financial services, and maintain public trust in the security of the financial system.

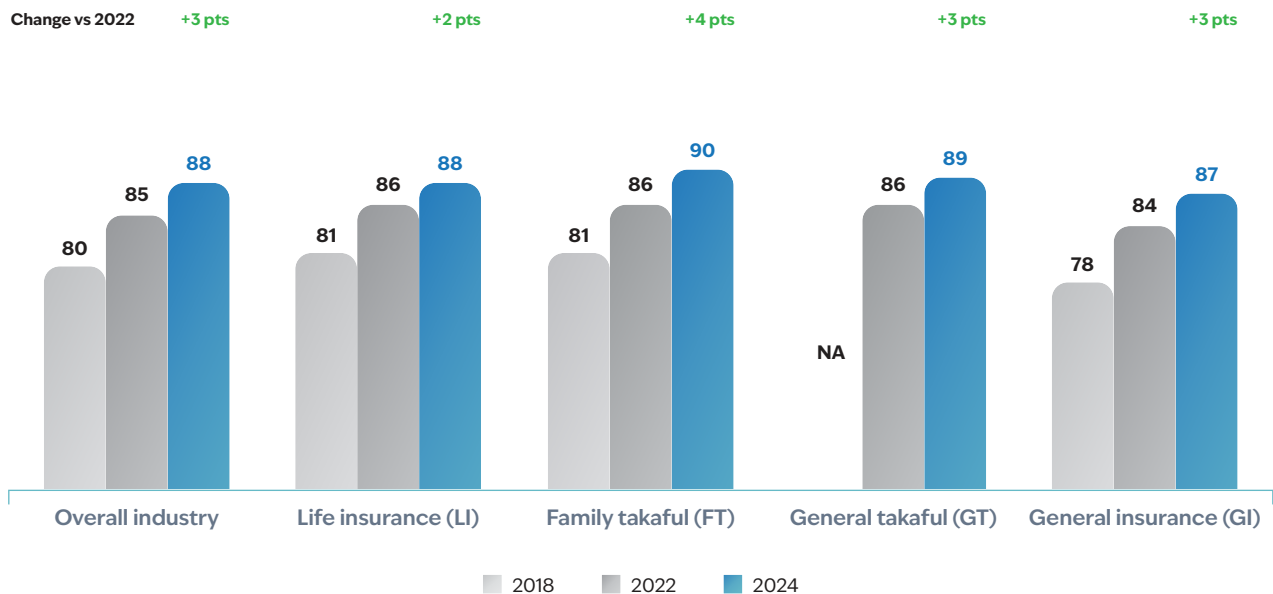
This PD has been updated to include the following:

- i. Expand the applicability to include non-bank Merchant Acquirer (MAs) and Intermediary Remittance Institution (IRIs) with more than 5% market share of transaction value or volume;
- ii. Enhance financial institutions’ resilience to service disruptions, including the adoption of a customer-centric approach to managing intermittent issues.
- iii. Heighten cybersecurity controls and practices in line with global standards and best practice;
- iv. Strengthen the security of digital services through enhanced fraud detection, proactive monitoring and customer empowerment;
- v. Facilitate the secure adoption of new or advanced technology.

Takaful Industry Customer Satisfaction Index Survey 2024/25

The Takaful and insurance industry-wide Customer Satisfaction Survey (CSS) 2024–2025, was conducted from June 2024 to June 2025 with the appointment of NielsenIQ as the official vendor. The findings of the study were subsequently published in October 2025, marking a significant milestone in the industry’s continued efforts to strengthen customer-centric practices and enhance service quality across the Takaful and insurance sector.

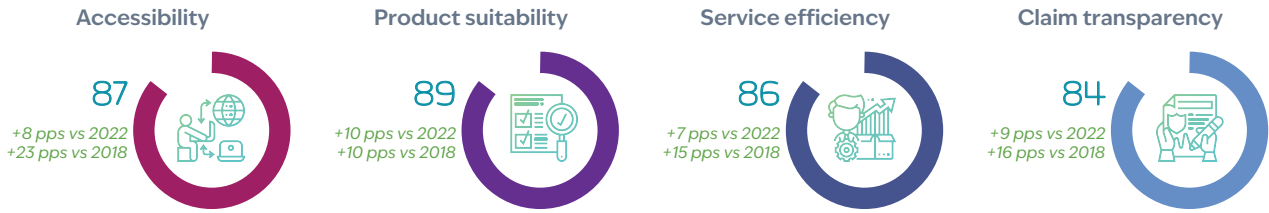
Building upon the scope of the CSS 2022–2023, the CSS 2024–2025 expanded its assessment to include additional dimensions of customer experience and satisfaction, with particular emphasis on the end-to-end digital customer journey. This encompassed both direct and indirect digital platforms, enabling a comprehensive evaluation of customer interactions from the initial sales process through to after-sales services. The expanded scope provided deeper insights into how customers engage with insurers and Takaful operators across multiple digital touchpoints, reflecting the growing importance of digitalisation in shaping customer expectations.



Note - The Customer Satisfaction Index (CSI) is a weighted average score that reflects customer satisfaction levels across key pillars, factoring in the significance of each pillar in shaping overall customer experience.

Base: All respondents (n=9196) | Li (n=2950) | FT (n=2232) | GT (n=806) | GI (n=3208)

PILLAR PERFORMANCE



PERFORMANCE ON PILLAR “OUTCOMES”



Figures denote % of customers who were very satisfied/satisfied

Performance of CSC pillars and outcomes of the pillars

The study produced individual Customer Satisfaction Index (CSI) scores for participating Takaful operators and insurers, which were publicly disclosed by each respective association.

Notably, the CSS 2024–2025 results reflect the strong performance of the Takaful sector, with the majority of Takaful operators ranking in the top tier. The CSI indices for both family and general Takaful continued their upward trajectory during the 2024–2025 cycle, reinforcing the Takaful industry’s position at the forefront of the overall industry performance chart.

This achievement underscores the industry’s ongoing commitment to service excellence and its ability to meet the evolving needs of increasingly digital-savvy consumers.

MFRS 17 Post-Implementation Review for Takaful Industry

MTA continued its industry-wide engagement on the MFRS 17 Post-Implementation Review for the Takaful industry, an initiative that commenced in 2022 to support consistent and effective implementation of the standard across the Takaful sector.

During the 2024–2025 period, MTA conducted a total of four industry forums as part of this

initiative, garnering the participation of more than 70 representatives. The forums, reflected strong industry commitment to addressing implementation challenges and sharing practical experiences following the adoption of MFRS 17.

Ernst & Young (EY) was appointed to provide technical guidance and facilitation throughout the engagement. With EY’s support, the forums provided a structured platform for discussions on key accounting and reporting considerations specific to the takaful business model, including measurement approaches, presentation and disclosure requirements, and alignment with regulatory and Shariah considerations.

The completion of these forums marks an important milestone in enhancing industry-wide understanding of MFRS 17 and promoting greater consistency in financial reporting practices across the Takaful industry.

Research Project for a Study on “Developing a Regulatory Framework for Microtakaful in Malaysia”

On 25 July 2025, MTA CEO was invited to a roundtable organised by Universiti Sultan Zainal Abidin (UniSZA) on Research Progress for the Study “Developing a Regulatory Framework for Microtakaful in Malaysia”.

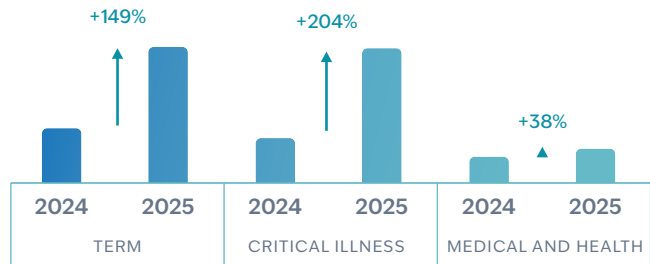
**DIRECT CHANNEL
TOTAL CERTIFICATES 2025**

149,512

Total 2024: 39,295

	Term	Critical Illness	Medical & Health
2025	67,170	65,459	16,883
2024	17,255	9,789	12,251

**Comparison of Total Number of Certificate Issued
(2024 and 2025)**



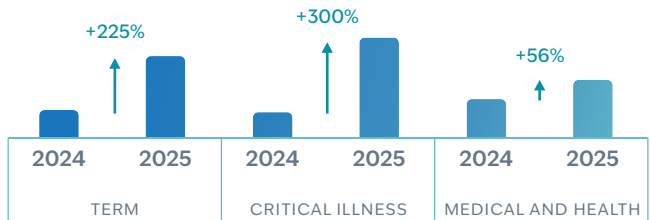
**DIRECT CHANNEL TOTAL ANNUALIZED
CONTRIBUTION 2025**

RM 80.92m

Total 2024: RM 21.50m

	Term	Critical Illness	Medical & Health
2025	RM 27.79m	RM 33.55m	RM 19.58m
2024	RM 5.50m	RM 3.47m	RM 12.53m

**Comparison of Total Annualized Contribution
(2024 and 2025)**



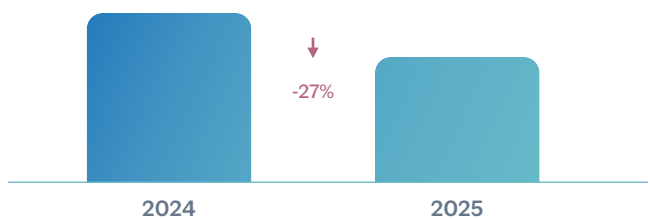
Perlindungan Tenang

TOTAL CERTIFICATES 2025

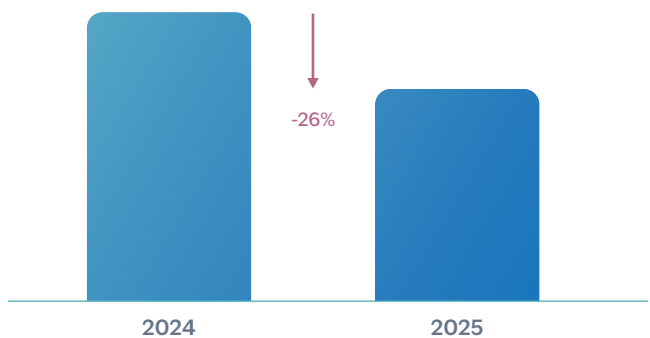
235,951

Total 2024: 324,156

**Comparison of Total Number of Certificate Issued
(2024 and 2025)**



**Comparison of Total Annualized Contribution
(2024 and 2025)**



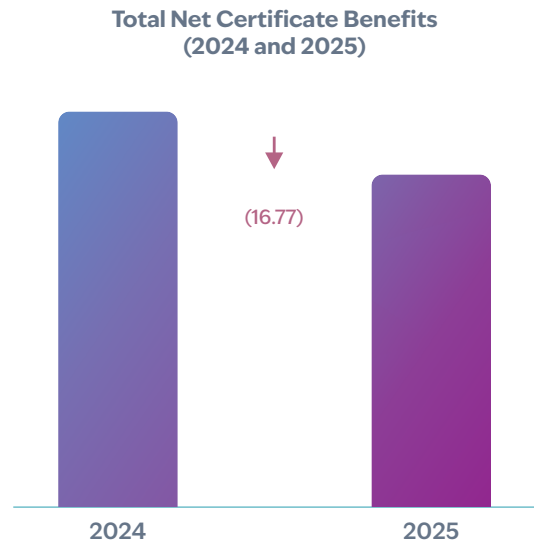
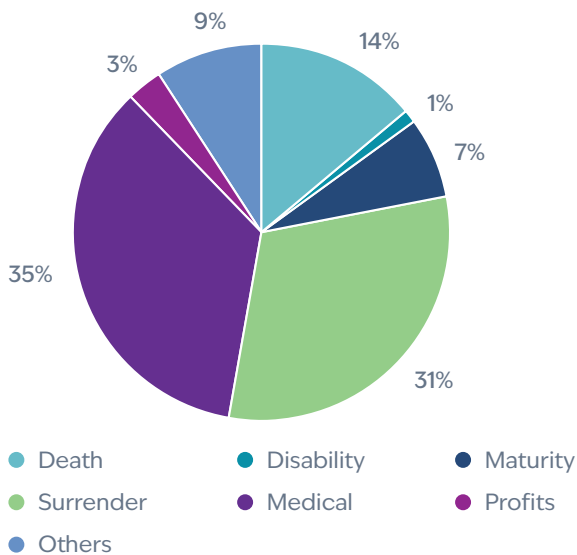
**TOTAL ANNUALIZED
CONTRIBUTION 2025**

RM20.21m

Total 2024: RM27.38m

These statistics are important to illustrate the role of the Takaful industry in providing to the community, through the various benefits received by the participants and their families. It also addresses the need for Takaful Operators as one of the indicators to measure the industry's performance.

For 2025, the total benefits payout recorded was worth more than RM 7.91 billion. The comparison below shows that there is a decrease in growth of 16.77% in the amount of claims paid out to participants from the year 2024 to 2025.



Benefit/ RM'Mil	2024	2025	Difference	Growth (%)
Death	867.92	1,100.03	232.12	26.74
Disability	67.98	98.24	30.26	44.52
Maturity	324.86	539.42	214.57	66.05
Surrender	2,543.39	2,433.63	-109.76	-4.32
Medical	2,578.51	2,783.22	204.70	7.94
Profits	238.04	268.38	30.35	12.75
Others	2,881.04	685.40	-2,195.64	-76.21
Total	9,501.73	7,908.33	-1,593.40	-16.77

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Perlindungan Tenang Voucher (PTV) 3.0

Continuation from PTV75, the Perlindungan Tenang Voucher 3.0 Programme is a strategic initiative by the Government of Malaysia to strengthen social protection for lower-income segments of the population.

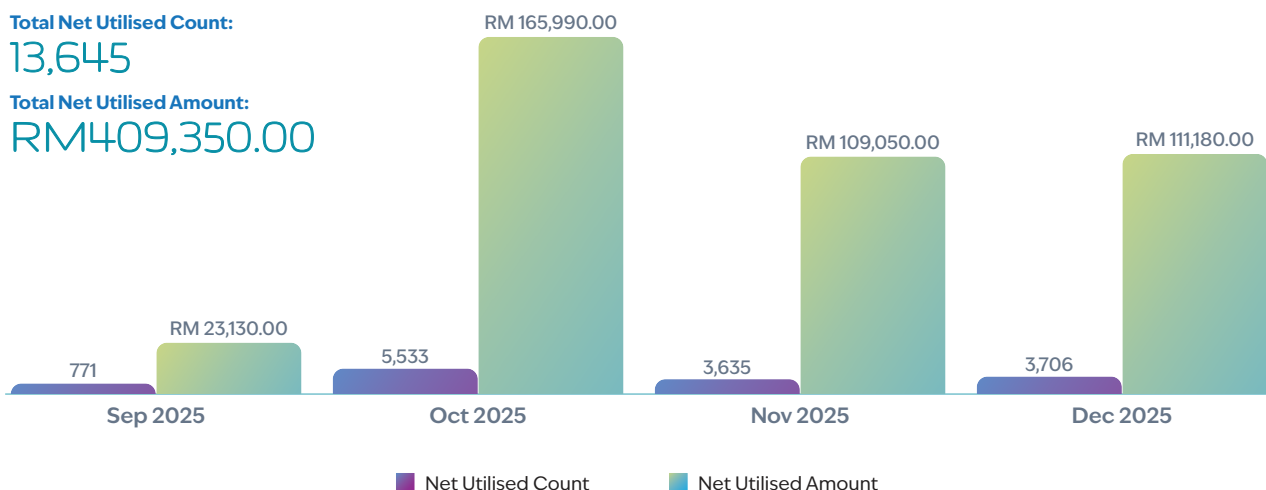
PTV 3.0 officially commenced on 1 September 2025, a RM30 voucher was allocated to 2 million eligible Sumbangan Tunai Rahmah (STR) recipients, representing a total programme allocation of RM60 million.

This voucher may be utilised to purchase a new or renew a microtakaful or microinsurance product under Perlindungan Tenang framework offered by participating Takaful operators/insurers.

In order to provide more time for the lower income and middle-income segments to purchase PTV products, the initiative was extended to August 2026 or until the vouchers are fully utilised.

Members of the public may visit <https://www.myptv.my/> to verify their eligibility and <https://www.mycoverage.my/> to explore the products offered under PTV 3.0.

PTV 3.0 utilization (Sep-Dec 2025)



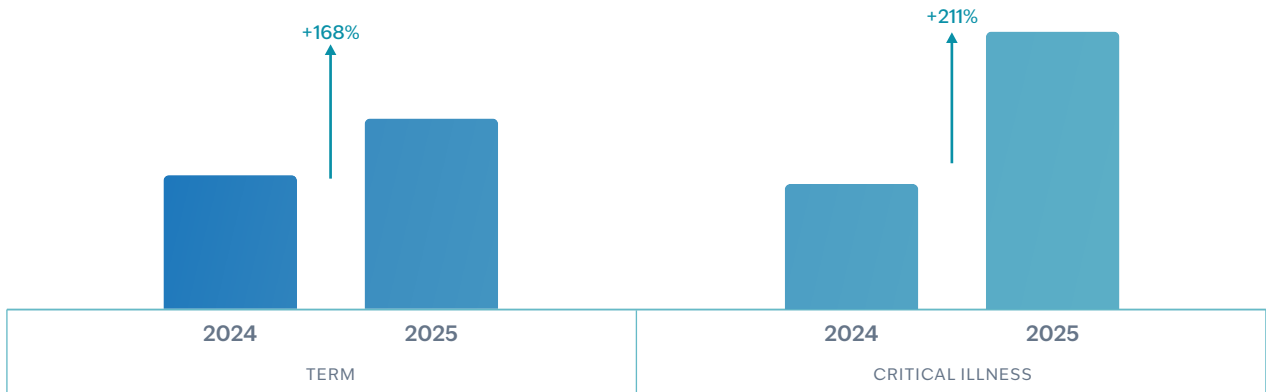
EPF I-LINDUNG
TOTAL CERTIFICATES

127,212

Total 2024: 44,113

	Term	Critical Illness
2025	61,929	65,283
2024	23,111	21,002

Total Number of Certificate Issued
(2024 and 2025)



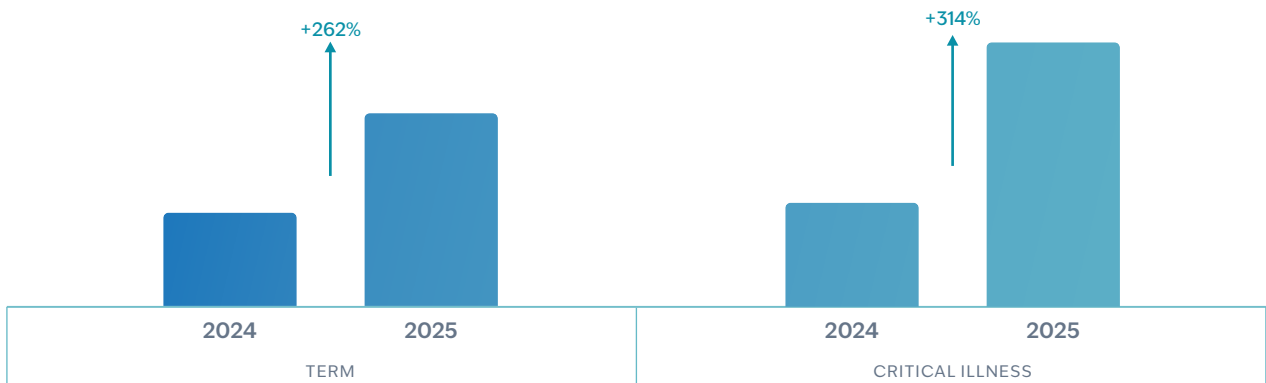
EPF I-LINDUNG
TOTAL ANNUALIZED CONTRIBUTION

RM55.82m

Total 2024: RM14.27m

	Term	Critical Illness
2025	RM22.39m	RM33.43m
2024	RM6.19m	RM8.08m

Total Annualized Contribution
(2024 and 2025)



WORKSHOP & TRAINING

MTA Workshop “Understanding Greenhouse Gas (GHG) Emissions (Scope 1, 2 & 3)”

MTA recently hosted an insightful GHG Emissions (Scope 1, 2 & 3) Workshop on 19 March 2025 at Lanai Kijang, Kuala Lumpur. The session was led by Pam Lee Wen Ai, founder of Polar Advisory Group.

The workshop was attended by participants from Takaful Operators and Insurance companies, providing them with a deeper understanding of greenhouse gas emissions, their impact, and best practices for measurement and management.

The interactive workshop covered essential topics, including:

- Understanding GHG Emissions and their environmental and business impact
- Differentiating Scope 1, 2, and 3 Emissions with real-world case studies
- Measuring, Reporting and Managing Emissions effectively

The 30 participants, engaged in dynamic discussions and knowledge-sharing on sustainability and carbon footprint reduction. Pam Lee Wen Ai delivered invaluable insights and practical strategies to help organisations navigate the evolving landscape of carbon reporting and environmental responsibility.

As the global focus on climate action intensifies, MTA remains committed to driving sustainability initiatives within the Takaful and financial sectors. Future workshops and initiatives are planned, aimed at fostering environmental responsibility and ESG (Environmental, Social, and Governance) awareness.

MTA Workshop “Carbon Accounting and Decarbonization Strategies”

On 20 May 2025, MTA successfully hosted the “Carbon Accounting: Decarbonization Strategies, Net-Zero Roadmap, and Transition Plan” workshop, facilitated by Karina Mohammad Nor, Director of Audit and Assurance, Deloitte.

The full-day session saw 48 participants from across the Takaful and insurance industry—including members of MTA, Life Insurance Association of Malaysia (LIAM), and Persatuan

Insurans Am Malaysia (PIAM) – for an insightful interactive learning experience.

Key topics explored during the workshop included:

- Emissions Reduction Strategies (Scopes 1, 2, 3)
- Net-Zero Strategies for Takaful Operators
- Net-Zero Roadmaps and Transition Financing
- Climate Transition Planning (Glasgow Financial Alliance for Net Zero (GFANZ) Guidelines)

Participants gained practical insights into the implementation of net-zero strategies, climate transition planning, and the critical role insurers and takaful operators play in financing the low-carbon transition.

MTA Workshop on “Engaging Contractor’s All Risks (CAR) and Erection All Risks (EAR) Takaful.”

On 13 February 2025, MTA organized CAR and EAR Takaful workshop at Sasana Kijang with 35 participants from the underwriting, claim, and broking departments of Takaful Operators. The workshop was designed to strengthen participants’ technical understanding of construction-related risks and enhance their capability to evaluate and underwrite CAR and EAR Takaful more effectively.

The session provided comprehensive insights into the differences between CAR and EAR coverage, key construction risk exposures, and fundamental underwriting considerations. Participants were also guided through practical approaches to risk assessment, project evaluation, and the interpretation of underwriting information and contractual terms.

Through structured discussions and real-world illustrations, the workshop deepened participants’ appreciation of construction risk dynamics and equipped them with practical tools to support sound underwriting decisions, contributing to stronger risk management practices within the Takaful industry.

MTA Workshop on “Large and Specialised Risk (LSR)”

On 30 May 2025, MTA held a training session titled “Large and Specialized Risk (LSR) Takaful Insight” at Lanai Kijang, as part of the Empowering the General Takaful Industry 2025 initiative. The session was conducted by Puan Basmin Md Amin and Encik Mazhuari Zakaria, with 32 participations

from underwriting, claims, marketing, and broking teams of the organisations.

The workshop covered the following key areas:

- Basic understanding of LSR and how it differs from normal risks
- Comparison between Fire, IAR Non-LSR, and IAR LSR products
- Procedures and key points in underwriting and claims
- Common challenges in managing LSR
- Role and function of scheme managers in LSR cases

This interactive session also provided an avenue for participants, especially those involved in underwriting and claims, to explore practical aspects of managing LSR business. Through case discussions and operational insights, the workshop encouraged staff to bring forward ideas and propose the introduction or enhancement of LSR products within their respective companies. It was aimed at strengthening internal capabilities and fostering greater awareness of the opportunities and challenges in the LSR segment.

MTA WorkShop “ASEAN Spotlight Workshop”

On 4 June 2025, following its appointment as the permanent Secretariat of the ASEAN Takaful and Retakaful Working Group (ATRWG) under the ASEAN Insurance Congress, the Malaysian Takaful Association (MTA) organised an ASEAN Spotlight workshop at the InsureTech Conference Asia 2025, held at the Marina Bay Sands Convention Centre, Singapore.

The workshop featured two panel sessions comprising representatives from regional Takaful operators and industry institutions.



Panel 1:

- Mohd Radzuan Mohamed, Chief Executive Officer, Malaysian Takaful Association (MTA)
- Tuan Haji Sharildin Pehin Kemanteri, Chief Executive Officer and Managing Director, Takaful Brunei
- Yurivanno Gani, Chief Executive Officer, Asuransi Takaful Keluarga

Panel 2:

- Sainava Bee Bee, Head of Distribution, Etiqa Singapore
- Maricel Estavillo, Head of Takaful, Prudential Singapore
- Muhd Tarmizi Yew, Head of Operations, Malaysian Reinsurance Berhad

The workshop provided insights into the current landscape and future outlook of the Takaful industry across participating countries, while facilitating regional dialogue on industry development and collaboration.

The initiative further reinforced Malaysia's role in advancing regional Takaful cooperation and strengthening its position as a regional Takaful hub.

Training on “Moving from TCFD to IFRS S1 and IFRS S2”

MTA, in collaboration with EY, conducted a training session titled “Moving from Task Force on Climate-related Financial Disclosure (TCFD) to IFRS S1 and IFRS S2” on 16 December 2025. The programme provided a practical introduction to the IFRS Sustainability Disclosure Standards (IFRS S1 and IFRS S2) and the National Sustainability Reporting Framework (NSRF), supporting the Takaful industry's transition towards enhanced sustainability reporting. It was attended by professionals from sustainability, finance, risk, audit, governance, strategy, and actuarial functions of Takaful operators, and aimed to strengthen understanding and readiness to apply sustainability disclosure requirements within organisational practices.

MTA Training on “Navigating D&O Takaful: Insights on Coverage, Extensions, and Claims”

On 16 January 2025, the Malaysian Takaful Association (MTA) conducted a training programme titled “Navigating D&O Takaful: Insights on Coverage, Extensions, and Claims”, attended by 30 participants.

The programme was designed to address the growing importance of Directors and Officers (D&O) Takaful amid increasing regulatory scrutiny, governance expectations, and litigation risks.

The session provided participants with comprehensive insights into the scope of D&O coverage, common policy extensions and exclusions, underwriting considerations, and practical claims examples. Through structured discussions and case-based illustrations, participants gained a clearer understanding of how D&O risks arise, how they are transferred through Takaful solutions, and how claims are assessed in real-world scenarios.

A key objective of the training was to strengthen participants' ability to evaluate and underwrite D&O risks more effectively, while enhancing awareness of directors' fiduciary responsibilities and the implications of governance failures.

MTA Training “Takaful Training & Exposure Program”

On 24 August 2025, the Malaysian Takaful Association (MTA) participated in the Takaful Training & Exposure Program organised by ITIZAN Group, a boutique business consultancy and training firm based in Malaysia, for the board members and senior management of CLIMBS Life and General Insurance Cooperative of the Philippines.

The programme, held on 19 August 2025 at Seri Pacific Hotel, also included participation from representatives of the Philippines Insurance Commission, the regulatory authority overseeing the insurance sector in the Philippines.

During the session, the Chief Executive Officer of MTA delivered a presentation on the Malaysian Takaful ecosystem and regulatory landscape, providing delegates with insights into industry development, governance, and operational frameworks.

The programme also featured a presentation by Encik Mohammad Nizam Yahya on strengthening



Shariah-compliant reinsurance support within the Takaful ecosystem.

The engagement served as a platform for knowledge exchange and regional collaboration, reflecting growing interest in Takaful development across ASEAN markets, including ongoing applications for Takaful licences in the Philippines.

FORUM, WEBINAR & PODCAST

Asian Financial Forum 2025 (AFF 2025)

On 16 January 2025, the Malaysian Takaful Association (MTA) participated in the Asian Financial Forum 2025 (AFF 2025), held at the Hong Kong Convention and Exhibition Centre on 13 and 14 January 2025.

MTA joined the Malaysian delegation led by Tan Sri Azman Mokhtar, Chairman of the Malaysia International Islamic Financial Centre Leadership Council (MLC). The engagement brought together representatives from Malaysia and Hong Kong, including regulators, bankers, insurers, and stakeholders from the Islamic finance ecosystem.

As part of the programme, a Malaysia-Hong Kong roundtable session was jointly organised by the Malaysia International Islamic Financial Centre (MIFC) and the Hong Kong Trade Development Council (HKTDC), providing a platform for dialogue and collaboration on Islamic finance and regional industry development.



Panel Discussion during InsureTech Conference Asia (ITC Asia) 2025

On 5 June 2025, during the second day of InsureTech Conference Asia (ITC Asia) 2025, the Malaysian Takaful Association (MTA) organised a panel discussion focusing on the aspirations, collaborations, solutions, and financial literacy initiatives shaping the Takaful industry across Malaysia, Indonesia, and Brunei.



The panel session featured the following speakers:

- Mohd Radzuan Mohamed, Chief Executive Officer, Malaysian Takaful Association (MTA)
- Tuan Haji Sharildin Pehin Kemanteri, Chief Executive Officer and Managing Director, Takaful Brunei
- Yurivanno Gani, Chief Executive Officer, Asuransi Takaful Keluarga and Vice Chairman for Sharia Life Insurance Development, Asosiasi Asuransi Syariah Indonesia (AASI)

The session was moderated by Mr. Kumaran, Chief Executive Officer of The Insurance Collective, a Singapore-based solutions provider serving ASEAN markets.

The discussion also attracted interest from digital solutions providers exploring opportunities to support innovation and industry development within the regional Takaful ecosystem.

MTA Forum “Forging a Future in Islamic Finance”

On 11 July 2025, the Malaysian Takaful Association (MTA) represented the Takaful industry at the Türkiye–Malaysia Business Forum, themed “Forging a Future in Islamic Finance”. The two-day forum was held on 10 and 11 July 2025.

The forum was jointly organised by the Presidency of the Republic of Türkiye Investment and Finance Office (CBYFO) and the Malaysia International Islamic Financial Centre (MIFC) Leadership Council.

The programme commenced with opening addresses and an exchange of commemorative tokens between representatives from Malaysia and Türkiye, reflecting the strengthening of bilateral cooperation in Islamic finance.

Among the organisations participating in the forum were Syarikat Takaful Malaysia Berhad, Bank



Negara Malaysia (BNM), the Islamic Banking and Finance Institute Malaysia (IBFIM), the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM), the International Shariah Research Academy for Islamic Finance (ISRA), and the International Centre for Education in Islamic Finance (INCEIF).

MTA Session “Fostering Financial Frontiers: Opportunities between Malaysia and Türkiye”

Encik Sabri participated as a panellist in a session titled “Fostering Financial Frontiers: Opportunities between Malaysia and Türkiye”.

The session explored potential areas of collaboration between Malaysia and Türkiye, highlighting opportunities for mutually beneficial partnerships in advancing Islamic finance and strengthening cross-border industry cooperation.



Roundtable Discussion Focused on Strengthening Bilateral Collaboration in Islamic Finance and Financial Services

The Malaysian delegation, led by Tan Sri Azman Mokhtar, together with representatives from the Türkiye financial services industry, participated in a roundtable discussion focused on strengthening



bilateral collaboration in Islamic finance and financial services.

During the session, Encik Sabri and Puan Sheila delivered presentations on behalf of the Takaful industry, highlighting industry developments, collaboration opportunities, and areas of mutual interest between Malaysia and Türkiye.

MTA Presentation on the Takaful landscape in Malaysia

The Chief Executive Officer of the Malaysian Takaful Association (MTA) delivered a presentation on the Takaful landscape in Malaysia, highlighting the industry's current developments, the Hijrah27 Strategic Transformation Blueprint, and future collaboration opportunities between Malaysia and Türkiye.



The presentation also outlined the industry's long-term aspirations in strengthening regional cooperation, advancing innovation, and enhancing the global positioning of Takaful through strategic partnerships.

MTA Knowledge Sharing Session

On 29 August 2025, the Malaysian Takaful Association (MTA), in collaboration with Asosiasi Asuransi Syariah Indonesia (AASI), organised a knowledge-sharing session at The Ritz-Carlton, Jakarta.

The session was initiated following AASI's engagement with MTA to facilitate discussions focusing on Value-Based Intermediation for Takaful (VBIT), Malaysian Financial Reporting Standard 17 (MFRS 17), and the management of the tabarru' fund.

The session featured the following speakers:

- Mohd Radzuan Mohamed, Chief Executive Officer, Malaysian Takaful Association (MTA), who presented on VBIT and the Takaful industry transformation agenda
- Sze Yuet Ping, APTB, who shared implementation experiences relating to MFRS 17 from the perspective of Takaful operators
- Harun Rajagopal and Toh Yi Jean, EY, who provided insights into industry-level MFRS 17 implementation and the management of the tabarru' fund

The programme served as a platform to strengthen regional knowledge exchange and collaboration between Malaysia and Indonesia in advancing industry practices and regulatory understanding within the Takaful sector.



Seminar in Risk Management and Takaful and Seminar of Loss and Control 2024/2025

MTA's CEO was invited by Universiti Sultan Azlan Shah (USAS) as a guest speaker at the Seminar in Risk Management and Takaful and Seminar of Loss and Control 2024/2025 held on 18 January 2025.

This seminar deliberated on a range of solutions and strategies to address Takaful challenges, while also raising awareness of the critical importance of adaptation and innovation in navigating the evolving industrial environment.

Dialogue Session between BNM and the Insurance and Takaful Industry

On 6 October 2025, BNM organised a dialogue session between its senior officers and representatives from the insurance and Takaful sectors. It was an open discussion on the challenges and opportunities for advancing growth within the insurance and Takaful sector, in-line with the FSB 2022-2026. The dialogue was part of BNM's ongoing industry engagements sessions.

MTA Podcast Series "Heard to Heart"

On 15 August 2025, the Malaysian Takaful Association (MTA) hosted Aliza Kim at its headquarters for the recording of the "Heard to Heart" podcast series, featuring motivational discussions centred on purposeful living and personal development. The sessions are intended to be shared with intermediaries and employees within the Takaful industry and officially aired on 26 September 2025.

Aliza Kim is widely recognised for her humanitarian advocacy in support of Palestinian communities in Gaza and currently serves as an advocate for the Gaza New Mothers and Babies Campaign.

The campaign aims to provide essential support for mothers and infants affected by ongoing humanitarian challenges in Gaza, including access to infant formula, food supplies, and nutritional assistance to support maternal and child well-being.



USAS Takaful Academy Podcast Series 1

On 25 August 2025, the MTA CEO participated as a panellist in two episodes of the USAS Takaful Academy Podcast Series 1.

Episode 1: 'The Future Direction of Takaful: From ISLAH23 to Hijrah27 & VBIT 2026'

Episode 2: 'Protection Scheme or Marketing Gimmick? Examining Transparency in the Takaful Industry'

The objective of the podcast series was to share professional insights on current industry issues and to inspire listeners across various age groups.

Webinar on "Malaysia's Healthcare Financing System"

On 29 May 2025, as part of the launch of the sixth edition of Malaysian Insurance Highlights (MIH) report, Malaysian Re organised a webinar entitled "Malaysia's Healthcare Financing System" to discuss the key findings of the report and provide expert commentary on the topic of healthcare financing in Malaysia. The MTA CEO was invited as a panellist, alongside with other esteemed representatives from PIAM and LIAM.

MTA Webinar & Masterclass on "ISSB IFRS Disclosure Standards S1 & S2"

Objective: Understanding ISSB IFRS (S1 & S2) reporting requirements in detail including completing the relevant calculations

Trainer: Ms Shwe May from Deloitte

Location: AICB Centre of Excellence

Participants:

- Webinar - 1,565 FB viewers
- Masterclass - 64 participants from Takaful, Insurance and Banking industry

The session is part of MTA's ongoing effort to support industry players in building capacity, aligning with international best practices, and enhancing transparency in sustainability disclosures. The initiative began with an introductory webinar in 4 June 2025, offering an overview of the structure, scope, and relevance of the standards.

This was followed by a masterclass in 22 July 2025, which delivered a more technical, hands-on training. Participants learned how to perform relevant calculations, interpret disclosure metrics, and align reporting practices with the standards' core focus areas on governance, strategy as well as risk management.

During the masterclass, participants the core components of IFRS S1 & S2, with practical guidance on how these global standards are shaping the future of corporate reporting.

MEMORANDUM OF UNDERSTANDING (MOU)

MoU Signing Ceremony between KOHA Islamic Digital and MTA

On 8 October 2025, the Malaysian Takaful Association (MTA) signed a Memorandum of Understanding (MoU) with KOHA Islamic Digital to strengthen digital accessibility and enhance value-added services within the Takaful ecosystem.

The collaboration enables KOHA Islamic Digital's will-writing application to be integrated via a link on the MTA Takaful4All website, providing Takaful agents with convenient access to digital estate planning solutions for their participants.

This initiative supports ongoing efforts to enhance customer value propositions and broaden access to Shariah-compliant financial planning services through digital innovation.

MoU Signing with Tawafuq Consultancy on M2 Digital Learning Initiative

On 22 August 2025, the Chief Executive Officer of the Malaysian Takaful Association (MTA) signed a Memorandum of Understanding (MoU) with Tawafuq Consultancy Sdn. Bhd. at the MTA office.

Under the collaboration, Tawafuq Consultancy developed a tutorial module for the M2 examination, which will be made available through the MTA Academy platform on the Takaful4All website.

The tutorial module adopts a question-and-answer-based format designed to provide flexible and accessible learning support for agents. The initiative aims to encourage greater participation among Family Takaful agents in undertaking the M2 examination and to support continuous professional development within the industry.

MOA between ASAS & MTA

On 11 December 2025, MTA hosted the Signing Ceremony of a Memorandum of Agreement (MoA) between ASAS and MTA. The ceremony marks the beginning of a strategic collaboration between



two key organizations that play significant roles in strengthening the Islamic finance ecosystem in Malaysia.

This collaboration is also aligned with the Hijrah27 aspirations, particularly in strengthening Shariah governance, enhancing standards of professionalism, and ensuring that best practices are comprehensively implemented across the Takaful industry.

MOA between IBFIM, AIBIM and MTA

The MoA Signing Ceremony was held to commemorate the significant collaboration between IBFIM, the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) and MTA for the Certified Professional Shariah Reviewer (CPSR) programme. The collaborations signify the parties shared commitment to advancing Shariah-compliant education and strengthening professional development within the Islamic finance industry.

The event was held on 12 December 2025 at Rumah IBFIM

VISITOR

Special Visit to the Consulate general of Malaysia in Hong Kong

On 14 Jan 2025, a special visit was organised for the Malaysian delegation to the Consulate General of Malaysia in Hong Kong. The discussion session was hosted by Encik Muzambli Markam, Malaysia's Consul General for Hong Kong and Macao.



Industry Visit - The World Bank Group Project (Central Bank of Somalia and Ministry of Finance - Somalia)

On 27 February 2025, MTA hosted a visit from the Central Bank of Somalia, Ministry of Finance, Somalia and representatives from the World Bank Group.

These industry visit was arranged by ISRA Consulting, as part of their HOA DRIVE Takaful Capacity Building Programme and Study Visit to Malaysia. Supported by the World Bank Disaster Risk Finance and Insurance Program (DRFIP), the programme which aims to strengthen financial resilience in the Horn of Africa region.

Engagement Session with Universiti Malaya on “The Takaful Industry and its Strategic Transformation Blueprint”

On 1 October 2025, the MTA welcomed a visit from Universiti Malaya (UM) for an engagement session on the Takaful Industry and its Strategic Transformation Blueprint.

Delegation from CLIMBS, the Philippines

On 19 November 2025, MTA received a visit from CLIMBS Life and General Insurance Cooperative. The purpose of this visit is to explore potential collaboration between CLIMBS and MTA, particularly in strengthening Shariah-compliant reinsurance support for the cooperative insurance sector in the Philippines.

Hijrah27 Roadshow

Starting from January 2025, the MTA Secretariat conducted dedicated engagement sessions with each MTA member company at their respective offices to provide a comprehensive overview of the Hijrah27 plan, including its 8 Strategic Thrusts and 54 initiatives, which are designed to foster quality growth and enhance Takaful's impact on society.

Panel Judge for the National Zakat Awards 2025

On 23 September 2025, the MTA CEO was appointed as Panel Judge for the National Zakat Awards 2025. The appointment was for the purpose of evaluating and adjudicating nominations for seven award categories. The organisers were the State Islamic Religious Councils (MAIN) and Zakat Management Agencies (AMZ), the session was held in Putrajaya.

The year 2025 saw several important regulatory developments aimed at strengthening consumer protection, improving service standards and enhancing industry resilience.

6 FINANCIAL LITERACY AND TAKAFUL AWARENESS INITIATIVES

From villages to campuses, from boardrooms to bazaars, our campaigns carry one message: we are here to serve with purpose.

Takaful Masuk Kampung

The Takaful Masuk Kampung (TMK) program is designed to raise awareness, provide guidance, and offer education on the significance of financial planning. It aims to empower individuals with greater knowledge of personal finance, including financial risk management, essential financial skills, and strategies for building an emergency fund. Through this initiative, the public is introduced to the critical role of financial safety nets like takaful protection, a vital component of effective financial management.

Karnival Rakyat Bersama TMK1 Siri Jelajah TMK 2025

The Karnival Rakyat Bersama TMK 1 – Siri Jelajah Takaful Masuk Kampung 2025, was held at SMK Sungai Ara on 12 October 2025, attracted approximately 2,000 visitors. The event was officiated by YB Dato’ Dr. Mohamad bin Abdul Hamid, Deputy Chief Minister I of Penang and ADUN for Batu Maung.

Participating Takaful operators included Hong Leong MSIG Takaful Berhad, Takaful Ikhlas Family Berhad, Prudential BSN Takaful Berhad,





Great Eastern Takaful Berhad, and Syarikat Takaful Malaysia Keluarga Berhad, alongside representatives from Agensi Kaunseling dan Pengurusan Kredit (AKPK) and BNM.

The carnival also featured the participation of 36 agencies, including Pos Laju Malaysia, Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN), Lembaga Tabung Haji, and mySalam, with a total of 40 booths offering a wide range of exhibitions, financial advisory services, community outreach programmes, and interactive activities.

A key highlight of the event was the distribution of 200 Takaful4All Contribution Baskets to asnaf families in the Batu Maung area, reflecting the spirit of compassion and inclusivity within the community.



Held in conjunction with Financial Literacy Month (FLM), organised by the Financial Education Network (FEN) and BNM, the carnival underscore MTA's ongoing commitment to strengthening public awareness of sound financial management and the importance of Takaful protection.

Semarak Konsumerisme Majlis Penasihat Pengguna Negara dan Siri Takaful Bersama Pengguna Papar

On 9 November 2025, the Semarak Konsumerisme: Majlis Penasihat Pengguna Negara dan Siri Takaful bersama Pengguna Papar programme attracted approximately 3,000 visitors. The event was officiated by Yang Berhormat Datuk Armizan bin Mohd Ali, Minister of Domestic Trade and Cost of Living.

The programme was organised through a strategic collaboration between MTA, the Ministry of Domestic Trade and Cost of Living (KPDN), Majlis Penasihat Pengguna Negara (MPPN), and the National Consumer Action Council. MTA also facilitated the participation of key Takaful operators, including AIA PUBLIC Takaful Bhd, Etiqa Family Takaful Berhad, Great Eastern Takaful Berhad, mySalam, Hong Leong MSIG Takaful Berhad, Syarikat Takaful Malaysia Keluarga Berhad, Prudential BSN Takaful Berhad, and Takaful Ikhlas Family Berhad, to promote Takaful solutions, with a focus on Perlindungan Tenang and PTV 3.0, to communities in Papar, Sabah.



In addition, MTA was supported by strategic partners including BNM, Amanah Saham Nasional Berhad (ASNB), PTPTN, alongside various government agencies. The programme featured a range of community-focused activities, including pocket talk sessions by MTA on the importance of Takaful protection for students, registration for PTV 3.0, Jualan Rahmah MADANI, traditional games, children's colouring competitions, exhibition booths, and product showcases.





Takaful in Campus

The Takaful in Campus (TIC) programme is designed to provide students with valuable insights into key financial concepts, with the aim of enhancing their financial management capabilities. It also serves as a platform to raise awareness of the importance and benefits of Takaful protection.

TIC further functions as a bridge between academia and the Takaful industry, fostering the exchange of ideas, knowledge, and perspectives on financial literacy. In addition, the programme provides students with opportunities to demonstrate creativity and present innovative ideas, while encouraging active engagement and collaboration with industry practitioners.



Takaful in Campus - Universiti Sultan Azlan Shah

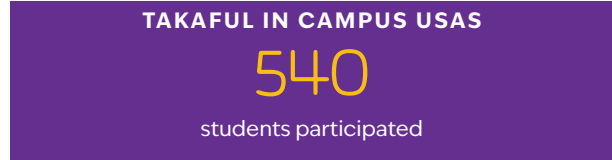
The 8th series of the TIC programme was held on 16 May 2025, with the participation of students from Universiti Sultan Azlan Shah (USAS). The programme aimed to provide students with deeper insights into financial management and the importance of Takaful protection.

Prof. Dato' Dr. Wan Sabri Wan Yusof, Vice Chancellor of USAS was the Guest of Honour of the event.

A total of 15 student groups participated in the Shark Tank-style competition, presenting innovative ideas to a panel of judges led by Puan Suhaily of MTA, alongside representatives from the Takaful industry and the university.

During the programme, MTA also took the opportunity to showcase Takaful products and services, with a particular focus on Perlindungan Tenang offerings. Participating organisations included:

- Takaful Ikhlas Family Berhad
- Great Eastern Takaful Berhad
- mySalam
- PTPTN
- Lembaga Tabung Haji



Takaful in Campus - Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UNISHAMS)

In conjunction with Financial Literacy Month (FLM) 2025, the Malaysian Takaful Association (MTA), in collaboration with the International Islamic University Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), organised the Takaful in Campus programme on 5 November 2025.



The programme attracted over 200 students and lecturers, with the objective of enhancing understanding of Takaful as a values-based and compassionate financial protection solution.

A key highlight of the event was the Shark Tank Pitch 5 competition, which featured seven student groups guided by their lecturers. Participants presented innovative ideas aimed at supporting the future growth and development of the Takaful industry.

The programme was further strengthened by the participation of MTA member companies, including Takaful Ikhlas Family Berhad and mySalam (Great Eastern Takaful Berhad), who contributed industry insights and expertise to enrich the learning experience.

This initiative is aligned with the aspirations of Hijrah27, which emphasise talent development, innovation, and youth engagement in building a sustainable Takaful ecosystem.



TAKAFUL IN CAMPUS UNISHAMS
300
 students participated





Takaful Connect Pulau Pinang

The Takaful Connect programme was held on 14 November 2025 at Eastin Hotel, Penang, bringing together 60 participants comprising Takaful agents representing various operators across the country. The programme served as a strategic engagement platform for the agent community to gain direct exposure to current industry developments, key issues, and updates from MTA.

Throughout the session, participants were provided with insights into evolving industry dynamics, emerging challenges, and ongoing initiatives undertaken by MTA to ensure the Takaful industry remains resilient, transparent, and relevant. The programme also provided an avenue for agents to exchange views, share experiences, and strengthen professional networks within a constructive and collaborative environment.

The active participation of attendees contributed to the programme's effectiveness as a knowledge-sharing platform, while further strengthening engagement between MTA and the agent community, who play a vital role in expanding public participation in Takaful protection.





Karnival Celik Kewangan Tawau

MTA participated in the Karnival Kewangan Tawau 2025, held from 5 to 6 July 2025 at Eastern Mall, Tawau. Organised by Bank Negara Malaysia (BNM), the event aimed to enhance financial literacy and promote financial inclusion, particularly in East Malaysia.

The carnival commenced with an official opening ceremony and booth walkthrough led by BNM Deputy Governor, Mr. Adnan Zaylani Ahmad

Zahid. The Takaful4All booth recorded strong engagement through a range of activities, including Takaful and microtakaful awareness sessions, the Takaful Clinic, a Tawau Takaful Awareness Survey, and interactive quizzes for visitors of all ages.

MTA also participated in a TikTok LIVE session organised by mySalam and the FEN, during which Mr. Mohd Radzuan Mohamed shared insights on “Bijak Memilih Takaful”. The session was recognised by the Malaysia Book of Records as the Longest Financial Literacy LIVE Programme, conducted continuously over a 24-hour period.

BNM acknowledged MTA’s support and collaboration, noting that the run-up programmes from 30 June 2025 to the carnival successfully engaged 12,022 participants. The carnival continues to serve as an important platform for strengthening financial education and advancing financial inclusion nationwide.



As part of the national financial ecosystem, MTA participated in the carnival alongside financial industry partners under the FEN initiative to support and strengthen Malaysia's financial literacy agenda.

The Takaful4All team was present at the exhibition area to engage with visitors and promote awareness of the importance of takaful-based financial protection. The booth recorded steady engagement, with visitors seeking information and gaining a better understanding of the role of takaful in supporting family financial planning.

The carnival also featured a range of community-focused activities, interactive segments, and financial education programmes by participating financial institutions, aimed at enhancing financial literacy among Malaysians across all age groups.

MTA continues to support national financial literacy initiatives in line with the aspirations of Hijrah27, contributing towards a more informed and financially resilient society.

Pulau Pinang

The Karnival Celik Kewangan Pulau Pinang 2025, held from 14 to 16 November 2025 at Queensbay Mall, was officiated by YAB Chow Kon Yeow, Chief Minister of Penang, and witnessed by Dato' Sri Abdul Rasheed Ghaffour, Governor of BNM, together with Deputy Governor, Mr. Adnan Zaylani Ahmad Zahid.





Hijrah27 Townhall

MTA organised the Hijrah27 Townhall as a strategic platform to bring together industry leaders in advancing Hijrah27, a transformation agenda aimed at reshaping the Takaful landscape by 2027.

The event commenced with an opening address by the Chairman of MTA, Mr. Elmie Aman Najas, followed by a presentation on Hijrah27 by the CEO of MTA, Mr. Mohd Radzuan Mohamed. The session was further complemented by insights shared by EY.

The programme also featured a special session titled “The Altruistic Journey: Hijrah27”, delivered by Dato’ Syed Moheeb Syed Kamarulzaman, providing additional perspectives on the industry’s transformation journey.



Financial Literacy Month National Roadshow 2025

Pulau Pinang

Throughout Financial Literacy Month (FLM), the association conducted an extensive nationwide Jelajah FLM Roadshow, reaching communities across urban centres, rural areas, and underserved segments in both Peninsular and East Malaysia. The initiative aimed to enhance public understanding of financial protection, promote responsible financial behaviour, and strengthen awareness of Takaful as an essential component of family financial planning.

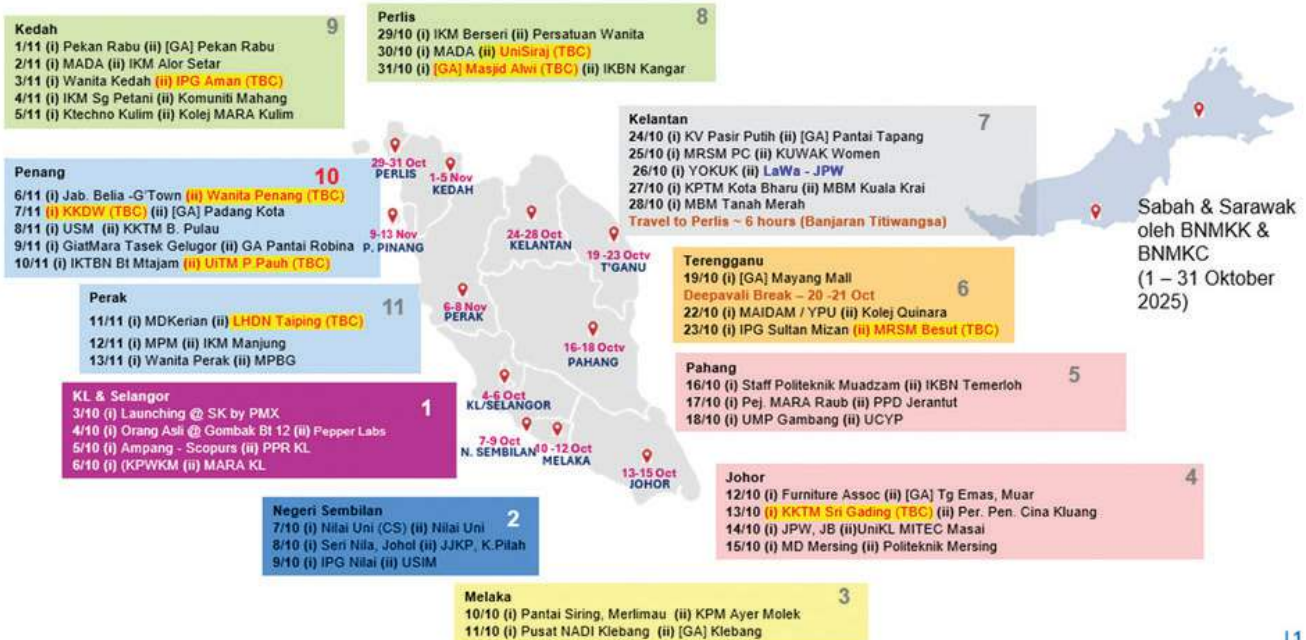
The roadshow engaged a diverse spectrum of communities, including Orang Asli settlements, public housing residents, women’s associations, government agencies, and students from various educational institutions. Jelajah sessions were conducted across the following segments:

- Community-Based Locations
- Government and Agency Partners
- Institutions of Higher Learning
- Technical and Vocational Institutions

Across all locations, the Takaful4All team delivered interactive engagements, financial literacy activities, and awareness sessions focusing on the importance of financial protection, risk management, and long-term financial resilience. The initiative reached a broad range of participants, including students, women, families, entrepreneurs, indigenous communities, and persons with disabilities, including members of the Sarawak Deaf Society, reflecting MTA’s commitment to inclusivity.

The Jelajah FLM Roadshow further reinforces MTA’s mission under Hijrah27 to strengthen financial literacy nationwide and ensure that all segments of society are equipped with the knowledge to make informed financial decisions.

Skuad Celik Kewangan Roadshow, FLM2025 (as at 22 Sept 2025)



Ramadhan Activities

Ihya' Ramadhan, Kedah

In line with its commitment to community well-being, MTA organised the Program Ihya' Ramadhan: Jelajah Skuad Takaful4All #SantuniKedah in collaboration with the Kedah State Zakat Board and Masjid Al Busyra, Merbok. As part of the initiative, essential goods were distributed to 100 asnaf families to support their preparations for the holy month of Ramadan.

This collaboration between MTA, zakat institutions, and local mosques reflects the strength of the Islamic social finance ecosystem, reinforcing the principles of compassion, solidarity, and shared responsibility inherent in Takaful.

The programme also saw the participation of representatives from AIA PUBLIC Takaful Bhd., Great Eastern Takaful Berhad (mySalam), Prudential BSN Takaful Berhad, and Takaful Ikhlas Family Berhad, whose support contributed to the effective delivery of the initiative.

IHYA' RAMADAN, KEDAH	
100	4
Asnaf family received essential goods	Takaful operators participated in this effort



Gelandangan, Kuala Lumpur

In conjunction with the holy month of Ramadan, MTA, in collaboration with Etiqa General Takaful Berhad (EGTB) and Persatuan Kebajikan Ar-Riqab Kuala Lumpur, organised the Rahmat Ramadan: Santuni Gelandangan initiative on 13 March 2025.

The programme aimed to distribute suhoor meals and provide support to the homeless community, reflecting the values of compassion and social responsibility towards vulnerable groups.

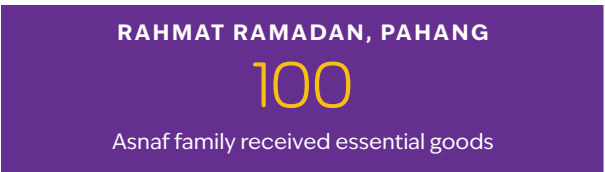
Aligned with the aspirations of Hijrah27, which emphasise community well-being and social upliftment of the Ummah, the initiative underscores the Takaful industry's commitment to collective responsibility and inclusive care



Rahmat Ramadan: Orang Asli Community, Pahang

On 18 March 2025, MTA, in collaboration with Etiqa General Takaful Berhad (EGTB), organised a Rahmat Ramadan outreach programme in Paya Bungor, Pahang, in support of the Orang Asli community during the holy month of Ramadan.

This initiative reflects the Takaful industry's commitment to foster compassion, solidarity, and community empowerment, in line with the aspirations of Hijrah27 to build an inclusive and sustainable Takaful ecosystem.



Rahmat Ramadan: Iftar with UiTM Students, UiTM Dengkil

On 19 March 2025, MTA, in collaboration with Universiti Teknologi MARA (UiTM) Dengkil and supported by Zurich Takaful Malaysia Berhad, organised the Rahmat Ramadan: Iftar bersama Mahasiswa UiTM programme.

The initiative aimed to engage and support university students through community outreach and charitable activities during the holy month of Ramadan.

The programme reflects the Takaful industry's commitment to societal well-being and is aligned with the aspirations of Hijrah27, which emphasise inclusivity and social responsibility within the Takaful ecosystem.





Rahmat Ramadan: Majlis Santuni Pelajar Henry Gurney, Melaka

On 20 March 2025, a Ramadan outreach programme was organised for students of the Henry Gurney School, comprising at-risk youth undergoing rehabilitation and character development. The initiative aimed to uplift their spirits, promote emotional well-being, and provide a meaningful Ramadan experience through engagement, reflection, and shared connection.

The programme included a communal iftar and a motivational session, encouraging positive values such as gratitude, discipline, and hope, while supporting the students' reintegration journey and strengthening their sense of belonging within the wider community.

Programme highlights include:

- Motivational tazkirah focusing on repentance, resilience, and personal growth
- Communal iftar with students and school facilitators
- Distribution of Ramadan care packs

RAHMAT RAMADAN, MELAKA

300

Students enjoyed iftar with MTA representative

84

items donated to the school for educational purposes

Takaful4All
Hijrah

Rahmat Ramadan 1446H

SANTUNI PELAJAR HENRY GURNEY

SEKOLAH HENRY GURNEY, TELOK MAS MELAKA
20 MAC 2025 | KHAMIS | 5.30 PM - 6.30 PM

Anggaran: **Takaful4All**

Tajaan: **etiqa**
General Takaful

Rakam Kerjasama: **PELAKSA**





Rahmat Ramadan: Iftar On-the-Go with the Gig Community, Kuala Lumpur

On 21 March 2025, MTA, in collaboration with EGTB, organised an Iftar On-the-Go: Bersama Komuniti GIG programme at Akademi Etiqa, Kuala Lumpur. The initiative provided warm iftar meals to approximately 200 gig economy riders in recognition of their dedication and contributions.

This outreach reflects MTA's continued commitment to fostering inclusivity and community well-being, particularly among underserved and high-mobility groups. By engaging the gig community, the programme supports the aspirations of Hijrah27 to strengthen social responsibility and expand the visibility of the Takaful industry across diverse segments of society.

Rahmat Ramadan: Majlis Santuni Penghuni Penjara Kajang, Selangor

In collaboration with Sun Life Takaful Malaysia Berhad, a Ramadan outreach programme was organised at Penjara Kajang in Selangor to support the spiritual well-being of inmates during the holy month.

The initiative aimed to provide a meaningful experience, offer moral encouragement, and foster a sense of hope and positivity among inmates during this sacred period.



RAHMAT RAMADAN, SELANGOR	
<h1>400</h1> <p>selected prisoner joined the iftar</p>	<h1>200</h1> <p>Penjara Kajang staff the unsung heroes, join the iftar</p>

Webinar Series

Hijrah27 Webinar



Rollout MTA Hijrah27 Webinar with Takaful Agents

On 13 February 2025, MTA launched the Hijrah27 Transformation Plan, a strategic initiative designed to shape the future direction of the Takaful industry through to 2027. The plan outlines key focus areas aimed at strengthening industry performance, enhancing governance, and driving long-term sustainability.

The session provided participants with an overview of the initiative, including insights into its expected impact on the industry and guidance on the role of agents in supporting its effective implementation.

zoom

Malaysia's Healthcare Financing System Webinar

The webinar addressed key and emerging issues surrounding Malaysia's healthcare financing system, providing participants with the opportunity to engage directly with industry experts through a question-and-answer session.

The session was held on Thursday, 29 May 2025 at 2:30 PM via Zoom.

The panel comprised the following speakers:

- Mohd Radzuan Mohamed, CEO, MTA
- Mark O'Dell, CEO, Life Insurance Association of Malaysia (LIAM)
- Chua Kim Soon, CEO, Persatuan Insurans Am Malaysia (PIAM)
- Mohammad Nizam Yahya, Senior Vice President and Head, Malaysian Re Retakaful Division

Moderator:

- Farha Abd Rahim, Senior Vice President and Head, Family Underwriting, Malaysian Reinsurance Berhad

Ejen 360

zoom Ejen 360: PITA-Syariah (Versi Ringan):
Kunci Kejayaan & Peluang Hebat di
Dunia Takaful!

On 23 January 2025, the Ejen 360 Webinar initiative introduced an online training module developed by P10 for SRFP Module 2, in alignment with the Policy Document on Professionalism of Insurance and Takaful Agents (PITA) issued by BNM.

The session aimed to familiarise Takaful agents with the learning platform and its content, while highlighting the module's role in supporting professional development, ensuring compliance with Shariah principles, and promoting continuous upskilling within the Takaful industry.



zoom Ejen 360: Reset & Refocus: Bangkit
and Finish Strong 2025

On 1 October 2025, a session led by Ms. Zuriati was conducted to support Takaful agents in preparing for the final quarter of the year.

The session aimed to guide agents in recalibrating their focus, strengthening goal alignment, and sustaining motivation to achieve year-end targets. Through practical insights and structured sharing, participants were equipped with approaches to navigate challenges, maintain consistency, and build productive habits to enhance performance outcomes.

zoom Ejen 360: Pengenalan
kepada ESG

On 29 May 2025, Ts. Dr. Nurul Muiz bin Murad delivered a session introducing the concept of Environmental, Social and Governance (ESG) and its relevance to the Takaful industry.

The session aimed to raise awareness among Takaful agents on the importance of ESG principles in driving sustainable business practices, supporting ethical decision-making, and creating long-term value within the Takaful ecosystem.



Hibah

zoom Harta Untuk Siapa – Fahami Hibah, Elak Konflik.

On 16 June 2025, as part of its ongoing efforts to enhance public awareness of Islamic estate planning, the Malaysian Takaful Association (MTA) organised a live webinar addressing common misconceptions surrounding hibah and the distribution of inheritance. The session emphasised the importance of proper planning in mitigating potential family disputes.

The webinar was moderated by Encik Mohd Radzuan Mohamed, Chief Executive Officer of MTA, and featured the following speakers:

- Tuan Hj. Rafie Omar, Advocate and Solicitor
- Encik Ariffin Sabirin, Chief Executive Officer, Wasiyyah Shoppe Berhad

The session provided an accessible platform for the public to gain a clearer understanding of hibah within the context of the Takaful ecosystem.



zoom Letupan Gas: Actual Total Loss ke Beyond Economic Repair

On 30 April 2025, a session was conducted to raise awareness and provide clarity on Actual Total Loss (ATL) and Beyond Economic Repair (BER) classifications, as well as to share additional insights related to the incident at Putra Heights.

zoom Pengukuhan Hibah Dari Segi Undang-Undang

The session addressed common misconceptions surrounding hibah takaful, including its distinction from faraid and the conditions required to ensure its effective execution without dispute.

The session was moderated by Encik Mohd Radzuan Mohamed, Chief Executive Officer of the Malaysian Takaful Association (MTA), and featured Tuan Hj. Rafie Omar, Advocate and Solicitor, and Encik Ariffin Sabirin, Chief Executive Officer of Wasiyyah Shoppe Berhad.





zoom Mental Health Podcast: Sakit Mental, Drama Ke?

On 5 June 2025, MTA, in collaboration with mySalam, organised a podcast session focusing on mental health awareness.

The session was moderated by MTA’s Ms. Suhaily Md Noh and featured the following speakers:

- Dr. Tengku Nur Aqilah, Clinical Psychiatrist
- Syuhaib bin Ithnin, Head of mySalam

The podcast aimed to enhance understanding of mental health conditions, particularly Major Depressive Disorder, and to highlight the support and assistance provided by mySalam.

zoom Introduction to Sustainability Reporting

On 4 June 2025, as part of its continuous efforts to strengthen industry capabilities in sustainability and ESG adoption, MTA organised a live webinar titled “Introduction to Sustainability Reporting”.

The session provided an overview of Malaysia’s evolving sustainability reporting landscape, with a focus on regulatory developments and best practices in preparation for International Sustainability Standards Board (ISSB) reporting.

Targeted at professionals within the Takaful, insurance, and financial services sectors, the webinar offered practical insights to enhance organisational readiness for emerging ESG requirements. The one-hour session was conducted via Zoom and Facebook Live, providing an accessible platform for industry practitioners to deepen their understanding of sustainability reporting frameworks and expectations.

This initiative reflects MTA’s commitment to strengthening industry capabilities in ESG adoption and supporting the transition towards more transparent, responsible, and sustainable business practices.

Training, Workshops and Masterclasses

ISSB IFRS Sustainability Disclosure Standards S1 & S2

The masterclass aimed to provide an in-depth understanding of the core principles of ISSB S1 and S2, as well as practical insights into the assessment of climate-related risks and their relevance to financial reporting.

Participants were also equipped with knowledge to assess, quantify, and integrate climate-related risks and opportunities into financial planning processes.

 22 July 2025 (Tuesday)
AICB
60 participants

INDUSTRY EVENTS

Takaful Star Awards 2025

The Takaful Star Awards 2025 (TSA 2025) was held on 24 May 2025 at the Malaysia International Trade and Exhibition Centre (MITEC), Kuala Lumpur, bringing together over 700 guests, including industry leaders, Takaful operators, and top-performing agents. Now in its 16th year, TSA continues to serve as a premier national platform to recognise excellence and professionalism within the Takaful industry.

Held under the theme “Honouring Excellence, Inspiring the Future”, TSA 2025 recognised the contributions of more than 102,000 agents who collectively provide protection to nearly 20% of Malaysians. The event also highlighted the industry’s performance in 2024, with gross contributions amounting to RM15.63 billion and claims paid totalling RM10.2 billion, representing a 16.73% increase from the previous year. Medical claims reached RM2.59 billion, underscoring the

importance of continued focus on sustainability in healthcare protection.

TSA 2025 further reflected the industry’s progress under Hijrah27, particularly through initiatives such as the VBIT Strategic Plan and the implementation of the Policy Document on Professionalism of Insurance and Takaful Agents. These initiatives aim to strengthen agent professionalism through structured training and certifications, including the Shariah Registered Financial Planner (SRFP).

Supported by strong collaboration across Takaful and retakaful operators, the awards recognised outstanding performance across multiple categories, reflecting excellence, integrity, and the industry’s commitment to delivering meaningful protection to Malaysians.





MTA GIFF Dinner

In conjunction with the Global Islamic Finance Forum (GIFF) 2025, MTA hosted the MTA GIFF Dinner, a welcome reception honouring ASEAN+ delegates and international partners. The event brought together senior representatives and industry leaders from Brunei, Indonesia, Malaysia, the Philippines, and Türkiye, reflecting a shared commitment to strengthening regional cooperation in advancing Islamic financial protection.

The dinner served as a strategic platform to deepen collaboration and reinforce regional alignment ahead of key developments at GIFF 2025. During the event, several Memoranda of Understanding (MoUs) were formalised, including:

- ASEAN Takaful Alliance (ATA) - establishment of a regional platform to strengthen ASEAN's leadership in inclusive and value-driven Takaful

- MTA-TSB Collaboration - enhancing knowledge exchange, Shariah-compliant innovation, and talent development between Malaysia and Türkiye
- MTA-ISRA Maqasid Shariah Scorecard (MSS) Handover - marking progress in embedding Shariah-based measurement and governance within Takaful operations

These developments reflect the industry's commitment to cross-border collaboration, thought leadership, and value-based transformation. The MTA GIFF Dinner set the stage for GIFF 2025 by strengthening regional partnerships and reinforcing Malaysia's role in advancing ASEAN's presence within the global Takaful landscape.





Global Islamic Finance Forum 2025

ASEAN Spotlight Session

On 14 October 2025, MTA, as a supporting partner of the Global Islamic Finance Forum (GIFF) 2025, participated in the ASEAN Spotlight Session themed “Charting ASEAN’s Takaful Transformation – From Strength to Global Benchmark”. The session brought together regulators, policymakers, industry leaders, and international stakeholders to discuss ASEAN’s growing role in shaping the future of Islamic financial protection.

A key development during the session was the formation of the ASEAN Takaful Alliance (ATA), a regional platform uniting Takaful operators across ASEAN. The ATA aims to strengthen crossborder collaboration, enhance industry visibility, and position ASEAN as a benchmark for ethical, inclusive, and value-driven Takaful practices. Representatives from Malaysia, Indonesia and the Philippines, and Indonesia were present to mark this milestone, reflecting a shared commitment towards a more integrated and resilient Takaful ecosystem.

The session also highlighted the Malaysia-Türkiye collaboration, a strategic partnership aimed at enhancing knowledge exchange, product innovation, and talent development between the two countries. This initiative further strengthens linkages between ASEAN and Organisation of Islamic Cooperation (OIC) financial ecosystems, supporting greater Shariah-driven innovation across markets.

In addition, the session featured the handover of the Maqasid Shariah Scorecard (MSS), developed under MTA’s VBIT initiative, to the International Shariah Research Academy for Islamic Finance (ISRA). This development represents progress towards institutionalising Maqasid Shariah-based measurement within Takaful governance, strengthening alignment between Shariah objectives and industry practices.

Through its participation at GIFF 2025, MTA continues to advance the Hijrah27 Transformation Plan by promoting regional integration and supporting the development of value-based and inclusive Takaful systems. The session reflects ASEAN’s collective commitment to strengthening its position within the global Takaful landscape.



Launch of Social Takaful Pilot with Jarum Emas

During GIFF 2025, MTA launched a pilot Social Takaful initiative, marking a significant step towards expanding value-based and inclusive protection for underserved communities. The pilot programme supports approximately 40 single mothers from underprivileged backgrounds identified by the IiUM Institute of Islamic Banking and Finance (IiIBF).

IiIBF provides a structured support ecosystem, including childcare supervision and educational assistance for the participants' children, enabling the mothers to attend capacity-building programmes with greater assurance and focus.

Participants undergo structured training in sewing and handicraft production under the mentorship of Ms. Martinelli, founder of Project Jarum Emas and

Neisa Artisan. Through this initiative, participants are equipped with practical skills to develop sustainable income-generating activities and work towards long-term financial independence.

As part of its commitment to social upliftment, MTA is working towards facilitating Takaful protection for the participants under the Jarum Emas Project. This includes the development of a Personal Takaful (PT) protection framework aimed at supporting long-term sustainability and safeguarding the well-being of their children in the event of unforeseen circumstances, reflecting the principles of shared responsibility and mutual support inherent in Takaful.

The launch also featured a product showcase, where representatives from MTA, IiIBF, and Project Jarum Emas, and programme participants were presented handcrafted items produced under the initiative.





MTA-Moody's Rating Roundtable: Navigating the Future of Takaful

On 22 October 2025, MTA, in collaboration with Moody's Ratings, co-organised a roundtable titled "Navigating the Future of Takaful" to examine the evolving landscape of the Takaful industry.

The high-level session focused on key challenges facing the industry at both domestic and international levels, as well as rating methodologies

and the characteristics of high-performing operators.

Held at the Asian Institute of Chartered Bankers (AICB), the session brought together 53 participants, comprising CEOs, chief strategy officers, and professionals from actuarial and risk management functions. The session was also attended by representatives from the Islamic Finance Development (IFD) and Prudential Financial Surveillance (PFS) departments of BNM.







Takaful Leaders and Agents Summit 2025

Shaping the Future of Takaful

MTA hosted its flagship annual event, the Takaful Leaders and Agents Summit 2025 (TLAS25), on 1 November 2025 at Connexion, Bangsar South. Held under the theme “Shaping the Future of Takaful - #LeadTheShift”, TLAS25 served as a strategic platform to engage Takaful leaders and agents, providing insights and perspectives to support the industry’s continued development.

The summit featured the following components:

- Updates on current industry developments from regulators and Takaful practitioners
- Keynote sessions focusing on leadership and professional development
- Knowledge-sharing sessions by Million Dollar Round Table (MDRT) members

- Sessions on personal branding and social media engagement
- A plenary panel discussion
- Networking opportunities with industry leaders

TLAS25 contributed to strengthening industry engagement and supporting the development of high-calibre Takaful talent, in line with the industry’s ongoing transformation efforts.





Media Briefing and Hari Raya Open House

On 16 April 2025, MTA hosted the Rumah Terbuka Aidilfitri Takaful4All at Moza Restaurant, Muzium Kesenian Islam Malaysia. Held under the theme “Syawal Dirai, Nilai Dikongsi”, the event brought together CEOs of Takaful operators, committee members, industry leaders, and partners to commemorate the celebration of Syawal in a spirit of unity and shared values.

On the same day, MTA’s Interim Chairman presented the 2024 Takaful Industry Performance to members of the media, highlighting the industry’s growth, increased awareness of financial protection, and progress in key initiatives, including VBIT and Takaful4All. The presentation reflected the industry’s resilience and the collective efforts of stakeholders in advancing protection awareness and expanding access among Malaysians.



The Rumah Terbuka served as an appreciation gathering for MTA committee members and partners who have supported these efforts throughout the year. It created a welcoming space for networking and strengthened industry relationships, while reaffirming MTA’s role as a unifying force within the Takaful ecosystem.

Through “Syawal Dirai, Nilai Dikongsi,” MTA continues to promote togetherness, compassion, and the shared mission of ensuring that Takaful remains accessible, relevant, and impactful for all Malaysians

INTER TAKAFUL OPERATORS SPORTS

ITO Futsal Tournament 2025

On 22 February 2025, MTA organised the Takaful4All Inter-TO Futsal Tournament 2025 as part of its ongoing efforts to promote work-life balance and encourage a healthy lifestyle among employees across the Takaful industry.

The tournament served as a platform to strengthen camaraderie, foster teamwork, and enhance engagement within the Takaful community.

The tournament recorded the participation of 25 teams representing staff from the following organisations:

- AIA PUBLIC Takaful Bhd.
- AmMetLife Takaful Berhad
- Etiqa Takaful Berhad
- FWD Takaful Berhad
- Great Eastern Takaful Berhad
- Hong Leong MSIG Takaful Berhad
- MTA
- Prudential BSN Takaful Berhad
- Sun Life Malaysia Takaful Berhad
- Syarikat Takaful Malaysia Berhad
- Takaful IKHLAS Berhad
- Zurich Takaful Malaysia Berhad



The strong participation reflects the industry's commitment to fostering unity, teamwork, and sportsmanship, while providing an avenue for cross-organisational engagement. The tournament also contributed to strengthening professional relationships and promoting employee well-being across participating organisations.

Through this initiative, MTA continues to advance the values of Takaful4All, supporting the development of a healthy, resilient, and collaborative workforce in line with the aspirations of the Hijrah27 transformation agenda.





ITO Takaful Bowling Tournament 2025

The Takaful4All Inter-TO Bowling Tournament 2025 was organised as part of MTA's ongoing efforts to promote employee engagement, teamwork, and industry camaraderie across Takaful operators.

The tournament recorded strong participation and provided a platform for fostering sportsmanship and strengthening inter-organisational relationships within the industry.

The winners of the tournament were:

- Champion: Etiqa Team A
- First Runner-Up: Etiqa Team B
- Second Runner-Up: Sun Life Team A
- Best Bowler (Male): Tengku Safwan, Prudential BSN Takaful Berhad
- Best Bowler (Female): Mastura, Etiqa Team A

The tournament contributed to enhancing engagement and collaboration among participants, while reinforcing a positive and inclusive industry culture.



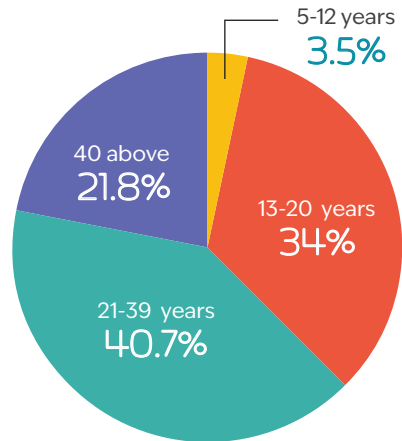
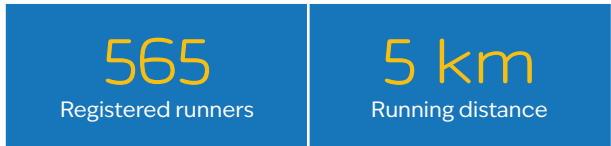
Takaful4All Fun Run 2025

Takaful4All Fun Run 2025 Tawau Edition

The Takaful4All Fun Run 2025, Tawau edition was organised in collaboration with Tawau Runners on 6 July 2025 in conjunction of Mini Karnival Celik Kewangan Tawau

The objective of this Fun Run was to raise awareness on Takaful among the Tawau community and to encourage public participation in physical activities and a healthy lifestyle.

AIA Public Takaful Bhd. and Prudential BSN Takaful Berhad were the Gold sponsors for this event.



Social media engagement



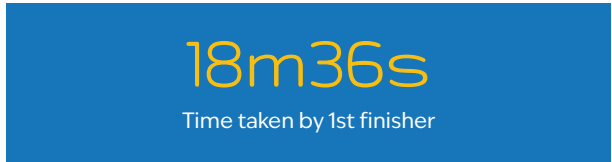
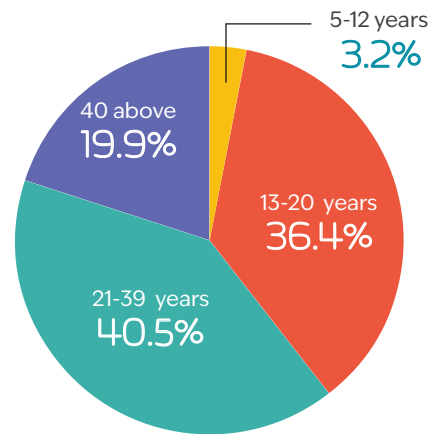


Takaful4all Fun Run 2025 Penang Edition

The Takaful4All Fun Run 2025, Penang edition was organised by MTA in collaboration with Majlis Belia Penang, on 15 November 2025 in conjunction of Karnival Celik Kewangan Penang.

The objective of this Fun Run was to raise awareness on Takaful to the community in Penang and promote a healthy lifestyle among the Malaysia public.

AIA Public Takaful Bhd. and Prudential BSN Takaful Berhad were the Gold sponsors for the event.



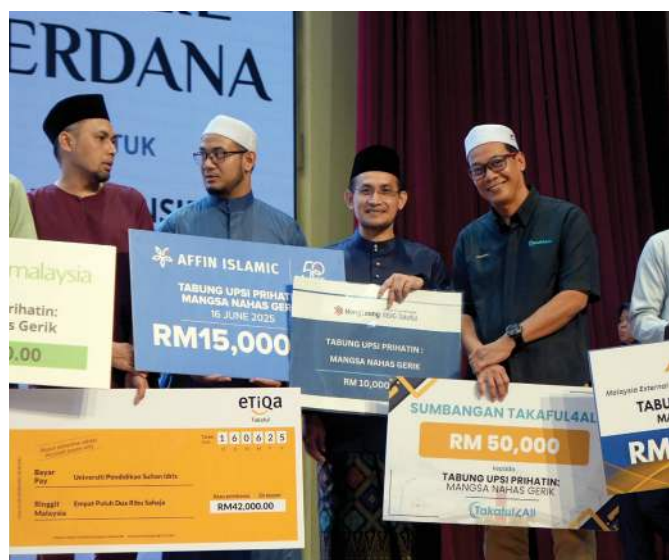
Social media engagement



Majlis Tahil Perdana Mangsa Bas Pelajar UPSI

The Takaful industry collectively contributed RM176,000 to the Universiti Pendidikan Sultan Idris (UPSI) fund, forming part of the total RM1.7 million raised, including an additional RM11,000 confirmed subsequent to the event. This contribution represents more than 10% of the total funds received.

The contribution reflects the principle of ta'awun (mutual assistance), which underpins the Takaful philosophy and extends beyond commercial objectives to support broader community well-being.



SUSTAINABILITY INITIATIVES

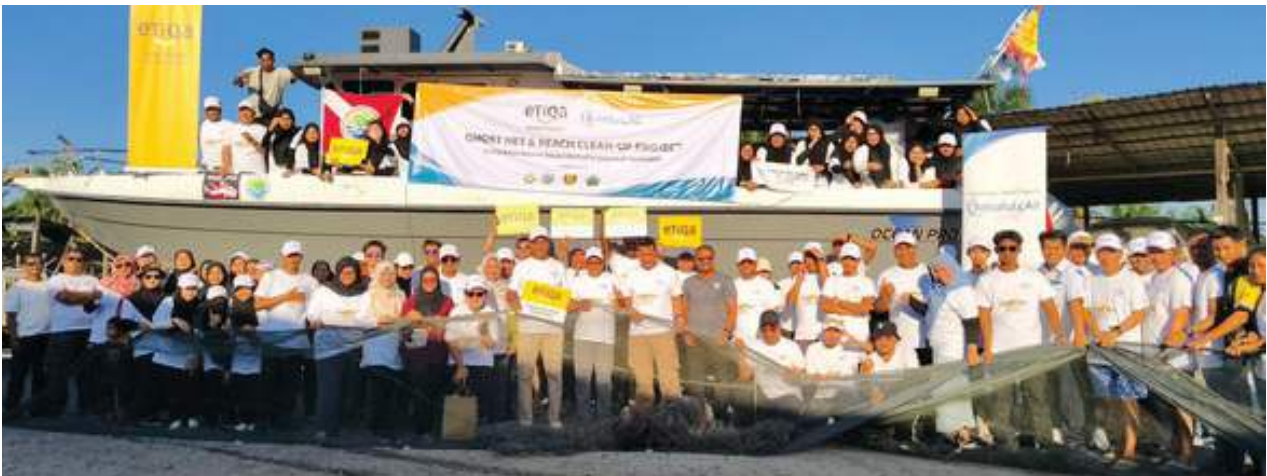
Echoes of the Deep: Photo Exhibition

Echoes of the Deep is a sustainability-driven photo exhibition initiated by MTA to raise awareness of marine conservation and the impact of ghost nets on Malaysia's marine ecosystems.

The exhibition highlights the environmental consequences of abandoned fishing nets on marine life, coastal livelihoods, and biodiversity. Through visual storytelling, Echoes of the Deep provides insights into the challenges faced within marine environments, including the entanglement of marine species, damage to coral reefs, and disruption of ecosystems.

The initiative represents the first phase of a broader sustainability journey under Hijrah27 Strategic Thrust 8 (Sustainability and ESG), serving as a foundation for subsequent on-ground initiatives, including the Ghost Net and Beach Cleaning Programme at Pulau Sembilan, aimed at translating awareness into tangible environmental outcomes.





Echos of the Deep: Ghost Net & Beach Cleaning

In a strong show of commitment to environmental sustainability, MTA, in collaboration with Etiqa General Takaful Berhad, successfully organised the Ghost Net and Beach Cleanup Campaign at Pulau Sembilan and Teluk Nipah, Lumut, Perak. Supported by the Nature & Oceanography Advocate Society (NOAS), USAS, and the Perak State Parks Corporation, the initiative brought together over 80 volunteers, including 50 students, 12 certified divers, and 11 professional divers from NOAS.

Highlights from the event include:

- 5,110 m² of ghost nets removed from the Pulau Sembilan seabed
- 125 kg of trash collected along a 1km stretch of Teluk Nipah beach

This initiative follows the “Echoes of the Deep: Pulau Sembilan Reborn” Photo Exhibition and aligns with Strategic Thrust 8 (Sustainability & ESG) under the Hijrah27 Transformation Plan, contributing directly to UN SDG 14: Life Below Water.

MTA and its strategic partners will continue this conservation programme at other locations as part of the industry’s broader CSR commitment. It is hoped that this initiative will inspire more organisations to embed sustainability into their core operations.

JELAJAH SKUAD TAKAFUL4ALL

Jelajah Skuad Takaful4All X MySalam - #TakafulSantuniSemporna

MTA participated in the mySalam 3K Carnival (Finance, Health and Welfare) held at Pulau BumBum, Semporna on 2 July 2025. The programme brought together key agencies, including BNM, FEN, FINCO, the Ministry of Health Malaysia, the Ministry of Education Malaysia, BNM's Financial Services Library and Agrobank, with participation from approximately 1,400 residents.

During the programme, Mr. Mohd Radzuan Mohamed, together with invited guests, engaged with the local community and participated in the distribution of food baskets to families in need.

MTA also organised an information booth to engage with the community, providing guidance on the importance of financial protection and the role of takaful in supporting households during periods of financial uncertainty.





Jelajah Skwad Takaful4All X MySalam - #TakafulSantuniPontian

The Jelajah Skwad Takaful4All continued its outreach efforts in Pontian in conjunction with the Karnival 3K held at Sekolah Kebangsaan Bandar Pontian, Johor, on 27 September 2025. The programme served as a platform for the association to strengthen community engagement while enhancing financial literacy, particularly on the importance of Takaful protection.

In addition to raising awareness of Takaful, MTA also introduced the benefits of PTV 3.0 to visitors attending the event. As part of its commitment to community well-being, MTA sponsored 300 food assistance baskets for eligible zakat recipients.

This initiative reflects MTA's ongoing efforts to support communities in financial planning and to promote greater financial security and protection.



Jelajah Skwad Takaful4All X MySalam - #TakafulSantuniKuching

The Jelajah Skwad Takaful4All x mySalam continued with its Santuni Kuching outreach at the Karnival 3K Petra Jaya in Kuching, Sarawak. The programme served as a platform for MTA to strengthen community engagement while enhancing financial literacy, particularly on the importance of Takaful protection.

As part of its commitment to community well-being, MTA also sponsored 100 food assistance baskets for eligible zakat recipients. This initiative reflects MTA's ongoing efforts to ensure that underserved communities are supported in planning and managing their financial future.



Financial Literacy Program with Universities

Sun Life Malaysia Takaful Bhd (SLMT) and MTA have jointly launched the 'Program Inspirasi Pendidikan Kewangan Belia Negara (Sesi 2025/2026)' in a step forward to shape a financially responsible and resilient generation.

The initiative underscores the industry's growing role in advancing Shariah-compliant financial literacy and promoting the importance of financial protection through Takaful among university students.

The programme was officially launched at Universiti Kebangsaan Malaysia (UKM) on 16 October 2025, marking the first in a series of educational workshops to reach five universities nationwide, -UniKL MIAT (25 October), Universiti Malaya (30 October), International Islamis University Malaysia (8 November), and Universiti Islam Selangor (13 December).

Takaful4All Blood Donation Drive

The Takaful4All Blood Donation initiative was successfully held on 12 October 2025, at Sekolah Menengah Sungai Ara, Batu Maung, Penang, with the participation of approximately 50 donors and volunteers.

This community outreach programme was organised as a meaningful expression of the Takaful

industry's core values of compassion, solidarity, and social responsibility.

More than just a blood donation drive, the initiative served as a unifying movement that brought together Takaful operators, agents, and members of the public in a shared mission to save lives and support those in need. By encouraging volunteerism and active civic participation, the programme reinforced the industry's collective commitment to societal well-being.

The Takaful4All Blood Donation initiative showcased the spirit of Takaful in action, demonstrating how the industry can contribute tangibly to community resilience and public health through simple yet impactful acts of giving.

MTA Contributed RM5,000 in Support of the Gaza New Mothers and Babies Campaign

Under the industry's *Takaful4All* initiative, the Malaysian Takaful Association (MTA) contributed RM5,000 in support of the Gaza New Mothers and Babies Campaign. In addition, contributions were collected from MTA staff members to further support the initiative.

The Chief Executive Officer of MTA subsequently presented a mock cheque amounting to RM6,400 to Aliza Kim in support of the campaign, reflecting the industry's commitment to humanitarian assistance and community solidarity.



MEDIA ENGAGEMENT

1.0 TV News

Aired on 17 April 2025

#BuletinBernama: Industri takaful terus mengukuh pada 2024 meskipun mengharungi tahun mencabar, menandakan peningkatan kesedaran terhadap penyelesaian insurans Islamik.



Aired 21 July 2025

#BuletinBernama: Kempen 'Pembersihan Pukat Hantu & Pantai' di sekitar pantai Teluk Nipah, Pulau Pangkor dan perairan Pulau Sembilan berjaya meningkatkan kesedaran masyarakat tentang bahaya jaring terbiar terhadap hidupan laut sambil memulihara ekosistem marin.



4.0 Social Media Sharing



MTA ENHANCES IHYA RAMADAN PROGRAMME WITH NEW CONCEPT TO ASSIST ASNAF

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MTA Enhances Ihya Ramadan Programme With New Concept To Assist Asnaf.

JustAnswer
Chat w/ Online Experts 24/7 OPEN >>

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28 Feb 2025 (BERNAMA News Agency) The Malaysian Takaful Association (MTA) has introduced a new concept for its Ihya Ramadan programme to assist the asnaf community during the holy month of Ramadan. MTA chief executive officer Mohd Radzuan Mohamed said this year's programme includes the Jelajah Takaful initiative and collaboration with Islamic religious councils in various states.

'This is a new series called Jelajah Takaful, where we work closely with state Islamic religious councils to reach out to the asnaf community.

'This collaboration is important because, in the Islamic ecosystem, we have mosques, zakat and takaful, all of which aim to support asnaf groups,' he told Bernama at the Ihya Ramadan: Jelajah Skud Takaful4All #SantunKedah event in Merbok today.

He added that MTA carries out various programmes to help asnaf and underprivileged groups, funded through contributions from the takaful industry under the Takaful Social Fund.

Meanwhile, Mohd Radzuan said MTA plans to launch the 'Satu Asnaf, Satu Takaful' campaign to help asnaf secure takaful protection.

He said that through this campaign, asnaf individuals would contribute a small amount to takaful operators to receive coverage.

'Our goal is for every asnaf to have takaful protection, especially 'temporary asnaf' or those who fall into this category due to circumstances such as job loss.

'During the COVID-19 pandemic, many lost their jobs and became asnaf. However, once they regained employment, they were no longer considered asnaf,' he said.

Earlier, Mohd Radzuan handed out daily necessities to 100 asnaf in Merbok as part of the Ihya Ramadan: Jelajah Skud Takaful4All #SantunKedah programme.

The event, held in collaboration with the Kedah Zakat Board and Masjid Al Busyira, aims to distribute aid to the asnaf community in conjunction with Ramadan.

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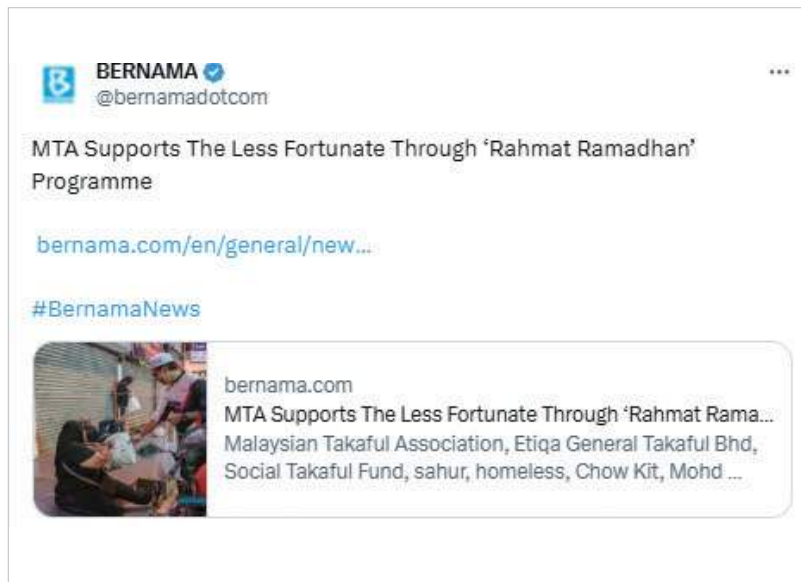




INSURANCE ASSOCIATIONS FORWARD PROPOSALS FOR HEALTHCARE, INSURANCE SUSTAINABILITY

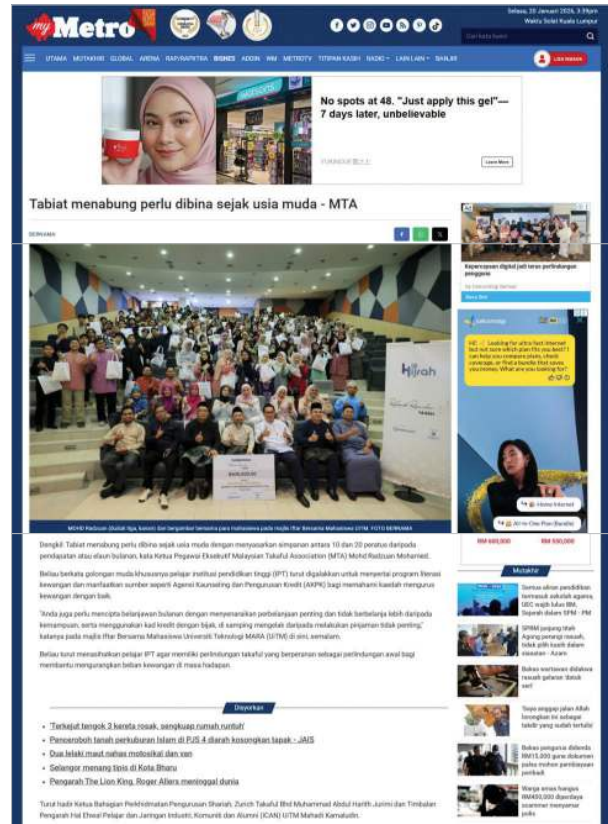


MTA SUPPORTS THE LESS FORTUNATE THROUGH 'RAHMAT RAMADHAN' PROGRAMME





CULTIVATE SAVINGS HABIT FROM YOUNG - MTA



MTA STRENGTHENS TIES WITH GIG WORKERS, PROMOTES TAKAFUL AWARENESS





MTA, TAKAFUL OPERATORS MOBILISE AID FOR PUTRA HEIGHTS EXPLOSION VICTIMS

MTA, Takaful operators mobilise aid for Putra Heights explosion victims

The Malaysian Takaful Association (MTA) and its member operators have stepped up humanitarian and operational assistance for victims of the gas pipeline fire victims in Putra Heights, Selangor, by providing on-ground support and claims advisory services.

<https://www.bernama.com/bernama/news.php?id=2488322>

#BermaNews



Insurance companies offer assistance to victims of Putra Heights gas pipeline fire

Victims of a house on fire due to the gas pipeline fire in Putra Heights, Selangor, are receiving assistance from insurance companies.

MTA and MTA member operators have stepped up to offer assistance to their customers affected by the gas pipeline fire in Putra Heights, Selangor.

Takaful Malaysia and its member operators have stepped up to offer assistance to their customers affected by the gas pipeline fire in Putra Heights, Selangor.

"We understand the victims and their families are in need of help, and we are here to support you through the tough times. Please contact us for any help you need."

"The fire incident in Putra Heights is a tragedy, and we are sorry to hear about it. MTA remains together with Putra Heights victims of the fire to help them through the tough times."

"The insurance companies have stepped up to offer assistance to their customers affected by the gas pipeline fire in Putra Heights, Selangor. We are here to support you through the tough times. Please contact us for any help you need."

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"The insurance companies have stepped up to offer assistance to their customers affected by the gas pipeline fire in Putra Heights, Selangor. We are here to support you through the tough times. Please contact us for any help you need."

MTA, pengendali takaful gerakan bantuan untuk mangsa letupan paip Putra Heights

KUALA LUMPUR: Persatuan Takaful Malaysia (MTA) bersama pengendali takaful ahlinya bergandeng bahu menyalurkan bantuan kecemasan kepada mangsa letupan saluran paip gas di Putra Heights.

Ketua Pegawai Eksekutif MTA, Mohd Radzuan Mohamed, berkata pengendali takaful telah mengaktifkan protokol tindak balas bencana bagi menyediakan bantuan segera, termasuk panduan dan penyelesaian tuntutan kepada pemegang sijil serta komuniti yang terjejas.

Antara langkah utama yang diambil industri takaful ialah mempercepatkan pemrosesan tuntutan, mempermudah prosedur tuntutan dan menyediakan bantuan di lokasi kejadian.

Berita Harian's News

- Yoho rancang buang 3,000 pekerja pentadbiran di seluruh dunia
- Potensi besar tingkat perdagangan, pelaburan antara negara ASEAN
- Ringgit cenderung terus meningkat berbanding dolar AS
- Kerjasama TM-U Mobile tawar 5G lebih pantas, harga lebih rendah
- Bursa Malaysia dijangka catat lantunan sederhana minggu depan selepas kejatuhan baru-baru ini
- Ringgit berdepan tempoh menarik, diunjur semakin kukuh berbanding dolar minggu depan
- ASEAN dukung perdagangan global berbilang hala walau ditekam tarif AS
- Bintang Kinden lengkap pelan regulasi, kukuh kedudukan dalam sektor pembiayaan
- Ringgit melonjak ketara kepada RM4.22 berbanding dolar AS

Takaful operators activate fast-track claims, on-ground aid for Putra Heights explosion victims

The Malaysian Takaful Association (MTA) and its member operators have stepped up to offer assistance to their customers affected by the gas pipeline fire in Putra Heights, Selangor.

Takaful Malaysia and its member operators have stepped up to offer assistance to their customers affected by the gas pipeline fire in Putra Heights, Selangor.

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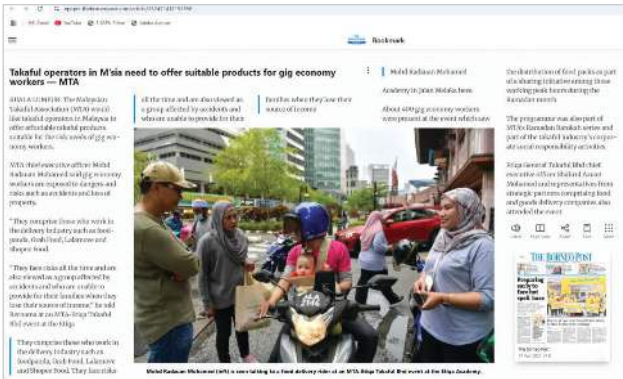
"The insurance companies have stepped up to offer assistance to their customers affected by the gas pipeline fire in Putra Heights, Selangor. We are here to support you through the tough times. Please contact us for any help you need."

MALAYSIAN TAKAFUL ASSOCIATION

MALAYSIAN TAKAFUL ASSOCIATION



GIG WORKERS NEED TAKAFUL SCHEMES TAILORED TO THEM, SAYS GROUP



TAKAFUL INDUSTRY DISTRIBUTES RM10.20 BLN IN BENEFITS IN 2024 - MTA





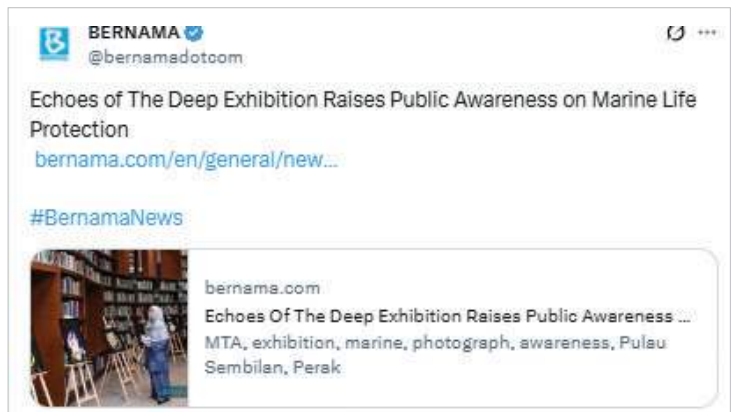
MTA HONOURS ACHIEVEMENTS OF OUTSTANDING TAKAFUL INDUSTRY PLAYERS



MALYSIAN TAKAFUL ASSOCIATION DONATES RM50,000 TO SUPPORT UPSI BUS CRASH VICTIMS



ECHOES OF THE DEEP EXHIBITION RAISES PUBLIC AWARENESS ON MARINE LIFE PROTECTION





MTA, ETIQA DRIVE MARINE CONSERVATION THROUGH 'GHOST NET & BEACH CLEANUP' CAMPAIGN IN PERAK

BERNAMA
20 July at 15:52

Kempen 'Pembersihan Pukat Hantu & Pantai' di sekitar pantai Teluk Nipah, Pulau Pangkor dan perairan Pulau Sembilan berjaya meningkatkan kesedaran masyarakat tentang bahaya jaring terbiar terhadap hidupan laut sambil memulihara ekosistem marin.

Sebanyak 328 kilogram (kg) pukat hantu berjaya dikeluarkan dari dasar laut perairan Pulau Sembilan, selain lebih 125 kg sampah, sisa makanan dan minuman serta barangan terbuang dikutip sepanjang satu kilometer (km) di pantai Teluk Nipah.

Berita penuh: <https://www.bernama.com/bm/am/news.php?id=2447088>

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BERNAMA.COM
MTA, ETIQA Anjur Kempen Bersihkan Pukat Hantu Dan Pantai Di Perak
ETIQA, MTA, NOAS, USAS, pukat hantu, marin

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MTA, ETIQA Drive Marine Conservation Through 'Ghost Net & Beach Cleanup' Campaign in Perak

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PTV 3.0 LAUNCHED, ENABLING STR RECIPIENTS TO MOVE TOWARDS GOOD FINANCIAL PLANNING, FAMILY PROTECTION

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PTV 3.0 Launched, Enabling STR Recipients To Move Towards Good Financial Planning, Family Protection

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#BernamaNews

Mulakan Perlindungan Tenang anda hari ini - kini lebih mampu milik dengan Baucar RM30.

PROGRAM BAUCAR 3.0
PERALIHAN KESELAMATAN
PERALIHAN KESELAMATAN

Pelan Mikro Insurans dan Mikro Takaful Mawaja (MIM)

Dengan kerjasama

Persekutuan Perlesenan Mikro Insurans dan Mikro Takaful Mawaja (PIAM)

Lajuri perkhidmatan

Untuk senarai kolejakan Program Baucar RM30 Perlindungan Tenang, klik di sini: www.bernamabiz.com/news.php?id=24463025

*Terdapat perlesenan berlesen

BERNAMA
17th

Program Baucar Perlindungan Tenang (PTV), inisiatif kerjasama awam swasta antara kerajaan dengan industri insurans dan takaful, kini memasuki fasa ketiga dengan pelancaran program PTV 3.0 bermula semalam.

Mengikuti program PTV 3.0, penerima Sumbangan Tunai Rahmah (STR) yang layak boleh membeli/menyertai produk Perlindungan Tenang daripada syarikat insurans dan pengendali takaful yang menyertai program ini dengan menggunakan bantuan kewangan RM30 daripada kerajaan, dengan baki premium atau sumbangan sekurang-kurangnya RM20 akan ditanggung oleh penerima STR sendiri.

#BernamaNews
#RancangKewanganAnda
#KeluargaDibindung
#STR

Berita penuh: <https://www.bernamabiz.com/news-biz.php?id=24463025>

EKONOMI

Mulakan Perlindungan Tenang anda hari ini - kini lebih mampu milik dengan Baucar RM30.

PROGRAM BAUCAR 3.0
PERALIHAN KESELAMATAN
PERALIHAN KESELAMATAN

Pelan Mikro Insurans dan Mikro Takaful Mawaja (MIM)

Dengan kerjasama

Persekutuan Perlesenan Mikro Insurans dan Mikro Takaful Mawaja (PIAM)

Lajuri perkhidmatan

Untuk senarai kolejakan Program Baucar RM30 Perlindungan Tenang, klik di sini: www.bernamabiz.com/news.php?id=24463025

*Terdapat perlesenan berlesen

PTV 3.0 bermula semalam, bolehkan penerima STR rancang kewangan yang baik, perlindungan keluarga

[bernamabiz.com/news-biz.php?id=24463025](https://www.bernamabiz.com/news-biz.php?id=24463025)

bernamabiz.com



INSURANCE, TAKAFUL INDUSTRY RECORD IMPROVEMENT IN SERVICE EXCELLENCE IN 2024

BERNAMA @bernamadotcom

16h

Industri insurans dan takaful negara mencatatkan peningkatan dalam tahap kecemerlangan perkhidmatan apabila Indeks Kepuasan Pelanggan (CSI) terkini mencapai 88 mata pada 2024. Persatuan Insurans Hayat Malaysia (LIAM), Persatuan Takaful Malaysia (MTA) dan Persatuan Insurans Am Malaysia (PIAM) dalam kenyataan bersama hari ini berkata, pencapaian itu menunjukkan momentum positif selepas CSI meningkat kepada 85 mata pada 2022 berbanding 80 mata pada 2018, sekali gus berada pada tahap tertinggi setakat ini.

Berita penuh: <https://www.bernamabiz.com/news-bm.php?id=2474152>

#BernamaNews

EKONOMI

MALYSIAN TAKAFUL ASSOCIATION

LIAM
Persatuan Insurans Hayat Malaysia
Life Insurance Association of Malaysia

PIAM

Industri insurans, takaful catat peningkatan kepuasan pelanggan pada 2024

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BERNAMA @bernamadotcom

Insurance, Takaful Industry Record Improvement In Service Excellence In 2024

[bernamabiz.com/news.php?id=24...](https://www.bernamabiz.com/news.php?id=24...)

#BernamaNews

MALYSIAN TAKAFUL ASSOCIATION

LIAM
Persatuan Insurans Hayat Malaysia
Life Insurance Association of Malaysia

PIAM

10:21 PM · Oct 2, 2025 · 1,237 Views



MTA HOLDS TAKAFUL MASUK KAMPUNG PROGRAMME IN BATU MAUNG

BERNAMA @bernamadotcom

MTA Holds Takaful Masuk Kampung Programme In Batu Maung

[bernama.com/en/general/new...](https://www.bernama.com/en/general/new...)

#BernamaNews

BERNAMA

BERNAMA @bernamadotcom

10h

Persatuan Takaful Malaysia (MTA) menganjurkan Siri Jelajah Takaful Masuk Kampung (TMK) dalam usaha memperkukuh agenda celik kewangan dan kesejahteraan komuniti selaras dengan Strategi Nasional Literasi Kewangan 2026-2030.

Ketua Pegawai Eksekutif MTA Mohd Radzuan Mohamed berkata pihaknya menganjurkan TMK kali ini dengan kerjasama Timbalan Ketua Menteri 1 (TKM 1) Datuk Dr Mohamad Abdul Hamid di Sekolah Menengah Kebangsaan Sungai Ara, dekat sini hari ini bersempena dengan Karnival Bersama TKM 1 Dewan Undangan Negeri (DUN) Batu Maung.

Berita penuh: <https://www.bernama.com/bm/am/news.php?id=2478000>

#BernamaNews

NASIONAL

MTA anjur Takaful Masuk Kampung di DUN Batu Maung

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TAKAFUL INDUSTRY UNITES TO EXPAND ITEKAD PROTECTION UNDER BUDGET 2025

BERNAMA
@bernamadotcom

Industri Takaful Malaysia akan saling bekerjasama untuk menyediakan perlindungan ITEKAD kepada komuniti rentan yang merupakan satu peristiwa penting dalam industri kewangan sosial negara serta mengukuhkan peneraju dalam kewangan Islam.

Program ITEKAD dilancarkan oleh Gabenor Bank Negara Malaysia (BNM) Datuk Seri Abdul Raheed Ghaffour pada Forum Kewangan Islam Global (GIFF) 2025, dengan peruntukan RM5 juta sebagai гаран padanan di bawah Belanjawan 2025.

Berita penuh: <https://www.bernamabiz.com/news-bm.php?id=2478763>

#BernamaNews

EKONOMI LAUNCH OF ITEKAD PROTECTION

ITEKAD Protection

Industri takaful bekerjasama perluas perlindungan ITEKAD di bawah Belanjawan 2026

Bernamaofficial | Bernamaofficial | Bernamadotcom | Bernamaofficial | Bernamaofficial

BERNAMA
@bernamadotcom

Takaful Industry Unites To Expand ITEKAD Protection Under Budget 2025

[bernamabiz.com/news.php?id=24...](https://www.bernamabiz.com/news.php?id=24...)

#BernamaNews

LAUNCH OF ITEKAD PROTECTION

ITEKAD Protection



TAKAFUL INDUSTRY TAKES GLOBAL STAGE AT GIFF 2025

BERNAMA
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Takaful Industry Takes Global Stage At GIFF 2025

[bernamabiz.com/news.php?id=24...](https://www.bernamabiz.com/news.php?id=24...)

#BernamaNews

DASAR SHARIAH

INCEIF ISRA

Malaysian Takaful Association

BERNAMA
15 October at 13:44

Persatuan Takaful Malaysia (MTA), sebagai rakan kongsi pendukung Forum Kewangan Islam Global (GIFF) 2025, menekankan kemajuan dan hala tuju Takaful ASEAN semasa sesi Sorotan ASEAN yang bertemakan "Mencarta Transformasi Takaful ASEAN - Daripada Kekuatan kepada Penanda Aras Global".

Sesi tersebut yang mengumpulkan pengawal selia, pembuat dasar, pemimpin industri dan pihak berkepentingan global, menekankan peranan ASEAN sebagai pasaran Takaful yang berkembang pesat serta peneraju idea dalam kewangan Islam global.

Berita penuh: <https://www.bernamabiz.com/news-bm.php?id=2479047>

#BernamaNews

EKONOMI DASAR SHARIAH

INCEIF ISRA

Malaysian Takaful Association

GIFF 2025 membolehkan industri takaful menonjol secara global

Bernamaofficial | Bernamaofficial | Bernamadotcom | Bernamaofficial | Bernamaofficial



TAKAFUL INDUSTRY TAKES LEAD IN NURTURING YOUTH FINANCIAL LITERACY

BERNAMA @bernamadotcom

Takaful Industry Takes Lead In Nurturing Youth Financial Literacy
[bernamabiz.com/news.php?id=24...](https://www.bernamabiz.com/news.php?id=24...)

#BernamaNews

BERNAMA 17 October at 08:27

Beremakan "Bella Hari Ini, Pemimpin Masa Depan" (Today's Youth, Tomorrow's Leaders), inisiatif itu menekankan peranan industri yang semakin meningkat dalam memajukan celik kewangan patuh Syariah dan mempromosikan kepentingan perlindungan kewangan menerusi takaful dalam kalangan penuntut universiti.

Berita penuh: <https://www.bernamabiz.com/news-bm.php?id=2479667>

#BernamaNews

EKONOMI

Industri takaful terajui pupuk literasi kewangan dalam kalangan belia



TAKAFUL INDUSTRY RECORDS RM62.54 BILLION IN ASSETS AS OF MID-2025 - MTA

BERNAMA 2 November at 08:31

Industri takaful Malaysia mencatatkan aset sebanyak RM62.54 bilion sehingga pertengahan 2025, dengan peningkatan hampir dua kali ganda berbanding RM41.87 bilion pada 2020.

Pengerusi Persatuan Takaful Malaysia (MTA) Wan Saifulrizal Wan Ismail berkata kadar penembusan takaful di Malaysia juga telah mencapai 19.54 peratus setakat pertengahan tahun ini.

Berita penuh: <https://www.bernamabiz.com/news-bm.php?id=2486164>

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EKONOMI

Industri Takaful catat aset RM62.54 bilion sejak 2020 hingga pertengahan 2025 - MTA

BERNAMA @bernamadotcom

Takaful Industry Records RM62.54 Billion In Assets As Of Mid-2025 - MTA

[bernamabiz.com/news.php?id=24...](https://www.bernamabiz.com/news.php?id=24...)

#BernamaNews

8:26 AM · Nov 2, 2025 · 8,294 Views

7 INDUSTRY STATISTICS 2025

Guided by the aspirations of Hijrah27, we continued to strengthen our collective efforts towards building a more resilient, inclusive and sustainable Takaful ecosystem that delivers meaningful value to participants, communities and the nation.

INDUSTRY STATISTIC FOR TECHNICAL, TBE & AGENCY

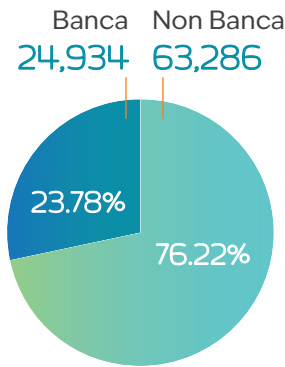
TAKAFUL AGENT REGISTRATION REPORT

Family Takaful

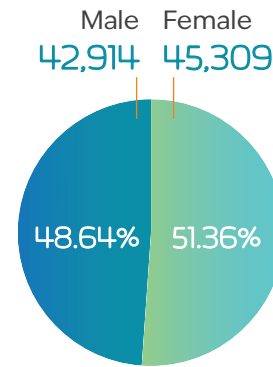
Total Active Family Agents as at December 2025

Category	Family			Total
	Individual	Corporate	ALC	
Banca	24,934	2	0	24,936
Non-Banca	63,289	593	299	64,181
Total	88,223	595	299	89,117

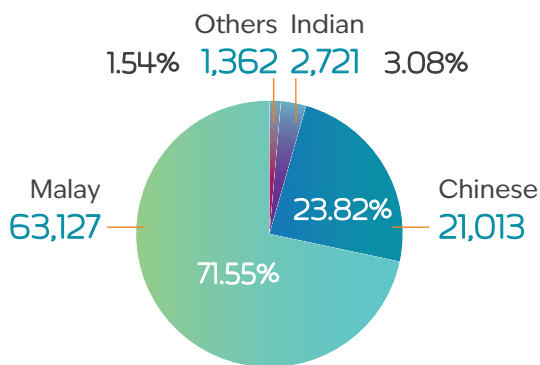
Registered Individual Agents as at December 2025 - Breakdown by Category



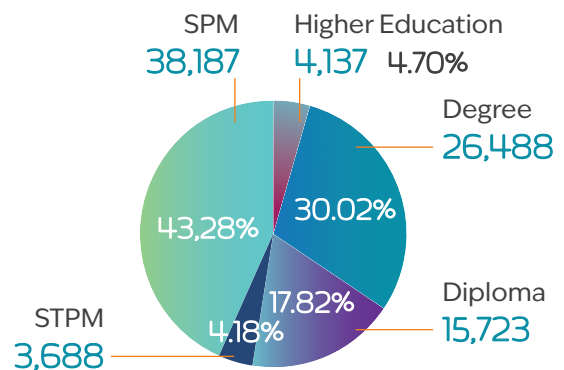
Registered Individual Agents as at December 2025 - Breakdown by Gender



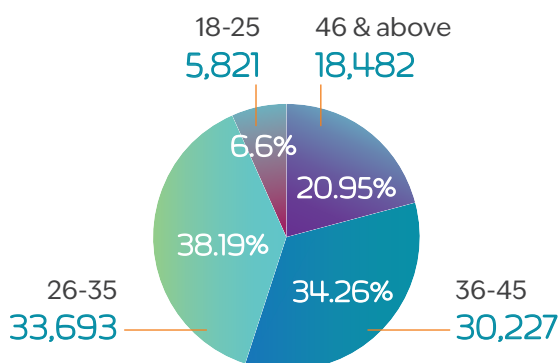
Registered Individual Agents as at December 2025 - Breakdown by Race



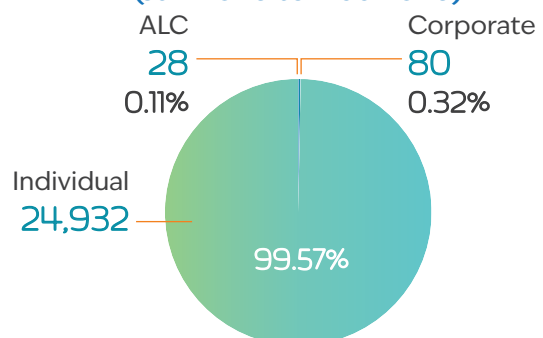
Registered Individual Agents as at December 2025 - Breakdown by Qualification



Registered Individual Agents as at December 2025 - Breakdown by Age



Total New Registrations of Family Individual and Corporate Takaful Agents (Jan 2025 to Dec 2025)

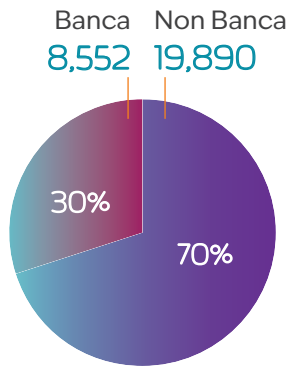


TAKAFUL AGENT REGISTRATION REPORT General Takaful

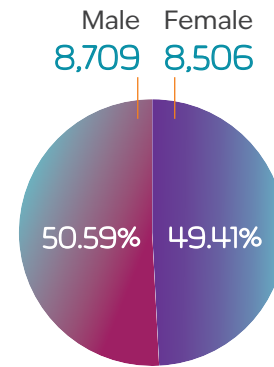
Total Active General Agents as at December 2025

Category	Individual	Corporate	Total
Banca	8,546	6	8,552
Non-Banca	8,669	11,221	19,890
Total	17,215	11,227	28,442

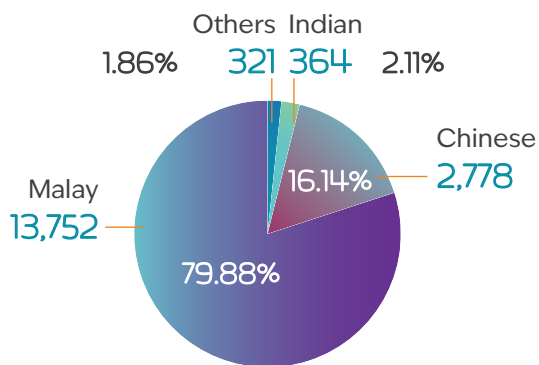
Registered Individual Agents as at December 2025 - Breakdown by Category



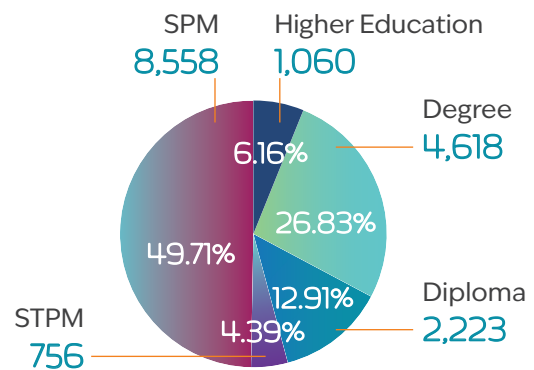
Registered Individual Agents as at December 2025 - Breakdown by Gender



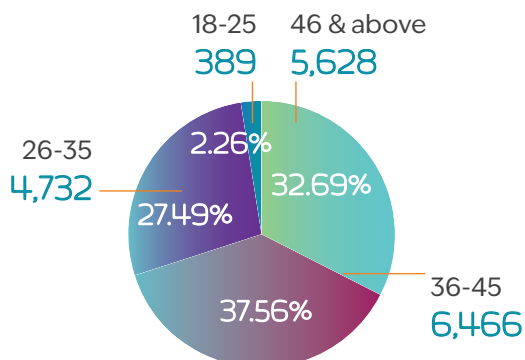
Registered Individual Agents as at December 2025 - Breakdown by Race



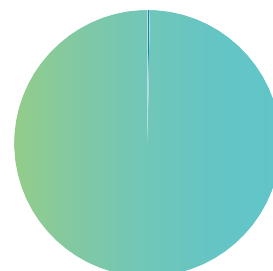
Registered Individual Agents as at December 2025 - Breakdown by Qualification



Registered Individual Agents as at December 2025 - Breakdown by Age



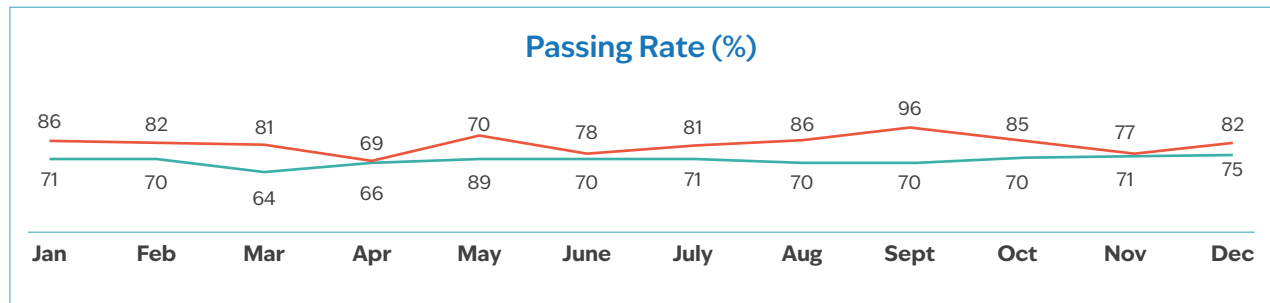
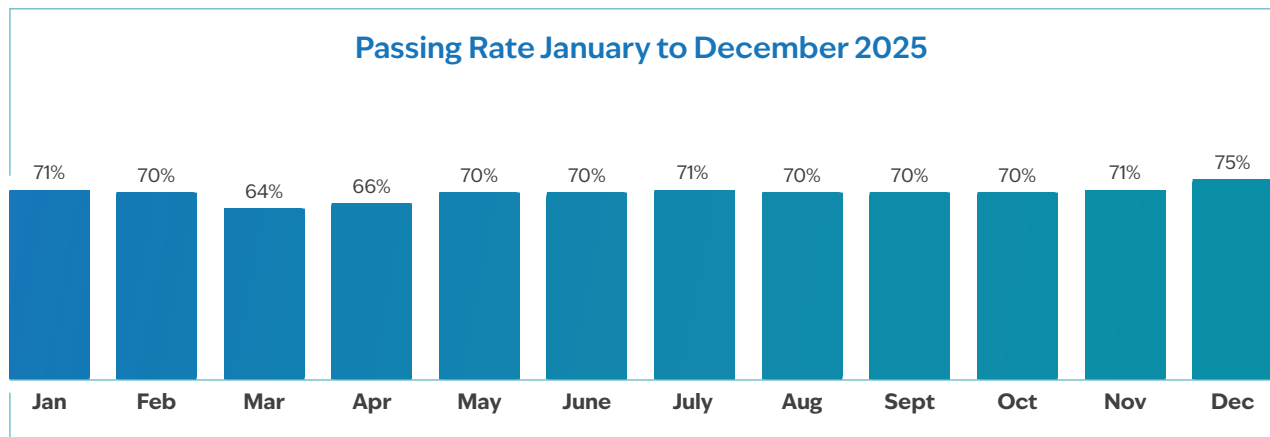
Total New Registrations of General Individual and Corporate Takaful Agents (Jan 2025 to Dec 2025)



TAKAFUL BASIC EXAMINATION (TBE) Family Takaful

TBE Registration and passing rate by structure from January to December 2025 Family Takaful

Exam Structure	Registered	Absent		Sat	Passed	
		No	%		No	%
Part A and C	25,413	4,615	18%	20,798	14,495	70%
Part C	419	39	9%	380	315	83%
Total	25,832	4,654	18%	21,178	14,810	70%

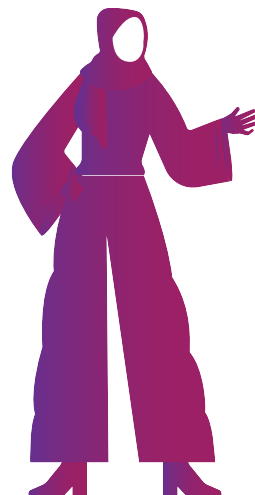


Passing Rate Comparison by Genders from January to December 2025 Family Takaful

MALE
Registered
12,250
Absent
17%
2,113
Sat
10,137
Passed
71%
7,166



TOTAL
Registered
25,832
Absent
18%
4,654
Sat
21,178
Passed
70%
14,810



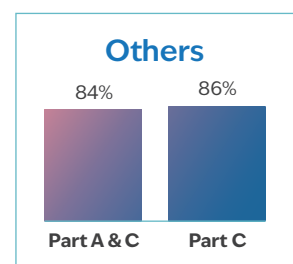
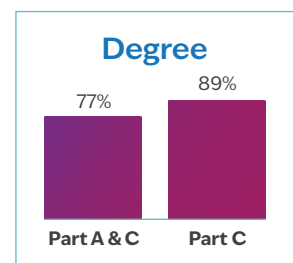
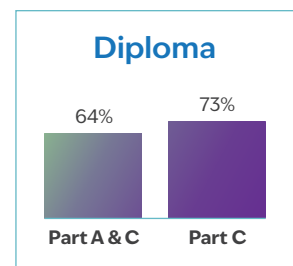
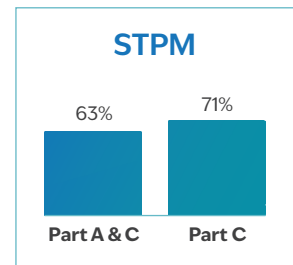
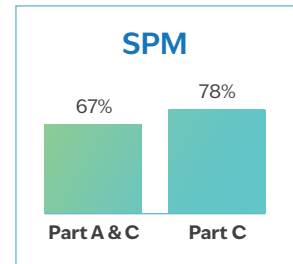
FEMALE
Registered
13,582
Absent
19%
2,541
Sat
11,041
Passed
69%
7,644

Passing Rate Comparison by Ages from January to December 2025 Family Takaful

Age	Registered	Absent		Sat	Passed	
		No	%		No	%
Age 18 to 25	9,554	1,532	16%	8,022	5,227	65%
Age 26 to 35	10,511	2,193	21%	8,318	5,891	71%
Age 36 to 45	4,328	684	16%	3,644	2,731	75%
Age 46 and above	1,439	245	17%	1,194	961	80%
Total	25,832	4,654	18%	21,178	14,810	70%

Passing Rate Comparison by Qualifications from January to December 2025 Family Takaful

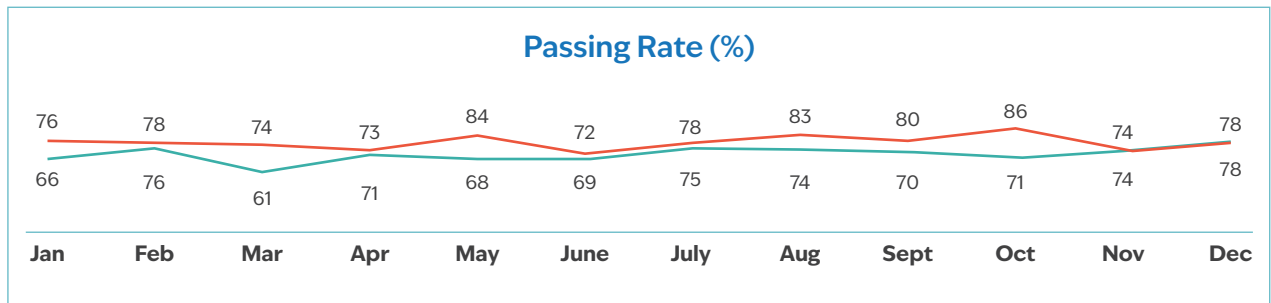
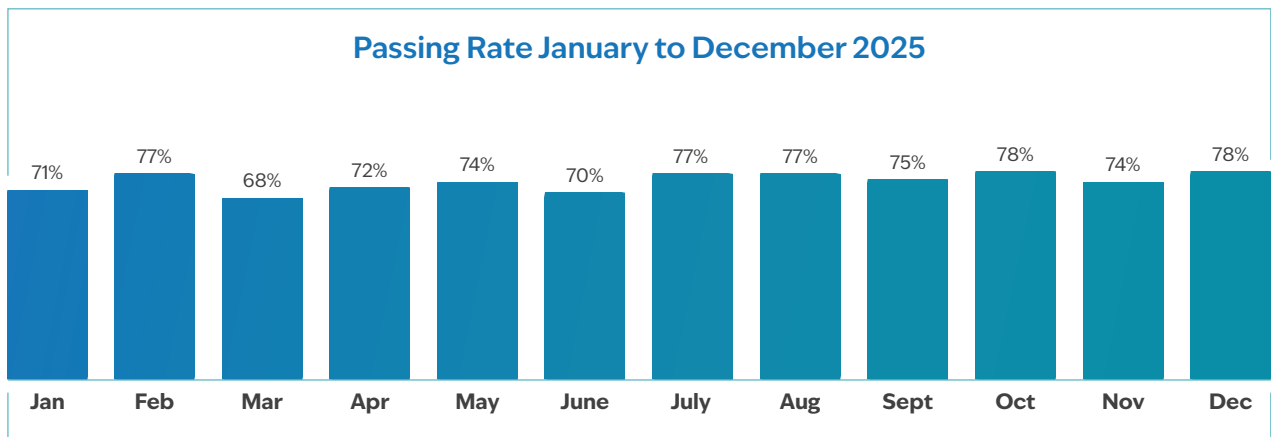
	SPM/ O-level holder or equivalent		
	Part A and C	Part C	TOTAL
Registered	9,812	89	9,901
Absent	2,398	9	2,407
Sat	7,414	80	7,494
Passed	4,976	62	5,038
- Passing Rate %	67%	78%	67%
STPM/Matriculation/A-level holder or equivalent			
Registered	905	9	914
Absent	142	2	144
Sat	763	7	770
Passed	484	5	489
- Passing Rate %	63%	71%	64%
Diploma			
Registered	6,728	84	6,812
Absent	1,090	9	1,099
Sat	5,638	75	5,713
Passed	3,629	55	3,684
- Passing Rate %	64%	73%	64%
Bachelor Degree or equivalent			
Registered	7,396	226	7,622
Absent	915	15	930
Sat	6,481	211	6,692
Passed	4,982	187	5,169
- Passing Rate %	77%	89%	77%
Others			
Registered	572	11	7,622
Absent	70	4	930
Sat	502	7	6,692
Passed	424	6	5,169
- Passing Rate %	84%	86%	77%
GRAND TOTAL			
Registered	25,413	419	25,832
Absent	4,615	39	4,654
Sat	20,798	380	21,178
Passed	14,495	315	14,810
- Passing Rate %	70%	83%	70%



TAKAFUL BASIC EXAMINATION (TBE) General Takaful

TBE Registration and passing rate by structure from January to December 2025 General Takaful

Exam Structure	Registered	Absent		Sat	Passed	
		No	%		No	%
Part A and B	1,745	203	12%	1,542	1,097	71%
Part B	1,418	157	11%	1,261	989	78%
Total	3,163	360	11%	2,803	2,086	74%

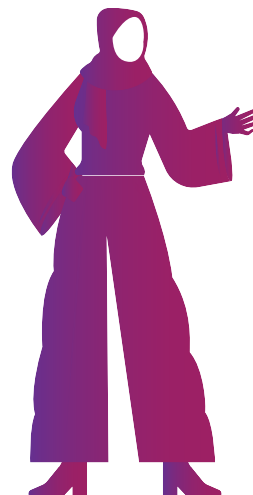


Passing Rate Comparison by Genders from January to December 2025 General Takaful

MALE
Registered
1,527
Absent
13%
193
Sat
1,334
Passed
76%
1,011



TOTAL
Registered
3,163
Absent
11%
360
Sat
2,803
Passed
74%
2,086



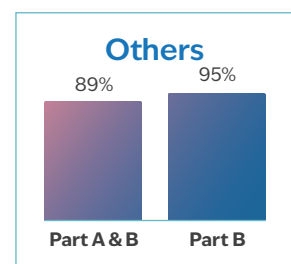
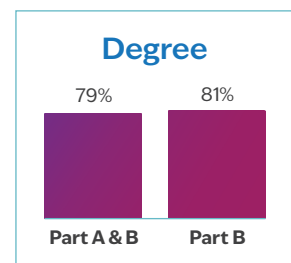
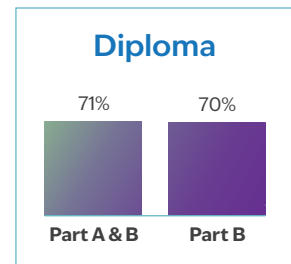
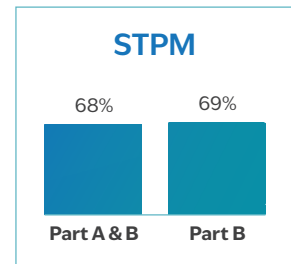
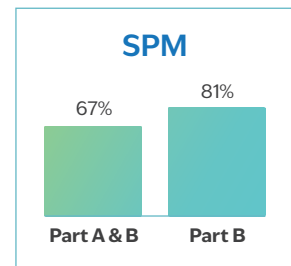
FEMALE
Registered
1,636
Absent
10%
167
Sat
1,469
Passed
73%
1,075

Passing Rate Comparison by Ages from January to December 2025 General Takaful

Age	Registered	Absent		Sat	Passed	
		No	%		No	%
Age 18 to 25	563	53	9%	510	344	67%
Age 26 to 35	1,469	170	12%	1,299	979	75%
Age 36 to 45	812	99	12%	713	543	76%
Age 46 and above	319	38	12%	281	220	78%
Total	3,163	360	11%	2,803	2,086	74%

Passing Rate Comparison by Qualifications from January to December 2025 General Takaful

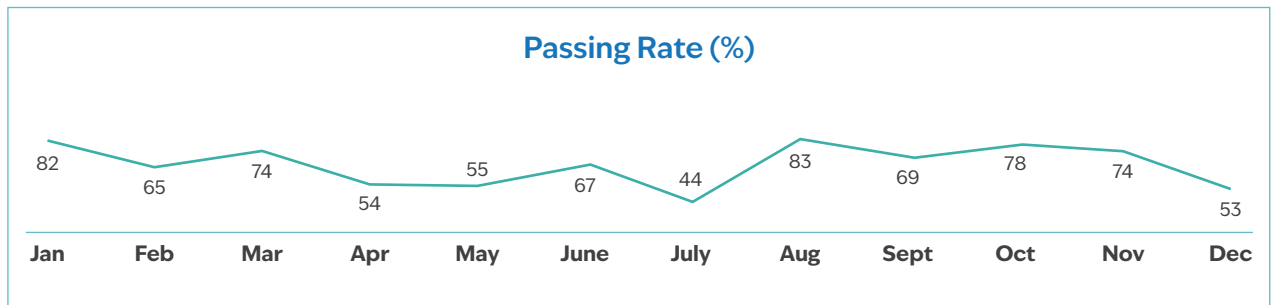
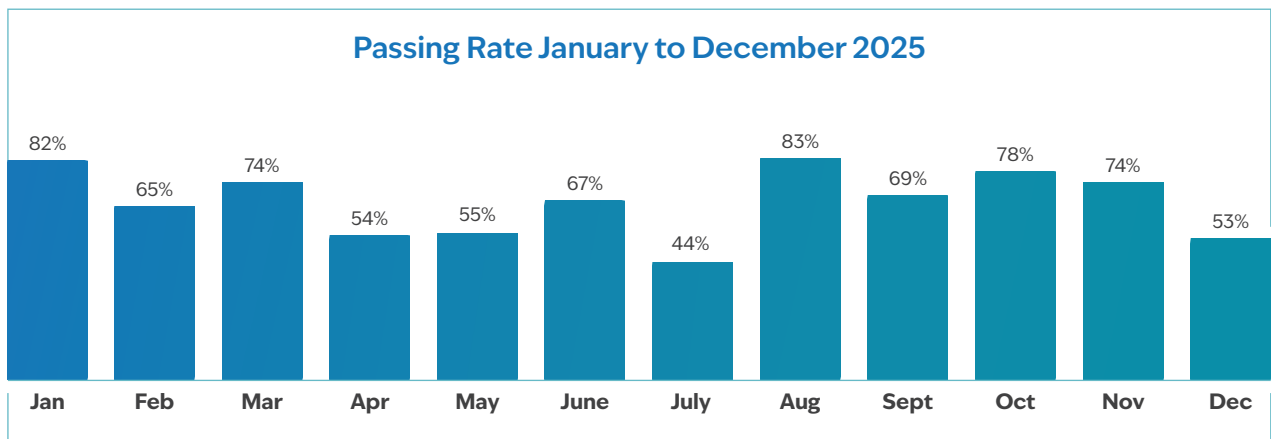
	SPM/ O-level holder or equivalent		
	Part A and B	Part B	TOTAL
Registered	851	296	1,147
Absent	90	27	117
Sat	761	269	1,030
Passed	510	217	727
- Passing Rate %	67%	81%	71%
	STPM/Matriculation/A-level holder or equivalent		
Registered	50	32	82
Absent	10	3	13
Sat	40	29	69
Passed	27	20	47
- Passing Rate %	68%	69%	68%
	Diploma		
Registered	366	344	710
Absent	52	52	104
Sat	314	292	606
Passed	222	204	426
- Passing Rate %	71%	70%	70%
	Bachelor Degree or equivalent		
Registered	443	701	1,144
Absent	43	72	115
Sat	400	629	1,029
Passed	314	508	822
- Passing Rate %	79%	81%	80%
	Others		
Registered	35	45	80
Absent	8	3	11
Sat	27	42	69
Passed	24	40	64
- Passing Rate %	89%	95%	93%
	GRAND TOTAL		
Registered	1,745	1,418	3,163
Absent	203	157	360
Sat	1,542	1,261	2,803
Passed	1,097	989	2,086
- Passing Rate %	71%	78%	74%



TAKAFUL BASIC EXAMINATION (TBE) Family & General Takaful

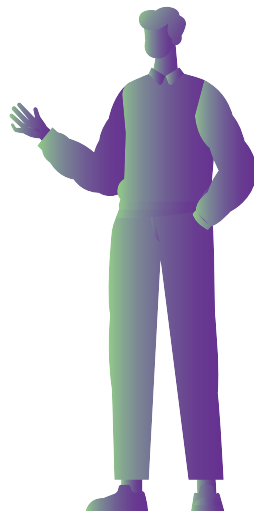
TBE Registration and passing rate by structure from January to December 2025 Combined Paper

Exam Structure	Registered	Absent		Sat	Passed	
		No	%		No	%
Part A, B and C	1,191	187	16%	1,004	644	64%
Total	1,191	187	16%	1,004	644	64%

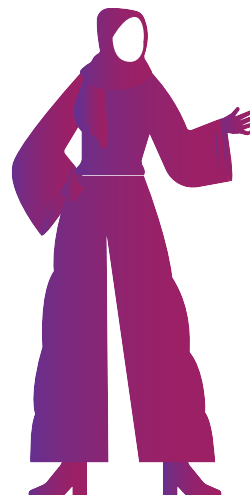


Passing Rate Comparison by Genders from January to December 2025 Combined Paper

MALE
Registered
474
Absent
13%
61
Sat
413
Passed
1%
4



TOTAL
Registered
1,191
Absent
16%
187
Sat
1,004
Passed
38%
380



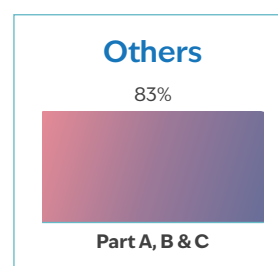
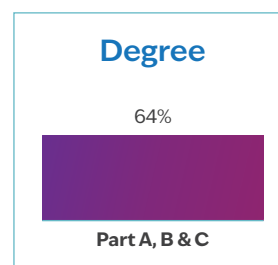
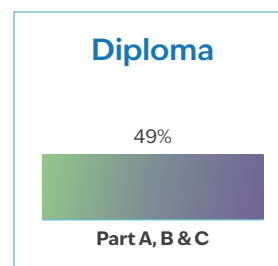
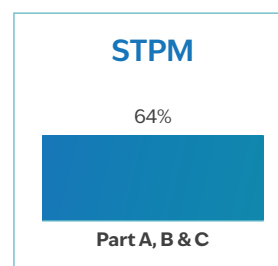
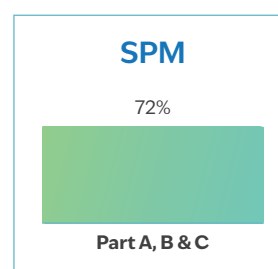
FEMALE
Registered
717
Absent
18%
126
Sat
591
Passed
64%
376

Passing rate comparison by ages from January to December 2025 Family & General Takaful

Age	Registered	Absent		Sat	Passed	
		No	%		No	%
Age 18 to 25	424	28	7%	396	273	69%
Age 26 to 35	490	99	20%	391	227	58%
Age 36 to 45	184	33	18%	151	105	70%
Age 46 and above	93	27	29%	66	39	59%
Total	1,191	187	16%	1,004	644	64%

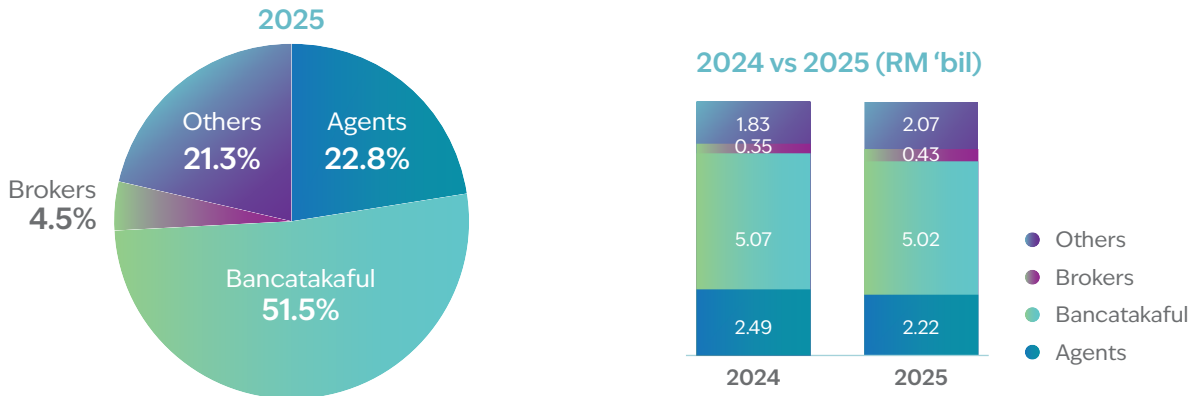
Passing rate comparison by qualifications from January to December 2025 Family & General Takaful

	SPM/ O-level holder or equivalent	
	Part A, B and C	TOTAL
Registered	447	447
Absent	84	84
Sat	363	363
Passed	263	263
- Passing Rate %	72%	72%
	STPM/Matriculation/A-level holder or equivalent	
Registered	21	21
Absent	7	7
Sat	14	14
Passed	9	9
- Passing Rate %	64%	64%
	Diploma	
Registered	265	265
Absent	43	43
Sat	222	222
Passed	109	109
- Passing Rate %	49%	49%
	Bachelor Degree or equivalent	
Registered	434	434
Absent	47	47
Sat	387	387
Passed	248	248
- Passing Rate %	64%	64%
	Others	
Registered	24	24
Absent	6	6
Sat	18	18
Passed	15	15
- Passing Rate %	83%	83%
	GRAND TOTAL	
Registered	1,191	1,191
Absent	187	187
Sat	1,004	1,004
Passed	644	644
- Passing Rate %	64%	64%

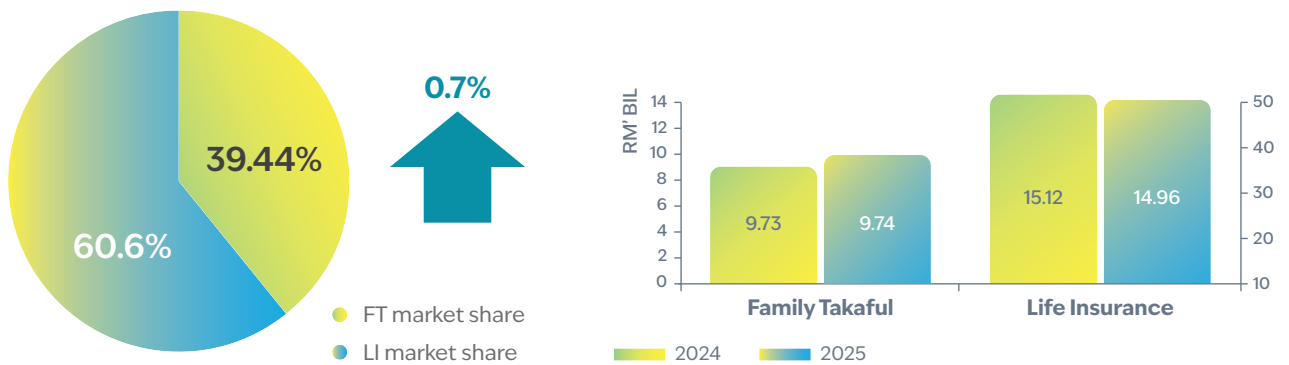


FAMILY TAKAFUL BUSINESS 2025

New Business Contribution by Channel 2025

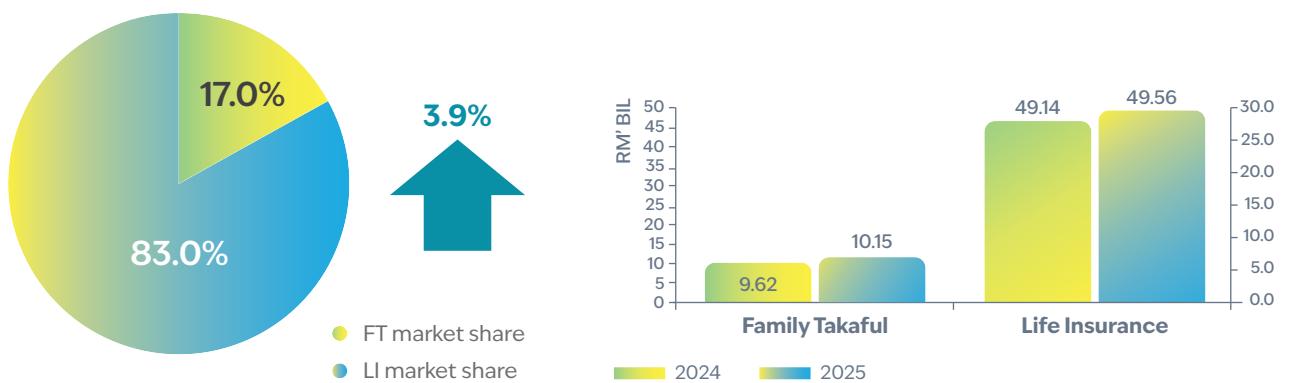


New Business Total Contribution Market Share 2025



Source: BNM Monthly Highlights & Statistics

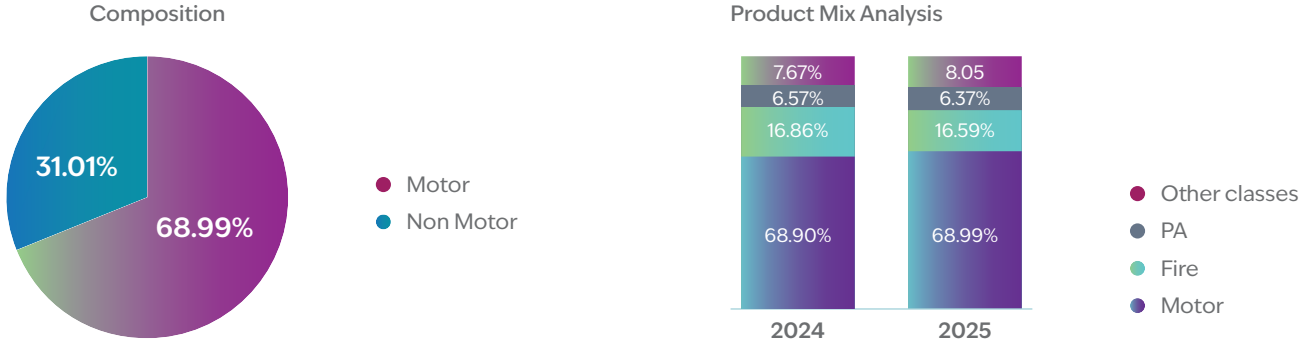
Business in Force Total Contribution Market Share 2025



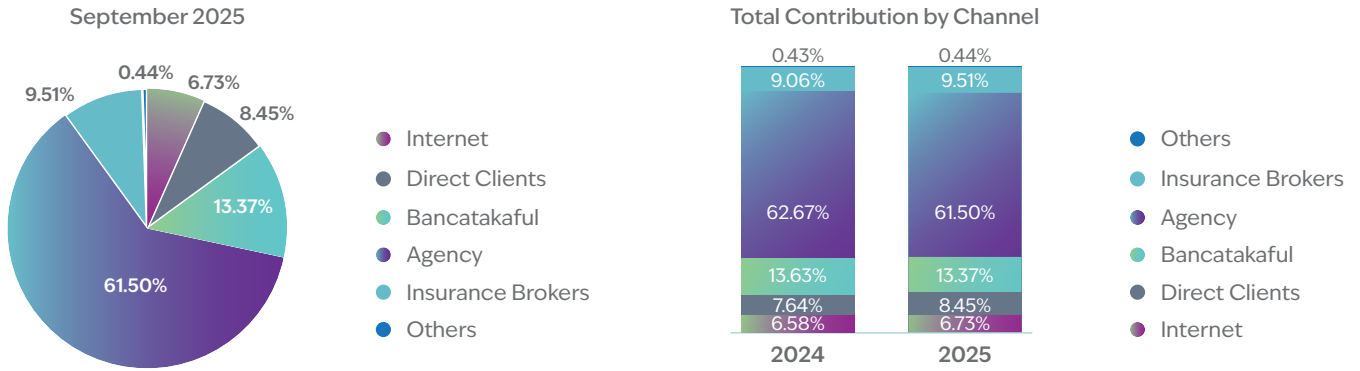
Source: BNM Monthly Highlights & Statistics

GENERAL TAKAFUL BUSINESS 2025

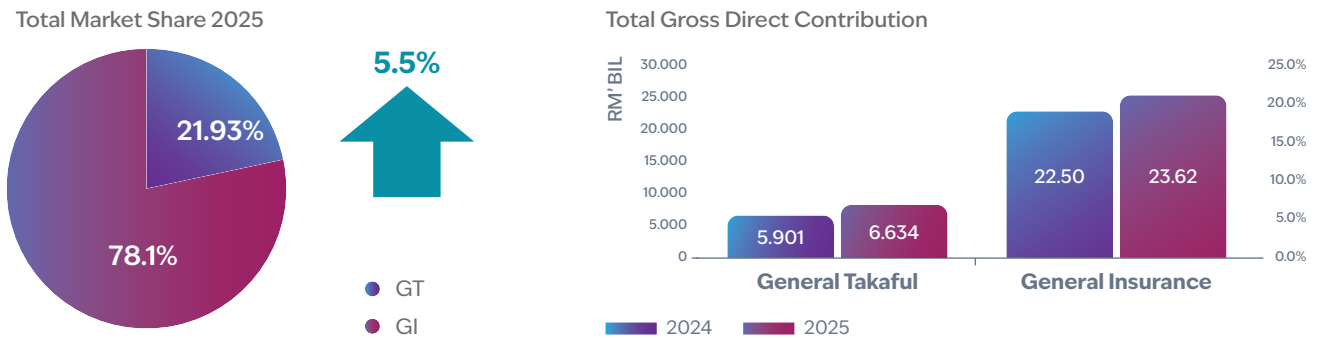
Composition of General Takaful Performance



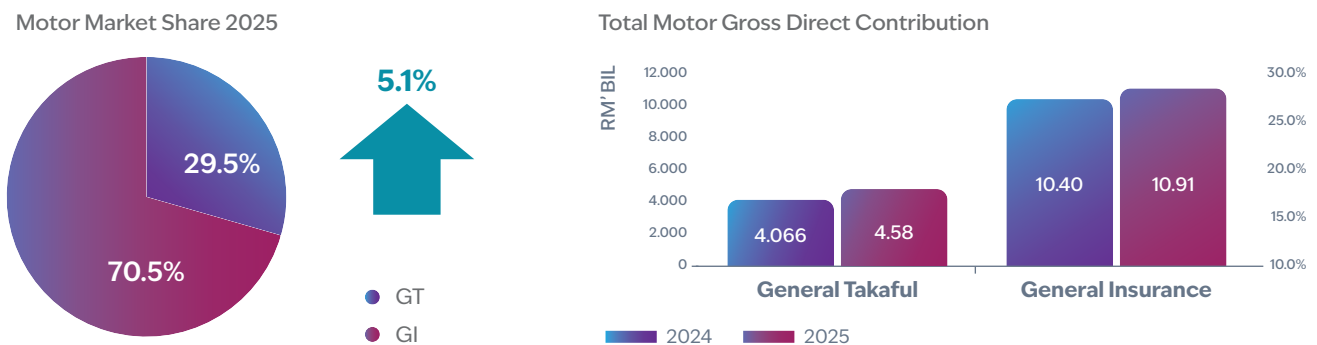
Gross Written Contribution by Channel 2025



General Takaful Market Share 2025 Gross Direct Contribution Market Share 2025

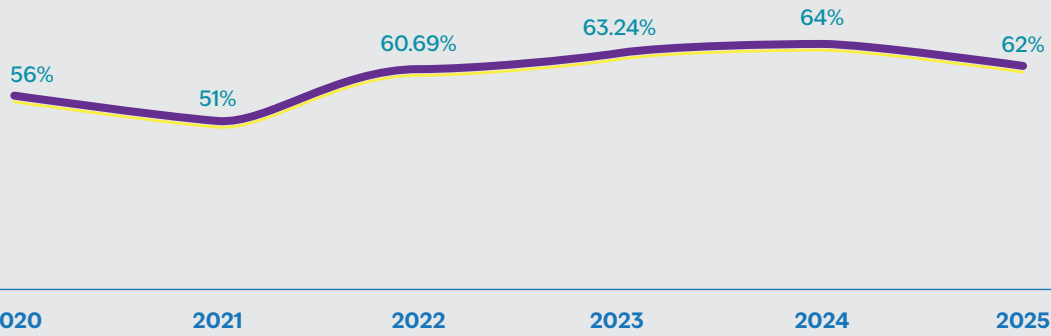


Gross Direct Contribution Motor Share 2025

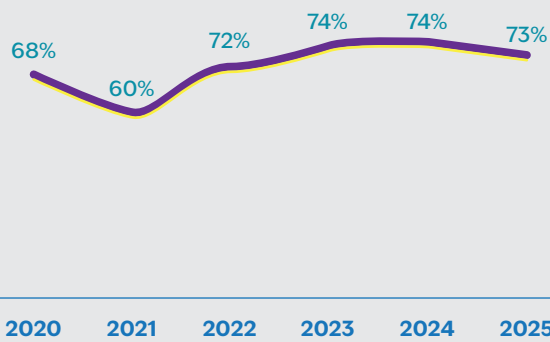


Net Claims Incurred Ratio (NCIR) 2020–2025

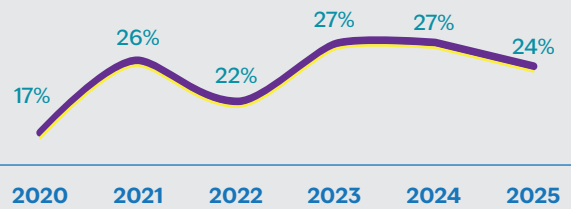
Overall



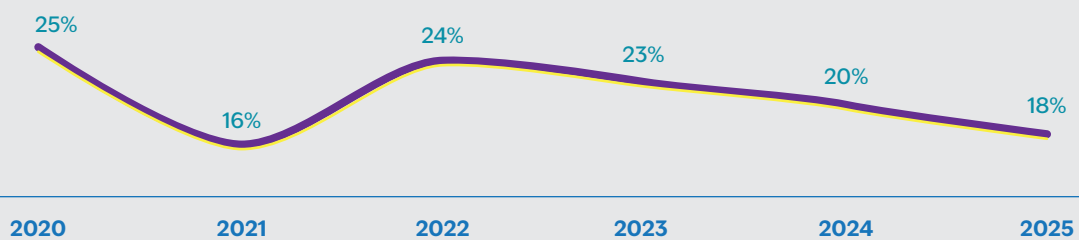
Motor

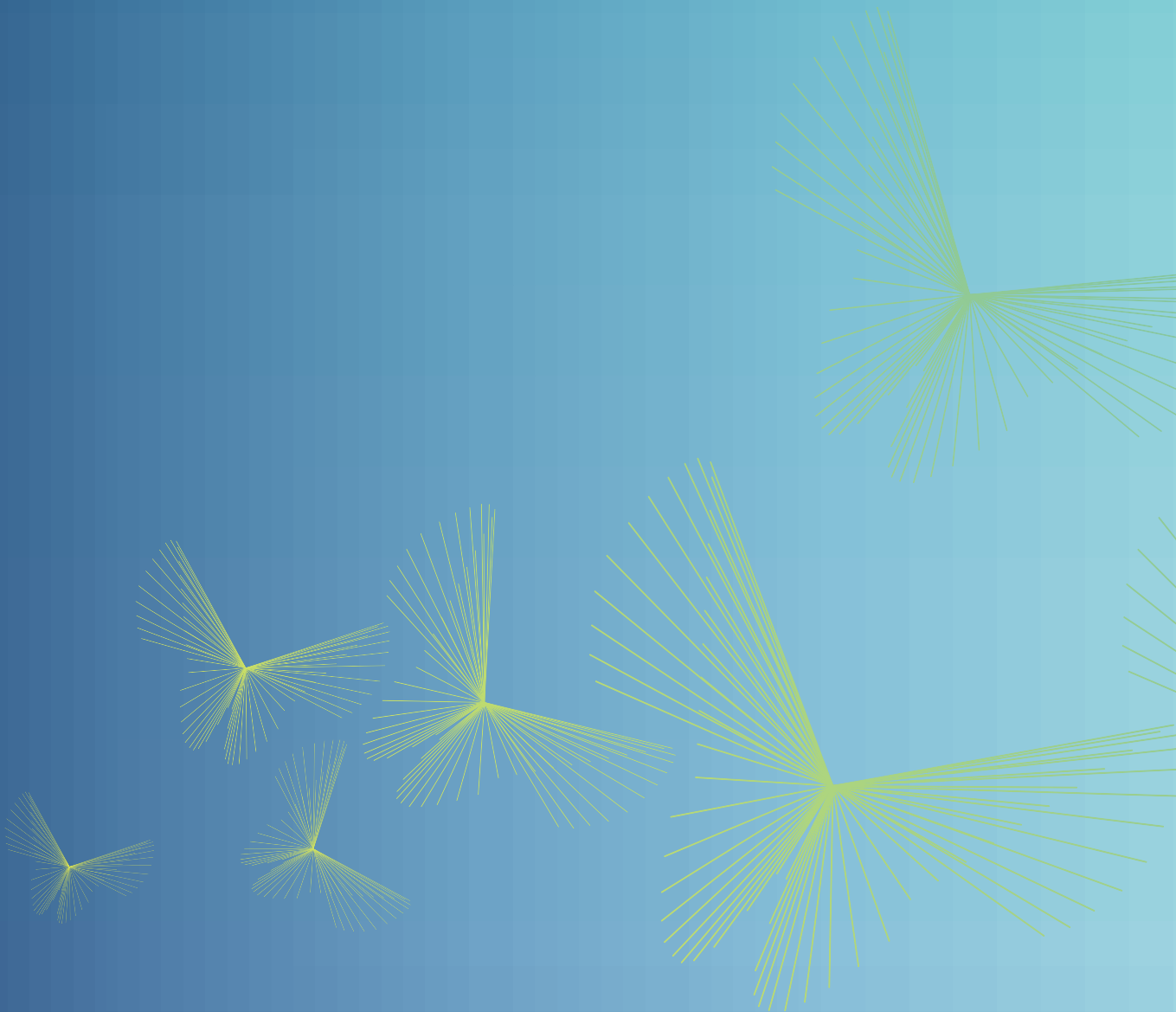


Fire



Personal Accident





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