



*Di hatiku*  
TAKAFULmalaysia



# CORPORATE PROFILE



## ► About Us

Takaful Malaysia was incorporated on 29 November 1984. The company separated its composite license into two in 2018 with Takaful Malaysia Keluarga as the holding company, which owns 100% of Takaful Malaysia Am.

### 29 NOVEMBER 1984

Date of incorporation followed by the commencement of operations on 22 July 1985.

### 19 OCTOBER 1995

After slightly more than a decade of operations, the Company was converted into a public limited company.

### 30 JULY 1996

Listing on the Main Board (now known as 'Main Market') of Bursa Malaysia Securities Berhad.

## ► Our Mission

We aim to exceed customer's expectations through:

- **OPERATIONAL EXCELLENCE**
- **TECHNOLOGY DRIVEN CAPABILITIES**
- **PRODUCT INNOVATION**
- **PERFORMANCE ORIENTED CULTURE**

whilst delivering superior shareholder's value.

## ► Our Vision



## ► Brand Promise

**TO KEEP THE  
PRESENT  
SAFE AND  
THE FUTURE  
SECURE  
FOR OUR  
CUSTOMERS.**

WHO WE ARE





TABUNG HAJI  
حي علي الفلاح

LEMBAGA TABUNG HAJI



EMPLOYEES PROVIDENT FUND BOARD



KUMPULAN WANG PERSARAAN  
(DIPERBADANKAN)

30.14%

18.77%

6.53%



TakaFULmalaysia

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

198401019089 (131646-K)

SUBSIDIARY COMPANIES

100%



TakaFULmalaysia

SYARIKAT TAKAFUL MALAYSIA  
AM BERHAD

201701032316 (1246486-D)

56.00%



P.T. SYARIKAT  
TAKAFUL  
Indonesia

P.T. ASURANSI TAKAFUL  
KELUARGA

42.73%



takafulkeluarga  
Sharia Life Insurance

P.T. ASURANSI TAKAFUL KELUARGA

57.24%

Note: Report as at 28 February 2025



# 2024

- 1 **Best Takaful Insurance Provider Malaysia 2024** at the International Business Magazine Awards 2024.
- 2 **Best Family Takaful Company (Malaysia 2024)** at the International Finance Awards 2024.
- 3 **Silver Award (Banking, Investment & Insurance Category)** at the Putra Aria Brand Awards 2024.
- 4 **Best Takaful Company in Malaysia for Managing Investment Portfolio 2024** at the Cambridge Islamic Fund Awards 2024.
- 5 **Best Islamic Insurance Provider in Malaysia 2024** at the Global Brands Magazine Awards 2024.

# 2023

- **Best Islamic Insurance Company in Malaysia** at the International Investor Awards 2023, organised by the International Investor Magazine.
- **Leading Takaful Operators in Malaysia 2023** at the World Business Outlook Awards 2023.
- **Best Takaful Insurance Provider Malaysia** at the International Business Magazine Awards 2023.
- **Best Use of Media, Black Dragon Award** at the Dragons of Malaysia Award 2023.
- **Graduates' Choice Award - 2024 Graduates' Choice of Employers to Work For.**
- **Best Family Takaful Company (Malaysia 2023)** at the International Finance Awards 2023
- **Bronze Award (Banking, Investment & Insurance Category)** at the Putra Aria Brand Award 2023

# 2022

- Achieved a new milestone with a historical record of **RM3.33 billion in total gross contributions** and **RM500 million Profit Before Zakat and Taxation** in 2022
- Award recipient of the **Best Companies to Work for in Asia 2022 – Insurance (Malaysia Edition)** by HR Asia
- Clinched **The Edge Billion Ringgit Club 2022 - Highest Growth in Profit After Tax Over Three Years Award**
- Voted the **Most Outstanding Company in Malaysia** in the insurance sector category in Asia' Outstanding Companies Poll 2022 organised by Asiamoney
- Awarded the **Malaysia Best Employer Brand Award 2022** by the World HRD Congress
- Garnered the **Graduates' Choice Of Employer To Work For In 2022 Award** by Talentbank

# 2021

Takaful Malaysia was awarded the '**Best Motor Takaful Company in Malaysia 2021/ 2022 Award**' by iBanding.com.



## ► Financial Highlights

### Market Capitalisation

**RM3.10** billion  
(2022: RM2.88 billion)

### Takaful Revenue

**RM2.94** billion  
(2022: RM2.57 billion)

### Profit Before Zakat & Taxation

**RM507.6** million  
(2022: RM453.1 million)

### Dividend Declared

**RM117.2** billion  
(2022: RM113.0 billion)

### Return on Equity

**22.5%**  
(2022: 21.1%)

### Earnings Per Share

**41.43** sen  
(2022: 33.82 sen)

### Total Assets

**RM14.68** billion  
(2022: RM13.31 billion)

## ► Our Competitive Advantage

Our ability to generate value for our business and our stakeholders is enhanced by the following key competitive advantages:



### A Trusted Nation-Builder

Since 1984, we have been at the vanguard of takaful protection in Malaysia, spearheading trusted solutions that have solidified our reputation as a driver of national development.



### Established Market Leadership

We are the largest Family Takaful operator and second largest General Takaful operator in the takaful industry, while our bancatakaful and treasury businesses are the largest in the industry.



### Wide Range of Products & Solutions

Our protection solutions span all major consumer and business takaful categories, including motor, travel, medical, home, employee benefits and more.



### Multi-Channel Distribution Capabilities

In addition to our growing digital and direct presence, we serve our customers through a rivaled range of distribution partnerships with financial institutions, corporate agents and brokers.



### A Culture of Innovation

We remain attuned and responsive to our customers' shifting needs, needs, introducing a total of four (4) products in FY2022 alone, including products that meet the needs of underserved segments.



## ► Family Takaful



Our Family Takaful products are offered and managed by Takaful Malaysia Keluarga.

Takaful Malaysia Keluarga offers a range of solutions, including term protection, critical illness protection, medical cover and more. Collectively, these solutions provide protection to certificate holders across many areas of their personal and professional lives, enabling them to plan for the future with confidence.

- **Employee Benefits**
- **Group Credit Family Takaful**
- **myMediShare**
- **Takaful Malaysia Budi**
- **Takaful myCI Cover**
- **Takaful myMortgage**
- **Takaful mySME Partner**

## ► General Takaful



Our General Takaful products are offered and managed by Takaful Malaysia Am.

Takaful Malaysia Am offers comprehensive protection solutions to individuals and businesses in all areas of general takaful, including personal accidental cover, coverage for assets through motor takaful, home content, fire cover, machinery breakdown, foreign worker takaful, contractor's all risks and many more.

- **Takaful myFlexi PA**
- **Takaful myFire**
- **Takaful myHome Cover**
- **Takaful myHome Solar**
- **Takaful myHome Content**
- **Takaful myHouseowners & Householders**
- **Takaful myMabrur**
- **Takaful myMotor Motorcycle**
- **Takaful myMotor**
- **Takaful myPA Care**
- **Takaful mySME**
- **Takaful mySolar Protection**
- **Takaful myTravel PA**
- **Takaful myTravel Umrah**
- **All Risks**
- **Burglary**
- **Boilers & Pressure Vessel**
- **Contractor's All Risks**
- **Electronic Equipment**
- **Erection All Risks**
- **Employer's Liability**
- **Foreign Workers Takaful Guarantee**
- **Foreign Worker Hospitalisation & Surgical Scheme (SKHPPA)**
- **Fidelity Guarantee**
- **Group Personal Accident**
- **Machinery Breakdown**
- **Marine Cargo**
- **Money**
- **Public Liability**
- **Plate Glass**
- **Workmen's Compensation**



- **Takaful myClick Motorcycle**
- **Takaful myClick Motor**
- **Takaful myClick Motor FlexiSaver**
- **Takaful myClick PA**
- **Takaful myClick Travel PA**



## ► Takaful myCare Centres

### KUALA LUMPUR

#### Menara Takaful Malaysia

Ground Floor, Main Block  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur

Mohamed Shafie

### SELANGOR

#### Shah Alam

Ground Floor, Lot No. 82, 84, 86  
Jalan Rugby 13/30, Seksyen 13  
40100 Shah Alam  
Selangor Darul Ehsan

Rohayati Ahmad

### KEDAH

#### Alor Setar

No. 229, Jalan Shahab 2  
Shahab Perdana  
Jalan Sultanah Sambungan  
05150 Alor Setar  
Kedah Darul Aman

Nur Zahariyah Zaharuddin

#### Sungai Petani

No. 4, Kompleks Seri Temin  
Jalan Ibrahim  
08000 Sungai Petani  
Kedah Darul Aman

Mohd Hasrizal Md Nayan

### PULAU PINANG

#### Bandar Perda

No. 28, Jalan Perda Barat 1  
Bandar Baru Perda  
14000 Bukit Mertajam  
Pulau Pinang

Mohd Hairi Abdul Wahid

### Gelugor

No. 2480, Ground Floor  
Jalan Sultan Azlan Shah  
11700 Gelugor  
Pulau Pinang

Ainil Hana Shuhami

### NEGERI SEMBILAN

#### Seremban

Suite 14-G, Ground Floor  
Seremban City Centre  
Jalan Tuanku Munawir  
70000 Seremban  
Negeri Sembilan Darul Khusus

Norfauziana Mohd Pauzi

### MELAKA

#### Melaka

148, Kompleks Munshi Abdullah  
Jalan Munshi Abdullah, 75100 Melaka

Mohamad Salihan Munjari

### JOHOR

#### Batu Pahat

Ground Floor, No. 46, Jalan Rahmat  
83000 Batu Pahat, Johor Darul Takzim

Norazian Rahmat

#### Johor Bahru

Ground Floor, No. 5, Jalan Setia Tropika 1/30  
Taman Setia Tropika, 81200 Johor Bahru  
Johor Darul Takzim

Suhaibah Md Isa

### TERENGGANU

#### Kuala Terengganu

2nd Floor, Lot 1129 & 1130  
Jalan Sultan Ismail, 20200 Kuala Terengganu  
Terengganu Darul Iman

Kartini Haji Wahab

### PAHANG

#### Kuantan

No. 45, Ground Floor, Jalan Teluk Sisek  
25000 Kuantan, Pahang Darul Makmur

Badrulhisam Abdul Basit

#### Temerloh

No. 27, Jalan Dato' Bahaman 3  
Pusat Dagangan Temerloh  
28000 Temerloh, Pahang Darul Makmur

Hamzah Fansuri Mohammed

### KELANTAN

#### Kota Bharu

Lot 331 & 332, Ground Floor  
Jalan Sultan Yahya Petra, Wakaf Siku  
15200 Kota Bharu, Kelantan Darul Naim

Azniena Abd Kadir

### SARAWAK

#### Miri

Lot 1340, Ground Floor, Miri Waterfront  
Commercial Centre, Jalan Waterfront  
98000 Miri, Sarawak

Achang Anak Sumbang

#### Kuching

Lot 435, 1st & 2nd Floor  
Bangunan Tuanku Haji  
Mohammad Al-Edrus, Jalan Kulas  
93400 Kuching, Sarawak

Haizul Sahari

### SABAH

#### Kota Kinabalu

Lot A 202 & 203, 2nd Floor, Block A  
Wisma MUIS, Jalan Tengku Abdul Rahman  
88850 Kota Kinabalu, Sabah

Muazzan Abdul Kahar

## ► Takaful Retail Centres

### KUALA LUMPUR

#### IFiC KL Sentral

Ground Floor, Menara TH Sentral  
Block D, Plaza Sentral, Jalan Stesen Sentral  
5, 50470 Kuala Lumpur

Mohamed Shafie

#### IFiC Jalan Tun Razak

Level 2, Menara Tabung Haji  
201, Jalan Tun Razak, 50732 Kuala Lumpur

Mohamed Shafie

### SELANGOR

#### IFiC Sepang

Ground Floor, Lot 01, Movenpick Hotel &  
Convention Centre KLIA  
Kompleks TH Sepang, Jalan Masjid KLIA  
64000 Sepang, Selangor Darul Ehsan

Norfauziana Mohd Pauzi

### PUTRAJAYA

#### IFiC Putrajaya

Kompleks Islam Putrajaya  
Block B, Jalan Tunku Abdul Rahman  
Presint 3, Federal Government  
Administrative Centre, 62100 Putrajaya

Rohayati Ahmad

### JOHOR

#### IFiC Johor Bahru

Ground Floor, Menara TH Johor Bahru  
PTB 20485, Jalan Ayer Molek  
80000 Johor Bahru, Johor Darul Takzim

Suhaibah Md Isa

### MELAKA

#### IFiC Banda Kaba

Tabung Haji Building  
Lot 250, Jalan Banda Kaba  
Peti Surat 205, 75740 Melaka

Mohamad Salihan Munjari

### PERAK

#### IFiC Ipoh

Level 1, Tabung Haji Building  
Jalan Koo Chong Kong, 30000 Ipoh Perak  
Darul Ridzuan

Mohd Hairi Abdul Wahid



## ► General Takaful

### Irewan Safari Abdul Razak

Head of Corporate Agency & Direct

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### James Kuah Kok Leong

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## ► Employee Benefits

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General Manager, Corporate Business

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Head of Corporate Agency

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Head of Broking

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### Sandy Lam Yoke Kham

Head of Region (Northern, Southern, East Coast & East Malaysia)

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