

4 Family Takaful operators

AIA PUBLIC Takaful Bhd.

Date of Incorporation	:	11th March 2011
Capital: Authorised	:	RM 300,000,000
Paid-Up	:	RM 300,000,000
Financial Year End	:	31st December
Major Shareholders / Ownership	:	AIA Company Limited
Classes Written	:	Family Takaful Business
Head Office Address	:	Level 14, Menara AIA 99 Jalan Ampang 50450 Kuala Lumpur
Telephone Numbers	:	1-300-88-8922
Facsimile Number	:	03-2056 3690
Website	:	www.aia.com.my
Board of Directors	:	Dato' Thomas Mun Lung Lee (<i>Chairman</i>) Anusha A/P Thavarajah Dato' Chang Kat Kiam Abu Hassan Assari Bin Ibrahim Dato' Mohammed Najeeb Bin Abdullah Mohd Daruis Bin Zainuddin Datuk Husni Zai Bin Yaacob
Principal Officer / Chief Executive Officer	:	Elmie Aman Najas

Management Teamt

Chief Executive Officer	:	Elmie Aman Najas
Appointed Actuary	:	Khor Swee Chin
Head of Business Governance	:	Reena Sari Abdul Halim
Head of Finance	:	Sze Yuet Ping
Head of Product Marketing	:	Afdzal Al-'Adli Husni Husin
Head of Shariah, Legal & Secretarial	:	Mohamad Khairul Daim Ahmad Shamsuri

Territorial Cover	:	Malaysia
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Total Workforce	:	62
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Working Days	:	5
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2 years Financial Data (Year End) in RM'000 :	<u>2017</u>	<u>2018</u>
i) Shareholders' fund	99,413	178,694
ii) Gross premium	629,216	842,580
iii) Net premium	611,565	822,835
iv) Underwriting profit	(51,818)	(23,169)
v) Technical reserves	(5,272)	(9,814)
vi) Net investment income	28,867	43,135
vii) Profit before tax	(15,803)	(18,581)

AMMETLIFE TAKAFUL BERHAD

Date of Incorporation	:	26th January 2011
Capital: Authorised	:	3,000,000,000
Paid-Up	:	149,000,001
Financial Year End	:	31st March
Major Shareholders / Ownership	:	AMAB Holdings Sdn Bhd 74,5000,001 MetLife International Holdings 745000,000
Classes Written	:	Family Takaful
Head Office Address	:	Level 23, Menara 1 Sentrum No. 201, Jalan Tun Sambanthan 50470 Kuala Lumpur
Telephone Number	:	1-300-22-9777
Facsimile Number	:	+603-2272 3229
Email	:	customercare@ammetlifetakaful.com
Website	:	www.ammetlifetakaful.com
Board of Directors	:	Y. Bhg. Datuk Wira (Dr) Ameer Ali Mydin Mr. Robert Tan Bun Poo Mr. Cho Horng Fatt Y. Bhg. Dato' Abdullah Mat Zaid Datuk Azrulnizam Abdul Aziz Mr. Leung Ka Kueng, Tony Dato' Sulaiman Mohd Tahir
Principal Officer / Chief Executive Officer	:	Noor Azam Mohd Yusof
Management Team		
Financial Controller	:	Pathmanathan A/L Perumal
Appointed Actuary	:	Ng Bee Chuan
Human Resources Business Partner	:	Hazliza Hamidi
Head, Business Development	:	Yuhana Ismara Mohamed Nordin
Head, Operations	:	Azilah Ayup
Head, Shariah	:	Ulanddy Uyob
Head, Compliance	:	Siti Marina Mansor
Head, Risk Management	:	Haslinda Ahmad
Senior Manager, IT	:	Mohd Amzar Ali
Senior Manager, Internal Audit	:	Nor Effendy Abu Kassim

Territorial Cover : Malaysia

Total Workforce : 76

Working Days : 5

2 years Financial Data (Year End) in RM'000 :	<u>31 Mar 2018</u>	<u>31 Mar 2019</u>
i) Shareholders' fund	47,535	48,532
ii) Gross premium	79,010	62,954
iii) Net premium	77,783	60,284
iv) Underwriting profit	(16,347)	(7,092)
v) Technical reserves	132,867	157,259
vi) Net investment income	8,771	10,635
vii) Profit before tax	(17,727)	(10,678)

ETIQA FAMILY TAKAFUL BERHAD

Date of Incorporation	:	7th June 1993
Capital: Authorised	:	Not Applicable pursuant to Companies Act 2016
Paid-Up	:	RM 100,000,000
Financial Year End	:	31st December
Major Shareholders / Ownership	:	Maybank Ageas Holdings Berhad
Classes Written	:	Family Takaful
Head Office Address	:	Level 19, Tower C Dataran Maybank No. 1, Jalan Maarof 59000 Kuala Lumpur
Telephone Number	:	03-2297 3888
Facsimile Number	:	03-2297 3800
E-mail	:	info@etiqa.com.my
Website	:	www.etiqa.com.my
Board of Directors	:	Dato' Majid Mohamad (<i>Chairman</i>) Mr. Philippe Latour Dato' Johan Ariffin Dato' Mohamed Rafique Merican Mr. Colin Pakshong Dr. Abdul Rahim Abdul Rahman
Chief Executive Officer	:	Encik Zafri Abdul Halim
<u>Management Team</u>		
Federal Territory	:	Chow Wai Sum Leong Su Yern Mazhar Bin Mazlan Mohamad Sani Bin Ayob Mohd Hanafi Bin Mohd Isa Mohammad Assri Bin Husin Nora Binti Ishak Pearly Tan Lee Chin Rozima Binti Yahya Syed Yahya Bin Syed Mohamed Zetty Binti Zabir

Territorial Cover : Malaysia

Total Workforce : 469

Working Days : 5

2 years Financial Data (Year End) in RM'000 :	<u>2017</u>	<u>2018</u>
i) Shareholders' fund	400,000	100,000
ii) Gross premium	1,345,132	1,569,424
iii) Net premium	1,282,101	1,501,471
iv) Underwriting profit	544,580	307,584
v) Technical reserves	6,778,229	7,032,776
vi) Net investment income	551,618	566,438
vii) Profit before tax	458,154	242,414

FWD TAKAFUL BERHAD

(Formerly known as HSBC AMANAH TAKAFUL (MALAYSIA) BERHAD)

Date of Incorporation	:	26th April 2006
Capital: Authorised	:	RM 150,000,000
Paid-Up	:	RM 100,000,000
Financial Year End	:	31st December
Major Shareholders / Ownership	:	Fwd Life Insurance Company (Bermuda) Limited Jab Capital Berhad Employees Provident Fund Board
Classes Written	:	Family Takaful
Head Office Address	:	Level 29, Menara Shell 211, Jalan Tun Sambanthan 50470 Kuala Lumpur
Marketing Office Address	:	Level 29, Menara Shell 211, Jalan Tun Sambanthan 50470 Kuala Lumpur
Telephone Number	:	03-2771 7771
Facsimile Number	:	03-2710 7800
E-mail	:	contact.my@fwd.com
Website	:	www.fwd.com
Board of Directors	:	K.Vithyatharan A/L V Karunakaran Nor Azian Binti Mohd Noor Cheah You Sum Muhammad Ali Jinnah Bin Ahmad James Sinn Yuk Loh Lee King Chi Arthur
Principal Officer / Chief Executive Officer	:	Salim Majid Zain Bin Abdul Majid
Management Team	:	Wan Ahmad Najib Wan Ahmad Lotfi Yeoh Eng Hun Mohd Radzuan Mohamed Eng Yuan Choong Erin Hwang Muhammad Devan Abdullah Muzni Mohamad
Territorial Cover	:	Malaysia
Total Workforce	:	153
Working Days	:	5

GREAT EASTERN TAKAFUL BERHAD

Date of Incorporation	:	2010
Capital: Paid-Up	:	2017: 155,000,000 2018: 155,000,000
Financial Year End	:	December
Major Shareholders / Ownership	:	I Great Capital Sdn Bhd Koperasi Angkatan Tentera Malaysia Berhad
Head Office Address	:	Level 3, Menara Great Eastern 303 Jalan Ampang 50450 Kuala Lumpur
Marketing Office Address	:	Level 3, Menara Great Eastern 303 Jalan Ampang 50450 Kuala Lumpur
Telephone Numbers	:	03-4259 8338 / 1300 13 8338
Facsimile Number	:	03-4259 8808
E-mail	:	i-greatcare@greateasterntakaful.com
Website	:	www.greateasterntakaful.com
Board of Directors	:	Y. Bhg. Datuk Kamaruddin Taib Mr. Khor Hock Seng Y. Bhg. Maj. Gen. Dato' Zulkiflee Mazlan (R) Mr. Norman Ip Y. Bhg. Datin Zaharah Ali Mr. Lee Kong Yip Y. Bhg. Rear Admiral Dato' Anuwar Mad Said (R)
Principal Officer / Chief Executive Officer	:	En. Shahrul Azlan Shahrman

Management Team

Chief Financial Officer	:	Mdm. Jasveen Kaur Marne
Vice President		
Head of Operations	:	Mr. Allen Tan Chee Keong
Head of Agency Distribution	:	Puan Norizan Yahya
Head of Group Takaful Business	:	Puan Norazlin Mohd Dahari
Head of Brand & Marketing Communications	:	Y. M. Tengku Sheila Tengku Azib
Head of Human Capital	:	En. Razali Kipli
Head of Legal, Secretarial & Shariah	:	Y. M. Raja Mazlena Raja Aziz
Appointed Actuary	:	En. Mohd Khalid Khairullah

Territorial Cover : Alor Setar, Batu Pahat, Bintulu, Ipoh, Johor Bahru, Klang, Kluang, Kota Bahru, Kota Kinabalu, Kuala Terengganu, Kuantan, Kuching, Lahad Datu, Melaka, Miri, Penang, Sandakan, Seremban, Sibul, Taiping, Tawau.

Total Workforce : 208

Working Days : 5

2 years Financial Data (Year End) in RM'000 :	<u>2017</u>	<u>2018</u>
i)Shareholders' fund	142,428	151,417
ii)Gross premium	307,264	420,123
iii)Net premium	260,173	366,052
iv)Underwriting profit	N/A	N/A
v)Technical reserves	N/A	N/A
vi)Net investment income	3,403	3,814
vii)Profit before tax	-14,086	-9,801

HONG LEONG MSIG TAKAFUL BERHAD (738090-M)

Date of Incorporation	:	19th June 2006
Capital: Authorised	:	RM 2,000,000,000
Paid-Up	:	RM 200,000,000
Financial Year End	:	30th June
Major Shareholders / Ownership	:	HLA Holdings Sdn. Bhd. (65%), Mitsui Sumitomo Insurance Company, Limited (“MSI”) (35%)
Classes Written	:	Family Takaful
Head Office Address	:	Level 5, Tower B, PJ City Development No. 15A, Jalan 219, Seksyen 51A 46100 Petaling Jaya, Selangor Malaysia
Telephone Number	:	03-7650 1800
Facsimile Number	:	03-7620 6730
E-mail	:	ReachUs@takaful.hongleong.com.my
Website	:	www.hlmtakaful.com.my
Board of Directors	:	Y. M. Tunku Dato’ Mahmood Fawzy Bin Tunku Muhiyiddin <i>(Chairman / Non-Executive / Independent)</i> Ms. Loh Guat Lan <i>(Executive Director / Non-Independent)</i> Mr. Masakatsu Komaita <i>(Non-Executive Director / Non-Independent)</i> Mr. Martin Giles Manen <i>(Non-Executive Director / Independent)</i> Mr. Zulkiflee Bin Hashim <i>(Non-Executive Director / Independent)</i>
Principal Officer / Chief Executive Officer	:	Mr. Mohd Asri Bin Omar
<u>Management Team</u>		
Chief Executive Officer	:	Mr. Mohd Asri Bin Omar
Chief Sales Officer	:	Mr. Yassir Azlin Bin Abdul Ghafar
Chief Operating Officer	:	Mr. Saiful Nizam Bin Esahak
Head, Actuarial & Appointed Actuary	:	Ms. Yean Kim Hua
Head, Finance & Services	:	Ms. Lim Ting Tin

Head, Shariah	:	Mr. Mohd Hawari Bin Mohammad Hussin
Head, Projects & Process Re-engineering	:	Mr. Lin Choi Foo
Head, Product Development	:	Mr. Shanker A/L Krishnan
Head, Alternative Distribution - Bancatakaful	:	Mr. Shahrir Bin Shahridan
Head, Human Resources	:	Ms. Mazlina Misdar
Head, Digital Transformation	:	Mr. Rudolph Karundeng
Head, Family Agency	:	Mr. Mohd Amri Iswanizat Bin Yusop
Technical Advisor, Japan Desk	:	Mr. Kensuke Nakajima
Territorial Cover	:	Malaysia
Total Workforce	:	147
Working Days	:	5

PRUDENTIAL BSN TAKAFUL BERHAD

Date of Incorporation	:	12th July 2006
Capital: Authorised	:	500,000,000 ordinary shares @ RM 500,000,000
Paid-Up	:	58,823,350 ordinary shares @ RM 58,823,350
Financial Year End	:	31st December
Major Shareholders / Ownership	:	Bank Simpanan Nasional-51% Prudential Corporation Holdings Ltd (Prudential plc, UK) - 49%
Classes Written	:	Single license of Family Takaful Company
Head Office Address	:	Level 13, Menara Prudential, Persiaran TRX Barat, 55188 Tun Razak Exchange Kuala Lumpur Malaysia
Marketing Office Address	:	Level 13, Menara Prudential, Persiaran TRX Barat, 55188 Tun Razak Exchange Kuala Lumpur Malaysia
Telephone Numbers	:	+603-2778 3888 (Corporate Office) +603-2053 7188 (Customer Service Centre)
E-mail	:	customer@prubsn.com.my
Website	:	www.prubsn.com.my
Board of Directors	:	Chairman of the Board Mr. Md Tajuddin Bin Md Isa Executive Director Ms. Lilian Ng Lup-Yin Independent Directors Mr. Ezamshah Bin Ismail Ms. Mazidah Binti Abdul Malik Non-Independent Director Datuk Yunos Bin Abd Ghani
Principal Officer / Chief Executive Officer	:	Mr. Nor Azman Zainal

Management Team

Chief Operations Officer	:	Mr. Ahmir ud Deen
Chief Finance Officer	:	Mr. New Kheng Chee
Chief Risk Officer	:	Ms. Anita Menon
Chief Information Officer	:	Mr. Lee Choon Yong
Chief Marketing Officer	:	Mr. Wan Saifulrizal Wan Ismail
Head of Actuarial Services	:	Mr. Ben CY Siah
Head of Human Resources	:	Mr. Khairudin Affendi Mohamad

Territorial Cover	:	Malaysia
Total Workforce	:	600
Working Days	:	5

2 years Financial Data (Year End) in RM'000 :	<u>2018 (as at Dec 2018)</u>	<u>2019 (as at Mar 2019)</u>
i) Shareholders' fund	377,716	385,915
ii) Gross premium	1,751,938	446,343
iii) Net premium	1,682,211	427,397
iv) Underwriting profit	455,723	114,917
Net Contributions	1,682,211	427,397
Less: Net Benefits and Claims	(546,442)	(147,412)
Less: Commission Expense	(356,428)	(86,032)
Less: Management Expenses	323,618)	(79,035)
v) Technical reserves	79,463	90,062
vi) Net investment income	70,586	19,222
vii) Profit before tax	86,429	12,579

SUN LIFE MALAYSIA TAKAFUL BERHAD

Date of Incorporation	:	25th April 2005
Capital: Authorised	:	RM 210,000,000
Paid-Up	:	RM 100,010,000
Financial Year End	:	31st December
Major Shareholders/ Ownership	:	Renggis Ventures Sdn. Bhd. – 51% Sun Life Assurance Company of Canada – 49%
Classes Written	:	Family Takaful
Head Office Address	:	Level 11 338 Jalan Tuanku Abdul Rahman 50100 Kuala Lumpur
Telephone Numbers	:	03-2612 3600 1-300-88-5055 (Client Careline)
Facsimile Number	:	03-2698 7035
Email	:	wecare@sunlifemalaysia.com (Client Service)
Website	:	sunlifemalaysia.com
Board of Directors	:	Datuk Dr.Syed Muhamad Syed Abdul Kadir (<i>Chairman</i>) Pushpanathan A/L S.A. Kanagarayar Ooi Say Teng Karim Gilani
Chief Executive Officer	:	Muhammad Fikri Bin Mohamad Rawi
Management Team		
Deputy Chief Executive Officer	:	Ho Teck Seng
Chief Risk Officer	:	Martin Fortier
Chief Financial Officer	:	Chew Chin Lim
Chief Information Officer	:	Dang Kok Heng
General Counsel, Chief Compliance Officer & Company Secretary	:	Hema Latha Sinnakaundan
Chief Investment Officer	:	Catherine Renukha Raju
Chief Strategy Officer	:	Irina Lim
Head of Internal Audit	:	Foo Kin Voon
Chief Partnership Distribution Officer	:	Alvis Wee
Head of Life Operations	:	Jeffry Azmi Mohd Shah
Head, Valuation & Financial Reporting and Appointed Actuary	:	Lim Chin Har
Chief Human Resources Officer	:	Azreena Che Omar

Total Workforce : 40

Working Days : 5

2 years Financial Data (Year End) in RM'000 :	<u>2017</u>	<u>2018</u>
i) Shareholders' fund	RM 377.9 million	RM 410.0 million
ii) Gross premium	RM 533.7 million	RM 456.3 million
iii) Net premium	RM 470.5 million	RM 397.0 million
iv) Underwriting profit	RM 142.6 million	RM 135.1 million
v) Technical reserves	RM 31.7 million	N/A
vi) Net investment income	RM 53.2 million	RM 58.3 million
vii) Profit before tax	RM 89.0 million	RM 40.2 million

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

(formerly known as Syarikat Takaful Malaysia Berhad)

Date of Incorporation	:	29th November 1984
Capital: Authorised	:	Not applicable under Companies Act 2016
Paid-Up	:	RM 185.4 million
Financial Year End	:	December
Major Shareholders / Ownership	:	BIMB Holdings Berhad Employees Provident Fund Board
Classes Written	:	Family Takaful Business
Head Office Address	:	Level 26, Annexe Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur P.O. Box 11483 50746 Kuala Lumpur
Telephone Number	:	1-300-88-252-385
Facsimile Number	:	+603-2274 0237
E-mail	:	csu@takaful-malaysia.com.my
Website	:	www.takaful-malaysia.com.my
Board of Directors	:	Dato' Othman Abdullah Mahadzir Azizan Datin Sri Azlin Arshad Mohd Azman Sulaiman Damanhuri Mahmod
Group Chief Executive Officer	:	Dato' Sri Mohamed Hassan Kamil

Management Team

Group CEO	:	Dato' Sri Mohamed Hassan Md. Kamil
Deputy CEO	:	Mr. Leem Why Chong
CEO STMAB	:	Encik Mohamed Sabri Ramli
Chief Investment Officer	:	Pn. Azian Kassim
General Manager, Corporate Finance & Strategy	:	Mdm. Juliana Lo Beng Liew
General Manager, Human Resource	:	Pn. Shuhaibatulaslamiyah Hurmuzan
Chief Information Officer	:	Mr. Patrick Wong Chang Yang

Territorial Cover	:	Malaysia & Jakarta
Total Workforce	:	760 (as of 26th April 2019)
Working Days	:	5

2 years Financial Data (Year End) in RM'000 :	<u>2017</u>	<u>018</u>
i) Shareholders' fund	818,409	933,017
ii) Gross premium	1,704,897	1,805,501
iii) Net premium	1,404,805	1,602,269
iv) Underwriting profit	148,836	170,721
v) Technical reserves	4,174,268	4,575,689
vi) Net investment income	286,396	282,403
vii) Profit before tax	255,522	257,441

TAKAFUL IKHLAS FAMILY BERHAD

(formerly known as Takaful Ikhlas Berhad)

Date of Incorporation	:	18th September 2002
Capital: Authorised	:	RM 500,000,000.00 (as at March 2019)
Paid-Up	:	RM 405,000,000.00 (as at March 2019)
Financial Year End	:	31st March (annually)
Major Shareholders / Ownership	:	MNRB Holdings Berhad
Classes Written	:	Family Takaful Business
Head Office Address	:	IKHLAS Point Tower 11A, Avenue 5 Bangsar South No.8, Jalan Kerinchi 59200 Kuala Lumpur
Telephone Number	:	03-2723 9999
Facsimile Number	:	03-2723 9998
E-mail	:	ikhlascare@takaful-ikhlas.com.my
Website	:	www.takaful-ikhlas.com.my
Board of Directors	:	Datuk Johar Che Mat (Non-Independent Non-Executive <i>Chairman/Director</i>) Mohd Din Merican Datuk Nik Moustpha Haji Nik Hassan George Oommen
President & Chief Executive Officer	:	Mohd Din Merican
Management Team		
President & Chief Executive Officer	:	Mohd Din Merican
Senior Vice President & Chief Operating Officer	:	Nazrul Hisham Abdul Hamid
Senior Vice President, Head of Actuarial Services	:	Cheah Sze Chuen
Senior Vice President & Chief Marketing Officer	:	Sharifah Zarina Syed Osman
Senior Vice President & Chief Financial Officer	:	Fauziah Md Hasan
Senior Vice President & Chief Information Officer	:	Lee Kok Seong
Senior Vice President & Chief Commercial Officer	:	Mohd Jafni Abd Jalil

Territorial Cover : Malaysia

Total Workforce : 310

Working Days : 5

2 years Financial Data (Year End) in RM'000 :	<u>2018</u>	<u>2019</u>	
i) Shareholders' fund (Equity)	RM 359,662	RM 460,065	
ii) Gross premium	RM 925,177	RM 580,829	(exclude General)
iii) Net premium	RM 734,731	RM 509,235	(exclude General)
iv) Underwriting (deficit)/ Profit	RM 128,984	RM 56,669	(exclude General)
v) Technical reserves (IBNR) Increase for the year	RM 9,858	RM Nil	(exclude General)
vi) Net investment income	RM 140,526	RM 213,543	(exclude General)
vii) Profit before tax	RM 49,383	RM 29,573	

ZURICH TAKAFUL MALAYSIA BERHAD (731996-H)

Date of Incorporation	:	2nd May 2006
Capital: Paid-Up	:	RM 100,000,000
Financial Year End	:	31st December
Major Shareholders / Ownership	:	Zurich Insurance Company Ltd
Classes Written	:	All Classes of Family Takaful Business
Head Office Address	:	Level 23A, Mercu 3, No. 3 Jalan Bangsar, KL Eco City 59200 Kuala Lumpur Malaysia
Telephone Numbers	:	03-2109 6000 1-300-888-622
Facsimile Number	:	03-2109 6888
E-mail	:	callcentre@zurich.com.my
Website	:	www.zurich.com.my
Board of Directors	:	Cik Hasnah Binti Omar (<i>Chairman</i>) Mr. Stephen James Clark (<i>Non-Independent Executive</i>) Mr. Onn Kien Hoe (<i>Independent Non-Executive</i>) Dr. Yusri Mohamad (<i>Independent Non-Executive</i>) Datuk Dr. Hafsah Binti Hashim (<i>Independent Non-Executive</i>)
President & Chief Executive Officer	:	Mukesh Dhawan
Territorial Cover	:	Nationwide (Malaysia)
Working Days	:	5