Di hatiku
TAKAFUL malaysia

CORPORATE PROFILE

www.takaful-malaysia.com.my | 1-300 88 252 385



About Us

Syarikat Takaful Malaysia Berhad ("STMB") was incorporated on 29 November 1984. In 2018, STMB separated its composite licence into two distinct businesses, with Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia Keluarga") as the holding company that owns 100% of Syarikat Takaful Malaysia Am Berhad ("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.

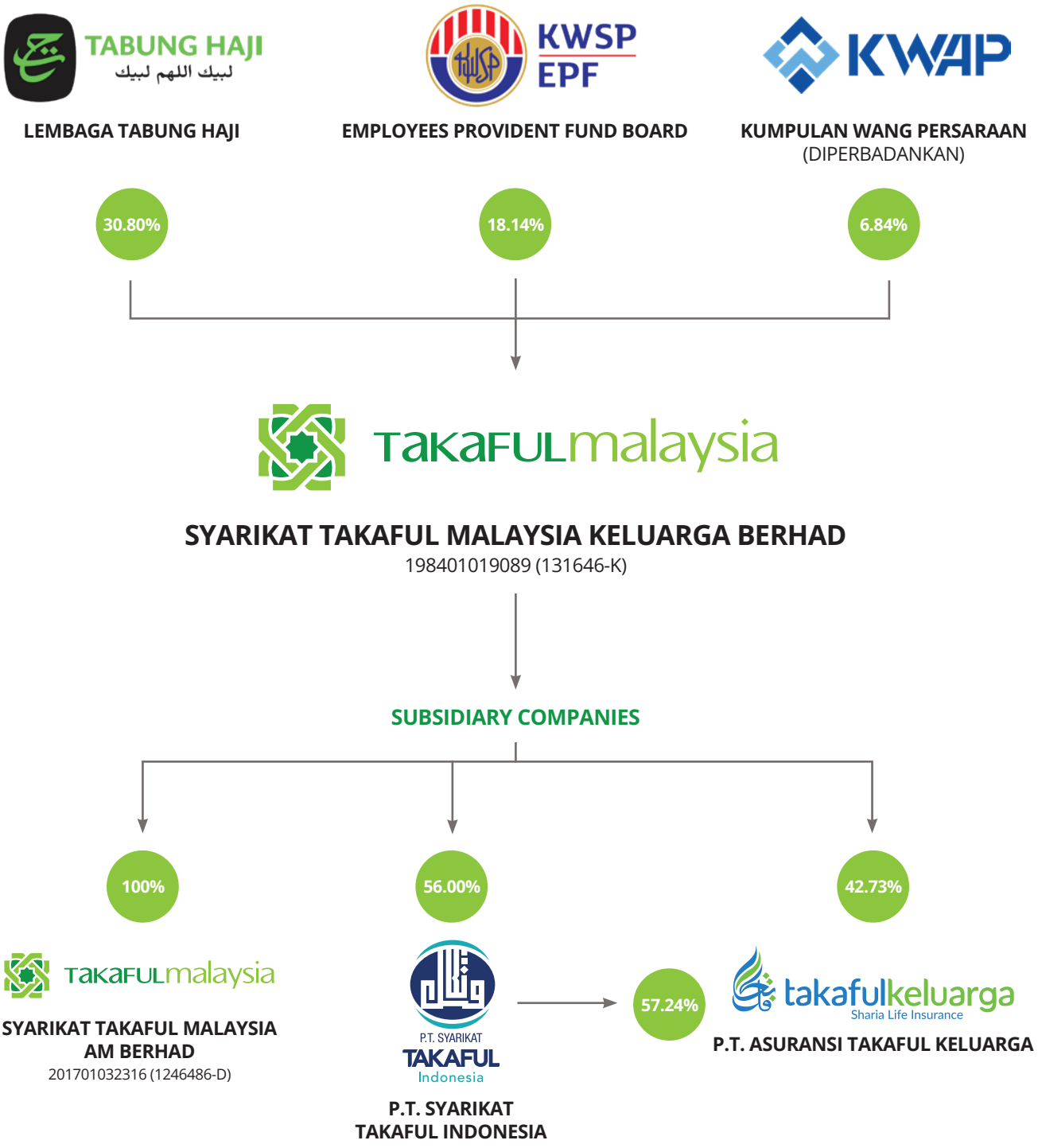
Our Vision

Di hatiku TAKAFULmalaysia

Brand Promise

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





Note: Report as at 30 September 2026



2026

1. **Best Takaful Insurance Provider Malaysia 2026** at the International Business Magazine Awards 2026.
2. **Best Islamic Insurance Provider (Malaysia)** at the Global Brands Magazine Awards 2026.
3. **Best Takaful Company for Managing Investment Portfolio** in Malaysia 2026 at the Cambridge Islamic Funds Awards 2026.
4. **Best New Sukuk Award** at The Asset Triple A Islamic Finance Awards 2026 **(RM500 Million Tier-2 Subordinated Wakala Al Bi-Istithmar Sukuk)**.
5. **Best Takaful Operator – Bancatakaful Family Takaful Business** at the Takaful Star Awards 2026.

2025

- **Best Takaful Insurance Provider Malaysia 2025** at the International Business Magazine Awards 2025.
- **Innovation Award** at the Takaful Star Awards 2025.
- **Direct Distribution Channel - Family Takaful** at the Takaful Star Awards 2025.
- **Best Islamic Insurance Provider (Malaysia)** at the Global Brands Magazine Awards 2025.
- **Best Takaful Company in Malaysia for Managing Investment Portfolio 2025** at the Cambridge Islamic Funds Awards 2025.
- **Best Family Takaful Company (Malaysia 2025)** at the International Finance Awards 2025.
- **Best Bancatakaful Company (Malaysia 2025)** at the International Finance Awards 2025.
- **GIFA Market Leadership Award (Takaful) 2025** at the Global Islamic Finance Awards (GIFA) 2025.
- **Silver Award (Banking, Investment & Insurance Category)** at the Putra Aria Brand Awards 2025.
- **RAM Blueprint Awards 2025 (RM1.0 Billion Tier-2 Subordinated Sukuk Wakalah Programme - Rated AA3/Stable)** at the 23rd Annual RAM League Awards.
- **Best Takaful Company 2025 (Non-Banking Financial Institutions)** at the IFN Awards 2025.

2024

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

Financial Highlights

Market Capitalisation
RM2.70 billion
(2024: RM3.26 billion)

Takaful Revenue
RM3.80 billion
(2024: RM3.58 billion)

Profit After Zakat & Taxation ("PAZT")
RM386.1 million
(2024: RM378.1 million)

Dividend Declared
RM161.4 million
(2024: RM142.3million)

Return on Equity
18.4%
(2024: 21.0%)

Earnings Per Share
44.16 sen
(2024: 45.16 sen)

Total Assets
RM18.07 billion
(2024: RM16.70 billion)

Note: As at 31 December 2025

OUR COMPETITIVE ADVANTAGE

We create value for our business and stakeholders through five key strengths:

Established Market Leadership and Trusted Brand

With over four decades of experience as Malaysia's first takaful operator, we have built a strong and trusted brand, supported by deep industry knowledge, long-standing customer relationships, and a nationwide presence across both Family and General Takaful businesses.

Consistent Financial Performance and Capital Discipline

Our track record of consistent profitability, underpinned by disciplined capital management and prudent risk practices, enables us to deliver sustainable returns to shareholders while maintaining financial resilience to support future growth.

Diversified and Integrated Business Model

We maintain leadership positions across key segments including Bancatakaful, Public Sector Home Financing Board (LPPSA), Employee Benefits, Family Retail and General Takaful, enabling us to offer comprehensive, end-to-end Shariah-compliant protection solutions to individuals, corporates and institutions.

Scalable Digital Capabilities and Customer-Centric Innovation

Our scalable digital capabilities, anchored by KAOTIM, enhance accessibility, affordability and efficiency across our retail takaful offerings. The platform incorporates Artificial Intelligence (AI)-enabled customer engagement tools, digital financial planning calculators and a simplified claims journey, supporting seamless onboarding and technology-enabled customer-centric growth.

National Commitment and Strong Institutional Shareholder Support

Backed by leading Malaysian institutional shareholders including Lembaga Tabung Haji, the Employees Provident Fund (EPF) and Kumpulan Wang Persaraan (KWAP), we are uniquely positioned to support national priorities while delivering long-term, sustainable value. This strong institutional support enhances governance, financial resilience and reinforces our role in contributing to Malaysia's socio-economic development.

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.

- **Bancatakaful Products**
- **Employee Benefits**
- **Cancer Precision Medicine Benefit for Employee Benefits**
- **Group Credit Family Takaful**
- **Takaful *my*Credit Shield**
- **Takaful *my*SME Partner**
- **TH Khairat**
- **Takaful Malaysia Budi**
- **Takaful myProtect**
- **Takaful myMediValue**
- **Takaful myDana**
- **Takaful *my*Mortgage**
- **Takaful *my*Biz Financing**
- **Takaful *my*CI Cover**
- **myMediShare**

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, machinery breakdown, foreign worker takaful, contractor's all risks and many more.

- **Takaful *my*Flexi PA**
- **Takaful *my*Fire**
- **Takaful *my*Home Cover**
- **Takaful *my*Home Solar**
- **Takaful *my*Home Content**
- **Takaful *my*Houseowners & Householders**
- **Takaful *my*Mabrur**
- **Takaful *my*Motor - Motorcyle**
- **Takaful *my*Motor - Private Car**
- **Takaful *my*PA Care**
- **Takaful *my*SME**
- **Takaful *my*Solar Protection**
- **Takaful *my*Travel PA**
- **Takaful *my*Travel 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**

KAOTIM

Family Takaful

- **Kaotim MediKad**
- **Kaotim Legasi**

General Takaful

- **Kaotim Car**
- **Kaotim Motor**

click for cover

- **Takaful *my*Click Motorcyle**
- **Takaful *my*Click Motor**
- **Takaful *my*Click PA**
- **Takaful *my*Click Travel PA**

Takaful *my*Care 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 Rugbi 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

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

Norfauziana Mohd Pauzi

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

Ainil Hana Shuhami

MELAKA
Melaka
148, Kompleks Munshi Abdullah
Jalan Munshi Abdullah, 75100 Melaka

Lizawati Hamzah

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

Siti Normazilah Bahadun

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

Hamzah Fansuri Mohammed

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

Nik Nurzira Nik Kamaruzaman

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

Haizul Sahari

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

Achang Anak Sumbang

Takaful Retail Centres

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

Mohd Fikry Gaddapi Mohd Hasim

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

Mohd Fikry Gaddapi Mohd Hasim

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

Mohd Fikry Gaddapi Mohd Hasim

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

Lizawati Hamzah

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

Yang Norullita Ahmad Jamaluddin

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