

2010

Annual Report

Malaysian Takaful Association



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MANAGEMENT COMMITTEE 2009-2011

- **Chairman**

- ❖ Dato' Hj Syed Moheeb Syed Kamarulzaman
Takaful Ikhlas Sdn Bhd.

- **Deputy Chairman**

- ❖ Encik Zainudin Ishak
HSBC Amanah Takaful (M) Sdn Bhd.

- **Treasurer**

- ❖ Encik Muhammad Fikri Mohamad Rawi
CIMB Aviva Takaful Berhad

- **MC Members**

- ❖ Encik Ab. Latiff Abu Bakar
Hong Leong Tokio Marine Takaful Berhad
- ❖ Encik Ahmad Shahril Azuar Jimin
Etiga Takaful Berhad
- ❖ Encik Azim K. Mithani
Prudential BSN Takaful Berhad
- ❖ Tn Hj Ismail Mahbob
MNRB Retakaful Berhad
- ❖ Encik Mohd Suhaimi Ahmad
Syarikat Takaful Malaysia Berhad
- ❖ Encik Salim Majid Zain
MAA Takaful Berhad

- **CEO/ Executive Secretary**

- ❖ Encik Azli Munani
Malaysian Takaful Association



MANAGEMENT COMMITTEE REPORT 2010

The Management Committee takes pleasure in submitting its Annual Report and the Audited Financial Statements for the year ended December 31, 2010.

MTA Strategic Intent and Roadmap 2010-2014

On January 09th and 10th, 2010 at the Thistle Resort, Port Dickson, MTA has organized a review session for the MTA Strategic Intent and Roadmap for the year 2010-2014. The attendees are the Chief Executive Officers and/or Senior representative personnel from member Companies together with a representative from Bank Negara Malaysia. The main objective is to develop a new MTA Roadmap for the period 2010-2014.

Baseline Audit on the Secretariat

In January 2010, MTA has conducted its internal review on the administrative function of the secretariat office as part of the key initiative to strengthen the secretariat office. It is important for MTA to ensure the Secretariat office will be able to carry out the MTA strategy Map for 2010-2014. The review was completed in March 2010.

Goods and Services Tax

Even though the implementation of the Goods and Services Tax (GST) was deferred, MTA has involved itself in various discussions held on the matter.

Joint Insurance-Takaful Council

In responding to a need for harmonization of regulations and enhanced market discipline, MTA, LIAM and PIAM, in consultation with BNM, are forming a Joint Insurance and Takaful Council (JITC). The scope of JITC includes promoting consistency in rules, regulations and guidelines of the three sectors and resolving inter sector complaints or disputes amicably. The JITC would comprise nine members, two from each

association and three independent members nominated by the respective associations. To ensure that the JITC is accorded with the highest level of independence, the Chairman of the JITC would be appointed from amongst the independent members.

The Takaful Rendezvous 2010

In October 2010, the Takaful Rendezvous was part of the Global Islamic Financial Forum, hosted by Bank Negara Malaysia. The event which was organised by Redmoney, was attended by more than 300 participants. Many top practitioners and researchers from around the world gathered to discuss issues related to the development of Takaful and Retakaful market.

Malaysian Insurance Institute Capacity Building Project

MTA is involved in the development of the capacity building project which was coordinated with the Malaysia Insurance Institute (MII). The underlying objectives of the competency framework are to support the industry's staff career development and to better address the knowledge and skill gaps within their organization; to promote standard and quality of training solutions / programmes aligned to the real needs of the industry and to raise the industry's standards to match with that of international level. This capacity building project includes the enhancement of the curricula and programs, knowledge and resource up-scaling, faculty enhancements and expansion, customer service, and branding.

Malaysian Accounting Standard Board (MASB)

MTA's involvement in this area is mainly to provide views to the MASB on the International Financial Reporting Standards (IFRS). Since the IFRSs do not provide specific accounting guidance for Islamic Financial Institutions (IFI) operations,



it is important for MTA to share its view on the fundamental differences in underlying principles, along with the distinctive nature of Islamic financial practices in which may not have been adequately addressed by conventional accounting standards. Hence, while the existing Financial Reporting Standards are useful in providing a structural framework for reporting, they may not have accommodated Shariah precepts, which form the basis of all Islamic transactions.

In this regard, MTA is a member of the following MASB Working Groups:

- Working Group 52 - Insurance Contract
- Working Group 52 - Insurance Contract Sub-Committee (Takaful)
- Working Group 36 - Islamic Financial Reporting

WG 52 will focus on the IASB Insurance Contract Exposure Draft (ED) which was issued in July 2010 whereas for WG 36, MTA's role is as an observer in addressing accounting issues related to Islamic Finance.

1Malaysia Micro Protection Plan

With joint collaboration with Life Insurance Association of Malaysia (LIAM) and Persatuan Insurans Am Malaysia (PIAM), MTA was involved in the drawing up of a microtakaful plan aimed at assisting low income small business owners in securing financial protection as announced in the Budget 2010. The plan, which was eventually called 1Malaysia Micro Protection Plan offers basic protection against Death and Disability as well as Hospital Income at affordable premiums from as low as RM20 per month. This plan, which provides a sum assured of up to RM20,000, is packaged with micro-financing offered by the financial institutions.

BNM's Initiatives / Groups

In this regard, MTA has been actively involved in the following BNM's projects:

- Consumer Education Programme - Islamic Finance Website
- Improving Efficiency and Accountability of the Industries towards Consumerism Taskforce.

Introduction of On-line Knock-for-Knock (KfK) System

MTA is involved in PIAM's Working Group to review the KfK Agreement. The main objective of the working group is implement fully automated the KfK procedures which will expedite settlement of KfK claims between handling and claimant insurers / Takaful operators. The Working Group will be discussing with the service providers to develop a system as well as study the possible changes to the KfK Code of Procedures and Practices.

Proposed Third Party Bodily Injury and Death (TPBID) Scheme

MTA is involved in the formulation of a motor insurance Third Party Bodily Injury and Death (TPBID) Scheme. The project is led by PIAM in consultation with BNM. There were many discussion sessions with all relevant stakeholders including consumer associations, transport-related trade associations, the legal fraternity as well as the insurance and Takaful industry.

The rationale for reviewing the current motor insurance framework is to address issues raised by the public as well as the insurance and Takaful industry in providing motor cover plan under a revised Motor Tariff system, which has not been adjusted for over 30 years. The project is intended to balance the concerns and interests of all affected stakeholders to ensure that all motorists are able to obtain a basic motor coverage at a reasonable premium that will commensurate with the level of protection provided. The new scheme will also look into measures to make claim processes more efficient.



PAST AND CURRENT ACTIVITIES OF MTA

| Year | MTA activities and Initiatives |
|------|---|
| 2003 | <ul style="list-style-type: none"> • Collaboration with PIAM on the establishment and development of ISM • Entering into KFK agreement with PIAM • Islamic Banking and Takaful Week 2003 • Submitted a proposal to KWSP on "Takaful Product as an Investment Avenues for KWSP Contributors" • Involvement in Consumer Education Program • E-Cover Note |
| 2005 | <ul style="list-style-type: none"> • Code of ethics • Tax issues on Takaful • International Convention on Takaful and Retakaful • Hosted 10th ATC Conference • OIC Trade Exhibition • 1st Meeting of Takaful and Retakaful under MOU between Malaysia and IDB |
| 2006 | <ul style="list-style-type: none"> • MuzakarahPakar Takaful • 2nd International Convention on Takaful and Retakaful • Workshop on Insurance / Takaful Fraud • ATG Conference in Dubai • 2nd Meeting of Takaful and Retakaful under MOU between Malaysia and IDB • Insurance Annual Dinner • Inter Takaful Operators' Agreement |
| 2007 | <ul style="list-style-type: none"> • Workshop on Unresolved Issues for MuzakarahPakar Takaful 2006 • MuzakarahPakar Takaful 2008 • 3rd International Convention on Takaful and Retakaful • MTA Brainstorming Session on Takaful Road Map • EPF Critical Illness (KIV) • Takaful Basic Examination • Development of BukuPanduanAsas Takaful • Review on Reserving Method for MRTT • Joint Technical Committee on Medical and Health Insurance with LIAM, PIAM and NIAM • Financial Sector Talent Enrichment Programme (FSTEP) (on-going) • Compilation of the Shariah Resolution for Takaful |
| 2008 | <ul style="list-style-type: none"> • Inter Takaful Operators' Agreement • 4th International Convention on Takaful and Retakaful • Gearing towards Takaful Basic Examination • Joint Insurance-Takaful Council (on-going) • Replacement of Policies / Certificate inter-industry (on-going) • Joint Technical Committee on Medical and Health Insurance with LIAM, PIAM and NIAM |
| 2009 | <ul style="list-style-type: none"> • Commencement of Takaful Basic Examination • 5th Takaful Rendezvous • Microtakaful (on-going) • Global Takaful Group • 1st Takaful Annual Dinner and Awards Night • Joint Technical Committee on Medical and Health Insurance with LIAM, PIAM and NIAM |
| 2010 | <ul style="list-style-type: none"> • Tax Issues in Insurance and Takaful Industry • GST (Goods and Services Tax) • Joint Technical Committee on Medical and Health Insurance with LIAM, PIAM and NIAM • MTA Brainstorming Session |



| | |
|------|--|
| | <ul style="list-style-type: none">• Malaysian Retakaful Committee (on-going)• CEO Roundtable Discussion• 6th Takaful Rendezvous• Staff Pinching code• Proposed TPBID Scheme & Rating Studies (on-going)• BNM Consumer Education Programme - Islamic Finance Website (on-going)• MII Capacity Building Project (on-going)• MTA involved in MASB Working Groups (on-going) :<ul style="list-style-type: none">◦ Working Group 52 - Insurance Contract◦ Working Group 52 - Insurance Contract Sub-Committee (Takaful)◦ Working Group 36 - Islamic Financial Reporting• PIAM 's Knock for Knock Technical (on-going)• BNM Improving Efficiency and Accountability of the Industries towards Consumerism |
| 2011 | <ul style="list-style-type: none">• Review on MTA Constitution – April 2011 (on-going)• Guidelines on Continuing Professional Development Hours – April 2011 (on-going)• 2nd Takaful Annual Dinner and Awards Night• MTA Brainstorming Session – April 2011 (not started)• Review on Inter-Takaful Operators' Agreement (not started)• General Insurance and Takaful Actuarial Seminar – May 2011 (on-going)• Takaful Agency Convention – June 2011 (on-going)• 6th Takaful Rendezvous (on-going)• Takaful Awareness Campaign – June 2011 (on-going)• Revision of Textbook and module for Takaful Basic Examination (on-going)• BNM New Motor Cover Framework (on-going)• BNM e-Payment Implementation (on-going)• Co-organising Committee of EAIC with PIAM, LIAM and LLIA (on-going) |



TAKAFUL AGENCY REGISTRATION REPORT

Individual Active Agents

| Company Name | Family | General | Total |
|--|---------------|---------------|---------------|
| Takaful Ikhlas Sdn Bhd | 5,428 | 884 | 6,312 |
| Syarikat Takaful Malaysia Berhad | 279 | 33 | 312 |
| Etiqa Takaful | 11,709 | 3,295 | 15,004 |
| CIMB Aviva Takaful | 2,053 | 2,040 | 4,093 |
| HSBC Amanah Takaful | 426 | 361 | 787 |
| Prudential BSN Takaful | 10,915 | 12,149 | 23,064 |
| Hong Leong Tokio Marine Takaful Berhad | 10,186 | 10,988 | 21,174 |
| MAA Takaful | 1,285 | 80 | 1,365 |
| AIA Takaful | 7 | - | 7 |
| Total | 42,288 | 29,830 | 72,118 |

Corporate Agents Active Agents

| Company Name | Family | General | Total |
|--|----------|-----------|-----------|
| Takaful Ikhlas Sdn Bhd | - | - | - |
| Syarikat Takaful Malaysia Berhad | - | 5 | 5 |
| Etiqa Takaful Berhad | - | 61 | 61 |
| CIMB Aviva Takaful | - | - | - |
| HSBC Amanah Takaful | - | - | - |
| Prudential BSN Takaful Berhad | - | - | - |
| Hong Leong Tokio Marine Takaful Berhad | - | - | - |
| MAA Takaful | - | - | - |
| AIA Takaful | - | - | - |
| Total | - | 66 | 66 |

Individual Terminated Agents

| Company Name | Family | General | Total |
|--|---------------|--------------|---------------|
| Takaful Ikhlas Sdn Bhd | 1,872 | 709 | 2,581 |
| Syarikat Takaful Malaysia Berhad | 24 | - | 24 |
| Etiqa Takaful Berhad | 7,335 | 359 | 7,694 |
| CIMB Aviva Takaful | 16 | 15 | 31 |
| HSBC Amanah Takaful | 687 | 801 | 1,488 |
| Prudential BSN Takaful Berhad | 2,399 | 1,805 | 4,204 |
| Hong Leong Tokio Marine Takaful Berhad | 4 | - | 4 |
| MAA Takaful | 1 | - | 1 |
| AIA Takaful | 2,735 | - | 2,735 |
| Total | 15,073 | 3,689 | 18,762 |

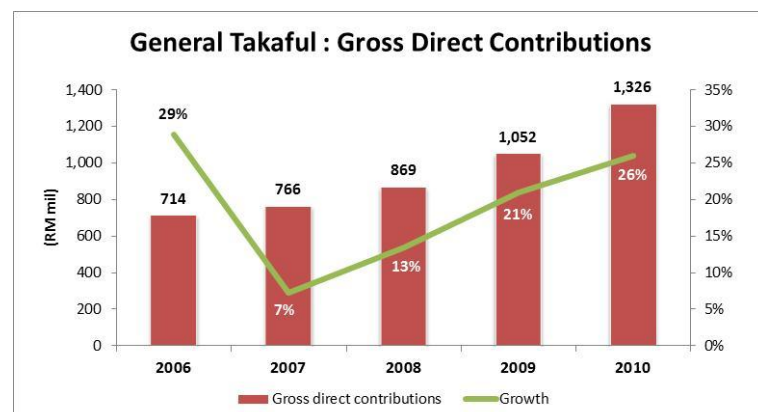
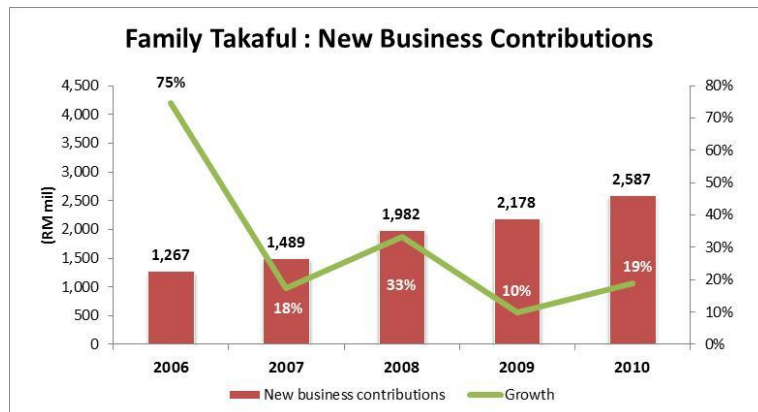
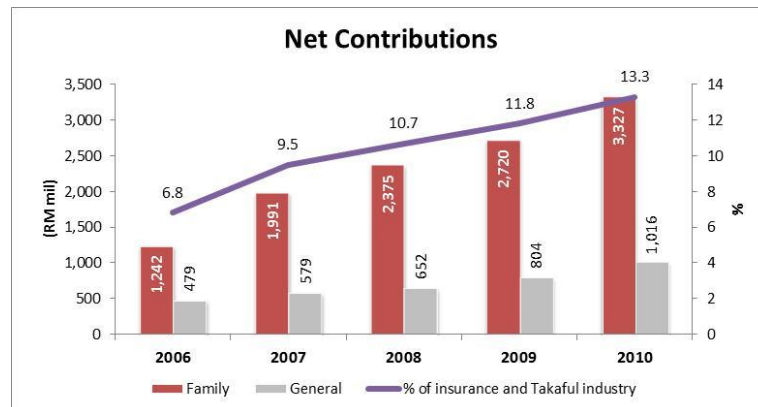
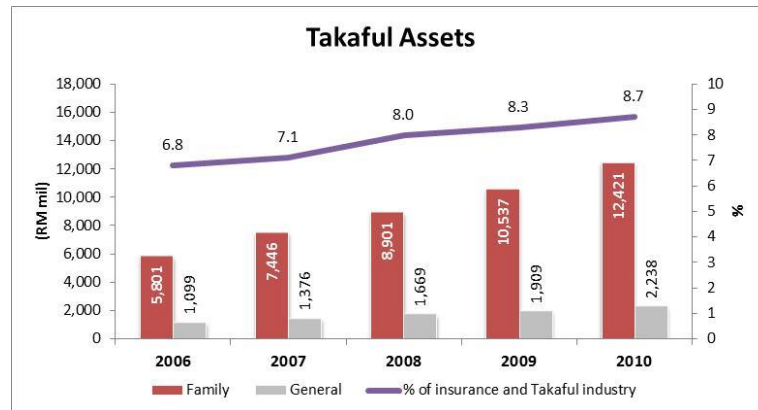
Corporate Agents Terminated Agents

| Company Name | Family | General | Total |
|--|------------|--------------|--------------|
| Takaful Ikhlas Sdn Bhd | - | - | - |
| Syarikat Takaful Malaysia Berhad | - | 728 | 728 |
| Etiqa Takaful Berhad | - | 657 | 657 |
| CIMB Aviva Takaful | 68 | 70 | 138 |
| HSBC Amanah Takaful | 2 | 2 | 4 |
| Prudential BSN Takaful Berhad | - | - | - |
| Hong Leong Tokio Marine Takaful Berhad | - | 97 | 97 |
| MAA Takaful | 340 | 7 | 347 |
| AIA Takaful | - | - | - |
| Total | 410 | 1,561 | 1,971 |



SELECTED TAKAFUL INDICATORS

Source :Financial Stability and Payment Systems Report 2010





WORKING COMMITTEE 2009-2011

| TECHNICAL COMM. | TO's | NEW MEMBERS |
|------------------------|---------------|----------------------------------|
| Learning & Development | MTA MC | En. Ab Latiff Abu Bakar |
| | STMB | En Rafidah Hassan |
| | ETIQA | En Mohamad Sani B Ayob |
| | TISB | EN Hamidon Abu Bakar |
| | CIMB Aviva | Tricia Loh Chow Lin |
| | PRUBSN | En. Samsudin A. Rahman |
| | HSBC | En. Ganapathy S. |
| | HLTMT | |
| | MAA | En. Sivaperumal a/I Seerangan |
| | MNRB Re | Hj Zaharan bin Hj Abdul Aziz |
| | | |
| Family Takaful | MTA MC | En. Salim Majid Zain |
| | STMB | Leem Why Chong |
| | ETIQA | En. Nik Rahmat Nik Mohamad |
| | TISB | En. Rozhan Yusof |
| | CIMB Aviva | En. Ikhtar Ismail |
| | PRUBSN | Pn Kian Wee Tan |
| | HSBC | Pn Nabilah Yahya |
| | HLTMT | En Zulkifli Mohd Hassan |
| | MAA | Pn Sharifah Zarina |
| | (alternate) | En. Mohd. Suhaimi Jusoh |
| | MNRB Re | Datuk Ramlan Abdul Rashid |
| | | |
| Distribution Channel | MTA MC | En. Azim Mithani |
| | STMB | Pn. Noraini Mohd Yusof |
| | ETIQA | En. Mohd Jafni Abd Jalil |
| | TISB | Hj. Wan Rosli Shaharuddin Yaacob |
| | PRUBSN | En Wan Mohd Zamzuri Mohd Zain |
| | HSBC | En. Shahrir Shahrizan |
| | HLTMT | En. Mohamad Rashidi Rashid |
| | MAA | En. Mohd. Hakem Nordin |
| | (alternate) | En. Philip Wong Yiik Ting |
| | MNRB Re | - |
| | | |
| Bancatakaful | MTA MC | En. Zainuddin Ishak |
| | STMB | En Mohamad Fazil Ismail |
| | ETIQA | Pn Norlia Binti Mat Yusof |
| | TISB | En Jeffrey Shah Bin Abdul Wahab |
| | PRUBSN | En Mohd Hanafi Mohd Isa |
| | HSBC | En. Leonardo Zanolini |
| | HLTMT | En Mukhrizaid Mohd Zakaria |
| | MAA | En. Ahmad Fauzee Yahaya |
| | (alternate) | En. Fahmy Mohd Yusof |



| | | |
|--|---------------|--|
| General Takaful | MTA MC | En. Zainudin Ishak |
| | STMB | Pn. Zarina Sahim |
| | ETIQA | En. Ahmad Sabri Bin Ismail |
| | TISB | En Muhd Noor bin Sukaimi |
| | CIMB Aviva | En Nazri Mohamad |
| | PRUBSN | Pn. Mashayu Mohd Rahim |
| | HSBC | Cik Nurul Hidayah Moffi |
| | HLTMT | En Zainal Abidin Aziz |
| | MAA | En. Hazruddin Hassan |
| | MNRB Re | |
| Shariah and Compliance | MTA MC | Dato' Syed Moheeb Syed Kamarulzaman |
| | STMB | En Mohd Amin Che Abas |
| | ETIQA | Ust. Ahmad Zaiem Ismail |
| | TISB | Ust. Wan Jemizan Wan Deraman |
| | CIMB Aviva | En. Nik Adlan Hafez Nik Mat Din |
| | PRUBSN | En Azlan Md Alifiah |
| | HSBC | En Muhammad Devan Abdullah |
| | HLTMT | En. Mohamad Saifudin Ganehman |
| | MAA | En. Mohamed Ashghar Mohamed Ashraff |
| | MNRB Re | Ust. Wan Jemizan Wan Deraman |
| International Relations & Retakaful | MTA MC | En. Ismail Mahbob |
| | STMB | Mr. Mathews George |
| | ETIQA | Pn. Noorizam Md. Nooruddin |
| | TISB | En. Saiful Bahri Saroni |
| | CIMB Aviva | Ms Norfidah Abdullah |
| | PRUBSN | Ms Tan Kian Wee |
| | HSBC | En Simon Lam |
| | HLTMT | Pn Hashimah Hashim |
| | MAA | En. Rama Krishnan Nair |
| | MNRB Re | Pn Norzita Tajul Halim |
| Finance & Information Technology | MTA MC | En. Muhammad Fikri Mohamad Rawi |
| | STMB | Mr. Lee Kok Wah |
| | ETIQA | En. Abdul Rashid Rahim |
| | | Nur'Aini Sum Binti Abdullah |
| | TISB | En. Zainurin Bin Julaihi |
| | (alternate) | En Ghazalee Bin Mahiddin |
| | CIMB Aviva | Ms Pauline Mei Siew Ling |
| | | Ms Fiona Kuak |
| | PRUBSN | En. Mohd Raizal Mohd Rais |
| | HSBC | Mr Eric Ng |
| Corporate Communication | HLTMT | Ms. Maggie Chong Sook Yin |
| | MAA | En Suppiah A/L Poongavanam |
| | MTA MC | En. Shahril Azuar Jimin |
| | STMB | En. Alex Tan Cheng Leong |
| | ETIQA | En. Norkamarulzaman Nordin |



| | | |
|---|---------------|---|
| Malaysian Takaful Association Takaful Agents Registration Regulations Board (MTATARRB) | TISB | Pn. Raihan Rahim |
| | CIMB Aviva | Ms Monashalyza Mohd Kassin |
| | PRUBSN | Pn Tengku Sheila Tengku Azib |
| | HSBC | Pn. Noorhaliza Ismayudin |
| | HLTMT | Pn. Siti Zubaidah Zakaria |
| | MAA | Pn. Ng Lay Peng |
| | MNRB Re | Ms Alia |
| | MTA MC | Tn Hj Wan Mohd Fadzlullah Wan Abdullah |
| | STMB | Mas Fazulah Bohairi Borhan |
| | (alternate) | |
| | ETIQA | En Ghulam Hussain b Mahmud Khan |
| | TISB | Tn Hj Wan Mohd Fadzlullah Wan Abdullah |
| | PRUBSN | En Wan Mohd Zamzuri Mohd Zain |
| | HSBC | En Yassir Azlin Abd Ghafar |
| | HLTMT | En Mohd Hakim Nordin |
| | MAA | En. Saiful Nizam Esahak |
| | GETSB | - |
| | AIA AFG | |
| | ATIB | |



MEMBERS DIRECTORY

| NO | NAME | ADDRESS | CONTACT NO/ PERSON |
|----|--|--|---|
| 1. | ACR Retakaful SEA Bhd En. Zainal Abidin Mohd Nor zainal.amn@accretakaful.com DL: 2299 2299 Alternate: Mr Paul Rajan Head Of Corporate Development & Compliance | Chief Executive Officer ACR Retakaful SEA Bhd Unit A-12A-10, Level 12A, Menara UOA Bangsar 5 Jalan Bangsar Utama 1 59000 Kuala Lumpur | Norsilawati Zailan norsilawati.zailan@accretakaful.com (DL) 03-2299 2233 (G) 03-2299 2288 (F) 03 2299 2289 |
| 2. | AIA Takaful International Bhd En. Wan Zamri Wan Zain wanzamri.wanzain@aia.com Alternate: Pathmanathan Perumal Pathmanathan.Perumal@aia.com AVP Finance & Operation DL: 2056 3684 | Chief Executive Officer AIA Takaful International Bhd 12 th Floor Chartis House 99 Jalan Ampang 50450 Kuala Lumpur | Roslindawati Zahari roslindawati.zahari@aia.com (P) 03-2056 3688 (F) 03-2056 3699 |
| 3. | CIMB Aviva Takaful Bhd En. Muhammad Fikri Mohamad Rawi mfikri@cimbaviva.com Alternate: En Nazri Mohamad nazrim@cimbaviva.com Vice President of Operations (Takaful) DL: 03-26143461 | Chief Executive Officer CIMB Aviva Takaful Berhad Level 8, 338 Jalan Tuanku Abdul Rahman 50100 Kuala Lumpur | Marlina Ahmad marlina@cimbaviva.com (DL) 03-2612 3681 (G) 03-2612 3600 (F) 03-2612 3778 |
| 4. | Etika Takaful Bhd En. Ahmad Shahril Azuar Jimin shahril.j@etika.com.my Alternate: Shahrul Azuan Mohamed Shahrulazuan.m@etika.com.my Chief Sale Officer DL: 03-2785 3038 | Chief Executive Officer Etika Takaful Berhad Level 21, Tower C, Dataran Maybank No.1, Jalan Maarof 59000 Kuala Lumpur | Norafaizah Yeop Abdullah norafaizah.ya@etika.com.my (DL) 03-2785 3068/ 22983068 (G) 03-2297 2888 (F) 03-2785 2453 /3030 Hamzah (DL) 03- 2785 3032 |



| NO | NAME | ADDRESS | CONTACT NO/ PERSON |
|----|---|--|---|
| 5. | Hong Leong Tokio Marine Takaful Bhd En. Ab. Latiff Abu Bakar AbLatiff@hltn.hongleong.com.my Alternate: Abdul Khalid Salleh AbdulKhalid@hltn.hongleong.com.my Gen. Manager, Marketing Chanel P: 03-2164 2339 (ext: 3512) | Chief Executive Officer Hong Leong Tokio Marine Takaful Berhad Level 5, Wisma Hong Leong 18 Jalan Perak 50450 Kuala Lumpur | Masthura Mohamad Jan masthura@hltn.hongleong.com.my (DL) 03-2169 2245 (G) 03-2164 2339 (F) 03-2163 0224 Fadzilah Abd Kadir Fadzilah@hltn.hongleong.com.my (G) 03-21642339 (ext: 8510) 03- 2169 2510 (F) 03-2163 0224 |
| 6. | HSBC Amanah Takaful (M) Sdn. Bhd. En. Zainudin Ishak zainudinishak@hsbc.com.my Deputy Chairman of MTA DL : 03 2075 6600 Alternate: Mr Leonardo Zanolini Leonardo.zanolini@hsbc.com.my Chief Operation Officer DL: 03- 2096 5036 | Chief Executive Officer HSBC Amanah Takaful (M) Sdn.Bhd. 19 th Floor, North Tower No 2, Leboh Ampang 50100 Kuala Lumpur | Yuziawidah Ibrahim yuziawidahibrahim@hsbc.com.my (DL) 03-2075 6601 (G) 03- 2075 6739/5200 (F) 03-2031 0583 Zuriawati Harun zuriawatiharun@hsbc.com.my (DL) 03 2096 5302 |
| 7. | MAA Takaful Bhd En. Salim Majid Zain Abdul Majid salim@maa.com.my Alternate: Mr Rama Krishnan Nair RamaKrishnan@maa.com.my President, General Takaful DL : 03-21469844 | Chief Executive Officer MAA Takaful Berhad Menara MAA, 15 th Floor 12, Jalan Dewan Bahasa 50460 Kuala Lumpur | Mafiza Abd Rahman mafiza@maa.com.my (DL) 03-2146 9890 (G) 03-2146 8000 (F) 03-2146 9900 Nur Hafizah Mohd Ghazali nurhafizah@maa.com.my (DL) 03- 2146 9844 |
| 8. | MNRB Retakaful Bhd Tn. Hj Ismail Mahbob ismail@mnr-retakaful.com.my Alternate: Datuk Ramlan Abdul Rashid datuk.ramlan@mnr-retakaful.com.my Senior Vice President & Deputy CEO | President & Chief Executive Officer MNRB Retakaful Berhad 9 th Floor, Bangunan Malaysia Re No.15, Lorong Dungun Damansara Heights 50490 Kuala Lumpur | Farah Nornizah Abu Bakar fara@mnr-retakaful.com.my (DL) 03-2096 7009 (G) 03-2096 8000 (F) 03-2096 8007 |



| NO | NAME | ADDRESS | CONTACT NO / PERSON |
|-----|---|--|--|
| 9. | Munich Re Retakaful (Munchener Ruckversicherungs- Gesellschaft) Mr. Tobias Frenz tfrenz@munichre.com DL : 03- 23808432 Alternate: Dr. Mohamed Rafick Khan drrafick@munichre.com Regional Manager, Family Takaful DL: 03-23808434 | Chief Executive Officer Munich Re Retakaful Suite 13.1 Level 13 Menara IMC 8 Jalan Sultan Ismail 50250 Kuala Lumpur | Masnawiyah Mashur MMashur@MunichRe.com (DL) 03-2380 8500 |
| 10. | Prudential BSN Takaful Bhd En. Azim Mithani azim.mithani@prubsn.com.my Alternate: Wan Mohd Zamzuri Mohd Zain Wan.mohd.zamzuri@prubsn.com.my Chief Agency Officer DL 03-20531050 | Chief Executive Officer Prudential BSN Takaful Berhad Level 8A, Menara Prudential No.10 Jalan Sultan Ismail 50250 Kuala Lumpur | Nor Niza Hazlan niza@prubsn.com.my (DL) 03-2053 1002 (G) 03-2078 1188 ext 2837 (F) 03-2026 8388 / 2072 6188 Tengku Nadiyah Hanis tengku.nadiyah.hanis@prubsn.com.my (DL) 03- 2053 1055/03-4145 5960 |
| 11. | Swiss Re Retakaful (Swiss Reinsurance Company Ltd) Mr. Marcel Omar Papp marcel_papp@swissre.com Alternate: Fidrus Bin Sukor Fidrus_sukor@swissre.com Vice President DL 03-21404118 | Chief Executive Officer Swiss Re Retakaful Suite 28-01/02 28 th Floor Menara Keck Seng 203 Jalan Bukit Bintang 55100 Kuala Lumpur | Vivienne Yeap vivienne_yeap@swissre.com (DL) 03-2140 4116 (F) 03-214 47199 (G) 03-2148 6092 |
| 12. | Syarikat Takaful Malaysia Bhd Mohd Suhaimi Ahmad suhaimi.ahmad@takaful-malaysia.com.my DL: 03-2267 0471 Alternate : Noraini Mohd Yusof noraini.yusof@takaful-malaysia.com.my Assistant General Manager of Direct Corporate/Employee Benefits DL: 03-2267 0661 | General Manager Retail Agency Syarikat Takaful Malaysia Berhad 20 th Floor, Annex Block Dataran Kewangan Darul Takaful Jalan Sultan Sulaiman 50000 Kuala Lumpur | Siti Fatimah Salleh Sitifatimah.salleh@takaful-malaysia.com.my (DL) 03- 2267 0541 (G) 03-2268 1984 Nurul Azura Azman Shaar azura.azman@takaful-malaysia.com.my (DL) 03-2268 1275 (F) 03- 2711 1906 |



| NO | NAME | ADDRESS | CONTACT NO /PERSON |
|-----|--|---|---|
| 13. | Takaful Ikhlas Sdn. Bhd Dato' Hj .Syed Moheeb Syed Kamarulzaman smoheeb@takaful-ikhlas.com.my Chairman of MTA Alternate: Tn. Hj Wan Mohd Fadzlullah Wan Abdullah wanmohd@takaful-ikhlas.com.my Senior Vice President Agency Bus. Development DL : 03-27239944 | President / Chief Operating Officer IKLAS Point 9 th Floor, Tower 22A, Avenue 5 Bangsar South No.8, Jalan Kerinchi 59200 Kuala Lumpur | Zuraidah Mohd Shariff zuraidah@takaful-ikhlas.com.my (DL) 03-2723 9911 (G) 03-2723 9999 (F) 03-2711 8989 Azzura Zanall Osman azzura@takaful-ikhlas.com.my (DL) 03 27239955 |
| 14. | Great Eastern Takaful Sdn Bhd Mohamad Salihuddin Ahmad MSA@i-great.com.my | Level 3, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur | Norlinda Razali NorlindaRazali@i-great.com.my (DL)03 4259 8302 (G) 03 4259 8338 (F) 03 4259 8396 |
| 15. | AIA AFG Takaful Bhd Wan Azman Wan Mamat wan.azman@aia-afg.com.my DL : 03 2056 3678 | Chief Executive Officer Level 12, Wisma Charis 99, Jalan Ampang 50450 Kuala Lumpur | Nor Yustini Mohd Yusoff nor.yustini@aia-afg.com.my (DL) 03 2056 3677 (G) 03 2037 1333 (F) : 03 2056 3690 |



NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the Ninth Annual General Meeting of the Members of Malaysian Takaful Association will be held at the East and West Hall, The Northam All Suites Penang, 55 Jalan Sultan Haji Ahmad Shah 10050 Georgetown, Pulau Pinang on Sunday, 3rd April 2011 at 8.30 p.m. for the purpose of transacting the following business : -

AGENDA

1. To confirm and adopt the Minutes of the Eighth Annual General Meeting held on 26th May 2010.
2. To receive the Chairman's Report.
3. To receive, consider and adopt the Annual Report of the Management Committee and the Audited Accounts for the financial year ended 31st December 2010.
4. To re-appoint Messrs KS & Associates as the Auditors of MTA and authorise the Management Committee to fix their remuneration for 2010.
5. To elect Management Committee Members of Malaysian Takaful Association to hold office until the Annual General Meeting 2013.
6. To amend the Constitution of Malaysian Takaful Association
7. To deal with any other business for which due notice shall have been received.

By Order of the Management Committee

Azli Munani
CEO/ Executive Secretary

Dated: 4th March 2011