



Marsh Takaful

FOR PEACE OF MIND

Marsh Takaful Brokers (Malaysia) Sdn Bhd is the first and only Specialist Takaful Approved Broker in Malaysia with an international network of operations. It was established in 2012 as a specialised company as a result of Marsh identifying Takaful as a core development practice area.

As one of the pioneers in the Malaysian Takaful brokering market, Marsh has come a long way since the early days of introducing the Takaful concept to local clients. Currently, it is one of the largest and most trusted advisors offering Takaful solutions to many domestic as well as international clients. Our vast global resources and networks enable us to deliver world-class service standards, also offering access to the necessary knowledge and solutions to help our clients convert risks into opportunities.

We are committed to helping our clients identify the most effective risk management strategies, through appropriate takaful coverage. In achieving synergy between the two, clients are enabled towards accomplishing their business objectives.



WHAT IS TAKAFUL?

“**Takaful**” means an insurance scheme which provides for mutual or cooperative financial and assistance to the participants in case of need where the participants mutually agree to contribute for that purpose. “**Takaful Business**” means an Islamic insurance business whose aims and operations do not involve any element which is not approved by Syariah such as uncertainty (*al-Gharar*), wager (*al-Maisir*) and usury (*ar-Riba*).

CONVENTIONAL INSURANCE MODEL

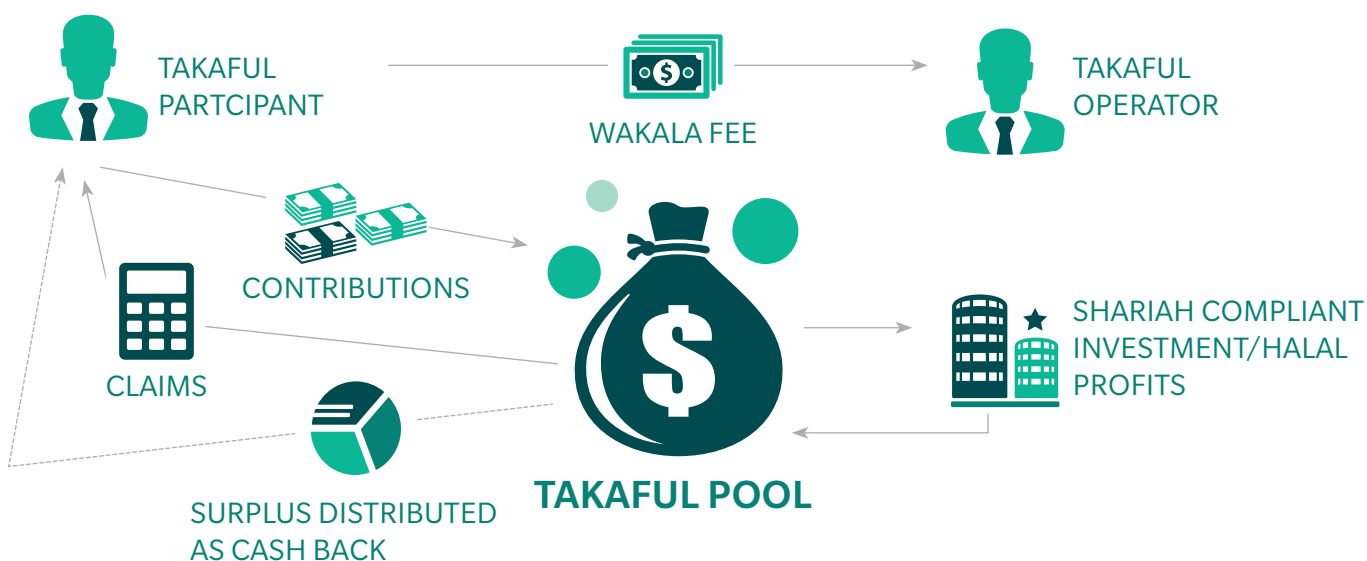
RISK - TRANSFERRED TO INSURANCE COMPANY (RESULTING IN UNCERTAINTY)



VS

TAKAFUL MODEL (AL-WAKALA)

RISK - SHARED BETWEEN PARTICIPANTS



PRODUCT AND SERVICES

PROPERTY DAMAGE AND BUSINESS INTERRUPTION

- Industrial All Risks
- Fire and Allied Perils
- Consequential Loss
- Machineries
- All Risks

EMPLOYEE HEALTH AND BENEFITS

- Medical & Healthcare
- Personal Accident, Family Benefits & Travel Protection
- Retirement Plan and Flexible Benefits Administration

LIABILITY AND FINANCIAL

- Directors' & Officers' Liability
- Professional Indemnity
- Trade Credit and Political Risk
- Cyber Liability
- Surety Bond
- General, Public & Products Liability

CRIME

CLAIMS MANAGEMENT AND CLAIMS ADVOCACY

AFFINITY AND CONSUMER SPONSORED PROGRAM

MARINE AND AVIATION

CONSTRUCTION

INDUSTRY SPECIALTIES



GOVERNMENT

- Government-linked Companies
- Statutory Bodies
- Agencies



HALAL INDUSTRIES



ISLAMIC FINANCIAL INSTITUTIONS



REAL ESTATE



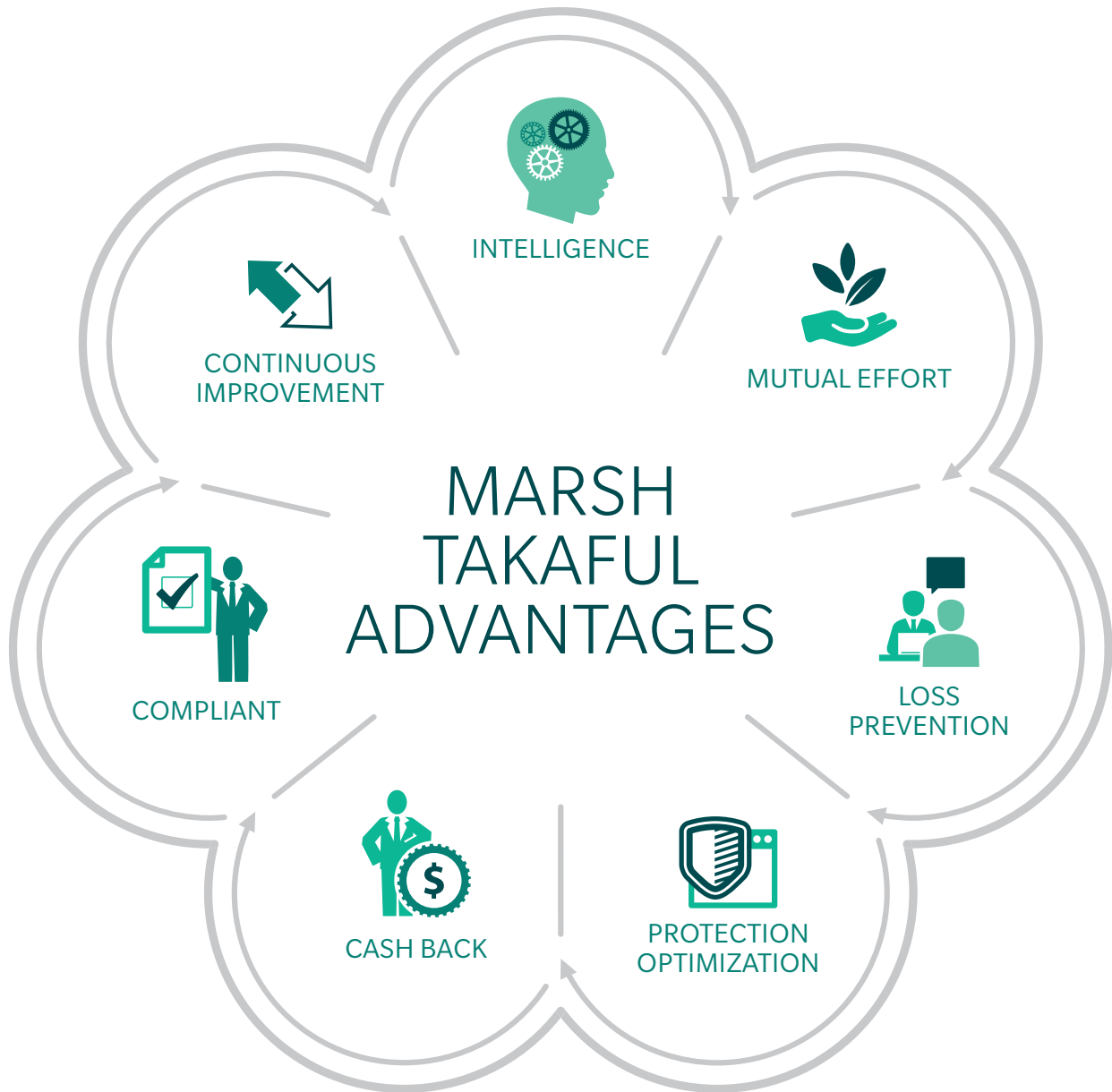
INFRASTRUCTURE



EDUCATION



ENERGY



“We are **committed to helping our clients identify the most effective risk management strategies**, supplemented by appropriate Takaful risk management solutions.”



For more information about Takaful Solutions and other services from Marsh, visit marsh.com, or contact your local Marsh representative.

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