



DTCKL 2025

Digital Takaful Conference Kuala Lumpur

Takaful Reimagined Through AI

20 November 2025

Sunway Putra Hotel, Kuala Lumpur

Skill-Lÿft

EVENT PROSPECTUS



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Digital Takaful Conference Kuala Lumpur

ABOUT DTCKL2025

Digital Takaful Conference Kuala Lumpur (DTCKL) is an inaugural industry event dedicated to exploring the future of Takaful through the lens of **digital innovation** and **artificial intelligence**. Set against the dynamic backdrop of Malaysia's growing fintech and Islamic finance ecosystem, DTCKL serves as a platform to unite Takaful operators, Shariah scholars, regulators and technology providers.



12 Expert Speakers

Hear from leading voices in digital space, Takaful, insurtech, AI and Shariah.



5 Keynote Sessions

Deep dives into trends shaping the future of digital Takaful.



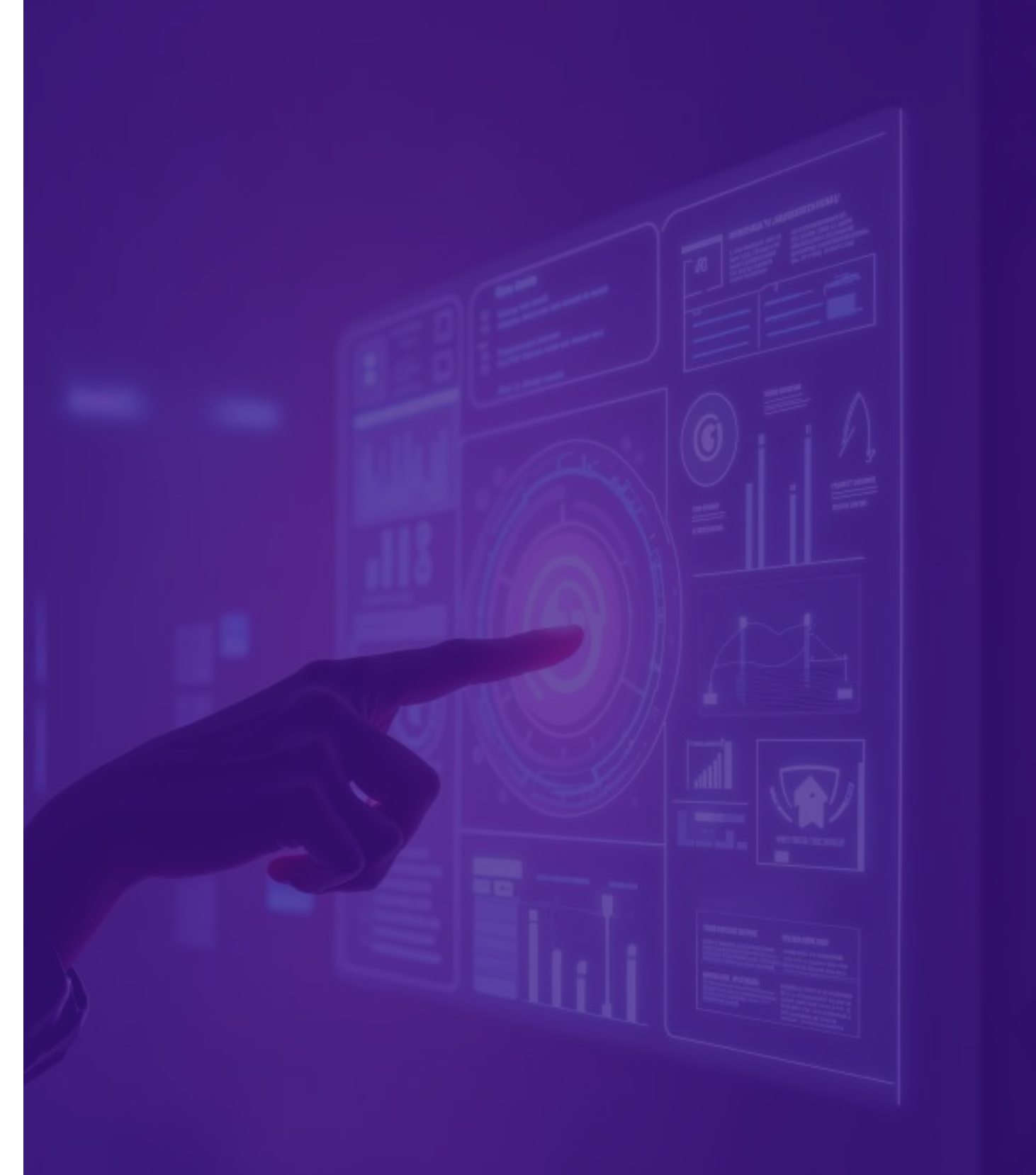
2 Panel Discussions

Dynamic conversations with industry players and regulators.



4 AI Tech Spotlights

Cutting-edge AI tools for digital Takaful transformation.



Takaful Reimagined Through AI

Takaful Reimagined Through AI

As technology continues to reshape industries, the Takaful sector is at a pivotal moment. **Artificial Intelligence (AI)**, big data, machine learning and automation are no longer future possibilities, they are **current realities** transforming how we underwrite risk, engage customers, ensure **Shariah compliance and deliver ethical financial protection**.

DTCKL2025 explores how digital innovation, particularly AI, can **enhance operational efficiency, improve risk modelling, personalize customer experiences and expand the reach of Takaful** to underserved populations, all while staying true to its cooperative and Shariah-compliant foundations.

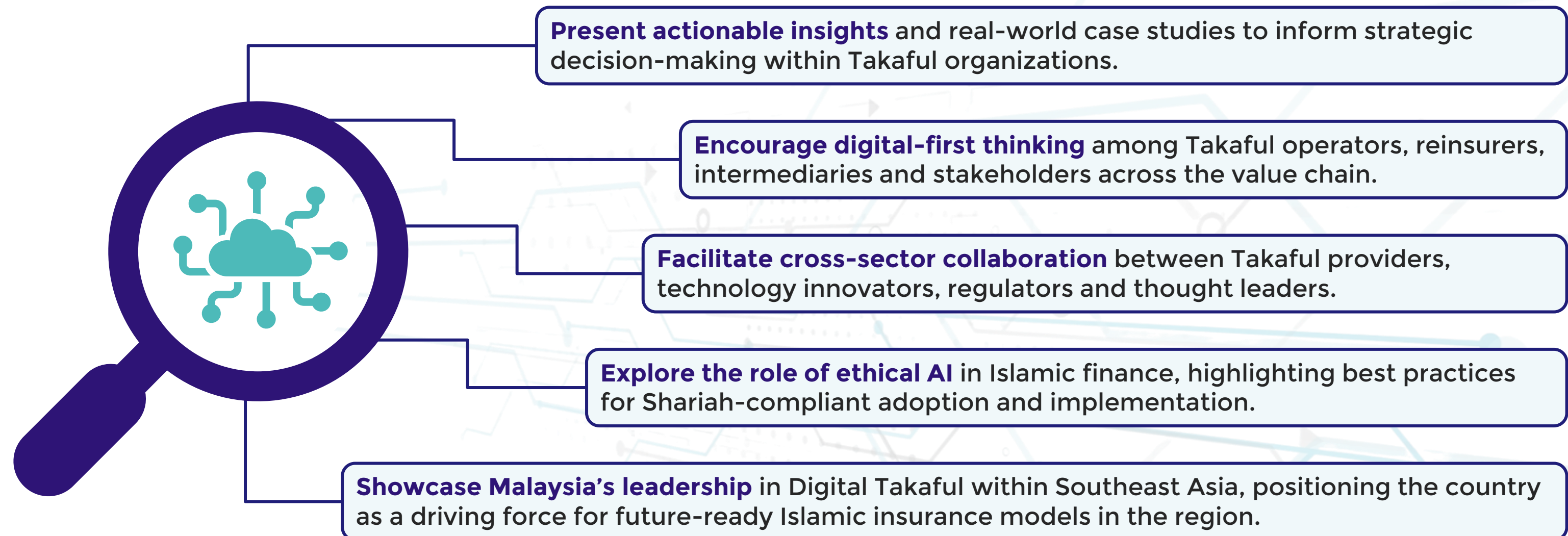
This theme calls on industry stakeholders to:

- ✓ **Embrace technology** without compromising core ethical values
- ✓ **Rethink legacy models** in light of digital-native customer expectations
- ✓ **Collaborate across borders** to future-proof the Takaful industry in Southeast Asia and beyond

Takaful Reimagined Through AI is a blueprint for building a more resilient, inclusive and intelligent future for Takaful.

CONFERENCE OBJECTIVES

DTCKL2025 is designed to serve as a regional platform for advancing the future of Digital Takaful. The conference will:



CORE PILLARS & FEATURED TOPICS

Embracing Digital Path Forward

1

Captures the initial outlook and current landscape

Topics:

1. Digital Transformation in Takaful: Current Landscape and Future Outlook

Building Ethical Trust Core

2

Focuses on trust, ethics and strengthening the foundation

Topics:

1. Building Trust in Takaful with Digital Ethics, Transparency & AI Governance
2. Strengthening the Takaful Value Chain: Digital Underwriting, Claims, and Distribution
3. Shariah and Technology: Finding the Balance in AI-Driven

Ethical Customer Excellence

3

Highlights customer-centric AI and experience transformation

Topics:

1. AI in Takaful: Powering Smarter Business, Empowering Ethical Customer Experiences
2. Customer-First Takaful: Experience Transformation Through Automation and Analytics

Future-Proofing Takaful Growth

4

Looks at charting the future, risk and responsible innovation

Topic:

1. Charting the Future of AI in Takaful: Risk, Regulation & Responsible Innovation

EXPERT SPEAKER LINEUP

12 visionary leaders in digital space, Islamic finance and emerging AI tech will take the stage at DTCKL2025, ready to challenge convention, ignite bold ideas and drive the next wave of innovation in Digital Takaful.

Chairperson



Ragunath 'Pak Joe' Murthy
Founder & Chief Rainmaker
reAInmaker
Malaysia

Moderator



Ruslena Ramli
Former Director, Digital Finance
and Islamic Digital Economy
**Malaysia Digital Economy
Corporation (MDEC)**
Malaysia



Datuk Ts. Dr. Mohd Nor Azman Hassan
Deputy Secretary General
(Technology Development)
**Ministry of Science, Technology
and Innovation (MOSTI)**
Malaysia



Mohd Radzuan Mohamed
Chief Executive Officer
**Malaysian Takaful
Association (MTA)**
Malaysia



Dr. Zaharuddin Abd Rahman
Chief Executive Officer
Elzar Shariah Solution
Malaysia



Nazlie Zaik
Vice President & Head of IT
Takaful IKHLAS
Malaysia



Khairul Sharill
Head of Kaotim
Kaotim by Takaful Malaysia
Malaysia



Alex Siew
Chief Technology and
Operations Officer
FWD Takaful Berhad
Malaysia



Yurivanno Gani
Chief Executive Officer
Asuransi Takaful Keluarga
Executive Committee for
Digital and Life Insurance
**Indonesia Sharia Insurance
Association**
Indonesia



Ts. Nurul Haszeli
Head of Software &
Application
Takaful Malaysia
Malaysia



R Kumaran
Chief Executive Officer
The Insurance Collective
Singapore



Shazy Noorazman
Chief Executive Officer
Ouch!
Malaysia

CONFERENCE AGENDA

| | |
|-------|---|
| 08:00 | Registration, Refreshments, Networking |
| 09:00 | Welcome Remarks by Conference Chairperson Ragunath 'Pak Joe' Murthy, Founder & Chief Rainmaker, reAlnmaker |
| 09:30 | PANEL 1 <i>Digital Transformation in Takaful: Current Landscape and Future Outlook</i> Moderator Ruslena Ramli , Former Director, Digital Finance and Islamic Digital Economy, Malaysia Digital Economy Corporation (MDEC) Speakers <ul style="list-style-type: none"> • Mohd Radzuan Mohamed, Chief Executive Officer, Malaysian Takaful Association (MTA) • Nazlie Zaik, Vice President & Head of IT, Takaful IKHLAS • R Kumaran, Chief Executive Officer, The Insurance Collective Singapore |
| 10:40 | Morning Break, Networking |
| 11:00 | KEYNOTE 1 <i>Building Trust in Takaful with Digital Ethics, Transparency & AI Governance</i> Datuk Ts. Dr. Mohd Nor Azman Hassan , Deputy Secretary General (Technology Development), Ministry of Science, Technology and Innovation (MOSTI) |
| 11:25 | AI Tech Spotlight 1 |
| 11:40 | KEYNOTE 2 <i>Strengthening the Takaful Value Chain: Digital Underwriting, Claims and Distribution</i> Alex Siew , Chief Technology and Operations Officer, FWD Takaful Berhad |
| 12:05 | AI Tech Spotlight 2 |
| 12:20 | KEYNOTE 3 <i>Shariah and Technology: Finding the Balance in AI-Driven</i> Dr. Zaharuddin Abd Rahman , Chief Executive Officer, Elzar Shariah Solution |

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|-------|---|
| 12:45 | AI Tech Spotlight 3 Ragunath 'Pak Joe' Murthy , Founder & Chief Rainmaker, reAlnmaker |
| 13:00 | Lunch Break, Networking |
| 14:30 | PANEL 2 <i>AI in Takaful: Powering Smarter Business, Empowering Ethical Customer Experiences</i> Moderator Ruslena Ramli , Former Director, Digital Finance and Islamic Digital Economy, Malaysia Digital Economy Corporation (MDEC) Speakers <ul style="list-style-type: none"> • Ts. Haszeli, Head of Software and Application, Takaful Malaysia • Yurivanno Gani, Chief Executive Officer, Asuransi Takaful Keluarga & Executive Committee for Digital and Life Insurance, Indonesia Sharia Insurance Association • Shazy Noorazman, Chief Executive Officer, Ouch! |
| 15:30 | KEYNOTE 4 <i>Customer-First Takaful: Experience Transformation Through Automation and Analytics</i> Khairul Sharill , Head of Kaotim, Kaotim by Takaful Malaysia |
| 15:55 | AI Tech Spotlight 4 |
| 16:10 | KEYNOTE 5 <i>Charting the Future of AI in Takaful: Risk, Regulation & Responsible Innovation</i> |
| 16:35 | Dialogue over Tea: <i>What's Next for Digital Takaful?</i> Ragunath 'Pak Joe' Murthy , Founder & Chief Rainmaker, reAlnmaker |
| 16:50 | Closing Remarks |

Skill-Lyft maintains the right to amend the content, speakers and schedule as deemed most beneficial for the conference.

WHO SHOULD ATTEND



- ✓ **C-Suite Executives**
CEOs, CTOs, CIOs, CMOs and other senior leaders driving strategy and innovation.
- ✓ **Shariah Advisors & Islamic Finance Scholars**
Contributing to the governance, ethical alignment and advancement of Shariah-compliant financial services.
- ✓ **Regulatory Bodies**
Policymakers involved in supervision and regulation.
- ✓ **FinTech Innovator & Technology Provider**
Building the next generation of digital solutions in the Takaful ecosystem.
- ✓ **Risk, Compliance, Product & Digital Transformation Professionals**
Involved in strategic change, operational excellence and governance within Takaful institutions.
- ✓ **Academics & Researchers**
With a focus on Islamic finance, digital transformation, AI ethics, or insurance innovation.
- ✓ **Agents & Field Consultants**
Actively engaging with customers and bringing digital models to life on the ground.

*Expected turnout: 75-100 attendees

CONFERENCE PASS

Local Delegates

Standard Pass
RM1,490

Group Pass
RM1,290
*minimum 3 participants

Early Bird Pass
RM990
*until 30th September

International Delegates

Standard Pass
SGD500

Group Pass
SGD430
*minimum 3 participants

Early Bird Pass
SGD330
*until 30th September

How to Register

STEP 1

Click the registration link [HERE](#) or scan the QR code below and complete the online form.



STEP 2

We'll review your submission and email the relevant documents:

- If applying for HRD Corp grant: You'll receive supporting documents to complete your grant application.
- If not applying for grant: You'll receive an invoice for direct payment.

Need help or have questions?
Reach out to us at registration@skill-lyft.com



IMPORTANT NOTES

1. Above fees are per delegate & inclusive of 8% SST.
2. Group registration is only for 3 delegates and above.
3. This conference is registered and approved by Human Resource Development Corporation (HRD Corp) under HRD Corp Claimable Course (SBL-KHAS) Scheme.
4. Maximum HRD Corp claimable amount is RM1,750/pax/day for Employer-Specific Course.

Maximise Your Brand's Impact at DTCKL2025

Position your brand at the forefront of Southeast Asia's digital Takaful movement. Our exclusive sponsorship packages are designed to deliver targeted exposure, meaningful engagement and long-term value.



SPONSORSHIP OPPORTUNITIES

YOUR BENEFITS

| | PLATINUM RM30,000 | GOLD RM20,000 | SILVER RM10,000 |
|---|----------------------|------------------|--------------------|
| Complimentary Conference Passes | 9 passes | 6 passes | 3 passes |
| Speaking Opportunity Keynote or panel session | 1 slot | Not included | Not included |
| Branding & Visibility Logo featured in: • Digital ads • Email campaigns • DTCKL2025 landing page • Event buntings & backdrops | ✓ | ✓ | ✓ |
| Priority Logo Placement Featured prominently on all event visuals (top-tier placement) | ✓ | Not included | Not included |
| Conference Guide Advertisement Full-colour ad in printed event booklet | 1 full page | Not included | Not included |
| On-stage Acknowledgment Verbal mention during Opening Remarks | ✓ | ✓ | ✓ |
| Social Media Exposure Dedicated sponsor post on: • LinkedIn • Instagram | ✓ | ✓ | ✓ |
| Promotional Insert 1 brochure placed in delegate welcome kits | ✓ | ✓ | ✓ |
| Post-Event Recognition Featured in recap content, videos, and highlight montage across YouTube, LinkedIn & Instagram | ✓ | ✓ | ✓ |

Sponsorship Booking Procedure

- 1** Please register your interest by emailing us at registration@skill-lyft.com. Our team will follow up with the sponsorship form and next steps.
- 2** **Important Note on Bookings**
Skill-Lyft reserves the right to cancel or withdraw any sponsorship booking at its discretion. Should this occur, a full refund of all payments made will be issued without interest or liability. All decisions by Skill-Lyft are final and non-negotiable.
- 3** **Payment Instructions**
All sponsorship fees should be made to the following account:

Hong Leong Islamic Bank Berhad
Bank Address : No. 5, Jalan P16, Presint 16, 62150 Putrajaya,
Wilayah Persekutuan Putrajaya, Malaysia

Account Name : **Skill Lyft (M) Sdn Bhd**
Account No. : 363-01-08956-6
Swift Code / BIC : HLIBMYKL
- 4** **Need Assistance?**
We're here to help. Email us at registration@skill-lyft.com for any questions or support.

ABOUT THE VENUE

SUNWAY PUTRA HOTEL

Perched in the heart of Malaysia's vibrant capital, the 5-star Sunway Putra Hotel is an iconic venue known for its world-class amenities and luxurious ambiance.

With stunning city views and state-of-the-art facilities, this venue offers an ideal setting for learning, networking and inspiration.

Conveniently located near public transport and top attractions, attendees can experience both the high-energy conference and the rich culture of Kuala Lumpur.





Powering Malaysia's First Digital Takaful Conference

Skill-Lyft is a Kuala Lumpur-based learning and development company known for curating high-impact conferences, public workshops and customized in-house programs across Malaysia.

With a strong focus on **digital transformation, innovation and professional growth**, Skill-Lyft empowers industry leaders through insightful, relevant and action-oriented learning experiences.

Skill-Lyft track record includes organizing the **Digital Marketing Conference Kuala Lumpur (DMCKL2024 & DMCKL2025)** featuring 40 global industry-leading speakers from Google, LinkedIn, Amazon, DHL, Kimberly-Clark, and more, attracting nearly 200 delegates from Malaysia and Southeast Asia.

Skill-Lyft have also delivered impactful upskilling programs such as Digital Banking, AI-Powered Digital Marketing, Digital Supply Chain, AI Cybersecurity, AMLA, Data Analytics, and many more, trusted by professionals across sectors.

DTCKL2025 marks Skill-Lyft expansion into the Islamic finance and insurtech space, reflecting our continued commitment to enabling growth through future-ready, purpose-driven platforms.



Empowering Skills, Elevating Careers

Skill Lyft (M) Sdn. Bhd. is a registered Training Provider with Human Resource Development Corporation (HRD Corp).



For more information / enquiries, please contact:

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