

Takaful Masterclass Series : **DESIGNING FAMILY TAKAFUL PRODUCTS WITH INTEGRITY**



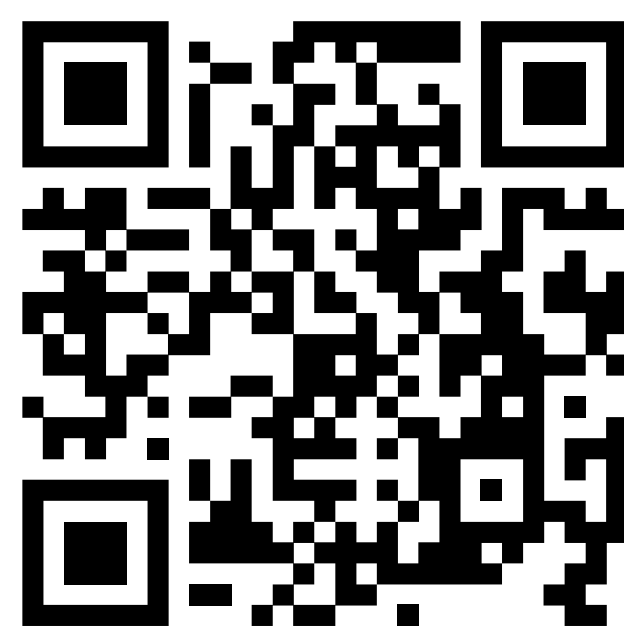
Mrs. Sharifah Zarina Syed Osman
Principal of SZO Advisory Services;
Former Chief Product Officer



Mohamad Khairul Daim Ahmad Shamsuri
Senior Partner, Ashraf & Partners

25 & 26 November | 9:00am - 5:00pm

Venue: ASAS Office, Kuala Lumpur



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Programme Overview:

This two-day Masterclass takes participants on a practical journey from idea to implementation — uncovering the legal, regulatory, Shariah and market dimensions of takaful product design, and culminating in an interactive session exploring real-world product challenges guided by industry experts.

Learning Outcomes:

- Identify legal & Shariah requirements in product design
- Apply Takaful Operational Framework & Introduction of New Product policy documents compliance in practice
- Adopt market-driven product philosophy (needs-based, VBIT, customer-centricity)
- Experience a hands-on case study in product development

Who should attend:

- ASAS CSA / CSP learners and graduates
- Shariah advisors
- Takaful practitioners across functions: legal, compliance, product, operations, actuarial
- Anyone who is interested to immerse themselves in takaful product development

Association of Shariah Advisors in Islamic Finance Malaysia (ASAS)

Block B4-3-1, Solaris Dutamas, Jalan Dutamas 1, 50480 Kuala Lumpur

Attn : Mr Muhammad Haziq
Email : event@asas.my
Phone : +603 - 6203 4643 / +6019 - 617 6203
Fax : +603 - 6203 4643

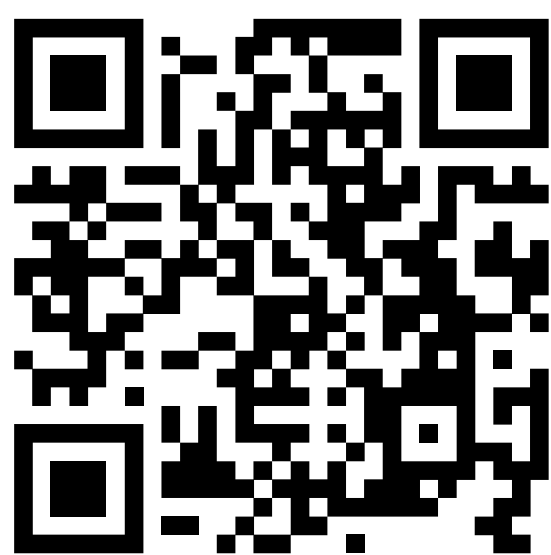
Topics:

- **Legal & Shariah Foundations in Product Development**
Learn how IFSA 2013, BNM policies and Shariah principles shape every takaful product.
- **TOF & INP: From Guideline to Practice**
Demystifying the regulator's expectations and what makes product approval succeed.
- **Product Philosophy & VBIT**
Discover how customer needs and value-based intermediation inspire meaningful solutions.
- **Product Development Process**
From idea to launch - see how governance, compliance and market fit come together.
- **Case Study: Designing for Emerging Needs**
Apply your knowledge by crafting solutions for real-world takaful challenges.
- **Hands-On Product Design Exercise**
Work in teams to design, refine, and test practical product prototypes.
- **Product Showcases & Expert Feedback**
Present your product ideas and gain real-time insights from industry experts.

Normal Price:
RM2,500.00

2025 Promotional Price:
RM2,000.00

2026 Sessions coming soon



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