

corporate social responsibility

The MNRB Group is conscious of its commitment to all stakeholders and endeavors to operate ethically, financially and in a socially responsible manner. We shall pursue opportunities whilst taking into consideration our social obligations.

We view CSR as an investment in a strategic asset in the long term and strive for a balanced approach. The Group is committed to giving back to society and at the same time achieving our business objectives.



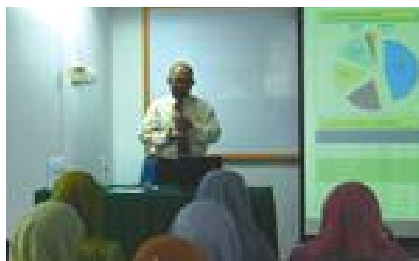
The Group CSR activities focus on three core areas namely, the Workplace, Marketplace and Community & Environment.

Workplace

Directors and Senior Management Training

Since the repealed of the Continuing Education Programme (CEP) effective 1 January 2005, MNRB has never ignored the needs of its Board of Directors to be equally equipped with the knowledge especially in areas that aids Directors in their discharge of duties as Directors.

MNRB has been organising training for its Directors since 2005 and also sent them for public programmes as and when necessary. In 2007 MNRB had organised the training for Directors entitled "ACTUARIAL RESERVING : A PROFESSIONAL APPROACH TO UNCERTAINTY", which was held at Berjaya Langkawi Beach and Spa Resort, Langkawi, Kedah.



11 April, 1 – 2 August 2007 & 11 January 2008 Quarterly President's Briefing

The Quarterly President's Briefing was conducted in two sessions. The morning session was held for managers and above; and the second session was held for the rest of *warga IKHLAS* (executives and below). During these sessions, the President spoke solely on matters pertaining to the management, IKHLAS values and financial updates.

29 June – 1 July 2007 Annual Family Outing – Silver Jubilee Celebration

The 25th Malaysian Re's Annual Family Outing was held at the Sofitel Palm Resort, Johor Bahru with the participation of over 600 staff and family members. With the theme "sports with style" this time around, the ACE team emerged as the Overall Winner. The Rhythmic "Teh Tarik" Competition was the most "talk-about" event.



10 July 2007 Takaful IKHLAS Internal Communications Programme

Initiated by the Corporate Planning & Corporate Communications Department, the competition centered around the theme "Creative, Innovative and FUN" was open to all executives and administrative support staff. The first campaign entitled "Proposed Cost Cutting Measures"; and the template was made available in the Company's intranet. For this competition, two Nokia 6070 handphones were awarded for the best two proposals.



6 August – 3 September 2007 & 7 December 2007 – 7 January 2008 Sudoku Puzzle Contest

The Sudoku Puzzle Contest, a twice a year activity, is very popular among employees of MNRB and Malaysian Re. The objective of this contest is to nurture critical-thinking individuals and challenge the creative minds.



5 September 2007 Care For The Eye

Towards promoting a healthy and safe working environment, MNRB in collaboration with Optimax Laser Eye Centre organised a

programme called "Care For The Eye". The objective of this programme was to educate the employees on the importance of eye care as many were neglecting their annual eye check. All employees were given a free eye test on general prescription and general eye care advice. Brochures on eye diseases were also distributed during the programme.



25 October 2007 Takaful IKHLAS Raya Open House 2007

The "Aidilfitri" celebration was a joyous celebration at Takaful IKHLAS. A "Raya" Open House was organised for all *warga IKHLAS* and agents at Bangunan Takaful IKHLAS in Petaling Jaya.



6 November 2007 Syawal Nan Ceria

A special "Hari Raya" gathering was organised to foster camaraderie among the staff. The festive celebration was also shared with 60 children from Majlis Kanser Nasional (MAKNA) and Rumah Anak Yatim, Kuang. The Company brought smiles to the children by entertaining them with a magic show, mug painting activity and performance by the Malaysian artist, Waheeda. The Group Chairman did the honour by distributing to each child "duit raya" and a food hamper.



15 – 17 February 2008
Takaful IKHLAS Family Day 2007

The Takaful IKHLAS Family Day attracted more than 300 Takaful IKHLAS staff and their family members. Amongst the interesting activities held was the “Arabian Nights” themed dinner. Majority of those present were garbed in “jubah” and Middle East attire in accordance with the theme. Yet, the most awaited highlight of the night was the Lucky Draw. Over 100 attractive gifts including electronic appliances won by the lucky staff. In addition, whilst enjoying the appetising food, the guests were entertained with performances from Nazri and Musli Ramlee, singers previously from the nasyid group *Raihan*. Not forgetting our very own Takaful IKHLAS nasyid group Al-Ikhlās, put on a very good performance.



18 – 19 February & 12 – 13 March 2008
Staff Breakaway

The Staff Breakaway program was designed to explore further the concept of team building and team synergy for organisation to get maximum results from everybody. It also creates the true meaning of working together as a team while maintaining interdependency among the individuals. It is also hoped that upon completion of the Staff Breakaway, employees will be able to provide quality service as a team, appreciate diversity and working in teams on top of enhancing the relationship among the team members.



18 February – 30 March 2008
Well Women Campaign

MNRB is very concerned on the health and wellbeing of its staff regardless male or female. MNRB Group recently organised a “Well Women Campaign” as part of the activities of their Corporate Social Responsibility program. The program offered a complimentary health check-up to detect any signs of major female illnesses. The free check-up was conducted at the Premier Screening and Wellness Centre, Ampang Puteri Specialist Hospital in Ampang. Staff were encouraged to participate in this health check-up in view that these complimentary health check-up was a rare opportunity. In conjunction with the campaign, a wellness doctor was invited to deliver a talk entitled, “Well Women Health” and was held at both Bangunan Malaysian Re and Bangunan Takaful IKHLAS.



26 – 27 February 2008
All About Supplements

For the third time, MNRB collaborated with CCM Pharmaceuticals to organise a health talk for all employees of MNRB Group. Employees also took the opportunity to purchase health supplement products at a special price. This privilege was also extended to all tenants of Bangunan Malaysian Re. This programme will indirectly help to educate employees on all aspects on health apart from developing a preventive educational programme.

Marketplace

Market Training Programmes

MNRB is conscious of its commitment to all stakeholders in particular the insurance industry. In its commitment to instill a higher degree of professionalism in the industry by developing its greatest asset – the human capital – MNRB would identify, organise and offer training programmes to the industry. More than ten (10) market training courses had been organised in 2007. These include Annual Programme for Insurance Executives Development, which covers four classes of insurance and outdoor training programme.

In addition, MNRB also provides sponsorship to selected associations, which provide training to the industry.



21 April 2007
Takaful IKHLAS Friendly Bowling Game

Takaful IKHLAS’s Financial Institutions Department organised a friendly bowling game with the marketing staff of Malaysia Building Society Berhad (MBSB) and Bank Rakyat branches around Klang Valley. The event which was held at Cosmic Bowl in Mid Valley was to instill good working relationship among the staff of the said financial institutions.



19 – 22 July 2007
Malaysian Re's Marketing Seminar

The Business Units of Malaysian Re organised a market seminar in Bandung, Indonesia. A total of 44 participants from the domestic insurance companies including Malaysian Re's staff attended the seminar. The theme of the seminar was *"Mind Mastery – Peak Performance and Success Skill"*. The seminar also helped to foster a closer relationship between participants, comprising underwriters from the local insurance industry.



7 – 8 September 2007
Malaysian Energy Risks Consortium (MERIC) & Malaysian Aviation Pool (MAP) Seminar 2007

The aim of this annual seminar was to bring together the various groups underwriting both the oil & gas risks as well as aviation risks. It also provides a common platform to better appreciate the underwriting of such specialised classes of business as seen from the different perspectives of these stakeholders. A total of 30 participants attended this seminar.



15 March 2008
Malaysian Re Empowering & Developing Stars Amongst The Insurance Personnel

In light of promoting a healthy lifestyle amongst the insurance industry personnel, Malaysian Re had organised a Futsal Clinic for the employees of the insurance industry. 75 participants took part in this sport clinic which is part of the Company's CSR programme. It is hoped that event such as this would be able to create awareness or promote a healthy lifestyle and also further enhance the relationship of Malaysian Re's employees and its business contacts in the insurance industry.

Community & Environment



20 – 29 April 2007
MSAM 2007 – Another Sweet Memory

The MNRB Group once again participated in the eighth Minggu Saham Amanah Malaysia (MSAM) which was held from 20 – 29 April 2007 at the Padang MPK 2, Kuantan, Pahang Darul Makmur. MNRB Group has been a firm supporter of MSAM since its inception in 2000. MSAM has the ability to educate Malaysians on the importance of smart investment and financial planning. The MNRB Group is proud to be associated with this event and its noble initiatives, and will continue to lend our support to make it successful.

Apart from that, Takaful IKHLAS had leveraged on the participation in this event, with the launch of IKHLAS Capital Investment-Linked Takaful and IKHLAS Premier Investment-Linked Takaful. The two products were officially launched by the Prime Minister Y.A.B. Datuk Seri Abdullah Ahmad Badawi. At the same event, Takaful IKHLAS also took the opportunity to introduce an individual protection plan named, *"IKHLAS Wanita Takaful"* to the public via a complementary seminar themed *"You Are A Special Woman"*, which was held at the MS Garden Hotel. During the seminar, participants had the opportunity to be briefed by medical specialists/O&G (obstetrician & gynaecology) doctors who shared tips and advice on medical issues as well as personal protection.

Takaful IKHLAS also sponsored 5,000 Berita Harian newspapers, which were distributed at the main entrance as well as the sponsorship of a surau site at the MSAM 2007 location for the benefit of the public.



23 May 2007
MNRB Awarded 40 Scholarships

MNRB Scholarship Fund, which was established by MNRB in 1998, had awarded 14 scholarships to qualified Malaysians to pursue their academic studies in various fields. For the first time, the MNRB Scholarship Fund granted 12 scholarships to candidates who are pursuing, on a part time basis, the *"Diploma of the Malaysian Insurance Institute (DMII)"*. 14 scholarships were additionally given to candidates undertaking the *"Associateship of the Malaysian Insurance Institute (AMII)"* at the Malaysian Insurance Institute (MII). This scholarship award reflects MNRB's commitment to develop human potential. MNRB hope that this effort would develop more professionals in the Insurance and Takaful industries.



31 August 2007
50th National Day Celebration 2007

Takaful IKHLAS staff's involvement in the march-past during the 50th National Day celebration was something to be proud of. With their spirit and commitment shown by each and every one of *warga IKHLAS*, who willingly attended each daily training session, displayed their high level of dedication and discipline. Under the supervision of Zazali Mohd Yatim and Mohd Izham, the march-past was a success! Congratulations to all *warga IKHLAS* who were involved. You did us proud!



4 October 2007
MNRB Shares The Spirit Of Ramadhan With The Underprivileged

In continuing the tradition of organising charitable activities, MNRB with Malaysian Re, MNRB Retakaful and Malaysian Re Dubai, start off the festive seasons with a good cause by sharing the spirit of the holy month of "Ramadhan Al-Mubarak" with 50 orphanages from Rumah Amal Limpahan Kasih, Puchong, Selangor Darul Ehsan. Employees of MNRB and Malaysian Re used the opportunity to do their bit by giving cash donations and clothes to the children.



9 October 2007
Takaful IKHLAS visit to Pusat Perlindungan PERNIM

Coinciding with the fasting month of Ramadan Al-Mubarak, Takaful IKHLAS organised a visit to Pusat Perlindungan PERNIM, a shelter for neglected orphans suffering from HIV/AIDS. Located in Kampung Cheras Baru, Kuala Lumpur, the visit was warmly welcomed with the laughter and antics of the children at the shelter. The Founder and Chairman of the shelter, Hajah Norlina Alawi has sacrificed time and money to ensure that those unfortunate children attain sufficient love and shelter after being abandoned by their own kin.

26 October 2007
News from Up-North

As many as 30 students were just about to get some sleep after having concluded their "Taddarus Al-Quran" session ran saving their lives when their school, Sekolah Pengajian Islam Pondok Bandar Hilir, Teloi Kedah caught fire. Following the tragedy, Takaful IKHLAS's Northern Regional Office together with Agency Development Department contributed in terms of manpower and also cash donations collected from all *warga IKHLAS*. The donation amounting to RM1,880.00 was presented to the school by Hazzrie Abu Bakar, the Northern Regional Office Marketing Manager. The thoughtfulness and sincerity of all *warga IKHLAS* and assistance from the TISB agency force was truly appreciated.

30 – 31 October 2007
PNB Group Q-Day

As part of MNRB's continuous support to the quality initiatives of PNB, the MNRB Group participated in the Quality Day 2007. As in the previous years, the event served as a networking platform for knowledge sharing on quality achievement and initiatives among the PNB Group of Companies. The event held at the Sime Darby Convention Centre was officiated by Y. Bhg. Tan Sri Dato' Seri Ahmad Sarji Abdul Hamid and Y. Bhg. Tan Sri Dato' Hamad Kama Piah Che Othman, the Chairman and President & Group Chief Executive Officer of PNB, respectively. Under the "Synergy Towards Business Excellence" theme, MNRB had chosen to highlight its synergistic strategies in providing Islamic financial protection services as its booth's main exhibits.



4 November 2007
Festive Cheers For The Underprivileged With The Employees Of MNRB Group

As a caring corporate citizen, MNRB has pledged in giving back to the community by organising charitable activities. In doing so, MNRB and Malaysian Re, shared the joy of "Deepavali" with 34 orphanages and poor children from the "Tara Bhavan Home". The children, aged between 3 to 17 years old, were treated to a shopping spree at "Kamdar" and "Bata" along Jalan Tuanku Abdul Rahman and later had lunch together with the Management and staff of MNRB and Malaysian Re. Each child was also presented with cash donation and a food hamper. Employees of MNRB and Malaysian Re did their part by giving cash donations and clothes to the children.



19 December 2007
MNRB & Malaysian Re Bring Festive Joy To Rumah Shalom

MNRB & Malaysian Re ended the festive seasons this year with love, attention and joy of Christmas with 30 underprivileged children from Rumah Shalom, Puchong, Selangor. Rumah Shalom provides shelter to neglected children especially those who are from broken homes. These children gathered for an evening of fun and sharing with the volunteers from both companies. During the visit, the children were treated to fun and games with "Santa". In the spirit of Christmas, the children also showed their hidden talent by serenading Christmas song. Each child was given cash donation and a food hamper. In response to the needs of the Home, MNRB presented a cheque of RM2,500.



12 January 2008
Gotong Royong in Maran

Takaful IKHLAS and the East Coast Agency Force, from Pahang in particular, together with staff from Malaysian Parliament, UiTM and Pos Malaysia participated in a "clean-up" or "gotong-royong" programme at Seberang Chenor, Maran, Pahang Darul Makmur. The event was to provide assistance to the flood victims; by cleaning up the mosques, schools

and other sites in the flood-struck area. Takaful IKHLAS also donated several items including carpet replacement, prayer mats and copies of *Al-Quran* for the mosques and school bags for the children whose homes and belongings were destroyed in the flood.



February 2008
MNRB & Malaysian Re Show Their Love To The Old Folks

The Group starts off the New Year by sharing the joy of "Gong Xi Fa Chai" with 50 residents of the Ampang Old Folk Home. In response to the needs of the Home, MNRB and Malaysian Re contributed monetary donation and food hampers to all the residents.



13 February 2008
Saving Another Life

"MNRB Blood Donation Drive" which was held in collaboration with National Blood Centre (NBC) received an overwhelming response from all employees within the Group and tenants of Bangunan Malaysian Re. A total of 109 donors came forward to show their support.

23 March 2008
PNB Annual Sports Carnival

The launching of the PNB Annual Sports Carnival by Y. Bhg. Tan Sri Ahmad Sarji Abdul Hamid, PNB Chairman was held at Bayuemas Indoor Bowls Stadium, Pandamaran, Klang. Being part of the Group, MNRB participated in the Lawn Bowl Tournament organised by PNB. All Group of Companies were requested to host at least one event for the Carnival and we, through our Sports Club, hosted the futsal tournament.



25 – 27 March 2008
It's The Heart That Matters

MNRB once again collaborated with the Heart Foundation of Malaysia in organising the third "Healthy Heart Awareness Campaign". During this event, MNRB contributed RM10,000.00 to the Foundation. The campaign, which include a Health Screening and Talk, was to educate employees on all aspects of heart disease. The employees were given free screening for blood pressure, Body Mass Index, blood test for glucose and cholesterol and also health counseling. A cardiologist from National Heart Institute, conducted the health talk on general heart well being.