



# Speakers



**Dr Mohamed Rafick Khan**  
Chief Executive Officer  
Munich RE (Malaysia)

Dr Rafick is the CEO of Munich Re Retakaful (MRR) and has been with Munich Re since 2008. His initial background was in the field of medical services and has been in the Malaysian insurance industry since 1999. His experience is largely in medical underwriting and claims. His exposure in medicine, disability, reinsurance and direct insurance in the region has helped various stake holders in the insurance industry in achieving a sustainable relationship between policyholders and insurance companies.

He is an active community member and supports various community related functions in management. He sits on board of several NGO's and Joint Management Bodies and leads VICTIMS Malaysia, i.e. an organization that helps victims of abandoned housing projects. He is actively pushing for a legal framework to ensure that developers have strong financial capacity so as to prevent abandoned housing projects. In Jan 2009 he was honored by The New Straits Times as one of the "Heroes 2008" for his contribution to the community during the landslide tragedy in Bukit Antarabangsa, Malaysia. Dr Rafick is contactable always via his email [drorafick@munichre.com](mailto:drorafick@munichre.com) or his mobile phone +6012 221 8956.



**Dr Akhtarzaite Abdul Aziz**  
Chairperson - Shariah Committee  
Great Eastern Takaful Berhad

Asst Prof Dr Akhtarzaite Abdul Aziz was appointed as Shariah Committee of Great Eastern Takaful Berhad in November 2010 and was appointed as the Shariah Committee Chairman in October 2016. She also serves as a member of the Shariah Committee of Standard Chartered Saadiq Malaysia and Malaysia Building Society Berhad (MBSB). She received her education at the International Islamic University Malaysia (IIUM), Kuala Lumpur, where she obtained her LLB (1994) and LLBs (Shariah) (1995), and subsequently, her Masters and PhD in Fiqh and Usul Fiqh in 2000 and 2005. Asst Prof Dr Akhtarzaite was a Shariah Committee member of EONCAP Islamic Bank Berhad (2005–2011), Working Committee of IIUM Institute of Islamic Banking and Finance (IiIBF), Module writer for Islamic Capital Market Graduate Training Scheme (ICMGTS) Securities Commission Malaysia, committee member (Treasurer) — Association of Shariah Advisors in Islamic Finance (ASAS) and a moderator for IBFIM Fundamental Certificate in Islamic Banking and Finance.



**Yahya Adnan Ahmad**  
Chief Executive Officer  
HSBC Amanah Takaful (Malaysia) Berhad

Yahya Adnan Ahmad is an experienced life insurance & Takaful professional with 30 years exposure in the field in South and South East Asia. A graduate of Dartmouth College, New Hampshire, he is an actuary by training and has been involved with Takaful businesses since 2006.

He is currently the Chief Executive Officer of HSBC Amanah Takaful (Malaysia) Berhad. He is married with two children and resides in Kuala Lumpur, Malaysia.



**Anita Menon**  
Chief Risk Officer  
Prudential BSN Takaful

Anita Menon was appointed as Chief Risk Officer of Prudential BSN Takaful in May 2012. She is responsible for the Risk, Compliance, Legal, Company Secretarial and Government Relations functions and provides functional oversight to the Shariah team as well on Shariah Risk matters. Additionally, Anita is leading the implementation of the Life Policy Programme across PruBSN. Prior to joining Prudential, Anita served at KPMG Malaysia for 12 years and was a Partner and Head of Financial Risk Management and Strategic Management Services. She was also a member of KPMG's Global Islamic Finance and Investments Group and led the Islamic Finance practice in Advisory for Malaysia, a role which involved providing advisory services in markets such as Indonesia, the Middle East and Malaysia. Anita holds a Bachelor of Science (Hons) degree from UPM and an MBA from the University of Nottingham, UK.



**Chia Hock Lai**  
President  
Singapore Fintech Association, Singapore

Chia Hock Lai is passionate about how technology is disrupting the way financial services are being delivered to consumers and businesses, and in the process making the financial system more efficient and inclusive. Hock Lai has 18 years of experience in the financial industry, having performed roles in both business and technology. He graduated from the National University of Singapore (Real Estate), Nanyang Technological University (Infocomm Technology) and Nanyang Polytechnic (Fund Management & Administration). Besides being the founding president of the Singapore FinTech Association, he is also a Fellow of the Singapore University of Social Science, advisor to FinTech Startups and mentor to student FinTech projects.



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**Khairul Nizam**  
Chief Executive Officer  
Finance Accreditation Agency

Khairul Nizam is Chief Executive Officer of Finance Accreditation Agency (FAA), based in Kuala Lumpur, Malaysia. Established and supported by Central Bank of Malaysia and Securities Commission Malaysia, FAA provides independent accreditation and quality assurance services on academic, learning and training programs relating to finance as well as accreditation and competency assessment services for finance professionals – to support human capital development for the international finance industry. Khairul was previously Deputy Secretary General of Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI), (AAOIFI) – the international organisation responsible for development and issuance of standards on Shariah, accounting, auditing, ethics and governance for the global Islamic finance industry. Khairul served AAOIFI, based in Manama, Bahrain, for over 10 years in various positions.

Prior to AAOIFI, Khairul was with Malaysia's largest financial services group for over 10 years, and was Head of Islamic Banking in the group's offshore banking arm. He also served in various areas of the group's operations, including corporate banking, auditing, and international banking. Khairul Nizam graduated from the University of Nottingham, United Kingdom, and is a Certified Islamic Professional Accountant (CIPA).



**Liyana Ang**  
Chief Risk Officer  
Berjaya Sampo Insurance Berhad

Liyana Ang has more than 24 years of work experience, about 20 years of which have been focused on the insurance industry. Currently, Liyana is the Chief Risk Officer of Berjaya Sampo Insurance Berhad. Prior to joining Sampo, she was the CRO of Chubb Insurance. She was also the Head of Operational Risk in Etiqa Insurance and Takaful and prior to that, Head of Risk Management in Tune Insurance. Liyana's expertises are enterprise risk management, change management, process improvement and internal audit & risk mitigation.



**Mark Smalley**  
Co-founder & CEO  
Neuroware

Mark Smalley is a highly reputable technologist in the Southeast Asia region. He was the first qualified ASEAN MongoDB Master, where he won an award for his open-source NoSQL Content Management System. Since then, he has spent the past 5 years utterly obsessed with blockchain technology, and how distributed computing systems have the potential to change society for the better. He is currently the founder & CEO of Neuroware.io, where they are developing a range of blockchain solutions aimed to improve efficiency, reduce costs and introduce new business opportunities to organizations throughout the region.



**Dr Mohamed Hadi Abd Hamid**  
Head, Shariah Research and Advisory  
Etiqa Takaful

Dr Mohamed Hadi is currently the Head of Shariah Research and Advisory, overseeing both Etiqa Family Takaful Berhad (EFTB) and Etiqa General Takaful Berhad (EGTB). Dr. Hadi received his LLB (Hons), LLB (Shari'ah) (Hons), Master of Comparative Laws and PhD in Law from International Islamic University Malaysia (IIUM). He was called to the Bar in 2010 as an Advocate & Solicitor in the High Court of Malaya. He spent a short stint as a law lecturer at Ahmad Ibrahim Kulliyah of Laws, IIUM between from 2010 till 2011. Thereafter, he embarked his career in takaful industry in Shariah Division of Etiqa Takaful Berhad (ETB). Throughout his career in Etiqa, he held various Shariah related position such as Head, Shariah Review Management, Head, Shariah Research and Advisory and Secretary, Shariah Committee of EFTB and EGTB. He was instrumental in ensuring adherence to Shariah governance in the conversion and splitting exercise of ETB to EFTB and EGTB, pursuant to the statutory requirements of Islamic Financial Services Act 2013.



**Ronan Diego de Oliveira**  
Global Training Lead  
Tandemic

Ronan uses design to transform people. He is a trainer in design thinking, leadership, and personal performance. Ronan's work includes conducting design thinking and innovation programmes for organisations such as UNICEF, several leading Malaysian telcos, and Singapore Management University. Ronan is experienced in creating, organising, and delivering conferences and retreats internationally. At Tandemic, he organised the world's largest design thinking workshop, with 1,000 participants. Prior to Tandemic, Ronan produced content for e-learning platforms for a leading global publisher.



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**Sharala Axryd**  
Chief Executive Officer  
ASEAN Data Analytics Exchange (ADAX)

Sharala Axryd is leading the data-driven business transformation and driving the benchmark for data science education in the ASEAN region. In her role as Chief Executive Officer of ASEAN Data Analytics Exchange (ADAX), she is actively involved in enabling businesses, governments, academia and professionals to rapidly adopt Data Analytics as a tool to empower decision making and innovation. Further advancing Data Analytics adoption is The Center of Applied Data Science (CADS), ASEAN's first and only one stop platform and center of excellence for Data Science, of which she is the Founder. She was part of the team that brought in The Data Incubator (an American-based data science center) to Malaysia, launched ASEAN's first data science accelerator program in 2015, spearheaded an initiative with the Harvard Business School in Boston to support Malaysia's national agenda to be the hub for Big Data Analytics (BDA) and a new collaboration with Coursera, the online learning hub. Prior to ADAX and CADS, she worked with a diverse set of clients to deliver hands on training through several workshops and trainings on GPRS Performance Analysis and Optimisation. As the Founder and Managing Director of ULearn, Sharala and her team was successful with the Hands On Technology Training (HOTT), eventually evolving to be the first in the industry to develop an Automated Competency Gap Analysis (UrSkillsReporter).



**Syahril Nizam Hasan**  
Chief Risk Officer  
Manulife Insurance Berhad

Syahril Nizam has more than 24 years of experience and was appointed as Chief Risk Officer of Manulife in February 2017. He established the company's maiden operational risk management committee to oversee extensive implementation of operational risk management. In recognition of his excellent leadership and performance, he received the Manulife Asia Staff Excellence Award in FY 2014. He is also a graduate of an internal Manulife Asia future emerging leaders program known as IGNITE in FY 2016. Prior to joining Manulife, Syahril served at Maybank for 5 years primarily in market risk surveillance and operational risk management. He also worked at Bursa Malaysia as Compliance Manager. Syahril is a member of Malaysian Institute of Accountants.



**Syed Ahmad Fuqaha**  
Founder & CEO  
KATSANA Advanced Telematics

Fuqaha is the founder of KATSANA Advanced Telematics. Graduating with a degree in Architecture, he finds himself fascinated in the information technology sector. His stint as the regional manager for a USA-based social networking company led to him founding an IOT startup with a mission to create safer roads in Malaysia. KATSANA is a data company focusing on usage-based insurance and connected cars. Utilising vehicle telematics data and smart phone sensors, KATSANA prediction and gamification engine excels in understanding driver behavior patterns, scoring drivers based on actual risk on the road, and engage drivers to become better. The solution has collected over 1 billion kilometers of travel data, with 62% reduction of risky behaviors and 94% recovery of stolen cars. KATSANA has recently signed landmark MOUs with Allianz Malaysia, Etiqa Insurance, Etiqa Takaful and Axiata to adopt its DriveMark UBI telematics platform.



**Valenzia Yap**  
Chief Executive Officer  
PolicyPal, Singapore

Valenzia is the CEO and Founder of PolicyPal and PolicyPal Network. PolicyPal Singapore is the first graduate from the Monetary of Singapore's (MAS) fintech regulatory sandbox. It is a digital direct insurance broker that enables individuals to buy, manage and optimise their insurance policies. The PolicyPal Network is a non-regulated platform built with the vision of granting millions of unbanked people access to insurance protection by lowering the barriers associated with traditional insurance coverage. It aims to harness the advancements in the field of blockchain technology to bridge the gap between consumers in developing countries and insurance providers by providing a new level of accessibility to the insurance ecosystem. Former sales broker at Allianz, Valenzia feels passionately about making insurance protection simple and accessible to everyone. Upon graduation, she worked as a Risk Assurance Consultant at PwC in London. Valenzia who was recently named to Forbes "30 Under 30" list for Finance and Venture Capital and Fellow at Singapore University of Social Sciences, is a post-graduate with MSc Business Management at Imperial College London and BA Digital Media at University of the Arts London.



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**Winnie Chua**  
Co-Founder & Chief Product Officer  
PolicyStreet

Winnie is the Co-Founder and Chief Product Officer of PolicyStreet. PolicyStreet advances inclusive insurance by becoming Malaysia's first curated insurance marketplace providing demand-led online insurance coverages which are simple to understand, easy to obtain and affordable. PolicyStreet demystifies jargons to present insurance in a layman and entertaining manner and provides continuous series of insurance education to the underserved through online and offline outreach. Winnie's 7 years of insurance industry experience encompasses actuarial roles in data mining, predictive modelling, product development to business roles in financial analytics, impact assessment and stakeholders' management. She was also part of General Insurance Association of Malaysia (PIAM) Young Managers Think Tank committee. She is currently a member of Industry Advisory Council for PayNet, Malaysia's premier payments network and central infrastructure for financial markets. She holds the Bachelors of Actuarial Studies from the Australian National University, Canberra.



**Dr Younes Soualhi**  
Head, Islamic Banking Unit  
ISRA

Dr. Younes is the Head of the Islamic Banking Unit of International Shariah Research Academy (ISRA). He is also in the Shariah Committee of HSBC Amanah Malaysia from 2009 and served as the Chairman of the Committee from 2009 until February 2017. He is actively involved in Islamic Banking and Finance as a lecturer, researcher, trainer and consultant.

Prof Younes is the former Deputy Dean of the IIUM Institute of Islamic Banking and Finance (IIiBF). He is also the Chairman of the Shari'ah Board of Munich Re Takaful Malaysia, member of Shariah board of Bursa Malaysia, and a Shariah advisor at Addengreens Financial Services, Dubai.



**Dr Zaharuddin Abd Rahman**  
Founder & CEO  
Elzar Shariah Solutions

Dr. Zaharuddin Abd Rahman is the Founding CEO of Elzar Shariah Solutions Sdn Bhd, he has served as an Senior Lecturer at the Kulliyah of Economics, International Islamic University Malaysia (IIUM) for 10 years. Currently he is appointed as Shariah Scholar by Bursa Malaysia, also Chairs the Shariah Committee of EXIM Bank, BNP Paribas, ACR Retakaful Bahrain and PUNB Malaysia. He also serves as Shariah committee member of the biggest fund in Malaysia i.e Employees Provident Fund Islamic, BIMB Securities and many others. He is a registered Shariah adviser with Securities Commission of Malaysia & certified Islamic Finance trainer and lecturer by The Markfield Institute of Higher Education, United Kingdom. His has served RHB Islamic as a Senior Shariah Compliance Manager and later on joining Asian Finance Bank as Head of the Shariah Compliance. During this time, he was a Shariah Expert Consultant at the Central Bank of Malaysia. Currently, he has written 20 books and hundreds of articles on Islamic Jurisprudence and Islamic Banking in academic journals and local and international magazines. He obtained his degree from University of Malaya, MA in Shariah from Al-Yarmouk University, Jordan and PHD in Islamic Studies and Finance from University of Wales.



## Associate Partner



The Finance Accreditation Agency (FAA) is responsible for raising the standards and quality of professional learning and development in the financial services industry. As an advocate for the highest quality in internationally benchmarked standards for learning programs, FAA aims to create highly skilled and internationally mobile professionals for the global financial services industry.

FAA is an independent quality assurance and accreditation body supported by Bank Negara Malaysia (Central Bank of Malaysia) and Securities Commission Malaysia. The process of quality assurance practiced by FAA is underpinned by the FAA Technical Committee which comprises a world-class panel of experts and practitioners from the financial services industry and leading academics.