

Takaful Emarat Engages Deloitte to Support Long-Term Growth and Meet Rising Demand for Shariah-Compliant Insurance



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Takaful Emarat, the UAE's first dedicated Shariah-compliant life and health Takaful provider, has announced a strategic collaboration with Deloitte to support the development of a five-year strategic roadmap, as the company responds to growing demand for accessible, digitally enabled Islamic insurance solutions across the UAE.

As the Takaful sector continues to evolve, driven by changing customer expectations, regulatory maturity and increased competition, Takaful Emarat is focused on strengthening its foundations to deliver sustainable growth while enhancing the experience offered to policyholders. The collaboration with Deloitte reflects the company's commitment to building the capabilities required to compete effectively in a fast-changing insurance landscape.

The engagement will focus on defining strategic priorities across key areas including growth and distribution, digital enablement, customer experience, governance and financial sustainability. Together, Takaful Emarat and Deloitte will develop a clear roadmap designed to strengthen operational resilience, improve efficiency and support long-term value creation for policyholders and shareholders.

Commenting on the collaboration, **Mr. Adnan Saba El Aish, CEO of Takaful Emarat**, said: "This engagement represents an important step in strengthening Takaful Emarat's long-term strategy. By working with Deloitte, we are reinforcing our ability to execute with discipline, enhance customer experience and respond effectively to the evolving needs of the UAE's Takaful market."

Mr. Hisham Hammoud, Board Member at Takaful Emarat, added: "This collaboration supports our ambition to build a resilient, well-governed organisation that is positioned for sustainable growth, while remaining fully aligned with Shariah principles and stakeholder expectations."

Mr. Serkan Teker, Partner, Engineering, AI & Data at Deloitte Middle East, said: "Demand for Shariah-compliant life and health protection in the UAE is rising rapidly, alongside expectations for more seamless, digitally enabled insurance experiences. This engagement is designed to help Takaful Emarat strengthen its operating model and technology foundations so it can scale efficiently and deliver a more integrated Takaful experience over the long term."

Mr. Ahmed Shah, Partner, Strategy & Transactions at Deloitte Middle East, commented: "The UAE's Takaful sector is entering a phase where disciplined strategy and execution are critical. Through this collaboration, we are supporting Takaful Emarat in building the capabilities, governance and commercial focus required to compete effectively and meet growing demand for trusted Islamic insurance solutions."

About Takaful Emarat

Takaful Emarat Insurance PSC, established in 2008, is a leading Shariah-compliant Life and Health Takaful Provider in the UAE. Takaful Emarat markets a wide range of individual and corporate life and health Takaful products including protection, savings and investment plans through variety of distribution channels.

For more information, please visit www.takafulemarat.com or contact:
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