

Perundangan Subsidiari di bawah Akta Takaful 1984 pada 31 Disember 2003
Subsidiary Legislation under the Takaful Act 1984 as at 31 December 2003

No. Statut <i>Statute No.</i>				Tajuk <i>Title</i>
P.U. (A) 307/1985	...	...	...	Peraturan-peraturan Takaful (Lebihan Aset dari Liabiliti) 1985 <i>Takaful (Surplus of Assets over Liabilities) Regulations 1985</i>
P.U. (A) 308/1985	...	...	...	Peraturan-peraturan Takaful (Pendaftaran Pengendali-pengendali) 1985 <i>Takaful (Operators Registration) Regulations 1985</i>
P.U. (A) 309/1985	...	...	...	Peraturan-peraturan Takaful (Fee Pendaftaran Tahunan) 1985 <i>Takaful (Annual Registration Fees) Regulations 1985</i>
P.U. (A) 310/1985	...	...	...	Peraturan-peraturan Takaful (Deposit Statutori) 1985 <i>Takaful (Statutory Deposits) Regulations 1985</i>
P.U. (A) 311/1985	...	...	...	Peraturan-peraturan Takaful (Daftar Sijil) 1985 <i>Takaful (Register of Certificates) Regulations 1985</i>
P.U. (A) 312/1985	...	...	...	Peraturan-peraturan Takaful (Mengambil Alih Risiko dan Pemungutan Caruman) 1985 <i>Takaful (Assumption of Risk and Collection of Contribution) Regulations 1985</i>
P.U. (A) 313/1985	...	...	...	Peraturan-peraturan Broker dan Ajuster (Fee Pelesenan) 1985 <i>Brokers and Adjusters (Licensing Fees) Regulations 1985</i>
P.U. (A) 314/1985	...	...	...	Peraturan-peraturan Takaful (Kuasa untuk Mengkompaun) 1985 <i>Takaful (Power to Compound) Regulations 1985</i>
P.U. (A) 315/1985	...	...	...	Peraturan-peraturan Takaful (Bayaran Wang Perpaduan Keluarga) 1985 <i>Takaful (Payment of Family Solidarity Moneys) Regulations 1985</i>
P.U. (A) 337/1990	...	...	...	Peraturan-peraturan Takaful (Pinjaman Ditetapkan) 1990 <i>Takaful (Prescribed Loan) Regulations 1990</i>
P.U. (A) 93/1991	...	...	...	Peraturan-peraturan Takaful (Pinjaman Ditetapkan) 1991 <i>Takaful (Prescribed Loan) Regulations 1991</i>
P.U. (A) 435/1995	...	...	...	Peraturan-peraturan Takaful (Pinjaman Ditetapkan) 1995 <i>Takaful (Prescribed Loan) Regulations 1995</i>

Perundangan Subsidiari di bawah Akta Takaful 1984 pada 31 Disember 2003
Subsidiary Legislation under the Takaful Act 1984 as at 31 December 2003

No. Statut <i>Statute No.</i>				Tajuk <i>Title</i>
P.U. (A) 237/1997	...	...	...	Peraturan-peraturan Takaful (Pinjaman Ditetapkan) 1997 <i>Takaful (Prescribed Loan) Regulations 1997</i>
P.U. (A) 17/2003	...	...	...	Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 <i>Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003</i>

Pengendali Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2003
Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2003

(1) Syarikat Takaful Malaysia Berhad

Tingkat 2, Blok Annex
Menara Tun Razak
Jalan Raja Laut
50746 Kuala Lumpur
Malaysia

Telefon : +603 2693 3211
Telephone
Faksimili : +603 2693 7076
Facsimile
Laman Web : www.takaful-malaysia.com.my
Website
Tarikh Pendaftaran : 29 November 1984
Date of Registration
Pegawai Utama : Dato' Mohd Fadzli bin Yusof
Principal Officer

(2) Takaful Nasional Sdn. Berhad

Aras 14, Bangunan Dato' Zainal
23, Jalan Melaka
50100 Kuala Lumpur
Malaysia

Telefon : +603 2612 5000
Telephone
Faksimili : +603 2698 1010
Facsimile
Laman Web : www.takafulnasional.com.my
Website
Tarikh Pendaftaran : 20 September 1993
Date of Registration
Pegawai Utama : En. Aminuddin bin Md. Desa
Principal Officer

Pengendali Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2003
Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2003

(3) Mayban Takaful Berhad

Aras 15, Menara MaybanLife
Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur
Malaysia

Telefon : +603 2297 3999

Telephone

Faksimili : +603 2283 2277

Facsimile

Laman Web : www.maybank2u.com.my

Website

Tarikh Pendaftaran : 22 Oktober 2001

Date of Registration

Pegawai Utama : En. Mohd. Tarmidzi bin Ahmad Nordin

Principal Officer

(4) Takaful Ikhlas Sdn. Berhad

Tingkat 9, Bangunan Malaysian Re
No. 17, Lorong Dungun
Damansara Heights
Beg Berkunci 11094
50990 Kuala Lumpur
Malaysia

Telefon : +603 2084 1000

Telephone

Faksimili : +603 2093 1192

Facsimile

Laman Web : www.takaful-ikhlas.com.my

Website

Tarikh Pendaftaran : 21 April 2003

Date of Registration

Pegawai Utama : Tuan Haji Syed Moheeb bin Syed Kamarulzaman

Principal Officer

Majlis Pengawasan Syariah di bawah Seksyen 8 Akta Takaful 1984
Shariah Supervisory Council under Section 8 of the Takaful Act 1984

(1) Syarikat Takaful Malaysia Berhad

Pengerusi

Chairman

- (i) Dato' Haji Md. Hashim bin Yahaya

Ahli-ahli

Members

- (ii) Datuk Haji Md. Yunus @ Yunus bin Haji Md. Yatim
(iii) Dato' Sheikh Ghazali bin Haji Abdul Rahman
(iv) Prof. Madya Dr. Ahmad Shahbari @ Sobri bin Salamon
(v) Prof. Madya Dr. Abdullah bin Haji Ibrahim
(vi) Ustaz Mohd. Bakir bin Haji Mansor

(2) Takaful Nasional Sdn. Berhad

Pengerusi

Chairman

- (i) Dato' Seri (Dr) Haji Harussani bin Haji Zakaria

Ahli-ahli

Members

- (ii) Dato' Dr. Mahfodz bin Mohamed
(iii) Dato' Dr. Abdul Monir bin Yaacob
(iv) Prof. Madya Dr. Hailani bin Muji Tahir
(v) Prof. Madya Dr. Abdul Halim bin Muhammed
(vi) Prof. Madya Dr. Mohd. Daud bin Bakar

(3) Mayban Takaful Berhad

Pengerusi

Chairman

- (i) Dato' Haji Hassan bin Haji Ahmad

Ahli-ahli

Members

- (ii) Dato' Haji Md. Hashim bin Yahaya
(iii) Dato' Sheikh Ghazali bin Haji Abdul Rahman
(iv) Dato' Dr. Abdul Monir bin Yaacob
(v) Prof. Madya Dr. Mohd. Daud bin Bakar

Majlis Pengawasan Syariah di bawah Seksyen 8 Akta Takaful 1984
Shariah Supervisory Council under Section 8 of the Takaful Act 1984

(4) Takaful Ikhlas Sdn. Berhad

Pengerusi

Chairman

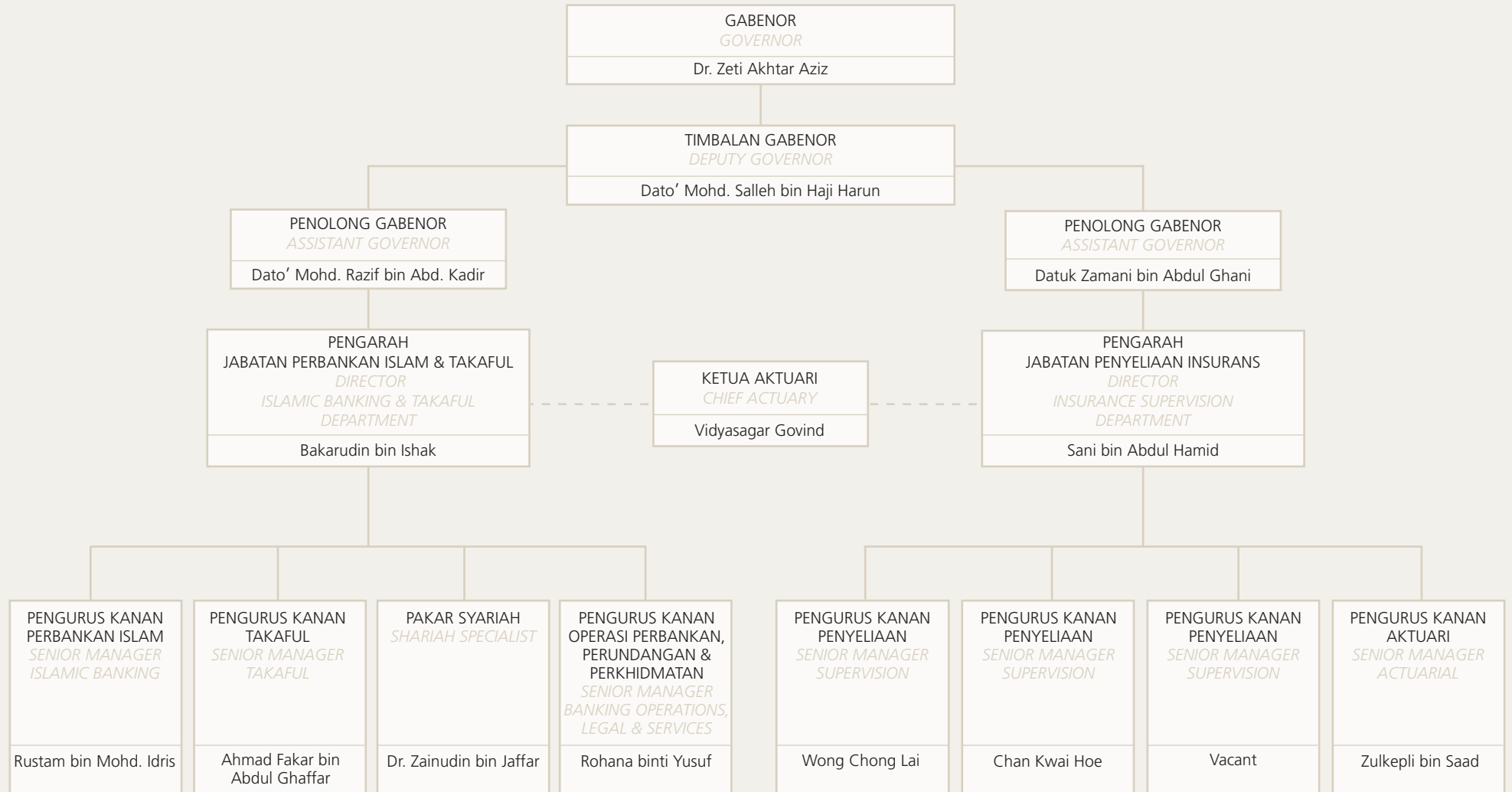
- (i) Dato' Mohd Mokhtar bin Shafii

Ahli-ahli

Members

- (ii) Prof. Madya Dr. Mohd. Ma'sum Billah
(iii) Prof. Madya Dr. Ahmad Hidayat bin Buang
(iv) Tuan Haji Nik Moustpha bin Haji Nik Hassan

**Carta Organisasi: Jabatan Perbankan Islam & Takaful
dan Jabatan Penyeliaan Insurans**
*Organisation Chart: Islamic Banking & Takaful Department
and Insurance Supervision Department*



Pekeliling dan Garis Panduan kepada Industri sepanjang Tahun 2003
Circulars and Guidelines to the Industry during the Year 2003

Tarikh Dikeluarkan <i>Date Issued</i>	Nombor <i>Number</i>	Perkara <i>Subject Matter</i>
PEKELILING <i>CIRCULARS</i>		
20/1/2003	JPIT/1/2003/TO	Saranan Pelan Induk Sektor Kewangan – Pelaksanaan Program Tanda Aras <i>Recommendation under Financial Sector Masterplan – Benchmark Indicators Programme</i>
7/2/2003	JPIT/2/2003/TO	Akta Takaful 1984 – Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 <i>Takaful Act 1984 – Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003</i>
25/2/2003	JPIT/3/2003/TO	Ujian Tekanan yang harus Dijalankan oleh Pengendali-pengendali Takaful <i>Stress Test to be Conducted by Takaful Operators</i>
5/3/2003	JPIT/4/2003/TO	Fi Pendaftaran Tahunan di bawah Seksyen 9 Akta Takaful 1984 dan Peraturan-peraturan Takaful (Fi Pendaftaran Tahunan) 1985 <i>Annual Registration Fees under Section 9 of Takaful Act 1984 and Takaful (Annual Registration Fees) Regulations 1985</i>
5/3/2003	JPIT/5/2003/TO	Deposit di bawah Seksyen 13 Akta Takaful 1984 dan Peraturan-peraturan Takaful (Deposit Statutori) 1985 <i>Deposits under Section 13 of Takaful Act 1984 and Takaful (Statutory Deposits) Regulations 1985</i>
15/4/2003	JPIT/6/2003/TO	Keperluan Perkakasan dan Perisian di bawah Sistem Penyerahan dalam Talian Statistik Takaful <i>Hardware and Software Requirements for Takaful Operators under Takaful Online Submission System</i>
22/4/2003	JPIT/7/2003/TO	Penubuhan Unit Aduan oleh Pengendali Takaful <i>Establishment of Complaints Unit by Takaful Operators</i>
29/4/2003	JPIT/8/2003/TO	Akta Pencegahan Pengubahan Wang Haram 2001 – Perintah Pencegahan Pengubahan Wang Haram (Penggunaan Bahagian IV) (No. 2) 2003 <i>Anti-Money Laundering Act 2001 – Anti-Money Laundering (Invocation of Part IV) (No. 2) Order 2003</i>
12/5/2003	JPIT/9/2003/TO	Penggunaan Perkhidmatan Pihak Luar bagi Aktiviti Sokongan <i>Outsourcing of Support Activities</i>

Pekeliling dan Garis Panduan kepada Industri sepanjang Tahun 2003
Circulars and Guidelines to the Industry during the Year 2003

Tarikh Dikeluarkan <i>Date Issued</i>	Nombor <i>Number</i>	Perkara <i>Subject Matter</i>
4/6/2003	JPIT/10/2003/TO	Surat Pekeliling Mengenai Penubuhan Jawatankuasa Lembaga, Kelayakan Minimum dan Keperluan Latihan untuk Pengarah dan Definisi dan Tanggungjawab Pengarah Bebas <i>Circular on the Establishment of Board Committees, Minimum Qualifications and Training Requirements for Directors and Definition and Responsibilities of Independent Directors</i>
28/6/2003	JPIT/11/2003/TO	Penyerahan Secara Manual Penyata Statistik Pengendali Takaful dan Borang Kaji Selidik IT <i>Manual Submission under Takaful Operators Statistical System and IT Survey</i>
8/8/2003	JPIT/13/2003/TO	Pematuhan Seksyen 25 Akta Takaful 1984 dan Peraturan-peraturan Takaful (Mengambil Alih Risiko dan Pemungutan Caruman) 1985 – Keperluan Berkanun bagi ‘Tunai Sebelum Perlindungan’ <i>Compliance with Section 25 of the Takaful Act 1984 and Takaful (Assumption of Risk and Collection of Contribution) Regulations 1985 – Statutory Requirements of ‘Cash Before Cover’</i>
10/11/2003	JPIT/16/2003/TO	Keperluan Minimum Modal Berbayar untuk Pengendali-pengendali Takaful <i>Minimum Paid-up Capital Requirement for Takaful Operators</i>
19/11/2003	JPIT/15/2003/TO	Pelantikan Pegawai Utama/Pengarah oleh Pengendali Takaful <i>Appointment of Principal Officer/Director by Takaful Operator</i>
21/11/2003	JPIT/18/2003/TO	Sesi Ujian Penerimaan Pengguna (User Acceptance Test) bagi Pengendali-pengendali Takaful di bawah Sistem Penyata Statistik Pengendali Takaful <i>User Acceptance Test for Takaful Operators under Takaful Operators Statistical System</i>
10/12/2003	JPIT/17/2003/TO	Produk-produk Insurans Konvensional <i>Conventional Insurance Products</i>
19/12/2003	JPIT/19/2003/TO	Pengemukakan Penyata Statistik di bawah Sistem Penyata Statistik Pengendali Takaful bagi Suku Tahun Keempat <i>Submission of Fourth Quarter Returns under Takaful Operators Statistical System</i>

Pekeliling dan Garis Panduan kepada Industri sepanjang Tahun 2003
Circulars and Guidelines to the Industry during the Year 2003

Tarikh Dikeluarkan <i>Date Issued</i>	Nombor <i>Number</i>	Perkara <i>Subject Matter</i>
GARIS PANDUAN <i>GUIDELINES</i>		
30/12/2003 	JPIT/GPT 2	Garis Panduan Larangan terhadap Amalan yang Tidak Adil di dalam Perniagaan Takaful <i>Guidelines on Prohibitions against Unfair Practices in Takaful Business</i>
5/12/2003 	JPIT/GPT 3	Garis Panduan mengenai Amalan Penyelesaian Tuntutan <i>Guidelines on Claims Settlement Practices</i>
27/12/2003 	JPIT/GPT 4	Garis Panduan mengenai Amalan Nasihat yang Wajar bagi Perniagaan Takaful Keluarga <i>Guidelines on Proper Advice Practices for Family Takaful Business</i>
27/12/2003 	JPIT/GPT 5	Garis Panduan mengenai Kos Kendalian bagi Perniagaan Takaful Keluarga <i>Guidelines on Operating Costs of Family Takaful Business</i>

Sepintas Lalu Tahun 2003 Year 2003 at a Glance

Berikut adalah senarai peristiwa penting yang berlaku dalam industri takaful pada tahun 2003. Lampiran ini tidak menyenaraikan setiap peristiwa yang berlaku tetapi hanya mencatatkan beberapa peristiwa yang Bank Negara Malaysia memainkan peranan penting.

Listed below are highlights of significant events for the takaful industry in year 2003. The list is not meant to be exhaustive, but aims mainly to enumerate those events in which Bank Negara Malaysia played a significant role.

Januari

January

- JPIT/1/2003/TO – Pekeliling mengenai Saranan Pelan Induk Sektor Kewangan – Pelaksanaan Program Tanda Aras dikeluarkan. Pekeliling ini menetapkan penggunaan program tanda aras sebagai satu kaedah mengukur peningkatan prestasi pengendali takaful. Program tanda aras ini merangkumi aspek ketahanan dan prestasi kewangan dan produktiviti. Ianya dirangka bagi membantu pengendali takaful menjalankan analisis yang terperinci ke atas proses dalaman syarikat, mengenal pasti jurang prestasi, dan memperbaiki serta menjana pengurusan yang aktif dalam menilai prestasi syarikat. .

JPIT/1/2003/TO – Circular on Recommendation under Financial Sector Masterplan – Benchmark Indicators Programme was issued. The circular requires the use of benchmarking exercise as a tool to elevate the performance level of takaful operators. The benchmarking exercise covers various aspects such as financial resilience, financial performance and productivity. It is designed to facilitate takaful operators to undertake detailed analysis on the internal process of the company, identify performance gap and to improve and deliver active management in assessing the company's performance.

- Akta Takaful 1984 - Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 diwartakan pada 16 Januari 2003.

Takaful Act 1984 - Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003 was gazetted on 16 January 2003.

Februari

February

- JPIT/2/2003/TO – Pekeliling mengenai Akta Takaful 1984 – Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 dikeluarkan. Pekeliling ini memaklumkan kepada pengendali takaful mengenai pewartaan perundangan subsidiari baru iaitu Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 yang menetapkan amanah saham Islam, sekuriti hutang swasta secara Islam dan kemudahan pembiayaan secara Islam sebagai pinjaman atau pelaburan dalam atau berkaitan dengan Malaysia seperti yang terkandung dalam perenggan 6 Jadual Pertama Akta Takaful 1984.

JPIT/2/2003/TO – Circular on Takaful Act 1984 – Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003 was issued. The circular informed the takaful operators on the gazetted of Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003, which prescribed Islamic unit trusts, Islamic private debt securities and Islamic financing facilities as loans or investments in or connected with Malaysia for the purpose of paragraph 6 of the First Schedule to the Takaful Act 1984.

- JPIT/3/2003/TO – Pekeliling mengenai Ujian Tekanan yang harus Dijalankan oleh Pengendali-pengendali Takaful dikeluarkan. Pekeliling ini menghendaki pengendali takaful meningkatkan kekerapan ujian tekanan daripada setiap setengah tahun kepada setiap suku tahun bermula suku tahun pertama 2003, mengikut format yang sedia ada.

JPIT/3/2003/TO – Circular on Stress Test to be Conducted by Takaful Operators was issued. The circular requires takaful operators to increase the frequency of conducting a stress test from half yearly to quarterly beginning first quarter 2003, using the existing format.

Sepintas Lalu Tahun 2003
Year 2003 at a Glance

- Mac
March
- JPIT/4/2003/TO – Pekeliling mengenai Fi Pendaftaran Tahunan di bawah Seksyen 9 Akta Takaful 1984 dan Peraturan-peraturan Takaful (Fi Pendaftaran Tahunan) 1985 dikeluarkan. Pengendali takaful dikehendaki menjelaskan fi pendaftaran tahunan seperti yang terkandung dalam Peraturan-peraturan Takaful (Fi Pendaftaran Tahunan) 1985 bagi tahun berikutnya selewat-lewatnya pada 31 Disember setiap tahun bermula tahun 2003.
JPIT/4/2003/TO – Circular on Annual Registration Fees under Section 9 of Takaful Act 1984 and Takaful (Annual Registration Fees) Regulations 1985 was issued. Takaful operators are required to pay annual registration fees as prescribed in Takaful (Annual Registration Fees) Regulations 1985 latest by 31 December each year beginning 2003.
 - JPIT/5/2003/TO – Pekeliling mengenai Deposit di bawah Seksyen 13 Akta Takaful 1984 dan Peraturan-peraturan Takaful (Deposit Statutori) 1985 dikeluarkan. Pekeliling ini menetapkan bahawa deposit statutori hendaklah dalam bentuk wang tunai atau sekuriti yang dinyatakan dalam Jadual Pertama atau kombinasi kedua-duanya; atau waad bank seperti yang dibenarkan di bawah seksyen 14 Akta Takaful 1984.
JPIT/5/2003/TO – Circular on Deposits under Section 13 of Takaful Act 1984 and Takaful (Statutory Deposits) Regulations 1985 was issued. The circular requires that statutory deposit must be in cash or securities as prescribed under First Schedule or combinations of both; or bank covenants under section 14 of the Takaful Act 1984.
- April
April
- JPIT/6/2003/TO – Pekeliling mengenai Keperluan Perkakasan dan Perisian di bawah Sistem Penyerahan Statistik dalam Talian Takaful dikeluarkan. Pekeliling ini menghendaki pengendali takaful menyediakan infrastruktur teknologi maklumat yang diperlukan bagi melaksanakan sistem penyerahan statistik dalam talian takaful.
JPIT/6/2003/TO – Circular on Hardware and Software Requirements for Takaful Operators under Takaful Online Submission System was issued. Takaful operators must equip their infrastructure on information technology as a requirement under the implementation of takaful online submission system.
 - JPIT/7/2003/TO – Pekeliling mengenai Penubuhan Unit Aduan oleh Pengendali Takaful dikeluarkan. Pekeliling ini bertujuan membolehkan pengendalian aduan secara berkesan bagi memperbaiki kelemahan dan meningkatkan mutu perkhidmatan pelanggan pengendali takaful melalui penubuhan unit aduan. Penubuhan unit aduan ini berkuat kuasa 1 Jun 2003.
JPIT/7/2003/TO – Circular on Establishment of Complaint Unit by Takaful Operators was issued. The circular requires the establishment of complaint unit to enable takaful operators to handle their complaints effectively in improving and enhancing the customer service quality. The effective date of the implementation of the complaint unit is by 1 June 2003.
 - Laporan Tahunan Takaful 2002 dikeluarkan.
Release of the Takaful Annual Report 2002.
 - JPIT/8/2003/TO – Pekeliling mengenai Akta Pencegahan Pengubahan Wang Haram 2001 – Perintah Pencegahan Pengubahan Wang Haram (Penggunaan Bahagian IV) (No. 2) 2003 dikeluarkan. Pekeliling ini memaklumkan pewartaan penggunaan seksyen 13, 15, 16, 17, 18, 19, 21, 22, 25, 26, 27 dan 28 Akta Pencegahan Wang Haram 2001 ke atas pengendali takaful.
JPIT/8/2003/TO – Circular on Anti-Money Laundering Act 2001 – Anti-Money Laundering (Invocation of Part IV) (No. 2) Order 2003 was issued. The circular informed the takaful operators on the gazetted of invocation of section 13, 15, 16, 17, 18, 19, 21, 22, 25, 26, 27 and 28 of Anti-Money Laundering Act 2001 on takaful operators.

Sepintas Lalu Tahun 2003
Year 2003 at a Glance

- Mei
May
- JPIT/9/2003/TO – Pekeliling mengenai Penggunaan Perkhidmatan Pihak Luar bagi Aktiviti Sokongan dikeluarkan. Pekeliling ini membenarkan pengendali takaful mendapatkan perkhidmatan pihak luar bagi aktiviti-aktiviti bukan teras daripada pembekal perkhidmatan luaran atau sumber kumpulan yang bertempat di Malaysia tanpa mendapat kelulusan terlebih dahulu daripada Bank Negara Malaysia.
JPIT/9/2003/TO – Circular on Outsourcing of Support Activities was issued. The circular allows takaful operators to outsource their non-core activities from external service providers or their group resources placed in Malaysia, without seeking the prior approval from Bank Negara Malaysia.
- Jun
June
- Sesi Dialog bersama Pegawai Pematuhan Penanggung Insurans dan Pengendali Takaful mengenai Peruntukan di bawah Bahagian IV Akta Pencegahan Pengubahan Wang Haram 2001.
Dialogue Session with Compliance Officer of Insurers and Takaful Operators on the Provisions under Part IV of the Anti-Money Laundering Act 2001.
 - JPIT/10/2003/TO – Pekeliling mengenai Penubuhan Jawatankuasa Lembaga, Kelayakan Minimum dan Keperluan Latihan untuk Pengarah dan Definisi dan Tanggungjawab Pengarah Bebas dikeluarkan. Pekeliling ini bertujuan mengukuhkan tahap urus tadbir korporat dikalangan pengendali takaful.
JPIT/10/2003/TO – Circular on the Establishment of Board Committees, Minimum Qualifications and Training Requirements for Directors and Definition and Responsibilities of Independent Directors was issued. The circular aims to enhance the corporate governance standards of takaful operators.
 - Seminar mengenai Laporan Kedudukan Kewangan untuk Penanggung Insurans Hayat di Bank Negara Malaysia.
Seminar on Understanding of Financial Condition Report for Life Insurance Companies at Bank Negara Malaysia.
 - JPIT/11/2003/TO – Pekeliling mengenai Penyerahan Secara Manual Penyata Statistik Pengendali Takaful dan Borang Kaji Selidik IT dikeluarkan. Pekeliling ini menghendaki pengendali takaful mengemukakan laporan masing-masing dengan menggunakan format sistem penyata statistik pengendali takaful.
JPIT/11/2003/TO – Circular on Manual Submission under Takaful Operator Statistical System and IT Survey was issued. The circular requires takaful operators to submit their report based on the format of takaful operator statistical system.
- Ogos
August
- JPIT/13/2003/TO – Pekeliling mengenai Pematuhan Seksyen 25 Akta Takaful 1984 dan Peraturan-peraturan Takaful (Mengambil Alih Risiko dan Pemungutan Caruman) 1985 – Keperluan Berkanun bagi ‘Tunai Sebelum Perlindungan’ dikeluarkan. Pekeliling ini menghendaki pengendali takaful menggunakan penyata yang disemak semula dalam melaporkan kes ketakpatuhan pada peraturan pengambilalihan risiko dan pemungutan caruman dalam perniagaan takaful motor.
JPIT/13/2003/TO – Circular on Compliance with Section 25 of the Takaful Act 1984 and Takaful (Assumption of Risk and Collection of Contribution) Regulations 1985 – Statutory Requirements of ‘Cash Before Cover’ was issued. The circular requires takaful operators to report on non-compliance with regulations for assumption of risk and collection of contribution in motor takaful business, using the revised returns.
 - Perasmian Program Pendidikan Pengguna untuk Industri Insurans dan Takaful oleh Gabenor di Shangri-La Hotel, Kuala Lumpur.
The Launch of Consumer Education Programme for Insurance and Takaful Industry by Governor at the Shangri-La Hotel, Kuala Lumpur.

Sepintas Lalu Tahun 2003
Year 2003 at a Glance

- September
September
- Minggu Perbankan Islam dan Takaful 2003.
Islamic Banking and Takaful Week 2003.
- Oktober
October
- Persidangan dan Mesyuarat Agung Tahunan Kespuluh Pertubuhan Antarabangsa Penyelia Insurans di Singapura.
Tenth Annual Conference and General Meeting of the International Association of Insurance Supervisors (IAIS) in Singapore.
 - Mesyuarat di antara Bank Negara Malaysia dan Jawatankuasa Pengurusan Persatuan Broker-broker Insurans Malaysia.
Meeting between Bank Negara Malaysia and the Management Committee of the Insurance Brokers Association of Malaysia.
 - Mesyuarat di antara Bank Negara Malaysia dan Jawatankuasa Pengurusan Persatuan Penyelaras Kerugian Malaysia.
Meeting between Bank Negara Malaysia and the Management Committee of the Association of Malaysian Loss Adjusters.
 - Seminar mengenai Insurans Perubatan dan Kesihatan di Bank Negara Malaysia.
Seminar on Health and Medical Insurance at Bank Negara Malaysia.
 - Sesi Dialog dengan Penanggung Insurans dan Pengendali Takaful.
Dialogue Session with Insurers and Takaful Operators.
- November
November
- JPIT/15/2003/TO – Pekeliling mengenai Pelantikan Pegawai Utama/Pengarah oleh Pengendali Takaful dikeluarkan. Pekeliling ini menghendaki pengendali takaful mendapatkan kelulusan bertulis daripada Bank Negara Malaysia berdasarkan kriteria-kriteria yang ditetapkan sebelum melantik seseorang sebagai pegawai utama atau pengarah masing-masing.
JPIT/15/2003/TO – Circular on Appointment of Principal Officer/Director by Takaful Operator was issued. The circular requires takaful operators to obtain written approval from Bank Negara Malaysia prior to the appointment of the principal officer or director, based on the mentioned criteria.
 - JPIT/16/2003/TO – Pekeliling mengenai Keperluan Minimum Modal Berbayar untuk Pengendali-pengendali Takaful dikeluarkan. Pekeliling ini menghendaki pengendali takaful meningkatkan modal berbayar minimum kepada RM100 juta sebagai langkah asas dalam memperkukuh industri takaful selaras dengan saranan Pelan Induk Sektor Kewangan. Keperluan ini berkuat kuasa 31 Disember 2004.
JPIT/16/2003/TO – Circular on Minimum Paid-up Capital Requirement for Takaful Operators was issued. The circular requires takaful operators to increase minimum paid-up capital to RM100 million as part of measures to build the necessary foundation to further strengthen the takaful industry in line with the recommendations in the Financial Sector Masterplan. The effective date of the new requirement is by 31 December 2004.

Sepintas Lalu Tahun 2003
Year 2003 at a Glance

- Disember
December
- JPIT/18/2003/TO – Pekeliling mengenai Sesi Ujian Penerimaan Pengguna (User Acceptance Test) bagi Pengendali-pengendali Takaful di bawah Sistem Penyata Statistik Pengendali Takaful dikeluarkan. Pekeliling ini menghendaki pengendali takaful menyediakan tenaga sumber manusia yang diperlukan bagi memastikan pelaksanaan sesi ujian penerimaan pengguna berjalan lancar.

JPIT/18/2003/TO – Circular on User Acceptance Test for Takaful Operators under Takaful Operator Statistical System was issued. The circular requires takaful operators to allocate the required human resources to ensure the smooth implementation of the user acceptance test.
 - JPIT/17/2003/TO – Pekeliling mengenai Produk-produk Insurans dikeluarkan. Pekeliling ini dikeluarkan berikutan peningkatan penggunaan nama-nama Arab dan perkataan Syariah dalam nama produk/dana/rider bagi insurans berkaitan pelaburan. Pekeliling ini melarang penanggung insurans menggunakan sebarang nama yang mengaitkan polisi asas, dana atau rider dengan Islam atau memberi gambaran bahawa ianya mematuhi Syariah. Pekeliling ini juga menghendaki penanggung insurans memberitahu pemegang polisi mengenai penukaran nama dan kenyataan bahawa produk berkenaan tidak berdasarkan Syariah.

JPIT/17/2003/TO – Circular on Conventional Insurance Products was issued. The circular was issued arising from increased in the number of investment-linked products/fund/rider using the Arabic names and the word Shariah. The circular prohibits insurers from using any terms in its basic product, fund or rider name that can give the connotation that it is an Islamic or Shariah-compliant product and requires insurers to notify policyholders on the change of name and that these insurance investment-linked products are not Shariah-compliant products.
 - JPIT/19/2003/TO – Pekeliling mengenai Pengemukaan Penyata Statistik di bawah Sistem Penyata Statistik Pengendali Takaful bagi Suku Tahun Keempat dikeluarkan. Pekeliling ini menghendaki pengendali takaful menyerahkan penyata statistik bagi suku tahun keempat 2003 secara dalam talian dengan menggunakan sistem penyata statistik pengendali takaful.

JPIT/19/2003/TO – Circular on Submission of Fourth Quarter Returns under Takaful Operator Statistical System was issued. The circular requires takaful operators to submit fourth quarter 2003 returns via online through takaful operator statistical system.
 - JPIT/GPT 2 – Garis Panduan mengenai Larangan terhadap Amalan yang Tidak Adil dalam Perniagaan Takaful dikeluarkan. Garis Panduan ini dikeluarkan bagi meningkatkan tahap ketelusan, profesionalisme dan kebertanggungjawaban dalam pengendalian perniagaan takaful. Rangka kerja yang lebih luas dan menyeluruh ini bertujuan memastikan urusan dengan pengguna dijalankan secara beretika dan seterusnya meningkatkan imej dan keyakinan umum pada industri takaful. Ia juga dapat membantu pengendali takaful membina asas yang lebih kukuh bagi membangunkan industri takaful dalam persekitaran sektor kewangan yang lebih kompetitif.

JPIT/GPT 2 – Guidelines on Prohibition against Unfair Practices in Takaful Business were issued. The guidelines are issued to promote higher standards of transparency, professionalism and accountability in the conduct of takaful business. In particular, the guidelines provide a broad and comprehensive framework to ensure ethical practice by takaful operators to increase public confidence in takaful industry. The framework will further support a strong foundation for the orderly development of the takaful industry in the increasingly competitive environment of the financial sector.

Sepintas Lalu Tahun 2003
The Year 2003 at a Glance

- JPIT/GPT 3 – Garis Panduan mengenai Amalan Penyelesaian Tuntutan dikeluarkan. Garis Panduan ini menghendaki pengendali takaful menyelesaikan tuntutan takaful am secara profesional dan adil di samping terus berusaha bagi memberikan perkhidmatan yang bermutu kepada pihak menuntut. Garis Panduan ini bertujuan meningkatkan kualiti proses tuntutan, termasuk mengawal penipuan dan mengurus risiko.
JPIT/GPT 3 – Guidelines on Claims Settlements Practices were issued. The guidelines require takaful operators to apply professionalism and fair practices in handling general takaful claims and continuously endeavor to provide their claimants with the highest service standards. The guidelines aim to further enhance claims processing and include fraud control and risk management measures.
 - JPIT/GPT 4 – Garis Panduan mengenai Amalan Nasihat yang Wajar bagi Perniagaan Takaful Keluarga dikeluarkan. Garis Panduan ini dikeluarkan bagi meningkatkan tahap profesionalisme pengantara takaful. Tujuan utama Garis Panduan adalah bagi memastikan pengantara takaful mendapatkan maklumat yang mencukupi daripada bakal pemegang sijil sebelum memberi nasihat yang wajar berdasarkan kesesuaian sesuatu produk takaful keluarga kepada bakal pemegang sijil.
JPIT/GPT 4 – Guidelines on Proper Advice Practices for Family Takaful Business were issued. The guidelines are issued to raise the professional standards of intermediaries. The primary purpose of the guidelines is to ensure that an intermediary obtain sufficient information about a prospective certificate owner before rendering the appropriate advice on the suitability of a particular family takaful product to the prospective certificate owner.
 - JPIT/GPT 5 – Garis Panduan mengenai Kos Kendalian bagi Perniagaan Takaful Keluarga dikeluarkan. Garis Panduan ini bertujuan mengawal kos perolehan, mengukuhkan kecekapan pengendalian pengendali takaful dan memberi nilai yang lebih baik kepada caruman peserta.
JPIT/GPT 5 – Guidelines on Operating Costs of Family Takaful Business were issued. The guidelines are formulated to control acquisition costs, enhance operational efficiency of takaful operators and to provide better value for contribution to participants.
 - Pindaan ke atas Seksyen 8 dan pemasukan Seksyen 53A Akta Takaful 1984 diwartakan pada 31 Disember 2003 dan berkuat kuasa pada 1 Januari 2004.
Amendments of Section 8 and insertion of new Section 53A of Takaful Act 1984 were gazetted on 31 December 2003 and will be in force on 1 January 2004.
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Glosari Istilah Takaful*
*Glossary of Takaful Terms**

TAKAFUL KELUARGA*FAMILY TAKAFUL*

Akaun Peserta <i>Participants' Account</i>	Akaun bagi mengkreditkan sebahagian caruman peserta bagi tujuan pelaburan/simpanan. <i>An account to credit a portion of contributions from the participant for the purpose of investment/savings.</i>
Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun bagi mengkreditkan sebahagian caruman peserta bagi tujuan tabarru'. <i>An account to credit a portion of contributions from the participant for the purpose of tabarru'.</i>
Anuiti Takaful <i>Takaful Annuity</i>	Kontrak yang memperuntukkan pendapatan secara berkala selepas bersara bagi suatu tempoh yang bergantung pada hayat seseorang. <i>A contract that provides a stream of periodic income upon retirement for a term dependent upon human life.</i>
Caruman <i>Contributions</i>	Wang yang diberi sekali atau secara berkala oleh peserta kepada pengendali takaful bagi tujuan pelaburan dan tabarru'. <i>Monetary contribution provided once or periodically by a participant to a takaful operator for the purpose of investment and tabarru'.</i>
Deposit Pengendali Takaful Semula <i>Retakaful Operator's Deposit</i>	Amaun yang didepositkan dengan atau disimpan oleh pengendali takaful sebagai jaminan pelaksanaan kontrak takaful semula oleh pengendali takaful semula. <i>An amount deposited with or retained by a takaful operator by way of security for performance by the retakaful operator of its retakaful contracts.</i>
Dokumen Sijil <i>Certificate Document</i>	Bukti kontrak di antara peserta dengan pengendali takaful yang menetapkan terma dan syarat sijil berkenaan. <i>An evidence of a contract between a participant and a takaful operator which sets out the terms and conditions of the particular certificate.</i>
Jadual Kemortalan <i>Mortality Table</i>	Jadual perangkaan yang menunjukkan kadar kematian pada setiap umur, biasanya dinyatakan sebagai bilangan kematian bagi setiap ribu. <i>A statistical table showing the death rate at each age, usually expressed as the number of deaths per thousand.</i>
Kadar Perbelanjaan <i>Expense Rate</i>	Nisbah jumlah perbelanjaan bagi sesuatu tahun (termasuk komisen, gaji dan lain-lain) kepada jumlah pendapatan caruman selain daripada caruman tunggal dan pembayaran untuk anuiti. <i>The ratio of total expenses for the year (including commissions, salaries, etc.) to the sum of total contribution income other than single contribution and consideration for annuities.</i>
Lebihan pada Tarikh Penilaian <i>Surplus at Valuation Date</i>	Lebihan daripada kumpulan wang takaful dihantar ke hadapan daripada liabiliti aktuari kumpulan wang perniagaan takaful keluarga. <i>Excess of the takaful fund carried forward over the actuarial liabilities of a takaful fund of family takaful business.</i>
Pendapatan Pelaburan Bersih <i>Net Investment Income</i>	Pulangan pelaburan selepas ditolak kadar nilai dan cukai. <i>Returns on investments less rates and taxes.</i>

Glosari Istilah Takaful*
*Glossary of Takaful Terms**

Rider <i>Rider</i>	Pindaan kepada syarat sijil takaful bagi meluaskan faedah sijil berkenaan. <i>An attachment to a certificate that modifies its conditions by expanding benefits.</i>
Takaful Berkaitan Pelaburan <i>Investment-linked Takaful</i>	Kontrak yang nilai manfaat sijilnya berubah berdasarkan nilai aset pada waktu itu. <i>A contract where the certificate benefits at any time vary according to the value of the underlying assets at the time.</i>
Takaful Keluarga Individu <i>Individual Family Takaful</i>	Kontrak yang memperuntukkan manfaat takaful yang dibayar kepada individu akibat kematian/ keilatan kekal menyeluruh atau pendapatan berkala kepada peserta setelah bersara. <i>A contract that provides takaful benefits payable to an individual upon death/total permanent disability or periodic income to participant upon retirement.</i>
Takaful Keluarga Berkumpulan <i>Group Family Takaful</i>	Takaful keluarga (yang kebiasaannya tanpa melalui pemeriksaan perubatan) yang dikeluarkan di bawah satu sijil induk bagi melindungi sekumpulan individu. Ia biasanya dikeluarkan kepada majikan untuk faedah para pekerjanya, atau kepada ahli-ahli sesebuah persatuan. <i>Family takaful (usually without medical examination) on a group of people under a master certificate. It is typically issued to an employer for the benefit of employees, or to members of an association.</i>
Takaful Perubatan dan Kesihatan <i>Medical and Health Takaful</i>	Kontrak yang memperuntukkan pembayaran manfaat rawatan perubatan yang khusus seperti kos rawatan di hospital, kos pembedahan dan bil lawatan doktor pada risiko seseorang menghadapi sesetengah penyakit atau kecederaan akibat kemalangan. <i>A contract that provides specified medical treatment benefits such as the cost of hospitalisation, surgical and physician consultation fees against risks of a person being diagnosed with certain illnesses or having injury arising from an accident.</i>
Tuntutan <i>Claims</i>	Pemberitahuan kepada pengendali takaful bahawa pembayaran sejumlah manfaat harus dibuat menurut terma sijil. <i>Notification to a takaful operator that payment of an amount is due under the terms of the certificate.</i>
TAKAFUL AM <i>GENERAL TAKAFUL</i>	
Caruman Bersih <i>Net Contributions</i>	Caruman kasar selepas ditolak semua caruman takaful semula kena bayar. <i>Gross contributions less all retakaful contributions payable.</i>
Caruman Langsung Kasar <i>Gross Direct Contributions</i>	Caruman berdasarkan kadar kasar asal yang dikenakan ke atas pelanggan untuk perniagaan takaful langsung tanpa potongan komisen atau brokeraj. <i>Contributions on original gross rate charged to clients in respect of direct takaful business without any deduction for commission or brokerage.</i>
Fasal Purata <i>Average Clause</i>	Menetapkan bahawa perkadaran kerugian yang ditanggung oleh kumpulan wang takaful bergantung pada jumlah nilai dilindungi kepada jumlah nilai risiko. <i>Stipulates that a takaful fund is only liable for such proportion of the loss as the sum covered bears to total value at risk.</i>

Glosari Istilah Takaful*
*Glossary of Takaful Terms**

Indemniti <i>Indemnity</i>	Pemulihan kerugian kepada pihak yang menuntut dengan cara bayaran, pembaikan atau penggantian. <i>Restoration to the claimant of a loss by payment, repair or replacement.</i>
Kerugian Menyeluruh <i>Total Loss</i>	Kerugian yang begitu besar sehingga ianya boleh dianggap sebagai tidak mempunyai nilai lagi. <i>A loss of sufficient size so that it can be said there is nothing left of value.</i>
Tuntutan Tertanggung Tetapi Tidak Dilaporkan <i>Incurred But Not Reported (IBNR)</i>	Kerugian yang berlaku sepanjang tempoh yang dinyatakan, biasanya sesuatu tahun kewangan, tetapi masih belum dilaporkan kepada pengendali takaful semasa tarikh dalam pertimbangan. <i>Losses which have occurred during a stated period, usually a financial year, but have not yet been reported to the takaful operator as of the date under consideration.</i>
Keuntungan/Kerugian Pengunderaitan <i>Underwriting Profit/Loss</i>	Pendapatan caruman terperoleh selepas ditolak tuntutan bersih tertanggung, komisen dan perbelanjaan pengurusan. <i>Earned contribution income less net claims incurred, commissions and management expenses.</i>
Nisbah Bendungan <i>Retention Ratio</i>	Nisbah caruman bersih kepada caruman langsung kasar dan caruman takaful semula diterima tolak takaful semula dalam Malaysia. <i>The ratio of net contributions to gross direct and retakaful accepted contributions less retakaful within Malaysia.</i>
Nisbah Tuntutan <i>Claims Ratio</i>	Nisbah tuntutan bersih tertanggung kepada caruman terperoleh. <i>The ratio of net claims incurred to earned contributions.</i>
Pendapatan Caruman Terperoleh <i>Earned Contribution Income</i>	Caruman bersih selepas ditolak peruntukan untuk rizab bagi caruman tidak terperoleh pada akhir tahun campur rizab bagi caruman tidak terperoleh pada awal tahun. <i>Net contributions less provision for reserves for unearned contribution (RUC) at the year-end plus the RUC at the beginning of the year.</i>
Rizab Caruman Tidak Terperoleh <i>Unearned Contribution Reserves</i>	Caruman yang diterima bagi risiko yang belum tamat pada akhir tempoh perakaunan. <i>Contributions already received in respect of risks which are still unexpired at the end of the accounting period.</i>
Caruman Langsung Kasar <i>Gross Direct Contributions</i>	Caruman berdasarkan kadar kasar asal yang dikenakan ke atas pelanggan untuk perniagaan takaful langsung tanpa potongan komisen atau brokeraj. <i>Contributions on original gross rate charged to clients in respect of direct takaful business without any deduction for commission or brokerage.</i>
Takaful Am <i>General Takaful</i>	Perlindungan kepada peserta daripada kerugian akibat bencana seperti kemalangan, kebakaran, banjir, liabiliti dan kecurian. <i>Protection to participant for losses arising from perils such as accident, fire, flood, liability and burglary.</i>
Triti Fakultatif <i>Facultative Treaty</i>	Kontrak takaful semula yang menetapkan pengendali takaful yang mengesid mempunyai pilihan bagi mengesid dan pengendali takaful semula mempunyai pilihan bagi menerima atau menolak sesuatu risiko. <i>A retakaful contract under which a ceding takaful operator has the option to cede and the retakaful operator has the option to accept or decline individual risks.</i>

Glosari Istilah Takaful*
*Glossary of Takaful Terms**

Triti Lebihan Kerugian	Sejenis triti takaful semula yang menetapkan pengendali takaful semula membayar semua atau peratusan yang ditentukan daripada kerugian yang timbul akibat kejadian atau peristiwa (sering kali bersifat lebih hampir kepada malapetaka) melebihi jumlah yang ditetapkan, dan sehingga ke suatu had yang ditetapkan.
<i>Excess of Loss Treaty</i>	<i>A type of retakaful treaty which provides that the retakaful operator pays all or a specified percentage of a loss arising from a particular occurrence or event (frequently of a more or less catastrophic nature) in excess of a fixed amount and up to a stipulated limit.</i>
Triti Proposional	Kontrak di antara pengendali takaful dan pengendali takaful semula bagi menyertai perkadaran tertentu, pembahagian caruman dan kerugian ke atas setiap risiko yang tertakluk di bawah skop kontrak itu.
<i>Proportional Treaty</i>	<i>A contract under which a takaful operator and a retakaful operator participate proportionately in the contributions and losses on every risk that comes within the scope of the contract.</i>
Tuntutan Bersih Tertanggung	Tuntutan bersih dibayar selepas ditolak peruntukan bagi tuntutan belum dibayar pada awal tahun campur peruntukan bagi tuntutan belum dibayar pada akhir tahun.
<i>Net Claims Incurred</i>	<i>Net claims paid less provisions for outstanding claims beginning of the year plus provisions for outstanding claims at the end of the year.</i>
 KONSEP FIQH <i>FIQH CONCEPT</i>	
Mudharabah	Perjanjian di antara usahawan dan pemberi modal dalam suatu usaha niaga bagi berkongsi keuntungan dengan nisbah yang dipersetujui bersama. Kerugian ditanggung oleh pemberi modal.
<i>Mudharabah</i>	<i>An agreement between the entrepreneur and the capital provider in a business venture to share profit based on an agreed profit-sharing ratio. Losses are borne by the capital provider.</i>
Syariah	Undang-undang Islam.
<i>Shariah</i>	<i>Islamic laws.</i>
Tabarru'	Sebahagian caruman peserta bagi tujuan tolong-menolong sesama peserta takaful dan digunakan bagi membayar tuntutan daripada peserta yang layak.
<i>Tabarru'</i>	<i>A portion of participant's contribution for the purpose of mutual help and used to pay claims submitted by eligible claimants.</i>
Takaful	Jaminan bersama yang diberi oleh sekumpulan individu daripada risiko tertentu atau bencana yang menimpa kehidupan seseorang, harta atau benda berharga.
<i>Takaful</i>	<i>Mutual guarantee provided by a group of people against a defined risk or catastrophe befalling one's life, property or any form of valuable things.</i>
Tijari	Perniagaan yang dijalankan secara komersil.
<i>Tijari</i>	<i>Commercial business.</i>
Wakalah	Hubungan wakil/ejen dan prinsipal yang wujud apabila seseorang melantik orang lain untuk bertindak bagi pihaknya.
<i>Wakalah</i>	<i>Agent-principal relationship, where a person nominates another to act on his behalf.</i>

* Glosari istilah dan penjelasan di atas tidak semestinya mempunyai pengertian undang-undang kerana ianya disediakan khusus untuk maklumat pembaca yang kurang arif dengan istilah-istilah tertentu dan sebutan yang digunakan dalam Laporan Tahunan Takaful ini.
The above glossary and explanation do not necessarily bear their legal meanings as they are prepared strictly for the information of readers who are unfamiliar with certain terms and expressions used in this Takaful Annual Report.