

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.

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- 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.

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- 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.

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- 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.

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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.

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- 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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