

Lampiran-lampiran

Appendices

- I Perundangan Subsidiari di bawah Akta Takaful 1984 pada 31 Disember 2005
Subsidiary Legislation under the Takaful Act 1984 as at 31 December 2005
- II Pengendali Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2005
Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2005
- III Broker Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2005
Takaful Brokers Registered under the Takaful Act 1984 as at 31 December 2005
- IV Ajuster Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2005
Adjusters Registered under the Takaful Act 1984 as at 31 December 2005
- V Jawatankuasa Syariah di bawah Seksyen 8 Akta Takaful 1984 pada 31 Disember 2005
Shariah Committee under Section 8 of the Takaful Act 1984 as at 31 December 2005
- VI Carta Organisasi: Jabatan Perbankan Islam dan Takaful dan Jabatan Penyeliaan Insurans pada 31 Disember 2005
Organisation Chart: Islamic Banking and Takaful Department and Insurance Supervision Department as at 31 December 2005
- VII Pekeliling dan Garis Panduan yang dikeluarkan kepada Industri Takaful sepanjang Tahun 2005
Circulars and Guidelines Issued to the Takaful Industry during the Year 2005
- VIII Tahun 2005 Sepintas Lalu
Year 2005 at a Glance
- IX Glosari Istilah Takaful
Glossary of Takaful Terms

Perundangan Subsidiari di bawah Akta Takaful 1984 pada 31 Disember 2005
Subsidiary Legislation under the Takaful Act 1984 as at 31 December 2005

No. Statut Statute No.	Tajuk Title
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>
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 2005
Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2005

(1) Syarikat Takaful Malaysia Berhad

Tingkat 26, Blok Annex
Dataran Kewangan Darul Takaful
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Malaysia

Telefon : +603 2268 1984, 2711 1984

Telephone

Faksimile : +603 2274 1464

Facsimile

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

Website

Tarikh Pendaftaran : 29 November 1984

Date of Registration

Pegawai Utama : Encik Md Azmi bin Abu Bakar

Principal Officer

(2) Takaful Nasional Sdn. Berhad

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

Telefon : +603 2612 5000

Telephone

Faksimile : +603 2698 1010

Facsimile

Laman Web : www.takafulnasional.com.my

Website

Tarikh Pendaftaran : 20 September 1993

Date of Registration

Pemangku Pegawai Utama : Encik Adam bin Manaf

Acting Principal Officer

Pengendali Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2005
Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2005

(3) Mayban Takaful Berhad

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

Telefon : +603 2297 3999
Telephone
Faksimile : +603 2283 2277
Facsimile
Laman Web : www.maybank2u.com.my
Website
Tarikh Pendaftaran : 22 Oktober 2001
Date of Registration
Pegawai Utama : Encik 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
Faksimile : +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

Pengendali Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2005
Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2005

(5) Commerce Takaful Berhad

Level 10, Block 3A, Plaza Sentral
Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur
Malaysia

Telefon : +603 2264 0505

Telephone

Faksimile : +603 2264 0555

Facsimile

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

Website

Tarikh Pendaftaran : 30 Disember 2005

Date of Registration

Pegawai Utama : -

Principal Officer

**Broker Takaful Berdaftar di bawah Akta
Takaful Brokers Registered under the Takaful**

Nama Broker Takaful Name of Takaful Broker	Alamat Address
Affin Insurance Brokers Sdn. Bhd.	2nd Floor, Right, Bangunan LTAT, Jalan Bukit Bintang, 55100 Kuala Lumpur
Alloy Insurance Brokers Sdn. Bhd.	No. 139, Jalan SBC 1, Taman Sri Batu Caves, 68100 Batu Caves, Selangor Darul Ehsan
Anika Insurance Brokers Sdn. Bhd.	4th Floor, 11, Jalan Medan Tuanku Satu, P.O. Box 12663, 50786 Kuala Lumpur
Antah Heath Lambert Insurance Brokers Sdn. Bhd. ...	4th Floor, Wisma Antah, Changkat Semantan, Damansara Heights, 50490 Kuala Lumpur
Aon Insurance Brokers (Malaysia) Sdn. Bhd.	7th Floor, Malaysian Re Building, No. 17, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur
BIB Insurance Brokers Sdn. Bhd.	Suite 1909, 19th Floor, Wisma MPL, Jalan Raja Chulan, 50200 Kuala Lumpur
Cendanasari Insurance Brokers Sdn. Bhd.	Suite 17.01, 17th Floor, Bangunan Yayasan Selangor, No. 74, Jalan Raja Muda Abdul Aziz, Kampong Baru, 50300 Kuala Lumpur
Insfield Insurance Brokers Sdn. Bhd.	501, Block B, Phileo Damansara II, No. 15, Jalan 16/11, Off Jalan Damansara, 46350 Petaling Jaya, Selangor Darul Ehsan
Insurepro Sdn. Bhd.	Lot 269 - 270, Ground Floor, Jalan Chan Chin Ann, 93100 Kuching, Sarawak
Jardine Lloyd Thompson Sdn. Bhd.	Suite 10.2, 10th Floor, Faber Imperial Court, 21A, Jalan Sultan Ismail, 50250 Kuala Lumpur
Malene Insurance Brokers Sdn. Bhd.	Suite 10.1 - 10.3, Level 10, Wisma UOA II, 21, Jalan Pinang, 50450 Kuala Lumpur
Marsh Insurance Brokers (M) Sdn. Bhd.	19th Floor, West Block, Wisma Selangor Dredging, 142-C, Jalan Ampang, 50450 Kuala Lumpur
Mit-Perinsima Insurance Brokers Sdn. Bhd.	Suite A307, West Wing, Wisma Consplant 2, Jalan SS 16/1, 47500 Subang Jaya, Selangor Darul Ehsan
MMS (Insurance Brokers) Sdn. Bhd.	20, Jalan SS 19/5B, 47500 Subang Jaya, Selangor Darul Ehsan
Perinsu (Broker Insurans) Sdn. Bhd.	35, Jalan Inai, 55100 Kuala Lumpur
PNSB Insurance Brokers Sdn. Bhd.	No. 06-02, 6th Floor, Plaza Masalam, No. 2, Jalan Tengku Ampuan Zabedah E9/E, Seksyen 9, 40100 Shah Alam, Selangor Darul Ehsan

Takaful 1984 pada 31 Disember 2005
Act 1984 as at 31 December 2005

No.Tel. Tel. No.	No. Faks Fax No.	Ketua Pegawai Eksekutif' Chief Executive Officer'
03-2164 3888	03-2164 4130	Lim Kok Hooi
03-6187 3869	03-6187 3864	Rozina binti Dato' Abdul Aziz
03-2691 4244	03-2691 4498	Chong Ping Leong
03-2732 6588	03-2732 5791	Arfah binti Abu Bakar
03-2095 6628	03-2095 6618	Mak Chee Keong
03-2141 3422	03-2142 3835	John Lam Peng Charm
03-2681 3311	03-2681 4422	Dato' Idrus bin Zainol
03-7660 9828	03-7660 9818	Leong Swee Hau
082-416 919	082-426 919	—
03-2723 3388	03-2723 3399	Alex Low Choon Hoong
03-2166 0028	03-2166 5028	Y.M. Tunku Abang Faisal Amir bin Dato' Abang Abu Bakar
03-2161 3455	03-2161 2230	Lim Cheng Boon
03-5632 8678	03-5632 6332	Jeyaratnam a/l Velupillai
03-5633 7800	03-5634 3793	Sufardi bin Rijan
03-2145 3418	03-2145 4019	Phung Yoke Boo
03-5519 3271	03-5519 3280	Norlida binti Said

**Broker Takaful Berdaftar di bawah Akta
Takaful Brokers Registered under the Takaful**

Nama Broker Takaful Name of Takaful Broker	Alamat Address
Protac Insurance Brokers Sdn. Bhd.	Wisma Protac, No. 35, Jalan Memanda 7, Ampang Point, 68000 Ampang, Selangor Darul Ehsan
Sepakat Insurance Brokers (M) Sdn. Bhd.	No. 88, 2nd & 3rd Floor, Jalan 4/91, Taman Shamelin Perkasa, 56100 Kuala Lumpur
Sime Alexander Forbes Insurance Brokers Sdn. Bhd. ...	17th Floor, Wisma Sime Darby, Jalan Raja Laut, 50350 Kuala Lumpur
SP&G Insurance Brokers Sdn. Bhd.	8th Floor, Menara SPK, 22, Jalan Sultan Ismail, 50250 Kuala Lumpur
State Insurance Brokers Sdn. Bhd.	No. 10, Jalan Manau, off Jalan Kampung Attap, 50460 Kuala Lumpur
Sterling Insurance Brokers Sdn. Bhd.	No. 27-2, The Boulevard, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur
Tradewinds International Insurance Brokers Sdn. Bhd.	10th Floor, Menara Tun Razak, Jalan Raja Laut, 50350 Kuala Lumpur
Transnational Insurance Brokers (M) Sdn. Bhd. ...	2nd and 3rd Floor, Menara Zecon, Lot 393, Section 5, KTLID, Jalan Satok, 93400 Kuching, Sarawak
Willis (Malaysia) Sdn. Bhd.	Level 24, Tower 2, MNI Twins, 11, Jalan Pinang, 50450 Kuala Lumpur

¹ Kedudukan pada 1 April 2006 / Position as at 1 April 2006

² Pemangku Ketua Pegawai Eksekutif / Acting Chief Executive Officer

Takaful 1984 pada 31 Disember 2005
Act 1984 as at 31 December 2005

No. Tel. Tel. No.	No. Faks Fax No.	Ketua Pegawai Eksekutif ¹ Chief Executive Officer ¹
03-4251 1635	03-4251 2381	Ahmad bin Haji Hamid
03-9287 7880	03-9283 7880	—
03-2693 3499	03-2693 9807	—
03-2142 7366	03-2142 5915	Zakaria bin Meranun
03-2272 3855	03-2272 3857	Ong Jin Teck
03-2938 6888	03-2938 7888	Abdul Halim bin Jantan
03-2612 8686	03-2732 1961	Norhayati binti Mohamed
082-418 228	082-417 228	Sukiman bin Aini ²
03-2162 9211	03-2164 8949	Abdullah bin Md. Zahid

**Ajuster Berdaftar di bawah
Adjusters Registered under the**

Nama Ajuster Name of Adjuster	Alamat Address
A.I.M.S. Adjusters Sdn. Bhd.	No. 9-2-1, 2nd & 3rd Floor, Jalan 2/50, Diamond Square Commercial Centre, Off Jalan Gombak, 53000 Kuala Lumpur
Afil Adjusters & Investigators Sdn. Bhd.	No. 34-1, Jalan 2A/27A, Wangsa Maju, Seksyen 1, Setapak, 53300 Kuala Lumpur
ALFA Adjusters (M) Sdn. Bhd. ²	No. 34-5, Jalan 3/146, Bandar Tasik Selatan, 57000 Kuala Lumpur
Associated Adjusters Sdn. Bhd.	Unit C-9-1, Block C, 9th Floor, Megan Avenue II, No. 12, Jalan Yap Kwan Seng, 50450 Kuala Lumpur
Auto Consultant Sdn. Bhd.	3A-4A, 1st Floor, Wisma Yakin, Jalan Masjid India, 50100 Kuala Lumpur
C.S.Tang Adjusters Sdn. Bhd.	No. 4-1, Jalan 1/128, Taman Gembira, Off Jalan Kuchai Lama, 58200 Kuala Lumpur
Century Independent Loss Adjusters Sdn. Bhd.	No. 6, Lorong Damai 12, Off Jalan Damai, 55000 Kuala Lumpur
City Adjusters & Investigators Sdn. Bhd.	Lot 14-1, Jalan 4/62A, Bandar Manjalara, 52200 Kuala Lumpur
Crawford & Company Adjusters (Malaysia) Sdn. Bhd.	Lot 22.03, 22nd Floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur
Cunningham Lindsey Adjusters (M) Sdn. Bhd.	Block B, Unit B-9-8, Megan Avenue I, 189, Jalan Tun Razak, 50400 Kuala Lumpur
E.P.Ong Associates Sdn. Bhd.	30-4-2, Cheras Business Centre, Jalan 1/101 C, 5th Mile, Cheras, 56100 Kuala Lumpur
Elite Adjustments (M) Sdn. Bhd.	60-A, Jalan 30A/119, Taman Taynton View, 56000 Kuala Lumpur
GAB Robins (Malaysia) Sdn. Bhd.	43C, 43rd Floor, Empire Tower, Jalan Tun Razak, 50400 Kuala Lumpur
General Adjustment Expertise Sdn. Bhd.	11A, Jalan USJ 8/2B, 47610 UEP Subang Jaya, Selangor Darul Ehsan
GSCA Adjuster Sdn. Bhd.	Lot A, 1st Floor, Wisma Pahlawan, Jalan Sulaiman, 50000 Kuala Lumpur
Jaya Adjusters Sendirian Berhad	Unit 3-3, 3rd Floor, Wisma Bandar, No. 18, Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Akta Takaful 1984 pada 31 Disember 2005
Takaful Act 1984 as at 31 December 2005

No.Tel. Tel. No.	No. Faks Fax No.	Ketua Pegawai Eksekutif' Chief Executive Officer'
03-4023 1822	03-4022 9728	—
03-4143 9140	03-4143 8746	Haji Ahmad bin Haji Kechut
03-9059 1195	03-9056 1714	Abd. Rahman bin Sleiman
03-2166 6330	03-2166 6110	Abdul Aziz bin Mohamed Nor
03-2693 1861	03-2693 9707	Haji Sellahuddin Ayobee bin Fateh Mohamed
03-7982 8196	03-7981 1258	Tang Chang San
03-2145 3030	03-2143 3555	Abdul Razak bin Abdul Rahman
03-6277 5599	03-6277 6699	Yong Ah Ba
03-2072 1055	03-2072 1731	Fong Kam Fatt
03-2161 7188	03-2161 8012	David Needham
03-9133 3585	03-9131 9208	Ong Eng Puang
03-9130 2111	03-9131 9111	Gan Kok Beng
03-2178 0888	03-2178 0999	—
03-5631 7091	03-5631 7093	Vincent Malcolm Pereira
03-2272 3135	03-2273 1663	Rajasingam a/l Johky @ Soliappan
03-2698 2766	03-2698 9759	Vaikunthanathan a/l Velupillai

**Ajuster Berdaftar di bawah
Adjusters Registered under the**

Nama Ajuster Name of Adjuster	Alamat Address
Justicia Adjusters Sdn. Bhd.	14-1, 1st Floor; Lorong Yap Hin, Off Jalan Pasar, 55100 Kuala Lumpur
L.K. & Associates (M) Sdn. Bhd.	B-6-6, B Block, 6th Floor; Unit 6, Megan Phileo Avenue, 12, Jalan Yap Kwan Seng, 50450 Kuala Lumpur
Logan Loss Adjusters Sdn. Bhd.	No. 5, 2nd Floor; Jalan SS 15/4C, 47500 Subang Jaya, Selangor Darul Ehsan
Malayan Adjustment Co. Sdn. Bhd.	8th Floor; Bangunan Ming (#08-03), Jalan Bukit Nanas, 50250 Kuala Lumpur
Malaysian Broadwise Adjusters Sdn. Bhd.	Lot A15-5, 5th Floor; Jalan Selaman 1/1, Palm Square, 68000 Ampang, Selangor Darul Ehsan
MCR Adjusters Sdn. Bhd.	No. 11-4-1, Level 4, Block A, Jalan 2/125 E, Megan Corporate Park, Desa Petaling, 57100 Kuala Lumpur
McLaren Saksama (Malaysia) Sdn. Bhd.	Suite 3.22, 3rd Floor; Plaza Prima, 4 1/2 Miles, Jalan Kelang Lama, 58000 Kuala Lumpur
Mestari Adjusters Sdn. Bhd.	4th Floor; Wisma Tri-Super; 37G, Jalan Cantonment, 10250 Pulau Pinang
Motor Jasa Adjusters Sdn. Bhd.	531A, Jalan Tiong, 3rd Mile, Off Jalan Ipoh, 51200 Kuala Lumpur
Newvest (M) Sdn. Bhd.	Menara Maxisegar, 5th Floor; Unit 5.01 & 5.02, Jalan Pandan Indah 4/2, Pandan Indah, 55100 Kuala Lumpur
Penyelarasan Angkasa Sdn. Bhd.	35-8, The Boulevard, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur
Syarikat Federal Adjustment Sdn. Bhd.	4th Floor; Wisma Yakin, Jalan Masjid India, 50100 Kuala Lumpur
Syarikat Penyelaras Borneo Sdn. Bhd.	No. 33, Likas Industrial Centre, Ml. 5.5, Jalan Tuaran, P. O. Box 13992, 88846 Kota Kinabalu, Sabah
T.L. Giam Adjusters Sdn. Bhd.	B3-8, Block B, Plaza Dwitasik, Bandar Sri Permaisuri, Jalan Sri Permaisuri, 56000 Kuala Lumpur
Wan & Ahmad Adjusters (M) Sdn. Bhd.	153-1, Jalan Segambut, 51200 Kuala Lumpur
Zama Adjusters & Investigators Sdn. Bhd.	No. 6-3, Jalan Bangsar Utama 9, Bangsar Utama, 59000 Kuala Lumpur

¹ Kedudukan pada 1 April 2006 / Position as at 1 April 2006

² Dahulunya GMAK Adjusters (M) Sdn. Bhd. / Formerly GMAK Adjusters (M) Sdn. Bhd.

Lampiran IV (samb.) / Appendix IV (contd.)**Akta Takaful 1984 pada 31 Disember 2005
Takaful Act 1984 as at 31 December 2005**

No.Tel. Tel. No.	No. Faks Fax No.	Ketua Pegawai Eksekutif' Chief Executive Officer'
03-2142 4826	03-2148 0891	Alan Yoong Yee Shen
03-2166 7323	03-2166 8323	Wong Teck Wai
03-5632 7871	03-5632 7875	K. Logan a/l K.A. Ratnam
03-2026 1011	03-2026 9075	Foo Look Onn
03-4270 5068	03-4270 5085	Lt. Gen. (Rtd) Datuk Abdullah bin Samsudin
03-9059 1922	03-9059 2722	Lee Thim Fook
03-7987 1808	03-7987 2298	Wong Kem Chen
04-228 5000	04-229 6227	Dato' Phen Say Bah
03-4042 8659	03-4042 9471	Chang See Wah
03-4292 1552	03-4292 1550	Tharmalingam a/l S. Selvaratnam
03-2283 6366	03-2283 6533	Wong Peng Seong @ Wong Poo Peng
03-2692 3918	03-2692 3918	Lim Theng Chai @ Paul Lim
088-422 543	088-433 543	Steven Lim Chee Keong
03-9171 2699	03-9171 7833	Giam Tong Leng @ Yam Ah See
03-6257 3577	03-6253 6388	Wan Kin Kee
03-2282 6810	03-2288 1273	Abdul Azis bin Mat Amin

Jawatankuasa Syariah di bawah Seksyen 8 Akta Takaful 1984 pada 31 Disember 2005
Shariah Committee under Section 8 of the Takaful Act 1984 as at 31 December 2005

(1) Syarikat Takaful Malaysia Berhad

Pengerusi

Chairman

- (i) Prof. Madya Dr. Abdullah bin Haji Ibrahim

Ahli-ahli

Members

- (ii) Datuk Abdul Hamid Said
(iii) Prof. Madya Dr. Ashraf Haji Md. Hashim
(iv) Datuk Haji Md. Yunus @ Yunus bin Haji Md. Yatim
(v) Dr. Ahmad Shahbari @ Sobri bin Salamon
(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) Dr. Ismail bin Mohd @ Abu Hassan
(iii) Prof. Madya Dr. Abdul Karim bin Ali

(3) Mayban Takaful Berhad

Pengerusi

Chairman

- (i) Dr. Mohammad Deen bin Mohd Napiah

Ahli-ahli

Members

- (ii) Dr. Zainudin bin Jaffar
(iii) Dr. Aznan bin Hasan

Jawatankuasa Syariah di bawah Seksyen 8 Akta Takaful 1984 pada 31 Disember 2005
Shariah Committee under Section 8 of the Takaful Act 1984 as at 31 December 2005

(4) Takaful Ikhlas Sdn. Berhad

Pengerusi

Chairman

- (i) Dato' Dr. Haji Mohd Mokhtar bin Shafii

Ahli-ahli

Members

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

(5) Commerce Takaful Berhad

Pengerusi

Chairman

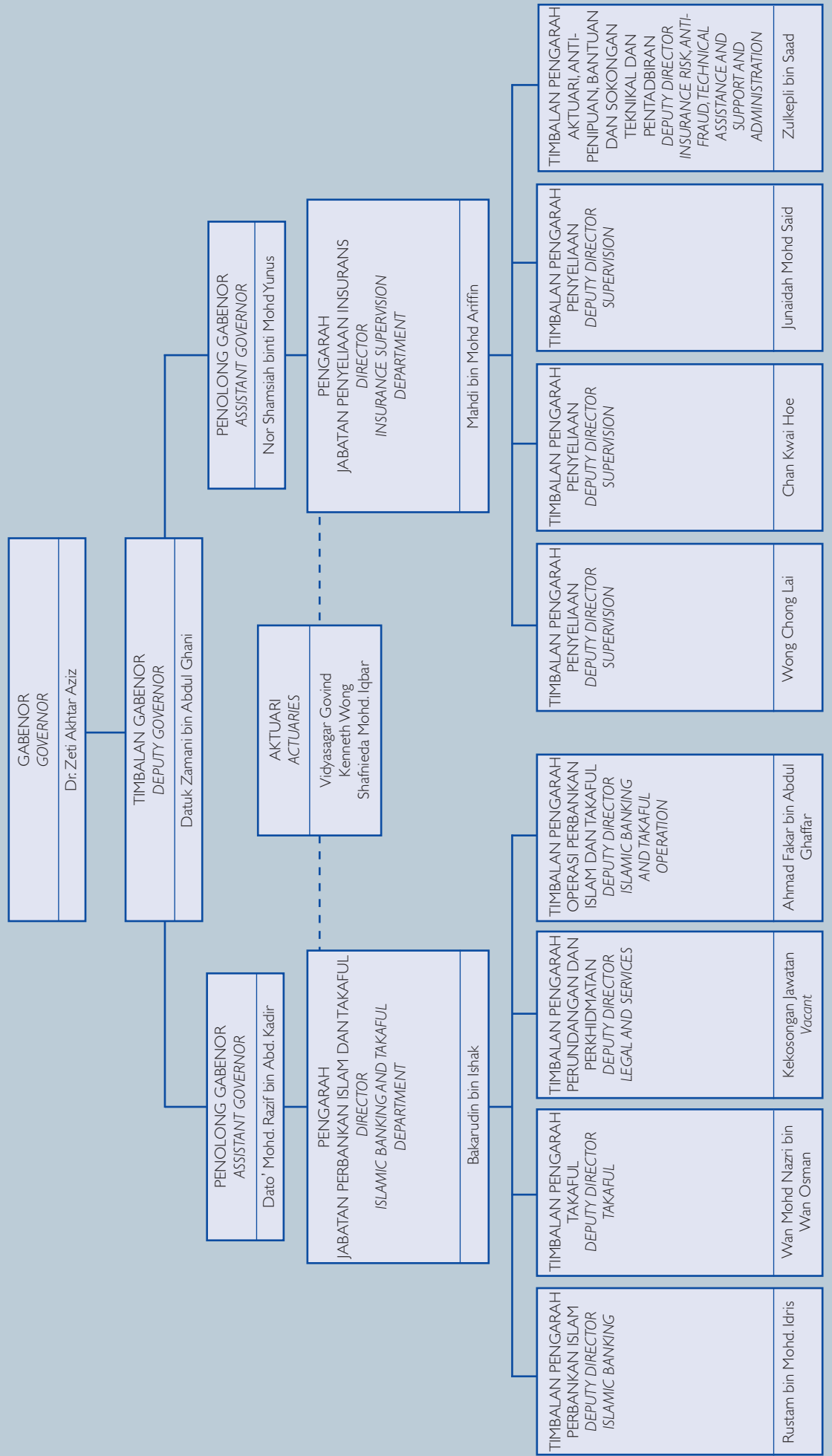
- (i) Prof. Madya Dr. Shafaai bin Musa

Ahli-ahli

Members

- (ii) Prof. Madya Dr. Mahamad bin Arifin
(iii) Prof. Madya Md Saleh bin Haji Md @ Ahmad

Carta Organisasi: Jabatan Perbankan Islam dan Takaful dan Jabatan Penyeliaan Insurans pada 31 Disember 2005
Organisation Chart: Islamic Banking and Takaful Department and Insurance Supervision Department as at 31 December 2005



Pekeliling dan Garis Panduan yang dikeluarkan kepada Industri Takaful sepanjang Tahun 2005
Circulars and Guidelines Issued to the Takaful Industry during the Year 2005

Tarikh Dikeluarkan <i>Date Issued</i>	Nombor <i>Number</i>	Perkara <i>Subject Matter</i>
PEKELILING <i>CIRCULARS</i>		
13 / 1 / 2005	JPIT/1/2005/TO	Banktakaful <i>Bancatakaful</i>
30 / 3 / 2005	JPIT/3/2005/TO	Penggantian Sijil Takaful Keluarga <i>Replacement of Family Takaful Certificates</i>
28 / 4 / 2005	JPIT/4/2005/TO	Statistik Banktakaful <i>Statistics on Bancatakaful</i>
9 / 5 / 2005	JPIT/5/2005/TO	Pelantikan Pengerusi, Peletakan Jawatan dan Penyingkiran Pengarah Bebas <i>Appointment of Chairman, Resignation and Removal of Independent Directors</i>
13 / 5 / 2005	JPIT/6/2005/TO	Keperluan Kelulusan Produk Takaful <i>Takaful Product Approval Requirement</i>
18 / 7 / 2005	JPIT/7/2005/TO	Garis Panduan Kos Operasi Bagi Perniagaan Takaful Keluarga (Pengemukakan Laporan Pematuhan) <i>Guidelines on Operating Costs of Family Takaful Business (Submission of Returns on Compliance)</i>
3 / 10 / 2005	JPIT/8/2005/TO	Penubuhan Subsidiari oleh Pengendali Takaful <i>Establishment of Subsidiary by Takaful Operators</i>
17 / 11 / 2005	JPIT/9/2005/TO	Pelantikan Juruaudit di bawah Seksyen 41(3)(c) Akta Takaful 1984 <i>Appointment of Auditors under Section 41(3)(c) of the Takaful Act 1984</i>
14 / 12 / 2005	JPIT/10/2005/TO	Borang Soalselidik Pengendali Takaful <i>Survey Questionnaire on Takaful Operators</i>
GARIS PANDUAN <i>GUIDELINES</i>		
7 / 6 / 2005	JPIT/GPT 3 (Semakan) (Revised)	Garis Panduan Amalan Penyelesaian Tuntutan <i>Guidelines on Claims Settlement Practices</i>
15 / 12 / 2005	JPIT/GPT 8	Garis Panduan Penggunaan Perkhidmatan Pihak Ketiga bagi Pengendali Takaful <i>Guidelines on Outsourcing for Takaful Operators</i>

Tahun 2005 Sepintas lalu The Year 2005 at a Glance

Disenaraikan di bawah ini peristiwa penting yang berlaku dalam industri takaful pada tahun 2005. Lampiran ini tidak menyenaraikan setiap peristiwa yang berlaku tetapi hanya mencatatkan beberapa peristiwa tertentu yang melibatkan peranan penting Bank Negara Malaysia.

Listed below are highlights of significant events for the takaful industry in the year 2005. 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
<i>January</i> | <ul style="list-style-type: none">• Pengeluaran pekeliling JPIT/1/2005/TO: Banktakaful. Pekeliling ini menggariskan keperluan pengawalseliaan banktakaful yang bertujuan memastikan pengguna menerima faedah daripada struktur kos yang cekap melalui saluran banktakaful dan memudahkan pengguna membuat perbandingan antara produk banktakaful dengan produk simpanan dan instrumen pelaburan yang lain.
<i>Issuance of circular JPIT/1/2005/TO: Bancatakaful. The circular sets out the regulatory requirements on bancatakaful which are aimed at ensuring that consumers benefit from the efficient cost structures of bancatakaful arrangements, and facilitating comparisons by consumers of bancatakaful products with other savings and investment instruments.</i> |
| Februari
<i>February</i> | <ul style="list-style-type: none">• Sesi dialog antara Bank Negara Malaysia dengan pegawai pematuhan pengendali takaful, penanggung insurans, penanggung insurans semula, dan broker insurans mengenai Akta Pencegahan Pengubahan Wang Haram 2001 (Akta) telah diadakan bagi membincangkan isu-isu berhubung pentadbiran Akta itu dan perkembangan yang berkaitan.
<i>Dialogue session between Bank Negara Malaysia and compliance officers of takaful operators, insurers, reinsurers and insurance brokers on the Anti-Money Laundering Act 2001 (Act) held to discuss issues relating to the administration of the Act and relevant developments.</i>• Program Jelajah Perbankan Islam dan Takaful diadakan di Shah Alam.
<i>The Islamic Banking and Takaful Roadshow held in Shah Alam.</i> |
| Mac
<i>March</i> | <ul style="list-style-type: none">• Pengeluaran pekeliling JPIT/3/2005/TO: Penggantian Sijil Takaful Keluarga. Pekeliling ini menyatakan keperluan minimum dan piawaian pengendalian yang perlu dipatuhi oleh pengendali takaful bagi mengurangkan insiden penggantian sijil takaful keluarga, dengan matlamat untuk memastikan kepentingan pemegang sijil sentiasa dilindungi.
<i>Issuance of circular JPIT/3/2005/TO: Replacement of Family Takaful Certificates. The circular stipulates the minimum requirements and standards of conduct to be observed by takaful operators to reduce the incidents of replacement of family takaful certificates, with the objective of ensuring that the interests of certificate owners are continuously safeguarded.</i>• Program Jelajah Perbankan Islam dan Takaful diadakan di Ipoh.
<i>The Islamic Banking and Takaful Roadshow held in Ipoh.</i> |
| April
<i>April</i> | <ul style="list-style-type: none">• Penerbitan Laporan Tahunan Takaful 2004 yang memuatkan tinjauan prestasi dan perkembangan industri takaful Malaysia pada tahun 2004, dan penerbitan khas tentang 20 Tahun Pengalaman Industri Takaful Malaysia.
<i>Release of Takaful Annual Report 2004 which provides a review of the performance and developments of the Malaysian takaful industry in 2004, and a special publication on the 20 Years Experience of Malaysian Takaful Industry.</i> |

Tahun 2005 Sepintas lalu
The Year 2005 at a Glance

Mei
May

- Pengeluaran pekeliling JPIT/4/2005/TO: Statistik Banktakaful. Pekeliling ini menetapkan keperluan terhadap pengendali takaful untuk mengemukakan maklumat statistik mengenai banktakaful dalam borang yang telah ditetapkan untuk setiap separuh tahun bagi memudahkan Bank Negara Malaysia memantau kemajuan dan perkembangan perniagaan takaful yang dijana melalui saluran banktakaful.
Issuance of circular JPIT/4/2005/TO: Statistics on Bancatakaful. The circular imposes the requirement on takaful operators to submit statistical information on bancatakaful in the prescribed forms on half-yearly basis to facilitate Bank Negara Malaysia in the monitoring of progress and development of takaful business generated through bancatakaful arrangements.
- Bank Negara Malaysia membuat pengumuman mengenai langkah untuk mengeluarkan empat lesen takaful baru dan akan memberikan lesen kepada broker dan ajuster yang berkelayakan di bawah Akta Takaful 1984.
An announcement made by Bank Negara Malaysia on the move to issue four new takaful licences and to licence qualified brokers and adjusters under the Takaful Act 1984.
- Pengeluaran pekeliling JPIT/5/2005/TO: Pelantikan Pengerusi dan Peletakan Jawatan dan Penyingkiran Pengarah Bebas. Pekeliling ini menggariskan bahawa pelantikan pengerusi lembaga pengarah pengendali takaful hanya akan berkuat kuasa setelah pelantikan itu menerima kelulusan bertulis Bank Negara Malaysia. Pengendali takaful perlu menghantar pemberitahuan bertulis kepada Bank Negara Malaysia mengenai pelantikan tersebut terlebih dahulu. Begitu juga dengan peletakan jawatan atau penyingkiran pengarah bebas daripada lembaga pengarah pengendali takaful yang hanya akan berkuat kuasa setelah mendapat kelulusan Bank Negara Malaysia.
Issuance of circular JPIT/5/2005/TO: Appointment of Chairman and Resignation and Removal of Independent Director. The circular provides that the appointment of the chairman of the board of directors of a takaful operator would only take effect upon written approval on the appointment by Bank Negara Malaysia, based on prior written notification furnished to Bank Negara Malaysia by the takaful operator of its intention to appoint such person. Similarly, any resignation or removal of an independent director from the board of directors of takaful operators can only take effect after clearance by Bank Negara Malaysia.
- Pengeluaran pekeliling JPIT/6/2005/TO: Keperluan Kelulusan Produk Takaful. Pekeliling ini menghendaki pengemukakan pengesahan kepada Bank Negara Malaysia pengakusaksian daripada ketua-ketua jabatan pengendali takaful yang berkenaan mengenai kecukupan dalam aspek seperti kawalan risiko, operasi, perakaunan, perundangan dan kepatuhan, yang disertakan bersama sokongan Jawatankuasa Syariah bagi memastikan kepatuhan kepada Syariah sebelum pemasaran sesuatu produk takaful baru kepada orang ramai.
Issuance of circular JPIT/6/2005/TO: Takaful Product Approval Requirement. The circular requires the submission to Bank Negara Malaysia of an attestation from relevant heads of departments of a takaful operator on the adequacy of areas such as risk controls, operations, accounting, legal and compliance, accompanied by well-supported endorsement by its Shariah Committee in regards to compliance with the Shariah prior to the issuance of a new takaful product to the public.

Tahun 2005 Sepintas lalu
The Year 2005 at a Glance

Jun
June

- Pengeluaran draf garis panduan mengenai Pengemukaan Sijil Aktuari dan Kod Amalan Baik bagi Produk Takaful Keluarga untuk mendapatkan maklum balas daripada Persatuan Takaful Malaysia.
Issuance of draft guidelines on Submission of Actuarial Certificate and Code of Good Practice for Family Takaful Products for comments by the Malaysian Takaful Association (MTA).
- Program Jelajah Perbankan Islam dan Takaful yang diadakan di Alor Setar bersempena dengan Acara Kutipan Dana Tahunan Yayasan Sultanah Bahiyah.
The Islamic Banking and Takaful Roadshow held in Alor Setar in conjunction with the Yayasan Sultanah Bahiyah Annual Fund Raising Event.
- Pengeluaran semakan semula JPIT/GPT 3: Garis Panduan Amalan Penyelesaian Tuntutan. Semakan yang dibuat terhadap Garis Panduan itu menetapkan pengendali takaful supaya meluluskan tuntutan 'kerosakan persendirian' secara elektronik melalui sistem pangkalan data Motordata Research Consortium Sdn. Bhd (MRC), memberi butiran kelulusan tuntutan berdasarkan setiap bahagian yang digunakan, harga dan masa kerja yang diperlukan untuk pembaikan dan tidak mengurangkan lagi anggaran pembaikan akhir yang diperolehi daripada sistem pangkalan data MRC.
Issuance of revised JPIT/GPT 3: Guidelines on Claims Settlement Practices. The revision made to the Guidelines directs takaful operators to electronically approve all 'own damage' claims via the Motordata Research Consortium Sdn. Bhd. (MRC) database system, to itemise claims approval according to each part used, its price and labour time required for repair and not to subject the final repair estimate derived from the MRC database system to any further reduction.
- Bersempena dengan Mesyuarat Tahunan ke-30 Lembaga Gabenor-Gabenor Bank Pembangunan Islam (IDB) di Putrajaya, Bank Negara Malaysia turut menganjurkan acara-acara yang berikut:
In conjunction with the 30th Annual Meeting of the Board of Governors of the Islamic Development Bank (IDB) in Putrajaya, Bank Negara Malaysia organised the following:
 - Seminar Pelan Induk 10 Tahun. Seminar bagi industri perkhidmatan kewangan Islam ini dianjurkan secara bersama oleh IDB dan Lembaga Perkhidmatan Kewangan Islam untuk mempertimbangkan dan meletakkan asas bagi pembangunan satu pelan induk yang akan menyediakan rangka tindakan dan hala tuju strategik dalam membangunkan industri perkhidmatan kewangan Islam global yang progresif
Y.A.B. Dato' Seri Abdullah Hj. Ahmad Badawi, Perdana Menteri Malaysia yang merasmikan seminar itu telah mengumumkan penubuhan Dana Syariah bernilai RM200 juta oleh Bank Negara Malaysia.
Seminar on the Ten-Year Master Plan. The seminar for the Islamic financial services industry was jointly organised by the IDB and the Islamic Financial Services Board (IFSB) to deliberate and lay the foundations for the development of a master plan that would provide the blueprint and strategic direction for the progressive development of the global Islamic financial services industry. At the seminar, Y.A.B. Dato' Seri Abdullah Hj. Ahmad Badawi, the Prime Minister of Malaysia, who officiated the event announced the establishment of RM200 million Shariah Fund by Bank Negara Malaysia.

Tahun 2005 Sepintas lalu
The Year 2005 at a Glance

Julai
July

- Dialog Cendekiawan Syariah. Dialog sulung ini telah berjaya dianjurkan oleh Bank Negara Malaysia dan dihadiri oleh empat puluh cendekiawan Syariah tempatan dan antarabangsa yang terkemuka. Dialog tertutup yang akan diadakan secara tahunan ini menyediakan platform bagi kerjasama yang lebih erat dan perbincangan yang berterusan di kalangan cendekiawan Syariah sebagai sebahagian daripada inisiatif ke arah penggalakan pengharmonian pentafsiran Syariah dalam kewangan Islam. *Shariah Scholars Dialogue. The inaugural dialogue was successfully organised by Bank Negara Malaysia and attended by forty prominent local and foreign Shariah scholars. The closed-door dialogue, which is to be held annually, provided a platform for greater cooperation and continuous discussion among Shariah scholars as part of initiatives towards promoting the harmonisation of Shariah interpretations in Islamic Finance.*
- Seminar Derivatif dalam Kewangan Islam. *Seminar on Derivatives in Islamic Finance.*
- Pengeluaran pekeliling JPIT/7/2005/TO: Pengemukaan Laporan Pematuhan. Pekeliling ini menghendaki pengemukaan tahunan maklumat perbelanjaan berkaitan agensi dan pengurusan oleh pengendali takaful bagi memudahkan Bank Negara Malaysia membuat pemantauan terhadap pematuhan berkaitan had yang ditetapkan bagi komisen, perbelanjaan berkaitan agensi dan pengurusan di bawah JPIT/GPT 5: Garis Panduan Kos Operasi bagi Perniagaan Takaful Keluarga. *Issuance of circular JPIT/7/2005/TO: Submission of Returns on Compliance. The circular requires an annual submission of information on agency related expenses and management expenses by takaful operators to facilitate Bank Negara Malaysia in monitoring compliance with regard to limits set for commissions, agency related expenses and management expenses under the JPIT/GPT 5: Guidelines on Operating Costs of Family Takaful Business.*
- Pameran Halal Antarabangsa Malaysia (MIHAS) 2005 yang ke-2 telah diadakan di Kuala Lumpur. Pameran ini bertujuan mempamerkan makanan dan minuman, bahan penggunaan berkaitan dan perkhidmatan termasuk produk kewangan dan pelaburan Islam yang disahkan halal di peringkat antarabangsa. Pameran yang bertema "Mengukuhkan Kedudukan Perniagaan Halal Global", telah mempertemukan para pembeli, ejen dan peniaga industri Halal dari seluruh dunia di Malaysia, dengan itu mewujudkan platform yang ideal yang membolehkan rumusan Halal global dapat dikongsi dan didagangkan. Pelawat ke ruang pameran Bank Negara Malaysia telah diberi taklimat ringkas mengenai InfoPerbankan, InfoInsurans dan inisiatif Bank Negara Malaysia yang lain di bawah Program Pendidikan Pengguna Bank Negara Malaysia. *The 2nd Malaysia International Halal Showcase (MIHAS) 2005 held in Kuala Lumpur. The showcase aimed at exhibiting international halal-certified food and beverages, related consumables and services including Islamic financial and investment products. The showcase with the theme, "Repositioning the Global Halal Business", brought together buyers, agents and traders of the Halal industry from around the world to Malaysia, creating an ideal platform where global Halal solutions can be shared and traded. Visitors to Bank Negara Malaysia's booth were briefed on BankingInfo, InsurancInfo and other relevant initiatives under Bank Negara Malaysia's Consumer Education Programme.*
- Program Jelajah Perbankan Islam dan Takaful diadakan di Johor Bahru. *The Islamic Banking and Takaful Roadshow held in Johor Bahru.*

Tahun 2005 Sepintas lalu
The Year 2005 at a Glance

- September
September
- Mesyuarat antara Bank Negara Malaysia dengan Jawatankuasa Pengurusan Persatuan Broker-broker Insurans Malaysia.
Meeting between Bank Negara Malaysia and the Management Committee of the Insurance Brokers Association of Malaysia.
 - Program Jelajah Perbankan Islam dan Takaful diadakan di Putrajaya bersempena Minggu Perbankan Islam dan Takaful.
The Islamic Banking and Takaful Roadshow held in Putrajaya in conjunction with the Islamic Banking and Takaful Week.
- Oktober
October
- Pengeluaran pekeliling JPIT/8/2005/TO: Penubuhan Subsidiari oleh Pengendali Takaful. Pekeliling ini menghendaki pengendali takaful mendapatkan kelulusan bertulis daripada Bank Negara Malaysia untuk menubuhkan atau memperoleh mana-mana subsidiari di dalam atau di luar Malaysia. Definisi 'subsidiari' merujuk kepada seksyen 5 Akta Syarikat 1965 dan termasuk bukan sahaja subsidiari pengendali takaful yang terdekat tetapi juga merujuk kepada subsidiari-subsidiarinya.
Issuance of circular JPIT/8/2005/TO: Establishment of Subsidiary by Takaful Operators. The circular requires takaful operators to obtain written approval of Bank Negara Malaysia to establish or acquire any subsidiary in or outside Malaysia. The definition of a 'subsidiary' refers to section 5 of the Companies Act 1965 and includes not only the immediate subsidiary of the takaful operators but also that of its subsidiaries.
- November
November
- Bank Negara Malaysia telah menjadi tuan rumah mesyuarat pertama Jawatankuasa Takaful dan Takaful Semula yang merupakan inisiatif di bawah Memorandum Persefahaman antara Bank Pembangunan Islam dengan Malaysia.
Bank Negara Malaysia hosted the inaugural meeting of the Takaful and Retakaful Committee which is an initiative under the Memorandum of Understanding between the Islamic Development Bank and Malaysia.
 - Pengeluaran pekeliling JPIT/9/2005/TO: Pelantikan Juruaudit di bawah Seksyen 41(3)(c) Akta Takaful. Pekeliling ini menggariskan kriteria yang akan melayakkan seseorang juruaudit untuk dilantik oleh pengendali takaful, sebelum kelulusan Bank Negara Malaysia boleh dipohon terhadap cadangan pelantikan itu.
Issuance of circular JPIT/9/2005/TO: Appointment of Auditors under Section 41(3)(c) of the Takaful Act. The circular stipulates a set of criteria which would qualify an auditor for appointment by a takaful operator, prior to an approval being sought from Bank Negara Malaysia on the proposed appointment.
 - Pengeluaran draf garis panduan Pengaturan Takaful Semula bagi mendapatkan maklum balas daripada Persatuan Takaful Malaysia.
Issuance of draft guidelines on Retakaful Arrangements for comments by the MTA.
- Disember
December
- Kajiselidik JPIT/10/2005/TO telah dijalankan bagi membantu kajian Lembaga Perkhidmatan Kewangan Islam dalam mengenal pasti rangka kerja sedia ada berkaitan kehematan pengawalseliaan takaful dalam pelbagai bidang kuasa serta faktor yang mempengaruhi portfolio pelaburan pengendali takaful.
A survey JPIT/10/2005/TO carried out to facilitate the Islamic Financial Services Board's study in identifying the existing framework relating to takaful prudential regulation and supervision in various jurisdictions and factors affecting the investment portfolio of takaful operators.

Tahun 2005 Sepintas lalu
The Year 2005 at a Glance

- Pengeluaran JPIT/GPT 8: Garis Panduan Penggunaan Perkhidmatan Pihak Ketiga bagi Pengendali Takaful. Garis Panduan ini menyatakan keperluan minimum Bank Negara Malaysia terhadap pengendali takaful yang menggunakan atau bercadang menggunakan perkhidmatan pihak ketiga bagi sebarang aktiviti perniagaan, fungsi dan prosesnya.
Issuance of JPIT/GPT 8: Guidelines on Outsourcing for Takaful Operators. The Guidelines stipulate the minimum expectations of Bank Negara Malaysia for takaful operators that outsource or plan to outsource any of its business activities, functions and processes.
- Konvensyen Takaful dan Takaful Semula Antarabangsa telah dianjurkan bersama oleh Institut Perbankan dan Kewangan Islam Malaysia (IBFIM) dan Persatuan Takaful Malaysia dengan sokongan penuh Bank Negara Malaysia, di Kuala Lumpur. Konvensyen ini dianjurkan bersempena memperingati ulang tahun ke-20 industri takaful di Malaysia seperti yang digambarkan melalui tema 'Takaful di Malaysia – Berkongsi Pengalaman 20 Tahun dan Langkah ke Hadapan'. Konvensyen ini telah dirasmikan oleh Y.B. Dato' Mustapha Mohamed, Menteri di Jabatan Perdana Menteri yang menyampaikan ucapan utama Y.A.B. Dato' Sri Mohd. Najib Tun Abdul Razak, Timbalan Perdana Menteri Malaysia. Gabenor Bank Negara Malaysia turut menghadiri konvensyen ini dan menyampaikan ucapan alu-aluan. Konvensyen ini telah berjaya mempertemukan pengamal industri, pengawal selia, perunding dan cendekiawan Syariah tempatan dan luar negeri untuk berkongsi pengalaman sendiri, pengetahuan dan pandangan berhubung dengan perkembangan takaful dan takaful semula.
The International Convention on Takaful and Retakaful jointly organised by the Islamic Banking and Finance Institute of Malaysia (IBFIM) and the MTA with full support from Bank Negara Malaysia held in Kuala Lumpur. The convention was organised in conjunction with the commemoration of the 20th anniversary of the takaful industry in Malaysia as reflected by its theme, 'Takaful in Malaysia – Sharing 20 Years Experience and Way Forward'. It was officiated by Y.B. Dato' Mustapa Mohamed, Minister in the Prime Minister's Department who delivered the keynote address of Y.A.B Dato' Sri Mohd. Najib Tun Abdul Razak, the Deputy Prime Minister of Malaysia. The convention was attended by the Governor of Bank Negara Malaysia who also delivered a welcoming speech. The convention had successfully gathered industry practitioners, regulators, consultants and renowned Shariah scholars from local and overseas to share their hands-on experience, knowledge and views in respect of the development of takaful and retakaful.
- Program Jelajah Perbankan Islam dan Takaful diadakan di Pulau Pinang.
The Islamic Banking and Takaful Roadshow held in Pulau Pinang.

Glosari Istilah Takaful*
Glossary of Takaful Terms *

TAKAFUL KELUARGA
FAMILY TAKAFUL

Akaun Peserta	Akaun yang dikreditkan sebahagian caruman peserta bagi tujuan pelaburan/simpanan.
Participants' Account	<i>An account where a portion of contributions from the participant is credited for the purpose of investment/savings.</i>
Akaun Khas Peserta	Akaun yang dikreditkan sebahagian caruman peserta bagi tujuan tabarru'.
Participants' Special Account	<i>An account where a portion of contributions from the participant is credited for the purpose of tabarru'.</i>
Anuiti Takaful	Kontrak yang memperuntukkan pendapatan secara berkala selepas bersara bagi sesuatu tempoh yang bergantung kepada hayat seseorang.
Takaful Annuity	<i>A contract that provides a stream of periodic income upon retirement for a term dependent upon human life.</i>
Banktakaful	Promosi dan pemasaran produk takaful oleh institusi perbankan.
Bancatakaful	<i>Promotion and marketing of takaful products by the banking institutions.</i>
Caruman	Caruman wang yang dibayar sekali atau berkala oleh peserta kepada pengendali takaful bagi tujuan pelaburan dan tabarru'.
Contributions	<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	Amaun yang didepositkan dengan atau disimpan oleh pengendali takaful sebagai jaminan pelaksanaan kontrak takaful semula oleh pengendali takaful semula.
Retakaful Operator's Deposit	<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	Bukti kontrak antara peserta dengan pengendali takaful yang menetapkan terma dan syarat sijil berkenaan.
Certificate Document	<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	Jadual perangkaan yang menunjukkan kadar kematian pada setiap peringkat umur, pada kebiasaannya dinyatakan sebagai bilangan kematian bagi setiap ribu.
Mortality Table	<i>A statistical table showing the death rate at each age, usually expressed as the number of deaths per thousand.</i>
Kadar Perbelanjaan	Nisbah jumlah perbelanjaan bagi sesuatu tahun (termasuk komisen, gaji dan lain-lain) kepada jumlah pendapatan caruman selain daripada caruman tunggal dan pembayaran untuk anuiti.
Expense Rate	<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>

Glosari Istilah Takaful*
Glossary of Takaful Terms *

Laporan Keadaan Kewangan Financial Condition Report	Laporan daripada aktuari yang dilantik mengenai keadaan kewangan perniagaan takaful keluarga pada akhir tahun kewangan. <i>A report by the appointed actuary on the condition of the family takaful business at the end of the financial year.</i>
Lebihan Aktuari Actuarial Surplus	Lebihan kumpulan wang takaful keluarga yang telah ditentukan melalui penilaian aktuari pada akhir tahun kewangan. <i>Surplus of the family takaful fund determined by actuarial valuation at the end of the financial year.</i>
Lebihan pada Tarikh Penilaian Surplus at Valuation Date	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 Net Investment Income	Pulangan ke atas pelaburan tolak kadar nilai dan cukai. <i>Returns on investments less rates and taxes.</i>
Rider Rider	Lampiran kepada sijil yang mengubahsuai syarat-syarat untuk meluaskan faedah. <i>An attachment to a certificate that modifies its conditions by expanding benefits.</i>
Takaful Berkaitan Pelaburan Investment-linked Takaful	Kontrak yang mempunyai nilai manfaat sijil pada satu-satu masa berubah-ubah berdasarkan nilai aset pada waktu berkenaan. <i>A contract where the certificate benefits at any time varies according to the value of the underlying assets at the time.</i>
Takaful Keluarga Individu Individual Family Takaful	Manfaat takaful yang kena dibayar kepada individu apabila berlaku kematian kepada peserta atau memperuntukkan pendapatan secara berkala kepada peserta selepas bersara. <i>Takaful benefit payable to an individual on death of the participant or provides periodic income to participant upon retirement.</i>
Takaful Keluarga Berkumpulan Group Family Takaful	Takaful keluarga (pada kebiasaannya tanpa melalui pemeriksaan perubatan) yang dikeluarkan di bawah satu sijil induk bagi melindungi sekumpulan orang. Takaful keluarga pada kebiasaannya dikeluarkan kepada majikan untuk faedah para pekerjanya, atau kepada ahli sesebuah persatuan. <i>Family takaful 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 Medical and Health Takaful	Kontrak yang memperuntukkan pembayaran manfaat rawatan perubatan yang ditetapkan seperti kos kemasukan ke hospital, kos pembedahan dan fi perundingan doktor terhadap risiko seseorang yang didiagnosis menghidapi penyakit tertentu 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>

Glosari Istilah Takaful*
Glossary of Takaful Terms *

Tuntutan	Pemberitahuan kepada pengendali takaful bahawa pembayaran sejumlah manfaat harus dibuat menurut terma sijil.
Claims	<i>Notification to a takaful operator that payment of an amount is due under the terms of the certificate.</i>
TAKAFUL AM GENERAL TAKAFUL	
Caruman Bersih Net Contributions	Caruman kasar tolak semua caruman takaful semula yang kena dibayar. <i>Gross contributions less all retakaful contributions payable.</i>
Caruman Langsung Kasar	Caruman berdasarkan kadar kasar asal yang dikenakan atas pelanggan bagi pemiagaan takaful langsung tanpa sebarang potongan komisen atau brokeraj.
Gross Direct Contributions	<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	Menetapkan bahawa kadar bahagian kerugian yang ditanggung oleh kumpulan wang takaful bergantung pada jumlah nilai dilindungi kepada jumlah nilai risiko.
Average Clause	<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>
Indemniti	Pemulihan kerugian kepada pihak yang menuntut dengan cara bayaran, pembaikan atau penggantian.
Indemnity	<i>Restoration to the claimant of a loss by payment, repair or replacement.</i>
Kerugian Menyeluruh Total Loss	Kerugian yang cukup besar sehingga boleh dianggap tidak bernilai lagi. <i>A loss of sufficient size so that it can be said there is nothing left of value.</i>
Kerugian Tertanggung Tetapi Tak Dilaporkan	Kerugian yang telah berlaku sepanjang tempoh yang ditetapkan, kebiasaannya bagi satu tahun kewangan, tetapi masih belum dilaporkan kepada pengendali takaful semasa tarikh pertimbangan.
Incurred But Not Reported (IBNR)	<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 Underwriting Profit/Loss	Pendapatan caruman terperoleh tolak tuntutan bersih kena dibayar, komisen dan perbelanjaan pengurusan. <i>Eamed contributions income less net claims incurred, commissions and management expenses.</i>
Nisbah Bendungan	Nisbah caruman bersih kepada caruman langsung dan caruman takaful semula diterima kasar tolak takaful semula dalam Malaysia.
Retention Ratio	<i>The ratio of net contributions to gross direct and retakaful accepted contributions less retakaful within Malaysia.</i>
Nisbah Tuntutan Claims Ratio	Nisbah tuntutan bersih yang kena dibayar kepada caruman terperoleh. <i>The ratio of net claims incurred to earned contribution income.</i>

Glosari Istilah Takaful*
Glossary of Takaful Terms *

Pendapatan Caruman Terperoleh	Caruman bersih tolak peruntukan untuk rizab bagi caruman tidak diperoleh pada akhir tahun campur rizab bagi caruman tidak diperoleh pada awal tahun.
Earned Contribution Income	<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 bagi Caruman Tidak Terperoleh Reserves for Unearned Contributions	Caruman yang sudah diterima bagi risiko yang belum tamat tempohnya pada akhir tempoh perakaunan. <i>Contributions already received in respect of risks which are still unexpired at the end of the accounting period.</i>
Takaful Am General Takaful	Perlindungan kepada peserta bagi kerugian akibat berlakunya malapetaka 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 Facultative Treaty	Kontrak takaful semula yang memperuntukkan bahawa pengendali takaful yang mengesid mempunyai pilihan untuk mengesid dan pengendali takaful semula mempunyai pilihan untuk 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>
Triti Lebihan Kerugian Excess of Loss Treaty	Sejenis triti takaful semula yang memperuntukkan bahawa pengendali takaful semula membayar semua atau peratusan yang ditentukan terhadap kerugian yang timbul akibat kejadian atau peristiwa tertentu (sering kali berbentuk lebih hampir kepada malapetaka) melebihi amaun yang ditetapkan dan sehingga ke suatu had yang ditetapkan. <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 Proporsional Proportional Treaty	Kontrak antara pengendali takaful dengan pengendali takaful semula untuk menyertai dengan sama rata dalam pembahagian caruman dan kerugian atas setiap risiko yang tertakluk di bawah skop kontrak tersebut. <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 Kena Dibayar Net Claims Incurred	Tuntutan bersih dibayar tolak peruntukan untuk tuntutan belum dibayar pada awal tahun campur peruntukan bagi tuntutan belum dibayar pada akhir tahun. <i>Net claims paid less provisions for outstanding claims at the beginning of the year plus provisions for outstanding claims at the end of the year.</i>

Glosari Istilah Takaful*
Glossary of Takaful Terms *

KONSEP SYARIAH
SHARIAH CONCEPT

Syariah Shariah	Undang-undang Islam. <i>Islamic laws.</i>
Muamalat Muamalat	Jurisprudens perniagaan yang berlandaskan Syariah. <i>Islamic commercial jurisprudence.</i>
Mudharabah Mudharabah	Perjanjian untuk berkongsi keuntungan dengan nisbah yang dipersetujui secara bersama antara usahawan dengan pemodal dalam perniagaan/ pelaburan. Kerugian ditanggung oleh pemodal. <i>An agreement between the entrepreneur and the capital provider in a business venture based on a pre-determined profit-sharing ratio. Losses are borne by the capital provider.</i>
Tabarru' Tabarru'	Melepaskan sebahagian daripada caruman peserta sebagai derma untuk tujuan membantu sesama peserta takaful dan digunakan untuk membayar tuntutan peserta yang layak. <i>To relinquish a portion from the contributions as a donation for fulfilling obligation of mutual help, used to pay claims submitted by eligible claimants.</i>
Takaful Takaful	Jaminan bersama yang diberi oleh sekumpulan orang terhadap risiko tertentu atau bencana yang menimpa kehidupan seseorang, harta benda atau apa jua barangan berharga. <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>
Ta'awun Ta'awun	Bantu-membantu ke arah kebaikan. <i>Helping one another in furthering righteousness.</i>
Tijari Tijari	Perniagaan yang dijalankan secara komersial. <i>Commercial business.</i>
Wakalah Wakalah	Hubungan wakil/ejen dan prinsipal yang wujud apabila seseorang melantik orang lain untuk bertindak bagi pihaknya. <i>Agent-principal relationship, where a person nominates another to act on his behalf.</i>

* Definisi dan penjelasan di atas tidak semestinya mempunyai pengertian undang-undang kerana ianya disediakan khusus untuk maklumat pembaca yang kurang biasa dengan istilah tertentu dan sebutan yang digunakan dalam Laporan Tahunan Takaful ini
The above definitions and explanations 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 the Takaful Annual Report

