# Lampiran-lampiran
# *Appendices*


I Perundangan Subsidiari di bawah Akta Takaful 1984 pada 31 Disember 2004
*Subsidiary Legislation under the Takaful Act 1984 as at 31 December 2004*

II Pengendali Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2004
*Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2004*

III Jawatankuasa Syariah di bawah Seksyen 8 Akta Takaful 1984 pada 31 Disember 2004
*Shariah Committee under Section 8 of the Takaful Act 1984 as at 31 December 2004*

IV Carta Organisasi: Jabatan Perbankan Islam dan Takaful dan Jabatan Penyeliaan Insurans pada 31 Disember 2004
*Organisation Chart: Islamic Banking and Takaful Department and Insurance Supervision Department as at 31 December 2004*

V Pekeliling dan Garis Panduan yang dikeluarkan kepada Industri Takaful sepanjang Tahun 2004
*Circulars and Guidelines Issued to the Takaful Industry during the Year 2004*

VI Tahun 2004 Sepintas Lalu
*Year 2004 at a Glance*

VII Glosari Istilah Takaful
*Glossary of Takaful Terms*

## Perundangan Subsidiari di bawah Akta Takaful 1984 pada 31 Disember 2004
## *Subsidiary Legislation under the Takaful Act 1984 as at 31 December 2004*

| **No. Statut** *Statute No.* | **Tajuk** *Title* |
|---|---|
| P.U. (A) 307/1985 ... ... ... | Peraturan-peraturan Takaful (Lebihan Aset dari Liabiliti) 1985<br>*Takaful (Surplus of Assets over Liabilities) Regulations 1985* |
| P.U. (A) 308/1985 ... ... ... | Peraturan-peraturan Takaful (Pendaftaran Pengendali-pengendali) 1985<br>*Takaful (Operators Registration) Regulations 1985* |
| P.U. (A) 309/1985 ... ... ... | Peraturan-peraturan Takaful (Fee Pendaftaran Tahunan) 1985<br>*Takaful (Annual Registration Fees) Regulations 1985* |
| P.U. (A) 310/1985 ... ... ... | Peraturan-peraturan Takaful (Deposit Statutori) 1985<br>*Takaful (Statutory Deposits) Regulations 1985* |
| P.U. (A) 311/1985 ... ... ... | Peraturan-peraturan Takaful (Daftar Sijil) 1985<br>*Takaful (Register of Certificates) Regulations 1985* |
| P.U. (A) 312/1985 ... ... ... | Peraturan-peraturan Takaful (Mengambil Alih Risiko dan Pemungutan Caruman) 1985<br>*Takaful (Assumption of Risk and Collection of Contribution) Regulations 1985* |
| P.U. (A) 313/1985 ... ... ... | Peraturan-peraturan Broker dan Ajuster (Fee Pelesenan) 1985<br>*Brokers and Adjusters (Licensing Fees) Regulations 1985* |
| P.U. (A) 314/1985 ... ... ... | Peraturan-peraturan Takaful (Kuasa untuk Mengkompaun) 1985<br>*Takaful (Power to Compound) Regulations 1985* |
| P.U. (A) 315/1985 ... ... ... | Peraturan-peraturan Takaful (Bayaran Wang Perpaduan Keluarga) 1985<br>*Takaful (Payment of Family Solidarity Moneys) Regulations 1985* |
| P.U. (A) 337/1990 ... ... ... | Peraturan-peraturan Takaful (Pinjaman Ditetapkan) 1990<br>*Takaful (Prescribed Loan) Regulations 1990* |
| P.U. (A) 93/1991 ... ... ... | Peraturan-peraturan Takaful (Pinjaman Ditetapkan) 1991<br>*Takaful (Prescribed Loan) Regulations 1991* |
| P.U. (A) 435/1995 ... ... ... | Peraturan-peraturan Takaful (Pinjaman Ditetapkan) 1995<br>*Takaful (Prescribed Loan) Regulations 1995* |
| P.U. (A) 237/1997 ... ... ... | Peraturan-peraturan Takaful (Pinjaman Ditetapkan) 1997<br>*Takaful (Prescribed Loan) Regulations 1997* |
| P.U. (A) 17/2003 ... ... ... | Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003<br>*Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003* |

## Pengendali Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2004
## *Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2004*

**(1) Syarikat Takaful Malaysia Berhad**

Tingkat 2, Blok Annex
Menara Tun Razak
Jalan Raja Laut
50350 Kuala Lumpur
Malaysia

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

**(2) Takaful Nasional Sdn. Berhad**

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

| | |
|---|---|
| Telefon<br>*Telephone* | : +603 2612 5000 |
| Faksimile<br>*Facsimile* | : +603 2698 1010 |
| Laman Web<br>*Website* | : www.takafulnasional.com.my |
| Tarikh Pendaftaran<br>*Date of Registration* | : 20 September 1993 |
| Pegawai Utama<br>*Principal Officer* | : Encik Aminuddin bin Md. Desa |

## Pengendali Takaful Berdaftar di bawah Akta Takaful 1984 pada 31 Disember 2004
## *Takaful Operators Registered under the Takaful Act 1984 as at 31 December 2004*

**(3) Mayban Takaful Berhad**

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

| | |
|---|---|
| Telefon<br>*Telephone* | : +603 2297 3999 |
| Faksimile<br>*Facsimile* | : +603 2283 2277 |
| Laman Web<br>*Website* | : www.maybank2u.com.my |
| Tarikh Pendaftaran<br>*Date of Registration* | : 22 Oktober 2001 |
| Pegawai Utama<br>*Principal Officer* | : Encik Mohd. Tarmidzi bin Ahmad Nordin |

**(4) Takaful Ikhlas Sdn. Berhad**

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

| | |
|---|---|
| Telefon<br>*Telephone* | : +603 2084 1000 |
| Faksimile<br>*Facsimile* | : +603 2093 1192 |
| Laman Web<br>*Website* | : www.takaful-ikhlas.com.my |
| Tarikh Pendaftaran<br>*Date of Registration* | : 21 April 2003 |
| Pegawai Utama<br>*Principal Officer* | : Tuan Haji Syed Moheeb bin Syed Kamarulzaman |

## Jawatankuasa Syariah di bawah Seksyen 8 Akta Takaful 1984 pada 31 Disember 2004
## *Shariah Committee under Section 8 of the Takaful Act 1984 as at 31 December 2004*

### (1) Syarikat Takaful Malaysia Berhad

**Pengerusi**
***Chairman***

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

**Ahli-ahli**
***Members***

(ii) Datuk Haji Md. Hashim bin Yahaya
(iii) Datuk Sheikh Ghazali bin Haji Abdul Rahman
(iv) Datuk Haji Md. Yunus @ Yunus bin Haji Md. Yatim
(v) Prof. Madya 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) Datuk Dr. Abdul Monir bin Yaacob
(iii) Dato' Dr. Mahfodz bin Mohamed
(iv) Prof. Madya Dr. Abdul Halim bin Muhammad
(v) Prof. Madya Dr. Mohd. Daud bin Bakar
(vi) Prof. Madya Dr. Hailani bin Muji Tahir

## Jawatankuasa Syariah di bawah Seksyen 8 Akta Takaful 1984 pada 31 Disember 2004
## *Shariah Committee under Section 8 of the Takaful Act 1984 as at 31 December 2004*

### (3) Mayban Takaful Berhad

**Pengerusi**
***Chairman***
(i) Dato' Haji Hassan bin Haji Ahmad

**Ahli-ahli**
***Members***
(ii) Datuk Haji Md. Hashim bin Yahaya
(iii) Datuk Sheikh Ghazali bin Haji Abdul Rahman
(iv) Datuk Dr. Abdul Monir bin Yaacob
(v) Prof. Madya Dr. Mohd. Daud bin Bakar

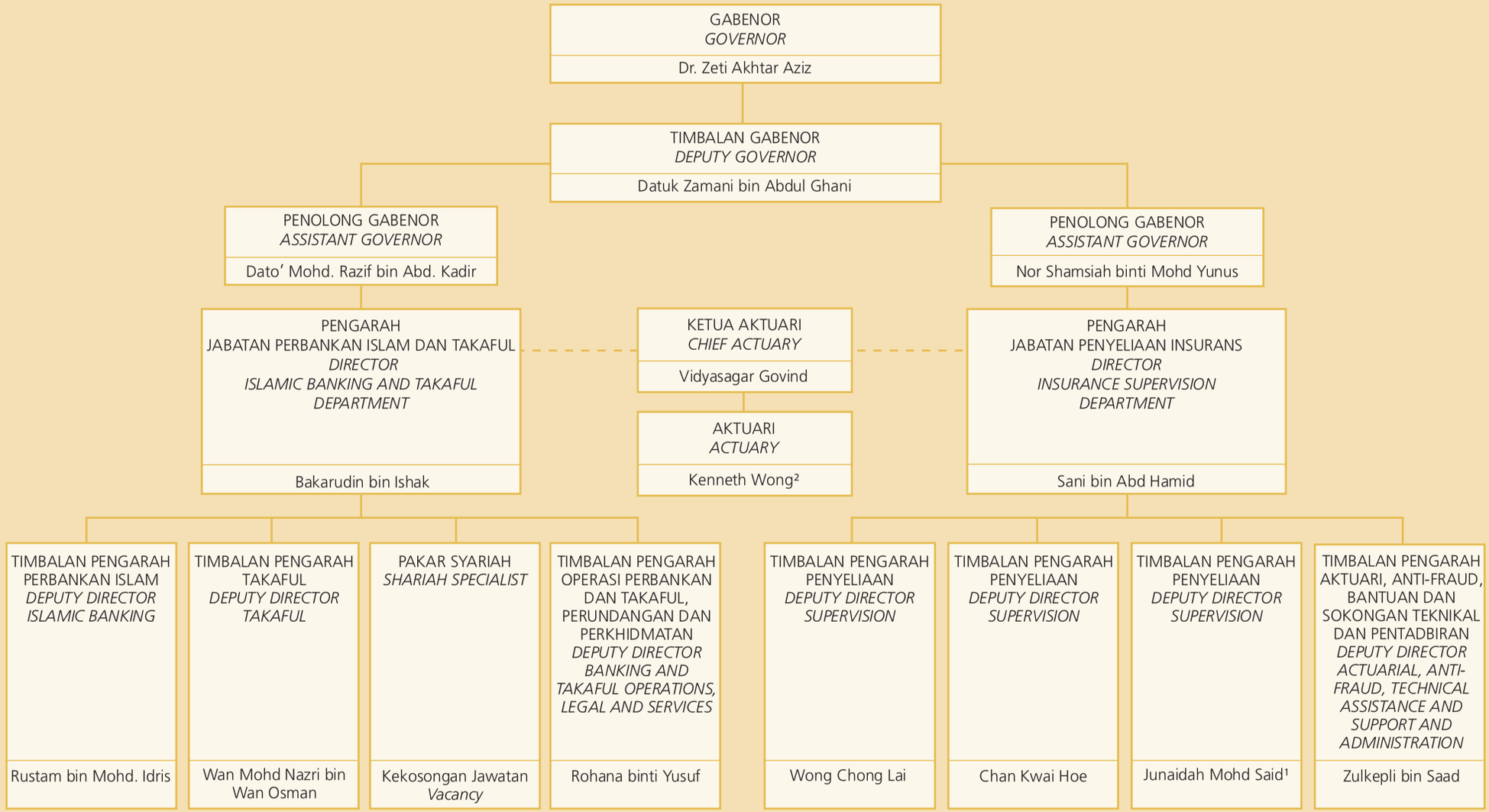
### (4) Takaful Ikhlas Sdn. Berhad

**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

**Lampiran IV / *Appendix IV***

## Carta Organisasi: Jabatan Perbankan Islam dan Takaful dan Jabatan Penyeliaan Insurans pada 31 Disember 2004
## *Organisation Chart: Islamic Banking and Takaful Department and Insurance Supervision Department as at 31 December 2004*




¹ Berkuat Kuasa 3 Januari 2005 / *Effective 3 January 2005*
² Berkuat Kuasa 17 Januari 2005 / *Effective 17 January 2005*

## Pekeliling dan Garis Panduan yang dikeluarkan kepada Industri Takaful sepanjang Tahun 2004
## *Circulars and Guidelines Issued to the Takaful Industry during the Year 2004*

| Tarikh Dikeluarkan<br>*Date Issued* | Nombor<br>*Number* | Perkara<br>*Subject Matter* |
|---|---|---|
| **PEKELILING**<br>***CIRCULARS*** | | |
| 8 / 1 / 2004 | JPIT/1/2004/TO | Spesifikasi di bawah Peraturan-peraturan 3(b) dan (c) Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003<br>*Specification under Regulations 3(b) and (c) of the Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003* |
| 19 / 1 / 2004 | JPIT/2/2004/TO | Standard Minimum mengenai Penzahiran Maklumat Produk dan Ketelusan dalam Pemasaran Pelan Takaful Perubatan dan Kesihatan<br>*Minimum Standard on Product Disclosure and Transparency in Marketing Medical and Health Takaful Plans* |
| 9 / 2 / 2004 | JPIT/3/2004/TO | Penarikan Keluar Secara Berperingkat-peringkat Penerimaan Jurubank Hijau daripada Senarai Instrumen Pasaran Wang Islam<br>*Phasing-out of Green Bankers Acceptance from the List of Islamic Money Market Instruments* |
| 10 / 2 / 2004 | JPIT/4/2004/TO | Perjanjian antara Pengendali Takaful dengan Pemegang Francais Kenderaan mengenai Pembaikan Kenderaan<br>*Arrangements Between Takaful Operators and Vehicle Franchise Holders on Repair of Vehicles* |
| 10 / 2 / 2004 | JPIT/5/2004/TO | Takaful Internet<br>*Internet Takaful* |
| 9 / 3 / 2004 | JPIT/6/2004/TO | Pelaksanaan Sistem Statistik Pengendali Takaful (TOSS)<br>*Implementation of Takaful Operators Statistical System (TOSS)* |
| 9 / 3 / 2004 | JPIT/15/2003/TO (Semakan)<br>*(Revised)* | Pelantikan Pegawai Utama/Pengarah oleh Pengendali Takaful<br>*Appointment of Principal Officer/Director by Takaful Operator* |
| 29 / 3 / 2004 | JPIT/7/2004/TO | Akta Bank Negara Malaysia (Pindaan) 2003 dan Akta Takaful (Pindaan) 2003<br>*Central Bank of Malaysia (Amendment) Act 2003 and Takaful (Amendment) Act 2003* |
| 18 / 5 / 2004 | JPIT/8/2004/TO | Penerimaan Jaminan Takaful sebagai Deposit untuk Permohonan Permit Kerja Pekerja Asing<br>*Acceptance of Takaful Guarantee as Deposit for Foreign Workers Work Permit Applications* |

**Pekeliling dan Garis Panduan yang dikeluarkan kepada Industri Takaful sepanjang Tahun 2004**
***Circulars and Guidelines Issued to the Takaful Industry during the Year 2004***

| **Tarikh Dikeluarkan** *Date Issued* | **Nombor** *Number* | **Perkara** *Subject Matter* |
|---|---|---|
| 25 / 8 / 2004 | JPIT/10/2004/TO | Program Pendidikan Pengguna – Buku-buku Kecil InfoInsurans<br>*Consumer Education Program – InsuranceInfo Booklets* |
| 26 / 8 / 2004 | JPIT/11/2004/TO | Sistem Profil Korporat Institusi Kewangan (FICPS) – Kajian Semula Keperluan Pengemukaan Salinan Cetak dan Pengukuhan Sistem<br>*Financial Institutions Corporate Profile System (FICPS) – Review of Hard Copy Submission Requirement and System Enhancement* |
| 27 / 8 / 2004 | JPIT/9/2004/TO | Akta Pencegahan Pengubahan Wang Haram 2001 – Prosedur Pengesahan<br>*Anti-Money Laundering Act 2001 – Verification Procedures* |
| 27 / 8 / 2004 | JPIT/12/2004/TO | Pelaksanaan Sistem Elektronik Nota Lindungan Motor<br>*Implementation of Electronic Motor Cover Notes System* |
| 10 / 9 / 2004 | JPIT/13/2004/TO | Spesifikasi di bawah Peraturan-peraturan 3(b) dan (c) Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003<br>*Specification under Regulations 3(b) and (c) of the Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003* |
| 27 / 9 / 2004 | JPIT/14/2004/TO | Sistem Statistik Pengendali Takaful (TOSS) – Sistem Penyerahan Data (DSS) Versi 1.1 ("Siaran1")<br>*Takaful Operators Statistical System (TOSS) – Data Submission System (DSS) Version 1.1 ("Release 1")* |
| 25 / 10 / 2004 | JPIT/15/2004/TO | Pematuhan terhadap Seksyen 25 Akta Takaful 1984 dan Peraturan-peraturan Takaful (Mengambil Alih Risiko dan Pemungutan Caruman)1985 – Keperluan Berkanun bagi 'Tunai Sebelum Perlindungan'<br>*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'* |
| 25 / 10 / 2004 | JPIT/16/2004/TO | Spesifikasi di bawah Peraturan-peraturan 3(b) dan (c) Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003<br>*Specification under Regulations 3(b) and (c) of the Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003* |

**Pekeliling dan Garis Panduan yang dikeluarkan kepada Industri Takaful sepanjang Tahun 2004**
***Circulars and Guidelines Issued to the Takaful Industry during the Year 2004***

| Tarikh Dikeluarkan<br>*Date Issued* | Nombor<br>*Number* | Perkara<br>*Subject Matter* |
|---|---|---|
| 26 / 11 / 2004 ... ... ... | JPIT/17/2004/TO | Keperluan Suntikan Aset (Tabarru') daripada Kumpulan Wang Pemegang Saham bagi Ketidakcukupan Aset Dana Takaful<br>*Requirement for Injection of Asset (Tabarru') from the Shareholders' Fund for Inadequacy of Asset in the Takaful Funds* |
| 3 / 12 / 2004 ... ... ... | JPIT/18/2004/TO | Pelaksanaan Sistem Elektronik Nota Lindungan Motor<br>*Implementation of Electronic Motor Cover Notes System* |
| **GARIS PANDUAN**<br>***GUIDELINES*** | | |
| 21 / 7 / 2004 ... ... ... | JPIT/GPT 6 | Garis Panduan mengenai Penyata Kewangan bagi Pengendali Takaful<br>*Guidelines on Financial Statements for Takaful Operators* |
| 8 / 11 / 2004 ... ... ... | JPIT/GPT 1 | Garis Panduan mengenai Jawatan Pengarah bagi Pengendali Takaful<br>*Guidelines on Directorship for Takaful Operators* |
| 8 / 11 / 2004 ... ... ... | JPIT/GPT 7 | Garis Panduan mengenai Urus Niaga Pihak Berkaitan bagi Pengendali Takaful<br>*Guidelines on Related Party Transactions for Takaful Operators* |
| 15 / 12 / 2004 ... ... ... | JPIT/GPS 1 | Garis Panduan mengenai Tadbir Urus Jawatankuasa Syariah bagi Institusi Kewangan Islam<br>*Guidelines on the Governance of Shariah Committee for the Islamic Financial Institutions* |

## Tahun 2004 Sepintas Lalu
## *Year 2004 at a Glance*

Disenaraikan di bawah ini peristiwa penting yang berlaku dalam industri takaful pada tahun 2004. 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 year 2004. 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/1/2004/TO – Pekeliling mengenai Spesifikasi di bawah Peraturan-peraturan 3(b) dan (c) Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 dikeluarkan. Pekeliling ini memberi lebih kefleksibelan kepada pengendali takaful dalam aktiviti pelaburan mereka untuk melabur dalam sekuriti hutang swasta Islam dan kemudahan pembiayaan secara Islam bagi tujuan aset Malaysia yang dibenarkan seperti mana yang terkandung pada perenggan 6 Jadual Pertama Akta Takaful 1984.
  *JPIT/1/2004/TO – Circular on Specification under Regulations 3(b) and (c) of the Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003 was issued. The circular allows more flexibility to takaful operators in their investment activities by investing in Islamic private debt securities and Islamic financing facilities for the purpose of authorised Malaysian assets in connection with paragraph 6 of the First Schedule to the Takaful Act 1984.*

- JPIT/2/2004/TO – Pekeliling mengenai Standard Minimum mengenai Penzahiran Maklumat Produk dan Ketelusan dalam Pemasaran Pelan Takaful Perubatan dan Kesihatan dikeluarkan. Pekeliling ini bertujuan meningkatkan ketelusan dalam perniagaan takaful perubatan dan kesihatan serta mengehendaki pengendali dan perantara memberi maklumat lengkap mengenai ciri-ciri asas pelan takaful perubatan dan kesihatan bagi memastikan peserta memahami peruntukan-peruntukan penting yang terkandung dalam pelan terutamanya berkaitan caruman, manfaat, pengecualian dan had.
  *JPIT/2/2004/TO – Circular on Minimum Standard on Product Disclosure and Transparency in Marketing Medical and Health Takaful Plans was issued. The circular which aims to provide greater transparency in medical and health takaful business requires takaful operators and their intermediaries to provide details of essential features of medical and health takaful plans to ensure that participants understand the important provisions of the plans, particularly with respect to the contributions, benefits, exclusions and limitations.*

Februari
*February*

- JPIT/3/2004/TO – Pekeliling mengenai Penarikan Keluar Secara Berperingkat-peringkat Penerimaan Jurubank Hijau (GBA) daripada Senarai Instrumen Pasaran Wang Islam dikeluarkan. Pekeliling ini memaklumkan kepada institusi kewangan Islam penarikan keluar instrumen GBA daripada senarai instrumen kewangan dalam pasaran wang Islam berkuat kuasa 1 April 2004. Institusi kewangan Islam dibenarkan untuk menarikbalik atau memegang GBA sehingga ke tarikh matang instrumen tersebut.
  *JPIT/3/2004/TO – Circular on Phasing-out of Green Bankers Acceptance* (GBA) *from the List of Islamic Money Market Instruments was issued. The circular informed the Islamic financial institutions on the phasing-out of* GBA *from the list of Islamic money market instruments effective from 1 April 2004. Islamic financial institutions are allowed to withdraw or hold the* GBA *until the maturity date of the instrument.*

- JPIT/4/2004/TO – Pekeliling mengenai Pengaturan antara Pengendali Takaful dengan Pemegang Francais Kenderaan mengenai Pembaikan Kenderaan dikeluarkan. Pekeliling ini memaklumkan pengendali takaful mengenai semakan semula syarat penyertaan dalam pengaturan dengan pemegang francais kenderaan yang melibatkan pembaikan kerosakan kenderaan yang diluluskan terlebih dahulu. Pekeliling ini juga tidak membenarkan pengendali takaful menyertai program jika pemegang francais gagal mematuhi sebarang syarat yang telah ditetapkan.
  *JPIT/4/2004/TO – Circular on Arrangements Between Takaful Operators and Vehicle Franchise Holders on Repair of Vehicles was issued. The circular informed takaful operators on the revised conditions for participation in arrangements for pre-approved repairs of damaged vehicles with vehicle franchise holders. This circular also disallows takaful operators from contributing towards the programme if the franchise holder fails to comply with any of the stated conditions.*

- JPIT/5/2004/TO – Pekeliling mengenai Takaful Internet dikeluarkan. Pekeliling ini memaklumkan pengendali takaful bahawa Garis Panduan Takaful Internet merangkumi semua sistem berasaskan internet. Pekeliling ini juga mengehendaki pengendali takaful mendapatkan kelulusan Bank Negara Malaysia sebelum melaksanakan sebarang sistem berasaskan internet.
  *JPIT/5/2004/TO – Circular on Internet Takaful was issued. The circular informed takaful operators that the Guidelines on Internet Takaful is extended to cover all internet-based system. It also requires takaful operators to seek Bank Negara Malaysia's prior approval before implementing any internet-based system.*

- Sesi Dialog dengan Pegawai Pematuhan Akta Pencegahan Pengubahan Wang Haram 2001 bagi Industri Insurans dan Takaful.
  Dialog antara Bank Negara Malaysia dengan pegawai pematuhan daripada industri insurans dan takaful diadakan untuk membincangkan isu-isu berkenaan pentadbiran Akta Pencegahan Pengubahan Wang Haram 2001.
  *Dialogue Session with the Compliance Officers on the Anti-Money Laundering Act 2001 for the Insurance and Takaful industry.*
  *The dialogue session between Bank Negara Malaysia and the compliance officers of the insurance and takaful industry was held to discuss issues relating to the administration of the Anti-Money Laundering Act 2001.*

Mac
*March*

- Bengkel Insurans dan Insurans Semula di Kalangan Negara Kumpulan Lapan (D-8) di Kaherah, Mesir.
  Bengkel yang telah dianjurkan adalah sebahagian daripada kerjasama yang dipersetujui oleh Negara-negara D-8 dalam bidang insurans dan insurans semula.
  *Insurance and Reinsurance Workshop Among D-8 Countries in Cairo, Egypt.*
  *The workshops were organised as part of the agreed cooperation under the Developing Eight Grouping (D-8) in the areas of insurance and reinsurance.*

- JPIT/6/2004/TO – Pekeliling mengenai Pelaksanaan Sistem Statistik Pengendali Takaful (TOSS) dikeluarkan. Pekeliling ini memaklumkan pengendali takaful mengenai pelaksanaan TOSS berkuat kuasa 9 Mac 2004. Pengendali takaful dikehendaki mengemukakan penyata bulanan dan penyata tahunan masing-masing dalam tempoh tiga minggu dan tiga bulan selepas tempoh berakhir melalui Sistem Penyerahan Data dalam talian.
  *JPIT/6/2004/TO – Circular on Implementation of Takaful Operators Statistical System (TOSS) was issued. The circular informed takaful operators on the implementation of TOSS with effect from 9 March 2004. Takaful operators are required to submit monthly and annual returns via online Data Submission System within three weeks and three months respectively after the end of the periods.*

## Tahun 2004 Sepintas Lalu
## *Year 2004 at a Glance*

- JPIT/15/2003/TO (Semakan) – Pekeliling mengenai Pelantikan Pegawai Utama/Pengarah oleh Pengendali Takaful dikeluarkan. Pekeliling ini memaklumkan pengendali takaful mengenai perubahan dalam prosedur carian kebankrapan yang dikeluarkan oleh Jabatan Pemegang Harta Malaysia dan memaklumkan pengendali takaful berkenaan penggunaan borang-borang baru iaitu borang K, L dan BNM/JPIT/SSTK.
  *JPIT/15/2003/TO (Revised) – Circular on Appointment of Principal Officer/Director by Takaful Operators was issued. The circular informed takaful operators on changes of bankruptcy search procedures issued by Official Assignee Malaysia and informed the takaful operators of the use of the new forms K, L and BNM/JPIT/SSTK.*

- JPIT/7/2004/TO – Pekeliling mengenai Akta Bank Negara Malaysia (Pindaan) 2003 dan Akta Takaful (Pindaan) 2003 dikeluarkan. Pekeliling ini memaklumkan pengendali takaful mengenai seksyen 16B Akta Bank Negara Malaysia (Pindaan) 2003 yang memberi kuasa kepada Majlis Penasihat Syariah (MPS) Bank Negara Malaysia untuk menentukan undang-undang Syariah mengenai perbankan Islam dan takaful dan pindaan seksyen 8(5)(b) Akta Takaful (Pindaan) 2003 bagi membolehkan pengendali takaful menubuhkan badan penasihat Syariah yang diluluskan oleh Ketua Pengarah Takaful. Di samping itu, pengendali takaful juga dimaklumkan mengenai seksyen baru 53A Akta Takaful (Pindaan) 2003 yang membenarkan pengendali takaful merujuk kepada MPS berkenaan isu-isu Syariah bagi memperoleh nasihat mereka.
  *JPIT/7/2004/TO – Circular on Central Bank of Malaysia (Amendment) Act 2003 and Takaful (Amendment) Act 2003 was issued. The circular informed takaful operators on section 16B of Central Bank of Malaysia (Amendment) Act 2003 that authorised the Shariah Advisory Council (SAC) of Bank Negara Malaysia to ascertain Islamic law for the purpose of Islamic banking and takaful and amendment of section 8(5)(b) of Takaful (Amendment) Act 2003 to allow takaful operators to set up Shariah advisory bodies as approved by the Director General of Takaful. In addition, takaful operators are informed on the introduction of new section 53A of Takaful (Amendment) Act 2003 which allows takaful operators to refer Shariah issues to the SAC for their advice.*

April
*April*

- Laporan Tahunan Takaful 2003.
  Bank Negara Malaysia mengeluarkan Laporan Tahunan Takaful 2003 yang melaporkan tinjauan prestasi dan perkembangan industri takaful Malaysia dan pentadbiran Akta Takaful 1984.
  *Takaful Annual Report 2003.*
  *Bank Negara Malaysia released the 2003 Takaful Annual Report which provides a review of the performance and developments of the Malaysian takaful industry and the administration of the Takaful Act 1984.*

Mei
*May*

- JPIT/8/2004/TO – Pekeliling mengenai Penerimaan Jaminan Takaful sebagai Deposit untuk Permohonan Permit Kerja Pekerja Asing dikeluarkan. Pekeliling ini memaklumkan pengendali takaful mengenai persetujuan Kementerian Dalam Negeri Malaysia untuk membenarkan Jabatan Imigresen Malaysia menerima jaminan takaful sebagai deposit langsung untuk permit kerja bagi pekerja asing.
  *JPIT/8/2004/TO – Circular on Acceptance of Takaful Guarantee as Deposit for Foreign Workers Work Permit Applications was issued. The circular informed takaful operators that the Ministry of Home Affairs Malaysia has agreed to allow the Immigration Department of Malaysia to accept takaful guarantee as direct deposit for foreign workers work permit.*

## Tahun 2004 Sepintas Lalu
## *Year 2004 at a Glance*

Julai
*July*

- Mesyuarat Badan Pengawalan dan Penyeliaan Takaful dan Insurans Negara-negara D-8 di Kuala Lumpur.
  Mesyuarat sulung ini diadakan dengan objektif untuk memberi peluang kepada wakil daripada negara-negara D-8 untuk berkongsi dan berbincang mengenai pembangunan industri takaful dan insurans di negara masing-masing. Mesyuarat ini juga bertujuan untuk merangka mekanisme kerjasama pembangunan takaful di kalangan badan pengawalan dan penyeliaan negara-negara D-8.
  *Meeting of Takaful and Insurance Regulatory and Supervisory Authorities of D-8 Countries in Kuala Lumpur.*
  *This inaugural meeting was held with the objectives of giving the delegates an opportunity to share and discuss the development of takaful and insurance industry in their respective countries as well as to establish a mechanism for cooperation in the development of takaful among the regulatory and supervisory authorities of D-8 countries.*

- JPIT/GPT 6 – Garis Panduan mengenai Penyata Kewangan bagi Pengendali Takaful dikeluarkan. Garis Panduan ini menetapkan asas bagi pembentangan dan penzahiran laporan, serta penyata kewangan pengendali takaful. Pengendali takaful dikehendaki menggunakan amalan perakaunan akruan bagi pengiktirafan pendapatan dan perbelanjaan selaras dengan amalan perakaunan bank-bank Islam di Malaysia. Garis panduan ini berkuat kuasa bagi penyata kewangan bermula pada tahun 2004.
  *JPIT/GPT 6 – Guidelines on Financial Statements for Takaful Operators were issued. The Guidelines were issued to provide the basis for presentation and disclosure of reports and financial statements of takaful operators. Takaful operators are required to use accrual accounting for the recognition of income and expenses in line with the current accounting practice by Islamic banks in Malaysia. The Guidelines are effective for financial statements beginning 2004.*

Ogos
*August*

- Pameran Antarabangsa Barangan dan Perkhidmatan Halal Malaysia 2004.
  Pameran pertama bertaraf antarabangsa ini bertujuan memperkenalkan produk kewangan dan pelaburan, makanan, minuman, barangan farmaseutikal dan kosmetik yang disahkan halal. Acara tahunan ini bertujuan membawa pembeli, ejen dan peniaga daripada industri Halal di seluruh dunia bertemu di Malaysia dan bersama-sama mewujudkan wadah yang membolehkan isu halal yang diselesaikan secara global serta dapat dikongsi bersama dengan menggunakan rangkaian. Pelawat yang berada di pondok pameran Bank Negara Malaysia juga diberi taklimat ringkas mengenai InfoPerbankan, InfoInsurans dan inisiatif-inisiatif Bank Negara Malaysia yang lain yang merupakan sebahagian daripada Program Pendidikan Pengguna.
  *Malaysia International Halal Showcase 2004.*
  *This is the first world class exhibition showcasing international halal certified financial and investment products, food, beverage, pharmaceutical, and cosmetics. It aims to bring together buyers, agents and traders from the Halal industry around the world annually to Malaysia and to participate in creating a window where global halal solutions can be shared by networking. Visitors to Bank Negara Malaysia's booth were also briefed on BankingInfo, InsuranceInfo and other relevant initiatives by Bank Negara Malaysia as part of the Bank's Consumer Education Programme.*

- Seminar Bankasurans.
  Seminar ini diadakan bagi mempromosikan bankasurans sebagai salah satu saluran pemasaran di Malaysia.
  *Bancassurance Seminar.*
  *The seminar was held to promote bancassurance as one of the marketing channels in Malaysia.*

## Tahun 2004 Sepintas Lalu
## *Year 2004 at a Glance*

- JPIT/9/2004/TO – Pekeliling mengenai Akta Pencegahan Pengubahan Wang Haram 2001 – Prosedur Pengesahan dikeluarkan. Pekeliling ini membantu pengendali takaful dan broker dalam mematuhi seksyen 16(2) Akta Pencegahan Penggubahan Wang Haram 2001 yang mengehendaki pengendali takaful mengesahkan melalui penggunaan dokumen, identiti, pekerjaan atau tujuan perniagaan seseorang menjalinkan hubungan perniagaan dengan pengendali takaful. Prosedur pengesahan dikenakan kepada pemohon individu, pemohon institusi dan pelan takaful yang mempunyai caruman melebihi RM50,000 dan RM100,000 setahun yang berkaitan dengan pelan individu dan berkumpulan.
  *JPIT/9/2004/TO – Circular on Anti-Money Laundering Act 2001 – Verification Procedures was issued. The circular facilitates takaful operators and brokers in compliance with section 16(2) of the Anti-Money Laundering Act 2001, which requires takaful operator to verify through the use of documents, the identity, occupation or business purpose of any person who establishes or conducts business relation with the takaful operators. The verification procedures apply to individual applicant, institutional applicant and takaful plans with contribution exceeding RM50,000 and RM100,000 per annum in respect of individual and group plans.*

- JPIT/10/2004/TO – Pekeliling mengenai Program Pendidikan Pengguna – Buku-buku Kecil InfoInsurans dikeluarkan. Pekeliling ini mengehendaki pengendali takaful memberikan sokongan dan komitmen penuh terhadap pengedaran buku-buku kecil InfoInsurans kepada orang ramai melalui pejabat cawangan masing-masing. Ini merupakan program jangka panjang yang diperkenalkan bagi meningkatkan pengetahuan dan kesedaran pengguna dalam membuat keputusan yang tepat apabila menyertai pelan takaful dengan memahami hak dan tanggungjawab mereka sebagai pengguna.
  *JPIT/10/2004/TO – Circular on Consumer Education Program – InsuranceInfo Booklets was issued. The circular requires takaful operators to give full support and commitment on the distribution of the InsuranceInfo booklets to public through their branches. This is a long term programme which was introduced to increase consumer awareness in making the right decision when participating in takaful plan by understanding their rights and responsibilities.*

- JPIT/11/2004/TO – Pekeliling mengenai Sistem Profil Korporat Institusi Kewangan (FICPS) – Kajian Semula Keperluan Pengemukaan Salinan Cetak dan Pengukuhan Sistem dikeluarkan. Pekeliling ini memaklumkan pengendali takaful tentang pemansuhan keperluan mengemukakan salinan cetak penyata maklumat berkaitan struktur pemegang saham dan pekerja, pengemaskinian dan pemberitahuan maklumat dalam modul FICPS tetapi memperkenalkan keperluan bagi pengemaskinian secara dalam talian melalui sistem oleh pengendali takaful.
  *JPIT/11/2004/TO – Circular on Financial Institutions Corporate Profile System (FICPS) – Review of Hard Copy Submission Requirement and System Enhancement was issued. The circular informed that takaful operators are no longer required to submit hard copy of the returns on shareholding structure and employee information, updates and notifications of information relating to the modules in the FICPS but introduced the requirement for online update by takaful operators through the system.*

- JPIT/12/2004/TO – Pekeliling mengenai Pelaksanaan Sistem Elektronik Nota Lindungan Motor dikeluarkan. Pekeliling ini mengehendaki pengendali takaful mengadakan rangkaian elektronik dengan semua ejen masing-masing selewat-lewatnya pada 31 Disember 2004 bagi memastikan pelaksanaan sistem nota lindungan secara elektronik berjalan lancar. Rangkaian ini membolehkan penghantaran maklumat mengenai nota lindungan yang tepat pada masanya daripada ejen kepada pengendali takaful dan seterusnya kepada Jabatan Pengangkutan Jalan.
  *JPIT/12/2004/TO – Circular on Implementation of Electronic Motor Cover Notes System was issued. The circular requires takaful operators to establish electronic linkages with all their agents latest by 31 December 2004 to ensure the smooth implementation of the e-cover notes system. The linkage is to enable real-time transmission of cover note information from agents to takaful operators for onward transmission to Jabatan Pengangkutan Jalan.*

September
*September*

- JPIT/13/2004/TO – Pekeliling mengenai Spesifikasi di bawah Peraturan-peraturan 3(b) dan (c) Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 dikeluarkan. Pekeliling ini merupakan semakan semula kepada spesifikasi aset Malaysia yang dibenarkan menurut Peraturan-peraturan 3(b) dan (c) Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 yang berkaitan dengan sekuriti hutang Cagamas.
  *JPIT/13/2004/TO – Circular on Specification under Regulations 3(b) and (c) of the Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003 was issued. The circular revised the specification on authorised Malaysian assets pursuant to Regulations 3(b) and (c) of the Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003 in respect of the Cagamas debt securities.*

- JPIT/14/2004/TO – Pekeliling mengenai Sistem Statistik Pengendali Takaful (TOSS) – Sistem Penyerahan Data (DSS) Versi 1.1 ("Siaran 1") dikeluarkan. Pekeliling ini memaklumkan pengendali takaful mengenai pindaan kepada TOSS – DSS. Pindaan ini dibuat ke atas modul pengemukaan, laporan dan akaun. Pengendali takaful juga dinasihatkan supaya mengemaskinikan program pemasangan luar talian TOSS dan manual pengguna berdasarkan versi terbaru yang terdapat dalam laman web TOSS.
  *JPIT/14/2004/TO – Circular on Takaful Operators Statistical System (TOSS) – Data Submission System (DSS) Version 1.1 ("Release 1") was issued. The circular informed takaful operators on the amendments made on TOSS – DSS. The amendments made were on the submission, report and declaration modules. Takaful operators were also advised to update the TOSS offline installation program and the user manuals with the latest version as published in TOSS website.*

- Mesyuarat antara Bank Negara Malaysia dengan Jawatankuasa Pengurusan Persatuan Broker-broker Insurans Malaysia.
  *Meeting between Bank Negara Malaysia and the Management Committee of Insurance Brokers Association of Malaysia.*

- Mesyuarat antara Bank Negara Malaysia dengan Jawatankuasa Pengurusan Persatuan Penyelaras Kerugian Malaysia.
  *Meeting between Bank Negara Malaysia and the Management Committee of Association of Malaysian Loss Adjuster.*

## Tahun 2004 Sepintas Lalu
## *Year 2004 at a Glance*

Oktober
*October*

- Persidangan dan Mesyuarat Agung Tahunan Kesebelas Pertubuhan Antarabangsa Penyelia Insurans (IAIS) di Jordan.
  Persidangan tahunan IAIS memberikan ruang kepada badan pengawalan dan penyeliaan, wakil industri dan golongan profesional untuk berbincang mengenai perkembangan dalam sektor insurans dan topik-topik yang relevan yang berkaitan pengawalseliaan insurans.
  *Eleventh Annual Conference and General Meeting of the International Association of Insurance Supervisors (IAIS) in Jordan.*
  *The IAIS Annual Conference provides a forum where insurance regulators and supervisors, industry representatives and other professionals discuss developments in the insurance sector and relevant topics affecting insurance regulation.*

- JPIT/15/2004/TO – Pekeliling mengenai Pematuhan terhadap Seksyen 25 Akta Takaful 1984 dan Peraturan-peraturan Takaful (Mengambil Alih Risiko dan Pemungutan Caruman) 1985 – Keperluan Berkanun bagi 'Tunai Sebelum Perlindungan' (CBC) dikeluarkan. Pekeliling ini mengehendaki pengendali takaful mematuhi keperluan CBC dengan memperkenalkan rangka kerja tindakan yang meliputi kompaun atas pengendali takaful yang melanggar seksyen 25 Akta Takaful 1984 yang berkaitan dengan pelanggan secara langsung dan mengehendaki pengendali takaful membuat peruntukan ke atas caruman motor belum lunas yang melebihi 30 hari. Bagi membantu penguatkuasaan keperluan CBC, pengendali takaful dikehendaki terus mengemukakan kepada Bank Negara Malaysia semua kejadian ketidakpatuhan ejen langsung sepanjang separuh tahun berakhir 31 Disember 2004.
  *JPIT/15/2004/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' (CBC) was issued. The circular requires takaful operators to adhere to the CBC requirements by introducing an action framework, which includes compound on takaful operators for any breach of section 25 of the Takaful Act 1984 in respect of direct clients and requires takaful operators to make provision for motor contributions outstanding for more than 30 days. To facilitate the enforcement of the CBC requirements, takaful operators are required to continue submitting to Bank Negara Malaysia all instances of non-compliance of direct agents during the half year ended 31 December 2004.*

- JPIT/16/2004/TO – Pekeliling mengenai Spesifikasi di bawah Peraturan-peraturan 3(b) dan (c) Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003 dikeluarkan. Pekeliling ini memaklumkan kepada pengendali takaful mengenai semakan semula Spesifikasi di bawah Peraturan-peraturan 3(b) dan (c) Peraturan-peraturan Takaful (Institusi Kewangan, Pinjaman dan Pelaburan yang Ditetapkan) 2003.
  *JPIT/16/2004/TO – Circular on Specification under Regulations 3(b) and (c) of the Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003 was issued. The circular informed takaful operators on the revised Specification under Regulations 3(b) and (c) of the Takaful (Prescribed Financial Institution, Loan and Investment) Regulations 2003.*

- Sesi Dialog dengan Penanggung Insurans dan Pengendali Takaful.
  Sesi dialog tahunan antara Bank Negara Malaysia dengan industri insurans dan takaful diadakan bagi membincangkan isu-isu berkaitan industri insurans dan takaful.
  *Dialogue Session with Insurers and Takaful Operators.*
  *The annual dialogue session between Bank Negara Malaysia and the insurance and takaful industry was held to discuss issues relating to the insurance and takaful industry.*

- Ekspo Perbankan Islam dan Takaful.
  Ekspo ini diadakan untuk mempamerkan produk dan perkhidmatan kewangan Islam serta menjadi saluran maklumat sehenti bagi mendidik orang awam mengenai perkhidmatan kewangan Islam yang terdapat di seluruh negara.
  *Islamic Banking and Takaful Expo.*
  *The expo serves as an Islamic financial products and services showcase and as a one-stop information outlet to educate the public on the Islamic financial services available across the country.*

November
*November*

- JPIT/GPT 1 – Garis Panduan mengenai Jawatan Pengarah bagi Pengendali Takaful dikeluarkan. Garis Panduan ini menggariskan peraturan, peranan utama dan tanggungjawab berkaitan pelantikan pengarah dan ketua eksekutif bagi memastikan pengendali takaful diuruskan oleh lembaga pengarah yang berkesan.
  *JPIT/GPT 1 – Guidelines on Directorship for Takaful Operators were issued. The Guidelines set out the rules, major duties and responsibilities relating to the appointment of directors and chief executives of takaful operators to ensure that takaful operators are governed by an effective board of directors.*

- JPIT/GPT 7 – Garis Panduan mengenai Urus Niaga Pihak Berkaitan bagi Pengendali Takaful dikeluarkan. Garis Panduan ini menggariskan keperluan melapor urus niaga dengan pihak berkaitan bagi memastikan urusniaga dijalankan dengan bebas dan telus serta berpandukan terma yang adil dan saksama. Ini selaras dengan usaha mempertingkatkan tahap tadbir urus korporat dalam industri takaful.
  *JPIT/GPT 7 – Guidelines on Related Party Transactions for Takaful Operators were issued. The Guidelines were issued to set out the reporting requirements of related party transactions to ensure that they are conducted in an independent and transparent manner and on terms that are fair and reasonable. This is in line with the efforts to improve the level of corporate governance in the takaful industry.*

- JPIT/17/2004/TO – Pekeliling mengenai Penetapan Suntikan Aset (Tabarru') daripada Pemegang Saham bagi Ketidakcukupan Aset Dana Takaful dikeluarkan. Pekeliling ini memaklumkan keputusan Majlis Penasihat Syariah Bank Negara Malaysia untuk Perbankan Islam dan Takaful bahawa pemegang saham pengendali takaful bertanggungjawab untuk memastikan keupayaan dana takaful memenuhi tuntutan peserta atas manfaat pelan takaful. Tanggungjawab ini dilaksanakan melalui suntikan aset daripada dana pemegang saham sebagai sumbangan tabarru' oleh pemegang saham apabila berlakunya ketidakcukupan aset dana takaful.
  *JPIT/17/2004/TO – Circular on Requirement on Injection of Asset (Tabarru') from the Shareholders' Funds for Inadequacy of Asset in the Takaful Funds was issued. The circular informed the decision of the Shariah Advisory Council of Bank Negara Malaysia that the takaful operators' shareholders are responsible for ensuring the ability of the takaful funds to meet the claims of their participants on the benefits of the takaful plans. The responsibility is carried out via injection of assets from the shareholders' funds as tabarru' by the shareholders when there is inadequacy in the asset of the takaful funds.*

## Tahun 2004 Sepintas Lalu
## *Year 2004 at a Glance*

Disember
*December*

- JPIT/18/2004/TO – Pekeliling mengenai Pelaksanaan Sistem Elektronik Nota Lindungan Motor dikeluarkan. Pekeliling ini mengehendaki pengendali takaful melaksanakan sistem agensi elektronik sepenuhnya sebelum 31 Disember 2004 bagi memastikan isu yang menghalang perkhidmatan kepada pelanggan dapat ditangani terlebih dahulu.
  *JPIT/18/2004/TO – Circular on Implementation of Electronic Motor Cover Notes System was issued. The circular requires takaful operators to fully implement the electronic agency system prior to the 31 December 2004 deadline to ensure performance issues that hinder the services provided to participants are resolved beforehand.*

- JPIT/GPS 1 – Garis Panduan mengenai Tadbir Urus Jawatankuasa Syariah (SC) bagi Institusi Kewangan Islam dikeluarkan. Garis Panduan ini dikeluarkan bagi mengawal rangka kerja tadbir urus Syariah yang meliputi penubuhan Jawatankuasa Syariah (SC), peranan dan tanggungjawab SC dan institusi kewangan Islam dan hubungan kerja antara Majlis Penasihat Syariah dengan SC.
  *JPIT/GPS 1 – Guidelines on the Governance of Shariah Committee (SC) for the Islamic Financial Institutions were issued. The Guidelines were issued to regulate the governance of Shariah framework covering the establishment of SC, duties and responsibilities of the SC and the Islamic financial institution and working relationship between the Shariah Advisory Council and SC.*

## Glosari Istilah Takaful*
## *Glossary of Takaful Terms**

### TAKAFUL KELUARGA
### *FAMILY TAKAFUL*

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|---|---|
| **Akaun Peserta**<br>***Participants' Account*** | Akaun yang dikreditkan sebahagian caruman peserta bagi tujuan pelaburan/simpanan.<br>*An account where a portion of contributions from the participant is credited for the purpose of investment/savings.* |
| **Akaun Khas Peserta**<br>***Participants' Special Account*** | Akaun yang dikreditkan sebahagian caruman peserta bagi tujuan tabarru'.<br>*An account where a portion of contributions from the participant is credited for the purpose of tabarru'.* |
| **Anuiti Takaful**<br>***Takaful Annuity*** | Kontrak yang memperuntukkan pendapatan secara berkala selepas bersara bagi sesuatu tempoh yang bergantung kepada hayat seseorang.<br>*A contract that provides a stream of periodic income upon retirement for a term dependent upon human life.* |
| **Banktakaful**<br>***Bancatakaful*** | Promosi dan pemasaran produk takaful oleh institusi perbankan.<br>*Promotion and marketing of takaful products by the banking institutions.* |
| **Caruman**<br>***Contributions*** | Caruman wang yang dibayar sekali atau berkala oleh peserta kepada pengendali takaful bagi tujuan pelaburan dan tabarru'.<br>*Monetary contribution provided once or periodically by a participant to a takaful operator for the purpose of investment and tabarru'.* |
| **Deposit Pengendali Takaful Semula**<br>***Retakaful Operator's Deposit*** | Amaun yang didepositkan dengan atau disimpan oleh pengendali takaful sebagai jaminan pelaksanaan kontrak takaful semula oleh pengendali takaful semula.<br>*An amount deposited with or retained by a takaful operator by way of security for performance by the retakaful operator of its retakaful contracts.* |
| **Dokumen Sijil**<br>***Certificate Document*** | Bukti kontrak antara peserta dengan pengendali takaful yang menetapkan terma dan syarat sijil berkenaan.<br>*An evidence of a contract between a participant and a takaful operator which sets out the terms and conditions of the particular certificate.* |
| **Jadual Kemortalan**<br>***Mortality Table*** | Jadual perangkaan yang menunjukkan kadar kematian pada setiap peringkat umur, pada kebiasaannya dinyatakan sebagai bilangan kematian bagi setiap ribu.<br>*A statistical table showing the death rate at each age, usually expressed as the number of deaths per thousand.* |
| **Kadar Perbelanjaan**<br>***Expense Rate*** | Nisbah jumlah perbelanjaan bagi sesuatu tahun (termasuk komisen, gaji dan lain-lain) kepada jumlah pendapatan caruman selain daripada caruman tunggal dan pembayaran untuk anuiti.<br>*The ratio of total expenses for the year (including commissions, salaries, etc.) to the sum of total contribution income other than single contributions and consideration for annuities.* |
| **Laporan Keadaan Kewangan**<br>***Financial Condition Report*** | Laporan daripada aktuari yang dilantik mengenai keadaan kewangan perniagaan takaful keluarga pada akhir tahun kewangan.<br>*A report by the appointed actuary on the condition of the family takaful business at the end of the financial year.* |

## Glosari Istilah Takaful*
## *Glossary of Takaful Terms**

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| **Lebihan Aktuari**<br>***Actuarial Surplus*** | Lebihan kumpulan wang takaful keluarga yang telah ditentukan melalui penilaian aktuari pada akhir tahun kewangan.<br>*Surplus of the family takaful fund determined by actuarial valuation at the end of the financial year.* |
| **Lebihan pada Tarikh Penilaian**<br>***Surplus at Valuation Date*** | Lebihan daripada kumpulan wang takaful dihantar ke hadapan daripada liabiliti aktuari kumpulan wang perniagaan takaful keluarga.<br>*Excess of the takaful fund carried forward over the actuarial liabilities of a takaful fund of family takaful business.* |
| **Pendapatan Pelaburan Bersih**<br>***Net Investment Income*** | Pulangan ke atas pelaburan selepas ditolak kadar nilai dan cukai.<br>*Returns on investments less rates and taxes.* |
| **Rider** | Lampiran kepada sijil yang mengubah suai syarat-syarat untuk meluaskan faedah.<br>*An attachment to a certificate that modifies its conditions by expanding benefits.* |
| **Takaful Berkaitan Pelaburan**<br>***Investment-linked Takaful*** | Kontrak yang mempunyai nilai manfaat sijil pada satu-satu masa berubah-ubah berdasarkan nilai aset pada waktu berkenaan.<br>*A contract where the certificate benefits at any time varies according to the value of the underlying assets at the time.* |
| **Takaful Keluarga Individu**<br>***Individual Family Takaful*** | Manfaat takaful yang kena dibayar kepada individu apabila berlaku kematian kepada peserta atau memperuntukkan pendapatan secara berkala kepada peserta selepas bersara.<br>*Takaful benefit payable to an individual on death of the participant or provides periodic income to participant upon retirement.* |
| **Takaful Keluarga Berkumpulan**<br>***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.<br>*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.* |
| **Takaful Perubatan dan Kesihatan**<br>***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.<br>*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.* |
| **Tuntutan**<br>***Claims*** | Pemberitahuan kepada pengendali takaful bahawa pembayaran sejumlah manfaat harus dibuat menurut terma-terma sijil.<br>*Notification to a takaful operator that payment of an amount is due under the terms of the certificate.* |

## Glosari Istilah Takaful*
## *Glossary of Takaful Terms**

### TAKAFUL AM
### *GENERAL TAKAFUL*

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|---|---|
| **Caruman Bersih**<br>***Net Contributions*** | Caruman kasar tolak semua caruman takaful semula yang kena dibayar.<br>*Gross contributions less all retakaful contributions payable.* |
| **Caruman Langsung Kasar**<br>***Gross Direct Contributions*** | Caruman berdasarkan kadar kasar asal yang dikenakan atas pelanggan bagi perniagaan takaful langsung tanpa sebarang potongan komisen atau brokeraj.<br>*Contributions on original gross rate charged to clients in respect of direct takaful business without any deduction for commission or brokerage.* |
| **Fasal Purata**<br>***Average Clause*** | Menetapkan bahawa kadar bahagian kerugian yang ditanggung oleh kumpulan wang takaful bergantung pada jumlah nilai dilindungi kepada jumlah nilai risiko.<br>*Stipulates that a takaful fund is only liable for such proportion of the loss as the sum covered bears to total value at risk.* |
| **Indemniti**<br>***Indemnity*** | Pemulihan kerugian kepada pihak yang menuntut dengan cara bayaran, pembaikan atau penggantian.<br>*Restoration to the claimant of a loss by payment, repair or replacement.* |
| **Kerugian Menyeluruh**<br>***Total Loss*** | Kerugian yang cukup besar sehingga boleh dianggap tidak bernilai lagi.<br>*A loss of sufficient size so that it can be said there is nothing left of value.* |
| **Kerugian Tertanggung Tetapi Tak Dilaporkan**<br>***Incurred But Not Reported (IBNR)*** | Kerugian yang telah berlaku sepanjang tempoh yang ditetapkan, kebiasaanya bagi satu tahun kewangan, tetapi masih belum dilaporkan kepada pengendali takaful semasa tarikh pertimbangan.<br>*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.* |
| **Keuntungan/Kerugian Pengunderaitan**<br>***Underwriting Profit/Loss*** | Pendapatan caruman terperoleh tolak tuntutan bersih kena dibayar, komisen dan perbelanjaan pengurusan.<br>*Earned contribution income less net claims incurred, commissions and management expenses.* |
| **Nisbah Bendungan**<br>***Retention Ratio*** | Nisbah caruman bersih kepada caruman langsung dan caruman takaful semula diterima kasar tolak takaful semula dalam Malaysia.<br>*The ratio of net contributions to gross direct and retakaful accepted contributions less retakaful within Malaysia.* |
| **Nisbah Tuntutan**<br>***Claims Ratio*** | Nisbah tuntutan bersih yang kena dibayar kepada caruman terperoleh.<br>*The ratio of net claims incurred to earned contributions.* |
| **Pendapatan Caruman Terperoleh**<br>***Earned Contribution Income*** | Caruman bersih tolak peruntukan untuk rizab bagi caruman tidak terperoleh pada akhir tahun campur rizab bagi caruman tidak terperoleh pada awal tahun.<br>*Net contributions less provision for reserves for unearned contribution (RUC) at the year-end plus the RUC at the beginning of the year.* |

## Glosari Istilah Takaful*
## *Glossary of Takaful Terms**

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| **Rizab bagi Caruman Tidak Terperoleh**<br>***Reserves for Unearned Contribution*** | Caruman yang sudah diterima bagi risiko yang belum tamat tempohnya pada akhir tempoh perakaunan.<br>*Contribution already received in respect of risks which are still unexpired at the end of the accounting period.* |
| **Takaful Am**<br>***General Takaful*** | Perlindungan kepada peserta bagi kerugian akibat berlakunya malapetaka seperti kemalangan, kebakaran, banjir, liabiliti dan kecurian.<br>*Protection to participant for losses arising from perils such as accident, fire, flood, liability and burglary.* |
| **Triti Fakultatif**<br>***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.<br>*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.* |
| **Triti Lebihan Kerugian**<br>***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 (seringkali berbentuk lebih hampir kepada malapetaka) melebihi amaun yang ditetapkan dan sehingga ke suatu had yang ditetapkan.<br>*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.* |
| **Triti Proposional**<br>***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.<br>*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.* |
| **Tuntutan Bersih Kena Dibayar**<br>***Net Claims Incurred*** | Tuntutan bersih dibayar tolak peruntukan untuk tuntutan belum dibayar pada awal tahun campur peruntukan bagi tuntutan belum dibayar pada akhir tahun.<br>*Net claims paid less provisions for outstanding claims beginning of the year plus provisions for outstanding claims at the end of the year.* |

## Glosari Istilah Takaful*
## *Glossary of Takaful Terms**

### KONSEP FIQH
### *FIQH CONCEPT*

**Mudharabah**

Perjanjian untuk berkongsi keuntungan dengan nisbah yang dipersetujui secara bersama antara usahawan dengan pemodal dalam perniagaan/pelaburan. Kerugian ditanggung oleh pemodal.
*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.*

**Shariah**

Undang-undang Islam.
*Islamic laws.*

**Tabarru'**

Melepaskan sebahagian daripada caruman peserta sebagai derma untuk tujuan membantu sesama peserta takaful dan digunakan untuk membayar tuntutan peserta yang layak.
*To relinquish a portion from the contributions as a donation for fulfilling obligation of mutual help, used to pay claims submitted by eligible claimants.*

**Takaful**

Jaminan bersama yang diberi oleh sekumpulan orang terhadap risiko tertentu atau bencana yang menimpa kehidupan seseorang, harta benda atau apa jua barangan berharga.
*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.*

**Ta'awun**

Bantu-membantu dalam perkara ke arah kebaikan.
*Helping one another in furthering righteousness.*

**Tijari**

Perniagaan yang dijalankan secara komersial.
*Commercial business.*

**Wakalah**

Hubungan wakil/ejen dan prinsipal yang wujud apabila seseorang melantik orang lain untuk bertindak bagi pihaknya.
*Agent-principal relationship, where a person nominates another to act on his behalf.*

* Glosari istilah dan penjelasan di atas tidak semestinya mempunyai pengertian undang-undang kerana ia 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*