



Shariah Compliance and Internal Control in Takaful Training Course

11 – 15 October 2027
Madrid

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Ref: 1279_194533 **Date:** 11 – 15 October 2027 **Location:** Madrid **Fees:** 5700 Euro

Overview

Shariah Compliance and Internal Control in Takaful Training Course is a one-week course for takaful compliance, governance, risk, control, and assurance teams who leave with a Takaful Shariah Control File. Participants connect governance responsibilities with product, underwriting, fund, investment, surplus, monitoring, and corrective-action controls. The course uses control maps, registers, reconciliations, testing sheets, and reporting packs to turn Shariah decisions into traceable operating practice. Agile Leaders Training Center presents takaful Shariah compliance as an integrated control discipline.

Who Should Attend

- Functions responsible for Shariah governance, rulings, and implementation oversight
- Teams responsible for takaful compliance monitoring and non-compliance management
- Functions responsible for internal controls, operational risk, and control testing
- Teams responsible for internal Shariah review, audit, and assurance reporting
- Functions responsible for product, underwriting, claims, investment, and fund operations

The course assumes participants already manage takaful operations, compliance evidence, controls, risk, or assurance and leaves out introductory Islamic finance theory and legal advice.

Departments and Industries

The course supports departments and industries that govern, operate, review, or assure takaful arrangements.

- Takaful and retakaful operations
- Shariah governance and compliance functions
- Risk management and internal control functions
- Internal audit and assurance functions
- Investment, underwriting, claims, and finance functions
- Advisory and professional-services organizations supporting Islamic finance

Learning Objectives

By the end of this course, participants will be able to:



- Analyze Shariah governance responsibilities across takaful operations
- Build product, underwriting, and claims control gates
- Use fund-segregation and reconciliation controls
- Evaluate investment, surplus, deficit, and qard decisions
- Diagnose Shariah non-compliance and corrective-action gaps
- Build internal Shariah assurance and reporting packs

Course Agenda

Day 1: Governance and Control Architecture

- Shariah Governance Responsibility Map
- Takaful Stakeholder Accountability Matrix
- Shariah Ruling Implementation Workflow
- Conflict-of-Interest Control Register
- Three-Lines Assurance Coordination Map

Day 2: Product and Underwriting Controls

- Product Shariah Approval Control Sheet
- Participant Documentation Review Checklist
- Underwriting Eligibility Decision Gate
- Contribution Allocation Control Matrix
- Claims Compliance Evidence Record

Day 3: Funds, Investment, and Surplus

- Participant and Operator Fund Segregation Map
- Fund Reconciliation Exception Log
- Shariah Investment Screening Record
- Retakaful Placement Decision Checklist
- Surplus, Deficit, and Qard Decision Log

Day 4: Monitoring and Corrective Action

- Shariah Non-Compliance Risk Register
- Control Testing Sample Plan
- Breach Escalation and Notification Matrix
- Rectification and Purification Action Tracker
- Management and Shariah Board Reporting Pack

Day 5: Assurance Practice and Capstone

- Exercise: Governance Responsibility Challenge
- Exercise: Product and Underwriting Control Test
- Exercise: Fund and Investment Reconciliation
- Exercise: Non-Compliance Root-Cause Review
- Capstone Exercise: Takaful Shariah Control File

Practical Exercises

The course uses suggested activities that connect takaful governance decisions with operational evidence and assurance.

- Suggested activity: map a product ruling through approval, underwriting, contribution, and claims controls.
- Suggested activity: reconcile participant and operator fund records and document exceptions.
- Suggested activity: assess an investment and surplus case against recorded Shariah decisions.
- Suggested activity: investigate a non-compliance case and prepare corrective-action and assurance reporting.

FAQs

Who suits takaful Shariah compliance and internal control training?

Takaful Shariah compliance and internal control training suits practitioners who manage governance, compliance, risk, operations, controls, or assurance and already work with takaful processes or evidence.

How does takaful Shariah compliance training differ from introductory Islamic finance training?

Takaful Shariah compliance training applies governance decisions through operational controls, testing, escalation, and reporting, while introductory Islamic finance training explains broader concepts and contract foundations.

How are internal controls applied to takaful products and underwriting?

Internal controls apply approval criteria, responsibility assignments, evidence requirements, decision gates, exception handling, and traceability from product design through underwriting and claims.

What is controlled when takaful participant and operator funds are separated?

Fund segregation controls define permitted flows, ownership, allocation rules, reconciliations, exceptions, approvals, and evidence for participant and operator accounts.



How is Shariah non-compliance managed in takaful operations?

Shariah non-compliance is managed through identification, impact assessment, escalation, documented decisions, rectification, any required purification treatment, root-cause analysis, and follow-up testing.

Conclusion

The course integrates Shariah governance, operating controls, fund discipline, compliance monitoring, and assurance reporting. Participants take back a Takaful Shariah Control File containing maps, checklists, reconciliations, registers, decision logs, and action trackers. The file creates a traceable route from Shariah decisions to tested controls, reported exceptions, and monitored correction.