

बीमकको त्रैमासिक वित्तीय विवरण सम्बन्धी परिपत्र

बीमा ऐन, २०७९ को दफा १६६ ले दिएको अधिकार प्रयोग गरी प्राधिकरणले बीमकको त्रैमासिक वित्तीय विवरण सम्बन्धमा बीमकलाई देहायको परिपत्र जारी गरेको छ ।

१. निर्देशन बमोजिम हुनुपर्ने: (१) बीमकले त्रैमासिक रूपमा लेखा राख्दा र वित्तीय विवरण तयार गर्दा प्राधिकरणबाट जारी भएको बीमकको वित्तीय विवरण सम्बन्धी निर्देशन, २०८० बमोजिम गर्नुपर्नेछ ।

(२) बीमकले प्रचलित कानून तथा नेपाल वित्तीय प्रतिवेदनमान र नेपाल लेखामान अनुरूप आफ्नो कारोबारको यथार्थ स्थिति स्पष्ट रूपमा देखिने गरी आफ्नो सम्पत्ति, दायित्व, इक्वीटी, आम्दानी र खर्चको अभिलेख राख्नु पर्नेछ ।

(३) बीमकले आर्थिक वर्ष २०८०/८१ को पहिलो त्रैमास तथा सो पश्चातका त्रैमासका वित्तीय विवरण यो निर्देशन बमोजिम तयार गर्नुपर्नेछ ।

२. वित्तीय विवरणमा समावेश हुनुपर्ने: बीमकको वित्तीय विवरणमा देहाय बमोजिमको विवरण समावेश हुनु पर्नेछ ।

(क) Statement of Financial Position (SOFP) as at the end of the period,

(ख) Statement of Profit or Loss (SOPL) for the period,

(ग) Statement of Other Comprehensive Income (SOCI) for the period,

(घ) Statement of Changes in Equity (SOCE) for the period,

(ङ) Statement of Cash Flows (SCF) for the period,

(च) Statement of Distributable Profit or loss,

(छ) Notes to Interim Financial Statements,

(ज) Segment Reporting

३. वित्तीय विवरणको ढाँचा: (१) जीवन बीमा व्यवसाय गर्ने बीमक, निर्जीवन बीमा व्यवसाय गर्ने बीमक र पुनर्बीमा व्यवसाय गर्ने बीमकले त्रैमासिक वित्तीय विवरण अनुसूची १ बमोजिमको ढाँचामा पेश गर्नुपर्नेछ ।

(२) लघु जीवन बीमा व्यवसाय गर्ने बीमकले जीवन बीमा व्यवसाय गर्ने बीमकको ढाँचामा र लघु निर्जीवन बीमा व्यवसाय गर्ने बीमकले निर्जीवन बीमा व्यवसाय गर्ने बीमकको ढाँचामा त्रैमासिक वित्तीय विवरण तयार गर्नुपर्नेछ ।

(३) सहायक कम्पनी नभएका बीमक वा समूह (Group) को वित्तीय विवरण तयार गर्न नपर्ने बीमकले अनुसूची १ को Group खण्डलाई समावेश नगरी वित्तीय विवरण तयार गर्न सक्नेछ ।

(४) बीमकले उपदफा (१) बमोजिमको ढाँचामा विवरण तयार गर्दा कुनै शिर्षक अन्तर्गत रकम नरहेको भए तापनि सो शिर्षक कायमै राख्नु पर्नेछ ।

४. बीमकले वित्तीय विवरण प्रकाशन गर्नुपर्ने: (१) बीमकले प्रत्येक त्रैमासमा अनुसूची १ बमोजिमको ढाँचामा तयार गरेको त्रैमासिक वित्तीय विवरण आफ्नो वेबसाइटमा प्रकाशन गर्नुपर्नेछ ।

(२) बीमकले त्रैमासिक वित्तीय विवरणको संक्षिप्त विवरण (Condensed Interim Financial Statements) को साथमा अनुसूची १ मा उल्लिखित अन्य सूचकाङ्क तथा खुलासालाई कम्तीमा एक पटक राष्ट्रिय स्तरको पत्रिकामा प्रकाशन गर्नु पर्नेछ ।

(३) बीमकले संक्षिप्त वित्तीय विवरणमा कम्तीमा दफा २ को खण्ड (क), (ख) र (ग) मा उल्लिखित विवरण समावेश गर्नुपर्नेछ ।

५. जीवन बीमक तथा लघु जीवन बीमकको बीमाङ्कीय दायित्वको लेखाङ्कन: (१) बीमकले प्राधिकरणबाट जारी भएको बीमकको बीमाङ्कीय मूल्याङ्कन सम्बन्धी निर्देशिका, २०७७ बमोजिम बीमाङ्कीय मूल्याङ्कन गरी सोही बमोजिमको दायित्व त्रैमासिक वित्तीय विवरणमा लेखाङ्कन गर्न सक्नेछ ।

(२) उपदफा (१) बमोजिम बीमाङ्कीय मूल्याङ्कन नभएको त्रैमासिक अवधिको लागि बीमा अवधि समाप्ती पश्चात भुक्तानी गर्नुपर्ने बीमाको प्रकार (Portfolio) को हकमा प्राधिकरणबाट जारी भएको वित्तीय विवरण सम्बन्धी निर्देशन, २०८० को अनुसूची ५ बमोजिम गणना गरेको सो अवधिको सम्पूर्ण वचत रकमलाई Gross Insurance Contract Liabilities शिर्षक मा सार्नुपर्नेछ ।

(३) उपदफा (१) बमोजिम बीमाङ्कीय मूल्याङ्कन नभएको त्रैमासिक अवधिको लागि बीमा अवधि समाप्ती पश्चात भुक्तानी गर्नु नपर्ने बीमाको प्रकार (Portfolio) को हकमा देहाय बमोजिम गर्नुपर्नेछ:-

(क) बार्षिक वा सो भन्दा कम अवधिको बीमाशुल्क दर तोकिएको र बीमा अवधि समाप्ती बापत दावी भुक्तानी गर्नु नपर्ने किसिमको बीमाको खूद बीमाशुल्कको पचास प्रतिशत रकम व्यवस्था गरी Gross Insurance Contract Liabilities शिर्षक अन्तर्गत देखाउनु पर्नेछ ।

(ख) एकल बीमाशुल्क दर तोकिएको र बीमा अवधि समाप्ती बापत दावी भुक्तानी गर्नु नपर्ने किसिमको बीमाको बीमा अवधिको समानुपातिक हुनेगरी व्यवस्था गरी Gross Insurance Contract Liabilities शिर्षक अन्तर्गत देखाउनु पर्नेछ ।

स्पष्टीकरण: यस खण्डको प्रयोजनको लागि बीमा अवधिको समानुपातिक भन्नाले भुक्तानी भएको बीमा अवधि (महिनामा) र भुक्तानी हुन बाँकी बीमा अवधि (महिनामा) को समानुपातिक भन्ने सम्झनुपर्छ ।

६. निर्जीवन बीमक, पुनर्बीमक तथा लघुनिर्जीवन बीमकको असमाप्त जोखिम सम्बन्धी व्यवस्था:

(१) बीमकले असमाप्त जोखिम वापतको व्यवस्था गर्दा प्राधिकरणबाट जारी भएको निर्जीवन तथा पुनर्बीमा व्यवसाय गर्ने बीमकको बीमाङ्कीय मूल्याङ्कन सम्बन्धी निर्देशिका, २०७६ बमोजिम गर्नसक्नेछ ।

(२) बीमाङ्कीय मूल्याङ्कन नभएको त्रैमासिक अवधिको असमाप्त जोखिम वापतको व्यवस्था देहाय बमोजिम हुनेछ:-

अवधि	असमाप्त जोखिम सम्बन्धी व्यवस्था रकम
पहिलो त्रैमासिक अवधि	<ul style="list-style-type: none"> शुरूको असमाप्त जोखिम वापत व्यवस्थाको ७५ प्रतिशत रकम, र पहिलो त्रैमासिक अवधिसम्मको कुल बीमाशुल्क (Gross written premium) को ८७.५ प्रतिशत रकम ।
दोश्रो त्रैमासिक अवधि	<ul style="list-style-type: none"> आर्थिक वर्षको शुरूको असमाप्त जोखिम वापत व्यवस्थाको ५० प्रतिशत रकम आर्थिक वर्षको, र दोश्रो त्रैमासिक अवधिसम्मको कुल बीमाशुल्क (Gross written premium) को ७५ प्रतिशत रकम ।
तेश्रो त्रैमासिक अवधि	<ul style="list-style-type: none"> आर्थिक वर्षको शुरूको असमाप्त जोखिम वापत व्यवस्थाको २५ प्रतिशत रकम, र

	<ul style="list-style-type: none"> • तेश्रो त्रैमासिक अवधिसम्मको कुल बीमाशुल्क (Gross written premium) को ६२.५ प्रतिशत रकम ।
चौथो त्रैमासिक अवधि	चौथो त्रैमासिक अवधिसम्मको कुलबीमा शुल्क (Gross written premium) को ५० प्रतिशत रकम ।

७. घटना घटिसकेको तर बीमकलाई जानकारी नगराएको (इन्कर्ड बट नट रिपोर्टेड) वा पर्याप्त जानकारी नगराएको बीमा दाबीको दायित्व (इन्कर्ड बट नट इनफ रिपोर्टेड) को लागि व्यवस्था:
 (१) बीमकले घटना घटिसकेको तर बीमकलाई जानकारी नगराएको (इन्कर्ड बट नट रिपोर्टेड) वा पर्याप्त जानकारी नगराएको बीमा दाबीको दायित्व (इन्कर्ड बट नट इनफ रिपोर्टेड) को लागि व्यवस्था गर्दा प्राधिकरणबाट जारी भएको निर्जीवन तथा पुनर्बीमा व्यवसाय गर्ने बीमकको बीमाङ्कीय मूल्याङ्कन सम्बन्धी निर्देशिका, २०७६ बमोजिम गर्नसक्नेछ ।

(२) बीमाङ्कीय मूल्याङ्कन नभएको त्रैमासिक अवधिको निर्जीवन बीमक, पुनर्बीमक तथा लघुनिर्जीवन बीमकले घटना घटिसकेको तर बीमकलाई जानकारी नगराएको (इन्कर्ड बट नट रिपोर्टेड) वा पर्याप्त जानकारी नगराएको बीमा दाबीको दायित्व (इन्कर्ड बट नट इनफ रिपोर्टेड) को लागि देहाय बमोजिम गणना गर्दा जुन रकम बढी आउछ सो बराबरको व्यवस्था त्रैमासिक वित्तीय विवरणमा गर्नुपर्दछ:-

(क) दाबी भुक्तानी वापतको व्यवस्था (खुद) को पन्ध्र प्रतिशत रकम ।

(ख) बीमकको देहायको सुत्र प्रयोग गरी गणना गरेको रकम ।

$$\frac{(\text{IBNR} + \text{IBNER} + \text{MAD as per actuary report}) * (\text{Net O/s claim as at the end of quarter})}{(\text{Net O/s claim as at the end of FY for which liability is calculated by actuary})}$$

८. खारेजी तथा बचाउ: (१) प्राधिकरणबाट मिति २०६६/०३/०४ मा त्रैमासिक वित्तीय परिणामको विवरण सम्बन्धमा जारी भएको परिपत्र नं २० र २१ खारेज गरिएको छ ।

(२) प्राधिकरणबाट मिति २०६६/०३/०४ मा त्रैमासिक वित्तीय परिणामको विवरण सम्बन्धमा जारी भएको परिपत्र नं २० र २१ बमोजिम भए गरेका सम्पूर्ण कार्यहरू यसै निर्देशन बमोजिम भए गरेको मानिनेछ ।

अनुसूची १: त्रैमासिक वित्तीय विवरणको ढाँचा
(क)जीवन बीमक तथा लघुजीवन बीमकको त्रैमासिक वित्तीय विवरणको ढाँचा

ABC LIFE INSURANCE COMPANY LIMITED
(Mention the address, contact information and website details)
Quarterly Financial Results for (mention the quarter), F.Y. 20XX/XX B.S

CONDENSED STATEMENT OF FINANCIAL POSITION
As on Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited	Audited/Unaudited
	At the end of this Quarter	At the end of Immediate Previous Year
Assets:		
Goodwill & Intangible Assets		
Property and Equipment		
Investment Properties		
Deferred Tax Assets		
Investment in Subsidiaries		
Investment in Associates		
Investments		
Loans		
Reinsurance Assets		
Current Tax Assets		
Insurance Receivables		
Other Assets		
Other Financial Assets		
Cash and Cash Equivalent		
Total Assets		
Equity:		
Share Capital		
Share Application Money Pending Allotment		
Share Premium		
Catastrophe Reserves		
Retained Earnings		
Other Equity		
Total Equity		
Liabilities:		
Provisions		
Gross Insurance Contract Liabilities		
Deferred Tax Liabilities		
Insurance Payable		
Current Tax Liabilities		
Borrowings		
Other Liabilities		
Other Financial Liabilities		
Total Liabilities		
Total Equity and Liabilities		

CONDENSED STATEMENT OF PROFIT OR LOSS
For the Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited		Audited/Unaudited	
	Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Income:				
Gross Earned Premiums				
Premiums Ceded				
Net Earned Premiums				
Commission Income				
Other Direct Income				
Interest Income on Loan to Policyholders				
Income from Investments and Loans				
Net Gain/(Loss) on Fair Value Changes				
Net Realised Gains/(Losses)				
Other Income				
Total Income				
Expenses:				
Gross Benefits and Claims Paid				
Claims Ceded				
Gross Change in Contract Liabilities				
Change in Contract Liabilities Ceded to Reinsurers				
Net Benefits and Claims Paid				
Commission Expenses				
Service Fees				
Other Direct expenses				
Employee Benefits Expenses				
Depreciation and Amortization Expenses				
Impairment Losses				
Other Operating Expenses				
Finance Cost				
Total Expenses				
Net Profit/(Loss) for the period Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax				
Share of Net Profit of Associates accounted using Equity Method				
Profit Before Tax				
Income Tax Expenses				
Net Profit/(Loss) for the period				
Earning Per Share				
Basic EPS				
Diluted EPS				

CONDENSED STATEMENT OF OTHER COMPREHENSIVE INCOME
For the Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited		Audited/Unaudited	
	Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Net Profit/(Loss) for the period			-	
Other Comprehensive Income				
Total Comprehensive Income	-	-	-	-

OTHER INDICATORS

Particulars	Current Year	Previous Year
	Upto this Quarter (YTD)	Upto this Quarter (YTD)
1. Total inforce Policies count		
2. Total number of policies issued during the Period		
3. First Year Premium (including Single Premium)		
4. Single Premium		
5. Renewal Premium		
6. Total Benefits and Claims Paid in Count		
7. Outstanding Benefits and Claims in Count		
8. Declared Bonus rate (Mention the period)		
9. Interim bonus rate		
10. Long Term Investments (Amount)		
11. Short Term Investments (Amount)		

Note: Insurers shall clearly mention in the interim financial report published in newspaper that detailed interim report has been published in their website.

Disclosure as per Section 84(3) of Insurance Act, 2079

1. Solvency Ratio related disclosure: (Please disclose latest solvency ratio of the company)
2. Reinsurance related disclosure: (Please comment on the reinsurance arrangement and its adequacy)
3. Details regarding legal proceeding: (Please disclose if there is any legal proceeding by or against the Insurer)
4. Corporate Governance: (Please disclose compliance with the Corporate governance Directive issued by Nepal Insurance Authority)
5. Any other disclosure as deemed relevant

Disclosure as per other regulatory requirements

ABC LIFE INSURANCE COMPANY LIMITED
(Mention the address, contact information and website details)
Quarterly Financial Results for (mention the quarter), F.Y. 20XX/XX B.S

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As on Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited	Audited/Unaudited	Audited/Unaudited	Audited/Unaudited
	Group		Insurance	
	At the end of this Quarter	At the end of Immediate Previous Year	At the end of this Quarter	At the end of Immediate Previous Year
Assets:				
Goodwill & Intangible Assets				
Property and Equipment				
Investment Properties				
Deferred Tax Assets				
Investment in Subsidiaries				
Investment in Associates				
Investments				
Loans				
Reinsurance Assets				
Current Tax Assets				
Insurance Receivables				
Other Assets				
Other Financial Assets				
Cash and Cash Equivalent				
Total Assets				
Equity:				
Share Capital				
Share Application Money Pending Allotment				
Share Premium				
Catastrophe Reserves				
Retained Earnings				
Other Equity				
Total Equity				
Liabilities:				
Provisions				
Gross Insurance Contract Liabilities				
Deferred Tax Liabilities				
Insurance Payable				
Current Tax Liabilities				
Borrowings				
Other Liabilities				
Other Financial Liabilities				
Total Liabilities				
Total Equity and Liabilities				

CONDENSED CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME
For the Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited		Audited/Unaudited		Audited/Unaudited		Audited/Unaudited	
	Group				Insurance			
	Current Year		Corresponding Previous Year		Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Net Profit/(Loss) for the period							-	
Other Comprehensive Income								
Total Comprehensive Income	-	-	-	-	-	-	-	-

OTHER INDICATORS

Particulars	Current Year	Previous Year
	Upto this Quarter (YTD)	Upto this Quarter (YTD)
1. Total inforce Policies count		
2. Total number of policies issued during the period		
3. First Year Premium (including Single Premium)		
4. Single Premium		
5. Renewal Premium		
6. Total Benefits and Claims Paid in Count		
7. Outstanding Benefits and Claims in Count		
8. Declared Bonus rate (Mention the period)		
9. Interim bonus rate		
10. Long Term Investments (Amount)		
11. Short Term Investments (Amount)		

Note: Insurers shall clearly mention in the interim financial report published in newspaper that detailed interim report has been published in their website.

Disclosure as per Section 84(3) of Insurance Act, 2079

1. Solvency Ratio related disclosure: (Please disclose latest solvency ratio of the company)
2. Reinsurance related disclosure: (Please comment on the reinsurance arrangement and its adequacy)
3. Details regarding legal proceeding: (Please disclose if there is any legal proceeding by or against the Insurer)
4. Corporate Governance: (Please disclose compliance with the Corporate governance Directive issued by Nepal Insurance Authority)
5. Any other disclosure as deemed relevant

Disclosure as per other regulatory requirements

**Format of Interim Financial Statements to be Uploaded on Insurer's
Website and for submission to Nepal Insurance Authority**

- 1 CONDENSED STATEMENT OF FINANCIAL POSITION AS AT END OF THE PERIOD**
(As per Annexure 1)
- 2 CONDENSED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD**
(As per Annexure 1)
- 3 CONDENSED STATEMENT OF OTHER COMPREHENSIVE INCOME FOR THE PERIOD**
(As per Annexure 1)
- 4 OTHER DETAILS**
(As per Annexure 1)
- 5 DISCLOSURE AS PER SECTION 84(3) OF INSURANCE ACT, 2079**
(As per Annexure 1)
- 6 CONDENSED STATEMENT OF CHANGES IN EQUITY (SOCE) FOR THE PERIOD FOR THE PERIOD**
(As per format of annual financial statement. SOCE shall be of Current Year Year-to-date and immediately preceding financial year.)
- 7 STATEMENT OF CASH FLOWS FOR THE PERIOD FOR THE PERIOD**
(As per format of annual financial statement. SOCF shall be of Current Year Year-to-date and immediately preceding financial year)
- 8 STATEMENT OF DISTRIBUTABLE PROFIT OR LOSS**
(As per format of annual financial statement. SODPL shall be of Current Year only.)
- 9 NOTES TO INTERIM FINANCIAL STATEMENTS**
Below are the minimum disclosure requirement. Insurer shall fully comply with the requirements of Nepal Accounting Standard - 34 "Interim Financial Reporting" wherever applicable.
- A. Basis of Preparation
- B. Statement of compliance with NFRSs
- C. Use of Estimates, assumptions and judgements
- D. Significant accounting policies
- E. Changes in accounting policies
- F. Related Parties Disclosures
- 10 SEGMENT REPORTING**
(As per format of annual financial statement. Segment reporting shall be of Current Year only.)
- 11 DISCLOSURE AS PER OTHER REGULATORY REQUIREMENTS**

(ख) निर्जीवन बीमक, लघुनिर्जीवन बीमक तथा पुनर्बीमकको त्रैमासिक वित्तीय विवरणको ढाँचा

ABC NONLIFE/ REINSURANCE COMPANY LIMITED
(Mention the address, contact information and website details)
Quarterly Financial Results for (mention the quarter), F.Y. 20XX/XX B.S

CONDENSED STATEMENT OF FINANCIAL POSITION
As on Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited	Audited/Unaudited
	At the end of this Quarter	At the end of Immediate Previous Year
Assets:		
Goodwill & Intangible Assets		
Property and Equipment		
Investment Properties		
Deferred Tax Assets		
Investment in Subsidiaries		
Investment in Associates		
Investments		
Loans		
Reinsurance Assets		
Current Tax Assets		
Insurance Receivables		
Other Assets		
Other Financial Assets		
Cash and Cash Equivalent		
Total Assets		
Equity:		
Share Capital		
Share Application Money Pending Allotment		
Share Premium		
Special Reserves		
Catastrophe Reserves		
Retained Earnings		
Other Equity		
Total Equity		
Liabilities:		
Provisions		
Gross Insurance Contract Liabilities		
Deferred Tax Liabilities		
Insurance Payable		
Current Tax Liabilities		
Borrowings		
Other Liabilities		
Other Financial Liabilities		
Total Liabilities		
Total Equity and Liabilities		

CONDENSED STATEMENT OF PROFIT OR LOSS

For the Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited		Audited/Unaudited	
	Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Income:				
Gross Earned Premiums				
Premiums Ceded				
Net Earned Premiums				
Commission Income				
Other Direct Income				
Income from Investments and Loans				
Net Gain/(Loss) on Fair Value Changes				
Net Realised Gains/(Losses)				
Other Income				
Total Income				
Expenses:				
Gross Claims Paid				
Claims Ceded				
Gross Change in Contract Liabilities				
Change in Contract Liabilities Ceded to Reinsurers				
Net Claims Incurred				
Commission Expenses				
Service Fees				
Other Direct expenses				
Employee Benefits Expenses				
Depreciation and Amortization Expenses				
Impairment Losses				
Other Operating Expenses				
Finance Cost				
Total Expenses				
Net Profit/(Loss) for the period Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax				
Share of Net Profit of Associates accounted using Equity Method				
Profit Before Tax				
Income Tax Expenses				
Net Profit/(Loss) for the period				
Earning Per Share				
Basic EPS				
Diluted EPS				

CONDENSED STATEMENT OF OTHER COMPREHENSIVE INCOME
For the Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited		Audited/Unaudited	
	Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Net Profit/(Loss) for the period			-	
Other Comprehensive Income				
Total Comprehensive Income	-	-	-	-

OTHER INDICATORS

Particulars	Current Year	Previous Year
	Upto this Quarter (YTD)	Upto this Quarter (YTD)
1. Total Issued Policy Count (Only for Non Life and Micro Non-Life)		
2. Total Renewed Policy Count (Only for Non Life and Micro Non-Life)		
3. Gross written premium		
4. Total Claims Paid Count		
5. Outstanding Claims Count		
6. Long Term Investments (Amount)		
7. Short Term Investments (Amount)		

Note: Insurers shall clearly mention in the interim financial report published in newspaper that detailed interim report has been published in their website.

Disclosure as per Section 84(3) of Insurance Act, 2079

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Disclosure as per other regulatory requirements

ABC NONLIFE/ REINSURANCE COMPANY LIMITED
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Quarterly Financial Results for (mention the quarter), F.Y. 20XX/XX B.S

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As on Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited	Audited/Unaudited	Audited/Unaudited	Audited/Unaudited
	Group		Insurance	
	At the end of this Quarter	At the end of Immediate Previous Year	At the end of this Quarter	At the end of Immediate Previous Year
Assets:				
Goodwill & Intangible Assets				
Property and Equipment				
Investment Properties				
Deferred Tax Assets				
Investment in Subsidiaries				
Investment in Associates				
Investments				
Loans				
Reinsurance Assets				
Current Tax Assets				
Insurance Receivables				
Other Assets				
Other Financial Assets				
Cash and Cash Equivalent				
Total Assets				
Equity:				
Share Capital				
Share Application Money Pending Allotment				
Share Premium				
Special Reserves				
Catastrophe Reserves				
Retained Earnings				
Other Equity				
Total Equity				
Liabilities:				
Provisions				
Gross Insurance Contract Liabilities				
Deferred Tax Liabilities				
Insurance Payable				
Current Tax Liabilities				
Borrowings				
Other Liabilities				
Other Financial Liabilities				
Total Liabilities				
Total Equity and Liabilities				

CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS
For the Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited		Audited/Unaudited		Audited/Unaudited		Audited/Unaudited	
	Group				Insurance			
	Current Year		Corresponding Previous Year		Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Income:								
Gross Earned Premiums								
Premiums Ceded								
Net Earned Premiums								
Commission Income								
Other Direct Income								
Income from Investments and Loans								
Net Gain/(Loss) on Fair Value Changes								
Net Realised Gains/(Losses)								
Other Income								
Total Income								
Expenses:								
Gross Claims Paid								
Claims Ceded								
Gross Change in Contract Liabilities								
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Other Operating Expenses								
Finance Cost								
Total Expenses								
Net Profit/(Loss) for the period Before Share of Net Profits of Associates Accounted for Using Equity Method and Tax								
Share of Net Profit of Associates accounted using Equity Method								
Profit Before Tax								
Income Tax Expenses								
Net Profit/(Loss) for the period								
Earning Per Share								
Basic EPS								
Diluted EPS								

CONDENSED CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME
For the Quarter Ended

Fig in NPR.

Particulars	Audited/Unaudited		Audited/Unaudited		Audited/Unaudited		Audited/Unaudited	
	Group				Insurance			
	Current Year		Corresponding Previous Year		Current Year		Corresponding Previous Year	
	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)	This Quarter	Upto this Quarter (YTD)
Net Profit/(Loss) for the period							-	
Other Comprehensive Income								
Total Comprehensive Income	-	-	-	-	-	-	-	-

OTHER INDICATORS

Particulars	Current Year	Previous Year
	Upto this Quarter (YTD)	Upto this Quarter (YTD)
1. Total Issued Policy Count (Only for Non Life and Micro Non-Life)		
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