

परिपत्र नं. लि. वि. शा. ३



मितिः २०८१/०७/१३

ने.बी.प्रा. ९४ (२०८१/०८२) च.नं. २०३९

श्री इजाजतपत्र प्राप्त सम्पूर्ण बीमकहरू।

विषयः बीमकको वित्तीय विवरण सम्वन्धी निर्देशन २०८० को अनुसुचीमा परिमार्जन गरिएको बारे।

उपरोक्त सम्बन्धमा प्राधिकरणबाट जारी बीमकको वित्तीय विवरण सम्वन्धी निर्देशन, २०८० को अनुसुचीहरुमा संलग्न बमोजिम परिमार्जन गरिएको व्यहोरा निर्णयानुसार जानकारी गराइन्छ।

संलग्न:

बीमकको वित्तीय विवरण सम्वन्धी निर्देशन २०८० को परिमार्जित अनुसुचीहरु।

मुर्राल देव सुवेदी निर्देशक

बोधार्थः

श्रीमान अध्यक्षज्यूको सचिवालय, नेपाल बीमा प्राधिकरण।

संलग्न:

## जीवन बीमकको वित्तीय विवरणको Notes 12, 19.1 र 34 मा परिमार्जन :

### Note-12 Reinsurance Assets-

Description		isions excluding nent reserve		nent Reserve NR and IBNER	Impairm	ent Losses		insurance sets
Description	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
Endowment								
Anticipated Endowment								
Endowment cum Whole Life								
Whole Life								
Foreign Employment Term								
Micro Term								
Special Term								
Others ( to be Specified)								•
Total								

## Note- 19.1: Life Insurance Fund

Particulars	Endowment	Anticipated Endowment	Endowment cum Whole Life	Whole Life	Foreign Employment Term	Micro Term	Special Term	Others (to be Specified)	Total
Opening Life Insurance Fund									
Surplus transfer to Life Insurance fund as per Sec 21 of the directive									
Gross Life Insurance Fund for valuation (A)									
Net policyholder's liability									
Surplus/(Deficit) before shareholder transfer	37-0-5								
Transfer to shareholder fund (B)			100						

Particulars  Transfer from shareholder fund to cover deficit as per actuary report (C)	Endowment	Anticipated Endowment	Endowment cum Whole Life	Whole Life	Foreign Employment Term	Micro Special Term Term	Others Special (to be Term Specified) Total	Others (to be Specifie
Closing life insurance Fund as per								
acturial valuation (D=A-B+C)								
i) Best Estimate Liabilities excluding								
FDB								
ii) Future Discretionary Benefits								
(FDB)								
iii) Margin over Best Estimate (MOBE)								
iv) Cost of Bonus								
v) Other liability (if any)								
v) Unallocated surplus								- 10-2

# Not

Change in Life Insurance  Change in Gross Claim Payment Reserve including IBNR and IBNER (B)  Current Year  Previous Year Year  Frevious Fund (A)  Current Year Year  Previous Year  Previous Year  Previous Year Year  Previous Year Year Year  Previous Year Year Year  Previous Year	ife insurance Fund as per aluation (D=A-B+C)  stimate Liabilities excluding  re Discretionary Benefits  re Discretionary Benefits  of Bonus  of Bonus  change in Insurance Contract Liabilities  Change in Insurance Contract Liabilities  Change in Insurance Fund (A)  Change in Insurance Fund (A)  Change in Insurance Fund (B)  Current Year  Frevious  Year  Year  Year  Year  Year  Year  Previous  Previous  Year  Year  Year  Year  Year  Previous  P						Special Term
Change in Life Insurance Fund (A)  Change in Gross Claim Payment Reserve including IBNR and IBNER (B)  Current Year  Tear  Tea	nge in Gross im Payment rve including Rand IBNER (B)  Change in other liability (if any) (C) Year Year Year Year Year Year						Micro Term
Change in Gross Claim Payment Reserve including IBNR and IBNER Current (B)  Current Year Year Year  Tendowment  Change in Gross Claim Payment Reserve including IBNR and IBNER Current Year Year Year Year Year  Tendowment  Current Year Year Year	nge in Gross Im Payment re including R and IBNER (B) Change in other liability (if any) (C) (B) Year Year Year Year Year			To the second			Foreign Employment Term
Change in Gross Claim Payment Reserve including IBNR and IBNER Current Year  Current Year  Change in Gross Claim Payment Reserve including IBNR and IBNER (B)  Current Previous Year Year Year  Current Year Year Year  Change in Gross Change in Other Reserve including IIability (if any) (C) Frevious Year Year Year	nge in Gross im Payment rve including and IBNER (B)  Change in other liability (if any) (C) (B)  Frevious Current Year Year Year Year						Whole Life
Change in Life Insurance  Change in Life Insurance  Change in Gross Claim Payment Reserve including IBNR and IBNER (B)  Current Year  Current Year  Current Year  Current Year  Previous Year  Year  Current Year	nge in Gross Im Payment rve including R and IBNER (B) Change in other liability (if any) (C) (B) Frevious Current Year Year Year						Endowment cum Whole Life
Change in Gross Change in Life Insurance Fund (A) Change in Gross Claim Payment Reserve including IBNR and IBNER (B) Current Year Previous Year Year Year Current Year Change in Gross Claim Payment Change in Other Reserve including Ilability (if any) (C) Frevious Year Year Year Year	nge in Gross in Payment rve including R and IBNER (B)  Change in other Change in other liability (if any) (C) Frevious Current Year Year Year						Anticipated Endowment
Change in Life Insurance  Change in Life Insurance  Fund (A)  Change in Gross  Claim Payment Reserve including IBNR and IBNER  (B)  Current Year  Previous Year Year  Current Year  Change in Gross Change in Other Reserve including Ilability (if any) (C) Previous Year Year Year Year	nge in Gross im Payment rve including and IBNER (B)  Change in other liability (if any) (C) (B)  Previous Current Year Year Year	_					Endowment
Change in Life Insurance Change in Life Insurance Fund (A)  Change in Gross Reserve including IBNR and IBNER (B)	nge in Gross im Payment rve including & and IBNER	nt Previous Year	Current Year		Previous Year	Current Year	
	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding FDB  ii) Future Discretionary Benefits (FDB)  iii) Margin over Best Estimate (MOBE)  iv) Cost of Bonus  v) Other liability (if any)  v) Unallocated surplus  lote 34- Change in Insurance Contract Liabilities	Total (D) = (A+B+C)		Change in Gross Claim Payment Reserve including IBNR and IBNER (B)	ife Insurance d (A)	Change in L Fun	Particulars
	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding FDB  ii) Future Discretionary Benefits (FDB)  iii) Margin over Best Estimate (MOBE)  iv) Cost of Bonus  v) Other liability (if any)						v) Unallocated surplus
v) Unallocated surplus	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding FDB  ii) Future Discretionary Benefits (FDB)  iii) Margin over Best Estimate (MOBE)  iv) Cost of Bonus						v) Other liability (if an
v) Other liability (if any) v) Unallocated surplus	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding FDB  ii) Future Discretionary Benefits (FDB)  iii) Margin over Best Estimate (MOBE)						iv) Cost of Bonus
iv) Cost of Bonus v) Other liability (if any) v) Unallocated surplus	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding FDB  ii) Future Discretionary Benefits (FDB)  iii) Margin over Best Estimate						(MOBE)
iv) Cost of Bonus v) Other liability (if any) v) Unallocated surplus	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding FDB  ii) Future Discretionary Benefits (FDB)					timate	iii) Margin over Best E.
iii) Margin over Best Estimate (MOBE) iv) Cost of Bonus v) Other liability (if any) v) Unallocated surplus	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding FDB  ii) Future Discretionary Benefits						(FDB)
(FDB) iii) Margin over Best Estimate (MOBE) iv) Cost of Bonus v) Other liability (if any) v) Unallocated surplus	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding FDB					Benefits	ii) Future Discretionary
ii) Future Discretionary Benefits (FDB) iii) Margin over Best Estimate (MOBE) iv) Cost of Bonus v) Other liability (if any) v) Unallocated surplus	Closing life insurance Fund as per acturial valuation (D=A-B+C)  i) Best Estimate Liabilities excluding						FDB
ii) Future Discretionary Benefits (FDB) iii) Margin over Best Estimate (MOBE) iv) Cost of Bonus v) Other liability (if any) v) Unallocated surplus	Closing life insurance Fund as per acturial valuation (D=A-B+C)					es excluding	i) Best Estimate Liabilit
i) Best Estimate Liabilities excluding FDB ii) Future Discretionary Benefits (FDB) iii) Margin over Best Estimate (MOBE) iv) Cost of Bonus v) Other liability (if any)	Closing life insurance Fund as per					B+C)	acturial valuation (D=A-
i) Best Estimate Liabilities excluding FDB  ii) Future Discretionary Benefits (FDB)  iii) Margin over Best Estimate (MOBE)  iv) Cost of Bonus  v) Other liability (if any)  v) Unallocated surplus						ind as per	Closing life insurance F

Others ( to be Specified)	Current Year Year Year Year Year Year Year Year	Change in Gross  Change in Life Insurance  Claim Payment Reserve including Fund (A)  Fund (A)  Farticulars  Change in Gross Claim Payment Reserve including IBNR and IBNER (B)
	nt Previous (	inge in other ty (if any) (C)
	Current Previous	Total (D) = (A+B+C)
	Current Year	Cha Reinsura ()
	Previous Year	Change in Reinsurance Assets (E)
	Current Year	Net Change in Insurance Contract Liabilities (D-E)
	Previous Year	Contract

# निर्जीवन बीमक तथा पुनर्वीमकको वित्तीय विवरणको Notes 12 र 19 मा परिमार्जन-

## Note-12 Reinsurance Assets-

Particulars	Current Year	Previous Year
Reinsurance Assets on:		
Unearned Premium Reserve		
Unexpired Risk Reserve		
Earthquake Premium Reserves		
Incurred but not reported (IBNR)		
Incurred but not enough reported (IBNER)		
Outstanding Claims		
Others		
Less: Impairment Losses		
Total		

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## Note-19 Gross Insurance Contract Liabilities-

Particulars	Current Year	Previous Year
Unearned Premium Reserves		
Unexpired Risk Reserve		
Earthquake Premium Reserves		

Particulars	Current Year	Previous Year
Margin over Best Estimates		
Incurred but not reported (IBNR)		
Incurred but not enough reported (IBNER)		
Outstanding Claims		
Others		
Total		



## Note- 19.1 Gross Insurance Contract Liabilities-

Shrawan 1, 2079	Total Balance As at	Others	Outstanding Claims	(IBNER)	enough reported	Incurred but not	reported (IBNR)	Incurred but not	Estimates	Margin over Best	Reserves	Earthquake Premium	Reserve	Unexpired Risk	Reserves	Unearned Premium	As at Shrawan 1, 2079	Particulars	
																		Property	
																		Motor	
																		Marine	
-																		Engineering	Line of Business
																		Micro	iness
																		Aviation	
																		Cattle and Crop	
																		Miscellan eous	
																			Total

Property   Motor   Engineering   Micro   Aviation   Cattle   cous   Ingring the   Ingrineering   Micro   Aviation   Avi					Line of Business	ness				Total
during the  d Premium  ed Risk  ake Premium  over Best  s  but not  f(BNR)  fbut not  freported  ding Claims  ding Claims  danges during  aanges during  red Risk  red Risk  ake Premium  over Best	Particulars	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle and Crop	Miscellan eous	
during the  d Premium  ed Risk  ake Premium  over Best  flat not (IBNR)  flat not (IBNR)  flat not (IBNR)  freported  ding Claims  danges during  shadh 31, 2080  ed Premium  stacke Premium  over Best  s										
ed Premium  abe Premium  bover Best  (IBNR)  I but not  I componted  I	Changes during the									
ed Risk  ake Premium  over Best  s  figure (IBNR)  dibut not (IBNR)  ding Claims  ding Claims  anges during  shadh 31, 2080  ed Premium  and Premium	year									
ake Premium  over Best  s  flat but not (IBNR)  flat not reported  ding Claims  anges during  shadh 31, 2080  ed Premium  ander Premium  and Premium	Unearned Premium									
ake Premium  over Best  flut not flbNR)  dibut not reported  ding Claims  alanges during  red Premium  red Risk  red Risk  red Risk  over Best	Reserves									
ake Premium  over Best  S  I but not (IBNR)  I but not reported  I manges during  I manges	Unexpired Risk									
ake Premium  sover Best  Signature  (IBNR)  Hot not  Hot not  Exported  Inanges during  Inange	Reserve									
but not (IBNR) but not eported  fing Claims  ling Claims  anges during  ed Premium  ed Premium  over Best  s	Earthquake Premium									
but not (IBNR) (IBNR) but not eported  ding Claims  ding	Reserves									
but not (IBNR)    but not eported	Margin over Best									
but not (IBNR)    but not eported	ESMIMICS									
but not eported  ding Claims  ding Claims  anges during  hadh 31, 2080  ed Premium  ed Risk  ake Premium  over Best	michiga par not									
eported  ding Claims  anges during  hadh 31, 2080  ed Premium  ed Risk  ed Risk  over Best  s	Incurred hut not									
ding Claims  anges during  hadh 31, 2080 ed Premium ed Risk  ake Premium  over Best										
anges during hadh 31, 2080 ed Premium ed Risk ed Premium over Best	(IBNER)									
anges during hadh 31, 2080 ed Premium ed Risk ake Premium over Best	Outstanding Claims									
anges during  hadh 31, 2080  ed Premium  ed Risk  ake Premium  over Best  s	Others									
hadh 31, 2080 ed Premium ed Risk ake Premium over Best	Total changes during									
hadh 31, 2080 ed Premium ed Risk ake Premium over Best	the year									
ed Premium  ed Risk  ake Premium  over Best	As at Ashadh 31, 2080									
ed Risk ake Premium over Best	Uneamed Premium									
ed Risk ake Premium over Best	Reserves									
ake Premium  over Best	Unexpired Risk									
ake Premium  over Best s	Reserve									
over Best	Earthquake Premium									
over Best Control of the Control of	Reserves									
	Margin over Best									
	Estimates									



				<b>Line of Business</b>	iness				Total
Particulars	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle Miscellan eous	Miscellan eous	
Incurred but not									
reported (IBNR)									
Incurred but not									
enough reported									
(IBNER)									
<b>Outstanding Claims</b>									
Others	-								
Total Balance As at									
Ashadh 31, 2080									

Property Motor Marine Engineering Micro Aviation	b) Reinsurance Assets								
Property Motor Marine Engineering Micro Aviation  ,2079  um  nium  nium  ims					Line of Busi	ness			
As at Shrawan 1, 2079 Unearned Premium Reserves Unexpired Risk Reserve Earthquake Premium Reserves Incurred but not reported (IBNR) Incurred but not enough reported (IBNER) Outstanding Claims	Particulars	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle and Crop eous	tle
Unearned Premium Reserves Unexpired Risk Reserve Earthquake Premium Reserves Incurred but not reported (IBNR) Incurred but not enough reported (IBNER) Outstanding Claims	As at Shrawan 1, 2079								
Reserves Unexpired Risk Reserve Earthquake Premium Reserves Incurred but not reported (IBNR) Incurred but not enough reported (IBNER) Outstanding Claims	Unearned Premium								
Unexpired Risk Reserve Earthquake Premium Reserves Incurred but not reported (IBNR) Incurred but not enough reported (IBNER) Outstanding Claims	Reserves								
Reserve Earthquake Premium Reserves Incurred but not reported (IBNR) Incurred but not enough reported (IBNER) Outstanding Claims	Unexpired Risk								
Earthquake Premium Reserves Incurred but not reported (IBNR) Incurred but not enough reported (IBNER) Outstanding Claims	Reserve								_
Reserves Incurred but not reported (IBNR) Incurred but not enough reported (IBNER) Outstanding Claims	Earthquake Premium								
Incurred but not reported (IBNR)  Incurred but not enough reported (IBNER)  Outstanding Claims	Reserves								
Incurred (IBNR)  Incurred but not enough reported (IBNER)  Outstanding Claims	Incurred but not								
Incurred but not enough reported (IBNER)  Outstanding Claims	reported (IBNR)								
enough reported (IBNER) Outstanding Claims	Incurred but not								
(IBNER) Outstanding Claims	enough reported								
Outstanding Claims	(IBNER)								
	Outstanding Claims								L

				Line of Business	ness				Total
Particulars	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle and Crop	Miscellan eous	
Others									
Total Balance As at									
Shrawan 1, 2079									
Changes during the									
year									
Uneamed Premium									
Reserves									
Unexpired Risk									
Reserve									
Earthquake Premium									
Reserves									
Incurred but not									
reported (IBNR)									
Incurred but not									
enough reported									
(IBNER)									
Outstanding Claims									
Others									
Total changes during									
the year									
As at Ashadh 31, 2080									
Unearned Premium									
Reserves									
Unexpired Risk									
Reserve									
Earthquake Premium									
Docomine						7	Los ord		

				Line of Business	ness				Total
Particulars	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle Miscellan and Crop eous	Miscellan eous	
Incurred but not									
reported (IBNR)									
Incurred but not									
enough reported									
(IBNER)									
<b>Outstanding Claims</b>									
Others									
Total Balance As at									
Ashadh 31, 2080									

