



नेपाल बीमा प्राधिकरण NEPAL INSURANCE AUTHORITY



मिति: २०८१/०७/१३

परिपत्र नं. वि. वि. शा. ३

ने.बी.प्रा. ९४ (२०८१/०८२) च.नं. २०३९

श्री इजाजतपत्र प्राप्त सम्पूर्ण बीमकहरू।

विषय: बीमकको वित्तीय विवरण सम्बन्धी निर्देशन २०८० को अनुसूचीमा परिमार्जन गरिएको बारे।

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

संलग्न:

बीमकको वित्तीय विवरण सम्बन्धी निर्देशन २०८० को परिमार्जित अनुसूचीहरू।

सुशील देव सुवेदी
निर्देशक

बोधार्थ:

श्रीमान अध्यक्षज्यूको सचिवालय, नेपाल बीमा प्राधिकरण।

संलग्न:

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

Note-12 Reinsurance Assets-

Description	Technical Provisions excluding Claim payment reserve		Claim Payment Reserve including IBNR and IBNER		Impairment Losses		Net Reinsurance Assets	
	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									
Transfer to shareholder fund (B)									



Particulars	Endowment	Anticipated Endowment	Endowment cum Whole Life	Whole Life	Foreign Employment Term	Micro Term	Special Term	Others (to be Specified)	Total
Transfer from shareholder fund to cover deficit as per actuary report (C)									
Closing life insurance Fund as per actuarial 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									

Note 34- Change in Insurance Contract Liabilities

Particulars	Change in Life Insurance Fund (A)		Change in Gross Claim Payment Reserve including IBNR and IBNER (B)		Change in other liability (if any) (C)		Total (D) = (A+B+C)		Change in Reinsurance Assets (E)		Net Change in Insurance Contract Liabilities (D-E)	
	Current Year	Previous Year	Current Year	Previous Year	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												



[Handwritten Signature]

Particulars	Change in Life Insurance Fund (A)		Change in Gross Claim Payment Reserve Including IBNR and IBNER (B)		Change in other Liability (if any) (C)		Total (D) = (A+B+C)		Change in Reinsurance Assets (E)		Net Change in Insurance Contract Liabilities (D-E)	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Others (to be Specified)												
Total												

निर्जीवन बीमक तथा पुनर्बीमकको 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		

Note-19 Gross Insurance Contract Liabilities-

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



(Signature)

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



Handwritten signature

Note- 19.1 Gross Insurance Contract Liabilities-

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

Particulars	Line of Business								Total
	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle and Crop	Miscellaneous	
Changes during the year									
Unearned Premium Reserves									
Unexpired Risk Reserve									
Earthquake Premium Reserves									
Margin over Best Estimates									
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 Reserves									
Margin over Best Estimates									



Handwritten signature

Particulars	Line of Business								Total
	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle and Crop	Miscellaneous	
Incurring but not reported (IBNR)									
Incurring but not enough reported (IBNER)									
Outstanding Claims									
Others									
Total Balance As at Ashadh 31, 2080									

b) Reinsurance Assets

Particulars	Line of Business								Total
	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle and Crop	Miscellaneous	
As at Shrawan 1, 2079									
Unearned Premium Reserves									
Unexpired Risk Reserve									
Earthquake Premium Reserves									
Incurring but not reported (IBNR)									
Incurring but not enough reported (IBNER)									
Outstanding Claims									



Particulars	Line of Business								Total
	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle and Crop	Miscellaneous	
Others									
Total Balance As at Shrawan 1, 2079									
Changes during the year									
Unearned 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 Reserves									



Particulars	Line of Business								Total
	Property	Motor	Marine	Engineering	Micro	Aviation	Cattle and Crop	Miscellaneous	
Incurring but not reported (IBNR)									
Incurring but not enough reported (IBNER)									
Outstanding Claims									
Others									
Total Balance As at Ashadh 31, 2080									

