



नेपाल बीमा प्राधिकरण NEPAL INSURANCE AUTHORITY



मिति: २०८१/०७/१३

परिपत्र नं. वि.वि.शा.५

ने.बी.प्रा.९३ (२०८१/०८२) च.नं. २०३८

श्री इजाजतपत्र प्राप्त सम्पूर्ण बीमकहरू।

विषय: बीमकको वित्तीय सूचकांक तथा अनुपात सम्बन्धी परिपत्र जारी गरिएको बारे।

उपरोक्त सम्बन्धमा प्राधिकरणबाट जारी बीमकको वित्तीय विवरण सम्बन्धी निर्देशन, २०८० को निर्देशन नं. ५(१)(ग) बमोजिम बीमकले अनुसूची ३ बमोजिमको ढाँचामा वित्तीय सूचकाङ्क तयार गरी पेश गर्नुपर्ने व्यवस्था रहेकोमा वित्तीय सूचकांक तथा अनुपात गणनामा थप एकरूपता आउने तथा बीमकहरूबीचमा तुलनात्मक अध्ययन गर्न सकिने प्रयोजनार्थ संलग्न बमोजिम बीमकको वित्तीय सूचकांक तथा अनुपात सम्बन्धी परिपत्र जारी गरिएको व्यहोरा निर्णयानुसार जानकारी गराइन्छ। तसर्थ, आ.व.२०८०।८१ तथा तत्पश्चातका वित्तीय विवरणहरूमा यसै परिपत्र बमोजिम कम्तीमा पाँच आर्थिक वर्षहरूको वित्तीय सूचकांक तथा अनुपात समावेश गरी पेश गर्नुहुन निर्णयानुसार अनुरोध गरिन्छ।

संलग्न:

बीमकको वित्तीय सूचकांक तथा अनुपात सम्बन्धी परिपत्र।

सुशील देव सुवेदी
निर्देशक

बोधार्थ:

श्रीमान अध्यक्षज्यूको सचिवालय, नेपाल बीमा प्राधिकरण।

वित्तीय सूचकाङ्कहरू

Life Insurer's Formula for Financial Indicator calculation

S.N.	Particulars	Indicators	Note no. of numerator	Numerator definition	Note no. of denominator	Denominator definition
A.	Equity:					
1	Net worth	NPR	SOPF	Total Equity	Not Applicable	Not Applicable
2	Net Profit	NPR	SOPL	Net Profit/(Loss) For the Year	Not Applicable	Not Applicable
3	Number of Shares	No.s	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares	Not Applicable	Not Applicable
4	Earnings per Share	Per Share	Note 51/SOPL	Basic EPS	Not Applicable	Not Applicable
5	Book value per shares	Per Share	SOPF	Total Equity	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares
6	Dividend per Share (DPS)	Per Share	Note 50	Proposed Dividend amount not recognized at the end of reporting period	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares
7	Market Price per Shares (MPPS)	Per Share	Not Applicable	Last Transaction Price as on reporting date	Not Applicable	Not Applicable
8	Price Earnings Ratio (PE Ratio)	Ratio	Not Applicable	Market Price per Share (MPPS)	51	Earnings per share
9	Changes in Equity	%	SOPF	Total Equity (Current Year -Previous Year)	SOPF	Previous Year Total Equity
10	Return on Equity	%	SOPL	Net Profit/(Loss) for the Year	SOPF	Weighted Average of Total Equity
11	Affiliate Ratio	%	SOPF	Receivables from Affiliates/Associates/Subsidiaries + Investments in	SOPF	Total Equity

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				Affiliates/Associates/ Subsidiaries		
12	Market Share	%	Note 25.1	Total Gross Written Premium of current year of the Insurer		Total Gross Written Premium of current year of the industry
13	Net Earnings Ratio	%	SOPL	Net Profit/(Loss) For the Year	26.1	Net earned premiums
14	Solvency Margin	%	Not Applicable	As per Actuarial valuation report	Not Applicable	Not Applicable
B.	Income:					
15	Gross Earned Premium Growth Rate	%	Note 25	Total Gross Earned Premium (Current year – previous year)	Note 25	Total Gross Earned Premium of previous year
16	First Year Premium Growth Rate	%	Note 25.1	First Year Premium (Current year – previous year)	Note 25.1	Total First Year Premium of previous year
	Also, disclose at each portfolio level	%	Note 25.1	First Year Premium (Current year – previous year) of each portfolio	Note 25.1	First Year Premium of previous year of each portfolio
17	Renewal Premium Growth Rate	%	Note 25.1	Renewal Premium (Current year – previous year)	Note 25.1	Total Renewal Premium of previous year
	Also, disclose at each portfolio level	%	Note 25.1	Renewal Premium (Current year – previous year) of each portfolio	Note 25.1	Renewal Premium of previous year of each portfolio
18	Single Premium Growth Rate	%	Note 25.1	Single Premium (Current year – previous year)	Note 25.1	Total Single Premium of previous year
	Also, disclose at each portfolio level	%	Note 25.1	Single Premium (Current year – previous year) of each portfolio	Note 25.1	Single Premium of previous year of each portfolio
19	Reinsurance Ratio	%	Note 26	Premium ceded	Note 25	Gross Earned Premium
20	Retention Ratio	%	Note 26.1	Net earned premium	Note 25	Gross Earned Premium
21	Net Reinsurance Inflow/(outflow)	Amount in Cr.	Note 26, 27, 33	Commission Income + Claims Ceded - Premium cede	Not Applicable	Not Applicable
22	RI Income/Premium ceded	%	Note 27	Commission Income	Note 26	Premium ceded on proportional treaty only
23	Gross Earned Premium to Equity	%	Note 25	Gross Earned Premium	SOPF	Weighted Average of Total Equity



24	Net earned premium to Equity	%	Note 26.1	Net earned premium	SOPF	Weighted Average of Total Equity
25	Gross Earned Premium to Total Assets	%	Note 25	Gross Earned Premium	SOPF	Average of Total Assets (Current Year + Previous Year)
26	Yield on Investment and Loan	%	Note 11, 29 and 31	Note 11, 29 and 31	Note 8 to 11	Average of Investments and Loan at cost (Current year + Previous year)
C.	Expenses:					
27	Regulatory expense ratio	%	Note 41	Agent Training expenses + Agent other expenses + Business Promotion	25.1	First Year Premium + Single Premium (Excluding Foreign Employment business and business through corporate agents)
28	Management Expense Ratio	%	SOPL	Total Expenses-Net Benefits and Claims Paid-Commission Expense-Service Fee-Other Direct expenses	Note 25	Gross Earned Premium
29	Commission Ratio	%	Note 35	Commission expenses	SOPF	Gross Earned Premium
30	Direct Business Acquisition Ratio	%	Note 35 and 41	Commission expenses (First Year and Single) + Agent Training expenses + Agent other expenses + Advertisement & promotion expenses + Business promotion expenses	Note 25.1	Total First Year Premium + Single Premium
31	Agent Expenses to Other operating expenses	%	Note 41	Agent Training expenses + Agent other expenses + Business Promotion	Note 41	Other operating expenses
32	Agent Expenses to Gross Earned Premium	%	Note 41	Agent Training expenses + Agent other expenses + Business Promotion	25	Gross Earned Premium
33	Employee expenses to Total expenses excluding claims & benefits and direct expenses	%	Note 38	Total Employee Benefits expenses	SOPF	Total Expenses-Net Benefits and Claims Paid-Commission Expense-Service Fee-Other Direct expenses

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D.	Assets:						
34	Increment in Investment	%	Note 8 to 10	Total Investments (Current Year - Previous Year)	Note 8 to 10	Previous Year Total Investments	
35	Increment in Loan	%	Note 11	Total Loan (Current Year - Previous Year)	Note 11	Previous Year Total Loans	
36	Liquidity Ratio	%	SOPF	Cash and Cash equivalents + Total Assets with expected maturities within 12 months	SOPF	Total Liabilities payable within 12 months	
37	Return on Assets	%	SOPL	Net Profit/(Loss) for the Year	SOPF	Average of Total Assets (Current year + Previous year)	
38	Long term Investments to Total Investments	%	Note 8 to 10	Total Investments - Investment with expected maturities within 12 months	Note 8 to 10	Total Investments	
39	Short term Investments to Total Investments	%	Note 8 to 10	Total Investments - Investment with expected maturities above 12 months	Note 8 to 10	Total Investments	
40	Total Investment & Loan to Gross Insurance Contract Liabilities	%	Note 8 to 11	Total Investments and Loans	Note 19	Gross Insurance Contract Liabilities	
41	Investment in Unlisted Shares to Total Assets	%	Note 10	Investment in unquoted equity Instruments (Both measured at FVTOCI and FVTPL)	SOPF	Total Assets	
E.	Liabilities:						
42	Increment in Gross Insurance Contract Liabilities		SOPF	Gross Insurance contract liabilities (Current year - Previous year)	SOPF	Previous year Gross Insurance contract liabilities	
	Increment in Life Insurance Fund		Note 19.1	Life Fund Balance (Current year - Previous Year)	Note 19.1	Previous Year Life Fund balance	
	Claim payment reserve including IBNR		Note 19.2	Claim payment reserve including IBNR (Current year - Previous Year)	Note 19.2	Previous Year Claim payment reserve including IBNR	
43	Gross Provision to Gross earned premium	%	Note 19.1	Gross Insurance contract liabilities	Note 25	Gross Earned Premium	



44	Gross Provisions to Equity	Technical to Total	%	SOPF-Note 19	Gross Insurance contract liabilities	SOPF	Total Equity
45	Insurance Debt to Equity	Total	%	SOPF-Note 22	Borrowings	SOPF	Total Equity
46	Loss Ratio			Note 33 and 19.2	Gross Death Claims Paid+ [Gross death claims payment reserve (Current year - previous year)]	Note 25	Gross Earned Premium
47	Persistency Ratio		%	Not Applicable	As prescribed by Nepal Insurance Authority	Not Applicable	Not Applicable
48	Lapse Ratio		%	Not Applicable	As prescribed by Nepal Insurance Authority	Not Applicable	Not Applicable
49	No. of Outstanding Claims/ No. of Intimated Claims		%	Not Applicable	Closing Number of outstanding claims which are intimated/matured in current year	Not Applicable	Number of intimated claims in current year
50	Total Number of In Force Insurance Policies		No.s	Not Applicable	As per Annex "Statement of Sum Assured" of Financial Statements	Not Applicable	Not Applicable
51	Number of Renewed Policy/ Last Year's Total Number of In Force Policies		%	Not Applicable	Total in-force policies at the year end	Not Applicable	Total number of policies at the beginning of the year
F.	Others:						
52	Declared Bonus Rate		Per '000	Not Applicable	As per actuarial report approved by Nepal Insurance Authority		
53	Interim Bonus Rate		Per '000	Not Applicable	As per actuarial report approved by Nepal Insurance Authority		
54	Number of Offices		No.s	Not Applicable	Total number of offices		
55	Number of Agents		No.s	Not Applicable	Total number of agents who hold active license from Nepal Insurance Authority		
56	Number of Employees		No.s	Not Applicable	Total number of employees excluding outsourced staffs		
57	Employee expenses to Number of Employees		Amt.	Note 38	Total Employee Benefits expenses	NA	Average number of employees (Opening + Closing)



Non-Life Insurer's Formula for Financial Indicator calculation

S.N.	Particulars	Indicators	Note no. of numerator	Numerator definition	Note no. of denominator	Denominator definition
A.	Equity:					
1	Net worth	NPR	SOPF	Total Equity	Not Applicable	Not Applicable
2	Net Profit	NPR	SOPL	Net Profit/(Loss) For the Year	Not Applicable	Not Applicable
3	Number of Shares	No.s	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares	Not Applicable	Not Applicable
4	Earnings per Share	NPR	SOP/L/51	Basic EPS	Not Applicable	Not Applicable
5	Book value per shares	NPR	SOPF	Total Equity	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares
6	Dividend per Share (DPS)	NPR	Note 50	Proposed Dividend Amount not recognized at the end of reporting period	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares
7	Market Price per Shares (MPPS)	NPR	Not Applicable	Last Transaction Price as on reporting date	Not Applicable	Not Applicable
8	Price Earnings Ratio (PE Ratio)	Ratio	Not Applicable	MPPS as on reporting date	51	Earnings per share
9	Change in Equity	%	SOPF	Change in Total Equity (Current Year -Previous Year)	SOPF	Previous Year Total Equity
10	Return on Equity	%	SOPL	Net Profit/(Loss) For the Year	SOPF	Weighted Average of Total Equity
11	Affiliate Ratio	%	SOPF	Receivables from Affiliates/Associates/Subsidiary + Investments in Affiliates/Associates/Subsidiary	SOPF	Total Equity



12	Capital to Net Assets Ratio	%	SOPF	Paid Up Capital	SOPF	Net Assets/Total Equity
13	Capital to Technical Reserve Ratio	%	SOPF	Paid Up Capital		Net Technical Reserve
14	Market Share	%	Note 25	Total Direct Premium of current year of the Insurer		Total Direct Premium of current year of the industry
15	Solvency Margin	%		As per Actuarial valuation report		
B.	Income:					
16	Net Earnings Ratio	%	SOPL	Net Profit/(Loss) For the Year	26.1	Net earned premiums
17	Gross Earned Premium Growth Rate	%	Note 25	Change in Gross Earned Premium (Current year – previous year)	Note 25	Total Gross Earned Premium of previous year
18	Direct Premium Growth Rate	%	Note 25.1	Change in Direct Premium (Current year – previous year)	Note 25.1	Total Direct Premium of previous year
	Also, disclose at each portfolio level	%	Note 25.1	Change in Direct Premium (Current year – previous year) of each portfolio	Note 25.1	Total Direct Premium of previous year of each portfolio
19	Retention Ratio	%	Note 26.1	Net earned premium	Note 25	Gross earned Premium
20	Net Reinsurance inflow/(outflow)	Amount in Cr.	Note 27,33, 26	RI Commission Income + Claims ceded-Premium ceded	Not Applicable	Not Applicable
21	RI Commission Income/Premium ceded	%	Note 27	Commission Income		Premium ceded on proportional treaty only
22	Gross earned premium to Equity	%	Note 25	Gross earned Premium	SOPF	Weighted Average of Total Equity
23	Net earned premium to Equity	%	Note 26.1	Net earned premium	SOPF	Weighted Average of Total Equity
24	Gross Earned Insurance Premium to Total Assets	%	Note 25	Gross earned Premium	SOPF	Average of Total Assets (Current Year + Previous Year)
25	Gross Premium to Equity	%	Note 25	Total Gross Written Premium	SOPF	Total Equity
26	Net Profit to Gross Premium	%	SOPL	Net Profit(loss)	25	Total Gross Premium
27	Yield on Investment and Loan	%	SOPL	Income from Investments and Loan	SOPF	Average of Investments and Loan



C.	Expenses:						
28	Reinsurance Ratio	%	SOPL	Premium Ceded	SOPL	Gross Earned Premium	
29	Management Expense Ratio	%	SOPL	Total Expense-Net Claim Incurred Expense-Commission Expense-Insurance Service Fee-Other Direct Expense	SOPL	Gross Earned Premium	
30	Regulatory Expense Ratio	%	Note 41	Advertisement Expense+ Business Promotion Expense+ Guest Entertainment Expense+ Other Agent Expense		Net Written Premium	
31	Employee Expense per Employee	NPR	SOPL	Employee Benefit Expense		Average no. of Staff	
32	Commission Ratio	%	SOPL	Commission expenses	SOPL	Gross Earned Premium	
33	Employee expenses to Total expenses (Excluding claims & benefits)	%	Note 38	Total Employee Benefits expenses	SOPL	Total Expenses-Commission expenses-service fees-Net Benefits and Claims Paid	
34	Expense Ratio	%	SOPL	Commission Expense +Service Fee+ Other Direct Expenses	SOPL	Net Written Premium	
35	Loss Ratio	%	SOPL	Net Claim Incurred	SOPL	Net Written Premium	
36	Combined Ratio	%	NA	Expense Ratio+ Loss Ratio	NA	NA	
D.	Assets:						
37	Increment in Investment	%	Note 8 to 10	Total Investments (Current Year -Previous Year)	Note 8 to 10	Previous Year Total Investments	
38	Increment in Loan	%	Note 11	Total Loan (Current Year -Previous Year)	Note 11	Previous Year Total Loans	
39	Liquidity Ratio	%	SOPF	Cash and Cash equivalents+ Total Assets with expected maturities within 12 months	SOPF	Total Liabilities payable within 12 months	
40	Return on Assets	%	SOPL	Net Profit/(Loss) For the Year	SOPF	Average of Total Assets (Current Year + Previous Year)	



41	Long term Investments to Total Investments	%	Note 8 to 10	Total Investments- Investment with expected maturities within 12 months	Note 8 to 10	Total Investments
42	Short term Investments to Total Investments	%	Note 8 to 10	Total Investments - Investment with expected maturities above 12 months	Note 8 to 10	Total Investments
43	Total Investment & Loan to Gross Insurance Contract Liabilities	%	Note 8 to 11	Total Investments and Loans	Note 19	Gross Insurance Contract Liabilities
44	Re(Insurer) Receivable to Total Assets	%	Note 13	Receivable from Local and Foreign Re(Insurer)	SOFP	Total Assets
45	Investment in Shares to Total Assets	%	Note 10	Investment in Equity Instruments	SOFP	Total Assets
46	Investment in Unlisted Shares to Total Assets	%	Note 10	Investment in unquoted equity Instruments (Both measured at FVOCI and FVTPL)	SOFP	Total Assets
E.	Liabilities:					
47	Increment in Gross Insurance Contract Liabilities		SOFP	Change in Gross Insurance contract liabilities (Current year - Previous year)	SOFP	Previous year Gross Insurance contract liabilities
48	Gross Provision to Gross earned premium	%	Note 19.1	Gross Insurance contract liabilities	Note 25	Gross earned Premium
49	Gross Provisions to Total Equity	%	SOFP-Note 19	Gross Insurance contract liabilities	SOFP	Total Equity
50	Outstanding Number/Number of Paid Claim			Closing number of outstanding claims		No. of Claim paid during the period
51	No. of Outstanding Claim/ No. of Intimated Claims	%	NA	Closing Number of outstanding claims which are intimated in current year	NA	Number of intimated claims in current year
52	Total Number of In Force Insurance Policies	No.s				
53	Total Number of Renewed Insurance	No.s		Total Number of Renewed Insurance Policy		Last Year's Total Number of In Force Policies



	Policy/Last year's Total Number of In force Policies					
F.	Others:					
54	Number of Offices	No.s				
55	Number of Agents	No.s				
56	Number of Employees	No.s				
57	Number of Surveyors	No.s				
58	Employee Expense to Number of Employees	NPR		Total Employee Benefit Expense		Average No. of Employees



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Reinsurer's Formula for Financial Indicator calculation

S.N.	Particulars	Indicators	Note no. of numerator	Numerator definition	Note no. of denominator	Denominator definition
A.	Equity:					
1	Net worth	NPR	SOFP	Total Equity	Not Applicable	Not Applicable
2	Net Profit	NPR	SOPL	Net Profit/(Loss) For the Year	Not Applicable	Not Applicable
3	Number of Shares	No.s	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares	Not Applicable	Not Applicable
4	Earnings per Share	NPR	SOP/51	Basic EPS	Not Applicable	Not Applicable
5	Book value per shares	NPR	SOFP	Total Equity	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares
6	Dividend per Share (DPS)	NPR	Note 50	Proposed Dividend Amount not recognized at the end of reporting period	Note 17 "Shareholding Structure of Share Capital"	Total number of ordinary shares
7	Market Price per Shares (MPPS)	NPR	Not Applicable	Last Transaction Price as on reporting date	Not Applicable	Not Applicable
8	Price Earnings Ratio (PE Ratio)	Ratio	Not Applicable	MPPS as on reporting date	51	Earnings per share
9	Change in Equity	%	SOFP	Change in Total Equity (Current Year - Previous Year)	SOFP	Previous Year Total Equity
10	Return on Equity	%	SOP/51	Net Profit/(Loss) For the Year	SOFP	Weighted Average of Total Equity
11	Affiliate Ratio	%	SOFP	Receivables from Affiliates/Associates/Subsidiaries + Investments in Affiliates/Associates/Subsidiaries	SOFP	Total Equity



12	Capital to Net Assets Ratio	%	SOPF	Paid Up Capital	SOPF	Net Assets/Total Equity
13	Capital to Technical Reserve Ratio	%	SOPF	Paid Up Capital		Net Technical Reserve
B.	Income:					
14	Net Earnings Ratio	%	SOPF	Net Profit/(Loss) For the Year	26.1	Net earned premiums
15	Gross Earned Premium Growth Rate	%	Note 25	Change in Gross Earned Premium (Current year – previous year)	Note 25	Total Gross Earned Premium of previous year
16	Gross Premium Growth Rate	%	Note 25	Change in Premium on Reinsurance Accepted (Current year – previous year)	Note 25	Total Premium on Reinsurance Accepted of previous year
17	Also, disclose at each portfolio level	%	Note 25	Change in Premium on Reinsurance Accepted (Current year – previous year) of each portfolio	Note 25	Total Premium on Reinsurance Accepted of previous year of each portfolio
18	Reinsurance Ratio	%	Note 26	Premium ceded	Note 25	Gross earned Premium
19	Retention Ratio	%	Note 26.1	Net earned premium	Note 25	Gross earned Premium
20	Net Reinsurance inflow/(outflow)	Amount in Cr.	Note 27,33,26	Commission Income + Claims ceded - Premium ceded	Not Applicable	Not Applicable
21	RI Commission Income/Premium ceded	%	Note 27	Commission Income	Note 26	Premium ceded on proportional treaty only
22	Gross earned premium to Equity	%	Note 25	Gross earned Premium	SOPF	Weighted Average of Total Equity
23	Net earned premium to Equity	%	Note 26.1	Net earned premium	SOPF	Weighted Average of Total Equity
24	Gross Earned Insurance Premium to Total Assets	%	Note 25	Gross earned Premium	SOPF	Average of Total Assets (Current Year + Previous Year)
25	Gross Premium to Equity	%	Note 25	Total Premium on Reinsurance Accepted	SOPF	Total Equity
26	Net Profit to Gross Premium	%	SOPF	Net Profit(loss)	25	Total Premium on Reinsurance Accepted
27	Yield on Investment and Loan	%	SOPF	Income from Investments and Loan	SOPF	Average of Investments and Loan at cost



C. Expenses:							
28	Reinsurance Ratio	%	SOPL	Premium Ceded	SOPL	Gross Earned Premium	
29	Management Expense Ratio	%	SOPL	Total Expense- Net Claim Incurred Expense-Commission & Brokerage Expense-Insurance Service Fee-Other Direct Expense	SOPL	Gross Earned Premium	
30	Employee Expense per Employee	NPR	SOPL	Employee Benefit Expense		Average no. of Staff	
31	Commission Ratio	%	Note 35(a)	Commission expenses	SOPL	Gross earned premiums	
32	Employee expenses to Total Management Expenses	%	Note 38	Total Employee Benefits expenses	SOPL	Total Expense- Net Claim Incurred Expense-Commission & Brokerage Expense-Insurance Service Fee-Other Direct Expense	
33	Expense Ratio	%	SOPL	Commission & Brokerage Expense +Service Fee+ Other Direct Expenses	SOPL	Net Earned Premium	
34	Loss Ratio	%	SOPL	Net Claim Incurred	SOPL	Net Earned Premium	
35	Combined Ratio	%	NA	Expense Ratio+ Loss Ratio	NA	NA	
D. Assets:							
36	Increment in Investment	%	Note 8 to 10	Total Investments (Current Year -Previous Year)	Note 8 to 10	Previous Year Total Investments	
37	Increment in Loan	%	Note 11	Total Loan (Current Year -Previous Year)	Note 11	Previous Year Total Loans	
38	Liquidity Ratio	%	SOPF	Cash and Cash equivalents+ Total Assets with expected maturities within 12 months	SOPF	Total Liabilities payable within 12 months	
39	Return on Assets	%	SOPL	Net Profit/(Loss) For the Year	SOPF	Average of Total Assets (Current year + Previous year)	

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40	Long term Investments to Total Investments	%	Note 8 to 10	Total Investments- Investment with expected maturities within 12 months	Note 8 to 10	Total Investments
41	Short term Investments to Total Investments	%	Note 8 to 10	Total Investments - Investment with expected maturities above 12 months	Note 8 to 10	Total Investments
42	Total Investment & Loan to Gross Insurance Contract Liabilities	%	Note 8 to 11	Total Investments and Loans	Note 19	Gross Insurance Contract Liabilities
43	Ref(insurer) Receivable to Total Assets	%	Note 13	Receivable from Local and Foreign Ref(insurer)	SOFP	Total Assets
44	Investment in Shares to Total Assets	%	Note 10	Investment in Equity/ Instruments	SOFP	Total Assets
45	Investment in Unlisted Shares to Total Assets	%	Note 10	Investment in unquoted equity Instruments (Both measured at FVTOCI and FVTPL)	SOFP	Total Assets
E.	Liabilities:					
46	Solvency Margin	%		As per Actuarial valuation report		
47	Increment in Gross Insurance Contract Liabilities		SOFP	Change in Gross Insurance contract liabilities (Current year - Previous year)	SOFP	Previous year Gross Insurance contract liabilities
48	Gross Provision to Technical earned premium	%	SOFP-Note 19	Gross Insurance contract liabilities	Note 25	Gross earned Premium
49	Gross Provisions to Technical Equity	%	SOFP-Note 19	Gross Insurance contract liabilities	SOFP	Total Equity
F.	Others:					
50	Number of Offices	No.s				
51	Number of Employees	No.s				
52	Number of Surveyors	No.s				
53	Employee Expense to Number of Employees	NPR		Total Employee Benefit Expense		Average No. of Employees

