# aldf ; ldlt

hljg aldf ; DaQwL kgaLdf lgblzsf, @)^%

rfalxn, sf7df08f}

aldf Pg, @)$( sf]bkmf * -3@_ n]lbPsf]clwsf/ kofu u/l aldf Pgs bkmf @*
cGtuf kgaldf ;DaGwL gllt tyf Joj:yfsf]thdf u/l ;DkOf{aldsx?sf]kgaldf
;DaGwL Joj:yf ug{aldf lgodfjnl @)$(, sf] lgod ^ sf] pklgod -@_ sf]
kofhgfy{aldf ;ldltåf/f bxfo adfl]hdsf]*hljg aldf ;DaGwl kgaldf lgblzsf,*
*@)^%*hf/l ul/Psf]5 .

## ! ;HfKt gfd / kl/De

-!_ o; lgblzsfsf]gfd *hljg aldf ;DaGwl kgaldf lgblzsf, @)^%* xg5 .

-@_ of]lgblzsf ;ldtn]tf]slbPsf]ldltbtjlv kl/De xg5 .

## @ kgaldf Aoj:yf

-!_ aldsn]cf^gf]aldf hflvdfsg (Underwriting) gllt, g6 jy{(Net Worth)
    tyf cf^gf]hflvd cg?k pkoOm kgaldf gllt lgdfOf ug{kg5 .

-@_ pk lgblzsf -!_ adfl]hdsf]kgaldf glltdf bxfosf aFfx? ePsf]xgkg5 .
    s_ kgaldfsf]k$f/
    v_ kgalds (Leader) ;dt 5gfosf]cfwf/
    u_ kgaldf af$f/ 5gfosf]cfwf/
    3_ kgaldf Aoj:yf cgudgsf]nflu ckgfpg]cfGtl/s lgoGqOf kOffnl
    ª_ klo$ kgaldf cGtuf aldssf]vb wf/Of
    r_ klo$ kgaldf cGtuf clwstd kgaldf /Iffj/Of
    5_ cGo cfjZos s/fx?

-#_ -s_ aldssf];#fns ;ldlt jf ;#fns ;ldltaf6 clVtof/ kfKt clwsf/ln]
    klo$ cflyf$ aifsf]nflu cf^gf]kgaldf gllt pk lgblzsf-@_ adfl]hd lgdfOf
    u/l klo$ cflyf$ aif{;dfKt xg'eGbf slDtdf tl; -#)_ lbg cufj};ldltdf
    kz ug{kg5 .

    -v_ dWbfjlwdf 5§}Aoj:yf u/l sg}kgaldf ;Demf$f ;DkGg ul/Pdf ;f]jf//]
    ;ldltdf hfgsf/l u/fpg'kg5 .

    gkfn leq kWfg sfoffno g/x$f]aldssf]xsdf gkfn l:yt sfoffon]cf^gf]
    kgaldf gllt lgdfOf u/l o;}lgblzsf ;ldltdf kz ug{kg5 .

-$_ aldsn]k[o\$ cfly\$ aif\$sf]nflu ul/Psf]kbald(df ;Demf}f (Reinsurance Treaty) sf];'/If0f kq (Signed Slip/Cover Note) sf]kbfl0ft kl|t ;Demf}f lqmofzln ePsf]-\$%_ k}tfln; lbg leq ldltdf kbz ug{kg\$ . t/ ˆofsN6|be kbald(dfsf]xsdf of]Jofj:yf nfu"xg]5g .

-%_ o; lgb\z(sfdf cGoq hg;S}s'/f nlvPsf]ePtf klg aldssf]aldf hfl]vdfs\sg glltdf kl/dfh ug{k/(df, aldssf]laQ cj:yf kl|tsh xt}uPdf, kbald(dssf]:t/ 36(df jf cGo cfjZos cj:yf blvPdf aldssf]cfˆgf]kbald(df Aoj:yf tTsfn kb/fjnf\$g u/l cfjZostf cg?k kl/dfh ug{kg\$ .

-^_ pk lgb\zsf-#_ adf{hnd kbz ePsf]kbald(df gllt tyf pk lgb\zsf -\$_ adf{hnd kbz ePsf]kbald(df ;Demf}fdf ;ldltn]cfjZos lgbzg lbg ;Sg\$ .

-&_ pk lgb\zsf -^_ adf{hnd ;ldltn]lbPsf]lgbzg adf{hnd kbaldf gllt jf ;Demf}f kl/dfh ug{kg\$ .

# aldsn]hfl|vd wf/0f ug{kg{

aldsn]hf/l u/}sf]k[o\$ aldfnygn]/lffj/0f u/}sf]aldsn]wf/0f gu/l zt kl|tzt kbald(df u/fpg'xg} .

## \$ kbald(df ug{kg{

-!_ aldsn]wf/0f ug{hfl|vd wf/0f u/l afHl /x\$sf]hfl|vdsf]kbald(df u/fpg'kg\$ .

-@_ pk-lgb\zsf -!_ adf{hnd cfkmh]wf/0f ug{ g;Sg] cz\sf]kofl{t kbald(df Aoj:yf gu/l aldfnyl hf/l ug{xn} .

-#_ pk-lgb\zsf -!_ adf{hnd u/}sf]kbald(df Aoj:yfsf];D´f}sf](Treaty) cjlw ;dfKt xg'eGbf slDtdf tl; -#)_ lbg cufj}cfjZos kbald(df gals/0fsf] kl|qmof ;'? ug{kg\$ .

-\$_ pk-lgb\zsf -!_ adf{hnd kbald(df u/fpt}f aldsn]hf/l u/}sf]aldfnygn]/lffj/0f ug[sg}}klg hfl|vd g5b}g]u/l kbald(df Aoj:yf ug{kg\$ .

-%_ pk-lgb\zsf -!_ adf{hnd kbald(df ubf{;ldltdf btf{ePsf]:yfglo alds, gkfndf btf{ePsf]kbald(df sDkgl jf labzdf btf{ePsf]kbald(df sDkgl;u u/fpg'kg\$ .

-^_ pk-lgb[zsf -%_ adf]hd lab]df btf{ePsf kgald{f sDkgl;+ kgald{f u/fp5f To:tf]kgald{ssf]k∏l, Voftl, lfdtf / cg'ejnf0{; d]:nf0{dWbhg/ /fvl 5gf} ug{kgf] .

t/ cGt/f[i6o ?kdf alds÷kgald{ssf]:t/ lgwf{0f ug]dfGotf k∏t lgsfo (Credit Rating Agency) sf]:t/ lgwf{0fdf Leader x?sf]xsdf slDtdf BBB :t/ eGbf sd :t/ ePsf]kgald{f sDkgl;+ kgald{f u/fpg'x∏g .

-&_ lgb[zsf @ sf]pk lgb[zsf -$_ adf]hd ;ldltdf kgald{f ;Demtfsf]k||t k]ubf{kgald{ssf]:t/sf]kdf0f ;nUg ug{kgf] .

-*_ pk-lgb[zsf_ -^_ adf]hd kgald{ssf] :t/ sd ePsf] cj:yfdf To:tf] kgalds;+ ePsf]kgald{f Aoj:yf gals/0f ug{xfg] .

-(_ ˆofsN6]be kgald{f ug{kg]cj:yfdf kgald{ssf];dyg (Confirmation) ge0 hfl]vd axg ug{xfg] . To:tf]kgald{ssf]5gf} ubf{k∏l, Voftl, lfdtf / cg'ejnf0{; d] dWbhg/ /fvl 5gf} ug{kgf] .

-!)_ g]kfndf k]wfg sfofno gePsf aldsn]cf^gf]k]wfg sfofno;+ kgald{ssf] ?kdf sf/faf/ ug{kfpg]5g .

## % aldssf]wf/0f

-!_ *hljg ald Aoj;fo ug{aldsn] hf/l u//$f]aldfnY cGtuf{t k||t hljg aldssf]wf/0f gkfn leq /x$f]cf^gf]g0 jy{(Networth) sf]clwstd (Top) wf/0f (Retention) z0o bzdnj tlg -)#_ k||tzt eGbf a9l xg'xfg] .

-@_ *lab]df dVo sfofno ePsf]aldssf]xsdf a9ldf ? t]|nfv -!#,)),)))_ ;0d k||t hljg wf/0f /fVg ;lsg5 .

***bf6Ù** aldsn]cf^gf] wf/0f lgwf{0f ubf{hfl]vdsf]k$[t cg'; f/ cf^gf] vb wf/0f Goy (Down Grading) ug{pkoOm xg5 . sg}Ps hfl]vdsf]lgwf{0f ald :j0n]ug{; Sg5 .

## ^ dxf-laklQ (Catastrophe) kgald{f ug{kgf

-!_ aldsn] hf/l ug{aldfnY cGtu{tsf] hfl]vdsf]kof{t dxf-laklQ kgald{f u/fpg'kg5 .

* kyd ; zflg

-@_ dxf-laklQ kgal(df ;DaGwdf kgal(df ;Demf}f (Reinsurance Treaty) sf] xsdf al9df ?=@ s/f§ ;Dd wf/0f (Retention) ug{; lsg]5 .

-#_ aldsn]hf/l u/\$f]aldfnV cGtu{ ;a}eGbf a9l ;Vofdf aldfsf]laifoj:t' /x\$f]Pp6f efuflns If(q leq kg{aldfsf]ljifoj:tdf lgbl[zsf \$ sf]pk-lgbl[zsf -!_ / -@_ adfl]hd aldsn]wf/0f u/\$f]vb bfloTjsf]ofl}km tyf ;Deflat clwstd gf§;fgl (Probable Maximum Loss) sf]nflu pkoQm / kof{}t xg]u/l dxf-laklQ kgal(df u/fpg'kg§ .

_
:kli6s/0f M o; lgbl[zsfsf]kof}fgsf]nflu efl}fns If(q eGgfn]sf7df08f} pkTosf tyf pkTosf aflx/sf pk-dxfgu/kflnsf ;D´g'kg§5 .

-\$_ pk-lgbl[zsf -#_ adfl]hd Pp6f efl}fns If(}leq kg{ aldfsf] laifoj:t' 5bofpg g;s\$f] cj:yfdf aldsn] hf/l u/\$f] ;a} aldfnV cGtu{ lgbl[zsf \$ adfl]hd aldsn]wf/0f u/\$f]vb bfloTjsf]ofl}km ;Defljt clwstd gf§;fgl (Probable Maximum Loss) sf]Cfwf/df dxf-laklQ kgal(df u/fpg'kg§ .

## & kgal(df bnfn 5gf§ ;DaGwl Aoj:yf

-!_ aldsn]kgal(df u/pBf ;f]´}jf kgal(df bnfn (Broker) dfkmt u/pg ;Sg§5 .

-@_ kgal(df bnfn dfkmt kgal(df u/pg'kbf{To:tf]bnfnsf]kRfL, Voftl, Ifdtf / cgejnf0{; d]t dWohg/ /fvl 5gf§ ug{kg§5 .

-#_ kgal(df bnfn dfkmt kgal(df u/pBf To:tf] bnfn dfkmt xg] kgal(dsf] pkoQmbfloTj (Professional Indemnity Policy) aldf u/\$f]kdf0f lng'kg§5 .

-\$_ pk-lgbl[zsf -@_ adfl]hd kgal(df bnfnn]ug{bfloTj aldf lgbl[zsf \$ sf] pk-lgbl[zsf -^_ adfl]hd :t/ lgwf{{0f ug{lgsfofaf6 slDtdf BBB ;Dd :t/ lgwf{{0f ePsf]kgal(ds; u u/\$f]xg'kg§5 .