



MANUAL FOR PREPARATION OF RETURNS FOR INSURANCE AND REINSURANCE FIRMS

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MANUAL FOR PREPARATION OF RETURNS FOR INSURANCE AND REINSURANCE FIRMS

Chapter 1. Introduction

1. The purpose of this Manual for Preparation of Returns for Insurance and Reinsurance Firms (hereinafter – Manual) is to outline templates for reporting on financial, prudential and financial conduct performance and provide guidance on their completion. The Manual is applicable to all Firms authorised by the Astana Financial Services Authority (hereinafter – AFSA) to conduct Insurance Business (hereinafter – Insurer). This Manual is updated at the situation may require.
2. The Manual complies with the AIFC General Rules (AIFC Rules No. FR0001 of 2017, hereinafter – GEN), AIFC Conduct of Business Rules (AIFC Rules No. FR0005 of 2017, hereinafter – COB), AIFC Insurance and Reinsurance Prudential Rules (AIFC Rules No. FR0030 of 2018, hereinafter - PINS) except where otherwise provided.

Chapter 2. Reporting templates for Insurers

3. The purpose of this Chapter is to set out reporting templates and provide Insurer with information on applicability of reporting templates.
4. Reporting templates include 3 main areas of supervision:
 - 4.1) Financial statement reporting templates;
 - 4.2) Prudential supervision reporting templates;
 - 4.3) Financial Conduct supervision reporting templates.
5. Financial statement reporting templates include:

Template	Annex No.	Applicability
INS100 - Balance Sheet	Annex 1.1.	Not applicable for Branches of Insurers incorporated outside AIFC
INS100 - Balance Sheet for Branch	Annex 1.2.	Applicable only for Branches of Insurers incorporated outside AIFC
INS200 - Statement of Comprehensive Income / Income Statement	Annex 1.3.	Not applicable for Branches of Insurers incorporated outside AIFC
INS200 - Statement of Comprehensive Income / Income Statement for Branch	Annex 1.4.	Applicable only for Branches of Insurers incorporated outside AIFC

6. Prudential supervision reporting templates include:

Template	Annex No.	Applicability
INS111 - Analysis of Derivative Activities	Annex 1.5.	Not applicable for Branches of Insurers incorporated outside AIFC
INS113 - Analysis of Investment Concentrations in Foreign Currency	Annex 1.6.	Not applicable for Branches of Insurers incorporated outside AIFC
INS114 - Analysis of Investment Concentrations Risk	Annex 1.7.	Not applicable for Branches of Insurers incorporated outside AIFC
INS210 - Supplementary Information	Annex 1.8.	Applicable both for AIFC-Incorporated Insurer and Branches of Insurers incorporated outside AIFC
INS300 - Calculation of Eligible Capital	Annex 1.9.	Not applicable for Branches of Insurers incorporated outside AIFC

INS310 - Calculation of Prescribed Capital Requirement (PCR)	Annex 1.10.	Not applicable for Branches of Insurers incorporated outside AIFC and Captive Insurers
INS320 - Calculation of Asset Risk Component	Annex 1.11.	Not applicable for Branches of Insurers incorporated outside AIFC and Captive Insurers
INS330 - Calculation of Off-Balance Sheet Asset Risk Component	Annex 1.12.	Not applicable for Branches of Insurers incorporated outside AIFC and Captive Insurers
INS340 - Calculation of Off-Balance Sheet Liability Risk Component	Annex 1.13.	Not applicable for Branches of Insurers incorporated outside AIFC and Captive Insurers
INS350 - Calculation of Premium Risk Component	Annex 1.14.	Not applicable for Branches of Insurers incorporated outside AIFC
INS360 - Calculation of Technical Provisions Risk Component	Annex 1.15.	Not applicable for Branches of Insurers incorporated outside AIFC
INS370 - Calculation of Long-Term Insurance Risk Component	Annex 1.16.	Not applicable for Branches of Insurers incorporated outside AIFC
INS380 - Calculation of Insurance Concentration Risk Component	Annex 1.17.	Not applicable for Branches of Insurers incorporated outside AIFC
INS400 - Statement of Reinsurance	Annex 1.18.	Applicable both for AIFC-Incorporated Insurer and Branches of Insurers incorporated outside AIFC
INS500 - Statement of Premium Information	Annex 1.19.	Applicable both for AIFC-Incorporated Insurer and Branches of Insurers incorporated outside AIFC
INS600 - Statement of Technical Provisions and Claims	Annex 1.20.	Applicable both for AIFC-Incorporated Insurer and Branches of Insurers incorporated outside AIFC
INS610 - Statement of Changes in Long-Term Business (Complete Annually Only)	Annex 1.21.	Not applicable for Branches of Insurers incorporated outside AIFC
INS700 - Statement of Intra-Group Transactions	Annex 1.22.	Not applicable for Branches of Insurers incorporated outside AIFC
INS800 - Statement of Largest Clients	Annex 1.23.	Applicable both for AIFC-Incorporated Insurer and Branches of Insurers incorporated outside AIFC
INS900 - Information on Controllers	Annex 1.24.	Not applicable for Branches of Insurers incorporated outside AIFC
INS301 – Calculation of Minimum Capital Requirement (MCR)	Annex 1.25.	Not applicable for Branches of Insurers incorporated outside AIFC

7. Financial Conduct supervision reporting templates include:

Template	Annex No.	Applicability
Staffing and Conduct	Annex 2.1	Applicable both for AIFC-Incorporated Insurer and Branches of Insurers incorporated outside AIFC

Chapter 3. Reporting rules

8. An Insurer must prepare and submit to the AFSA returns outlined in para.5, 6 and 7 made in thousand of USD with explanatory note disclosing key points of reports to be submitted, for following reports within submission periods outlined below:
 - 8.1) annual returns within 4 months after reporting year ends;
 - 8.2) biannual returns within 1 month after reporting period ends;
 - 8.3) quarter returns within 1 month after reporting quarter ends;
9. If an AIFC Insurer breaches or expects to breach a prudential requirement set by the AFSA or Financial Services Regulator in its jurisdiction of incorporation, it must immediately notify the AFSA and must give the AFSA copies of any relevant documents (including all relevant documents submitted to that Financial Services Regulator).
10. Reports outlined in para 5,6 and 7 of this Manual must be submitted to the AFSA by way of official e-communication channels. The transmission should include scanned copies of signed reports and supporting documentation in Ms Excel.

Chapter 4. Conclusion

11. AIFC - Incorporated Insurers within a month period after approval of reports listed in 11.1) and 11.2), must submit reports of significant shareholders prepared in English language, if such reports are required to be created:
 - 11.1) audited annual financial reports of significant shareholders;
 - 11.2) annual report of significant shareholders, that includes information on business performance, implementation of strategic goals and other information about significant shareholders;
12. Branches of Insurers incorporated outside of AIFC within a month period after approval of reports listed in 12.1), 12.2) and 12.3) must submit copies of reports Head Office Insurance Firm prepared in English language:
 - 12.1) annual reports of its Head Office Insurance Firm;
 - 12.2) audited annual financial reports of its Head Office Insurance Firm ;
 - 12.3) Quarterly Financial Statements and Prudential reports required to be submitted to home financial services authority.
13. Information and reports outlined in para 11 and 12 of this Manual must be submitted to AFSA by way of official e-communication channels.
14. AFSA by written Notice may extend the submission periods of returns.
15. AIFC- Incorporated Insurers and Branches of Insurers incorporated outside of AIFC should be informed on amendments to this Manual within 10 working days after publication on the AFSA official website.

Annex. 1.1. Balance Sheet of Insurer

BALANCE SHEET OF INSURER	INS100
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

ASSETS	LINE NO.	INSURANCE Ltd or PLC	
		Reporting period	Reporting period -1
		A	B
Cash and balances	1		
Cash in hand	2		
Call Deposits	3		
Term deposits < 3 months	4		
Term deposits > 3 months	5		
Premium Receivable	6		
From unrelated entities	7		
From associates and related parties	8		
Less: Allowance for doubtful accounts	9		
Reinsurance Receivable	10		
Unrelated reinsurers - share of paid claims and other receivables/recoverable	10A		
Unrelated reinsurers - share of outstanding claims and IBNR	11		
Unrelated reinsurers - share of unearned premiums	12		
Related reinsurers - share of paid claims and other receivables / recoverables	12A		
Related or associated reinsurers - share of outstanding claims and IBNR	13		
Related or associated reinsurers - share of unearned premium reserve	14		
Less: Allowance for doubtful accounts	15		
Deferred sales receivables (murabaha, salam, istisna'a)	16		
Other Receivables	17		
From unrelated parties	18		
From associates and related parties	19		
From directors, officers and/or employees	20		
Less: Allowance for doubtful accounts	21		
Short term negotiable securities	22		
Negotiable Certificates of Deposit	23		
Short-term government securities	24		
Sukuk	25		
Other	26		
Less: Credit impairments	27		
Investment and trading securities	28		
Listed equities	29		
Unlisted equities	30		
Commodities	31		
Sukuk	32		
Other government and government-guaranteed securities	33		
Other securities, loans or islamic investments	34		
Other debt securities	35		

Less: Impairment	36		
Derivative financial instruments	37		
Deferred acquisition costs	38		
Other loans or Islamic investments	39		
Mudaraba and Musharaka financing	40		
Pledged Assets	41		
Funds Withheld	42		
Investment property	43		
Investment in subsidiaries, associates or joint arrangements	44		
Investment in subsidiary companies	45		
Investment in associate companies	46		
Investment in joint arrangements	47		
Non-current assets held for sale	48		
Intangible assets	49		
Goodwill	50		
Software and capitalised development costs	51		
Other	52		
Property, plant and equipment	53		
Current income tax receivables	55		
Deferred tax assets	56		
Investments for account of holders of funds	57		
Post-employment assets	60		
Other assets	61		
TOTAL ASSETS	63		

LIABILITIES	LINE NO.	INSURANCE Ltd or PLC	
		Reporting period	Reporting period -1
		A	B
Technical reserves - general insurance	64		
Gross outstanding claims	65		
Claims incurred but not reported	66		
Premium deficiency reserve	67		
Other technical reserves	68		
Technical reserves - long-term insurance	69		
Unearned premium reserve	70		
Reinsurance balances payable	71		
To unrelated reinsurers	72		
To related or associated reinsurers	73		
Accounts payable	73A		
Bank loans and mortgages	74		
Derivative financial instruments	75		
Term debt instruments	76		
Qualifying as capital	77		
Sukuk	78		
Other	79		
Dividends payable	80		
Retirement benefit obligations	83		
Current income tax liabilities	85		

Deferred tax liabilities	86		
Other intra-group liabilities	87		
Investment contracts for holders of funds	90		
Other liabilities	91		
TOTAL LIABILITIES	93		
Total equity attributable to equity holders	95		
Share capital	96		
Retained earnings	97		
Accumulated foreign exchange reserves	98		
Unrealized gains/losses on investments	99		
Other reserves	100		
Other distributable reserves	101		
Other non-distributable reserves	102		
Preferential shareholders	103		
Non-controlling Interests	104		
TOTAL SHAREHOLDER EQUITY	105		
TOTAL EQUITY AND LIABILITIES	106		

Analysis of Cash and Balances	LINE NO.	INSURANCE Ltd or PLC	
		Reporting period	Reporting period -1
		A	B
Domestic Bank	107		
<i>of which:</i> Inside AIFC	108		
Foreign Bank	109		

OFF-BALANCE SHEET ACTIVITIES			
COMMITMENTS AND CONTINGENCIES	LINE NO.	INSURANCE Ltd or PLC	
		Reporting period	Reporting period -1
		A	B
Lending of securities or posting of securities as collateral	111		
Committed capital expenditure	112		
Operating lease commitments	113		
Other contingencies and commitments	114		
TOTAL	115		

Name/ Position Signature Date

Name/ Position Signature Date

Instructions on Annex 1.1. **template on Balance Sheet of Insurers** to the Manual is aimed at reporting on assets, liabilities, shareholders' equity **with disclosure of each line**.

The Balance Sheet Report **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC for reporting quarter and quarter prior to reporting quarter.

Line 63. Total Assets – is total of the line 1. Cash and balances, line 6. Premium receivables, line 10. Reinsurance receivables, line 17. Other receivables, line 22. Short term negotiable securities, line 28. Investment and trading securities, line 37. Derivative financial instruments, line 38. Deferred acquisition costs, line 39. Other loans or Islamic investments, line 41. Pledged assets, line 42. Funds withheld, line 43. Investment property, line 44. Investment in subsidiaries, associates or joint arrangements, line 48. Non-current assets held for sale, line 49. Intangible assets, line 53. Property, plant and equipment, line 55. Current income tax receivables, line 56. Deferred tax assets, line 57. Investments for account of holders of funds, line 60. Post-employment assets and line 61. Other assets.

Line 1 Cash and balances – is the total of line 2. Cash in hand, line 3. Call Deposits, line 4. Term deposits with yield-to-maturity less than 3 months and line 5. Term deposits with yield-to-maturity over 3 months;

Line 6. Premium receivables – is the total of line 7. From unrelated entities, line 8. From associates and related parties and subtract line 9. Less: Allowance for doubtful accounts

Line 10. Reinsurance receivables – is the total of line 10A. Unrelated reinsurers - share of paid claims and other receivables/recoverable, line 11. Unrelated reinsurers - share of outstanding claims and IBNR, line 12. Unrelated reinsurers - share of unearned premiums, line 12A. Related reinsurers - share of paid claims and other receivables / recoverables, line 13. Related or associated reinsurers - share of outstanding claims and IBNR, line 14. Related or associated reinsurers - share of unearned premium reserve and subtract line 15. Less: Allowance for doubtful accounts.

Line 17. Other receivables – is the total of line 18. From unrelated parties, line 19. From associates and related parties, line 20. From directors, officers and/or employees and subtract line 21. Less: Allowance for doubtful accounts.

Line 22. Short term negotiable securities – is the total of line 23. Negotiable Certificates of Deposit, line 24. Short-term government securities, line 25. Sukuks, line 26. Other Short term negotiable securities and subtract the line 27. Less: Credit impairments.

Line 28. Investment and trading securities – is the total of line 29. Listed equities, line 30. Unlisted equities, line 31. Commodities, line 32. Sukuks, Line 33. Other government and government-guaranteed securities, line 35. Other debt securities and subtract the line 36. Less: Impairment.

Line 44. Investment in subsidiaries, associates or joint arrangements – is the total of line 45. Investment in subsidiary companies, line 46. Investment in associate companies and line 47. Investment in joint arrangements.

Line 49. Intangible assets – is the total of the line 50. Goodwill, line 51. Software and capitalised development costs and line 52. Other Intangible assets.

Line 106. Total Equity and Liabilities – is the total of line 93. Total Liabilities and line 105. Total Shareholder Equity.

Line 93. Total Liabilities – is the total of line 64. Technical reserves - general insurance, line 69. Technical reserves - long-term insurance, line 70. Unearned premium reserve, line 71. Reinsurance balances payable, line 73A. Accounts payable, line 74. Bank loans and mortgages, line 75. Derivative financial instruments, line 76. Term debt instruments, line 80. Dividends payable, line 83. Retirement benefit obligations, line 85. Current income tax liabilities, line 86. Deferred tax liabilities, line 87. Other intra-group liabilities, line 90. Investment contracts for holders of funds and line 91. Other liabilities

Line 64. Technical reserves - general insurance – is the total of line 65. Gross outstanding claims, line 66. Claims incurred but not reported, line 67. Premium deficiency reserve and 68. Other technical reserves.

Line 71. Reinsurance balances payable – is the total of line 72. Reinsurance balances payable to unrelated reinsurers and line 73. Reinsurance balances payable to related or associated reinsurers.

Line 76. Term debt instruments - is the total of line 77. Qualifying as capital, line 78. Sukuk and line 79. Other term debt instruments

Line 105. Total shareholder equity – is the total of line 95. Total equity attributable to equity holders, line 103. Preferential shareholders and line 104. Non-controlling Interests.

Line 95. Total equity attributable to equity holders – is the total of line 96. Share capital, line 97. Retained earnings, line 98. Accumulated foreign exchange reserves, line 99. Unrealized gains/losses on investments and line 100. Other reserves (includes line 101. Other distributable reserves and line 102. Other non-distributable reserves).

The total of line 107. Cash and Balances placed in Domestic Bank (incl. line 108. Cash and Balances placed in Banks inside AIFC) and line 109. Cash and Balances placed in Foreign Bank of Analysis of Cash and Balances **is equal to** the line 1. Cash and balances of Assets.

Line 115. Total off-balance sheet activities – is the total of the line 111. Lending of securities or posting of securities as collateral, line 112. Committed capital expenditure, line 113. Operating lease commitments and line 114. Other contingencies and commitments.

Annex. 1.2. Balance Sheet of Branch of Insurer incorporated outside of AIFC

BALANCE SHEET OF BRANCH OF INSURER INCORPORATED OUTSIDE OF AIFC	INS100
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

ASSETS	LINE NO.	INSURANCE -Branch (Company level)	
		Reporting period	Reporting period -1
		C	D
Cash and balances	1		
Premium Receivable	6		
Reinsurance Receivable	10		
Other Receivables	17		
Short term negotiable securities	22		
Investment and trading securities	28		
Deferred acquisition costs	38		
Other loans or Islamic investments	39		
Pledged Assets	41		
Funds Withheld	42		
Investment property	43		
Investment in subsidiaries, associates or joint arrangements	44		
Intangible assets	49		
Property, plant and equipment	53		
Current and deferred tax asset	54		
Investments for account of holders of funds	57		
Other assets	61		
TOTAL ASSETS	63		

LIABILITIES	LINE NO.	INSURANCE -Branch (Company level)	
		Reporting period	Reporting period -1
		C	D
Technical reserves - general insurance	64		
Technical reserves - long-term insurance	69		
Unearned premium reserve	70		
Reinsurance balances payable	71		
Accounts payable	73A		
Term debt instruments	76		
Current and deferred tax liabilities	84		
Investment contracts for holders of funds	90		
Other liabilities	91		

Head Office Accounts	92		
TOTAL LIABILITIES	93		

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>

Instructions on Annex 1.2. template on Balance Sheet of Branch of Insurer incorporated outside of AIFC to the Manual is aimed at reporting on assets and liabilities **with disclosure of each line.**

The Balance Sheet of Branch of Insurer incorporated outside of AIFC **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC for reporting quarter and quarter prior to reporting quarter.

Line 63. Total Assets – is the total of the line 1. Cash and balances, line 6. Premium Receivable, line 10. Reinsurance Receivable, line 17. Other Receivables, line 22. Short term negotiable securities, line 28. Investment and trading securities, line 38. Deferred acquisition costs, line 39. Other loans or Islamic investments, line 41. Pledged Assets, line 42. Funds Withheld, line 43. Investment property, line 44. Investment in subsidiaries, associates or joint arrangements, line 49. Intangible assets, line 53. Property, plant and equipment, line 54. Current and deferred tax asset, line 57. Investments for account of holders of funds and line 61. Other Assets.

Line 93. Total Liabilities – is the total of line 64. Technical reserves - general insurance, line 69. Technical reserves - long-term insurance, line 70. Unearned premium reserve, line 71. Reinsurance balances payable, line 73A. Accounts payable, line 76. Term debt instruments, line 84. Current and deferred tax liabilities, line 90. Investment contracts for holders of funds, line 91. Other Liabilities and line 92. Head Office Accounts.

Line 92. Head Office Accounts – is the total of liabilities of Branch of Insurer incorporated outside of AIFC which has characteristics of Equity Share Capital (e.g. working capital) and adjuster due to the financial results of a branch.

Annex. 1.3. Income Statement of Insurer

INCOME STATEMENT OF INSURER	INS200
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

DESCRIPTION	Line no.	INSURANCE Ltd or PLC	
		Reporting period since the beginning of the year	Reporting period -1 since the beginning of the year
		Total	
		A	B
Gross premiums written	1		
Less: Reinsurance premiums ceded	2		
Net premiums written	3		
Change in Net unearned premiums	4		
Net premiums earned	5		
Fee income	6		
Commission income	7		
Other operating income	9		
Total Insurance Income	10		
Loss and loss adjustment expenses	14		
Gross claims paid	15		
Less: reinsurance share of gross claims paid	16		
Outstanding claims adjustment - gross	17		
Less: Outstanding claims adjustment – reinsurance share	18		
Policyholder benefits and claims (long-term insurance)	19		
Commission, brokerage expenses, and acquisition costs	20		
Staff costs	22		
Computer processing	23		
Communication and travel	24		
Occupation and accommodation	25		
Marketing	26		
Professional fees	27		
Office equipment and consumables	28		
Auditors' remuneration	29		
Other operating expenses	31		
Total Insurance Expenses	36		
Underwriting profit/(loss)	37		
Investment income			
Interest income	38		
Dividend income - from subsidiary and associate companies	40		
Dividend income - other	41		
Fair value gains and losses through profit and loss	42		
Profit / (loss) on sale of available-for-sale assets	43		
Other realized gain/(loss) on sale of investments	44		
Rental Income	46		

Other investment income	47		
Less: investment expenses	48		
Net Investment Income	51		
Operating profit from ordinary activities	56		
Intangibles (impairment/realisation)	59		
Impairment of investments	60		
Impairment of other capital items	61		
Share of profit / (loss) of associates and joint ventures	62		
Profit (loss) before taxation	64		
Tax on profit / (recoverable)	65		
Profit / (loss) for the period	66		
Attributable to:			
Equity holders of the company	69		
Preference shareholders and minority shareholders	70		

Name/ Position

Signature

Date

Name/ Position

Signature

Date

Instructions on Annex 1.3. template on Income Statement of Insurers to the Manual is aimed at reporting on profits and losses.

The Income Statement of Insurers **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC for reporting quarter since the beginning of the year and quarter prior to reporting quarter since the beginning of the year.

Line 66. Profit / (loss) for the period – is line 65. Tax on profit / (recoverable) subtracted out of line 64. Profit (loss) before taxation.

Line 65. Tax on profit / (recoverable) – is the taxes on profits recorded in compliance with the International Financial Reporting standards and requirements of the AIFC on taxation.

Line 64. Profit (loss) before taxation – is the total of line 56. Operating profit from ordinary activities, line 59. Intangibles ((impairment)/realisation), line 60. (Impairment) of investments, line 61. Impairment of other capital items and line 62. Share of profit / (loss) of associates and joint ventures.

Line 56. Operating profit from ordinary activities – is the total of line 37. Underwriting profit/(loss) and line 51. Net Investment Income.

Line 37. Underwriting profit/(loss) – is the line 36. Total Insurance Expenses subtracted from line 10. Total Insurance Income.

Line 10. Total Insurance Income – is the total of line 5. Net premiums earned, line 6. Fee income, line 7. Commission income and line 9. Other operating income.

Line 5. Net premiums earned – is the line 4. Change in unearned premiums subtracted from line 3. Net premium written.

Line 4. Change in Net unearned premiums – Net unearned premiums on the beginning of reporting period subtracted from Net unearned premiums for the end of reporting period

Line 3. Net premiums written – is the line 1. Gross premiums written with subtracted line 2. Less: Reinsurance premiums ceded.

Line 36. Total Insurance Expenses – is the total of line 14. Loss and loss adjustment expenses, line 19. Policyholder benefits and claims (long-term insurance), line 20. Commission, brokerage expenses, and acquisition costs, line 22. Staff costs, line 23. Computer processing, line 24. Communication and travel, line 25. Occupation and accommodation, line 26. Marketing, line 27. Professional fees, line 28. Office equipment and consumables, line 29. Auditors' remuneration and line 31. Other operating expenses.

Line 51. Net Investment Income – is the total of line 38. Interest income, line 40. Dividend income - from subsidiary and associate companies, line 41. Dividend income – other, line 42. Fair value gains and losses through profit and loss, line 43. Profit / (loss) on sale of available-for-sale assets, line 44. Other realized gain/(loss) on sale of investments, line 46. Rental Income, line 47. Other investment income with subtracted line 48. Less: investment expenses.

Annex. 1.4. Income Statement of Branch of Insurer incorporated outside of AIFC

INCOME STATEMENT OF BRANCH OF INSURER INCORPORATED OUTSIDED OF AIFC				INS200	
Name:					
Period Ending:					
(All amounts rounded to nearest [USD]'000)					
DESCRIPTION	Line no.	INSURANCE-Branch (Company level)		INSURANCE-Branch level	
		Reporting period since the beginning of the year	Reporting period -1 since the beginning of the year	Reporting period since the beginning of the year	Reporting period -1 since the beginning of the year
		C	D	E	F
Gross premiums written	1				
Less: Reinsurance premiums ceded	2				
Net premiums written	3				
Change in unearned premiums	4				
Net premiums earned	5				
Fee income	6				
Commission income	7				
Other operating income	9				
Total Insurance Income	10				
Loss and loss adjustment expenses	14				
Gross claims paid	15				
Less: reinsurance share of gross claims paid	16				
Outstanding claims adjustment - gross	17				
Less: Outstanding claims adjustment – reinsurance share	18				
Policyholder benefits and claims (long-term insurance)	19				
Commission, brokerage expenses, and acquisition costs	20				
General and administration expenses	21				
Staff costs	22				
Computer processing	23				
Communication and travel	24				
Occupation and accommodation	25				
Marketing	26				
Professional fees	27				
Office equipment and consumables	28				
Auditors' remuneration	29				
Allocation of expenses from head office	30				
Other operating expenses	31				
Total Insurance Expenses	36				
Underwriting profit/(loss)	37				
Investment income					
Interest income	38				
Other investment income	47				

Less: investment expenses	48				
Net Investment Income	51				
Operating profit from ordinary activities	56				
Other income / (expenses)	57				
Reimbursement of expenses from head office	58				
Profit (loss) before taxation	64				
Tax on profit / (recoverable)	65				
Profit / (loss) for the period	66				

Name/ Position

Signature

Date

Name/ Position

Signature

Date

Instructions on Annex 1.4. template on Income Statement of Branch of Insurers incorporated outside of AIFC to the Manual is aimed at reporting on profits and losses.

The Income Statement of Branch of Insurers incorporated outside of AIFC **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC for reporting quarter since the beginning of the year and quarter prior to reporting quarter since the beginning of the year for the branch level and company level.

Line 66. Profit / (loss) for the period – is line 65. Tax on profit / (recoverable) subtracted of line 64. Profit (loss) before taxation

Line 65. Tax on profit / (recoverable) - is the taxes on profits recorded in compliance with the International Financial Reporting standards and requirements of the AIFC on taxation.

The line 64. Profit (loss) before taxation – is the total of line 56. Operating profit from ordinary activities and 57. Other income / (expenses).

Line 56. Operating profit from ordinary activities – is the total of line 37. Underwriting profit/(loss) and line 51. Net Investment Income.

Line 37. Underwriting profit/(loss) – is line 36. Total Insurance Expenses subtracted of line 10. Total Insurance Income

Line 10. Total Insurance Income – is the total of line 5. Net premiums earned, line 6. Fee income, line 7. Commission income and line 9. Other operating income.

Line 5. Net premiums earned – is the total of line 3. Net premiums written and line 4. Change in unearned premiums

Line 3. Net premiums written – is line 2. Less: Reinsurance premiums ceded subtracted of line 1. Gross premiums written

Line 51. Net Investment Income – is line 48. Less: investment expenses subtracted of the total of line 38. Investment Interest income and line 47. Other investment income.

Line 57. Other income / (expenses) – is the total of incomes / (expenses) other than mentioned in lines 1 – 56 of a Template.

Annex. 1.5. Analysis of Derivative Activities

ANALYSIS OF DERIVATIVE ACTIVITIES	INS111
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

DERIVATIVES	Line no.	Interest Rate Contracts				Equity Contracts				Other Derivative Contracts				Foreign Exchange Contracts (incl. Gold)				Commodity Contracts (excl. Gold)			
		Turn-over	Notional Principal Amount	Fair Value (Asset)	Fair Value (Liab.)	Turn-over	Notional Principal Amount	Fair Value (Asset)	Fair Value (Liab.)	Turn-over	Notional Principal Amount	Fair Value (Asset)	Fair Value (Liab.)	Turn-over	Notional Principal Amount	Fair Value (Asset)	Fair Value (Liab.)	Turn-over	Notional Principal Amount	Fair Value (Asset)	Fair Value (Liab.)
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Totals	1																				
Exchange-traded derivatives	2																				
Over-The-Counter Derivatives	3																				
Forwards	4																				
Swaps	5																				
Bought options	6																				
- Puts	7																				
- Calls	8																				
Written options	9																				
- Puts	10																				
- Calls	11																				
Credit derivatives - bought protection	12																				
Credit derivatives - sold protection	13																				
Other	14																				
<i>of which:</i> OTC derivatives with	15																				
- Parent entity	16																				
- Controlled entities	17																				
- Associates / joint arrangements	18																				
- Other related parties	19																				

Name/ Position Signature Date

Name/ Position Signature Date

Instructions on Annex 1.5. template on Analysis of Derivative Activities of Insurers to the Manual is aimed at reporting on derivative activities.

The Analysis of Derivative Activities of Insurers **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC for the Actual balances at period-end.

The Analysis of Derivative Activities **must be reported** on contracts on Interest Rate, Equity, Other Derivative not mentioned in a line, Foreign Exchange (including Gold) and Commodity (excluding Gold) with an information on Turnover, Notional Principal Amount, Fair Value (Assets) and Fair Value (Liabilities).

Line 1. Totals – is the total of line 2. Exchange-traded derivatives and line 3. Over-The-Counter Derivatives.

Line 3. Over-The-Counter Derivatives – is the total of line 4. Forwards, line 5. Swaps, line 6. Bought options, line 9. Written options, line 12. Credit derivatives- bought protection, line 13. Credit derivatives - sold protection and line 14. Other Over-the-counter derivatives.

Line 6. Bought options – is the total of line 7. Bought Put Options and line 8. Bought Call Options

Line 9. Written options – is the total of line 10. Written Put Options and line 11. Bought Call Options.

Line 14. Other Over-The-Counter Derivatives – is Over-The-Counter Derivatives other than derivatives mentioned in the line 1-13 of the template on Analysis of Derivative Activities with clarification in line 15.

Line 15. of which: OTC derivatives with – other over-the-counter derivatives with line 16. Parent line, line 17. Controlled entities, line 18. Associates / joint arrangements and line 19. Other related parties

Annex. 1.6. Analysis of Investment Concentrations in Foreign Currency

ANALYSIS OF INVESTMENT CONCENTRATIONS IN FOREIGN CURRENCY	INS113
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

NET OPEN POSITION IN FOREIGN CURRENCY														
Items denominated in foreign currencies	Line no.	USD	KZT	USD-pegged	EUR	GBP	CHF	JPY	INR	RUB	RMB	Add Currency	Total	
Foreign Currency Assets¹	1													
Cash and balances	2													
Short term negotiable securities	3													
Premiums receivable	4													
Reinsurance receivable	5													
Debt securities	6													
Commodities	7													
Equity investments	8													
Other assets	9													
Foreign Currency Liabilities	10													
Technical provisions / Policyholder liabilities	11													
Reinsurance payable	12													
Bank loans and mortgages	13													
Term debt instruments	14													
Other liabilities	15													
Total equity attributable to equity holders	16													
Preference shareholders	17													
Total Equity and Liabilities	18													
Net position on foreign currency instruments	19													
Principal of financial derivative contracts in a bought position	20													
<i>Of which: options in a bought position</i>	21													
Principal of financial derivative contracts in a sold position	22													
<i>Of which: options in a sold position</i>	23													
Net open position on foreign exchange for on-balance sheet items (excluding own equity)	24													
Net receipts not yet accrued but fully hedged	25													
Net payments not yet accrued but fully hedged	26													
Guarantees (and similar instruments) that are certain to be called and likely to irrevocable	27													

Other exposures	28													
Total net open position in foreign exchange (excluding own equity)	29													
Total net open position in foreign exchange	30													

¹ Include pledged assets in applicable categories

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>

Instructions on Annex 1.6. template on Analysis of Investment Concentrations in Foreign Currency to the Manual is aimed at reporting on investment net open position.

The Analysis of Investment Concentration in Foreign Currency **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC for the Actual balances at period-end segregated in different types of foreign currencies.

Line 30. Total net open position in foreign exchange – is line 16. Total equity attributable to equity holders and line 17. Preference shareholders subtracted of line 29. Total net open position in foreign exchange (excluding own equity)

Line 29. Total net open position in foreign exchange (excluding own equity) – is the total of line 24. Net open position on foreign exchange for on-balance sheet items (excluding own equity), line 25. Net receipts not yet accrued but fully hedged, line 26. Net payments not yet accrued but fully hedged, line 27. Guarantees (and similar instruments) that are certain to be called and likely to irrevocable and line 28. Other exposures.

Annex. 1.7. Analysis of Investment Concentrations Risk

ANALYSIS OF INVESTMENT CONCENTRATIONS RISK	INS114
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

Investment Concentration Risk - 5 largest exposures to unrelated parties	Line no.	On-balance sheet exposure	Off-balance sheet exposure	Total (Col A + B)
		A	B	C
Counterparty				
	1			
	2			
	3			
	4			
	5			
Total	6			

[Add Country](#)

Investment concentration risk - Geographical distribution	Line no.	On-balance sheet exposure	Off-balance sheet exposure	Total (Col A + B)	Total impairment
		A	B	C	D
Total	7				
Country 1	8				
Country N	...				

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	

Instructions on Annex 1.7. template on Analysis of Investment Concentrations Risk to the Manual is aimed at reporting on investments concentrations risk.

The Analysis of Investment Concentrations Risk **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Line 6. Total Investment Concentration Risk - 5 largest exposures to unrelated parties – is total of Investment Concentration Risk – 5 largest exposures to unrelated parties recorded in On-Balance (column A) in line 1-5 and Off-Balance (column B) Sheet Exposures in lines 1-5. resulted in column C Total.

Line 1 – 5. – counterparties with the top 5 largest exposures to unrelated parties On-Balance (column A) and Off-Balance (Column B) Sheet Exposures and resulted column A and column B in total in column C Total.

Line 7. Total of Investment concentration risk - Geographical distribution – is the total of On-Balance and Off-Balance Sheet Exposures by countries specified in lines below. The total of a country is in column C. and column D shows the total impairment of the exposure country by country.

Annex. 1.8. Supplementary Information

SUPPLEMENTARY INFORMATION	INS210
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

	Line no.	Current quarter
		A
The current cash balance held in Kazakhstan bank accounts for use by the branch	1	
Value of any other liquid assets held and for use by the branch	2	
The company's current capital requirement in their home jurisdiction (if more than one test is used to determine the minimum capital requirement list the highest amount)	3	
The amount by which the company exceeds the home jurisdiction's capital requirement, net of any deductions required by the home jurisdiction	4	
Amount of any Dividends, and other distributions, declared or paid during the period	5	
Staffing		
Number of staff resident in Kazakhstan	6	
Number of agents in Kazakhstan	7	
Number of staff that do significant work for AIFC entity that are not resident in Kazakhstan	8	

		Current quarter	Current year to date
		A	B
Complaints - to be completed if the firm does business with commercial or retail customers			
Number of complaints from commercial or retail customers received over the reporting period	9		
Number of complaints from retail customers referred to the [XXX]	9A		
Number of complaints by category:		A	B
Advising, selling and arranging	10		
General admin or customer service, including delays	11		
Price, terms, coverage or disputed sums or charges	12		
Arrears-related	13		
Denial of claim	14		
Complaints about third-party providers (for example, third party administrators)	15		
Unauthorised transaction	16		
Other	17		
Number of complaints by line of business:		A	B
Accident	18		
Sickness	19		
Land vehicles	20		
Railway rolling stock	21		
Aircraft	22		

Ships	23		
Goods in transit	24		
Fire and natural forces	25		
Damage to property	26		
Motor vehicle liability	27		
Aircraft liability	28		
Liability of ships	29		
General liability	30		
Credit	31		
Suretyship	32		
Miscellaneous financial loss	33		
Legal expenses	34		
Assistance	35		
Space	36		
Space liabilities	37		
Life and annuity	35		
Marriage and birth	36		
Linked long-term	37		
Permanent health	38		

Name/ Position

Signature

Date

Name/ Position

Signature

Date

Instructions on Annex 1.8. template on Supplementary Information to the Manual is aimed at reporting on Insurers' business.

Supplementary Information Report contains short overview on Capital Requirements and Liquid Assets, Staffing and Analysis of Complaints received.

Short overview of Analysis of Complaints received includes analysis by related categories of complaints and line of business of Insurers.

Annex. 1.9. Calculation of Eligible Capital

CALCULATION OF ELIGIBLE CAPITAL	INS300
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

DESCRIPTION	Line no.	A	B	C	D
<u>Tier One Capital</u>					
Permanent Share Capital	1				
Share Premium Account	2				
Capital redemption reserves	3				
Accumulated unrealised profits net of accumulated unrealised losses	4				
Any other item(s) or reserve(s) approved by the AFSA	5				
Total Tier One Capital	6				
<u>Tier Two Capital</u>					
Item(s) or reserve(s) approved by the AFSA	7				
Total Tier Two Capital	8				
Total Tier One Capital plus Tier Two Capital	9				
<u>Deductions from Tier One and Tier Two Capital:</u>					
Investments in own shares	10				
Investments in subsidiaries and associates	11				
Connected lending of a capital nature	12				
Any interim losses incurred in the financial year	13				
Intangible assets	14				
Tangible fixed assets	15				
Deferred acquisition costs	16				
Deferred tax assets that rely on future profitability	17				
Deficiencies of net assets in subsidiaries	18				
Any investment by a subsidiary in the firm's own shares	19				
Investments in other insurers or financial institutions	20				
Any other deductible amount(s) as directed by the AFSA	21				
Total deductions from Tier One and Tier Two Capital	22				
Total Eligible Capital	23				

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	

Instructions on Annex 1.9. template on Calculation of Eligible Capital to the Manual is aimed at reporting on calculation of capital requirements and eligible capital.

The Analysis of Investment Concentrations Risk **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Line 23. Total Eligible Capital – is line 9. Total Tier One Capital plus Tier Two Capital subtracted of line 22. Total deductions from Tier One and Tier Two Capital and resulted in column D.

Line 9. Total Tier One Capital plus Tier Two Capital – is the total of line 6. Total Tier One Capital resulted in column B. and line 8. Total Tier Two Capital resulted in column C.

Line 6. Total Tier One Capital – is the total of line 1. Permanent Share Capital, line 2. Share Premium Account, line 3. Capital redemption reserves, line 4. Accumulated unrealised profits net of accumulated unrealised losses.

Line 22. Total deductions from Tier One and Tier Two Capital – is the total of line 10. Investments in own shares, line 11. Investments in subsidiaries and associates, line 12. Connected lending of a capital nature, line 13. Any interim losses incurred in the financial year, line 14. Intangible assets, line 15. Tangible fixed assets, line 16. Deferred acquisition costs, line 17. Deferred tax assets that rely on future profitability, line 18. Deficiencies of net assets in subsidiaries, line 19. Any investment by a subsidiary in the firm's own shares, line 20. Investments in other insurers or financial institutions.

Annex. 1.10. Calculation of Prescribed Capital Requirements (PCR)

CALCULATION OF PRESCRIBED CAPITAL REQUIREMENT (PCR)		INS310			
Name:					
Period Ending:					
(All amounts rounded to nearest [USD]'000)					
Type of Insurance Firm	1				
Capital Floor					
Paid up share capital					
Amount Paid up share capital is > Capital Floor					
Capital Floor x 75%					
Shareholders' funds					
Amount Shareholders' funds is > Capital Floor x 75%					
MINIMUM CAPITAL REQUIREMENT	2				
Amount Eligible Capital is > Minimum Capital Requirement					
PRESCRIBED CAPITAL REQUIREMENT		A	B	C	D
<u>Investment Risk Requirement</u>					
Asset Risk Component	3		(Form INS 320)		
Off-balance Sheet Asset Risk Component	4		(Form INS 330)		
Off-balance Sheet Liability Risk Component	5		(Form INS 340)		
Total Investment Risk Requirement	6				
<u>Insurance Risk Requirement</u>					
Premium Risk Component	7		(Form INS 350)		
Technical Provisions Risk Component	8		(Form INS 360)		
Long-Term Insurance Risk Component	9		(Form INS 370)		
Insurance Concentration Risk Component	10		(Form INS 380)		
Total Insurance Risk Requirement	11				
<u>Operational Risk Requirement</u>					
greater of:					
GWP in the last 12 months	12		2,00%		
Gross technical provisions	13		2,00%		
but maximum ORR is capped at:	14				
Total Operational Risk Requirement	15				
TOTAL RISK BASED CAPITAL REQUIREMENT	16				
Capital Requirement Using an Approved Internal Model (if applicable)	17				
MINIMUM CAPITAL REQUIREMENT x 150%	18				

ELIGIBLE CAPITAL (from form INS300)	19				
PRESCRIBED CAPITAL REQUIREMENT					
Amount Eligible Capital is > Prescribed Capital Requirement	20				

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>

Instructions on Annex 1.10. template on Calculation of Prescribed Capital Requirement (PCR) to the Manual is aimed at reporting on capital requirements.

The Calculation of Prescribed Capital Requirement **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Line 2. Minimum Capital Requirement – depends on the type of insurance or reinsurance firms by the requirements of PINS.

Line 3. Asset Risk Component – is linked with the column C. Capital Charge of line 41. Total Asset Risk Component at the template on Calculation of Asset Risk Component (annex 1.11.).

Line 4. Off-balance Sheet Asset Risk Component – is linked with the column D. Asset equivalent value multiplied by asset risk component of line 21. Total Off-Balance Sheet Asset Risk Component at the template on Calculation of Off-Balance Sheet Asset Risk Component (Annex 1.12.).

Line 5. Off-balance Sheet Liability Risk Component – is linked with the column H. Total Risk of line Total Off-Balance Sheet Liability Risk Component at the template on Calculation of Off-Balance Sheet Liability Risk Component (Annex 1.13.).

Line 6. Total Investment Risk Requirement – is the total of line 3. Asset Risk Component, line 4. Off-balance Sheet Asset Risk Component and line 5. Off-balance Sheet Liability Risk Component.

Line 7. Premium Risk Component – is linked with the column D. of line 50. Total Premium Risk Component at the template on Calculation of Premium Risk Component (Annex 1.14.)

Line 8. Technical Provisions Risk Component – is linked with the column D. of the line 49. Total Technical Provisions Risk Component at the template on Calculation of Technical Provisions Risk Component (Annex 1.15.).

Line 9. Long-Term Insurance Risk Component – is linked with the column F. Capital at Risk of the line 7. Total Long Term Insurance Risk Component at the template on Calculation of Long Term Insurance Risk Component (Annex 1.16.).

Line 10. Insurance Concentration Risk Component – is linked with the column C. of the line 6. Total Insurance Concentration Risk Component at the template on Calculation of Insurance Concentration Risk Component (Annex 1.17.).

Line 11. Total Insurance Risk Requirement – is the total of the line 7. Premium Risk Component, line 8. Technical Provisions Risk Component, line 9. Long-Term Insurance Risk Component and line 10. Insurance Concentration Risk Component.

Line 12. GWP in the last 12 months – the amount of an AIFC- Incorporated Insurer’s Operational Risk Requirements is 2% of whichever is the higher of the AIFC-Incorporated Insurer’s gross written premiums in the 12 months ending on the Solvency Reference Date. Column B. 2% times column A. resulted in column C. ((a) (1) 2.4. Operational Risk Requirement of the PINS).

Line 13. Gross technical provisions - the amount of an AIFC- Incorporated Insurer’s Operational Risk Requirements is 2% of whichever is the higher of its technical provisions (without deduction for reinsurance) as at the Solvency Reference Date. Column B. 2% times column A. and resulted in column C. ((b) (1) 2.4. Operational Risk Requirement of the PINS)

Line 14. but maximum ORR is capped at: - if the amount calculated under subrule (1) 2.4. Operational Risk Requirements of the PINS is more than a ceiling, calculated as ((2) 2.4. Operational Risk Requirement of the PINS):

$((\text{Line 6. Total Investment Risk Requirement}) + (\text{line 11. Total Insurance Risk Requirement})) \times (0,15/0,85)$
--

Line 15. Total Operational Risk Requirements – is the maximum of line 12. GWP in the last 12 months and line 13. Gross technical provisions and maximum is capped at line 14. but maximum ORR is capped at.

Line 16. Total Risk Based Capital Requirement – is total of line 6. Total Investment Risk Requirement, line 11. Total Insurance Risk Requirement and line 15. Total Operational Risk Requirement.

Line 18. Minimum Capital Requirement x 150% - is maximum of line 2. Minimum Capital Requirement, line 16. Total Risk Based Capital Requirement and line 17. Capital Requirement Using an Approved Internal Model (if applicable).

Line 19. Eligible Capital (from form INS300) – is linked with column D. of line 23. Total Eligible Capital at reporting template on Calculation of Eligible Capital (Annex 1.9.).

Line 20. Amount Eligible Capital is > Minimum Capital Requirement – is line 18. Minimum Capital Requirement subtracted of line 19. Eligible Capital (from form INS300) .

Annex. 1.11. Calculation of asset Risk Component

CALCULATION OF ASSET RISK COMPONENT		INS320			
Name:					
Period Ending:					
(All amounts rounded to nearest [USD]'000)					
Non-Reinsurance Assets		Line no.	('000)	Risk Factor	Capital Charge
Asset		A	B	C	
Cash		1		0,50%	
grade 1 sovereign debt		2		0,50%	
bonds that mature, or are redeemable, in less than 1 year with a counterparty rating of grade 1 or 2 (excluding subordinated debt and government debt obligations dealt with anywhere else in this table)		3		1,00%	
Cash management trusts with a counterparty rating of Grade 1 or 2		4		1,00%	
Unpaid premiums due 6 months or less previously from a counterparty with a rating of grade 1, 2 or 3.		5			
Bonds that mature, or are redeemable, in 1 year or more with a counterparty rating of grade 1 or 2 (excluding subordinated debt and government debt obligations dealt with anywhere else in this table)				2,00%	
Unpaid premiums due 6 months or less previously from an unrated counterparty or a counterparty with a rating of grade 4 or 5		6		4,00%	
bonds with a counterparty rating of grade 3 (excluding subordinated debt)		7		4,00%	
Cash management trusts with a counterparty rating of Grade 3		8		4,00%	
secured loans		9		4,00%	
bonds with a counterparty rating of grade 4 (excluding subordinated debt)		10		6,00%	
Unpaid premiums due more than 6 months previously from a counterparty with a rating of grade 1, 2 or 3		11			
Cash management trusts with a counterparty rating of Grade 4				6,00%	
bonds with a counterparty rating of grade 5 (excluding subordinated debt)		12		8,00%	
Unpaid premiums due more than 6 months previously from an unrated counterparty or a counterparty with a rating of grade 4 or 5		13		8,00%	
Cash management trusts with a counterparty rating of Grade 5		14		8,00%	
Listed subordinated debt		15		8,00%	
Unlisted subordinated debt		16		10,00%	
preference shares		17		10,00%	
Listed equity instruments		18		16,00%	
Listed trusts		19		16,00%	
Direct holdings of real estate		20		20,00%	
Unlisted equity instruments		21		20,00%	
Unlisted trusts		22		20,00%	
other non-reinsurance assets not mentioned in this table		23		20,00%	
Loans to directors of the insurer or directors of related corporate bodies or dependent relatives of such directors		24		100,00%	
unsecured loans to employees (except loans of less than 3600)		25		100,00%	
assets subject to a fixed or floating charge		26		100,00%	
Asset Risk Component of Non-reinsurance Assets		27			

Reinsurance assets—reinsurer supervised by subrule (2) regulator				
Asset	Line no.	('000)	Risk Factor	Capital Charge
		A	B	C
reinsurance assets due from reinsurers with a counterparty rating of grade 1	28		1,00%	
reinsurance assets due from reinsurers with a counterparty rating of grade 2	29		2,00%	
reinsurance assets due from reinsurers with a counterparty rating of grade 3	30		4,00%	
reinsurance assets due from reinsurers with a counterparty rating of grade 4	31		6,00%	
reinsurance assets due from reinsurers with a counterparty rating of grade 5	32		8,00%	
Asset Risk Component of Reinsurance Assets - reinsurers supervised by subrule (2) regulator	33			

Reinsurance assets—reinsurer not supervised by subrule (2) regulator				
Asset	Line no.	('000)	Risk Factor	Capital Charge
		A	B	C
reinsurance assets due from reinsurers with a counterparty rating of grade 1	34		1,20%	
reinsurance assets due from reinsurers with a counterparty rating of grade 2	35		2,40%	
reinsurance assets due from reinsurers with a counterparty rating of grade 3	36		4,80%	
reinsurance assets due from reinsurers with a counterparty rating of grade 4	37		7,20%	
reinsurance assets due from reinsurers with a counterparty rating of grade 5	38		9,60%	
Asset Risk Component of Reinsurance Assets - reinsurers not supervised by subrule (2) regulator	39			
Total Asset Risk Component of Reinsurance Assets	40			
TOTAL ASSET RISK COMPONENT	41			

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	

Instructions on Annex 1.11. template on Calculation of Asset Risk Component to the Manual is aimed at reporting on calculation of asset risk component of Investment Risk Requirement.

The Calculation of Asset Risk Component of Investment Risk Requirement **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Lines 1 – 27. are related with **Non-Reinsurance Assets**.

Line 1 – 26. Capital Charge of risk weighted assets. Capital Charge (column C.) is calculated by assets exposure types (Column A.) multiplied by it risk factor (Column B.) given in the template.

Line 27. Total Capital Charge – is the total of column D. Assets Capital Charge of lines 1 – 26.

Lines 28 – 33. Are related with Reinsurance assets—reinsurer **supervised** by subrule (2) PINS regulator.

Line 28 – 32. Capital Charge or risk weighted assets. Capital Charge (Column C.) is calculated by assets exposure types (Column A.) multiplied by it risk factors (Column B.) given in the template.

Line 33. Total Capital Charge – is the total of column D. Assets Capital Charge of lines 28 – 32.

Lines 34 - 39. are related with Asset Risk Component of Reinsurance Assets - reinsurers **not supervised** by subrule (2) PINS regulator.

Lines 34-38. Capital Charge or risk weighted assets. Capital Charge (Column C.) is calculated by assets exposure types (Column A.) multiplied by it risk factors (Column B.) given in the template.

Line 39. Total Capital Charge – is the total of column D. Assets Capital Charge of lines 34 - 38.

Line 40. Total Asset Risk Component of Reinsurance Assets – is total of capital charges at line 33. Asset Risk Component of Reinsurance Assets - reinsurers supervised by subrule (2) regulator and line 39. Asset Risk Component of Reinsurance Assets - reinsurers not supervised by subrule (2) regulator.

Line 41. Total Asset Risk Component – is the total of capital charges at line Asset Risk Component of Non-reinsurance Assets and line 40. Total Asset Risk Component of Reinsurance Assets.

Annex. 1.12. Calculation of Off Balance Sheet
Asset Risk Component

CALCULATION OF OFF BALANCE SHEET ASSET RISK COMPONENT	INS330
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

	Line no.		Risk Weight %		Asset equivalent value multiplied by asset risk component
		A	B	C	D
Interest Rate Contracts					
Residual maturity < 1 year	1		0,00%		
Residual maturity 1-5 years	2		0,50%		
Residual maturity > 5 years	3		1,50%		
Risk Component for Interest Rate Contracts	4				
Foreign Exchange & Gold Contracts					
Residual maturity < 1 year	5		1,00%		
Residual maturity 1-5 years	6		5,00%		
Residual maturity > 5 years	7		7,50%		
Risk Component for Foreign Exchange & Gold Contracts	8				
Equity Contracts					
Residual maturity < 1 year	9		6,00%		
Residual maturity 1-5 years	10		8,00%		
Residual maturity > 5 years	11		10,00%		
Risk Component for Equity Contracts	12				
Precious Metal Contracts (except gold)					
Residual maturity < 1 year	13		7,00%		
Residual maturity 1-5 years	14		7,00%		
Residual maturity > 5 years	15		8,00%		
Risk Component for Precious Metal Contracts	16				
Other Contracts					
Residual maturity < 1 year	17		10,00%		
Residual maturity 1-5 years	18		12,00%		
Residual maturity > 5 years	19		15,00%		
Risk Component for Other Contracts	20				
TOTAL OFF BALANCE SHEET ASSET RISK COMPONENT	21				

Name/ Position

Signature

Date

Name/ Position

Signature

Date

Instructions on Annex 1.12. template on Calculation of Off-Balance Sheet Asset Risk Component to the Manual is aimed at reporting on calculation of off-balance sheet asset risk component of Investment Risk Requirement.

The Calculation of Off-Balance Sheet Asset Risk Component of Investment Risk Requirement **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Line 21. Total Off-Balance Sheet Asset Risk Component – is the total Asset equivalent values multiplied by asset risk components of line 4. Risk Component for Interest Rate Contracts, line 8. Risk Component for Foreign Exchange & Gold Contracts, line 12. Risk Component for Equity Contracts, line 16. Risk Component for Precious Metal Contracts and line 20. Risk Component for Other Contracts.

Asset equivalent values multiplied by asset risk components of:

Line 4. Risk Component for Interest Rate Contracts – is the total of multiplication results of column A. Assets equivalent values of Interest rate contracts and multipliers given at column B. Risk weights of Interest Rate Contracts divided by residual maturities in line 1. Residual maturity < 1 year, line 2. Residual maturity 1-5 years, line 3. Residual maturity > 5 years.

Line 8. Risk Component for Foreign Exchange & Gold Contracts – is the total of multiplication results of column A. Assets equivalent values of Foreign Exchange & Gold Contracts and multipliers given at column B. Risk weights of Foreign Exchange & Gold Contracts divided by residual maturities in line 5. Residual maturity < 1 year, line 6. Residual maturity 1-5 years, line 7. Residual maturity > 5 years.

Line 12. Risk Component for Equity Contracts – is the total of multiplications results of column A. Assets equivalent values of Equity contracts and multipliers given at column B. Risk Weights of Equity Contracts divided by residual maturities in line 9. Residual maturity < 1 year, line 10. Residual maturity 1-5 years and line 11. Residual maturity > 5 years.

Line 16. Risk Component for Precious Metal Contracts – is the total of multiplications results of column A. Assets equivalent values of Precious Metal contracts and multipliers given at column B. Risk Weights of Precious Metal Contracts divided by residual maturities in line 13. Residual maturity < 1 year, line 14. Residual maturity 1-5 years and line 15. Residual maturity > 5 years.

Line 20. Risk Component for Other Contracts – is the total of multiplications results of column A. Assets equivalent values of Other contracts (other than contracts mentioned in lines 4., 8., 12., 16.) and multipliers given at column B. Risk Weights of Other Contracts divided by residual maturities in line 17. Residual maturity < 1 year, line 18. Residual maturity 1-5 years and line 19. Residual maturity > 5 years.

Annex. 1.13. Calculation of Off Balance Sheet Liability Risk Component

CALCULATION OF OFF BALANCE SHEET LIABILITY RISK COMPONENT	INS340
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

List all credit substitutes issued by the firm		Asset Risk	Total
Name of liability	Value ('000)	Component	Risk
	A	B	C
TOTAL OFF BALANCE SHEET LIABILITY RISK COMPONENT			

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	

Instructions on Annex 1.12. template on Calculation of Off-Balance Sheet Liability Risk Component to the Manual is aimed at reporting on calculation of off-balance sheet liabilities risk component of Investment Risk Requirement.

The Calculation of Off-Balance Liability Risk Component of Investment Risk Requirement **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Total Off Balance Sheet Liability Risk Component – is the total of column C. Total Risks of each credit substitutes issued by the firm.

Total Risk – is calculates as the value of credit substitutes issued by the firms multiplied by Asset Risk component.

Annex. 1.14. Calculation of Premium Risk Component

CALCULATION OF PREMIUM RISK COMPONENT	INS350
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

Category	Line No	Net Premium Liability ('000)			D
		Direct	Reinsurance:	Reinsurance:	
		insurance	proportional	non-proportional	
		A	B	C	
Accident	1				
Sickness	2				
Land vehicles	3				
Railway rolling stock	4				
Aircraft	5				
Ships	6				
Goods in transit	7				
Fire and natural forces	8				
Damage to property	9				
Motor vehicle liability	10				
Aircraft liability	11				
Liability of ships	12				
General liability	13				
Credit	14				
Suretyship	15				
Miscellaneous financial loss	16				
Legal expenses	17				
Assistance	18				
Space	19				
Space liabilities	20				
Life and annuity	21				
Marriage and birth	22				
Linked long-term	23				
Permanent health	24				

Category	Line No	Amount of Premium Risk Components			D
		Direct	Reinsurance:	Reinsurance:	
		insurance	proportional	non-proportional	
		A	B	C	
Accident	25				
Sickness	26				
Land vehicles	27				
Railway rolling stock	28				
Aircraft	29				
Ships	30				
Goods in transit	31				
Fire and natural forces	32				

Damage to property	33				
Motor vehicle liability	34				
Aircraft liability	35				
Liability of ships	36				
General liability	37				
Credit	38				
Suretyship	39				
Miscellaneous financial loss	40				
Legal expenses	41				
Assistance	42				
Space	43				
Space liabilities	44				
Life and annuity	45				
Marriage and birth	46				
Linked long-term	47				
Permanent health	48				
premium risk	49				

	Line no.	A	B	C	D
TOTAL PREMIUM RISK COMPONENT	50				

Name/ Position

Signature

Date

Name/ Position

Signature

Date

Instructions on Annex 1.14. template on Calculation of Premium Risk Component to the Manual is aimed at reporting on calculation of premium risk component of Insurance Risk Requirement.

The Calculation of Premium Risk Component of Insurance Risk Requirement **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Line 50. Total Premium Risk Component – is the total of columns A., B., C. at line 49. Premium risk.

Line 49. Premium risk – is the total of lines 25 – 48. that are calculated by multiplication of its Net Premium Liabilities and Premium Risk Factors (see para. 7.2 Premium Risk Component of Schedule 5. Calculation of Prescribed Capital Requirements (PCR) of PINS) by Categories for column A. Direct Insurance, column B. Re-Insurance Proportional and column C. Re-Insurance Non-Proportional.

Annex. 1.15. Calculation of Technical Provisions Risk Component

CALCULATION OF TECHNICAL PROVISIONS RISK COMPONENT	INS360
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

PINS Category	Line No	Amount of net outstanding claims liability ('000)			D
		Direct	Reinsurance:	Reinsurance:	
		insurance	proportional	non-proportional	
		A	B	C	
Accident	1				
Sickness	2				
Land vehicles	3				
Railway rolling stock	4				
Aircraft	5				
Ships	6				
Goods in transit	7				
Fire and natural forces	8				
Damage to property	9				
Motor vehicle liability	10				
Aircraft liability	11				
Liability of ships	12				
General liability	13				
Credit	14				
Suretyship	15				
Miscellaneous financial loss	16				
Legal expenses	17				
Assistance	18				
Space	19				
Space liabilities	20				
Life and annuity	21				
Marriage and birth	22				
Linked long-term	23				
Permanent health	24				

PINS Category	Line No	Amount of Technical Provision Risk Components			D
		Direct	Reinsurance:	Reinsurance:	
		insurance	proportional	non-proportional	
		A	B	C	
Accident	25	0	0	0	
Sickness	26				
Land vehicles	27				
Railway rolling stock	28				
Aircraft	29				
Ships	30				
Goods in transit	31				

Fire and natural forces	32				
Damage to property	33				
Motor vehicle liability	34				
Aircraft liability	35				
Liability of ships	36				
General liability	37				
Credit	38				
Suretyship	39				
Miscellaneous financial loss	40				
Legal expenses	41				
Assistance	42				
Space	43				
Space liabilities	44				
Life and annuity	45				
Marriage and birth	46				
Linked long-term	47				
Permanent health	48				

	Line no.	A	B	C	D
TOTAL TECHNICAL PROVISIONS RISK COMPONENT	49				

Name/ Position

Signature

Date

Name/ Position

Signature

Date

Instructions on Annex 1.15. template on Calculation of Technical Provisions Risk Component to the Manual is aimed at reporting on calculation of technical provisions risk component of Insurance Risk Requirement.

The Calculation of Technical Provisions Risk Component of Insurance Risk Requirement **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Line 49. Total Technical Provisions Risk Component – is the total of all Amount of Technical Provision Risk Components in columns A, B and C at the lines 25-48.

Amount of Technical Provision Risk Component – is the multiplication of Amount of Net Outstanding Claims Liability at lines 1 – 24. by Risk Component of PINS Categories (see para. 8.2. Outstanding Claims Risk Component at Schedule 5. Calculation of Prescribed Capital Requirement of PINS) and resulted in lines 25-48.

Annex. 1.16. Calculation of Long Term Insurance Risk Component

CALCULATION OF LONG TERM INSURANCE RISK COMPONENT	INS370
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

	Line No.	Value ('000)		Risk weight		Risk component	
		Provisions	Capital at risk	Provisions	Capital at risk	Provisions	Capital at risk
		A	B	C	D	E	F
Annuity and pensions	1			3,00%	0,10%		
Investment-linked business subject to a capital guarantee	2			1,25%	0,10%		
Investment-linked business not subject to a capital guarantee	3			0,50%	0,10%		
Other long-term business	4			3,00%	0,10%		
Total	5						

Method of calculated anticipated claims cost:		('000)	risk weight	risk component
		A	B	C
Capital at risk for policies that are contingent on mortality	6		0,05%	

	Line no.	A	B	C	D	E	F
TOTAL LONG TERM INSURANCE RISK COMPONENT	7						

Name/ Position

Signature

Date

Name/ Position

Signature

Date

Instructions on Annex 1.16. template on Calculation of Long Term Insurance Risk Component to the Manual is aimed at reporting on calculation of risks related with long term insurance contracts as a component of Insurance Risk Requirements.

The Calculation of Long Term Insurance Risk Requirement **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Line 7. Total Long Term Insurance Risk Component – is the total of line 5. Total Risk components Provisions (column E.) and Capital at Risk (column F.) and line 6. Capital at risk for policies that are contingent on mortality risk component (column C.) resulted in column F.

Line 5. Total – is the total of line 1. Annuity and pensions, line 2. Investment-linked business subject to a capital guarantee, line 3. Investment-linked business not subject to a capital guarantee and line 4. Other long-term business (other than at lines 1-3.)

Column E. Risk Component Provisions – is the multiplication of provisions' value by the long-term business types (column A.) in lines 1-3. and Risk weights of Provisions (column C.) in lines 1-3. given at the template.

Column F. Risk Component Capital at Risk – is the multiplication of Capital at Risk value by the long-term business types (column A.) in lines 1-3. and Risk weights of Capital at Risk (column D.) in lines 1-3. given at the template.

Method of calculated anticipated claims cost:

Line 6. Capital at risk for policies that are contingent on mortality – is the multiplication of column A. Value of Capital at risk and column B. Risk weight that is resulted in column C. Risk component.

Annex. 1.17. Calculation of Insurance Concentration Risk Component

CALCULATION OF INSURANCE CONCENTRATION RISK COMPONENT	INS380
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

	Item No.	A	B	C
Is the firm protected by catastrophe risk reinsurance?	1			
<u>Firms protected by catastrophe risk reinsurance</u>				
		Value ('000)		
Maximum event retention (MER)	2			
Cost of reinstatement	3			
Reinstatement premiums	4			
<u>Firms NOT protected by catastrophe risk reinsurance</u>				
		Value ('000)		
Largest per risk retention	5			
TOTAL INSURANCE CONCENTRATION RISK COMPONENT	6			

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>

Instructions on Annex 1.17. template on Calculation of Insurance Concentration Risk Component to the Manual is aimed at reporting on calculation of risks related with long term insurance contracts as a component of Insurance Risk Requirements.

The Calculation of Insurance Concentration Risk Component **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Line 1. Is the firm protected by catastrophe risk reinsurance –is the firm protected by catastrophe risk reinsurance by choosing “Yes” or “No”.

“Yes” – the firm is **protected** by catastrophe risk reinsurance;

“No” – the firm is **not protected** by catastrophe risk reinsurance.

Line 6. Total Insurance Concentration Risk Component – if the firm is:

a) **protected** by catastrophe risk reinsurance – Total Insurance Concentration Risk Component is **the total** of values (column A.) at line 2. Maximum event retention (MER), line 3. Cost of reinstatement and line 4. Reinstatement premiums;

b) **not protected** by catastrophe risk reinsurance – Total Insurance Concentration Risk Component is twice (X2) value (column A.) of line 5. Largest per risk retention;

and resulted in column C. of the line 6.

Annex. 1.18. Statement of Reinsurance

STATEMENT OF REINSURANCE	INS400
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

<u>10 largest reinsurers by size of receivable</u>	Line no.	Country of Domicile	Rating	Premium ceded	Value of collateral or security held	Value of collateral or security held	Aged receivable from reinsurer			Amounts doubtful or written off during the year
			Grades				1-90 days	91-180 days	180+ days	
		A	B	C	D	E	1E	F	G	
	1									
	2									
	3									
	4									
	5									
	6									
	7									
	8									
	9									
	10									
all other related or associated reinsurers	11	N/A	N/A							
all other reinsurers	12	N/A	N/A							
TOTAL	13									

Provide a breakdown of outward treaty reinsurance by line of business:

<u>Line of business</u>	Line no.	<u>Policy Limits</u>	<u>Net Retention</u>	<u>Name of largest reinsurer</u>	<u>Name of 2nd largest reinsurer</u>
A		B	C	D	E
Accident	14				
Sickness	15				
Land vehicles	16				
Railway rolling stock	17				
Aircraft	18				
Ships	19				
Goods in transit	20				
Fire and natural forces	21				
Damage to property	22				
Motor vehicle liability	23				
Aircraft liability	24				
Liability of ships	25				
General liability	26				

Credit	27				
Suretyship	28				
Miscellaneous financial loss	29				
Legal expenses	30				
Assistance	31				
Space	32				
Space liabilities	33				
Life and annuity	34				
Marriage and birth	35				
Linked long-term	36				
Permanent health	37				
Whole account protections (such as stop loss or XOL)	38				

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	

Instructions on Annex 1.18. template on Statement of Reinsurance to the Manual is aimed at reporting on reinsurance contracts.

The Statement of Reinsurance **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

The Statement of Reinsurance is reported on **10 largest reinsurers** by size of receivables and a breakdown of outward treaty reinsurance by **line of business**.

10 largest reinsurers by size of receivables:

Line 13. Total of 10 largest reinsurers by size of receivables – is the total of lines 1-10. 10 largest reinsurers by size of receivables, line 11. All other related or associated reinsurers and line 12. All other reinsurers with specified information on column A. Name of reinsurer, column B. Country of Domicile, column C. Rating Grades, column D. Premium Ceded, column E. Value of collateral or security held, column 1E. Value of collateral or security held, column F. 1-90 days Aged receivable from reinsurer, column G. 91-180 days Aged receivable from reinsurer, column H. 180+ days Aged receivable from reinsurer and column I. Amounts doubtful or written off during the year.

Breakdown of outward treaty reinsurance by line of business:

Lines 14 – 38. Lines of business – information must be provided on column B. Policy limits, column C. Net retention, column D. Name of largest reinsurer and column E. Name of 2nd largest reinsurer by lines of business.

Annex. 1.19. Statement of Premium Information

STATEMENT OF PREMIUM INFORMATION	INS500
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

<u>Number of policies sold during the period</u>	Line no.	Current quarter	Current year to date
		A	B
Commercial	1		
of which:			
New policies	2		
Renewals	3		
Retail	4		
of which:			
New policies	5		
Renewals	6		
<u>Number of policies cancelled or not renewed during the period</u>			
		Current quarter	Current year to date
Commercial	7		
Retail	8		
<u>Premium value of policies cancelled or not renewed during the period</u>			
		Current quarter	Current year to date
Commercial	9		
Retail	10		

<u>Gross Premium receivable</u>	Line no.	<u>Not yet due to 90 days overdue</u>	<u>91-180 days</u>	<u>180+ days</u>
		A	B	C
from direct customers	11			
from brokers and other intermediaries	12			

Premium Breakdown Amount ('000)																																	
Line of business	Line no.	Risk located in Kazakhstan		Risk located in the rest of the Eurasian Economic Area		Risk located in North America		Risk located in Europe		Risk located in the rest of the world		Retail Business		Commercial Business		Renewed policies		New Business		Unrelated business		Related Business		Direct writing		Facultative Reinsurance: Proportional		Facultative Reinsurance: Non-Proportional		Treaty Reinsurance: Proportional		Treaty Reinsurance: Non-Proportional	
		Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written	Gross Premium Written	Net Premium Written		
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	BB	CC	DD	EE	FF
Accident	13																																
Sickness	14																																
Land veAccidenthicles	15																																
Railway rolling stock	16																																
Aircraft	17																																
Ships	18																																
Goods in transit	19																																
Fire and natural forces	20																																
Damage to property	21																																
Motor vehicle liability	22																																
Aircraft liability	23																																
Liability of ships	24																																
General liability	25																																
Credit	26																																
Suretyship	27																																
Miscellaneous financial loss	28																																
Legal expenses	29																																
Assistance	30																																
Space	31																																
Space liabilities	32																																
Life and annuity	33																																
Marriage and birth	34																																
Linked long-term	35																																
Permanent health	36																																
TOTAL:	37																																

Name/ Position

Signature

Date

Name/ Position

Signature

Date

Instructions on Annex 1.19. template on Statement of Premium Information to the Manual is aimed at reporting on premiums.

Statement of Premium Information **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Number of policies sold during the period:

Line 1. Number of commercial policies sold during the period – is the number of commercial policies sold during current period (column A) and current year to date (column B) with specifications in line 2. New policies and line 3. Renewals.

Line 4. Number of retail policies sold during the period – is the number of retail policies sold during current period (column A) and current year to date (column B) with specifications in line 5. New policies and line 6. Renewals.

Number of policies cancelled or not renewed during the period must be specified in line 7. Commercial and line 8. Retail for current period (column A) and current year to date (column B).

Premium value of policies cancelled or not renewed during the period must be specified in line 9. Commercial and line 10. Retail for current period (column A) and current year to date (column B).

Gross Premium receivables specified in line 11. From direct customers and line 12. From broker and other intermediaries for current period (column A) and current year to date (column B).

Premium Breakdown – information on Premium must be provided by information on Risk located in Kazakhstan, Risk located in the rest of the Eurasian Economic Union, Risk located in North America, Risk located in Europe, Risk located in the rest of the world, Retail Business, Commercial Business, Renewed policies, New Business, Unrelated business, Related Business, Direct writing, Facultative Reinsurance: Proportional, Facultative Reinsurance: Non-Proportional, Treaty Reinsurance: Proportional, Treaty Reinsurance: Non-Proportional segregated by Gross and Net Premium written by line of business (categories).

Annex. 1.20. Statement of Technical Provisions and Claims

STATEMENT OF TECHNICAL PROVISIONS AND CLAIMS	INS600
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

Current period																
General insurance business	Line no.	Paid claims		Outstanding claims		Claim Incurred But Not Reported		Unearned premium reserve		Premium Deficiency Reserves		Other technical reserves		Loss ratio	Combined Ratio (annually only)	Number of reported claims
		Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net			
		A	B	C	D	E	F	G	H	I	J	K	L			
Accident	1															
Sickness	2															
Land vehicles	3															
Railway rolling stock	4															
Aircraft	5															
Ships	6															
Goods in transit	7															
Fire and natural forces	8															
Damage to property	9															
Motor vehicle liability	10															
Aircraft liability	11															
Liability of ships	12															
General liability	13															
Credit	14															
Suretyship	15															
Miscellaneous financial loss	16															
Legal expenses	17															
Assistance	18															
Space	19															
Space liabilities	20															

Total	21															
--------------	----	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Same period of prior year		Paid claims		Outstanding claims		Claim Incurred But Not Reported		Unearned premium reserve		Premium Deficiency Reserves		Other reserves		Loss ratio	Combined Ratio (annually only)	Number of reported claims
	Line no.	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net			
		A	B	C	D	E	F	G	H	I	J	K	L			
Accident	22															
Sickness	23															
Land vehicles	24															
Railway rolling stock	25															
Aircraft	26															
Ships	27															
Goods in transit	28															
Fire and natural forces	29															
Damage to property	30															
Motor vehicle liability	31															
Aircraft liability	32															
Liability of ships	33															
General liability	34															
Credit	35															
Suretyship	36															
Miscellaneous financial loss	37															
Legal expenses	38															
Assistance	39															
Space	40															
Space liabilities	41															
Total	42															

Instructions on Annex 1.20. template on Statement of Technical Provisions and Claims to the Manual is aimed at reporting on provisions and claims.

The Statement of Technical Provisions and Claims **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Information on technical provisions and claims **must be specified by** Gross and Net Paid claims, Outstanding claims, Claim Incurred But Not Reported, Unearned Premium Reserve, Premium Deficiency Reserves, Other Technical Reserves and Loss Ratio, Combined Ratio (annually only), Number Of Reported Claims for **current period** and **same period of prior year** and **Long Term insurance business** information.

The Statement of Technical Provisions and Claims for **General Business and Long Term insurance business**.

The Statement of Technical Provisions and Claims for **General Business for current period (lines 1-21) and same period of prior year (line 22-42)** by categories provided in PINS and Template.

Long Term insurance business information **must be specified** by Conventional Long-Term insurance business in column A. Gross Liabilities, column B. Net Liabilities and Gross Payments on Life Insurance Policies by Cause of Payments at column I. Total, including: column C. Death, column D. Disability, column E. Surrender, column G. Maturity , column H. Other.

Lines 21, 42, and 47 Total – are the **totals of the column by categories** above.

For **Long Term and General Insurance Business**, list the details of the **five largest claims** incurred during the period or claims outstanding at the end of the period (on a gross basis) specifying information on Details and Amount.

Annex. 1.21. Statement of Changes in Long-Term Business

STATEMENT OF CHANGES IN LONG-TERM BUSINESS (complete annually only)	INS610
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

	Line no.	Term Insurance			Endowment			Whole Life			Investment Linked			Annuity			Other Long - Term Business		
		No of contracts	No of lives	Annual premiums	No of contracts	No of lives	Annual premiums	No of contracts	No of lives	Annual premiums	No of contracts	No of lives	Annual premiums	No of contracts	No of lives	Annual premiums	No of contracts	No of lives	Annual premiums
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
In force at beginning of year	1																		
New business and increases	2																		
Net additions through transfers and other alterations	3																		
Total	4																		
Deaths	5																		
Other insured events	6																		
Maturities	7																		
Surrenders	8																		
Forfeitures	9																		
Conversions to paid-up policies for reduced benefits	10																		
Net reductions through transfers, expiries and other alterations	11																		
Total reductions	12																		
In force at end of year	13																		

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>

Instructions on Annex 1.21. template on Statement of Changes in Long-Term Business (complete annually only) to the Manual is aimed at reporting on premiums.

The Statement of Changes in Long-Term Business **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

The reporting on Changes in Long-Term Business must be submitted **annually**.

The Statement of Changes in Long-Term business **includes** information on business lines in Term Insurance, Endowment, Whole Life, Investment Linked, Annuity and Other Long-Term Business **with specification** in Number of Contracts, Number of Lives and Annual Premiums.

Line 13. In force at end of year – is the total of line 1. In force at beginning of year and line 4. Total and subtracted line 12. Total reductions.

Line 4. Total – is the total of line 2. New business and increases and line 3. Net additions through transfers and other alterations.

Line 12. Total reductions – is the total of line 5. Deaths, line 6. Other insured events, line 7. Maturities, line 8. Surrenders, line 9. Forfeitures, line 10. Conversions to paid-up policies for reduced benefits and line 11. Net reductions through transfers, expiries and other alterations.

Annex. 1.22. Statement of Intra-Group Transactions

STATEMENT OF INTRA-GROUP TRANSACTIONS	INS700
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	
This form is to be completed only by an LTD company or PLC established in the AIFC	

ASSETS	Line no.	Actual balances at period-end	Same period of prior year
		LTD or PLC	
		A	D
Assets held by or invested in associates and related parties			
Cash and balances	1		
Short term negotiable securities	2		
Premiums Receivable	3		
Reinsurance Receivable - share of paid claims & other receivables, outstanding claims & IBNR and unearned premium reserve	4		
Other Receivables	5		
Investment and trading securities	6		
Investment in subsidiary companies	7		
Investment in associate companies	8		
Investment in joint arrangements	9		
Non-current assets held for sale	10		
Other assets	11		
TOTAL ASSETS	12		
Liabilities connected to associates and related parties			
Technical reserves - general insurance	13		
Gross outstanding claims	14		
Claims incurred but not reported	15		
Premium deficiency reserve	16		
Other technical reserves	17		
Technical reserves - long-term insurance	18		
Unearned premium reserves	19		
Reinsurance balances payable	20		
Term debt instruments	21		
Other intra-group liabilities	22		
TOTAL LIABILITIES	23		
Equity connected to associates and related parties			
Share capital	24		
All other equity items	25		

	Line no.	1-90 days	91-180 days	180+ days	Amounts doubtful or written off during the year
		A	B	C	D
Aged receivables from associates and related parties	25A				

Revenue and expenses connected to associates and related parties	Line no.	Current period	Same period of prior year
		LTD or PLC	
		A	D
Gross premiums written	26		
Less: Reinsurance premiums ceded	27		
Fee and commission income	28		
Other operating income	29		
Total Insurance Income	30		
Investment income			
Interest income	31		
Dividend income	32		
Rental Income	33		
Other investment income	34		
Total Investment Income	35		
TOTAL INCOME	36		
Loss and loss adjustment expenses	37		
Policyholder benefits and claims (long-term insurance)	38		
Commission, brokerage expenses, and acquisition costs	39		
Staff costs	40		
Occupation and accommodation	41		
Other expenses	42		
TOTAL OPERATING EXPENSES	43		
Impairment of investments and capital items	44		
Share of profit / (loss) of associates and joint ventures	45		

List all guarantees, agreements, or off-balance sheet items with associated or related parties

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>

Instructions on Annex 1.22. template on Statement of Intra-Group Transactions to the Manual is aimed at reporting on transactions made between intra-group stakeholders.

The Statement of Intra-Group Transactions **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

Assets held by or invested in associates and related parties for Actual balances at period-end and Same period of prior year:

Line 12. Total Assets – is the total of line 1. Cash and balances, line 2. Short term negotiable securities, line 3. Premiums Receivable, line 4. Reinsurance Receivable - share

of paid claims & other receivables, outstanding claims & IBNR and unearned premium reserve, line 5. Other Receivables, line 6. Investment and trading securities, line 7. Investment in subsidiary companies, line 8. Investment in associate companies, line 9. Investment in joint arrangements, line 10. Non-current assets held for sale and line 11. Other assets.

Liabilities connected to associates and related parties for Actual balances at period-end and Same period of prior year:

Line 23. Total Liabilities – is the total of line 13. Technical reserves - general insurance, line 18. Technical reserves - long-term insurance, line 19. Unearned premium reserves, line 20. Reinsurance balances payable, line 21. Term debt instruments and line 22. Other intra-group liabilities.

Line 13. Technical reserves - general insurance – is the total of line 14. Gross outstanding claims, line 15. Claims incurred but not reported, line 16. Premium deficiency reserve and line 17. Other technical reserves.

Equity connected to associates and related parties for Actual balances at period-end and Same period of prior year:

Equity connected to associate and related parties is represented with **line 24. Share capital** and **line 25. All other equity items**.

Line 25A. Aged receivables from associates and related parties:

Information of **Aged receivables from associates and related parties** are specified by maturities column A. 1-90 days, column B. 91-180 days, column C. 180+ days and column D. Amounts doubtful or written off during the year.

Revenue and expenses connected to associates and related parties for Current period and Same period of prior year:

Line 36. Total Income – is the total of line 30. Total Insurance Income and line 35. Total Investment Income.

Line 30. Total Insurance Income – is the total of line 26. Gross premiums written, line 28. Fee and commission income, line 29. Other operating income and subtract line 27. Less: Reinsurance premiums ceded.

Line 35. Total Investment Income – is the total of line 31. Interest income, line 32. Dividend income, line 33. Rental Income and line 34. Other investment income.

Line 43. Total Operating Expenses – is the total of line 37. Loss and loss adjustment expenses, line 38. Policyholder benefits and claims (long-term insurance), line 39. Commission, brokerage expenses, and acquisition costs, line 40. Staff costs, line 41. Occupation and accommodation and line 42. Other expenses.

Please, **provide an information** in line 44. Impairment of investments and capital items, line 45. Share of profit / (loss) of associates and joint ventures and List all guarantees, agreements, or off-balance sheet items with associated or related parties.

STATEMENT OF LARGEST CLIENTS	INS800
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000)	

List your seven largest customers by gross premium written

Name	Line no.	Location (city)	Line of Business	Gross Premium Written	Retained Premium	Net Sum Insured	Premiums Receivable
A		B	C	D	E	F	G
	1						
	2						
	3						
	4						
	5						
	6						
	7						

List your seven largest customers by net premium written

Name	Line no.	Location (city)	Line of Business	Net Premium Written	Net Sum Insured
A		B	C	D	E
	8				
	9				
	10				
	11				
	12				
	13				
	14				

<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	
<i>Name/ Position</i>	<i>Signature</i>	<i>Date</i>	

Instructions on Annex 1.23. template on Statement of Largest Clients to the Manual is aimed at reporting on operations with largest clients.

The Statement of Largest Clients **must be recorded and reported** in compliance with the International Financial Reporting Standards and requirements of the AIFC.

The Statement of Largest Clients include two templates on the largest customers by **gross and net premium written**.

The Largest Customers by Gross Premium Written:

List Insurance Firm's **seven largest customers** by gross premium written must include following information:

- column A. Name of Customer;
- column B. Location (city);
- column C. Line of Business;
- column D. Gross Premium Written;
- column E. Retained Premium;
- column F. Net Sum Insured;
- column G. Premiums Receivable

The Largest Customers by Net Premium Written:

List Insurance Firm's **seven largest customers** by net premium written must include following information:

- column A. Name of Customer;
- column B. Location (city);
- column C. Line of Business;
- column D. Net Premium Written;
- column E. Net Sum Insured;

Annex. 1.24. Information on Controllers

Information on Controllers	INS800
Name:	
Period Ending:	
(All amounts rounded to nearest [USD]'000) This form is to be completed only by an LTD company or PLC established in the AIFC	

Controllers	Share, in %	Share, in thousands of USD	Information on Controllers	
			Individual/Business	Country of residency
1	2	3	4	5
Total	100%			

Instructions on Annex 1.24. to the Manual are for reporting template for **Information on Controllers** of an AIFC Incorporated Insurer, requested in consistent with the requirements of 3.4.2. GEN.

Template for collecting information on Controllers is **not applicable** for the AIFC Insurers incorporated outside of the AIFC (Branches).

The purpose of this Template is to provide the AFSA with information on Auhtorised Firm's controllers structure (column 1), share in percentage (column 2) and share in thousands of USD (column 3), type of Controller (column 4) and residency status (column 5).

Annex. 1.25. Calculation of Minimum Capital Requirements

CALCULATION OF MINIMUM CAPITAL REQUIREMENT (MCR)	INS301
Name:	
Period Ending:	
(All amounts rounded to nearest [KZT/USD]'000)	

Type of Insurance Firm	1		{Please select}		
Type of business	2		{Please select}		
Class of Captive Insurer	3		{Please select}		
			{Control line}		
MINIMUM CAPITAL REQUIREMENT	4				
MINIMUM CAPITAL REQUIREMENT		A	B	C	D
<u>Captive Insurers</u>					
Base Capital Requirement	5				
Premium Risk Component	6				
a) Net written premium	7				
net written premium up to US\$ 5 million	8		18%		
net written premium in excess of US\$ 5 million	9		16%		
Technical Provision Risk Component	10				
<u>For General Insurance Business</u>	11				
Net claims reserve under general Contracts of Insurance	12		5%		
Reinsurance and other recoveries expected to be received in respect of those claims	13		15%		
<u>For Long-Term Insurance Business</u>	14				
Policyholder liabilities calculated using actuarial methods for long-term insurance	15		2,5%		
MINIMUM CAPITAL REQUIREMENT OF CAPTIVE INSURER	16				
<u>AIFC-Incorporated Insurer</u>	17				
Capital Floor	18				
Capital Floor (Section 1.1 (3) of Schedule 4 PINS)	19				
An amount specified in writing by the AFSA (if any)	20				

For General Insurance Business					
Gross written premiums during the previous financial year with reductions	21		12%		
Gross written premiums during the previous financial year	22				
Amount of any premium taxes, rebates, refunds, and commissions accrued by the Insurer	23				
Gross amount of any reinsurance premiums (after deduction of any rebates or commissions receivable by the Insurer) ceded by the Insurer in respect of General Insurance Business during that preceding financial year	24				
For Long-Term Insurance Business					
Net claims reserves and premium reserves	25		12%		
Claims reserves net of reinsurance and amounts reserved to maximum	26				
Premium reserves net of reinsurance and amounts reserved to maximum	27				
Total Reserves, Net of Reinsurance	28				
Total Reserves, Net of Reinsurance	29		2,5%		
MINIMUM CAPITAL REQUIREMENT OF AIFC - INCORPORATED INSURER	30				

Instructions on Annex 1.25. to the Manual are for reporting template for **Calculation of Minimum Capital Requirements** and applicable for AIFC Incorporated insurers and Captive Insurers.

Requirements and instructions to calculate Minimum Capital Requirements (MCR) are outlined but not limited in sections 5.2.2., 14.4. and Schedule 4 of PINS.

To use the template, Insurer should select from drop down menu following options related with the business of Insurer:

- Line 1. Type of Insurance Firm – select is the firm Captive Insurer of AIFC-Incorporated Insurer
- Line 2. Type of Business – select is Insurer conducting General Insurance Business or Long-term Insurance Business
- Line 3. Class of Captive Insurer – if Insurer selected in line 1. Captive type of Insurance Firm please select the Class of Captive Insurer from Class 1, Class 2, Class 3. Descriptions of Classes are outlined in PINS.

Depending on the selected options in lines 1-3 and the nature of Insurer’s business application of lines 5 – 30 will vary for Captive Insurers and AIFC-Incorporated Non-Captive Insurers:

- Lines 5-16 – are applicable for calculation of Captive Insurers’ MCR;
- Lines 17-30 – are applicable for calculation of AIFC – Incorporated Non-Captive Insurers.

Line 4. Minimum Capital Requirement – is the resulting parameter of MCR depending on the nature of Insurer’s business and filled lines

Investment firm’s name:

Reporting date:

DD/MM/YYYY

Staffing and Conduct

FORM FC140: Staffing and Conduct							
	-	Insurance	-	-	-	-	Total
<u>Staffing</u>							
FC140_10100 - Senior Management (e.g. CEO / SEO, Directors / Senior Mgmt. etc)							
FC140_10200 - Advisory (e.g. Client Relationship Manager etc.)							
FC140_10300 - Discretionary Account Manager (e.g. Front Office Personnel)							
FC140_10400 - Discretionary Fund Manager (e.g. Front Office Personnel)							
FC140_10500 - Accountants (Fund / segregated vehicle accountants etc)							
FC140_10600 - Front Office Trading Desk							
FC140_10700 - Back Office							
FC140_10800 - Compliance, AML Risk Management (e.g. CO / MLRO, Risk Managers etc.							
FC140_10900 - Other(e.g. Finance, HR, IT, Admin/Support)							
FC140_1000T - Total Relevant Staffing							
FC140_10000 - AIFC Located Staff							
<u>Clients</u>							
FC140_20100 - Assessed Professional							
FC140_20200 - Deemed Professional							
FC140_20300 - Market Counterparty							
FC140_20400 - Retail							
FC140_2000T - Total Number of Clients							
<u>Complaints - High Level Stats</u>							

FC140_30100 - Status: Upheld									
FC140_30200 - Status: Rejected									
FC140_30300 - Status: Pending									
FC140_3000T - Total Complaints - High Level Stats									
<u>Complaints - Breakdown of Type</u>									
FC140_40100 - Suitability									
FC140_40200 - Service									
FC140_40300 - Performance									
FC140_4000T - Total Complaints - Breakdown of Type									
<u>Regulatory Breaches</u>									
FC140_50100 - Open									
FC140_50200 - Closed									
FC140_5000T - Total Regulatory Breaches									
<u>Number of Suspicious Activity Reports</u>									
FC140_60100 - Internal									
FC140_60200 - External									
FC140_6000T - Total Number of Suspicious Activity Reports									

Instructions on the Annex 2.1 to the Manual for Preparation of Returns for Insurance and Reinsurance Firms to collect on **Staffing and Conduct**.

Purpose

Form FC140 is designed to capture high level statistics in relation to the firm's staff, its clients, as well as the firm's complaints, regulatory breach and suspicious transaction experience.

Applicability

The Form applies to all Authorised Firms in the AIFC.

Content

The information sought is factual numbers and current status (where applicable). Complaints are further broken down into high level types.

Structure of the Form

The Form is split into 6 sections:

- Staffing (Total of all staff at reporting period end, with breakdown between the functions);
- Clients (Total of all the firm's clients as at reporting date broken down by client type Categories);
- Complaints (Outcome of complaints raised during the reporting period. If recorded as pending, then the decision of whether it is upheld or rejected is to be reported in the relevant subsequent reporting periods);
- Complaints (Received during the period reported only);
- Breaches (Open and Closed during the reporting period); and
- Suspicious Activities Reports (Recorded during the reporting period only).
 - o Internal - SARs submitted to the Firm's CO/MLRO.
 - o External - SARs submitted to the Committee on financial monitoring of the Ministry of finance of the Republic of Kazakhstan

It is further split into five business sectors with firms expected to complete the column that best represents their activities.

Instructional Guidelines

- Figures are to be entered in actuals and not in thousands
- The Form requests the total of "All Relevant Staff" and the total "AIFC Located Staff."
 - o "All Relevant Staff" – This includes all staff who physically reside within the AIFC entity in addition to staff who reside elsewhere within the group but who provide services to the AIFC entity. Where an individual in another part of the group provides ad hoc support to the AIFC entity, the AIFC entity must determine the materiality and regularity of the service when determining whether it is necessary to count the individual in the AIFC entity's "All Relevant Staffing" total.

- o “AIFC Located Staff” – This includes only the number of staff physically present in the AIFC. Where a staff person divides his or her physical presence between the AIFC entity and another group entity, the person should be counted one time and included in the “AIFC Located Staff” total.

For example:

The AIFC entity employs an SEO, CO/MLRO, FO, 1 front office manager, 3 advisory staff, and utilizes the back-office services of another group entity. The other group entity employs 30 staff in its back office. The AIFC entity determines that the equivalent of 2 of the 30 staff are dedicated to performing services to the AIFC entity. The AIFC entity will report as follows:

“All Relevant Staff” – 9 total staff

“AIFC Located Staff” – 7 total staff

- Staff shared between different businesses lines are to be recorded in the “Other” column.
- Do not count any single individual more than one time.