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# **MANUAL FOR PREPARATION OF RETURNS FOR INSURANCE INTERMEDIARIES AND INSURANCE MANAGING**

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**MANUAL FOR PREPARATION OF RETURNS  
FOR INSURANCE INTERMEDIARIES AND INSURANCE MANAGERS**

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**MANUAL FOR PREPARATION OF RETURNS  
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**1. INTRODUCTION**

- 1.1. The purpose of the Manual for Preparation of Returns for Insurance Intermediaries and Insurance Managers (hereinafter – Manual) is to outline financial, prudential and financial conduct returns templates, provide the guideline on preparation and submission of returns by the AIFC Participants authorised to conduct insurance intermediation and insurance management (hereinafter – Insurance Intermediaries and Insurance Managers).
- 1.2. The Manual complies with the AIFC General Rules (hereinafter – Gen), AIFC Conduct of Business Rules (hereinafter – COB) and AIFC Prudential Rules for Insurance Intermediaries and Insurance Manager (hereinafter - PRU (INT) meets the requirements of regulatory framework established by Astana Financial Services Authority (hereinafter – AFSA).

**2. REPORTING TEMPLATES**

- 2.1 The Insurance Intermediaries and Insurance Managers are required to submit financial and prudential returns listed in Table 1.:

*Table 1. The list of financial and prudential returns and their applications*

|                      | <b>Returns Template</b>  | <b>Annex No.</b> | <b>Application</b>  |
|----------------------|--|------------------|---|
| Financial Statements | Financial position/ Balance sheet                                    | 1.1.             | Applicable for Insurance Intermediaries and Insurance Managers                  |
|                      | Financial position/ Balance sheet of Branches                        | 1.2.             | Applicable only for branches of Insurance Intermediaries and Insurance Managers |
|                      | Profits and Losses Report  | 1.3.             | Applicable for Insurance Intermediaries and Insurance Managers                  |
| Prudential Returns   | Capital Resources and Indemnity Insurance Calculation                | 1.4.             | Not applicable for branches of Insurance Intermediaries and Insurance Managers  |
|                      | Business operations of Insurance Intermediary and Insurance Managers | 1.5.             | Applicable for Insurance Intermediaries and Insurance Managers                  |
|                      | Information on Controller  | 1.6.             | Applicable for Insurance Intermediaries and Insurance Managers                  |



|                                 |                      |     |  |
|---------------------------------|----------------------|-----|--|
| Financial<br>Conduct<br>Returns | Staffing and Conduct | 2.1 | Applicable for Insurance<br>Intermediaries and Insurance<br>Managers |
|---------------------------------|----------------------|-----|--|

### 3. REPORTING RULES

- 3.1. AIFC Insurance Intermediaries and Insurance Managers must submit to the AFSA financial, prudential and financial conduct returns outlined in table 1. of this Manual made in thousands of USD with explanatory note disclosing the main report outcomes, for following reporting and submission periods:
- 3.1.1. Quarterly returns within a month after reporting quarter ends;
  - 3.1.2. Annual returns within 4 months after the reporting year ends;
- 3.2. If an AIFC Insurance Intermediaries and Insurance Managers becomes aware, or has reasonable grounds to believe, that it is or may be about to be in breach of any of the prudential requirements set by AFSA or financial services regulator of its Head Office incorporation, it must notify the AFSA immediately no later than 1 business day and follow the rule 5.5 of PRU(INT).
- 3.3. Returns must be submitted to the Astana Financial Services Authority (hereinafter – AFSA) by way of official e-communication channels. The transmission should include scanned copies of signed reports and supporting Ms Excel documents.

### 4. CONCLUSION

- 4.1. Insurance Intermediaries and Insurance Managers within a month after approval of reports produced by its significant shareholders must submit following reports in English language, if such reports are required to be created:
- 4.1.1. audited annual financial reports of significant shareholders; and
  - 4.1.1. annual reports of significant shareholders, that includes annual information on business performance, implementation of strategic goals and other information about shareholders.
- 4.2. Branches of Insurance Intermediaries and Insurance Managers within a month after approval of reports must submit copies of Head Office Insurance Intermediary and Insurance Managing Firm reports in English language:



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- 4.1.1. Audited annual financial report;
  - 4.1.2. Annual report, that includes annual information on business performance, implementation of strategic goals and other information about Head Office Insurance Intermediary and Insurance Managing Firm;
  - 4.1.3. Quarterly financial and prudential returns, that are required to be submitted by the Head Office Insurance Intermediary and Insurance Managing Firm to its home financial services regulator.
5. The AFSA by written Notice may extend the submission periods of reports outlined in the Manual.
  6. Insurance Intermediaries and Insurance Managers should be informed on amendments to this Manual within 10 business days after publication on the AFSA official website.



**Manual for Preparation of Returns for  
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**Annex 1.1.  
to the Manual for Preparation of Returns  
for Insurance Intermediaries and  
Insurance Managers**

**FINANCIAL POSITION/ BALANCE SHEET TEMPLATE  
FOR INSURANCE INTERMEDIARIES AND INSURANCE MANAGERS**

|   |  |
|---|--|
| <b>Authorised Firm's Name</b>                         | _____  |
| <b>Regulated Activity<br/>(select)</b>                | <b>Insurance Intermediary/ Insurance Manager</b> |
| <b>Permission to Hold Clients' Money<br/>(select)</b> | <b>Permitted/ Not Permitted</b>                  |
| <b>Reporting Period</b>                               | __/__/____<br>(dd/mm/yyyy)                       |
| <b>Financial Position / Balance Sheet</b>             |  |

| Line no.  | FINANCIAL POSITION/ BALANCE SHEET   | Reporting period | Reporting period -1 |
|-----------|---|------------------|---------------------|
|           | <b>ASSETS</b>   |                  |                     |
| <b>1</b>  | <b>Cash and Cash Balances at Banks</b>  |                  |                     |
| 2         | Cash in Hand  |                  |                     |
| 3         | Cash Balances at Central Banks  |                  |                     |
| 4         | Money Market Placements   |                  |                     |
| 5         | Deposits  |                  |                     |
| <b>6</b>  | <b>Financial Assets Held for Trading</b>  |                  |                     |
| 7         | Derivatives   |                  |                     |
| 8         | Equity Instruments  |                  |                     |
| 9         | Debt Securities   |                  |                     |
| 10        | Loans and Advances  |                  |                     |
| 11        | Islamic Contracts   |                  |                     |
| <b>12</b> | <b>Non-Trading Financial Assets Designated at Fair Value through Profit or Loss</b> |                  |                     |
| 13        | Equity Instruments  |                  |                     |
| 14        | Debt Securities   |                  |                     |
| 15        | Loans and Advances  |                  |                     |
| 16        | Islamic Contracts   |                  |                     |
| <b>17</b> | <b>Financial Assets Designated at Fair Value through Profit or Loss</b>             |                  |                     |
| 18        | Debt Securities   |                  |                     |
| 19        | Loans and Advances  |                  |                     |



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|           |   |  |  |
|-----------|---|--|--|
| 20        | Islamic Contracts   |  |  |
| <b>21</b> | <b>Financial Assets designated at Fair Value through Other Comprehensive Income</b> |  |  |
| 22        | Equity Instruments  |  |  |
| 23        | Debt Securities   |  |  |
| 24        | Loans and Advances  |  |  |
| 25        | Islamic Contracts   |  |  |
| <b>26</b> | <b>Financial Assets at Amortised Cost</b>   |  |  |
| 27        | Debt Securities   |  |  |
| 28        | Loans and Advances  |  |  |
| 29        | Islamic Contracts   |  |  |
| <b>30</b> | <b>Derivatives - Hedge Accounts</b>   |  |  |
| <b>31</b> | <b>FV Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk</b>      |  |  |
| <b>32</b> | <b>Investments in Subsidiaries, Joint Ventures and Associates</b>                   |  |  |
| <b>33</b> | <b>Tangible Assets</b>  |  |  |
| 34        | Property, Plant, and Equipment  |  |  |
| 35        | Investment Property   |  |  |
| <b>36</b> | <b>Account Receivables</b>  |  |  |
| <b>37</b> | <b>Prepayments and Security Deposits</b>  |  |  |
| <b>38</b> | <b>Intangible Assets</b>  |  |  |
| 39        | Goodwill  |  |  |
| 40        | Other Intangible Assets   |  |  |
| <b>41</b> | <b>Tax Assets</b>   |  |  |
| <b>42</b> | <b>Other Assets</b>   |  |  |
| <b>43</b> | <b>Non-Current Assets and Disposal Groups Classified as Held for Sale</b>           |  |  |
| <b>44</b> | <b>TOTAL ASSETS</b>   |  |  |

|           |   |  |  |
|-----------|---|--|--|
|           | <b>LIABILITIES</b>  |  |  |
| <b>45</b> | <b>Financial Liabilities Held For Trading</b>                                 |  |  |
| 46        | Derivatives   |  |  |
| 47        | Short positions   |  |  |
| 48        | Debt securities issued  |  |  |
| 49        | Islamic contracts   |  |  |
| 50        | Other financial liabilities   |  |  |
| <b>51</b> | <b>Financial Liabilities Designated at Fair Value through Profit and Loss</b> |  |  |
| 52        | Debt securities issued  |  |  |
| 53        | Islamic contracts   |  |  |
| 54        | Other financial liabilities   |  |  |
| <b>55</b> | <b>Financial Liabilities designated At Amortised Cost</b>                     |  |  |
| 56        | Debt securities issued  |  |  |
| 57        | Islamic contracts   |  |  |
| 58        | Other financial liabilities   |  |  |



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|           |   |  |  |
|-----------|---|--|--|
| <b>59</b> | <b>Deposits/PSIAu</b>   |  |  |
| 60        | Banks and Financial institutions  |  |  |
| 61        | Others  |  |  |
| <b>62</b> | <b>Derivatives-Hedge Accounts</b>   |  |  |
| <b>63</b> | <b>FV Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk</b>                    |  |  |
| <b>64</b> | <b>Provisions</b>   |  |  |
| 65        | Pensions, other post-employment defined benefit obligations and other long-term employee benefits |  |  |
| 66        | Restructuring   |  |  |
| 67        | Pending legal issues and tax litigation   |  |  |
| 68        | Commitments and guarantees given  |  |  |
| 69        | Problem credits (bad and doubtful debt)   |  |  |
| 70        | Other provisions  |  |  |
| <b>71</b> | <b>Current Liabilities</b>  |  |  |
| <b>72</b> | <b>Tax Liabilities</b>  |  |  |
| <b>73</b> | <b>Other Liabilities</b>  |  |  |
| <b>74</b> | <b>Liabilities Included in Disposal Groups Classified as Held for Sale</b>                        |  |  |
| <b>75</b> | <b>TOTAL LIABILITIES</b>  |  |  |

|           |  |  |  |
|-----------|--|--|--|
|           | <b>SHAREHOLDER'S EQUITY</b>  |  |  |
| <b>76</b> | <b>Capital</b>   |  |  |
| 77        | Paid up Capital  |  |  |
| 78        | Unpaid Capital which has been called up                                      |  |  |
| <b>79</b> | <b>Share Premium</b>   |  |  |
| <b>80</b> | <b>Equity Component of Compound Financial Instruments</b>                    |  |  |
| <b>81</b> | <b>Other Equity</b>  |  |  |
| <b>82</b> | <b>Accumulated Other Comprehensive Income</b>                                |  |  |
| <b>83</b> | <b>Retained Earnings</b>   |  |  |
| <b>84</b> | <b>Revaluation Reserves</b>  |  |  |
| <b>85</b> | <b>Other Reserves</b>  |  |  |
| 86        | Reserves or accumulated losses of investments, joint ventures and associates |  |  |
| 87        | Other  |  |  |
| <b>88</b> | <b>(-) Treasury Shares</b>   |  |  |
| <b>89</b> | <b>Profit Or Loss Attributable To Owner Of the Parent</b>                    |  |  |
| <b>90</b> | <b>(-) Interim Dividends</b>   |  |  |
| <b>91</b> | <b>Minority Interest [Non -Controlling Interest]</b>                         |  |  |
| <b>92</b> | <b>TOTAL SHAREHOLDERS EQUITY</b>   |  |  |
| <b>93</b> | <b>TOTAL LIABILITIES AND SHAREHOLDERS EQUITY</b>                             |  |  |

|    |  |  |  |
|----|--|--|--|
|    | <b>OFF-BALANCE SHEET EXPOSURES</b>     |  |  |
| 94 | Direct credit substitutes              |  |  |
| 95 | Transaction - related contingent items |  |  |





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|            |   |  |  |
|------------|---|--|--|
| 96         | Short-term self-liquidating trade-related contingent items - applicable to both issuing and - confirming banks - and commitments to underwrite debt and equity Securities |  |  |
| 97         | Note issuance facilities and revolving underwriting facilities  |  |  |
| 98         | Transactions, other than SFTs, involving the posting of Securities held by the Authorised Firm as Collateral  |  |  |
| 99         | Asset sales with recourse   |  |  |
| 100        | Other commitments with certain drawdown   |  |  |
| 101        | Other commitments   |  |  |
| <b>102</b> | <b>TOTAL OFF-BALANCE SHEET EXPOSURES</b>  |  |  |

**Instructions** on Annex 1.1. template on Financial position/Balance Sheet Report to the Manual for Preparation of Returns for Authorised Insurance Intermediaries and Insurance Managers aimed at reporting on Insurance Intermediaries' and Insurance Managers' assets, liabilities, shareholders' equity and off-balance sheet exposures.

**The Financial Position/Balance Sheet** of an Insurance Intermediary and Insurance Manager should 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.

This reporting template is **not applicable** for Insurance Intermediary and Insurance Manager doing business in the AIFC as a Branch.



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**Annex 1.2.**

**to the Manual for Preparation of Returns  
for Insurance Intermediaries and  
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**FINANCIAL POSITION/ BALANCE SHEET TEMPLATE  
FOR INSURANCE INTERMEDIARIES AND INSURANCE MANAGERS  
DOING BUSINESS IN THE AIFC AS A BRANCH**

|   |   |
|---|---|
| <b>Authorised Firm's Name</b>                         | _____   |
| <b>Regulated Activity<br/>(select)</b>                | <b>AIFC Branch of<br/>Insurance Intermediary/ Insurance Manager</b> |
| <b>Permission to Hold Clients' Money<br/>(select)</b> | <b>Permitted/ Not Permitted</b>                                     |
| <b>Reporting Period</b>                               | __ / __ / ____<br>(dd/mm/yyyy)                                      |
| <b>Financial Position / Balance Sheet of a Branch</b> |   |

| Line no.  | FINANCIAL POSITION/ BALANCE SHEET OF A BRANCH  | Reporting period | Reporting period -1 |
|-----------|--|------------------|---------------------|
|           | <b>ASSETS</b>  |                  |                     |
| <b>1</b>  | <b>Cash and Cash Balances at Banks</b>   |                  |                     |
| 2         | Cash in Hand   |                  |                     |
| 3         | Cash Balances at Central Banks   |                  |                     |
| 4         | Money Market Placements  |                  |                     |
| 5         | Deposits   |                  |                     |
| <b>6</b>  | <b>Financial Assets Held for Trading</b>   |                  |                     |
| 7         | Derivatives  |                  |                     |
| 8         | Equity Instruments   |                  |                     |
| 9         | Debt Securities  |                  |                     |
| 10        | Loans and Advances   |                  |                     |
| 11        | Islamic Contracts  |                  |                     |
| <b>12</b> | <b>Non-Trading Financial Assets Mandatorily at Fair Value through Profit or Loss</b> |                  |                     |
| 13        | Equity Instruments   |                  |                     |
| 14        | Debt Securities  |                  |                     |
| 15        | Loans and Advances   |                  |                     |
| 16        | Islamic Contracts  |                  |                     |
| <b>17</b> | <b>Financial Assets Designated at Fair Value through Profit or Loss</b>              |                  |                     |
| 18        | Debt Securities  |                  |                     |
| 19        | Loans and Advances   |                  |                     |
| 20        | Islamic Contracts  |                  |                     |



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|           |  |  |  |
|-----------|--|--|--|
| <b>21</b> | <b>Financial Assets at Fair Value through Other Comprehensive Income</b>       |  |  |
| 22        | Equity Instruments   |  |  |
| 23        | Debt Securities  |  |  |
| 24        | Loans and Advances   |  |  |
| 25        | Islamic Contracts  |  |  |
| <b>26</b> | <b>Financial Assets at Amortised Cost</b>                                      |  |  |
| 27        | Debt Securities  |  |  |
| 28        | Loans and Advances   |  |  |
| 29        | Islamic Contracts  |  |  |
| <b>30</b> | <b>Derivatives - Hedge Accounting</b>  |  |  |
| <b>31</b> | <b>FV Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk</b> |  |  |
| <b>32</b> | <b>Investments in Subsidiaries, Joint Ventures, and Associates</b>             |  |  |
| <b>33</b> | <b>Tangible Assets</b>   |  |  |
| 34        | Property, Plant, and Equipment   |  |  |
| 35        | Investment Property  |  |  |
| <b>36</b> | <b>Account Receivables</b>   |  |  |
| <b>37</b> | <b>Prepayments and Security Deposits</b>                                       |  |  |
| <b>38</b> | <b>Intangible Assets</b>   |  |  |
| 39        | Goodwill   |  |  |
| 40        | Other Intangible Assets  |  |  |
| <b>41</b> | <b>Tax Assets</b>  |  |  |
| <b>42</b> | <b>Other Assets</b>  |  |  |
| <b>43</b> | <b>Non-Current Assets and Disposal Groups Classified as Held for Sale</b>      |  |  |
| <b>44</b> | <b>TOTAL ASSETS</b>  |  |  |
|           | <b>LIABILITIES</b>   |  |  |
| <b>45</b> | <b>Financial Liabilities Held For Trading</b>                                  |  |  |
| 46        | Derivatives  |  |  |
| 47        | Short positions  |  |  |
| 48        | Debt securities issued   |  |  |
| 49        | Islamic contracts  |  |  |
| 50        | Other financial liabilities  |  |  |
| <b>51</b> | <b>Financial Liabilities Designated at FairValue through Profit and Loss</b>   |  |  |
| 52        | Debt securities issued   |  |  |
| 53        | Islamic contracts  |  |  |
| 54        | Other financial liabilities  |  |  |
| <b>55</b> | <b>Financial Liabilities Measured At Amortised Cost</b>                        |  |  |
| 56        | Debt securities issued   |  |  |
| 57        | Islamic contracts  |  |  |
| 58        | Other financial liabilities  |  |  |
| <b>59</b> | <b>Deposits/PSIAu</b>  |  |  |
| 60        | Banks and Financial institutions   |  |  |
| 61        | Others   |  |  |



|    |   |  |  |
|----|---|--|--|
| 62 | <b>Derivatives-Hedge Accounting</b>   |  |  |
| 63 | <b>FV Changes of the Hedged Items in Portfolio Hedge of Interest Rate Risk</b>                    |  |  |
| 64 | <b>Provisions</b>   |  |  |
| 65 | Pensions, other post-employment defined benefit obligations and other long term employee benefits |  |  |
| 66 | Restructuring   |  |  |
| 67 | Pending legal issues and tax litigation   |  |  |
| 68 | Commitments and guarantees given  |  |  |
| 69 | Problem credits (bad and doubtful debt)   |  |  |
| 70 | Other provisions  |  |  |
| 71 | <b>Current Liabilities</b>  |  |  |
| 72 | <b>Tax Liabilities</b>  |  |  |
| 73 | <b>Head Office Account</b>  |  |  |
| 74 | <b>Other Liabilities</b>  |  |  |
| 75 | <b>Liabilities Included in Disposal Groups Classified as Held for Sale</b>                        |  |  |
| 76 | <b>TOTAL LIABILITIES</b>  |  |  |

|    |   |  |  |
|----|---|--|--|
|    | <b>OFF-BALANCE SHEET EXPOSURES</b>  |  |  |
| 77 | Direct credit substitutes   |  |  |
| 78 | Transaction - related contingent items  |  |  |
| 79 | Short-term self-liquidating trade-related contingent items-applicable to both issuing and - confirming banks - and commitments to underwrite debt and equity Securities |  |  |
| 80 | Note issuance facilities and revolving underwriting facilities  |  |  |
| 81 | Transactions, other than SFTs, involving the posting of Securities held by the Authorised Firm as Collateral  |  |  |
| 82 | Asset sales with recourse   |  |  |
| 83 | Other commitments with certain drawdown   |  |  |
| 84 | Other commitments   |  |  |
| 85 | <b>TOTAL OFF-BALANCE SHEET EXPOSURES</b>  |  |  |

**Instructions** on Annex 1.2. template on Financial position/Balance Sheet Report of a Branch to the Manual for Preparation of Returns for Authorised Insurance Intermediaries and Insurance Managers doing business in the AIFC as a Branch aimed at reporting on assets, liabilities and off-balance sheet exposures of an Insurance Intermediaries and Insurance Managers doing business in the AIFC as a Branch.

**The Financial Position/Balance Sheet of a Branch** of an Insurance Intermediary and Insurance Manager should 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 73. Head Office Account – is the total of liabilities to Head Office, that which has characteristics of Equity Share Capital (e.g. working capital) and adjuster due to the financial results of a branch.



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**Annex 1.3.  
to the Manual for Preparation of Returns  
for Insurance Intermediaries and  
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**PROFIT AND LOSS REPORT TEMPLATE  
FOR INSURANCE INTERMEDIARIES AND INSURANCE MANAGERS**

|   |  |
|---|--|
| <b>Authorised Firm's Name</b>                         | _____  |
| <b>Regulated Activity<br/>(select)</b>                | <b>Insurance Intermediary/ Insurance Manager</b> |
| <b>Permission to Hold Clients' Money<br/>(select)</b> | <b>Permitted/ Not Permitted</b>                  |
| <b>Reporting Period</b>                               | __/__/____<br>(dd/mm/yyyy)                       |
| <b>Profit and Loss Report</b>                         |  |

| <b>Line No.</b> | <b>Profit and Loss</b>  | <b>Reporting period since the beginning of the year</b> | <b>Reporting period -1 since the beginning of the year</b> |
|-----------------|---|---|--|
| <b>1</b>        | <b>Net Main Business Income</b>   |   |  |
| <b>2</b>        | <b>Main Business Income</b>   |   |  |
| 3               | Insurance Intermediation  |   |  |
| 4               | Insurance Management  |   |  |
| <b>5</b>        | <b>Main Business Expenses</b>   |   |  |
| 6               | Insurance Intermediation  |   |  |
| 7               | Insurance Management  |   |  |
| <b>8</b>        | <b>Net Interest Income</b>  |   |  |
| <b>9</b>        | <b>Interest Income</b>  |   |  |
| 10              | Cash and cash balances at banks   |   |  |
| 11              | Financial assets held for trading   |   |  |
| 12              | Non-trading financial assets mandatorily at fair value through profit or loss |   |  |
| 13              | Financial assets designated at fair value through profit or loss              |   |  |
| 14              | Financial assets at fair value through other comprehensive income             |   |  |
| 15              | Financial assets at amortised cost  |   |  |
| 16              | Derivatives - Hedge accounting, interest rate risk                            |   |  |
| 17              | Other assets  |   |  |
| <b>18</b>       | <b>(Interest Expenses)</b>  |   |  |
| 19              | (Financial liabilities held for trading)                                      |   |  |



## Manual for Preparation of Returns for Insurance Intermediaries and Insurance Managers

|           |  |   |  |
|-----------|--|---|--|
| 20        | (Financial liabilities designated at fair value through profit or loss)              |   |  |
| 21        | (Financial liabilities measured at amortised cost)                                   |   |  |
| 22        | (Derivatives - Hedge accounting, interest rate risk)                                 |   |  |
| 23        | (Deposits)   |   |  |
| 24        | (Other liabilities)  |   |  |
| 25        | Annual Income ( <i>follow 3.2.(2) PRU INT</i> ) in thousands of USD, once a year     |   |  |
| 26        | Minimum Capital Required ( <i>follow 3.2.(2) PRU INT</i> ) in thousands of USD       | - |  |
| 27        | (Profits payable)  |   |  |
| <b>28</b> | <b>Dividend Income</b>   |   |  |
| <b>29</b> | <b>Net Fee and Commission Income</b>   |   |  |
| <b>30</b> | <b>Fee and Commission Income</b>   |   |  |
| 31        | Asset/Fund management activities   |   |  |
| 32        | Advisory services  |   |  |
| 33        | Brokerage activities   |   |  |
| 34        | Trade finance  |   |  |
| 35        | Arranging  |   |  |
| 36        | Other  |   |  |
| <b>37</b> | <b>(Fee and Commission Expenses)</b>   |   |  |
| 38        | (Asset/Fund management activities)   |   |  |
| 39        | (Advisory services)  |   |  |
| 40        | (Brokerage activities)   |   |  |
| 41        | (Trade finance)  |   |  |
| 42        | (Arranging)  |   |  |
| 43        | (Other)  |   |  |
| <b>44</b> | <b>Gains or (-) Losses:</b>  |   |  |
| 45        | on financial assets and liabilities held for trading, net                            |   |  |
| 46        | non-trading financial assets mandatorily at fair value through profit or loss        |   |  |
| 47        | on financial assets and liabilities designated at fair value, net                    |   |  |
| 48        | from hedge accounting, net   |   |  |
| 49        | on exchange differences, net   |   |  |
| 50        | on derecognition of financial assets and liabilities not measured at fair value, net |   |  |
| 51        | on derecognition of non financial assets other than held for sale, net               |   |  |
| <b>52</b> | <b>Net Other Operating Income</b>  |   |  |
| <b>53</b> | <b>Other Operating Income</b>  |   |  |
| 54        | Intergroup services  |   |  |
| 55        | Other  |   |  |
| <b>56</b> | <b>(Other Operating Expenses)</b>  |   |  |
| 57        | (Intergroup services)  |   |  |
| 58        | (Other)  |   |  |
| <b>59</b> | <b>Gross Profit</b>  |   |  |
| <b>60</b> | <b>(Administrative Expenses)</b>   |   |  |
| 61        | (Salaries and allowances)  |   |  |
| 62        | (Bonuses and commissions)  |   |  |



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|           |   |  |  |
|-----------|---|--|--|
| 63        | (Other administrative expenses)   |  |  |
| <b>64</b> | <b>(Depreciation)</b>   |  |  |
| 65        | (Property, Plant and Equipment)   |  |  |
| 66        | (Investment properties)   |  |  |
| 67        | (Intangible assets)   |  |  |
| <b>68</b> | <b>Modification Gains or (-) Losses, Net</b>  |  |  |
| 69        | Financial assets at fair value through other comprehensive income   |  |  |
| 70        | Financial assets at amortised cost  |  |  |
| <b>71</b> | <b>(Provisions or (-) Reversal of Provisions)</b>   |  |  |
| 72        | (Commitments and guarantees given)  |  |  |
| 73        | (Other provisions)  |  |  |
| <b>74</b> | <b>(Impairment or (-) Reversal of Impairment of Financial Assets Not Measured at Fair Value Through Profit or Loss)</b> |  |  |
| <b>75</b> | <b>(Impairment or (-) Reversal of Impairment of Investments in Subsidiaries, Joint Ventures, and Associates)</b>        |  |  |
| <b>76</b> | <b>(Impairment or (-) Reversal of Impairment of Non-Financial Assets)</b>   |  |  |
| <b>77</b> | <b>Negative Goodwill Recognised in Profit or Loss</b>   |  |  |
| <b>78</b> | <b>Share of the Profit or (-) Loss of Investments in Subsidiaries, Joint Ventures, and Associates</b>                   |  |  |
| <b>79</b> | <b>Profit or (-) Loss Before Tax from Continuing Operations</b>   |  |  |
| <b>80</b> | <b>(Tax Expense or (-) Income Related to Profit or Loss from Continuing Operations)</b>                                 |  |  |
| <b>81</b> | <b>Profit or (-) Loss After Tax from Continuing Operations</b>  |  |  |
| <b>82</b> | <b>Profit or (-) Loss After Tax from Discontinued Operations</b>  |  |  |
| 83        | Profit or (-) loss before tax from discontinued operations  |  |  |
| 84        | (Tax expense or (-) income related to discontinued operations)  |  |  |
| <b>85</b> | <b>Profit or (-) Loss for the Reporting Period</b>  |  |  |
| 86        | Attributable to Non-Controlling Interests   |  |  |
| 87        | Attributable to Owners of the parent  |  |  |

**Instructions** on Annex 1.3. template on Profits and Loss report to the Manual for Preparation of Returns for Authorised Insurance Intermediaries and Insurance Managers is aimed at reporting on profits and losses of Insurance Intermediaries and Insurance Managers.

**The Profit and Loss Report** of a PRU Investment Firm should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC** for reporting quarter/year since the beginning of the year and quarter/year prior to reporting quarter/year since the beginning of the year .



**Manual for Preparation of Returns for  
Insurance Intermediaries and Insurance Managers**

**Annex 1.4.**

**to the Manual for Preparation of Returns  
for Insurance Intermediaries and  
Insurance Managers**

**CAPITAL RESOURCES and INDEMNITY INSURANCE CALCULATION TEMPLATE  
FOR INSURANCE INTERMEDIARIES AND INSURANCE MANAGERS**

|  |  |
|--|--|
| <b>Authorised Firm's Name</b>                                | _____  |
| <b>Regulated Activity<br/>(select)</b>                       | <b>Insurance Intermediary/ Insurance Manager</b> |
| <b>Permission to Hold Clients' Money<br/>(select)</b>        | <b>Permitted/ Not Permitted</b>                  |
| <b>Reporting Period</b>                                      | __/__/____<br>(dd/mm/yyyy)                       |
| <b>CAPITAL RESOURCES AND INDEMNITY INSURANCE CALCULATION</b> |  |

| <b>MINIMUM CAPITAL REQUIREMENT</b> |   |                         |                           |
|------------------------------------|---|-------------------------|---------------------------|
| <b>Line no.</b>                    |   | <b>Reporting period</b> | <b>Reporting period-1</b> |
| <b>1</b>                           | <b>(+) Capital elements</b>   |                         |                           |
| 2                                  | the ordinary equity share capital, to the extent fully paid up  |                         |                           |
| 3                                  | share premium accounts related to the equity share capital referred on line 2   |                         |                           |
| 4                                  | any retained earnings and reserves created out of earnings of past periods of the Authorised Firm, and accumulated other comprehensive income, as defined in the International Financial Reporting Standards, to the extent shown in its audited financial statements and accounts. |                         |                           |
| <b>5</b>                           | <b>(-) Capital elements</b>   |                         |                           |
| 6                                  | any interim losses incurred by the Authorised Firm in the current financial year, irrespective of whether or not shown in audited financial statements and accounts   |                         |                           |
| 7                                  | goodwill and other intangible assets as defined in the International Financial Reporting Standards  |                         |                           |
| 8                                  | tangible fixed assets, including equipment and vehicles   |                         |                           |
| 9                                  | deferred tax assets that rely on future profitability   |                         |                           |
| 10                                 | defined benefit pension fund assets of the Authorised Firm  |                         |                           |
| 11                                 | investments by the Authorised Firm or by any of its Subsidiaries in the Authorised Firm's own shares  |                         |                           |





## Manual for Preparation of Returns for Insurance Intermediaries and Insurance Managers

|           |   |  |  |
|-----------|---|--|--|
| 12        | holdings of equity shares of Affiliates or Related Persons which give rise to a reciprocal cross holding with the Authorised Firm which has the effect of artificially inflating the Capital Resources of the Authorised Firm |  |  |
| 13        | any amount to be deducted from Capital Resources as directed by the AFSA  |  |  |
| <b>14</b> | <b>Capital Resources Available</b>  |  |  |

|           |  |  |  |
|-----------|--|--|--|
| <b>15</b> | <b>MINIMUM CAPITAL REQUIREMENTS</b>                            |  |  |
| <b>16</b> | Annual Income ( <i>follow 3.2.(2) PRU INT</i> ) once a year    |  |  |
| <b>17</b> | Minimum Capital Required ( <i>follow 3.2.(2) PRU INT</i> )     |  |  |
| <b>18</b> | Capital Resources available                                    |  |  |
| <b>19</b> | <b>Control of compliance with Minimum Capital Requirements</b> |  |  |

|           |   |  |  |
|-----------|---|--|--|
|           | <b>Indemnity Insurance Overview</b>                     |  |  |
| <b>20</b> | Indemnity Insurance Volume                              |  |  |
| <b>21</b> | Average size of insurance policy Intermediated/ Managed |  |  |
| <b>22</b> | Number of Insurance policies Intermediated/ Managed     |  |  |
| <b>23</b> | Indemnity Insurer's Name                                |  |  |
| <b>24</b> | Indemnity Insurer's Residency                           |  |  |
| <b>25</b> | Indemnity Insurer's Rating/ Rating Agency               |  |  |
|           |   |  |  |

Instructions on **Annex 1.4 Template on Capital Resources Calculation** to the Manual for Preparation of Returns for Authorised Insurance Intermediaries and Insurance Managers are aimed on calculation and reporting of Insurance Intermediaries and Insurance Managers Capital Resources.

Insurance Intermediaries and Insurance Managers must prepare and submit **Capital Resources Calculation, Minimum Capital Requirements and Insurance Indemnity** reports for the reporting quarter and quarter prior to reporting quarter.

Insurance Intermediaries and Insurance Managers doing business in the AIFC as a Branch must prepare and submit Insurance **Indemnity report**.

**Line 14. Capital Resources Available** is difference of line 1. (+) Capital Elements and line 5. (-) Capital Elements.

**Line 19. Control of compliance with Minimum Capital Requirements** is analysis of Capital Resources Available and Minimum Capital Requirements.



**Manual for Preparation of Returns for  
Insurance Intermediaries and Insurance Managers**

**Annex 1.5.  
to the Manual for Preparation of Returns  
for Insurance Intermediaries and  
Insurance Managers**

**INSURANCE INTERMEDIATION AND INSURANCE MANAGEMENT INFORMATION TEMPLATE  
FOR INSURANCE INTERMEDIARIES AND INSURANCE MANAGERS**

|  |  |
|--|--|
| <b>Authorised Firm's Name</b>  | _____  |
| <b>Regulated Activity<br/>(select)</b>                               | <b>Insurance Intermediary/ Insurance Manager</b> |
| <b>Permission to Hold Clients' Money<br/>(select)</b>                | <b>Permitted/ Not Permitted</b>                  |
| <b>Reporting Period</b>  | __/__/____<br>(dd/mm/yyyy)                       |
| <b>INSURANCE INTERMEDIATION AND INSURANCE MANAGEMENT INFORMATION</b> |  |

| <b>For reinsurance-jurisdiction is the location of the ceding insurer</b> | <b>AIFC</b> | <b>Kazakhstan</b> | <b>+Add country</b> | <b>Total</b> |
|---|-------------|-------------------|---------------------|--------------|
| <b>Total gross written premiums Intermediated / Underwritten</b>          |             |                   |                     |              |
| <b>Total Non-Life gross written premiums Intermediated / Underwritten</b> |             |                   |                     |              |
| Accident  |             |                   |                     |              |
| Sickness  |             |                   |                     |              |
| Land vehicles   |             |                   |                     |              |
| Railway rolling stock   |             |                   |                     |              |
| Aircraft  |             |                   |                     |              |
| Ships   |             |                   |                     |              |
| Goods in transit  |             |                   |                     |              |
| Fire and natural forces   |             |                   |                     |              |
| Damage to property  |             |                   |                     |              |
| Motor vehicle liability   |             |                   |                     |              |
| Aircraft liability  |             |                   |                     |              |
| Liability of ships  |             |                   |                     |              |
| General liability   |             |                   |                     |              |
| Suretyship  |             |                   |                     |              |
| Miscellaneous financial loss  |             |                   |                     |              |
| Legal expenses  |             |                   |                     |              |
| Assistance  |             |                   |                     |              |
| Other   |             |                   |                     |              |



|  |  |  |  |  |
|--|--|--|--|--|
|  |  |  |  |  |
| <b>Total Long-Term gross written premiums<br/>Intermediated / Underwritten</b> |  |  |  |  |
| Life and annuity   |  |  |  |  |
| Marriage and birth   |  |  |  |  |
| Linked long term   |  |  |  |  |
| Tontines   |  |  |  |  |
| Capital redemption contracts   |  |  |  |  |
| Pension fund management  |  |  |  |  |
| Permanent health   |  |  |  |  |
| Other  |  |  |  |  |

|  |  |  |  |  |
|--|--|--|--|--|
| <b>Insurance Money</b>                   |  |  |  |  |
| Balance at the beginning of the period   |  |  |  |  |
| Total inflow                             |  |  |  |  |
| Total outflow                            |  |  |  |  |
| Balance at the end of the period         |  |  |  |  |
| Held in account for greater than 30 days |  |  |  |  |
| -Bank 1 name                             |  |  |  |  |
| -Bank 2 name                             |  |  |  |  |
| -Bank ... name                           |  |  |  |  |

**Annex 1.5 Insurance Intermediation and Insurance Management** of the Manual for Preparation of Returns for Authorised Insurance Intermediaries and Insurance Managers is aimed on reporting on Insurance Intermediaries and Insurance Managers business operations done during the reporting period by insurance categories outlined in PINS and Insurance Money hold.

Insurance Intermediaries and Insurance Managers who are permitted to hold clients' money are submitting information on business operations and Insurance Money.

Insurance Intermediaries and Insurance Managers who are not permitted to hold clients' money are submitting information on business operations.



**Manual for Preparation of Returns for  
Insurance Intermediaries and Insurance Managers**

**Annex 1.6.  
to the Manual for Preparation of Returns  
for Insurance Intermediaries and  
Insurance Managers**

**INFORMATION ON INSURANCE INTERMEDIARIES AND INSURANCE MANAGERS  
CONTROLLERS**

|   |  |
|---|--|
| <b>Authorised Firm's Name</b>                         | _____  |
| <b>Regulated Activity<br/>(select)</b>                | <b>Insurance Intermediary/ Insurance Manager</b> |
| <b>Permission to Hold Clients' Money<br/>(select)</b> | <b>Permitted/ Not Permitted</b>                  |
| <b>Reporting Period</b>                               | __/__/____<br>(dd/mm/yyyy)                       |
| <b>Information on Controllers</b>                     |  |

| Controllers  | Share,<br>in % | Share, in<br>thousands of USD | Information on controllers |                         |
|--------------|----------------|-------------------------------|----------------------------|-------------------------|
|              |                |                               | Individual/<br>Business    | Country of<br>residency |
| 1            | 2              | 3                             | 4                          | 5                       |
|              |                |                               |                            |                         |
|              |                |                               |                            |                         |
| <b>Total</b> | <b>100%</b>    |                               |                            |                         |

**Instructions** on Annex 1.6. to the Manual for Preparation of Returns for Authorised Insurance Intermediaries and Insurance Managers is reporting template for **Information on Controllers**.

This Template is **not applicable** for the Insurance Intermediaries and Insurance Managers doing business in the AIFC as a Branch.

The purpose of this Template is to provide the AFSA with information on Authorised Firm's Controllers structure, share in percentage and thousands of USD, residency and is controller business entity or individual.





|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
| <u>Clients</u>   |  |  |  |  |  |  |  |  |  |
| FC140_20100 - Assessed Professional                              |  |  |  |  |  |  |  |  |  |
| FC140_20200 - Deemed Professional                                |  |  |  |  |  |  |  |  |  |
| FC140_20300 - Market Counterparty                                |  |  |  |  |  |  |  |  |  |
| FC140_20400 - Retail   |  |  |  |  |  |  |  |  |  |
| <b>FC140_2000T - Total Number of Clients</b>                     |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| <u>Complaints - High Level Stats</u>                             |  |  |  |  |  |  |  |  |  |
| FC140_30100 - Status: Upheld                                     |  |  |  |  |  |  |  |  |  |
| FC140_30200 - Status: Rejected                                   |  |  |  |  |  |  |  |  |  |
| FC140_30300 - Status: Pending                                    |  |  |  |  |  |  |  |  |  |
| <b>FC140_3000T - Total Complaints - High Level Stats</b>         |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| <u>Complaints - Breakdown of Type</u>                            |  |  |  |  |  |  |  |  |  |
| FC140_40100 - Suitability  |  |  |  |  |  |  |  |  |  |
| FC140_40200 - Service  |  |  |  |  |  |  |  |  |  |
| FC140_40300 - Performance  |  |  |  |  |  |  |  |  |  |
| <b>FC140_4000T - Total Complaints - Breakdown of Type</b>        |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| <u>Regulatory Breaches</u>                                       |  |  |  |  |  |  |  |  |  |
| FC140_50100 - Open   |  |  |  |  |  |  |  |  |  |
| FC140_50200 - Closed   |  |  |  |  |  |  |  |  |  |
| <b>FC140_5000T - Total Regulatory Breaches</b>                   |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| <u>Number of Suspicious Activity Reports</u>                     |  |  |  |  |  |  |  |  |  |
| FC140_60100 - Internal   |  |  |  |  |  |  |  |  |  |
| FC140_60200 - External   |  |  |  |  |  |  |  |  |  |
| <b>FC140_6000T - Total Number of Suspicious Activity Reports</b> |  |  |  |  |  |  |  |  |  |

## **Instructions on the Annex 2.15 to the Manual for Preparation of Returns for Authorised Investment Firms to collect data 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 required);
- 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