GUYANA

NO. 15 OF 2007

tors pursuant to subsection (i) of section 32 of the Act an insurance compact dauges an actuary to make an investigation into its financial especiment an abstraction the report required by subsection (2) of that shall be RAGITALUDIA mitted to the Commissioner in hedule 4 to these Regulations.

Made Under

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The INSURANCE ACT 1998 (ACT NO. 20 OF 1998)

IN EXERCISE OF THE POWERS CONFERRED UPON ME BY SECTION 17 OF THE INSURANCE ACT 1998, AND AFTER CONSULTING WITH COMMISSIONER, I HEREBY, MAKE HHAD **FOLLOWING REGULATIONS** -

Citation

1. These Regulations may be cited as the Insurance (Company Accounts, Forms and Documents) Regulations 2007.

Interpretation.

2. In these Regulations -

"claims outstanding" means the amount set aside by the insurance company at the end of a financial year for the purpose of meeting unsettled claims (including claims in respect of which the claims arising out of incidents which have not been notified to the company) under contracts of insurance in respect of incidents occurring before the end of that year and for the purpose of meeting expenses likely to be incurred in connection with the settlement of such claims:

Schedule 1

"directions" mean directions in Schedule 1 to these Regulations;

Schedule 2

"form" means a form in Schedule 2 to these Regulations and includes the Cover Sheet shown in Schedule 2;

E

"Bight but 19) "gross premiums" means premiums after deduction of refunds and rebates of premiums but before reduction of premiums for reinsurance ceded and commission payable by the company;

No. 1 of 1995.

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"loans" includes loans, advances, financial guarantees or other extensions of credit or other liabilities" under section 14 of the Financial Institutions Act 1995 and encompasses all on-balance sheet credit facilities, such as loans, overdrafts, receivables, and other credit as well as off-balance sheet commitments, such as acceptances, guarantees and other contingent liabilities granted to or incurred on behalf of any person or borrower group and also includes loans, overdrafts, receivables, and other extensions of credit funded by trust and similar fiduciary accounts;

"non-admitted assets" means assets held by the insurer that are not assets of a statutory fund;

"reinsurance recoveries" includes recoveries in connection with reinsurance ceded;

"unearned premiums" means the amount set aside by an insurance company at the end of a financial year out of premiums in respect of risks to be borne by the company after the end of its financial year under the contracts of insurance entered before the end of that year;

"unexpired risks" means the amount set aside by an insurance company at the end of a financial year, in addition to unearned premiums, in respect of risks to be borne by the company after the end of a financial year under contracts of insurance entered into before the end of that year;

"well-secured loan" means that the collateral held is sufficient to protect the company from loss of principal and interest through its timely disposition under a forced liquidation programme.

Directions.
Schedule 1.

3. Forms A1 to F3 shall be prepared and completed in accordance with the directions in Schedule 1 to these Regulations.

Cover Sheet and Forms. Schedule 2.

4. The Cover Sheet and Forms A1 to F3 shall be as shown in Schedule 2 to these Regulations.

Revenue account.

5. An insurer other than an external insurer shall, in accordance with subsection (1) of section 27 of the Act, prepare and submit to the Commissioner a revenue account that shall show the items listed in the revenue account in the forms mentioned below -

of influence and repates

(a) Form A1 with respect to each class of long-term insurance business carried on by the company in the order and under the headings and sub-headings given in the relevant forms; and

No. 1 of 1995 the Financial Institutions business carried on by the company, in the order and under ect credit facilities, such as the headings and sub-headings in the relevant forms. her credit as well as off-balance sheet

(1) An insurer conducting long-term insurance business shall propere and submit to the Commissioner the particulars listed and as set out in Forms DE molemous Forms AZ to A4 and afficient bas tended belong the

> (2) An insurer conducting general insurance business shall prepare and submit to the Commissioner the particulars listed and as set out in Forms B2 and B3

Rusiness outside Guyana.

7. An insurer other than an external insurer shall prepare and submit to the Commissioner separate forms with respect to each class of insurance business carried on by the company in respect of business outside Guyana for each country of operation.

Profit and loss secumb or income and expenditure account.

8. An insurer other than an external insurer shall prepare and submit to the Commissioner a profit and loss account (or income and expenditure account if the business is not operated for profit) in accordance with the form set out as Form C1.

Profit and loss for both longterm and

9. An insurer other than an external insurer shall in accordance with subsection (2) of section 27 of the Act prepare and submit to the Commissioner a profit and loss account in accordance with the form set out as Form C1.

An insurer other than an external insurer shall propage and submit to the Commissioner a balance sheet in accordance with the form set out as Form D1.

Balance sheet for both longterm and

11. An insurer other than an external insurer shall in accordance with subsection (2) of section 27 of the Act prepare and submit to the Commissioner a balance sheet in accordance with the form set out as Form D1.

External 12. insurer annual account.

An external insurer shall in accordance with subsection (2) of section 29 of the Act prepare and submit to the Commissioner a revenue account, profit and loss account and a balance sheet in accordance with the forms set out as Forms A1, B1, C1 and D1 as applicable.

to Form FI a diagram showing the cornorate Corporate Submission of 112. (1) In accordance with subsection (1) of section 30 of the Act Forms A1.

review 2 at present and whitehir to the Commissioner the

approval, audit, etc.

B1, C1 and D1 shall be signed by the company secretary and a director of the company and approved by the board of directors of the company and shall indicate the date on which the accounts were so approved.

- (2) In accordance with subsection (2) of section 30 of the Act the annual accounts of an external insurer shall be signed by the company secretary, a director of the company and the main representative of the insurer and approved by the board of directors of the company and shall indicate the date on which the accounts were so approved.
- (3) In accordance with subsection (3) of section 30 of the Act an independent auditor shall provide -
  - (a) a covering note including its opinion on the financial information submitted in accordance with Regulations 5 to 11 inclusive; and
  - (b) a copy of the management letter.

Statement of Value of Statutory Fund and Deposit Assets.

14. An insurer shall in accordance with section 51(b) of the Act prepare and submit to the Commissioner a statement disclosing particulars of the assets comprising the fund for each class of business in accordance with the form set out as Form D2.

Declaration of Guyana.

15. In accordance with subsection (1) of section 55 of the Act there shall be annexed to Form D2 a declaration of the percentage of statutory fund assets invested in Guyana.

Statement of value of Non-Admitted Assets.

16. An insurer shall prepare and submit to the Commissioner statements disclosing particulars of its non-admitted assets in accordance with the form set out as Form D3.

**Statutory Fund** Requirement.

An insurer shall in accordance with section 51(a) of the Act prepare and submit to the Commissioner a statement disclosing particulars of the liabilities of the insurer in respect to each Statutory Fund established in accordance with the form set out as Form D4.

Submission of certain miscellaneous of 10 (1) at returns. Ittered accounts of the Control of the con

(1) An insurer shall prepare and submit to the Commissioner the particulars listed and as set out in Form E1.

100 less terrol entire (2). An insurer shall prepare and submit to the Commissioner the particulars listed and as set out in Form F1.

Corporate structure.

19. There shall be annexed to Form F1 a diagram showing the corporate remain the annexe shall include 2004. rever and a director all shareholders with holdings over 2004. off as flow as assemble horsteign bee somen right gnibulonisted of directors of the company caracta latest to notificage and the blad caracta to importe accounts were so approved.

resilections be exercise goillostors, ratto lie to resilection 30 of the Act the annual accounts of an external insurer will be signed by the company as company and the main representative of the

bins vinageron with the antition (c) particulars of all associate companies including their names and registered addresses.

20. There shall be annexed to Form F1 a diagram showing a senior personnel chart of the company and shall include the names of senior personnel, their designations, numbers of staff within each department and the reporting lines.

quarterly reports. No. 1 of 1995.

- 21. In accordance with section 39 of the Act and subsection (5) of section 14 of the Financial Institutions Act 1995, an insurance company shall prepare and submit to the Commissioner within fifteen days from the end of each calendar quarter of a year -
  - (a) a report on loans to top twenty borrowers as set out below in Form F2: and
  - (b) a report on aggregate loans to shareholders, directors, officers, and other related persons as set out in Form F3.

Attached notes.

22. All additional information, particulars and details required by Forms A1 to F3 inclusive shall be prepared and submitted to the Commissioner in the form of attached notes.

**Furnishing of** comparable details of annual accounts.

Supplied for the

- 23. (1) For all items shown in respect of the annual accounts of the insurer for the financial year to which the balance sheet or profit and loss account or revenue account relates, there shall, except in the case of the first submission of accounts by an insurer in accordance with these Regulations, be shown corresponding accounts for the immediate preceding financial year.
  - (2) Except in the case of accounts relating to the first submission in accordance with these Regulations, where the corresponding amount is not comparable with the amount shown for the item in question in respect of the financial statements of the insurer for the financial year to which the balance sheet or profit and loss account or revenue account relates, the former amount shall be adjusted and particulars of the adjustment and the reasons for it shall be given in a note to the accounts.

Statement of 24. The accounting policies adopted by the company in determining the accounting amounts to be included in respect of items shown in the balance sheet and in determining the profit or loss of the company shall be stated (including such accounting policies with respect to the depreciation and diminution in value of assets) in notes to the balance sheet and the profit and loss account.

dollars.

ment and the reporting

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- Accounts in 125.1 (1) An insurer shall show all amounts which are required to be shown in its annual accounts or in any note, certificate or report annexed thereto in accordance with the Act or these Regulations (excluding the annual farmozing to the accounts prepared in accordance with subsection (1) of section 29 of the right Johnson and Act) in Guyana dollars.
  - (2) Where any sums originally denominated in any foreign currency have been brought into account under any item shown in the forms, the basis at a correct to the on which those sums have been translated into Guyana dollars (or the ansgering Hade veneral currency in which the accounts are drawn up pursuant to subsection (1) Hose to be sale me of section 29 of the Act) shall be stated.

- 26. (1) An insurer shall prepare and submit to the Commissioner an electronic copies would be a copy of the forms prepared in accordance with these Regulations in such manner as may be determined by the Commissioner:
  - (2) An insurer shall prepare and submit to the Commissioner an electronic copy of accounts prepared and sub mitted in accordance with section 28 of the Act in such manner as may be determined by the Commissioner.
- Financial year, 27. For the purposes of these Regulations, the financial year of an insurer shall end on the expiration of the thirty-fir st day of December in each year.

Lending 28. In accordance with section 39 of the Act, an insurer shall have wellpolicies. defined lending policies and moni toring and controlling procedures that term and to also shall enable it to comply at a consolidated level with the limits and seem dive searceporting requirements on large loans and on loans to shareholders, No. 1 of 1995. directors, officers, and other rel ated persons under section 14 of the Financial Institutions Act 1995 and a certificate to that effect shall be submitted to the Commissioner.

accordance with these Regulations, where the corresponding amount is Capital base 29. In accordance with section 39 c f the Act and section 14 of the Financial No. 1 of 1995. Institutions Act 1995, the capit al base of an insurance company for the sunsyst to innopurpose of these Regulations shall be - and Marthy of account relates, the former amount shall be adjusted and particulars of

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fixed to the case of accounts relating to the first submission in

- anihaitan) toward and start (c) the retained carnings; moderated bet for the
- our grantments in vivid (a) the paid-up share capital or assigned capital;
- has toods someted side of a (b) the paid-up share premium;
- (d) the asset revaluation reserves arising from a formal and has therefore the revaluation of an immovable property but limited to one revaluation every five years; and
  - (e) the other capital accounts approved by the Commissioner;

# (ii) less the following deductions -

- (a) the net amount due from Head Office and own branches abroad in the case of a registered insurer not incorporated in Guyana;
- (b) the net amount due from parent company, subsidiary, and other affiliated companies;
- (c) deficiencies in provisions for losses on loans and other assets as may be determined by the Commissioner;
- (d) any asset revaluation reserves attributed to immovable property held within the statutory fund; and
- (e) other deductions as may be determined by the Commissioner which may impair capital.

Terms and conditions of applicable to shareholders, No. 1 of 1995.

- 30. (1) Pursuant to section 39 of the Act the loans, advances, financial guarantees or other extensions of credit granted to or any other liability incurred on behalf of shareholders, directors, officers and other related persons mentioned in subsections (3) and (4) of section 14 of the Financial Institutions Act 1995 shall not be on terms and conditions more favourable than the general terms and conditions applicable to other borrowers.
  - (2) Paragraph (1) shall not apply to loans granted or other liabilities incurred under a duly approved fringe benefit plan for the staff of the insurance company or under any formal internal policy which defines the general terms and conditions on the type of loans or other liabilities which may be given preferential treatment by the insurance company.

Description of insurance schedule 3

31.

- (1) An insurer other than an external insurer shall prepare and submit to the Commissioner a brief description of all types of policies still on the books in accordance with the provisions of Schedule 3 to these Regulations.
  - (2) An external insurer shall prepare and submit to the Commissioner a brief description of all types of insurance policies relating to Guyana liabilities in accordance with the provisions of Schedule 3 to these Regulations.

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investigatio Schedule 4. 32. Where pursuant to subsection (1) of section 32 of the Act an insurance company causes an actuary to make an investigation into its financial condition, an abstract of the report required by subsection (2) of that section shall be prepared and submitted to the Commissioner in accordance with the provisions of Schedule 4 to these Regulations.

certificate of statutory fund value. Schedule 5.

33. The Statement of Value of the Statutory Fund as shown in Form D2 in Schedule 2 to these Regulations shall be certified by its Trustees in accordance with the provisions of Schedule 5 to these Regulations.

Reingurance arrangements. Schedule 6.

- (1) An insurer other than an external insurer shall prepare and submit to the Commissioner an exhibit of its reinsurance arrangements in accordance with the provisions of Schedule 6 to these Regulations.
  - (2) An external insurer shall prepare and submit to the Commissioner an exhibit of its reinsurance arrangements for Guyana business only in accordance with the provisions of Schedule 6 to these Regulations.

# DIRECTIONS

- 1. It is recommended that you make a copy of the blank forms before working on them. Electronic copies are available on <a href="www.insurance.gov.gy">www.insurance.gov.gy</a> or from the Office of the Commissioner of Insurance. Please ensure you have the most up to date version of the forms. You may check with the Office of the Commissioner of Insurance if you are unsure what that is.
- 2. Write in the date, name of the company, class of business, names of director and company secretary, etc on the parts of the form that require this information (e.g. the headings of the form).
- 3. For forms requiring details by sub-class or class, several photocopies of that form may be needed.
- 4. If more space if required, make copies of the relevant forms and continue on those using extra sheets after clearly indicating on those copies that they are attachments to the relevant forms.
- 5. Number the pages of all the forms and notes sequentially upon completion.
- 6. Fair value of assets shall be used. Notes to the accounts shall be provided if values are not readily verifiable and another method other than market value was used to value the assets.
- 7. Notes shall be provided where information entered is derived from other sources not already disclosed in the forms, or where further details are required.
- 8. In cases where reinsurance costs are notionally allocated, notes shall be provided on how the allocation was derived.
- 9. Any difference between the results disclosed in these forms and the company's annual financial statements required under the Companies Act 1991 (Act No. 29 of 1991) or other published financial statements or the results that would have been obtained under International Financial Reporting Standards should be disclosed in an appendix to these forms. Explanations and if possible a reconciliation of the differences should also be provided as part of this appendix. A note produced by the auditor covering this should also be attached or the appendix should be signed off by the auditor.
- 10. Forms A1, B1, C1, D1 and D2 shall be audited by an independent auditor and evidence of this must be provided. Each of these forms must be signed by at least one director and the company secretary. They must indicate the date on which the accounts were approved by the Board. Where the forms extend to more than one page, all other pages must be signed by the signatories.

- 11. Group business should be shown separately from individual business in all cases where reporting by class or sub-class is required.
- 12. Where relevant, the exchange rates used must be shown as accompanying notes to the forms and the dates to which those exchange rates relate should be indicated.
- 13. In cases where a notional split was necessary, notes accompanying the form shall indicate how the split was achieved, e.g. using mean fund values for investment income allocation or investment expense allocation.
- 14. The value of the fund and statutory deposit for each class of business should never be less than the value of the actuarial liabilities for that class of business as calculated in the most recent valuation.
- 15. Any value of revenue generated by a particular class of business shall be retained within the relevant fund until such time that the value of the assets in the fund is shown to exceed the value of the statutory fund requirement.
- 16. The results of any business that is not insurance business must be disclosed separately and on a consolidated basis in Form C1.
- 17. For contracts in which investment or other guarantees are given, details of the guarantees shall be provided in Schedule 3.
- 18. An explanation shall be provided on the treatment of products or policies that comprise more than one class or sub-class of insurance business, in particular how the component products or policies are allowed for in the forms. Schedule 3 shall include details of all products or policies that comprise more than one class or sub-class of insurance business.

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# SCHEDULE 2 Regs. 2-6, 8-22, 33 COVER SHEET AND FORMS

# **COVER SHEET**

OFFICE OF THE COMMISSIONER OF INSURANCE (GUYANA)

FORMS UNDER THE
INSURANCE (COMPANY ACCOUNTS, FORMS AND DOCUMENTS)
REGULATIONS 2007

[enter name of company here]
for the year ended
[enter date here dd/mm/yyyy]

OFFICE OF THE COMMISSIONER OF INSURANCE
126 BARRACK STREET
KINGSTON
GEORGETOWN, GUYANA

Omm A1

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Form A.

Long-Term Insurance Revenue Account by Line of Business with respect to Business in [Gayana]// Saine of Country]

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From A1 confirmed
ang. Tops Immenses Revenue Account by Line of Business
with respect to Business in [Coyons/H75mm of County]

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Date of Roard Approval

INSTRUCTIONS and NOTES for Form A1

1 Each amount shown against sens 6. 7, and 13 above is to be analyzed in or in a role appended to this Form

Any difference between the results desclosed in this Form and the Insurance Funds shown in the company's amount financial sit required under the Companies Act 1991 or other published financial seasonants should be desclosed in an appendix to this Form.

3. The impurators found carmed forward (riem 16) shall not be lower than the value of the actuarial turbulines declared in

Where a company decides to allocate to the fund the whole or any part of artestment ancome or test capstal gams arrang from tests not anishatable to the fund or both, the amounts in question shall be shown as a transfer (line b) and details shall be provided in

older lubilities (see Forms D1 and D4) from 12 allows for mor sees of business, provided it is not lower than ad suppliess (equity) to participating policyfu

8. The companies incorporated in Calvara must complete separate forms in respect of business cutsoft Cayonas for each country of operation. For example if the company operates it countries A and B. it must produce three separate Forms A.), one for Cayona, one for country A and another for country B.

ated outside of Guyans should complete forms in respect of business in Guyana only

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# Form A3 Summary of Changes in Long-Term Business of (Name of Company) for the Year Ending (Date) (in respect to Business Registered in Guyana)

(1) Changes of Business in Force during the Financial Year.

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General Business Insurance Revenue Account of (Name of Company) for the Year Ending (Date)
in respect of (class of business) written in (Cuyanal/Name of country)

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# Form B2 (Local companies only) Premium Analysis - General Business of the (Name of the Company) for the Year Ending (Date) for (Class of Business)

and the second	i. Enter	is linter name of	iii Enter	iv. Enter	v. Enter	vi. Enter	vii. Enter	viii. Enter	ix. Treaty reinsurance not dealt with in		xi. Total in
ANALYSIS OF PREMIUMS RECEIVED     (i) Gross promiums roceived-	sub-class	sub-class	sub-class	sub-class	sub-class	sub-class	sub-class	sub-class	columns i to viii	x. Total	previous year
(a) Local direct and faculative treaty husiness											
(b) Local reinsurance business (c) Local direct non-trenty business (d) Cherseus direct and faculative business	54										100
(c) Overseas remsurance business (f) Overseas direct non-treaty business											
(g) Treats reinsurance business in which local and reinsurance business											
cannot be distinguished. Provide details.  (h) Total		State S		No Service	No.	1	200	LIANS AND			
tii) Number of policies	1. 3				200		No.				
(iii) Net promiums received (net of refunds, relates and premiums for reinsurunce coded) (a) in respect of Guyana direct		And the And									
business and faculative reinsurance business accepted by months in				A		1 1				4	
respect of contracts commencing in-						10				10 T	
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g 64h Month 7th Month 8th Month		10/4	C) Y					1			
9th Month 10th Month	. 31					24					11 12 1
1 Ith Month 12th Month Total				for the							
(b) for treaty reinsurance accepted in	3/4		48				美				
First quarter Second quarter					, H						
Third quarter Fourth quarter Total											
2. ANALYSIS OF REINS PREMIUMS CEDED		490	4 167 Y								11784
(i) Overseas reinsurance premiums paid under treaty arrangements in respect of- (a) Guyana business									2000年		
(b) Chernous husiness (c) Treaty Remsurance in which											
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(d) Total  (ii) Oversous reinsurance premiums pand			200								
under non-treaty arrangements in respect of- tal Cuyana business											
(b) Oversous business (c) Trenty Reinsurance in which				Ä.							
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(iii) Reinsurance premiums coded				<b>A</b> =							
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cannot be distinguished (d) Total							- 1 N				
(iv) Other reinsurance premiums coded (e.g. under a quota share treaty with an		il L									100
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(b) Other treaties (c) From non-treats arrangements							100				
(d) Total (vii) Total Commission on Reinsurance								15 -37			<b>新</b> 李州西州中国
business ceded		1969		4.154	1			お手を	2 2 6	L 1 . 6	E 2 4

### Instructions

 Amounts are to be shown in solution is only in respect of business accepted or coded by the company under treaties of reinsurance covering more than one class of insurance business in respect of which it is not practicable to distinguish individual classes of business. Amounts in respect of all other reinsurance business accepted or coded are to be included in whichever is appropriate of columns is to viii.

# Form B3

# Statement of Estimated Liability in respect of Outstanding Claims

# Part I - Claims arising during the year of Account ending (Year) per Class of Business

# (a) Claims arising and settled during the year of account ending (Year) per class of business

[Name of Class]	No. of	Amount Paid
Class of Claims	Claims	The second second
1. Property damage		
2. Third-Party Death and Personal Injury Claims		A STATE OF THE STA
3. Other Claims (to be specified)		

# (b) Claims arising during and outstanding at the end of the year of account per class of business

[Name of Class] Class of Claims	No. of Claims	Amount paid ' on account during year	Estimated Liability in respect of payments remaining to be made
Property damage     Third-Party Death and Personal Injury     Other (to be specified)			

# Part II - Outstanding claims which arose prior to year of account per Class of Business

	(1) [Class of Business] Class of Claims	Estimated Liability		(3) Claims paid during the year	(4) Estimated Liability re-claims still outstanding	(5) Totals of (3) & (4)
	Citation of Citating	No.	Amt.	No. Amt.	No. Amt.	No. Amt.
	1. Property damage					CHIEF TO FINANCE
ŧ	2. Third-Party Death		4		中的。19	The same
ğ	and Personal Injury					
Ì	3. Other (to be specified)				成为人们,但	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

# Part III - Summary of estimated liability in respect of outstanding claims as at end of year per class

Claims outstanding in respect of year of account for Class [enter number] Claims outstanding in respect of prior years for Class [enter number]	0	Springs High (10) (1)
Total	質性	\$ 100.00 - \$ 10.00   \$ 10.00   \$
Total estimated Liability in respect of outstanding claims for Class [enter number]		

### Instructions

Separate forms (for all parts of this form) must be completed by companies for each class of business sold. And the (n) For local companies separate forms must be completed for Guyana and overseas business. Foreign companies and overseas business. Foreign companies are required to complete for Guyana business only.

In respect of Auto Insurance business, and any other class the Commissioner may require, the information and the commissioner may require, the information and the commissioner may require, the information and the commissioner may require the

- (a) For Auto, subclass 2, split into property damage and liability in respect of each of the following categories:
- (i) Private Cars (full comprehensive)
- (ii) Private Cars (Third-Party)
- (i) Minibuses (Third-Party)
- (ii) Hire Cars (Third-Party)
- (ii) Others (split between full comprehensive and Third Party)

Form B3

# Part IV - Run-off triangles for Guyana claims

Please complete for each subclass of general insurance business written in Guyana only.

Data entered should be amounts of claims paid according to timing of payment referenced by the year the accident/event occurred (not reported). No allowance for outstanding claims should be included - just claims PAID. Include more rows and columns if necessary

Amounts shown should be gross of reinsurance recoveries and include associated paid claim expenses

The following shows the areas that need to be completed for each table, including how to fill in calendar years:

[Subclass]		园, 电多广场	Settlement Dela	y in years (Deve	lopment Year)	ROLL CONTROL OF STREET, ST.
	7	0	STATE OF STREET	2	3	4 4 4 4
	[year]			<b>计算型数</b> 数	TOTAL SECTION	
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Year of	[year + 3]			Ente	r data in here	A CHANGE
Accident	[year + 4]	The Control of the Co				
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Year)	[year + 6]					
	[year + 7]				Market with	THE PARTY OF LANDING
	[year + 8]	A TANK				WELL BY STATE OF THE STATE OF T
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# Example

Class 4 - Fir	re and Natural		Settlement Delay in years (Development Year)						
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<b>出现</b> 有所有不可能	2000	# c[00,0]	c[00,1]	c[00,2]	c[00,3]	print and the entire			
	2001	c[01,0]	c[01,1]	c[01,2]	<b>在国际国际</b>				
Year of	2002	c[02,0]	c[02,1]						
Accident	2003	c[03,0]				<b>建筑建筑等</b>			
(Origin		The second				The State of the S			
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	<b>建筑是1000000</b>	Electronic Co.		Market Control	<b>文件。</b> 已经在集团	Service Thomas			

c[00,0] is the claim amount and associated expenses in G\$ paid in 2000 for accidents occuring in 2000 c[02,1] is the claim amount and associated expenses in G\$ paid in 2003 for accidents occuring in 2002 c[00,0] + c[00,1] + c[00,2] + c[00,3] is the total claims (plus expenses) paid from accidents in 2000 c[03,0] + c[02,1] + c[01,2] + c[00,3] is the total claims (plus expenses) payment made in 2003 (as per form A1 in 2003)

For the following sub-classes;

- (a) Subclass 2 Auto
- (b) Subclass 4 Fire

please complete separate Forms of Part IV for

- (i) property damage and loss
- (ii) liability (injury, etc)

Form B3

ubclass]				elay in years (Deve	opment Year)	
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	[year]			SHEET BOOK ST		国主人中国(2012年18月2日)
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Form C1

# Form C1 Profit and Loss Account of the (Name of Company) for Year ending (Date)

Particulars	Business in Guyana	Business outside of Guyana	Total	Total Previous Year
INCOME		<b>身</b> 医独立		
1. Balance as per Form D1 of last year's account b/f				THE HOME
2. Interest and dividends not carried to other				Contract of the Party of the Pa
accounts (less rates, taxes thereon)				
3. Long term profit realised (A1 forms to be specified)		Application for the same		120
4. General insurance profit realised (B1 forms to be specified)			100	
5. Net Income (Loss) from subsidiaries*				
6. Net Income (Loss) from other businesses*	100000000000000000000000000000000000000	A		
7. Oher receipts (Details to be specified)	V. Carlotte		7 X X	
3. Total				Sal Alex
EXPENDITURE .			国家	
	THE PERSON NAMED IN	Alterial Property		100
9. Taxation		1.00		
10. Dividends and bonuses to shareholders	20世界教	<b>电影图像</b>	TO THE REAL PROPERTY.	
11. Expenses not charged to other accounts				
12. Long term insurance loss sustained	The state of the state of	The second		The same of
13. General insurance loss sustained		and the second	to the same	the first to
14. Other payments (Details to be specified)	1000			
15. Balance as per Form D1 c/f				
16. Total				

<sup>\*</sup> Separate profit and loss accounts shall be provided for any non-insurance business and appended to this Form. See Form F1.

These Forms reconcile with other published financial statements, in particular those produced for compliance with the Companies Act 1991, and any results that would have been obtained under International Financial Reporting Standards. Any differences are explained in the attached appendicies.

Signed by-		er of Alexander
	[Name of Director]	[Name of Company Secretary]
Date (dd/mm/yyy)-		
Date of Board Approval-		
For Independent Auditors-	[Name of Independent Auditors]	
Date-		
Instructions-		

- 1. There shall be shown where relevant -
- (a) in the case of a company which at any time in the financial year carried on general insurance business, the amounts respectively transferred to and transferred from the general insurance business revenue account of the company for the financial year;
- (b) in the case of a company which at any time in the financial year carried on long term insurance business, the amounts respectively transferred to and transferred from the long term insurance business revenue account of the company for the financial year;

Instructions for Form C1 continued-

- (c) the amount of interest on loans of the following kinds made to the company (whether secured or not), namely bank loans, overdrafts and loans which,
  - (i) are repayable otherwise than by installments and fall due for repayment before the expiration of the period of five years beginning with the day following the expiration of the financial year; or
  - (ii) are repayable by installments the last of which falls due for payment before the expiration of that period;

and the amount of the interest on loans of other kinds so made.

- (d) the amounts respectively provided for redemption of share capital and for redemption of loans:
- (e) the amount of expenses of management not shown in the revenue account:
- (f) the amount of taxation not shown in the revenue account:
- (g) the amount of other expenditure not shown in the revenue account classified under appropriate headings;
- (h) the aggregate amount of interest, dividends and rents (before tax deduction) not shown in the revenue account;
- (i) the amount of other income not shown in the revenue account classified under appropriate headings;
- (j) the aggregate amount (before tax deduction) of the dividends paid and proposed.
- 2. The amount of any charge arising in consequence of the occurrence of an event in the preceding financial year and of any credit so arising shall, if not included in a heading relating to similar matters, be stated under a separate heading.
- 3. The following shall be stated by way of note, if not otherwise shown -Any material respects in which any items shown in the profit and loss account are affected -
  - (a) by related party transactions; or
  - (b) by transactions of a sort not usually undertaken by the company or otherwise by circumstances of an exceptional or non-recurrent nature; or
  - (c) by any change in the basis of accounting.
- 4. Any difference between the results disclosed in these forms and the company's annual financial statements required under the Companies Act 1991 (Act No. 29 of 1991) or other published financial statements or the results that would have been obtained under International Financial Reporting Standards should be disclosed in an appendix to these forms. Explanations and if possible a reconciliation of the differences should also be provided as part of this Appendix.

Form D1

# Form D1 Balance Sheet of (Name of Company) as at (DATE)

Liabilities	September 1975				Total	Previous year's Total
Share Capital & Equity - huthorised- [ ] shares of (\$ ] each ssued and fully paid- ] shares of \$ each						
hare premium account letarned earnings						
Total Capital and Reserves	Class I	Class 2	Class 3			Previous year's
nsurance liabilities				426	Total	Total
Long Term Insurance  Total Long term Actuarial Liabilities (D4)  Undistributed Surplus and/or unrecognised actuarial liabilities  Trund (policyholder & shareholder equity)  Other Insurance Policy & Contract Liabilities (to be specified)						
Claims admitted or intimated but not paid (to be specified) Premiums paid in advance Dutstanding commissions Dividends and profits payable Amount due to reinsurers						
Faxes payable Differ Accounts payable Differ liabilities (to be specified) Fotal Segregated Long term insurance liabilities (D4)				10) - U - 24 10) E   E   E   E   E   E   E   E   E   E		
	Class I	Class 2	Class 3	Class 4		Previous year's
General Insurance Habilities General Insurance Funds- Dutstanding Claims Reserves neurred But Not Reported Claim Reserves Unearned Premiums Reserves Additional Unexpired Risk Reserve Contingency Reserves (to be specified) Undistributed Surplus Other funds (to be specified)					Total	Total
Ceneral Insurance Current Liabilities- laims admitted or intimated but or paid (to be specified) remiums paid in advance Dutstanding commissions Limount due to reinsurers						
Other liabilities (to be specified)  Total Segregated General insurance liabilities (D4)	ON THE		<b>第三年</b> 多	CR 2-2 ()	and the second	
Total Insurance Liabilities				77727		Previous year's
for specific liabilities  Trust and other deposits (to be specified)		$\sum_{i=1}^{n} di$			Total S	Total
Bank loans and overdrafts (to be specified)  Faxes payable  Other Accounts payable (to be specified)  Other liabilities (to be specified)						

Form D1

14 1.7-16 5.0 图整理整理 ALACES		用量红料			一个 中国等级第二	
	Class I	Class 2	Class 3	Class 4	A STATE OF THE PARTY OF THE PAR	Previous year's
Americ in Long Term Statutory Funds					Total 5	Total S
1. Real Easte 2. Mortgage Ionna						
Bonds and Debentures     Preferred and Common Shares						
5 Cash 6 Short term investments					是四部市人	
7 Accrued Investment income						
Other loans (to be specified)     Other Admitted Assets (to be specified)						
Total Statutory Segregated Assets (D2)		REFERENCES.		Lewy St.	NEW TOTAL CONTRACTOR	
Statutory Long Term Daposits (D2)	on the company	Kill and				
Assets in General Insurance Statutory Funds					The second	5
1. Real Estate 2. Morrange loans	100	Ana Pol		Wes Ed	心脏性。	
3. Bonds and Debentures	世为东西	<b>建设</b> 设置	Marie III	r ner an	Delan.	
4. Preferred and Common Shares 5. Cash	CONTRACTOR OF			量 77 加强	14 Line 11	
6. Short term investments 7. Accrued Investment income	T IN SEC.					
8. Other Joans (to be specified)	Manager T.			OF STREET	AND THE	
Other Admitted Assets (to be specified)  Total Statutory Segregated Assets (D2)			E-SEVENIA			
			I Town			
Statutory General Insurance Deputits (B2)	THE RESERVE OF THE	Stage by Well		LAND HADE		
Non-admitted assets (D3)						
Total Assets	L. C. V. St.		Hall else per			MAN STATE
These Forms reconcile with other published financial statements, in particular Act 1991, and any results that would have been obtained under International Ferplained in the attached appendicies.  Signed by-		y Standards. Any d			Name of Company	Secretary)
Date (dd/mm/yyyy)-					d Charles	with the same of the same
Date of Board Approval-	ALMAN I					
For Independent Auditors	Name of Indepo	endem Auditors]			Dated	N. P.
Instructions  1. Related party assets or liabilities are to be shown in a separate note  2. If not otherwise shown, notes shall be provided on any material asset or liab of which is subjective, highly volatile or uncertain e.g. possible liabilities from 3. Please complete the relevant columns & classes of business and delete the of A Any difference between the results disclosed in these Forms and the compa- the Companies Act 1991 (Act No. 29 of 1991) of other published financial as	on-going court h other columns ny's annual financ	earings ial statements requ			entes e	

International Financial Reporting Standards should be disclosed in an appendix to these forms. Explanations and if possible a reconciliation of the differences should also be provided in the appendix. A note produced by the auditor covering this aspect should also be attached or the appendix should be signed off by the auditor.

# Additional instructions and provisions for Form D1

- 1. Where the amount of any liabilities shown in the balance sheet or in any statement or report annexed thereto includes an amount of indebtedness of the company (whether on account of a loan or otherwise) to any dependent company, in showing the amount of these liabilities such part of that amount as represents indebtedness to dependent companies shall be separately distinguished.
- 2. The aggregate amount (before deduction of tax) which is recommended for distribution by way of dividend shall be shown.
- 3. The matters referred to in the following subparagraph shall be stated by way of note, or in a statement or report annexed, if not otherwise shown.
  - (a) Where practicable the aggregate amount or estimated amount, if it is material, of contracts for capital expenditure, so far not provided for and where practicable, the aggregate amount or estimated amount if it is material, of contracts for capital expenditure authorized by directors which has not been contracted for.
- 4. For liabilities, there shall be shown under separate headings, if not already shown—
  (a) the amount payable to policyholders, brokers and agents including any amount payable in connection with reinsurance accepted by the company but excluding any amount payable in connection with claims under insurance contracts;
  - (b) the amount payable to the company's reinsurers identifying any part of the amount of reinsurance premiums payable which has been retained by the company as security for future claims against the company's reinsurers;
  - (c) the amount payable to persons carrying on insurance business (other than amounts payable in connection with reinsurance accepted and ceded):
  - (d) the amount of bank loans and overdrafts;
  - (e) the amount payable to other creditors classified under appropriate headings;
  - (f) other amounts set aside classified under appropriate headings.
- 5. For assets, there shall be shown under separate headings, if not already shown -
  - (a) the amount receivable from policyholders, brokers and agents including any amount receivable in connection with reinsurance accepted by the company, identifying any part of the amount receivable by way of reinsurance premiums which has been retained by persons reinsured as a security for future claims against the company;
  - (b) the amount receivable from the company's reinsurers identifying reinsurance commission and reinsurance claim recoveries separately

- (c) the amount receivable from persons carrying on insurance business (other than amounts receivable in connection with reinsurance accepted and ceded);
- (d) the amount receivable from other debtors classified under appropriate headings;
- (e) cash on current account at bankers and in hand;
- (f) other amounts of assets not included classified under appropriate headings.
- 6. The matters referred to in the following subparagraphs shall be stated by way of note, or in a statement or report annexed, if not otherwise shown.
  - (a) Particulars of any charge on the assets of the company to secure the liabilities of any other person (other than liabilities arising under a contract of insurance), including the amount secured.
  - (b) The general nature of any other contingent liabilities not provided for (other than one arising under a contract of insurance) and the aggregate amount or estimated amount of those liabilities, if it is material.
- 7. Any difference between the results disclosed in these forms and the company's annual financial statements required under the Companies Act 1991 or other published financial statements or the results that would have been obtained under International Financial Reporting Standards should be disclosed in an appendix to these forms. Explanations and if possible a reconciliation of the differences should also be provided as part of this Appendix.
- 8. Notes for all off balance sheet items should be attached to this form.
- 9. For companies that are a part of a Group, a consolidated balance sheet of the Group shall also accompany this form.

# Form D2 Statement of Value of Statutory Fund and Deposit Assets at (Balance Sheet Date) for Long-term business/General Insurance business\*

(i). Statutory Fund Assets	Class I	Class 2	Class 3	Class 4	Total	Previous year's Total
	S	\$	STATE	S	C	2
I. Fixed Assets in Guyana-		3.72				
1:1 Immovable Assets such as land and buildings						
a) Guaranteed lease terms by GoG or	10000000000000000000000000000000000000	10000000000000000000000000000000000000	Translation 13 to			
Government agency subject to conditions of s.3(a)(i)						
b) Established revenue subject to the conditions of s.3(a)(ii)	Maria Sana	1. 19	- ALLAN		- arkiteti	PLANT AND T
c) Insurer's use subject to the conditions of s.3(b)						
1.2 Leaseholds	A STATE OF THE PARTY.	The state of the state of			MARKET WILLIAM	
a) Guaranteed lease terms by GoG or						
Government agency subject to conditions of s.3(a)(i)			STATE OF THE PARTY		Secretary and	
b) Established revenue subject to the conditions of s.3(a)(ii)						<b>出版的新疆</b>
The Artificial Committee of the Control of the Control	<b>美国科学</b>	Establish to	981 H 84/ 181	20 00 100		
2. Loans in Guyana-			- 12 Teleph	a and a desire	THE LAND	
2.1 Mortgages						
a) Secured by value of property or leasehold (limit of 75%)						
b) Secured by value of property or leasehold (other - specify)	是自然的一个	<b>一种的企业的</b> 。	3000 1 G G G B B	\$ 563 GIRN		
c) Secured by value of property or leasehold where any			200	Test Siles	ART CAN	
excess guaranteed by GoG or Government Agency (specify)						
d) Secured by rents, etc subject to conditions of s.2(c)	有多多的 思久	100	2 10	District Control	NAME OF TAXABLE	
2.2 Other titles of repayment (specify)						
a) Secured by value of property or leasehold (limit of 75%)		17 (1800)	22 V			A LABORATOR
b) Secured by value of property or leasehold (other - specify)	自由是特殊的	Part and the state of				<b>学生</b>
c) Secured by value of property or leasehold where any	A Pentrin	AS POST D	2.6 2.14		<b>为祖</b> 司中37年	
excess guaranteed by GoG or Government Agency (specify)		ALC NOTES	lon de la		46 to 1 343	STANDONE TO
d) Secured by rents, etc subject to conditions of s.2(c)						
等的 1000 000 000 000 000 000 000 000 000 0	<b>建筑建设。</b>	Car Page 197	1000	<b>维数据</b> 及除有	<b>美国中华</b>	一些种性
3. Government Bonds and Debentures-	A COLUMN TO SERVICE	EL CHANGE	格别什么自由	ASSESSMENT OF	NEWS TOTAL	ASCHOOL SECTION
(a) Guyana			数			and drawn
(i) Treasury Bills (ii) Other	A LONG OF					
		1 45	2.68(5) 21			
(b) Commonwealth/Rol (specify) (c) Country of Head Office (if applicable)	A SECTION	NOTE STATE	TO SHOULD NOT BEEN	estimation of	<b>公司</b> 提供 (2)	against the
(d) Approved other (specify)			5.75 MB-9		A COLUMN TO THE REAL PROPERTY.	
4. Ordinary shares of companies incorporated in	CONTRACTOR OF	Post of the Re	<b>建销额</b>	<b>全国中央40</b> 00年	1000年100日本	2000年
(a) Guyana			25 10 9	APPENDING THE RES	SASSING LAND	1210 1002
(b) Commonwealth/Rol (specify)						2 6
c) Country of Head Office (if applicable)					SESTIMATE OF	
d) Approved other (specify)		Ex Chillian	100			
subject to conditions in s. I(f) (specify)		San San		1.4		
adject to conditions in s. I(I) (specify)	A STATE OF		a production of			
i. Preference shares of companies incorporated in						NAME OF THE OWNER, OF THE OWNER, OF THE OWNER, OF THE OWNER, OWNER, OWNER, OWNER, OWNER, OWNER, OWNER, OWNER,
a) Guyana						
b) Commonwealth/Rol (specify)						
c) Country of Head Office (if applicable)	A SOUTH				Park B	
d) Approved other (specify)		F-190750				
subject to conditions in s. I(f) (specify)					1000	
			Service Service			
5. Securities guaranteed by approved international financial	Mag .					
nstitutions (specify type and entity in each case)			TO SHEET WAS	000 2 10 7		

Signed by-			
	[Name of Director]	[Name of Company Secretary]	
Date of Board Appro	oval-		

f Company Secretary]

## Form D2 continued

Statement of Value of Statutory Fund and Deposit Assets at (Balance Sheet Date) for Long-term business/General Insurance business/

The second second second	Class I	Class 2	Class 3	Class 4	Total	Previous year:
i). Statutory Fund Assets continued				Comments of the Comments of th	COM	CONTRACTOR AND ADDRESS OF THE PARTY.
7. Other securities (specify) guaranteed by Governments- a) Guyana b) Commonwealth/Rol (specify) c) Country of Head Office (if applicable) d) Approved other (specify)						
Bonds and debentures of companies incorporated in- a) Guyana - fully secured b) Guyana - subject to conditions c) Commonwealth/Rol (specify) d) Country of Head Office (if applicable) e) Approved other (specify) All above subject to conditions in s. 1 (f) except (a) (specify)						
Securities in approved local companies specify type of security and details of entity)		- 1				
10. Guaranteed investment trust certificates. Trusts in (a) Guyana (b) Commonwealth/Rol (specify) (c) Country of Head Office (if applicable) (d) Approved other (specify)						
I. Cash deposits a) Guyana bank (specify) b) Licensed Guyana financial institution under FIA (specify) c) Approved Building Society (specify)						
Total Admitted Statutory Fund Assets		TO SERVICE SERVICE		<b>医医影子</b>		
(ii). Statutory Deposit Assets 12. Cash and cash deposits 13. Approved securities (specify)					Approximately and the second s	
Total Statutory Deposit						
为。1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	14,674	7 意力	<b>第三个地</b>		in the state of	2.4
Total Admitted Statutory Assets as per Form D5	The second	<b>以下长为大学</b>		Company of	Contract contract	<b>福车</b> 等

Signed by-	[Name of Director]	[Name o
Date of Board Approval-		
For Independent Auditor	S- [Name of Independent Auditors]	
Date-		

Any difference between the results disclosed in these forms and the company's annual financial statements required under the Companies Act 1991 (Act No. 29 of 1991) or other published financial statements or the results that would have been obtained under International Financial Reporting Standards should be disclosed in an appendix to these Forms. Explanations and if possible a reconciliation of the differences should also be provided in the appendix. A note produced by the auditor covering this should also be attached or the appendix should be signed off by the auditor.

Form D3

# Form D3 Statement of value of Non-Admitted Assets at (Balance Sheet Date)

	Insurance Business		位于公安公	Previous year's
Assets not admitted as statutory assets	written overseas	Other Assets	Total	Total
I. Fixed Assets-		1 2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	AL WARD STATE OF	STATE OF THE PARTY
Real estate including buildings				
Office furniture and fittings	THE COURSE STREET			
Motor vehicles	1000年,大兴年,为一年上年前			
Motor venicles	<b>《张文学》</b>			
2. Loans-				Same Same
On mortgage	TO THE SHAPE OF			
On debentures or shares		A COLUMN TO SERVICE STATE	and the second second second	
On policies of the Company				ent of the last
Other (to be specified)				Mary Tolland
outer (to be specified)			And the state of	STEPHENT AND A
3. Government Securities-	高		A PROPERTY AND A STATE OF THE S	Service Conference
(a) Guyana	個 中心 加州 经金工票		September 1945	Community of
(b) Securities guaranteed by the		Last by Property Co.	<b>国的工程和企业</b>	ALEXANDER DE LA
Government of Guyana (specifiy)	<b>被位置的自己的自己的</b>			<b>三、大阪、山陰)</b> 、
(c) Other "Caricom" Government			COLUMN TO SERVICE OF THE	CONTRACTOR OF
(d) United Kingdom	THE RESERVE THE RE	Control of the Control	official Lights	to Frankling
(e) Canada				
(f) Other (specify)	19 4 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<b>一直</b> 上海外海内	<b>国制设计7组/</b> 发	Kap Balling
(1) Outer (specify)				THE RESERVE OF THE PARTY OF THE
4. Ordinary shares in Guyana	司 有关重点 对 3万万	<b>经</b> 。1500年,1500年,1500年	The property of the	PERSONAL PROPERTY.
	超 医乳毒素 医二种毒素	Control of the second	ATTENDED TO THE PARTY OF	<b>沙里</b>
companies (particulars to			432-497-196-1	的和政治和任何
be specified)			<b>建筑</b>	Control of the second
			Section 1	
5. Ordinary shares in non-Guyana				<b>外型地区的快速</b>
companies (distinguish between	语	CONTROL OF THE PARTY OF		10000000000000000000000000000000000000
Caricom and other foreign countries)			<b>建筑型型型</b>	
6. Preference shares in			<b>相等</b> 。 為 第4章	
Guyana Companies				
			是是是自己的第三人	<b>图 25 图 数</b> 0 元
7. Preference shares in non-Guyana	· 1000 1000 1000 1000 1000 1000 1000 10			
companies (distinguish between	<b>第二人</b>		STATE OF STA	
Caricom and other foreign countries)	The state of the s			
	The second second	MARKET THE RESIDENCE OF		是的原料。
8. Bonds and debentures in				<b>建</b> 表 3 法是 1
Guyana companies	(高月) · [1]	and the second		
<b>计是连续的</b>	<b>公主的主题的是使用到图像</b>			1 - S. M. S.
9. Bonds and debentures in non-Guyana	。 《古典》:"新教教授的社会。"			
companies (distinguish between	· · · · · · · · · · · · · · · · · · ·		The second second	
Caricom and other foreign countries)				C. C
	NEW PROOF OF THE REAL PROPERTY.		100 mg	
10. Investment in dependent companies			BELLEVILLE	
which are insurance companies	The state of the s	CHY SEE SEE SEE	THE RESERVE	THE PARTY OF THE P

Form D3

# Form D3 continued

10年上回4000 1000 1000 1000 1000 1000 1000 1000	THE SECOND STATE OF THE SECOND	AND ADDRESS OF THE PARTY OF		
Other Assets continued	Insurance Business written overseas	Other Assets	Total	Previous year's Total
11. Investment in dependent companies which are not insurance companies		And		
12. Other investments (specify)			18 A. O. A	
13. Fixed deposits with Bank			The Same	
4. Fixed deposits with other financial institutions (specify)				
15. Cash on current account and in hand	Land A. T.		n dent	
6. Amounts due from			1 d	1 16 1
7. Amounts due from . Uncollected Premiums				
8. Amounts due from Colicy holders				
9. Amounts due frem other neurance companies			40	
ID. Hiterest, dividends and rems accruing out not due				
1. Interest, dividends and rents	ha Ti			b. 1
2. Sandry debtors				
3. Other Assets (specify)	King and	N. Park C.		
4. Total non-admitted assets		AND DESCRIPTION OF THE PARTY OF		12 25

Page

# Form D4 Statutory Fund Requirement (for business written in Guyana only)

(a) in respect of Long-Term insurance business as at (balance sheet

date) per class of business

Long term Insurance Liabilities to Guyana Policyholders

Class of Long term business	Class I	Class I	Class 2	Class 3	Class 3	Total	Previous
	All excl. annuit	Annuities		Approved Pensions	Other		Total
Add- Notes	7/6/05/5	3	5 5	Size	5	\$ 7 4	5
Long-term Funds as per Form A1-				<b>可以是实际</b>		<b>2019年</b> 10月	
Actuarial Liabilities:			Park I		Same of the		
Participating Individual policyholder liabilities	See See See See		A STATE OF THE STA				
Participating Group policyholder liabilities		4/44/4	5 - 1 - P - 1				
Sub total (participating/with profit liabilities)					STORY OF	A CONTRACTOR OF THE PARTY OF TH	<b>似维护</b>
Ion-Participating Individual policyholder liabilities Ion-Participating Group policyholder liabilities			1547 Yes			SECTION SECTION	<b>自己的</b> 自己的
Sub total (non-participating/without profit liabilities)	Control of the Contro	CONTRACTOR STATE	tiple of	The State of the S			
Contingency Reserves (to be specified)		A CONTRACTOR	State of the last	Million In Street Law	Control of the Contro		Market State
Fotal Long term Actuarial Liabilities	AN OWNERS			Supplied to the same	Name of Street		
		THE REAL PROPERTY.	Hall Salvage	SHANNING THE		BANK SAME NAME	Total Control
Outstanding individual claims not included in actuarial reserves-	NO. THE RESERVE	the same				le di la	
Assurances (deaths, maturities)			4.15			Commercial	AL MAN
Annuities due and unpaid							
Other (to be specified)		4.7					
Total outstanding individual claims		の対象の書	4.4 第三等	STAN SEE S	MARKES!	金宝 (55)	
			135	4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<b>E304</b>		
Deposits re policies Premiums paid in advance		Assertation 1					
Unpaid dividends						A CONTRACTOR	
Accrued interest on policies	A THE STATE OF THE STATE OF				The second	of the same	You have
Undistributed/unrecognised equity & liability within Fund (A1)*		1 1 1 M				ALE PHYSICAL PARTY	2000年
Other (specify)	路易 翻译 三分			A 100 A 100 A 100 A		27 23 May	
			<b>经</b> 申请		Side .	Service register	4
Total Segregated Long term insurance liabilities			VIII TO SERVE			ent Camping	To the Course of the
计图像 在原理 医皮肤 医皮肤 医皮肤				SECTION AND			<b>的</b>
			<b>科技</b>		attents.	The second	
			The Age	5		of the second	
Loans on policies of the company	3						
Interest accrued on policy loans			301 2	AFA TO	1411		
Outstanding premiums							
Other (specify)					10.00		
	Company of		Ext Total	THE STATE OF		Section And The Assessment	
La training and the same of th	No. of the later and	1000		NO.			
Less-	A STATE OF THE STA	100			A CONTRACTOR		
Market value of statutory deposit	<b>作</b>			A Section 1			
placed with Commissioner				A1			
Statutory Fund requirement				PARTIES NO.		ne de la	
This refers to the changes in the value of the Fund following the	The Date of the Control of the Contr	Charles Co. Co.	House Control		STATE OF THE STATE OF	THE SHOULD SHOUL SEC	THE RESERVE AND ADDRESS.

# \* This refers to the changes in the value of the Fund following the previous Actuarial investigation.

### Instructions

- 1. These may only be deducted if not already allowed for in the calculation of actuarial liabilities. If the actuarial liabilities are already off-set by any of these items they shall not be included in this form. Actuarial reports must clearly show how these items are treated for the purposes of calculation of liabilities, otherwise no value may be entered for this item in this form.
- 2. Policy loans and interest may only be deducted if not already allowed for in actuarial liabilities. If the actuarial liabilities are already off-set by policy loans & interest these amounts may not be included in this Form. If amounts are entered in this Form, companies must ensure that the actuarial report submitted clearly shows that policy loans & interest are not already deducted.
- 3. The value of a policy loan and accrued interest on that loan for any policy shown in this Form shall not exceed the cash surrender value of that policy. If a value is entered for the purposes of assessing the statutory fund, an appendix, shall be provided showing the cash surrender value, policy loan and accrued interest for all policies which have a policy loan.

						OLY, 2007	
	<b>基實</b>						F
	b I				100		中,能
n D4 continued story Fund Requirement (for business written in Guyana on	lyks 🤲	Auran	day" - Se	reda Francis	- 1	Salah oran	
n respect of general insurance business as at (balance sheet	date) per cla				4	ar in the brief	10 × 15 h
ilities to Clayana Policyholders	ing a						100
s of General insurance business	Class I	Class 2	Class 3	Class 4	Total	Previous Total	
arned premium reserves	South State	5	\$	5	\$	Edward States	
nated liability for outstanding claims							<b>第1</b> 1 元》
mated liability for unexpired risks			ON THE	自然进一	or single		No.
itional reserve for premium deficiencies or (specify)							
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isms paid in advance		7 6					
sid dividends stributed surplus			194				
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the Commissioner of Insurance in respect				THE STATE OF THE S			
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story Fund requirement	<b>新疆</b>	ST INVESTIGATION	16-5-67		NAME OF THE OWNER, OWNER, OWNER, OWNER,	COLUMN TO THE REAL PROPERTY.	
13.7							
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<b>67</b>						The state of the s	
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Page

Form E1

# Form E1 General and Investment expenses

Details of expenses incurred by the Local Office or Representatives of Overseas Offices shown in profit and loss statements

Name of Company		A The Market	Year of Statement	1
CONTRACTOR AND		during Year excluding ent expenses	Amount incurred of expenses	harged as investment
	Total	In respect of Guyana business	Total	In respect of Guyana business
Rent	1	•	2 4	STEPLET III
Charged to Local Office Charged to Head Office (if different)				
Branches of Local Office rents		10 (A) A (S)		and the state of the
Total rents				
Real estate expenses, excluding taxes	The Name			1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
Salaries, wages, and allowances	6			A STATE OF THE STA
Local Office employees salaries and wages	The same of the	<b>一种</b> 表示的发展。	The street of	
Head Office employees salaries and wages	为对非常温度		W. 75.	
Branch Office employees, managers, and agents salaries Expense allowances and advances to agents			Trisulfunto Louis	Principle Course 1990
Total salaries, wages, and allowances			or the same of	200
		77 THE REAL PROPERTY.	CASE TO THE RES	country Private require up
Employees and Agents Welfare Contributions to pension and insurance plans for agents			April Andrew	
and employees Other welfare items		10年7月		
Total Employees and Agents Welfare				Edward St.
Professional and service fees & expense				
Legal fees and expenses	10 Page 10 Pag			
Medical examination fees Inspection report fees				
Actuarial fees				
Auditors' fees				
Investigation and settlement of claims				
Total professional and servcie fees and expenses				
Miscellaneous Expenses				
Advertising		10000000000000000000000000000000000000		
Subscriptions e.g. Books, periodicals, Association dues Collection and bank charges			No. of Contract of	
Insurance, except on real estate	18 N 19 1	DEADLE BE		
Office furniture and stationery incl. postage		A PAN DE LA COMPANIE		
Commissions on mortgages, custodian & trustee fees	4	The Part of the Pa	111111111111111111111111111111111111111	· 信息 · · · · · · · · · · · · · · · · · ·
Travelling expenses	自第三个 高耸		BOARD FLA	5 15 15 15 15 15
Sundry general expenses				
Total miscellaneous Expenses			The second second	785 T. C.
Total				
Total Investment expenses				
<b>公司的工作的 化多种价格 化水流 对自由的</b> 发生的主义是自己的特别	ALS SHALL DAY WITH THE	THE STREET	THE SEX STATE OF	SET SHEET SALE

Instructions-

<sup>1.</sup> The companies incorporated outside Guyana should complete this Form only in respect of its business done in Guyana.

# Form F1

# General interrogatories

Have any of the assets of the company been pledged as security or lodged as collateral? If yes, provide details on a separate page and list amounts. Indicate whether or not any of these assets are held in the statutory funds.	
No/Yes, If Yes, total amount \$	
If Yes, total amount held in statutory funds \$	
Has the company provided a letter(s) of credit against which funds can be drawn by the beneficiary?  If yes, please provide details on a separate page including amount.	
No/Yes. If Yes, total amount \$	
3. Does the company have any material contingent liabilities or contractual obligations or other off-balance sheet liabilities that have not otherwise been disclosed in this submission? If yes provide details on a separate page.	
No/Yes. If Yes, total amount \$	
4. Has the company guaranteed the liabilities or other transactions of any other corporations, including subsidiaries?  If yes, please provide details on a separate page including amount,	
No/Yes. If Yes, total amount \$	
5. Please provide a description of the methods used in apportioning items of income and expenditure by fund \ and line of business.	
The second secon	
6. Please provide the exchange rates used for any conversions done to complete these forms.	
7. Does the company transact directly any non-insurance business? If yes, please provide a description of the nature of the service provided. Audited financial statements submitted should clearly disclose revenues generated from the non-insurance business.	
· · · · · · · · · · · · · · · · · · ·	<b>医</b> 医3

Quarterly report on credit exposures

(Indicate name & balance of each person On - Balance Sheet:  Within a group)  Loans Overdrafts Securities Sheet  Loans Overdrafts Domestic Foreign Sheet  Loans Overdrafts Domestic Foreign Sheet	REPORT ON CREDIT EXPOSURES OF TOP TWENTY BORROWERS For the Quarter ended —————————————————————————————————	OP TWEN	TY BORRO	OWERS	a Bulyon's		p desse a succession	Due Date:	15 days from qu
& balance of each person  On - Balance Sheet  Balance  Loans Overdrafts Securities Sheet S	Name of Individual and/or Borrower Group		8	TSTANDING	S AMOUNT	9			8
Loans Overdrafts Securities Sheet Sh			On - Balan	ice Sheet		To support		を発する	
Overdrafts Securities Sheet Domestic Foreign	日本の一大学の一大学の一大学の一大学の一大学の一大学の一大学の一大学の一大学の一大学			Bonds/de	bentures/	-#-O	Total	Classifi-	Amount
Domestic Foreign	大学 大	Loans	Overdrafts		irities	Sheet			
			A		Foreign				
						No. of the last	Mary State of the		
							THE PARTY NAMED IN		100
		Ballet State	The second				101111111111111111111111111111111111111	中国政治院的基础	
					Sec. Property	100 M	ES IN CAS	No. of Persons and	<b>维力</b>
				SECTION SECTION			The second second		
		Maria Contraction		A STATE OF	(DESTRUMENT)		Park Mark	100 E 18 18 18 18 18 18 18 18 18 18 18 18 18	LEADER.
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					A STATE OF THE STATE OF	A CALL BY			A STATE OF THE PARTY OF

Proportion of total loan portfolio that is well-secured (state percentage and total amount):

Instructions -

Certified Correct:

1. Please indicate in Classification whether collection on loan is:

E : 1 E

# Form F 3 Quarterly report on aggregate loans

Name of Insurance Company

<b>REPORT ON AGGR</b>	EGATE LOANS TO	SHAREHOLDERS,	DIRECTORS, OFFICER
AND OTHER RELAT	ED PERSONS	(55年) 大国国际	
For the Quarter End	ed		(1) 为12 10年 10 10 10 10 10 10 10 10 10 10 10 10 10

(Amounts (\$) to the nearest t	housand]		the second	AND ANY	Due Date: 15	Days from qu	anter-end
No. of		node s	Unsecured				
Programme to the second	Borrowers	Loans	Overdraft	Secu		Total	Amounts
Contract to the second	Frank Star	Line Art	Sec. Parks	Domestic	Foreign		
1. Shareholders	學學一個語	MARKET THE	TO THE PARTY			100	成绩经 50
2. Directors	<b>潜海</b> :4 省里	C Amada S		( PART A	7.00		
3. Officers		45 W 6		海散			
4. Officials & Employees							
(a) Housing							经营工 特
(b) Others 5. Other Related				<b>爱</b>			
Persons		· 福达等		<b>建造</b>			
TOTAL	<b>建筑</b>	學學集團	N. A. M. A. S.	Sept.			
% OF CAPITAL BASE		*			14		
VALUE OF CAPITAL	DAGE - C			147.5 No. At . 123.02	<b>在</b> 1000次是 1000年		KOW ME DISCUSSION OF STATE

# SCHEDULE 3 Reg. 31 DESCRIPTION OF TYPES OF POLICIES

An insurer shall submit to the Commissioner the names and a description of all types of business written by the insurer and this shall include -

- (i) a brief description of each type of policy on the books;
- (ii) number of policies of each type on the books;
- (iii) the name of the countries in which the policy is sold;
- (iv) certified sample contracts if not previously supplied;
- (v) their classification in accordance with Schedules 1 and 2 of the Act;
- (vi) the policy reference;
- (vii) whether it is open or closed to new business;
- (viii) the launch date of all types of policies:
- (ix) the date the premium rate of all long-term policies was approved by the Actuary;
- (x) the dates of any re-price or changes to the terms and conditions of the policy;
- (xi) a list of all endorsements that are applicable to each type of policy;
- (xii) a list of all rider contracts that are offered for each type of policy;
- (xiii) any changes to premium rates submitted to the Commissioner; and
- (xiv) the minimum and maximum terms of each type of long-term policy.

# SCHEDULE 4 Reg. 32

# **ABSTRACT OF ACTUARIAL INVESTIGATION AND VALUATION**

	oct of the actuarial investigation comp oformation contained in Part 1 and 2 of	pleted pursuant to section 32 of the Act shall this Schedule.
2. The first investigation		details of the results of the valuation and
(a) Pursu	ant to section 32 of the Act an investi	gation by (month) (year).
elected and	eratur en er mantant i tra-	
(b) The b	asis of the valuation and general meth	odology adopted by the actuary is
(c) The r	esults of the investigation and valuatio	n are as follows —
Total assets (	$\mathbf{n}$	G\$
THE RESERVE OF THE PERSON NAMED IN	nds & Statutory Deposits (2)	G\$
Total long-te	rm insurance liabilities (3)	G\$
The second second second second second second second	insurance liabilities if applicable (4)	G\$
Other liabilit		G\$
Actuarial sur	plus/deficit (6)	G\$
(1) The basis	for determining the value of the asset	s is
(.) 110 0000	文字 · · · · · · · · · · · · · · · · · · ·	
company is		ory deposit for long-term business held by the value of the total statutory fund and statutory company is G\$
(3) Total long	g-term insurance liabilities for each co	untry of operation* comprises -
Class 1	Assurances	G\$
	Annuities (in excess of 5 year term)	
	Annuities (under 5 year term)	G\$
<b>新</b> 木 公理	Other (specify)	G\$
Class 2	Income replacement	GS A STATE OF THE
	Critical Illness	G\$
	Other (specify)	G\$
Class 3	Registered pension funds	GS
	Unperistered pension funds	Ce

	Other (specify)  G\$  pleted for each country of operation for insurers other than external insurers. To be ally for Guyana business for external insurers.		
	tion provided above shall show separately any explicit margins or reserves or adverse deviations determined by the actuary.		
and gener	neral insurance liabilities (required only for companies carrying on both long-term ral insurance business) comprises –		
(This section	a shall contain details of the unearned premium reserve, the outstanding claims unexpired risk reserve and any other reserve held on behalf of each class of general		
	pilities comprises –		
	d part of the abstract shall contain details of any reliance, limitation or materiality.		
	part of the abstract shall contain the following declaration -		
A. Birth	16. 中国 16. 中国 16. 16. 16. 16. 16. 16. 16. 16. 16. 16.		
	by certify that as at20		
(i)	the company's surplus/deficit is G\$,		
(ii)	the value of the insurance liabilities is G\$,		
(iii)	the allowance for future bonuses is consistent with current company practice;		
(iv)	I have reviewed all policy documents and the relevant embedded options and guarantees have been allowed for in my investigation; and		
(v)	I have reviewed the company's reinsurance arrangements and these have been allowed for in my investigation.		
Signa Date	ture of Actuary		

# SCHEDULE 5 Reg. 33 TRUSTEE CERTIFICATE OF STATUTORY FUND VALUE

We hereby certify that we have reviewed the information contained in and accompanying the Statement of Value of the Statutory Fund (Form D2) as at 31 December ....... and are satisfied that it is true and correct. We further certify that no assets have been replaced or removed during the reporting period without the approval of the Commissioner.

(i)		
	Signature (Name of Trustee)	\$ \$ \$\forall \chi_1 \chi_2 \ch
(ii)	••••••	
Torrest.	Signature (Name of Trustee)	anter seems
(iii)		
	Signature (Name of Trustee)	resta Tri granda da I
	<b>阿尔斯斯斯</b> 10000000000000000000000000000000000	
	THE REPORT OF THE PARTY OF	
******	Date	

Note: Where the trustee is a corporate trustee, the certificate shall be signed by two directors and the Chief Executive Officer (or his equivalent) of the company and the corporate seal affixed.

16

# SCHEDULE 6 Reg. 34 REINSURANCE EXHIBIT

In addition to Forms A2 and B2, a reinsurance exhibit comprising a depiction and summary of the reinsurance arrangements and risk exposure of the company shall be prepared. For external insurers, this shall only apply to insurance business being conducted in Guyana.

The depiction shall show by each type of risk -

- i. the percentage being retained by the insurer for quota share arrangements;
- ii. the percentage of risk being retained by each reinsurer or underwriter for quota share arrangements;
- iii. the layer and level of risk in Guyana dollars being retained by the insurer for excess of loss arrangements;
- iv. the level of risk in Guyana dollars for each layer being retained by each reinsurer or underwriter for excess of loss arrangements;
- v. the amount of catastrophic reinsurance if any; and
- vi. the maximum limit of risk, if any, in Guyana dollars covered by the insurer's reinsurance arrangements.

# The summary shall include -

- a list of the names and registered addresses of all the reinsurers and underwriters participating in each risk;
- ii) the most recent credit rating of each reinsurers and underwriters and the effective date of the credit rating;
- iii) the names and numbers of the policies covered by the risks listed;
- iv) for each risk excluding annuities the total sum assured for each type of policy; and
- v) for each class of business being written (excluding annuities), the total sum assured retained by the company taking into account all reinsurance arrangements in place.

For insurers incorporated in Guyana that operate in other territories, if reinsurance arrangements differ by territory, the depiction and summary shall be further split by territory.

Made this 19th day of July 2007

Minister of Finance