

Part- B

FCR Tables

Name of the insurer	
Table 1	Revenue Account

Reporting year	FYE 31-Mar-X
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Particulars	FYE 31-Mar-X	FYE 31-Mar- X-1	FYE 31- Mar-X-2
Gross Direct Premium income			
Add:- Reinsurance premium accepted			
Gross Written Premium			
Less:- Change in Gross UPR/URR			
Gross Earned Premium			
Gross Written Premium			
Less:- Reinsurance Premium ceded			
Net Written Premium			
Less:- Change in UPR/URR (as the case may be)			
Net Earned Premium			
Gross Claim paid (on direct business)			
Less:- Reinsurance Claims ceded			
Add:-Reinsurance Claim accepted			
Net Claims Paid			
Add:-Change in net claims outstanding			
Add:- Change in Net IBNR (including IBNER)			

Particulars	FYE 31-Mar-X	FYE 31-Mar- X-1	FYE 31- Mar-X-2
Net Claims incurred			
Gross Commission Paid (on Direct Business)			
Less:- Reinsurance Inward Commission*			
Add:- Reinsurance outward commission			
Net Commission Paid			
Operating Expenses			
Underwriting Profit / (Loss)			
Income from investment on Policy holder Funds			
Insurance Profit / (Loss)			
Income from investments on Shareholder Funds			
Profit / (Loss)			

* Includes Profit commission

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Signature of Mentor Actuary

Signature of Principal officer

Name:

Name:

Name:

**In case of Foreign Reinsurance Branches

Table 2	Balance Sheet		
Name of the insurer			
Reporting year	FYE 31-Mar-X		
Particulars	FYE 31-Mar-X	FYE 31-Mar- X-1	FYE 31- Mar-X-2
Sources of Fund			
Head Office Account			
Share Capital			
Share Application Money Pending Allotment			
Reserves And Surplus**			
Fair Value Change Account			
Deferred Tax Liability			
Borrowings			
Total			
Application of Funds			
Investments			
Loans			
Fixed Assets			
Deferred Tax Assets			
Current Assets			
Cash and Bank Balances			
Advances and other Assets			
Sub-total (A)			
Current Liabilities			
Provisions			
Other Investments			
Sub-Total (B)			
Net Current Assets (c) = (A-B)			
Total (A+B)			

** Reserves and Surplus amount is net of Miscellaneous Expenditure (to the extent not written off or adjusted) and Debit balance in Profit and Loss Account.

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Signature of Mentor Actuary

Signature of Principal officer

Name:

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^{##}In case of Foreign Reinsurance Branches

Table 3	Ratios
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Name of the insurer	
Reporting year FYE 31-Mar-X	LOB

Key Ratios	FYE 31-Mar-X			FYE 31-Mar- X-1			FYE 31-Mar- X-2		
	Actual (A)	Expected (E)	A/E	Actual (A)	Expected (E)	A/E	Actual (A)	Expected (E)	A/E
Net Incurred Loss ratio									
Net commission Ratio									
Retention Ratio									
Expense Ratio									
Combined Ratio									

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Signature of Principal officer

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^{**}In case of Foreign Reinsurance Branches

Table 4a	Retrocession Treaty
Name of the insurer	
Reporting year	FYE 31-Mar-X

S.No.	Name of Reinsurance Treaty	Name of the reinsurer	Type of Treaty	Rating of the reinsurer		
				Agency 1 (specify)	Agency 2 (Specify)	Agency 3 (Specify)

Table 4b	Retrocession Cashflow						
Name of the insurer							
Reporting year	FYE 31-Mar-X						
LOB	Reinsurance premium paid	Any other payment paid to reinsurer, please specify	Reinsurance claim recoveries as at 31st March		Commission received from reinsurer	Any other payment received from reinsurer, please specify	Balance
	(1)	(2)	Received (3)	Outstanding (4)	(5)	(6)	(7) = (3+4+5+6-1-2)

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**In case of Foreign Rensurance Branches

Table 5	Reserve Adequacy
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Name of the insurer	
Reporting year	FYE 31st March -X LOB

Particulars	Underwriting year Cohort											
	FYE 31- Mar X-10	FYE 31- Mar X-9	FYE 31- Mar X-8	FYE 31- Mar X-7	FYE 31- Mar X-6	FYE 31- Mar X-5	FYE 31- Mar X-4	FYE 31- Mar X-3	FYE 31- Mar X-2	FYE 31- Mar X-1	FYE 31- Mar X	
Ultimate Net Loss Cost - Original estimate												
Net Claims Provisions*												

Cumulative Payment as of

one year later												
two year later												
three year later												
four year later												
five year later												
six year later												
seven year later												
eight year later												
nine year later												
ten year later												

Ultimate Net Loss Cost - Re-estimated

one year later												
two year later												
three year later												
four year later												

five year later											
six year later											
seven year later											
eight year later											
nine year later											
ten year later											

Favourable / (unfavourable) development											
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* Claims Provision is including of outstanding claims, IBNR / IBNER & ALAE

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**In case of Foreign Reinsurance Branches

Table 6	Business Projection
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Name of the insurer			
Reporting year	FYE 31st March –X	LOB	

Topic/area	Financial year ending 31-Mar-X+1	Financial year ending 31-Mar-X		
	Expected (E)	Actual (A)	Expected (E)	A/E
Gross Written Premium- Direct business				
Business Mix as a % of Total GWP				
Written premium – Accepted business (Reinsurance & Co-insurance)				
Gross earned premium				
Net Earned Premium				
Expenses				
Gross Incurred claims amount				
Net incurred claim amount				
Gross claims paid amount				
Net Claims paid amount				
Income/loss from investment				

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**In case of Foreign Reinsurance Branches

CY **Current Year**
PY **Previous Year**

Table 7	Analysis of Major LOB
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Name of the insurer	
Reporting year	FYE 31st March -X

	LOB	FIRE		Marine		
		Amount	% Change YoY	Amount	% Change YoY	Amount	% Change YoY	Amount	% Change YoY
Gross Written Premium	CY								
	PY								
Reinsurance Premium Accepted	CY								
	PY								
Reinsurance Premium Ceded	CY								
	PY								
Net Written Premium	CY								
	PY								

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**In case of Foreign Reinsurance Branches

Table 8	Premium Adequacy
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Name of the insurer	
Reporting year	FYE 31st March -X

LOB	Adequacy of Premium			
	Net earned premium as at 31st March X (as per financials)	Net Incurred Claims (including claims related expenses) as at 31st March X (as per financials)	Expenses other than claim related expenses as at 31st March X (as per financials)	Balance (1)-(2)-(3)
	(1)	(2)	(3)	
Fire				
Marine				
Health				
All material LOBs				
Total				

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Name:

**In case of Foreign Reinsurance Branches

Table 9	Claims- UPR - URR
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Name of the insurer	
Reporting year	FYE 31st March -X

LOB	Net incurred Claim amount			URR			UPR			PDR		
	FYE 31- Mar X	FYE 31- Mar X-1	FYE 31- Mar - X-2	FYE 31- Mar X	FYE 31- Mar X-1	FYE 31- Mar - X-2	FYE 31- Mar X	FYE 31- Mar X-1	FYE 31- Mar - X-2	FYE 31- Mar X	FYE 31- Mar X-1	FYE 31- Mar - X-2
All material LOBs												

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**In case of Foreign Reinsurance Branches

Table 10	Expense Allocation
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Name of the insurer	
Reporting year	FYE 31st March -X

LOB	Expense Ratio									
	Financial year ending 31-Mar-X			Financial year ending 31-Mar-X-1			Financial year ending 31-Mar-X-2			Financial year ending 31-Mar-X+1
	Actual (A)	Expected (E)	A/E	Actual (A)	Expected (E)	A/E	Actual (A)	Expected (E)	A/E	Expected
All material LOBs										
Total										

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**In case of Foreign Reinsurance Branches

Table 11	Business Profitability
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Name of the insurer	
Reporting year	FYE 31st March -X

Line of Business	Earned Premium		Incurred Claims		Operating Expenses		Commission		Premium Deficiency Reserve	U/W profit
	Gross	Net	Gross	Net	Gross	Net	Gross	Net		
Fire										
Marine										
Health										
Motor TP										
Motor - Other than TP										
Other major LOB1										
Other Major LOB 2										
Total										

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**In case of Foreign Reinsurance Branches

Table 12	Future Financial Condition
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Name of the insurer	
Reporting year	FYE 31st March -X

Financial Year	FY X, FY X+1, FY X+2
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Financial Year	FY ending 31-March-X+1	FY ending 31-March-X+2	FY ending 31-March-X+3
Projected ASM			
Projected RSM			
Projected Solvency Ratios			
Expected future new business			
Capital Requirement			

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Signature of Principal officer

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**In case of Foreign Reinsurance Branches

Table 13	Solvency Stress testing
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Name of the insurer	
Reporting year	FYE 31st March -X

Financial Year	FYE 31- March - X+1	FYE 31- March - X + 2	FYE 31 - March - X +3
Projected ASM			
Projected RSM			
Projected Solvency Ratios			
Expected future new business			
Additional Capital Requirement (if any)			

Financial year	Scenario 1			Scenario 2		
	FYE 31- Mar -X+1	FYE 31- Mar -X+2	FYE 31- Mar -X+3	FYE 31- Mar -X+1	FYE 31- Mar -X+2	FYE 31- Mar -X+3
Projected ASM						
Projected RSM						
Projected Solvency Ratio						

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Signature of Principal officer

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Name:

Name:

**In case of Foreign Reinsurance Branches

Table 14	Risk Management
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Name of the insurer	
Reporting year	FYE 31st March -X

Key Risk* / Scenario*	Value of Assets	Value of Liabilities	ASM	RSM	SM
Key Risk 1	Base Scenario				
	Pessimistic Scenario 1				
	Pessimistic Scenario 2				
Key Risk 2	Base Scenario				
	Pessimistic Scenario 1				
	Pessimistic Scenario 2				
Key Risk 3	Base Scenario				
	Pessimistic Scenario 1				
	Pessimistic Scenario 2				
...	Base Scenario				
	Pessimistic Scenario 1				
	Pessimistic Scenario 2				

* As per the understanding and deemed appropriate by the Actuary

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Signature of Principal officer

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**In case of Foreign Reinsurance Branches