

4. PIN Forms IN10 - IN210

FORM IN10: Statement of Financial Position	Current Year	Prior Year
Assets:		
Current Assets:		
Cash and Liquid Assets:		
N100_1110 - Notes and coins		
N100_1120 - Money at short call		
N100_1130 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets:		
Receivables:		
N010_010 - Investment income receivable		
N010_020 - Recoveries other than reinsurance		
N010_030 - Premiums receivable		
N010_040 - Amounts due under reinsurance contracts		
N010_050 - Expected reinsurance and other recoveries on outstanding claims		
N010_060 - Expected reinsurance and other recoveries on premium liabilities		
N010_070 - Other reinsurance assets receivable from reinsurers		
N010_080 - Other receivables		
Total Receivables		
Investments (current):		
N011_010 - Profit Sharing Investment Accounts		
N011_020 - Deposits (not including Profit Sharing Investment Accounts)		
N011_030 - Debt securities		
N011_040 - Government		
N011_050 - Non - Government		
N011_060 - Equity securities		
N011_070 - Public securities		
N011_080 - Listed securities		
N011_090 - Unlisted securities		
N011_100 - Investment contracts of mudaraba other than collective investments		
N011_110 - Investment contracts of musharaka other than collective investments		
N011_120 - Loans and advances		
N011_130 - Collective investments		
N011_140 - Properties		
N011_150 - Investments held indirectly		
N011_160 - Other investments		
Total Investments:		
Deferred Tax Assets:		
N100_1410 - Carried forward unused tax losses		
N100_1420 - Other		
Total Deferred Tax Assets:		
Other Current Assets:		
N100_1510 - Prepayments		
N100_1520 - Deferred expenses		
N100_1530 - Unrealised gain on derivatives		
N100_1540 - Other		



PRUDENTIAL RETURNS MODULE (PRU)

Total Other Current Assets:		
Total Current Assets:		

Non-Current Assets:		
Receivables:		
N010_010 - Investment income receivable		
N010_020 - Recoveries other than reinsurance		
N010_030 - Premiums receivable		
N010_040 - Amounts due under reinsurance contracts		
N010_050 - Expected reinsurance and other recoveries on outstanding claims		
N010_060 - Expected reinsurance and other recoveries on premium liabilities		
N010_070 - Other reinsurance assets receivable from reinsurers		
N010_080 - Other receivables		
Total Receivables		
Investments (other than related entities):		
N011_010 - Profit Sharing Investment Accounts		
N011_020 - Deposits (not including Profit Sharing Investment Accounts)		
N011_040 - Debt securities		
N011_070 - Equity securities		
N011_100 - Investment contracts of mudaraba other than collective investments		
N011_110 - Investment contracts of musharaka other than collective investments		
N011_120 - Loans and advances		
N011_130 - Collective investments		
N011_140 - Properties		
N011_150 - Investments held indirectly		
N011_160 - Other investments		
Total Investments:		
Investments in Related Entities:		
N100_2310 - Parent entity		
N100_2320 - Controlled entities		
N100_2330 - Fellow subsidiaries		
N100_2340 - Associates		
N100_2350 - Joint ventures		
N100_2360 - Other		
Total Investments in Related Entities:		
Plant and Equipment:		
N100_2410 - Plant and equipment		
N100_2420 - Accumulated depreciation / amortisation - Plant and equipment		
Total Plant and Equipment:		
Intangible Assets:		
N100_2510 - Goodwill (net of amortisation/impairment)		
N100_2520 - Identifiable intangible assets (net of amortisation/impairment)		
Total Intangible Assets:		
Deferred Tax Assets:		
N100_2610 - Attributable to carried forward tax losses		
N100_2620 - Other		
Total Deferred Tax Assets:		
Other Assets:		
N100_2710 - Prepayments		
N100_2720 - Deferred expenses		



PRUDENTIAL RETURNS MODULE (PRU)

N100_2730 - Unrealised gain on derivatives		
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N100_2740 - Other		
Total Other Assets:		
Total Non-Current Assets:		
Total Assets:		
Liabilities:		
Current Liabilities:		
N100_3100 - Creditors and accruals		
N100_3200 - Amounts due on reinsurance contracts		
N100_3300 - Outstanding Claims Provision (including IBNR)		
N100_3400 - Premium liabilities under General Insurance contracts		
N100_3500 - Net policy benefits under Long-Term Insurance contracts in force		
Borrowings:		
N100_3610 - Securities sold under agreements to repurchase		
N100_3620 - Lease liability		
N100_3630 - Overdraft		
N100_3640 - Securities issued (eg Promissory Notes / Commercial Paper)		
N100_3650 - Term loans		
Total Borrowings		
Tax Liabilities:		
N100_3710 - Provision for income tax		
N100_3720 - Provision for deferred income tax		
N100_3730 - Provision for other taxes		
Total Liability		
Provisions:		
N100_3810 - Dividends		
N100_3820 - Employee entitlements		
N100_3830 - Restructuring Costs		
N100_3840 - Other		
Total Provisions		
Other Liabilities:		
N100_3910 - Deferred income		
N100_3920 - Unrealised loss on derivatives		
N100_3930 - Other liabilities		
Total Other Liabilities		
Total Current Liabilities		
Non-Current Liabilities:		
N100_4100 – Non-current Creditors and accruals		
N100_4150 – Non-current Amounts due on reinsurance contracts		
N100_4200 – Non-current Outstanding Claims Provision (including IBNR)		



PRUDENTIAL RETURNS MODULE (PRU)

N100_4250 - Non-current Premium liabilities under General Insurance contracts		



PRUDENTIAL RETURNS MODULE (PRU)

N100_4300 - Non-current Net policy benefits under Long-Term Insurance contracts in force		
Borrowings:		
N100_4410 - Lease liability		
N100_4420 - Non-current Securities issued (eg Promissory Notes / Commercial Paper)		
N100_4430 - Non-current Term loans		
Total Borrowings		
Tax Liability:		
N100_4510 - Provision for deferred income tax		
N100_4520 - Non-current Provision for other taxes		
Total Liabilities		
Provisions:		
N100_4610 - Non-current Employee entitlements		
N100_4620 - Restructuring Costs		
N100_4630 - Other Non-current		
Total Provisions		
Other Liabilities:		
N100_4710 - Non-current Deferred income		
N100_4720 - Non-current Unrealised loss on derivatives		
N100_4730 - Non-current Other liabilities		
Total Other Liabilities		
Loan Capital and Hybrid Securities:		
N100_4810 - Loan capital		
N100_4820 - Hybrid securities		
Total Loan Capital and Hybrid Securities		
Total Non-Current Liabilities		
Total Liabilities		
Net Assets		
Equity		
N100_7100 - Paid-up ordinary capital		
N100_7200 - General reserves		
N100_7300 - Capital transferred to a Long-Term Insurance Fund (Funds only)		
N100_7400 - Retained earnings from previous reporting periods		
N100_7500 - Retained earnings - this reporting period		
N100_7600 - Other		
Total Equity		
N100_700M - Share Capital		



PRUDENTIAL RETURNS MODULE (PRU)

FORM IN20: Statement of Calculation of Capital Adequacy	Current Year	Prior Year
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Base Capital:

N200_1110 - Equity
 N200_1120 - Owners Equity in a Takaful Insurer available for loan to the Insurance Fund
 N200_113T -
 Hybrid capital:
 N200_1131 -
 Subordinated
 debt
 N200_1132 -
 Preference
 shares
 N200_1133 - Owners equity available for loan to the Insurance Fund
 N200_1134 - Debt-financed equity

Total Base Capital:

Adjustments to Base Capital in Accordance with PIN:

Additions to Base Capital (Where not Included in Capital):

N200_1211 - Minority interests in subsidiaries
 N200_1212 - Liability for dividends to be paid in shares

Subtraction from Base Capital (Where Included in Capital):

N200_1221 - Appropriations not provided for as liabilities
 N200_1222 - Non-participating owners' equity (Takaful insurers only)
 N200_1223 - Investments in the insurers own shares
 N200_1224 - Unprovided tax on unrealised capital gains
 N200_1225 -
 Deferred acquisition costs
 N200_1226 - Deferred tax assets
 N200_1227 - Value of in-force Long-Term insurance business
 N200_1228 - Goodwill and other intangible items



PRUDENTIAL RETURNS MODULE (PRU)

N200_1229 - Zakah or charity fund (Takaful insurers only)

N200_1231 - Operating assets

N200_1232 - Other assets that may not be applied
to meet insurance liabilities

Net Adjustments to Base Capital

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N200_1300 - Adjusted Equity

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PRUDENTIAL RETURNS MODULE (PRU)

Hybrid Capital Adjustment:

N200_1410 - Hybrid capital adjustment before DFSA approval

N200_1420 - Additional hybrid capital approved by DFSA

N200_1000 - Adjusted Capital Resources

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Minimum Capital Requirement:

N200_2010 - Default risk component

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N200_2020 - Investment volatility risk component

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N200_2030 - Off-balance sheet asset risk component

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N200_2040 - Off-balance sheet liability risk component

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N200_2050 - Concentration risk component

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N200_2060 - Size factor adjustment component

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N200_2070 - Underwriting risk component

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N200_2080 - Reserving risk component

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N200_2090 - Long-Term Insurance risk component

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N200_2100 - Asset management risk component

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N200_2110 - Adjustments to capital requirement

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Calculated Capital Requirement

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N100_3000 - Absolute minimum requirement applicable to reporting unit

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N100_4000 - Applicable result

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N100_5000 - Capital adequacy result

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PRUDENTIAL RETURNS MODULE (PRU)

ANNUAL/QUARTERLY REGULATORY RETURN FORM IN30: Statement of Financial Performance	Current Year	Prior Year
1.Gross Written Premiums:		
N400_110T - General insurance business		
N400_210T - Long-Term Insurance business		
Total Gross Written Premiums		
2.Reinsurance Premiums Ceded:		
N400_120T - General insurance business		
N400_220T - Long-Term Insurance business		
Total Reinsurance Premiums Ceded		
3.Net Written Premiums		
4.Claims Paid:		
N500_110T - General insurance business		
N500_210T - Long-Term Insurance business		
Total Claims Paid		
5.Reinsurance and Other Recoveries Received:		
N500_120T - General insurance business		
N500_220T - Long-Term Insurance business		
Total Recoveries Received		
6.Net Claims Paid		
7.Movements in Insurance Liabilities:		
N300_0710 - General insurance business		
N300_0720 - Long-term Insurance business		
Total Movements in Insurance Liabilities (Gross)		
8.Movements in Recoveries Against Insurance Liabilities:		
N300_0810 - General insurance business		
N300_0820 - Long-term Insurance business		
Total Movements in Recoveries		
9.Net Movement in Provisions		



PRUDENTIAL RETURNS MODULE (PRU)

10. Expenses:

N300_1010 - Commissions and brokerage
N300_1020 - Other acquisition costs
N300_1030 - Levies and charges
N300_1040 - Other expenses attributable to Long-Term Insurance Fund
N300_1050 - Other expenses
Total Expenses

11. Other Operating Revenue:

N300_1110 - Commissions
N300_1120 - Other revenue
Total Other Operating Revenue

12. Operating Income

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13. Investment Income:

N300_1310 - Interest, surplus, dividends, rent and other investment income receivable
N300_1320 - Changes in value of invested assets
N300_1330 - Investment expenses
Net Investment Income

14. Net Income Before Taxation

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15. Taxation Expense or Credit

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16. Net Income After Taxation

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17. Dividends in Respect of Current Reporting Period

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18. Net income After Dividends

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PRUDENTIAL RETURNS MODULE (PRU)

FORM IN40: Statement of Premiums and Reinsurance Expenses	Direct insurance	Facultative reinsurance	Proportional treaty	Non-proportional treaty	Total
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Part I: General Insurance Business:

Gross Written Premium

Class of Business

Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					

Total Accepted from Related Parties

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Reinsurance Ceded

Class of Business

Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					

Total Ceded to Related Parties

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Net Earned Premium

Class of Business

Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					



PRUDENTIAL RETURNS MODULE (PRU)

Total Accepted from Related Parties

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PRUDENTIAL RETURNS MODULE (PRU)

Part II: Long-Term Insurance Business:

Gross Written Premium

Class of Business

Class I: Life and Annuity
Class II: Marriage and Birth
Class III: Linked Long Term
Class IV: Permanent Health
Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management

Total

Total Accepted from Related Parties

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Reinsurance Ceded

Class of Business

Class I: Life and Annuity
Class II: Marriage and Birth
Class III: Linked Long Term
Class IV: Permanent Health
Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management

Total

Total Ceded to Related Parties

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Net Earned Premium

Class of Business

Class I: Life and Annuity
Class II: Marriage and Birth
Class III: Linked Long Term
Class IV: Permanent Health
Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management

Total

Total Accepted from Related Parties

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PRUDENTIAL RETURNS MODULE (PRU)

Reinsurance and other recoveries in respect of paid claims

Class I: Life and Annuity
Class II: Marriage and Birth
Class III: Linked Long Term
Class IV: Permanent Health
Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management
Total

Total Recovered from Related Parties

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Net Incurred Claims

Class I: Life and Annuity
Class II: Marriage and Birth
Class III: Linked Long Term
Class IV: Permanent Health
Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management
Total

Total Paid to Related Parties

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Part III: Direct Long-Term Insurance

Business:

Gross Claims Paid

Class I: Life and Annuity
Class II: Marriage and Birth
Class III: Linked Long Term
Class IV: Permanent Health
Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management
Total

Total Paid to Related Parties

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Reinsurance and other recoveries in respect of paid claims

Class I: Life and Annuity
Class II: Marriage and Birth
Class III: Linked Long Term
Class IV: Permanent Health
Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management
Total

Total Recovered from Related Parties

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Net Incurred Claims

Class I: Life and Annuity
Class II: Marriage and Birth
Class III: Linked Long Term
Class IV: Permanent Health
Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management
Total

Total Paid to Related Parties

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FORM IN60: Statement of Movements in Insurance Provisions	
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Right Click on the required row (in EPRS)
to input the detail

Part I: Direct Business (Gross):

[Linked Form - 1](#)

Part II: Facultative Reinsurance Business (Gross):

Part III: Proportional Treaty Reinsurance Business (Gross):

Part IV: Non-Proportional Treaty Reinsurance Business (Gross):

Part V: Reinsurance and Other Recoveries in Respect of Direct Business:

[Linked Form - 2](#)

Part VI: Reinsurance and Other Recoveries in Respect of Facultative
Reinsurance Business:

Part VII: Reinsurance and Other Recoveries in Respect of Proportional Treaty
Reinsurance:

Part VIII: Reinsurance and Other Recoveries in Respect of Non-Proportional Treaty
Reinsurance:



Linked Form - 1

FORM IN60: Statement of Movements in Insurance Provisions	This Reporting Period	Last Reporting Period					Previous Reporting Period					Total
	Balance at End of the Reporting Period	Balance at Start of the Reporting Period	Release of Discount	Claims Paid	Other Increase or Decrease	Balance at End of the Reporting Period	Balance at Start of the Reporting Period	Release of Discount	Claims Paid	Other Increase or Decrease	Balance at End of the Reporting Period	

Part I: Direct Business (Gross): Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

Part II: Facultative Reinsurance Business (Gross): Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												



Part III: Proportional Treaty Reinsurance Business (Gross):

Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

Part IV: Non-Proportional Treaty Reinsurance Business

(Gross):

Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												



Linked Form - 2

FORM IN60: Statement of Movements in Insurance Provisions	This Reporting Period	Last Reporting Period				Previous Reporting Period					Total
	Balance at End of the Reporting Period	Balance at Start of the Reporting Period	Release of Discount	Claims Paid	Other Increase or Decrease	Balance at End of the Reporting Period	Balance at Start of the Reporting Period	Release of Discount	Claims Paid	Other Increase or Decrease	Balance at End of the Reporting Period

Part V: Reinsurance and Other Recoveries in Respect of Direct Business:

Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

Part VI: Reinsurance and Other Recoveries in Respect of Facultative Reinsurance Business

Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												



**Part VII: Reinsurance and Other Recoveries in Respect of Proportional Treaty Reinsurance:
Provision for Outstanding Claims (including IBNR)**



PRUDENTIAL RETURNS MODULE (PRU)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

Part VIII: Reinsurance and Other Recoveries in Respect of Non-Proportional Treaty Reinsurance

Provision for Outstanding Claims (including IBNR)

Class 1: Accident												
Class 2: Sickness												
Class 3: Land Vehicles												
Class 4: Marine - Aviation - Transport												
Class 5: Fire and Other Property Damage												
Class 6: Liability												
Class 7(a): Credit												
Class 7(b): Suretyship												
Class 8: Other												
Total												

FORM IN70: Statement of Investment Income	Current Year	Prior Year
1. Interest Receivable:		
N700_0110 - Interest from		
Related parties N700_0120		
- Interest from other parties		
Total Interest Receivable		
2. Dividends Receivable:		
N700_0210 - Dividends from		
Related parties N700_0220 -		
Other dividends		
Total Dividends Receivable		
3. Rental Income		
Receivable: N700_0310 -		
Rentals from Related		
parties N700_0320 - Other		
rentals		
Total Rental Income Receivable		
4. Income Under Investment Contracts of Mudarba and Musharakah:		
N700_0410 - Income from contracts of		
mudaraba with Related counterparties		
N700_0420 - Income from contracts of		
mudaraba with other counterparties		
N700_0430 - Income from contracts of		
musharaka with Related counterparties		
N700_0440 - Income from contracts of		
musharaka with other counterparties		
Total Income from Mudarba and Musharakah		
5. Income from Collective Investment:		
N700_0510 - Income from PSiAs with		
Related parties N700_0520 - Income		
from PLiAs with other parties		
N700_0530 - Income from other forms of collective investment with		
Related parties		
N700_0540 - Income from other forms of collective		
investment with other parties		
Total Income from Collective Investments Gross)		
6. Changes in Value in Invested Assets:		
N700_0610 - Changes in value of investments in or with		
Related parties N700_0620 - Changes in value of other		
invested assets		
Total Changes in Value:		



PRUDENTIAL RETURNS MODULE (PRU)

7.Other Investment Income

N700_0710 - Other investment income from

Related parties N700_0720 - Other
investment income

Total Other

Investment

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Income 8.Total

Investment

Income



PRUDENTIAL RETURNS MODULE (PRU)

FORM IN80: Statement of Acquisition Expenses	Direct insurance	Facultative reinsurance	Proportional treaty	Non-proportional treaty	Total
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Part I: General Insurance Business:

Commissions and Brokerage

Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					

Total Payable to Related Parties

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Other Acquisition Costs

Class 1: Accident					
Class 2: Sickness					
Class 3: Land Vehicles					
Class 4: Marine - Aviation - Transport					
Class 5: Fire and Other Property Damage					
Class 6: Liability					
Class 7(a): Credit					
Class 7(b): Suretyship					
Class 8: Other					
Total					

Total Payable to Related Parties

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Part II: Long-Term Insurance Business:

Commissions and Brokerage

Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Total Payable to Related Parties

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PRUDENTIAL RETURNS MODULE (PRU)

Other Acquisition

Costs Class I: Life and Annuity Class
Class II: Marriage and Birth Class III:
Linked Long Term Class IV:
Permanent Health Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management
Total

Total Payable to Related Parties

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Part III: Direct Long-Term Insurance

Business: Commission and Management Expenses Class I: Life and Annuity
Class II: Marriage and Birth Class III:
Linked Long Term Class IV:
Permanent Health Class V: Tontines
Class VI: Capital Redemption
Class VII: Pension Fund Management
Total

Total Payable to Related

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Parties Recoverable from

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Reinsurance Recoverable

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from Related Parties



PRUDENTIAL RETURNS MODULE (PRU)

FORM IN90: Reconciliation to Financial Statements	Current Year	Prior Year
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Financial Position:

N900_1000 - Net assets from balance sheet

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Differences between item 1 and Net Assets according to Financial Statements:

Differences in Recognition of Assets and Liabilities:

Total

Differences in Valuation of Assets and Liabilities:

Total

N900_3000 - Net Assets according to Financial Statements

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PRUDENTIAL RETURNS MODULE (PRU)

FORM IN100: Summary Statement to Operations	Current Year	Prior Year
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Part I : Revenue and Expense Information:

1.Gross Written Premiums:

N400_110T - General insurance business		
N400_210T - Long-Term Insurance business		
Total Gross Written Premiums		

2.Reinsurance Premiums Ceded:

N400_120T - General insurance business		
N400_220T - Long-Term Insurance business		
Total Reinsurance Premiums Ceded		

3.Net Written Premiums

4.Claims Paid:

N500_110T - General insurance business		
N500_210T - Long-Term Insurance business		
Total Claims Paid		

5.Reinsurance and Other Recoveries Received:

N500_120T - General insurance business		
N500_220T - Long-Term Insurance business		
Total Recoveries Received		

6.Net Claims Paid

7.Movements in Insurance Liabilities:

N300_0710 - General insurance business		
N300_0720 - Long-term Insurance business		
Total Movements in Insurance Liabilities (Gross)		

8.Movements in Recoveries Against Insurance Liabilities:

N300_0810 - General insurance business		
N300_0820 - Long-term Insurance business		
Total Movements in Recoveries		

9.Net Movement in Provisions



PRUDENTIAL RETURNS MODULE (PRU)

10. Expenses:

N300_1010 - Commissions and brokerage		
N300_1020 - Other acquisition costs		
N300_1030 - Levies and charges		
N300_1040 - Other expenses attributable to Long-Term Insurance Fund		
N300_1050 - Other expenses		
Total Expenses		

11. Other Operating Revenue:

N300_1110 - Commissions		
N300_1120 - Other revenue		
Total Other Operating Revenue		

12. Operating Income

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Part II : Asset and Liability Information:

13. Outstanding Claims Provision (Including IBNR)		
14. Expected Reinsurance and Other Recoveries in Respect of Item 13		
15. Premium Liabilities under General Insurance Contracts		
16. Expected Reinsurance and Other Recoveries in Respect of Item 15		
17. Net Policy Benefits under Long-Term Insurance Contracts in Force		



PRUDENTIAL RETURNS MODULE (PRU)

FORM IN110: Reconciliation of Direct to Total Long-Term Insurance Business:	Direct Long-Term Insurance Business	Other	Total
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Assets and Liabilities:

1.Assets:

N110_1000 - Cash and Liquid Assets			
N110_1010 - Receivables			
N110_1020 - Investments			
N110_1030 - Plant and Equipment			
N110_1040 - Intangible Assets			
N110_1050 - Deferred Tax Assets			
N110_1060 - Other Assets			
Total Assets			

2.Liabilities:

N110_1080 - Creditors and accruals			
N110_1090 - Amounts due on reinsurance contracts			
N110_1100 - Technical provisions (other)			
N110_1110 - Net policy benefits on long-term insurance contracts			
N110_1120 - Borrowings			
N110_1130 - Tax liability			
N110_1140 - Provisions			
N110_1150 - Other liabilities			
N110_1160 - Loan capital and hybrid securities			
Total Liabilities			

3.Minimum Capital Requirement:

N110_1180 - Default risk component			
N110_1190 - Investment volatility risk component			
N110_1200 - Off-balance sheet asset risk component			
N110_1210 - Off-balance sheet liability risk component			
N110_1220 - Concentration risk component			
N110_1230 - Size factor adjustment component			
N110_1240 - Underwriting risk component			
N110_1250 - Reserving risk component			
N110_1260 - Long-Term Insurance risk component			
N110_1270 - Asset management risk component			
N110_1280 - Adjustments to capital requirement			
Minimum Capital Requirement			



PRUDENTIAL RETURNS MODULE (PRU)

Number of New Policy Holders / Fund Members

Annuity

Class I: Life and Annuity				
Class II: Marriage and Birth				
Class III: Linked Long Term				
Class IV: Permanent Health				
Class V: Tontines				
Class VI: Capital Redemption				
Class VII: Pension Fund Management				
Total				

Linked Form - 2

FORM IN120: Statement of Direct Long-Term Insurance Business	Contracts effected	Naturally terminated	Otherwise terminated	In force on reporting date	Persistency rate
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Part III: Persistency:

Number of Contracts - Participating

Year Ended on Reporting date				
Previous Financial Year				
Previous Financial Year				
Previous Financial Year				
Total				

Number of Contracts - Linked Long Term

Year Ended on Reporting date				
Previous Financial Year				
Previous Financial Year				
Previous Financial Year				
Total				

Number of Contracts - Other-Non-Participating

Year Ended on Reporting date				
Previous Financial Year				
Previous Financial Year				
Previous Financial Year				
Total				



PRUDENTIAL RETURNS MODULE (PRU)

FORM IN130: Statement of Direct Long-Term Insurance Liabilities	Vested - Direct Participating	Non Vested - Direct Participating	Direct Non-Participating	Additional Provisions	Total
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Analysis of Direct Long-Term Insurance Liabilities:

Gross Policy Liabilities

Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Total in Respect of Related Parties					
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Reinsurance Recoverable

Class I: Life and Annuity					
Class II: Marriage and Birth					
Class III: Linked Long Term					
Class IV: Permanent Health					
Class V: Tontines					
Class VI: Capital Redemption					
Class VII: Pension Fund Management					
Total					

Total Recoverable from Related Parties					
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PRUDENTIAL RETURNS MODULE (PRU)

FORM IN140: Statement of Assets Covering Direct Linked Long-Term Insurance Liabilities:	Current Year	Prior Year
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Assets Covering Direct Linked Long-Term Insurance Liabilities:

1. Cash and Liquid Assets:

N140_1000 - Notes and coins		
N140_1010 - Money at short call		
N140_1020 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets		

2. Receivables:

N140_1040 - Investment income receivable		
N140_1050 - Recoveries other than reinsurance		
N140_1060 - Premiums receivable		
N140_1070 - Amounts due under reinsurance contracts		
N140_1080 - Expected reinsurance and other recoveries on outstanding claims		
N140_1090 - Expected reinsurance and other recoveries on premium liabilities		
N140_1100 - Other reinsurance assets receivable from reinsurers		
N140_1110 - Other receivables		
Total Receivables		

3. Investments:

N140_1130 - Profit Sharing Investment Accounts		
N140_1140 - Deposits (not including Profit Sharing Investment Accounts)		
N140_1150 - Debt securities		
N140_1160 - Equity securities		
N140_1170 - Investment contracts of mudaraba, other than collective investments		
N140_1180 - Investment contracts of musharaka other than collective investments		
N140_1190 - Loans and advances		
N140_1200 - Collective investments		
N140_1210 - Properties		
N140_1220 - Investments held indirectly		
N140_1230 - Other investments		
Total Investments		



PRUDENTIAL RETURNS MODULE (PRU)

4. Other Assets:

N140_1250 - Prepayments

N140_1260 - Deferred expenses

N140_1270 - Unrealised gain on derivatives

N140_1280 - Other

Total Other Assets

Total Assets

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**N140_1310 - Tot assets (amts from, bals with or invests in RP, excl
amts due under ins crts)**

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FORM IN150: Statement of Assets Covering Non-Linked Long-Term Insurance Liabilities and Minimum Capital Requirements

Right Click on the required row
to input the detail

Part I : Assets Covering Participating Contract Liabilities: Linked Form - 1
Part II : Assets Covering Non-Participating Contract Liabilities: Linked Form - 2
Part III : Assets Covering Minimum Capital Requirement: Linked Form - 3

Linked Form - 1

FORM IN150: Statement of Assets Covering Non- Linked Long-Term Insurance Liabilities and Minimum Capital Requirements	Asset Values	Expected Yield %
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Part I : Assets Covering Participating Contract Liabilities:

1.Cash and Liquid Assets:

N150_1000 - Notes and coins		
N150_1010 - Money at short call		
N150_1020 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets		

2.Receivables:

N150_1040 - Investment income receivable		
N150_1050 - Recoveries other than reinsurance		
N150_1060 - Premiums receivable		
N150_1070 - Amounts due under reinsurance contracts		
N150_1080 - Expected reinsurance and other recoveries on outstanding claims		
N150_1090 - Expected reinsurance and other recoveries on premium liabilities		
N150_1100 - Other reinsurance assets receivable from reinsurers		
N150_1110 - Other receivables		
Total Receivables		



Linked Form - 2

FORM IN150: Statement of Assets Covering Non- Linked Long-Term Insurance Liabilities and Minimum Capital Requirements	Asset Values	Expected Yield %
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Part II : Assets Covering Non-Participating Contract Liabilities:

6.Cash and Liquid Assets:

N150_1000 - Notes and coins		
N150_1010 - Money at short call		
N150_1020 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets		

7.Receivables:

N150_1040 - Investment income receivable		
N150_1050 - Recoveries other than reinsurance		
N150_1060 - Premiums receivable		
N150_1070 - Amounts due under reinsurance contracts		
N150_1080 - Expected reinsurance and other recoveries on outstanding claims		
N150_1090 - Expected reinsurance and other recoveries on premium liabilities		
N150_1100 - Other reinsurance assets receivable from reinsurers		
N150_1110 - Other receivables		
Total Receivables		

8.Investments:

N150_1130 - Profit Sharing Investment Accounts		
N150_1140 - Deposits (not including Profit Sharing Investment Accounts)		
N150_1150 - Debt securities rated AAA issued by Governments or Government agencies		
N150_1160 - Debt securities rated BBB or better, not included in 3.3		
N150_1170 - Other debt securities		
N150_1180 - Equity securities		
N150_1190 - Investment contracts of mudaraba, other than collective investments		
N150_1200 - Investment contracts of musharaka other than collective investments		
N150_1210 - Loans and advances		
N150_1220 - Collective investments		
N150_1230 - Properties		
N150_1240 - Investments held indirectly		
N150_1250 - Other investments		
Total Investments		



PRUDENTIAL RETURNS MODULE (PRU)

9. Other Assets:

N150_1270 - Prepayments		
N150_1280 - Deferred expenses		
N150_1290 - Unrealised gain on derivatives		
N150_1300 - Other		
Total Other Assets		

10. Total Assets

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N150_1330 - Tot assets (amts from, bals with or invests in RP, excl amts due under ins crts)

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Linked Form - 3

FORM IN150: Statement of Assets Covering Non- Linked Long-Term Insurance Liabilities and Minimum Capital Requirements	Asset Values	Expected Yield %
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Part III : Assets Covering Minimum Capital Requirement:

11. Cash and Liquid Assets:

N150_1000 - Notes and coins		
N150_1010 - Money at short call		
N150_1020 - Securities purchased under agreements to resell		
Total Cash and Liquid Assets		

12. Receivables:

N150_1040 - Investment income receivable		
N150_1050 - Recoveries other than reinsurance		
N150_1060 - Premiums receivable		
N150_1070 - Amounts due under reinsurance contracts		
N150_1080 - Expected reinsurance and other recoveries on outstanding claims		
N150_1090 - Expected reinsurance and other recoveries on premium liabilities		
N150_1100 - Other reinsurance assets receivable from reinsurers		
N150_1110 - Other receivables		
Total Receivables		



PRUDENTIAL RETURNS MODULE (PRU)

B - Percentage of Capital at Risk:

N160_1140 - None
N160_1150 - Term assurance of not more than three years
N160_1160 - Term assurance of not between three and five years
N160_1170 - Other
Total



Linked Form - 3

FORM IN160: Calculation of Direct Long-Term Insurance Element of Long-Term Insurance Risk Component	Amount	Factor	Result
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C - Percentage of Other Factors:

N160_1190 - Net admin expenses in the financial year relating to business in item 3.3			
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N160_1230 - Result In respect of Class IV:			
N160_1210 - 18% of the first \$50 million of Gross Written Premium and 16% thereafter			
N160_1220 - 26% of the first \$35 million of gross incurred claims and 23% thereafter			

N160_1240 - Assets of business in Class V			
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Linked Form - 4

FORM IN160: Calculation of Direct Long-Term Insurance Element of Long-Term Insurance Risk Component	Gross - Capital at Risk
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D - Result : Direct Long-Term Insurance Element of Long- Term Insurance Risk Component:

N160_125T - Grand total	
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FORM IN180 Statement of Claims Development

Section 1: Direct business

Accident year (1)	Gross earned premium (2)	Net earned premium (3)	Number of claims reported (4)	Number of claims outstanding (5)	Gross claim payments (net of non-reinsurance recoveries) (6)	Net claim payments (net of reinsurance and non-reinsurance recoveries) (7)	Gross case estimates (net of non-reinsurance recoveries) (8)	Net case estimates (net of reinsurance and non-reinsurance recoveries) (9)	Gross IBNR/IBNER (net of non-reinsurance recoveries) (10)	Net IBNR/IBNER (net of reinsurance and non-reinsurance recoveries) (11)	Total gross ultimate cost (USD) (12)	Total net ultimate cost (USD) (13)
Current Accident Year												
Accident Year - 1 Year Previous												
Accident Year - 2 Years Previous												
Accident Year - 3 Years Previous												
Accident Year - 4 Years Previous												
Accident Year - 5 Years Previous												
Accident Year - 6 Years Previous												
Accident Year - 7 Years Previous												
Accident Year - 8 Years Previous												
Accident Year - 9 Years Previous												
Accident Year - 10 Years Previous												
Accident Year - More than 10 Years Previous												



PRUDENTIAL RETURNS MODULE (PRU)

Section 2: Reinsurance Business

Underwriting year (1)	Gross written (2)	Net written (3)	Number of claims (4)	Number of claims outstanding (5)	Gross claim payments (net of non-reinsurance recoveries) (6)	Net claim payments (net of reinsurance and non-reinsurance recoveries) (7)	Gross case estimates (net of non-reinsurance recoveries) (8)	Net case estimates (net of reinsurance and non-reinsurance recoveries) (9)	Gross IBNR/IBNER (net of non-reinsurance recoveries) (10)	Net IBNR/IBNER (net of reinsurance and non-reinsurance recoveries) (11)	Total gross ultimate cost (12)	Total net ultimate cost (IUD) (13)
Current Underwriting Year												
Underwriting Year - 1 Year Previous												
Underwriting Year - 2 Years Previous												
Underwriting Year - 3 Years Previous												
Underwriting Year - 4 Years Previous												
Underwriting Year - 5 Years Previous												
Underwriting Year - 6 Years Previous												
Underwriting Year - 7 Years Previous												
Underwriting Year - 8 Years Previous												
Underwriting Year - 9 Years Previous												
Underwriting Year - 10 Years Previous												
Underwriting Year - More than 10 Years Previous												

Section 3: Total

(1)	Total gross ultimate cost (2)	Total net ultimate cost (3)	Gross claim payments (4)	Net claim payments (5)	Gross outstanding claims (6)	Net outstanding claims (7)	Discount on net outstanding claims (8)	Claims handling expenses on net outstanding claims (9)
Total Direct Business								
Total Reinsurance Business								



PRUDENTIAL RETURNS MODULE (PRU)

TOTAL								
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PRUDENTIAL RETURNS MODULE (PRU)

FORM IN200: Statement of Underwriting Performance	Accident and Sickness		Land vehicle		Marine Aviation and Transit		Fire and other property damage		Liability		Credit and Suretyship		Other classes		Total	
	1		2		3		4		5		6		7		7	
	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net
Opening provision																
Unearned premium reserve																
Additional reserve for unexpired risks																
Premium income																
Less																
Closing provision																
Unearned premium reserve																
Additional reserve for unexpired risks																
Earned premium income																
Other income - (to be described)																
Total income																
Claims paid																
Closing provision for outstanding claims																
Reported																
Not reported																
Loss Adjustment Expenses																
Less																
Opening provision for outstanding claims																
Reported																
Not reported																
Loss Adjustment Expenses																
Cost of claims incurred																
Commission																
Management expenses																
Movement in deferred acquisition costs																
Other expenditure — (to be described)																
Total expenditure																
Foreign exchange gain/(loss)																
Underwriting profit/(loss)																
(transferred to profit & loss A/C)																
Investment income attributable to U/W A/C																
Result on technical account (lines 18 + 19)																
Loss Ratio																
Expense Ratio																
Combined Ratio																



PRUDENTIAL RETURNS MODULE (PRU)

FORM IN210: Statement of Revenue by Jurisdiction				
<----- Per Jurisdiction ----->				
Frequency	Quarterly	Quarterly	Quarterly	Annual
Line of Business - Note: Energy and Marine Liability should be recorded in Class 6.	Gross Written Premium	No of Insurance Policies issued in the Period	No of claims notified in the period	No of claims notified in the period
Class 1 - Accident - Total				
Class 2 - Sickness - Total				
Health Insurance				
Other (Sickness)				
Class 3 - Land Vehicles -Total				
Motor				
Other (Land Vehicles)				
Class 4 - Marine, Aviation and Transport (MAT) - Total				
Aviation				
Aviation - War				
Marine - Cargo				
Marine - Hull				
Marine - Species				
Marine - War				
Transport				
MAT - Terrorism / Sabotage				
Other (MAT)				
Class 5 - Fire and Other Property Damage- Total				
Energy - Onshore				
Energy - Offshore				
Construction / Erection All Risk				
Terrorism				
Other (Fire & Property)				
Class 6 - Liability (Casualty) - Total				
Crime				
Directors and Officers Liability				
Employers Liability				
Energy Liability				
Marine Liability				
Professional Indemnity				
Public Liability				
Other (Liability)				
Class 7 - Credit				
Class 8 - Surety				
Other (Please specify in cell directly below)				

**Life Insurance
(Applicable/ Not
Applicable)**

In terms of Life Insurance Business Intermediated / Managed please indicate the level of Gross Written Premium intermediated for each year	Gross Written Premium	No of Insurance Policies issued in the Period	No of claims notified in the period
Life and Annuity - Class I			
Marriage and Birth - Class II			
Linked Long Term - Class III			
Permanent Health - Class IV			
Tontines - Class V			
Capital Redemption - Class VI			
Pension fund management - Class VII			