



الجمهورية اللبنانية
وزارة الاقتصاد والتجارة

لجنة مراقبة هيئات الضمان

رقم المحفوظات: ٣٥٢٩/ل.م.ض. ٢٠١٦/

بيروت، في ٢٠١٦/١١/٢

كتاب الى كافة هيئات الضمان العاملة في لبنان

- الموضوع:** تمديد مهلة تقديم التصاريح الخاصة بوسطاء الضمان عن السنة المالية المنتهية كما في ٢٠١٥/١٢/٣١.
- المرجع:** - تعميم لجنة مراقبة هيئات الضمان المسجل تحت الرقم ١١٧٩/ل.م.ض. تاريخ ٢٠١٦/٤/١٥.
- تعميم لجنة مراقبة هيئات الضمان المسجل تحت الرقم ٢٢٨٢/ل.م.ض. تاريخ ٢٠١٦/٧/٢٧.
- تعميم لجنة مراقبة هيئات الضمان المسجل تحت الرقم ٣٠٩٩/ل.م.ض. تاريخ ٢٠١٦/١٠/٢٠.

إشارة إلى الموضوع والمرجع المبينين أعلاه،

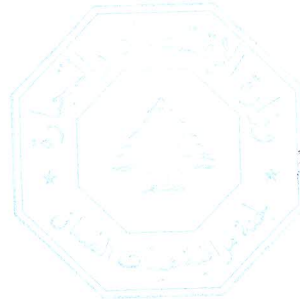
وعطفاً على تعميمي لجنة مراقبة هيئات الضمان رقم ١١٧٩/ل.م.ض. و ٢٢٨٢/ل.م.ض. المذكورين في المرجع أعلاه والذي فرض بموجبهما على وسطاء الضمان تقديم تصاريح عن كافة عقود الضمان التي أجريت من خلالها موقعة ومهورة من قبل مدققي الحسابات الأساسيين بالنسبة للأشخاص المعنويين، تجدون مرفقاً نطاق العمل (Scope of Work) الواجب التقييد به من قبل مدققي الحسابات الأساسيين عند إعدادهم للتقرير على المعلومات الواردة في التصريح.

وعليه، وحرصاً من اللجنة على أن يلتزم كافة الوسطاء بإرسال التصاريح الخاصة بهم وفقاً للأصول وضمن المهل القانونية، تمدد اللجنة للمرة الثانية مهلة تقديم التصاريح الخاصة بوسطاء الضمان، سواء كانوا أشخاصاً طبيعيين أو معنويين، المطلوبة عن السنة المالية المنتهية كما في ٢٠١٥/١٢/٣١ حتى تاريخ ٢٠١٦/١٢/٣٠ ضمناً. وفي هذا السياق، تشدد اللجنة على أنها ستمتنع عن إستلام التصاريح المقدمة خلافاً للأصول وسيتم إتخاذ الإجراءات القانونية المناسبة بحق الوسطاء الذين لن يقوموا بإيداع التصاريح المطلوبة ضمن المهلة المذكورة أعلاه.

وتفضلوا بقبول فائق الإحترام.

رئيس لجنة مراقبة هيئات الضمان بالانابة

نادين الحبال



Report of factual findings
to the Directors of (**Company Name**).

This report is produced in accordance with the terms of our agreement dated XXXX.

The directors of (**Company Name**) (the "Company") have prepared the Intermediary Business Revenue Form ("The Schedule") for the year ended 31 December XXXX and remain solely responsible for it and for the preparation and maintenance of all accounting and other records supporting its contents. The Company's directors are also responsible for identifying and ensuring that the Company complies with the relevant accounting policies and procedures.

We have performed the procedures agreed with you and enumerated below with respect to the Schedule of (**Company Name**) for the year ended 31 December XXXX. Our work was performed in accordance with the International Standard on Related Services (ISRS) 4400 'Engagements to perform agreed-upon procedures regarding financial information.' The procedures, which were performed solely to assist you in evaluating the validity of the information included in the Schedule in accordance with Circulars 1179/ICC dated 15/4/2016 and 2282/ICC dated 27/7/2016 issued by the Insurance Control Commission, were as follows:

- Obtain a listing of premiums placed by the Company split by insurance companies registered in Lebanon, mutual funds registered in Lebanon, and foreign insurance companies, reinsurance companies/brokers, others ("the counterparty").
- Trace total premiums per counterparty as per listing obtained to the Schedule and identify any differences.
- Obtain a listing of commission income split by counterparty.
- Trace total commission income from counterparties as per listing obtained to the Schedule and identify any differences.
- Trace total commission income as per the Schedule to the Company's accounting records for the year ended 31 December XXXX and identify any differences.
- Obtain a listing of consultation fees, administration fees and other fees income split by counterparty.
- Trace consultation fees, administration fees, and other fees income as per listing obtained to the Schedule and identify any differences.
- Trace the total of each of consultation fees, administration fees, and other fees income as per the Schedule to the Company's accounting records for the year ended 31 December XXXX and identify any differences.
- Check the mathematical accuracy of total revenue as per the Schedule, equal to the sum of commission income, consultation fees, administration fees, and other fees.

Based on the above procedures, no exceptions are noted **or** we found:

[List of findings, with detailed exceptions where applicable]

Our procedures, as stated in our agreement, did not constitute either an audit or review made in accordance with International Standards on Auditing or International Standards on Review Engagements, the objective of which would be the expression of assurance on the financial information of the Activities. We do not express such assurance. Had we performed additional procedures or had we performed an audit or review of the Schedule in accordance with International Standards on Auditing or International Standards on Review Engagements, other matters might have come to our attention that we would have reported to you. This report relates only to the Schedule and does not extend to any financial statements of the Company taken as a whole.

This report is solely for your use in connection with the purpose specified above and as set out in our agreement. No part of this report is to be copied or distributed to any party other than the Insurance Control Commission, except as permitted under the terms of our agreement. We do not accept any liability or responsibility to any other third party.