



الجمهورية اللبنانية

وزارة الاقتصاد والتجارة

لجنة مراقبة هيئات الضمان

رقم المحفوظات: ٢٠١٣/٢٠٧٢/ل.م.ض.

بيروت، في ٥ - آب ٢٠١٣

كتاب الى جميع هيئات الضمان العاملة في لبنان
حول نطاق العمل لتقرير المراجعة على نماذج البيانات المرحلية النصف سنوية

عطفًا على قرار وزير الإقتصاد والتجارة رقم ٩٤/ل.م.ض تاريخ ١٦ آذار ٢٠١٢ الذي فرض بموجبه على هيئات الضمان تقديم التقارير المالية المرحلية النصف سنوية مراجعة من قبل مفوض المراقبة الأساسي، تجدون مرفقًا نطاق العمل (Scope of Work) الواجب التقيد به عند إعداد مفوضي المراقبة الأساسيين لتقرير المراجعة على نماذج البيانات المرحلية النصف سنوية (Semi-Annual Regulatory Forms).

وتفضلوا بقبول فائق الإحترام.

رئيس لجنة مراقبة هيئات الضمان N.H

وليد جنادري

Report on review of Semi-Annual Standard Regulatory Forms to the directors of xxxxx

Introduction

We have reviewed the accompanying Semi-Annual Standard Regulatory Forms F1 to Fn ("the Standard Regulatory Forms") of xxxxx ("the Company") as at 30 June xxxx and for the six month period then ended. Management is responsible for the preparation and presentation of these Standard Regulatory Forms in accordance with the Lebanese Regulatory Insurance Accounting framework. Our responsibility is to express a conclusion on these forms based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, 'Review of interim financial information performed by the independent auditor of the entity'. A review of the Standard Regulatory Forms consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, *(insert review conclusion)*.

Report on other legal and regulatory requirements

Further, as required by the ministerial decision number 94/ICC dated 16 March 2012 and Insurance Control Commission circular number 1042/ICC dated 7 May 2012, *(insert conclusion on the following)*:

- (i) the reconciliation of the Standard Regulatory Forms (F1 to Fn) to the Company's records and reviewed financial information as at 30 June xxxx was properly performed by management; and
- (ii) the information set out in the A2, A3, A10, A13, A14 and A15 of the Standard Regulatory Forms as at 30 June xxxx was properly extracted from the Company's records.

Basis of accounting and restriction on distribution

The Standard Regulatory Forms are prepared by management to comply with the Lebanese Regulatory Insurance Accounting framework and with the ministerial decision number 94/ICC dated 16 March 2012 and Insurance Control Commission circular number 1042/ICC dated 7 May 2012. As a result, the Standard Regulatory Forms may not be suitable for any other purpose. Our report is intended solely for the Company and the Insurance Control Commission and should not be distributed to or used by parties other than those specified.

Regulatory Insurance Accounting Framework

- 1) Laws and regulations pertaining to the assessment of technical reserves:
 - (i) Articles 22, 23 and 24 of the Lebanese Insurance Law;
 - (ii) Decree 10109 dated 22/3/2013;
 - (iii) Insurance Control Commission circular number 1450/ICC dated 10/6/2013.

- 2) Regulations pertaining to the assessment of reinsurance share in premium deficiency reserve:
 - (i) Decree 10109 dated 22/3/2013;
 - (ii) Insurance Control Commission circular number 528/ICC dated 29/3/2010.

- 3) Laws and regulations pertaining to the assessment of premium receivable:
 - (i) Minister of Economy and Trade decision number 248/I/E.T. dated 13/9/2001;
 - (ii) Minister of Economy and Trade decision number 209/I/E.T. dated 23/8/2006.