



الجمهورية اللبنانية  
وزارة الاقتصاد والتجارة

الوزير

رقم المحفوظات: ٤٤٧٧/ل.م.ض./٢٠١٢  
بيروت، في ٢٩ شباط ٢٠١٢

**قرار رقم ٤٠٠/ل.م.ض.  
تحضير تقرير حول نماذج البيانات السنوية**

إن وزير الإقتصاد والتجارة،  
بناءً على المرسوم رقم ٥٨١٨ تاريخ ٢٠١١/٦/١٣ (تشكيل الحكومة)،  
بناءً على قانون تنظيم هيئات الضمان الموضوع موضع التنفيذ بالمرسوم رقم ٩٨١٢ تاريخ ١٩٦٨/٥/٤  
وتعديلاته ولاسيما المادتين ١٩ و٤٧ منه المعدلتين بالقانون رقم ٩٤ تاريخ ١٩٩٩/٦/١٨،  
بناءً على إقتراح رئيس لجنة مراقبة هيئات الضمان،

**يقرر ما يأتي :**

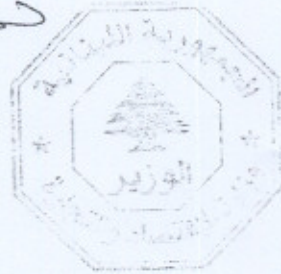
**المادة الأولى:** على جميع شركات الضمان العاملة في لبنان ان تقدم الى لجنة مراقبة هيئات الضمان وقبل  
الأول من حزيران من كل سنة تقريراً خاصاً عن المعلومات الواردة في نماذج البيانات السنوية (Insurance  
Supervisory Regulatory Forms) عن السنة المالية المنصرمة معد من قبل مفوض المراقبة الأساسي  
للشركة (المعتمد عن السنة المالية للتقرير) على أن يتم الإلتزام بنطاق العمل (Scope of Work) المرفق.  
إضافة الى ذلك، يجب أن يتضمن التقرير جدول مطابقة بين أرصدة الحسابات الواردة في النماذج من F1  
الى F<sub>n</sub> بإستثناء النموذج F5 وأرصدة الحسابات الواردة في تقرير مفوض المراقبة السنوي عن أعمال  
الشركة وذلك بإعتماد النموذج المعتمد من قبل لجنة مراقبة هيئات الضمان.

**المادة الثانية:** يلغى قرار وزير الإقتصاد والتجارة رقم ١/٢/ل.م.ض. تاريخ ٢٠٠٩/٣/١١.

**المادة الثالثة:** ينشر هذا القرار في الجريدة الرسمية ويعمل به فور نشره.

وزير الإقتصاد والتجارة

نقولا نحاس



نسخة تبلغ الي:

- لجنة مراقبة هيئات الضمان
- شركات الضمان
- مفوضي المراقبة الأساسيين لهيئات الضمان.

## **Report on Standard Regulatory Forms**

We have audited the accompanying Standard Regulatory Forms (F1 to F<sub>n</sub>) of (Company Name) as at (Financial Year). These Standard Regulatory Forms have been prepared by the management of the Company in accordance with Regulatory Insurance Accounting Principles.

### **Management's responsibility for the Standard regulatory Forms**

Management is responsible for the preparation of these Standard Regulatory Forms in accordance with Regulatory Insurance Accounting Principles, and for such internal control as management determines is necessary to enable the preparation of the Standard Regulatory Forms that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these Standard Regulatory Forms based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Standard Regulatory Forms are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and information in the Standard Regulatory Forms. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Standard Regulatory Forms, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the Standard Regulatory Forms in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the Standard Regulatory Forms.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Opinion**

In our opinion, the Standard Regulatory Forms of the Company are (insert auditor opinion)

Further, we report that:

- The reconciliation of the Standard Regulatory Forms (F1 to F<sub>n</sub>) to the Company's records and audited financial statements as at (Financial Year) was properly performed by management; and
- The information set out in the quarterly (Q1 to Q<sub>n</sub>) and annual (A1 to A<sub>n</sub>) Standard Regulatory Forms as (Financial Year) was properly extracted from the Company's records.

### **Restriction on distribution**

Without modifying our opinion, we draw attention that the Standard Regulatory Forms are prepared to assist (Company Name) to meet the requirements of the minister of economy and trade decision number 40/ICC dated 21/2/2012. As a result, the Standard Regulatory Forms may not be suitable for another 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.

## Annex

Regulatory Insurance Accounting Principles are in line with International Financial Reporting Standards (IFRS) except for the following:

1) Laws and regulations pertaining to the assessment of technical reserves:

- Articles 22, 23 and 24 of the Lebanese Insurance Law;
- Decree 2442 dated 29/6/2009;
- Insurance Control Commission circular number 1006/ICC dated 11/9/2006.

2) Regulations pertaining to the assessment of reinsurance share in premium deficiency reserve:

- Decree 2442 dated 29/6/2009;
- Insurance Control Commission circular number 528/ICC dated 29/3/2010.

3) Laws and regulations pertaining to the assessment of premium receivable:

- Minister of Economy and Trade decision number 248/1/E.T. dated 13/9/2001;
- Minister of Economy and Trade decision number 209/1/E.T. dated 23/8/2006.