

aldf ; ldlit



lghljg aldf ; Da0wl kgal0f lgbfzsf, @)^%

rfalxn, sf7df08f}

kyd kl6 nfu'ldlt M@^%)\$.)!

aldf Pj, @)\$ (sf]bknf * -3@_ n]lbPsf]clwsf/ kpfu u/L aldf Pj]sf]bknf @*
cgtuf kgaldf ; DaGwl glt tyf Joj :yfsf]thdf u/L ; DkOf{aldsx?sf]kgaldf
; DaGwl Joj :yf ug{aldf lgodfj nl @)\$ (, sf] lgod ^ sf] pklgod -@_ sf]
kpf]ngfy{aldf ; ldtaf/f bxf adf]hdsf] **lghjfg aldf ; DaGwl kgaldf lgbzsf,**
@)^%kgaldf lgbzsf, @)^% hf/L ul/Psf]5 .

! ; Hfkt gfd / kl/De

-!_ o; lgbzsf]gfd **lghjfg aldf ; DaGwl kgaldf lgbzsf,@)^%xg5 .**

-@_ of]lgbzsf ; ldt]n]t]slbPsf]ldt]b]v kl/De xg5 .

@ kgaldf Aoj :yf

-!_ aldsn]cf^gf]aldf hf]vdfsg (Underwriting) glt, g0 jy{(Net Worth)
tyf cf^gf]hf]vd cg?k pkoQm kgaldf glt lgdf kg5 .

-@_ pk lgbzsf -!_ adf]hdsf] kgaldf gltdf bxfosf afx? ; dfaZ ePsf]
xgkg5 .

s_ kgaldf]k\$ /

v_ kgaldf (Leader) ; d] 5gf]sf]cfwf/

u_ kgaldf af\$ / 5gf]sf]cfwf/

3_ kgaldf Aoj :yf cgludgsf]nflu ckgfpg]cf^t]l/s lgoGqf k0fnl

a_ klos kgaldf cgtuf aldssf]vb wf/Of

r_ klos kgaldf cgtuf clwstd kgaldf /lffj /Of

5_ cfo cfjZos s/fx?

-#_ -s_ aldssf] ; #fns ; ldt jf ; #fns ; ldtaf6 clvtof/ kkt clwsf/Ln]
klos cfly\$ aif\$]nflu cf^gf]kgaldf glt pk lgbzsf -@_ adf]hd lgdf
u/L klos cfly\$ aif{ ; dkt xg' eGf sldtdf tl; -#)_ lbg cufj} ; ldtdf
kZ ug{kg5 .

-v_ dWofj lwdf 5\$} Aoj :yf u/L sg} kgaldf ; Demf ul/Pdf ; f] j f /]
; ldtdf hfgsf/L u/fpg' kg5 .

gkn leq kwfg sfon g/x\$]aldssf]xsdf gkn l:yt sfon]cf^gf]
kgaldf glt lgdf u/L o; }lgbzsf adf]hd ; ldtdf kZ ug{kg5 .

-\$_ aldsn] k|o\$ cfly\$ aif\$] nflu ul/Psf] kgaldf ; Demf (Reinsurance Treaty) sf] ; /lf0f kq (Signed Slip/Cover Note) sf] kdfloft kl|t ; Demf lqmfzln ePsf] -\$_ k]fln; lbg leq ld|tdf k} ug{k\$. t/ ^ofsN6] kgaldfsf] xsdf of] Jofj :yf nfu"xb]5 .

-%_ o; lgb]zsfdf c6oq hg; }s}/f n]VPsf]ePtf klg aldssf]aldf hf]vdfsg glltdf kl/dfhg ug{k/df, aldssf]laQ cj :yf kl|tsh x}uPdf, kgaldfsf] :t/ 36df jf c6o cfj Zos cj :yf b]VPdf aldssf]cf^gf] kgaldf Aoj :yf tTsf n kg/fj n]sg u/L cfj Zostf cg?k kl/dfhg ug{k\$.

^_ pk lgb]zsf-#_ adf]hd k} ePsf] kgaldf gllt tyf pk lgb]zsf -\$_ adf]hd k} ePsf] kgaldf ; Demf]df ; ld|tn]cfj Zos lgb}g lbg ; Sg\$.

-&_ pk lgb]zsf ^_ adf]hd ; ld|tn]lbPsf]lgb}g adf]hd kgaldf gllt jf ; Demf] kl/dfhg ug{k\$.

aldsn]hf]vd wf/0f ug{k\$

aldsn] hf/L u/\$] k|o\$ aldfn]yn] /lffj /0f u/\$] k|o\$ hf]vd aldsn] wf/0f gu/L zt kl|tzt kgaldf u/fpg'x\$.

\$ kgaldf ug{k\$

-!_ aldsn]wf/0f ug[hf]vd wf/0f u/L af\$ /x\$]hf]vdsf]kgaldf u/fpg'k\$.

@_ pk-lgb]zsf -!_ adf]hd cfmh] wf/0f ug{g; Sg] czsf] kof|t kgaldf Aoj :yf gu/L aldfn] hf/L ug{x\$.

##_ pk-lgb]zsf -!_ adf]hd u/\$] kgaldf Aoj :yfsf] ; D`f]f (Treaty) cj lw ; d|kt xg' e6of s|tdf tl; -#)_ lbg cufj}cfj Zos kgaldf gals/0fsf] klqmf ; ? ug{k\$.

-\$_ pk-lgb]zsf-!_ adf]hd kgaldf u/fp] aldsn] hf/L u/\$] aldfn]yn] /lffj /0f ug[sg]klg hf]vd g56]u/L kgaldf Aoj :yf ug{k\$.

-%_ pk-lgb]zsf -!_ adf]hd kgaldf ubf{ ; ld|tdf bt{ePsf] :yfglo alds, g]kndf bt{ePsf]kgaldf sDkgl jf lab}zdf bt{kgaldf sDkgl; u u/fpg' k\$.

-^_ pk-lgb|zsf -%_ adf|hd labzdf btf{ ePsf kgaldf sDkgl; u kgaldf u/fp|f To:tf]kgaldssf]kFl, Voftl, lfdtf / cgejnf0{; d]nf0{d|Wbhg/ /fvl 5gf0 ug{kg5 .

t/ cGt/f|60 ?kdf alds÷kgaldssf]:t/ lgwf{0f ug|dfGotf k|kt lgsfo (Credit Rating Agency) sf]:t/ lgwf{0fdf Leader x?sf]xsdf s|Dtdf BBB :t/ eGbf sd :t/ ePsf]kgaldf sDkgl; u kgaldf u/fpg'x5g .

-&_ lgb|zsf @ sf]pk lgb|zsf -\$_ adf|hd ; ldttdf kgaldf ; Dem]fsf]k|t kz ubf{kgaldssf]:t/sf]kdf0f ; mlg ug{kg5 .

-*_ pk-lgb|zsf -^_ adf|hd kgaldssf] :t/ sd ePsf] cj:yfdf To:tf] kgalds; u ePsf]kgaldf Aoj :yf gals/0f ug{x5g .

-(_ ^ofsN|6e kgaldf ug{kg|cj:yfdf kgaldssf] ; dyg (Confirmation) ge0 hf|vd axg ug{x5g . To:tf]kgaldssf]5gf0 ubf{kFl, Voftl, lfdtf / cgejnf0{; d] d|Wbhg/ /fvl 5gf0 ug{kg5 .

-!)_ g|kndf kwfg sfoffo gePsf aldsn]cf^gf]kwfg sfoffo; u kgaldssf] ?kdf sf/f]f/ ug{kfpg]5g .

% aldssf]wf/0f

lgh|jg aldf Aoj ; fo ug|aldsn]hf/l u/\$f]aldfn]y cGtu{aldfn]y ÷ k|t hf|vddf aldssf] wf/0f g|kn leq /x\$] cf^gf] g0 jy{ (Networth) sf] clwstd (Top) wf/0f (Retention) k|F -%_ k|tzt eGbf a9l xg'x5g .

b|6A0 aldsn]cf^gf]wf/0f lgwf{0f ubf{hf|vdsf]k\$|t cg' f/ cf^gf]vb wf/0f 60g (Down Grading) ug{pkoQm xg5 .
sg}Ps hf|vdsf]lgwf{0f alds :j0n]ug{; Sg5 .

^ dxf-laklQ (Catastrophe) kgaldf ug{kgI

-!_ aldsn] hf/l ug|aldfn]y cGtu{sf] hf|vdsf] kof|t dxf-laklQ kgaldf u/fpg'kg5 .

-@_ pk-lgb|zsf -!_ adf|hd dxf-laklQ kgaldf ubf{To:tf] kgaldf Aoj:yf cGtu{ aldssf] vb wf/0f kgaldf ; Dem]fsf] xsdf aldssf] g0 jy\$] (NetWorth) !)Ü -bz k|tzt_ eGbf a9l xg'x5g .

#_ aldsn]hf/l u/\$f]aldfn] cgtu{ ; a}eGb a9L ; Wofdf aldfsf]laifoj:t'
/xsf]Pp6f ef]f]ns Ifq leq kgI aldfsf]l]ifoj:t'df lgb]zsf \$ sf]pk-
lgb]zsf -!_ / -@_ adf]hd aldsn]wf/0f u/\$f]vb bflot]sf]of]ukm tyf
; Deflat clwstd gf\$; fgl (Probable Maximum Loss) sf]nflu pkoQm /
kof(t xg]u/l dxf-lakIQ kgaldf u/fpg'kg\$.

*:klias/0f lb; lgb]zsf]kof]hgsf]nflu ef]f]ns Ifq e]gfn]sf7df08f}
pkIosf tyf pkIosf aflx/sf pk-dxfgu/kf]nsf ; D`g'kg\$.*

-\$_ pk-lgb]zsf -#_ adf]hd Pp6f ef]f]ns Ifqleq kgI aldfsf] laifoj:t'
56ofpg g; s\$]cj:yfdf aldsn]hf/l u/\$f]; a}aldfn] cgtu{ lgb]zsf
\$ adf]hd aldsn]wf/0f u/\$f]vb bflot]sf]of]ukm ; e]lj t clwstd
gf\$; fgl (Probable Maximum Loss) sf]cfwf/df dxf-lakIQ kgaldf u/fpg'
kg\$.

&= kgaldf lalaws/0f (Diversification) ug]kgI

-!_ aldsn]kgaldf u/fpbf kof(t hf]vd lalaws/0f xg]u/l ug]kg\$.

-@_ pk-lgb]zsf -!_ adf]hd kgaldf lalaws/0fsf] nflu dVo (Leader)
kgaldfsnf0{sh kgaldfsf]a9ldf rfn; -\$)_ kl]tzt; Dd / c6o ; xeful
kgaldfssf]xsdf kl]os kgaldfsnf0{a9ldf al; -@)_ kl]tzt ; Dd kgaldf
lbg'kg\$. t/ ; xeful kgaldfssf]BBB ePdf dVo alds (Leader) ; /X g}
Aoj:yf ug]; lsg]5 .

#_ pk-lgb]zsf -@_ df hg; \$}s/f n]vPsf] ePtfklg lgb]zsf \$ sf]pk-
lgb]zsf -^_ adf]hd :t/ lgw(0fdf AAA :t/ sfod ePsf kgaldf; #
kgaldf u/fpbf sh kgaldfsf] a9ldf ; f7XL -^)_ kl]tzt ; Dd Pp6}
kgaldf; # u/fpg-; lsg]5 .

-\$_ pk-lgb]zsf-@_ / -#_ df hg; \$}s/f n]vPsf] ePtfklg dxf-lakIQ kgaldf /
^ofs]l]6]e kgaldfsf]xsdf Pp6}kgaldf; # kgaldf u/fpg ; lsg]5 .

*** kgaldf bnfn 5gf\$; DaQWL Aoj:yf**

-!_ aldsn]kgaldf u/fpbf ; f] }j f kgaldf bnfn (Broker)dfknt u/fpg ; Sg\$

-@_ kgal@f bnf n dfrnt kgal@f u/fpg' kb{To:tf]bnfnst]kFl, Voftl, lfdtf /
cgejnf0{; d] d\bhg /fvl 5gf@ ug{kgs .

-#_ kgal@f bnf n dfrnt kgal@f u/fp@f To:tf] bnf n dfrnt xg] kgal@fsf]
pkOmbfloTj (Professional Indemnity Policy) aldf u/\$f]kdf of lng' kg@ .

-\$_ pk-lgb|zsf--@_ adf|nd kgal@f bnfnn]ug|bfloTj aldf lgb|zsf \$ sf]
pk-lgb|zsf -^_ adf|nd :t/ lgwf{Of ug|lgsfoaf6 sldtdf BBB ;Dd :t/
lgwf{Of ePsf]kgal@s; u u/\$f]xg' kg@ .