

ANNEX 1

Table 1.1. *Information on life insurance policies underwritten within the audited year*

	Audited year	
A] Total number of life insurance policies		
A.1] Maximum amount of paid premiums		
A.2] Average amount of paid premiums		
A.3] Possibility to surrender paid premiums?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
A.3.1] Number of surrenders during the audited year		
A.3.2] Maximum surrendered amount in relation to life insurance		
B] Total number of investment-linked life insurance policies [B.1 + B.2]		
B.1] Total number of "unit-linked" life-investment insurance policies		
B.1.1] Maximum amount of paid premiums		
B.1.2] Average amount of paid premiums		
B.1.3] Possibility to surrender paid premiums?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
B.1.3.1] Number of surrenders during the audited year		
B.1.3.2] Maximum surrendered amount of "unit-linked" life-investment insurance policies		
B.2] Total number of other life-investment insurance policies		
B.2.1] Maximum amount of paid premiums		
B.2.2] Average amount of paid premiums		
B.2.3] Possibility to surrender paid premiums?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
B.2.3.1] Number of surrender during the audited year		
B.2.3.2] Maximum surrendered amount of others life-investment insurance policie		
Total number of life insurance policies underwrittensince the beginning of the activity (A+B)		

Table 1.2. *Identified shortcomings as a result of the analysis of the random sample -25% of the life insurance policies underwritten within the audited year*

	Internal reference/ID of the sample	Place of residence of the policyholder	Place of residence of the beneficial owner	Type of operation	Amount of the insured capital	Average amount of paid premiums	Identified deficiencies	Deficiency assessment ¹	Comments	Current situation	Action plan
1											
2											
...											
N											

Table 1.3. *Identified shortcomings as a result of the analysis of the random sample -75% of the investment-linked life insurances underwritten within the audited year*

	Internal reference/ID of the sample	Place of residence of the policyholder	Place of residence of the beneficial owner	Type of operation	Amount of the insured capital	Average amount of paid premiums	Identified deficiencies	Deficiency assessment ²	Comments	Current situation	Action plan
1											
2											
...											
N											

¹ The importance of every deficiency must to be assessed and sufficiently reasoned by the opinion of the auditor, considering the risk profile of the transactions (client profile, type of operation, amounts, countries involved in the transactions, cash deposits and withdrawals, etcetera).

² The importance of every deficiency must to be assessed and sufficiently reasoned by the opinion of the auditor, considering the risk profile of the transaction (client profile, type of operation, amounts, countries involved in the transactions, cash deposits and withdrawals, etcetera)

ANNEX 2

Table 2.1. Status of the recommendations issued by the UIFAND in relation to the analysis of previous audit reports.

	Audited exercise	Pending recommendations from previous reports	Recommendation status in the audited year	Comments - actions carried out or in course of implementation	Timeline for the implementation of the recommendation¹
1			<input type="checkbox"/> Adopted <input type="checkbox"/> Partially Adopted <input type="checkbox"/> Not adopted		
2			<input type="checkbox"/> Adopted <input type="checkbox"/> Partially Adopted <input type="checkbox"/> Not adopted		
...			<input type="checkbox"/> Adopted <input type="checkbox"/> Partially Adopted <input type="checkbox"/> Not adopted		
N			<input type="checkbox"/> Adopted <input type="checkbox"/> Partially Adopted <input type="checkbox"/> Not adopted		

¹ Only applies to recommendations that are “partially adopted” or “not adopted”.

Table 2.2. Status of the recommendations made by the UIFAND following an on-site inspection

	Date of the <i>on-site</i> inspection report	Description of the recommendation	Status of the recommendation	Comments -actions carried out or in course of implementation	Timeline for the implementation of the recommendation¹
1			<input type="checkbox"/> Adopted <input type="checkbox"/> Partially Adopted <input type="checkbox"/> Not adopted		
2			<input type="checkbox"/> Adopted <input type="checkbox"/> Partially Adopted <input type="checkbox"/> Not adopted		
...			<input type="checkbox"/> Adopted <input type="checkbox"/> Partially Adopted <input type="checkbox"/> Not adopted		
N			<input type="checkbox"/> Adopted <input type="checkbox"/> Partially Adopted <input type="checkbox"/> Not adopted		

¹ Only applies to recommendations that are “partially adopted” or “not adopted”.