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OIC Registrar's Notification Re: Capital Adequacy Report of Life Insurance Companies (No. 6)

On August 26, the Office of Insurance Commission (OIC) published the Registrar's Notification Re: Prescription of Rules, Procedures, and Conditions for the Preparation of Capital Adequacy Reports of Life Insurance Companies (No. 6). This Notification shall come into force from March 31, 2026, onwards, to improve the requirements for reporting financial status and Risk-Based Capital (RBC) maintenance, ensuring they are more rigorous and aligned with standards.

The key contents of the regulatory updates in this Notification consist of four main points as follows:

This Notification explicitly specifies the cycles for preparing and submitting capital adequacy reports to the Registrar, which include:

- Annual Report: The first part of the data must be submitted within four months from the end of the calendar year, and the remaining data must be submitted within five months from the end of the calendar year.
- Quarterly Report (specifically for Q1, Q2, and Q3): For the months of March, June, and September, the report must be submitted within 45 days from the end of each respective quarter.
- Q4 Report (December): Must be submitted within four months from the end of the calendar year.
- Monthly Report: For other months that are not quarter-end months (Jan, Feb, Apr, May, Jul, Aug, Oct, Nov, and Dec), the report must be submitted by the end of the month.