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GOEWERMENTSKENNISGEWING.**GOVERNMENT NOTICE.****DEPARTEMENT VAN FINANSIES.****DEPARTMENT OF FINANCE.**

No. R. 1285.]

[27 Augustus 1965.]

REGULASIES INGEVOLGE DIE VERSEKERINGSWET, 1943 (SOOS GEWYSIG).

No. R. 1285.]

[27 August 1965.]

REGULATIONS UNDER THE INSURANCE ACT, 1943 (AS AMENDED).

Hierby word vir algemene inligting bekendgemaak dat dit die Staatspresident behaag het om, kragtens die bevoegdheid hom verleen by artikel *ses-en-sewentig* van die Versekeringswet, 1943 (Wet No. 27 van 1943), soos gewysig, onderstaande regulasies uit te vaardig:—

In hierdie regulasies beteken „die Wet” die Versekeringswet, 1943, soos gewysig, en al die uitdrukkings wat hierin gebesig en in die Wet omskryf word, het dieselfde betekenis as wat in die Wet aan hulle geheg word.

Alle regulasies wat voorheen kragtens die Wet uitgevaardig is, word deur hierdie regulasies vervang, behalwe dat sodanige van hierdie regulasies as wat kragtens artikel *agt, elf, dertien, vyftien* of *sestig* van die Wet uitgevaardig is, nie van toepassing is met betrekking tot enige opgawe wat aan die Registrateur verstrekk moet word ten opsigte van 'n versekeraar se boekjaar wat voor die eerste dag van Augustus 1965 verstryk het nie.

DOKUMENTE, VORMS EN SERTIFIKATE.

1. Elke aansoek om registrasie ingevolge artikel *drie* of *vier* van die Wet om versekeringsbesigheid in die Republiek te dryf, moet op vorm R.V. 1 ingedien word en vergesels gaan van die dokumente en opgawes in genoemde vorm voorgeskryf.

2. Nadat die Registrateur daarvan oortuig is dat—

- (a) die versekeringsbesigheid wat 'n maatskappy/vereniging voornemens is om in die Republiek te dryf in die openbare belang en nie strydig met die bepalings van die Wet sal wees nie;
- (b) die bepalings van regulasie 1 nagekom is;
- (c) die deposito voorgeskryf in artikel *vier* (3) *bis* (c) of *vier* (3) *bis* (d) van die Wet, by die Tesourie gestort is; en
- (d) die registrasiegeld voorgeskryf in artikel *vier* (3) van die Wet, betaal is;

moet hy, ooreenkomstig die bepalings van artikel *vier* (3) van die Wet, aan die maatskappy/vereniging 'n registrasiesertifikaat op vorm R.V. 2 uitreik.

It is hereby notified for general information that the State President under the powers vested in him by section *seventy-six* of the Insurance Act, 1943 (Act No. 27 of 1943), as amended, has been pleased to make the following regulations:—

In these regulations “the Act” means the Insurance Act, 1943, as amended, and all terms employed herein which have been defined in the Act shall bear the meanings assigned to them in the Act.

All regulations previously made under the Act are hereby substituted by these regulations, save that such of these regulations as are made under section *eight, eleven, thirteen, fifteen* or *sixty* of the Act shall not apply in relation to any return required to be furnished to the Registrar in respect of any financial year of an insurer which terminated before the first day of August, 1965.

DOCUMENTS, FORMS AND CERTIFICATES.

1. Every application for registration in terms of section *three* or *four* of the Act to carry on insurance business in the Republic shall be submitted on Form R.V. 1 and shall be accompanied by the documents and statements prescribed in the said form.

2. After the Registrar has been satisfied that—

- (a) the insurance business a company/society intends carrying on in the Republic will be in the public interest and will not be inconsistent with the provisions of the Act;
- (b) the provisions of regulation 1 have been complied with;
- (c) the deposit prescribed in section *four* (3) *bis* (c) or *four* (3) *bis* (d) of the Act has been made with the Treasury; and
- (d) the registration fee prescribed in section *four* (3) of the Act, has been paid;

he shall in compliance with the provisions of section *four* (3) of the Act issue to the company/society a certificate of registration on form R.V. 2.

3. Nadat 'n geregistreerde versekeraar—

- (a) met die goedkeuring van die Registrateur, die naam waaronder hy geregistreer is, verander het en skriftelik aan die Registrateur bewys gelewer het dat hy voldoen het aan die toepaslike bepalings van enige ander Wet wat op sodanige verandering betrekking het; en
- (b) die bedrag voorgeskryf in artikel vier bis (3) van die Wet, betaal het;

moet die Registrateur, ooreenkomstig die bepalings van artikel vier bis (3) van die Wet, 'n sertifikaat van naamsverandering op vorm R.V. 3 uitreik.

4. Elke aansoek om goedkeuring van die aanstelling van 'n ouditeur en/of plaaslike ouditeur ooreenkomstig artikel nege (1) van die Wet, moet op vorm R.V. 4 ingedien word en moet die inligting in daardie vorm vereis, bevat.

5. Elke aansoek om goedkeuring van die aanstelling van 'n waardeerder, ooreenkomstig artikel tien (2) van die Wet, moet op vorm R.V. 5 ingedien word en moet die inligting in daardie vorm vereis, bevat.

OPGAWES WAT INGEVOLGE ARTIKELS Agt, Elf, Twaalf, Dertien, Veertien EN Vyftien VAN DIE WET DEUR GEREGISTREERDE VERSEKERAARS VERSTREK MOET WORD.

6. Elke geregistreerde versekeraar moet binne 'n tydperk van ses maande na die verstryking van elke boekjaar van sy versekeringsbesigheid onderstaande opstel en in tweevoud aan die Registrateur verstrek—

- (a) 'n inkomsterekening ten opsigte van elke soort versekeringsbesigheid deur hom gedurende daardie jaar gedryf, in die vorm van state A tot K (iv). *Uitgenome waar anders voorgeskryf, moet die bedrae in hierdie state aangetoon die netto bedrae wees na aftrekking van inkomste en uitgawe ten opsigte van herversekerings van die versekeraar se risiko en moet betrekking hê op inkomste of dit werklik ontvang is of nie en uitgawes of dit werklik betaal is of nie;*
- (b) 'n wins-en-verliesrekening ten opsigte van die versekeringsbesigheid en enige ander besigheid gedurende daardie jaar deur hom gedryf, in die vorm van staat L: Met dien verstande dat 'n wins-en-verliesrekening nie verstrek hoef te word deur 'n maatskappy of vereniging wat geen aandelekapitaal het nie, of deur 'n versekeraar wat, hetsy in of buite die Republiek geen ander besigheid as versekeringsbesigheid en slegs een soort versekeringsbesigheid of slegs lewens- en amortisasiefondsbesigheid dryf nie;
- (c) 'n balansstaat soos op die sluitingsdatum van die jaar van die versekeringsbesigheid en enige ander besigheid deur hom gedryf, in die vorm van staat M;
- (d) 'n staat van die bates van sy versekeringsbesigheid, in die vorm van staat N;
- (e) 'n ontleding van die bates in staat N aangetoon, in die vorm van state N1 tot N8: Met dien verstande dat ten opsigte van langtermynversekeringsbesigheid state N1 tot N8 driejaarliks ingedien moet word;
- (f) 'n staat van die verbintenisse met betrekking tot sy versekeringsbesigheid, in die vorm van staat O: Met dien verstande dat ten opsigte van langtermynversekeringsbesigheid die staat driejaarliks tesame met die staat genoem in regulasie 6 (e), ingedien moet word;
- (g) 'n staat van sy verbintenisse kragtens nog lopende polisse. Ten opsigte van korttermyn- en verpligte derdeparty versekeringsbesigheid moet die staat in die vorm van staat P en ten opsigte van langtermynversekeringsbesigheid in die vorm van staat Q wees. Laasgenoemde staat moet driejaarliks ingedien word tesame met die state genoem in paragrawe (e) en (f) van regulasie 6. 'n Afsonderlike staat moet ingedien word ten opsigte van elke soort langtermynbesigheid wat deur die versekeraar gedryf word;

3. After a registered insurer—

- (a) has with the approval of the Registrar altered the name under which he is registered and furnished the Registrar in writing with evidence that he complied with the applicable provisions of any other law relating to such alteration; and
- (b) has paid the fee prescribed in section four bis (3) of the Act;

the Registrar shall in compliance with the provisions of section four bis (3) of the Act issue a certificate of alteration of name on form R.V. 3.

4. Every application for the approval of the appointment of an auditor and/or a local auditor in terms of section nine (1) of the Act shall be submitted on form R.V. 4 and shall contain the information called for in that form.

5. Every application for the approval of the appointment of a valuator in terms of section ten (2) of the Act shall be submitted on form R.V. 5 and shall contain the information called for in that form.

STATEMENTS TO BE FURNISHED BY REGISTERED INSURERS IN TERMS OF SECTIONS Eight, Eleven, Twelve, Thirteen, Fourteen AND Fifteen OF THE ACT.

6. Every registered insurer shall within a period of six months as from the expiration of each financial year of his insurance business prepare and furnish to the Registrar in duplicate—

- (a) a revenue account in respect of each class of insurance business carried on by him during that year in the form of statements A to K (iv). *Save where otherwise directed the amounts shown in these statements are to be net after deduction of income and expenditure in respect of re-insurances of the insurer's risk and are to relate to income whether actually received or not and to expenditure whether actually paid or not;*
- (b) a profit and loss account in respect of the insurance business and any other business carried on by him during that year, in the form of statement L: Provided that a profit and loss account need not be furnished by a company or association which has no share capital, or by an insurer who carries on, either within or outside the Republic, no business other than insurance business and only one class of insurance business or only life business and sinking fund business;
- (c) a balance sheet as at the close of the year of the insurance business and any other business carried on by him, in the form of statement M;
- (d) a statement of the assets relating to his insurance business, in the form of statement N;
- (e) an analysis of the assets shown in statement N in the form of statements N1 to N8: Provided that in respect of long term insurance business statements N1 to N8 are to be submitted triennially;
- (f) a statement of the liabilities relating to his insurance business, in the form of statement O: Provided that in respect of long term insurance business the statement is to be submitted triennially together with the statements referred to in Regulation 6 (e);
- (g) a statement of his liabilities under unmatured policies. In respect of short term and compulsory third party insurance business the statement is to be in the form of statement P and in respect of long term insurance business in the form of statement Q. The latter statement is to be submitted triennially together with the statements referred to in paragraphs (e) and (f) of Regulation 6. A separate statement is to be furnished in respect of each class of long term business carried on by the insurer;

(h) 'n staat van algemene inligting, in die vorm van staat R.

Uitgenome waar anders voorgeskryf, moet elke staat wat ingedien word, elke voorgeskrewe pos insluit: Met dien verstande dat 'n versekeraar wat—

- (i) nie 'n aparte fonds vir sy amortisasiefondsbesigheid hou nie, die besonderhede van sodanige besigheid wat hy dryf in die inkomsterekening van sy lewensbesigheid moet insluit, en die opskrif van die rekening en die bewoording van die betrokke poste daarin en in die balansstaat dienooreenkomstig moet wysig;
- (ii) slegs herversekeringsbesigheid dryf, tensy anders gelas, 'n gekonsolideerde inkomsterekening ten opsigte van motor-, persoonlike ongevalle-, garansie-, verpligte derdeparty- en gemengde-besigheid in die vorm van staat J moet verstrek, en die opskrif van die rekening en die bewoording van die betrokke poste daarin en in die balansstaat dienooreenkomstig moet wysig.

7. Die naam van die versekeraar en die boekjaar waarop die dokumente betrekking het, moet vermeld word op elke vel papier wat ingevolge regulasie 6 ingedien word.

8. Die state ingevolge regulasie 6 ingedien, moet—

- (a) onderteken word deur die persone wat ingevolge paragraaf (a) van artikel vyf-en-sestig van die Wet opgawes moet onderteken;
- (b) gewaarmerk word deur die waardeerder en/of die ouditeur(s) en/of plaaslike ouditeur(s), na gelang van die geval, op die wyse uiteengesit aan die voet van state M en Q en in staat S, onderworpe aan sodanige voorbehoude as wat nodig mag wees.

9. Alle bedrae aangetoon in die state ingevolge regulasie 6 ingedien, moet in munt van die Republiek en tot die naaste Rand opgegee word.

STAAT WAT DEUR AGENTE, MAKELAARS OF ANDER PERSONE OP WIE ARTIKEL *Twintig Bis* (2) (a) (iii) VAN DIE WET VAN TOEPASSING IS, VERSTREK MOET WORD.

10. Elke agent, makelaar of ander persoon op wie die bepalings van artikel *twintig bis* (2) (a) (iii) van die Wet van toepassing is, moet, binne drie maande na die verstryking van sy boekjaar, 'n staat wat deur sy ouditeur(s) gewaarmerk moet word, opstel en by die Registrateur indien, wat aantoon die totale bedrag, tot die naaste Rand, van die premies wat deur sodanige agent, makelaar of persoon gedurende sy jongste boekjaar aan geregistreerde versekeraars verskuldig geword het, nadat gelde deur sodanige versekeraars aan daardie agent, makelaar of persoon verskuldig in rekening gebring is.

STAAT WAT INGEVOLGE ARTIKEL *Sestig* VAN DIE WET DEUR AGENTE VIR MAKELAARS OF VERSEKERAARS VAN LLOYDS VERSTREK MOET WORD.

11. Elke agent vir 'n makelaar of versekeraar van Lloyds moet, binne 'n tydperk van ses maande na die verstryking van elke kalenderjaar 'n opgawe ingevolge artikel *sestig* (1) (g) van die Wet opstel en by die Registrateur indien in die vorm van staat T wat deur sy ouditeur(s) gewaarmerk moet word. Alle bedrae in die staat aangetoon moet in munt van die Republiek en tot die naaste Rand opgegee word.

WYSE WAAROP GELDE OF EFFEKTE BY DIE TESOURIE GEDEPONEER, BESKIKBAAR GESTEL WORD.—ARTIKELS *Ses* (3), *Sestig* (1) (b) EN *Sestig* (1) (k).

12. Die Tesourie moet sodanige deel van die effekte, as wat hy nodig ag, verkoop of laat verkoop teen sodanige prys as wat hy bepaal, ten einde aan die vonnis te voldoen. Die Tesourie kan van die deponeerder, of die persoon deur wie se bemiddeling die deposito gedoen word, vereis om enige handeling te verrig wat die Tesourie voorskryf om die verkoop te kan laat plaasvind, en die deponeerder of die persoon deur wie se bemiddeling die deposito gedoen is, is verplig om onverwyld aan sodanige vereiste te voldoen.

(h) a statement of general information, in the form of statement R.

Save where otherwise directed, every statement submitted shall include every prescribed item: Provided that an insurer who—

- (i) does not maintain a separate fund for his sinking fund business shall include the particulars of any such business which he carries on in the revenue account relating to his life business, and shall amend accordingly the heading to that account and the wording of the relevant items in that account and in the balance sheet;
- (ii) conducts only reinsurance business shall, unless otherwise directed, furnish a consolidated revenue account in the form of statement J in respect of motor, personal accident, guarantee, miscellaneous and compulsory third party business and shall amend the heading of that account and the wording of the relevant items in that account and in the balance sheet accordingly.

7. The name of the insurer and the financial year to which the documents relate shall be stated on each sheet of paper submitted under regulation 6.

8. The statements submitted under regulation 6 shall be—

- (a) signed by the persons required to sign the returns in terms of paragraph (a) of section *sixty-five* of the Act; and
- (b) attested by the Valuator and/or the Auditor(s) and/or local Auditor(s) as the case may be, in the manner set forth at the foot of statements M and Q and in statement S, subject to such qualifications as may be necessary.

9. All amounts shown in the statements submitted under regulation 6 are to be in currency of the Republic and given to the nearest rand.

STATEMENT TO BE FURNISHED BY AGENTS, BROKERS OR OTHER PERSONS TO WHOM SECTION *Twenty Bis* (2) (a) (iii) OF THE ACT APPLIES.

10. Every agent, broker or other person to whom the provisions of section *twenty bis* (2) (a) (iii) of the Act applies shall, within a period of three months as from the expiration of his financial year, prepare and furnish to the Registrar a statement, attested by his auditor(s) showing the aggregate amount, to the nearest rand, of the premiums which became due to registered insurers by such agent, broker or person in his last financial year after setting off any moneys which were owing to such agent, broker or person by such insurers.

STATEMENTS TO BE FURNISHED BY AGENTS FOR BROKERS OR UNDERWRITERS AT LLOYDS IN TERMS OF SECTION *Sixty* OF THE ACT.

11. Every agent for a Broker or Underwriter at Lloyds shall within a period of six months as from the expiration of each calendar year prepare and furnish to the Registrar a return under section *sixty* (1) (g) of the Act in the form of statement T which shall be attested by his auditor(s). All amounts shown in the statement are to be in currency of the Republic and given to the nearest rand.

MANNER OF MAKING AVAILABLE MONEY OR SECURITIES DEPOSITED WITH THE TREASURY.—SECTIONS *Six* (3), *Sixty* (1) (b) AND *Sixty* (1) (k).

12. The Treasury shall sell, or cause to be sold, such part of the securities as it may consider necessary to satisfy the judgment at such price as the Treasury may determine. The Treasury may require the depositor or the person through whom the deposit is made to perform any act the Treasury shall specify to enable such sale to be effected, and it shall be the duty of the depositor or of the person through whom the deposit is made to comply promptly with any such requirement.

13. Die Tesourie moet deur middel van 'n tjek of andersinds, soos hy goedvind, uitbetaling doen aan die persoon wat daartoe geregtig is, en kan sodanige voorwaardes stel as wat hy nodig ag ter verkryging van 'n behoorlike kwitansie vir die uitbetaalde gelde.

14. Waar daar terseldertyd uit 'n deposito aan twee of meer vonnisse voldoen moet word en die totale bedrag van die deposito nie voldoende is om aan al sulke vonnisse ten volle te voldoen nie, moet die Tesourie die betalings na verhouding doen.

WYSE WAAROP DIE VERLIES OF Vernietiging van 'n BINNELANDSE LEWENSPOLIS OF AMORTISASIEPOLIS BEWYS EN GEADVERTEER MOET WORD EN DIE LEGES WAT INGEVOLGE ARTIKEL Vier-en-sestig van die WET AAN DIE VERSEKERAARS BETAAL MOET WORD.

15. (a) Die eienaar van 'n verlore of vernietigde polis moet by die versekeraar 'n beëdigde verklaring indien, waarin hy verklaar—

- (i) dat hy die eienaar van die polis is; en of
- (ii) dat hy deeglik na die polis gesoek het of laat soek het en dit nie kon vind nie; of
- (iii) dat die polis, na sy beste wete en oortuiging, onder omstandighede wat hy moet vermeld, vernietig of gesteel is.

(b) Die versekeraar kan redelike bykomende bewys verlang dat die polis verlore gegaan het of vernietig is.

16. 'n Advertensie van die beweerde verlies of vernietiging moet een maal in die *Staatskoerant* en minstens een maal in elk van twee nuusblaaie, of, as die versekeraar dit verkies, twee maal met 'n tussenpoos van minstens drie weke verskyn in 'n nuusblad wat deur die versekeraar aangewys word en in die Republiek sirkuleer. Die betrokke versekeraar moet 'n tydperk van drie weke, bereken vanaf die datum van die laaste verskyning van voornoemde advertensies, laat verstrik alvorens hy die gesertifiseerde afskrif in artikel vier-en-sestig van die Wet vermeld, uitreik.

17. Elke advertensie moet soos volg bewoord word of soortgelyke besonderhede bevat:—

„Naam en adres van die versekeraar.....
 Persoon wie se lewe verseker is.....
 Eienaar.....
 Polisnommer..... Datum van polis.....
 Versekerde som.....

Hierby word bekendgemaak dat bewys aan die versekeraar gelewer is van die verlies of vernietiging van hierdie polis, en enigeen wat in besit van die polis is, of daarop aanspraak maak dat hy enige belang daarin het, moet onmiddellik per geregisteerde pos met die versekeraar in verbinding tree. By gebreke van sodanige mededeling, sal 'n gesertifiseerde afskrif van die polis (wat die enigste bewys van die kontrak sal wees) aan die eienaar uitgereik word.”

In die geval van 'n amortisasiepolis moet die woorde „persoon wie se lewe verseker is” weggelaat word.

18. Die leges wat deur die eienaar aan die versekeraar betaal moet word ten opsigte van alle sake waarvan in artikel vier-en-sestig van die Wet melding gemaak word, moet sodanige bedrag wees as wat die versekeraar bepaal, maar hoogstens vyftig sent, tesame met sodanige koste as wat aangegaan word om die verlies of vernietiging van die polis te bewys, asook advertensiekoste en sodanige koste van seëlreg op die kopiepolis as wat deur die versekeraar aangegaan is of aangegaan sal word.

ALGEMEEN.

APPELLE NA MINISTER.

19. Elke versekeraar of persoon wat, ingevolge artikel twee (1) van die Wet teen enige beslissing van die Registrateur appél wil aanteken, moet binne een maand na bekendmaking van die beslissing waarteen appél aangeteken word, 'n skriftelike kennisgewing van appél by

13. The Treasury shall make payment to the person entitled thereto by means of a cheque or otherwise as it shall deem fit, and may make such stipulations as it shall deem necessary for the obtaining of a proper receipt for the moneys paid.

14. Where two or more judgments have to be satisfied out of any deposit at the same time and the total amount of the deposit is not sufficient to satisfy all such judgments in full, the Treasury shall make payments pro rata.

MANNER OF PROVING AND ADVERTISING THE LOSS OR DESTRUCTION OF A DOMESTIC POLICY, WHICH IS A LIFE POLICY OR A SINKING FUND POLICY, AND THE FEE PAYABLE TO THE INSURER, IN TERMS OF SECTION Sixty-four OF THE ACT.

15. (a) The owner of a lost or destroyed policy shall lodge with the insurer an affidavit in which he deposes—

- (i) that he is the owner of the policy; and either
- (ii) that he has made, or caused to be made, proper search for the policy and is unable to find the same; or
- (iii) that to the best of his knowledge and belief the policy has been destroyed or stolen in circumstances which he shall state.

(b) The insurer may require reasonable additional proof of the loss or destruction of the policy.

16. An advertisement of the alleged loss or destruction shall appear once in the *Gazette* and at least once in each of two newspapers, or, if the insurer prefers, twice at an interval of not less than three weeks in one newspaper, nominated by the insurer and circulating in the Republic. The insurer concerned shall allow a period of three weeks to expire, reckoned from the date of appearance of the last of the aforesaid advertisements, before issuing the certified copy mentioned in section sixty-four of the Act.

17. Each advertisement shall be in the following terms or shall give similar particulars:—

“Name and address of insurer.....
 Person whose life is insured.....
 Owner.....
 Policy number..... Date of Policy.....
 Sum insured.....

Notice is hereby given that evidence of the loss or destruction of this policy has been submitted to the insurer and any person in possession of the policy, or claiming to have any interest therein, should communicate immediately by registered post with the insurer. Failing any such communication, a certified copy of the policy (which will be the sole evidence of the contract) will be issued to the owner.”

In the case of a sinking fund policy the words “person whose life is insured” shall be omitted.

18. The fee payable by the owner to the insurer in respect of all matters referred to in section sixty-four of the Act shall be such sum as the insurer may determine that does not exceed fifty cents, together with such expenses incurred in proving the loss or destruction of the policy, and in advertising, and in respect of the cost of any stamp duty on the copy policy, as have been, or will be, incurred by the insurer.

GENERAL.

APPEALS TO MINISTER.

19. Every insurer or person desiring to appeal to the Minister in terms of section two (1) of the Act against any decision of the Registrar, shall within one month after the pronouncement of the decision at issue lodge a

die Registrateur indien wat duidelik die beslissing waarteen hy appél wil aanteken en die gronde vir die appél uiteensit.

20. By ontvangs van die kennisgewing van appél in regulasie 19 vermeld, moet die Registrateur 'n uiteensetting van die redes vir sy beslissing opstel. Die Registrateur moet per geregistreerde pos 'n afskrif van die uiteensetting aan die applikant stuur en die appellante versoek om binne 30 dae na afsending van die uiteensetting of binne sodanige verdere tydperk as wat die Registrateur op aansoek voor verstryking van genoemde 30 dae mag goedkeur, skriftelik te verklaar of hy voornemens is om met sy appél voort te gaan of nie.

21. Indien die appellante verklaar dat hy nie voornemens is om met sy appél voort te gaan nie of indien hy nie 'n verklaring binne die tydperk voorgeskryf by of kragtens regulasie 20 aan die Registrateur verstrek nie, verval die appél.

22. Indien die appellante binne die tydperk by of kragtens regulasie 20 voorgeskryf sy voorneme te kenne gee om met sy appél voort te gaan, moet hy tesame met sy verklaring by die Registrateur 'n antwoord op die uiteensetting in regulasie 20 vermeld, indien.

23. By ontvangs van die appellante se verklaring en antwoord moet die Registrateur so spoedig doenlik onderstaande aan die Minister voorlê:—

- (a) die kennisgewing van appél in regulasie 19 vermeld;
- (b) die uiteensetting deur hom opgestel en in regulasie 20 vermeld;
- (c) die verklaring en antwoord in regulasie 22 vermeld; en
- (d) alle ander betrokke stukke.

24. Die Minister kan van die appellante of die Registrateur vereis om skriftelik enige verdere of ander inligting wat hy vir 'n regverdigde beslissing van die appél nodig ag, te verstrek.

25. Die Minister moet sy beslissing oor die appél aan die Registrateur bekendmaak wat dit onmiddellik per geregistreerde pos aan die appellante moet meedeel.

written notice of appeal with the Registrar, which shall clearly set forth the decision it is desired to appeal against and the grounds for the appeal.

20. Upon receipt of the notice of appeal mentioned in regulation 19 the Registrar shall prepare a statement of the reasons for his decision. The Registrar shall despatch a copy of the statement to the appellant by registered post, and require the appellant to declare in writing within 30 days of the despatch of the statement, or within such further period as the Registrar may, upon application before the expiry of the said 30 days, approve, whether or not he proposes to continue with his appeal.

21. If the appellant declares that he does not propose to continue with his appeal or if he does not furnish the Registrar with a declaration within the period prescribed by or under regulation 20 the appeal shall lapse.

22. If the appellant declares within the period prescribed by or under regulation 20 his intention to continue with his appeal, he shall together with his declaration lodge with the Registrar a reply to the statement mentioned in regulation 20.

23. Upon receipt of the appellant's declaration and reply the Registrar shall as soon as may be transmit to the Minister—

- (a) the notice of appeal mentioned in regulation 19;
- (b) the statement prepared by him and mentioned in regulation 20;
- (c) the declaration and reply mentioned in regulation 22; and
- (d) all other relevant documents.

24. The Minister may require the appellant or the Registrar to furnish him in writing with any further or other information which he may consider necessary for a just decision on the appeal.

25. The Minister shall notify his decision on the appeal to the Registrar who shall immediately communicate it to the appellant by registered post.

Vorm R.V. 1.

AANSOEK OM REGISTRASIE AS 'N VERSEKERAAR.

(Ingevolge artikel drie/tervier van die Verseekeringswet, 1943.)

Die Registrateur van Verseekeringswese,
Pretoria.

1. Ek, die ondergetekende, die voorsitter/hoof uitvoerende amptenaar van _____ behoorlik daartoe gemagtig, doen hierby aansoek om registrasie van genoemde maatskappy/vereniging as 'n versekeraar om in die Republiek die volgende soorte versekeringsbesigheid, soos omskryf in artikel een (1) van die Wet, te dryf:—

- (a) _____
- (b) _____
- (c) _____
- (d) _____

2. Saam met hierdie aansoek dien ek onderstaande stukke behoorlik deur my onderteken in tweevoud in:—

- (a) die akte van oprigting en statute/regulasies van die maatskappy/vereniging, soos deur die Registrateur van Maatskappye/Registrateur van Koöperatiewe Verenigings geregistreer;
- (b) 'n aangifte van die adres van sy hoofkantoor in die Republiek, soos voorgeskryf by artikel sewe (1) van die Wet;
- (c) 'n aangifte van die naam en adres van sy voorsitter en van elke direkteur en van sy openbare amptenaar in die Republiek;
- (d) 'n uiteensetting wat aantoon—
 - (i) die voorgestelde versekeringsbeleid van die maatskappy/vereniging;
 - (ii) die manier waarop versekeringsrisiko's gekeur sal word;
 - (iii) besonderhede van voorgestelde herversekeringsreëlings;
 - (iv) verwagte administrasiekoste en kommissie;
 - (v) die basis van premietariëwe;
 - (vi) die beginsels wat toegepas sal word by die belegging van die versekeringsfondse;
 - (vii) die bedrag van opbetaalde aandeelkapitaal en ander onaangestaste fondse;
- (e) (toepaslik slegs op langtermynversekering) 'n verklaring deur 'n aktuaris of die waardeerder wie se naam, adres, professionele kwalifikasies en ervaring in die verklaring verstrek moet word, wat aantoon in hoever hy homself daarvan oortuig het dat die manier waarop die maatskappy/vereniging voornemens is om die voorgestelde soort/soorte versekeringsbesigheid te dryf, op gesonde finansiële grondslag berus;

- (f) (toepaslik slegs op begrafnisbesigheid) 'n uiteensetting wat aantoon—
- besonderhede van die prosedure wat gevolg sal word om te verseker dat vir elke premie ontvang, 'n kwitansie uitgereik sal word wat duidelik die vervaldatum van sodanige premie aandui;
 - die som geld waarop die eienaars van polisse wat die maatskappy/vereniging voornemens is om uit te reik, ooreenkomstig die bepalinge van subartikel (1) van artikel *sewe-en-veertig* van die Wet geregtig sal wees in plaas van iedere begrafnis of ander nie-geldelike voordeel waarvoor voorsiening in sodanige polisse gemaak sal word;
 - bewys dat die som geld genoem in subparagraaf (ii), ongeveer gelykstaan met die waarde van die genoemde voordeel;
- (g) 'n aangifte van die datum waarop die maatskappy/vereniging se boekjaar ten einde sal loop.
3. (a) Ingevolge artikel *vier bis* (1) van die Wet doen ek aansoek om u goedkeuring vir die gebruik van die naam _____ as 'n afkorting of afleiding van die naam van die maatskappy/vereniging.
- (b) Die naam _____ sal ooreenkomstig genoemde artikel gebruik word as 'n letterlike vertaling van die naam van die maatskappy/vereniging.
4. (Toepaslik slegs op lewens-, nywerheids- of amortisasiefondsbesigheid). Ooreenkomstig artikel *twee-en-sestig* (2) van die Wet doen ek aansoek om u goedkeuring van meegaande Reëls wat die maatskappy/vereniging voornemens is om ingevolge daardie artikel te maak.
5. Die registrasiegeld van _____ voorgeskryf by artikel *vier* (3) van die Wet is by hierdie aansoek ingesluit.

Voorsitter/Hoof Uitvoerende Amptenaar.

Adres _____

Datum _____

Opmerking.—In die geval van maatskappye/verenigings by 'n Wet van die Parlement geïnkorporeer, mag die bewoording van Vorm R.V. 1 deur die applikant op geskikte wyse aangepas word.

Form R.V. 1.

(To be submitted in duplicate.)

APPLICATION FOR REGISTRATION AS AN INSURER.
(In terms of section *three ter/four* of the Insurance Act, 1943.)

The Registrar of Insurance,
Pretoria.

1. I, the undersigned, being the chairman/chief executive officer of _____ duly empowered thereto, hereby apply for the registration of the said company/society as an insurer to carry on in the Republic the following classes of insurance business, as defined in section *one* (1) of the Act:—
- _____
 - _____
 - _____
 - _____
2. I submit with this application, in duplicate, duly signed by me—
- the memorandum and articles of association/regulations of the company/society, as registered by the Registrar of Companies/Registrar of Co-operative Societies;
 - a statement of the address of its principal office in the Republic as required by section *seven* (1) of the Act;
 - a statement of the name and address of its chairman and of every director and of its public officer in the Republic;
 - a statement showing—
 - the proposed underwriting policy of the company/society;
 - the manner in which insurance risks will be selected;
 - particulars of proposed reinsurance arrangements;
 - prospective administration costs and commission;
 - the basis of premium rates;
 - the principles which will be applied in investing the insurance funds;
 - the amount of paid-up share capital and other unimpaired funds;
 - (applicable only to long-term insurance) a statement by an actuary or the valuator whose name, address, professional qualifications and experience must be furnished in the statement, showing to what extent he has satisfied himself that the manner in which the company/society intends conducting the proposed class/classes of insurance business is based on sound financial principles;
 - (applicable only to funeral business) a statement showing—
 - particulars of the procedure which will be adopted to ensure that for every premium received a receipt will be issued which clearly indicates the due date of such premium;
 - the sum of money to which, in accordance with the provisions of sub-section (1) of section *fifty-seven* of the Act, the owners of policies which the company/society intends to issue will be entitled in lieu of each funeral or other non-monetary benefit for which provision will be made in such policies;
 - evidence that the sum of money referred to in sub-paragraph (ii) approximates the value of the said benefit;
 - a statement showing the date on which the financial year of the company/society will end.
3. (a) In terms of section *four bis* (1) of the Act I apply for your approval of the use of the name _____ as an abbreviation of or derivation from the name of the company/society.
- (b) The name _____ will be used in terms of the said section as the literal translation of the name of the company/society.
4. (Applicable only to life, industrial or sinking fund business) In terms of section *sixty-two* (2) of the Act, I apply for your approval of the enclosed Rules which the company/society intends making in terms of that section.
5. The registration fee of _____ prescribed in section *four* (3) of the Act is enclosed with this application.

Chairman/Chief Executive Officer.

Address _____

Date _____

Note.—In the case of companies/societies incorporated by Act of Parliament the wording of Form R.V. 1 may be suitably adapted by the Applicant.

REPUBLIEK VAN SUID-AFRIKA.

Vorm R.V. 2.

VERSEKERINGSWET, 1943.

KANTOOR VAN DIE REGISTRATEUR VAN VERSEKERINGSWESE,
PRETORIA.

SERTIFIKAAT VAN REGISTRASIE.

Ek sertifiseer hierby ingevolge artikel drie ter/vier van Wet No. 27 van 1943 dat

deur my geregistreer is om onderstaande soorte versekeringsbesigheid in die Republiek van Suid-Afrika te dryf:—

Kwitansie No. _____ gedateer _____ is uitgereik ten opsigte van die voor-
geskrewe bedrag van _____ ingevolge die vermelde artikels ontvang.
Gedateer te Pretoria op hede die _____ dag van _____ Eenduisend
Negehoonderd _____

Registrateur van Versekeringswese.

REPUBLIC OF SOUTH AFRICA.

Form R.V. 2.

INSURANCE ACT, 1943.

OFFICE OF THE REGISTRAR OF INSURANCE,
PRETORIA.

CERTIFICATE OF REGISTRATION.

I hereby certify, in terms of section three ter/four of Act No. 27 of 1943, that
has been registered by me to carry on in the Republic of South Africa the following classes of insurance business:—

Receipt No. _____ dated _____ was issued in respect of the prescribed fee
of _____ received in terms of the said sections.

Dated at Pretoria this _____ day of _____ One thousand Nine
hundred and _____

Registrar of Insurance.

REPUBLIEK VAN SUID-AFRIKA.

Vorm R.V. 3.

VERSEKERINGSWET, 1943.

KANTOOR VAN DIE REGISTRATEUR VAN VERSEKERINGSWESE,
PRETORIA.

SERTIFIKAAT VAN NAAMSVERANDERING.

Ingevolge artikel vier bis (3) van die Versekeringswet, 1943, sertifiseer ek dat

sy naam met my toestemming in

verander het en dat ek dié nuwe naam in my register van verskeraars aangeteken het.

Kwitansie No. _____ gedateer _____ is uitgereik ten opsigte van die voorgeskrewe
bedrag van _____ ingevolge vermelde artikel ontvang.

Gedateer te Pretoria op hede die _____ dag van _____ Een-
duisend Negehoonderd _____

Registrateur van Versekeringswese.

REPUBLIC OF SOUTH AFRICA.

Form R.V. 3.

INSURANCE ACT, 1943.

OFFICE OF THE REGISTRAR OF INSURANCE,
PRETORIA.

CERTIFICATE OF ALTERATION OF NAME.

In terms of section four bis (3) of the Insurance Act, 1943, I hereby certify that _____
has altered its name, with my consent, to _____ and that I have entered such new name
in my register of insurers.

Receipt No. _____ dated _____ was issued in respect of the prescribed fee
of _____ received in terms of the said section.

Dated at Pretoria this _____ day of _____ One thousand Nine hundred
and _____

Registrar of Insurance.

(Moet in tweevoud ingedien word.)

AANSOEK OM GOEDKEURING VAN AANSTELLING VAN OUDITEUR(S).
[Artikel *nege* (1) van die Versekeringwet, 1943.]

Die Registrateur van Versekeringwese,
Pretoria.

1. Ek, die ondergetekende, die openbare amptenaar in die Republiek van _____ (naam van maatskappy/vereniging)
verklaar—

(a) *dat op 'n vergadering van lede/direkteure wat op _____ 19____ gehou is, 'n besluit geneem is om _____ (naam)

van _____ (adres)

en _____ (naam)

van _____ (adres)

met ingang van _____ 19____ as ouditeurs van die maatskappy/vereniging aan te stel;

(b) †dat die maatskappy/vereniging op _____ 19____

_____ (naam)

van _____ (adres)

en _____ (naam)

en _____ (naam)

van _____ (adres)

met ingang van _____ 19____ as sy ouditeurs in die Republiek aangestel het.

(c) ‡dat op _____ §19____ ondervermelde persone vennote in dié firmas was—

2. Ek doen hierby aansoek om u goedkeuring van hierdie aanstelling(s) ingevolge artikel *nege* (1) van die Versekeringwet, 1943.

Openbare Amptenaar in die Republiek.

19____

* Binnelandse Versekeraars: Vul paragraaf 1 (a) in.

† Buitelandse Versekeraars: Vul paragraaf 1 (a) en/of 1 (b) in.

‡ Moet ingevul word ten opsigte van Suid-Afrikaanse firmas wat aangestel word.

§ Voeg die tweede datum in paragraaf 1 (a) en/of 1 (b) vermeld, hier in.

Form R.V. 4.

(To be submitted in duplicate.)

APPLICATION FOR APPROVAL OF APPOINTMENT OF AUDITOR(S).
[Section *nine* (1) of Insurance Act, 1943.]

The Registrar of Insurance,
Pretoria.

1. I, the undersigned, being the public officer in the Republic of _____ declare—
(name of company/society)

(a) *that a resolution was passed at a meeting of members/directors held on _____ 19____ to appoint

_____ (name)

of _____ (address)

_____ (name)

of _____ (address)

as auditors of the company/society as from _____ 19____

(b) †that on _____ 19____ the company/society appointed

_____ (name)

of _____ (address)

_____ (name)

of _____ (address)

as its auditors in the Republic as from _____ 19____

(c) ‡that as at _____ §19____ the following persons were partners in these firms:—

2. I hereby apply for approval of this appointment/these appointments in terms of section *nine* (1) of the Insurance Act, 1943.

Public Officer in the Republic.

19____

* Domestic Insurers: Complete paragraph 1 (a).

† Foreign Insurers: Complete paragraph 1 (a) and/or 1 (b).

‡ To be completed in respect of South African firms appointed.

§ Insert the second date mentioned in paragraph 1 (a) and/or 1 (b).

Vorm R.V. 5.

(Moet in tweevoud ingedien word.)

AANSOEK OM GOEDKEURING VAN WAARDEERDER(S).

[Artikel tien (2) van die Verkeeringswet, 1943.]

Die Registrateur van Verkeeringswese,
Pretoria.1. Ek, die ondergetekende, die openbare amptenaar in die Republiek van _____
(naam van maatskappy/vereniging.)
verklaar—(a) dat op 'n vergadering van lede/direkteure wat op _____ 19____ gehou is, 'n besluit
geneem is om—

(naam)

van

(adres)

en

(naam)

van

(adres)

as waardeerder(s) van die maatskappy/vereniging aan te stel met ingang van _____ 19____;

(b) dat op _____ 19____ ondervermelde persone vennote in dié firmas was:—

Naam.

Professionele kwalifikasies.

2. Ek doen hierby aansoek om u goedkeuring van hierdie aanstelling(s) ingevolge artikel tien (2) van die Verkeeringswet, 1943.

Openbare Amptenaar in die Republiek.

19____

Opmerking.—Waar 'n waardeerder op 'n ander manier as by wyse van besluit geneem by 'n vergadering van lede/direkteure aangestel
word, kan die bewoording van Vorm R.V. 5 deur die Openbare Amptenaar op 'n geskikte wyse aangepas word.

Form R.V. 5.

(To be submitted in duplicate.)

APPLICATION FOR APPROVAL OF VALUATOR(S).

[Section ten (2) of Insurance Act, 1943.]

The Registrar of Insurance,
Pretoria.1. I, the undersigned, being the public officer in the Republic of _____ declare—
(name of company/society)

(a) that a resolution was passed at a meeting of members/directors held on _____ 19____ to appoint

(name)

of

(address)

of

(name)

(address)

as valuator(s) of the company/society as from _____ 19____

(b) that as at _____ 19____ the following persons were partners in these firms:—

Name

Professional qualifications

2. I hereby apply for approval of this appointment/these appointments in terms of section ten (2) of the Insurance Act, 1943.

Public Officer in the Republic.

19____

Note.—Where a valuator is appointed by some means other than a resolution passed at a meeting of members/directors the wording
of Form R.V. 5 may be suitably adapted by the Public Officer.

State A tot N moet in 'n gestandaardiseerde vorm ingedien word, nl. op dubbelfoliopapier, d.w.s. die grootte 13 duim in die dwars en 16 dm. in die lengte. 'n Kantlyn van 1½ dm. moet aan die linkerkant vir inbind gelaat word.

VERSEKERINGSWET, 1943.

Naam van Versekeraar

Boekjaar geëindig

STAAT A.—LEWENSBSIGHEID.

(i) Inkomsterekening.

1.	2. In Repu- blik.	3. Buite Repu- blik.	4. Totaal.	5.	6. In Repu- blik.	7. Buite Repu- blik.	8. Totaal.
	R	R	R		R	R	R
Bedrag van lewensfonds aan begin van jaar.....	—	—		Vorderings kragtens polisse betaal en uitstaande:—			
Premies ontvang en uitstaande:—				(a) By dood.....			
(a) Lewensbesigheid (insluitende groepversekering maar uitsluitende lyfrentes).....				(b) Op uitkeerderdatum.....			
(b) Uitgestelde lyfrentes.....				(c) Ander.....			
(c) Onmiddellike lyfrentes.....				Lyfrentes.....			
Rente, dividende en huurgelde.....				Afkopings (met inbegrip van afkopings van bonusse):—			
Ander inkomste (moet gespesifiseer word):—				(a) Lewensbesigheid, uitgesonderd lyfrentes.....			
				(b) Lyfrentes.....			
				Bonusse ter vermindering van premies of in kontant.....			
				Kommissie (netto).....			
				Bestuurskoste.....			
				Belasting betaal en voorsiening vir belasting.....			
				Ander uitgawes (moet gespesifiseer word):—			
				Oordrag na wins-en-verliesrekening....			
Oordrag van wins-en-verliesrekening...	—	—		Bedrag van lewensfonds aan end van jaar, soos in balansstaat aangetoon...	—	—	
		R				R	

(ii) Besonderhede van nuwe lewensversekerings en herversekerings gedurende die jaar aangegaan.

1.	2. In Republiek.	3. Buite Republiek.	4. Totaal.
Getal polisse.....			
Jaarlikse premies (bruto)..... R			
Jaarlikse premies (netto)..... R			
Enkelpremies (netto)..... R			

(iii) Besonderhede van polisse wat gedurende jaar deur afkoping of vervalling beëindig is.

1.	2. In Republiek.	3. Buite Republiek.	4. Totaal.
Getal polisse.....			
Jaarlikse premies (netto)..... R			

Opmerking 1.—Die ontleding wat onder die poste „Premies Ontvang en Uitstaande” en „Afkopings (met inbegrip van afkopings van bonusse)” in Staat A (i) vereis word, hoef nie deur buitelandse versekeraars in die kolomme „Buite Republiek” en „Totaal” verstrek te word nie, maar die gesamentlike bedrae moet teenoor voornoemde poste in daardie kolomme aangetoon word.

Opmerking 2.—Ondergenoemde gegewens moet nie by die besonderhede in State A (ii) en A (iii) ingesluit word nie:—

- (a) lyfrente- en uitgestelde lyfrentepolisse;
- (b) groeplewensversekeringspolisse;
- (c) uitkeringsversekeringspolisse wat voordele verseker waarvoor voorsiening gemaak is deur pensioenfondse en voorsieningsfondse en polisse uitgereik in verband met enige uitredings annuïteitsfondse goedgekeur kragtens die Inkomstebelastingwet, 1962;
- (d) polisse van die soort genoem in subartikel (3) van artikel twee-en-sestig van die Wet; en
- (e) in die geval van 'n buitelandse versekeraar, buitelandse polisse.

Statements A to N must be lodged in a standardized form, viz. double foolscap, i.e. size 13 in. across and 16 in. down. A left hand binding margin of 1½ in. must be provided for.

INSURANCE ACT, 1943.

Name of Insurer

Financial year ended

STATEMENT A.—LIFE BUSINESS.

(i) Revenue Account.

1.	2. In Repu- blic.	3. Outside Repu- blic.	4. Total.	5.	6. In Repu- blic.	7. Outside Repu- blic.	8. Total.
	R	R	R		R	R	R
Amount of life fund at beginning of year	—	—		Claims under policies paid and out- standing:—			
Premiums received and outstanding:—				(a) On death.....			
(a) Life business (including group insurances but excluding annuities)				(b) On maturity.....			
(b) Deferred annuities.....				(c) Other.....			
(c) Immediate annuities.....				Annuities.....			
Interest, dividends and rents.....				Surrenders (including surrenders of bonuses):—			
Other income (to be specified):—				(a) Life business other than annuities.....			
				(b) Annuities.....			
				Bonuses in reduction of premiums or in cash.....			
				Commission (net).....			
				Expenses of management.....			
				Taxation paid and provided for.....			
				Other expenditure (to be specified):—			
				Transfer to Profit and Loss Account...	—	—	
Transfer from Profit and Loss Account..	—	—		Amount of life fund at end of year, as shown in Balance Sheet.....	—	—	
		R				R	

(ii) Particulars of new life insurance and reinsurances effected during year.

1.	2. In Republic.	3. Outside Republic.	4. Total.
Number of policies.....			
Annual premiums (gross)..... R			
Annual premiums (net)..... R			
Single premiums (net)..... R			

(iii) Particulars of policies terminated during year by surrender or lapse.

1.	2. In Republic.	3. Outside Republic.	4. Total.
Number of policies.....			
Annual premiums (net)..... R			

Note 1.—The analysis called for under the items "Premiums received and outstanding" and "surrenders (including surrenders of bonuses)" of Statement A (i) need not be furnished by foreign insurers in the "Outside Republic" and "Total" columns but aggregate amounts must be shown against the aforementioned items in those columns.

Note 2.—The particulars in Statements A (ii) and A (iii) must exclude—

- (a) annuity and deferred annuity policies;
- (b) group life insurance policies;
- (c) endowment insurance policies insuring benefits provided by pension funds and provident funds and policies issued in connection with any retirement annuity fund approved under the Income Tax Act, 1962;
- (d) policies of a kind referred to in sub-section (3) of section sixty-two of the Act; and
- (e) in the case of a foreign insurer, foreign policies.

STAAT B.—AMORTISASIEFONDSBESIGHEID.

(i) Inkomsterekening.

1.	2. In Repu- blik.	3. Buite Repu- blik.	4. Totaal.	5.	6. In Repu- blik.	7. Buite Repu- blik.	8. Totaal.
	R	R	R		R	R	R
Bedrag van fonds vir amortisasiefonds- besigheid aan begin van jaar.....	—	—		Vorderings betaal en uitstaande.....			
Premies ontvang en uitstaande.....				Bepaalde lyfrentes.....			
Teenprestasie vir bepaalde lyfrentes....				Afkopings.....			
Rente, dividende en huurgelde.....				Kommissie (netto).....			
Ander inkomste (moet gespesifiseer word):—				Bestuurskoste.....			
				Belasting betaal en voorsiening vir belasting.....			
				Ander uitgawes (moet gespesifiseer word):—			
				Oordrag na wins-en-verliesrekening....			
Oordrag van wins-en-verliesrekening....	—	—		Bedrag van fonds vir amortisasiefonds- besigheid aan end van jaar, soos in balansstaat aangetoon.....	—	—	
		R				R	

(ii) Besonderhede van nuwe Amortisasiefondsbesigheid gedurende die jaar aangegaan.

1.	2. In Republiek.	3. Buite Republiek.	4. Totaal.
Getal polisse.....			
Jaarlikse premies (bruto).....	R		
Jaarlikse premies (netto).....	R		
Enkelpremies (netto).....	R		

STATEMENT B.—SINKING FUND BUSINESS.

(i) Revenue Account.

1.	2. In Repu- blik.	3. Outside Repu- blik.	4. Total.	5.	6. In Repu- blik.	7. Outside Repu- blik.	8. Total.
	R	R	R		R	R	R
Amount of fund for sinking fund busi- ness at beginning of year.....	—	—		Claims paid and outstanding.....			
Premiums received and outstanding....				Annuities—Certain.....			
Consideration for annuities—Certain...				Surrenders.....			
Interest, dividends and rents.....				Commission (net).....			
Other income (to be specified):—				Expenses of management.....			
				Taxation paid and provided for.....			
				Other expenditure (to be specified):—			
				Transfer to Profit and Loss Account...	—	—	
Transfer from Profit and Loss Account	—	—		Amount of fund for sinking fund busi- ness at end of year, as shown in Balance Sheet.....	—	—	
		R				R	

(ii) Particulars of New Sinking Fund Business effected during year.

1.	2. In Republic.	3. Outside Republic.	4. Total.
Number of policies.....			
Annual premiums (gross).....	R		
Annual premiums (net).....	R		
Single premiums (net).....	R		

STAAT C.—NYWERHEIDSBESIGHEID.

(i) Inkomsterekening.

1.	2. In Repub- liek.	3. Buite Repub- liek.	4. Totaal.	5.	6. In Repub- liek.	7. Buite Repub- liek.	8. Totaal.
	R	R	R		R	R	R
Bedrag van nywerheidsversekeringsfonds aan begin van jaar.....	—	—		Vorderings betaal en uitstaande.....			
Premies ontvang en uitstaande.....				Afkopings met inbegrip van afkopings van bonusse.....			
Rente, dividende en huurgelde.....				Bonusse ter vermindering van premies of in kontant.....			
Ander inkomste (moet gespesifiseer word):—				Kommissie (netto).....			
				Bestuurskoste.....			
				Belasting betaal en voorsiening vir belasting.....			
				Ander uitgawes (moet gespesifiseer word):—			
				Oordrag na wins-en-verliesrekening.....	—	—	
Oordrag van wins-en-verliesrekening.....	—	—		Bedrag van nywerheidsversekeringsfonds aan end van jaar, soos in balansstaat aangetoon.....	—	—	
		R				R	

(ii) Besonderhede van nuwe Nywerheidsbesigheid gedurende jaar aangegaan.

1.	2. In Republiek.	3. Buite Republiek.	4. Totaal.
Getal polisse.....			
Jaarlikse premies (bruto).....	R		R
Jaarlikse premies (netto).....	R		R

(iii) Besonderhede van polisse wat gedurende die jaar as gevolg van afkoping of vervalling beëindig is.

1.	2. In Republiek.	3. Buite Republiek.	4. Totaal.
Getal polisse.....			
Jaarlikse premies (netto).....	R		R

STATEMENT C.—INDUSTRIAL BUSINESS.

(i) Revenue Account.

1.	2. In Repu- blic.	3. Outside Repu- blic.	4. Total.	5.	6. In Repu- blic.	7. Outside Repu- blic.	8. Total.
	R	R	R		R	R	R
Amount of industrial insurance fund at beginning of year.....	—	—		Claims paid and outstanding.....			
Premiums received and outstanding....				Surrenders, including surrenders of bonuses.....			
Interest, dividends and rents.....				Bonuses in reduction of premium or in cash.....			
Other income (to be specified):—				Commission (net).....			
				Expenses of management.....			
				Taxation paid and provided for.....			
				Other expenditure (to be specified):—			
Transfer from Profit and Loss Account	—	—		Transfer to Profit and Loss Account...	—	—	
		R		Amount of industrial insurance fund at end of year, as shown in Balance Sheet.....	—	—	
						R	

(ii) Particulars of New Industrial Business effected during year.

1.	2. In Republic.	3. Outside Republic.	4. Total.
Number of policies.....			
Annual premiums (gross).....	R		R
Annual premiums (net).....	R		R

(iii) Particulars of Policies Terminated during year by surrender or lapse.

1.	2. In Republic.	3. Outside Republic.	4. Total.
Number of policies.....			
Annual premiums (net).....	R		R

STAAT D.—BEGRAFNISBESIGHEID.

(i) Inkomsterekening.

1.	2. In Repub- liek.	3. Buite Repub- liek.	4. Totaal.	5.	6. In Repub- liek.	7. Buite Repub- liek.	8. Totaal.
	R	R	R		R	R	R
Bedrag van begrafnisversekeringsfonds aan begin van jaar.....	—	—		Vorderings betaal en uitstaande.....			
Premies ontvang en uitstaande.....				Afkopings.....			
Rente, dividende en huurgelde.....				Kontantbonusse.....			
Ander inkomste (moet gespesifiseer word):—				Bonusse ter vermindering van premie...			
				Kommissie (netto).....			
				Bestuurskoste.....			
				Belasting betaal en voorsiening vir belasting.....			
				Ander uitgawes (moet gespesifiseer word):—			
				Oordrag na wins-en-verliesrekening....	—	—	
Oordrag van wins-en-verliesrekening....	—	—		Bedrag van begrafnisversekeringsfonds aan end van jaar, soos in balansstaat aangetoon.....	—	—	
		R				R	

(ii) Besonderhede van nuwe begrafnisbesigheid aangegaan en vorderings betaal gedurende die jaar.

1.	2. In Republiek.	3. Buite Republiek.
Getal polisse.....		
Jaarlikse premies (netto).....	R	
Enkelpremië (netto).....	R	
Bedrag van vorderings bereken ooreenkomstig versekerde bedrae soos omskryf in artikel sewe-en-vyftig van die Wet.....	R	

(iii) Besonderhede van polisse wat gedurende jaar as gevolg van afkoping of vervalling beëindig is.

1.	2. In Republiek.	3. Buite Republiek.
Getal polisse.....		
Jaarlikse premies (netto).....	R	

STATEMENT D.—FUNERAL BUSINESS.

(i) Revenue Account.

1.	2. In Repub- lic.	3. Outside Repub- lic.	4. Total.	5.	6. In Repub- lic.	7. Outside Repub- lic.	8. Total.
	R	R	R		R	R	R
Amount of funeral insurance fund at beginning of year.....	—	—		Claims paid and outstanding.....			
Premiums received and outstanding....				Surrenders.....			
Interest, dividends and rents.....				Bonuses in cash.....			
Other income (to be specified):—				Bonuses in reduction of premium.....			
				Commission (net).....			
				Expenses of management.....			
				Taxation paid and provided for.....			
				Other expenditure (to be specified):—			
Transfer from Profit and Loss Account	—	—		Transfer to Profit and Loss Account	—	—	
		R		Amount of funeral insurance fund at end of year, as shown in Balance Sheet.....	—	—	
						R	

(ii) Particulars of New Funeral Business effected and of claims paid during year.

1.	2. In Republic.	3. Outside Republic.
Number of policies.....		
Annual premiums (net)..... R		
Single premiums (net)..... R		
Amount of claims calculated in accordance with sums insured as defined in section fifty-seven of the Act..... R		

(iii) Particulars of Policies Terminated during year by surrender or lapse.

1.	3. In Republic.	3. Outside Republic.
Number of policies.....		
Annual premiums (net)..... R		

STAAT E.—BRANDBESIGHEID.

Inkomsterekening.

1.	2. In Repu- blik.	3. Buite Repu- blik.	4. Totaal.	5.	6. In Repu- blik.	7. Buite Repu- blik.	8. Totaal.
	R	R	R		R	R	R
Bedrag van brandversekeringsfonds aan begin van jaar.....	—	—		Vorderings betaal.....			
Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan begin van jaar.....				Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar.....			
Voorsiening vir nie-ingestelde vorderings aan begin van jaar.....				Voorsiening vir nie-ingestelde vorderings aan end van jaar.....			
Premies ontvang en uitstaande.....				Kommissie (netto).....			
Ander inkomste (moet gespesifiseer word):—				Bestuurskoste.....			
				Ander uitgawes (moet gespesifiseer word):—			
				Oordrag na wins-en-verliesrekening....	—	—	
Oordrag van wins-en-verliesrekening....	—	—		Bedrag van brandversekeringsfonds aan end van jaar, soos in balansstaat aangetoon.....	—	—	
		R				R	

Bruto premies (slegs ten opsigte van besigheid in Republiek gedryf) R

STATEMENT E.—FIRE BUSINESS.

Revenue Account.

1.	2. In Repu- blic.	3. Outside Repu- blic.	4. Total.	5.	6. In Repu- blic.	7. Outside Repu- blic.	8. Total.
	R	R	R		R	R	R
Amount of fire insurance fund at beginning of year.....	—	—		Claims paid.....			
Provision for claims intimated but not paid at beginning of year.....				Provision for claims intimated but not paid at end of year.....			
Provision for unintimated claims at beginning of year.....				Provision for unintimated claims at end of year.....			
Premiums received and outstanding....				Commission (net).....			
Other income (to be specified):—				Expenses of management.....			
				Other expenditure (to be specified):—			
				Transfer to Profit and Loss Account....	—	—	
Transfer from Profit and Loss Account	—	—		Amount of fire insurance fund at end of year, as shown in Balance Sheet..	—	—	
		R				R	

Gross premiums (in respect of business carried on in Republic only) R

STAAT F.—SEEBESIGHEID.

Inkomsterekening.

1.	2. In Repu- blik.	3. Buite Repu- blik.	4. Totaal.	5.	6. In Repu- blik.	7. Buite Repu- blik.	8. Totaal.
	R	R	R		R	R	R
Bedrag van seeversekeringsfonds aan begin van jaar.....	—	—		Vorderings betaal.....			
Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan begin van jaar.....				Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar.....			
Voorsiening vir nie-ingestelde vorderings aan begin van jaar.....				Voorsiening vir nie-ingestelde vorderings aan end van jaar.....			
Premies ontvang en uitstaande.....				Kommissie (netto).....			
Ander inkomste (moet gespesifiseer word):—				Bestuurskoste.....			
				Ander uitgawes (moet gespesifiseer word):—			
Oordrag van wins-en-verliesrekening....	—	—		Oordrag na wins-en-verliesrekening....	—	—	
		R		Bedrag van seeversekeringsfonds aan end van jaar, soos in balansstaat aange- toon.....			
						R	

Bruto premies (slegs ten opsigte van besigheid in Republiek gedryf) R

STATEMENT F.—MARINE BUSINESS.

Revenue Account.

1.	2. In Repu- blik.	3. Outside Repu- blik.	4. Total.	5.	6. In Repu- blik.	7. Outside Repu- blik.	8. Total.
	R	R	R		R	R	R
Amount of marine insurance fund at beginning of year.....	—	—		Claims paid.....			
Provision for claims intimated but not paid at beginning of year.....				Provision for claims intimated but not paid at end of year.....			
Provision for unintimated claims at beginning of year.....				Provision for unintimated claims at end of year.....			
Premiums received and outstanding....				Commission (net).....			
Other income (to be specified):—				Expenses of management.....			
				Other expenditure (to be specified):—			
Transfer from Profit and Loss Account	—	—		Transfer to Profit and Loss Account....	—	—	
		R		Amount of marine insurance fund at end of year, as shown in Balance Sheet...	—	—	
						R	

Gross premiums (in respect of business carried on in Republic only) R

STAAT G.—MOTORBESIGHEID, UITGESONDERD VERPLIGTE DERDEPARTY-BESIGHEID.

Inkomsterekening.

1.	2. In Repu- blik.	3. Buite Repu- blik.	4. Totaal.	5.	6. In Repu- blik.	7. Buite Repu- blik.	8. Totaal.
	R	R	R		R	R	R
Bedrag van motorversekeringsfonds aan begin van jaar.....	—	—		Vorderings betaal.....			
Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan begin van jaar.....				Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar.....			
Voorsiening vir nie-ingestelde vorderings aan begin van jaar.....				Voorsiening vir nie-ingestelde vorderings aan end van jaar.....			
Premies ontvang en uitstaande.....				Kommissie (netto).....			
Ander inkomste (moet gespesifiseer word):—				Bestuurskoste.....			
				Ander uitgawes (moet gespesifiseer word):—			
Oordrag van wins-en-verliesrekening....	—	—		Oordrag na wins-en-verliesrekening....	—	—	
		R		Bedrag van motorversekeringsfonds aan end van jaar, soos in balansstaat aange- aangetoon.....			
						R	

Bruto premies (slegs ten opsigte van besigheid in Republiek gedryf) R

STATEMENT G.—MOTOR BUSINESS, EXCLUDING COMPULSORY THIRD PARTY BUSINESS.

Revenue Account.

1.	2. In Repu- blic.	3. Outside Repu- blic.	4. Total.	5.	6. In Repu- blic.	7. Outside Repu- blic.	8. Total.
	R	R	R		R	R	R
Amount of motor insurance fund at beginning of year.....	—	—		Claims paid.....			
Provision for claims intimated but not paid at beginning of year.....				Provision for claims intimated but not paid at end of year.....			
Provision for unintimated claims at beginning of year.....				Provision for unintimated claims at end of year.....			
Premiums received and outstanding....				Commission (net).....			
Other income (to be specified):—				Expenses of management.....			
				Other expenditure (to be specified):—			
				Transfer to Profit and Loss Account..	—	—	
Transfer from Profit and Loss Account	—	—		Amount of motor insurance fund at end of year, as shown in Balance Sheet...	—	—	
		R				R	

Gross premiums (in respect of business carried on in Republic only) R

STAAT H.—PERSOONLIKE ONGEVALLEBESIGHEID.

Inkomsterekening.

1.	2. In Repu- blik.	3. Buite Repu- blik.	4. Totaal.	5.	6. In Repu- blik.	7. Buite Repu- blik.	8. Totaal.
	R	R	R		R	R	R
Bedrag van persoonlike ongevalleversekeringsfonds aan begin van jaar...	—	—		Vorderings betaal.....			
Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan begin van jaar.....				Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar.....			
Voorsiening vir nie-ingestelde vorderings aan begin van jaar.....				Voorsiening vir nie-ingestelde vorderings aan end van jaar.....			
Premies ontvang en uitstaande.....				Kommissie (netto).....			
Ander inkomste (moet gespesifiseer word):—				Bestuurskoste.....			
				Ander uitgawes (moet gespesifiseer word):—			
				Oordrag na wins-en-verliesrekening....	—	—	
Oordrag van wins-en-verliesrekening....	—	—		Bedrag van persoonlike ongevalleversekeringsfonds aan end van jaar; soos in balansstaat aangetoon.....	—	—	
		R				R	

Bruto premies (slegs ten opsigte van besigheid in Republiek gedryf) R

STATEMENT H.—PERSONAL ACCIDENT BUSINESS.

Revenue Account.

1.	2. In Repu- blic.	3. Outside Repu- blic.	4. Total.	5.	6. In Repu- blic.	7. Outside Repu- blic.	8. Total.
	R	R	R		R	R	R
Amount of personal accident insurance fund at beginning of year.....	—	—		Claims paid.....			
Provision for claims intimated but not paid at beginning of year.....				Provision for claims intimated but not paid at end of year.....			
Provision for unintimated claims at beginning of year.....				Provision for unintimated claims at end of year.....			
Premiums received and outstanding....				Commission (net).....			
Other income (to be specified):—				Expenses of management.....			
				Other expenditure (to be specified):—			
Transfer from Profit and Loss Account	—	—		Transfer to Profit and Loss Account....	—	—	
		R		Amount of personal accident insurance fund at end of year, as shown in Balance Sheet.....	—	—	
						R	

Gross premiums (in respect of business carried on in Republic only) R

STAAT I.—GARANSIEBESIGHEID.
Inkomsterekening.

1.	2. In Repu- blik.	3. Buite Repu- blik.	4. Totaal.	5.	6. In Repu- blik.	7. Buite Repu- blik.	8. Totaal.
	R	R	R		R	R	R
Bedrag van garansiebesigheidsfonds aan begin van jaar.....	—	—		Vorderings betaal.....			
Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan begin van jaar.....				Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar.....			
Voorsiening vir nie-ingestelde vorderings aan begin van jaar.....				Voorsiening vir nie-ingestelde vorderings aan end van jaar.....			
Premies ontvang en uitstaande.....				Kommissie (netto).....			
Ander inkomste (moet gespesifiseer word):—				Bestuurskoste.....			
				Ander uitgawes (moet gespesifiseer word):—			
				Oordrag na wins-en-verliesrekening....	—	—	
Oordrag van wins-en-verliesrekening....	—	—		Bedrag van garansiebesigheidsfonds aan end van jaar, soos in balansstaat aangetoon.....	—	—	
		R				R	

Bruto premies (slegs ten opsigte van besigheid in Republiek gedryf) R

STATEMENT I.—GUARANTEE BUSINESS.
Revenue Account.

1.	2. In Repu- blic.	3. Outside Repu- blic.	4. Total.	5.	6. In Repu- blic.	7. Outside Repu- blic.	8. Total.
	R	R	R		R	R	R
Amount of guarantee insurance fund at beginning of year.....	—	—		Claims paid.....			
Provision for claims intimated but not paid at beginning of year.....				Provision for claims intimated but not paid at end of year.....			
Provision for unintimated claims at beginning of year.....				Provision for unintimated claims at end of year.....			
Premiums received and outstanding....				Commission (net).....			
Other income (to be specified):—				Expenses of management.....			
				Other expenditure (to be specified):—			
				Transfer to Profit and Loss Account....	—	—	
Transfer from Profit and Loss Account	—	—		Amount of guarantee insurance fund at end of year, as shown in Balance Sheet	—	—	
		R				R	

Gross premiums (in respect of business carried on in Republic only) R

STAAT J.—GEMENGDE BESIGHEID.
Inkomsterekening.

1.	2. In Repu- blik.	3. Buite Repu- blik.	4. Totaal.	5.	6. In Repu- blik.	7. Buite Repu- blik.	8. Totaal.
	R	R	R		R	R	R
Bedrag van fonds vir gemengde besigheid aan begin van jaar.....	—	—		Vorderings betaal.....			
Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan begin van jaar.....				Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar.....			
Voorsiening vir nie-ingestelde vorderings aan begin van jaar.....				Voorsiening vir nie-ingestelde vorderings aan end van jaar.....			
Premies ontvang en uitstaande.....				Kommissie (netto).....			
Ander inkomste (moet gespesifiseer word):—				Bestuurskoste.....			
				Ander uitgawes (moet gespesifiseer word):—			
				Oordrag na wins-en-verliesrekening....	—	—	
Oordrag van wins-en-verliesrekening....	—	—		Bedrag van fonds vir gemengde ver- sekeringsbesigheid aan end van jaar, soos in balansstaat aangetoon.....	—	—	
		R				R	

Bruto premies (slegs ten opsigte van besigheid in Republiek gedryf) R

STATEMENT J.—MISCELLANEOUS BUSINESS.

Revenue Account.

1.	2. In Repu- blic.	3. Outside Repu- blic.	4. Total.	5.	6. In Repu- blic.	7. Outside Repu- blic.	8. Total.
	R	R	R		R	R	R
Amount of miscellaneous insurance fund at beginning of year.....	—	—		Claims paid.....			
Provision for claims intimated but not paid at beginning of year.....				Provision for claims intimated but not paid at end of year.....			
Provision for unintimated claims at beginning of year.....				Provision for unintimated claims at end of year.....			
Premiums received and outstanding....				Commission (net).....			
Other income (to be specified):—				Expenses of management.....			
				Other expenditure (to be specified):—			
				Transfer to Profit and Loss Account....	—	—	
Transfer from Profit and Loss Account	—	—		Amount of miscellaneous insurance fund at end of year, as shown in Balance Sheet.....	—	—	
		R				R	

Gross Premiums (in respect of business carried on in Republic only) R

VERPLIGTE DERDEPARTY-BESIGHEID SOOS OMSKRYF IN ARTIKEL EEN (I) VAN DIE VERSEKERINGSWET, 1943.

STAAT K (I).—INKOMSTEREKENING TEN OPSIGTE VAN BESIGHEID WAT ONTSTAAN HET GEDURENDE DIE BOEKJAAR WAAROP DIE OPGAWES BETREKKING HET.

1.	2. R	3.	4. R
Premies ontvang en uitstaande.....		Vorderings betaal.....	
Ander inkomste (moet gespesifiseer word):—		Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar.....	
		Voorsiening vir nie-ingetelde vorderings aan end van jaar.....	
		Kommissie (netto).....	
		Bestuurskoste.....	
		Ander uitgawes (moet gespesifiseer word):—	
		Bedrag van Verpligte Derdeparty-versekeringsfonds aan end van jaar soos in balansstaat aangetoon.....	
Oordrag van wins-en-verliesrekening.....	R	Voorsiening vir gebeurlikhede (Oorskot)...	R

STAAT K (II).—INKOMSTEREKENING TEN OPSIGTE VAN BESIGHEID WAT ONTSTAAN HET GEDURENDE DIE BOEKJAAR VOOR DIE JAAR WAAROP STAAT K (I) BETREKKING HET.

1.	2. Eerste jaar.	3. Aansui- wering in tweede jaar.	4. Aange- suiwerde Totaal.	5.	6. Eerste jaar.	7. Aansui- wering in tweede jaar.	8. Aange- suiwerde Totaal.
	R	R	R		R	R	R
Premies ontvang.....				Vorderings betaal.....			
Ander inkomste (moet gespesifiseer word):—				Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar.....			
				Voorsiening vir nie-ingestelde vorderings aan end van jaar.....			
				Kommissie (netto).....			
				Bestuurskoste.....			
				Ander uitgawes (moet gespesifiseer word):—			
Oordrag van wins-en-verliesrekening.....	R			Voorsiening vir gebeurlikhede (oorskot)	R		

STAAT K (III).—INKOMSTEREKENING TEN OPSIGTE VAN BESIGHEID WAT ONTSTAAN HET GEDURENDE DIE BOEKJAAR VÓÓR DIE JAAR WAAROP STAAT K (II) BETREKKING HET.

1.	2. Eeste jaar.	3. Aansui- wering in tweede jaar.	4. Aansui- wering in derde jaar.	5. Aange- suiwerde Totaal.	6.	7. Eerste jaar.	8. Aansui- wering in tweede jaar.	9. Aansui- wering in derde jaar.	10. Aange- suiwerde Totaal.
	R	R	R	R		R	R	R	R
Premies ontvang.....					Vorderings betaal.....				
Ander inkomste (moet gespesi- fiseer word):—					Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar				
					Voorsiening vir nie-ingestelde vorderings aan end van jaar				
					Kommissie (netto).....				
					Bestuurskoste.....				
					Ander uitgawes (moet gespesi- fiseer word):—				
					Onderskrywingsoorskot (na wins-en-verliesrekening oor- gedra te word aan end van derde jaar).....				
Oordrag van wins-en-verlies- rekening.....									
R					R				

STAAT K (IV).—UITSTAANDE EN NIE-INGESTELDE-VORDERINGSREKENING TEN OPSIGTE VAN BESIGHEID WAT ONTSTAAN HET IN BOEKJARE VÓÓR DIE JAAR WAAROP STAAT K (III) BETREKKING HET.

1.	2. Een jaar vóór Staat K (iii).	3. Twee jaar vóór Staat K (iii).	4. Drie en meer jare vóór Staat K (iii).	5. Totaal.	6.	7. Een jaar vóór Staat K (iii).	8. Twee jaar vóór Staat K (iii).	9. Drie en meer jare vóór Staat K (iii).	10. Totaal.
	R	R	R	R		R	R	R	R
Voorsienings oorgebring van geslote inkomsterekenings..					Vorderings betaal.....				
Verlies (d.i. bedrag oorgedra van wins-en-verliesrekening nadat die inkomsterekening afgesluit was).....					Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie aan end van jaar				
					Oorskot oorgedra na wins-en- verliesrekening (d.i. oorskot na afhandeling van uit- staande en nie-ingestelde vorderings ten opsigte van 'n besondere jaar).....				
R					R				

COMPULSORY THIRD PARTY BUSINESS AS DEFINED IN SECTION ONE (I) OF THE INSURANCE ACT, 1943.

STATEMENT K (I).—REVENUE ACCOUNT IN RESPECT OF BUSINESS WHICH AROSE DURING THE FINANCIAL YEAR TO WHICH THE RETURNS RELATE.

1.	2.	3.	4.
	R		R
Premiums received and outstanding.....		Claims paid.....	
Other income (to be specified):—		Provision for claims intimated but not paid at end of year.....	
		Provision for unintimated claims at end of year.....	
		Commission (net).....	
		Expenses of management.....	
		Other expenditure (to be specified):—	
		Amount of compulsory third party in- surance fund at end of year, as shown in Balance Sheet.....	
Transfer from Profit and Loss Account.....		Provision for contingencies (surplus).....	
R		R	

STATEMENT K (II).—REVENUE ACCOUNT IN RESPECT OF BUSINESS WHICH AROSE DURING THE YEAR PRECEDING THE YEAR TO WHICH STATEMENT K (I) RELATES.

1.	2. First Year.	3. Adjust- ment in Second Year.	4. Adjusted Total.	5.	6. First Year.	7. Adjust- ment in Second Year.	8. Adjusted Total.
	R	R	R		R	R	R
Premiums received.....				Claims paid.....			
Other income (to be specified):—				Provision for claims intimated but not paid at end of year.....			
				Provision for unintimated claims at end of year.....			
				Commission (net).....			
				Expenses of management.....			
				Other expenditure (to be specified):—			
Transfer from Profit and Loss Account..				Provision for contingencies (surplus)...			
R				R			

STATEMENT K (III).—REVENUE ACCOUNT IN RESPECT OF BUSINESS WHICH AROSE DURING THE FINANCIAL YEAR PRECEDING THE YEAR TO WHICH STATEMENT K (II) RELATES.

1.	2. First Year.	3. Adjust- ment in Second Year.	4. Adjust- ment in Third Year.	5. Adjusted Total.	6.	7. First Year.	8. Adjust- ment in Second Year.	9. Adjust- ment in Third Year.	10. Adjusted Total.
	R	R	R	R		R	R	R	R
Premiums received.....					Claims paid.....				
Other income (to be specified):—					Provision for claims intimated but not paid at end of year.....				
					Provision for unintimated claims at end of year.....				
					Commission (net).....				
					Expenses of management....				
					Other expenditure (to be specified):—				
Transfer from Profit and Loss Account.....					Underwriting Surplus (to be transferred to Profit and Loss Account at end of third year).....				
R					R				

STATEMENT K (IV).—OUTSTANDING AND UNINTIMATED CLAIMS ACCOUNT IN RESPECT OF BUSINESS WHICH AROSE IN FINANCIAL YEARS PRECEDING THE YEAR TO WHICH STATEMENT K (III) RELATES.

1.	2. One Year prior to State- ment K (iii).	3. Two Years prior to State- ment K (iii).	4. Three and more Years prior to State- ment K (iii).	5. Total.	6.	7. One Year prior to State- ment K (iii).	8. Two Years prior to State- ment K (iii).	9. Three and more Years prior to State- ment K (iii).	10. Total.
	R	R	R	R		R	R	R	R
Provisions carried forward from closed revenue accounts					Claims paid.....				
Loss (i.e. amount transferred from Profit and Loss Account after the revenue account had been closed)...					Provision for claims intimated but not paid at end of year				
					Surplus transferred to Profit and Loss Account (i.e. surplus after outstanding and unintimated claims in respect of a particular year had been finalized).....				
R					R				

STAAT L.—WINS-EN-VERLIESREKENING.

1.	2.	3.	4.
	R		R
Saldo van rekening aan begin van jaar.....		Saldo van rekening aan begin van jaar....	
Rente, dividende en huurgelde.....		Uitgawes waarvoor ander rekenings nie	
Ander inkomste waarvoor ander rekenings nie		gedebiteer is nie, oorboekings na ander	
gekrediteer is nie, oorboekings van ander		rekenings en verrekenings (moet gespesi-	
rekenings en verrekenings (moet gespesifiseer		fiseer word):—	
word):—			
		Belasting.....	
		Dividende en bonusse aan aandeelhouders	
		(met inbegrip van voorsiening vir divi-	
		dende en bonusse).....	
		Saldo van rekening aan end van jaar, soos	
		in balansstaat aangetoon.....	
R		R	

STATEMENT L.—PROFIT AND LOSS ACCOUNT.

1.	2.	3.	4.
	R		R
Balance of account at beginning of year.....		Balance of account at beginning of year....	
Interest, dividends and rents		Expenditure not charged to other accounts,	
Other income not credited to other accounts,		transfers to other accounts and adjust-	
transfers from other accounts and adjustments		ments (to be specified):—	
(to be specified):—			
		Taxation.....	
		Dividends and bonuses to shareholders (in-	
		cluding provision for dividends and	
		bonuses).....	
		Balance of account at end of year, as shown	
		in Balance Sheet.....	
R		R	

STAAT M.—BALANSSTAAT.

	Fondse en verbintenisse ten opsigte van—			Bates ten opsigte van—	
	Versekeringsbesigheid.	Ander besigheid.		Versekeringsbesigheid.	Ander besigheid.
	R	R		R	R
Opbetaalde aandeelkapitaal of eienaarskapitaal.....			Bedryfsbates:—		
Batige saldo van wins-en-verliesrekening...			Kontant voorhande.....		
Reserwes (moet gespesifiseer word):—			Saldo's by banke, bouverenigings, ens.....		
			Saldo's van agente, uitstaande premies en uitgestelde paaiemente van premies.....		
			Rente, dividende en huurgelde uitstaande of opgeloopt.....		
			Saldo's verskuldig deur ander versekeraars en herversekeraars.....		
			Deposito's gehou deur ander versekeraars en herversekeraars.....		
			Bedrae verskuldig deur filiale.....		
Versekeringsfondse:—			Beleggings:—		
Lewens.....			Regeringseffekte (met inbegrip van effekte deur 'n Regering gewaarborg).....		
Amortisasiefonds.....			Effekte uitgereik of gewaarborg deur en lenings aan of gewaarborg deur Provinsiale, Munisipale of ander plaaslike owerhede en openbare rade.....		
Nywerheids.....			Obligasies en obligasie-effekte.....		
Begrafnis.....			Voorkeurstok en -aandeel van:—		
Brand.....			(a) Filiaal maatskappye.....		
See.....			(b) Ander maatskappye.....		
Motor.....			Gewone stok en aandeel van:—		
Persoonlike ongevalle.....			(a) Filiaal maatskappye.....		
Garansie.....			(b) Ander maatskappye.....		
Gemengde.....			Lenings:—		
Verpligte Derdeparty.....			Op versekeraar se polisse binne hul afkoopwaarde.....		
Bedryfslaste:—			Sonder spesifieke sekuriteit.....		
Vorderings en voorsiening vir vorderings aanhangig gemaak maar nie betaal nie			Aan filiaalmaatskappye.....		
Voorsiening vir nie-ingestelde vorderings..			Ander.....		
Voorsiening vir gebeurlikhede.....			Verbande.....		
Saldo's verskuldig aan ander versekeraars en herversekeraars.....			Liggaamlike goed:—		
Deposito's gehou ten behoeve van herversekeraars.....			Grond en geboue.....		
Voorsiening vir belasting.....			Ander.....		
Ander laste (moet gespesifiseer word):—			Ander bates (moet gespesifiseer word):—		
TOTAAL.....			TOTAAL.....		
Tel by: Totale bedrag van verbintenisse ten opsigte van ander besigheid as versekeringsbesigheid (soos hierbo aangetoon)....			Tel by: Totale waarde van bates wat ten opsigte van ander besigheid as versekeringsbesigheid besit word (soos hierbo aangetoon)		
			Nadelige saldo van wins-en-verliesrekening...		
			Oprigtingskoste, klandisiewaarde, ens. (moet gespesifiseer word):—		
GROOTTOTAAL.....			GROOTTOTAAL.....		

Opmerking.—'n Buitelandse versekeraar moet vir die doeleindes van Staat M besonderhede van al sy bates en verbintenisse in die kolomme „Versekeringsbesigheid” aantoon.

Waarmerking deur Ouditeur(s).

(a) Ingevolge subartikel (6) van artikel *nege* van die Versekeringswet, 1943, soos gewysig, het ons ons daarvan vergewis dat die inkomsterekenings, wins-en-verliesrekening en balansstaat in State A tot M vervat, opgestel is ingevolge artikel *elf* van genoemde Wet en die Regulasies daarkragtens uitgevaardig, en behoorlik opgestel is sodat dit 'n ware en billike weergawe is van die bedryfsresultate of, na gelang van die geval, die finansiële toestand van die versekeraar, volgens sy boeke en sodanige ander inligting as wat na ons mening vir ons doel nodig was.

(b) Ingevolge subartikel (5) van artikel *nege* van die Wet moet ons die volgende onreëlmatighede wat nie reeds gerapporteer of wat nie deur die versekeraar reggestel is nie, rapporteer (moet gespesifiseer word):—

Voorbehoude:—

Waarmerking deur Plaaslike Ouditeur(s).

(a) Ons het ons daarvan vergewis dat die inligting wat in die kolomme „In Republiek” in die voorgaande state vervat is, opgestel is ingevolge artikel *elf* van die Wet en die Regulasies daarkragtens uitgevaardig, en behoorlik opgestel is sodat dit 'n ware en billike weergawe is van volle besonderhede van die versekeringsbesigheid wat deur die versekeraar in die Republiek gedryf is, volgens sy boeke en sodanige ander inligting as wat na ons mening vir ons doel nodig was.

(b) Ingevolge subartikel (5) van artikel *nege* van die Wet moet ons die volgende onreëlmatighede wat nie reeds gerapporteer of wat nie deur die versekeraar reggestel is nie, rapporteer (moet gespesifiseer word):—

Voorbehoude:—

Handtekening van Ouditeur(s).

Handtekening van Plaaslike Ouditeur(s).

Voorsitter.

Direktur.

Openbare Amptenaar in die Republiek.

Opmerking.—Paragraaf (b) van die waarmerking moet deur die Ouditeur(s) of Plaaslike Ouditeur(s) geskrap en geparafeer word in gevalle waar daar geen onreëlmatighede is wat aan die Registrateur gerapporteer moet word nie of in gevalle waar onreëlmatighede wat reeds gerapporteer is, deur die versekeraar reggestel is.

STATEMENT M.—BALANCE SHEET.

	Funds and Liabilities in respect of—			Assets in respect of—	
	Insurance business.	Other business.		Insurance business.	Other business.
	R	R		R	R
Share Capital paid-up, or proprietor's capital			Current Assets:—		
Credit balance of Profit and Loss Account			Cash on hand.....		
Reserves (to be specified):—			Balances at banks, building societies, etc...		
			Agents' balances outstanding premiums and deferred instalments of premiums.....		
			Interest, dividends and rents outstanding or accrued.....		
			Balances due by other insurers and reinsurers.....		
			Deposits maintained by other insurers and reinsurers.....		
			Amounts due by subsidiaries.....		
Insurance Funds:—			Investments:—		
Life.....			Government securities (including securities guaranteed by a Government).....		
Sinking Fund.....			Securities issued or guaranteed by, and loans to or guaranteed by Provincial, Municipal or other local authorities and public boards.....		
Industrial.....			Debentures and debenture stocks.....		
Funeral.....			Preference stocks and shares in:—		
Fire.....			(a) Subsidiary companies.....		
Marine.....			(b) Other companies.....		
Motor.....			Ordinary stocks and shares in:—		
Personal accident.....			(a) Subsidiary companies.....		
Guarantee.....			(b) Other companies.....		
Miscellaneous.....			Loans:—		
Compulsory Third Party.....			On insurers' policies within their surrender value.....		
Current Liabilities:—			Without specific security.....		
Claims and provision for claims intimated but not paid.....			To subsidiary companies.....		
Provisions for unintimated claims.....			Other.....		
Provision for contingencies as shown in Statement K (i).....			Mortgages.....		
Balances due to other insurers and reinsurers.....			Corporeal property:—		
Deposits held on behalf of reinsurers.....			Land and buildings.....		
Provision for taxation.....			Other.....		
Other liabilities (to be specified):—			Other assets (to be specified):—		
TOTAL.....			TOTAL.....		
Add: Aggregate amount of liabilities in respect of business other than insurance business (as shown above).....			Add: Total value of assets held in respect of business other than insurance business (as shown above).....		
			Debit balance of Profit and Loss Account....		
			Establishment expenses, goodwill, etc. (to be specified):—		
GRAND TOTAL.....			GRAND TOTAL.....		

Note.—A foreign insurer shall for the purposes of Statement M show particulars of all his assets and liabilities under the columns "Insurance Business".

Attestation by Auditor(s).

(a) In terms of sub-section (6) of section nine of the Insurance Act, 1943, as amended, we have satisfied ourselves that the revenue accounts, profit and loss account and balance sheet shown in Statements A to M have been prepared in terms of section eleven of the Act and the Regulations made thereunder and are properly drawn up so as to exhibit truly and fairly the trading results, or, as the case may be, the financial position of the insurer according to his books and such other information as in our opinion was necessary for our purpose.

(b) In terms of sub-section (5) of section nine of the Act we must report the following irregularities which have not already been reported or which have not been rectified by the insurer (to be specified):—

Qualifications.

Signature of Auditor(s).

Attestation by Local Auditor(s).

(a) We have satisfied ourselves that the information furnished in the columns "In Republic" in the foregoing Statements has been prepared in terms of section eleven of the Act and the Regulations made thereunder and are properly drawn up so as to exhibit truly and fairly full particulars of the insurance business carried on by the insurer in the Republic according to his books and such other information as in our opinion was necessary for our purpose.

(b) In terms of sub-section (5) of section nine of the Act we must report the following irregularities which have not already been reported or which have not been rectified by the insurer (to be specified):—

Qualifications.

Signature of Local Auditor(s).

Chairman.

Director.

Public Officer in the Republic.

Note.—Paragraph (b) of the Attestation must be deleted and initialed by the Auditor(s) or local Auditor(s) where no irregularities are to be reported to the Registrar or where the irregularities already reported have been rectified by the insurer.

STAAT N.—STAAT VAN BATES WAT OP VERSEKERINGSBESIGHEID BETREKKING HET.

Pos-nommer.	Kort beskrywing van bates.	Waarde van bates (met inbegrip van opgelope of uitstaande rente) ooreenkomstig die bepaling van artikel vyftien van die Wet vasgestel.				
		Langtermynbesigheid.		Korttermynbesigheid.		Verpligte Derdeparty-besigheid.
		Bates wat binne die bedoeling van artikel een-en-twintig van die Wet in die Republiek besit word.	Bates wat nie binne die bedoeling van artikel een-en-twintig van die Wet in die Republiek besit word nie.	Bates wat binne die bedoeling van artikel een-en-twintig van die Wet in die Republiek besit word.	Bates wat nie binne die bedoeling van artikel een-en-twintig van die Wet in die Republiek besit word nie.	Bates wat in Republiek besit word.
1.	2.	3.	4.	5.	6.	7.
	<i>Bates en Posnommers vermeld in Deel I van Derde Bylae van Wet.</i>	R	R	R	R	R
1	Kontant voorhande in die Republiek.....		—		—	
2	Saldo's by banke, bouverenigings, ens. in die Republiek...					
3	Effekte van Regering van Republiek.....					
4	Effekte van Plaaslike Besture in die Republiek.....					
5	Effekte van Randwaterraad, Evkom en Land- en Landbou-bank.....					
6	Effekte van instellings deur die Registrateur goedgekeur ..					
	TOTAAL (POSTE 1 TOT 6).....					
	<i>Bates en Posnommers vermeld in Deel II van Derde Bylae van Wet.</i>					
7	Lenings teen sekuriteit van binnelandse polisse.....		—		—	—
8	Uitstaande korttermyn en Verpligte Derdeparty premies..	—	—		—	
9	Verbande op onroerende goed in die Republiek.....					
10 (a)	Vorderings teen individue in en maatskappye geïnkorporeer in die Republiek.....					
10 (b)	Saldo's verskuldig deur buitelandse versekeraars.....					
11	Stock en Aandeel van maatskappye geïnkorporeer in die Republiek.....					
12	Liggaamlike goed in die Republiek.....		—		—	
13	Vorderings teen en Stock en Aandeel van maatskappye geïnkorporeer buite die Republiek en goedgekeur deur die Registrateur.....					
	TOTAAL (POSTE 1 TOT 13).....					

Pos No.	Bates nie in Derde Bylae van Wet gespesifiseer nie.	Langtermynbesigheid.	Korttermynbesigheid.
		Waarde van bates (met inbegrip van opgelope of uitstaande rente) ooreenkomstig die bepaling van artikel vyftien van die Wet vasgestel.	Waarde van bates (met inbegrip van opgelope of uitstaande rente) ooreenkomstig die bepaling van artikel vyftien van die Wet vasgestel.
		R	R
14	Kontant voorhande buite die Republiek.....		
15	Saldo's by banke en bouverenigings buite die Republiek.....		
16	Effekte van Regerings en Plaaslike Besture in die buiteland.....		
17	Lenings teen sekuriteit van buitelandse polisse.....		—
18	Uitstaande premies—korttermynbesigheid buite die Republiek.....	—	
19	Verbande op onroerende goed buite die Republiek.....		
20	Ander vorderings buite die Republiek.....		
21	Stock en aandeel van maatskappye geïnkorporeer buite die Republiek....		
22	Liggaamlike goed buite die Republiek.....		
	TOTAAL (POSTE 14 TOT 22).....		
	Tel by: Waarde van bates wat in die Republiek besit word (Poste 1 tot 13)		
	Tel by: Waarde van bates wat nie in die Republiek besit word nie (Poste 1 tot 13).....		
	TOTAAL (POSTE 1 TOT 22).....		

- OPMERKINGS.—(1) Behoudens opmerking (3) en artikel vyftien van die Wet moet binnelandse versekeraars besonderhede verstrek van alle bates wat op hul versekeringsbesigheid betrekking het.
- (2) Behoudens opmerking (3) en artikel vyftien van die Wet, moet buitelandse versekeraars slegs besonderhede verstrek van die soorte bates wat in die Derde Bylae van die Wet vermeld word en betrekking het op die versekeringsbesigheid in die Republiek gedryf.
- (3) Bates gedeponeer by die Tesourie ingevolge artikel vier of ses van die Wet moet nie in Staat N ingesluit word nie. Hul totale waarde moet teenoor die eerste vraag in Staat O (1) vermeld word.

STATEMENT N.—STATEMENT OF ASSETS RELATING TO INSURANCE BUSINESS.

Item Number.	Short Description of Assets.	Value of Assets (including interest accrued or outstanding) determined in accordance with the provisions of section fifteen of the Act.				
		Long Term Business.		Short Term Business.		Compulsory Third Party Business.
		Assets held in Republic within the meaning of section twenty-one of the Act. 3.	Assets not held in Republic within the meaning of section twenty-one of the Act. 4.	Assets held in Republic within the meaning of section twenty-one of the Act. 5.	Assets not held in Republic within the meaning of section twenty-one of the Act. 6.	Assets held in Republic. 7.
1.	2.	R	R	R	R	R
	<i>Assets and Item Numbers referred to in Part I of Third Schedule to Act.</i>					
1	Cash on hand in the Republic.....		—		—	
2	Balances with banks, building societies, etc. in the Republic		—		—	
3	Stock of Government of Republic.....					
4	Stock of Local Authorities in Republic.....					
5	Stock of Rand Water Board, Escom and Land and Agricultural Bank.....					
6	Stock of Institutions approved by the Registrar.....					
	TOTAL (ITEMS 1 TO 6).....					
	<i>Assets and Item Numbers referred to in Part II of Third Schedule to Act.</i>					
7	Loans on security of domestic policies.....		—		—	
8	Outstanding Short Term and Compulsory Third Party premiums.....	—	—		—	
9	Mortgage bonds on immovable properties in the Republic					
10 (a)	Claims against individuals in and companies incorporated in the Republic.....					
10 (b)	Balances due by Foreign insurers.....					
11	Stocks and Shares in companies incorporated in the Republic.....					
12	Corporeal property in the Republic.....		—		—	
13	Claims against and Stocks and Shares in companies incorporated outside the Republic and approved by the Registrar.....					
	TOTAL (ITEMS 1 TO 13).....					

Item No.	Assets not specified in Third Schedule to Act.	Long Term Business.	Short Term Business.
		Value of assets (including interest accrued or outstanding determined in accordance with the provisions of section fifteen of the Act).	Value of assets (including interest accrued or outstanding in accordance with the provisions of section fifteen of the Act).
		R	R
14	Cash on hand outside the Republic.....		
15	Balances with banks and building societies outside the Republic.....		
16	Foreign Government and Local Authority Stock.....		
17	Loans on security of foreign policies.....		—
18	Outstanding premiums—short term business outside the Republic.....	—	
19	Mortgage bonds on immovable properties outside the Republic.....		
20	Other claims outside the Republic.....		
21	Stocks and Shares in companies incorporated outside the Republic.....		
22	Corporeal property outside the Republic.....		
	TOTAL (ITEMS 14 TO 22).....		
	Add: Value of assets held in the Republic (Items 1 to 13).....		
	Add: Value of assets not held in the Republic (Items 1 to 13).....		
	TOTAL (ITEMS 1 TO 22).....		

Note.—(1) Subject to Note (3) and to section fifteen of the Act, domestic insurers must show particulars of all Assets relating to their insurance business.

(2) Subject to Note (3) and to section fifteen of the Act, foreign insurers must show only particulars of assets of the kinds mentioned in the Third Schedule to the Act and relating to the insurance business carried on by them in the Republic.

(3) Assets deposited with the Treasury in terms of section four or six of the Act must not be included in Statement N. Their total value must be stated under the first question in Statement O (1).

STAAT N (1).—SALDO'S BY BANKE, BOUVERENIGINGS, ENS.

TOTAL...

STATEMENT N (1).—BALANCES WITH BANKS, BUILDING SOCIETIES, ETC.

TOTAL...

STAAT N (2).—WISSELS, SKULDBRIEVE EN EFFEKTE.

TOTAAL (POS 3 VAN STAAT N).....R

Opmerking.—Die inligting gevra—
(a) in kolom 2 en 4 moet slegs ten opsigte van langtermynbesigheid verstrek word;
(b) in kolom 5 moet slegs ten opsigte van korttermynbesigheid en verpligte derdeparty-besigheid verstrek word.

STATEMENT N (2).—BILLS, BONDS AND SECURITIES.

Description. 1.	Nominal value of asset held in respect of long term business. 2.	Book Value. 3.	Actual cost (excluding accrued interest). 4.	Value determined according to Stock Exchange quotation [section fifteen (g)]. 5.	Interest accrued and out- standing at end of financial year. 6.	Value placed on Assets for purposes of Statement N.		
						Long Term. 7.	Short Term. 8.	Compul- sory Third Party. 9.
	R	R	R	R	R	R	R	R
Government Stock of the Republic.....								
Treasury Bills of the Republic.....								
TOTAL (ITEM 3 OF STATEMENT N)....	—	—	—	—	—			
Stock of municipalities in the Republic.....								
Stock of other Local Authorities in the Repu- blic (to be specified):—								
TOTAL (ITEM 4 OF STATEMENT N)....	—	—	—	—	—			
Rand Water Board Stock.....								
Electricity Supply Commission Stock.....								
Land and Agricultural Bank Stock.....								
TOTAL (ITEM 5 OF STATEMENT N)....	—	—	—	—	—			
Stock issued by institutions approved by Registrar for purposes of Item 6 of Third Schedule to Act (to be specified):—								
TOTAL (ITEM 6 OF STATEMENT N)....	—	—	—	—	—			
Foreign Government and Local Authority Stock (to be specified):—								—
TOTAL (ITEM 16 OF STATEMENT N)....	—	—	—	—	—			—

Note.—The information called for—

(a) under columns 2 and 4 must be furnished in respect of long term business only;

(b) under column 5 must be furnished in respect of short term and compulsory third party business only.

STAAT N (3).—VERBANDE.

(Besonderhede moet verstrek word van die waardevolste verbande wat altesaam minstens 90 persent verteenwoordig van die waarde wat op verbandvoorskotte in Staat N geplaas is.)

Opmerking.—Besonderhede van meer as 100 van die waardevolste verbande hoef nie verstrek te word nie.

Naam van skuldenaar.	Ligging en beskrywing van eiendom verpand.	Waarde van grond en geboue.		Rente-koers.	Bedrag van ander beswarings van onroerende goed (uitsluitende eiendomsbelasting).		Besonderhede van voorskotte.		Bedrag waarmee betaling van rente en terugbetaling van kapitaal meer as ses maande agterstallig is.	Besonderhede van addisionele sekuriteit deur verband-gewer verskaf.	Waarde op bates geplaas vir doeleindes van Staat N.		
		Jaar van waardering.	Waarde.		Konkurrent met verband deur versekeraar besit.	Preferent bo verband deur versekeraar besit.	Bedrag uitstaande aan end van vorige jaar.	Bedrag uitstaande aan end van jaar.			Lang-termyn.	Kort-termyn.	Verpligte Derdeparty.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.
<i>Eiendom in Republiek (Pos 9 van Staat N):—</i>			R		R	R	R	R	R		R	R	R
TOTAAL (Pos 9 VAN STAAT N).....	—	—		—	—	—			—	—			
<i>Eiendom buite Republiek (Pos 19 van Staat N):—</i>													—
													—
TOTAAL (Pos 19 VAN STAAT N).....	—	—		—	—	—			—	—			—

Opmerking.—Waar nodig moet 'n bykomende staat met die inligting in kolom 11 aangevra, Staat N (3) vergesel.

STATEMENT N (3).—MORTGAGE BONDS.

(Particulars of the most valuable mortgage bonds representing in the aggregate at least 90 per cent of the value placed on mortgage advances in Statement N to be furnished.)

Note.—Particulars of more than the hundred most valuable bonds need not be furnished.

Name of debtor.	Location and description of property mortgaged.	Value of land and buildings.		Rate of interest.	Amount of other encumbrances on immovable property (excluding rates and taxes).		Particulars of advances.		Amount by which payment of interest and repayment of capital is more than six months overdue.	Particulars of additional security furnished by mortgagor.	Value placed on asset for purposes of Statement N.		
		Year of Valuation.	Value.		Ranking concurrently with bond held by insurer.	Ranking prior to bond held by insurer.	Amount outstanding at end of previous year.	Amount outstanding at end of year.			Long term.	Short term.	Compulsory Third Party.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.
Properties in Republic (Item 9 of Statement N):—			R		R	R	R	R	R		R	R	R
TOTAL (ITEM 9 OF STATEMENT N).....													
Properties outside Republic (Item 19 of Statement N):—													
TOTAL (ITEM 19 OF STATEMENT N).....													

Note.—Where necessary a supplementary statement containing the information called for in column 11 should accompany Statement N (3).

STAAT N (4).—VORDERINGS.

Waarde op bates geplaas vir doeleindes van Staat N.								
Beskrywing van bates. 1.	Langtermynbesigheid.			Korttermynbesigheid.			Verpligte Derdeparty-besigheid.	
	Pos 10 (a) van Staat N. 2.	Pos 13 van Staat N. 3.	Pos 20 van Staat N. 4.	Pos 10 (a) van Staat N. 5.	Pos 13 van Staat N. 6.	Pos 20 van Staat N. 7.	Pos 10 (a) van Staat N. 8.	Pos 13 van Staat N. 9.
	R	R	R	R	R	R	R	R
Obligasies en obligasie-effekte soos uiteengesit in Staat N (5).....								
Ander vorderings soos uiteengesit in Staat N (6).....								
TOTAAL.....R								

STATEMENT N (4).—CLAIMS.

Value placed on Assets for the purposes of Statement N.								
Description of Assets. 1.	Long Term Business.			Short Term Business.			Compulsory Third Party Business.	
	Item 10 (a) of Statement N. 2.	Item 13 of Statement N. 3.	Item 20 of Statement N. 4.	Item 10 (a) of Statement N. 5.	Item 13 of Statement N. 6.	Item 20 of Statement N. 7.	Item 10 (a) of Statement N. 8.	Item 13 of Statement N. 9.
	R	R	R	R	R	R	R	R
Debentures and debenture stock as set out in Statement N (5).....								
Other claims as set out in Statement N (6).....								
TOTAL.....R								

STAAT N (5).—OBLIGASIES EN OBLIGASIE-EFFEKTE.

Naam van skuldenaar.	Beskrywing van obligasies.	Jaar van aflossing.	Rentekoers.	Nominale waarde.	Boekwaarde.	Waarde vasgestel ooreenkomstig Effektebeursnotering [artikel vyftien (g)].	Waarde geplaas op ongenoteerde obligasies [artikel vyftien (h)].	Rente.		Waarde geplaas op obligasies vir doeleindes van Staat N.		
								Uitstaande en opgelope.	Uitstaande vir meer as twaalf maande.	Langtermyn.	Korttermyn.	Verpligte Derdeparty.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
<i>Maatskappye geïnkorporeer in die Republiek (moet gespesifiseer word):—</i>				R	R	R	R	R	R	R	R	R
<i>TOTAAL [Pos 10 (a) VAN STAAT N]...</i>	—	—	—	—			—	—	—			
<i>Maatskappye geïnkorporeer buite die Republiek en goedgekeur deur die Registrateur (moet gespesifiseer word):—</i>												
<i>TOTAAL (Pos 13 VAN STAAT N).....</i>	—	—	—	—			—	—	—			
<i>Ander maatskappye geïnkorporeer buite die Republiek (moet gespesifiseer word):—</i>												—
<i>TOTAAL (Pos 20 VAN STAAT N).....</i>	—	—	—	—			—	—	—			—

Opmerking.—Waar die prys van 'n bate nie binne die tydperk in artikel vyftien (g) van die Wet vermeld, op 'n Effektebeurs in die Republiek genoteer is nie, moet die inligting in kolom 8 gevra, verstrek word.

STATEMENT N (5).—DEBENTURES AND DEBENTURE STOCK.

Name of Debtor.	Description of Debentures.	Year of maturity.	Rate of interest.	Nominal value.	Book value.	Value determined according to Stock Exchange quotation [Section fifteen (g)].	Value placed on unquoted Debentures [Section fifteen (h)].	Interest.		Value placed on Debentures for purposes of Statement N.		
								Outstanding and accrued.	Outstanding for more than twelve months.	Long Term.	Short Term.	Compulsory Third Party.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
<i>Companies incorporated in Republic (to be specified):—</i>				R	R	R	R	R	R	R	R	R
TOTAL [ITEM 10 (a) OF STATEMENT N]..	—	—	—	—	—	—	—	—	—	—	—	—
<i>Companies incorporated outside Republic and approved by Registrar (to be specified):—</i>												
TOTAL (ITEM 13 OF STATEMENT N)....	—	—	—	—	—	—	—	—	—	—	—	—
<i>Other companies incorporated outside Republic (to be specified):—</i>												—
TOTAL (ITEM 20 OF STATEMENT N)....	—	—	—	—	—	—	—	—	—	—	—	—

Note.—Where the price of an asset has not been quoted on a Stock Exchange in the Republic within the period referred to in section fifteen (g) of the Act the information called for under column 8 must be furnished.

STAAT N (6).—ANDER VORDERINGS.

Naam van skuldenaar. 1.	Besonderhede van sekuriteit verstrekk. 2.	Besonderhede van voorskotte.		Rentekoers. 5.	Bedrag waarmee betaling van rente en terugbetaling van kapitaal agterstallig is. 6.	Waarde op bate geplaas vir doeleindes van Staat N.		
		Bedrag uitstaande aan end van vorige jaar. 3.	Bedrag uitstaande aan end van jaar. 4.			Langtermyn. 7.	Korttermyn. 8.	Verpligte Derdeparty. 9.
		R	R		R	R	R	R
Individue in en maatskappye geïnkorporeer in die Republiek [Pos 10 (a) van Staat N]:—	—	—	—	—	—	—	—	—
Agente se saldo's (moet gegroepeer word).....								
Ander vorderings (moet gespesifiseer word):—								
TOTAAL.....	—	—	—	—	—	—	—	—
Maatskappye geïnkorporeer buite die Republiek en goedgekeur deur Registrateur (Pos 13 van Staat N):—	—	—	—	—	—	—	—	—
Agente se saldo's (moet gegroepeer word).....								
Ander vorderings (moet gespesifiseer word):—								
TOTAAL.....	—	—	—	—	—	—	—	—
Ander vorderings buite die Republiek (Pos 20 van Staat N):—	—	—	—	—	—	—	—	—
Agente se saldo's (moet gegroepeer word).....								
Ander vorderings (moet gespesifiseer word):—								
TOTAAL.....	—	—	—	—	—	—	—	—
Bedrae verskuldig deur buitelandse versekeraars [Pos 10 (b) van Staat N] (moet gespesifiseer word):—	—	—	—	—	—	—	—	—
TOTAAL.....	—	—	—	—	—	—	—	—

BUITENGEWONE STAATSKOERANT 27 AUGUSTUS 1965

STATEMENT N (6).—OTHER CLAIMS.

Name of Debtor. 1.	Particulars of security furnished. 2.	Particulars of advance.		Rate of Interest. 5.	Amount by which payment of interest and repayment of capital are overdue. 6.	Value placed on asset for purposes of Statement N.		
		Amount outstanding at end of previous year. 3.	Amount outstanding at end of year. 4.			Long Term. 7.	Short Term. 8.	Compulsory Third Party. 9.
Individuals in and companies incorporated in the Republic [Item 10 (a) of Statement N]:—	—	R	R	—	R	R	R	R
Agents' balances (to be grouped).....								
Other Claims (to be specified):—								
TOTAL	—	—	—	—	—	—	—	—
Companies incorporated outside Republic and approved by Registrar (Item 13 of Statement N):—	—	—	—	—	—	—	—	—
Agents' balances (to be grouped).....								
Other claims (to be specified):—								
TOTAL	—	—	—	—	—	—	—	—
Individuals outside and other companies incorporated outside Republic (Item 20 of Statement N):—	—	—	—	—	—	—	—	—
Agents' balances (to be grouped).....								
Other claims (to be specified):—								
TOTAL	—	—	—	—	—	—	—	—
Amounts due by foreign insurers [Item 10 (b) of Statement N] (to be specified):—	—	—	—	—	—	—	—	—
TOTAL	—	—	—	—	—	—	—	—

STAAT N (7).—STOCK EN AANDELE.

Naam van maatskappy.	Beskrywing van stock en aandeel.	Nominale waarde per aandeel.	Bedrag per aandeel opbetaal.	Getal aandeel.	Boek-waarde.	Waarde vasgestel ooreen-komstig Effektebeurs-notering [artikel vyftien (g)].	Waarde geplaas op ongenoteerde stock en aandeel [artikel vyftien (h)].	Totale jaarlikse dividend-koers deur maatskappy ten opsigte van laaste boekjaar verklaar.	Dividend opgehoop en uitstaande.	Waarde op bate geplaas vir doeleindes van Staat N.		
										Langtermyn.	Korttermyn.	Verpligte Derdeparty.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
<i>Maatskappye geïnkorporeer in die Republiek:—</i>		R	R		R	R	R	%	R	R	R	R
<i>TOTAAL (POS 11 VAN STAAT N).....</i>	—	—	—	—	—	—	—	—	—	—	—	—
<i>Maatskappye geïnkorporeer buite die Republiek en goedgekeur deur die Registrateur:—</i>												
<i>TOTAAL (POS 13 VAN STAAT N).....</i>	—	—	—	—	—	—	—	—	—	—	—	—
<i>Ander Maatskappye geïnkorporeer buite die Republiek:—</i>												
<i>TOTAAL (POS 21 VAN STAAT N).....</i>	—	—	—	—	—	—	—	—	—	—	—	—

Opmerking by Staat N (7):—

(a) Die inligting gevra in kolomme 3, 4 en 5 hoef nie ten opsigte van 'n belegging in stock verstrek te word nie.

(b) Waar die prys van 'n bate nie binne die tydperk genoem in artikel vyftien (g) van die Wet op 'n Effektebeurs in die Republiek genoteer is nie, moet die inligting in kolom 8 gevra, verstrek word.

STATEMENT N (7).—STOCKS AND SHARES.

Name of Company. 1.	Description of stocks and shares. 2.	Nominal value per share. 3.	Amount paid up per share. 4.	Number of shares. 5.	Book value. 6.	Value determined according to Stock Exchange quotation [section fifteen (g)]. 7.	Value placed on unquoted stocks and shares [section fifteen (h)]. 8.	Aggregate annual rate of dividend declared by company in respect of last financial year. 9.	Dividend accrued and outstanding. 10.	Value placed on asset for purposes of Statement N.		
										Long term. 11.	Short term. 12.	Compulsory Third Party. 13.
Companies incorporated in Republic:—		R	R		R	R	R	%	R	R	R	R
TOTAL (ITEM 11 OF STATEMENT N)....	—	—	—	—				—	—			
Companies incorporated outside Republic and approved by Registrar:—												
TOTAL (ITEM 13 OF STATEMENT N)....	—	—	—	—				—	—			
Other companies incorporated outside Repu- blic:—												
TOTAL (ITEM 21 OF STATEMENT N)....	—	—	—	—				—	—			

Note to Statement N (7):—

(a) The information called for under columns 3, 4 and 5 need not be furnished in respect of an investment in stock.

(b) Where the price of an asset has not been quoted on a Stock Exchange in the Republic within the period referred to in section fifteen (g) of the Act the information called for under column 8 must be furnished.

Ligging en beskrywing.	Jaar waarin verkry.	Totale koste van grond en geboue en van verbeterings.	Boek-waarde.	Bedrag van beswarings.	Waardering van grond en geboue deur onafhanklike waardeerder (indien beskikbaar).		Besonderhede van inkomste.		Uitgawes ten opsigte van belastinge en onderhoud van gebou.	Waarde op bates geplaas vir doeleindes van Staat N.				
					Jaar van waardering.	Waarde.	Bruto inkomste gedurende die jaar ontvang uit verhuuring van akkommodasie.	Bruto huur-waarde van ruimte gedurende jaar deur versekeraar geokkupeer.		Langtermyn.		Korttermyn.		Verpligte Derdeparty.
										Pos 12 van Staat N.	Pos 22 van Staat N.	Pos 12 van Staat N.	Pos 22 van Staat N.	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
		R	R	R		R	R	R	R	R	R	R	R	R
TOTAAL.....														

(ii) *Ander liggaamlike goed.*

Beskrywing van bate.	Waarde aan end van vorige jaar in Staat N op die bate geplaas.	Koste van bates verkry gedurende die jaar waarop die opgawe betrekkings het.	Bedrag ontvang- ten opsigte van bates gedurende die verslagjaar verkoop.	Skaal waar- volgens bates gedepresieer word.
1.	2.	3.	4.	5.
Kantoormeublement.....	R	R	R	
Kantooruitrusting.....				
Motorkarre.....				
Ander (moet gespesifiseer word):—				
TOTAAL				

(iii) Opsomming van liggaamlike goed:—
Grond en geboue soos in Staat N (8) (i) aangetoon.....
Ander liggaamlike goed soos in Staat N (8) (ii) aangetoon.....

GROOTTOTAAL (Poste 12 en 22 van Staat N).....

Opmerking.—In die geval van 'n bate aangetoon in Staat N (5), N (6) of N (7), en waarvan die prys nie binne 'n tydperk van drie maande onmiddellik voor die datum waarop die opgawe betrekking het, op 'n Effektebeurs genoteer is nie, moet 'n afskrif van die jongste rekenings en balansstaat van die maatskappy of ander instelling wat die obligasies, stock of aandele uitgereik het, of teen wie die versekeraar enige ander vordering het, die state vergesel. Met dien verstande dat sodanige dokumente nie verstrek hoef te word ten opsigte van instellings kragtens enige van die volgende Wette geregistreer nie:—

- (a) Bankwet, 1965.
- (b) Bouverenigingswet, 1965.
- (c) Versekeringswet, 1943.
- (d) Wet op die Nasionale Finansiële Korporasie, 1949.
- (e) Wet op die Suid-Afrikaanse Reserwebank, 1944.

STATEMENT N (8).—CORPOREAL PROPERTY.

(i) Land and Buildings.

(i) Land and Buildings.

Location and description.	Year acquired.	Aggregate cost of land and buildings and of improvements.	Book value.	Amount of encumbrances.	Valuation of land and buildings by independent valuator (if available).		Particulars of income.		Expenses incurred in respect of taxes and maintenance of building.	Value placed on asset for purposes of Statement N.				
					Year of valuation.	Value.	Gross income received during year from accommodation let.	Gross rental value of space occupied by insurer during year.		Long term.		Short term.		Compulsory Third Party.
										Item 12 of Statement N.	Item 22 of Statement N.	Item 12 of Statement N.	Item 22 of Statement N.	Item 12 of Statement N.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
		R	R	R		R	R	R	R	R	R	R	R	R
TOTAL.....														

(ii) Other Corporeal Property.

Description of asset.	Value placed on Asset in Statement N at end of previous financial year.	Cost of Assets acquired during year under review.	Amount received in respect of assets sold during year under review.	Rates by which assets are depreciated.	Value placed on asset for purposes of Statement N.				
					Long Term.		Short Term.		Compulsory Third Party.
					Item 12.	Item 22.	Item 12.	Item 22.	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
Office furniture.....	R	R	R		R	R	R	R	R
Office equipment.....									
Motor-cars.....									
Other (to be specified):—									
TOTAL.....									
(iii) Summary of Corporeal Property:—									
Land and Buildings as shown in Statement N (8) (i).....									
Other Corporeal Property as shown in Statement N (8) (ii).....									
GRAND TOTAL (Items 12 and 22 of Statement N).....									

Note.—In the case of any asset shown in Statement N (5), N (6) or N (7) the price of which was not quoted on a stock exchange within a period of three months immediately preceding the date to which the statement relates, a copy of the last audited accounts and balance sheet of the company or other institution which issued the debentures, stocks or shares, or against whom the insurer has any other claim, is to accompany the statements: Provided that such documents need not be furnished in respect of institutions registered under any of the following statutes:—

- Banks Act, 1965.
- Building Societies Act, 1965.
- Insurance Act, 1943.
- National Finance Corporation Act, 1949.
- South African Reserve Bank Act, 1944.

STAAT O.—STAAT VAN VERBINTENISSE.

Beskrywing van verbintenis.	Langtermyn.		Korttermyn.		Verpligte Derdeparty.	Totaal soos aangetoon in Staat M.
	In Republiek.	Buite Republiek.	In Republiek.	Buite Republiek.	In Republiek.	7.
1.	2.	3.	4.	5.	6.	
Netto verbintenis kragtens nog lopende polisse:—	R	R	R	R	R	R
Lewensbesigheid.....	—	—	—	—	—	—
Amortisasiefondsbesigheid.....	—	—	—	—	—	—
Nywerheidsbesigheid.....	—	—	—	—	—	—
Begrafnisbesigheid.....	—	—	—	—	—	—
Brandbesigheid.....	—	—	—	—	—	—
Seebesigheid.....	—	—	—	—	—	—
Motorbesigheid.....	—	—	—	—	—	—
Persoonlike ongevallebesigheid.....	—	—	—	—	—	—
Garansiebesigheid.....	—	—	—	—	—	—
Gemengde besigheid.....	—	—	—	—	—	—
Verpligte Derdeparty-besigheid.....	—	—	—	—	—	—
SUB-TOTAAL.....	—	—	—	—	—	—
Vorderings aanhangig gemaak maar nie betaal nie.....	—	—	—	—	—	—
Voorsiening vir nie-ingestelde vorderings.....	—	—	—	—	—	—
Voorsiening vir gebeurlikhede.....	—	—	—	—	—	—
Voorsiening vir administrasie-uitgawes.....	—	—	—	—	—	—
Voorsiening vir belasting.....	—	—	—	—	—	—
Saldo's verskuldig aan ander versekeraars en herversekeraars.....	—	—	—	—	—	—
Deposito's gehou en ten behoeve van herversekeraars.....	—	—	—	—	—	—
Ander verbintenis (moet gespesifiseer word):—	—	—	—	—	—	—
GROOTTOTAAL.....	—	—	—	—	—	—

Opmerking.—Buitelandse versekeraars moet slegs kolomme (2), (4) en (6) invul.

STAAT O (1).—OPSOMMING VAN BATES EN LASTE WAT BETREKKING HET OP VERSEKERINGSBESIGHEID.

Totale waarde van Deel I—bates by die Tesourie gedeponeer ingevolge artikel vier of ses van die Wet—Langtermyn-besigheid.....	R
Een-tiende van die vorige jaar se premie-inkomste (na aftrekking van goedgekeurde herversekering) wat betrekking het op:—	R
*Alle korttermynbesigheid.....	R
Korttermynbesigheid in die Republiek.....	R
†Verpligte Derdeparty-besigheid.....	R

Besonderhede.	Langtermyn.	Korttermyn.	Verpligte Derdeparty.
1.	2.	3.	4.
*Totale versekeringsbates soos aangetoon in Staat N (Poste 1 tot 22).....(A)	R	R	Nie van toepassing nie.
*Totale versekeringsverbintenis soos aangetoon in Staat O (B)	R	R	Nie van toepassing nie.
*Totale waarde van addisionele bates besit ingevolge Artikel 17 (4) (a) van die Wet.....(C)	Nie van toepassing nie.	R	Nie van toepassing nie.
*(A)–(B).....	R	R	R
Totale waarde van versekeringsbates in die Republiek besit soos aangetoon teenoor Poste 1 tot 13 van Staat N....(D)	R	R	R
Totale versekeringsverbintenis wat betrekking het op besigheid in die Republiek gedryf (soos aangetoon in Staat O) (E)	R	R	R
Totale waarde van addisionele Deel I—bates (ingesluit in Poste 1 tot 6 van Staat N) in die Republiek besit ingevolge artikels 17 (4) (b) of 18 (4) en 17 (6) of 18 (6) van die Wet (F)	Nie van toepassing nie.	R	R
(D)–(E).....	R	R	R
Totale waarde van Deel I—bates in die Republiek besit soos aangetoon teenoor Poste 1 tot 6 van Staat N uitgesonderd addisionele bates gehou ingevolge artikel sewentien of agtien van die Wet.....(G)	R	R	R
Persentasieverhouding van (G) tot (E).....	%	%	%

Opmerking.—*Buitelandse versekeraars moet nie besonderhede gemerk * aantoon nie.
†Voeg NUL in indien die Registrateur magtiging verleen het dat Verpligte Derdeparty-besigheid as Korttermynbesigheid behandel word.

STAAT O (2).—BESONDERHEDE VAN NETTO VORDERINGS BETAAL EN UITSTAANDE TEN OPSIGTE VAN KORT-TERMYNVERSEKERINGSBESIGHEID.

(Hierdie staat hoef nie deur professionele herversekeraars verstrek te word nie.)

Bedrag betaal ten opsigte van vorderings wat gedurende die jaar ontstaan het.....	R
Bedrag betaal ten opsigte van vorderings wat gedurende vorige boekjare ontstaan het.....	R
TOTAAL.....	R
Bedrag uitstaande aan die einde van die boekjaar ten opsigte van vorderings aanhangig gemaak wat ontstaan het gedurende die verslagjaar.....	R
Bedrag uitstaande aan die einde van die boekjaar ten opsigte van vorderings aanhangig gemaak wat gedurende vorige boekjare ontstaan het.....	R
TOTAAL.....	R

Let Wel.—Buitelandse versekeraars moet slegs besonderhede verstrek van besigheid wat in die Republiek gedryf is.

STATEMENT O.—STATEMENT OF LIABILITIES.

Description of Liabilities. 1.	Long Term.		Short Term.		Compulsory Third Party.	Total as shown in Statement M.
	In Republic. 2.	Outside Republic. 3.	In Republic. 4.	Outside Republic. 5.	In Republic. 6.	
	R	R	R	R	R	R
Net Liabilities under Unmatured Policies:—						
Life business.....			—	—	—	—
Sinking Fund business.....			—	—	—	—
Industrial business.....			—	—	—	—
Funeral business.....			—	—	—	—
Fire business.....	—	—			—	—
Marine business.....	—	—			—	—
Motor business.....	—	—			—	—
Personal Accident business.....	—	—			—	—
Guarantee business.....	—	—			—	—
Miscellaneous business.....	—	—			—	—
Compulsory Third Party business.....	—	—	—	—	—	—
SUB-TOTAL.....						—
Claims intimated but not paid.....						
Provision for unintimated claims.....	—	—				
Provision for contingencies.....	—	—	—	—		
Provision for administration expenses.....	—	—				
Provision for taxation.....						
Balances due to other insurers and reinsurers.....						
Deposits held on behalf of reinsurers.....						
Other liabilities (to be specified):—						
GRAND TOTAL.....						—

Note.—Foreign insurers must only complete columns (2), (4) and (6).

STATEMENT O (1).—SUMMARY OF ASSETS AND LIABILITIES RELATING TO INSURANCE BUSINESS.

Total value of Part I assets deposited with the Treasury in terms of section four or six of the Act—Long term business.....

R

One-tenth of the previous year's premium income (after deduction of approved reinsurances) relating to—

*All short term business.....

R

Short term business in the Republic.....

R

†Compulsory third party business.....

R

Particulars. 1.	Long Term. 2.	Short Term. 3.	Compulsory Third Party. 4.
*Total value of insurance assets as shown in Items 1 to 22 of Statement N.....(A)	R	R	Not applicable.
*Total insurance liabilities as shown in Statement O.....(B)	R	R	Not applicable.
*Total value of additional assets held in terms of Section 17 (4) (a) of the Act.....(C)	Not applicable.	R	Not applicable.
*(A)–(B).....	R	R	Not applicable.
Total value of insurance assets held in the Republic as shown in Items 1 to 13 of Statement N.....(D)	R	R	R †
Total insurance liabilities relating to business carried on in the Republic as shown in Statement O.....(E)	R	R	R †
Total value of additional Part I assets (included in Items 1 to 6 of Statement N) held in the Republic in terms of sections 17 (4) (b) or 18 (4) and 17 (6) or 18 (6) of the Act (F) (D)–(E).....	Not applicable.	R	R †
Total value of Part I assets held in the Republic as shown in Items 1 to 6 of Statement N excluding additional assets held in terms of section 17 or 18 of the Act.....(G)	R	R	R †
Percentage ratio of (G) to (E).....	%	%	% †

Note.—*Foreign insurers must not show particulars marked *.

†Insert NIL if the Registrar has authorised Compulsory Third Party business to be treated as Short Term business.

STATEMENT O (2).—PARTICULARS OF NET CLAIMS PAID AND OUTSTANDING IN RESPECT OF SHORT TERM INSURANCE BUSINESS.

(This statement need not be furnished by professional reinsurers.)

Amount paid in respect of claims which arose during year.....	R
Amount paid in respect of claims which arose during preceding financial years.....	
TOTAL.....	
Amount outstanding at end of financial year in respect of intimated claims which arose during year under review....	
Amount outstanding at end of financial year in respect of intimated claims which arose during preceding financial years	
TOTAL.....	

Note.—Foreign insurers must furnish particulars of the business carried on in the Republic only.

STAAT P.—BESONDERHEDE VAN PREMIES ONTVANG EN UITSTAANDE.

(i) *Besigheld in die Republiek gedryf.*

(Slegs besonderhede van jaar- en korttermynpolisse moet verstrek word.)

[illegible]

STATEMENT P.—PARTICULARS OF PREMIUMS RECEIVED AND OUTSTANDING.

(i) *Business carried on in the Republic.*

(Particulars of Annual and Short period policies only to be furnished.)

Particulars of premiums received and outstanding. 1.	Percentage Reserved. 2.	Fire.		Marine.		Motor.		Personal Accident.		Guarantee.		Miscellaneous.		Total all Short Term.	
		Premiums. 3.	Liability. 4.	Premiums. 5.	Liability. 6.	Premiums. 7.	Liability. 8.	Premiums. 9.	Liability. 10.	Premiums. 11.	Liability. 12.	Premiums. 13.	Liability. 14.	Premiums. 15.	Liability. 16.
		R	R	R	R	R	R	R	R	R	R	R	R	R	R
In first quarter of financial year.....	10%														
In second quarter of financial year....	30%														
In third quarter of financial year.....	50%														
In fourth quarter of financial year....	70%														
TOTAL.....		(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)
Less: Approved Reinsurances.....															
Where reinsurance agreement executed at a place in the Republic and business ceded forms part of business carried on by accepting insurer in the Republic.....															
Where reinsurer maintains in the Republic moneys as set forth in paragraph (a) (iii) of the definition of "approved reinsurances" in section one (1) of the Act.....															
TOTAL.....		(C)		(C)		(C)		(C)		(C)		(C)		(C)	
Premiums net of approved reinsurances (B minus C).....		(D)		(D)		(D)		(D)		(D)		(D)		(D)	
Net liability under unexpired policies A minus: $\left(\frac{A}{B} \times C\right)$															
(Minimum, 40% of D).....															

(Slegs besonderhede van jaar- en korttermynpolisse moet verstrek word.)

[illegible]

(iii) *Besigheid in die Republiek gedryf.*
(Waar premies vir meer as twaalf maande vooruitbetaal word.)

1.	Duur van polisse. 2.	Besonderhede van premies ontvang en uitstaande.										Verbintenis soos aan end van jaar waarop opgawe betrekking het. 13.
		Gedurende jaar waarop opgawe betrekking het. 3.	Een jaar vantevore. 4.	Twee jaar vantevore. 5.	Drie jaar vantevore. 6.	Vier jaar vantevore. 7.	Vyf jaar vantevore. 8.	Ses jaar vantevore. 9.	Sewe jaar vantevore. 10.	Agt jaar vantevore. 11.	Nege jaar vantevore. 12.	
Bruto premies:—		R	R	R	R	R	R	R	R	R	R	R
Brand.....												
See.....												
Garansie.....												
Gemengde.....												
Ander.....												
TOTAAL.....R	—											
Min: Goedgekeurde herversekings:—												
Brand.....	—											
See.....	—											
Garansie.....	—											
Gemengde.....	—											
Ander.....	—											
TOTAAL.....R	—											
Netto premie.....	—											
Bedrag gereserveer vir netto verbintenis kragtens nog lopende polisse.....	—											
Persentasie van netto premies gereserveer	—											

(iv) *Verpligte Derdeparty-versekeringsbesigheid.*

Totale premies ontvang en uitstaande.....

Min goedgekeurde herversekings.....

Waar 'n herversekingssooreenkoms by 'n plek in die Republiek verly is en die oorgemaakte besigheid deel uitmaak van die besigheid deur die aannemende versekeraar in die Republiek gedryf.....

Waar herversekeraar geld in die Republiek hou soos uiteengesit in paragraaf (a) (iii) van die omskrywing van goedgekeurde herversekering in artikel een (1) van die Wet.....

Premies na aftrekking van goedgekeurde herversekings.....

*Netto verbintenis kragtens nog lopende polisse (d.i. slegs in gevalle waar die risiko *nie* 100 persent herverseker is *nie*):—

$$\frac{A}{12} \times \frac{B}{100} \times \frac{C}{1} = R$$

A = Getal maande vanaf end van versekeraar se boekjaar tot die daaropvolgende 30 April.

B = Risikopremie (d.i. 80 tensy andersins gelas deur Registrateur).

*Opmerking.—In gevalle waar die risiko 100 persent herverseker is, moet toereikende voorsiening vir administrasie-uitgawes onder die betrokke pos in Staat O gemaak word.

(Where premiums are paid in advance for more than twelve months.)

(iv) *Compulsory Third Party Business.*

* Net Liability under unmatured policies (i.e. only in cases where the risk is not 100% reinsured):—

A = Number of months from end of Insurer's financial year to the 30th April next.

B = Risk premium (i.e. 80 unless otherwise directed by Registrar).

15

State Q, R en S moet in 'n gestandaardiseerde vorm ingedien word, naamlik op enkelfolio-papier, d.w.s. die grootte 8 dm. in die dwarste en 13 dm. in die lengte. 'n Kantlyn van 1½ dm. moet aan die linkerkant vir inbind gelaat word.

STAAT Q.

VRAE BETREFFENDE LEWENSBSIGHEID, AMORTISASIEFONDSBSIGHEID, NYWERHEIDSBESIGHEID EN BEGRAFNISBSIGHEID.

1. Die metodes wat aangewend word om die juistheid van die waarderingsgegewens te verseker: Met dien verstande dat in die geval van 'n versekeraar wat 'n aktuaris in voltydse diens het, dit voldoende is om te vermeld dat behoorlike voorsorgsmaatreëls getref is om die juistheid van die waarderingsgegewens te verseker.

2. Die algemene beginsels en volle besonderhede van die metodes wat aangewend word by die waardering van elkeen van die verskillende soorte versekerings en lyfrentes wat in Staat Q (1) aangetoon word, met inbegrip van opgewasse ten opsigte van die volgende punte:—

- (a) Die metodes waarvolgens die waarderingspremies bereken is, met inbegrip van besonderhede (waar van toepassing) van hoe die toetredingsouderdomme, premietermyns en tydperke van die toetredingsdatum af tot die uitkeerderdatum by die berekening van die waarderingspremies behandel is.
- (b) Die metodes waarvolgens die ouderdomme op die waarderingsdatum, die toekomstige premietermyns en die tydperke van die waarderingsdatum af tot die uitkeerderdatum vir waarderingsdoeleindes behandel is.
- (c) Indien 'n bonusreserwemetode toegepas is, die bonuskoers wat in aanmerking geneem is.
- (d) Die metode waarvolgens vir die verspreiding van die premie-inkomste oor die boekjaar voorsiening gemaak is.
- (e) Die metode waarvolgens premies, wat anders as jaarliks betaalbaar is, behandel is, indien ware premies en nie paaiementpremies nie, deur die versekeraar gevra word.
- (f) Die metode waarvolgens voorsiening gemaak is vir koste en winste—
 - (i) op polisse wat deur middel van 'n enkelpremie aangegaan is en op opbetaalde polisse; en
 - (ii) op beperkte betalingspolisse na die datum waarop die laaste premie betaalbaar is.
- (g) Die metode waarvolgens voorsiening gemaak is vir die onmiddellike betaling van vorderings.
- (h) Die metode om voorsiening te maak vir polisse wat verval het en wat nie by die waardering ingesluit is nie, maar waarkragtens 'n verbintenis bestaan of mag ontstaan.
- (i) Die metode wat gevolg word om te verseker dat die gekapitaliseerde waarde van 'n premiekorting wat in paragraaf (b) van artikel drie van die Tweede Bylae van die Wet vermeld word, as 'n verbintenis ingesluit is.
- (j) Die metode wat gevolg word om te verseker dat geen polis as 'n bate behandel word nie, met spesiale verwysing na die gevalle (as daar is) waar daar geen verbintenis kragtens die betrokke polis bestaan nie, maar waar 'n premie of 'n paaiement van 'n premie gedurende die res van die polisjaar betaalbaar sal word. Enige verrekening wat ten opsigte van die verpligtings kragtens nog lopende polisse gemaak is om te verseker dat geen polis as 'n bate behandel is nie, moet as 'n afsonderlike pos in Staat Q (1) onder die hoof „Verrekenings” aangetoon word.
- (k) Die wyse waarop polisse op ondergemiddelde lewens en polisse onderworpe aan premies wat 'n bedrag vir klimaats-, militêre of ander ekstra risiko's insluit, behandel is.
- (l) Die metode aangewend by die waardering van lewenspolisse waarin ook voorsiening gemaak word vir voordele genoem in subartikel (1) van artikel ses-en-dertig van die Wet.

3. Die sterftetabel wat gebruik word, tesame met die siekte- of ander tabel gebruik by die waardering van voordele in subartikel (1) van artikel ses-en-dertig van die Wet genoem en die rentekoers aangeneem by die waardering.

4. (a) Die verhouding van die totale jaarlikse beladings tot die totale jaarlikse kantoorpremies, afsonderlik gespesifiseer ten opsigte van versekerings met onmiddellike winste, met uitgestelde winste, met winste ooreenkomstig verdiskonteerde bonusstelsels, en sonder winste en ten opsigte van uitgestelde lyfrentes; by

berekening van genoemde verhoudings—

- (i) moet polisse waarkragtens die verbintenis vasgestel is deur die opgehoopte bedrag van ontvangende premies (met of sonder rente) te bereken, buite rekening gelaat word;
 - (ii) mag geen krediet in rekening gebring word vir enige verrekenings wat gedoen is ten einde te verseker dat geen polis as 'n bate behandel word nie;
 - (iii) mag geen krediet in rekening gebring word vir 'n voorsiening van die soort vermeld in subparagraaf (f) van paragraaf 2 nie;
 - (iv) moet die besonderhede wat aangewend word dié wees wat betrekking het op die versekeraar se bruto besigheid min dié wat betrekking het op goedgekeurde herversekerings; en
 - (v) in die geval van 'n binnelandse versekeraar moet geen verskil gemaak word tussen besigheid wat in die Republiek gedryf word en dié wat buite die Republiek gedryf word nie.
- (b) Indien die totale jaarlikse beladings wat vir die toepassing van paragraaf (a) in aanmerking geneem word, nie die addisionele koste insluit wat aan die versekeraar betaalbaar is vir die voorreg om premies meer dikwels as jaarliks te betaal of vir die voorreg om jaarlikse premies paaiementsgewys te betaal nie, moet die verhouding of geraamde verhouding van die totaal van alle sodanige koste tot die totale jaarlikse kantoorpremies vermeld word.

5. (A) In die geval van 'n binnelandse versekeraar:—

- (a) Die totale bedrag aan oorskot op lewensbesigheid hetsy binne of buite die Republiek gedryf (met inbegrip van uitgekeerde oorskot en bedrae wat na reserwefondse of ander fondse of rekenings oorgedra is) wat sedert die vorige datum ontstaan het, en die bedrag op daardie datum oorgebring (wat afsonderlik vermeld moet word) en die toewysing (insluitende 'n toewysing wat na die waarderingsdatum gemaak is) van sodanige oorskotte—
 - (i) aan eienaars van polisse (met inbegrip van 'n toewysing in die vorm van tussentydse bonusse wat betaal is);
 - (ii) aan die versekeraar of aan die aandeelhouers of aan rekenings van aandeelhouers (enige sodanige bedrae wat op die rekenings geboek is, moet afsonderlik vermeld word);
 - (iii) aan elke reserwefonds of ander fonds of rekening met afsonderlike vermelding van die bedrag ten opsigte van elke sodanige fonds of rekening;
 - (iv) as onaangewend oorgedra.
- (b) (i) Die bedrae (as daar is) wat na die vorige datum van elke reserwefonds of ander fondse of rekenings na die lewensfondse oorgedra is, met afsonderlike vermelding van die bedrag ten opsigte van elke sodanige fonds of rekening.
- (ii) Indien daar sedert die vorige datum veranderings in die basisse of metodes van waardering was waarvan die netto gevolg was dat 'n oorskot ontstaan het, die totale netto bedrag van die aldus ontstane oorskot. Sodanige veranderings word geag veranderings in enige reserwes of voorsienings in Staat Q (1) wat nie volgens 'n bepaalde formule bereken is nie, in te sluit.
- (iii) indien daar sedert die vorige datum 'n netto vermeerdering in die lewensfondse as gevolg van die verkoping en/of herwaardering van beleggings ontstaan het, die totale netto bedrag van sulke vermeerderings. Met dien verstande dat enige verrekening met die oog daarop om die boekwaarde van 'n aflosbare sekuriteit met die afloswaarde op die datum van aflossing gelyk te stel, buite rekening gelaat kan word.

(B) In die geval van 'n buitelandse versekeraar:—

(a) Of 'n toewysing van oorskotte as tussentydse bonusse of andersins aan die eienaars van lewenspolisse (met inbegrip van polisse wat nie binnelandse polisse is nie) na die vorige datum maar voor of op die waarderingsdatum plaasgevind het, en indien wel—

- (i) of daar enige verskille is in die bedrae van of voorwaardes aangaande die tussentydse bonusse wat betaal is of die bonusse wat aan polisse toegewys is, na gelang die betrokke polisse binnelandse polisse of polisse is wat uitgereik is in die land waarin die hoofkantoor van die versekeraar geleë is;
- (ii) volle besonderhede van enige sodanige verskille en die redes daarvoor.

(b) Indien daar sedert die vorige datum veranderinge in die basis of metodes van waardering van binnelandse polisse was waarvan die netto gevolg was dat 'n oorskot ontstaan het, die totale netto bedrag van die aldus ontstane oorskot. Sodanige veranderinge word geag veranderinge in enige reserwes of voorsienings in Staat Q (1) wat nie volgens 'n bepaalde formule bereken is nie, in te sluit.

(C) In die geval van binnelandse en buitelandse versekeraars:—

(a) 'n Juiste beskrywing van veranderinge (as daar is) vermeld in subparagrafe A (b) (ii) of B (b) en die datum of datums van berekening van die bedrae in daardie subparagrafe aangetoon. (Indien enige sodanige bedrag wesenlik is, kan die Registrateur van die versekeraar vereis dat hy besonderhede van verpligtings kragtens nog lopende polisse op die datum of datums van die berekening verstrek ten einde die juistheid van die berekende bedrag vas te stel).

(b) Alle voordele wat op die waarderingsdatum tot polisse toegevoeg is, moet by die berekening van verbintenis kragtens nog lopende polisse in Staat Q (1) ingesluit word, maar indien enige gedeelte van sodanige voordele op die waarderingsdatum nie toegewys is of nie gevestig is nie, kan die verpligting vir genoemde gedeelte as 'n afsonderlike pos aangetoon word onder opskrif „Verrekenings”.

6. Besonderhede in die vorms in paragrafe 7 en 8 gespesifiseer ten opsigte van polisse waarkragtens die gesamentlike netto verbintenis minstens 95 persent is van die netto verbintenis kragtens alle nog lopende polisse. By die berekening van sodanige persentasie moet verbintenis wat in Staat Q (1) aangetoon word teen die pos „Verrekenings” buite rekening gelaat word, en vir die toepassing van hierdie paragraaf en paragrafe 7 en 8—

(a) moet alle besonderhede wat verstrek word na aftrekking van die besonderhede kragtens die ooreenstemmende goedgekeurde herversekeringe aangetoon word; en

(b) moet geen verskil deur 'n binnelandse versekeraar gemaak word tussen besigheid wat in en buite die Republiek gedryf word nie.

7. In die geval van enige soort lewensversekering vir lewensduur of uitkeringsversekering moet die besonderhede wat verstrek word in vyfjaarlikse of jaarlikse groepe gerangskik word en moet hulle die volgende aangee:—

(a) Wat betref lewensversekerings vir lewensduur:—

- (i) die totale bedrag wat verseker is (versekerde bedrae en terugvallende bonusse moet afsonderlik gespesifiseer word), volgens bereikte ouderdomme gegroepeer;
- (ii) die jaarlikse bedrag van kantoorpremies betaalbaar vir die hele lewensduur en van die ooreenstemmende waarderingspremies, volgens bereikte ouderdomme gegroepeer; en
- (iii) die jaarlikse bedrag van kantoorpremies betaalbaar vir 'n beperkte aantal jare, gegroepeer volgens die groepering wat by die waardering gebruik is, en of die ooreenstemmende waarderingspremies, gegroepeer volgens die groepering wat by die waardering gebruik is, of die jaarlikse beladings wat vir die oorblywende duur van die versekerings gereserveer word, gegroepeer volgens bereikte ouderdomme.

(b) Wat betref uitkeringsversekerings:—

- (i) die totale bedrag wat verseker is (versekerde bedrae en terugvallende bonusse moet afsonderlik gespesifiseer word), gegroepeer volgens die groepering wat by die waardering gebruik is; en
- (ii) die jaarlikse bedrag van kantoorpremies betaalbaar, en van die ooreenstemmende waarderingspremies, gegroepeer volgens die groepering wat by die waardering gebruik is;

Met dien verstande dat, wat sowel lewensversekerings vir lewensduur as uitkeringsversekerings betref—

- (aa) afsonderlike besonderhede verstrek moet word van versekerings met onmiddellike winste, met uitgestelde winste, met winste ooreenkomstig verdiskonteerde bonusstelsels, en sonder winste;
- (bb) afsonderlike besonderhede verstrek moet word van enige versekerings sonder winste maar met 'n gewaarborgde bonus; die totale jaarlikse bedrag van sodanige bonusse moet in dieselfde groepe vermeld word as wat in verband met die versekerde bedrae gebruik word;
- (cc) indien die kantoorpremies betaalbaar kragtens lewensversekerings vir lewensduur met premies betaalbaar vir 'n beperkte aantal jare, of die kantoorpremies betaalbaar kragtens uitkeringsversekerings, of die ooreenstemmende waarderingspremies, vir die doeleindes van die waardering anders gegroepeer is as volgens die aantal jare waarin betaling nog moet geskied, of indien die versekerde bedrae kragtens uitkeringsversekerings vir die doeleindes van die waardering anders gegroepeer is as volgens die aantal onverstreke jare tot by die onderskeidelike uitkeerdatum, dan in elke sodanige geval die waarderingskonstantes vir elke groep aangegee moet word, tesame met 'n verduideliking van die metode waarvolgens sulke konstantes bereken is; en
- (dd) 'n versekeraar kan, met die goedkeuring van die Registrateur, besonderhede verstrek op 'n wyse wat toepaslik is by 'n waardering wat volgens 'n „polisreserwemethode”, gedoen is.

8. In die geval van enige ander soort versekerings as lewensversekerings vir lewensduur of uitkeringsversekerings, en in die geval van enige soort lyfrente, moet die besonderhede wat verstrek word van sodanige aard en sodanig gerangskik wees dat 'n buitestaande aktuaris die verbintenis by benadering kan waardeer.

9. In die geval van 'n binnelandse versekeraar wat kragtens nog lopende lewenspolisse aanspreeklik is (binne die Republiek uitgereik of nie) waarin vermeld word dat hulle in enige ander betaalmiddel as munt van die Republiek betaalbaar is, moet die volgende besonderhede ten opsigte van elke sodanige ander betaalmiddel verstrek word:—

(a) Die bedrag van die verbintenis kragtens nog lopende lewenspolisse waarin vermeld word dat hulle in die betrokke betaalmiddel betaalbaar is, soos deur enige berekening aangetoon (ongegag die aktuariële grondslag daarvan) wat die versekeraar soos op die datum waarop hierdie Staat betrekking het of binne die vooraangaande vyf jaar mag gedoen het, of indien meer as een sodanige berekening gedoen is, soos deur die jongste sodanige berekening aangetoon.

(b) Indien daar ten opsigte van 'n besondere betaalmiddel geen berekening van die soort in paragraaf (a) vermeld, gedoen is nie, die bedrag van die verbintenis kragtens nog lopende polisse ten opsigte van lewensbesigheid wat gedryf word binne die land of lande waarin sodanige betaalmiddel in omloop is, soos deur enige berekening aangetoon (ongegag die aktuariële grondslag daarvan) wat die versekeraar soos op die datum waarop hierdie Staat betrekking het of binne die vooraangaande vyf jaar mag gedoen het, of indien daar meer as een sodanige berekening gedoen is, soos deur die jongste sodanige berekening aangetoon.

(c) Indien ten opsigte van 'n besondere betaalmiddel geen berekening van die soort in paragraaf (a) of (b) vermeld, gedoen is nie, die bedrae, op die datum waarop hierdie Staat betrekking het, van—

- (i) die totale versekerde bedrae;
- (ii) die totale jaarlikse lyfrentes; en
- (iii) die totale jaarlikse kantoorpremies,

kragtens nog lopende lewenspolisse waarin vermeld word dat hulle in daardie betaalmiddel betaalbaar is.

Alle bedrae moet in die betrokke betaalmiddel aangegee word (dit wil sê, nie in munt van die Republiek nie) en moet *min* gesedeerde goedgekeurde herversekeringe aangetoon word. Wanneer die uitslag van 'n berekening ter voldoening aan bostaande paragraaf (a) of (b) verstrek word, moet die datum waarop sodanige berekening betrekking het, vermeld word.

Opmerking.

(i) In die geval van nywerheidsbesigheid—

- (a) is die vrae wat op lewensbesigheid betrekking het *mutatis mutandis* van toepassing: Met dien verstande dat by beantwoording van vraag 4 (a) 'n versekeraar inligting met betrekking tot polisse waarkragtens premies by tussenpose van minder as een maand betaalbaar is, afsonderlik van dié wat op ander polisse betrekking het, moet verstrek (sodanige skeiding moet indien nodig deur middel van 'n raming gemaak word);
- (b) antwoorde wat op nywerheidsbesigheid betrekking het, moet afsonderlik van antwoorde wat op 'n ander soort besigheid betrekking het, verstrek word.

(ii) In die geval van begrafnisbesigheid—

- (a) is die vrae wat op lewensbesigheid betrekking het *mutatis mutandis* van toepassing;
- (b) moet antwoorde wat op begrafnisbesigheid betrekking het, afsonderlik van antwoorde wat op 'n ander soort besigheid betrekking het, verstrek word;
- (c) moet 'n volledige beskrywing van die bepaling van die polisse, vir sover hulle die bedrag van die verbintenis kragtens nog lopende polisse raak, gegee word;
- (d) moet die bedrae van die „versekerde bedrae” wat vir die doeleindes van die waardering in rekening gebring word, opgegee word;
- (e) moet die besonderhede wat in antwoord op vrae 6, 7 en 8 verstrek word, van so 'n aard en sodanig gerangskik wees dat 'n onafhanklike aktuaris die betrokke verbintenis by benadering kan waardeer;
- (f) indien in die waardering vir versekering ten opsigte van kinderlebens voorsiening gemaak is deur 'n gedeelte van toekomstige kantoorpremies opsy te sit, moet die gedeelte aldus opsy gesit as 'n afsonderlike pos in Staat Q (1) aangetoon word en nie by die jaarlikse belading vir die doeleindes van vraag 4 (a) ingesluit word nie.

(iii) Vir die toepassing van hierdie Staat, tensy dit uit die sinsverband anders blyk, beteken—

- „jaarlikse belading” die jaarlikse voorsiening vir toekomstige koste en wins;
- „waarderingsdatum” die datum waarop die berekening van die verbintenis betrekking het;
- „uitkeerderdatum” die vasgestelde datum waarop 'n voordeel of absoluut of voorwaardelik betaalbaar sal word;
- „waarderingspremies” die premies wat by die waardering gekrediteer word;
- „premietermyn” die betalingstermyn van premies;
- „vorige datum” die datum waarop die voorafgaande Opgawe van Verbintenis ten opsigte van langtermynversekeringsbesigheid ingevolge die Wet, verstrek, betrekking het, of indien so 'n opgawe nie voorheen verstrek is nie, die datum waarop die betrokke versekeraar ingevolge artikel vier van die Wet ten opsigte van 'n soort langtermynversekeringsbesigheid vir die eerste maal geregistreer is;
- „versekerde bedrag” in die geval van begrafnisversekering, die bedrag waarop die berekening van die verbintenis vir die doeleindes van Staat Q (1) gebaseer is. By die bepaling van die versekerde bedrag vir die doeleindes van Staat Q (1) moet die bepaling van artikel 57 (1) van die Wet ook in ag geneem word.

Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op dubbelfolio-papier, d.w.s. die grootte 13 duim in die dwarsste en 16 duim in die lengte. 'n Kantlyn van 1½ duim moet aan die linkerkant vir inbind gelaat word.

STAAT Q (1).—OPSOMMING EN WAARDERING VAN DIE VERBINTENISSE Kragtens NOG LOPENDE POLISSE.

Besonderhede, soos in die vorm hieronder gespesifiseer, moet verstrek word van die verbintenis van die versekeraar kragtens nog lopende polisse na aftrekking van enige sodanige verbintenis as wat deur goedgekeurde herversekerings gedek word.

In die geval van 'n binnelandse versekeraar moet afsonderlike besonderhede van die besigheid binne en buite die Republiek verstrek word.

Vir die doeleindes van hierdie Staat beteken „Waarderingspremies” die premies wat by die waardering gekrediteer word.

Soort besigheid.	Beskrywing van transaksies.	Besonderhede van die polisse vir waardering.					Waardering.		
		Aantal polisse.	Versekerde bedrae.	Bonusse.	Jaarlikse kantoorpremies.	Jaarlikse waar-derings-premies.	Versekerde bedrae en bonusse.	Jaarlikse waar-derings-premies.	Verbinte-nisse.
Lewens...	Groep A—Versekerings met onmiddellike winste								
	Lewensversekering vir lewens-duur.....								
	Ander klasse (moet gespesifiseer word):—								
	Ekstra premies.....								
	TOTAAL VAN GROEP A....								
	Groep B—Versekerings met uitgestelde winste								
	Lewensversekering vir lewens-duur.....								
	Ander klasse (moet gespesifiseer word):—								
	Ekstra premies.....								
	TOTAAL VAN GROEP B....								
	Groep C—Versekerings ooreen-komstig verdiskonteerde bonus-stelsel								
	Lewensversek. ring vir lewens-duur.....								
	Ander klasse (moet gespesifiseer word):—								
	Ekstra premies.....								
	TOTAAL VAN GROEP C....								

Soort besigheid.	Beskrywing van transaksies.	Besonderhede van die polisse vir waardering.					Waardering.		
		Aantal polisse.	Ver-sekerde bedrae.	Bonusse.	Jaarlikse kantoor-premies.	Jaarlikse waar-derings-premies.	Ver-sekerde bedrae en bonusse.	Jaarlikse waar-derings-premies.	Verbinte-nisse.
	<i>Groep D—Versekerings sonder winste</i>								
	Lewensversekering vir lewens-duur.....								
	Ander klasse (moet gespesifiseer word):—								
	Ekstra premies.....								
	TOTAAL VAN GROEP D....								
	TOTAAL VAN GROEPE A, B, C EN D.....								
	Verrekenings:								
	Uitstaande premies.....								
	Ander (moet afsonderlik gespesifiseer word):—								
	TOTAAL: VERSEKERINGS...								
Amortisa-siefonds*	<i>Groep E—Lyfrentes</i>								
	Onmiddellike lyfrentes.....								
	Ander klasse (moet gespesifiseer word):—								
	TOTAAL: VERSEKERINGS EN LYFRENTES.....								
	Uitkerings.....								
	Bepaalde lyfrentes.....								
	Verrekenings:								
	Uitstaande premies.....								
	Ander (moet afsonderlik gespesifiseer word):—								
	TOTAAL: AMORTISASIE-FONDS.....								
Nywer-heids	Lewensversekering vir lewens-duur.....								
	Ander klasse (moet gespesifiseer word):—								
	Verrekenings:								
Begrafnis.	Uitstaande premies.....								
	Ander (moet afsonderlik gespesifiseer word):—								
	TOTAAL: NYWERHEIDS....								
	Enkellewens.....								
	Ander klasse (moet gespesifiseer word):—								
	Verrekenings:								
	Uitstaande premies.....								
	Ander (moet afsonderlik gespesifiseer word):—								
	TOTAAL: BEGRAFNIS.....								

*'n Versekeraar kan, indien hy verkies, die besonderhede van sy amortisasiefondsbesigheid opneem in die besonderhede wat betrekking het op sy lewensbesigheid, mits hy in 'n voetnoot meld dat hy dit gedoen het.

STAAT Q (2).—BESONDERHEDE VAN NIE-GOEDGEKEURDE LEWENSHERVERSEKERINGS VAN KRAG OP DIE DATUM WAAROP HIERDIE OPGAWE BETREKKING HET.

(1)	In die Republiek. (2)
(a) Verbintenis van herverskeeraar bereken op dieselfde basisse as dié gebruik in berekening van verbintenis vir die doeleindes van Staat Q (1).....	
(b) Totale geldsom deur herverskeeraar in die Republiek gehou om die verbintenis kragtens nog lopende polisse genoem in (a) hierbo, te dek.....	

Ek/Ons verklaar dat die besonderhede vervat in Staat Q, Q (1) en Q (2) na my/ons beste wete en oortuiging korrek is, en dat die uitstaande premies getoon in Staat Q (1) gewaardeer is op die wyse bepaal in artikel 6 (2) van die Tweede Bylae van die Wet.

Waardeerder(s).

Voorsitter.

Direkteur.

Openbare Amptenaar in die Republiek.

Statements Q, R and S must be lodged in a standardized form viz. single foolscap i.e. size 8 in. across and 13 in. down. A left-hand binding margin of 1½ in. must be provided for.

STATEMENT Q.

QUESTIONS RELATING TO LIFE BUSINESS, SINKING FUND BUSINESS, INDUSTRIAL BUSINESS AND FUNERAL BUSINESS.

1. The methods adopted to ensure the accuracy of the valuation data: Provided that, in the case of an insurer who employs an actuary as a whole-time employee, it shall be sufficient to state that proper precautions have been taken to ensure the accuracy of the valuation data.

2. The general principles and full details of the methods adopted in the valuation of each of the various kinds of insurances and annuities shown in Statement Q (1) including statements on the following points:—

- (a) The methods by which the valuation premiums have been arrived at, including particulars (where applicable) of how the ages at entry, premium terms and periods from the date of entry to the maturity date have been treated in calculating the valuation premiums.
- (b) The methods by which the ages on the date of the valuation, the future premium terms and the periods from the date of valuation to the maturity dates have been treated for the purposes of the valuation.
- (c) If a bonus reserve method has been used, the rate of bonus taken into account.
- (d) The method by which the incidence of the premium income over the financial year has been allowed for.
- (e) If the insurer charges "true" premiums and not instalment premiums, the method by which premiums payable otherwise than annually have been dealt with.
- (f) The method by which provision has been made for expenses and profits—
 - (i) on policies effected by means of a single premium and paid-up policies; and
 - (ii) on limited payment policies after the date when the last premium is payable.
- (g) The method by which provision has been made for the immediate payment of claims.
- (h) The method of providing for policies which have lapsed and which have not been included in the valuation, but under which a liability exists or may arise.
- (i) The method adopted to ensure that the capitalized values of any reduction of premiums referred to in paragraph (b) of section three of the Second Schedule to the Act have been included in the liability.
- (j) The method adopted to ensure that no policy is treated as an asset, with special reference to those cases (if any) where there is no liability under the policy in question but where a premium or instalment of premium will fall due during the remainder of the policy year. Any adjustment made to the liabilities under unexpired policies to ensure that no policy is treated as an asset must be shown as a separate item in Statement Q (1) under the head "Adjustments."
- (k) The manner in which policies on under-average lives and policies subject to premiums which include a charge for climatic, military or other extra risks have been dealt with.
- (l) The method adopted in the valuation of life policies which also provide for benefits referred to in sub-section (1) of section thirty-six of the Act.

3. The table of mortality used, together with the table of sickness or other table used in the valuation of benefits referred to in sub-section (1) of section thirty-six of the Act, and the rate of interest assumed in the valuation.

4. (a) The proportion which the total annual loadings bears to the total of the annual office premiums, separately specified in respect of insurances with immediate profits, with deferred profits, with profits under discounted bonus systems, and without profits and in respect of deferred annuities; in calculating such proportions—

- (i) policies under which the liability has been determined by calculating the accumulated amount of premiums received (with or without interest) are to be disregarded;
- (ii) no credit is to be taken for any adjustments made in order to ensure that no policy is treated as an asset;
- (iii) no credit is to be taken for any provision of the kind referred to in sub-paragraph (f) of paragraph 2;
- (iv) the particulars employed are to be those relating to the insurer's gross business less those relating to approved reinsurances; and
- (v) in the case of a Domestic insurer, no distinction is to be drawn between business carried on in the Republic and outside the Republic.

(b) If the total annual loadings taken into account for the purposes of paragraph (a) do not include the additional charges payable to the insurer for the privilege of paying premiums more frequently than annually, or for the privilege of paying annual premiums by instalments, the proportion or estimated proportion which the total of all such charges bears to the total of the annual office premiums must be stated.

5. (A) In the case of a domestic insurer:—

(a) The total amount of surplus on life business whether carried on in or outside the Republic (including surplus paid away and sums transferred to reserve funds or other funds or accounts) which has arisen since the former date, and the amount brought forward from such date (to be stated separately), and the allocation (including any allocation made after the date of the valuation) of such surpluses—

- (i) to owners of policies (including any allocation in the form of interim bonuses paid);
- (ii) to the insurer or to the shareholders or to shareholders' accounts (any such sums passed through the accounts to be separately stated);
- (iii) to every reserve fund or other fund or account, stating separately the amount in respect of each such fund or account;
- (iv) as carried forward unappropriated.

(b) (i) The amounts (if any) transferred after the former date to the Life Fund from every reserve fund or other funds or accounts stating separately the amount in respect of each such fund or account.

- (ii) If there have been changes in the bases or methods of valuation since the former date the net effect of which has been the emergence of surplus, the total net amount of surplus so emerging, such changes being deemed to include changes in any reserves or provisions in Statement Q (1) which are not calculated in accordance with a definite formula.
- (iii) If there has been a net increase in the Life Fund since the former date arising from the sale and/or revaluation of investments, the total net amount of such increase: Provided that any adjustment aimed at making the book value of a redeemable security coincide at the date of redemption with the redemption value may be omitted.

(B) In the case of a foreign insurer:—

(a) Whether there has been, after the former date but before or on the date of the valuation, an allocation of surpluses, as interim bonuses or otherwise, to the owners of life policies (including policies which are not domestic policies), and, if so—

- (i) whether there are any differences in the amounts of, or conditions governing, the interim bonuses paid, or the bonuses allotted to policies, according to whether the policies in question are domestic policies or are policies issued in the country in which the head office of the insurer is situated; and
- (ii) full particulars of any such differences and the reasons therefor.

(b) If there have been changes in the bases or methods of valuation of domestic policies since the former date the net effect of which has been the emergence of surplus, the total net amount of surplus so emerging, such changes being deemed to include changes in any reserves or provisions in Statement Q (1) which are not calculated in accordance with a definite formula.

(C) In the case of domestic and foreign insurers—

(a) A precise description of the changes (if any) mentioned in sub-paragraphs A (b) (ii) or B (b) and the date or dates of calculation of the amounts stated in those sub-paragraphs.

(b) (If any such amount is material, the Registrar may require the insurer to furnish particulars of liabilities under unexpired policies at the date or dates of calculation to establish the accuracy of the calculated amount.)

(b) All benefits added to policies as at the date of valuation must be included in the calculation of liabilities under unexpired policies in Statement Q (1), but if any part of such benefits had not been allocated or had not vested at the date of valuation the liability for such part may be shown as a separate item under the head "Adjustments".

6. Particulars in the forms specified in paragraphs 7 and 8 in respect of policies under which the aggregate net liability is not less than 95 per cent of the net liabilities under all unexpired policies. In calculating such percentage, any liabilities shown against the item "Adjustments" in Statement Q (1) are to be ignored and for the purposes of this paragraph and paragraphs 7 and 8—

(a) all particulars furnished are to be shown after deductions of the particulars under the corresponding approved reinsurances; and

(b) no distinction is to be made by a domestic insurer between business carried on in and outside the Republic.

7. In the case of any kind of whole-life insurance or endowment insurance, the particulars furnished are to be arranged in quinquennial or annual groups and are to show—

(a) as regards whole-life insurances—

(i) the total amount insured (specifying sums insured and reversionary bonuses separately), grouped according to ages attained;

(ii) the amount per annum of office premiums payable throughout life, and of the corresponding valuation premiums, grouped according to ages attained; and

(iii) the amount per annum of office premiums payable for a limited number of years, grouped in accordance with the grouping used in the valuation, and either the corresponding valuation premiums, grouped in accordance with the grouping used in the valuation, or the annual loadings reserved for the remaining duration of the insurances, grouped according to ages attained.

(b) as regards endowment insurances—

(i) the total amount insured (specifying sums insured and reversionary bonuses separately) grouped in accordance with the grouping used in the valuation; and

(ii) the amount per annum of office premiums payable, and of the corresponding valuation premiums, grouped in accordance with the grouping used in the valuation.

Provided that, as regards both whole-life insurances and endowment insurances—

(aa) separate particulars are to be furnished of insurances with immediate profits, with deferred profits, with profits under discounted bonus systems, and without profits;

(bb) separate particulars are to be furnished of any insurances without profits but with a guaranteed bonus, the total annual amount of such bonuses being stated in the same groups as are used in connection with the sums insured;

(cc) if the office premiums payable under whole-life insurances with premiums payable for a limited number of years, or the office premiums payable under endowment insurances, or the corresponding valuation premiums, are grouped for the purpose of the valuation otherwise than according to the number of years' payments remaining to be made, or if the sums insured under endowment insurances are grouped for the purpose of the valuation otherwise than according to the number of unexpired years to the respective maturity dates, then in any such case the valuation constants must be given for each group, together with an explanation of the method by which such constants are calculated; and

(dd) an insurer may, with the approval of the Registrar, return details in a manner appropriate to a valuation carried out by a "policy reserve" method.

8. In the case of any kind of insurance other than whole-life insurance or endowment insurances, and in the case of any kind of annuity, the particulars furnished are to be of such a kind, and arranged in such a manner, as would enable an independent actuary to make an approximate valuation of the liability.

9. In the case of a domestic insurer who is liable under any unexpired life policies (whether issued in the Republic or not) which are expressed to be payable in any currency other than currency of the Republic the following particulars are to be furnished in respect of each such other currency:—

(a) The amount of the liability under unexpired life policies which are expressed to be payable in the currency concerned, as shown by any calculation (irrespective of the actuarial basis thereof) which the insurer may have made as at the date to which this statement relates or within the preceding five years, or, if more than one such calculation has been made, as shown by the latest such calculation.

(b) If in respect of any particular currency no calculation of the kind specified in paragraph (a) has been made, the amount of the liabilities under unexpired policies in respect of life business carried on in the country or countries in which such currency circulates, as shown by any calculation (irrespective of the actuarial basis thereof) which the insurer may have made as at the date to which this statement relates or within the preceding five years, or, if more than one such calculation has been made, as shown by the latest such calculation.

(c) If in respect of any particular currency no calculation of the kind specified in paragraph (a) or (b) has been made, the amount at the date to which this statement relates, of—

(i) the aggregate sums insured;

(ii) the aggregate annuities per annum; and

(iii) the aggregate office annual premiums,

under unexpired life policies which are expressed to be payable in that currency.

All amounts are to be expressed in the currency concerned (i.e. not in currency of the Republic) and are to be shown net of approved reinsurances ceded. Where the result of any calculation is furnished in response to paragraph (a) or (b) above, the date to which that calculation relates is to be mentioned.

Note.

(i) In the case of industrial business—

(a) the question relating to life business shall *mutatis mutandis* apply: Provided that in replying to question 4 (a) an insurer shall furnish information relating to policies under which premiums are payable at intervals of less than one month separately from that relating to other policies. (Such separation being made if necessary by means of an estimate);

(b) answers relating to industrial business are to be furnished separately from answers relating to any other class of business.

(ii) In the case of funeral business—

(a) the questions relating to life business shall *mutatis mutandis* apply;

(b) answers relating to funeral business are to be furnished separately from answers relating to any other class of business;

(c) a full description of the provisions of the policies is to be given in so far as they affect the amount of the liabilities under unexpired policies;

(d) the amounts of the "sums insured" taken into account for purposes of the valuation are to be stated

(e) the particulars furnished in reply to questions 6, 7 and 8 are to be of such a kind, and arranged in such a manner, as would enable an independent actuary to make an approximate valuation of the liabilities in question;

(f) if in the valuation provision has been made for insurances on the lives of children by setting aside a portion of future office premiums, the portion set aside must be shown as a separate item in Statement Q (1) and must not be included in the annual loadings for purposes of question 4 (a).

(iii) For the purposes of this Statement, unless the context otherwise indicates—

“annual loading” means the annual provision for future expenses and profits;

“date of valuation” means the date to which the calculation of the liabilities relates;

“maturity date” means the fixed date on which any benefit will become payable either absolutely or contingently;

“valuation premiums” means the premiums taken credit for in the valuation;

“premium term” means the period during which premiums are payable;

“former date” means the date to which the previous statement of liabilities furnished under the Act in respect of long-term insurance business relates, or, if no such statement has previously been furnished, the date on which the insurer concerned was first registered under section four of the Act in respect of any class of long-term insurance business;

“sum assured” means in the case of funeral business the sum on which the calculation of the liability was based for the purposes of Statement Q (1). In determining the sum assured for the purposes of Statement Q (1) cognisance must also be taken of the provisions of section fifty-seven (1) of the Act.

This statement must be lodged in a standardized form, viz. double foolscap, i.e. size 13 in. across and 16 in. down. A left-hand binding margin of 1½ in. must be provided for.

STATEMENT Q (1).—SUMMARY AND VALUATION OF THE LIABILITIES UNDER UNMATURED POLICIES.

Particulars are to be furnished in the form specified below of the liabilities of the insurer under unmatured policies, after deducting any such liabilities that are covered by approved reinsurances.

In the case of a domestic insurer, separate particulars are to be furnished of the business in the Republic and the business outside the Republic.

For the purposes of this statement, “valuation premiums” means the premiums taken credit for in the valuation.

Class of Business.	Description of Transactions.	Particulars of the Policies for Valuation.					Valuation.		
		No. of Policies.	Sums Insured.	Bonuses.	Office Annual Premiums.	Valuation Annual Premiums.	Sums Insured and Bonuses.	Valuation Annual Premiums.	Liability.
Life.....	<i>Group A—Insurances with immediate profits</i>								
	Whole-life.....								
	Other kinds (to be specified):—								
	Extra premiums.....								
	TOTAL OF GROUP A.....								
	<i>Group B—Insurances with deferred profits</i>								
	Whole-life.....								
	Other kinds (to be specified):—								
	Extra premiums.....								
	TOTAL OF GROUP B.....								
	<i>Group C—Insurances under discounted bonus system</i>								
	Whole-life.....								
	Other kinds (to be specified):—								
	Extra premiums.....								
	TOTAL OF GROUP C.....								
	<i>Group D—Insurances without profits</i>								
	Whole-life.....								
	Other kinds (to be specified):—								
	Extra premiums.....								
	TOTAL OF GROUP D.....								
	TOTAL OF GROUPS A, B, C AND D.....								
	Adjustments.....								
	Outstanding premiums.....								
	Other (to be separately specified):—								
	TOTAL INSURANCES.....								
	<i>Group E—Annuities</i>								
	Immediate Annuities.....								
	Other kinds (to be specified):—								
	TOTAL INSURANCES AND ANNUITIES.....								

Class of Business.	Description of Transactions.	Particulars of the Policies for Valuation.					Valuation.		Liability.
		No. of Policies.	Sums Insured.	Bonuses.	Office Annual Premiums.	Valuation Annual Premiums.	Sums Insured and Bonuses.	Valuation Annual Premiums.	
Sinking Fund*	Endowments.....								
	Annuities—certain.....								
	Adjustments.....								
	Outstanding premiums.....								
	Other (to be separately specified):—								
	TOTAL—SINKING FUND....								
Industrial	Whole-life.....								
	Other kinds (to be specified):—								
	Adjustments.....								
	Outstanding premiums.....								
	Other (to be separately specified):—								
	TOTAL—INDUSTRIAL.....								
Funeral...	Single life.....								
	Other kinds (to be specified):—								
	Adjustments.....								
	Outstanding premiums.....								
	Other (to be separately specified):—								
	TOTAL—FUNERAL.....								

*An insurer may, if he so desires, incorporate the particulars of his sinking fund business in the particulars relating to his life business, provided he discloses in a footnote that he has done so.

STATEMENT Q (2).—PARTICULARS OF NON-APPROVED LIFE RE-INSURANCES IN FORCE AT THE DATE TO WHICH THIS RETURN RELATES.

(1)	In the Republic. (2)
(a) Liability of re-insurer computed on same bases as used in calculating liability for purposes of Statement Q (1)	
(b) Aggregate amount of moneys maintained by re-insurer in the Republic to cover liability under unmatured policies referred to in (a) above.....	

I/We declare that the particulars contained in Statements Q, Q (1) and Q (2) are to the best of my/our knowledge and belief correct, and that the outstanding premiums reflected in Statement Q (1) have been valued in the manner provided for in section 6 (2) of the Second Schedule to the Act.

Valuator(s).

Chairman.

Director.

Public Officer in the Republic.

STAAT R.

STAAT VAN ALGEMENE INLIGTING.

(Moet deur alle geregistreerde versekeraars verstrek word.)

Plaas 'n „X” in die toepaslike blokkie.

Ja. Nee. Nie toepaslik.

1. Is die boekjaar ten opsigte van besigheid in die Republiek dieselfde as dié ten opsigte van besigheid buite die Republiek?

	X	
--	---	--

Indien nie, verstrek besonderhede van die aard en omvang van die verskil.....

2. Watter wisselkoers is gebruik in die omrekening in munt van die Republiek van elke ander betaalmiddel waarin enige bate of verbintenis bestaan?.....

3. Het die premies afkomstig van groeplewensversekeringsbesigheid, uitgesonderd besigheid verbonde aan Pensioen- en Voorsorgfondse, gedurende die verslagjaar 5 persent van die totale netto premie-inkomste afkomstig van u maatskappy/vereniging se lewensversekeringsbesigheid oorskry?

	X	
--	---	--

4. Is daar in State M en O vir alle voorwaardelike verpligtinge en waarborge voorsiening gemaak?

Indien nie dui aan die aard en bedrag van voorwaardelike verpligtinge en/of waarborge wat nie ingesluit is nie, en meld of hulle betrekking het op besigheid in die Republiek of buite die Republiek gedryf.....

5. Besit u maatskappy/vereniging meer as een kwart van die uitgereikte aandeelkapitaal in 'n ander maatskappy wat of binne of buite die Republiek versekeringsbesigheid dryf?

(Slegs van toepassing op buitelandse versekeraars wat langtermynbesigheid in die Republiek dryf en binnelandse versekeraars.)

Indien wel—

- (a) meld naam van versekeraar.....
(b) verstrek besonderhede van aandeelbesit.....
(c) heg afskrif van jongste rekenings en balansstaat aan indien maatskappy nie geregistreer is om versekeringsbesigheid in die Republiek te dryf nie.

6. (a) Besit enige ander maatskappy/vereniging meer as die helfte van die nominale waarde van die gewone aandeelkapitaal van u maatskappy?

- (b) Kan enige ander maatskappy/vereniging, wat lid van u maatskappy is, die samestelling van u Direksie beheer?

Indien die antwoord op enig een van die vrae hierbo „ja” is, moet volledige besonderhede verstrek word.....

7. (Slegs van toepassing op binnelandse versekeraars.)

Is die bedrag van uitstaande premies getoon in Staat M die netto bedrag na aftrekking van kommissie, herversekerings en ander waarskynlike uitgawes?

Indien nie, dui aan hoe onder verbintenis vir sodanige uitgawes aan die ander kant van daardie Staat voorsiening gemaak is.....

8. Het enige agente, makelaars of ander persone gedurende die verslagjaar sonder die toestemming van die Registrateur opgetree ingevolge artikel *twintig bis* 2 (a) (iii) van die Wet?

Indien wel, verstrek volle name en adresse.....

9. Word enige versekeringsbates ten behoeve van u maatskappy/vereniging besit op 'n wyse wat nie deur paragraaf (a), (b), (c), (d) of (e) van subartikel (1) van artikel *twintig* van die Wet gedek word nie?

Indien wel, dui aan—

- (a) naam van persoon.....
(b) beskrywing van bate.....
(c) vir watter doel aldus besit.....

10. Is enige versekeringsbates ten gunste van enige persoon verpand, verhipotekeer of andersins beswaar op 'n manier wat nie deur paragraaf (a), (b), (c), (d) of (e) van subartikel (1) van artikel *twintig* van die Wet gedek word nie?

Indien wel, dui aan—

- (a) naam van persoon.....
(b) beskrywing van bate.....
(c) vir welke doel beswaar.....

11. Het u maatskappy/vereniging die Registrateur se magtiging verkry ingevolge artikel *18 bis* (1) van die Wet?

Indien wel, verstrek die verwysingsnommer en datum van die magtiging.....

12. Is daar, gedurende die verslagjaar, enige oordrag van bates bewerkstellig ingevolge die *eerste* voorbehoudsbepaling van artikel 19 (1) [gelees met artikels 19 (2) en 19 (4)] van die Wet?

Indien wel, meld aard van oordrag (bv. langtermyn na korttermyn) en spesifiseer bedrae van en soorte (d.i. volgens poste van Staat N) bates wat betrokke was.....

13. Is daar, gedurende die verslagjaar, enige vervanging van bates bewerkstellig ingevolge die *tweede* voorbehoudsbepaling van artikel 19 (1) [gelees met artikels 19 (2) en 19 (4)] van die Wet?

Indien wel, verstrek die verwysingsnommer en datum van die goedkeuring.....

14. Is daar gedurende die verslagjaar enige wysiging aangebring aan die Wet, Oktrooi, Beskikkingsakte, Akte van Oprigting, Statute, Regulasies, Verordeninge of Reglement waarby die maatskappy/vereniging gestig is en waarvolgens hy sy versekeringsbesigheid dryf?

Indien nie voorheen ingedien nie, verstrek hierby 'n gesertifiseerde kopie van die dokument soos gewysig.

15. (Slegs van toepassing op binnelandse versekeraars.) Die name van die direkteure te hoofkantoor is:—

16. Die hoofkantoor van die maatskappy/vereniging is geleë te.....

(adres)

17. Die hoofkantoor in die Republiek van die maatskappy/vereniging is geleë te.....

(adres)

18. Die naam van die maatskappy/vereniging se Openbare Amptenaar in die Republiek is.....

(naam)

Ons verklaar—

- (1) dat die inligting vervat in State N, N (1) tot N (8), O, O (1), O (2), P (i) tot P (iv) en R na ons beste wete en oortuiging korrek is;
(2) dat die bepalinge van artikel *negentien* van die Wet nagekom is.

Voorzitter.

Direkteur.

Openbare Amptenaar in die Republiek.

Opmerking.—In die geval van buitelandse versekeraars het paragrawe 9, 10, 12 en 13 betrekking op die bates wat in die Republiek besit word ten opsigte van besigheid in die Republiek gedryf.

STATEMENT R.

STATEMENT OF GENERAL INFORMATION.

(To be furnished by all registered insurers.)

Place an "X" in the appropriate square.

Yes.

No.

Not applicable.

1. Is the financial year in respect of the business in the Republic the same as in respect of the business outside the Republic?

	X	
--	---	--

If the answer is "No", furnish particulars of the nature and extent of the difference.....

2. What rate of exchange was employed in converting to currency of the Republic each other currency in which any asset or liability exists?.....

--	--	--

3. Did the premiums derived during the year under review from Group Life insurance business, excluding business connected with Pension and Provident Funds exceed five per cent of the total net premium income derived from life insurance business by your company/society?

X		
---	--	--

4. Has provision been made in Statements M and O for all contingent liabilities and guarantees?

	X	
--	---	--

If the answer is "No" indicate the nature and amount of contingent liabilities and/or guarantees not included and state whether they relate to insurance business carried on in the Republic or outside the Republic.....

5. Does your company/society hold more than one-quarter of issued share capital in another company carrying on insurance business in or outside the Republic?

--	--	--

(Applicable only to Foreign insurers carrying on long term insurance business in the Republic and to Domestic insurers.)

If the answer is "Yes"—

- (a) state name of insurer.....
(b) furnish particulars of shareholding.....
(c) attach copy of last accounts and balance sheet if company is not registered to carry on insurance business in the Republic.

X		
---	--	--

6. (a) Does any other company/society hold more than half in nominal value of the equity share capital of your company?

X		
---	--	--

- (b) Can any other company/society, which is a member of your company, control the composition of your Board of Directors?

X		
---	--	--

If the answer to either of the questions above is "yes", give full particulars.....

7. (Applicable only to Domestic insurers.)

Is the amount of outstanding premiums shown in Statement M net of commission, reinsurances and other probable expenses?

	X	
--	---	--

If the answer is "No", indicate how provision has been made under liabilities on the other side of that Statement for such expenditure.....

8. Have any agents, brokers or other persons operated under section twenty bis (2) (a) (iii) of the Act without the consent of the Registrar during the year under review?

X		
---	--	--

If the answer is "Yes", furnish full names and addresses.....

9. Are any insurance assets held on behalf of your company/society in any manner not covered by paragraph (a), (b), (c), (d) or (e) of sub-section (1) of section twenty of the Act?

X		
---	--	--

If the answer is "Yes" indicate—

- (a) name of person.....
(b) description of asset.....
(c) for what purpose so held.....

10. Are any insurance assets pledged, hypothecated or otherwise encumbered in favour of any person in a manner not covered by paragraph (a), (b), (c), (d) or (e) of sub-section (1) of section twenty of the Act?

X		
---	--	--

If the answer is "Yes", indicate—

- (a) name of person.....
(b) description of asset.....
(c) for what purpose encumbered.....

11. Has your company/society obtained an approval from the Registrar in terms of section eighteen bis (1) of the Act?

X		
---	--	--

If the answer is "Yes", furnish the reference number and date of the authority.....

12. Has any transfer of assets been effected during the year under review, in terms of the first proviso to section nineteen (1) [read with sections nineteen (2) and nineteen (4)] of the Act?

X		
---	--	--

If the answer is "Yes" state nature of transfer (e.g. long term to short term) and specify amounts and categories (i.e. items in terms of Statement N) of assets involved.....

13. Has any replacement of assets been effected during the year under review, in terms of the second proviso to section nineteen (1) [read with sections nineteen (2) and nineteen (4)] of the Act?

X		
---	--	--

If the answer is "Yes", furnish the reference number and date of authority.....

14. Has any change been made during the year under review in the Act, Charter, Deed of Settlement, Memorandum, Articles of Association, Regulations, By-laws or Rules by which the company/society is constituted and in accordance with which it conducts its insurance business?.....

X		
---	--	--

If the answer is "Yes", furnish herewith a certified copy of the instrument as amended, if not previously lodged.

15. (Applicable only to Domestic insurers.) The names of the directors at head office are:—

16. The head office of the company/society is situated at _____ (address).

17. The Principal Office in the Republic of the company/society is situated at _____ (address).

18. The name of the Public Officer in the Republic of the company/society is _____ (name).

We declare—

- (1) that the information contained in Statements N, N (1) to N (8), O, O (1), O (2), P (i) to P (iv) and R are to the best of our knowledge and belief correct;
- (2) that the provisions of section *nineteen* of the Act have been complied with.

Chairman.

Director.

Public Officer in the Republic.

Note.—In the case of foreign insurers paragraphs 9, 10, 12, and 13 relate to the assets held in the Republic in respect of the business carried on in the Republic.

STAAT S.

WAARMERKING DEUR OUDITEUR(S).

Ons verklaar—

- (1) dat na ons beste wete en oortuiging die inligting vervat in State N, N (1) tot N (8), O, O (1), O (2), P (i) tot P (iv) en R opgestel is ooreenkomstig die bepalings van artikels *twaalf*, *dertien*, *veertien* en *vyftien* van die Verkeerswet, 1943 en die Regulasies ingevolge daarvan gemaak, en in ooreenstemming is met die boeke en rekords van die versekeraar en ander inligting wat vir ons doeleindes nodig was; [Kyk opmerking (i)].

- (2) dat ons soos volg aan die vereistes van subartikels (7) en (9) van artikel *nege* van die Wet voldoen het:—

(A) In die aangehegte aanvullende staat wat ons vir doeleindes van identifikasie onderteken het, het ons uiteengesit op watter wyse ons ons vergewis het van die redelikheid van die versekeraar se ramings van sy verbintenisse van die soorte in subparagraaf (ii) en (iii) van paragraaf (a) van artikel *dertien* van die Wet vermeld.

(B) Artikel *nege* (9) (a).

In die aangehegte aanvullende staat wat ons vir doeleindes van identifikasie onderteken het, het ons uiteengesit op watter wyse ons ons daarvan vergewis het dat die bates in Staat N aangetoon, wel bestaan. [Kyk opmerking (ii).]

(C) Artikel *nege* (9) (b).

Ons het ons daarvan vergewis dat die bepalings van paragrafe (b), (d), (e), (f) en (g) van artikel *vyftien* van die Wet nagekom is. [Kyk opmerking (iii).]

(D) Artikel *nege* (9) (c).

In die aangehegte aanvullende staat wat ons vir doeleindes van identifikasie onderteken het, het ons uiteengesit op watter wyse ons ons vergewis het van die redelikheid van die versekeraar se ramings ingevolge paragraaf (h) van artikel *vyftien* van die Wet.

(E) Artikel *nege* (9) (d).

- (i) Na aanleiding van die bepalings van paragraaf (a) van subartikel (3) van artikel *een-en-twintig* van die Wet, het ons ons deur of inspeksie van die betrokke dokumente of ontvangs van sertifikate van bewaarders in die Republiek daarvan vergewis dat die dokumente wat as wesenlike bewys van die versekeraar se eiendomsreg op die bates dien, in die Republiek gehou word.

(Naam en adres van bewaarder):—

- (ii) (*Nie van toepassing op Binnelandse Versekersers nie.*) Ons het ons daarvan vergewis dat die bepalings van paragraaf (a) van subartikel (4) van artikel *een-en-twintig* nagekom is deur ondersoek van die volmag in daardie artikel bedoel. Die volmag is nie onbestaanbaar met die bepalings van genoemde artikel nie.

Voorbehoude:—

Handtekening van Ouditeur(s)/Plaaslike Ouditeur(s).

- Opmerking* (i) Waar sekere van die pligte van die plaaslike ouditeur van 'n *buitelandse* versekeraar ten opsigte van Staat R deur die ouditeur verrig is, moet sodanige feit tesame met besonderhede van die betrokke poste onder die opskrif „Voorbehoude” getoon word.
- (ii) In die aanvullende staat in paragraaf 2 (B) vermeld, moet volledige besonderhede van die wyse waarop die ouditeur of plaaslike ouditeur hom vergewis het afsonderlik verstrek word ten opsigte van elke soort bate in Staat N aangetoon.
- (iii) Enige verwysings na nie-toepaslike paragrafe van artikel *vyftien* van die Wet moet geskrap en geparafeer word.
- (iv) Waar die pligte van die ouditeur of plaaslike ouditeur ten opsigte van paragrafe (b), (c) en (d) van subartikel (9) van artikel *nege* deur die waardeerder verrig is, moet 'n aanvullende staat wat in hoofsaak in die vorm van paragrafe (C), (D) en (E) is, verstrek word deur die waardeerder wat gemagtig is om sodanige pligte te verrig.

STATEMENT S.

ATTESTATION BY AUDITOR(S).

We state—

- (1) that the information contained in Statements N, N (1) to N (8), O, O (1), O (2), P (i) to P (iv) and R has to the best of our knowledge and belief been prepared in accordance with the provisions of sections *twelve*, *thirteen*, *fourteen* and *fifteen* of the insurance Act, 1943, and the regulations made thereunder and is in accordance with the books and records of the insurer and other information which was necessary for our purpose; [See Note (i)];

- (2) that we have complied with the requirements of sub-sections (7) and (9) of section *nine* of the Act as follows:—

(A) We have set out in the attached supplementary statement, which we have signed for purposes of identification, how we have satisfied ourselves as to the reasonableness of the insurer's estimates of his liabilities of the kinds mentioned in sub-paragraphs (ii) and (iii) of paragraph (a) of section *thirteen* of the Act.

(B) Section *nine* (9) (a).

We have set out in the attached supplementary statement, which we have signed for purposes of identification, by what means we have satisfied ourselves of the existence of the assets shown in Statement N. [See Note (ii).]

(C) Section nine (9) (b).

We have satisfied ourselves that the provisions of paragraphs (b), (d), (e), (f) and (g) of section fifteen of the Act have been complied with. [See Note (iii).]

(D) Section nine (9) (c).

We have set out in the attached supplementary statement, which we have signed for purposes of identification, how we have satisfied ourselves as to the reasonableness of the estimates made by the insurer in terms of paragraph (h) of section fifteen of the Act.

(E) Section nine (9) (d).

(i) With reference to the provisions of paragraph (a) of sub-section (3) of section twenty-one of the Act, we have satisfied ourselves that the documents which essentially evidence the title of the insurer to the assets are held in the Republic, either by inspection of such documents or by the receipt of certificates from depositaries in the Republic. (Name and address of depositary):—

(ii) (Not applicable to Domestic insurers.) We have satisfied ourselves that the provisions of paragraph (a) of sub-section (4) of section twenty-one have been complied with by examination of the power of attorney contemplated by that section. The power of attorney is not inconsistent with the provisions of the aforementioned section.

Qualifications:—

Signature of Auditor(s)/Local Auditor(s).

- Note** (i) Where certain of the duties imposed upon the local auditor of a foreign insurer in respect of Statement R have been performed by the auditor such fact together with particulars of the items in question should be stated under the heading "Qualifications".
- (ii) In the supplementary statement referred to in paragraph 2 (B) full particulars of the manner in which the auditor or local auditor has satisfied himself should be furnished separately in respect of each kind of asset reflected in Statement N.
- (iii) Any references to non-applicable paragraphs of section fifteen of the Act should be deleted and initialled.
- (iv) Where the duties imposed upon the auditor or local auditor in respect of paragraphs (b), (c) and (d) of sub-section (9) of section nine have been performed by the valuator a supplementary statement substantially in the form of paragraphs (C), (D) and (E) must be furnished by the valuator authorised to perform such duties.

Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op dubbelfolio-papier, dit wil sê die grootte 13 dm. in die dwarste en 16 dm. in die lengte. 'n Kantlyn van 1½ dm. moet aan die linkerkant vir inbind gelaat word.

STAAT T.

VERSEKERINGSWET, 1943.

OPGAWE WAT INGEVOLGE ARTIKEL SESTIG (1) (g) VERSTREK MOET WORD.

Naam van Agent van Makelaar of Versekeraar van Lloyds _____ Kalenderjaar geëindig _____

Name en adresse van alle makelaars of versekeraars van Lloyds ten behoeve van wie die agent opgetree het:—

_____ (naam)
van _____ (adres)
_____ (naam)
van _____ (adres)

Beskrywing van besigheid.	Premies ontvang.	Vorderings betaal.	Kommissie of ander besoldiging ontvang.	Ander gelde ontvang ten behoeve van makelaars of versekeraars.	Ander betalings ten behoeve van makelaars of versekeraars.
(1)	(2)	(3)	(4)	(5)	(6)
1. Brand.....				—	—
2. See.....				—	—
3. Motor.....				—	—
4. Persoonlike ongevalle.....				—	—
5. Garansie.....				—	—
6. Gemengde.....				—	—
7. Ander soorte (moet gespesifiseer word):—				—	—
8. Ander inkomste (moet gespesifiseer word):—	—	—			—
9. Ander uitgawes (moet gespesifiseer word):—	—	—	—	—	
TOTAAL.....					

2½ persent van premies gedurende jaar ontvang _____

Bedrag gedurende die jaar, waarop hierdie opgaawe betrekking het, ingevolge artikel 60 (1) (f) van die Wet betaal naamlik 2½ persent van die premies gedurende die vorige jaar ontvang soos aangetoon in die Staat wat op daardie jaar betrekking het.

Handtekening van agent _____

Datum _____

Waarmede deur ouditeur(s):—

Ooreenkomstig artikel 60 (1) (g) van die Versekeringswet, 1943, verklaar ons dat na ons beste wete en oortuiging die inligting in Staat T vervat, juis is volgens die boeke van die agent en ander inligting deur ons ingewin.

Handtekening van ouditeur(s) _____

Opmerking.—

1. Die bedrag onder kolom 2 getoon, moet bereken word soos hieronder uiteengesit:—

(a) Totale premies gedurende die kalenderjaar waarvoor kliënte vooruitgedebiteer is (met inbegrip van Verenigde Koninkryk-polisgelde en seëlreg) min terugbetaling van premies ten opsigte van Lloyds-besigheid, verdeel in die kategorieë in die Staat vermeld.

(b) Die syfer ooreenkomstig (a) hierbo verkry, moet aan die begin en einde van die jaar soos volg verreken word:—

(i) Die uitstaande debiteure aan die begin van die kalenderjaar moet aan Lloyds- en nie-Lloydsbesigheid toegedeel word in die verhouding van besigheid gedurende die vorige kalenderjaar gedebiteer soos in (a) hierbo gemeld. Die bedrag uitstaande ten opsigte van Lloydsbesigheid moet in die verskeie kategorieë bygevoeg word by die syfer in (a) hierbo verkry.

(ii) Die uitstaande debiteure aan die einde van die kalenderjaar moet aan Lloyds- en nie-Lloydsbesigheid toegedeel word in die verhouding van die besigheid gedebiteer gedurende die kalenderjaar soos in (a) hierbo gemeld. Die bedrag uitstaande ten opsigte van Lloydsbesigheid moet in die verskeie kategorieë afgetrek word van die syfer in (a) hierbo verkry.

2. *Vorderings betaal.*—Dit beteken vorderings betaal min vorderings verhaal, met inbegrip van assessors- en regsgelde in verband met vorderings.

This statement must be lodged in a standardized form, viz. double foolscap, i.e. size 13 in. across and 16 in. down. A left-hand binding margin of 1½ in. must be provided for.

STATEMENT T.**INSURANCE ACT, 1943.**

Return to be furnished under section sixty (1) (g).

Name of Agent for Broker or Underwriter at Lloyds _____ Calendar year ended _____
Names and addresses of all brokers or underwriters at Lloyds on behalf of whom the agent acted:—

_____ (name)
of _____ (address)
_____ (name)
of _____ (address)

Description of business.	Premiums Received.	Claims Paid.	Commission or other Remuneration Received.	Other moneys received on behalf of Brokers or Underwriters.	Other payments made on behalf of Brokers or Underwriters.
(1)	(2)	(3)	(4)	(5)	(6)
1. Fire.....				—	—
2. Marine.....				—	—
3. Motor.....				—	—
4. Personal accident.....				—	—
5. Guarantee.....				—	—
6. Miscellaneous.....				—	—
7. Other classes (to be specified):—				—	—
8. Other income (to be specified):—				—	—
9. Other expenditure (to be specified):—				—	—
TOTAL.....					

2½ per cent of premiums received during year _____

Amount paid during the year to which this return relates under section sixty (1) (f) of the Act _____
being 2½ per cent of the premiums received during the previous year, as shown in the statement relating to that year.

Signature of Agent _____
Date _____

Attestation by Auditor(s):—

In terms of section sixty (1) (g) of the Insurance Act, 1943, we state that to the best of our knowledge and belief the information contained in Statement T is correct according to the books of the agent and other information obtained by us.

Signature of Auditor(s). _____

Note.

1. The amount shown under column 2 shall be calculated as set out hereunder:—

(a) Total premiums debited out to clients during the calendar year (including United Kingdom Policy charges and stamp duty), less returns of premiums, in respect of Lloyds business, divided into the categories referred to in the statement.

(b) The figure arrived at in accordance with (a) above is to be adjusted at the beginning and the end of the year as follows:—

(i) The debtors outstanding at the beginning of the calendar year are to be apportioned between Lloyd's and non-Lloyd's business, in the ratio of business debited during the preceding calendar year as stated in (a) above. The amount of outstandings in respect of Lloyd's business is to be added to the figure arrived at in (a) above in the various categories.

(ii) The debtors outstanding at the end of the calendar year are to be apportioned between Lloyd's and non-Lloyd's business, in the ratio of the business debited during the calendar year as stated in (a) above. The amount of outstandings in respect of Lloyd's business is to be deducted from the figure arrived at in (a) above in the various categories.

2. *Claims Paid.*—This shall mean claims paid less claims recoveries, including assessors' fees and legal fees in connection with claims.

INHOUD.

CONTENTS.

No.	BLADSY	No.	PAGE
	Departement van Finansies.		Department of Finance.
	GOEWERMENTSKENNISGEWING.		GOVERNMENT NOTICE.
R.1285. Die Verkeerswet, 1943: Regulasies ...	1	R.1285. The Insurance Act, 1943: Regulations ...	1

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