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GOEWERMENSKENNISGEWING

DEPARTEMENT VAN FINANSIES

No. R. 1734

27 Julie 1990

WYSIGING VAN REGULASIES UITGEVAARDIG Kragtens DIE VERSEKERINGSWET, 1943 (WET No. 27 VAN 1943)

Die Minister van Finansies het kragtens artikel 76, saamgelees met artikels 8, 11, 12, 13, 14, 15, 20*bis*, 60 en 65 van die Versekeringswet, 1943 (Wet No. 27 van 1943), die regulasies in die Bylae uitgevaardig.

BYLAE

1. In hierdie regulasies beteken "die Regulasies" die regulasies afgekondig by Goewermenskennisgewing No. R. 1285 van 27 Augustus 1965, soos gewysig deur Goewermenskennisgewings Nos. R. 252 van 23 Februarie 1968, R. 2036 van 2 November 1973, R. 2489 van 28 Desember 1973, R. 1442 van 20 Augustus 1976, R. 333 van 1 Maart 1977, R. 838 van 20 Mei 1977, R. 1249 van 8 Julie 1977, R. 2274 van 4 November 1977, R. 947 van 12 Mei 1978, R. 1631 van 11 Augustus 1978, R. 120 van 26 Januarie 1979, R. 353 van 20 Februarie 1981, R. 396 van 27 Februarie 1981, R. 905 van 24 April 1981, R. 2064 van 2 Oktober 1981, R. 446 van 4 Maart 1983, R. 2145 van 28 September 1984, R. 81 van 18 Januarie 1985, R. 2117 van 20 September 1985, R. 2324 van 18 Oktober 1985, R. 431 van 14 Maart 1986, R. 949 van 16 Mei 1986, R. 2584 en R. 2628 van 12 Desember 1986, R. 2288 van 16 Oktober 1987, R. 2501 van 9 Desember 1988, R. 1345 van 30 Junie 1989, R. 1447 van 7 Julie 1989, R. 1922 van 1 September 1989 en R. 2886 van 29 Desember 1989.
2. Regulasie 5*bis* van die Regulasies word hierby deur die volgende regulasie vervang:
"5*bis*. Vanaf die inwerkingtreding van hierdie regulasie, moet 'n waarborg wat ooreenkomstig artikel 20*bis* (2) (a) (i), (ii) of (iii) verstrekk word, in die vorm van vorm R.V. 6 wees."

GOVERNMENT NOTICE

DEPARTMENT OF FINANCE

No. R. 1734

27 July 1990

AMENDMENT OF REGULATIONS UNDER THE INSURANCE ACT, 1943 (ACT No. 27 OF 1943)

The Minister of Finance has, under section 76 read with sections 8, 11, 12, 13, 14, 15, 20*bis*, 60 and 65 of the Insurance Act, 1943 (Act No. 27 of 1943), made the regulations in the Schedule.

SCHEDULE

1. In these regulations "the Regulations" means the regulations published by Government Notice No. R. 1285 of 27 August 1965, as amended by Government Notices Nos. R. 252 of 23 February 1968, R. 2036 of 2 November 1973, R. 2489 of 28 December 1973, R. 1442 of 20 August 1976, R. 333 of 1 March 1977, R. 838 of 20 May 1977, R. 1249 of 8 July 1977, R. 2274 of 4 November 1977, R. 947 of 12 May 1978, R. 1631 of 11 August 1978, R. 120 of 26 January 1979, R. 353 of 20 February 1981, R. 396 of 27 February 1981, R. 905 of 24 April 1981, R. 2064 of 2 October 1981, R. 446 of 4 March 1983, R. 2145 of 28 September 1984, R. 81 of 18 January 1985, R. 2117 of 20 September 1985, R. 2324 of 18 October 1985, R. 431 of 14 March 1986, R. 949 of 16 May 1986, R. 2584 and R. 2628 of 12 December 1986, R. 2288 of 16 October 1987, R. 2501 of 9 December 1988, R. 1345 of 30 June 1989, R. 1447 of 7 July 1989, R. 1922 of 1 September 1989 and R. 2886 of 29 December 1989.
2. The following regulation is hereby substituted for regulation 5*bis* of the Regulations:

"5*bis*. As from the commencement of this regulation, a guarantee furnished in pursuance of section 20*bis* (2) (a) (i), (ii) or (iii) shall be in the form of Form R.V.6."

3. Die opskrif van regulasie 6 van die Regulasies en regulasie 6 van die Regulasies word hierby deur die volgende opskrif en regulasie vervang:

“OPGAWES WAT INGEVOLGE ARTIKELS *Agt, Elf, Twaalf, Dertien, Dertien A, Veertien* EN *Vyftien* VAN DIE WET DEUR GERE-GISTREERDE VERSEKERAARS VERSTREK MOET WORD.

6. (1) Elke geregistreerde versekeraar moet binne 'n tydperk van vier maande na die verstryking van elke boekjaar van sy versekeringsbesigheid die volgende opstel en in tweevoud aan die Registrateur verstrek:

- (a) Ten opsigte van enige langtermynversekeringsbesigheid deur hom gedryf—

(i) inkomsterekenings ten opsigte van die langtermynversekeringsbesigheid deur hom gedurende daardie jaar gedryf, in die vorm van Staat A en B, en, uitgesonderd waar anders voorgeskryf, moet die bedrae in hierdie state getoon die netto bedrae wees na aftrekking van inkomste en uitgawes ten opsigte van herversekerings van die versekeraar se risiko, en moet betrekking hê op inkomste of dit werklik ontvang is of nie en op uitgawes of dit werklik betaal is of nie;

(ii) 'n wins-en-verliesrekening ten opsigte van die langtermynversekeringsbesigheid 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 aandeelkapitaal het nie, of deur 'n versekeraar wat, hetsy in of buite die Republiek, geen ander besigheid as langtermynversekeringsbesigheid en slegs een soort langtermynversekeringsbesigheid dryf nie;

(iii) 'n balansstaat soos op die sluitingsdatum van die jaar van die langtermynversekeringsbesigheid en enige ander besigheid deur hom gedryf, in die vorm van Staat M;

(iv) 'n staat van die bates van sy langtermynversekeringsbesigheid, in die vorm van Staat N: Met dien verstande dat as die staat ongenoteerde aandele (item 11) of grond en geboue (item 12) insluit wat gedurende die boekjaar herwaardeer is vir die doel van—

(aa) Staat N;

(bb) balansstaatwaardes;

(cc) die berekening van die waarde van 'n interngekoppelde fonds; of

(dd) die berekening van 'n oorskot om aan polishouers of aandeelhouders toe te wys en/of onder hulle te verdeel,

3. The following heading and regulation are hereby substituted for the heading of regulation 6 of the Regulations and for regulation 6 of the Regulations:

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

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

- (a) in respect of any long-term insurance business carried on by him—

(i) revenue accounts in respect of the long-term insurance business carried on by him during that year in the form of Statements A and B and, *save where otherwise directed, the amounts shown in these statements shall be net after deduction of income and expenditure in respect of re-insurances of the insurer's risk and shall relate to income whether actually received or not and expenditure whether actually paid or not;*

(ii) a profit and loss account in respect of the long-term 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 long-term insurance business and only one class of long-term insurance business;

(iii) a balance sheet as at the close of the year of the long-term insurance business and any other business carried on by him, in the form of Statement M;

(iv) a statement of the assets relating to his long-term insurance business, in the form of Statement N: Provided that where the statement includes any unquoted shares (item 11) or land and buildings (item 12) which have been revalued during the financial year for the purpose of—

(aa) Statement N;

(bb) balance sheet values;

(cc) calculating the value of an internally linked fund; or

(dd) calculating a surplus for allocation and/or distribution to policyholders or shareholders,

'n jaarlikse aanvullende staat vir die herwaardeerde beleggings ingedien moet word wat ten opsigte van elke sodanige bate die waarde voor en na elke herwaardasie toon, met vermelding van die doel van die herwaardasie en die grondslag waarop die nuwe waarde bepaal is: Met dien verstande voorts dat waar ongenoteerde aandele in eiendomsmaatskappye, of grond en geboue herwaardeer is, voldoende besonderhede verstrek moet word om 'n onafhanklike waardeerder van vaste eiendom in staat te stel om die betroubaarheid van die aangewende grondslag te beoordeel;

- (v) 'n ontleding van die bates in Staat N aangetoon, in die vorm van Staat N (1) tot N (8) welke state driejaarliks ingedien moet word;
 - (vi) 'n staat van die verbintenisse met betrekking tot sy langtermynversekeringsbesigheid, in die vorm van Staat O welke staat driejaarliks tesame met die state genoem in regulasie 6 (1) (a) (v), ingedien moet word;
 - (vii) 'n staat van sy verbintenisse kragtens nog lopende polisse in die vorm van Staat Q welke staat driejaarliks ingedien moet word tesame met die state genoem in paragrawe (v) en (vi) van hierdie subregulasie; afsonderlike state moet ingedien word ten opsigte van lewensbesigheid en tuisdiensbesigheid (insluitende nywerheids- en begrafnisbesigheid) wat deur die versekeraar gedryf word;
 - (viii) 'n staat van algemene inligting, in die vorm van Staat R.
- (b) Ten opsigte van enige korttermynversekeringsbesigheid deur hom gedryf—
- (i) 'n inkomsterekening ten opsigte van die korttermynversekeringsbesigheid deur hom gedurende daardie jaar gedryf, in die vorm van Staat 1, in welke staat—
 - (aa) uitgesonderd waar anders voorgeskryf, die bedrae wat getoon word betrekking moet hê op inkomste of dit werklik ontvang is of nie en op uitgawes of dit werklik betaal is of nie;
 - (bb) 'n versekeraar wat slegs herversekeringsbesigheid dryf, tensy anders gelas, ten opsigte van motor-, persoonlike ongevalle-, garansie- en gemengde besigheid al die items ten opsigte van hierdie soorte korttermynversekeringsbesigheid onder die opskrif van gemengde besigheid in kolom (I) moet konsolideer;
 - (ii) 'n staat van toedeling van beleggingsinkomste in die inkomsterekening, in die vorm van Staat 2;
 - (iii) 'n wins- en verliesrekening ten opsigte van die korttermynversekeringsbesigheid en enige ander besigheid gedurende daardie jaar deur hom gedryf, in die vorm van Staat 3;

an annual supplementary statement shall be furnished for the revalued investments showing in respect of each such asset the value before and after each revaluation, stating the purpose of the revaluation and the basis used in determining the new value: Provided further that where unquoted property shares or land and buildings have been revalued, sufficient details shall be furnished to enable an independent valuer of fixed property to judge the soundness of the basis employed;

- (v) an analysis of the assets shown in Statement N in the form of Statements N (1) to N (8), which statements shall be submitted triennially;
 - (vi) a statement of the liabilities relating to his long-term insurance business, in the form of Statement O, which statement shall be submitted triennially together with the statements referred to in Regulation 6 (1) (a) (v);
 - (vii) a statement of his liabilities under un-matured policies in the form of Statement Q, which statement shall be submitted triennially together with the statements referred to in paragraphs (v) and (vi) of this subregulation; separate statements are to be furnished in respect of life business and home service business (including industrial and funeral business) carried on by the insurer;
 - (viii) a statement of general information, in the form of Statement R.
- (b) in respect of any short-term insurance business carried on by him—
- (i) a revenue account in respect of the short-term insurance business carried on by him during that year in the form of Statement 1 in which statement—
 - (aa) except where otherwise directed, the amounts shown shall relate to income whether actually received or not and to expenditure whether actually paid or not; and
 - (bb) an insurer who carries on only reinsurance business shall, except where otherwise directed, in respect of motor, personal accident, guarantee and miscellaneous business consolidate all the items in respect of these classes of short-term insurance business under the heading of miscellaneous business in column (I);
 - (ii) a statement of allocation of investment income in the revenue account, in the form of Statement 2;
 - (iii) a profit and loss account in respect of the short-term insurance business and any other business carried on by him during that year, in the form of Statement 3;

- (iv) 'n balansstaat soos op die sluitingsdatum van die jaar van die korttermynversekeringsbesigheid en enige ander besigheid deur hom gedryf, in die vorm van Staat 4;
 - (v) 'n staat van verbintenisse met betrekking tot sy korttermynversekeringsbesigheid, in die vorm van Staat 5;
 - (vi) 'n staat van die berekening van sy verbintenisse kragtens nog lopende polisse, in die vorm van State 6 (1) tot 6 (3): Met dien verstande dat 'n versekeraar wat slegs herversekeringsbesigheid dryf, tensy anders gelas, die persentasie van 50 moet toepas (min die persentasie ten opsigte van die werklike koste wat ten opsigte van kommissie, makelaarsloon of ander vergoeding betaal is aan enige versekeringsmakelaar, ander versekeraar of enige agent van die versekeraar, maar wat nie enige maksimum vergoeding voorgeskryf by regulasie 30, of ander persentasie wat volgens die Registrateur se oordeel 'n behoorlike weergawe is van die koste deur die versekeraar aangegaan om die betrokke soort of onderverdeling van 'n soort of tipe versekeringsbesigheid te dryf, oorskry nie) op premies ontvang en uitstaande gedurende daardie jaar ten opsigte van nog lopende korttermynpolisse getoon in kolomme (C), (E), (G) en (O), item 13 van State 6 (1) en 6 (2), en nie die persentasies getoon in kolom (B) van State 6 (1) en 6 (2) nie;
 - (vii) 'n staat vir die berekening van die gebeurlikheidsreserwe, in die vorm van Staat 7;
 - (viii) 'n staat van die versekeringsbates, in die vorm van Staat 8: Met dien verstande dat as die staat ongenoteerde aandele (item 9) of grond en geboue (item 10) insluit wat gedurende die boekjaar herwaardeer is vir die doel van—
 - (aa) Staat 8; of
 - (bb) balansstaatwaardes, 'n jaarlikse aanvullende staat vir die herwaardeerde beleggings ingedien moet word wat ten opsigte van elke sodanige bate die waarde voor en na elke herwaardasie toon, met vermelding van die doel van die herwaardasie en die grondslag waarop die nuwe waarde bepaal is: Met dien verstande voorts dat waar ongenoteerde aandele in eiendomsmaatskappye, of grond en geboue herwaardeer is, voldoende besonderhede verstrekkend moet word om 'n onafhanklike waardeerder van vaste eiendom in staat te stel om die betroubaarheid van die aangewende grondslag te beoordeel;
 - (ix) 'n ontleding van die bates in Staat 8 getoon, in die vorm van State 8 (1) tot 8 (9);
- (iv) a balance sheet as at the close of the year of the short-term insurance business and any other business carried on by him, in the form of Statement 4;
 - (v) a statement of the liabilities relating to his short-term insurance business, in the form of Statement 5;
 - (vi) a statement of the calculation of his liabilities under unmaturing policies, in the form of Statements 6 (1) to 6 (3): Provided that an insurer who carries on only reinsurance business shall, unless otherwise directed, apply the percentage of 50 (less the percentage in respect of the actual costs paid in respect of commission, brokerage or other remuneration to any insurance broker, or other insurer or to any agent of the insurer, but not exceeding any maximum consideration prescribed by regulation 30 or other percentage, as may in the opinion of the Registrar properly represent the expenses incurred by the insurer in conducting the class or subdivision of a class or kind of insurance business) to premiums received and outstanding during that year in respect of unmaturing short-term policies shown in columns (C), (E), (G) and (O), item 13 of Statements 6 (1) and 6 (2), and not the percentages shown in column (B) of Statements 6 (1) and 6 (2);
 - (vii) a statement of the calculation of the contingency reserve, in the form of Statement 7;
 - (viii) a statement of the insurance assets, in the form of Statement 8: Provided that where the statement includes any unquoted shares (item 9) or land and buildings (item 10) which have been revalued during the financial year for the purposes of—
 - (aa) Statement 8; or
 - (bb) balance sheet values, an annual supplementary statement shall be furnished for the revalued investments showing in respect of each such asset the value before and after each revaluation, stating the purpose of the revaluation and the basis used in determining the new value: Provided further that where unquoted property shares or land and buildings have been revalued, sufficient details shall be furnished to enable an independent valuer of fixed property to judge the soundness of the basis employed;
 - (ix) an analysis of the assets shown in Statement 8, in the form of Statements 8 (1) to 8 (9);

- (x) 'n staat van die verspreiding van versekeringsbates in die Republiek, in die vorm van Staat 8 (10);
- (xi) 'n staat van batedekking, in die vorm van Staat 9;
- (xii) 'n staat van "IBNR"-ontwikkeling, in die vorm van Staat 10 (1);
- (xiii) 'n staat van eise-ontwikkeling in die vorm van Staat 10 (2);
- (xiv) 'n staat van premieversoening, in die vorm van Staat 11;
- (xv) state vir die berekening van—
 - (aa) premie-tot-surplusbateverhouding, in die vorm van Staat 12 (1);
 - (bb) afwyking in premies geskryf, in die vorm van Staat 12 (2);
 - (cc) verbintenisse tot likwiede bates, in die vorm van Staat 12 (3); en
 - (dd) beleggingsopbrengs, in die vorm van Staat 12 (4);
- (xvi) 'n staat van algemene inligting, in die vorm van Staat 13 (1);
- (xvii) 'n staat van inligting in verband met die toereikendheid van tegniese reserwes, in die vorm van Staat 13 (2);
- (xviii) 'n verklaring deur voorsitter, direkteur en openbare amptenaar, in die vorm van Staat 14 (1); en
- (xix) 'n waarmeding deur ouditeur(e), in die vorm van Staat 14 (2).

(2) Uitgesonderd waar anders voorgeskryf, moet elke staat vermeld in subregulasie (1) (a) en (b) (i) tot en met (xvii) elke voorgeskrewe item insluit."

4. Regulasie 8 van die Regulasies word hierby deur die volgende regulasie vervang:

"8. Die state ingevolge regulasie 6 ingedien, moet—

- (a) onderteken word deur die persone wat ingevolge artikel vyf-en-sestig (a) van die Wet opgewes moet onderteken; en
- (b)
 - (i) ten opsigte van enige langtermynversekeringsbesigheid deur hom gedryf, gewaarmerk deur die waardeerder en/of die ouditeur(e) en/of plaaslike ouditeur(e), 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; en
 - (ii) ten opsigte van enige korttermynversekeringsbesigheid deur hom gedryf, gewaarmerk word deur die ouditeur(e) en/of plaaslike ouditeur(e), na gelang van die geval, op die wyse uiteengesit aan die voet van Staat 8 (10) en in Staat 14 (2), onderworpe aan sodanige voorbehoude as wat nodig mag wees."

- (x) a statement of the spread of the insurance assets in the Republic, in the form of Statement 8 (10);
- (xi) a statement of asset cover, in the form of Statement 9;
- (xii) a statement of IBNR development, in the form of Statement 10 (1);
- (xiii) a statement of claims development, in the form of Statement 10 (2);
- (xiv) a statement of premium reconciliation, in the form of Statement 11;
- (xv) statements for the calculation of—
 - (aa) premium to surplus asset ratio, in the form of Statement 12 (1);
 - (bb) variation in premiums written, in the form of Statement 12 (2);
 - (cc) liabilities to liquid assets, in the form of Statement 12 (3); and
 - (dd) investment yield, in the form of Statement 12 (4);
- (xvi) a statement of general information, in the form of Statement 13 (1);
- (xvii) a statement of information relating to the adequacy of technical reserves, in the form of Statement 13 (2);
- (xviii) a declaration of chairman, director and public officer, in the form of Statement 14 (1); and
- (xix) an attestation by auditor(s), in the form of Statement 14 (2).

(2) Save where otherwise directed, every statement referred to in subregulation (1) (a) and (b) (i) to (xvii), inclusive, shall include every prescribed item."

4. The following regulation is hereby substituted for regulation 8 of the Regulations:

"8. The statements submitted under regulation 6 shall—

- (a) be signed by the persons required to sign the returns in terms of section sixty-five (a) of the Act; and
- (b)
 - (i) in respect of any long-term insurance business carried on by him, be attested by the Valuator and/or the Auditor(s) and/or the 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; and
 - (ii) in respect of any short-term insurance business carried on by him, be attested by the Auditor(s) and/or the local Auditor(s), as the case may be, in the manner set forth at the foot of Statement 8 (10) and in Statement 14 (2), subject to such qualifications as may be necessary."

5. Regulasie 9 van die Regulasies word hierby deur die volgende regulasie vervang:

“9. Alle bedrae getoon in die state ingevolge regulasie 6 ingedien, moet in die munt van die Republiek en—

- (a) in die geval van regulasie 6 (1) (a), tot die naaste rand opgegee word; en
- (b) in die geval van regulasie 6 (1) (b), tot die naaste duisend rand opgegee word.”.

6. Regulasie 11 van die Regulasies word hierby gewysig deur—

- (a) in die eerste sin van paragraaf (c); en
- (b) in subparagraaf (e) (ii),

die syfer “6” deur die syfer “4” te vervang.

7. Die Regulasies word hierby gewysig deur die volgende regulasies by te voeg:

“ONDERAFDELING VAN ’N SOORT VERSEKERINGSBESIGHEID

35. (1) Die soorte korttermynversekeringsbesigheid uiteengesit in kolom 1 van die Aanhangsel by hierdie regulasie moet onderverdeel word soos uiteengesit in kolom 2 van genoemde Aanhangsel.

(2) Elke geregistreerde versekeraar wat korttermynversekeringsbesigheid dryf, moet die inligting wat in die inkomsterekening verlang word, wat ingevolge regulasie 6 (1) (b) (i) verstrekk moet word, aanteken ten opsigte van die onderafdelings van soorte korttermynversekeringsbesigheid uiteengesit in kolom 2 van genoemde Aanhangsel.

(3) Vir die doeleindes van subregulasie (2), in hierdie regulasie, tensy uit die samehang anders blyk, beteken—

- (a) ‘algemene aanspreeklikheid’ die versekering teen eise van derdes wat ontstaan uit—
 - (i) die gebruik of eiendomsreg van enige eiendom;
 - (ii) die vervaardiging of lewering van enige produk; en/of
 - (iii) die dryf van enige besigheid of beoefening van enige professie,

met uitsluiting van eise waarvoor voorsiening gemaak word in huishoudelik (geboue), huishoudelik (inhoud), motor (vloot), motor (ander), see (romp) en lugvaart (romp);

- (b) ‘ander garansie’ enige kontrak, insluitende enige statutêre vorm van verband, garansie of onderneming, waarby aanspreeklikheid aanvaar word om die skulde of verpligtinge van enige persoon of besigheid te delg of na te kom;
- (c) ‘gemengde (ander)’ enige vorm van korttermynversekering wat nie behoort tot ’n ander onderafdeling van ’n soort van versekeringsbesigheid wat in hierdie regulasie omskryf word nie;
- (d) ‘getrouheidswaarborg’ die versekering teen verlies deur ’n werkgever, veroorsaak deur die oneerlikheid van enige werknemer van sodanige werkgever;

5. The following regulation is hereby substituted for regulation 9 of the Regulations:

“9. All amounts shown in the statements submitted under regulation 6 are to be in the currency of the Republic and—

- (a) in the case of regulation 6 (1) (a), given to the nearest rand; and
- (b) in the case of regulation 6 (1) (b), given to the nearest thousand rand.”.

6. Regulation 11 of the Regulations is hereby amended by the substitution—

- (a) in the first sentence of paragraph (c); and
- (b) in subparagraph (e) (ii),

for the figure “6” of the figure “4”.

7. The Regulations are hereby amended by the addition of the following regulations:

“SUBDIVISION OF A CLASS OF INSURANCE BUSINESS

35.(1) The classes of short-term insurance business set out in column 1 of the Annexure to this regulation shall be subdivided as set out in column 2 of the said Annexure.

(2) Every registered insurer carrying on short-term insurance business shall record the information called for in the revenue account to be furnished in terms of regulation 6 (1) (b) (i) in respect of the subdivisions of classes of short-term insurance business set out in column 2 of the said Annexure.

(3) For the purposes of subregulation (2), in this regulation, unless the context indicates otherwise—

- (a) ‘aviation (hull)’ means the insurance of any aircraft against loss or damage arising out of the use or ownership thereof, and includes claims from third parties;
- (b) ‘commercial (burglary)’ means—

- (i) the insurance of property used and/or occupied wholly or partially for trading, manufacturing or commercial purposes against loss or damage caused by burglary or theft, and includes consequential loss resulting from such perils;

- (ii) the insurance of money and bullion while in transit against loss by theft;

- (c) ‘commercial (earthquake)’ means the insurance of property used and/or occupied wholly or partially for trading, manufacturing or commercial purposes against material damage or consequential loss caused by earthquake, subsidence or landslide;

- (d) ‘commercial (fire)’ means—

- (i) the insurance of property used and/or occupied wholly or partially for trading, manufacturing or commercial purposes against material loss or damage caused by fire, lightning, explosion or malicious damage;

(e) 'goedere-in-transito' die versekering van enige goedere (anders as geld of muntmetaal) teen verlies of skade terwyl in transito oor land of see of deur die lug, veroorsaak deur enige gevaar wat in die betrokke polis van versekering gespesifiseer word;

(f) 'huishoudelik (geboue)' die versekering van geboue wat alleenlik vir huishoudelike doeleindes beset word, teen verlies of skade veroorsaak deur brand, weerlig, ontploffing, kwaadwillige beskadiging, storms, diefstal, inbraak of enige ander gevaar wat in die betrokke polis van versekering ingesluit word, insluitende dekking teen verlies van huur of ander gevolglike skade;

(g) 'huishoudelik (inhoud)' die versekering van huishoudelike goedere en persoonlike goed, hetsy in 'n gebou begrepe wat vir verblyfdoeleindes beset word of by enige plek, teen verlies of skade veroorsaak deur enige gevaar wat in die betrokke polis van versekering ingesluit word;

(h) 'ingenieurs- en kontrakteursversekering'—

(i) die versekering van masjinerie of toerusting (anders as motorvoertuie) wat uitsluitlik vir handels-, vervaardigings- of kommersiële doeleindes gebruik word, teen verlies of skade veroorsaak deur onklaarraking, ontploffing of die installasie daarvan; en

(ii) die versekering van geboue of strukture wat opgerig word en/of masjinerie of toerusting wat geïnstalleer word teen verlies of skade veroorsaak deur enige gevaar wat in die betrokke polis van versekering ingesluit word;

(i) 'kommersiële (aardbewing)' die versekering van eiendom wat geheel of gedeeltelik gebruik en/of beset word vir handels-, vervaardigings- of kommersiële doeleindes teen eiendomskade of gevolglike verlies veroorsaak deur aardbewing, insakking of grondverskuiwing;

(j) 'kommersiële (ander toevallige verlies)'—

(i) die versekering van spieëlglas in enige gebou wat geheel of gedeeltelik beset word vir handels-, vervaardigings- of kommersiële doeleindes teen verlies of skade veroorsaak deur enige gevaar wat in die betrokke polis van versekering ingesluit word;

(ii) die versekering van eiendom wat geheel of gedeeltelik gebruik en/of beset word vir handels-, vervaardigings- of kommersiële doeleindes teen verlies of skade veroorsaak deur enige gevaar wat in die betrokke polis van versekering ingesluit word, behalwe 'n gevaar gespesifiseer in kommersiële (brand), kommersiële (storm), kommersiële (aardbewing), kommersiële (inbraak);

(k) 'kommersiële (brand)'—

(i) die versekering van eiendom wat geheel of gedeeltelik gebruik en/of beset word vir handels-, vervaardigings- of kommersiële doeleindes, teen eiendomskade of -verlies veroorsaak deur brand, weerlig, ontploffing of kwaadwillige beskadiging;

(ii) the insurance of any trading, manufacturing or commercial undertaking against consequential loss caused by fire, lightning, explosion, malicious damage, storm or any other peril included in the relevant policy of insurance;

(e) 'commercial (other accidental loss)' means—

(i) the insurance of plate-glass in any building wholly or partially occupied for trading, manufacturing or commercial purposes against loss or damage caused by any peril included in the relevant policy of insurance;

(ii) the insurance of property used and/or occupied wholly or partially for trading, manufacturing or commercial purposes against loss or damage caused by any peril included in the relevant policy of insurance, other than those perils specified under commercial (fire), commercial (storm), commercial (earthquake) and commercial (burglary);

(f) 'commercial (storm)' means the insurance of property used and/or occupied for trading, manufacturing or commercial purposes against material damage or consequential loss caused by special perils such as storm, wind, water, hail, snow, aircraft or impact;

(g) 'crop insurance' means the specific insurance of growing crops against hail or any other peril included in the relevant policy of insurance;

(h) 'domestic (buildings)' means the insurance of buildings occupied for residential purposes only against loss or damage caused by fire, lightning, explosion, malicious damage, storm, theft, burglary or any other peril included in the relevant policy of insurance, and includes loss of rent or other consequential loss cover;

(i) 'domestic (contents)' means the insurance of household goods and personal effects whether contained in a building occupied for residential purposes or at any place against loss or damage caused by any peril included in the relevant policy of insurance;

(j) 'engineering and contractors' insurance' means—

(i) insurance of machinery or equipment (other than motor vehicles) used solely for trading, manufacturing or commercial purposes against loss or damage caused by breakdown, explosion or the installation of such machinery or equipment; and

(ii) insurance of buildings, structures, machinery or equipment undergoing erection and/or installation against loss or damage caused by any peril included in the relevant policy of insurance;

(k) 'extended warranties' means insurance of motor vehicles or domestic goods and equipment against loss or damage caused by breakdown owing to faulty workmanship or a defect in the materials used in manufacture;

- (ii) die versekering van enige handels-, vervaardigings- of kommersiële onderneming teen gevolgbike verlies veroorsaak deur brand, weerlig, ontploffing, kwaadwillige beskadiging, storms of enige ander gevaar wat in die betrokke polis van versekering ingesluit word;
- (l) 'kommersieel (inbraak)'—
 - (i) die versekering van eiendom wat geheel of gedeeltelik gebruik en/of beset word vir handels-, vervaardigings-, of kommersiële doeleindes, teen verlies of skade wat veroorsaak word deur inbraak of diefstal, en sluit in gevolglike verlies wat voortspruit uit sodanige gevare;
 - (ii) die versekering van geld en muntmetaal in transito teen verlies veroorsaak deur diefstal;
- (m) 'kommersieel (storm)' die versekering van eiendom wat gebruik en/of beset word vir handels-, vervaardigings- of kommersiële doeleindes, teen eiendomskaide of gevolglike verlies veroorsaak deur besondere gevare soos storms, wind, water, hael, sneeu, lugvaartuie of botsing;
- (n) 'lugvaart (romp)' die versekering van enige lugvaartuig teen verlies of skade wat voortspruit uit die gebruik of eiendomsreg daarvan en sluit eise van derdes in;
- (o) 'motor (ander)' die versekering van enige motorvoertuig nie in 'n vlootversekeringskema ingesluit nie teen verlies of skade wat voortspruit uit die gebruik of eiendomsreg daarvan, en sluit in eise van derdes anders as eise vir aanspreeklikheid voorsien voor kragtens die Multilaterale Motorvoertuigongelukkefondswet, 1989 (Wet No. 93 van 1989);
- (p) 'motor (vloot)' die versekering van enige motorvoertuig wat ingesluit word in 'n vloottariefversekeringskema teen verlies of skade wat voortspruit uit die gebruik of eiendomsreg daarvan, en sluit in eise van derdes anders as eise vir aanspreeklikheid voorsien voor kragtens die Multilaterale Motorvoertuigongelukkefondswet, 1989 (Wet No. 93 van 1989);
- (q) 'nie-proporsionele herversekering (ander)' enige vorm van oormaatverlies- of stopverliesherversekering, het sy op 'n risikobasis, 'n gebeurlikheidsbasis of 'n globale basis, wat nie eiendom dek nie;
- (r) 'nie-proporsionele herversekering (eiendom)' enige vorm van oormaatverlies- of stopverliesherversekering hetsy op 'n risikobasis, 'n gebeurlikheidsbasis of 'n globale basis, wat slegs eiendom dek;
- (s) 'oesversekering' die spesifieke versekering van groeiende oeste teen hael of enige ander gevaar wat in die betrokke polis van versekering ingesluit word;
- (t) 'oproer, staking en kwaadwillige beskadiging' alle oproer, stakingen kwaadwillige beskadiging, hetsy polities gemotiveer al dan nie;
- (u) 'persoonlike ongevalle' die versekering van persone teen 'n ongeval of siekte wat die dood of besering of ongeskiktheid van 'n bepaalde persoon ten gevolge het;
- (l) 'fidelity guarantee' means insurance against loss by an employer owing to the dishonesty of any employee of such employer;
- (m) 'general liability' means insurance against claims made by third parties resulting from—
 - (i) the use or ownership of any property;
 - (ii) the manufacture or supply of any product; and/or
 - (iii) the operation of any business or profession,
 but excludes claims provided for under domestic (buildings), domestic (contents), motor (fleet), motor (other), marine (hull), and aviation (hull);
- (n) 'goods in transit' means the insurance of any goods (other than money or bullion) against loss or damage whilst in transit by land, sea or air owing to any peril specified in the relevant policy of insurance;
- (o) 'marine (hull)' means the insurance of any ship or other vessel against loss or damage arising out of the use or ownership thereof, and includes claims from third parties;
- (p) 'miscellaneous (other)' means any form of short-term insurance which does not fall within any other subdivision of a class of insurance business defined in this regulation;
- (q) 'motor (fleet)' means the insurance of any motor vehicle included in any fleet-rated insurance scheme against loss or damage arising out of the use or ownership thereof, and includes claims from third parties other than claims for liabilities provided for under the Multilateral Motor Vehicle Accidents Fund Act, 1989 (Act No. 93 of 1989);
- (r) 'motor (other)' means the insurance of any motor vehicle not included in a fleet insurance scheme against loss or damage arising out of the use or ownership thereof, and includes claims from third parties other than claims for liabilities provided for under the Multilateral Motor Vehicle Accidents Fund Act, 1989 (Act No. 93 of 1989);
- (s) 'non-proportional reinsurance (other)' means any form of excess of loss or stop loss reinsurance whether on a risk basis, an occurrence basis or an aggregate basis, which does not cover property;
- (t) 'non-proportional reinsurance (property)' means any form of excess of loss or stop loss reinsurance whether on a risk basis, an occurrence basis or an aggregate basis, which covers property only;
- (u) 'other guarantee' means any contract, including any statutory form of bond, guarantee or undertaking, whereby responsibility is assumed for the discharging of the debts or obligations of any person or business;

(v) 'see (romp)' die versekering van enige skip of ander vaartuig teen verlies of skade voortspruitend uit die gebruik of eiendomsreg daarvan, insluitende eise van derdes;

(w) 'verlengde waarborge' die versekering van motorvoertuie of huishoudelike goedere en toerusting teen verlies of skade veroorsaak deur onklarheid te wyte aan gebrekkige vakmanskap of 'n defek in die materiale wat in die vervaardigingsproses gebruik is;

VERBINTENISSE MET BETREKKING TOT VORDERINGS KRAFTENS POLISSE WAT ONTSTAAN HET MAAR NOG NIE AAN DIE VERSEKERAAR BEKENDGEMAAK WAS TEEN DIE EINDE VAN DIE BOEKJAAR NIE ("IBNR")

36. Die bedrag wat ingevolge artikel 13 (a) (iiA) van die Wet in die opgawe van verbintenisse kragtens artikel 12 van die Wet ingesluit moet word, moet die grootste wees van —

(i) sewe persent van die bedrag van bruto premies ontvang en ontvangbaar gedurende die betrokke jaar min enige herversekeringspremies betaal of betaalbaar daarop; of

(ii) 'n bedrag beraam deur die betrokke versekeraar:

Met dien verstande dat indien omstandighede volgens die registrateur se oordeel anders vereis in die geval van 'n besondere versekeraar, die registrateur 'n ander en meer gepaste metode van beraming van sodanige bedrag mag goedkeur."

8. Hierdie regulasies word geag in werking te getree het op 1 Januarie 1990.

(v) 'personal accident' means insurance of persons against an accident or sickness causing the death or injury or disability of a particular person;

(w) 'riot, strike and malicious damage' means all riots, strikes and malicious damage, whether politically motivated or not.

LIABILITIES RELATING TO CLAIMS UNDER POLICIES WHICH HAD ARISEN BUT NOT BEEN INTIMATED TO THE INSURER BY THE END OF THE FINANCIAL YEAR (IBNR)

36. The amount to be included in terms of section 13 (a) (iiA) of the Act in the statement of liabilities under section 12 of the Act shall be the greater of—

(i) seven per cent of the amount of gross premiums received and receivable during the year concerned less any reinsurance premiums paid or payable thereon; or

(ii) an amount estimated by the insurer concerned:

Provided that if in the opinion of the Registrar circumstances require otherwise in the case of a particular insurer, the Registrar may approve a different and more suitable method of estimating such amount."

8. These regulations shall be deemed to have come into operation on 1 January 1990.

AANHANGSEL BY REGULASIE 35

Kolom 1		Kolom 2	
Subkolom (i)	Subkolom (ii)	Subkolom (i)	Subkolom (ii)
Kode	Soort korttermynversekeringsbesigheid	Kode	Onderafdeling van soorte korttermynversekeringsbesigheid
1. FIR	BRAND	1. DMB	Huishoudelik (geboue)
		2. CMF	Kommersieel (brand)
		3. CMS	Kommersieel (storm)
		4. CME	Kommersieel (aardbewing)
		5. RSM	Oproer, staking en kwaadwillige beskadiging
		6. NPP	Nie-proporsionele herversekering (eiendom)
2. MAR	SEE	7. MHL	See (romp)
		8. GIT	Goedere-in-transito
3. MOO	MOTOR	9. MIF	Motor (vloot)
		10. MOT	Motor (ander)
		11. EWR	Verlengde waarborge
4. PEA	PERSOONLIKE ONGEVALLE	12. PLA	Persoonlike ongevalle
5. GUR	GARANSIE	13. FGR	Getrouheidswaarborg
		14. GUA	Ander garansie
6. MIS	GEMENGDE	15. DMC	Huishoudelik (inhoud)
		16. CMB	Kommersieel (diefstal)
		17. CMA	Kommersieel (ander toevallige verlies)
		18. AHL	Lugvaart (romp)
		19. GNL	Algemene aanspreeklikheid
		20. MCW	Ingenieurs- en kontrakteursversekering
		21. GRC	Oesversekering
		22. MSL	Gemengde (ander)
		23. NPO	Nie-proporsionele herversekering (ander)

ANNEXURE TO REGULATION 35

Column 1		Column 2	
Subcolumn (i)	Subcolumn (ii)	Subcolumn (i)	Subcolumn (ii)
Code	Class of short-term insurance business	Code	Subdivision of classes of short-term insurance business
1. FIR	<i>FIRE</i>	1. DMB	Domestic (buildings)
		2. CMF	Commercial (fire)
		3. CMS	Commercial (storm)
		4. CME	Commercial (earthquake)
		5. RSM	Riot, strike and malicious damage
		6. NPP	Non-proportional reinsurance (property)
2. MAR	<i>MARINE</i>	7. MHL	Marine (hull)
		8. GIT	Goods in transit
3. MOO	<i>MOTOR</i>	9. MIF	Motor (fleet)
		10. MOT	Motor (other)
		11. EWR	Extended warranties
4. PEA	<i>PERSONAL ACCIDENT</i>	12. PLA	Personal accident
5. GUR	<i>GUARANTEE</i>	13. FGR	Fidelity guarantee
		14. GUA	Other guarantee
6. MIS	<i>MISCELLANEOUS</i>	15. DMC	Domestic (contents)
		16. CMB	Commercial (burglary)
		17. CMA	Commercial (other accidental loss)
		18. AHL	Aviation (hull)
		19. GNL	General liability
		20. MCW	Engineering and contractors' insurance
		21. GRC	Crop insurance
		22. MSL	Miscellaneous (other)
		23. NPO	Non-proportional reinsurance (other)

REPUBLIEK VAN SUID-AFRIKA – VERSEKERINGSWET, 1943

STATUTÊRE OPGAWE

KTV 1

Staat 1.....	Inkomsterekening.
Staat 2.....	Toedeling van beleggingsinkomste.
Staat 3.....	Wins- en verliesrekening.
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Staat 6 (1).....	Berekening van die onverstreke risikoreserwe: Jaarlikse binnelandse besigheid.
Staat 6 (2).....	Berekening van die onverstreke risikoreserwe: Jaarlikse buitelandse besigheid.
Staat 6 (3).....	Berekening van die onverstreke risikoreserwe: Atipiese binnelandse besigheid.
	Bylae by Staat 6 (3).
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Staat 8 (2).....	Wissels, skuldbriewe en effekte.
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Staat 8 (8).....	Eiendomsbeleggings.
Staat 8 (9).....	Belegging in geassosieerdes en geassosieerde maatskappye.
Staat 8 (10).....	Verspreiding van versekeringsbates in die Republiek.
	Aanhangsel by Staat 8 (10).
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Staat 10 (1).....	Staat van "IBNR"-ontwikkeling.
Staat 10 (2).....	Staat van eise-ontwikkeling.
Staat 11.....	Premieversoening.
Staat 12 (1).....	Premie-tot-surplusbateverhouding.
Staat 12 (2).....	Afwyking in premies geskryf.
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Staat 14 (1).....	Verklaring deur voorsitter, direkteur en openbare amptenaar.
Staat 14 (2).....	Waarmaking deur ouditeur(e).
	Algemene instruksies.
	Vertolking van items.

STAAT 1 - AFDELING A

INKOMSTEREKENING

OORSPRONG: BINNELANDS/BUITELANDS/TOTAAL*(a)

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIE NO.: 17R*(x): 10710/1/- - -/8

REKENPLIGTIGE DATUM: - - - - -

BESKRYWING (A)	TOTAAL VORIGE JAAR (B)	TOTAAL HUIDIGE JAAR (C)	BRAND (D)	SEE (E)	MOTOR (F)	PERSOON- LIKE ONGEVALLE (G)	GARANSIE (H)	GEMENGDE (I)
BRUTO ONDERSKRYWINGSREKENING	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1. Onverstreke risikoreserwe - begin								
2. Direkte premies								
3. Herversekeringspremies inwaarts								
(1) Proporsioneel								
(2) Nie-proporsioneel								
4. Premieportefeulje-oordragte								
5. PREMIES GESKRYF								
6. Onverstreke risikoreserwe - einde								
7. PREMIES VERDIEN								
8. Uitstaande eise - begin								
9. "IBNR"*(b) - begin								
10. Eisereserwes - begin								
11. Eise betaal*(c)								
12. Eiseportefeulje-oordragte								
13. Uitstaande eise - einde								
14. "IBNR"*(b) - einde								
15. Eisereserwes - einde								
16. EISE AANGEAAN								
17. KOMMISSIE AANGEAAN								
18. UITGAWES AANGEAAN								
19. BRUTO ONDERSKRYWINGSURPLUS/(TEKORT)								

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) "IBNR" beteken eise ontstaan maar nie aangemeld nie.

*(c) Insluitende alle direk verwante koste.

STAAT 1 - AFDELING B

INKOMSTEREKENING

OORSPRONG: BINNELANDS/BUITELANDS/TOTAAL*(a)

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIE NO.: 17R*(a): 10/10/I/ / /8

REKENPLIGTIGE DATUM: / /

BESKRYWING (A)	TOTAAL VORIGE JAAR (B)	TOTAAL HUIDIGE JAAR (C)	BRAND (D)	SEE (E)	MOTOR (F)	PERSOON- LIKE ONGEVALLE (G)	GARANSIE (H)	GEMENGDE (I)
<u>UITWAARTSE HERVERSEKERING</u>	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
<u>SESSIES AAN BINNELANDSE HERVERSEKERAARS</u>								
20. Onverstreke risikoreserwe - begin								
21. Premies betaal en betaalbaar								
(1) Proporsioneel								
(2) Nie-proporsioneel								
22. Premieportefeulje-oordragte								
23. Premies - uit (21+22)								
24. Onverstreke risikoreserwe - einde								
25. VERDIENDE PREMIES GESEDEER (20+23-24)								
26. Uitstaande eise - begin								
27. "IBNR"*(b) - begin								
28. Eisereserwes - begin (26+27)								
29. Eise herwin van binnelandse herversekeraars								
30. Eiseportefeulje-oordragte								
31. Uitstaande eise - einde								
32. "IBNR"*(b) - einde								
33. Eisereserwes - einde (31+32)								
34. EISE HERWIN (29+30+33-28)								
35. KOMMISSIE ONTVANG EN ONTVANGBAAR								
36. ONDESKRYWINGSURPLUS/(TEKORT) TEN OPSIGTE VAN BINNELANDSE HERVERSEKERING (25-34-35)								

Opmerkings:

*(a) Skrap wat nie van toepassing is nie

*(b) "IBNR" beteken eise ontstaan maar nie aangemeld nie.

STAAT 1 - AFDELING C

INKOMSTEREKENING

OORSPRONG: BINNELANDS/BUITELANDS/TOTAAL*(a)

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENO.: 1/R*(a): 10/10/1/-/8

REKENPLIGTIGE DATUM: -/-/-

BESKRYWING (A)	TOTAAL VORIGE JAAR (B)	TOTAAL HUIDIGE JAAR (C)	BRAND (D)	SEE (E)	MOTOR (F)	PERSOON- LIKE ONGEVALLE (G)	GARANSIE (H)	GEMENGDE (I)
UITWAARTSE HERVERSEKERING	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
SESSIES AAN BUITELANDSE HERVERSEKERAARS								
37. Onverstreke risikoreserwe - begin								
38. Premies betaal en betaalbaar met geen deposito								
(1) Proporsioneel								
(2) Nie-proporsioneel								
39. Premies betaal en betaalbaar met 'n deposito								
(1) Proporsioneel								
(2) Nie-proporsioneel								
40. Premies betaal en betaalbaar (38+39)								
41. Premieportefeulje-oordragte met 'n deposito								
42. Premieportefeulje-oordragte met geen deposito								
43. Premieportefeulje-oordragte (41+42)								
44. Onverstreke risikoreserwe - einde								
45. VERDIENDE PREMIES GESEDEER (37+40+43-44)								
46. Uitstaande eise - begin								
47. "IBNR"*(b) - begin								
48. Eisereserwes - begin (46+47)								
49. Eise herwin van buitelandse herversekeraars								
50. Eiseportefeulje-oordragte								
51. Uitstaande eise - einde								
52. "IBNR"*(b) - einde								
53. Eisereserwes - einde (51+52)								
54. EISE HERWIN (49+50+53-48)								
55. KOMMISSIE ONTVANG EN ONTVANGBAAR								
56. ONDESKRYWINGSURPLUS/(TEKORT) TEN OPSIGTE VAN BUITELANDSE HERVERSEKERING (45-54-55)								

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) "IBNR" beteken eise ontstaan maar nie aangemeld nie.

STAAT 1 - AFDELING D

INKOMSTEREKENING

OORSPRONG: BINNELANDS/BUITELANDS/TOTAAL*(a)

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENO.: 1/R*(a): 10/10/1/-/-/8

REKENPLIGTIGE DATUM: -/-/-

BESKRYWING (A)	TOTAAL VORIGE JAAR (B)	TOTAAL HUIDIGE JAAR (C)	BRAND (D)	SEE (E)	MOTOR (F)	PERSOON- LIKE ONGEVALLE (G)	GARANSIE (H)	GEMENGDE (I)
NETTO ONDESKRYWINGSREKENING	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
57. Onverstreke risikoreserwe - begin (1-20-37)								
58. Direkte en herversekeringspremies (2+3-21-40)								
59. Premieportefeulje-oordragte (4-22-43)								
60. PREMIES GESKRYF (58+59)								
61. Onverstreke risikoreserwe - einde (6-24-44)								
62. PREMIES VERDIEN (57+60-61)								
63. Uitstaande eise - begin (8-26-46)								
64. "IBNR"*(b) - begin (9-27-47)								
65. Eisereserwes - begin (63+64)								
66. Eise betaal (11-29-49)								
67. Eiseportefeulje-oordragte (12-30-50)								
68. Uitstaande eise - einde (13-31-51)								
69. "IBNR"*(b) - einde (14-32-52)								
70. Eisereserwes - einde (68+69)								
71. EISE AANGEGAAN (66+67+70-65)								
72. KOMMISSIE AANGEGAAN (17-35-55)								
73. UITGAWES AANGEGAAN (18)								
74. ONDESKRYWINGSURPLUS/(TEKORT) (62-71-72-73)								
75. VERONDERSTELDE BELEGGINGSINKOMSTE*(c)			xx	xx	xx	xx	xx	xx
76. BEDRYFSURPLUS/(TEKORT) (74+75)			xx	xx	xx	xx	xx	xx
77. VALUTAWINS/(VERLIES) - GEREALISEER			xx	xx	xx	xx	xx	xx
78. (VALUTAVERLIES) - ONGEREALISEER			xx	xx	xx	xx	xx	xx
79. VALUTAWINS/(VERLIES) (77+78)			xx	xx	xx	xx	xx	xx
80. (TOENAME)/AFNAME IN GEBEURLIKHEIDSRESERWE*(d)			xx	xx	xx	xx	xx	xx
81. NETTO SURPLUS/(TEKORT)*(e) (76+of-79+of-80)			xx	xx	xx	xx	xx	xx
82. EISE AANGEGAAN/NETTO VERDIENDE PREMIE: (71x100)								
83. KOMMISSIE AANGEGAAN/NETTO GESKRYFDE PREMIE: (72x100)								
84. UITGAWES AANGEGAAN/NETTO VERDIENDE PREMIE: (73x100)								
85. VERONDERSTELDE BELEGGINGSINKOMSTE/NETTO VERDIENDE PREMIE: (75x100)								
86. TOTALE BEDRYFSVERHOUDING: (82+83+84-85)			xx	xx	xx	xx	xx	xx
87. "IBNR" TOT PREMIES GESKRYF: (69x100)								

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) "IBNR" beteken eise ontstaan maar nie aangemeld nie.

*(c) Stem ooreen met Staat 2 kolom (B), item 6.

*(d) Stem ooreen met Staat 7 kolom (B), (C) of (D) van item 14.

*(e) Stem ooreen met Staat 3 kolom (C) en (B) onderskeidelik, item 2.

STAAT 1
INKOMSTEREKENING

NAAM VAN MAATSKAPPY: _____
VERSEKERINGSREGISTRASIENO.: I/R*(a): 10/10/1/ /8
REKENPLIGTIGE DATUM: _____

Algemene opmerkings:

1. 'n Gegewe item onder NETTO ONDESKRYWINGSREKENING is gelyk aan die ooreenstemmende item onder die BRUTO ONDESKRYWINGSREKENING minus die ooreenstemmende items onder OORDRAGTE AAN BINNELANDSE HERVERSEKERAARS en OORDRAGTE AAN BUITELANDSE HERVERSEKERAARS, maar item 18 moet gelyk wees aan item 73.
2. Items 4, 22, 43 en 59 mag negatief wees.
3. Items 12, 30, 50 en 67 mag positief wees.
4. Waar versekeraars 'n netto "IBNR"-reserwe bereken het, moet items 64 en 69 op 'n geskikte basis aangepas word om die "IBNR"-reserwe te voltooi onder die afdelings BRUTO ONDESKRYWINGSREKENING en UITWAARTSE HERVERSEKERING
5. Eise aangegaan - item 71 sluit die eisebemiddelingskoste in.

STAAT 2
TOEDELING VAN BELEGGINGS-
INKOMSTE

NAAM VAN MAATSKAPPY:
VERSEKERINGSREGISTRASIENÖ. I/R*(a) 10/10/17 78
REKENPLIGTIGE DATUM:

BESKRYWING (A)	HUIDIGE JAAR (B)	VORIGE JAAR (C)	TOTAAL (B)+(C) (D)
	R'000	R'000	R'000
1. Tegnieese reserwes.....			
(1) Onverstreke risikoreserwe*(b)....			XX
(2) Vorderings aanhangig gemaak maar nie betaal nie (uitstaande eise)*(c).....			XX
(3) Voorsiening vir nie-ingestelde eise ("IBNR")*(d).....			XX
(4) Gebeurlikheidsreserwe *(e).....			XX
(5) Ander.....			XX
2. Aandeelhoudersfondse.....			
(1) Totale minimum waarde van bykome- nde bates wat besit moet word*(f).			XX
(2) Surplus/Tekort van bates*(g).....			XX
3. Totale fondse(item 1 + item 2).....			
4. Netto beleggingsinkomste.....		XX	XX
5. Veronderstelde rentekoers - %(h).....	%	XX	XX
6. Veronderstelde beleggingsinkomste toe- skryfbaar aan tegnieese reserwes*(i)...		XX	XX
7. Beleggingsinkomste toeskryfbaar aan aandeelhoudersfondse*(j).....		XX	XX

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Stem ooreen met Staat 1 kolom (C) en (B) onderskeidelik, item 61.

*(c) Stem ooreen met Staat 1 kolom (C) en (B) onderskeidelik, item 68.

*(d) Stem ooreen met Staat 1 kolom (C) en (B) onderskeidelik, item 69.

*(e) Stem ooreen met Staat 7 kolom (D), items 12 en 13.

*(f) Stem ooreen met Staat 9 kolom (B) en (C) onderskeidelik, item A5.

*(g) Stem ooreen met Staat 9 kolom (B) en (C) onderskeidelik, item A7.

*(h) Veronderstelde rentekoers =

$$r = \frac{\text{item 4}}{0,5 [\text{item 3 kolom (D)}]} \times 100 = \dots \%$$

*(i) 0,5 [item 1, kolom (D)] x r % (Stem ooreen met Staat 1 kolom (C), item 75).

*(j) 0,5 [item 2, kolom (D)] x r % (Stem ooreen met Staat 3 kolom (B), item 3).

STAAT 3
WINS- EN VERLIESREKENING

NAAM VAN MAATSKAPPY: _____
VERSEKERINGSREGISTRASIENÖ.: I/R*(a) 10/10717 -- 78
REKENPLIGTIGE DATUM: _____

BESONDERHEDE (A)	HUIDIGE JAAR (B) R'000	VORIGE JAAR (C) R'000
1. Onaangewende inkomste aan die begin van die jaar.....		
2. Netto surplus/(tekort)*(b).....		
3. Beleggingsinkomste toeskryfbaar aan aandeelhoudersfondse *(c).....		
4. Netto wins/(verlies) gerealiseer deur verkoop van bates.....		
5. Oordragte vanaf reserwes.....		
(a) Uitgestelde belasting.....		
(b) Belegging.....		
(c) Valuta.....		
(d) Algemeen.....		
6. Ander inkomste (moet gespesifiseer word).....		
(a)		
(b)		
(c)		
7. TOTALE INKOMSTE.....		
8. Belasting aangegaan.....		
9. Dividende aan aandeelhouders toepaslik op boekjaar.....		
10. Oordragte na reserwes.....		
(a) Uitgestelde belasting.....		
(b) Belegging.....		
(c) Valuta.....		
(d) Algemeen.....		
11. Ander uitgawes (moet gespesifiseer word).....		
(a)		
(b)		
(c)		
12. TOTALE UITGAWES.....		
13. ONAANGEWENDE INKOMSTE AAN DIE EINDE VAN DIE JAAR *(d).		

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Stem ooreen met Staat 1 kolom (C) en (B) onderskeidelik, item 81.

*(c) Stem ooreen met Staat 2 kolom (B), item 7.

*(d) Item 7 min Item 12.

STAAT 4
BALANSSTAAT

NAAM VAN MAATSKAPPY:
VERSEKERINGSREGISTRASIENO.: I/R*TaJ : 10710/I/-/-/8
REKENPLIGTIGE DATUM:

BESKRYWING (A)	HUIDIGE JAAR			VORIGE JAAR
	RUIE- LANDS (B) R'000	BINNE- LANDS (C) R'000	TOTAAL (D) R'000	TOTAAL (E) R'000
AANDELEKAPITAAL EN RESERWES				
1. Gewone aandelekapiitaal				
2. Voorkeuraandelekapiitaal				
3. Aandelepremie				
4. Verdeelbare reserwes				
(1) Onaangewende inkomste				
(2) Ander (moet gespesifiseer word):				
5. Nie-verdeelbare reserwes				
(1) Gebeurlikheidsreserwe				
(2) Ander (moet gespesifiseer word):				
6. Aandeelhoudersbelang				
VERTEENWOORDIG DEUR				
7. Vaste bates				
8. Beleggings				
(1) Staats- en ander goedgekeurde effekte en lenings				
(2) Gewone aandele				
(3) Voorkeuraandele				
(4) Onroerende eiendom				
(5) Verbanne				
(6) Skuldbriewe				
(7) Vastetermyndeposito's				
(8) Lenings				
(9) Ander (moet gespesifiseer word):				
9. Totale vaste bates en beleggings				
10. Bedryfsbates				
(1) Kontant voorhande				
(2) Saldo's by banke, bouverenigings, ens.				
(3) Saldo's van agente, uitstaande premies en uitgestelde paaiemente van premies				
(4) Rente, dividende en huurgelde uitstaande of opgeloopt				
(5) Saldo's verskuldig deur ander versekeraars en herversekeraars				
(6) Deposito's gehou deur ander versekeraars en herversekeraars				
(7) Bedrae verskuldig deur filiale				
(8) Ander (moet gespesifiseer word):				
11. Totale bates (item 9 + item 10)				
12. Bedryfslaste				
(1) Vorderings en voorsiening vir vorderings aanhangig gemak maar nie betaal nie				
(2) Voorsiening vir nie-ingestelde else				
(3) Saldo's verskuldig aan ander versekeraars en herversekeraars				
(4) Deposito's gehou ten behoeve van herversekeraars				
(5) Voorsiening vir belasting				
(6) Voorsiening vir dividende				
(7) Diverse krediteure				
(8) Ander (moet gespesifiseer word):				
13. Netto bedryfsbates (item 10 - item 12)				
14. Versekeringsfondse				
(1) Brand				
(2) See				
(3) Motor				
(4) Persoonlike ongevalle				
(5) Garante				
(6) Gemengde				
15. Uitgestelde belasting				
16. Totale verpligtinge (items 12+14+15)				
17. Totaal (item 11 - item 16) = item 6				

Opmerking:

* (a) Skrap wat nie van toepassing is nie.

1. Onverstreke risikoreserwe:

(a) Brandbesigheid.....
(b) Seebesigheid.....
(c) Motorbesigheid.....
(d) Persoonlike ongevallebesigheid.....
(e) Garansiebesigheid.....
(f) Gemengde besigheid.....

2. Totale onverstreke risikoreserwe *(b).....

3. Vorderings aanhangig gemaak maar nie betaal nie(uitstaande eise).....

4. Voorsiening vir nie-ingestelde vorderings("IBNR").....

5. Gebruiksreserve*(c).....

6. Saldo's verschuldig aan ander versekeraars en herversekeraars.....

7. Deposito's gehou ten behoeve van herversekeraars.....

8. Bankoorttrekking.....

9. Voorsiening vir belasting.....

10. Voorsiening vir dividende.....

11. Reserve vir uitgestelde belasting.....

12: Ander verbintnisse (moet gespesifiseer word):

.....

.....

.....

.....

.....

.....

.....

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.....

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.....

.....

13. Total	
-----------	-------

15. Total.....

Opmerkings:

* (a) Skrap wat nie van toepassing is nie.

* (b)(i) Binnelands: Stem ooreen met Staat 6(1) kolom (D), item 22, plus Staat 6(3) kolom (L), item 12.

(ii) Buitelands: Stem ooreen met Staat 6(2) kolom (D), item 21.

*(c)Stem ooreen met Staat 7, item 12.

* (d) Ten opsigte van verbintenisse in buitelandse valuta, meld vir elke beduidende deel van die besigheid, op 'n afsonderlike staat:

(i) soort besigheid;

(ii) valuta; en

(iii) bedrag van netto verbintenissen.

STAAT 6(1)

BEREKENING VAN DIE ONVERSTREKE RISIKORESERWE - NETTO VERBINTENISSE KRAGTENS NOG LOPENDE KORTTERMYNPOLISSE

KONSTANTE RISIKO'S : JAARLIKSE BESIGHEID

OORSPRONG : BINNELANDS

MAAND (A)	PERSEN- TASIE GERE- SERVEER (B)	TOTAAL ALLE KORTTERMYN		BRAND	
		BRUTO JAARLIKSE GESKRYFDE PREMIES (C)	BRUTO ONVER- DIENDE PREMIES (B)x(C) (D)	BRUTO JAARLIKSE GESKRYFDE PREMIES (E)	BRUTO ONVER- DIENDE PREMIES (B)x(E) (F)
	%	R'000	R'000	R'000	R'000
1. 1	0,042	.....	.....	.....	.....
2. 2	0,125	.....	.....	.....	.....
3. 3	0,208	.....	.....	.....	.....
4. 4	0,292	.....	.....	.....	.....
5. 5	0,375	.....	.....	.....	.....
6. 6	0,458	.....	.....	.....	.....
7. 7	0,542	.....	.....	.....	.....
8. 8	0,625	.....	.....	.....	.....
9. 9	0,708	.....	.....	.....	.....
10. 10	0,792	.....	.....	.....	.....
11. 11	0,875	.....	.....	.....	.....
12. 12	0,958	.....	.....	.....	.....
13. Totaal		(i)	(ii)	(i)	(ii)
14. Toelae vir kommissie betaal:		xx	xx	xx	xx
(1) Kommissiekoers*(b)		xx	xx	xx	xx
(2) (1) x bruto onverdiende premies (item 13(ii))		xx	(iii)....	xx	(iii)....
15. Premies kragtens goedgekeurde proporsionele herversekering gesedeer:					
(1) Waar 'n herversekeringsooreenkoms by 'n plek in die Republiek verly is en die ge- sedeerde besigheid deel uitmaak van die besigheid deur die aannemende versekeraar in die Republiek gedryf .....		.....	xx	.....	xx
(2) Waar herversekeraar geld in die Republiek hou, soos uiteengesit in paragraaf (a)(iii) van die omskrywing van "goedgekeurde her- versekerings" in artikel 1(1) van die Wet .....		.....	xx	.....	xx
(3) Waar herversekeringsooreenkoms die bepalings van artikel 60(1) van die Wet gesluit is .....		.....	xx	.....	xx
16. Totale premies kragtens goedgekeurde propor- sionele herversekering gesedeer (15(1)+15(2)+15(3))					
17. Premies na aftrek van proporsionele herver- sekering (13(1)-16)		(iv)	xx	(iv)	xx
18. Onverdiende premiereserwe [(ii)-(iii)]x(iv) (i)		xx	(v).....	xx	(v).....
19. Min: Nie-proporsionele herversekering soos bedoel in paragraaf (a) van die omskry- wing van "goedgekeurde herversekering" in artikel 1(1) van die Wet*(c)		xx	(vi).....	xx	(vi).....
20. Netto onverdiende premiereserwe (v)-(vi)		xx		xx	
21. Plus: Vermeerdering (indien van toepassing) soos bedoel in paragraaf (c)(iii) van Deel II van die Tweede Bylae by die Wet		xx	.....	xx	.....
22. Onverstreke risikoreserwe		xx		xx	
23. Nie-goedgekeurde herversekering			xx		xx

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Staat 1: $\left[\frac{\text{Item 17} \times 100}{\text{Item 5}} \right]$ van kolompe (D), (E), (F), ens.

*(c) Verminder tyd-proporsioneel vanaf aanvangsdatum tot die rekenpligtige datum.

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASI NO.: I/R*(a): 10/10717__78

REKENPLIGTIGE DATUM:

[illegible]

STAAT 6(2)

BEREKENING VAN DIE ONVERSTREKE RISIKORESERWE - NETTO VERBINTENISSE KRAGTENS NOG LOPENDE KORTTERMYNPOLISSE

KONSTANTE RISIKO'S : JAARLIKSE BESIGHEID

OORSPRONG : BUITELANDS

MAAND (A)	PERSEN- TASIE GERE- SERVEER (B)	TOTAAL ALLE KORTTERMYN		BRAND	
		BRUTO JAARLIKSE GESKRYFDE PREMIES (C)	BRUTO ONVER- DIENDE PREMIES (B)x(C) (D)	BRUTO JAARLIKSE GESKRYFDE PREMIES (E)	BRUTO ONVER- DIENDE PREMIES (B)x(E) (F)
	%	R'000	R'000	R'000	R'000
1. 1	0,042	.....	.....	.....	.....
2. 2	0,125	.....	.....	.....	.....
3. 3	0,208	.....	.....	.....	.....
4. 4	0,292	.....	.....	.....	.....
5. 5	0,375	.....	.....	.....	.....
6. 6	0,458	.....	.....	.....	.....
7. 7	0,542	.....	.....	.....	.....
8. 8	0,625	.....	.....	.....	.....
9. 9	0,708	.....	.....	.....	.....
10. 10	0,792	.....	.....	.....	.....
11. 11	0,875	.....	.....	.....	.....
12. 12	0,958	.....	.....	.....	.....
13. Totaal		(i)	(ii)	(i)	(ii)
14. Toelae vir kommissie betaal:		xx	xx	xx	xx
(1) Kommissiekoers*(b)		%	xx	%	xx
(2) (1) x bruto onverdiende premies(item 13(ii))			(iii)....		(iii)....
15. Premies kragtens goedgekeurde proporsionele herversekerings gesedeer .....		.....	xx	.....	xx
16. Premies na aftrek van proporsionele her- versekering (13(i)-15)		(iv)	xx	(iv)	xx
17. Onverdiende premiereserwe [(ii)-(iii)]x(iv) (i)		xx	(v).....	xx	(v).....
18. Min: Nie-proporsionele herversekering soos bedoel in paragraaf (c) van die omskry- wing van "goedgekeurde herversekerings" in artikel 1(1) van die Wet*(c)		xx	(vi).....	xx	(vi).....
19. Netto onverdiende premiereserwe (v)-(vi)		xx		x	
20. Plus: Vermeerdering (indien van toepassing) soos bedoel in paragraaf (c)(iii) van Deel II van die Tweede bylae by die Wet		xx		xx	
21. Onverstreke risikoreserwe		xx		xx	
22. Premies gesedeer aan versekeraars wat geregi- streer is om versekeringsbesigheid in die Republiek te dryf		xx	xx		xx

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Staat 1: $\frac{\text{Item 17} \times 100}{\text{Item 5}}$ van kolom (D), (E), (F), ens.

*(c) Verminder tyd-proporsioneel vanaf aanvangsdatum tot die rekenpligtige datum.

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASI NO.: 17R*(a): 10/10/17 - 78

REKENPLIGTIGE DATUM:

SEE		MOTOR		PERSOONLIKE ONGEVALLE		GARANSIE		GEMENGDE	
BRUTO JAARLIKSE GESKRYFDE PREMIES (G)	BRUTO ONVER- DIENDE PREMIES (B)x(G) (H)	BRUTO JAARLIKSE GESKRYFDE PREMIES (I)	BRUTO ONVER- DIENDE PREMIES (B)x(I) (J)	BRUTO JAARLIKSE GESKRYFDE PREMIES (K)	BRUTO ONVER- DIENDE PREMIES (B)x(K) (L)	BRUTO JAARLIKSE GESKRYFDE PREMIES (M)	BRUTO ONVER- DIENDE PREMIES (B)x(M) (N)	BRUTO JAARLIKSE GESKRYFDE PREMIES (O)	BRUTO ONVER- DIENDE PREMIES (B)x(O) (P)
R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
.....									
.....									
.....									
.....									
.....									
.....									
.....									
.....									
.....									
.....									
(i)	(ii)	(i)	(ii)	(i)	(ii)	(i)	(ii)	(i)	(ii)
xx % xx	xx xx (iii)....	xx % xx	xx xx (iii)....	xx % xx	xx xx (iii)....	xx % xx	xx xx (iii)....	xx % xx	xx xx (iii)....
.....	xx	.....	xx	.....	xx	.....	xx	.....	xx
(iv)	xx	(iv)	xx	(iv)	xx	(iv)	xx	(iv)	xx
xx	(v).....	xx	(v).....	xx	(v).....	xx	(v).....	xx	(v).....
xx xx	(vi).....	xx xx	(vi).....	xx xx	(vi).....	xx xx	(vi).....	xx xx	(vi).....
xx		xx		xx		xx		xx	
xx		xx		xx		xx		xx	
xx	xx		xx		xx		xx		xx

(A)	BRUTO GESKRYFDE PREMIES										TOTAAL (L)
	GEDURENDE JAAR WAAROP OPGAWE BETREK- KING HET (B)	EEN JAAR VANTE- VORE (C)	TWEE JAAR VANTE- VORE (D)	DRIE JAAR VANTE- VORE (E)	VIER JAAR VANTE- VORE (F)	VYF JAAR VANTE- VORE (G)	SES JAAR VANTE- VORE (H)	SEWE JAAR VANTE- VORE (I)	AGT JAAR VANTE- VORE (J)	NEGE JAAR VANTE- VORE (K)	
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1. Bruto premies:											
(a) Brand											
(b) See											
(c) Garansie											
(d) Gemengde											
(e) Ander											
2. TOTAAL											
3. Min: Toelae vir kommissie:*(b)											
(a) Brand											
(b) See											
(c) Garansie											
(d) Gemengde											
(e) Ander											
4. TOTAAL											
5. Min: Goedgekeurde proporsionele herversekering:											
(a) Brand											
(b) See											
(c) Garansie											
(d) Gemengde											
(e) Ander											
6. TOTAAL											
7. Premies na aftrekking van goedgekeurde proporsionele herversekering en toelae vir kommissie (totaal van alle soorte) (2-4-6)											
8. Onverdiende premiereserve*(c)											
9. Min: Nie-proporsionele herversekering soos bedoel in paragraaf (a) van die omskrywing van "goedgekeurde herversekerings" in artikel 1(1) van die Wet*(d)											
10. Netto onverdiende premiereserve (8-9)											
11. Plus: Vermeerdering (indien van toepassing) soos bedoel in paragraaf (c)(iii) van Deel II van die Tweede Bylae by die Wet											
12. Onverstreke risikoreserve											

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Kommissiekoers soos per item 14.1 van Staat 6(1) x bruto premies ontvangbaar.

*(c) Die formule soos uiteengesit in die Aanhangsel moet toegepas word vir die berekening van die eerste benadering van die onverstreke risikoreserve.

*(d) Verminder tyd-proporsioneel vanaf aanvangsdatum tot die rekenpligtige datum.

BYLAE BY STAAT 6(3)
A-TIPIESE BESIGHEID - TOENEMENDE RISIKO'S
BEREKENING VAN DIE EERSTE BENADERING VAN
DIE ONVERSTREKE RISIKORESERWE

1. Waar 'n enkelpremie betaal word by die aanvang van die risiko vir die hele periode van die risiko -

$$[(1-k)(EP)(1-t^2/n^2)];$$
2. Waar 'n gelyke jaarlikse premie betaalbaar is gedurende die termyn van die risiko ten opsigte van CAR, EAR, of soortgelyke risiko's -

$$(1-k)[\frac{JP}{n}(n^2-t^2) - (NPND)]$$
3. Waar -
 - "k" = die koers van die werklike koste betaal ten opsigte van kommissie, makelaarsloon of ander vergoeding aan enige versekeringsmakelaar, ander versekeraar of enige agent van die versekeraar, ten opsigte van die spesifieke premie(s) in die formule ingesluit, maar wat nie enige maksimum vergoeding kragtens regulasie 30 oorskry nie, of ander persentasie as wat volgens die registrateur se oordeel 'n behoorlike weergawe is van die koste deur die versekeraar aangegaan om die betrokke soort of onderverdeling van 'n soort of tipe versekeringsbesigheid te dryf, tot bruto premies geskryf;
 - "EP" = totale netto enkel premie ontvangbaar vir die hele termyn van die risiko;
 - "JP" = netto gelyke jaarlikse premie ontvangbaar;
 - "t" = getal jare, insluitende gedeeltes van 'n jaar, wat verloop het sedert die aanvang van die risiko;
 - "n" = totale getal jare, insluitende gedeeltes van 'n jaar, van blootstelling;
 - "netto" = netto na aftrekking van goedgekeurde proporsionele herversekerings;
 - "CAR" = kontrakteurs alle risiko's;
 - "EAR" = ingenieurs alle risiko's; en
 - "NPND" = die som van die netto jaarlikse premies nog nie betaalbaar nie.

STAAT 7
BEREKENING VAN GEBEURLIJKHEIDSRERWE *(b)

NAAM VAN MAATSKAPPY: _____
VERSEKERINGSREGISTRASIENO.: I/R*(a)10/10/1/_____/8
REKENPLIGTIGE DATUM: _____

BESONDERHEDE (A)	BEDRAG		
	BINNELANDS (B) R'000	BUITELANDS (C) R'000	TOTAAL (D) R'000
1. Bruto premies geskryf (Stem ooreen met Staat 1, item 5).....			
Min sessies -			
Plaaslike premies betaal en betaalbaar -			
2. Proporsioneel.....			
(Stem ooreen met Staat 1, item 21(1))*(c)			
3. Nie-proporsioneel*(d).....			
4. Premieportefeulje-oordragte.....			
(Stem ooreen met Staat 1, item 22)			
Buitelandse premies betaal en betaalbaar -			
5. Proporsioneel met deposito.....			
(Stem ooreen met Staat 1, item 39(1))			
6. Nie-proporsioneel met deposito *(d).....			
7. Proporsioneel met geen deposito	XX		
(Stem ooreen met Staat 1, item 38(1))			
8. Nie-proporsioneel met geen deposito *(d).....	XX		
9. Premies gesedeer (2 + 3 + 4 + 5 + 6 + 7 + 8).....			
10. NETTO PREMIES GESKRYF (1 - 9)			
11. Tien persent van netto premies geskryf (10/100 x item 10).			
12. Bedrag van reserwe vereis kragtens artikel 13A(2) van die Wet.....			
(..... vyfde van item 11)*(e)			
13. Min saldo van reserwe vereis kragtens artikel 13A(2).....			
van die Wet aan einde van vorige boekjaar.....			
14. Toename/afname *(a) in reserwe (Stem ooreen met Staat 1 kolom (C), item 80).....			

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
*(b) Die berekenings moet gebaseer word op die grootste van die netto premies geskryf (item 10) vir die vorige of huidige boekjaar.
*(c) Dit sluit premies in wat gesedeer is aan onderskrywers by Lloyds volgens die omskrywing van "goedgekeurde herversekerings" in artikel 1(1)(a)(ii) van die Wet.
*(d) Slegs nie-proporsionele herversekerings wat van krag bly totdat die voorwaardelike verbintenisse kragtens nog lopende polisse verval het, mag hier getoon word - volgens die omskrywing van "goedgekeurde herversekerings" in artikel 1(1)(a) van die Wet.
*(e) Die bedrag teenoor item 10 moet as volg bereken word:
Ten opsigte van die eerste boekjaar na die aanvang van die Tweede Wysigingswet op Finansiële Instellings, 1989 (Wet No. 54 van 1989): een vyfde van die bedrag getoon teenoor item 9; die tweede jaar: twee vyfdes daarvan; die derde jaar: drie vyfdes; die vierde jaar: vier vyfdes; die vyfde en daaropvolgende jare: die volle bedrag.

STAAT 8
STAAT VAN VERSEKERINGSBATES

NAAM VAN MAATSKAPPY: _____
VERSEKERINGSREGISTRASIENÖ.: I/R*(a) 10/10/17 ___/8
REKENPLIGTIGE DATUM: _____

ITEM NOMMER (A)	BESKRYWING VAN BATES (B)	ONDER- STEUNENDE STAAT (C)	STATUTÊRE WAARDES			
			HUIDIGE JAAR			VORIGE JAAR
			TOTAAL (D)	IN REPUBLIEK (E)	BUITE REPUBLIEK (F)	TOTAAL (G)
			R'000	R'000	R'000	R'000
1.	Kontant voorhande.....	XX	.....	.....	.....	.....
2.	Krugerrande.....	XX	.....	.....	.....	.....
3.	Saldo's by banke en bouwer- enigings.....	8(1)	.....	.....	.....	.....
4.	Wissels, skuldbriewe en effekte.....	8(2)	.....	.....	.....	.....
5.	Uitstaande korttermyn- premies.....	XX	.....	.....	.....	.....
6.	Verbande oor onroerende eiendom.....	XX	.....	.....	.....	.....
7.	Skuldbriewe.....	8(3)	.....	.....	.....	.....
8.	Ander vorderings.....	8(4)	.....	.....	.....	.....
9.	Aandele en onderaandele.....	8(5)	.....	.....	.....	.....
10.	Onroerende eiendom.....	8(6)	.....	.....	.....	.....
11.	Vaste bates.....	8(7)	.....	.....	.....	.....
12.	Totale versekeringsbates.....	XX				

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

ITEM NUMMER	BESKRYWING	TOTALE STATUTÊRE WAARDE [(D) + (H)]	MET LOOPTYD VAN SEWE JAAR OF MINDER				MET LOOPTYD VAN LANGER AS SEWE JAAR			
			STATUTÊRE WAARDE [(E) of (F) + (G)]	WAARDE VASGESTEL INGEVOIGE DIE VERSEKERINGSWET		OPGELOPE RENTE	STATUTÊRE WAARDE [(I) of (J)+(K)]	WAARDE VASGESTEL IN- GEVOIGE DIE VERSEKERINGSWET		OPGELOPE RENTE
				ARTIKEL 15(g) (E)	ARTIKEL 15(h) (F)			ARTIKEL 15(g) (I)	ARTIKEL 15(h) (J)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1.	Staatsleningseffekte van die Republiek.....	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
2.	Leningsheffings.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3.	Effekte en lenings gewaarborg deur die Regering van die Republiek (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4.	Subtotaal.....									
5.	Effekte van en lenings aan 'n provinsiale administrasie en die Administrasie van Suidwes-Afrika.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6.	Effekte en lenings gewaarborg deur 'n provinsiale administrasie of die Administrasie van Suidwes-Afrika (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7.	Subtotaal.....									
8.	Effekte van en lenings aan plaaslike besture in die Republiek.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9.	Effekte en lenings gewaarborg deur plaas- like besture in die Republiek (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10.	Subtotaal.....									
11.	Effekte van en lenings aan Ontwikkelings- rade.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
12.	Effekte en lenings gewaarborg deur Ontwikkelingsrade (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
13.	Subtotaal.....									

ITEM NOMMER	BESKRYWING	TOTALE STATUTÊRE WAARDE [(D) + (H)]	MET LOOPTYD VAN SEWE JAAR OF MINDER				MET LOOPTYD VAN LANGER AS SEWE JAAR			
			STATUTÊRE WAARDE [(E) of (F) + (G)]	WAARDE VASGESTEL INGEVOLGE DIE VERSEKERINGSWET		OPGELOPE RENTE	STATUTÊRE WAARDE [(I) of (J)+(K)]	WAARDE VASGESTEL IN- GEVOLGE DIE VERSEKERINGSWET		OPGELOPE RENTE
				ARTIKEL 15(g) (E)	ARTIKEL 15(h) (F)			ARTIKEL 15(g) (I)	ARTIKEL 15(h) (J)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
14.	Effekte van en lenings aan die Rand- waterraad.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15.	Effekte van en lenings aan Eskom.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16.	Effekte van en lenings aan die Land- en Landboubank van Suid-Afrika.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17.	Effekte en lenings gewaarborg deur die Randwaterraad, Eskom en die Land- en Landboubank van Suid-Afrika (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18.	Subtotaal.....									
19.	Effekte en lenings wat die Registrateur vir die doeleindes van paragraaf 6 van die Derde Bylae van die Wet goedgekeur het (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20.	Effekte van en lenings aan instellings wat die Registrateur vir die doeleindes van paragraaf 6 van die Derde Bylae van die Wet goedgekeur het (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
21.	Subtotaal.....									
22.	Effekte van buitelandse regerings, plaas- like besture en instellings wat die Registrateur vir die doeleindes van para- graaf 6 van die Derde Bylae van die Wet goedgekeur het (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
23.	Subtotaal.....									
24.	Effekte van en lenings aan ander instel- lings in die Republiek (moet gespesifiseer word): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
25.	Subtotaal.....									
26.	Totaal binne die Republiek.....	*(b)								

STAAT 8(2)
WISSELS, SKULDBRIEWE EN EFFEKTE

NAAM VAN MAATSKAPPY: _____
 VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/17 __/8
 REKENPLIGTIGE DATUM: _____

ITEM NOMMER	BESKRYWING	TOTALE STATUTÊRE WAARDE [(D) + (H)]	MET LOOPTYD VAN SEWE JAAR OF MINDER				MET LOOPTYD VAN LANGER AS SEWE JAAR			
			STATUTÊRE WAARDE [(E) of (F)] + (G)]	WAARDE VASGESTEL INGEVOLGE DIE VERSEKERINGSWET		OPGELOPE RENTE	STATUTÊRE WAARDE [(I) of (J)+(K)]	WAARDE VASGESTEL IN- GEVOLGE DIE VERSEKERINGSWET		OPGELOPE RENTE
				ARTIKEL 15(g) (E)	ARTIKEL 15(h) (F)			ARTIKEL 15(g) (I)	ARTIKEL 15(h) (J)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
27.	Effekte van en lenings aan ander buiteland- se regerings, plaaslike besture en instel- lings (moet gespesifiseer word):	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
28.	Subtotaal.....	*(c)								
29.	GROOTTOTAAL.....	*(d)								

Opmerkings:

- * (a) Skrap wat nie van toepassing is nie.
- * (b) Stem ooreen met staat 8 kolom (E), item 4.
- * (c) Stem ooreen met staat 8 kolom (F), item 4.
- * (d) Stem ooreen met staat 8 kolom (D), item 4.

ITEM NOMMER	NAAM VAN SKULDENAAR	BESKRYWING VAN SKULDBRIEF	JAAR VAN AFLOSSING	RENTE- KOERS	STATUTÊRE WAARDE [(H) of (I)+(J)]		WAARDE VASGESTEL INGEVOEGE DIE VERSEKERINGSWET		RENTE			
					IN REPU- BLIEK (F)	BUITE REPU- BLIEK (G)	ARTIKEL 15(g) (H)	ARTIKEL 15(h) (I)	OPGELOOP (J)	UITSTAANDE VIR MEER AS 12 MAANDE (K)		
					(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1.	Eiendomsmaatskappye *(b) (insluitende geassosieerde maatskappye wat eiendomsmaatskappye is) (moet gespe- sifiseer word): (a) Genoteer Totaal item 1(a)..... (b) Ongenoteer Totaal item 1(b).....	 XX XX	 XX XX	 XX XX	% *(c) *(e)	R'000 *(d) *(f)	R'000	R'000	R'000	R'000	R'000	
2.	Totaal - eiendomsmaatskappye.....	XX	XX	XX	XX	XX						
3.	Geassosieerde maatskappye (moet gespesi- fiseer word): (a) Genoteer (b) Ongenoteer											
4.	Totaal - geassosieerde maatskappye.....	XX	XX	XX	XX	XX						
5.	Ander maatskappye (moet gespesifiseer word): (a) Genoteer (b) Ongenoteer											
6.	Totaal - ander maatskappye.....	XX	XX	XX	XX	XX						
7.	Totaal skuldbriewe.....	XX	XX	XX	XX	XX	*(i)	*(i)				

STAAT 8(3)
SKULDBRIEW

NAAM VAN MAATSKAPPY:
VERSEKERINGSREGISTRASIENO. : I/R*(a) 10710/I/- /8
REKENPLIGTIGE DATUM: - - - - -

Opmerkings:

- * (a) Skrap wat nie van toepassing is nie.
- * (b) "Eiendomsmaatskappy" beteken 'n maatskappy-
 - (i) waarvan 50 % of meer van die markwaarde van sy bates bestaan uit onroerende eiendom, ongeag of sodanige eiendom deur die maatskappy direk as geregistreerde eienaar gehou word, of indirek by wyse van eienaarskap van die aandeel van die maatskappy wat die geregistreerde eienaar is van die eiendom of wat beheer uitoefen oor die maatskappy wat die geregistreerde eienaar van die eiendom is; of
 - (ii) waarvan 50 % of meer van sy inkomste verkry word uit beleggings in onroerende eiendom, of uit 'n belegging in 'n maatskappy waarvan die inkomste uit 50 % of meer van die inkomste uit beleggings in onroerende eiendom bestaan.
- * (c) Stem ooreen met Staat 8(8) kolom (F), item 3(c).
- * (d) Stem ooreen met Staat 8(8) kolom (G), item 3(c).
- * (e) Stem ooreen met Staat 8(8) kolom (F), item 4(c).
- * (f) Stem ooreen met Staat 8(8) kolom (G), item 4(c).
- * (g) Stem ooreen met Staat 8(9) kolom (F), item 2.
- * (h) Stem ooreen met Staat 8(9) kolom (G), item 2.
- * (i) Stem ooreen met Staat 8 kolom (E), item 7.
- * (j) Stem ooreen met Staat 8 kolom (F), item 7.

STAAT 8(4)
 ANDER VORDERINGS (UITGESONDERD VERBANDE EN DIE SOORTE BEDOEL IN PARAGRAAF 8
 VAN DIE DERDE BYLAE VAN DIE WET)

NAAM VAN MAATSKAPPY: _____
 VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/17 / 8
 REKENPLIGTIGE DATUM: _____

ITEM NOMMER	NAAM VAN SKULDENAAR	BESONDERHEDE VAN SEKURITEIT VERSKAF	BESONDERHEDE VAN VOORSKOT			BEDRAG WAARMEE BETALING VAN KAPITAAL UITSTAANDE IS (G)	STATUTÊRE WAARDE	
			BEDRAG UITSTAANDE AAN END VAN VORIGE JAAR (D)	BEDRAG UITSTAANDE AAN END VAN JAAR (E)	RENTE- KOERS (F)		IN REPUBLIEK (H)	BUIITE REPUBLIEK (I)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Eiendomsmaatskappye *(b)(insluitende ge- assosieerde maatskappye wat eiendoms- maatskappye is) (moet gespesifiseer word): (a) Genoteer Totaal item 1(a)..... (b) Ongenoteer Totaal item 1(b).....	 XX XX XX	R'000	R'000	% XX XX	R'000	R'000 *(c) *(e)	R'000 *(d) *(f)
2.	Totaal - eiendomsmaatskappye.....	XX			XX			
3.	Geassosieerdes en geassosieerde maat- skappye (moet gespesifiseer word): ..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....
4.	Totaal - geassosieerdes en geassosieerde maatskappye.....	XX			XX		*(g)	*(h)
5.	Ander individue en maatskappye (moet gespesifiseer word): ..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....
6.	Totaal - ander individue en maatskappye..	XX			XX			
7.	Totaal ander vorderings.....	XX			XX		*(i)	*(j)

STAAT 8(4)

ANDER VORDERINGS (UITGESONDERD VERBANDE EN DIE SOORTE BEDOEL IN PARAGRAAF 8
VAN DIE DERDE BYLAE VAN DIE WET)

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENÖ. 17R(a) 10/10/17 78

REKENPLIGTIGE DATUM:

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) "Eiendomsmaatskappy" beteken 'n maatskappy -

- (i) waarvan 50 % of meer van die markwaarde van sy bates bestaan uit onroerende eiendom, ongeag of sodanige eiendom deur die maatskappy direk as geregistreerde eienaar gehou word, of indirek by wyse van eienaarskap van die aandele van die maatskappy wat die geregistreerde eienaar is van die eiendom of wat beheer uitoefen oor die maatskappy wat die geregistreerde eienaar van die eiendom is; of
- (ii) waarvan 50 % of meer van sy inkomste verkry word uit beleggings in onroerende eiendom, of uit 'n belegging in 'n maatskappy waarvan die inkomste uit 50 % of meer van die inkomste uit beleggings in onroerende eiendom bestaan.

*(c) Stem ooreen met Staat 8(8) kolom (F), item 3(b).

*(d) Stem ooreen met Staat 8(8) kolom (G), item 3(b).

*(e) Stem ooreen met Staat 8(8) kolom (F), item 4(b).

*(f) Stem ooreen met Staat 8(8) kolom (G), item 4(b).

*(g) Stem ooreen met Staat 8(9) kolom (F), item 1.

*(h) Stem ooreen met Staat 8(9) kolom (G), item 1.

*(i) Stem ooreen met Staat 8 kolom (E), item 8.

*(j) Stem ooreen met Staat 8 kolom (F), item 8.

ITEM NOMMER	BESKRYWING VAN AANDEEL/ONDERAANDEEL	GETAL AANDELE	WAARDE PER AANDEEL OOREENKOM- STIG EFFEK- TEBEURSNO- TERING [ARTIKEL 15(g)] (D)	STATUTÊRE WAARDE [(G) of (H) + (I)]		WAARDE VASGESTEL IN- GEVOLGE DIE VERSEKERINGSWET		DIVIDEND OPGELOOP
				IN REPUBLIEK	BUTE REPUBLIEK	ARTIKEL 15(g)	ARTIKEL 15(h)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Aandele (uitgesonderd aandele in eiendomsmaat- skappye *(b) en geassosieerde maatskappye) (name van maatskappye moet in alfabetiese volgorde gespesifiseer word):		c/aandeel	R'000	R'000	R'000	R'000	R'000
	(a) Gewone							
	(i) Genoteer (uitgesonderd aandele genoteer in die Ontwikkelingskapitaalsektor)							
								
								
	Totaal item 1(a)(i).....	XX	XX					
	(ii) Genoteer in die Ontwikkelingskapitaal- sektor							
								
								
	Totaal item 1(a)(ii).....	XX	XX					
	(iii) Ongenoteer							
								
								
	Totaal item 1(a)(iii).....	XX	XX					
	Totaal item 1(a).....	XX	XX					
	(b) Voorkeur							
	(i) Genoteer							
								
								
	Totaal item 1(b)(i).....	XX	XX					
	(ii) Ongenoteer							
								
								
	Totaal item 1(b)(ii).....	XX	XX					
	Totaal item 1(b).....	XX	XX					

ITEM NOMMER	BESKRYWING VAN AANDEEL/ONDERAANDEEL	GETAL AANDELE	WAARDE PER AANDEEL OOREENKOM- STIG EFFEK- TEBEURSNO- TERING [ARTIKEL 15(g)] (D)	STATUTÊRE WAARDE [(G) of (H) + (I)]		WAARDE VASGESTEL IN- GEVOLGE DIE VERSEKERINGSWET		DIVIDEND OPGELOOP
				IN REPUBLIEK	BUIITE REPUBLIEK	ARTIKEL 15(g)	ARTIKEL 15(h)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
2.	Onderaande in effekte-trustskemas in die Republiek (uitgesonderd onderaande in effekte-trustskemas in eiendomsaande) (moet gespesifiseer word): Totaal item 2.....		c/aandeel	R'000	R'000	R'000	R'000	R'000
		XX	XX					
3.	Aande in eiendomsmaatskappye (insluitende geasso- sieserde maatskappye wat eiendomsmaatskappye is) (name van maatskappye moet in alfabetiese volgorde gespesifiseer word): (a) Genoteer (i) Gewone Totaal item 3(a)(i)..... (ii) Voorkeur Totaal item 3(a)(ii)..... Totaal item 3(a)..... (b) Ongenoteer (i) Gewone Totaal item 3(b)(i)..... (ii) Voorkeur Totaal item 3(b)(ii)..... Totaal item 3(b)..... Totaal item 3.....							
		XX	XX					
		XX	XX					
		XX	XX	*(c)	*(d)			
		XX	XX					
		XX	XX					
		XX	XX					
		XX	XX	*(e)	*(f)			
		XX	XX					

STAAT 8(5)
AANDELE EN ONDERAANDELE

NAAM VAN MAATSKAPPY: _____
VERSEKERINGSREGISTRASIE NO.: I/R*(a) 10710/I/___/8
REKENPLIGTIGE DATUM: _____

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
- *(b) "Eiendomsmaatskappy" beteken 'n maatskappy -
 - (i) waarvan 50 % of meer van die markwaarde van sy bates bestaan uit onroerende eiendom, ongeag of sodanige eiendom deur die maatskappy direk as geregistreerde eienaar gehou word, of indirek by wyse van eienaarskap van die aandele van die maatskappy wat die geregistreerde eienaar is van die eiendom of wat beheer uitoefen oor die maatskappy wat die geregistreerde eienaar van die eiendom is; of
 - (ii) waarvan 50 % of meer van sy inkomste verkry word uit beleggings in onroerende eiendom, of uit 'n belegging in 'n maatskappy waarvan die inkomste uit 50 % of meer van die inkomste uit beleggings in onroerende eiendom bestaan.
- *(c) Stem ooreen met Staat 8(8) kolom (F), item 3(a).
- *(d) Stem ooreen met Staat 8(8) kolom (G), item 3(a).
- *(e) Stem ooreen met Staat 8(8) kolom (F), item 4(a).
- *(f) Stem ooreen met Staat 8(8) kolom (G), item 4(a).
- *(g) Stem ooreen met Staat 8(8) kolom (F), item 2.
- *(h) Stem ooreen met Staat 8(8) kolom (G), item 2.
- *(i) Stem ooreen met Staat 8(9) kolom (F), item 4.
- *(j) Stem ooreen met Staat 8(9) kolom (G), item 4.
- *(k) Stem ooreen met Staat 8 kolom (E), item 9.
- *(l) Stem ooreen met Staat 8 kolom (F), item 9.

STAAT 8(6)

ONROERENDE EIENDOM - SLEGS VRYPAG

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENO. : I/R*(a) 10/10/17/8

REKENPLIGTIGE DATUM:

ITEM NOMMER	LIGGING EN BESKRYWING	JAAR WAARIN VERKRY	TOTALE KOSTE VAN GROND, GEBOU EN VERBETE- RINGS	BOEK- WAARDE	BEDRAG VAN BESWARINGS	WAARDERING VAN EIEN- DOM DEUR ONAFHANKLI- KE WAARDEERDER		BESONDERHEDE VAN INKOMSTE		UITGAWES TEN OPSIG- TE VAN BE- LASTINGS EN ONDER- HOUD VAN GEBOU	STATUTERE WAARDE	
						JAAR VAN WAARDE- RING	WAARDE DEUR WAARDEERDER	BRUTO INKOMSTE GEDURENDE DIE JAAR UIT VERHU- RING VAN AKKOMMODA- SIE ONTVANG	TOESKRYF- BARE HUUR- WAARDE VAN RUIMTE GEDURENDE JAAR DEUR VERSEKERAAR BESET		IN REPUBLIEK	BUIE REPUBLIEK
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
1.	Geheel deur eienaar beset (moet gespesifiseer word):		R'000	R'000	R'000		R'000	R'000	R'000	R'000	R'000	R'000
	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....	.....
2.	Totaal item 1.....							XX				
	In geheel verhuur (moet gespesifiseer word):											
	.....	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....
3.	Totaal item 2.....								XX			
	Gedeeltelik deur eienaar beset en gedeeltelik verhuur (moet gespesifiseer word):											
												
												
												
												
	Totaal item 3.....											
4.	Groottotaal										*(b)	*(c)

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Moet ooreenstem met: Staat 8 kolom (E), item 10; en
Staat 8(8) kolom (F), item 1.

*(c) Moet ooreenstem met: Staat 8 kolom (F), item 10; en
Staat 8(8) kolom (G), item 1.

STAAT 8(7)

VASTE BATES (UITGESONDERD BRUIKHUUR EN GEHUURDE VASTE BATES)

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10717 78

REKENPLIGTIGE DATUM: _____

ITEM NOMMER	BESKRYWING VAN BATES	STATUTÊRE WAARDE AAN END VAN VORIGE BOEKJAAR	KOSTE VAN BATES GEDURENDE DIE VERSLAG- JAAR VERKRY	BEDRAG ONTVANG TEN OPSIGTE VAN BATES GEDURENDE DIE VERSLAG- JAAR VERKOOP	KOERS WAARTEEN BATES GEDEPRESIEER WORD	STATUTÊRE WAARDE	
						IN REPUBLIEK	BUIE REPUBLIEK
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
		R'000	R'000	R'000	%	R'000	R'000
1.	Rekenaartoeusting.....	.....	.....	.....	.....	.....	.....
2.	Ander toerusting (moet gespesifiseer word):	.....	.....	.....	.....	.....	.....
							
							
							
3.	Totaal item 2.....						
4.	Motorvoertuie.....	.....	.....	.....	.....	.....	.....
5.	Totale vaste bates.....					*(b)	*(c)

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Stem ooreen met Staat 8 kolom (E), item 11.

*(c) Stem ooreen met Staat 8 kolom (F), item 11.

STAAT 8(8)
EIENDOMSBELEGGINGS

NAAM VAN MAATSKAPPY: _____
VERSEKERINGSREGISTRASIENOMMER: I/R*(a) 10/10/1/___/8
REKENPLIGTIGE DATUM: _____

ITEM NOMMER (A)	BESKRYWING (B)	ONDERSTEUNENDE STAAT		STATUTÊRE WAARDE		
		NOMMER (C)	ITEM NOMMER (D)	TOTAAL (E)	IN REPUBLIEK (F)	BUIE REPUBLIEK (G)
				R'000	R'000	R'000
1.	Onroerende eiendom.....	8(6)	4	.....	.....	.....
2.	Onderaande in effekte-trustskemas in eiendomsaande.....	8(5)	4	.....	.....	.....
3.	Genoteerde eiendomsmaatskappye *(b)					
	(a) Aande.....	8(5)	3(a)	.....	.....	.....
	(b) Ander vorderings.....	8(4)	1(a)	.....	.....	.....
	(c) Skuldbriewe.....	8(3)	1(a)	.....	.....	.....
4.	Ongenoteerde eiendomsmaatskappye -					
	(a) Aande.....	8(5)	3(b)	.....	.....	.....
	(b) Ander vorderings.....	8(4)	1(b)	.....	.....	.....
	(c) Skuldbriewe.....	8(3)	1(b)	.....	.....	.....
5.	Totaal	XX	XX			

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) "Eiendomsmaatskappy" beteken 'n maatskappy-

(i) waarvan 50 % of meer van die markwaarde van sy bates bestaan uit onroerende eiendom, ongeag of sodanige eiendom deur die maatskappy direk as geregistreerde eienaar gehou word, of indirek by wyse van eienaarskap van die aandeel van die maatskappy wat die geregistreerde eienaar is van die eiendom of wat beheer uitoefen oor die maatskappy wat die geregistreerde eienaar van die eiendom is; of

(ii) waarvan 50 % of meer van sy inkomste verkry word uit beleggings in onroerende eiendom, of uit 'n belegging in 'n maatskappy waarvan die inkomste uit 50 % of meer van die inkomste uit beleggings in onroerende eiendom bestaan.

STAAT 8(9)

BELEGGING IN GEASSOSIEERDES EN
GEASSOSIEERDE MAATSKAPPE

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENŉ.: I/R*(a) 10/10/1/- - -/8
REKENPLIGTIGE DATUM: - - - - -

ITEM NOMMER (A)	BESKRYWING (B)	ONDERSTEUNENDE STAAT		STATUTÊRE WAARDE		
		NOMMER (C)	ITEM NOMMER (D)	TOTAAL (E)	IN REPUBLIEK (F)	BUIE REPUBLIEK (G)
				R'000	R'000	R'000
1.	Lenings.....	8(4)	4	.....	.....	.....
2.	Skuldbriewe.....	8(3)	4	.....	.....	.....
3.	Totaal items 1 en 2.....	XX	XX			
4.	Aandele.....	8(5)	5	.....	.....	.....
5.	Totaal items 3 en 4.....	XX	XX			

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

$\frac{d}{dt} \left(\frac{1}{r^2} \right) = -\frac{2}{r^3} \frac{dr}{dt}$

$$\mathcal{L}_{\text{reg}} = \mathcal{L}_{\text{L2}} + \lambda \mathcal{L}_{\text{L1}}, \quad \lambda = 10^{-4}$$
[illegible]

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1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

WOLFE, D. B. 1990. 100.

$$\mathbb{R}^{n \times n} \rightarrow \mathbb{R}^{n \times n} \quad \text{by} \quad A \mapsto A^T$$

4. 证明:

2078a 20c 202107-1

$$Q_{\text{eff}} = \frac{Q}{1 + \frac{1}{2} \frac{d}{d_0}} \quad (1)$$

THE UNIVERSITY OF CHICAGO

$$f(x) = \frac{x^2 + 2x + 1}{x^2 + 1} = \frac{(x+1)^2}{x^2 + 1} = 1 + \frac{2x}{x^2 + 1}$$

УДК 62-50:62-50:62-50

NOZCAQ ABX 150731 02 1

DECLASSIFIED BY 104 07 HHS

100 (100)

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DOI: 10.1177/1056492613505161

1. *Journal of the American Medical Association*, 1997; 278: 1039-1044.

$$(\gamma_1, \gamma_2, \gamma_3) = (1, 0, 0) \text{ or } (0, 1, 0) \text{ or } (0, 0, 1).$$

1997-1998

STAAT 8(10)
VERSPREIDING VAN VERSEKERINGSBATES
IN DIE REPUBLIEK

NAAM VAN MAATSKAPPY: _____
 VERSEKERINGSREGISTRASIE NO.: I/R*(a)10/10/I/ --- 78
 REKENPLIGTIGE DATUM: _____

I. MINIMUM BATES WAT IN DIE REPUBLIEK KRAGTENS ARTIKEL 17(4)(b) VAN DIE WET BESIT MOET WORD *(b) R

II. ITEM NOMMER	BATES PER AANHANGSEL BY HIERDIE STAAT		MAKSIMUM TOELAATBARE PERSENTASIE PER REGULA- SIE 34	WAARDE VAN BATES BEPAAL OOREENKOMSTIG REGULASIE 34 KRAGTENS DIE WET				ERKENDE BATES AS PERSENTASIE VAN TOTALE VERPLIG- TINGE *(e) (i)
	BESKRYWING	AAN- HANGSEL ITEM NOMMER		BATES WAT IN DIE REPUBLIEK BESIT WORD (E)	MAKSIMUM TOELAATBARE BATES *(c) (F)	ERKENDE BATES *(d) (G)	NIE-ERKENDE BATES (E) MINUS (G) (H)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Bates van die soorte vermeld in paragrafe 3 tot en met 6 en 6A van die Derde Bylae by die Wet met 'n looptyd van langer as sewe jaar...	3.	30	.....	.....	.....	.....	.....
2.	Uitstaande korttermynpremies.....	XX	XX	.....	XX	.....	XX	.....
3.	(i) Verbande.....	8(i).	XX	.....	XX	XX	XX	XX
	(ii) Skuldbriewe.....	8(ii).	XX	.....	XX	XX	XX	XX
	(iii) Enige ander vorderings.....	8(iii).	XX	.....	XX	XX	XX	XX
	Totaal van subitems (i), (ii) en (iii)	XX	25	.....	.....	.....	.....	.....
4.	Lenigs aan en skuldbriewe van geassosieerdes en geassosieerde maatskappye.....	7.	5	.....	.....	.....	.....	.....
5.	Gewone aandele.....	5.	40	.....	.....	.....	.....	.....
6.	Voorkeuraandele.....	6.	30	.....	.....	.....	.....	.....
6A.	Totaal (items 5 en 6).....	XX	55	.....	*(f)		XX	.....
7.	Onroerende eiendom.....	4.	10	.....	.....	.....	.....	.....
8.	Rekenaartoerusting.....	9.	5	.....	.....	.....	.....	.....
9.	Ander toerusting asook motorvoertuie.....	10.	2,5	.....	.....	.....	.....	.....
10.	Enige ander bate(nie vermeld in items 1 tot 10 en 12 tot 15 van hierdie staat) (moet gespesifiseer word op 'n afsonderlike bylae)	11.	2,5	.....	.....	.....	.....	.....
11.	Totaal (items 1 tot 10)	XX	70	.....	XX	.....	.....	.....

STAAT 8(10)
VERSPREIDING VAN VERSEKERINGSBATES
IN DIE REPUBLIEK

NAAM VAN MAATSKAPPY: _____
 VERSEKERINGSREGISTRASIE NO.: I/r*(a)I0710/I/ --- 78
 REKENPLIGTIGE DATUM: _____

II. ITEM NOMMER	BATES PER AANHANGSEL BY HIERDIE STAAT		MAKSIMUM TOELAATBARE PERSENTASIE PER REGULA- SIE 34	WAARDE VAN BATES BEPAAL OOREENKOMSTIG REGULASIE 34 Kragtens die wet				ERKENDE BATES AS PERSENTASIE VAN TOTALE VERPLIG- TINGE *(e) (I)
	BESKRYWING	AAN- HANGSEL ITEM NOMMER		BATES WAT IN DIE REPUBLIEK BESIT WORD (E)	MAKSIMUM TOELAATBARE BATES *(c) (F)	ERKENDE BATES *(d) (G)	NIE-ERKENDE BATES (E)MINUS(G) (H)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
12.	Geld voorhande.....	XX	XX	R'000	R'000	R'000	R'000	%
13.	Saldo's en deposito's by banke en bouverenigings.....	1.	XX	.....	XX	.....	XX	.....
14.	Krugerrande.....	2.	2,5	.....	.....	.....	.....	.....
15.	Bates van die soorte vermeld in paragrafe 3 tot en met 6, en 6A van die Derde Bylae by die Wet met 'n looptyd van sewe jaar of minder	XX	XX	.....	XX	.....	XX	.....
16.	Totaal (items 12 tot 15).....	XX	XX	.....	XX	.....	.....	.....
17.	Totaal (items 11 en 16).....	XX	XX	.....	XX	.....	.....	XX

STAAT 8(10)
VERSPREIDING VAN VERSEKERINGSBATES
IN DIE REPUBLIEK

NAAM VAN MAATSKAPPY: _____
VERSEKERINGSREGISTRASIENO.: I/R*(a)10/10/1/____ 78
REKENPLIGTIGE DATUM: _____

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
*(b) Totale verpligtinge per regulasie 34(4)(a) (Stem ooreen met Staat 9 kolom (B), item B.6.).
*(c) Gelyk aan die persentasies in kolom (D) toegepas op die bedrag van totale verpligtinge getoon teenoor item I.
*(d) Indien enige bedrag in die kolom die maksimum bedrag aangedui in kolom (F) oorskry, verstrek asseblief die datum en verwysingsnommer van die vrystelling/s verleen:
.....
.....
.....
*(e) Bedrae in kolom (G) uitgedruk as 'n persentasie van totale verpligtinge getoon teenoor item I.
*(f) Indien dié bedrag die maksimum bedrag in kolom (F) oorskry, moet die nodige wysigings van die bedrae getoon teenoor item 5 en/of 6 aangebring word om te verseker dat daar aan die beperking van 55 % voldoen word.

Verslag deur ouditeur(e):

1. Ek/ons het Staat 8(10) nagegaan en het my/ons vergewis/nie vergewis ** dat:
(a) Die staat ooreenkomstig die bepalings van regulasie 34 kragtens die Wet opgestel is; en
(b) die bepalings van daardie regulasie nagekom is ook met betrekking tot die beperkings per instelling/vereniging ensovoorts, na verwys in items 1, 4(a) tot (e), 5, 7, 9(a) en (b), 10 en 12(a) en (b) van die Aanhangsel by regulasie 34.***

2. Indien nie vergewis verstrek die redes hieronder:
.....
.....
.....

** Skrap wat nie van toepassing is nie.

*** Enige verwysings na die nie-toepaslike items van die Aanhangsel by regulasie 34 moet geskrap en gearafeer word.

.....
Datum

.....
Handtekening van Ouditeur(e)

Aanhangsel by Staat 8(10)

Beskrywing van bates (A)	Staat 8(10) Item nommer (B)
1. Deposito's in die Republiek by 'n kantoor van 'n bankinstelling of bouvereniging, met inbegrip van verhandelbare deposito's en geldmarkinstrumente ingevolge waarvan so 'n bankinstelling of bouvereniging aanspreeklik is.	13
2. Krugerrande.	14
3. Ander Deel I-bates van die soorte vermeld in paragrafe 3 tot en met 6 en 6A van die Derde Bylae by die Wet met 'n looptyd van langer as sewe jaar:	
Wissels, skuldbriewe en effekte uitgereik of gewaarborg deur en lenings aan of gewaarborg deur -	
(a) Regering van die Republiek;	
(b) 'n Plaaslike bestuur erken ingevolge paragraaf 4 van die Derde Bylae by die Wet;	
(c) Ontwikkelingsrade wat ingestel is kragtens die Wet op die Ontwikkeling van Swart Gemeenskappe, 1984 (Wet No. 4 van 1984);	
(d) Randwaterraad, Eskom en Land- en Landboubank van Suid-Afrika;	1
(e) Wissels, skuldbriewe en effekte uitgereik deur en lenings aan 'n instelling in die Republiek goedgekeur deur die Registrateur ingevolge paragraaf 6 van die Derde Bylae by die Wet, asook wissels, skuldbriewe en effekte uitgereik deur en lenings aan 'n instelling in die Republiek goedgekeur deur die Registrateur;	
(f) Wissels, skuldbriewe en effekte uitgereik deur 'n regering van, en 'n plaaslike bestuur in, 'n gebied anders as die Republiek, goedgekeur deur die Registrateur ingevolge paragraaf 6A van die Derde Bylae by die Wet, en ook dié uitgereik deur 'n instelling in 'n goedgekeurde gebied, goedgekeur deur die Registrateur.	
4. Onroerende eiendom, onderaandeel in effekte-trustskemas in eiendomsaandeel en aandeel in, lenings aan en skuldbriewe van eiendomsmaatskappye.	7
5. Gewone aandeel in maatskappye en geassosieerde maatskappye (uitgesonderd aandeel in eiendomsmaatskappye en beleggingsfiliale) en onderaandeel in effekte-trustskemas (uitgesonderd onderaandeel in effekte-trustskemas in eiendomsaandeel).	5

6. Voorkeuraandele in maatskappye en geassosieerde maatskappye (uitgesonderd voorkeuraandele in eiendomsmaatskappye en beleggingsfiliale).	6
7. Lenings aan en skuldbriewe van geassosieerdes en geassosieerde maatskappye.	4
8. (i) Vorderings verseker deur verbande oor onroerende eiendom in die Republiek; (ii) skuldbriewe (genoteer en ongenoteer); en (iii) enige ander vorderings teen individue en maatskappye,	3
uitgesonderd uitstaande korttermynpremies, lenings aan 'n beleggingsfiliaal, geassosieerdes of geassosieerde maatskappye en lenings aan en skuldbriewe van eiendomsmaatskappye.	
9. Rekenaartoerusting.	8
10. Ander toerusting, asook motorvoertuie.	9
11. Enige ander bate van 'n soort in die Derde Bylae by die Wet vermeld.	10

BESONDERHEDE (A)	HUDIGE JAAR (B) R'000	VORIGE JAAR (C) R'000
A. Wêreldwye besigheid (insluitende binnelands)		
1. Totale waarde van versekeringsbates (stem ooreen met Staat 8 kolom (D), item 12).....		
2. Totale netto verbintenis (stem ooreen met Staat 5 kolom (B), item 13).....		
3. Surplusbates (1-2).....		
4. (1) Premie-inkomste in vorige boekjaar (na aftrekking van herversekerings bedoel in paragrafe (a)(i), (a)(ii) en (a)(iii) van die omskrywing van "toelaatbare herversekerings" in artikel 1(1) van die Versekeringswet, 1943).....		
(2) Premie-inkomste in huidige boekjaar (na aftrekking van herversekerings bedoel in paragrafe (a)(i), (a)(ii) en (a)(iii) van die omskrywing van "toelaatbare herversekerings" in artikel 1(1) van die Versekeringswet, 1943).....		
5. Totale minimum waarde van bykomende bates wat besit moet word (d.i. die grootste van R3 miljoen of ...%*(b) van of 4(1) of 4(2), watter ook al die grootste is).....		
6. Totale verbintenis (2+5).....		
7. Netto surplus/(tekort) aan bates (1 - 6).....		
8. Solvensiemargepersentasie *(c).....	 %	 %
9. Verandering in netto surplus/(tekort) aan bates *(d).....	 %	 %
B. Binnelandse besigheid		
1. Totale waarde van erkende versekeringsbates (stem ooreen met Staat 8 kolom (E), item 12).....		
2. Totale netto verbintenis (stem ooreen met Staat 5 kolom (C), item 13).....		
3. Surplusbates (1 - 2).....		
4. (1) Premie-inkomste in vorige boekjaar (na aftrekking van herversekerings bedoel in paragrafe (a)(i), (a)(ii) en (a)(iii) van die omskrywing van "toelaatbare herversekerings" in artikel 1(1) van die Versekeringswet 1943).....		
(2) Premie-inkomste in huidige boekjaar (na aftrekking van herversekerings bedoel in paragrafe (a)(i), (a)(ii) en (a)(iii) van die omskrywing van "toelaatbare herversekerings" in artikel 1(1) van die Versekeringswet, 1943).....		
5. Totale minimum waarde van bykomende bates wat besit moet word (d.i. die grootste van R3 miljoen of ...%*(b) van of 4(1) of 4(2), watter ook al die grootste is).....		
6. Totale verbintenis (2 + 5).....		
7. Netto surplus/(tekort) aan bates (1 - 6).....		
8. Solvensiemargepersentasie *(c).....	 %	 %
9. Verandering in netto surplus/tekort aan bates *(d).....	 %	 %

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Voeg hier die persentasie in soos voorgeskryf by regulasie kragtens artikel 17(4)(a)(ii) of (b)(ii) (regulasie 31 van die Regulasies).

*(c) Item 3 X 100
Grootste van item 4.1 of 4.2 1

*(d) Items 7(B) - 7(C) X 100
Items 7(C) 1

STAAT 10(1)
 STAAT VAN "IBNR" *(b) - ONTWIKKELING
 SOORT BESIGHEID *(c) -----

NAAM VAN MAATSKAPPY: -----
 VERSEKERINGSREGISTRASIENO.: I/R*(a)10/10/1/-----/8
 REKENPLIGTIGE DATUM: -----

BOEKJAAR WAARIN EISE ONTSTAAN HET
--

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
- *(b) "IBNR" beteken eise ontstaan maar nie aangemeld nie.
- *(c) Plaas hier die soorte besigheid omskryf in artikel 1(1) van die Wet.
- *(d) Stem ooreen met Staat 1, item 69, van vorige jare.

Algemene opmerkings:

- (a) Enige inskrywing teenoor items 3 tot 6 in kolom (B) moet onveranderd herhaal word in die opgawe vir die daaropvolgende jaar, maar een plek hoër.
- (b) Enige inskrywing teenoor items 3 tot 6 in kolomme (D) tot (G) moet onveranderd herhaal word in die opgawe vir die daaropvolgende jaar, maar een plek hoër en een plek na links. Enige noodsaaklike aansuiwering van 'n inskrywing rakende 'n beraming moet ingesluit word in die syfers vir die nuwe jaar as deel van nuwe eise aangemeld.

BOEKJAAR WAARIN EISE ONTSTAAN HET (A)	OORSPRONKLIKE VOORSIENING GEMAAK TEN OPSIGTE VAN JARE GENOEM IN KOLOM (A)			TEN OPSIGTE VAN JARE GETOON IN KOLOM (A): NETTO EISE BETAAL GEDURENDE DIE JARE IN KOLOMME (E) TOT (I)					VOORSIE- NING VIR UITSTAANDE EISE AAN DIE EINDE VAN DIE HUIDIGE JAAR (J)	TOTAAL (E) TOT (J) (K)	$\frac{(K) \times 100}{(D)}$ 1 (L)	
	VIR EISE IBNR *(c) (B)	VIR UITSTAANDE EISE (C)	TOTAAL (B) + (C) (D)	HUIDIGE JAAR MIN VIER 19.. (E)	HUIDIGE JAAR MIN DRIE 19.. (F)	HUIDIGE JAAR MIN TWEЕ 19.. (G)	HUIDIGE JAAR MIN EEN 19.. (H)	HUIDIGE JAAR 19.. (I)				
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000				R'000
1. Huidige jaar min vyf 19...												
2. Huidige jaar min vier 19...				XX	.....	.....	.....	.....	.....	.....	.....	.....
3. Huidige jaar min drie 19...				XX	XX	.....	.....	.....	.....	.....	.....	.....
4. Huidige jaar min twee 19...				XX	XX	XX	.....	.....	.....	.....	.....	.....
5. Huidige jaar min een 19...				XX	XX	XX	XX	.....	.....	.....	.....	.....
6. Huidige jaar 19...			XX					*(d).....	*(e).....		XX	
7. Jare wat huidige jaar min vyf voorafgaan			XX					.....	.....		XX	
8. Totaal			XX					*(f).....	*(g).....		XX	

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Plaas hier die soorte besigheid omskryf in artikel 1(1) van die Wet.

*(c) Stem ooreen met Staat 1, item 69, huidigejaar en vorige jaar.

*(d) Toon betalings ten opsigte van eise ingestel en betaal gedurende die huidige jaar.

*(e) Voorsiening gemaak aan einde van huidige jaar ten opsigte van eise wat in die huidige jaar ontstaan het.

*(f) Stem ooreen met Staat 1, item 66.

*(g) Stem ooreen met Staat 1, item 68.

Algemene opmerkings:(a) 'n Inskrywing teenoor item 6 in kolomme (B) en (J) moet onveranderd herhaal word in die opgawe vir die daaropvolgende jaar teenoor item 5 in kolomme (B) en (C) onderskeidelik, terwyl enige inskrywing teenoor items 2 tot 5 in kolomme (B), (C) en (D) onveranderd herhaal moet word in die opgawe vir die daaropvolgende jaar, maar een plek hoër.(b) Enige inskrywing teenoor items 2 tot 5 in kolomme (F) tot (I) moet onveranderd herhaal word in die opgawe vir die daaropvolgende jaar, maar een plek hoër en een plek na links.

STAAT 11
PREMIEVERSOENING

NAAM VAN MAATSKAPPY: _____
VERSEKERINGSREGISTRASIENO.: I/R*(a)IO/10/I/___/78
REKENPLIGTIGE DATUM: _____

SOORT BESIGHEID (A)	BRUTO PREMIES GESKRYF *(b) (B)	TOELAATBARE HERVERSEKERINGS			PREMIE INKOMSTE VIR SOL- VENSIE- MARGE DOELEINDES (B)-(E) (F)	BUITELANDSE HERVERSEKERING (LLOYDS UITGESLUIT)			NETTO PREMIES GESKRYF *(e) (F)-(I) (J)
		IN REPUBLIEK (C)	LLOYDS (D)	TOTAAL (C)+(D) (E)		MET DEPOSITO (G)	SONDER DEPOSITO (H)	TOTAAL (G)+(H) (I)	
1. BINNELANDSE BESIGHEID									
(a) Brand.....									
(b) See.....									
(c) Motor.....									
(d) Persoonlike ongevalle									
(e) Garansie.....									
(f) Gemengde.....									
2. Totale binnelandse besig- heid					*(c)				
3. BUITELANDSE BESIGHEID									
(a) Brand.....									
(b) See.....									
(c) Motor.....									
(d) Persoonlike ongevalle									
(e) Garansie.....									
(f) Gemengde.....									
4. Totale buitelandse besig- heid									
5. Totaal wêreldwye besig- heid (alle soorte)					*(d)				

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
- *(b) Stem ooreen met Staat 1 item 5.
- *(c) Stem ooreen met Staat 9 kolom (B) item B.4(2).
- *(d) Stem ooreen met Staat 9 kolom (B) item A.4(2).
- *(e) Stem ooreen met Staat 1 item 60.

STAAT 12 (1)
PREMIE-TOT-SURPLUSBATE-
VERHOUDING

NAAM VAN MAATSKAPPY: _____
 VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/I/- - -/8
 REKENPLIGTIGE DATUM: _____

BESKRYWING (A)	HUIDIGE JAAR (B)	VORIGE JAAR (C)
	R'000	R'000
1. Surplusbates *(b)	.....	.....
2. Gediskwalifiseerde bates:	.....	.....
(i) Enige ander vorderings teen individue en maatskappye *(c).....	.....	.....
(ii) Skuldbriewe van geassosieerdes en ge- assosieerde maatskappye *(d).....	.....	.....
(iii) Vaste bates *(e)	.....	.....
3. Kwalifiserende bates (1-2).....		
4. Netto premies geskryf *(f)	.....	.....
5. Premie tot kwalifiserende bates (4/3).....	.....	.....

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
 *(b) Stem ooreen met Staat 9 kolomme (B) en (C) onderskeidelik, item A.3.
 *(c) Stem ooreen met Staat 8 kolomme (D) en (G) onderskeidelik, item 8.
 *(d) Stem ooreen met Staat 8(9) kolom (E) huidige en vorige jaar, item 2.
 *(e) Stem ooreen met Staat 8 kolomme (D) en (G) onderskeidelik, item 11.
 *(f) Stem ooreen met Staat 1 [TOTAAL] kolomme (C) en (B) onderskeidelik, item 60

STAAT 12 (2)
AFWYKING IN PREMIES GESKRYF

BESKRYWING (A)	HUIDIGE JAAR (B)	VORIGE JAAR (C)
	R'000	R'000
1. HUIDIGE JAAR:		
Netto premies geskryf *(a).....	.....	.....
2. VORIGE JAAR:		
Netto premies geskryf *(a).....	.....	.....
3. Afwyking in premies geskryf ((1-2)/2 ) .....	.....	.....

Opmerkings:

- *(a) Stem ooreen met Staat 12(1) kolomme (B) en (C) onderskeidelik, item 4.

STAAT 12(3)

VERBINTENISSE TOT LIKWIEDE
BATES

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENOMMER: I/R*(a)10/10/17 78

REKENPLIGTIGE DATUM: _____

BESKRYWING (A)	HUIDIGE JAAR (B)	VORIGE JAAR (C)
	R'000	R'000
1. Totale bates *(b).....		
2. Nie-likwiede bates:.....		
(i) Enige ander vorderings teen individue en maatskappye *(c).....		
(ii) Lenings aan en skuldbriewe van geassosieerdes en geassosieerde maatskappye *(d).....		
(iii) Onroerende eiendom *(e).....		
(iv) Vaste bates *(f).....		
3. Likwiede bates (1 - 2).....		
4. Totale netto verbintenisse: [(i)-(iii)].....		
(i) Totale verbintenisse *(g).....		
(ii) Gebeurlikheidsreserwe *(h).....		
5. Verbintenisse tot likwiede bates (4/3).....		

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

*(b) Stem ooreen met Staat 8 kolom (D) en (G) onderskeidelik, item 12.

*(c) Stem ooreen met Staat 8(4) kolom (H) plus (I), huidige en vorige jaar, item 6 (uitsluitende verhandelbare deposito's en bankaksepte).

*(d) Stem ooreen met Staat 8(9) kolom (E), huidige en vorige jaar, item 3.

*(e) Stem ooreen met Staat 8 kolom (D) en (G) onderskeidelik, item 10.

*(f) Stem ooreen met Staat 8 kolom (D) en (G) onderskeidelik, item 11.

*(g) Stem ooreen met Staat 5 kolom (B) en (E) onderskeidelik, item 13.

*(h) Stem ooreen met Staat 5 kolom (B) en (E) onderskeidelik, item 5.

STAAT 12(4)
BELEGGINGSOPBRENGS

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENOMMER: I/R*(a) 10/10/17 78

REKENPLIGTIGE DATUM:

BESKRYWING (A)	HUIDIGE JAAR (B)	VORIGE JAAR (C)
	R'000	R'000
1. Totale bates *(b).....	.....	.....
2. Bates uitgesluit:.....	.....	.....
(i) Uitstaande korttermynpremies *(c).....	.....	.....
(ii) Vaste bates *(d).....	.....	.....
(iii) Enige ander vorderings teen individue en maatskappye *(e).....	.....	.....
(iv) Onroerende eiendom: Geheel deur eienaar beset*(f).....	.....	.....
Gedeeltelik deur eienaar beset*(g).....	.....	.....
3. Bates belê (1 - 2)		
4. Bankoortrekking *(h).....	.....	.....
5. Netto beleggingsinkomste *(i).....	.....	XX
6. Beleggingsopbrengs (item 5 x 200) (3(B)+3(C)-4(B)-4(C)-5(B))	%	XX

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
- *(b) Stem ooreen met Staat 8 kolom (D) en (G) onderskeidelik, item 12.
- *(c) Stem ooreen met Staat 8 kolom (D) en (G) onderskeidelik, item 5.
- *(d) Stem ooreen met Staat 8 kolom (D) en (G) onderskeidelik, item 11.
- *(e) Stem ooreen met Staat 8(4) kolom (H) plus (I) huidige en vorige jaar, item 6 (uitsluitende verhandelbare deposito's en bankaksepte).
- *(f) Stem ooreen met Staat 8(6) kolom (L) plus (M) huidige en vorige jaar, totaal item 1.
- *(g) Stem ooreen met totaal van individuele eiendomme gespesifiseer teenoor item 3 van Staat 8(6) kolom $\left[\frac{J}{I + J} \times (L + M) \right]$ huidige en vorige jaar.
- *(h) Stem ooreen met Staat 5 kolom (B) en (E) onderskeidelik, item 8.
- *(i) Stem ooreen met Staat 2 kolom (B), item 4.

STAAT 13(1)
STAAT VAN ALGEMENE
INLIGTING

NAAM VAN MAATSKAPPY:
VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/17 78
REKENPLIGTIGE DATUM: -----

ITEM (A)	Plaas 'n "X" in die toe- paslike blokkie		
	JA (B)	NEE (C)	NIE TOEPASLIK (D)
1. Is die boekjaar ten opsigte van besigheid in die Republiek dieselfde as dié ten opsigte van besigheid buite die Republiek?..... Indien nie, verstrek besonderhede van die aard en omvang van die verskil:			
2. Het u maatskappy gedurende die boekjaar sy rekeningkundige praktyk verander?..... Indien wel, verstrek volle besonderhede op 'n aparte bylae.			
3. Is daar gedurende die boekjaar enige wysiging aangebring aan die Wet, Oktrooi, Beskikkingsakte, Akte van Oprigting, Statute, Regulasies, Verordeninge of Reglement waarby die maatskappy gestig is en waarvolgens hy sy versekeringsbesigheid dryf?..... Indien wel, indien nie voorheen ingedien nie, verstrek hierby 'n gesertifiseerde kopie van die dokument soos gewysig.			
4. (a) Besit enige ander maatskappy/vereniging meer as die helfte van die nominale waarde van die gewone aandelekapitaal van u maatskappy?..... (b) Kan enige ander maatskappy/vereniging wat lid van u maatskappy is, die samestelling van die direksie van u maatskappy beheer?..... Indien die antwoord op enigeen van die vrae hierbo "Ja" is, moet volledige besonderhede verstrek word.			

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

STAAT 13(1)
 STAAT VAN ALGEMENE
 INLICHTING

NAAM VAN MAATSKAPPY:
 VERSEKERINGSREGISTRASIE NO.: I/R*(a) 10/10717 78
 REKENPLIGTIGE DATUM: -----

ITEM (A)	Plaas 'n "X" in die toe- paslike blokkie		
	JA (B)	NEE (C)	NIE TOEPASLIK (D)
5. Watter wisselkoers is gebruik by die omrekening in munt van die Republiek van elke ander betaalmiddel waarin enige bate of verbintenis bestaan?			
6. Het u maatskappy gedurende die boekjaar waarop die opgawe betrekking het sy opbetaalde aandelekapitaal verhoog?.... Indien wel, verskaf volle besonderhede van die soort, bedrag en getal aandele:			
7. Het u maatskappy gedurende die boekjaar waarop die opgawe betrekking het enige bedrag na of van reserwes oorgedra, afgesien van die reserwe in paragraaf 8 bedoel?..... Indien wel, verstrek volle besonderhede op 'n aparte bylae van - (a) die naam van die reserwe; (b) die openingsaldo van die reserwe; (c) die bedrag oorgedra na die reserwe; (d) die rekening waarvandaan die oordrag plaasgevind het; (e) die bedrag oorgedra vanaf die reserwe; en (f) die rekening waarheen die oordrag plaasgevind het.			
8. Het u maatskappy gedurende die boekjaar waarop die opgawe betrekking het 'n onttrekking uit die gebeurlikheidsreserwe soos bedoel in artikel 13A van die Wet gemaak?..... Indien wel, verskaf ten opsigte van die vrystelling deur die Registrateur verleen - (a) verwysingsnommer; (b) datum.....; en (c) bedrag.....			

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

STAAT 13(1)
 STAAT VAN ALGEMENE
 INLIGTING

NAAM VAN MAATSKAPPY:

VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/17 78

REKENPLIGTIGE DATUM: _____

ITEM (A)	Plaas 'n "X" in die toe- paslike blokkie		
	JA (B)	NEE (C)	NIE TOEPASLIK (D)
9. Is daar in State 4 en 5 vir alle voorwaardelike verplig- tinge en waarborge voorsiening gemaak? Indien nie, dui aan die aard en bedrag van voorwaar- delike 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:			
10. Besit u maatskappy/vereniging een kwart of meer van die uitgereikte aandelekapitaal in 'n ander maatskappy wat of binne of buite die Republiek versekeringsbesigheid dryf? Indien wel- (a) meld naam van versekeraar (b) verstrek besonderhede van aandelebesit (c) heg afskrif van jongste rekenings en balansstaat aan indien maatskappy nie geregistreer is om versekerings- besigheid in die Republiek te dryf nie.			
11. Is die bedrag van uitstaande premies in Staat 4 getoon die netto bedrag na aftrek van kommissie, herversekerings en ander waarskynlike uitgawes?..... Indien nie, dui aan hoe onder bedryfslaste vir soda- nige uitgawes in daardie staat voorsiening gemaak is:			

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

STAAT 13(1)
 STAAT VAN ALGEMENE
 INLIGTING

NAAM VAN MAATSKAPPY:
 VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/17 78
 REKENPLIGTIGE DATUM: -----

ITEM (A)	Plaas 'n "X" in die toe- paslike blokkie		
	JA (B)	NEE (C)	NIE TOEPASLIK (D)
12. Het enige agent, makelaar of ander persoon gedurende die verslagjaar na u wete gelde in artikel 20bis(1) van die Wet bedoel, behou of daarmee gehandel sonder om 'n waarborg soos bedoel in artikel 20bis(2)(a) van die Wet te verskaf aan die Suid-Afrikaanse Versekeringsvereniging?.. Indien wel, verstrek volle name en adresse van sodanige agent, makelaar of persoon:			
13. Is daar gedurende die verslagjaar enige oordrag van bates bewerkstellig ingevolge artikel 19(1)(a)(i) (gelees met artikels 19(2) en 19(4)) van die Wet?..... Indien wel, verstrek: (a) verwysingsnommer.....; (b) datum van goedkeuring.....; (c) soort bate(s).....; en (d) waarde van bate(s).....			
14. Is daar gedurende die verslagjaar enige vervanging van bates bewerkstellig ingevolge artikel 19(1)(a)(ii) (gelees met artikels 19(2) en 19(4)) van die Wet?..... Indien wel, verstrek: (a) verwysingsnommer.....; (b) datum van goedkeuring.....; (c) soort bate(s).....; en (d) waarde van bate(s).....			
15. Word enige versekeringsbates ten behoeve van u maatskappy besit op 'n wyse wat nie deur artikel 20(1)(a), (b), (c), (d), of (e) van die Wet gedek word nie?..... Indien wel, dui aan - (a) naam van persoon: (b) beskrywing van bate: (c) vir watter doel aldus besit: (d) waarde van bate:			

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

STAAT 13(1)
 STAAT VAN ALGEMENE
 INLIGTING

NAAM VAN MAATSKAPPY:
 VERSEKERINGSREGISTRASIENO.: 17R*(a) 10/10717 78
 REKENPLIGTIGE DATUM: _____

ITEM (A)	Plaas 'n "X" in die toe- paslike blokkie		
	JA (B)	NEE (C)	NIE TOEPASLIK (D)
16. Is enige versekeringsbates ten gunste van enige persoon verpand, verhipotekeer of andersins beswaar op 'n manier wat nie deur artikel 20(1)(a), (b), (c), (d) of (e) van die Wet gedek word nie?..... Indien wel, dui aan -			
(a) naam van persoon:			
(b) beskrywing van bate:			
(c) vir welke doel beswaar:			
(d) waarde van bate:			
17. Het u maatskappy gedurende die verslagjaar enige herversekeringsooreenkoms of enige ander ooreenkoms aangaan ingevolge waarvan die netto retensie van u maatskappy verminder word sonder 'n volle ooreenstemmende vermindering in aanspreeklikheid, dit wil sê waar min of geen aanspreeklikheid aan die herversekeraar opgedra word en/of waar die herversekeraar in 'n posisie geplaas word om 'n gewaarborgde wins te ontvang?.....			
Indien wel, verstrek -			
(a) totale premie aan die herversekeraar betaal:			
(b) statutêre solvensiemarge van u maatskappy:			
(i) met hierdie reëling(s):.....			
(ii) sonder hierdie reëling(s):.....			
(c) soort versekeringsbesigheid en/of tipe polis en/of skema ten opsigte waarvan hierdie tipe reëling van toepassing is:			
.....			

Opmerking

*(a) Skrap wat nie van toepassing is nie.

STAAT 13(1)
 STAAT VAN ALGEMENE
 INLIGTING

NAAM VAN MAATSKAPPY:
 VERSEKERINGSREGISTRASIE NO.: I/R*(a) 10/10/17__78
 REKENPLIGTIGE DATUM: _____

ITEM

(A)

18. Ten opsigte van die direkteure *(b) en bestuurders *(c), verskaf op 'n aparte bylae -

(a) ten opsigte van elk van daardie direkteure en bestuurders wat die amp gedurende die jaar aanvaar het -

- (i) van en voorletters;
- (ii) datum van aanstelling; en
- (iii) besonderhede van enige akademiese (universiteit) of professionele kwalifikasies;

(b) ten opsigte van elk van die direkteure en bestuurders wat gedurende die jaar die amp ontruim het -

- (i) van en voorletters;
- (ii) die dag waarop die amp ontruim is; en
- (iii) rede(s) waarom die amp ontruim is; en

(c) ten opsigte van elk van daardie direkteure en bestuurders in amp aan die einde van die jaar -

- (i) van en voorletters;
- (ii) datum waarop hy die eerste keer aangestel is as direkteur of bestuurder van die maatskappy;
- (iii) hetsy deelyds of uitvoerende direkteur of bestuurder en, in laasgenoemde twee gevalle, die posisie wat in die maatskappy beklee word; en
- (iv) besonderhede van enige akademiese (universiteit) of professionele kwalifikasies wat gehou word.

19. Die naam van die maatskappy se Openbare Amptenaar in die Republiek is:

.....
 (naam)

20. Die Hoofkantoor in die Republiek van die maatskappy is geleë te:

.....

 (adres)

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
- *(b) Direkteure aangestel ingevolge die Maatskappywet, 1973 (Wet No. 61 van 1973).
- *(c) Daardie amptenare wat deel vorm van die topbestuur van die maatskappy/vereniging.

STAAT 13(2)
 STAAT VAN INLICHTING
 IN VERBAND MET DIE
 TOEREIKENDHEID VAN
 TEGNIESE RESERWES*(b)

NAAM VAN MAATSKAPPY:
 VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/17 /8
 REKENPLIGTIGE DATUM: _____

ITEM (A)	Plaas 'n "X" in die toepaslike blokkie	
	JA (B)	NEE (C)
1. Het u maatskappy enige professionele persoon geraadpleeg in verband met die toereikendheid van die onverstreke risikoreserwe en die voorsienings vir vorderings aanhangig gemaak maar nie betaal nie en nie-ingestelde vorderings?..... Indien wel, verstrek - (a) naam van die persoon;..... (b) sy kwalifikasies; en..... (c) ondervinding..... Indien nie, verstrek volledige redes waarom dit nie nodig geag is nie.		
2. Hou u maatskappy voldoende akkurate data in stand ter ondersteuning van die berekening van die tegniese reserves?..... Indien nie, verstrek volledige besonderhede:		
3. Is die akkuraatheid van die data bedoel in 2 hierbo geverifieer?.....		
4. Is die grondslae en sleutel-aannames wat gebruik is by die berekening van die tegniese reserves - (a) in ooreenstemming met dié voorheen gebruik?..... (b) toepaslik onder huidige omstandighede?..... Indien die antwoord op vraag (a) en/of (b) "Nee" is, verstrek volledige besonderhede:		

Opmerkings:

- *(a) Skrap wat nie van toepassing is nie.
 *(b) Tegniese reserves omvat:
 (i) Onverstreke risikoreserwe.
 (ii) Voorsiening vir vorderings aanhangig gemaak maar nie betaal nie.
 (iii) Voorsiening vir nie-ingestelde vorderings ("IBNR").

STAAT 13(2)
 STAAT VAN INLIGTING
 IN VERBAND MET DIE
 TOEREIKENDHEID VAN
 TEGNIESE RESERWES

NAAM VAN MAATSKAPPY: _____
 VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/17 /8
 REKENPLIGTIGE DATUM: _____

ITEM (A)	Plaas 'n "X" in die toepaslike blokkie	
	JA (B)	NEE (C)
5(a) Het die onderskrywingspraktyke, eisehantering, dataverwerking, interne kontroles of rekeningkundige prosedures van u maatskappy wesenlik verander? Indien wel, verduidelik die uitwerking, indien daar is, op die tegniese reserwes:		
(b) Is die uitwerking van bekende of potensiele veranderinge in die wetlike en/of maatskaplike omgewing in aanmerking geneem? Indien nie, verstrek redes. Indien wel, meld die soort of soorte besigheid tesame met 'n kort beskrywing van die stappe geneem in hierdie verband.		
6. Aanvaar u maatskappy buitelandse besigheid? Indien wel: (a) Hou u maatskappy statistieke en data in stand om die verbintenisse te bepaal? (b) Sien u maatskappy toe dat buitelandse verbintenisse vol- doende gedek word deur toepaslike buitelandse bates? Indien die antwoord op vraag (a) en/of (b) "Nee" is, hoe word vir moontlike wisselkoersskommelings voorsiening gemaak?		
7. Is die aard en verspreiding van u maatskappy se herversekerings- reëlins en die moontlike uitwerking van wanprestasie van sodanige herversekering in aanmerking geneem? Indien nie, verstrek 'n volledige verduideliking:		
8. Is toekomstige direkte eisehanteringskoste in aanmerking geneem by die berekening van die voorsienings vir vorderings aanhangig gemaak maar nie betaal nie en nie-ingestelde vorderings? Indien nie, verstrek besonderhede van die grondslag aangewend:		

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

STAAT 13(2)
 STAAT VAN INLIGTING
 IN VERBAND MET DIE
 TOEREIKENDHEID VAN
 TEGNIESE RESERWES

NAAM VAN MAATSKAPPY:
 VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10717 ---/8
 REKENPLIGTIGE DATUM: ---

ITEM (A)	Plaas 'n "X" in die toepaslike blokkie	
	JA (B)	NEE (C)
9. Is die uitwerking van inflasie in aanmerking geneem in die voorsienings vir vorderings aanhangig gemaak maar nie betaal nie en nie-ingestelde vorderings?		
10. Is die voorsienings vir vorderings aanhangig gemaak maar nie betaal nie en nie-ingestelde vorderings bereken met inagneming van verdiskontering?		
Indien wel, verduidelik die metodiek aangewend:		
11. Onderskryf u maatskappy 'n wesenlike volume risiko's waarvan die eise nie normaalweg binne 24 maande nadat dit ontstaan het afgehandel word nie (langstertbesigheid)?		
Indien wel, hoe is die implikasies hiervan in aanmerking geneem?		
12. Is die premietariewe wat u maatskappy vra in u opinie ekonomies voldoende ten opsigte van -		
(a) Brandbesigheid?		
(b) Seebesigheid?		
(c) Motorbesigheid?		
(d) Persoonlike ongevallebesigheid?		
(e) Garansiebesigheid?		
(f) Gemengde besigheid?		
13. Beskryf hoe die volgende faktore in aanmerking geneem is tydens bepaling van die onverstreke risikoreserwe -		
(a) die vlak van premietariewe;		
(b) tendense in die voorkoms en bedrag van eise.		

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

STAAT 14(1)
VERKLARING DEUR
VOORSITTER, DIREKTEUR
EN OPENBARE AMPTENAAR

NAAM VAN MAATSKAPPY:
VERSEKERINGSREGISTRASIENO.: I/R *(a) 10/10/1/ /8
REKENPLIGTIGE DATUM: -----

Ons verklaar-

- (1) dat die inligting vervat in State 1, 2, 3, 4, 5, 6(1) tot 6(3), 7, 8(1) tot 8(9), 9, 10(1), 10(2), 11, 12(1) tot 12(4), 13(1) en 13(2) na ons beste wete en oortuiging korrek is;
- (2) dat die bepalings van artikel 19 van die Wet nagekom is.

.....
Voorsitter

.....
Direkteur

.....
Openbare amptenaar in die
Republiek

.....
Datum

Opmerking:

*(a) Skrap wat nie van toepassing is nie.

STAAT 14(2)
WAARMERKING DEUR
UDITEUR(E)

NAAM VAN MAATSKAPPY:
VERSEKERINGSREGISTRASIE NO. 17R*(a) 10/10/17 78
REKENPLIGTIGE DATUM:

Waarmmerking deur ouditeur(e)

1. Ingevolge artikel 9(6) van die Versekeringswet, 1943, het ek/ons my/ons daarvan vergewis dat die inkomsterekening, wins- en -verliesrekening en balansstaat in State 1, 3 en 4 vervat, opgestel is ingevolge artikel 11 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 my/ons mening vir my/ons doel nodig was.
2. Die onverstreke risikoreserwe *(a), reserwe vir eise ontstaan maar nie ingestel teen die einde van die jaar nie ("IBNR") *(a), en gebeurlikheidsreserwe *(a) is/is nie *(a) in ooreenstemming met die boeke van die versekeraar.
3. Ingevolge artikel 9(5) van die Wet moet ek/ons die volgende onreëlmatighede wat nie reeds aan die versekeraar gerapporteer is nie of wat reeds gerapporteer is maar nie deur die versekeraar reggestel is nie, rapporteer (moet gespesifiseer word)[Kyk opmerking *(b)]:

Voorbehoude:

.....

- 4.(1) Na my/ons beste wete en oortuiging is die inligting vervat in State 2, 5, 6(1) tot 6(3), 7, 8, 8(1) tot 8(9), 9, 10(1), 10(2), 11, 12(1) tot 12(4) en 13(1) opgestel ooreenkomstig die bepalings van artikels 12, 13, 13A, 14 en 15 van die Versekeringswet, 1943, en die Regulasies ingevolge daarkragtens uitgevaardig, en is dit in ooreenstemming met die boeke en rekords van die versekeraar en ander inligting wat vir my/ons doeleindes nodig was.
- (2) Die antwoorde verstrekk in Staat 13(2) is na die beste van my/ons wete en oortuiging 'n ware weergawe van die stappe wat deur my/ons kliënt geneem is om die toereikendheid van die tegniese reserwes te verseker.
5. Ek/ons het soos volg aan die vereistes van artikels 9(7) en 9(9) van die Wet voldoen:
 - (1) In die aangehegte aanvullende staat wat ek/ons vir doeleindes van identifikasie onderteken het, het ek/ons uiteengesit watter redelike stappe ek/ons gedoen het om my/ons te vergewis van die toereikendheid van die versekeraar se ramings van sy verbintenisse van die soorte in artikel 13(a)(i), (ii), (iiA) en (iii) van die Wet vermeld.
 - (2) Artikel 9(9)(a):
 In die aangehegte aanvullende staat wat ek/ons vir doeleindes van identifikasie onderteken het, het ek/ons uiteengesit op watter wyse ek/ons my/ons daarvan vergewis het dat die bates in Staat 8 getoon, wel bestaan [Kyk opmerking *(c)]
 - (3) Artikel 9(9)(b):
 Ek/ons het my/ons daarvan vergewis dat die bepalings van artikel 15(d), (e) en (g) van die Wet nagekom is [Kyk opmerking *(d)]

STAAT 14(2)WAARMERKING DEURUDITEUR(E)NAAM VAN MAATSKAPPY:VERSEKERINGSREGISTRASIENO.: I/R*(a) 10/10/1/ /8REKENPLIGTIGE DATUM:

(4) Artikel 9(9)(c):

In die aangehegte aanvullende staat wat ek/ons vir doeleindes van identifikasie onderteken het, het ek/ons uiteengesit op watter wyse ek/ons my/ons vergewis het van die redelikheid van die versekeraar se ramings ingevolge artikel 15(h) van die Wet.

(5) Artikel 9(9)(d):

Na aanleiding van die bepalings van artikel 21(3)(a) van die Wet, het ek/ons my/ons deur óf inspeksie van die betrokke dokumente óf ontvangs van sertifikate van geskikte 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:

.....

.....

.....

Voorbehoude:

.....

.....

.....

.....

HANDTEKENING VAN OUDITEUR(E)

.....

NAAM VAN OUDITEUR(E) IN BLOKLETTERS

.....

DATUM

Opmerkings:

*(a) Skrap wat nie van toepassing is nie.

*(b) Paragraaf (3) van die waarmerking moet deur die ouditeur(e) 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.

*(c) Volledige besonderhede van die wyse waarop die ouditeur hom vergewis het ten opsigte van elke soort bate in Staat 8 getoon, moet afsonderlik op 'n aanvullende staat in paragraaf 5(2) vermeld, verskaf word.

*(d) Enige verwysings na artikel 15 van die Wet wat nie toepaslik is nie moet direk op hierdie staat geskrap en geparafeer word.

I ALGEMENE INSTRUKSIES

1. OMVANG VAN OPGAWES EN STATE

Die voorgeskrewe state moet deur alle versekeraars en herversekeraars wat ingevolge die Versekeringswet, 1943 (Wet No. 27 van 1943), geregistreer is, ingedien word.

BESIGHEID IN DIE REPUBLIEK - BINNELANDSDirekte besigheid

Indien 'n versekeraar aanspreeklik is ingevolge 'n binnelandse polis, dit is 'n polis wat uitgereik is op 'n aansoek gemaak op 'n plek in die Republiek (artikel 1(1) en 1(2)(c) van die Wet), word sodanige besigheid as binnelandse besigheid geklassifiseer. Besigheid geskryf in die onafhanklike state Transkei, Bophuthatswana, Venda en Ciskei (die TBVC-state) word ook as binnelands geklassifiseer.

Herversekeringsbesigheid

Indien 'n versekeraar enige binnelandse besigheid herverseker en die betrokke herversekeringspolis op 'n plek in die Republiek verly word (artikel 1(2)(d) van die Wet), word sodanige besigheid as binnelands geklassifiseer.

BESIGHEID BUIITE DIE REPUBLIEK - BUITELANDSDirekte- en herversekeringsbesigheid

Enige besigheid wat nie geag word binnelandse besigheid te wees ingevolge die bostaande omskrywings nie, sal as buitelands geklassifiseer word.

BATES

Bates mag geklassifiseer word as in die Republiek gehou te wees slegs indien die bates fisies in die Republiek is en die dokumente wat as bewys van die versekeraar se eiendomsreg dien in die Republiek is.

REKENAARSKYF

Alle inligting uiteengesit in State 1 tot en met 12 van die Statutêre Opgawe KTV 1 moet op 'n sagte rekenaarskyf vasgelê word en aan die Registrateur verstrekk word saam met die Statutêre Opgawe KTV 1. Die inligting uiteengesit in Staat 1 moet, ten opsigte van die onderafdelings van versekeringsbesigheid uiteengesit in die Aanhangsel by regulasie 35, ook op 'n sagte rekenaarskyf vasgelê en aan die Registrateur verstrekk word. Die toepaslike formules sal op 'n blanko sagte rekenaarskyf deur die Registrateur op versoek van die betrokke versekeraar verskaf word.

2. VEREISTES AANGAANDE DIE INVUL EN INDIEN VAN STATE

AANTAL KOPIEE

Inge vulde vorms moet in duplo ingedien word, behalwe waar anders aangedui.

GROOTTE

Oorspronklike state moet op velle papier 297 mm breed en 419 mm lank en afskrifte op velle papier 210 mm breed en 297 mm lank ingedien word. Vorms is verkrygbaar by die Staatsdrukker in Pretoria.

LEESBAARHEID

Die vorms moet leesbaar ingevul word en syfers moet getik of met ink aangebring wees. Indien deurslagpapier gebruik word vir die afskrif, moet sorg gedra word dat die afskrif leesbaar is en dat die onderskeie syfers op die afskrif teenoor dieselfde itemnommers op die oorspronklike voorkom.

AFRONDING

Bedrae moet tot die naaste duisend rand afgerond word.

BETEKENIS VAN "XX"

'n "XX" in 'n kolom dui aan dat geen inskrywing nodig of moontlik is nie.

AKKURAATHEID

Inge vulde vorms moet gekontroleer word vir die akkuraatheid van optelling en berekening en ook om te verseker dat bedrae teenoor die korrekte items in die korrekte kolomme voorkom.

OPSKRIFTE

Die versekeraar moet die naam van die maatskappy, versekeringsregistrasienuommer, rekenpligtige datum en soort versekeringsbesigheid (waar van toepassing) op elke staat waar aangedui, invul. Waar daar alternatiewe opskrifte voorkom, moet al die alternatiewe behalwe een geskrap word.

VOLLEDIGHEID

Ter wille van die konsekwentheid en volledigheid van statistiese inligting wat vanaf die opgawes en state saamgestel word, is dit noodsaaklik dat instellings alle items wat ingevul moet of kan word, sal invul. Geen items mag deurgehaal word en ander items in die plek daarvan ingevoeg word nie. In die geval waar 'n versekeraar dit onnodig vind om 'n bepaalde staat hoegenaamd in te vul, moet 'n nul-opgawe nogtans ingedien word.

BEDRAE

Alle bedrae moet op 'n opgelope basis getoon word, ongeag of dit werklik ontvang of betaal is al dan nie.

OOREENSTEMMENDE BEDRAE

Die ooreenstemmende syfers vir, of aan die einde van die vorige boekjaar moet verstrek word in state waar dit vereis word.

II. VERTOLKING VAN ITEMS

1. INKOMSTEREKENING (STAAT 1)

Afsonderlike state moet ingedien word ten opsigte van -

- (a) Oorsprong: Binnelands;
- (b) Oorsprong: Buitelands; en
- (c) Oorsprong: Opsomming, wat die opsomming is van die state wat ten opsigte van binnelands en buitelands voltooi is.

KOLOMME

Al drie die state moet ten opsigte van al ses soorte besigheid sowel as die totaal kolomme vir die huidige en vorige boekjaar ingevul word. Al die kolomme moet ingevul word waar blanko spasies voorsien is.

Items 57, 61 - onverstreke risikoreserwe. Ongeag die bedrae wat in die versekeraar se boeke getoon word, moet die bedrae teenoor hierdie items getoon ooreenstem met die bedrae soos bereken in Staat 6(1), 6(2) en 6(3).

Items 64, 69 - "IBNR" (Eise ontstaan maar nie aangemeld nie). Ongeag die bedrae wat in die versekeraar se boeke getoon word, moet die bedrag bereken ooreenkomstig die voorskrifte van regulasie 36 in kolomme (B) en (C) getoon word, en die bedrag getoon in kolom (C) moet in kolomme (D) tot (I) toegedeel word.

Item 80 - (Toename)/Afname in die gebeurlikheidsreserwe. Ongeag die bedrae wat in die versekeraar se boeke getoon word, moet die bedrag bereken in Staat 7 in kolom (C) getoon word.

Item 75 - Veronderstelde beleggingsinkomste. Slegs die beleggingsinkomste toeskryfbaar aan tegniese reserves soos bereken in Staat 2 (Toedeling van beleggingsinkomste) moet hier getoon word.

Items 82 tot 87 - Verhoudings. Die verhoudings moet bereken en teenoor die toepaslike itemnommers getoon word.

2. TOEDELING VAN BELEGGINGSINKOMSTE (STAAT 2)

Item 4 - Netto beleggingsinkomste. Sluit alle beleggingsinkomste in, ontvang en opgeloopt. Enige winste of verliese wat voortspruit uit die realisering van beleggings moet in die bedrag getoon in Staat 3, item 4, ingesluit word (Wins- en verliesrekening).

3. WINS- EN VERLIESREKENING (STAAT 3)

Item 3 - Beleggingsinkomste toeskryfbaar aan aandeelhoudersfondse. Slegs dié gedeelte van beleggingsinkomste toegeskryf aan aandeelhoudersfondse soos bereken in Staat 2 (Toedeling van beleggingsinkomste) moet hier getoon word.

Items 5, 10 - Oordragte vanaf en na reserwes. Die bedrae wat in die versekeraar se boeke verskyn, moet hier getoon word. 'n Reserwe vir uitgestelde belasting moet beraam word ingevolge die aanspreeklikheidsmetode en bepaal word deur gebruik te maak van die alomvattende basis. Hierdie bedrag moet onder item 10(a) getoon word en enige vermindering van die vereiste bedrag onder item 5(a).

4. BALANSSTAAT (STAAT 4)

Alle bedrae in hierdie staat getoon moet ooreenstem met die bedrae getoon in die boeke van die versekeraar.

5. NETTO VERBINTENISSE (STAAT 5)

Item 11 - Reserwe vir uitgestelde belasting. Sien 3. Wins- en verliesrekening, items 5 en 10

6. BEREKENING VAN ONVERSTREKE RISIKORESERWE (STATE 6(1) TOT 6(3))

Direkte versekeraars

Die voorgeskrewe metode van berekening is die onakkuraatste metode wat gebruik mag word. Ingeval 'n meer akkurate metode, byvoorbeeld die 1/365ste metode, gebruik word, moet die bruto onverdiende premie, soos bereken, as item 13 ingevoeg word en items 1 tot 12 blanko gelaat word. Die verdere berekening moet dan gedoen word soos aangedui op die staat. 'n Opmerking moet in die dekbrief ingesluit word wat vermeld dat die 1/365ste metode gebruik is.

Professionele herversekeraars

Ingevolge regulasie 6(1)(b)(vi) moet 'n professionele herversekeraar die persentasie van 50 toepas op bruto premies ontvang en uitstaande soos in kolom (C), (E), (G) en (O) van item 13 van State 6(1) en 6(2) getoon en nie die persentasies in kolom (B) van State 6(1) en 6(2) nie.

7. STAAT VAN VERSEKERINGSBATES (STAAT 8)

Ondersteunende bylaes wat aan die ontleding van hierdie staat in State 8(1) tot 8(9) (waar van toepassing) geheg moet word, moet in die presiese voorgeskrewe formaat wees en die volledige inligting wat vereis word, bevat. Hierdie vereiste is ook van toepassing op rekenaardrukstukke.

8. VERSPREIDING VAN VERSEKERINGSBATES IN DIE REPUBLIEK (STAAT 8(10))

Kolom (E) - Bates wat in die Republiek besit word. Ingevolge regulasie 34(3) word die bates van 'n beleggingsfiliaal van 'n versekeraar, in dieselfde verhouding as wat die versekeraar se aandeelhouding in sodanige filiaal tot die totale uitgerekte aandeelkapitaal van die filiaal staan, geag bates van die versekeraar te wees in die plek van die versekeraar se aandeelhouding in en lenings aan die filiaal. Laasgenoemde twee soorte bates moet daarom geheel en al uit die staat weggelaat word en deur die bruto bates verteenwoordig deur sodanige aandeelhouding, in die verhouding vermeld, vervang word. Hierdie bates moet by die ander bates wat deur die versekeraar besit word, getel word en die totale moet in kolom (E) getoon word.

Kolom (G) - Erkende bates. Regulasie 34(5) bepaal dat die Registrateur, op die vooraf skriftelike aansoek van 'n versekeraar, aan so 'n versekeraar onvoorwaardelike vrystelling vir 'n tydperk van hoogstens 12 maande kan verleen van een of meer van die bepalinge van die regulasie. Waar die Registrateur sodanige vrystelling verleen het, moet die versekeraar, tot die mate van die vrystelling, die waarde van sodanige bates in kolom (G) insluit.

9.(1) "IBNR" - ONTWIKKELING (STAAT 10(1))

Indien dit onmoontlik is om items 1 tot 5 in te vul in die jaar waarin die versekeraar met besigheid begin of gedurende die jaar waarin hierdie regulasies van krag word, moet die versekeraar voldoende detail-rekords hou ten einde in staat te wees om die besonderhede ten opsigte van 'n toenemende aantal voorafgaande jare te verstrek totdat alle items ingevul kan word.

9.(2) EISE - ONTWIKKELING - UITSTAANDE EISE (STAAT 10(2))

Die opmerking onder 9.(1) is ook van toepassing op die voorsienings getoon in Staat 10(2).

10. PREMIEVERSOENING (STAAT 11)

Kolom (E) - Toelaatbare herversekerings. In hierdie kolom moet enige herversekering getoon word wat -

- (a) geag word deel van die herversekeraar se besigheid in die Republiek uit te maak (waar die betrokke herversekeringspolis of -kontrak op enige plek in die Republiek verly is) [kolom (C)];
- (b) aangegaan is by onderskrywers by Lloyds [kolom (D)]; en
- (c) aangegaan is ingevolge artikel 2 van die Uitvoerkredietherversekeringswet, 1957 (Wet No. 78 van 1957) [kolom (C)].

Kolom (G) - Buitelandse herversekering met deposito. In hierdie kolom moet enige herversekering ingevolge waarvan die herversekeraar 'n deposito by die sedent hou, getoon word. Enige herversekering wat aangegaan is by onderskrywers by Lloyds moet uit hierdie kolom uitgesluit word.

11. VERHOUDINGS (STAAT 12)

Dit is verpligtend vir die versekeraar om die verhoudings te bereken soos uiteengesit in die betrokke state en om dit teen die betrokke item nommers te vermeld.

12. ALGEMENE INLIGTING / TOEREIKENDHEID VAN TEGNIESE RESERWES (STATE 13(1) EN 13(2))

'n Antwoord moet op elke vraag verstrek word. Sou die ruimte in die staat ontoereikend wees, moet die volledige antwoord op 'n afsonderlike vel papier verstrek word met 'n gepaste kruisverwysing.

HANDTEKENINGE EN WAARMERKING.

13. VERKLARING DEUR VOORSITTER, DIREKTEUR EN OPENBARE AMPTENAAR (STAAT 14(1))

Die verklaring op Staat 14(1) moet deur die voorsitter, een ander direkteur en die openbare amptenaar van die maatskappy onderteken word. Die duplikaat hoef nie onderteken te word nie.

Sou 'n persoon wat nie die Voorsitter van die Raad van Direkteure is nie die staat teken, moet die persoon wat sy funksie vervul dit teken in 'n waarnemende hoedanigheid en nie ten behoewe van die voorsitter nie.

14. WAARMERKING DEUR OUDITEUR(E) (STAAT 14(2))

Wanneer die ouditeur Staat 14(2) invul, moet hy die toepaslike skrappings in paragraaf 2 maak en naas die skrappings parafeer en, indien geen onreëlmatighede gerapporteer word nie, moet hy paragraaf 3 skrap en parafeer.

REPUBLIC OF SOUTH AFRICA—INSURANCE ACT, 1943

STATUTORY RETURN

STI 1

Statement 1	Revenue account.
Statement 2	Allocation of investment income.
Statement 3	Profit and loss account.
Statement 4	Balance sheet.
Statement 5	Net liabilities.
Statement 6 (1)	Calculation of unexpired risk reserve: Annual domestic business.
Statement 6 (2)	Calculation of unexpired risk reserve: Annual foreign business.
Statement 6 (3)	Calculation of unexpired risk reserve: Atypical domestic business.
	Annexure to Statement 6 (3).
Statement 7	Calculation of contingency reserve.
Statement 8	Statement of insurance assets.
Statement 8 (1)	Balances with banks and building societies.
Statement 8 (2)	Bills, bonds and securities.
Statement 8 (3)	Debentures.
Statement 8 (4)	Other claims (excluding mortgage bonds and those referred to in paragraph 8 of the Third Schedule to the Act).
Statement 8 (5)	Shares and units.
Statement 8 (6)	Immovable property—freehold only.
Statement 8 (7)	Fixed assets (excluding leased and rented fixed assets).
Statement 8 (8)	Property investments.
Statement 8 (9)	Investments in associates and associated companies.
Statement 8 (10)	Spread of insurance assets in the Republic.
	Annexure to Statement 8 (10).
Statement 9	Asset cover.
Statement 10 (1)	Statement of IBNR development.
Statement 10 (2)	Statement of claims development.
Statement 11	Premium reconciliation.
Statement 12 (1)	Premium to surplus asset ratio.
Statement 12 (2)	Variation in premiums written.
Statement 12 (3)	Liabilities to liquid assets.
Statement 12 (4)	Investment yield.
Statement 13 (1)	Statement of general information.
Statement 13 (2)	Statement of information relating to the adequacy of technical reserves.
Statement 14 (1)	Declaration of chairman, director and public officer.
Statement 14 (2)	Attestation by auditor(s).
	General instructions.
	Interpretation of items.

STATEMENT 1 - SECTION A
REVENUE ACCOUNT

ORIGIN: DOMESTIC/FOREIGN/TOTAL*(a)

NAME OF COMPANY:

INSURANCE REGISTRATION No.: 17R*(H): 10710/1/-/-/8

ACCOUNTING DATE: -----

DESCRIPTION (A)	TOTAL PREVIOUS YEAR (B)	TOTAL CURRENT YEAR (C)	FIRE (D)	MARINE (E)	MOTOR (F)	PERSONAL ACCIDENT (G)	GUARANTEE (H)	MISCEL- LANEOUS (I)
GROSS UNDERWRITING ACCOUNT	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1. Unexpired risk reserve - opening								
2. Direct premiums								
3. Reinsurance premiums inwards								
(1) Proportional								
(2) Non-proportional								
4. Premium portfolio transfers								
5. PREMIUMS WRITTEN (2+3+4)								
6. Unexpired risk reserve - closing								
7. EARNED PREMIUM (1+5-6)								
8. Outstanding claims - opening								
9. IBNR*(b) - opening								
10. Claims reserves - opening (8+9)								
11. Claims paid*(c)								
12. Claims portfolio transfers								
13. Outstanding claims - closing								
14. IBNR*(b) - closing								
15. Claims reserves - closing (13+14)								
16. CLAIMS INCURRED (11+12+15-10)								
17. COMMISSION INCURRED								
18. EXPENSES INCURRED								
19. GROSS UNDERWRITING SURPLUS/(DEFICIT) (7-16-17-18)								

Notes:

*(a) Delete whichever is not applicable.

*(b) IBNR means claims incurred but not reported.

*(c) Includes all directly associated costs.

STATEMENT 1 - SECTION B

REVENUE ACCOUNT

ORIGIN: DOMESTIC/FOREIGN/TOTAL*(a)

NAME OF COMPANY:

INSURANCE REGISTRATION No.: 17R*(#): 10710/1/-/-/8

ACCOUNTING DATE: -/-/-

DESCRIPTION (A)	TOTAL PREVIOUS YEAR (B)	TOTAL CURRENT YEAR (C)	FIRE (D)	MARINE (E)	MOTOR (F)	PERSONAL ACCIDENT (G)	GUARANTEE (H)	MISCEL- LANEOUS (I)
OUTWARDS REINSURANCE	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
CESSIONS TO DOMESTIC REINSURERS								
20. Unexpired risk reserve - opening								
21. Premiums paid and payable								
(1) Proportional								
(2) Non-proportional								
22. Premium portfolio transfers								
23. Premiums - out (21+22)								
24. Unexpired risk reserve - closing								
25. EARNED PREMIUM CEDED (20+23-24)								
26. Outstanding claims - opening								
27. IBNR*(b) - opening								
28. Claims reserves - opening (26+27)								
29. Claims recovered from domestic reinsurers								
30. Claims portfolio transfers								
31. Outstanding claims - closing								
32. IBNR*(b) - closing								
33. Claims reserves - closing (31+32)								
34. CLAIMS RECOVERED (29+30+33-28)								
35. COMMISSION RECEIVED AND RECEIVABLE								
36. UNDERWRITING SURPLUS/(DEFICIT) IN RESPECT OF DOMESTIC REINSURANCE (25-34-35)								

Note:

*(a) Delete whichever is not applicable.

*(b) IBNR means claims incurred but not reported.

STATEMENT 1 - SECTION C

REVENUE ACCOUNT

ORIGIN: DOMESTIC/FOREIGN/TOTAL*(a)

NAME OF COMPANY:

INSURANCE REGISTRATION No.: 17R*(x): 10/10/11/8

ACCOUNTING DATE: / /

DESCRIPTION (A)	TOTAL PREVIOUS YEAR (B)	TOTAL CURRENT YEAR (C)	FIRE (D)	MARINE (E)	MOTOR (F)	PERSONAL ACCIDENT (G)	GUARANTEE (H)	MISCEL- LANEOUS (I)
OUTWARDS REINSURANCE	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
CESSIONS TO FOREIGN REINSURERS								
37. Unexpired risk reserve - opening								
38. Premiums paid and payable with no deposit								
(1) Proportional								
(2) Non-proportional								
39. Premiums paid and payable with deposit								
(1) Proportional								
(2) Non-proportional								
40. Premiums paid and payable (38+39)								
41. Premium portfolio transfers with deposit								
42. Premium portfolio transfers with no deposit								
43. Premium portfolio transfers (41+42)								
44. Unexpired risk reserve - closing								
45. EARNED PREMIUM CEDED (37+40+43-44)								
46. Outstanding claims - opening								
47. IBNR*(b) - opening								
48. Claims reserves - opening (46+47)								
49. Claims recovered from foreign reinsurers								
50. Claims portfolio transfers								
51. Outstanding claims - closing								
52. IBNR*(b) - closing								
53. Claims reserves - closing (51+52)								
54. CLAIMS RECOVERED (49+50+53-48)								
55. COMMISSION RECEIVED AND RECEIVABLE								
56. UNDERWRITING SURPLUS/(DEFICIT) IN RESPECT OF FOREIGN REINSURANCE (45-54-55)								

Note:

*(a) Delete whichever is not applicable.

*(b) IBNR means claims incurred but not reported.

STATEMENT 1 - SECTION D

REVENUE ACCOUNT

ORIGIN: DOMESTIC/FOREIGN/TOTAL*(a)

NAME OF COMPANY:

INSURANCE REGISTRATION NO.: I/R*(a): 10710/1/-/-/8

ACCOUNTING DATE: - - - - -

DESCRIPTION (A)	TOTAL PREVIOUS YEAR (B)	TOTAL CURRENT YEAR (C)	FIRE (D)	MARINE (E)	MOTOR (F)	PERSONAL ACCIDENT (G)	GUARANTEE (H)	MISCEL- LANEOUS (I)
NET UNDERWRITING ACCOUNT	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
57. Unexpired risk reserve - opening (1-20-37)								
58. Direct and reinsurance premiums (2+3-21-40)								
59. Premium portfolio transfers (4-22-43)								
60. PREMIUMS WRITTEN (58+59)								
61. Unexpired risk reserve - closing (6-24-44)								
62. EARNED PREMIUM (57+60-61)								
63. Outstanding claims - opening (8-26-46)								
64. IBNR*(b) - opening (9-27-47)								
65. Claims reserves - opening (63+64)								
66. Claims paid (11-29-49)								
67. Claims portfolio transfers (12-30-50)								
68. Outstanding claims - closing (13-31-51)								
69. IBNR*(b) - closing (14-32-52)								
70. Claims reserves - closing (68+69)								
71. CLAIMS INCURRED (66+67+70-65)								
72. COMMISSION INCURRED (17-35-55)								
73. EXPENSES INCURRED (18)								
74. UNDERWRITING SURPLUS/(DEFICIT) (62-71-72-73)								
75. ASSUMED INVESTMENT INCOME*(c) (74+75)			XX	XX	XX	XX	XX	XX
76. OPERATING SURPLUS/(DEFICIT) (74+75)			XX	XX	XX	XX	XX	XX
77. EXCHANGE PROFIT/(LOSS) - REALISED (76+75)			XX	XX	XX	XX	XX	XX
78. EXCHANGE (LOSS) - UNREALISED (77+78)			XX	XX	XX	XX	XX	XX
79. EXCHANGE PROFIT/(LOSS) (77+78)			XX	XX	XX	XX	XX	XX
80. (INCREASE)/DECREASE IN CONTINGENCY RESERVE*(d) (79+78)			XX	XX	XX	XX	XX	XX
81. NET SURPLUS/(DEFICIT)*(e) (76+or-79+or-80)			XX	XX	XX	XX	XX	XX
82. CLAIMS INCURRED/NET EARNED PREMIUM: (71x100)								
83. COMMISSION INCURRED/NET WRITTEN PREMIUM: (72x100)								
84. EXPENSES INCURRED/NET EARNED PREMIUM: (73x100)								
85. ASSUMED INVESTMENT INCOME/NET EARNED PREMIUM: (75x100)								
86. OVERALL OPERATING RATIO: (82+83+84-85)			XX	XX	XX	XX	XX	XX
87. IBNR TO PREMIUMS WRITTEN: (69x100)								

Notes:

*(a) Delete whichever is not applicable.

*(b) IBNR means claims incurred but not reported.

*(c) To agree with Statement 2 column (B), item 6.

*(d) To agree with Statement 7 column (B), (C) or (D) of item 14.

*(e) To agree with Statement 3 columns (C) and (B), respectively, item 2.

STATEMENT 1
REVENUE ACCOUNT

General notes:

1. A given item under NET UNDERWRITING ACCOUNT equals the corresponding item under GROSS UNDERWRITING ACCOUNT minus the corresponding items under CESSIONS TO DOMESTIC REINSURERS and CESSIONS TO FOREIGN REINSURERS, but item 18 must equal item 73.
2. Items 4, 22, 43 and 59 may be negative.
3. Items 12, 30, 50 and 67 may be positive.
4. Where insurers calculated a net IBNR reserve, items 64 and 69 must be grossed up on an appropriate basis to complete IBNR reserves under the GROSS UNDERWRITING ACCOUNT and OUTWARDS REINSURANCE sections.
5. Claims incurred, item 71, includes loss adjustment expenses.

NAME OF COMPANY:

INSURANCE REGISTRATION No.: 17R*(8): 10/10/I/ / /8

ACCOUNTING DATE: -----

STATEMENT 2**ALLOCATION OF INVESTMENT
INCOME****NAME OF COMPANY:****INSURANCE REGISTRATION NO.:** I/R*(a)10/10/1/ /8**ACCOUNTING DATE:**

DESCRIPTION (A)	CURRENT YEAR (B) R'000	PREVIOUS YEAR (C) R'000	TOTAL (B)+(C) (D) R'000
1. Technical reserves			
(1) Unexpired risk reserve*(b)			XX
(2) Claims intimated but not paid (outstanding claims)*(c).....			XX
(3) Provision for unintimated claims (IBNR)*(d).....			XX
(4) Contingency reserve*(e).....			XX
(5) Other.....			XX
2. Shareholders' funds.....			
(1) Total minimum value of additional assets to be held*(f).....			XX
(2) Surplus/shortfall of assets*(g)..			XX
3. Total funds (item 1 + item 2).....			
4. Net investment income.....		XX	XX
5. Assumed rate of interest - %*(h).....	%	XX	XX
6. Assumed investment income attribu- table to technical reserves*(i).....		XX	XX
7. Investment income attributable to shareholders' funds*(j).....		XX	XX

Notes:

*(a) Delete whichever is not applicable.

*(b) To agree with Statement 1 columns (C) and (B), respectively, item 61.

*(c) To agree with Statement 1 columns (C) and (B), respectively, item 68.

*(d) To agree with Statement 1 columns (C) and (B), respectively, item 69.

*(e) To agree with Statement 7 column (D), items 12 and 13, respectively.

*(f) To agree with Statement 9 columns (B) and (C), respectively, item A5.

*(g) To agree with Statement 9 columns (B) and (C), respectively, item A7.

*(h) Assumed rate of interest =

$$r = \frac{\text{item 4}}{0,5 [\text{item 3 column (D)}]} \times 100 = \dots \%$$

(i) $0,5 [\text{item 1, column (D)}] \times r \%$ (to agree with Statement 1 column (C), item 75).(j) $0,5 [\text{item 2, column (D)}] \times r \%$ (to agree with Statement 3 column (B), item 3).

STATEMENT 3
PROFIT AND
LOSS ACCOUNT

NAME OF COMPANY:

INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17 78

ACCOUNTING DATE: _____

DETAILS (A)	CURRENT YEAR (B) R'000	PREVIOUS YEAR (C) R'000
1. Retained income at beginning of year..		
2. Net surplus/(Deficit) *(b).....		
3. Investment income attributable to shareholders' funds *(c).....		
4. Net profit/(loss) realised on sale of investments.....		
5. Transfers from reserves.....		
(a) Deferred tax.....		
(b) Investment.....		
(c) Exchange.....		
(d) General.....		
6. Other income (to be specified).....		
(a)		
(b)		
(c)		
7. TOTAL INCOME.....		
8. Tax incurred.....		
9. Dividends to shareholders relevant to financial year.....		
10. Transfers to reserves.....		
(a) Deferred tax.....		
(b) Investment.....		
(c) Exchange.....		
(d) General.....		
11. Other expenditure (to be specified)...		
(a)		
(b)		
(c)		
12. TOTAL EXPENDITURE.....		
13. RETAINED INCOME AT END OF YEAR *(d).		

Notes:

*(a) Delete whichever is not applicable.

*(b) To agree with Statement 1 columns (C) and (B), respectively, item 81.

*(c) To agree with Statement 2 column (B), item 7.

*(d) Item 7 minus Item 12.

STATEMENT 4
BALANCE SHEETNAME OF COMPANY:
INSURANCE REGISTRATION NO.: I/R*(a) : 10/10/1/- - - /8
ACCOUNTING DATE: - - - - -

DESCRIPTION (A)	CURRENT YEAR			PREVIOUS YEAR
	FOREIGN (B) R'000	DOMESTIC (C) R'000	TOTAL (D) R'000	TOTAL (E) R'000
SHARE CAPITAL AND RESERVES				
1. Ordinary share capital				
2. Preference share capital				
3. Share premium				
4. Distributable reserves				
(1) Retained income				
(2) Other (to be specified):				
5. Non-distributable reserves				
(1) Contingency				
(2) Other (to be specified):				
6. Shareholders' funds				
REPRESENTED BY				
7. Fixed assets				
8. Investments				
(1) Government and other approved stocks and loans				
(2) Ordinary shares				
(3) Preference shares				
(4) Immovable property				
(5) Mortgage bonds				
(6) Debentures				
(7) Fixed term deposits				
(8) Loans				
(9) Other (to be specified):				
9. Total fixed assets and investments				
10. Current assets				
(1) Cash on hand				
(2) Balances at banks, building so- cieties, etc.				
(3) Agents balances, outstanding premiums and deferred instalments of premiums				
(4) Interest, dividends and rents out- standing or accrued				
(5) Balances due by other insurers and reinsurers				
(6) Deposits maintained by other insurers and reinsurers				
(7) Amounts due by subsidiaries				
(8) Other (to be specified):				
11. Total assets (item 9 + item 10)				
12. Current liabilities				
(1) Claims and provision for claims intimated but not paid				
(2) Provision for unintimated claims				
(3) Balances due to other insurers and reinsurers				
(4) Deposits held on behalf of reinsurers				
(5) Provision for taxation				
(6) Provision for dividends				
(7) Sundry creditors				
(8) Other (to be specified):				
13. Net current assets (item 10 - item 12)				
14. Insurance funds				
(1) Fire				
(2) Marine				
(3) Motor				
(4) Personal accident				
(5) Guarantee				
(6) Miscellaneous				
15. Deferred taxation				
16. Total liabilities (items 12+14+15)				
17. Total (item 11 - item 16) = item 6				

Note:

*(a) Delete whichever is not applicable.

STATEMENT 5
NET LIABILITIES

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: Y/R*(a) 10/10/1/____/8
ACCOUNTING DATE: _____

[illegible]

Notes:

* (a) Delete whichever is not applicable.

* (b)(i) Domestic: To agree with Statement 6(1) column (D), item 22, plus Statement 6(3) column (L), item 12.

(ii) Foreign: To agree with Statement 6(2) column (D), item 21.

* (c) To agree with Statement 7, item 12.

*(d) In respect of liabilities in foreign currencies, state in respect of each significant portion of the business, on a separate statement -

(i) class of business;

(ii) currency; and

(iii) amount of net liability.

STATEMENT 6(1)

CALCULATION OF UNEXPIRED RISK RESERVE - NET LIABILITIES UNDER UNMATURED SHORT-TERM POLICIES

CONSTANT RISKS : ANNUAL BUSINESS

ORIGIN : DOMESTIC

MONTH (A)	PERCENTAGE RESERVED (B)	TOTAL ALL SHORT-TERM		FIRE	
		GROSS ANNUAL PREMIUMS WRITTEN (C)	GROSS UNEARNED PREMIUMS (B)x(C) (D)	GROSS ANNUAL PREMIUMS WRITTEN (E)	GROSS UNEARNED PREMIUMS (B)x(E) (F)
	%	R'000	R'000	R'000	R'000
1. 1	0,042	.....	.....	.....	.....
2. 2	0,125	.....	.....	.....	.....
3. 3	0,208	.....	.....	.....	.....
4. 4	0,292	.....	.....	.....	.....
5. 5	0,375	.....	.....	.....	.....
6. 6	0,458	.....	.....	.....	.....
7. 7	0,542	.....	.....	.....	.....
8. 8	0,625	.....	.....	.....	.....
9. 9	0,708	.....	.....	.....	.....
10. 10	0,792	.....	.....	.....	.....
11. 11	0,875	.....	.....	.....	.....
12. 12	0,958	.....	.....	.....	.....
13. Total		(1)	(11)	(1)	(11)
14. Allowance for commission paid:		xx	xx	xx	xx
(1) Commission rate*(b)	%	xx	xx	xx	xx
(2) (1) x gross unearned premiums (item 13(11))		xx	(11)....	xx	(11)....
15. Premiums ceded under approved proportional reinsurances:					
(1) Where reinsurance agreement is executed at a place in the Republic and business ceded forms part of the business carried on by accepting insurer in the Republic .....		.....	xx	.....	xx
(2) Where reinsurer maintains in the Republic moneys as set forth in paragraph (a)(11) of the definition of "approved reinsurances" in section 1(1) of the Act .....		.....	xx	.....	xx
(3) Where reinsurances are effected in accordance with the provisions of section 60(1) of the Act .....		.....	xx	.....	xx
16. Total premiums ceded under approved proportional reinsurances (15(1)+15(2)+15(3))					
17. Premiums net of proportional reinsurances (13(1)-16) ...		(1v)	xx	(1v)	xx
18. Unearned premium reserve [(11)-(111)]x(1v) (1)		xx	(v).....	xx	(v).....
19. Less: Non-proportional reinsurances referred to in paragraph (a) of the definition of "approved reinsurances" in section 1(1) of the Act*(c)		xx	(vi).....	xx	(vi).....
20. Net unearned premium reserve (v)-(vi)		xx		xx	
21. Plus: Loading (if applicable) referred to in paragraph (c)(11) of Part II of the Second Schedule to the Act		xx	.....	xx	.....
22. Unexpired risk reserve		xx		xx	
23. Non-approved reinsurances			xx		xx

Notes:

*(a) Delete whichever is not applicable.

*(b) Statement 1: $\frac{\text{Item 17} \times 100}{\text{Item 5}}$ of columns (D), (E), (F), etc.

*(c) To be reduced time-proportionately from inception to accounting date.

NAME OF COMPANY:

INSURANCE REGISTRATION NO.: 1/R²(A): 10/10/17 -- 78

ACCOUNTING DATE:

[illegible]

STATEMENT 6(2)

CALCULATION OF UNEXPIRED RISK RESERVE - NET LIABILITIES UNDER UNMATURED SHORT-TERM POLICIES

CONSTANT RISKS : ANNUAL BUSINESS

ORIGIN : FOREIGN

MONTH (A)	PERCENTAGE RESERVED (B)	TOTAL ALL SHORT-TERM		FIRE	
		GROSS ANNUAL PREMIUMS WRITTEN (C)	GROSS UNEARNED PREMIUMS (B)x(C) (D)	GROSS ANNUAL PREMIUMS WRITTEN (E)	GROSS UNEARNED PREMIUMS (B)x(E) (F)
	%	R'000	R'000	R'000	R'000
1. 1	0,042	.....	.....	.....	.....
2. 2	0,125	.....	.....	.....	.....
3. 3	0,208	.....	.....	.....	.....
4. 4	0,292	.....	.....	.....	.....
5. 5	0,375	.....	.....	.....	.....
6. 6	0,458	.....	.....	.....	.....
7. 7	0,542	.....	.....	.....	.....
8. 8	0,625	.....	.....	.....	.....
9. 9	0,708	.....	.....	.....	.....
10. 10	0,792	.....	.....	.....	.....
11. 11	0,875	.....	.....	.....	.....
12. 12	0,958	.....	.....	.....	.....
13. Total		(i)	(ii)	(i)	(ii)
14. Allowance for commission paid:		xx	xx	xx	xx
(1) Commission rate*(b)	%		xx	%	xx
(2) (1) x gross unearned premiums (item 13(ii))			(iii)....		(iii)....
15. Premiums ceded under proportional reinsurances .....		.....	xx	.....	xx
16. Premiums net of proportional reinsurances (13(i)-15) ...		(iv)	xx	(iv)	xx
17. Unearned premium reserve [(ii)-(iii)]x(iv)	(i)	xx	(v).....	xx	(v).....
18. Less: Non-proportional reinsurances referred to in paragraph (c) of the definition of "approved reinsurances" in section 1(1) of the Act*(c)		xx	(vi).....	xx	(vi).....
19. Net unearned premium reserve (v)-(vi)		xx		xx	
20. Plus: Loading (if applicable) referred to in paragraph (c)(iii) of Part II of the Second Schedule to the Act		xx		xx	
21. Unexpired risk reserve		xx		xx	
22. Premiums ceded to insurers registered to carry on insurance business in the Republic		xx	xx		xx

Notes:

*(a) Delete whichever is not applicable.

*(b) Statement 1: $\frac{\text{Item 17} \times 100}{\text{Item 5}}$ of column (D), (E), (F), etc.

*(c) To be reduced time-proportionately from inception to accounting date.

NAME OF COMPANY:

INSURANCE REGISTRATION NO.: I/R*(a) : 10/10/1/- - -/8

ACCOUNTING DATE:

MARINE		MOTOR		PERSONAL ACCIDENT		GUARANTEE		MISCELLANEOUS	
GROSS ANNUAL PREMIUMS WRITTEN (G)	GROSS UNEARNED PREMIUMS (B)x(G) (H)	GROSS ANNUAL PREMIUMS WRITTEN (I)	GROSS UNEARNED PREMIUMS (B)x(I) (J)	GROSS ANNUAL PREMIUMS WRITTEN (K)	GROSS UNEARNED PREMIUMS (B)x(K) (L)	GROSS ANNUAL PREMIUMS WRITTEN (M)	GROSS UNEARNED PREMIUMS (B)x(M) (N)	GROSS ANNUAL PREMIUMS WRITTEN (O)	GROSS UNEARNED PREMIUMS (B)x(O) (P)
R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
.....									
.....									
.....									
.....									
.....									
.....									
.....									
.....									
.....									
.....									
(i)	(ii)	(i)	(ii)	(i)	(ii)	(i)	(ii)	(i)	(ii)
xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
%	xx	%	xx	%	xx	%	xx	%	xx
xx	(iii)....	xx	(iii)....	xx	(iii)....	xx	(iii)....	xx	(iii)....
.....	xx	.....	xx	.....	xx	.....	xx	.....	xx
(iv)	xx	(iv)	xx	(iv)	xx	(iv)	xx	(iv)	xx
xx	(v).....	xx	(v).....	xx	(v).....	xx	(v).....	xx	(v).....
xx	(vi).....	xx	(vi).....	xx	(vi).....	xx	(vi).....	xx	(vi).....
xx		xx		xx		xx		xx	
xx		xx		xx		xx		xx	
	xx		x		xx		xx		xx

STATEMENT 6(3)
 CALCULATION OF UNEXPIRED RISK RESERVE - NET LIABILITIES UNDER UNMATURED SHORT-TERM POLICIES
 ATYPICAL BUSINESS
 ORIGIN: DOMESTIC

NAME OF COMPANY:
 INSURANCE REGISTRATION No.: I/R*(a): 10/10/17 -- 78
 ACCOUNTING DATE: -----

(A)	GROSS PREMIUMS WRITTEN										
	DURING YEAR TO WHICH STATEMENT RELATES	ONE YEAR PRE- VIOUSLY	TWO YEARS PRE- VIOUSLY	THREE YEARS PRE- VIOUSLY	FOUR YEARS PRE- VIOUSLY	FIVE YEARS PRE- VIOUSLY	SIX YEARS PRE- VIOUSLY	SEVEN YEARS PRE- VIOUSLY	EIGHT YEARS PRE- VIOUSLY	NINE YEARS PRE- VIOUSLY	TOTAL
	(B) R'000	(C) R'000	(D) R'000	(E) R'000	(F) R'000	(G) R'000	(H) R'000	(I) R'000	(J) R'000	(K) R'000	(L) R'000
1. Gross premiums:											
(a) Fire											
(b) Marine											
(c) Guarantee											
(d) Miscellaneous											
(e) Other											
2. TOTAL											
3. Less: Allowance for commission:*(b)											
(a) Fire											
(b) Marine											
(c) Guarantee											
(d) Miscellaneous											
(e) Other											
4. TOTAL											
5. Less: Approved proportional reinsurances:											
(a) Fire											
(b) Marine											
(c) Guarantee											
(d) Miscellaneous											
(e) Other											
6. TOTAL											
7. Premiums net of approved proportional reinsurances and allowance for commis- sion (total all classes) (2-4-6)..											
8. Unearned premium reserve*(c)											
9. Less: Non-proportional reinsurances referred to in paragraph (a) of the definition of "approved reinsurances" in section 1(1) of the Act*(d)											
10. Net unearned premium reserve (8-9)											
11. Plus: Loading (if applicable) referred to in paragraph (c)(iii) of Part II of the Second Schedule to the Act											
12. Unexpired risk reserve											

Notes:

- *(a) Delete whichever is not applicable.
 *(b) Commission rate per item 14.1 of Statement 6(1) x gross premiums receivable.
 *(c) The formula set out in the Annexure must be employed to calculate the first approximation of the unexpired risk reserve.
 *(d) To be reduced time-proportionately from inception to accounting date.

ANNEXURE TO STATEMENT 6(3)
ATYPICAL BUSINESS - INCREASING RISKS
CALCULATION OF FIRST APPROXIMATION OF
UNEXPIRED RISK RESERVE

1. Where a single premium is paid at the inception of the risk for the whole period of the risk -

$$[(1-k)(EP)(1-t^2/n^2)];$$

2. Where a level annual premium is payable during the term of the risk in respect of CAR, EAR, or similar risks -

$$(1-k)[\frac{JP}{n}(n^2-t^2) - (NPND)]$$

3. Where -

- "k" = the ratio of the actual costs paid in respect of commission, brokerage or other remuneration to any insurance broker, or other insurer or to any agent of the insurer, in respect of the specific premium(s) incorporated in the formula, but not exceeding any maximum consideration prescribed under regulation 30 or other percentage as may in the opinion of the registrar properly represent the expenses incurred by the insurer in conducting the class or subdivision of a class or kind of insurance business, to gross premiums written;
- "EP" = total net single premium receivable for the entire period of the risk;
- "JP" = net level annual premium receivable;
- "t" = number of years, including fractions of a year that have elapsed since the inception of the risk;
- "n" = the total number of years, including fractions of a year of exposure;
- "net" = net after deduction of approved proportional reinsurances;
- "CAR" = contractors' all risks;
- "EAR" = engineering all risks; and
- "NPND" = the sum of the net annual premiums not yet due.

STATEMENT 7
CALCULATION OF CONTINGENCY RESERVE *(b)

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: 1/R*(a)10/10/1/____/8
ACCOUNTING DATE: _____

PARTICULARS (A)	AMOUNT		
	DOMESTIC (B) R'000	FOREIGN (C) R'000	TOTAL (D) R'000
1. Gross premiums written (To agree with Statement 1, item 5).....			
Less cessions -			
Local premiums paid and payable -			
2. Proportional.....			
(To agree with Statement 1, item 21(1))*(c)			
3. Non-proportional*(d).....			
4. Premium portfolio transfers.....			
(To agree with Statement 1, item 22)			
Foreign premiums paid and payable -			
5. Proportional with deposit.....			
(To agree with Statement 1, item 39(1))			
6. Non-proportional with deposit*(d).....			
7. Proportional with no deposit.....	XX		
(To agree with Statement 1, item 38(1))			
8. Non-proportional with no deposit*(d).....	XX		
9. Premiums ceded (2 + 3 + 4 + 5 + 6 + 7 + 8).....			
10. NET PREMIUMS WRITTEN (1 - 9).....			
11. Ten per cent of net premiums written (10/100 x item 10)...			
12. Amount of reserve required in terms of section 13A(2) of the Act.....			
(..... fifths of item 11)*(e)			
13. Less balance of reserve required in terms of section 13A(2) of the Act at end of preceding financial year.....			
14. Increase/decrease *(a) in reserve (To agree with Statement 1, column (C) item 80).....			

Notes:

- *(a) Delete whichever is not applicable.
- *(b) The calculations must be based on the greater of the net written premiums (item 10) for the previous or current financial year.
- *(c) This includes premiums ceded to underwriters at Lloyd's - subparagraph (ii) of paragraph (a) of the definition of "approved reinsurances" in section 1(1) of the Act.
- *(d) Only the non-proportional reinsurances which remain in force until the contingent liabilities under unexpired policies have expired may be shown here - paragraph (a) of the definition of "approved reinsurances" in section 1(1) of the Act.
- *(e) The amount against item 10 must be calculated as follows:
In respect of the first financial year after the commencement of the Financial Institutions Second Amendment Act, 1989 (Act No. 54 of 1989): one-fifth of the amount shown against item 9; the second year: two-fifths thereof; the third year: three-fifths; the fourth year: four-fifths; the fifth and subsequent years: the full amount.

STATEMENT 8
STATEMENT OF INSURANCE ASSETS

NAME OF COMPANY: _____
 INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/____/8
 ACCOUNTING DATE: _____

ITEM NUMBER (A)	DESCRIPTION OF ASSETS (B)	SUPPORTING STATEMENT (C)	STATUTORY VALUES			
			CURRENT YEAR			PREVIOUS YEAR
			TOTAL (D)	IN REPUBLIC (E)	OUTSIDE REPUBLIC (F)	TOTAL (G)
			R'000	R'000	R'000	R'000
1.	Money in hand.....	XX	.....	.....	.....	.....
2.	Krugerrands.....	XX	.....	.....	.....	.....
3.	Balances with banks and build- ing societies.....	8(1)	.....	.....	.....	.....
4.	Bills, bonds and securities...	8(2)	.....	.....	.....	.....
5.	Outstanding short-term premiums.....	XX	.....	.....	.....	.....
6.	Mortgage bonds on immovable property.....	XX	.....	.....	.....	.....
7.	Debentures.....	8(3)	.....	.....	.....	.....
8.	Other claims.....	8(4)	.....	.....	.....	.....
9.	Shares and units.....	8(5)	.....	.....	.....	.....
10.	Immovable property.....	8(6)	.....	.....	.....	.....
11.	Fixed assets.....	8(7)	.....	.....	.....	.....
12.	Total insurance assets.....	XX				

Note:

*(a) Delete whichever is not applicable.

STATEMENT 8(1)
BALANCES WITH BANKS AND BUILDING
SOCIETIES

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/ /8
ACCOUNTING DATE: - - - - -

ITEM NUMBER (A)	DESCRIPTION OF INVESTMENTS (B)	STATUTORY VALUE		
		TOTAL (C)	IN REPUBLIC (D)	OUTSIDE REPUBLIC (E)
		R'000	R'000	R'000
1.	Balances and deposits:			
	(a) Banking institutions			
	(to be specified):			
				
				
				
				
	(b) Building societies			
	(to be specified):			
				
				
				
				
2.	Total.....	*(b)	*(c)	*(d)

Notes:

- *(a) Delete whichever is not applicable.
- *(b) To agree with Statement 8 column (D), item 3.
- *(c) To agree with Statement 8 column (E), item 3.
- *(d) To agree with Statement 8 column (F), item 3.

STATEMENT 8(2)
BILLS, BONDS AND SECURITIES

NAME OF COMPANY:
INSURANCE REGISTRATION No.: 1/R*(a) 10/10/17/78
ACCOUNTING DATE: _____

ITEM NUMBER	DESCRIPTION	TOTAL STATUTORY VALUE [(D) + (H)]	WITH MATURITIES OF SEVEN YEARS OR LESS				WITH MATURITIES EXCEEDING SEVEN YEARS			
			STATUTORY VALUE [(E) or (F) + (G)]	VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		ACCRUED INTEREST	STATUTORY VALUE [(I) or (J)+(K)]	VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		ACCRUED INTEREST
				SECTION 15(g)	SECTION 15(h)			SECTION 15(g)	SECTION 15(h)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1.	Government loan stock of the Republic.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2.	Loan levies.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3.	Stock and loans guaranteed by the Govern- ment of the Republic (to be specified): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4.	Sub-total.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5.	Stock of and loans to a provincial admini- stration and the Administration of South-West Africa.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6.	Stock and loans guaranteed by a provin- cial administration or the Administration of South-West Africa (to be specified): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7.	Sub-total.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8.	Stock of and loans to local authorities in the Republic.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9.	Stock and loans guaranteed by local autho- rities in the Republic (to be specified): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10.	Sub-total.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11.	Stock of and loans to Development Boards...	.....	.....	.....	.....	.....	.....	.....	.....	.....
12.	Stock and loans guaranteed by Development Boards (to be specified): .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
13.	Sub-total.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

STATEMENT 8(2)
BILLS, BONDS AND SECURITIES

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: 1/R*(a) 10/10/17/____/8
ACCOUNTING DATE: _____

ITEM NUMBER	DESCRIPTION	TOTAL STATUTORY VALUE [(D) + (H)]	WITH MATURITIES OF SEVEN YEARS OR LESS				WITH MATURITIES EXCEEDING SEVEN YEARS			
			STATUTORY VALUE [(E) or (F) + (G)]	VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		ACCRUED INTEREST	STATUTORY VALUE [(I) or (J)+(K)]	VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		ACCRUED INTEREST
				SECTION 15(g)	SECTION 15(h)			SECTION 15(g)	SECTION 15(h)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
14.	Stock of and loans to the Rand Water Board.	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
15.	Stock of and loans to Eskom.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16.	Stock of and loans to the Land and Agricultural Bank of South Africa.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17.	Stock and loans guaranteed by the Rand Water Board, Eskom and the Land and Agricultural Bank of South Africa (to be specified):	.....	.....	.....	.....	.....	.....	.....	.....	.....
18.	Sub-total.....									
19.	Stock and loans approved by the Registrar for the purposes of paragraph 6 to the Third Schedule of the Act (to be specified):	.....	.....	.....	.....	.....	.....	.....	.....	.....
20.	Stock of and loans to institutions approved by the Registrar for the purposes of the Third Schedule to the Act (to be specified):	.....	.....	.....	.....	.....	.....	.....	.....	.....
21.	Sub-total.....									
	Stock of foreign governments, local authorities and institutions approved by the Registrar for the purposes of paragraph 6A of the Third Schedule to the Act (to be specified):	.....	.....	.....	.....	.....	.....	.....	.....	.....
23.	Sub-total.....									
24.	Stock of and loans to other institutions in the Republic (to be specified):	.....	.....	.....	.....	.....	.....	.....	.....	.....
25.	Sub-total.....									
26.	Total in the Republic.....	*(b)								

STATEMENT 8(2)
BILLS, BONDS AND SECURITIES

NAME OF COMPANY: _____
 INSURANCE REGISTRATION NO.: 1/r*(a) 10/10/17 ___/78
 ACCOUNTING DATE: _____

ITEM NUMBER	DESCRIPTION	TOTAL STATUTORY VALUE [(D) + (H)]	WITH MATURITIES OF SEVEN YEARS OR LESS				WITH MATURITIES EXCEEDING SEVEN YEARS			
			STATUTORY VALUE [(E) or (F)] + (G)]	VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		ACCRUED INTEREST	STATUTORY VALUE [(I) or (J) + (K)]	VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		ACCRUED INTEREST
				SECTION 15(g) (E)	SECTION 15(h) (F)			SECTION 15(g) (I)	SECTION 15(h) (J)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
27.	Stock of and loans to other foreign governments, local authorities and institutions (to be specified):	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
28.	Sub-total.....	*(c)								
29.	GRAND TOTAL.....	*(d)								

Notes:

- * (a) Delete whichever is not applicable.
- * (b) To agree with Statement 8 column (E), item 4.
- * (c) To agree with Statement 8 column (F), item 4.
- * (d) To agree with Statement 8 column (D), item 4.

STATEMENT 8(3)
DEBENTURES

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/____/8
ACCOUNTING DATE: _____

ITEM NUMBER	NAME OF DEBTOR	DESCRIPTION OF DEBENTURE	YEAR OF MATURITY	RATE OF INTEREST	STATUTORY VALUE [(H) or (I)+(J)]		VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		INTEREST	
					IN REPUBLIC	OUTSIDE REPUBLIC	SECTION 15(g)	SECTION 15(h)	ACCRUED	OUTSTAN- DING FOR MORE THAN 12 MONTHS
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1.	Property companies *(b) (including associated companies which are property companies) (to be speci- fied):			%	R'000	R'000	R'000	R'000	R'000	R'000
	(a) Listed									
										
										
	Total item 1(a).....	XX	XX	XX	*(c)	*(d)				
	(b) Unlisted									
										
										
	Total item 1(b).....	XX	XX	XX	*(e)	*(f)				
2.	Total - property companies.....	XX	XX	XX						
3.	Associated companies (to be specified):									
	(a) Listed									
										
										
										
	(b) Unlisted									
										
										
										
	Total - associated companies.....	XX	XX	XX	*(g)	*(h)				
5.	Other companies (to be specified):									
	(a) Listed									
										
										
										
	(b) Unlisted									
										
										
										
	Total - other companies.....	XX	XX	XX						
7.	Total debentures.....	XX	XX	XX	*(i)	*(i)				

STATEMENT 8(3)
DEBENTURES

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) - 10/10/1/- - -/8
ACCOUNTING DATE: _____

Notes:

* (a) Delete whichever is not applicable.

* (b) "Property company" means a company -

- (i) of which 50 % or more of the market value of its assets consists of immovable property irrespective of whether such property is held directly by the company as registered owner, or indirectly by way of ownership of the shares of the company which is the registered owner of the property or which exercises control over the company which is the registered owner of the property; or
- (ii) of which 50 % or more of its income is derived from investments in immovable property, or from an investment in a company the income of which is derived 50 % or more from the income of investments in immovable property.

* (c) To agree with Statement 8(8) column (F), item 3(c).

* (d) To agree with Statement 8(8) column (G), item 3(c).

* (e) To agree with Statement 8(8) column (F), item 4(c).

* (f) To agree with Statement 8(8) column (G), item 4(c).

* (g) To agree with Statement 8(9) column (F), item 2.

* (h) To agree with Statement 8(9) column (G), item 2.

* (i) To agree with Statement 8 column (E), item 7.

* (j) To agree with Statement 8 column (F), item 7.

STATEMENT 8(4)
 OTHER CLAIMS (EXCLUDING MORTGAGE BONDS AND
 THOSE REFERRED TO IN PARAGRAPH 8 OF THE THIRD SCHEDULE TO THE ACT)

NAME OF COMPANY: _____
 INSURANCE REGISTRATION NO.: I/R*(a) 10/15/I/___/8
 ACCOUNTING DATE: _____

ITEM NUMBER	NAME OF DEBTOR	PARTICULARS OF SECURITY FURNISHED	PARTICULARS OF ADVANCE			AMOUNT BY WHICH PAYMENT OF CAPITAL IS OVERDUE (G)	STATUTORY VALUE	
			AMOUNT OUTSTANDING AT END OF PRECEDING YEAR (D)	AMOUNT OUTSTANDING AT END OF YEAR (E)	RATE OF INTEREST (F)		IN REPUBLIC (H)	OUTSIDE REPUBLIC (I)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Property companies *(b)(including asso- ciated companies which are property companies)(to be specified):		R'000	R'000	%	R'000	R'000	R'000
	(a) Listed.....	.....	.....	.....	.....	.....	.....	.....
								
								
	Total item 1(a).....	XX			XX		*(c)	*(d)
	(b) Unlisted.....	.....	.....	.....	.....	.....	.....	.....
								
								
	Total item 1(b).....	XX			XX		*(e)	*(f)
2.	Total - property companies.....	XX			XX			
3.	Associates and associated companies (to be specified):							
								
								
								
4.	Total - associates and associated compa- nies.....	XX			XX		*(g)	*(h)
5.	Other individuals and companies (to be specified):							
								
								
								
6.	Total - other individuals and companies..	XX			XX			
7.	Total other claims.....	XX			XX		*(i)	*(j)

Notes:

- *(a) Delete whichever is not applicable.
- *(b) "Property company" means a company -
 - (i) of which 50 % or more of the market value of its assets consists of immovable property, irrespective of whether such property is held directly by the company as registered owner, indirectly by way of ownership of the shares of the company which is the registered owner of the property or which exercises control over the company which is the registered owner of the property; or
 - (ii) of which 50 % or more of its income is derived from investments in immovable property, or from an investment in a company the income of which is derived 50 % or more from the income of investments in immovable property.
- *(c) To agree with Statement 8(8) column (F), item 3(b).
- *(d) To agree with Statement 8(8) column (G), item 3(b).
- *(e) To agree with Statement 8(8) column (F), item 4(b).
- *(f) To agree with Statement 8(8) column (G), item 4(b).
- *(g) To agree with Statement 8(9) column (F), item 1.
- *(h) To agree with Statement 8(9) column (G), item 1.
- *(i) To agree with Statement 8 column (E), item 8.
- *(j) To agree with Statement 8 column (F), item 8.

STATEMENT 8(5)
SHARES AND UNITS

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/_____/8
ACCOUNTING DATE: _____

ITEM NUMBER	DESCRIPTION OF SHARE/UNIT	NUMBER OF SHARES	VALUE PER SHARE ACCORDING TO STOCK EXCHANGE QUOTATION [SECTION 15(g)] (D)	STATUTORY VALUE [(G) or (H) + (I)]		VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		DIVIDEND ACCRUED
				IN REPUBLIC	OUTSIDE REPUBLIC	SECTION 15(g)	SECTION 15(h)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1.	Shares (excluding shares in property companies*(b) and associated companies)(names of companies to be specified in alphabetical order):		c/share	R'000	R'000	R'000	R'000	R'000
	(a) Ordinary							
	(i) Listed (excluding shares listed in the Development Capital Sector)							
								
								
	Total item 1(a)(i).....	XX	XX					
	(ii) Listed in the Development Capital Sector							
								
								
	Total item 1(a)(ii).....	XX	XX					
	(iii) Unlisted							
								
								
	Total item 1(a)(iii).....	XX	XX					
	Total item 1(a).....	XX	XX					
	(b) Preference							
	(i) Listed							
								
								
	Total item 1(b)(i).....	XX	XX					
	(ii) Unlisted							
								
								
	Total item 1(b)(ii).....	XX	XX					
	Total item 1(b).....	XX	XX					

STATEMENT 8(5)
SHARES AND UNITS

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17 ____/8
ACCOUNTING DATE: _____

ITEM NUMBER	DESCRIPTION OF SHARE/UNIT	NUMBER OF SHARES	VALUE PER SHARE ACCORDING TO STOCK EXCHANGE QUOTATION [SECTION 15(g)] (D)	STATUTORY VALUE [(G) or (H) + (I)]		VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		DIVIDEND ACCRUED
				IN REPUBLIC (E)	OUTSIDE REPUBLIC (F)	SECTION 15(g) (G)	SECTION 15(h) (H)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
2.	Units in unit trust schemes in the Republic (excluding units in unit trust schemes in property shares) (to be specified):		c/share	R'000	R'000	R'000	R'000	R'000
	Total item 2.....	XX	XX					
3.	Shares in property companies (including associated companies which are property companies) (names of companies to be specified in alphabetical order): (a) Listed (i) Ordinary Total item 3(a)(i)..... (ii) Preference Total item 3(a)(ii)..... Total item 3(a)..... (b) Unlisted (i) Ordinary Total item 3(b)(i)..... (ii) Preference Total item 3(b)(ii)..... Total item 3(b)..... Total item 3.....							
	Total item 3(a)(i).....	XX	XX					
	Total item 3(a)(ii).....	XX	XX					
	Total item 3(a).....	XX	XX	*(c)	*(d)			
	Total item 3(b)(i).....	XX	XX					
	Total item 3(b)(ii).....	XX	XX					
	Total item 3(b).....	XX	XX	*(e)	*(f)			
	Total item 3.....	XX	XX					

STATEMENT 8(5)
SHARES AND UNITS

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: 17R*(a)-10/10/17---78
ACCOUNTING DATE: -----

ITEM NUMBER	DESCRIPTION OF SHARE/UNIT	NUMBER OF SHARES	VALUE PER SHARE ACCORDING TO STOCK EXCHANGE QUOTATION [SECTION 15(g)] (D)	STATUTORY VALUE [(G) or (H) + (I)]		VALUE DETERMINED IN TERMS OF THE INSURANCE ACT		DIVIDEND ACCRUED
				IN REPUBLIC	OUTSIDE REPUBLIC	SECTION 15(g)	SECTION 15(h)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
4.	Units in unit trust schemes in property shares (to be specified):		c/share	R'000	R'000	R'000	R'000	R'000
	Total item 4.....	XX	XX	*(g)	*(h)			
5.	Shares in associated companies (names of companies to be specified in alphabetical order): (a) Listed							
	(i) Ordinary Total item 5(a)(i).....	XX	XX					
	(ii) Preference Total item 5(a)(ii).....	XX	XX					
	Total item 5(a).....	XX	XX					
	(b) Unlisted							
	(i) Ordinary Total item 5(b)(i).....	XX	XX					
	(ii) Preference Total item 5(b)(ii).....	XX	XX					
	Total item 5.....	XX	XX	*(i)	*(j)			
6.	Total shares and units.....	XX	XX	*(k)	*(l)			

STATEMENT 8(5)
SHARES AND UNITS

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17____/8
ACCOUNTING DATE: _____

Notes:

*(a) Delete whichever is not applicable.

*(b) "Property company" means a company -

- (i) of which 50 % or more of the market value of its assets consists of immovable property, irrespective of whether such property is held directly by the company as registered owner, or indirectly by way of ownership of the shares of the company which is the registered owner of the property or which exercises control over the company which is the registered owner of the property; or
- (ii) of which 50 % or more of its income is derived from investments in immovable property, or from an investment in a company the income of which is derived 50 % or more from the income of investments in immovable property.

- *(c) To agree with Statement 8(8) column (F), item 3(a).
*(d) To agree with Statement 8(8) column (G), item 3(a).
*(e) To agree with Statement 8(8) column (F), item 4(a).
*(f) To agree with Statement 8(8) column (G), item 4(a).
*(g) To agree with Statement 8(8) column (F), item 2.
*(h) To agree with Statement 8(8) column (G), item 2.
*(i) To agree with Statement 8(9) column (F), item 4.
*(j) To agree with Statement 8(9) column (G), item 4.
*(k) To agree with Statement 8 column (E), item 9.
*(l) To agree with Statement 8 column (F), item 9.

STATEMENT 8(6)
IMMOVABLE PROPERTY - FREEHOLD ONLY

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: 1/R^(a) 10/10/17 78
ACCOUNTING DATE: _____

ITEM NUMBER	LOCATION AND DESCRIPTION	YEAR ACQUIRED	AGGREGATE COST OF LAND, BUILDINGS AND IMPROVE- MENTS	BOOK VALUE	AMOUNT OF ENCUMBRAN- CES	VALUATION OF PROPERTY BY INDEPENDENT VALUATOR		PARTICULARS OF INCOME		EXPENSES INCURRED IN RESPECT OF TAXES AND MAIN- TENANCE OF BUILDING	STATUTORY VALUE	
						YEAR OF VALUA- TION	VALUE PER VALUATOR	GROSS INCOME RECEIVED DURING YEAR FROM ACCOMMO- DATION LET	IMPUTED RENTAL VALUE OF SPACE OCCUPIED BY INSU- RER DUR- ING YEAR		IN REPUBLIC	OUTSIDE REPUBLIC
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)
1.	Wholly owner occupied (to be specified):		R'000	R'000	R'000		R'000	R'000	R'000	R'000	R'000	R'000
	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....	.....
2.	Total item 1..... Wholly let (to be specified):							XX				
	.....	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	.....	XX	.....	.....	.....
3.	Total item 2..... Partly owner occupied and partly let (to be specified):								XX			
												
												
												
												
	Total item 3.....											
4.	Grand total										*(b)	*(c)

Notes:

*(a) Delete whichever is not applicable.

*(b) To agree with: Statement 8 column (E), item 10; and
Statement 8(8) column (F), item 1.

*(c) To agree with: Statement 8 column (F), item 10; and
Statement 8(8) column (G), item 1.

STATEMENT 8(7)

FIXED ASSETS (EXCLUDING LEASED AND RENTED FIXED ASSETS)

NAME OF COMPANY: _____

INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/____/8

ACCOUNTING DATE: _____

ITEM NUMBER	DESCRIPTION OF ASSETS	STATUTORY VALUE AT END OF PRECEDING FINANCIAL YEAR	COST OF ASSETS ACQUIRED DURING YEAR UNDER REVIEW	AMOUNT RECEIVED IN RESPECT OF ASSETS SOLD DURING YEAR UNDER REVIEW	RATES AT WHICH ASSETS ARE DEPRECIATED	STATUTORY VALUE	
						IN REPUBLIC	OUTSIDE REPUBLIC
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
		R'000	R'000	R'000	%	R'000	R'000
1.	Computer equipment.....	.....	.....	.....	.....	.....	.....
2.	Other equipment (to be specified):	.....	.....	.....	.....	.....	.....
							
							
							
3.	Total item 2.....						
4.	Motor vehicles.....	.....	.....	.....	.....	.....	.....
5.	Total fixed assets.....					*(b)	*(c)

Notes:

*(a) Delete whichever is not applicable.

*(b) To agree with Statement 8 column (E), item 11.

*(c) To agree with Statement 8 column (F), item 11.

STATEMENT 8(8)
PROPERTY INVESTMENTS

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/___/8
ACCOUNTING DATE: _____

ITEM NUMBER (A)	DESCRIPTION (B)	SUPPORTING STATEMENT		STATUTORY VALUE		
		NUMBER (C)	ITEM NUMBER (D)	TOTAL (E)	IN REPUBLIC (F)	OUTSIDE REPUBLIC (G)
1.	Immovable property.....	8(6)	4	R'000	R'000	R'000
2.	Units in unit trust schemes in property shares	8(5)	4	.....	.....	.....
3.	Listed property companies*(b)					
	(a) Shares	8(5)	3(a)	.....	.....	.....
	(b) Other claims.....	8(4)	1(a)	.....	.....	.....
	(c) Debentures.....	8(3)	1(a)	.....	.....	.....
4.	Unlisted property companies -					
	(a) Shares	8(5)	3(b)	.....	.....	.....
	(b) Other claims.....	8(4)	1(b)	.....	.....	.....
	(c) Debentures.....	8(3)	1(b)	.....	.....	.....
5.	Total	XX	XX			

Notes:

*(a) Delete whichever is not applicable.

*(b) "Property company" means a company -

- (i) of which 50 % or more of the market value of its assets consists of immovable property, irrespective of whether such property is held directly by the company as registered owner, or indirectly by way of ownership of the shares of the company which is the registered owner of the property or which exercises control over the company which is the registered owner of the property; or
- (ii) of which 50 % or more of its income is derived from investments in immovable property, or from an investment in a company the income of which is derived 50 % or more from the income of investments in immovable property.

STATEMENT 8(9)
INVESTMENTS IN ASSOCIATES AND
ASSOCIATED COMPANIES

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/___/8
ACCOUNTING DATE: _____

ITEM NUMBER (A)	DESCRIPTION (B)	SUPPORTING STATEMENT		STATUTORY VALUE		
		NUMBER (C)	ITEM NUMBER (D)	TOTAL (E)	IN REPUBLIC (F)	OUTSIDE REPUBLIC (G)
1.	Loans.....	8(4)	4	R'000	R'000	R'000
2.	Debentures.....	8(3)	4	.....	.....	.....
3.	Total items 1 and 2.....	XX	XX			
4.	Shares.....	8(5)	5	.....	.....	.....
5.	Total items 3 and 4	XX	XX			

Note:

*(a) Delete whichever is not applicable.



STATEMENT 8(10)
SPREAD OF INSURANCE ASSETS IN THE REPUBLIC

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: 17R*(a)-10/10/17 ---/8
ACCOUNTING DATE: ---

I. MINIMUM ASSETS TO BE HELD IN THE REPUBLIC IN TERMS OF SECTION 17(4)(b) OF THE ACT ^{*(b)} R

II. ITEM NUMBER (A)	ASSETS PER THE ANNEXURE TO THIS STATEMENT		MAXIMUM ALLOWABLE PERCENTAGE PER REGULA- TION 34 (D)	VALUE OF ASSETS DETERMINED IN ACCORDANCE WITH REGULATION 34 UNDER THE ACT				ADMITTED ASSETS AS PERCENTAGE OF AGGRE- GATE LIABILITIES *(e) (I)
	DESCRIPTION (B)	ANNEXURE ITEM NUMBER (C)		ASSETS HELD IN THE REPUBLIC (E)	MAXIMUM ALLOWABLE ASSETS *(c) (F)	ADMITTED ASSETS *(d) (G)	NON- ADMITTED ASSETS (E)MINUS(G) (H)	
			%	R'000	R'000	R'000	R'000	%
1.	Assets of the kinds mentioned in paragraphs 3 to 6, inclusive, and 6A of the Third Schedule to the Act which have maturities exceeding seven years.....	3.	30	.....	.....	.....	.....	.....
2.	Outstanding short-term premiums...	XX	XX	.....	XX	.....	XX	.....
3.	(i) Mortgage bonds.....	8(i).	XX	.....	XX	XX	XX	XX
	(ii) Debentures.....	8(ii).	XX	.....	XX	XX	XX	XX
	(iii) Any other claims.....	8(iii).	XX	.....	XX	XX	XX	XX
	Total subitems (i),(ii) and (iii)	XX	25	.....	.....	.....	.....	.....
4.	Loans to and debentures of associa- tes and associated companies.....	7.	5	.....	.....	.....	.....	.....
5.	Ordinary shares.....	5.	40	.....	.....	.....	.....	.....
6.	Preference shares.....	6.	30	.....	.....	.....	.....	.....
6A.	Total (items 5 and 6).....	XX	55	.....	*(f)		XX	.....
7.	Immovable property.....	4.	10	.....	.....	.....	.....	.....
8.	Computer equipment.....	9.	5	.....	.....	.....	.....	.....
9.	Other equipment and motor vehicles.....	10.	2,5	.....	.....	.....	.....	.....
10.	Any other asset (not listed in items 1 to 10 and 12 to 15 of this statement) (to be specified on a separate schedule).....	11.	2,5	.....	.....	.....	.....	.....
11.	Total (items 1 to 10).....	XX	70	.....	XX	.....	.....	.....

STATEMENT 8(10)
SPREAD OF INSURANCE ASSETS IN THE REPUBLIC

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/_____/8
ACCOUNTING DATE: _____

II. ITEM NUMBER	ASSETS PER THE ANNEXURE TO THIS STATEMENT		MAXIMUM ALLOWABLE PERCENTAGE PER REGULA- TION 34	VALUE OF ASSETS DETERMINED IN ACCORDANCE WITH REGULATION 34 UNDER THE ACT				ADMITTED ASSETS AS PERCENTAGE OF AGGRE- GATE LIABILITIES *(e) (I)
	DESCRIPTION (B)	ANNEXURE ITEM NUMBER (C)		ASSETS HELD IN THE REPUBLIC (E)	MAXIMUM ALLOWABLE ASSETS *(c) (F)	ADMITTED ASSETS *(d) (G)	NON- ADMITTED ASSETS (E)MINUS(G) (H)	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
			%	R'000	R'000	R'000	R'000	%
12.	Money in hand.....	XX	XX	.....	XX	.....	XX	.....
13.	Balances and deposits with banks and building societies.....	1.	XX	.....	XX	.....	XX	.....
14.	Krugerrands.....	2.	2,5	.....	.....	.....	.....	.....
15.	Assets of the kinds mentioned in paragraphs 3 to 6, inclusive, and 6A of the Third Schedule to the Act which have maturities of seven years or less.....	XX	XX	.....	XX	.....	XX	.....
16.	Total (items 12 to 15).....	XX	XX		XX			
17.	Total (items 11 and 16).....	XX	XX		XX			XX

Notes:

- *(a) Delete whichever is not applicable.
*(b) Aggregate liabilities per regulation 34(4)(a) to agree with Statement 9 column (B) item B.6.
*(c) Equals the percentages in column (D) applied to the amount of aggregate liabilities shown against item I.
*(d) If any amount in this column exceeds the maximum amount indicated in column (F), please furnish the date and reference number of dispensation/s granted:
.....
.....
.....
*(e) Amounts in column (G) expressed as percentage of aggregate liabilities shown against item I.
*(f) If this amount exceeds the maximum amount in column (F), the necessary amendments of the amounts shown against items 5 and/or 6 should be made to ensure that the limitation of 55% is complied with.

Report by auditor(s):

1. I/we have examined Statement 8(10) and have satisfied myself/ourselves/are not satisfied** that:
(a) The statement has been prepared in accordance with the provisions of regulation 34 under the Act; and
(b) the provisions of that regulation have been complied with relating also to the limitations per institution/society etc. referred to in items 1, 4(a) to (e), 5, 7, 9(a) and (b), 10 and 12(a) and (b) of the Annexure to regulation 34.***
2. If not satisfied state reasons below:
.....
.....
.....

** Delete whichever is not applicable.

*** Any references to non-applicable items of the Annexure to regulation 34 should be deleted and initialled.

Date

Signature of Auditor(s)

Annexure to Statement 8(10)

Definition of assets (A)	Statement 8(10) Item number (B)
1. Deposits in the Republic with an office of a banking institution or building society, including negotiable deposits and money market instruments in terms of which such a banking institution or building society is liable.	13
2. Krugerrands.	14
3. Other Part I-assets of the kinds mentioned in paragraphs 3 to 6, inclusive, and 6A of the Third Schedule to the Act which have maturities exceeding seven years: Bills, bonds and securities issued or guaranteed by and loans to or guaranteed by - (a) The Government of the Republic; (b) A local authority recognised in terms of paragraph 4 of the Third Schedule to the Act; (c) Development Boards established under the Black Communities Development Act, 1984 (Act No. 4 of 1984); (d) Rand Water Board, Eskom and Land and Agricultural Bank of South Africa; (e) Bills, bonds and securities issued by and loans to an institution in the Republic, approved by the Registrar in terms of paragraph 6 of the Third Schedule to the Act, and also bills, bonds and securities issued by and loans to an institution in the Republic approved by the Registrar; (f) Bills, bonds and securities issued by a government of, and a local authority in, a territory other than the Republic, approved by the Registrar in terms of paragraph 6A of the Third Schedule to the Act, and also those issued by an institution in such approved territory, approved by the Registrar.	1
4. Immovable property, units in unit trust schemes in property shares and shares in, loans to and debentures of property companies.	7
5. Ordinary shares in companies and associated companies (excluding shares in property companies and investment subsidiaries) and units in unit trust schemes (excluding units in unit trust schemes in property shares).	5

6. Preference shares in companies and associated companies (excluding preference shares in property companies and investment subsidiaries).	6
7. Loans to and debentures of associates and associated companies.	4
8. (i) Claims secured by mortgage bonds on immovable property in the Republic; (ii) debentures (listed and unlisted); and (iii) any other claims against individuals and companies, excluding outstanding short-term premiums, loans to investment subsidiaries, associates and associated companies and loans to and debentures of property companies.	3
9. Computer equipment.	8
10. Other equipment and motor vehicles.	9
11. Any other asset of a kind mentioned in the Third Schedule to the Act.	10

PARTICULARS (A)	CURRENT YEAR (B) R'000	PREVIOUS YEAR (C) R'000
A. Worldwide business (including domestic)		
1. Total value of insurance assets (to agree with Statement 8 column (D), item 12).....		
2. Total net liabilities (to agree with Statement 5 column (B), item 13).....		
3. Surplus assets (1-2).....		
4. (1) Premium income in preceding financial year (after deducting reinsurances referred to in paragraphs (a)(i), (a)(ii) and (a)(iii) of the definition of "admissible reinsurances" in section 1(1) of the Insurance Act, 1943).....		
(2) Premium income in current financial year (after deducting reinsurances referred to in paragraphs (a)(i), (a)(ii) and (a)(iii) of the definition of "admissible reinsurances" in section 1(1) of the Insurance Act, 1943).....		
5. Total minimum value of additional assets to be held (i.e. the greater of R3 million or ...%*(b) of 4(1) or 4(2), whichever is the greater).....		
6. Aggregate liabilities (2+5).....		
7. Net surplus/(shortfall) of assets (1 - 6).....		
8. Solvency margin percentage *(c).....	 %	 %
9. Change in net surplus/(shortfall) of assets *(d).....	 %	 %
B. Domestic business		
1. Total value of admitted insurance assets (to agree with Statement 8 column (E), item 12).....		
2. Total net liabilities (to agree with Statement 5 column (C), item 13).....		
3. Surplus assets (1 - 2).....		
4. (1) Premium income in preceding financial year (after deducting reinsurances referred to in paragraphs (a)(i), (a)(ii) and (a)(iii) of the definition of "admissible reinsurances" in section 1(1) of the Insurance Act, 1943).....		
(2) Premium income in current financial year (after deducting reinsurances referred to in paragraphs (a)(i), (a)(ii) and (a)(iii) of the definition of "admissible reinsurances" in section 1(1) of the Insurance Act, 1943).....		
5. Total minimum value of additional assets to be held (i.e. the greater of R3 million or ...%*(b) of 4(1) or 4(2), whichever is the greater).....		
6. Aggregate liabilities (2 + 5).....		
7. Net surplus/(shortfall) of assets (1 - 6).....		
8. Solvency margin percentage *(c).....	 %	 %
9. Change in net surplus/(shortfall) of assets *(d).....	 %	 %

Notes:

- *(a) Delete whichever is not applicable.
 *(b) Insert here the percentage prescribed by regulation in terms of section 17(4)(a)(ii) or (b)(ii) (regulation 31 of the Regulations).
 *(c)

Item 3	X	100
Greater of item 4.1 or 4.2		1

 *(d)

Items 7(B) - 7(C)	X	100
Item 7(C)		1

STATEMENT 10(1)
STATEMENT OF IBNR *(b) DEVELOPMENT
CLASS OF BUSINESS *(c)

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/ /8
ACCOUNTING DATE:

FINANCIAL YEARS IN WHICH CLAIMS OCCURRED	ORIGINAL IBNR PROVISION	IN RESPECT OF THE YEARS SHOWN IN COLUMN (A):					TOTAL (C) TO (G)	(H)×100 (B) 1
	MADE IN RESPECT OF YEARS STATED IN COLUMN (A) *(d)	NEW CLAIMS REPORTED DURING THE YEARS IN COLUMNS (C) TO (G)						
		CURRENT YEAR BUT FOUR 19..	CURRENT YEAR BUT THREE 19..	CURRENT YEAR BUT TWO 19..	CURRENT YEAR BUT ONE 19..	CURRENT YEAR 19..		
		(C)	(D)	(E)	(F)	(G)		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	%
1. Prior to current year but five	XX	XX	XX	XX	XX	.....	XX	XX
2. Current year but five 19...	.....	.....	.....	.....	.....	.....	.....	.....
3. Current year but four 19...	.....	XX	.....	.....	.....	.....	.....	.....
4. Current year but three 19...	.....	XX	XX	.....	.....	.....	.....	.....
5. Current year but two 19...	.....	XX	XX	XX	.....	.....	.....	.....
6. Current year but one 19...	.....	XX	XX	XX	XX	.....	.....	.....

Notes:

- *(a) Delete whichever is not applicable.
- *(b) IBNR means claims incurred but not reported.
- *(c) Insert here classes of business defined in section 1(1) of the Act.
- *(d) To agree with Statement 1, item 69, previous years.

General notes:

- (a) Any entry against items 3 to 6 under column (B) must be repeated unaltered in the following year's return, but one position higher.
- (b) Any entry against items 3 to 6 under columns (D) to (G) must be repeated unaltered in the following year's return, but one position higher and one position to the left. Any necessary adjustment to an entry involving an estimate should be incorporated in the new year's figures as part of new claims reported.

STATEMENT 10(2)
STATEMENT OF CLAIMS DEVELOPMENT
CLASS OF BUSINESS *(b) -----

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a)10/10/1/____/8
ACCOUNTING DATE: -----

FINANCIAL YEARS IN WHICH CLAIMS OCCURRED (A)	ORIGINAL PROVISION MADE IN RESPECT OF YEARS STATED IN COLUMN (A)			IN RESPECT OF THE YEARS SHOWN IN COLUMN (A):					PROVISION FOR OUT- STANDING CLAIMS AT THE END OF THE CUR- RENT YEAR (J)	TOTAL (E) TO (J) (K)	(K)×100 (D) 1 (L)
	FOR CLAIMS IBNR *(c) (B)	FOR OUTSTANDING CLAIMS (C)	TOTAL (B) + (C) (D)	NET CLAIMS PAID DURING THE YEARS IN COLUMNS (E) TO (I)							
				CURRENT YEAR BUT FOUR 19.. (E)	CURRENT YEAR BUT THREE 19.. (F)	CURRENT YEAR BUT TWO 19.. (G)	CURRENT YEAR BUT ONE 19.. (H)	CURRENT YEAR 19.. (I)			
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	℥
1. Current year but five 19...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. Current year but four 19...	.....	.....	.....	XX	.....	.....	.....	.....	.....	.....	.....
3. Current year but three 19...	.....	.....	.....	XX	XX	.....	.....	.....	.....	.....	.....
4. Current year but two 19...	.....	.....	.....	XX	XX	XX	.....	.....	.....	.....	.....
5. Current year but one 19...	.....	.....	.....	XX	XX	XX	XX	.....	.....	.....	.....
6. Current year 19...	.....		XX						*(d).....	*(e).....	XX
7. Prior to current year but five			XX						.....	.....	XX
8. Total			XX						*(f).....	*(g).....	XX

Notes:

- *(a) Delete whichever is not applicable.
- *(b) Insert here classes of business defined in section 1(1) of the Act.
- *(c) To agree with Statement 1, item 69, current and previous years.
- *(d) To reflect payments in respect of claims intimated and paid during the current year.
- *(e) Provision made at end of current year in respect of claims which occurred in the current year.
- *(f) To agree with Statement 1, item 66.
- *(g) To agree with Statement 1, item 68.

General notes:

- (a) An entry against item 6 under columns (B) and (J) must be repeated unaltered in the following year's return against item 5 under columns (B) and (C) respectively, whilst any entry against items 2 to 5 under columns (B), (C) and (D) must be repeated unaltered in the following year's return, but one position higher.
- (b) Any entry against items 2 to 5 under columns (F) to (I) must be repeated unaltered in the following year's return, but one position higher and one position to the left.

STATEMENT 11
PREMIUM RECONCILIATION

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a)10/10/17____/8
ACCOUNTING DATE: _____

CLASS OF BUSINESS (A)	GROSS PREMIUMS WRITTEN *(b) (B)	ADMISSIBLE REINSURANCES			PREMIUM INCOME FOR SOL- VENCY MARGIN PURPOSES (B)-(E) (F)	FOREIGN REINSURANCES (EXCLUDING LLOYD'S)			NET PREMIUMS WRITTEN *(e) (F)-(I) (J)
		IN REPUBLIC (C)	LLOYD'S (D)	TOTAL (C)+(D) (E)		WITH DEPOSIT (G)	WITHOUT DEPOSIT (H)	TOTAL (G)+(H) (I)	
1. <u>DOMESTIC BUSINESS</u>									
(a) Fire.....									
(b) Marine.....									
(c) Motor.....									
(d) Personal accident....									
(e) Guarantee.....									
(f) Miscellaneous.....									
2. Total domestic business					*(c)				
3. <u>FOREIGN BUSINESS</u>									
(a) Fire.....									
(b) Marine.....									
(c) Motor.....									
(d) Personal accident....									
(e) Guarantee.....									
(f) Miscellaneous.....									
4. Total foreign business									
5. Total worldwide business (all classes)					*(d)				

Notes:

- *(a) Delete whichever is not applicable.
- *(b) To agree with Statement 1, item 5.
- *(c) To agree with Statement 9 column (B), item B.4(2).
- *(d) To agree with Statement 9 column (B), item A.4(2).
- *(e) To agree with Statement 1, item 60.

STATEMENT 12(1)
PREMIUM TO SURPLUS
ASSET RATIO

NAME OF COMPANY: _____
 INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/_____/8
 ACCOUNTING DATE: _____

DESCRIPTION (A)	CURRENT YEAR (B)	PREVIOUS YEAR (C)
	R'000	R'000
1. Surplus assets *(b).....	.....	.....
2. Disqualified assets:.....	.....	.....
(i) Any other claims against individuals and companies *(c).....	.....	.....
(ii) Debentures of associates and associated companies *(d).....	.....	.....
(iii) Fixed assets *(e).....	.....	.....
3. Qualified assets (1-2).....		
4. Net premium written *(f).....	.....	.....
5. Premium to qualified assets (4/3).....	.....	.....

Notes:

- *(a) Delete whichever is not applicable.
 *(b) To agree with Statement 9 columns (B) and (C) respectively, item A.3.
 *(c) To agree with Statement 8 columns (D) and (G) respectively, item 8.
 *(d) To agree with Statement 8(9) column (E) current and previous year, item 2.
 *(e) To agree with Statement 8 columns (D) and (G) respectively, item 11.
 *(f) To agree with Statement 1 [TOTAL] columns (C) and (B) respectively,
 item 60.

STATEMENT 12 (2)

VARIATION IN PREMIUMS WRITTEN

DESCRIPTION (A)	CURRENT YEAR (B)	PREVIOUS YEAR (C)
	R'000	R'000
1. CURRENT YEAR:		
Net premiums written *(a).....	.....	.....
2. PREVIOUS YEAR:		
Net premiums written *(a).....	.....	.....
3. Variation in premiums written ((1-2)/2) .....	.....	.....

Note:

- *(a) To agree with Statement 12(1) columns (B) and (C) respectively, item 4.

STATEMENT 12(3)
LIABILITIES TO
LIQUID ASSETS

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17____/8
ACCOUNTING DATE: _____

DESCRIPTION (A)	CURRENT YEAR (B)	PREVIOUS YEAR (C)
	R'000	R'000
1. Total assets *(b).....		
2. Non-liquid assets.....		
(i) Any other claims against individuals and companies *(c).....		
(ii) Loans to and debentures of associates and associated companies *(d).....		
(iii) Immovable property *(e).....		
(iv) Fixed assets *(f).....		
3. Liquid assets (1 - 2)		
4. Total net liabilities: [(i)-(ii)].....		
(i) Total liabilities *(g).....		
(ii) Contingency reserve *(h).....		
5. Liabilities to liquid assets (4/3).....		

Notes:

- *(a) Delete whichever is not applicable.
*(b) To agree with Statement 8 columns (D) and (G), respectively, item 12.
*(c) To agree with Statement 8(4) columns (H) plus (I), current and previous year, item 6 (excluding negotiable deposits and bankers acceptances).
*(d) To agree with Statement 8(9) column (E), current and previous year, item 3.
*(e) To agree with Statement 8 columns (D) and (G), respectively, item 10.
*(f) To agree with Statement 8 columns (D) and (G), respectively, item 11.
*(g) To agree with Statement 5 columns (B) and (E), respectively, item 13.
*(h) To agree with Statement 5 columns (B) and (E), respectively, item 5.

STATEMENT 13(1)
STATEMENT OF GENERAL
INFORMATION

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17 ____/8
ACCOUNTING DATE: _____

ITEM (A)	Place an "X" in the appropriate square		
	YES (B)	NO (C)	NOT APPLICABLE (D)
1. Is the financial year in respect of the business in the Republic the same as in respect of the business outside the Republic?..... If the answer is "No", furnish particulars of the nature and extent of the difference.			
2. Did your company change its accounting practice during the financial year?..... If the answer is "Yes", furnish full details on a separate schedule.			
3. 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 is constituted and in accordance with which it conducts its insurance business?..... If the answer is "Yes", furnish herewith a certified copy of the instrument, as amended, if not previously lodged.			
4. (a) Does any other company/society hold more than half in nominal value of the equity share capital of your company?..... (b) Can any other company/society, which is a member of your company, control the composition of your Board of Directors?..... If the answer to either of the questions above is "Yes", furnish full particulars.			

Note:

*(a) Delete whichever is not applicable.

STATEMENT 13(1)
STATEMENT OF GENERAL
INFORMATION

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17____/8
ACCOUNTING DATE: _____

ITEM (A)	Place an "X" in the appropriate square		
	YES (B)	NO (C)	NOT APPLI- CABLE (D)
5. What rate of exchange was employed in converting to currency of the Republic each other currency in which any asset or liability exists?			
6. Has your company increased its paid-up share capital during the financial year to which this return relates?.. If the answer is "Yes", furnish full particulars of the class, amount, and number of shares.			
7. Has your company transferred any amount to or from reserves, apart from the reserve referred to in paragraph 8 during the financial year to which this return relates? If the answer is "Yes", furnish full details on a separate schedule of - (a) the name of the reserve; (b) the opening balance on the reserve; (c) the amount transferred to the reserve; (d) the account from which the transfer was effected; (e) the amount transferred from the reserve; and (f) the account to which the transfer was effected.			
8. Has your company drawn on the contingency reserve contemplated in section 13A of the Act during the financial year to which this return relates?..... If the answer is "Yes", state, in respect of the dispensation granted by the Registrar - (a) reference number; (b) date.....; and (c) amount.....			

Note:

*(a) Delete whichever is not applicable.

STATEMENT 13(1)
STATEMENT OF GENERAL
INFORMATION

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17_____/8
ACCOUNTING DATE: _____

ITEM (A)	Place an "X" in the appropriate square		
	YES (B)	NO (C)	NOT APPLI- CABLE (D)
9. Has provision been made in Statements 4 and 5 for all contingent liabilities and guarantees? 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.			
10. Does your company/society hold one quarter or more of issued share capital in another company carrying on insurance business in or outside the Republic?..... 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.			
11. Is the amount of outstanding premiums shown in Statement 4 net of commission, reinsurances and other probable expenses?..... If the answer is "No", indicate how provision has been made under current liabilities in that Statement for such expenditure.			

Note:

*(a) Delete whichever is not applicable.

STATEMENT 13(1)
STATEMENT OF GENERAL
INFORMATION

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/_____/8
ACCOUNTING DATE: _____

ITEM (A)	Place an "X" in the appropriate square		
	YES (B)	NO (C)	NOT APPLI- CABLE (D)
12. Has any agent, broker or other person, during the year under review, to your knowledge retained or dealt with moneys referred to in section 20bis(1) of the Act without furnishing a guarantee contemplated in section 20bis(2)(a) of the Act to the South African Insurance Association?..... If the answer is "Yes", furnish full names and addresses of such agent, broker or person.			
13. Has any transfer of assets been effected during the year under review, in terms of section 19(1)(a)(i) (read with sections 19(2) and 19(4)) of the Act?..... If the answer is "Yes", state - (a) reference number.....; (b) date of the approval.....; (c) kind of asset(s).....; and (d) value of asset(s).....			
14. Has any replacement of assets been effected during the year under review, in terms of section 19(1)(a)(ii) (read with sections 19(2) and 19(4)) of the Act?..... If the answer is "Yes", furnish - (a) reference number.....; (b) date of the approval.....; (c) kind of asset(s).....; and (d) value of asset(s).....			
15. Are any insurance assets held on behalf of your company in any manner not covered by section 20(1) (a), (b), (c), (d) or (e) of the Act?..... If the answer is "Yes" indicate - (a) name of person (b) description of asset (c) for what purpose so held (d) value of asset			

Note:

*(a) Delete whichever is not applicable.

STATEMENT 13(1)
STATEMENT OF GENERAL
INFORMATION

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17___/8
ACCOUNTING DATE: _____

ITEM (A)	Place an "X" in the appropriate square		
	YES (B)	NO (C)	NOT APPLI- CABLE (D)
16. Are any insurance assets pledged, hypothecated or otherwise encumbered in favour of any person in a manner not covered by section 20(1) (a), (b), (c), (d) or (e) of the Act?..... If the answer is "Yes", indicate - (a) name of person (b) description of asset (c) for what purpose encumbered (d) value of asset			
17. Did your company during the year under review enter into any reinsurance contract or other form of agreement whereby the net retention of your company is reduced without a full corresponding reduction in liability i.e. where little or no liability is transferred to the reinsurer and/or where the reinsurer is in a position to receive a guaranteed profit?..... If the answer is "Yes", furnish - (a) total premium paid to reinsurer (b) statutory solvency margin of your company (i) with this arrangement(s)..... (ii) without this arrangement(s)..... (c) class of insurance and/or type of policy and/or scheme in respect of which this type of arrangement is applicable			

Note:

*(a) Delete whichever is not applicable

STATEMENT 13(1)
STATEMENT OF GENERAL
INFORMATION

NAME OF COMPANY: _____
 INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/_____/8
 ACCOUNTING DATE: _____

ITEM

(A)

18. In respect of the directors *(b) and managers *(c) state, on a separate schedule -

(a) in respect of each of those directors and managers who assumed office during the year -

- (i) surname and initials;
- (ii) date of appointment; and
- (iii) details of any academic (university) or professional qualifications;

(b) in respect of each of those directors and managers who vacated his office during the year -

- (i) surname and initials;
- (ii) the date of vacation of office; and
- (iii) reason(s) why the office was vacated; and

(c) in respect of each of those directors and managers holding office at the end of the year -

- (i) surname and initials;
- (ii) date first appointed as director or manager of the company;
- (iii) whether part-time or executive director or manager and, in the latter two cases, the position held in the company; and
- (iv) details of any academic (university) or professional qualifications held.

19. The name of the company's Public Officer in the Republic is -

.....
 (name)

20. The Principal Office in the Republic of the company is situated at -

.....

 (address)

Notes:

*(a) Delete whichever is not applicable.

*(b) Directors appointed in terms of the Companies Act, 1973 (Act No. 61 of 1973).

*(c) Those officials who form part of the top management of the company/association.

STATEMENT 13(2)
STATEMENT OF INFORMATION
RELATING TO THE ADEQUACY
OF TECHNICAL RESERVES*(b)

NAME OF COMPANY: _____
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17 ____/8
ACCOUNTING DATE: _____

ITEM (A)	Place an "X" in the appropriate square	
	YES (B)	NO (C)
1. Has your company consulted any professional person regarding the adequacy of the unexpired risk reserve and the provisions for intimated and unintimated claims?..... If the answer is "Yes", state - (a) the person's name;..... (b) his qualifications; and..... (c) experience..... If the answer is "No", furnish full reasons why it was not considered necessary.		
2. Does your company maintain adequate accurate data to support the calculation of the technical reserves?..... If the answer is "No", furnish full reasons:		
3. Has the accuracy of the data referred to in 2 above been verified?.....		
4. Are the bases and key assumptions used in calculating the technical reserves - (a) in line with those previously used? (b) appropriate under current conditions?..... If the answer to questions (a) and/or (b) is "No", furnish full details:		

Notes:

*(a) Delete whichever is not applicable.

*(b) Technical reserves comprise:

(i) Unexpired risk reserve.

(ii) Provision for claims intimated but not paid.

(iii) Provision for unintimated claims (IBNR).

STATEMENT 13(2)
STATEMENT OF INFORMATION
RELATING TO THE ADEQUACY
OF TECHNICAL RESERVES

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/17 /8
ACCOUNTING DATE: -----

ITEM (A)	Place an "X" in the appropriate square	
	YES (B)	NO (C)
5(a) Have there been material changes in the underwriting practices, claims handling, data processing, internal controls or accounting procedures of your company? If the answer is "Yes", explain the impact, if any, on the technical reserves:		
(b) Has the effect of known or potential changes in the legal and/or social environment been considered? If the answer is "No", give reasons. If the answer is "Yes", state class or classes of business together with a brief description of steps taken in this context.		
6. Does your company accept foreign business?..... If the answer is "Yes": (a) Does your company maintain statistics and data to determine the liabilities?..... (b) Does your company match material foreign liabilities with adequate suitable foreign assets?..... If the answer to questions (a) and/or (b) is "No", how are possible currency fluctuations catered for?		
7. Has the nature and spread of your company's reinsurance arrangements and the possible impact of non-performance of such reinsurance been considered? If the answer is "No", furnish a full explanation:		
8. Have future direct claims handling expenses been taken into account in the calculation of the provisions for intimated and unintimated claims? If the answer is "No", furnish details of the basis employed:		

Note:

*(a) Delete whichever is not applicable.

STATEMENT 13(2)
STATEMENT OF INFORMATION
RELATING TO THE ADEQUACY
OF TECHNICAL RESERVES

NAME OF COMPANY: _____
INSURANCE REGISTRATION No.: I/R*(a) 10/10/17 ____/8
ACCOUNTING DATE: _____

ITEM (A)	Place an "X" in the appropriate square	
	YES (B)	NO (C)
9. Has the effect of inflation been allowed for in the provisions for intimated and unintimated claims?		
10. Have the provisions for intimated and unintimated claims been calculated with allowance for discounting? If the answer is "Yes", explain the methodology employed:		
11. Does your company underwrite risks of material volume, the claims of which are normally not settled within 24 months of being incurred (= long tail business)? If the answer is "Yes", how have the implications thereof been taken into account?		
12. Are the premium rates being charged by your company in your opinion economically adequate in respect of - (a) Fire business? (b) Marine business? (c) Motor business? (d) Personal accident business? (e) Guarantee business? (f) Miscellaneous business?		
13. Describe how the following factors were taken into account when determining the unexpired risk reserve - (a) the level of premium rates; (b) trends in the incidence and amount of claims.		

Note:

* (a) Delete whichever is not applicable.

STATEMENT 14 (1)
DECLARATION OF
CHAIRMAN, DIRECTOR
AND PUBLIC OFFICER

NAME OF COMPANY:
INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/_/_/8
ACCOUNTING DATE: _ _ _ _ _

We declare -

- (1) that the information contained in Statements 1, 2, 3, 4, 5, 6(1) to 6(3), 7, 8(1) to 8(9), 9, 10(1), 10(2), 11, 12(1) to 12(4), 13(1) and 13(2) are to the best of our knowledge and belief correct;
- (2) that the provisions of section 19 of the Act have been complied with.

.....
Chairman

.....
Director

.....
Public Officer in the Republic

.....
Date

Note:

*(a) Delete whichever is not applicable.

STATEMENT 14(2)

NAME OF COMPANY: _____

ATTESTATION BY AUDITOR(S)

INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/_____/8

ACCOUNTING DATE: _____

Attestation by auditor(s)

1. In terms of section 9(6) of the Insurance Act, 1943, I/we have satisfied myself/ourselves that the revenue account, profit and loss account and balance sheet shown in Statements 1, 3 and 4 have been prepared in terms of section 11 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 my/our opinion was necessary for my/our purpose.
2. The unexpired risk reserve *(a), reserve for claims incurred but not reported by the end of the year (IBNR)*(a), and contingency reserve *(a) are/are not *(a) in accordance with the books of the insurer.
3. In terms of section 9(5) of the Act I/we report the following irregularities which have not already been reported to the insurer or which, having been reported, have not been rectified by the insurer (to be specified) [see note *(b)]:

Qualifications:

.....

.....

.....

- 4.(1) The information contained in Statements 2, 5, 6(1) to 6(3), 7, 8, 8(1) to 8(9), 9, 10(1), 10(2), 11, 12(1) to 12(4) and 13(1) to the best of my/our knowledge and belief was prepared in accordance with the provisions of sections 12, 13, 13A, 14 and 15 of the Insurance Act, 1943, and the Regulations made thereunder and is, taking into account the qualification in paragraph 2, in accordance with the books and records of the insurer and with other information which was necessary for my/our purpose.
- (2) The replies furnished in Statement 13(2) are to the best of my/our knowledge and belief a true reflection of the steps taken by my/our client to ensure the adequacy of the technical reserves.
5. I/we have complied with the requirements of section 9(7) and 9(9) of the Act as follows:
 - (1) I/We have set out in the attached supplementary statement, which I/we have signed for purposes of identification, what reasonable steps I/we have taken to satisfy myself/ourselves as to the adequacy of the insurer's estimates of his liabilities of the kinds mentioned in section 13(a)(i), (ii), (iiA) and (iii) of the Act.
 - (2) Section 9(9)(a):
I/We have set out in the attached supplementary statement, which I/we have signed for purposes of identification, by what means I/we have satisfied myself/ourselves of the existence of the assets shown in Statement 8 [see Note *(c)].
 - (3) Section 9(9)(b):
I/We have satisfied myself/ourselves that the provisions of section 15 (d), (e) and (g) of the Act have been complied with [see Note *(d)].

STATEMENT 14(2)

ATTESTATION BY AUDITOR(S)

NAME OF COMPANY:

INSURANCE REGISTRATION NO.: I/R*(a) 10/10/1/___/8

ACCOUNTING DATE: _____

(4) Section 9(9)(c):

I/We have set out in the attached supplementary statement, which I/we have signed for purposes of identification, how I/we have satisfied myself/ourselves as to the reasonableness of the estimates made by the insurer in terms of section 15(h) of the Act.

(5) Section 9(9)(d):

With reference to the provisions of section 21(3)(a) of the Act, I/we have satisfied myself/ourselves that the documents that essentially evidence the title of the insurer to the assets are held in the Republic. This was done either by inspection of such documents or by the receipt of certificates from suitable depositaries in the Republic.

Name and address of depositary:

.....

Qualifications:

.....

SIGNATURE OF AUDITOR(S)

NAME OF AUDITOR(S) IN BLOCK LETTERS

DATE

Notes:

- *(a) Delete whichever is not applicable.
- *(b) Paragraph (3) of the attestation must be deleted and initialled by the auditor(s) where no irregularities are to be reported to the Registrar or where the irregularities already reported have been rectified by the insurer.
- *(c) Full particulars of the manner in which the auditor has satisfied himself in respect of each kind of asset reflected in Statement 8 should be furnished separately in the supplementary statement referred to in paragraph 5(2).
- *(d) Any references to section 15 of the Act which are not applicable should be deleted and initialled on the face of this statement.

I. GENERAL INSTRUCTIONS

1. COVERAGE OF RETURNS AND STATEMENTS

The prescribed statements must be submitted by all insurers and reinsurers registered under the Insurance Act, 1943(Act No. 27 of 1943).

BUSINESS IN THE REPUBLIC - DOMESTIC

Direct business

If an insurer is liable under a domestic policy i.e. a policy issued upon an application made at a place in the Republic (sections 1(1) and 1(2)(c) of the Act), such business is to be classified as domestic. Business written in the independent states of Transkei, Bophuthatswana, Venda and Ciskei (the TBVC states) is also to be classified under domestic.

Reinsurance business

If an insurer reinsures any domestic business and the relevant reinsurance policy is executed at a place in the Republic (section 1(2)(d) of the Act), such business is to be classified as domestic.

BUSINESS OUTSIDE THE REPUBLIC - FOREIGN

Direct and reinsurance business

Any business which is not deemed to be domestic business in terms of the descriptions above shall be classified under "foreign".

ASSETS

Assets are to be classified as held in the Republic only if the assets are physically in the Republic and documents evidencing title to such assets are in the Republic.

COMPUTER DISK

All information set out in Statements 1 to 12, inclusive, of the Statutory Return STI 1 shall be captured on a flexible computer disk and furnished to the Registrar together with the Statutory Return STI 1. Simultaneously, the information set out in Statement 1 shall, in respect of the sub-divisions of classes of insurance business set out in the Annexure to regulation 35, also be captured on a flexible computer disk and furnished to the Registrar. The requisite formulae will be supplied on a blank flexible computer disk by the Registrar on request by the insurer concerned.

2. REQUIREMENTS REGARDING COMPLETION AND SUBMISSION OF STATEMENTS

NUMBER OF COPIES

Completed forms must be submitted in duplicate, except where indicated otherwise.

SIZE

Original statements must be lodged on sheets of a size 297 mm across and 419 mm down and copies on sheets of a size 210 mm across and 297 mm down. Forms are obtainable from the Government Printer, Pretoria.

LEGIBILITY

The forms must be completed in a legible form and figures must be either typewritten or in ink. If carbon is used to prepare the copy, care should be taken to see that the copy is legible and that all figures on the copy appear against the same items as on the original.

ROUNDING OFF

Amounts shall be rounded off to the nearest thousand rand.

MEANING OF "XX"

An "XX" in a column indicates that no entry is required or possible.

ACCURACY

Completed forms should be checked for accuracy of addition and calculation and to ensure that the amounts appear against the correct items and in the correct columns.

HEADINGS

The insurer must fill in the name of the company, insurance registration number, accounting date and class of business (where applicable) on every statement where indicated. Where there are alternative headings, all the alternatives but one must be deleted.

COMPLETENESS

For the sake of consistency and completeness of statistical information compiled from the returns and statements, it is essential that institutions complete all items which should or can be completed. No items may be deleted and other items inserted in place thereof. In the event of an insurer finding it unnecessary to complete a particular statement at all, a nil return must nevertheless be submitted.

AMOUNTS

All amounts are to be shown on an accrued basis, whether received or not and whether paid or not.

CORRESPONDING AMOUNTS

Where called for in the statements, the corresponding amounts for, or at the end of, the immediately preceding financial year shall be stated.

II. INTERPRETATION OF ITEMS

1. REVENUE ACCOUNT (STATEMENT 1)

Separate statements are to be submitted in respect of -

- (a) Origin: Domestic;
- (b) Origin: Foreign; and
- (c) Origin: Summary, which is the summary of the statements prepared for domestic and foreign.

COLUMNS

All three statements must be completed in respect of all six classes of business and of the total columns for the current and previous financial years. All columns must be completed where blank spaces are provided.

Items 57, 61 - unexpired risk reserve Irrespective of the amounts shown in the insurer's books, the amounts to be shown against these items must correspond with the amounts as calculated in Statements 6(1), 6(2) and 6(3).

Items 64, 69 - IBNR (claims incurred but not reported) Irrespective of the amounts shown in the insurer's books, the amount arrived at as prescribed under regulation 36 must be shown in columns (B) and (C) and the amount shown in column (C) allocated over columns (D) to (I).

Item 80 - (Increase)/ Decrease in contingency reserve Irrespective of the amounts shown in the insurer's books, the amount calculated in Statement 7 must be shown in column (C).

Item 75 - Assumed investment income Only the investment income attributable to technical reserves as calculated in Statement 2 (Allocation of investment income) must be shown here.

Items 82 to 87 - Ratios The ratios must be calculated and stated against the relevant item numbers.

2. ALLOCATION OF INVESTMENT INCOME (STATEMENT 2)

Item 4 - Net investment income This includes all investment income, received and accrued. Any profits or losses arising out of the realisation of investments must be included in the amount stated in Statement 3, item 4 (Profit and loss account).

3. PROFIT AND LOSS ACCOUNT (STATEMENT 3)

Item 3 - Investment income attributable to shareholders' funds Only that portion of investment income attributable to shareholders' funds as calculated in Statement 2 (Allocation of investment income) is to be shown here.

Items 5, 10 - Transfers from and to reserves The amounts appearing in the books of the insurer must be stated here. A reserve for deferred taxation must be computed under the liability method and be determined by using the comprehensive basis. This amount must be stated under item 10(a), and any reduction of the amount required under item 5(a).

4. BALANCE SHEET (STATEMENT 4)

All amounts shown in this statement must correspond with the amounts shown in the insurer's books.

5. NET LIABILITIES (STATEMENT 5)

Item 11 - Reserve for deferred taxation See 3. Profit and loss account, items 5 and 10.

6. CALCULATION OF UNEXPIRED RISK RESERVE (STATEMENTS 6(1) to 6(3))

Direct insurers

The method of calculation called for is the least accurate method to be used. If a more accurate method, for instance the 1/365ths method, is being used, the gross unearned premium as calculated must be inserted as item 13, with items 1 to 12 left blank. The rest of the calculation must then be done as indicated on the statement. A note must be included in the covering letter that the 1/365ths method has been used.

Professional reinsurers

In terms of regulation 6(1)(b)(vi), a professional reinsurer shall apply the percentage of 50 to gross premiums received and outstanding as stated in columns (C), (E), (G) and (O) of item 13 of Statements 6(1) and 6(2), and not the percentages shown in column (B) of Statements 6(1) and 6(2).

7. STATEMENT OF INSURANCE ASSETS (STATEMENT 8)

Supporting schedules to be attached to the analysis of this statement in Statements 8(1) to 8(9), where applicable, shall be in the exact prescribed format containing full information called for. This requirement applies also to computer printouts.

8. SPREAD OF INSURANCE ASSETS IN THE REPUBLIC (STATEMENT 8(10))

Column (E) - Assets held in the Republic In terms of regulation 34(3) the assets of an investment subsidiary of an insurer shall, in the same ratio which the insurer's shareholding in such subsidiary bears to the total issued share capital of the subsidiary, be deemed to be assets of the insurer, in lieu of the shareholding in and loans to the subsidiary. The latter two types of assets must therefore be omitted from the statement entirely and the gross assets represented by such shareholding substituted therefor in the ratio as stated. These assets must be aggregated with the other assets held by the insurer, and the aggregates stated in column (E).

Column (G) - Admitted assets Regulation 34(5) stipulates that the registrar may on prior written application by an insurer grant such insurer unconditional exemption for a period not exceeding 12 months from one or more of the provisions of the regulation. Where the registrar has granted such exemption the insurer must, to the extent of the exemption, include the value of such assets in column (G).

9.(1) IBNR DEVELOPMENT (STATEMENT 10(1))

Where it is not possible to complete items 1 to 5 in the year during which an insurer commences business or during which these regulations come into force, the insurer must maintain sufficiently detailed records to be able to state the details in respect of an increasing number of prior years until all the items can be completed.

9.(2) CLAIMS DEVELOPMENT - OUTSTANDING CLAIMS (STATEMENT 10(2))

The note under 9.(1) is also applicable to provisions shown in Statement 10(2).

10. PREMIUM RECONCILIATION (STATEMENT 11)

Column (E) - Admissible reinsurances State in this column any reinsurances -

- (a) which are deemed to form part of the business in the Republic of the reinsurer (where the relevant policy or contract of reinsurance is executed at any place within the Republic) [column (C)];
- (b) which are effected by underwriters at Lloyd's [column (D)]; and
- (c) which are effected in terms of section 2 of the Export Credit Reinsurance Act, 1957 (Act No. 78 of 1957)[column (C)].

Column (G) - Foreign reinsurances with deposit State in this column any reinsurances in terms of which the reinsurer maintains a deposit with the cedent. Any reinsurances which are effected by underwriters at Lloyd's must be excluded from this column.

11. RATIOS (STATEMENT 12)

It is incumbent upon the insurer to calculate the ratios in the manner as set out in the relevant statements and to state them against the relevant item numbers.

12. GENERAL INFORMATION/ ADEQUACY OF TECHNICAL RESERVES (STATEMENTS 13(1) AND 13(2))

An answer must be furnished to each question. Where space in the statement is insufficient, the complete answer must be furnished on a separate sheet, suitably cross-referenced.

SIGNATURES AND ATTESTATION

13. DECLARATION OF CHAIRMAN, DIRECTOR AND PUBLIC OFFICER (STATEMENT 14(1))

The declaration on Statement 14(1) must be signed by the chairman, one other director and the public officer of the company. It is not necessary to sign the duplicate.

Where a person who is not the Chairman of the Board of Directors signs the statement, the person performing his functions must sign the statement in an acting capacity and not on behalf of the chairman.

14. ATTESTATION BY AUDITOR(S) (STATEMENT 14(2))

When completing Statement 14(2), the auditor must make the applicable deletions in paragraph 2 and initial beside the deletions and, if no irregularities are reported, delete and initial paragraph 3.

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