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**BOARD NOTICE**

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**BOARD NOTICE 134 OF 2012****SHORT-TERM INSURANCE ACT NO. 53 OF 1998:****AMENDMENT OF BOARD NOTICE 55 OF 2011: RETURNS TO REGISTRAR**

I, Dube Phineas Tshidi, Registrar of Short-term Insurance, acting in terms of section 35(1) of the Short-term Insurance Act, 1998 (Act No. 53 of 1998), hereby amend Board Notice 55 of 2011, published in *Government Gazette* No. 34119 of 18 March 2011, by substituting the ST2011 statutory return (i.e. annual and quarterly) with the ST2012 statutory return as set out in the schedule.

Further hereto, I hereby notify, in terms of section 35(1) of the Short-term Insurance Act, 1998, that every short-term insurer shall furnish the Registrar –

- (a) within a period of four months after the expiration of each financial year with an audited statutory return and a copy of its financial statements relating to its business; and
- (b) within a period of one month after the expiration of each quarter of its financial year with a statutory return relating to its business.
- (c) The aforementioned statutory returns must be submitted in an electronic format and in a A4 paper copy format.

This Notice takes effect on the date of publication thereof and applies to every registered short-term insurer whose financial year ends on or after 1 January 2012, and applies in respect of the full financial period that ends on the aforementioned date.

**DP TSHIDI****Registrar of Short-term Insurance**

## **SCHEDULE**

# **SHORT-TERM INSURANCE QUARTERLY RETURN**

## FINANCIAL SERVICES BOARD - REGISTRAR OF SHORT-TERM INSURANCE

**SHORT-TERM INSURANCE QUARTERLY RETURN IN TERMS OF SECTION 35 OF THE STIA,1998**

THE PRESCRIBED RETURN MUST BE SUBMITTED BY ALL INSURERS REGISTERED TO TRANSACT SHORT-TERM INSURANCE BUSINESS IN TERMS OF THE SHORT-TERM INSURANCE ACT, 1998.

FOR THE SAKE OF CONSISTENCY AND COMPLETENESS OF STATISTICAL INFORMATION COMPILED FROM THE RETURNS, IT IS ESSENTIAL THAT INSURERS COMPLETE ALL ITEMS WHICH SHOULD OR CAN BE COMPLETED. NO ITEMS MAY BE DELETED AND OTHER ITEMS INSERTED IN THE PLACE THEREOF.

**DISCLAIMER:**

This spreadsheet was designed by the Financial Services Board and it may be copied. However, the Financial Services Board accepts no responsibility for any loss or damage arising from its use, nor for any decision made by the insurer based on information or calculations made by, or obtained from the spreadsheet.

**INFORMATION REGARDING THE QUARTERLY RETURN**

This return does not have to be audited.

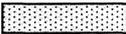
This return will not be available for public inspection. However, this does not prevent the Financial Services Board from making available the aggregate figures for the industry in its entirety.

This return must be submitted within 30 days of the end of the quarter to which it relates.

**HOW TO COMPLETE AND SUBMIT THE QUARTERLY SPREADSHEET:**

1. The spreadsheets must be completed in Excel.
2. The return is cumulative from the start of the insurer's financial year to the latest quarter end.
3. This return consists of six sheets with "**Prudential**" relating to financial matters, "**Spreading of assets**" relating to the kind and spread of assets as contemplated in Section 30 of the Act, "**CAR & IBNR Calculation**" relating to IBNR calculation and the capital adequacy requirement calculation and "**Directors, Officers and Auditors**" to the statutory information on the directors, executive management, public officer and the auditors.
4. Income and expenditure figures should exclude value added tax (VAT).
5. All figures should be rounded off to the nearest thousand rand.
6. An originally signed copy of the return must be submitted, even if it is a nil return, to Insurance Prudential Department, Financial Services Board, Rigel Park, Riverwalk Office Park Block B, 41 Matroosberg Road, Ashlea Gardens Ext 6
7. The electronic copy of the return must be e-mailed to: [insurance.prudential@fsb.co.za](mailto:insurance.prudential@fsb.co.za)
8. This information page need not be printed.

**NOTE:**

ONLY SHADED AREAS, e.g.  REQUIRE FIGURES OR INFORMATION TO BE ENTERED WHERE APPLICABLE. ALL OTHER AREAS (PROTECTED CELLS) WILL CONTAIN AUTOMATIC CALCULATIONS, INFORMATION OR DATA OR MUST REMAIN BLANK. NO CHANGES MAY BE EFFECTED TO THESE PROTECTED AREAS (CELLS).

THE RETURN MUST BE PRINTED AND SUBMITTED, EVEN IF NIL.

<b>FINANCIAL SERVICES BOARD.</b>		<b>SHORT-TERM INSURANCE ACT 1998 (ACT) - SECTION 35</b>		<b>#VALUE!</b>				
<b>NAME OF INSURER:</b>		ABC Insurance Company Limited						
<b>RETURN FOR THE PERIOD</b>		2012/09/30 TO 2012/12/31						
<b>Number of months in financial period under review</b>		12						
<b>This Quarter</b>		Q2						
<b>Prepared by :</b>				<b>Telephone No. and ext.</b>				
<b>OPERATING STATEMENT - TOTAL</b>								
		<b>R'000</b>		<b>This quarter end R'000</b>				
				<b>Previous quarter end R'000</b>				
Gross premiums written		0						
Domestic		0						
Foreign		0						
Reinsurance		0						
Proportional		0						
Non-proportional		0						
Net premiums written		0						
Domestic		0						
Foreign	0%	Retained						
To	Premiums earned	0						
agree	{ LESS: Claims incurred	0						
with	{ Commissions	0						
B,C,D	{ Expenses incurred	0						
totals	{ Underwriting surplus	0						
	ADD: Investment income	0						
	Realised investment surplus	0						
Sub total :	0%	of n.p.w.						
Unrealised investment surplus		0						
Any other income/(expense)		0						
Contingency Reserve decrease/(incr.)		0						
Before taxation		0						
LESS: Est. taxation (Current + def.)		0						
Dividends declared		0						
INCREASE/(DECR.) IN SURPLUS ASSETS		0						
<b>NET UNDERWRITING RESULTS PER CLASS - R'000</b>								
	(A)	(B)	(C)	(D)	(E)	(F)		
	Premiums written	Retention %	Claims incurred	Commission	Expenses	Underwr. surplus		
Property	0	0%	0	0	0	0		
Transportation	0	0%	0	0	0	0		
Motor	0	0%	0	0	0	0		
Accident & Health	0	0%	0	0	0	0		
Guarantee	0	0%	0	0	0	0		
Liability	0	0%	0	0	0	0		
Engineering	0	0%	0	0	0	0		
Miscellaneous	0	0%	0	0	0	0		
TOTALS	0	0%	0	0	0	0		
Note: Net premiums earned = (C)+(D)+(E)+(F)								
<b>AUTOMATIC CALCULATIONS:</b>			%	%	%	%		
Percentages to premiums -->			Claims incurred/earned	Commission/written	Expenses/written	Underwr. surplus/written		
Property			0.0%	0.0%	0.0%	0.0%		
Transportation			0.0%	0.0%	0.0%	0.0%		
Motor			0.0%	0.0%	0.0%	0.0%		
Accident/Health			0.0%	0.0%	0.0%	0.0%		
Guarantee			0.0%	0.0%	0.0%	0.0%		
Liability			0.0%	0.0%	0.0%	0.0%		
Contract/Engineer			0.0%	0.0%	0.0%	0.0%		
Miscellaneous			0.0%	0.0%	0.0%	0.0%		
OF TOTALS			0.0%	0.0%	0.0%	0.0%		
<b>Spreading of Assets</b>								N
Does the insurer currently comply with the kinds and spread of assets as contemplated in terms of S 30 of Act								
If yes furnish the following information:								
Total domestic Assets								R'000
Total domestic liabilities								0
Individual excess								10000
Aggregate excess								0
Surplus of overall admitted assets over total domestic liabilities								-10000
<b>PUBLIC OFFICER</b> _____								<b>DATE</b> _____

CAPITAL ADEQUACY REQUIREMENT of ABC Insurance Company Limited 2012/12/31		
1	2	3
DESCRIPTION	World-wide R'000	In RSA R'000
<b>1. CAPITAL ADEQUACY REQUIREMENT</b>		
<b>(i) MCR</b>	10 000	10 000
Absolute minimum requirement	10 000	10 000
Operating Expenses (Per reporting period)		
Annualised Operating Expenses	0	0
<b>Premium Income (net of all reinsurance)</b>	-	-
• 12 months preceding previous financial year end		
• 12 months immediately preceding the calculation		
Statutory approved different MCR (If applicable)		
Date of statutory approval for different MCR (If Applicable-YY/MM/DD)		
<b>(ii) SCR</b>	0	0
<b>BSCR</b>	-	-
Insurance Risk Capital		
Market Risk Capital		
Credit Risk Capital		
<b>Operational Risk Capital (OP)</b>	-	-
BasicOP	-	-
Operational Risk Capital ( <i>OPprovisions</i> )		
Operational Risk Capital ( <i>OPpremium</i> )		
<b>(iii) CAPITAL ADEQUACY REQUIREMENT (CAR)</b>	10 000	10 000
<b>2. NET ASSETS: STATUTORY BASIS</b>		
(i) Total Assets	0	0
(ii) Less: Total Liabilities	0	0
(iii) Sub total: Net Assets	0	0
Less: Capital Adequacy Requirement [per 1(iii)]	10 000	10 000
<b>SURPLUS / SHORTFALL OF ASSETS</b>	-10 000	-10 000
Net assets as a % of net premiums (current year)	0.0%	0.0%
CAR Cover	0.00	0.00

**IBNR**  
of ABC Insurance Company Limited  
2012/12/31

DESCRIPTION	Financial year end		2010 Q2		2009 Q2		2008 Q2		2007 Q2	
	Development Year		0	1	2	3	4	5	6	7

**IBNR Factors Per Business Class**

	Factors per development period							
	5.67%	1.12%	0.26%	0.10%	0.07%	0.06%	0.07%	0.06%
1 Accident and Health	6.62%	2.90%	1.92%	1.67%	1.60%	1.58%	1.60%	1.58%
2 Engineering	16.32%	5.00%	1.78%	0.86%	0.60%	0.53%	0.60%	0.53%
3 Guarantee	12.48%	4.47%	1.65%	0.66%	0.31%	0.19%	0.31%	0.19%
4 Liability	7.18%	1.17%	0.25%	0.11%	0.09%	0.08%	0.09%	0.08%
5 Miscellaneous	3.42%	0.47%	0.09%	0.04%	0.03%	0.03%	0.03%	0.03%
6 Motor	5.98%	0.88%	0.15%	0.04%	0.03%	0.02%	0.03%	0.02%
7 Property	7.20%	1.31%	0.30%	0.12%	0.09%	0.09%	0.09%	0.09%
8 Transportation								

**Gross IBNR per business class**

	12 months gross earned premium immediately preceding ...					Gross IBNR reserve per business class
	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	
9 Accident and Health	-	-	-	-	-	-
10 Engineering	-	-	-	-	-	-
11 Guarantee	-	-	-	-	-	-
12 Liability	-	-	-	-	-	-
13 Miscellaneous	-	-	-	-	-	-
14 Motor	-	-	-	-	-	-
15 Property	-	-	-	-	-	-
16 Transportation	-	-	-	-	-	-
17 Gross IBNR reserve per development period	-	-	-	-	-	-
18 Gross IBNR Reserve	-	-	-	-	-	-

**Net IBNR per business class**

	12 months net earned premium immediately preceding ...					Net IBNR reserve per business class
	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	
19 Accident and Health	-	-	-	-	-	-
20 Engineering	-	-	-	-	-	-
21 Guarantee	-	-	-	-	-	-
22 Liability	-	-	-	-	-	-
23 Miscellaneous	-	-	-	-	-	-
24 Motor	-	-	-	-	-	-
25 Property	-	-	-	-	-	-
26 Transportation	-	-	-	-	-	-
27 Net IBNR reserve per development period	-	-	-	-	-	-
28 Net IBNR Reserve	-	-	-	-	-	-

Domestic R'000	Foreign R'000	Total R'000
0	0	0

29 Statutory approved different IBNR

SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC) of ABC Insurance Company Limited 2012/12/31											
1	2	3	4	5	6	7	8	9	10	11	12
Domestic assets must exceed the following :	R'000	Domestic assets and foreign assets deemed to be domestic per statement E9	ADD Assets of asset-holding intermediaries and linked investment policies	LESS Individual excesses e.g. Banks, debtors, investments and property	Subtotals: Assets held less individual excesses	Maximum admissible for each item of this statement			Admitted for each item (the lesser of the previous column or subtotal)	NOTE - ITEMS 4 + 5, 13 + 14 : Admitted values are the lesser of the individual or the total amounts in the previous column	R'000
						Per reg. 3 to the Act	Dispersions given	Percentages			
1 Domestic liabilities plus capital adequacy requirement	10 000	0	0	0	0	0.0%	0.0%	0	0		0
2 Asset-holding intermediaries' liabilities	0	0	0	0	0	0.0%	0.0%	0	0		0
3 Total domestic liabilities plus capital adequacy requirements	10 000	0	0	0	0	25.0%	0.0%	2 500	0		0
4											0
5											0
6 1. Mortgage bonds		0	0	0	0	0.0%	0.0%	0	0		0
7 2. Debentures -non convertible		0	0	0	0	0.0%	0.0%	0	0		0
8 3. Any other debtors*		0	0	0	0	0.0%	0.0%	0	0		0
9 Sub total		0	0	0	0	25.0%	0.0%	2 500	0		0
10 4. Shares - Ordinary, and convertible debentures - Domestic		0	0	0	0	50.0%	0.0%	5 000	0		0
11 5. Shares - Preference - Domestic*		0	0	0	0	40.0%	0.0%	4 000	0		0
12 Sub total		0	0	0	0	65.0%	0.0%	6 500	0		0
13 6. Listed securities-shares - Foreign, deemed to be Dom.		0	0	0	0	15.0%	0.0%	1 500	0		0
14 7. Outstanding short-term premiums		0	0	0	0	-	-	0	0		0
15 8. Property investments		0	0	0	0	10.0%	0.0%	1 000	0		0
16 9. Associates and associated companies		0	0	0	0	5.0%	0.0%	500	0		0
17 10. Computer equipment		0	0	0	0	5.0%	0.0%	500	0		0
18 11. Other equipment and motor vehicles		0	0	0	0	2.5%	0.0%	250	0		0
19 12. Investment policies-non linked		0	0	0	0	-	-	0	0		0
20 Total of items 1 to 19		0	0	0	0	70.0%	0.0%	12 750	0		0
21 13. Margin deposits - Domestic		0	0	0	0	2.5%	0.0%	250	0		0
22 14. Margin deposits - Foreign, deemed to be Domestic		0	0	0	0	2.5%	0.0%	250	0		0
23 Sub total		0	0	0	0	2.5%	0.0%	250	0		0
24 15. Cash		0	0	0	0	-	-	0	0		0
25 16. Krugerrands		0	0	0	0	10.0%	0.0%	1 000	0		0
26 17. Bank balances and deposits - Domestic		0	0	0	0	-	-	0	0		0
27 18. Bank balances+deposits - Foreign, deemed to be Dom.		0	0	0	0	15.0%	0.0%	1 500	0		0
28 19. Securities - Domestic		0	0	0	0	-	-	0	0		0
29 20. Securities - Foreign, deemed to be Domestic		0	0	0	0	15.0%	0.0%	1 500	0		0
30 Total of items 21 to 29		0	0	0	0	15.0%	0.0%	1 500	0		0
31 Overall total		0	0	0	0						0

CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES

1 If items 6+14+18+20 exceed 15% of liabilities, the excess is 0

2 If the admitted value of items 1 to 12 exceeds 70.0% of total domestic liabilities, the excess is 0

3 Overall admitted assets:  
Total of the previous column, less 1 and 2 above 0

4 Surplus of overall admitted assets over total domestic liabilities -10 000

DATE OF ANY DISPENSATION GRANTED FROM SPREADING REQUIREMENTS



**SHORT-TERM INSURANCE ANNUAL  
QUANTITATIVE RETURN (ST2012)**

<b>SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)</b>					
<b>SHORT-TERM QUANTITATIVE RETURN</b>					
<b>ABC INSURANCE COMPANY LIMITED</b>					
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER				10/10/08	
END OF PERIOD UNDER REVIEW				2012/01/31	
FINAL PRINTOUT DATE				4/4/2012 9:39	
<b>INDEX OF STATEMENTS AVAILABLE TO PUBLIC</b>					
Statement	Section	Description	No. of pages	Version	Issue/Amendment date
A1	<b>General</b>	REGISTRATION INFORMATION	1	2.0	2010-01-01
A2	<b>General</b>	ADDRESSES & PARTICULARS OF KEY PERSONS	1	2.0	2010-01-01
A3	<b>General</b>	DIRECTORS AND MEMBERS OF AUDIT COMMITTEE	1	3.0	2008-01-01
B1	<b>Underwriting</b>	GROSS UNDERWRITING RESULTS	1	3.0	2012-01-01
B2	<b>Underwriting</b>	REINSURANCE UNDERWRITING RESULTS	1	2.0	2011-01-01
B3	<b>Underwriting</b>	STATEMENT REPEALED			2008-01-01
B4	<b>Underwriting</b>	GROSS AND REINSURANCE PREMIUM ANALYSIS	1	3.0	2012-01-01
B5	<b>Underwriting</b>	NET UNDERWRITING RESULTS	1	3.0	2012-01-01
B6	<b>Underwriting</b>	SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS	1	3.0	2008-01-01
C1	<b>Financial statements</b>	INCOME STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	1	1.0	2006-01-01
C2	<b>Financial statements</b>	BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	2	3.0	2012-01-01
C3	<b>Financial statements</b>	COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING ACCOUNT	1	1.0	2006-01-01
C4	<b>Financial statements</b>	ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES	1	1.0	2006-01-01
C5	<b>Financial statements</b>	CASH FLOW STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	1	1.0	2008-01-01
D1	<b>Reserving</b>	RESERVING DEVELOPMENT FOR ALL BUSINESS	2	3.0	2011-01-01
D1.1	<b>Reserving</b>	RESERVING DEVELOPMENT PROPERTY	2	3.0	2011-01-01
D1.2	<b>Reserving</b>	RESERVING DEVELOPMENT FOR TRANSPORT	2	3.0	2011-01-01
D1.3	<b>Reserving</b>	RESERVING DEVELOPMENT FOR MOTOR	2	3.0	2011-01-01
D1.4	<b>Reserving</b>	RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH	2	3.0	2011-01-01
D1.5	<b>Reserving</b>	RESERVING DEVELOPMENT FOR LIABILITY	2	3.0	2011-01-01
D1.6	<b>Reserving</b>	RESERVING DEVELOPMENT FOR ENGINEERING	2	3.0	2011-01-01
D1.7	<b>Reserving</b>	RESERVING DEVELOPMENT FOR GUARANTEE	2	3.0	2011-01-01
D1.8	<b>Reserving</b>	RESERVING DEVELOPMENT FOR MISCELLANEOUS	2	3.0	2011-01-01
D2	<b>Reserving</b>	UNEARNED PREMIUM PROVISIONS	2	2.0	2008-01-01
D3	<b>Reserving</b>	SUMMARY OF TECHNICAL PROVISIONS	1	2.0	2012-01-01
D3.1	<b>Reserving</b>	MOVEMENT ANALYSIS OF STATUTORY TECHNICAL PROVISIONS	1	2.0	2012-01-01
D3.2	<b>Reserving</b>	IBNR CALCULATION	1	1.0	2012-01-01
E1	<b>Assets</b>	CASH & BALANCES & DEPOSITS	1	1.0	2009-01-01
E1.1	<b>Assets</b>	CASH & BALANCES & DEPOSITS	1	1.0	2009-01-01
E2	<b>Assets</b>	SECURITIES & LOANS	1	1.0	2006-01-01
E2.1	<b>Assets</b>	SECURITIES & LOANS	1	1.0	2006-01-01
E3	<b>Assets</b>	DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0	2006-01-01
E3.1	<b>Assets</b>	DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0	2006-01-01
E4	<b>Assets</b>	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E4.1	<b>Assets</b>	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E4.2	<b>Assets</b>	DEBTORS (Claims against persons and entities)	1	1.0	2011-01-01
E5	<b>Assets</b>	SHARES, UNITS & DEPOSITORY RECEIPTS	2	1.0	2011-01-01
E5.1	<b>Assets</b>	SHARES, UNITS & DEPOSITORY RECEIPTS	1	1.0	2009-01-01
E6	<b>Assets</b>	LAND AND BUILDINGS - FREEHOLD ONLY	1	1.0	2006-01-01
E7	<b>Assets</b>	FIXED ASSETS AND SUMMARIES OF OTHER ASSETS	1	1.0	2006-01-01
E8	<b>Assets</b>	DERIVATIVES	1	2.0	2011-01-01
E8.1	<b>Assets</b>	DERIVATIVES	1	2.0	2011-01-01
E9	<b>Assets</b>	ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	1	2.0	2012-01-01
E9.1	<b>Assets</b>	DIFFERENCES BETWEEN ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	1	1.0	2006-01-01
E10	<b>Assets</b>	RELATED PARTY BALANCES	1	1.0	2006-01-01
F1	<b>Financial soundness</b>	CAPITAL ADEQUACY REQUIREMENT, SURPLUS ASSETS, NET ASSET RATIO AND SOLVENCY	1	2.0	2012-01-01
F2	<b>Financial soundness</b>	SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC)	1	2.0	2012-01-01
H	<b>Audit report</b>	REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT	1.0	2.0	2007-01-01
Total number of pages for public statements			59		

**SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)**  
**SHORT-TERM QUANTITATIVE RETURN**  
**ABC INSURANCE COMPANY LIMITED**

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
 END OF PERIOD UNDER REVIEW  
 FINAL PRINTOUT DATE

10/10/08  
 2012/01/31  
 2012/04/04 09:39

**INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC**

<i>Statement</i>	<i>Section</i>	<i>Description</i>	<i>No. of pages</i>	<i>Version</i>	<i>Issue/Amendment date</i>
B7	<b>Underwriting</b>	INFORMATION RELATING TO CLAIMS, CREDIT LIFE POLICIES AND DISTRIBUTION CHANNELS	1	1.0	2011-01-01
C3.1	<b>Financial statements</b>	BUDGETED UNDERWRITING RESULTS	1	1.0	2011-01-01
E11	<b>Details in respect of Assets</b>	BANKING INSTITUTION EXPOSURE	1	1.0	2011-01-01
E12	<b>Details in respect of Assets</b>	OTHER INSTITUTION EXPOSURES	1	1.0	2011-01-01
E13	<b>Inwards Listed Shares</b>	INWARD LISTINGS BY FOREIGN ENTITIES	1	1.0	2012-01-01
F1.1	<b>Financial Soundness</b>	ASSETS BACKING TOTAL LIABILITIES	1	1.0	2012-01-01
F1.2	<b>Financial Soundness</b>	MARKET RISK	1	1.0	2012-01-01
F1.3	<b>Financial Soundness</b>	CREDIT RISK	1	1.0	2012-01-01
F1.4	<b>Financial Soundness</b>	INSURANCE RISK CAPITAL CHARGE	1	1.0	2012-01-01
F1.5	<b>Financial Soundness</b>	BASIC SOLVENCY CAPITAL REQUIREMENT AND OPERATIONAL RISK	1	1.0	2012-01-01
I	<b>Cell captives</b>	CELL CAPTIVE INSURERS	2	2.0	2012-01-01
J2	<b>Reinsurance</b>	SPREAD OF REINSURERS	1	1.0	2006-01-01
J2.1	<b>Reinsurance</b>	AGEING OF RECEIVABLES FROM REINSURERS	1	1.0	2011-01-01
J3	<b>Reinsurance</b>	CATASTROPHE REINSURANCE	2	1.0	2006-01-01
J4	<b>Reinsurance</b>	REINSURANCE DETAILS REGARDING PROPERTY	1	1.0	2006-01-01
J5	<b>Reinsurance</b>	REINSURANCE DETAILS REGARDING TRANSPORTATION	1	1.0	2006-01-01
J6	<b>Reinsurance</b>	REINSURANCE DETAILS REGARDING MOTOR	1	1.0	2006-01-01
J7	<b>Reinsurance</b>	REINSURANCE DETAILS REGARDING ACCIDENT AND HEALTH	1	1.0	2006-01-01
J8	<b>Reinsurance</b>	REINSURANCE DETAILS REGARDING GUARANTEE	1	1.0	2006-01-01
J9	<b>Reinsurance</b>	REINSURANCE DETAILS REGARDING LIABILITY	1	1.0	2006-01-01
J10	<b>Reinsurance</b>	REINSURANCE DETAILS REGARDING ENGINEERING	1	1.0	2006-01-01
J11	<b>Reinsurance</b>	REINSURANCE DETAILS REGARDING MISCELLANEOUS	1	1.0	2006-01-01
K1	<b>Stress &amp; Scenario tests</b>	SINGLE FACTOR STRESS TESTS ON STATUTORY SURPLUS	1	2.0	2012-01-01
K2	<b>Stress &amp; Scenario tests</b>	SINGLE FACTOR AND SCENARIO TESTS ON STATUTORY SURPLUS	1	2.0	2012-01-01

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**SHORT-TERM QUANTITATIVE RETURN**  
**ABC Insurance Company Limited**

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 END OF PERIOD UNDER REVIEW  
 FINAL PRINTOUT DATE

10/10/08  
 2012/01/31  
 2012/04/04 09:39

**VALIDATION TOOL**

Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
<b>1. General checks</b>			
Are the following sections completed on Statement A1?			
1. <u>Statement A1, cell E11</u>	Insurance reference number	10/10/08	OK
2. <u>Statement A1, cell E12</u>	End of financial period	2012/01/31	OK
3. <u>Statement A1, cell E13</u>	Name of short-term insurer	ABC Insurance Company Limited	OK
4. <u>Statement A1, cell E15</u>	Number of months in financial period under review	12	OK
5. <u>Statement A1, cell E28</u>	Certificate number	0	Incomplete
6. <u>Statement A1, cell E32</u>	Initials and surname of Public Officer	0	Incomplete
7. <u>Statement A1, cell E33</u>	Initials and surname of contact person regarding the return	0	Incomplete
8. <u>Statement A1, cell E36</u>	Initials and surname of Chairperson	0	Incomplete
9. <u>Statement A1, cell E39</u>	Initials and surname of Chief Executive Officer	0	Incomplete
10. <u>Statement A1, cell E42</u>	Name of first Audit Firm	0	Incomplete
11. <u>Statement A1, cell E43</u>	Initials and surname of Responsible Partner of the Audit Firm	0	Incomplete
<b>2. Total Gross Premiums Written</b>			
<i>From Statement B1</i>			
1. <u>Statement B1, cell E16</u>	Direct premiums written	0	OK
2. <u>Statement B1, cell E19</u>	Reinsurance premiums inwards	0	
4. <u>Statement B1, cell E23</u>	Other	0	
	<b>Gross Premiums Written</b>	<b>0</b>	
<i>From Statement B4</i>			
1. <u>Statement B4, cell G17</u>	<b>Gross Premiums Written</b>	<b>0</b>	OK
<i>From Statement B5</i>			
1. <u>Statement B5, cell F19</u>	<b>Gross Premiums Written</b>	<b>0</b>	OK
<b>3. Total Reinsurance Premiums</b>			
<i>From Statement B2</i>			
1. <u>Statement B2, cell G15</u>	Reinsurance premiums paid	0	OK
2. <u>Statement B2, cell G19</u>	Other	0	
	<b>Total Reinsurance Premiums</b>	<b>0</b>	
<i>From Statement B4</i>			
1. <u>Statement B4, cell G34</u>	<b>Total Reinsurance Premiums</b>	<b>0</b>	OK
<i>From Statement B5</i>			
1. <u>Statement B5, cell F20</u>	<b>Total Reinsurance Premiums</b>	<b>0</b>	OK
<b>4. Proportional Reinsurance Premiums</b>			
<i>From Statement B2</i>			
1. <u>Statement B2, cell G17</u>	<b>Proportional Reinsurance Premiums</b>	<b>0</b>	OK
<i>From Statement B4</i>			
1. <u>Statement B4, cell G21</u>	Domestic: Proportional	0	OK
2. <u>Statement B4, cell G28</u>	Foreign: Proportional	0	
	<b>Proportional Reinsurance Premiums</b>	<b>0</b>	
<b>5. Non Proportional Reinsurance Premiums</b>			
<i>From Statement B2</i>			
1. <u>Statement B2, cell G18</u>	<b>Non Proportional Reinsurance Premiums</b>	<b>0</b>	OK
<i>From Statement B4</i>			
1. <u>Statement B4, cell G23</u>	Domestic: Expiring at year end	0	OK
2. <u>Statement B4, cell G25</u>	Domestic: Expiring after year end - The part relating to this year end	0	
3. <u>Statement B4, cell G26</u>	Domestic: Expiring after year end - The part relating to next year	0	
4. <u>Statement B4, cell G30</u>	Foreign: Expiring at year end	0	
5. <u>Statement B4, cell G32</u>	Foreign: Expiring after year end - The part relating to this year	0	
6. <u>Statement B4, cell G33</u>	Foreign: Expiring after year end - The part relating to next year	0	
	<b>Non Proportional Reinsurance Premiums</b>	<b>0</b>	

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<b>VALIDATION TOOL</b>			
Reference	Description	Amount R'(000) Where Applicable	Indicator
<b>6. Net Premiums Written</b>			
From Statement B5			
1. Statement B5, cell F21	Net Premiums Written	0	OK
		0	
		0	
From Statement B4			
1. Statement B4, cell G35	Net Premiums Written	0	OK
		0	
		0	
From Statement F1			
1. Statement F1, cell E13	Net Premiums Written	0	OK
		0	
		0	
<b>7. Net Earned Premiums: Total</b>			
From Statement B5			
1. Statement B5, cell F26	Net Earned Premiums: Total	0	OK
		0	
		0	
From Statement D1			
1. Statement D1, cell AE35	Net Earned Premiums Q1	0	OK
2. Statement D1, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1, cell AE38	Net Earned Premiums Q4	0	
Total Net Earned Premiums: Total		0	
<b>7.1 Net Earned Premiums: Property</b>			
From Statement B5			
1. Statement B5, cell G26	Net Earned Premiums: Property	0	OK
		0	
		0	
From Statement D1.1			
1. Statement D1.1, cell AE35	Net Earned Premiums Q1	0	OK
2. Statement D1.1, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.1, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.1, cell AE38	Net Earned Premiums Q4	0	
Total Net Earned Premiums: Property		0	
<b>7.2 Net Earned Premiums: Transport</b>			
From Statement B5			
1. Statement B5, cell H26	Net Earned Premiums: Transport	0	OK
		0	
		0	
From Statement D1.2			
1. Statement D1.2, cell AE35	Net Earned Premiums Q1	0	OK
2. Statement D1.2, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.2, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.2, cell AE38	Net Earned Premiums Q4	0	
Total Net Earned Premiums: Transport		0	
<b>7.3 Net Earned Premiums: Motor</b>			
From Statement B5			
1. Statement B5, cell I26	Net Earned Premiums: Motor	0	OK
		0	
		0	
From Statement D1.3			
1. Statement D1.3, cell AE35	Net Earned Premiums Q1	0	OK
2. Statement D1.3, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.3, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.3, cell AE38	Net Earned Premiums Q4	0	
Total Net Earned Premiums: Motor		0	
<b>7.4 Net Earned Premiums: Accident and Health</b>			
From Statement B5			
1. Statement B5, cell J26	Net Earned Premiums: Accident and Health	0	OK
		0	
		0	
From Statement D1.4			
1. Statement D1.4, cell AE35	Net Earned Premiums Q1	0	OK
2. Statement D1.4, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.4, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.4, cell AE38	Net Earned Premiums Q4	0	
Total Net Earned Premiums: Accident and Health		0	
<b>7.5 Net Earned Premiums: Liability</b>			

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<b>VALIDATION TOOL</b>			
<i>Reference</i>	<i>Description</i>	<i>Amount R'(000) Where Applicable</i>	<i>Indicator</i>
<i>From Statement B5</i> 1. <u>Statement B5, cell L26</u> <b>Net Earned Premiums: Liability</b>			0
<i>From Statement D1.5</i> 1. <u>Statement D1.5, cell AE35</u> Net Earned Premiums Q1 2. <u>Statement D1.5, cell AE36</u> Net Earned Premiums Q2 3. <u>Statement D1.5, cell AE37</u> Net Earned Premiums Q3 4. <u>Statement D1.5, cell AE38</u> Net Earned Premiums Q4 <b>Total Net Earned Premiums: Liability</b>			0 0 0 0 0
			OK

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<b>VALIDATION TOOL</b>				
Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator	
<b>7.6 Net Earned Premiums: Engineering</b>				
From Statement B5				
1. <u>Statement B5, cell M26</u>	Net Earned Premiums: Engineering	0	OK	
From Statement D1.6				
1. <u>Statement D1.6, cell AE35</u>	Net Earned Premiums Q1	0		
2. <u>Statement D1.6, cell AE36</u>	Net Earned Premiums Q2	0		
3. <u>Statement D1.6, cell AE37</u>	Net Earned Premiums Q3	0		
4. <u>Statement D1.6, cell AE38</u>	Net Earned Premiums Q4	0		
Total Net Earned Premiums: Engineering		0		
<b>7.7 Net Earned Premiums: Guarantee</b>				
From Statement B5				
1. <u>Statement B5, cell K26</u>	Net Earned Premiums: Guarantee	0	OK	
From Statement D1.7				
1. <u>Statement D1.7, cell AE35</u>	Net Earned Premiums Q1	0		
2. <u>Statement D1.7, cell AE36</u>	Net Earned Premiums Q2	0		
3. <u>Statement D1.7, cell AE37</u>	Net Earned Premiums Q3	0		
4. <u>Statement D1.7, cell AE38</u>	Net Earned Premiums Q4	0		
Total Net Earned Premiums: Guarantee		0		
<b>7.8 Net Earned Premiums: Miscellaneous</b>				
From Statement B5				
1. <u>Statement B5, cell N26</u>	Net Earned Premiums: Miscellaneous	0	OK	
From Statement D1.8				
1. <u>Statement D1.8, cell AE35</u>	Net Earned Premiums Q1	0		
2. <u>Statement D1.8, cell AE36</u>	Net Earned Premiums Q2	0		
3. <u>Statement D1.8, cell AE37</u>	Net Earned Premiums Q3	0		
4. <u>Statement D1.8, cell AE38</u>	Net Earned Premiums Q4	0		
Total Net Earned Premiums: Miscellaneous		0		
<b>8. Unearned Premium Provision</b>				
<b>8.1 Domestic And Foreign</b>				
<b>8.1.1 Statutory Basis (net of approved reinsurance)</b>				
From Statement B5				
1. <u>Statement B5, cell F23</u>	Unearned Premium Provision	0	OK	
2. <u>Statement B5, cell F24</u>	Cash-back provision - closing	0		
Total		0		
From Statement D2				
1. <u>Statement D2, cell O19</u>	Unearned Premium Provision	0		
From Statement D3				
1. <u>Statement D3, cell G18</u>	Unearned Premium Provision	0		
From Statement E9				
1. <u>Statement E9, cell E41</u>	Unearned Premium Provision	0		
<b>8.1.2 Accounting Basis (net of all reinsurance)</b>				
From Statement C2				
1. <u>Statement C2, cell D58</u>	Gross provision for unearned premiums	0	OK	
2. <u>Statement C2, cell D32</u>	Minus: Reinsurers' share of provision for unearned premiums	0		
Unearned Premium Provision		0		
From Statement E9				
1. <u>Statement E9, cell H41</u>	Unearned Premium Provision	0		

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**VALIDATION TOOL**

Reference	Description	Amount R'(000) Where Applicable	Indicator	
<b>8.2 Domestic</b>				
<b>8.2.1 Statutory Basis (net of approved reinsurance)</b>				
From Statement B5				
1. Statement B5, cell F23	Unearned premiums - closing	0	OK	
2. Statement B5, cell F24	Cash-back provision - closing	0		
3. Statement B5, cell O23	Minus: Foreign only UPP closing	0		
4. Statement B5, cell O24	Minus: Foreign only Cash-back closing	0		
	<b>Unearned Premium Provision</b>	<b>0</b>		
From Statement D3				
1. Statement D3, cell E18	<b>Unearned Premium Provision</b>	<b>0</b>		
From Statement E9				
1. Statement E9, cell F41	<b>Unearned Premium Provision</b>	<b>0</b>		
<b>9. Outstanding Claims Reserve</b>				
<b>9.1 Domestic And Foreign</b>				
<b>9.1.1 Statutory Basis (net of approved reinsurance)</b>				
From Statement B5				
1. Statement B5, cell F33	<b>Outstanding Claims Reserve</b>	<b>0</b>	OK	
From Statement D3				
1. Statement D3, cell G28	<b>Outstanding Claims Reserve</b>	<b>0</b>		
From Statement E9				
1. Statement E9, cell E42	<b>Outstanding Claims Reserve</b>	<b>0</b>		
<b>9.1.2 Accounting Basis (OCR + IBNR net of all reinsurance)</b>				
From Statement C2				
1. Statement C2, cell D60	Gross outstanding claims	0	OK	
2. Statement C2, cell D33	Minus: Reinsurers' share of outstanding claims	0		
	<b>Total Outstanding Claims Reserve</b>	<b>0</b>		
From Statement E9				
1. Statement E9, cell H42	Outstanding Claims Reserve	0		
2. Statement E9, cell H43	IBNR	0		
	<b>Total Outstanding Claims Reserve</b>	<b>0</b>		
From Statement D1				
1. Statement D1, cell Q121	Outstanding claims provisions made at end of this year	0		
2. Statement D1, cell Q125	IBNR provisions made at end of this year	0		
	<b>Total Outstanding Claims Reserve</b>	<b>0</b>		
<b>9.2 Domestic</b>				
<b>9.2.1 Statutory Basis (net of approved reinsurance)</b>				
From Statement B5				
1. Statement B5, cell F33	Outstanding claims - Closing total	0	OK	
2. Statement B5, cell O33	Minus: Outstanding claims - Closing Foreign	0		
	<b>Outstanding Claims Reserve</b>	<b>0</b>		
From Statement D3				
1. Statement D3, cell E28	<b>Outstanding Claims Reserve</b>	<b>0</b>		
From Statement E9				
1. Statement E9, cell F42	<b>Outstanding Claims Reserve</b>	<b>0</b>		
<b>10. IBNR Reserve</b>				
<b>10.1 Domestic And Foreign</b>				
<b>10.1.1 Statutory Basis (net of approved reinsurance)</b>				
From Statement B5				
1. Statement B5, cell F34	<b>IBNR Reserve</b>	<b>0</b>	OK	
From Statement D3				
Statement D3, cell G43	<b>IBNR Reserve</b>	<b>0</b>		

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Reference	Description	Amount R'(000) Where Applicable
From Statement E9		
1. Statement E9, cell E43	IBNR Reserve	0

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Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
<b>10.2 Domestic</b>			
<b>10.2.1 Statutory Basis (net of approved reinsurance)</b>			
<i>From Statement B5</i>			
1. <u>Statement B5, cell F34</u>	IBNR - closing Total	0	OK
2. <u>Statement B5, cell O34</u>	Minus: IBNR - closing Foreign IBNR Reserve	0	
		0	
<i>From Statement D3</i>			
1. <u>Statement D3, cell E42</u>	IBNR Reserve	0	
		0	
<i>From Statement E9</i>			
1. <u>Statement E9, cell F43</u>	IBNR Reserve	0	
<b>12. Unexpired Risk Provision</b>			
<i>From Statement D3</i>			
1. <u>Statement D3, cell G63</u>	Unexpired Risk Provision	0	OK
		0	
<i>From Statement E9</i>			
1. <u>Statement E9, cell E45</u>	Unexpired Risk Provision	0	
<b>13. Claims paid</b>			
<b>13.1 Claims paid: Total</b>			
<i>From Statement B5</i>			
1. <u>Statement B5, cell F30</u>	Claims and claims expenses paid	0	OK
2. <u>Statement B5, cell F31</u>	Salvages and recoveries Claims Paid: Total	0	
		0	
<i>From Statement D1</i>			
1. <u>Statement D1, cell P44</u>	Claims Paid: Total	0	
		0	
<b>13.2 Claims paid: Property</b>			
<i>From Statement B5</i>			
1. <u>Statement B5, cell G30</u>	Claims and claims expenses paid	0	OK
2. <u>Statement B5, cell G31</u>	Salvages and recoveries Claims Paid: Property	0	
		0	
<i>From Statement D1.1</i>			
1. <u>Statement D1.1, cell P44</u>	Claims Paid: Property	0	
		0	
<b>13.3 Claims paid: Transportation</b>			
<i>From Statement B5</i>			
1. <u>Statement B5, cell H30</u>	Claims and claims expenses paid	0	OK
2. <u>Statement B5, cell H31</u>	Salvages and recoveries Claims Paid: Transportation	0	
		0	
<i>From Statement D1.2</i>			
1. <u>Statement D1.2, cell P44</u>	Claims Paid: Transportation	0	
		0	
<b>13.4 Claims paid: Motor</b>			
<i>From Statement B5</i>			
1. <u>Statement B5, cell I30</u>	Claims and claims expenses paid	0	OK
2. <u>Statement B5, cell I31</u>	Salvages and recoveries Claims Paid: Motor	0	
		0	
<i>From Statement D1.3</i>			
1. <u>Statement D1.3, cell P44</u>	Claims Paid: Motor	0	
		0	

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<b>VALIDATION TOOL</b>			
Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
<b>13.5 Claims paid: Accident and Health</b>			
From Statement B5			
1. Statement B5, cell J30	Claims and claims expenses paid	0	OK
2. Statement B5, cell J31	Salvages and recoveries	0	
<b>Claims Paid: Accident and Health</b>		0	
From Statement D1.4			
1. Statement D1.4, cell P44	<b>Claims Paid: Accident and Health</b>	0	
<b>13.6 Claims paid: Guarantee</b>			
From Statement B5			
1. Statement B5, cell K30	Claims and claims expenses paid	0	OK
2. Statement B5, cell K31	Salvages and recoveries	0	
<b>Claims Paid: Guarantee</b>		0	
From Statement D1.7			
1. Statement D1.7, cell P44	<b>Claims Paid: Guarantee</b>	0	
<b>13.7 Claims paid: Liability</b>			
From Statement B5			
1. Statement B5, cell L30	Claims and claims expenses paid	0	OK
2. Statement B5, cell L31	Salvages and recoveries	0	
<b>Claims Paid: Liability</b>		0	
From Statement D1.5			
1. Statement D1.5, cell P44	<b>Claims Paid: Liability</b>	0	
<b>13.8 Claims paid: Engineering</b>			
From Statement B5			
1. Statement B5, cell M30	Claims and claims expenses paid	0	OK
2. Statement B5, cell M31	Salvages and recoveries	0	
<b>Claims Paid: Engineering</b>		0	
From Statement D1.6			
1. Statement D1.6, cell P44	<b>Claims Paid: Engineering</b>	0	
<b>13.9 Claims paid: Miscellaneous</b>			
From Statement B5			
1. Statement B5, cell N30	Claims and claims expenses paid	0	OK
2. Statement B5, cell N31	Salvages and recoveries	0	
<b>Claims Paid: Miscellaneous</b>		0	
From Statement D1.8			
1. Statement D1.8, cell P44	<b>Claims Paid: Miscellaneous</b>	0	
<b>14. Claims Incurred</b>			
<b>14.1 Claims incurred: Total</b>			
From Statement B5			
1. Statement B5, cell F36	Net claims incurred	0	OK
2. Statement B5, cell F34	Closing IBNR	0	
3. Statement B5, cell F29	Opening IBNR	0	
<b>Claims Incurred: Total</b>		0	
From Statement D1			
1. Statement D1, cell P45	<b>Claims Incurred: Total</b>	0	
<b>14.2 Claims incurred: Property</b>			
From Statement B5			
1. Statement B5, cell G36	Net claims incurred	0	OK
2. Statement B5, cell G34	Closing IBNR	0	
3. Statement B5, cell G29	Opening IBNR	0	
<b>Claims Incurred: Property</b>		0	
From Statement D1.1			
1. Statement D1.1, cell P45	<b>Claims Incurred: Property</b>	0	

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**SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)  
SHORT-TERM QUANTITATIVE RETURN  
ABC Insurance Company Limited**

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
END OF PERIOD UNDER REVIEW  
FINAL PRINTOUT DATE

10/10/08  
2012/01/31  
2012/04/04 09:39

**VALIDATION TOOL**

Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
<b>14.3 Claims incurred: Transportation</b>			
<i>From Statement B5</i>			
1. <u>Statement B5, cell H36</u>	Net claims incurred	0	<b>OK</b>
2. <u>Statement B5, cell H34</u>	Closing IBNR	0	
3. <u>Statement B5, cell H29</u>	Opening IBNR	0	
	<b>Claims Incurred: Transportation</b>	<b>0</b>	
		<b>0</b>	
<i>From Statement D1.2</i>			
1. <u>Statement D1.2, cell P45</u>	<b>Claims Incurred: Transportation</b>	<b>0</b>	
		<b>0</b>	

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<b>SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)</b>			
<b>SHORT-TERM QUANTITATIVE RETURN</b>			
<b>ABC Insurance Company Limited</b>			
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER		10/10/08	
END OF PERIOD UNDER REVIEW		2012/01/31	
FINAL PRINTOUT DATE		2012/04/04 09:39	
<b>VALIDATION TOOL</b>			
Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
<b>14.4 Claims incurred: Motor</b>			
From Statement B5			
1. Statement B5, cell I36	Net claims incurred	0	OK
2. Statement B5, cell I34	Closing IBNR	0	
3. Statement B5, cell I29	Opening IBNR	0	
<b>Claims Incurred: Motor</b>		<b>0</b>	
		<b>0</b>	
From Statement D1.3			
1. Statement D1.3, cell P45	<b>Claims Incurred: Motor</b>	<b>0</b>	
<b>14.5 Claims incurred: Accident and Health</b>			
From Statement B5			
1. Statement B5, cell J36	Net claims incurred	0	OK
2. Statement B5, cell J34	Closing IBNR	0	
3. Statement B5, cell J29	Opening IBNR	0	
<b>Claims Incurred: Accident and Health</b>		<b>0</b>	
		<b>0</b>	
From Statement D1.4			
1. Statement D1.4, cell P45	<b>Claims Incurred: Accident and Health</b>	<b>0</b>	
<b>14.6 Claims incurred: Guarantee</b>			
From Statement B5			
1. Statement B5, cell K36	Net claims incurred	0	OK
2. Statement B5, cell K34	Closing IBNR	0	
3. Statement B5, cell K29	Opening IBNR	0	
<b>Claims Incurred: Guarantee</b>		<b>0</b>	
		<b>0</b>	
From Statement D1.7			
1. Statement D1.7, cell P45	<b>Claims Incurred: Guarantee</b>	<b>0</b>	
<b>14.7 Claims incurred: Liability</b>			
From Statement B5			
1. Statement B5, cell L36	Net claims incurred	0	OK
2. Statement B5, cell L34	Closing IBNR	0	
3. Statement B5, cell L29	Opening IBNR	0	
<b>Claims Incurred: Liability</b>		<b>0</b>	
		<b>0</b>	
From Statement D1.5			
1. Statement D1.5, cell P45	<b>Claims Incurred: Liability</b>	<b>0</b>	
<b>14.8 Claims incurred: Engineering</b>			
From Statement B5			
1. Statement B5, cell M36	Net claims incurred	0	OK
2. Statement B5, cell M34	Closing IBNR	0	
3. Statement B5, cell M29	Opening IBNR	0	
<b>Claims Incurred: Engineering</b>		<b>0</b>	
		<b>0</b>	
From Statement D1.6			
1. Statement D1.6, cell P45	<b>Claims Incurred: Engineering</b>	<b>0</b>	
<b>14.9 Claims incurred: Miscellaneous</b>			
From Statement B5			
1. Statement B5, cell N36	Net claims incurred	0	OK
2. Statement B5, cell N34	Closing IBNR	0	
3. Statement B5, cell N29	Opening IBNR	0	
<b>Claims Incurred: Miscellaneous</b>		<b>0</b>	
		<b>0</b>	
From Statement D1.8			
1. Statement D1.8, cell P45	<b>Claims Incurred: Miscellaneous</b>	<b>0</b>	
<b>15. Assets</b>			
<b>15.1 Total Assets</b>			
<b>15.1.1 Statutory Basis</b>			
From Statement E9			
1. Statement E9, cell E31	<b>Total Assets</b>	<b>0</b>	

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<b>SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)</b> <b>SHORT-TERM QUANTITATIVE RETURN</b> <b>ABC Insurance Company Limited</b>			
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER END OF PERIOD UNDER REVIEW FINAL PRINTOUT DATE		10/10/08 2012/01/31 2012/04/04 09:39	
<b>VALIDATION TOOL</b>			
Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
From Statement F1 1. <u>Statement F1, cell E27</u> <b>Total Assets</b>		0	OK

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<b>SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)</b>			
<b>SHORT-TERM QUANTITATIVE RETURN</b>			
<b>ABC Insurance Company Limited</b>			
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER			10/10/08
END OF PERIOD UNDER REVIEW			2012/01/31
FINAL PRINTOUT DATE			2012/04/04 09:39
<b>VALIDATION TOOL</b>			
Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
<b>15.1.2 Accounting Basis</b>			
<i>From Statement E9</i>			
1. <u>Statement E9, cell H31</u>	<b>Total Assets</b>	0	
		0	
<i>From Statement C2</i>			
1. <u>Statement C2, cell D38</u>	Total Assets	0	OK
2. <u>Statement C2, cell D32</u>	Minus: Reinsurers' share of provision for unearned premiums	0	
3. <u>Statement C2, cell D33</u>	Minus: Reinsurers' share of outstanding claims	0	
4. <u>Statement C2, cell D34</u>	Minus: Deferred acquisition costs	0	
<b>Total Assets</b>		0	
<b>15.2 Cash &amp; Balances &amp; Deposits</b>			
<i>From Statement E9</i>			
1. <u>Statement E9, cell E16</u>	Cash	0	OK
2. <u>Statement E9, cell E24</u>	Balances and deposits with banks	0	
3. <u>Statement E9, cell E17</u>	Krugerrands	0	
<b>Cash &amp; Balances &amp; Deposits</b>		0	
<i>From Statement E1</i>			
1. <u>Statement E1, cell L26</u>	<b>Cash &amp; Balances &amp; Deposits</b>	0	
<b>15.3 Securities &amp; Loans</b>			
<i>From Statement E9</i>			
1. <u>Statement E9, cell E25</u>	<b>Securities &amp; Loans</b>	0	OK
		0	
<i>From Statement E2</i>			
1. <u>Statement E2, cell K38</u>	<b>Securities &amp; Loans</b>	0	
<b>15.4 Debentures, Loan Stocks &amp; Other Securities</b>			
<i>From Statement E9</i>			
1. <u>Statement E9, cell E26</u>	<b>Debentures, Loan Stocks &amp; Other Securities</b>	0	OK
		0	
<i>From Statement E3</i>			
1. <u>Statement E3, cell J32</u>	<b>Debentures, Loan Stocks &amp; Other Securities</b>	0	
<b>15.5 Debtors</b>			
<i>From Statement E9</i>			
1. <u>Statement E9, cell E27</u>	<b>Debtors</b>	0	OK
		0	
<i>From Statement E4</i>			
1. <u>Statement E4, cell M31</u>	<b>Debtors</b>	0	

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**SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)**  
**SHORT-TERM QUANTITATIVE RETURN**  
**ABC Insurance Company Limited**

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
 END OF PERIOD UNDER REVIEW  
 FINAL PRINTOUT DATE

10/10/08  
 2012/01/31  
 2012/04/04 09:39

**VALIDATION TOOL**

Reference	Description	Amount R'(000) Where Applicable	Indicator	
<b>15.6 Shares, Depository Receipts &amp; Units</b>				
<i>From Statement E9</i>				
1. <a href="#">Statement E9, cell E28</a>	Shares, Depository Receipts & Units	0	OK	
		0		
<i>From Statement E5</i>				
1. <a href="#">Statement E5, cell L85</a>	Shares, Depository Receipts & Units	0	OK	
		0		
<b>15.7 Land and Buildings</b>				
<i>From Statement E9</i>				
1. <a href="#">Statement E9, cell E29</a>	Land and Buildings	0	OK	
		0		
<i>From Statement E6</i>				
1. <a href="#">Statement E6, cell D50</a>	Land and Buildings	0	OK	
		0		
<b>15.8 Fixed Assets</b>				
<i>From Statement E9</i>				
1. <a href="#">Statement E9, cell E30</a>	Fixed Assets	0	OK	
		0		
<i>From Statement E7</i>				
1. <a href="#">Statement E7, cell E23</a>	Fixed Assets	0	OK	
		0		
<b>16. Total Liabilities</b>				
<b>16.1 Statutory Basis</b>				
<i>From Statement E9</i>				
1. <a href="#">Statement E9, cell E47</a>	Total Liabilities	0	OK	
		0		
<i>From Statement F1</i>				
1. <a href="#">Statement F1, cell E28</a>	Total Liabilities	0	OK	
		0		
<b>16.2 Accounting Basis</b>				
<i>From Statement E9</i>				
1. <a href="#">Statement E9, cell H47</a>	Total Liabilities	0	OK	
		0		
<i>From Statement C2</i>				
1. <a href="#">Statement C2, cell D70</a>	Total Liabilities	0		
2. <a href="#">Statement C2, cell D32</a>	Minus: Reinsurers' share of provision for unearned premiums	0		
3. <a href="#">Statement C2, cell D33</a>	Minus: Reinsurers' share of outstanding claims	0		
4. <a href="#">Statement C2, cell D34</a>	Minus: Deferred acquisition costs	0		
		0		
		0		

\* Click on the cell reference (column B) to be diverted to the relevant cell in the Statutory Return

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/08/06 09:28

<b>STATEMENT A1 REGISTRATION INFORMATION of ABC Insurance Company Limited as at the end of financial period 31/01/2012</b>			
1	2	3	4

1. DESCRIPTION

Registrar of Short-term Insurance reference number	10/10/08
End of financial period (dd/mm/yyyy)	2012/01/31
Last Statutory Return	2012
Name of short-term insurer	ABC Insurance Company Limited
Number of months in financial period under review	12

2. TYPES OF POLICIES

CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR

- Property \_\_\_\_\_
- Transportation \_\_\_\_\_
- Motor \_\_\_\_\_
- Accident and health \_\_\_\_\_
- Guarantee \_\_\_\_\_
- Liability \_\_\_\_\_
- Engineering \_\_\_\_\_
- Miscellaneous \_\_\_\_\_

Certificate number		Conditions imposed <sup>1</sup> (Y/N)	
--------------------	--	---------------------------------------	--

3. NAMES OF CONTACT PERSONS

<b>3.1 PUBLIC OFFICER</b>			
Initials and surname of Public Officer		Did person change since previous year (Y/N)	
Initials and surname of contact person regarding the return		Did person change since previous year (Y/N)	
<b>3.2 CHAIRPERSON (CHAIR)</b>			
Initials and surname of Chairperson		Did person change since previous year (Y/N)	
<b>3.3 CHIEF EXECUTIVE OFFICER</b>			
Initials and surname of Chief Executive Officer		Did person change since previous year (Y/N)	
<b>3.4 AUDITOR</b>			
Name of first firm		Did person change since previous year (Y/N)	
Initials and surname of Responsible Partner		Did person change since previous year (Y/N)	
Name of second firm		Did person change since previous year (Y/N)	
Initials and surname of Responsible Partner		Did person change since previous year (Y/N)	
<b>3.5 ACTUARY</b>			
Name of Statutory Actuary		Did person change since previous year (Y/N)	
Name of employer/company of Statutory Actuary		Did person change since previous year (Y/N)	
Name of Alternate Statutory Actuary		Did person change since previous year (Y/N)	
Name of employer/company of Alternate Statutory Actuary		Did person change since previous year (Y/N)	

4. SHAREHOLDERS

Are all the shareholders holding more than 25% of the issued shares, the same as the previous year? (Y/N) \_\_\_\_\_

5. TURNOVER

If non-insurance business was conducted furnish the annual turnover of that business (R'000) \_\_\_\_\_

6. NUMBER OF PEOPLE EMPLOYED

\_\_\_\_\_

AUDITORS \_\_\_\_\_

Notes:

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FINAL PRINTOUT DATE

11/25/2012 09:11

<b>STATEMENT A2</b> <b>ADDRESSES &amp; PARTICULARS OF KEY PERSONS</b> <b>of ABC Insurance Company Limited</b> <b>as at the end of financial period 31/01/2012</b>			
1	2	3	4

**1. HEAD OFFICE AND PUBLIC OFFICER**

**1.1 HEAD OFFICE OF SHORT-TERM INSURER IN RSA**

Telephone (including area code)  
 Fax (including area code)  
 website  
 e-mail


Physical address


Postal address


**1.2 PUBLIC OFFICER**

Initials and surname  
 Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


**1.3 PERSON COMPLETING THE RETURN**

Initials and surname  
 Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


**2. AUDITORS**

**2.1 FIRST AUDITOR (Responsible Partner)**

Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


Physical address


Postal address


**1.4 CONSUMER COMPLAINTS PERSON**

Initials and surname  
 Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


**2.2 SECOND AUDITOR (Responsible Partner)**

Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


Physical address


Postal address


**3. ACTUARIES**

**3.1 STATUTORY ACTUARY**

Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


Physical address


Postal address


**3.2 ALTERNATE STATUTORY ACTUARY**

Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


Physical address


Postal address


AUDITORS \_\_\_\_\_



PUBLIC STATEMENT

STATEMENT B1 GROSS UNDERWRITING RESULTS of ABC Insurance Company Limited as at the end of financial period 31/01/2012										
DESCRIPTION	CURRENT YEAR									
	DOMESTIC AND FOREIGN COMBINED									FOREIGN ONLY
	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	
1	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0
2 Direct premiums written:	0	0	0	0	0	0	0	0	0	0
2.1 Inclusive of refunded premiums	0	0	0	0	0	0	0	0	0	0
2.2 Less: Refund of premiums	0	0	0	0	0	0	0	0	0	0
3 Reinsurance premiums inwards:	0	0	0	0	0	0	0	0	0	0
3.1 Proportional	0	0	0	0	0	0	0	0	0	0
3.2 Non proportional	0	0	0	0	0	0	0	0	0	0
5 Other	0	0	0	0	0	0	0	0	0	0
6 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	0
6a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0
7 PREMIUMS EARNED	0	0	0	0	0	0	0	0	0	0
8 Outstanding claims - Opening	0	0	0	0	0	0	0	0	0	0
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	0
10 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0
10a Salvages and recoveries	0	0	0	0	0	0	0	0	0	0
11 Other	0	0	0	0	0	0	0	0	0	0
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0
13 IBNR - Closing	0	0	0	0	0	0	0	0	0	0
14 CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0
15 Gross commission paid on direct premiums	0	0	0	0	0	0	0	0	0	0
16 Gross commission paid on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0
21 EXPENSES	0	0	0	0	0	0	0	0	0	0
22 GROSS RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0
23 Gross commission paid as % of premium written	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
24 Gross commission incurred as % of premium earned	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25 Gross estimated ultimate loss ratio	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

If the period to which the figures in this return apply, is NOT TWELVE MONTHS, furnish the following figures which are required in terms of Schedule 2 to the Act for the calculation of the IBNR reserve:

	Domestic R'000	Foreign R'000
26 Gross premiums written (direct premiums and reinsurance inwards) for the twelve month period preceding the date of this return:	0	0
27 Domestic reinsurance including Lloyds's (i.r.o. these premiums)	0	0
28 Foreign reinsurance (i.r.o. these premiums)	0	0

AUDITORS \_\_\_\_\_

SHORT REFERENCE NUMBER

PUBLIC STATEMENT

FINANCIAL YEAR

STATEMENT B2 REINSURANCE UNDERWRITING RESULTS of ABC Insurance Company Limited as at the end of financial period 31/01/2012										
DESCRIPTION	CURRENT YEAR									
	DOMESTIC AND FOREIGN COMBINED									
	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY
1	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
	2	3	4	5	6	7	8	9	10	11
1 Unearned reinsurance premiums - opening	0	0	0	0	0	0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0
2 Reinsurance premiums paid:	0	0	0	0	0	0	0	0	0	0
2.1 Proportional	0	0	0	0	0	0	0	0	0	0
2.2 Non proportional	0	0	0	0	0	0	0	0	0	0
3 Other	0	0	0	0	0	0	0	0	0	0
4 Unearned reinsurance premiums - closing	0	0	0	0	0	0	0	0	0	0
4a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0
5 REINSURANCE PREMIUMS EARNED	0	0	0	0	0	0	0	0	0	0
6 Outstanding R/I claims - Opening	0	0	0	0	0	0	0	0	0	0
7 IBNR - Opening	0	0	0	0	0	0	0	0	0	0
8 Reinsurance claims made	0	0	0	0	0	0	0	0	0	0
8a Salvages and recoveries	0	0	0	0	0	0	0	0	0	0
9 Other	0	0	0	0	0	0	0	0	0	0
10 Outstanding R/I claims - Closing	0	0	0	0	0	0	0	0	0	0
11 IBNR - Closing	0	0	0	0	0	0	0	0	0	0
12 REINSURANCE CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0
13 COMMISSION RECOVERED	0	0	0	0	0	0	0	0	0	0
14 EXPENSES RECOVERED	0	0	0	0	0	0	0	0	0	0
15 REINSURANCE RESULT: (PROFIT)/LOSS	0	0	0	0	0	0	0	0	0	0

AUDITORS \_\_\_\_\_

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3-REK REPERSENTASIONEER

PUBLIC STATEMENT

FINANSIELE OORSAK

2012/08/17

**STATEMENT B4  
GROSS AND REINSURANCE PREMIUM ANALYSIS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

DESCRIPTION	RISKS WITHOUT UPP AT YEAR END				RISKS WITH UPP AT YEAR END							
	MONTHLY BUSINESS		RISKS EXPIRED AT YEAR END		CONSTANT RISKS		INCREASING RISKS		DECREASING RISKS		UNEVEN RISKS	
	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000
1	3	4	5	6	7	8	9	10	9	10	11	12
1. GROSS PREMIUMS WRITTEN	0	0	0	0	0	0	0	0	0	0	0	0
<b>2. REINSURANCES:</b>												
2.1 Domestic (including Lloyd's):												
2.1.1 Proportional	0	0	0	0	0	0	0	0	0	0	0	0
2.1.2 Non-Proportional												
2.1.2 (a) Expiring at Year end	0	0	0	0	0	0	0	0	0	0	0	0
2.1.2 (b) Expiring After Year End:												
- The part relating to this Year	0	0	0	0	0	0	0	0	0	0	0	0
- The part relating to next year	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Foreign:												
2.2.1 Proportional	0	0	0	0	0	0	0	0	0	0	0	0
2.2.2 Non-Proportional:												
2.2.2 (a) Expiring at Year end	0	0	0	0	0	0	0	0	0	0	0	0
2.2.2 (b) Expiring After Year End:												
- The part relating to this Year	0	0	0	0	0	0	0	0	0	0	0	0
- The part relating to next year	0	0	0	0	0	0	0	0	0	0	0	0
3. TOTAL REINSURANCES	0	0	0	0	0	0	0	0	0	0	0	0
4. NET PREMIUMS	0	0	0	0	0	0	0	0	0	0	0	0
<b>5. REINSURANCES:</b>												
5.1 Security in respect of foreign reinsurance	0	0	0	0	0	0	0	0	0	0	0	0

AUDITORS \_\_\_\_\_

TABLE REFERENCED NUMBER

FIGURE NUMBER

STATEMENT B5 NET UNDERWRITING RESULTS of ABC Insurance Company Limited as at the end of financial period 31/01/2012											
DESCRIPTION	CURRENT YEAR										
	DOMESTIC AND FOREIGN										
	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY	
1	R'000 2	R'000 3	R'000 4	R'000 5	R'000 6	R'000 7	R'000 8	R'000 9	R'000 10	R'000 11	
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0	
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0	
2 Premiums written - Gross	0	0	0	0	0	0	0	0	0	0	
3 Reinsurance	0	0	0	0	0	0	0	0	0	0	
4 Net	0	0	0	0	0	0	0	0	0	0	
5 Other	0	0	0	0	0	0	0	0	0	0	
6 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	0	
6a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0	
7 NET EARNED PREMIUMS	0	0	0	0	0	0	0	0	0	0	
8 Outstanding claims - Opening	0	0	0	0	0	0	0	0	0	0	
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	0	
10 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0	
10a Salvages and recoveries	0	0	0	0	0	0	0	0	0	0	
11 Other	0	0	0	0	0	0	0	0	0	0	
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0	
13 IBNR - Closing	0	0	0	0	0	0	0	0	0	0	
14 NET CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	
15 COMMISSIONS	0	0	0	0	0	0	0	0	0	0	
16 EXPENSES	0	0	0	0	0	0	0	0	0	0	
17 NET RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0	
18 CLAIMS RATIO (claims incurred as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
19 ESTIMATE OF ULTIMATE LOSS RATIO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
20 COST RATIO (commission + expenses as % of written premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
21 COMBINED RATIO (claims+comm+exp as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
22 RETENTION RATIO (net premiums as % of gross premiums)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
23 OPERATING RATIO	0%	(claims + commission + expenses less total investment income as % of earned premium)									0%

AUDITORS \_\_\_\_\_

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SHEET REFERENCE NUMBER

E05-08-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 08:33

STATEMENT B6 SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS of ABC Insurance Company Limited as at the end of financial period 31/01/2012									
DESCRIPTION	Gross premium on policies renewed R'000	Gross premium on new policies R'000	Average Gross Premium per policy (per month) R'000	Average contract period per policy Months	Number of policies at the beginning of the financial year	Number of policies at the end of the financial year	Number of claims reported	Average gross claims amount R'000	Average net claims amount R'000
1	2	3	4	5	6	7	8	9	10
1 Property	0	0	0	0	0	0	0	0	0
2 Personal	0	0	0	0	0	0	0	0	0
3 Corporate	0	0	0	0	0	0	0	0	0
4 Commercial	0	0	0	0	0	0	0	0	0
6 Transportation	0	0	0	0	0	0	0	0	0
7 Personal	0	0	0	0	0	0	0	0	0
8 Corporate	0	0	0	0	0	0	0	0	0
9 Commercial	0	0	0	0	0	0	0	0	0
11 Motor	0	0	0	0	0	0	0	0	0
12 Personal	0	0	0	0	0	0	0	0	0
13 Corporate	0	0	0	0	0	0	0	0	0
14 Commercial	0	0	0	0	0	0	0	0	0
16 Accident & health	0	0	0	0	0	0	0	0	0
17 Personal	0	0	0	0	0	0	0	0	0
18 Corporate	0	0	0	0	0	0	0	0	0
19 Commercial	0	0	0	0	0	0	0	0	0
21 Guarantee	0	0	0	0	0	0	0	0	0
22 Personal	0	0	0	0	0	0	0	0	0
23 Corporate	0	0	0	0	0	0	0	0	0
24 Commercial	0	0	0	0	0	0	0	0	0
26 Liability	0	0	0	0	0	0	0	0	0
27 Personal	0	0	0	0	0	0	0	0	0
28 Corporate	0	0	0	0	0	0	0	0	0
29 Commercial	0	0	0	0	0	0	0	0	0
31 Engineering	0	0	0	0	0	0	0	0	0
32 Personal	0	0	0	0	0	0	0	0	0
33 Corporate	0	0	0	0	0	0	0	0	0
34 Commercial	0	0	0	0	0	0	0	0	0
36 Miscellaneous	0	0	0	0	0	0	0	0	0
37 Personal	0	0	0	0	0	0	0	0	0
38 Corporate	0	0	0	0	0	0	0	0	0
39 Commercial	0	0	0	0	0	0	0	0	0
41 TOTAL	0	0	0	0	0	0	0	0	0

Notes:

Reinsurers shouldn't complete this statement

AUDITORS \_\_\_\_\_

SHEET REFERENCE NUMBER:

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE:

16/7/2012  
2012/08/16 09:06

**Statement B7**  
**INFORMATION RELATING TO CLAIMS, CREDIT INSURANCE AND DISTRIBUTION CHANNELS**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

**1. CREDIT INSURANCE**

DESCRIPTION	IN & OUTSIDE RSA INFORMATION				
	Gross Premiums Written R'000	Net Premiums Written R'000	Claims Paid R'000	Commission R'000	Other Expenses R'000
1	2	3	4	5	6
TOTAL	0	0	0	0	0

**2. CREDIT INSURANCE**

DESCRIPTION	IN & OUTSIDE RSA CLAIM INFORMATION									
	Claims reported		Claims finalised		Claims rejected and withdrawn		Claims paid		Claims outstanding	
	Number	R'000	Number	R'000	Number	R'000	Number	R'000	Number	R'000
1	2	3	4	5	6	7	8	9	10	11
TOTAL	0	0	0	0	0	0	0	0	0	0

**3. CREDIT INSURANCE**

DESCRIPTION	IN & OUTSIDE RSA CLAIM INFORMATION - MAIN REASON FOR		
	Death %	Unemployment %	Disability %
	1	2	3
TOTAL	0%	0%	0%

**4. MICRO-INSURANCE**

DESCRIPTION	% of Gross Premiums
1	2
Property	0%
Motor	0%
Transportation	0%
Accident & Health	0%
Liability	0%
Guarantee	0%
Miscellaneous	0%
TOTAL	0%

**5. DISTRIBUTION CHANNELS iro all business**

DESCRIPTION	PERSONAL	CORPORATE	COMMERCIAL
	% of Gross Premiums	% of Gross Premiums	% of Gross Premiums
1	2	3	4
Mail Marketing	0%	0%	0%
In-House Agents	0%	0%	0%
Independent Brokers	0%	0%	0%
UMAs	0%	0%	0%
Direct Marketing	0%	0%	0%
Tele-Sales	0%	0%	0%
Other method: specify	0%	0%	0%
*	0%	0%	0%
*	0%	0%	0%
TOTAL	0%	0%	0%

AUDITORS (initial) \_\_\_\_\_

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SHEET REFERENCE NUMBER

C01-99-A

**PUBLIC STATEMENT**

FINAL PRINTOUT DATE

2012/04/04 09:39

<b>STATEMENT C1</b>	
<b>STATEMENT OF COMPREHENSIVE INCOME</b>	
<b>of ABC Insurance Company Limited</b>	
<b>as at the end of financial period 31/01/2012</b>	
1	2
DESCRIPTION	Current year R'000
1 <b>Gross written premium</b>	0
2 Less: reinsurance written premium	0
3 <b>Net premium</b>	0
4 Less: change in unearned premium	
5 Gross amount	
6 Reinsurers' share	
7 <b>Net insurance premium revenue</b>	0
8 Investment income	0
9 Income from reinsurance contracts ceded	0
10 Net gain/(loss) on financial assets and liabilities at fair value	0
11 <b>Net income</b>	0
12 Insurance claims and loss adjustment expenses	0
13 Insurance claims and loss adjustment expenses recovered	0
14 <b>Net insurance benefits and claims</b>	0
15 Expenses for the acquisition of insurance contracts	0
16 Other: (specify)	0
17	0
18	0
19	0
20 <b>Expenses</b>	0
21 <b>Results of operating activities</b>	0
22 Finance costs	0
23 Share of profit/(loss) of associates	0
24 Impairment charge on net investment in associate	0
25 <b>Profit before tax</b>	0
26 Income tax expense	0
27 <b>Profit for the year from continuing operations</b>	0

AUDITORS \_\_\_\_\_

ST2012

SHEET REFERENCE NUMBER

C02-99-A

PUBLIC STATEMENT

FINAL PRINT/ISSUE DATE

2012/08/14 05:53

<b>STATEMENT C2</b>	
<b>STATEMENT OF FINANCIAL POSITION</b>	
<b>of ABC Insurance Company Limited</b>	
<b>as at the end of financial period 31/01/2012</b>	
1	2
DESCRIPTION	Current year R'000

**ASSETS****Non-Current Assets**

Property & equipment	0
Intangible assets	0
Investment property	0
Financial instruments	0
Loans advanced	0
Investment in subsidiary companies	0
Investment in associated companies	0
Goodwill	0

**Current Assets**

Current investments	0
Agents' & reinsurers' balances	0
Other receivables	0
Deposits with reinsurers	0
Taxation paid in advance	0
Cash & cash equivalents	0
Other	0

**Technical assets**

Reinsurers' share of provision for unearned premiums	0
Reinsurers' share of outstanding claims	0
Deferred acquisition costs	0

Deferred tax assets	0
---------------------	---

**TOTAL ASSETS**

0

**EQUITY AND LIABILITIES****Capital And Reserves**

Ordinary share capital	0
Preference share capital	0
Share premium	0
- Non-distributable reserve	0
- Distributable reserve	0
- Retained income	0

<b>TOTAL EQUITY</b>	<b>0</b>
---------------------	----------

**Non-Current Liabilities**

Interest bearing loans	0
Non-current provisions	0
Amounts due to subsidiaries	0
Deferred taxation	0

Gross provision for unearned premiums	0
Due to cell owner	0
Gross outstanding claims	0
Deferred reinsurance commission revenue	0

**Current Liabilities**

Agents' and reinsurers' balances	0
Deposits by reinsurers	0
Other payables	0
Current provisions	0
Taxation payable	0
Deferred tax liability	0

**TOTAL LIABILITIES**

0

**TOTAL EQUITY AND LIABILITIES**

0

AUDITORS \_\_\_\_\_

ST2012

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SHEET REFERENCE NUMBER

C03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

**STATEMENT C3**  
**COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

DESCRIPTION	Statement B5 <i>R'000</i>	Income statement <i>R'000</i>	Difference <i>R'000</i>
1	2	3	4
1 Gross Premiums Written	0	0	0
2 Reinsurance	0	0	0
3 <b>Net Premiums Written</b>	0	0	0
4 Change in Unearned Premium Provision	0	0	0
5 <b>Net Premiums Earned</b>	0	0	0
6 <b>Net Claims incurred</b>	0	0	0
7 Claims paid	0	0	0
8 Movement on Outstanding claims	0	0	0
9 Movement on Incurred But Not Reported (IBNR)	0	0	0
10 Commission incurred/received	0	0	0
11 Management expenses	0	0	0
12 Underwriting Results	0	0	0

AUDITORS \_\_\_\_\_

SHEET NUMBER

Q1-2012

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

TABLE NO. 11-1-1 (2012)

Q1-2012-12

STATEMENT C3.1 BUDGETED UNDERWRITING RESULT PROJECTIONS FOR THE NEXT FINANCIAL YEAR of ABC Insurance Company Limited as at the end of financial period 31/01/2012											
DESCRIPTION	CURRENT YEAR										
	DOMESTIC AND FOREIGN									FOREIGN ONLY	
	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous		
1	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
	2	3	4	5	6	7	8	9	10	11	
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0	
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0	
2 Premiums written - Gross	0	0	0	0	0	0	0	0	0	0	
3 Reinsurance	0	0	0	0	0	0	0	0	0	0	
4 Net	0	0	0	0	0	0	0	0	0	0	
5 Other	0	0	0	0	0	0	0	0	0	0	
6 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	0	
6a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0	
7 NET EARNED PREMIUMS	0	0	0	0	0	0	0	0	0	0	
8 Outstanding claims - Opening	0	0	0	0	0	0	0	0	0	0	
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	0	
10 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0	
10a Salvages and recoveries	0	0	0	0	0	0	0	0	0	0	
11 Other	0	0	0	0	0	0	0	0	0	0	
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0	
13 IBNR - Closing	0	0	0	0	0	0	0	0	0	0	
14 NET CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	
15 COMMISSIONS	0	0	0	0	0	0	0	0	0	0	
16 EXPENSES	0	0	0	0	0	0	0	0	0	0	
17 NET RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0	
18 CLAIMS RATIO (claims incurred as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
19 ESTIMATE OF ULTIMATE LOSS RATIO	0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
20 COST RATIO (commission + expenses as % of written premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
21 COMBINED RATIO (claims+comm+exp as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
22 RETENTION RATIO (net premiums as % of gross premiums)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
23 OPERATING RATIO	0%	(claims + commission + expenses less total investment income as % of earned premium)									0%

PUBLIC OFFICER \_\_\_\_\_

ST2012

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SHEET REFERENCE NUMBER

C04-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

STATEMENT C4 ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES of ABC Insurance Company Limited as at the end of financial period 31/01/2012						
ANALYSIS OF INSTRUMENT	Amount authorised		Amount obtained through issue R'000	Amount payable on redemption R'000	DIVIDEND/INTEREST	
	Nominal R'000	Share premium R'000			In-arrear R'000	In future R'000
1	2	3	4	5	6	7

**1. PREFERENCE SHARE CAPITAL**

## REDEEMABLE/NON-CONVERTIBLE:

• Within 1 - 3 years	0	0	0	0	0	0
• Within 3 - 5 year	0	0	0	0	0	0
• Within 5 - 7 years	0	0	0	0	0	0
• Within 7 - 10 years	0	0	0	0	0	0
• Within 10 -15 years	0	0	0	0	0	0
• After 15 years	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

**2. DEBENTURES**

## REDEEMABLE/NON-CONVERTIBLE:

• Within 1 - 3 years	0	0	0	0	0	0
• Within 3 - 5 year	0	0	0	0	0	0
• Within 5 - 7 years	0	0	0	0	0	0
• Within 7 - 10 years	0	0	0	0	0	0
• Within 10 -15 years	0	0	0	0	0	0
• After 15 years	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

AUDITORS \_\_\_\_\_

ST2012

SHEET REFERENCE NUMBER

C05-99-A

## PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

<b>STATEMENT C5</b> <b>STATEMENT OF CASH FLOW</b> <b>of ABC Insurance Company Limited</b> <b>as at the end of financial period 31/01/2012</b>	
1	2
DESCRIPTION	Current year R'000

**CASH FLOWS FROM OPERATING ACTIVITIES**

1	0
2	0
3	0
4	0
5	0
6	0
7	0
<b>Net cash generated from (used in) operating activities</b>	<b>0</b>

**CASH FLOW FROM INVESTING ACTIVITIES**

8	0
9	0
10	0
11	0
12	0
13	0
<b>Net cash generated from (used in) investing activities</b>	<b>0</b>

**CASH FLOW FROM FINANCING ACTIVITIES**

14	0
15	0
16	0
17	0
18	0
19	0
<b>Net cash generated from (used in) financing activities</b>	<b>0</b>

20 <b>NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>0</b>
21 <b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>	<b>0</b>
22 <b>CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>	<b>0</b>

AUDITORS \_\_\_\_\_

















**STATEMENT D18  
RESERVING DEVELOPMENT 1 FOR MISCELLANEOUS  
of ABC Insurance Company Limited  
as at the end of financial period 31/03/2012**

**Section 1 - Payment development (Net of all Reinsurances)**

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter	Net earned premium per quarter		
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8	Quarter 9	Quarter 10	Quarter 11	Quarter 12	Quarter 13	Quarter 14	Quarter 15	Quarter 16	Quarter 17	Quarter 18	Quarter 19	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24				
2007	1																												
	2																												
	3																												
	4																												
2008	1																												
	2																												
	3																												
	4																												
2009	1																												
	2																												
	3																												
	4																												
2010	1																												
	2																												
	3																												
	4																												
2011	1																												
	2																												
	3																												
	4																												
2012	1																												
	2																												
	3																												
	4																												

**ANNUAL SUMMARY (R200)**

Year	FINANCIAL YEAR CLAIMS OCCURRED						
	Earlier	2007	2008	2009	2010	2011	2012
1	Claims paid during the year when they occurred	0	0	0	0	0	0
2	Claims paid after the year when they occurred	0	0	0	0	0	0
3	Total claims paid during the financial year (irrespective of occurrence)	0	0	0	0	0	0
4	Total claims reported during the financial year (irrespective of occurrence)	0	0	0	0	0	0

**Section 2 - Claims development (Net of all Reinsurances)**

DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for that quarter		
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8	Quarter 9	Quarter 10	Quarter 11	Quarter 12	Quarter 13	Quarter 14	Quarter 15	Quarter 16	Quarter 17	Quarter 18	Quarter 19	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24			
2007	1																											
	2																											
	3																											
	4																											
2008	1																											
	2																											
	3																											
	4																											
2009	1																											
	2																											
	3																											
	4																											
2010	1																											
	2																											
	3																											
	4																											
2011	1																											
	2																											
	3																											
	4																											
2012	1																											
	2																											
	3																											
	4																											

**Section 3 - Reporting development (Reinsurers not to complete)**

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter		
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8	Quarter 9	Quarter 10	Quarter 11	Quarter 12	Quarter 13	Quarter 14	Quarter 15	Quarter 16	Quarter 17	Quarter 18	Quarter 19	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24			
2007	1																											
	2																											
	3																											
	4																											
2008	1																											
	2																											
	3																											
	4																											
2009	1																											
	2																											
	3																											
	4																											
2010	1																											
	2																											
	3																											
	4																											
2011	1																											
	2																											
	3																											
	4																											
2012	1																											
	2																											
	3																											
	4																											

**ANNUAL SUMMARY (R200)**

Year	RELATING TO THE YEAR THE CLAIMS OCCURRED						
	Earlier	2007	2008	2009	2010	2011	2012
1	Claims reported during the year when they occurred	0	0	0	0	0	0
2	Claims reported after the year when they occurred	0	0	0	0	0	0
3	Total claims reported during the financial year (irrespective of occurrence)	0	0	0	0	0	0

**Section 4 - Reserving development**

Year	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years
	Earlier	2007	2008	2009	2010	2011	
4	Outstanding claims - net of all reinsurances	0	0	0	0	0	0
5	Provisions made at end of this year	0	0	0	0	0	0
6	Original provisions at year-end as at the top of each column	0	0	0	0	0	0
7	Claims incurred but not reported (IBNR) net of all reinsurances	0	0	0	0	0	0
8	Provisions made at end of this year	0	0	0	0	0	0
9	Original provisions at year-end as at the top of each column	0	0	0	0	0	0
10	Total claims - original estimate (1+5+7)	0	0	0	0	0	0
11	Total claims - adjusted estimate (1+2+4+6)	0	0</				

STATE REFERENCE NUMBER

2012/08-1

FORM PREPARED BY

PUBLIC STATEMENT

2012/08-1

**STATEMENT D2  
UNEARNED PREMIUM PROVISIONS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

1	2	3	4		5		7	8	9	10	11	12
			Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000						
<b>SUMMARY OF UNEARNED PREMIUM PROVISION - BASED ON GROSS PREMIUMS LESS APPROVED REINSURANCE</b>												
	Gross premium payable at inception/ beginning of each risk R'000	Commission paid R'000	Reinsurance paid in respect of gross single/annual premium		Commission received on reinsurance		Security in respect of foreign reinsurance R'000	Full period of risk in months	Expired period of risk in months	Unearned premium provision at financial year end R'000	Unearned %	
			Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000						
1	0	0	0	0	0	0	0	0	0	0	0.0%	
2	0	0	0	0	0	0	0	0	0	0	0.0%	
3	0	0	0	0	0	0	0	0	0	0	0.0%	
4	0	0	0	0	0	0	0	0	0	0	0.0%	
4a	0	0	0	0	0	0	0	0	0	0	0.0%	
5	0	0	0	0	0	0	0	0	0	0	0.0%	

**ALL RISK TYPES**

DESCRIPTION OF DIRECT INSURANCE AND INWARD REINSURANCE	Gross premium payable at inception/ beginning of each risk R'000	Commission paid R'000	Reinsurance paid in respect of gross single/annual premium		Commission received on reinsurance		Security in respect of foreign reinsurance R'000	Full period of risk in months	Expired period of risk in months	Unearned premium provision at financial year end R'000	Unearned %
			Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000					
<b>1. DOMESTIC POLICIES</b>											
<b>1.1 Prescribed method</b>											
6 Property	0	0	0	0	0	0	0	0	0	0	0.0%
7 Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
8 Motor	0	0	0	0	0	0	0	0	0	0	0.0%
9 Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
10 Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
11 Liability	0	0	0	0	0	0	0	0	0	0	0.0%
12 Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
13 Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
<b>1.2 Other approved method</b>											
14 Property	0	0	0	0	0	0	0	0	0	0	0.0%
15 Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
16 Motor	0	0	0	0	0	0	0	0	0	0	0.0%
17 Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
18 Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
19 Liability	0	0	0	0	0	0	0	0	0	0	0.0%
20 Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
21 Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
22 TOTAL - Domestic	0	0	0	0	0	0	0	0	0	0	0.0%
<b>2. FOREIGN POLICIES</b>											
<b>2.1 Prescribed method</b>											
23 Property	0	0	0	0	0	0	0	0	0	0	0.0%
24 Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
25 Motor	0	0	0	0	0	0	0	0	0	0	0.0%
26 Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
27 Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
28 Liability	0	0	0	0	0	0	0	0	0	0	0.0%
29 Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
30 Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
<b>2.2 Other approved method</b>											
31 Property	0	0	0	0	0	0	0	0	0	0	0.0%
32 Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
33 Motor	0	0	0	0	0	0	0	0	0	0	0.0%
34 Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
35 Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
36 Liability	0	0	0	0	0	0	0	0	0	0	0.0%
37 Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
38 Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
39 TOTAL - Foreign	0	0	0	0	0	0	0	0	0	0	0.0%
40 3. ALL POLICIES	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS \_\_\_\_\_

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SHEET REFERENCE NUMBER

D03:99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 08:36

**STATEMENT D3  
SUMMARY OF TECHNICAL PROVISIONS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

		1	2	3
<b>1. UNEARNED PREMIUM PROVISION</b>		<b>Domestic R'000</b>	<b>Foreign R'000</b>	<b>Total R'000</b>
1	1.1 Constant risks	0	0	0
2	1.2 Increasing risks	0	0	0
3	1.3 Decreasing risks	0	0	0
4	1.4 Uneven risks	0	0	0
4a	1.4a Cash Back	0	0	0
5	1.5 Statutory unearned premium provision	0	0	0
6	1.6 Security in respect of foreign reinsurance	0	0	0
<b>2. OUTSTANDING CLAIMS PROVISION</b>		<b>Domestic R'000</b>	<b>Foreign R'000</b>	<b>Total R'000</b>
6	2.1 Gross outstanding claims	0	0	0
7	Less: reinsurance recoveries			
8	2.2 Domestic reinsurance including Lloyd's	0	0	0
9	2.3 Foreign reinsurance	0	0	0
10	2.4 Security in respect of foreign reinsurance	0	0	0
11	2.5 Statutory net outstanding claims	0	0	0
<b>3. CLAIMS INCURRED BUT NOT REPORTED (IBNR)</b>		<b>Domestic R'000</b>	<b>Foreign R'000</b>	<b>Total R'000</b>
12	3.1 Gross earned premium	0	0	0
13	3.2 Gross IBNR based on statutory method (per statement D3.2)	0	0	0
14	3.3 Net earned premium	0	0	0
15	3.4 IBNR based on statutory method (per statement D3.2)	0	0	0
16	3.5 Statutory approved different IBNR	0	0	0
17	3.6 Date of statutory approval for different IBNR (YY/MM/DD)			
18	3.7 Statutory IBNR (if applicable 3.5 otherwise 3.4)	0	0	0
<b>4. UNEXPIRED RISK PROVISION</b>		<b>Domestic R'000</b>	<b>Foreign R'000</b>	<b>Total R'000</b>
19	4.1 Underwriting loss, if any (Statement B5)	0	0	0
20	4.2 The amounts which the insurer and auditors consider to be necessary for an additional provision	0	0	0
21	4.3 Total Unexpired Risk Provision	0	0	0

AUDITORS \_\_\_\_\_

SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

D3 1499 A

**PUBLIC STATEMENT**

2012/04/04 09:39

**STATEMENT D3.1  
MOVEMENT ANALYSIS OF NET STATUTORY TECHNICAL PROVISIONS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

	1	2
--	---	---

**1. UNEARNED PREMIUM PROVISION**

	Current Year R'000	Previous Year R'000
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0

**2. OUTSTANDING CLAIMS**

	Current Year R'000	Previous Year R'000
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0

**3. CLAIMS INCURRED BUT NOT REPORTED (IBNR)**

	Current Year R'000	Previous Year R'000
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0

**4. UNEXPIRED RISK PROVISION**

	Current Year R'000	Previous Year R'000
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0

AUDITORS

**STATEMENT D3.2  
IBNR CALCULATION  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

1	2		3		4		5		6		7		8		9		10		11		
	Financial year end	Development Year	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	
		0		1	2	3	4	5													

1	2		3		4		5		6		7		8		9		10		11		
	Financial year end	Development Year	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	
		0		1	2	3	4	5													

**IBNR Factors Per Business Class**

1	2		3		4		5		6		7		8		9		10		11		
	Financial year end	Development Year	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	
		0		1	2	3	4	5													

Factors per development period																				
		2012	2011	2010	2009	2008	2007													
1	Accident and Health	5.67%	1.12%	0.26%	0.10%	0.07%	0.06%													
2	Engineering	6.62%	2.90%	1.92%	1.67%	1.60%	1.56%													
3	Guarantee	16.32%	5.00%	1.78%	0.66%	0.60%	0.53%													
4	Liability	12.49%	4.47%	1.65%	0.66%	0.31%	0.19%													
5	Miscellaneous	7.18%	1.17%	0.25%	0.11%	0.09%	0.08%													
6	Motor	3.43%	0.47%	0.09%	0.04%	0.03%	0.03%													
7	Property	5.98%	0.88%	0.15%	0.04%	0.03%	0.02%													
8	Transportation	7.20%	1.31%	0.30%	0.12%	0.09%	0.05%													

**Gross IBNR per business class**

9	10		11		12		13		14		15		16		17		18		19		
	Financial year end	Development Year	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	
		0		1	2	3	4	5													

Gross earned premium per business class per development period																				
		2012	2011	2010	2009	2008	2007													
9	Accident and Health	-	-	-	-	-	-													
10	Engineering	-	-	-	-	-	-													
11	Guarantee	-	-	-	-	-	-													
12	Liability	-	-	-	-	-	-													
13	Miscellaneous	-	-	-	-	-	-													
14	Motor	-	-	-	-	-	-													
15	Property	-	-	-	-	-	-													
16	Transportation	-	-	-	-	-	-													
17	Gross earned premium	-	-	-	-	-	-													
18	Gross IBNR reserve per development period	-	-	-	-	-	-													

**Net IBNR per business class**

20	21		22		23		24		25		26		27		28		29		30		
	Financial year end	Development Year	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007	
		0		1	2	3	4	5													

Net earned premium per business class per development period (Net of approved reinsurance)																				
		2012	2011	2010	2009	2008	2007													
20	Accident and Health	-	-	-	-	-	-													
21	Engineering	-	-	-	-	-	-													
22	Guarantee	-	-	-	-	-	-													
23	Liability	-	-	-	-	-	-													
24	Miscellaneous	-	-	-	-	-	-													
25	Motor	-	-	-	-	-	-													
26	Property	-	-	-	-	-	-													
27	Transportation	-	-	-	-	-	-													
17	Net earned premium	-	-	-	-	-	-													
27	Net IBNR reserve per development period	-	-	-	-	-	-													

AUDITORS

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SHEET REFERENCE NUMBER

E01-00-F

FINAL PRINTOUT DATE

PUBLIC STATEMENT

201214031 00:00

STATEMENT E1 CASH & BALANCES & DEPOSITS of ABC Insurance Company Limited as at the end of financial period 31/01/2012								
NAME OF INSTITUTION <i>(Investments of the same kind with a bank may be grouped)</i>	DESCRIPTION OF INVESTMENT <i>(e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit, Promissory Notes)</i>	CURRENT YEAR					TOTAL VALUE R'000	% of total liabilities
		IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000		
1	2	3	4	5	6	7	8	10
<b>1. CASH</b>								
1	• Bank notes & coins	Notes & coins	0	0	0	0	0	0.0%
2	• Kruggerands	Coins	0	0	0	0	0	0.0%
3	<b>SUBTOTAL</b>		0	0	0	0	0	0.0%
<b>2. BANKS</b> <i>(Specify in supporting statement E1.1)</i>								
4			0	0	0	0	0	0.0%
<b>3. CORPORATION FOR PUBLIC DEPOSITS</b>								
5		Deposits	0	0	0	0	0	0.0%
<b>4. LAND &amp; AGRICULTURAL BANK</b>								
6		Deposits	0	0	0	0	0	0.0%
<b>5. MARGIN DEPOSITS</b>								
7	SAFEX	Margin deposits	0	0	0	0	0	0.0%
8	On approved foreign derivatives	Margin deposits	0	0	0	0	0	0.0%
<b>9 TOTAL CASH &amp; BALANCES &amp; DEPOSITS</b>								
			0	0	0	0	0	0.0%

AUDITORS

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SHEET REFERENCE NUMBER

ES1 14/04

FINAL PRINTOUT DATE

PUBLIC STATEMENT

2012/04/24 09:07

**STATEMENT E1.1 (supporting statement to E1)  
CASH & BALANCES & DEPOSITS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

NAME OF INSTITUTION <i>(Investments of the same kind with a bank may be grouped)</i>	DESCRIPTION OF INVESTMENT <i>(e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit, Promissory Notes)</i>	CURRENT YEAR					TOTAL VALUE <i>R000</i>	% of total liabilities	
		IN RSA	DEEMED TO BE IN RSA	INCOME IN RSA	OUTSIDE RSA	INCOME OUTSIDE RSA			
		<i>R000</i>	<i>R000</i>	<i>R000</i>	<i>R000</i>	<i>R000</i>			
1	2	3	4	5	6	7	8	10	
<b>BANKS: Specify</b>									
1		0	0	0	0	0	0	0.0%	
2		0	0	0	0	0	0	0.0%	
3		0	0	0	0	0	0	0.0%	
4		0	0	0	0	0	0	0.0%	
5		0	0	0	0	0	0	0.0%	
6		0	0	0	0	0	0	0.0%	
7		0	0	0	0	0	0	0.0%	
8		0	0	0	0	0	0	0.0%	
9		0	0	0	0	0	0	0.0%	
10		0	0	0	0	0	0	0.0%	
11		0	0	0	0	0	0	0.0%	
12		0	0	0	0	0	0	0.0%	
13		0	0	0	0	0	0	0.0%	
14		0	0	0	0	0	0	0.0%	
15		0	0	0	0	0	0	0.0%	
16		0	0	0	0	0	0	0.0%	
17		0	0	0	0	0	0	0.0%	
18		0	0	0	0	0	0	0.0%	
19		0	0	0	0	0	0	0.0%	
20		0	0	0	0	0	0	0.0%	
21		0	0	0	0	0	0	0.0%	
22		0	0	0	0	0	0	0.0%	
23		0	0	0	0	0	0	0.0%	
24		0	0	0	0	0	0	0.0%	
25		0	0	0	0	0	0	0.0%	
26		0	0	0	0	0	0	0.0%	
27		0	0	0	0	0	0	0.0%	
28		0	0	0	0	0	0	0.0%	
29		0	0	0	0	0	0	0.0%	
30		0	0	0	0	0	0	0.0%	
31		0	0	0	0	0	0	0.0%	
32		0	0	0	0	0	0	0.0%	
33		0	0	0	0	0	0	0.0%	
34		0	0	0	0	0	0	0.0%	
35		0	0	0	0	0	0	0.0%	
36		0	0	0	0	0	0	0.0%	
37		0	0	0	0	0	0	0.0%	
38		0	0	0	0	0	0	0.0%	
39		0	0	0	0	0	0	0.0%	
40	<b>SUBTOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

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SHEET REFERENCE NUMBER

F00-98A

FINAL PRINTOUT DATE

PUBLIC STATEMENT

20120804 09:04

STATEMENT E2 SECURITIES & LOANS of ABC Insurance Company Limited as at the end of financial period 31/01/2012							
DESCRIPTION 1	CURRENT YEAR					TOTAL VALUE 7	% of total liabilities 9
	IN RSA R'000 2	DEEMED TO BE IN RSA R'000 3	OUTSIDE RSA R'000 4	INCOME IN RSA R'000 5	INCOME OUTSIDE RSA R'000 6		
<b>1. SECURITIES &amp; LOANS ISSUED OR GUARANTEED BY</b>							
1 Central government of the Republic	0	0	0	0	0	0	0.0%
2 A Minister of the Republic	0	0	0	0	0	0	0.0%
3 Provincial government of the Republic	0	0	0	0	0	0	0.0%
4 Local authority of the Republic	0	0	0	0	0	0	0.0%
5 Other utilities of the Republic	0	0	0	0	0	0	0.0%
6 SUBTOTAL	0	0	0	0	0	0	0.0%
<b>2. SECURITIES &amp; LOANS APPROVED BY REGISTRAR</b>							
7 RAND WATER BOARD	0	0	0	0	0	0	0.0%
8 LAND & AGRICULTURAL BANK (excluding deposits in statement E1)	0	0	0	0	0	0	0.0%
9 SA TRANSPORT SERVICES	0	0	0	0	0	0	0.0%
10 ESKOM	0	0	0	0	0	0	0.0%
11 SUBTOTAL	0	0	0	0	0	0	0.0%
12 TOTAL	0	0	0	0	0	0	0.0%
<b>3. SECURITIES OUTSIDE RSA</b>							
13 LISTED	0	0	0	0	0	0	0.0%
14 UNLISTED (Specify in supporting statement E2.1)	0	0	0	0	0	0	0.0%
15 SUBTOTAL	0	0	0	0	0	0	0.0%
16 LISTED	0	0	0	0	0	0	0.0%
17 UNLISTED (Specify in supporting statement E2.1)	0	0	0	0	0	0	0.0%
18 SUBTOTAL	0	0	0	0	0	0	0.0%
19 TOTAL SECURITIES & LOANS	0	0	0	0	0	0	0.0%

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ST2012

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SHEET REFERENCE NUMBER:

E02 1-98-A

FINAL PUBLISH DATE:

PUBLIC STATEMENT

2012/05/14 09:39

STATEMENT E2.1 (supporting statement to E2) SECURITIES & LOANS of ABC Insurance Company Limited as at the end of financial period 31/01/2012							
DESCRIPTION 1	CURRENT YEAR					TOTAL VALUE R'000 7	% of total liabilities 9
	IN RSA R'000 2	DEEMED TO BE IN RSA R'000 3	OUTSIDE RSA R'000 4	INCOME IN RSA R'000 5	INCOME OUTSIDE RSA R'000 6		
<b>1. UNLISTED SECURITIES &amp; LOANS APPROVED BY REGISTRAR</b>							
1	0	0	0	0	0	0	0.0%
2	0	0	0	0	0	0	0.0%
3	0	0	0	0	0	0	0.0%
4	0	0	0	0	0	0	0.0%
5	0	0	0	0	0	0	0.0%
6	0	0	0	0	0	0	0.0%
7	0	0	0	0	0	0	0.0%
8	0	0	0	0	0	0	0.0%
<b>2. UNLISTED SECURITIES OUTSIDE RSA</b>							
9			0	0	0	0	0.0%
10			0	0	0	0	0.0%
11			0	0	0	0	0.0%
12			0	0	0	0	0.0%
13			0	0	0	0	0.0%
14			0	0	0	0	0.0%
15			0	0	0	0	0.0%
16			0	0	0	0	0.0%
17			0	0	0	0	0.0%

AUDITORS \_\_\_\_\_

ST2012

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SHEET REFERENCE NUMBER

EC3-09-A

FINAL PRINTOUT DATE

PUBLIC STATEMENT

2012/04/04 09:35

STATEMENT E3 OTHER SECURITIES of ABC Insurance Company Limited as at the end of financial period 31/01/2012						
DESCRIPTION 1	CURRENT YEAR					% of total liabilities 8
	IN RSA		DEEMED TO BE IN RSA R'000 4	OUTSIDE RSA UNLISTED R'000 5	TOTAL VALUE R'000 6	
	Convertible R'000 2	Non-convertible R'000 3				
<b>1. PROPERTY COMPANIES:</b>						
1 LISTED	0	0	0	0	0	0.0%
2 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0.0%
3 TOTAL - Property companies	0	0	0	0	0	0.0%
<b>2. RELATED PARTIES:</b>						
4 LISTED	0	0	0	0	0	0.0%
5 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0.0%
6 TOTAL - Related parties	0	0	0	0	0	0.0%
<b>3. ASSET-HOLDING INTERMEDIARIES:</b>						
7 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0.0%
<b>4. OTHER COMPANIES:</b>						
8 LISTED	0	0	0	0	0	0.0%
9 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0.0%
10 TOTAL - Other companies	0	0	0	0	0	0.0%
11 TOTAL DEBENTURES, LOAN STOCKS & OTHER SECURITIES	0	0	0	0	0	0.0%

AUDITORS \_\_\_\_\_

SHEET REFERENCE NUMBER

E31 TABLE

FILE REFERENCE NUMBER

PUBLIC STATEMENT

2012/08/17/12

STATEMENT E3.1 (supporting statement to E3) DEBENTURES, LOAN STOCKS & OTHER SECURITIES of ABC Insurance Company Limited as at the end of financial period 31/01/2012											
DESCRIPTION 1	(Debtentures, Loan stocks, Other) 2	Convertible (Y) or (N/A) 3	Year of maturity 4	Rate of interest % 5	CURRENT YEAR						% of total liabilities 12
					IN RSA		DEEMED TO BE IN RSA R'000 8	OUTSIDE RSA UNLISTED R'000 9	TOTAL VALUE R'000 10		
					Convertible R'000 6	Non-convertible R'000 7					
<b>1. UNLISTED PROPERTY COMPANIES:</b>											
1	*			0.0%	0	0	0	0	0	0	0.0%
2	*			0.0%	0	0	0	0	0	0	0.0%
3	*			0.0%	0	0	0	0	0	0	0.0%
4	*			0.0%	0	0	0	0	0	0	0.0%
5	*			0.0%	0	0	0	0	0	0	0.0%
6	*			0.0%	0	0	0	0	0	0	0.0%
7	*			0.0%	0	0	0	0	0	0	0.0%
8	*			0.0%	0	0	0	0	0	0	0.0%
9					0	0	0	0	0	0	0.0%
<b>2. UNLISTED RELATED PARTIES:</b>											
10	*			0.0%	0	0	0	0	0	0	0.0%
11	*			0.0%	0	0	0	0	0	0	0.0%
12	*			0.0%	0	0	0	0	0	0	0.0%
13	*			0.0%	0	0	0	0	0	0	0.0%
14	*			0.0%	0	0	0	0	0	0	0.0%
15	*			0.0%	0	0	0	0	0	0	0.0%
16	*			0.0%	0	0	0	0	0	0	0.0%
17	*			0.0%	0	0	0	0	0	0	0.0%
18					0	0	0	0	0	0	0.0%
<b>3. UNLISTED ASSET-HOLDING INTERMEDIARIES:</b>											
19	*			0.0%	0	0	0	0	0	0	0.0%
20	*			0.0%	0	0	0	0	0	0	0.0%
21	*			0.0%	0	0	0	0	0	0	0.0%
22	*			0.0%	0	0	0	0	0	0	0.0%
23	*			0.0%	0	0	0	0	0	0	0.0%
24	*			0.0%	0	0	0	0	0	0	0.0%
25	*			0.0%	0	0	0	0	0	0	0.0%
26	*			0.0%	0	0	0	0	0	0	0.0%
27					0	0	0	0	0	0	0.0%
<b>4. OTHER UNLISTED COMPANIES:</b>											
28	*			0.0%	0	0	0	0	0	0	0.0%
29	*			0.0%	0	0	0	0	0	0	0.0%
30	*			0.0%	0	0	0	0	0	0	0.0%
31	*			0.0%	0	0	0	0	0	0	0.0%
32	*			0.0%	0	0	0	0	0	0	0.0%
33	*			0.0%	0	0	0	0	0	0	0.0%
34	*			0.0%	0	0	0	0	0	0	0.0%
35	*			0.0%	0	0	0	0	0	0	0.0%
36					0	0	0	0	0	0	0.0%

AUDITORS \_\_\_\_\_

SHOULDER REFERENCE NUMBER:

E4-479-2

FINAL PAYEE/DEBITOR:

**PUBLIC STATEMENT**

(2010/2011)

STATEMENT E4 DEBTORS (Claims against persons and entities) of ABC Insurance Company Limited as at the end of financial period 31/01/2012									
DESCRIPTION 1	CURRENT YEAR								
	Any overdue capital & interest repayments R'000 2	Owing at the end of this year R'000 3	IN RSA R'000 4	DEEMED TO BE IN RSA R'000 5	INCOME IN RSA AND DEEMED TO BE IN THE RSA R'000 6	OUTSIDE RSA R'000 7	INCOME OUTSIDE RSA R'000 8	TOTAL VALUE R'000 9	% of total liabilities 10
<b>1. PROPERTY COMPANIES</b> (Specify in supporting statement E-4.1)									
1 SECURED	0	0	0	0	0	0	0	0	0.0%
2 UNSECURED	0	0	0	0	0	0	0	0	0.0%
3 SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
<b>2. RELATED PARTIES</b> (Specify in supporting statement E-4.1)									
4 SECURED	0	0	0	0	0	0	0	0	0.0%
5 UNSECURED	0	0	0	0	0	0	0	0	0.0%
6 SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
<b>7. ASSET-HOLDING INTERMEDIARIES</b> (Specify in supporting statement E-4.1)									
	0	0	0	0	0	0	0	0	0.0%
<b>4. OTHER DEBTORS</b> (Specify in supporting statement E-4.1)									
8 SECURED	0	0	0	0	0	0	0	0	0.0%
9 UNSECURED	0	0	0	0	0	0	0	0	0.0%
10 SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
<b>11 TOTAL DEBTORS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

AUDITORS \_\_\_\_\_

TABLE REFERENCE NUMBER

ES11/08/12

PUBLIC STATEMENT

TABLE NUMBER

TABLE TITLE

STATEMENT E4.1 (supporting statement to E4) DEBTORS (Claims against persons and entities) of ABC Insurance Company Limited as at the end of financial period 31/01/2012												
DESCRIPTION	DETAILS OF SECURITY FURNISHED	Rate of interest %	CURRENT YEAR									% of total liabilities
			Any overdue capital & interest repayments R'000	Owing at the end of this year R'000	IN RSA R'000	DEEMED TO BE IN RSA	INCOME IN RSA AND DEEMED TO BE IN THE RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000		
1	2	3	4	5	6	7	8	9	10	12		
<b>1. PROPERTY COMPANIES: Specify</b>												
<b>SECURED</b>												
1		0.0%	0	0	0	0	0	0	0	0	0.0%	
2		0.0%	0	0	0	0	0	0	0	0	0.0%	
3		0.0%	0	0	0	0	0	0	0	0	0.0%	
4	<b>SUBTOTAL</b>		0	0	0	0	0	0	0	0	0.0%	
<b>UNSECURED</b>												
5		0.0%	0	0	0	0	0	0	0	0	0.0%	
6		0.0%	0	0	0	0	0	0	0	0	0.0%	
7		0.0%	0	0	0	0	0	0	0	0	0.0%	
8	<b>SUBTOTAL</b>		0	0	0	0	0	0	0	0	0.0%	
<b>2. RELATED PARTIES: Specify</b>												
<b>SECURED</b>												
9		0.0%	0	0	0	0	0	0	0	0	0.0%	
10		0.0%	0	0	0	0	0	0	0	0	0.0%	
11		0.0%	0	0	0	0	0	0	0	0	0.0%	
12	<b>SUBTOTAL</b>		0	0	0	0	0	0	0	0	0.0%	
<b>UNSECURED</b>												
13		0.0%	0	0	0	0	0	0	0	0	0.0%	
14		0.0%	0	0	0	0	0	0	0	0	0.0%	
15		0.0%	0	0	0	0	0	0	0	0	0.0%	
16	<b>SUBTOTAL</b>		0	0	0	0	0	0	0	0	0.0%	
<b>3. ASSET-HOLDING INTERMEDIARIES: Specify</b>												
17		0.0%	0	0	0	0	0	0	0	0	0.0%	
18		0.0%	0	0	0	0	0	0	0	0	0.0%	
19		0.0%	0	0	0	0	0	0	0	0	0.0%	
20	<b>SUBTOTAL</b>		0	0	0	0	0	0	0	0	0.0%	
<b>4. OTHER DEBTORS: Specify</b>												
<b>SECURED</b>												
21		0.0%	0	0	0	0	0	0	0	0	0.0%	
22		0.0%	0	0	0	0	0	0	0	0	0.0%	
23		0.0%	0	0	0	0	0	0	0	0	0.0%	
	<b>SUBTOTAL</b>		0	0	0	0	0	0	0	0	0.0%	
<b>UNSECURED</b>												
24		0.0%	0	0	0	0	0	0	0	0	0.0%	
25		0.0%	0	0	0	0	0	0	0	0	0.0%	
26		0.0%	0	0	0	0	0	0	0	0	0.0%	
27	<b>SUBTOTAL</b>		0	0	0	0	0	0	0	0	0.0%	

AUDITORS \_\_\_\_\_

ST2012

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SHEET REFERENCE NUMBER

FORM 2.16(A)  
PUBLIC STATEMENT

FINANCIAL PERIOD END DATE

2012/01/31

STATEMENT E4.2 (supporting statement to E4) DEBTORS (Claims against persons and entities) of ABC Insurance Company Limited as at the end of financial period 31/01/2012							
DESCRIPTION 1	PERIOD					TOTAL VALUE R'000 7	% of total liabilities 8
	Between 30 - 60 Days R'000 2	Between 60 - 90 Days R'000 3	Between 90- 180 Days R'000 4	Between 180 - 270 Days R'000 5	Between 270 - 360 Days R'000 6		

1. DEBTORS: Specify

1	•	0	0	0	0	0	0.0%
2	•	0	0	0	0	0	0.0%
3	•	0	0	0	0	0	0.0%
4	•	0	0	0	0	0	0.0%
5	•	0	0	0	0	0	0.0%
6	•	0	0	0	0	0	0.0%
7	SUBTOTAL	0	0	0	0	0	0.0%

2. OUTSTANDING PREMIUMS: Specify

8	•	0	0	0	0	0	0.0%
9	•	0	0	0	0	0	0.0%
10	•	0	0	0	0	0	0.0%
11	•	0	0	0	0	0	0.0%
12	•	0	0	0	0	0	0.0%
13	•	0	0	0	0	0	0.0%
14	SUBTOTAL	0	0	0	0	0	0.0%

AUDITORS \_\_\_\_\_

ST2012

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SHEET REFERENCE NUMBER

E05-01-A

PUBLIC STATEMENT

20120811 0653

FINAL PRINTING DATE

STATEMENT E5 SHARES, UNITS & DEPOSITORY RECEIPTS of ABC Insurance Company Limited as at the end of financial period 31/01/2012							
DESCRIPTION	CURRENT YEAR					TOTAL VALUE R'000	% of total liabilities
	IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000		
1	2	3	4	5	6	7	9
<b>1. SHARES (excl those in property co's, associated co's &amp; asset-holding intermediaries)</b>							
1 Oil & Gas Producers	0	0	0	0	0	0	0.0%
2 Basic Materials	0	0	0	0	0	0	0.0%
3 Industrials	0	0	0	0	0	0	0.0%
4 Consumer Services	0	0	0	0	0	0	0.0%
5 Telecommunications	0	0	0	0	0	0	0.0%
6 Technology	0	0	0	0	0	0	0.0%
7 Healthcare	0	0	0	0	0	0	0.0%
8 Consumer Goods	0	0	0	0	0	0	0.0%
9 Financials	0	0	0	0	0	0	0.0%
10 Real Estate	0	0	0	0	0	0	0.0%
11 Alternative Exchange (AllEx)	0	0	0	0	0	0	0.0%
12 Preference shares	0	0	0	0	0	0	0.0%
13 UNLISTED (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
14 Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
15 TOTAL	0	0	0	0	0	0	0.0%
<b>2. SHARES IN PROPERTY COMPANIES</b>							
16 Unlisted ordinary (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
17 Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
18 TOTAL	0	0	0	0	0	0	0.0%
<b>3. SHARES IN RELATED PARTIES</b>							
19 Unlisted ordinary (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
20 Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
21 TOTAL	0	0	0	0	0	0	0.0%
<b>4. SHARES IN ASSET-HOLDING INTERMEDIARIES<sup>5</sup></b>							
22 Unlisted ordinary (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
23 Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
24 TOTAL	0	0	0	0	0	0	0.0%
<b>5. DEPOSITORY RECEIPTS</b>							
25 Listed	0	0	0	0	0	0	0.0%
26 TOTAL	0	0	0	0	0	0	0.0%
<b>6. LINKED UNITS &amp; UNITS IN COLLECTIVE INVESTMENT SCHEMES</b>							
27 Units in money market funds	0	0	0	0	0	0	0.0%
28 Units in collective investment schemes in property shares	0	0	0	0	0	0	0.0%
Linked units & units in collective investment schemes							
30 Listed	0	0	0	0	0	0	0.0%
31 Unlisted (Specify in Supporting statement E5.1)	0	0	0	0	0	0	0.0%
32 TOTAL	0	0	0	0	0	0	0.0%
33 TOTAL SHARES, DEPOSITORY RECEIPTS & UNITS	0	0	0	0	0	0	0.0%

AUDITORS \_\_\_\_\_

SHEET REFERENCE NUMBER

E05, 1-999-A

FINAL PRINT DATE

PUBLIC STATEMENT

2012/01/04 09:30

**STATEMENT E5.1 (supporting statement to E5)  
SHARES, UNITS & DEPOSITORY RECEIPTS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

DESCRIPTION 1	CURRENT YEAR						% of total liabilities 9
	IN RSA R'000 2	DEEMED TO BE IN RSA R'000 3	INCOME IN RSA R'000 4	OUTSIDE RSA R'000 5	INCOME OUTSIDE RSA R'000 6	TOTAL VALUE R'000 7	
<b>1. SHARES (excluding those in property companies, related parties and asset-holding intermediaries)</b>							
<b>(i) UNLISTED ORDINARY SHARES:</b>							
1	0	0	0	0	0	0	0.0%
2	0	0	0	0	0	0	0.0%
3	0	0	0	0	0	0	0.0%
<b>(ii) UNLISTED PREFERENCE SHARES:</b>							
4	0	0	0	0	0	0	0.0%
5	0	0	0	0	0	0	0.0%
<b>2. SHARES IN PROPERTY COMPANIES</b>							
<b>(i) UNLISTED ORDINARY SHARES:</b>							
6	0	0	0	0	0	0	0.0%
7	0	0	0	0	0	0	0.0%
8	0	0	0	0	0	0	0.0%
<b>(ii) UNLISTED PREFERENCE SHARES:</b>							
9	0	0	0	0	0	0	0.0%
10	0	0	0	0	0	0	0.0%
11	0	0	0	0	0	0	0.0%
<b>3. SHARES IN RELATED PARTIES</b>							
<b>(i) UNLISTED ORDINARY SHARES:</b>							
12	0	0	0	0	0	0	0.0%
13	0	0	0	0	0	0	0.0%
14	0	0	0	0	0	0	0.0%
<b>(ii) UNLISTED PREFERENCE SHARES:</b>							
15	0	0	0	0	0	0	0.0%
16	0	0	0	0	0	0	0.0%
17	0	0	0	0	0	0	0.0%
<b>4. SHARES IN ASSET-HOLDING INTERMEDIARIES</b>							
<b>(i) UNLISTED ORDINARY SHARES:</b>							
18	0	0	0	0	0	0	0.0%
19	0	0	0	0	0	0	0.0%
20	0	0	0	0	0	0	0.0%
<b>(ii) UNLISTED PREFERENCE SHARES:</b>							
21	0	0	0	0	0	0	0.0%
22	0	0	0	0	0	0	0.0%
23	0	0	0	0	0	0	0.0%
<b>5. UNLISTED LINKED UNITS &amp; UNITS IN COLLECTIVE INVESTMENT SCHEMES</b>							
24	0	0	0	0	0	0	0.0%
25	0	0	0	0	0	0	0.0%
26	0	0	0	0	0	0	0.0%

AUDITORS \_\_\_\_\_

TABLE REFERENCIE TOLKHEER

13/01/12

PUBLIC STATEMENT

STATEMENT E6 LAND AND BUILDINGS - FREEHOLD ONLY of ABC Insurance Company Limited as at the end of financial period 31/01/2012													
LOCATION AND DESCRIPTION	STATUTORY VALUES AT YEAR END				VALUATIONS DONE BY INDEPENDENT VALUATOR		Year acquired	Cost of land, buildings and improvements R'000	Book value R'000	Amount of encumbrances R'000	Gross income from letting R'000	Imputed rental value of space occupied R'000	Expenses including maintenances and taxes R'000
	Total	This year		Previous year total R'000	Year of valuation	Value per valuator R'000							
	R'000	In RSA R'000	Outside RSA R'000										
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>1. WHOLLY OWNER OCCUPIED</b>													
1	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>2. WHOLLY LET</b>													
11	0	0	0	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>3. PARTLY OWNER OCCUPIED AND PARTLY LET</b>													
21	0	0	0	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>31 4. TOTAL LAND AND BUILDINGS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

AUDITORS \_\_\_\_\_

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SHEET REFERENCE NUMBER

E07-00-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:20

**STATEMENT E7  
FIXED ASSETS AND SUMMARIES OF OTHER ASSETS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

1	2	3	4	5	6	7						
							Statutory values at year end			Previous year totals	Acquired during the year	Rate of depreciation
							Total	In RSA	Outside RSA			
R'000	R'000	R'000	R'000	R'000	%							
<b>FIXED ASSETS</b>												
1. Computer equipment	0	0	0	0	0	0						
2. Other equipment (specify)	0	0	0	0	0	0						
3. Motor vehicles	0	0	0	0	0	0						
7. TOTAL FIXED ASSETS	0	0	0	0	0	0						

ASSETS - TRANSFERRED FROM OTHER STATEMENTS	Statement	Statutory values at year end		
		This year		
		Total	In RSA	Outside RSA
		R'000	R'000	R'000
<b>PROPERTY INVESTMENTS</b>				
1. Quoted property companies				
8. Debentures	E3	0	0	0
9. Debtors / loans	E4	0	0	0
10. Shares	E5	0	0	0
2. Unquoted property companies				
11. Debentures	E3	0	0	0
12. Debtors / loans	E4	0	0	0
13. Shares	E5	0	0	0
14. 3. Units: Collective investment schemes in property shares	E5	0	0	0
15. 4. Land and buildings	E6	0	0	0
16. TOTAL PROPERTY INVESTMENTS		0	0	0
<b>RELATED PARTIES AND ASSOCIATED ENTITIES</b>				
17. Debentures	E3	0	0	0
18. Debtors / loans	E4	0	0	0
19. Shares	E5	0	0	0
20. TOTAL RELATED PARTIES AND ASSOCIATED ENTITIES		0	0	0

AUDITORS \_\_\_\_\_

ST2012

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SHEET REFERENCE NUMBER

E08-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

<b>Statement E8 DERIVATIVES held by ABC Insurance Company Limited as at the end of financial period 31/01/2012</b>			
ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4

**1. By asset class**

Equities	0	0	0
Interest rate	0	0	0
Currency	0	0	0
Other (Specify in supporting statement E8.1)	0	0	0
Subtotal	0	0	0

**2. By investment type**

Forward	0	0	0
Future	0	0	0
Options	0	0	0
Swaps	0	0	0
Other (Specify in supporting statement E8.1)	0	0	0
Subtotal	0	0	0

**3. By counterparty**

Exchange	0	0	0
Other (Specify in supporting statement E8.1)	0	0	0
Subtotal	0	0	0

**4. By objective / strategy**

Hedging	0	0	0
Speculating	0	0	0
Other (Specify in supporting statement E8.1)	0	0	0
Subtotal	0	0	0

AUDITORS \_\_\_\_\_

ST2012

Page 58 of 84

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

E8.1-99-A

**PUBLIC STATEMENT**

FINAL PRINTOUT DATE

2012/04/04 09:39

**Statement E8.1  
DERIVATIVES  
held by ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4

**1. By asset class**

**Other**

•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

**2. By instrument type**

**Other**

•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

**3. By counterparty**

**Other**

•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

**4. By objective / strategy**

**Other**

•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

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SHEET REFERENCE NUMBER

E9-10-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

**STATEMENT E9 (Total)**  
**ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES**  
**held by ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

DESCRIPTION	Supporting statement number	THIS YEAR				
		STATUTORY VALUES PER SCHEDULE 2 OF THE ACT			Values per shareholders' statements	Differences
		Total	In RSA	Outside RSA		
1	2	R'000	R'000	R'000	R'000	R'000
<b>ASSETS</b>						
1 Cash		0	0	0	0	0
2 Krugerrands		0	0	0	0	0
3 Outstanding short-term premiums		0	0	0	0	0
4 Reinsurance deposits		0	0	0	0	0
5 Mortgage bonds		0	0	0	0	0
6 Long term (investment) policies-linked		0	0	0	0	0
7 Long term (investment) policies-non linked		0	0	0	0	0
8 Other assets		0	0	0	0	0
9 Balances and deposits with banks	E1	0	0	0	0	0
10 Securities and Loans	E2	0	0	0	0	0
11 Other Securities	E3	0	0	0	0	0
12 Debtors (Claims against persons & entities)	E4	0	0	0	0	0
13 Shares, depository receipts and units	E5	0	0	0	0	0
14 Land and buildings	E6	0	0	0	0	0
15 Fixed assets	E7	0	0	0	0	0
16 TOTAL ASSETS		0	0	0	0	0
<b>LIABILITIES</b>						
17 Due to other insurers and reinsurers		0	0	0	0	0
18 Reinsurance deposits		0	0	0	0	0
19 Bank overdraft		0	0	0	0	0
20 Provision for current and deferred taxation		0	0	0	0	0
21 Contingent liabilities		0	0	0	0	0
22 Other liabilities		0	0	0	0	0
23 Unearned premium provisions - net	D3	0	0	0	0	0
24 Outstanding claims - net	D3	0	0	0	0	0
25 I B N R - Claims incurred but not reported	D3	0	0	0	0	0
26 Unexpired risk provision	D3	0	0	0	0	0
27 TOTAL LIABILITIES		0	0	0	0	0
28 NET ASSETS/SHAREHOLDERS' FUNDS		0	0	0	0	0

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SHEET REFERENCE NUMBER

E09.1-99-A

**PUBLIC STATEMENT**

FINAL PRINTOUT DATE

2012/04/04 09:39

<b>STATEMENT E9.1 (Total)</b> <b>DIFFERENCES BETWEEN ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES</b> <b>held by ABC Insurance Company Limited</b> <b>as at the end of financial period 31/01/2012</b>			
1	2	3	4

	Items with differences in statutory and shareholders' values	Statutory value <i>R'000</i>	Shareholders' value <i>R'000</i>	Correspond with difference in Statement E9 <i>R'000</i>
1	●	0	0	0
2	●	0	0	0
3	●	0	0	0
4	●	0	0	0
5	●	0	0	0
6	●	0	0	0
7	●	0	0	0
8	●	0	0	0
9	●	0	0	0
10	●	0	0	0
11	●	0	0	0
12	●	0	0	0
13	●	0	0	0
14	●	0	0	0
15	●	0	0	0
16	●	0	0	0
17	●	0	0	0
18	●	0	0	0
19	●	0	0	0
20	●	0	0	0
21	Sub-total	0	0	0

AUDITORS \_\_\_\_\_

PRINT DATE: 17/08/2012

PUBLIC STATEMENT  
2012-08-17

FILE: ST2012001

**STATEMENT E10  
RELATED PARTY BALANCES  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

RELATED PARTY	Main business activity	Country registered	Percentage holding	PER SHAREHOLDERS' STATEMENTS				INCLUDED AS ASSETS IN STATEMENTS E3, E4 & E5				TOTAL EXPOSURE
				Total assets R'000	Net income after tax R'000	Return on assets %	Net asset value R'000	Ordinary shares R'000	Preference shares R'000	Debt/instruments/other R'000	Inter-company balances R'000	
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>1. Subsidiaries</b>												
1			0.0%	0	0	0.0%	0	0	0	0	0	0
2			0.0%	0	0	0.0%	0	0	0	0	0	0
3			0.0%	0	0	0.0%	0	0	0	0	0	0
4			0.0%	0	0	0.0%	0	0	0	0	0	0
5			0.0%	0	0	0.0%	0	0	0	0	0	0
6			0.0%	0	0	0.0%	0	0	0	0	0	0
7			0.0%	0	0	0.0%	0	0	0	0	0	0
8			0.0%	0	0	0.0%	0	0	0	0	0	0
9	<b>Total</b>			0	0	0.0%	0	0	0	0	0	0
<b>2. Associates</b>												
10			0.0%	0	0	0.0%	0	0	0	0	0	0
11			0.0%	0	0	0.0%	0	0	0	0	0	0
12			0.0%	0	0	0.0%	0	0	0	0	0	0
13			0.0%	0	0	0.0%	0	0	0	0	0	0
14			0.0%	0	0	0.0%	0	0	0	0	0	0
15			0.0%	0	0	0.0%	0	0	0	0	0	0
16			0.0%	0	0	0.0%	0	0	0	0	0	0
17			0.0%	0	0	0.0%	0	0	0	0	0	0
18	<b>Total</b>			0	0	0.0%	0	0	0	0	0	0
<b>3. Holding Companies</b>												
19			0.0%	0	0	0.0%	0	0	0	0	0	0
20			0.0%	0	0	0.0%	0	0	0	0	0	0
21			0.0%	0	0	0.0%	0	0	0	0	0	0
22			0.0%	0	0	0.0%	0	0	0	0	0	0
23			0.0%	0	0	0.0%	0	0	0	0	0	0
24			0.0%	0	0	0.0%	0	0	0	0	0	0
25			0.0%	0	0	0.0%	0	0	0	0	0	0
26			0.0%	0	0	0.0%	0	0	0	0	0	0
27	<b>Total</b>			0	0	0.0%	0	0	0	0	0	0
<b>4. Other related parties</b>												
28			0.0%	0	0	0.0%	0	0	0	0	0	0
29			0.0%	0	0	0.0%	0	0	0	0	0	0
30			0.0%	0	0	0.0%	0	0	0	0	0	0
31			0.0%	0	0	0.0%	0	0	0	0	0	0
32			0.0%	0	0	0.0%	0	0	0	0	0	0
33			0.0%	0	0	0.0%	0	0	0	0	0	0
34	<b>Total</b>			0	0	0.0%	0	0	0	0	0	0
35	<b>OVERALL TOTAL</b>			0	0	0.0%	0	0	0	0	0	0

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SHEET REFERENCE NUMBER

F01-00-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

**STATEMENT F1**  
**CAPITAL ADEQUACY REQUIREMENT, SURPLUS ASSETS, NET ASSET RATIO AND SOLVENCY**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

	1	2	3
		World-wide R'000	In RSA R'000
<b>1. CAPITAL ADEQUACY REQUIREMENT</b>			
1	(i) MCR	10 000	10 000
2	Absolute minimum requirement	10 000	10 000
3	Operating Expenses (per reporting period)	0	0
4	Annualised Operating Expenses	0	0
5	Premium Income (net of all reinsurance)	0	0
6	Statutory approved different MCR (If applicable)	0	0
7	Date of statutory approval for different MCR (YY/MM/DD)		
8	(ii) SCR	0	0
9	(iii) CAPITAL ADEQUACY REQUIREMENT (CAR)	10 000	10 000
<b>2. NET ASSETS: STATUTORY BASIS</b>			
(i) Assets			
10	Domestic		0
11	Foreign, deemed to be domestic		0
12	Total assets	0	0
13	(ii) Less: Total Liabilities	0	0
14	(iii) Sub total: Net Assets	0	0
15	Less: Capital Adequacy Requirement [per 1(iii)]	10 000	10 000
16	<b>SURPLUS / SHORTFALL OF ASSETS</b>	<b>-10 000</b>	<b>-10 000</b>
17	Net assets as a % of net premiums (current year)	0.0%	0.0%
18	Net assets as a % of net premiums (previous year)	0.0%	0.0%
19	CAR Cover	0	0

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SHEET REFERENCE NUMBER

F 1.1-09-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/08/04 09:22

<b>STATEMENT F1.1 ASSETS BACKING TOTAL LIABILITIES of ABC Insurance Company Limited as at the end of financial period 31/01/2012</b>			
DESCRIPTION 1	Total Statutory Assets (R'000) 2	Assets Backing Total Liabilities (R'000) 3	Difference (R'000) 4
<b>1. Cash and near-cash</b>			
Bank notes and coins (including Krugerrands)	0	0	0
Credit balances, deposits (including negotiable deposits) and bills	0	0	0
Foreign held credit balances, deposits (including negotiable deposits) and bills	0	0	0
Public deposits	0	0	0
Margin deposits on derivative instruments	0	0	0
Participatory interest in a Fixed Interest Money Market scheme	0	0	0
Fixed and variable interest securities (effective outstanding duration of less than and including 1 year)	0	0	0
Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption < and including 1 year)	0	0	0
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2. Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years</b>			
Fixed and variable interest securities (effective outstanding duration of >1 year but < and including 4 years)	0	0	0
Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption >1 year but < or incl 4 years)	0	0	0
<b>Total: Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>3. Fixed and variable interest securities with an outstanding duration of more than 4 years</b>			
Fixed and variable interest securities (effective outstanding duration of >4 years)	0	0	0
Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption of >4 years)	0	0	0
Participatory interest in a Fixed Interest Bond, Fixed Interest Income or Fixed Interest Varied Specialist scheme	0	0	0
Non-redeemable fixed and variable rate preference shares	0	0	0
<b>Total: Fixed and variable interest securities with an outstanding duration of more than 4 years</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>4. Property</b>			
Immovable property	0	0	0
Participatory interest in a Real Estate scheme	0	0	0
<b>Total: Property</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>5. Equity</b>			
Listed or unlisted ordinary shares	0	0	0
Listed or unlisted depository receipts	0	0	0
Listed or unlisted loan stock	0	0	0
Compulsory convertible preference shares	0	0	0
Participatory interest in an Equity or Asset Allocation scheme	0	0	0
<b>Total: Equity</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6. Other</b>			
Motor vehicles, furniture and office equipment	0	0	0
Claims against a long-term insurer in terms of a linked long-term policy	0	0	0
Derivatives traded on an organised exchange	0	0	0
Over the counter (OTC) instruments	0	0	0
Any other assets held outside of the Republic	0	0	0
Premium debtors	0	0	0
<b>Total: Other</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets (Statutory basis)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets (from statement E9)</b>	<b>0</b>		

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SHEET REFERENCE NUMBER

F1.2-45-P

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:33

<b>STATEMENT F1.2 MARKET RISK of ABC Insurance Company Limited as at the end of financial period 31/01/2012</b>			
DESCRIPTION 1	Asset backing technical reserves and current liabilities R'000 2	Risk Factors 3	Market Risk Capital Charge R'000 4
<b>ASSET CATEGORIES</b>			
1 Cash and near-cash	0	0.0%	0
2 Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years	0	5.0%	0
3 Fixed and variable interest securities with an outstanding duration of more than 4 years	0	11.3%	0
4 Property	0	24.6%	0
5 Equity	0	38.0%	0
6 Other	0	38.0%	0
<b>7 MARKET RISK CAPITAL CHARGE</b>			<b>0</b>

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STATE REFERENCE NUMBER:

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FINANCIAL STATEMENTS

STATEMENT F1.3 CREDIT RISK of ABC Insurance Company Limited as at the end of financial period 31/01/2012											
DESCRIPTION	S&P, Fitch, GCR		Moody's		AM Best		Factor		Asset Value (R'000)		Investment Asset Credit Risk Capital Charge (R'000)
	International Rating	National rating	International Rating	National rating	International Rating	National Rating	Mean Term < 1 year	Mean Term 1 year or more	Mean Term < 1 year	Mean Term 1 year or more	
1	2	3	4	5	6	7	8	9	10	11	12
<b>1. ASSETS NOT SUBJECT TO CREDIT RISK</b>											
1	Cash and near-cash						0.0%	0.0%			0
2	Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years						0.0%	0.0%			0
3	Fixed and variable interest securities with an outstanding duration of more than 4 years						0.0%	0.0%			0
4	Property						0.0%	0.0%			0
5	Equity						0.0%	0.0%			0
6	Other						0.0%	0.0%			0
7	Total: Assets not subject to credit risk						0.0%	0.0%		0	0
<b>2. ASSETS SUBJECT TO CREDIT RISK</b>											
8	Cash and near-cash	AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%		0
9		A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%		0
10		BBB+ to BBB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	5.00%		0
11		BB+ to BB-	A+ to BBB	Ba1 to Ba3	A1 to Ba2	C++ to C+	B++ to B-	3.40%	13.60%		0
12		B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.60%	22.40%		0
13		CCC+ or below	CCC or below	Caa1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%		0
14		Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.60%		0
15	Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years	AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%		0
16		A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%		0
17		BBB+ to BBB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	5.00%		0
18		BB+ to BB-	A+ to BBB	Ba1 to Ba3	A1 to Ba2	C++ to C+	B++ to B-	3.40%	13.60%		0
19		B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.60%	22.40%		0
20		CCC+ or below	CCC or below	Caa1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%		0
21		Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.60%		0
22	Fixed and variable interest securities with an outstanding duration of more than 4 years	AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%		0
23		A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%		0
24		BBB+ to BBB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	5.00%		0
25		BB+ to BB-	A+ to BBB	Ba1 to Ba3	A1 to Ba2	C++ to C+	B++ to B-	3.40%	13.60%		0
26		B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.60%	22.40%		0
27		CCC+ or below	CCC or below	Caa1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%		0
28		Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.60%		0
29	Property	AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%		0
30		A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%		0
31		BBB+ to BBB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	5.00%		0
32		BB+ to BB-	A+ to BBB	Ba1 to Ba3	A1 to Ba2	C++ to C+	B++ to B-	3.40%	13.60%		0
33		B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.60%	22.40%		0
34		CCC+ or below	CCC or below	Caa1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%		0
35		Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.60%		0
36	Equity	AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%		0
37		A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%		0
38		BBB+ to BBB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	5.00%		0
39		BB+ to BB-	A+ to BBB	Ba1 to Ba3	A1 to Ba2	C++ to C+	B++ to B-	3.40%	13.60%		0
40		B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.60%	22.40%		0
41		CCC+ or below	CCC or below	Caa1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%		0
42		Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.60%		0
43	Other assets	AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%		0
44		A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%		0
45		BBB+ to BBB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	5.00%		0
46		BB+ to BB-	A+ to BBB	Ba1 to Ba3	A1 to Ba2	C++ to C+	B++ to B-	3.40%	13.60%		0
47		B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.60%	22.40%		0
48		CCC+ or below	CCC or below	Caa1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%		0
49		Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.60%		0
50	ASSETS SUBJECT TO CREDIT RISK	AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%	0	0
51		A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%	0	0
52		BBB+ to BBB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	5.00%	0	0
53		BB+ to BB-	A+ to BBB	Ba1 to Ba3	A1 to Ba2	C++ to C+	B++ to B-	3.40%	13.60%	0	0
54		B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.60%	22.40%	0	0
55		CCC+ or below	CCC or below	Caa1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%	0	0
56		Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.60%	0	0
57	Total: Assets subject to credit risk									0	0
58	CREDIT RISK CAPITAL CHARGE										0

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SHEET REFERENCE NUMBER

F1.4-56-J

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

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<b>STATEMENT F1.4</b> <b>INSURANCE RISK CAPITAL CHARGE</b> <b>of ABC Insurance Company Limited</b> <b>as at the end of financial period 31/01/2012</b>			
DESCRIPTION	Net Written Premium <i>R'000</i>	Risk Factors	Insurance Risk Capital Charge Per Business Class <i>R'000</i>
1	2	3	4

**INSURANCE RISK**

<b>BUSINESS CLASS</b>				
1	Accident and Health	0	33%	0
2	Engineering	0	25%	0
3	Guarantee	0	50%	0
4	Liability	0	32%	0
5	Miscellaneous	0	33%	0
6	Motor	0	20%	0
7	Property	0	25%	0
8	Transportation	0	38%	0
9	<b>INSURANCE RISK CAPITAL CHARGE</b>			<b>0</b>

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SHEET REFERENCE NUMBER

F1.5-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

**STATEMENT F1.5**  
**BASIC SOLVENCY CAPITAL REQUIREMENT AND OPERATIONAL RISK**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

DESCRIPTION	2
1	2
	<i>R '000</i>
<b>Gross Earned Premium</b>	
1 12 months preceding this calculation	0
2 12 months preceding the previous financial year end	0
<b>Net Written Premium (Net of all reinsurances)</b>	
3 12 months immediately preceding this calculation ( <i>World-wide</i> )	0
4 12 months preceding previous financial year end ( <i>World-wide</i> )	0
5 12 months immediately preceding this calculation ( <i>In RSA</i> )	0
6 12 months preceding previous financial year end ( <i>In RSA</i> )	0
7 Gross Technical Liabilities	0
8 Operational Risk Capital (OPprovisions)	-
9 Operational Risk Capital (OPpremium)	-
10 <b>BasicOP</b>	-
11 <b>Basic Solvency Capital Requirement (BSCR)</b>	-
12 <b>OPERATIONAL RISK CAPITAL CHARGE</b>	-

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13/08/12  
PUBLIC STATEMENT  
2012/08/16/08

STATEMENT F2 SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC) of ABC Insurance Company Limited as at the end of financial period 31/01/2012											
1	2	3	4	5	6	7	8	9	10	11	12
Domestic assets must exceed the following : (statement F1)	R'000	Domestic assets and foreign assets deemed to be domestic per statement E9	ADD Assets of asset-holding intermediaries and linked investment policies	LESS Individual excesses e.g. Banks, debtors, investments and property	Subtotals: Assets held less individual excesses	Maximum admissible for each item of this statement		Total domestic liabilities - greater of the 2 percentages	Admitted for each item (the lesser of the previous column or subtotal)	NOTE - ITEMS 4 + 5, 13 + 14 :	
						Per reg. 3 to the Act	Dispensations given			Admitted values are the lesser of the individual or the total amounts in the previous column	
		R'000	R'000	R'000	R'000	%	%	R'000	R'000	R'000	
1	10 000	0	0	0	0	0.0%	0.0%	0	0	Individual	0
2	0	0	0	0	0	0.0%	0.0%	0	0	Total	0
3	10 000	0	0	0	0	0.0%	0.0%	0	0	Admitted	0
4											
5											
6	1 Mortgage bonds	0	0	0	0	0.0%	0.0%	0	0	Items 4+5:	
7	2 Debentures -non convertible	0	0	0	0	0.0%	0.0%	0	0	Individual	0
8	3 Any other debtors	0	0	0	0	0.0%	0.0%	0	0	Total	0
9	Sub total	0	0	0	0	25.0%	0.0%	2 500	0	Admitted	0
10	4 Shares - Ordinary, and convertible debentures - Domestic*	0	0	0	0	50.0%	0.0%	5 000	0		
11	5 Shares - Preference - Domestic*	0	0	0	0	40.0%	0.0%	4 000	0		
12	Sub total	0	0	0	0	65.0%	0.0%	6 500	0	CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES	R'000
13	6 Listed securities +shares - Foreign, deemed to be Dom.	0	0	0	0	15.0%	0.0%	1 500	0	1 If items 6+14+18+20 exceed 15% of liabilities, the excess is	0
14	7 Outstanding short-term premiums	0	0	0	0	-	-	0	0		
15	8 Property investments	0	0	0	0	10.0%	0.0%	1 000	0	2 If the admitted value of items 1 to 12 exceeds 70.0% of total domestic liabilities, the excess is	0
16	9 Associates and associated companies	0	0	0	0	5.0%	0.0%	500	0		
17	10 Computer equipment	0	0	0	0	5.0%	0.0%	500	0		
18	11 Other equipment and motor vehicles	0	0	0	0	2.5%	0.0%	250	0		
19	12 Investment policies-non linked	0	0	0	0	-	-	0	0		
20	Total of items 6 to 19	0	0	0	0	70.0%	0.0%	12 750	0	3 Overall admitted assets: Total of the previous column, less 1 and 2 above	0
21	13 Margin deposits - Domestic	0	0	0	0	2.5%	0.0%	250	0	4 Surplus of overall admitted assets over total domestic liabilities	-10 000
22	14 Margin deposits - Foreign, deemed to be Domestic	0	0	0	0	2.5%	0.0%	250	0		
23	Sub total	0	0	0	0	2.5%	0.0%	250	0		
24	15 Cash	0	0	0	0	-	-	0	0		
25	16 Klugentrans	0	0	0	0	10.0%	0.0%	1 000	0		
26	17 Bank balances and deposits - Domestic	0	0	0	0	-	-	0	0		
27	18 Bank balances+deposits - Foreign, deemed to be Dom.	0	0	0	0	15.0%	0.0%	1 500	0		
28	19 Securities - Domestic	0	0	0	0	-	-	0	0		
29	20 Securities - Foreign, deemed to be Domestic	0	0	0	0	15.0%	0.0%	1 500	0		
30	Total of items 21 to 29	0	0	0	0						
31	Overall total	0	0	0	0				0		

AUDITORS \_\_\_\_\_

DATE OF ANY DISPENSATION GRANTED FROM SPREADING REQUIREMENTS

STATEMENT H  
**REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

**INDEPENDENT AUDITOR'S REPORT OF ABC INSURANCE COMPANY LIMITED TO THE REGISTRAR OF SHORT-TERM INSURANCE**

We have audited the following statements of the Short-term Insurance Statutory Return (the Return ) of [insert name of short-term insurer] (the Insurer) for the year ended [insert date], in compliance with section 19(7) of the Short-term Insurance Act, 1998 (the Act)

- Statements B1 to B5 (total columns only)
- Statements C1 to C3
- Statement C4
- Statement D1 (total only)
- Statement D2 to D3
- Statements E1 to E10
- Statement F1 to F2
- Statement I (Confidential statement - Not available to the public)

Our opinion on the Return extends only to that information and those statements included in the return as indicated above. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone, other than the Registrar of Short-term Insurance, for our work, for this report, or for our opinion expressed.

**Director's Responsibility for the Return**

The directors are responsible for the preparation of the Return derived from information contained in the accounting records of the Insurer. This responsibility includes: ensuring that the Return is prepared in terms of the Act, related Regulations and Board Notices; in terms of the guidance manual for the completion of the Return; as well as applicable Directives issued by the Financial Services Board.

**Auditor's Responsibility**

Our responsibility is to express an opinion on the Return based on our audit. We conducted our audit in accordance with International Standards of Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain sufficient appropriate audit evidence that the amounts and disclosures in the statements of the Return listed in the first paragraph of this report are in compliance with the provisions of the Act, related Regulations and Board Notices; the guidance manual for the completion of the Return; as well as the applicable Directives issued by the Financial Services Board.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Return. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Return, whether due to fraud or error. In making those risk assessment, the auditor considers internal controls relevant to the entity's preparation and presentation of the Return in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the presentation of the Return.

For the purposes of clarity we confirm that our audit included the following procedures and such other procedures as we considered necessary in the circumstances:

- Agreed the information contained in the statements of the Return listed in the first paragraph of this report to the books and records of the insurer.
- Determined, through inspection of appropriate documentation and enquiry of management of the Insurer, whether the information contained in the statements of the Return listed in the first paragraph of this report was prepared in accordance with the provisions of sections 29, 30,31,32,33; Schedules 1 and 2; as well as Regulations 2 and 3 to the Act.

We believe that the audit evidence we have obtained as part of our audit of the annual financial statements for the year ended [insert date] together with additional evidence obtained as part of our audit of the Return is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion, the above information and Schedules included in the Return of [insert name of short-term insurer] has been properly prepared, in all material respects, in accordance with the provisions of the Act, related Regulations and Board Notices; the guidance manual for the completion of the Return; as well as the applicable Directives issued by the Financial Services Board.

**Regulatory Matters**

We have complied with the provision of section 19(5) of the Act.\*

**Restriction on Distribution or Use of the Auditor's Report**

Our report is presented solely for the purposes set out in the first paragraph of the report and for the information of the Registrar of Short Term Insurance, and is not to be used for any other purpose, nor to be distributed to any other parties without our prior written permission. Our report relates only to the information and statements included in the Return specified above, and does not extend to the annual statements of the insurer, taken as a whole.

Name of auditor(s):

Name of auditor(s):

Address:

Address:

Date:

Date:

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

SHEET REFERENCE NUMBER

I-77-T

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012-04-04 09:39

STATEMENT I CELL CAPTIVE INSURERS of ABC Insurance Company Limited as at the end of financial period 31/01/2012				
1	2	3	4	5

**1. Summary of cell arrangements**

"Cell" arrangements	Current year		Previous year	
	Number	GWP (R'000)	Number	GWP (R'000)
1 Active: 1 <sup>st</sup> party	0	0	0	0
2 3 <sup>rd</sup> party	0	0	0	0
3 Combined	0	0	0	0
4 Dormant (in run-off)	0	0	0	0
5 Total	0	0	0	0

**2. Five biggest 1st Party Cells**

Name of cell owner	Kind(s) of policy(ies)	GWP (R'000)	Operating ratio %	Statutory surplus assets (R'000)
6		0	0.00%	0
7		0	0.00%	0
8		0	0.00%	0
9		0	0.00%	0
10		0	0.00%	0

**3. Five biggest 3rd Party Cells**

Name of cell owner	Kind(s) of policy(ies)	GWP (R'000)	Operating ratio %	Statutory surplus assets (R'000)
11		0	0.00%	0
12		0	0.00%	0
13		0	0.00%	0
14		0	0.00%	0
15		0	0.00%	0

**4. Five biggest Combined Cells**

Name of cell owner	Kind(s) of policy(ies)	GWP (R'000)	Operating ratio %	Statutory surplus assets (R'000)
16		0	0.00%	0
17		0	0.00%	0
18		0	0.00%	0
19		0	0.00%	0
20		0	0.00%	0

**5. Details on 1st party cells**

Cells (Cover Ratio)	Statutory surplus assets ratio	
	No of cells	Statutory surplus / (Shortfall of assets) (R'000)
21 >5	0	0
22 3.0 - 5.0	0	0
23 2.0 - 3.0	0	0
24 1.6 - 2.0	0	0
25 1.0 - 1.5	0	0
26 <1	0	0

**6. Details on 3rd party cells**

Cells %	Statutory surplus assets ratio	
	No of cells	Statutory surplus / (Shortfall of assets) (R'000)
27 >5	0	0
28 3.0 - 5.0	0	0
29 2.0 - 3.0	0	0
30 1.6 - 2.0	0	0
31 1.0 - 1.5	0	0
32 <1	0	0

**7. Details on combined party cells**

Cells %	Statutory surplus assets ratio	
	No of cells	Statutory surplus / (Shortfall of assets) (R'000)
33 >5	0	0
34 3.0 - 5.0	0	0
35 2.0 - 3.0	0	0
36 1.6 - 2.0	0	0
37 1.0 - 1.5	0	0
38 <1	0	0

**39 8. General**

1. Have any requests to recapitalize any cell not been complied with during the year under review?

If "YES", give full details.

AUDITORS \_\_\_\_\_

SHEET REFERENCE NUMBER

2012/12/15

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FORM REINSUR/2/2012

**STATEMENT J2  
SPREAD OF REINSURERS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

1	2	3	4	5	6	7	8	9	10	
Reinsurer Name	Foreign or Domestic	Supervisory Authority	Total Proportional Treaty Premium <i>R000</i>	Total Catastrophe Non-Proportional Treaty premium <i>R000</i>	Total Non-Catastrophe Non-Proportional Treaty Premium <i>R000</i>	Facultative Premium <i>R000</i>	Collateral required (Y/N)	Type of Collateral	Amount of Collateral <i>R000</i>	% of total Reinsurance Premium
1			0	0	0	0			0	0.0%
2			0	0	0	0			0	0.0%
3			0	0	0	0			0	0.0%
4			0	0	0	0			0	0.0%
5			0	0	0	0			0	0.0%
6			0	0	0	0			0	0.0%
7			0	0	0	0			0	0.0%
8			0	0	0	0			0	0.0%
9			0	0	0	0			0	0.0%
10			0	0	0	0			0	0.0%
11			0	0	0	0			0	0.0%
12			0	0	0	0			0	0.0%
13			0	0	0	0			0	0.0%
14			0	0	0	0			0	0.0%
15			0	0	0	0			0	0.0%
16			0	0	0	0			0	0.0%
17			0	0	0	0			0	0.0%
18			0	0	0	0			0	0.0%
19			0	0	0	0			0	0.0%
20			0	0	0	0			0	0.0%

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SHEET REFERENCE NUMBER

J2 1-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

**STATEMENT J2.1  
AGEING OF RECEIVABLES FROM REINSURERS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

	1	2	3	4	5	6
Reinsurer Name	Current R'000	More than 30 days Outstanding R'000	More than 60 days Outstanding R'000	More than 90 days Outstanding R'000	More than 120 days Outstanding R'000	Total Receivable from Reinsurers R'000
<b>Domestic</b>						
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
7	0	0	0	0	0	0
8	0	0	0	0	0	0
9	0	0	0	0	0	0
10	0	0	0	0	0	0
<b>Foreign</b>						
11	0	0	0	0	0	0
12	0	0	0	0	0	0
13	0	0	0	0	0	0
14	0	0	0	0	0	0
15	0	0	0	0	0	0
16	0	0	0	0	0	0
17	0	0	0	0	0	0
18	0	0	0	0	0	0
19	0	0	0	0	0	0
20	0	0	0	0	0	0

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ST2012

SHEET REFERENCE NUMBER

JPS-59-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/08/23 15:56

<b>STATEMENT J3</b>				
<b>CATASTROPHE REINSURANCE</b>				
<b>of ABC Insurance Company Limited</b>				
<b>as at the end of financial period 31/01/2012</b>				
1	2	3	4	5

**ALL BUSINESS**

Combined Cresta exposure for all classes

	Cresta Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium Income in R'000
1	1	0	0	0	0
2	2	0	0	0	0
3	3	0	0	0	0
4	4	0	0	0	0
5	5	0	0	0	0
6	6	0	0	0	0
7	7	0	0	0	0
8	8	0	0	0	0
9	9	0	0	0	0
10	10	0	0	0	0
11	11	0	0	0	0
12	12	0	0	0	0
13	13	0	0	0	0
14	14	0	0	0	0
15	15	0	0	0	0
16	16	0	0	0	0

Class of business

**PROPERTY**

17	Maximum unprotected net retention per event (R'000)	
18	Total amount of catastrophe cover purchased (R'000)	

Cresta exposure for this class (net of any proportional covers and before non-proportional excess of loss)

	Cresta Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium Income in R'000
19	1	0	0	0	0
20	2	0	0	0	0
21	3	0	0	0	0
22	4	0	0	0	0
23	5	0	0	0	0
24	6	0	0	0	0
25	7	0	0	0	0
26	8	0	0	0	0
27	9	0	0	0	0
28	10	0	0	0	0
29	11	0	0	0	0
30	12	0	0	0	0
31	13	0	0	0	0
32	14	0	0	0	0
33	15	0	0	0	0
34	16	0	0	0	0

Class of business

**MOTOR**

35	Maximum unprotected net retention per event (R'000)	
36	Total amount of catastrophe cover purchased (R'000)	

Cresta exposure for this class (net of any proportional covers and before non-proportional excess of loss)

	Cresta Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium Income in R'000
37	1	0	0	0	0
38	2	0	0	0	0
39	3	0	0	0	0
40	4	0	0	0	0
41	5	0	0	0	0
42	6	0	0	0	0
43	7	0	0	0	0
44	8	0	0	0	0
45	9	0	0	0	0
46	10	0	0	0	0
47	11	0	0	0	0
48	12	0	0	0	0
49	13	0	0	0	0
50	14	0	0	0	0
51	15	0	0	0	0
52	16	0	0	0	0

Class of business

**ENGINEERING**

53	Maximum unprotected net retention per event (R'000)	
54	Total amount of catastrophe cover purchased (R'000)	

Cresta exposure for this class (net of any proportional covers and before non-proportional excess of loss)

	Cresta Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium Income in R'000
55	1	0	0	0	0
56	2	0	0	0	0
57	3	0	0	0	0
58	4	0	0	0	0
59	5	0	0	0	0
60	6	0	0	0	0
61	7	0	0	0	0
62	8	0	0	0	0
63	9	0	0	0	0
64	10	0	0	0	0
65	11	0	0	0	0
66	12	0	0	0	0
67	13	0	0	0	0
68	14	0	0	0	0
69	15	0	0	0	0
70	16	0	0	0	0

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SHEET REFERENCE NUMBER

J04-000-A

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2012/04/04 09:39

STATEMENT J4 REINSURANCE DETAILS REGARDING PROPERTY of ABC Insurance Company Limited as at the end of financial period 31/01/2012							
1	2	3	4	5	6	7	8

**A. EXPOSURE TO THE NET ACCOUNT**

1	Maximum Unprotected Net Retention Per Risk				R'000		
						0	
2	Maximum Protected Net Retention Per Risk					0	

**B. AUTOMATIC CAPACITY**

3	Maximum Amount of Non-Proportional Risk Capacity Purchased				R'000		
						0	
4	Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)					0	
5	Nature of this Proportional Capacity ( <i>Surplus, Quota Share or AutoFac</i> )						
6	Minimum EML % without reference to the lead reinsurer					0	

**C. PEAK EXPOSURES**

Five largest risks

	Brief description of the Risk	Total Sum Insured R'000	Estimated Maximum Loss (EML) R'000	Annual Premium charged on the risk R'000	% Facultatively reinsured	Lead Reinsurer	% Participation
7	1	0	0	0	0.0%		0.0%
8	2	0	0	0	0.0%		0.0%
9	3	0	0	0	0.0%		0.0%
10	4	0	0	0	0.0%		0.0%
11	5	0	0	0	0.0%		0.0%

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SHEET REFERENCE NUMBER

J05-00-A

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2012/04/04 09:39

**STATEMENT J5  
REINSURANCE DETAILS REGARDING TRANSPORTATION  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

1	2	3	4	5	6	7
---	---	---	---	---	---	---

**A. EXPOSURE TO THE NET ACCOUNT**

		Any one Conveyance <i>R'000</i>	Any one Location <i>R'000</i>	Any one Hull <i>R'000</i>
1	Maximum Unprotected Net Retention Per Risk	0	0	0
2	Maximum Unprotected Net Retention Per Event	0	0	0
3	Maximum Protected Net Retention Per Risk	0	0	0

**B. AUTOMATIC CAPACITY**

		Any one Conveyance <i>R'000</i>	Any one Location <i>R'000</i>	Any one Hull <i>R'000</i>
4	Maximum Amount of Non-Proportional Risk Capacity Purchased	0	0	0
5	Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)	0	0	0
6	Nature of this Proportional Capacity ( <i>Surplus, Quota Share or AutoFac</i> )			

**C. CATASTROPHE COVER**

- 7 Maximum Amount of Catastrophe cover purchased \_\_\_\_\_
- 8 Please comment on the number of reinstatements on this treaty and their sufficiency \_\_\_\_\_
- 9 \_\_\_\_\_

**D. PEAK EXPOSURES**

Five largest risks

	Brief description of the Risk	Total Sum Insured <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
10	1	0	0	0.0%		0.0%
11	2	0	0	0.0%		0.0%
12	3	0	0	0.0%		0.0%
13	4	0	0	0.0%		0.0%
14	5	0	0	0.0%		0.0%

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SHEET REFERENCE NUMBER

J06-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

**STATEMENT J6**  
**REINSURANCE DETAILS REGARDING MOTOR**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

1

2

**A. EXPOSURE TO THE NET ACCOUNT**

- 1 Maximum Unprotected Net Retention Per Risk  
 2 Maximum Protected Net Retention Per Risk

Own Damage R'000	Third Party Liability R'000
0	0
0	0

**B. AUTOMATIC CAPACITY**

- 3 Maximum Amount of Non-Proportional Risk Capacity Purchased  
 4 Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)  
 5 Nature of this Proportional Capacity (*Surplus, Quota Share or AutoFac*)

Own Damage R'000	Third Party Liability R'000
0	0
0	0

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SHEET REFERENCE NUMBER

J07-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

<p><b>STATEMENT J7</b>  <b>REINSURANCE DETAILS REGARDING ACCIDENT AND HEALTH</b>  <b>of ABC Insurance Company Limited</b>  <b>as at the end of financial period 31/01/2012</b></p>	
1	2

**A. EXPOSURE TO THE NET ACCOUNT**

	Any one Life <i>R'000</i>	Any known accumulation <i>R'000</i>
1 Maximum Unprotected Net Retention Per Risk	0	0
2 Maximum Unprotected Net Retention Per Event	0	0
3 Maximum Protected Net Retention Per Risk	0	0

**B. AUTOMATIC CAPACITY**

	Any one Life <i>R'000</i>	Any known accumulation <i>R'000</i>
4 Maximum Amount of Non-Proportional Risk Capacity Purchased	0	0
5 Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)	0	0
6 Nature of this Proportional Capacity ( <i>Surplus, Quota Share or AutoFac</i> )		

**C. CATASTROPHE COVER**

- 7 Maximum Amount of Catastrophe cover purchased \_\_\_\_\_
- 8 Please comment on the number of reinstatements on this treaty and their sufficiency
- 9 \_\_\_\_\_

AUDITORS \_\_\_\_\_

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SHEET REFERENCE NUMBER

J08-96-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 08:39

<b>STATEMENT J8</b>						
<b>REINSURANCE DETAILS REGARDING GUARANTEE</b>						
<b>of ABC Insurance Company Limited</b>						
<b>as at the end of financial period 31/01/2012</b>						
1	2	3	4	5	6	7

<b>A. EXPOSURE TO THE NET ACCOUNT</b>		<i>R'000</i>
1	Maximum Unprotected Net Retention Per Risk	0
2	Maximum Protected Net Retention Per Risk	0

<b>B. AUTOMATIC CAPACITY</b>		<i>R'000</i>
3	Maximum Amount of Non-Proportional Risk Capacity Purchased	0
4	Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)	0
5	Nature of this Proportional Capacity ( <i>Surplus, Quota Share or AutoFac</i> )	

<b>C. CATASTROPHE COVER</b>	
7	Maximum Amount of Catastrophe cover purchased
8	Please comment on the number of reinstatements on this treaty and their sufficiency
9	

**C. PEAK EXPOSURES**  
Five largest risks

	1	Brief description of the Risk	Total Sum Insured <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
10	1		0	0	0.0%		0.0%
11	2		0	0	0.0%		0.0%
12	3		0	0	0.0%		0.0%
13	4		0	0	0.0%		0.0%
14	5		0	0	0.0%		0.0%

AUDITORS \_\_\_\_\_

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SHEET REFERENCE NUMBER

J09-95-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012-04-04 09:35

<b>STATEMENT J9</b>						
<b>REINSURANCE DETAILS REGARDING LIABILITY</b>						
<b>of ABC Insurance Company Limited</b>						
<b>as at the end of financial period 31/01/2012</b>						
1	2	3	4	5	6	7

<b>A. EXPOSURE TO THE NET ACCOUNT</b>		<i>R'000</i>
1	Maximum Unprotected Net Retention Per Risk	0
2	Maximum Protected Net Retention Per Risk	0

<b>B. AUTOMATIC CAPACITY</b>		<i>Own damage (R'000)</i>
4	Maximum Amount of Non-Proportional Risk Capacity Purchased	0
5	Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)	0
6	Nature of this Proportional Capacity ( <i>Surplus, Quota Share or AutoFac</i> )	
7	Treaties on losses occurring or claims made basis	

8 If on losses occurring, please comment on your ability to purchase cover in the future and any precautionary measures you have taken:

9

<b>C. CATASTROPHE COVER</b>	
10	Maximum Amount of Catastrophe cover purchased

11 Please comment on the number of reinstatements on this treaty and their sufficiency

12

<b>C. PEAK EXPOSURES</b>						
Five largest risks						
	Brief description of the Risk	Total Sum Insured <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
13	1	0	0	0.0%		0.0%
14	2	0	0	0.0%		0.0%
15	3	0	0	0.0%		0.0%
16	4	0	0	0.0%		0.0%
17	5	0	0	0.0%		0.0%

AUDITORS \_\_\_\_\_

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SHEET REFERENCE NUMBER

J10-59-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:36

<b>STATEMENT J10</b> <b>REINSURANCE DETAILS REGARDING ENGINEERING</b> <b>of ABC Insurance Company Limited</b> <b>as at the end of financial period 31/01/2012</b>							
1	2	3	4	5	6	7	8

<b>A. EXPOSURE TO THE NET ACCOUNT</b>		<i>R'000</i>
1	Maximum Unprotected Net Retention Per Risk	0
2	Maximum Protected Net Retention Per Risk	0

<b>B. AUTOMATIC CAPACITY</b>		<i>R'000</i>
4	Maximum Amount of Non-Proportional Risk Capacity Purchased	0
5	Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)	0
6	Nature of this Proportional Capacity ( <i>Surplus, Quota Share or AutoFac</i> )	
7	Minimum EML % without reference to the lead reinsurer	0

**C. PEAK EXPOSURES**  
Five largest risks

	Brief description of the Risk	Total Sum Insured	Estimated Maximum Loss (EML) <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
8	1	0	0	0	0.0%		0.0%
9	2	0	0	0	0.0%		0.0%
10	3	0	0	0	0.0%		0.0%
11	4	0	0	0	0.0%		0.0%
12	5	0	0	0	0.0%		0.0%

AUDITORS \_\_\_\_\_

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SHEET REFERENCE NUMBER

J11-09-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/08/04 09:39

<p><b>STATEMENT J11</b>  <b>REINSURANCE DETAILS REGARDING MISCELLANEOUS</b>  <b>of ABC Insurance Company Limited</b>  <b>as at the end of financial period 31/01/2012</b></p>						
1	2	3	4	5	6	7

**A. EXPOSURE TO THE NET ACCOUNT**

1 Maximum Unprotected Net Retention Per Risk		<i>R'000</i>	0
2 Maximum Protected Net Retention Per Risk			0

**B. AUTOMATIC CAPACITY**

		<i>Own damage (R'000)</i>	
4 Maximum Amount of Non-Proportional Risk Capacity Purchased			0
5 Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)			0
6 Nature of this Proportional Capacity ( <i>Surplus, Quota Share or AutoFac</i> )			
7 Treaties on losses occurring or claims made basis			

8 If on losses occurring, please comment on your ability to purchase cover in the future and any precautionary measures you have taken:

9

**C. CATASTROPHE COVER**

10 Maximum Amount of Catastrophe cover purchased \_\_\_\_\_

11 Please comment on the number of reinstatements on this treaty and their sufficiency

12

**C. PEAK EXPOSURES**

Five largest risks

	1	Brief description of the Risk	Total Sum Insured <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
13	1		0	0	0.0%		0.0%
14	2		0	0	0.0%		0.0%
15	3		0	0	0.0%		0.0%
16	4		0	0	0.0%		0.0%
17	5		0	0	0.0%		0.0%

AUDITORS \_\_\_\_\_

# **SHORT-TERM INSURANCE ANNUAL QUALITATIVE RETURN (ST2012)**

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**SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)**  
**SHORT-TERM QUALITATIVE RETURN**  
**ABC INSURANCE COMPANY LIMITED**

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER	10/10/08
END OF PERIOD UNDER REVIEW	2012/01/31
FINAL PRINTOUT DATE	8/8/2012 8:49

**INDEX OF STATEMENTS AVAILABLE TO PUBLIC**

Statement	Section	Description	No. of pages	Version	Issue/Amendment date
<b>A</b>	<b>Management Information</b>				
<b>A1</b>	REGISTRATION INFORMATION		1	2.0	2010-01-01
<b>G</b>	<b>Questionnaires</b>				
<b>G1</b>	GENERAL INFORMATION		2	2.0	2007-01-01

Total number of pages for public statements

**3**

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**SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)**  
**SHORT-TERM QUALITATIVE RETURN**  
**ABC INSURANCE COMPANY LIMITED**

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
 END OF PERIOD UNDER REVIEW  
 FINAL PRINTOUT DATE

10/10/08  
 2012/01/31  
 2012/08/08 08:49

**INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC**

<i>Statement</i>	<i>Section</i>	<i>Description</i>	<i>No. of pages</i>	<i>Version</i>	<i>Issue/Amendment date</i>
<b>G2</b>	<b>Questionnaires</b>	RISK REPORT ISSUED BY DIRECTORS			Repealed
<b>G3</b>	<b>Questionnaires</b>	GOVERNANCE AND RISK MANAGEMENT	5	5.0	2012-01-01
<b>G4.1</b>	<b>Cross border</b>	SADC SUBSIDIARY AND BRANCH	2	1.0	2009-01-01
<b>G4.2</b>	<b>Cross border</b>	NON-SADC SUBSIDIARY AND BRANCH	2	1.0	2009-01-01
<b>G4.3</b>	<b>Cross border</b>	SADC OTHER INSURANCE OPERATIONS	3	1.0	2009-01-01
<b>G4.4</b>	<b>Cross border</b>	NON-SADC OTHER INSURANCE OPERATIONS	3	1.0	2009-01-01
<b>G4.5</b>	<b>Cross border</b>	STATEMENT REPEALED			2009-01-01
<b>G4.6</b>	<b>Cross border</b>	STATEMENT REPEALED			2009-01-01
<b>J1</b>	<b>Reinsurance</b>	SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE	3	1.0	2006-01-01

Total number of pages for confidential statements **18**

FINAL PRINTOUT DATE	<b>PUBLIC STATEMENT</b> <small>2012/08/08 09:49</small>	
<b>STATEMENT A1</b> <b>REGISTRATION INFORMATION</b> <b>of ABC Insurance Company Limited</b> <b>as at the end of financial period 31/01/2012</b>		
1	2	3

**1. DESCRIPTION**

Registrar of Short-term Insurance reference number  
 End of financial period (dd/mm/yyyy)  
 Name of short-term insurer  
 Number of months in financial period under review

*Regulators Ref:*

**2. TYPES OF POLICIES**

Property	
Transportation	
Motor	
Accident and health	
Guarantee	
Liability	
Engineering	
Miscellaneous	

Certificate number

**3. NAMES OF CONTACT PERSONS**

**3.1 PUBLIC OFFICER**  
 Initials and surname of Public Officer  
 Initials and surname of contact person regarding the return

**3.2 CHAIRPERSON (CHAIR)**  
 Initials and surname of Chairperson

**3.3 CHIEF EXECUTIVE OFFICER**  
 Initials and surname of Chief Executive Officer

**3.4 AUDITOR**  
 Name of first firm  
 Initials and surname of Responsible Partner  
 Name of second firm  
 Initials and surname of Responsible Partner

**3.5 ACTUARY**  
 Name of Statutory Actuary  
 Name of employer/company of Statutory Actuary  
 Name of Alternate Statutory Actuary  
 Name of employer/company of Alternate Statutory Actuary

**4. SHAREHOLDERS**  
 Are all the shareholders holding more than 25% of the issued shares, the same as the previous year? (Y/N)

**5. TURNOVER**  
 If non-insurance business was conducted furnish the annual turnover of that business (R000)

**6. NUMBER OF PEOPLE EMPLOYED**

**CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR**

	Conditions imposed <sup>1</sup> (Y/N)	
	Did person change since previous year (Y/N) Did person change since previous year (Y/N)	
	Did person change since previous year (Y/N)	
	Did person change since previous year (Y/N)	
	Did entity change since previous year (Y/N) Did person change since previous year (Y/N)	
	Did entity change since previous year (Y/N) Did person change since previous year (Y/N)	
	Did person change since previous year (Y/N) Did entity change since previous year (Y/N)	
	Did person change since previous year (Y/N)	

AUDITORS

*Notes:*  
 1 Conditions imposed on an insurer are available from the Registrar on request.

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SHEET REFERENCE NUMBER

G01-99-A

FINAL PRINTOUT DATE

PUBLIC STATEMENT

2012/08/08 08:49

**STATEMENT G1  
GENERAL INFORMATION  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

1. Has any change been made during the year under review to the Memorandum and Articles of Association or equivalent document by which the insurer is constituted and in accordance with which it conducts its insurance business?

- If "YES", attach a certified copy of the document as amended  
Or indicate if it has already been submitted.

**SHARE CAPITAL**

2. Please attach a diagram of the entire group structure, showing percentages of shareholding and names of ultimate shareholders as at the end of the period under review. Include percentages at the end of the previous period in brackets.

3. Furnish the name of the body or person who controls the insurer.  
Is this the same body or person as at the end of the previous year?

- If "NO" attach details.

4. Is the body or person who controls the insurer incorporated or resident in the RSA?

- If "NO", attach details.

5. Does the insurer hold, directly or indirectly, 25% or more of the issued share capital of another company, incorporated in or outside the RSA carrying on insurance or banking business in or outside the RSA?

- If "YES", state the name(s) of the insurer(s) or bank(s) and particulars of share holding.  
Attach a copy of the latest audited accounts and balance sheet if the institution is not registered to carry on insurance or banking business in the RSA.

6. Does the insurer have shares in the holding company?

- If "YES", please refer to Directive 141b(i) (Short-term)

	Number of shares	Shares as a % of the total issued shares of holding company
(1) Total issued shares of holding company	0	
(2) Total shares held by insurer and group undertakings: (Sum of (a) to (d) below)	0	0.0%
(a) Shares held in shareholders' fund (Approved under Sec 33(1)(e))	0	0.0%
(b) Shares held in share incentive schemes of the insurer and its subsidiaries (Approved under Sec 33(1)(e))	0	0.0%
(c) Shares held by the subsidiaries of insurer including asset holding intermediaries and trusts (Approved under Sec 33(1)(e))	0	0.0%
(3) Shares held by other subsidiaries of the holding company	0	0.0%
(4) Total number of shares held by the subsidiaries of the holding company ((2) + (3))	0	0.0%

**ASSETS AND LIABILITIES**

7. Has there been any direct or indirect borrowing of assets?

- If "YES", attach details.

8. Has any guarantee or suretyship, otherwise than by means of an insurance guarantee policy, been given as described in sections 31 and 33 of the Act?

- If "YES", attach details.

9. Do the liabilities include all contingent liabilities, guarantees and commitments?

- If "NO", attach details.

10. Are all the assets or title thereto held by the insurer?

- If "NO", attach details.

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FINAL PRINTOUT DATE

2012/08/08 08:49

**STATEMENT G1**  
**GENERAL INFORMATION**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

- 11. Are all the assets or title thereto held in the RSA or in a manner approved by the Registrar? 
  - If "NO", attach details.
- 12. Have you satisfied yourselves that all the requirements in Directive 126 pertaining to the approval granted to enter into agreement with the attached nominee companies have been met? 
  - Attach a list of nominee companies and provide full details
- 13. Have any assets been encumbered? 
  - If "YES", attach details.
- 14. Has any script been lent out by the insurer i.t.o. script lending transactions? 
  - If "YES", attach details.

**EXCHANGE RATE**

- 16. Have ruling year-end rates of exchange been applied in converting foreign assets and liabilities? 
  - Attach details.
- 17. Are foreign denominated liabilities substantially covered by appropriate foreign denominated assets? 
  - If "NO", state the amount of the mismatch in R'000.

**AUDIT COMMITTEE**

- 18. Has an audit committee been appointed for the insurer? 
  - If "NO", attach details.
- 19. Did the audit committee convene during the financial period? 
  - If "YES" how many times.
  - If "NO" provide full reasons why no meetings were held.

**SHARE-BASED PAYMENTS**

- 20. Please provide the liability in respect of cash-based equity share payments (R'000)

**CELL CAPTIVE INSURERS**

- 21. Do you write any insurance business as part of a structure in terms whereof shares or any similar instrument is issued to clients or persons by the insurer or another group undertaking for purposes of issuing and underwriting specific kinds of policies in such structure? 
  - If yes, please complete Statement I
- 22. Have you or any related party issued shares or similar instruments for the purpose stated in the previous question to another locally registered short-term or long-term insurer? 
  - If yes, please provide the name of such insurer.

CHAIRMAN \_\_\_\_\_ DIRECTOR \_\_\_\_\_

PUBLIC OFFICER \_\_\_\_\_ DATE \_\_\_\_\_

AUDITORS (initial) \_\_\_\_\_

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER  
 REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
 FINAL PRINTOUT DATE

G03-99-A  
 10/10/08  
 2012/08/08 08:49

**Statement G3**  
**GOVERNANCE AND RISK MANAGEMENT**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

**SYSTEM OF GOVERNANCE**

1. Does the insurer have a robust system of governance, risk management and controls in place which the Board of Directors are responsible for?   
 • If "NO" provide details on how these areas are monitored.
2. Does the insurer have a well-defined and documented organisational structure with clear roles and responsibilities and appropriate segregation of duties?   
 • If "NO" provide details on how these areas are monitored.
3. Does the insurer have adequate processes in place to ensure that directors and management are fit and proper?   
 • If "NO" provide details on how these areas are monitored.
4. Is there an adequate and effective integrated assurance plan in conformance with King III that lists  
 • If "YES" attach details as well as who is providing assurance of the major risk areas.  
 • If "NO" explain how these risk areas are managed.
5. Does the insurer have a clearly defined risk appetite approved by the Board that the Board regularly measure?  
 • If "YES" provide a brief description.  
 • If "NO" provide details on how these areas are monitored.
6. Is there a clearly defined strategy approved by the Board of Directors that is measured, monitored and reported on regularly?  
 • If "NO" provide details on how these areas are monitored.
7. Does the Board of Directors have adequate knowledge in the major risk areas of the insurer in particular market, credit and insurance risk?  
 • If "NO" provide details on how these areas are monitored.
8. Briefly explain any material changes in the system of governance since the date of the last return.  
 • Please provide details.

**RISK MANAGEMENT**

9. Are there adequate and effective risk management processes in place that are proportional to the scale and complexity of the business of the insurer?   
 • If "NO" provide details on how these areas are monitored.
10. Please rank the relative importance of the various risk categories from 1 - 7 (1=highest and 7=lowest)
 

• Credit risk	1
• Market risk	2
• Liquidity risk	3
• Insurance risk	4
• Operational risk	5
• Legal & Regulatory risk	6
• Strategic risk	7
11. Does the insurer have sufficient skills and resources to adequately and effectively identify, measure, manage and report the risk areas listed in the previous question?  
 • If "YES" provide a brief description.  
 • If "NO" explain how these risk areas are managed.
12. Briefly explain how the insurer documents all key risk management strategies, policies and procedures  
 • Please provide details.
13. List the insurer's five major risk issues that the insurer currently believes are outside its risk appetite and could have the potential to cause the insurer to move outside its risk appetite
 

• <input style="width: 95%;" type="text"/>

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SHEET REFERENCE NUMBER  
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
FINAL PRINTOUT DATE

G03-99-A  
10/10/08  
2012/08/08 08:49

**Statement G3**  
**GOVERNANCE AND RISK MANAGEMENT**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

14. What are the major projects currently underway that could expose the company to major risks if these projects fails?

- 
- 
- 
- 
- 

15. Briefly explain any material changes in the risk management system since the date of the last return.

• Please provide details.

16. Briefly explain what new products, if any, are being planned as well as the controls over the new products.

• Please provide details.

17. Briefly explain to what extent the insurer has adequate and effective stress testing measures.

• Please provide details.

**CREDIT AND COUNTERPARTY RISKS**

18. Does the insurer identify, measure, monitor and report on the credit quality of its counterparties?

- If "YES" provide details of evaluation and review processes of counterparties.
- If "NO" provide details on how these areas are monitored.

19. Does the insurer monitor its exposure to counterparties for all asset types?

- If "NO" provide details on how these areas are monitored.

**MARKET RISKS**

20. Does the insurer identify, measure, monitor and report on its material market risk exposures?

- If "YES" provide a brief description.
- If "NO" provide details on how these areas are monitored.

21. Does the insurer have sufficient knowledge in market risks to adequately and effectively manage market risk exposures?

- If "YES" provide a brief description.
- If "NO" provide details on how these areas are monitored.

22. Briefly explain the governance process in regard to market risk, investment risk and/or asset liability matching.

- Please provide details.

**INTERNAL CONTROL**

23. Is there an adequate and effective system of internal controls that is adequately documented and tested on a regular basis?

- If "NO" please explain.

24. In all material respects, are such controls and systems based on established written policies and procedures and implemented by trained, skilled personnel, whose duties have been segregated appropriately?

- If "NO" please explain.

25. Is the Board of Directors responsible for the systems of internal control and does the board periodically receive a report on the effectiveness of internal controls?

- If "NO" please explain.

26. Has anything come to the attention of the directors to indicate that any material malfunction in the functioning of the aforementioned controls, procedures and systems has occurred during the period under review?

- If "YES", provide particulars.

27. Are the insurer's internal controls and systems designed to provide reasonable assurance as to the integrity and reliability of the published financial statements?

- If "NO" please explain.

28. Is there an independent compliance function in place?

- If "NO" please explain.

29. Is the system subject to:-  
• internal reviews?  
• external reviews?

	Y/N	Frequency of reviews	
• internal reviews?			months
• external reviews?			months

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SHEET REFERENCE NUMBER  
 REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
 FINAL PRINTOUT DATE

G03-99-A  
 10/10/08  
 2012/08/08 08:49

**Statement G3**  
**GOVERNANCE AND RISK MANAGEMENT**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

30. Were any material weaknesses reported?  
 • If "YES", provide particulars.

**INTERNAL AUDIT**

31. Does the insurer have an independent Internal Audit function or similar outsourced function?  
 • If "YES" provide a brief description.  
 • If "NO" provide details on how these areas are monitored.

32. Does the Internal Audit function have an appropriate mandate to cover all high risk areas and has this mandate been approved by the Board of Directors?  
 • If "NO" provide details on how these areas are monitored.

33. Does the Head of internal audit report to the Chief Executive Officer and the Chairperson of the Audit Committee?  
 • If "NO" explain who the Head of Internal Audit reports to and how independence is managed?

34. Does Internal Audit have the necessary skills in all major risk areas including market, credit and insurance risks?  
 • If "YES" provide a brief description.  
 • If "NO" explain how independent assurance is obtained on these risk areas.

35. Does the Internal Audit department get independently audited on a regular basis?  
 • If "NO" explain.

**DERIVATIVES**

36. Is the derivative position in conformance with the applicable sections in the ST Insurance Act?  
 • If "NO", please explain.

37. Are the derivatives used for hedging purposes only?  
 • If "NO", please explain.

38. Please provide full details on all derivatives currently in place and transacted since the date of the last return.  
 The details should include the following:  
 (a) Reason for the derivative transaction  
 (b) How long the derivatives are going to be in place?  
 (c) Quantification of whether the derivatives provide a perfect hedge or whether there is residual risk or basis risk remaining.

39. If the derivative counterparty is a group entity please provide details on how it was ensured that the transaction was marked at fair  
 • If "NO", please explain.

40. With regard to derivatives:  
 (a) Has the Board of Directors approved the use of derivative instruments, derivative procedures and derivative limits?  
 • If "YES", please provide details.  
 • If "NO", give reasons.

- (b) Is the approval to use derivative instruments specific as to the purpose, (e.g. hedging, arbitrage or trading) product type and are there appropriate market and credit risk limits in place?

- (c) Does the Board of Directors, senior management, risk management and internal audit have sufficient knowledge in derivative instruments?  
 • If "NO" provide details on how these areas are monitored.

- (d) Are the front office (execution), middle office (risk management) and back office (accounting) adequate and effective and is there adequate segregation of duties between these functions?  
 • If "NO" provide details on how these areas are monitored.

- (e) Are appropriate systems in place to enable the frequent and effective monitoring of positions and are these systems adequate to cope with the volumes and volatility of derivative transactions?  
 • If "NO" provide details on how these areas are monitored.

- (f) Has the insurer established appropriate and independent performance measures to analyse and monitor risks of all transactions undertaken individually and in aggregate for its derivative activities?  
 • If "NO" provide details on how these areas are monitored.

- (g) Is the insurer satisfied that sufficient control procedures have been put in place, including independent confirmation and reconciliation of positions, independent checking of prices, agreements of trading profits to accounting profit, appropriate authorisation where dealing limits have been exceeded, etc?  
 • If "NO", provide details.

- (h) How often does internal audit reviews of derivative activities take place?

- (i) How frequently are derivative positions marked to fair or market value?

- (j) Are adequate controls in place such that market data used to value derivatives is relevant, accurate and obtained on a timely basis from a reliable source?  
 • If "NO", provide details.

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SHEET REFERENCE NUMBER  
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
FINAL PRINTOUT DATE

G03-99-A  
10/10/08  
2012/08/08 08:49

**Statement G3  
GOVERNANCE AND RISK MANAGEMENT  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

- (k) Are valuation models which are used for derivative instruments tested and approved and amendments to the programmes controlled and do models include appropriate tests for robustness of the portfolio to stress changing investment conditions?  
• If "NO", provide details.

**Over the counter derivatives (OTC)**

- (l) Does the insurer make use of OTC (over-the-counter) derivative instruments?  
• If "YES", please provide details to the following questions:  
(i) A description of OTC valuation methods used and procedures for evaluation of the counterparties.  
(ii) List the 5 largest OTC counterparties.

**Credit Derivatives**

- (m) Does the insurer invest in credit derivative instruments?  
• If "YES", quantify as a % of total liabilities
- (n) What is the purpose of your company's involvement in Credit Risk Transfer activities?  
• Provide details.
- (o) What are your company's credit risk management systems / procedures?  
• Provide details.
- (p) Does your company have staff with appropriate skill levels dealing with Credit Risk Transfer activities?  
• If "NO", provide details.
- (q) Are the controls adequate over the legal documentation in respect of credit derivative contracts?  
• If "NO", provide details.
- (r) Are the controls over credit derivatives the same as the governance, risk management and control environment over derivatives in general?  
• If "NO", provide details.

**HEDGE FUNDS**

41. Does the insurer invest in "hedge funds that employ leverage" (gross market exposure in excess of capital)?  
• If "YES", please indicate whether these investments are made in internal or external hedge fund structures
- (a) Please provide details on the instruments through which the insurer invest in a hedge fund

Name of Hedge Fund	Operational	Description of Instruments	Hedge Fund Strategy
	In- / Outside RSA - R'000		

**INFORMATION, ACCOUNTING AND ADMINISTRATION**

42. Were there any changes to accounting policies?  
• If "YES", indicate the effect in rands and provide particulars of changes.

Item	Period under review R'000	Previous period (restated figures for comparative purposes) R'000
Balance sheet		
Income statement		

43. Were any significant problems experienced with regard to the information/accounting/administrative systems during the reporting period?  
• If "YES", provide particulars.
44. Is a business continuance plan in place?  
• If "YES",  
• Is the plan in writing.  
• When was it last fully tested.  
• If "NO", provide an explanation.
45. Are underwriting, financial and investment results which can be relied upon for making management decisions, available to management when needed and do they indicate:  
• How frequently are these results available?  
• Are these results generally available within one month after the reporting period?  
• If "NO", provide an explanation.

**CAPITAL AND FUNDS**

46. Did the issued share-capital change during the reporting period?  
• If "YES", provide details.
47. Did the insurer issue preference shares, debentures or mortgages or other debt instruments during the period under review?  
• If "YES", complete statement C4.

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SHEET REFERENCE NUMBER  
 REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
 FINAL PRINTOUT DATE

G03-99-A  
 10/10/08  
 2012/08/08 08:49

**Statement G3**  
**GOVERNANCE AND RISK MANAGEMENT**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

48. Is the valuation data checked for adequacy and accuracy?

- If "YES", complete table below.

How often (describe period)	By whom	Date of completion of last
0		
0		
0		

49. Is the issuing of redeemable preference shares to supplement capital, during the following financial period, under consideration?

50. Is the issuing of redeemable preference shares, by subsidiaries, to supplement capital, during the following financial period, under consideration?

51. Is the issuing of debt instruments to supplement capital, during the following financial period, under consideration?

52. Did the insurer issue a securitised insurance instrument (e.g. catastrophe bond) during the financial period under review?

- If "YES", provide details.

53. Is the issuing of guarantees or similar undertakings under consideration in respect of:-

- Subsidiaries/related party(ies)?

- Any other person?

- If "YES", provide particulars and procedures.

54. Are dividends on preference shares, issued by the insurer, in arrears or will such dividends be likely to be in arrears during the following financial period?

- If "YES",

- State the (likely) amount in arrears in R'000.

- Attach particulars of how and when the position will be rectified/addressed.

55. Were preference shares, issued by the insurer, not redeemed on redemption date or will such preference shares be likely not to be redeemed during the following financial period where redemption must take place?

- If "YES",

- State the (likely) amount not redeemed in R'000.

- Attach particulars of how and when the position will be rectified/addressed.

56. Are any payments (interest and capital) on debt instruments, issued by the insurer, in arrears or will any payments on a debt instrument be likely to be in arrears during the following reporting period?

- If "YES",

- State the (likely) amount in arrears in R'000.

- Attach particulars of how and when the position will be rectified/addressed.

57. Do holders of preference shares get voting rights:-

- If preference dividends are in arrears?

- If their shares are not redeemed on due date?

- If "YES", provide details.

58. What is the proportion of preference share voting rights in relation to total issued shares?

**ASSETS**

59. Did the insurer purchase a securitised insurance instrument (e.g. catastrophe bond) during the period under review?

- If "YES", provide details.

**OUTSOURCING**

60. Have any business activities been outsourced?

- If "YES", provide a detailed list and describe the nature of any outsourced activities or functions.

61. Describe the salient features of the outsource policy as approved by the Board.

62. Please provide a brief description of the management information (MI) measures in place to monitor and manage outsourced activities and functions and in particular how these MI measures ensure that control and ownership of the risks are monitored.

63. What are the governance structures pertaining to significant outsourced processes (such as underwriting) or infrastructure (such as IT)?

**EXTERNAL AUDIT FINDINGS**

64. Briefly list significant finding that emanated from the external audit conducted on the insurer.

- Please provide details.

**FINANCIAL SOUNDNESS POSITION**

65. Is there any reason to believe that the insurer will not be a going concern in the year ahead?

- If "YES", disclose and explain reasons.

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REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER  
FINAL PRINTOUT DATE

G03-99-A  
10/10/08  
2012/08/08 08:49

**Statement G3**  
**GOVERNANCE AND RISK MANAGEMENT**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

66. Has there been any developments after year-end which may have a material impact on the financial soundness of the insurer?
- If "YES", provide particulars.

CHAIRMAN \_\_\_\_\_

DIRECTOR \_\_\_\_\_

PUBLIC OFFICER \_\_\_\_\_

DATE \_\_\_\_\_

AUDITORS (*initial*) \_\_\_\_\_

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SHEET REFERENCE NUMBER

G4 1-99-A

FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

2012/08/08 08:49

**Statement G4.1  
CROSS BORDER OPERATIONS - SADC BRANCH / SUBSIDIARY  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

1.	Description	Branch	Subsidiary
	Does the insurer have an off-shore branch / subsidiary in a SADC jurisdiction ?	N	N
	State the total number of branches / subsidiaries		

*Please complete aggregate information in this table. The freefloating columns need to be completed per individual branch or subsidiary*

2.	Description	Branch - R'000	Subsidiary - R'000
	Total assets in respect of all branches / subsidiaries		
	Total liabilities in respect of all branches / subsidiaries		
	Total gross premium income in respect of all branches / subsidiaries		
	Total net premium income in respect of all branches / subsidiaries		
	Regulatory capital adequacy requirement ( as per home jurisdiction) in respect of all branches / subsidiaries		
2	Regulatory capital adequacy requirement ( as per host jurisdiction) in respect of all branches / subsidiaries		

*Please complete aggregate information in this table. The freefloating columns need to be completed per individual branch or subsidiary*

- 3 Broadly describe the branch's / subsidiary's internal controls, including comprehensive and regular reporting between the branch / subsidiary and its head office and indicate the Board of the insurer's assessment of the overall effectiveness of these control systems.

- 4 Describe the Board of the insurer's assessment of the overall financial position of the branch / subsidiary.

- 5 Has the branch / subsidiary been subject to regulatory inspection or investigation and if, please furnish full details?

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SHEET REFERENCE NUMBER

G4.1-99-A

FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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**Statement G4.1  
CROSS BORDER OPERATIONS - SADC BRANCH / SUBSIDIARY  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

6 State the scope of the activities of the branch / subsidiary and its role within the insurance group.

7 Indicate whether the host jurisdiction requires that the branch / subsidiary be subject to external audit. Please be specific whether or not an audit firm that is different to the audit firm of the insurer undertakes the audit and also provide name of that audit firm.

CHAIRMAN

\_\_\_\_\_

DIRECTOR

\_\_\_\_\_

PUBLIC  
OFFICER

\_\_\_\_\_

DATE

\_\_\_\_\_

AUDITORS (*initial*)

\_\_\_\_\_

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SHEET REFERENCE NUMBER

#REF!

FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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**Statement G4.2  
CROSS BORDER OPERATIONS - NON SADC BRANCH / SUBSIDIARY  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

	Description	Branch	Subsidiary
1.	Does the insurer have an off-shore branch / subsidiary in a NON - SADC jurisdiction ? State the total number of branches / subsidiaries	N	N

*Please complete aggregate information in this table. The freefloating columns need to be completed per individual branch or subsidiary*

	Description	Branch - R'000	Subsidiary - R'000
2.	Total assets in respect of all branches / subsidiaries		
	Total liabilities in respect of all branches / subsidiaries		
	Total gross premium income in respect of all branches / subsidiaries		
	Total net premium income in respect of all branches / subsidiaries		
	Regulatory capital adequacy requirement ( as per home jurisdiction) in respect of all branches / subsidiaries		
	Regulatory capital adequacy requirement ( as per host jurisdiction) in respect of all branches / subsidiaries		

*Please complete aggregate information in this table. The freefloating columns need to be completed per individual branch or subsidiary*

- 3 Broadly describe the branch's / subsidiary's internal controls, including comprehensive and regular reporting between the branch / subsidiary and its head office and indicate the Board of the insurer's assessment of the overall effectiveness of these control systems.

- 4 Describe the Board of the insurer's assessment of the overall financial position of the branch / subsidiary.

- 5 Has the branch / subsidiary been subject to regulatory inspection or investigation and if, please furnish full details?

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SHEET REFERENCE NUMBER

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FINAL PRINTOUT DATE

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**Statement G4.2**  
**CROSS BORDER OPERATIONS - NON SADC BRANCH / SUBSIDIARY**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

6 State the scope of the activities of the branch / subsidiary and its role within the insurance group.

7 Indicate whether the host jurisdiction requires that the branch / subsidiary be subject to external audit. Please be specific whether or not an audit firm that is different to the audit firm of the insurer undertakes the audit and also provide name of that audit firm.

CHAIRMAN \_\_\_\_\_

DIRECTOR \_\_\_\_\_

PUBLIC OFFICER \_\_\_\_\_

DATE \_\_\_\_\_

AUDITORS (*initial*) \_\_\_\_\_

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G4.3-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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**Statement G4.3  
CROSS BORDER OPERATIONS - SADC OTHER OPERATIONS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

**Cross Border Operations other than branch business or business conducted in a subsidiary that is operated in the SADC region**

1. Has the insurer provided cross border insurance services to persons other than a SADC branch office or SADC subsidiary in one or more SADC jurisdictions? N  
*(if yes, please provide full detail in 2 below)*

2. Name of the SADC country where person(s) is/are located	Total liabilities in respect of the business written R'000	Total assets in respect of the business written R'000	Total gross premium income of the business written R'000	Total net premium income of the business written R'000

3. Has the business referred to in 2 above been placed directly with the insurer or was it sourced through independent intermediaries or through the insurer's own marketing force?  
*(please give full details)*
- 

4. Has the insurer provided cross border insurance services other than those provided through a branch office or subsidiary to insurers (i.e. inwards reinsurance business) in another SADC country?    
*(if yes, please provide full detail in 5 below)*

5. Name of the SADC country where person(s) is/are located	Total liabilities in respect of the business written R'000	Total assets in respect of the business written R'000	Total gross premium income of the business written R'000	Total net premium income of the business written R'000

6. Has the business referred to in 5 above been placed directly with the insurer or was it sourced through independent intermediaries or through the insurer's own marketing force?  
*(please give full details)*
-

SHEET REFERENCE NUMBER

G4.3-99-A

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**Statement G4.3  
CROSS BORDER OPERATIONS - SADC OTHER OPERATIONS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

7. Has your company placed reinsurance business with an insurer in another SADC country [ ]  
(if yes, please provide full detail in 8 below)

Name of the SADC country where insurer(s) is/are located	Name of the insurer/reinsurer	Type of Reinsurance (Proportional or Non-Proportional)	Premium Amount Ceded R'000	Reinsurer's exposure amount R'000

9. Has your company provided outsourcing services to an insurer in another SADC country ? [ ]  
(if yes, please provide full detail in 10 below)

Name of the SADC country where insurer(s) is/are located	Give a description of the outsourcing services being provided

11. Has your company made use of outsourcing services provided by an insurer, a person or any other entity located in another SADC country? [ ]  
(if yes, please provide full detail in 12 below)

Name of the SADC country where insurer(s), person or entity is/are located	Give a description of the outsourcing services that has been acquired

13. Confirm whether or not 25% or more of the shares or any other interest held directly or indirectly in your company, is owned by a foreign person or entity located in another SADC country [ ]  
(if yes, please provide full detail in 14 below)

Name of person or entity holding 25% or more of the		Name the person or entity holding 25% or more of the		Name of SADC country where the person or entity is
Name	%	Name	%	

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SHEET REFERENCE NUMBER

G4.3-99-A

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**Statement G4.3**  
**CROSS BORDER OPERATIONS - SADC OTHER OPERATIONS**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

15. Does your company directly or indirectly own more than 25% of the shares or any other interest in a foreign insurer located in another SADC country? \_\_\_\_\_  
 (if yes, please provide full detail in 16 below)

16.	Name of person or entity holding 25% or more of the	Name the person or entity holding 25% or more of the	Name of SADC country
	Name	Name	where the person or entity is
	%	%	

17. Is your company party to a joint venture with an insurer located in another SADC country? \_\_\_\_\_  
 (if yes, please provide full detail in 18 below)

18.

CHAIR \_\_\_\_\_

DIRECTOR \_\_\_\_\_

PUBLIC OFFICER \_\_\_\_\_

DATE \_\_\_\_\_

AUDITORS (initial) \_\_\_\_\_



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SHEET REFERENCE NUMBER

G4.4-99-A

FINAL PRINTOUT DATE

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**Statement G4.4  
CROSS BORDER OPERATIONS - NON SADC OTHER OPERATIONS  
of ABC Insurance Company Limited  
as at the end of financial period 31/01/2012**

9. Has your company provided outsourcing services to an insurer in a country other than a SADC country? \_\_\_\_\_  
(if yes, please provide full detail in 10 below)

10.	Name of the country where insurer(s), person or entity is/are located	Give a description of the outsourcing services being provided

11. Has your company made use of outsourcing services provided by an insurer, a person or any other entity located in another country that is not a SADC country? \_\_\_\_\_  
(if yes, please provide full detail in 12 below)

12.	Name of the country where insurer(s), person or entity is/are located	Give a description of the outsourcing services being provided

13. Confirm whether or not 25% or more of the shares or any other interest held directly or indirectly in your company, is owned by a foreign person or entity located in another country that is not a SADC country. \_\_\_\_\_  
(if yes, please provide full detail in 14 below)

14.	Name of person or entity holding 25% or more of the shares or any interest directly in the insurer		Name the person or entity holding 25% or more of the shares or any interest indirectly in the insurer		Name of country where the person entity is located
	Name	%	Name	%	

15. Does your company directly or indirectly own more than 25% of the shares or any other interest in a foreign insurer located in another country that is not a SADC country? \_\_\_\_\_  
(if yes, please provide full detail in 16 below)

16.	Name of insurer(s) in which your company holds 25% or more of the shares or any other interest directly		Name of the insurer(s) in which your company holds 25% or more of the shares or any other interest indirectly		Name of SADC country where the insurer is located
	Name	%	Name	%	

17. Is your company party to a joint venture with an insurer located in a country that is not a SADC country? \_\_\_\_\_  
(if yes, please provide full detail in 18 below)

CHAIR \_\_\_\_\_ DIRECTOR \_\_\_\_\_  
PUBLIC OFFICER \_\_\_\_\_ DATE \_\_\_\_\_  
AUDITORS (initial) \_\_\_\_\_

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SHEET REFERENCE NUMBER

J01-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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**STATEMENT J1**  
**SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

**1. Overall reinsurance strategy**

Each company must provide a detailed reinsurance strategy document, signed off by the board. The strategy must be a descriptive document containing explanations and details on at least the following:

1. Company's key objective when placing reinsurance (e.g. gain access to capital, protection of statutory solvency etc.)
2. How reinsurers are selected (e.g. capital, ratings, maximum exposure across the program, other approved processes)
3. Factors considered in determining whether reinsurance is required (i.e. how did the company decide on the net retentions, retentions on proportional programmes, automatic capacity, amount of catastrophe cover to purchase etc.)
4. The maximum loss that the board would be willing to accept from any one-loss event and the criteria that were used to determine this amount.

Any further issues that are considered relevant to the company's strategy should also be included in the document.

**2. Additional questions**

Answers to the following questions need to be provided in addition to the reinsurance strategy document. Where appropriate you may refer to your reinsurance strategy document.

**2.1. Reinsurer exposure**

1. Do you make use of reinsurance brokers to facilitate placing your reinsurance programme?  
*If Yes, please provide their name(s)*

2. Provide details of any caps that might exist on the total exposure that can be ceded to any one reinsurer (e.g. no more than R1bn on your programme as a whole)

3. Please provide details on how you monitor your total exposure per reinsurer

4. Give details on the collateral required on foreign reinsurance arrangements (where foreign reinsurer refers to any reinsurer that is not registered in South Africa)

**2.2. Reinsurance systems and controls**

1. Currently facultative reinsurance is placed

- Centrally at head office only  
 Branch level  
 Other

*If Other please provide details of the procedure*

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**STATEMENT J1**  
**SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

2. The decision to place facultative insurance is based on

- Insufficient proportional treaty capacity  
 The quality of the individual risk  
 Other

*If Other please provide details of how the decision will be made*

.....

3. Provide details of the procedures you have in place to ensure that facultative placements are made when required?

.....

4. Provide details of the procedures that you have in place to ensure that you do not write business that falls outside the scope of your treaties (e.g. treaty exclusions, territorial limits etc.)

.....

5. Do you have a computerised reinsurance system that is fully integrated with your policy administration and financial systems (i.e. it automatically cedes premiums and signal recoveries when appropriate and meet all the reporting requirements for your financials)?

*If No, please provide details on the nature of your reinsurance system and how you ensure that all risks are ceded and reinsurance recoveries made where appropriate.*

.....

### 2.3. Catastrophe reinsurance

1. Your decision on the amount of catastrophe cover to purchase on your property, motor and engineering

- Simple rules  
 Detailed catastrophe modelling (DFA)  
 Reinsurance broker advice  
 Reinsurer advice  
 Other

*Please provide full details of the process*

.....

2. The frequency with which you review the adequacy of the amount of catastrophe cover purchased is

- Annually at renewal only  
 Half-yearly  
 Other

*If Other, please provide details*

.....

3. Do you have event limits on your proportional programmes?

*If Yes, please provide full details of the limits and the reinsurance programmes to which they apply*

.....

4. Should the event limit on your proportional programme be exceeded, the excess claims will be

- Covered by your catastrophe programme  
 Retained for your net account  
 Covered by a reinsurance programme purchased especially for this purpose  
 Other

*If Other, please provide full details*

.....

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FINAL PRINTOUT DATE

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**STATEMENT J1**  
**SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE**  
**of ABC Insurance Company Limited**  
**as at the end of financial period 31/01/2012**

**2.4. Reinsurance programme**

1. Changes to your reinsurance programme in the last financial year related mainly to

- Retention levels  
 Automatic capacity  
 Amount of catastrophe cover purchased  
 Reinsurer mix  
 Other  
 No changes have been made

*If changes have been made please provide details of the changes and the reasoning behind them*

\_\_\_\_\_

2. To analyse your reinsurance needs and the adequacy of your reinsurance programme you make use of

- Dynamic Financial Analysis (DFA)  
 Scenario testing  
 Other (e.g. independent consultants)

*If Other, please provide details, including the name of the consultant where relevant*

\_\_\_\_\_

3. Do you have any reinsurance contracts that contain any one of the following provisions:

\* A limitation on the payment of claims when the primary insurer is in financial difficulty (curatorship or liquidation).

\* A unilateral reduction in cover

*If Yes, please provide details of your strategy in this regard*

\_\_\_\_\_

4. If you have any business where 100% of the risk is ceded to a third party (i.e. where no risk is retained), please provide details on your strategy with regards to this business and how much of it you wrote in the previous financial year

\_\_\_\_\_

5. Provide details of any Alternative Risk Transfer (ART) kinds of treaties (contracts) entered into, not indicated in statement G3 (e.g.. securitization, financial reinsurance, committed capital).

\_\_\_\_\_

6. Provide details of any whole account protections e.g. stop loss or spread loss arrangements

\_\_\_\_\_

**3. Current reinsurance position**

Information on your company's current reinsurance position needs to be provided as per the attached statements.

AUDITORS \_\_\_\_\_

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