

BOARD NOTICE 60 OF 2007**FINANCIAL SERVICES BOARD****SHORT-TERM INSURANCE ACT, 1998 (ACT NO. 53 OF 1998): RETURNS BY SHORT-TERM INSURERS TO REGISTRAR**

I, Robert James Gourlay Barrow, Registrar of Short-term Insurance, hereby notify, in terms of section 35 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 return relating to its business;
- (b) within a period of one month after the expiration of each quarter of its financial year with a return relating to its business; and
- (c) within a period of six months of the expiration of each financial year, with a copy of any duly audited account or balance sheet or any other statement or report relating to its finances which it is in terms of the Companies Act, 1973 (Act No. 61 of 1973) or any other law under which it is incorporated, required to submit to an annual general meeting of shareholders or policyholders, whether or not such insurer has complied with the requirements of the said Act or such other law.

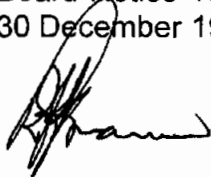
This Board Notice is applicable to all registered short-term insurers with financial years ending on or after 1 January 2007 and relates to the financial year under review in its entirety.

The returns must be submitted on A4 paper and also electronically.

The returns referred to in paragraphs (a) and (b) above must contain the following information and be submitted in the following form:

- 1. Annual Statutory Return (Refer Annexure A)
- 2. Quarterly Return (Refer Annexure B)

Board Notice 195 of 1998, published in the Government Gazette No. 19626 of 30 December 1998 is hereby repealed.



RJG BARROW
REGISTRAR OF SHORT-TERM INSURANCE

FINANCIAL SERVICES BOARD - REGISTRAR OF SHORT-TERM INSURANCE

SHORT-TERM INSURANCE QUARTERLY RETURN IN TERMS OF SECTION 35 OF THE SHORT-TERM INSURANCE ACT, 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

Reinsurers need not complete this return.

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 four 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 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, Rigel Avenue South, Erasmus Rand South 0181
7. The electronic copy of the return must be e-mailed to: 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.

FINANCIAL SERVICES BOARD.		SHORT-TERM INSURANCE ACT 1998 (ACT) - SECTION 35		#VALUE!		
NAME OF INSURER:		TO				
RETURN FOR THE PERIOD		Telephone No. and ext.				
Prepared by:						
OPERATING STATEMENT - TOTAL		R'000		This quarter end	Previous quarter end	
Gross premiums written						
Domestic						
Foreign						
Reinsurance						
Proportional						
Non-proportional						
Net premiums written						
Domestic						
Foreign						
Premiums earned	0%	Retained				
{ LESS: Claims incurred						
{ Commissions						
{ Expenses incurred						
{ Underwriting surplus						
ADD: Investment income						
Realised investment surplus						
Sub total:	0%	of n.p.w.				
Unrealised investment surplus						
Any other income/(expense)						
Contingency Reserve decrease/(incr.)						
Before taxation						
LESS: Est. taxation (Current + def.)						
Dividends declared						
INCREASE/(DECR.) IN SURPLUS ASSETS						
NET UNDERWRITING RESULTS PER CLASS - R'000						
	(A) Premiums written	(B) Retention %	(C) Claims incurred	(D) Commission	(E) Expenses	(F) 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	100%	0	0	0	0
Note: Net premiums earned = (C)+(D)+(E)+(F)						
AUTOMATIC CALCULATIONS:		% Claims incurred/earned	% Commission/written	% Expenses/written	% Underwr. surplus/written	
Percentages to premiums -->						
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%	
ASSET COVER - DOMESTIC + FOREIGN (WORLD WIDE) Premium income, less all reinsurance: (3) 12 months preceding previous financial year end (4) 12 months immediately preceding the calculation (5) Greater of (3) or (4) (6) 15% of (5) (7) Surplus assets (1-2) LESS: The greater of (6) or R 3 million Net surplus assets % of surplus assets } (7) to premiums (5))						
ASSET COVER - DOMESTIC Domestic premium income less all Reinsurance (8) 12 months preceding previous financial year end (9) 12 months immediately preceding the calculation Surplus domestic asset % of Dom NPW						
Spreading of Assets 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 Total domestic liabilities Individual excess Aggregate excess Surplus of overall admitted assets over total domestic liabilities						
PUBLIC OFFICER _____ DATE _____						

SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC)											
of											
0:											
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 E8	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 :	
						Percentages		Total domestic liabilities * greater of the 2 percentages		Admitted values are the lesser of the individual or the total amounts in the previous column	
						Per reg. 3 to the Act	Dispensations given			R'000	
1 Domestic liabilities, including additional asset requirement	3,000										
2 Asset-holding intermediaries' liabilities	0										
3 Total domestic liabilities	3,000										
4		R'000	R'000	R'000	R'000	%	%	R'000	R'000		
5											
6 1. Mortgage bonds		0	0	0	0	0.0%	0.0%	0	0	Items 4+5: Individual	
7 2. Debentures - non convertible		0	0	0	0	0.0%	0.0%	0	0	Total	
8 3. Any other debtors*		0	0	0	0	0.0%	0.0%	0	0	Admitted	
9 Sub total		0	0	0	0	25.0%	0.0%	750	0		
10 4. Shares - Ordinary, and convertible debentures - Domestic*		0	0		0	50.0%	0.0%	1,500	0	Items 13+14: Individual	
11 5. Shares - Preference - Domestic*		0	0	0	0	40.0%	0.0%	1,200	0	Total	
12 Sub total		0	0	0	0	65.0%	0.0%	1,950	0	Admitted	
										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%	450	0	1 If Items 6+14+18+20 exceed 15% of liabilities, the excess is	
14 7. Outstanding short-term premiums		0	0	0	0	-		0	0		
15 8. Property investments		0	0	0	0	10.0%	0.0%	300	0	2 If the admitted value of items 1 to 12 exceeds 70.0% of total domestic liabilities, the excess is	
16 9. Associates and associated companies		0	0	0	0	5.0%	0.0%	150	0		
17 10. Computer equipment		0	0	0	0	5.0%	0.0%	150	0		
18 11. Other equipment and motor vehicles		0	0	0	0	2.5%	0.0%	75	0		
19 12. Investment policies-non linked		0	0	0	0	-		0	0		
20 Total of items 1 to 19		0	0	0	0	70.0%	0.0%	3,825	0	3 Overall admitted assets: Total of the previous column, less 1 and 2 above	
21 13. Margin deposits - Domestic		0	0	0	0	2.5%	0.0%	75	0	4 Surplus of overall admitted assets over total domestic liabilities	
22 14. Margin deposits - Foreign, deemed to be Domestic		0	0	0	0	2.5%	0.0%	75	0		
23 Sub total		0	0	0	0	2.5%	0.0%	75	0		
24 15. Cash		0	0	0	0	-	-	0	0		
25 16. Krugerrands		0	0	0	0	10.0%	0.0%	300	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%	450	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%	450	0		
30 Total of items 21 to 29		0	0	0	0				0		
31 Overall total		0	0	0	0				0		

DATE OF ANY DISPENSATION GRANTED FROM SPREADING REQUIREMENTS

[illegible]

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

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

No number available
 2007/12/31
 7/3/2007 10:01

INDEX OF STATEMENTS AVAILABLE TO PUBLIC

Statement	Section	Description	No. of pages	Version	Issue/Amendment date
A1	General	REGISTRATION INFORMATION	1	1.0	2006-01-01
A2	General	ADDRESSES & PARTICULARS OF KEY PERSONS	1	1.0	2006-01-01
A3	General	DIRECTORS AND MEMBERS OF AUDIT COMMITTEE	1	2.0	2007-01-01
B1	Underwriting	GROSS UNDERWRITING RESULTS	1	1.0	2006-01-01
B2	Underwriting	REINSURANCE UNDERWRITING RESULTS	1	1.0	2006-01-01
B3	Underwriting	SECURITIES IN RESPECT OF APPROVED FOREIGN REINSURANCE	1	1.0	2006-01-01
B4	Underwriting	GROSS AND REINSURANCE PREMIUM ANALYSIS	1	1.0	2006-01-01
B5	Underwriting	NET UNDERWRITING RESULTS	1	1.0	2006-01-01
B6	Underwriting	SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS	1	2.0	2007-01-01
C1	Financial statements	INCOME STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	1	1.0	2006-01-01
C2	Financial statements	BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	2	2.0	2007-01-01
C3	Financial statements	COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING ACCOUNT	1	1.0	2006-01-01
C4	Financial statements	ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES	1	1.0	2006-01-01
D1	Reserving	RESERVING DEVELOPMENT FOR ALL BUSINESS	2	2.0	2007-01-01
D1.1	Reserving	RESERVING DEVELOPMENT PROPERTY	2	2.0	2007-01-01
D1.2	Reserving	RESERVING DEVELOPMENT FOR TRANSPORT	2	2.0	2007-01-01
D1.3	Reserving	RESERVING DEVELOPMENT FOR MOTOR	2	2.0	2007-01-01
D1.4	Reserving	RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH	2	2.0	2007-01-01
D1.5	Reserving	RESERVING DEVELOPMENT FOR LIABILITY	2	2.0	2007-01-01
D1.6	Reserving	RESERVING DEVELOPMENT FOR ENGINEERING	2	2.0	2007-01-01
D1.7	Reserving	RESERVING DEVELOPMENT FOR GUARANTEE	2	2.0	2007-01-01
D1.8	Reserving	RESERVING DEVELOPMENT FOR MISCELLANEOUS	2	2.0	2007-01-01
D2	Reserving	UNEARNED PREMIUM PROVISIONS	4	1.0	2006-01-01
D3	Reserving	SUMMARY OF TECHNICAL PROVISIONS	1	1.0	2006-01-01
E1	Assets	CASH & BALANCES & DEPOSITS	1	1.0	2006-01-01
E1.1	Assets	CASH & BALANCES & DEPOSITS	1	1.0	2006-01-01
E2	Assets	SECURITIES & LOANS	1	1.0	2006-01-01
E2.1	Assets	SECURITIES & LOANS	1	1.0	2006-01-01
E3	Assets	DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0	2006-01-01
E3.1	Assets	DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0	2006-01-01
E4	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E4.1	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E5	Assets	SHARES, UNITS & DEPOSITORY RECEIPTS	2	1.0	2006-01-01
E5.1	Assets	SHARES, UNITS & DEPOSITORY RECEIPTS	1	1.0	2006-01-01
E6	Assets	LAND AND BUILDINGS - FREEHOLD ONLY	1	1.0	2006-01-01
E7	Assets	FIXED ASSETS AND SUMMARIES OF OTHER ASSETS	1	1.0	2006-01-01
E8	Assets	DERIVATIVES	1	1.0	2006-01-01
E8.1	Assets	DERIVATIVES	1	1.0	2006-01-01
E9	Assets	ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	1	1.0	2006-01-01
E9.1	Assets	DIFFERENCES BETWEEN ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	1	1.0	2006-01-01
E10	Assets	RELATED PARTY BALANCES	1	1.0	2006-01-01
F1	Financial soundness	SURPLUS ASSETS, NET ASSET RATIO AND SOLVENCY MARGIN	1	2.0	2006-01-01
F2	Financial soundness	SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC)	1	1.0	2006-01-01
G1	Questionnaires	GENERAL INFORMATION	2	2.0	2007-01-01
H	Audit report	REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT	1	2.0	2007-01-01

Total number of pages for public statements

60

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)
SHORT-TERM RETURN
ABC INSURANCE

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

No number available
 2007/12/31
 2007/03/07 10:01

INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC

Statement	Section	Description	No. of pages	Version	Issue/Amendment date
G2	Questionnaires	RISK REPORT ISSUED BY DIRECTORS	1	1.0	2006-01-01
G3	Questionnaires	RISK REPORT ISSUED BY MANAGEMENT	5	2.0	2007-01-01
G4.1	Cross border	SADC BRANCH	2	1.0	2007-01-01
G4.2	Cross border	SADC SUBSIDIARY	2	1.0	2007-01-01
G4.3	Cross border	SADC OTHER INSURANCE OPERATIONS	3	1.0	2007-01-01
G4.4	Cross border	NON-SADC BRANCH	2	1.0	2007-01-01
G4.5	Cross border	NON-SADC SUBSIDIARY	2	1.0	2007-01-01
G4.6	Cross border	NON-SADC OTHER INSURANCE OPERATIONS	2	1.0	2007-01-01
I	Cell captives	CELL CAPTIVE INSURERS	2	1.0	2006-01-01
J1	Reinsurance	SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE	3	1.0	2006-01-01
J2	Reinsurance	SPREAD OF REINSURERS	1	1.0	2006-01-01
J3	Reinsurance	CATASTROPHE REINSURANCE	2	1.0	2006-01-01
J4	Reinsurance	REINSURANCE DETAILS REGARDING PROPERTY	1	1.0	2006-01-01
J5	Reinsurance	REINSURANCE DETAILS REGARDING TRANSPORTATION	1	1.0	2006-01-01
J6	Reinsurance	REINSURANCE DETAILS REGARDING MOTOR	1	1.0	2006-01-01
J7	Reinsurance	REINSURANCE DETAILS REGARDING ACCIDENT AND HEALTH	1	1.0	2006-01-01
J8	Reinsurance	REINSURANCE DETAILS REGARDING GUARANTEE	1	1.0	2006-01-01
J9	Reinsurance	REINSURANCE DETAILS REGARDING LIABILITY	1	1.0	2006-01-01
J10	Reinsurance	REINSURANCE DETAILS REGARDING ENGINEERING	1	1.0	2006-01-01
J11	Reinsurance	REINSURANCE DETAILS REGARDING MISCELLANEOUS	1	1.0	2006-01-01
Input required	Modelling	FINANCIAL CONDITION REPORTING CALCULATION TOOL		1.0	2006-01-01

Total number of pages for confidential statements

35

PUBLIC STATEMENT

FINAL PRINTOUT DATE

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STATEMENT A1 REGISTRATION INFORMATION of ABC Insurance as at the end of financial period 31/12/2007			
1	2	3	4

1. DESCRIPTION

Regulators Ref: AAA AAA AAA

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

No number available

2007/12/31

ABC Insurance

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 imposed¹ (Y/N)

3. NAMES OF CONTACT PERSONS

3.1 PUBLIC OFFICER

Initials and surname of Public Officer

Initials and surname of contact person regarding the return

Did person change since previous year (Y/N)

Did person change since previous year (Y/N)

3.2 CHAIRPERSON (CHAIR)

Initials and surname of Chairperson

Did person change since previous year (Y/N)

3.3 CHIEF EXECUTIVE OFFICER

Initials and surname of Chief Executive Officer

Did person change since previous year (Y/N)

3.4 AUDITOR

Name of first firm

Initials and surname of Responsible Partner

Did person change since previous year (Y/N)

Did person change since previous year (Y/N)

Name of second firm

Initials and surname of Responsible Partner

Did person change since previous year (Y/N)

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:

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

FINAL PRINTOUT DATE

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STATEMENT A2 ADDRESSES & PARTICULARS OF KEY PERSONS of ABC Insurance as at the end of financial period 31/12/2007			
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

1.4 CONSUMER COMPLAINTS PERSON

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

2.2 SECOND AUDITOR (Responsible Partner)

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

Physical address

Postal address

AUDITORS _____

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FINAL PRINTOUT DATE

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Initials & Surname	Date appointed	Date resigned	Highest academic qualification	Position held ¹
1	2	3	4	5

Executive

[illegible][illegible][illegible][illegible][illegible][illegible]

AUDITORS _____

1 Examples include: Chairman, Vice-chairman, Non-executive, Managing Director etc.

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT B11
GROSS UNDERWRITING RESULTS
of ABC Insurance
as at the end of financial period 31/12/2007

DESCRIPTION	CURRENT YEAR										PREVIOUS YEAR	
	DOMESTIC AND FOREIGN COMBINED										FOREIGN ONLY	DOMESTIC AND FOREIGN COMBINED
	Total R'000	Property R'000	Transportation R'000	Motor R'000	Accident and health R'000	Guarantee R'000	Liability R'000	Engineering R'000	Miscellaneous R'000	FOREIGN ONLY R'000	FOREIGN ONLY R'000	DOMESTIC AND FOREIGN COMBINED R'000
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0	0	0
2 Direct premiums written:	0	0	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	0	0
2.2 Less: Refund of premiums	0	0	0	0	0	0	0	0	0	0	0	0
3 Reinsurance premiums inwards:	0	0	0	0	0	0	0	0	0	0	0	0
3.1 Proportional	0	0	0	0	0	0	0	0	0	0	0	0
3.2 Non proportional	0	0	0	0	0	0	0	0	0	0	0	0
4 Premiums in respect of portfolio transfers	0	0	0	0	0	0	0	0	0	0	0	0
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	0	0	0
7 PREMIUMS EARNED	0	0	0	0	0	0	0	0	0	0	0	0
8 Outstanding claims and IBNR - opening	0	0	0	0	0	0	0	0	0	0	0	0
9 Claims paid	0	0	0	0	0	0	0	0	0	0	0	0
10 Other	0	0	0	0	0	0	0	0	0	0	0	0
11 Outstanding claims and IBNR - closing	0	0	0	0	0	0	0	0	0	0	0	0
12 CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	0	0
13 Gross commission paid on direct premiums	0	0	0	0	0	0	0	0	0	0	0	0
14 Gross commission paid on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0	0	0
15 DAC on direct premiums	0	0	0	0	0	0	0	0	0	0	0	0
16 DAC on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0	0	0
17 Gross commission incurred on direct premiums	0	0	0	0	0	0	0	0	0	0	0	0
18 Gross commission incurred on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0	0	0
19 EXPENSES	0	0	0	0	0	0	0	0	0	0	0	0
20 GROSS RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0	0	0
21 Gross commission paid as % of premium written	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
22 Gross commission incurred as % of premium earned	0%	0%	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 and contingency reserves:

23 Gross premiums written (direct premiums and reinsurance inwards)

Domestic R'000	Foreign R'000
-------------------	------------------

for the twelve month period preceding the date of this return:

0	0
---	---

24 Domestic reinsurance including Lloyd's (i.e. these premiums)

0	0
---	---

25 Foreign reinsurance (i.e. these premiums)

0	0
---	---

AUDITORS _____

SHEET REFERENCE NUMBER

PUBLIC STATEMENT
2007/03/07 10:01

FINAL PRINTOUT DATE

STATEMENT B2
REINSURANCE UNDERWRITING RESULTS
of ABC Insurance
as at the end of financial period 31/12/2007

DESCRIPTION	CURRENT YEAR DOMESTIC AND FOREIGN COMBINED										PREVIOUS YEAR	
	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY	DOMESTIC AND FOREIGN COMBINED	FOREIGN ONLY
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13
1 Unearned reinsurance premiums - opening	0	0	0	0	0	0	0	0	0	0	0	0
2 Reinsurance premiums paid:	0	0	0	0	0	0	0	0	0	0	0	0
Proportional	0	0	0	0	0	0	0	0	0	0	0	0
Non proportional	0	0	0	0	0	0	0	0	0	0	0	0
3 Other	0	0	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	0	0
5 REINSURANCE PREMIUMS EARNED	0	0	0	0	0	0	0	0	0	0	0	0
6 Outstanding R/I claims and IBNR - opening	0	0	0	0	0	0	0	0	0	0	0	0
7 Reinsurance claims made	0	0	0	0	0	0	0	0	0	0	0	0
8 Other	0	0	0	0	0	0	0	0	0	0	0	0
9 Outstanding R/I claims and IBNR - closing	0	0	0	0	0	0	0	0	0	0	0	0
10 REINSURANCE CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	0	0
11 COMMISSION RECOVERED	0	0	0	0	0	0	0	0	0	0	0	0
12 EXPENSES RECOVERED	0	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE RESULT:												
13 (PROFIT)/LOSS	0	0	0	0	0	0	0	0	0	0	0	0

AUDITORS _____

SHEET REFERENCE NUMBER

B03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/03/07 10:01

STATEMENT B3 SECURITIES IN RESPECT OF APPROVED FOREIGN REINSURANCE of ABC Insurance as at the end of financial period 31/12/2007											
1	2	3	4	5	6	7	8			9	12

SECURITIES HELD IN RESPECT OF APPROVED FOREIGN REINSURANCE

DESCRIPTION	Total		Premiums		Claims			
			UPP		IBNR		OCP	
	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 Deposits	0	0	0	0	0	0	0	0
2 Guarantees	0	0	0	0	0	0	0	0
3 TOTAL	0	0	0	0	0	0	0	0

SECURITY FOR APPROVED FOREIGN REINSURANCE

	Total	Risks with no UPP at year end		Risks with UPP at year end (to reconcile with statements D)							
		Monthly business		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
4 UPP	0			0	0	0	0	0	0	0	0
5 IBNR	0	0	0	0	0	0	0	0	0	0	0
6 OCP	0	0	0	0	0	0	0	0	0	0	0
7 TOTAL	0										

AUDITORS _____

SHEET REFERENCE NUMBER

B04-09-A
PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/05/07 10:01

STATEMENT B4
GROSS AND REINSURANCE PREMIUM ANALYSIS
 of ABC Insurance
 as at the end of financial period 31/12/2007

DESCRIPTION	TOTAL R'000	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	2	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	0
REINSURANCES:													
2 Domestic (including Lloyd's): Proportional	0	0	0	0	0	0	0	0	0	0	0	0	0
DOMESTIC (INCL. LLOYD'S): NON-PROPORTIONAL													
3 - expiring at year end	0	0	0	0	0	0	0	0	0	0	0	0	0
- EXPIRING AFTER YEAR END:													
4 - The part relating to this year	0	0	0	0	0	0	0	0	0	0	0	0	0
5 - The part relating to next year	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Foreign: Proportional	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign: Non-Proportional:													
7 - expiring at year end	0	0	0	0	0	0	0	0	0	0	0	0	0
- EXPIRING AFTER YEAR END:													
8 - The part relating to this year	0	0	0	0	0	0	0	0	0	0	0	0	0
9 - The part relating to next year	0	0	0	0	0	0	0	0	0	0	0	0	0
10 TOTAL REINSURANCES	0	0	0	0	0	0	0	0	0	0	0	0	0
11 NET PREMIUMS	0	0	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE PREMIUMS:													
- FOR CALCULATING UPP													
12 Foreign ((6 x unearned %) + 9)	0					0	0	0	0	0	0	0	0
13 Domestic (incl. Lloyd's) ((2 x unearned %) + 5)	0					0	0	0	0	0	0	0	0
- FOR CALCULATING IBNR													
14 Foreign (6+7+8+9)	0	0	0	0	0	0	0	0	0	0	0	0	0
15 Domestic (incl. Lloyd's) (2+3+4+5)	0	0	0	0	0	0	0	0	0	0	0	0	0
- FOR CALCULATING CONTINGENCY RESERVE													
16 Foreign (6+7+8+9)	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Domestic (incl. Lloyd's) (2+3+4+5)	0	0	0	0	0	0	0	0	0	0	0	0	0

AUDITORS _____

SHEET REFERENCE NUMBER

USE-20-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT BS NET UNDERWRITING RESULTS of ABC Insurance as at the end of financial period 31/12/2007												
DESCRIPTION	CURRENT YEAR										PREVIOUS YEAR	
	DOMESTIC AND FOREIGN										FOREIGN ONLY	DOMESTIC AND FOREIGN
	Total R'000	Property R'000	Transportation R'000	Motor R'000	Accident and health R'000	Guarantee R'000	Liability R'000	Engineering R'000	Miscellaneous R'000	FOREIGN ONLY R'000		
1	2	3	4	5	6	7	8	9	10	11	12	13
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0	0	0
2 Premiums written - Gross	0	0	0	0	0	0	0	0	0	0	0	0
3 Reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
4 Net	0	0	0	0	0	0	0	0	0	0	0	0
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	0	0	0
7 NET EARNED PREMIUMS	0	0	0	0	0	0	0	0	0	0	0	0
8 Outstanding claims and IBNR - opening	0	0	0	0	0	0	0	0	0	0	0	0
9 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0	0	0
10 Other	0	0	0	0	0	0	0	0	0	0	0	0
11 Outstanding claims and IBNR - closing	0	0	0	0	0	0	0	0	0	0	0	0
12 NET CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	0	0
13 COMMISSIONS	0	0	0	0	0	0	0	0	0	0	0	0
14 EXPENSES	0	0	0	0	0	0	0	0	0	0	0	0
15 NET RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0	0	0
16 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%	0.0%	0.0%
17 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%	0.0%	0.0%
18 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%	0.0%	0.0%
19 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%	0.0%	0.0%
20 OPERATING RATIO	0	(claims + commission + expenses less total investment income as % of earned premium)										

AUDITORS _____

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

2007/03/27 15:01

FINAL PRINTOUT DATE

STATEMENT B8 SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS of ABC Insurance as at the end of financial period 31/12/2007									
DESCRIPTION	Gross premium on risks renewed R'000	Gross premium on new risks R'000	Net premium on risks renewed R'000	Net premium on new risks R'000	Number of risks issued	Number of risks in force	Number of claims reported	Gross claim paid amounts R'000	Net claim paid amounts 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
5 Other	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
10 Other	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
15 Other	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
20 Other	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
25 Other	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
30 Other	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
35 Other	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
40 Other	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

ST2007

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SHEET REFERENCE NUMBER

C01-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/03/07 10:01

STATEMENT C1
INCOME STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS
of ABC Insurance
as at the end of financial period 31/12/2007

1	2	3
DESCRIPTION	Current year R'000	Previous year R'000
1 Net underwriting result - profit / (loss)	0	0
2 Investment income - Total	0	0
3 Interest, dividends & rentals	0	0
4 Realised gains/(losses) on disposals	0	0
5 Unrealised gains/(losses)	0	0
6 Other income (<i>specify</i>)	0	0
7	0	0
8 Other expenditure (<i>specify</i>)	0	0
9	0	0
10 Profit/(loss) before tax	0	0
11 Income tax expense	0	0
12 Net profit/(loss) for the period	0	0
13 Accumulated profit/(loss) at the beginning of the period	0	0
14 Sub-total	0	0
15 Transfer to/(from) contingency reserve	0	0
16 Transfer to/(from) non-distributable reserve	0	0
17 Transfer to/(from) other reserves	0	0
18 Dividends	0	0
19 ACCUMULATED PROFIT/(LOSS) AT THE END OF THE PERIOD	0	0
20 Difference between last year's closing and this year's opening accumulated profit		0
The reason for any difference:		

AUDITORS _____

ST2007

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SHEET REFERENCE NUMBER

C02-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/03/07 10:01

STATEMENT C2 BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS of ABC Insurance as at the end of financial period 31/12/2007		
1	2	3
DESCRIPTION	Current year R'000	Previous year R'000

ASSETS**Non-Current Assets**

1 Property & equipment	0	0
2 Intangible assets	0	0
3 Investment property	0	0
4 Financial instruments	0	0
5 Loans advanced	0	0
6 Interest in subsidiary companies	0	0
7 Interest in associated companies	0	0
8 Goodwill	0	0

Current Assets

9 Current investments	0	0
10 Agents' & reinsurers' balances	0	0
11 Other receivables	0	0
12 Deposits with reinsurers	0	0
13 Taxation paid in advance	0	0
14 Cash & cash equivalents	0	0
15 Other	0	0

Technical assets

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

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

20 TOTAL ASSETS	0	0
------------------------	---	---

EQUITY AND LIABILITIES**Capital And Reserves**

21 Share capital	0	0
22 Share premium	0	0
23 - Non-distributable reserve	0	0
24 - Contingency reserve	0	0
25 - Distributable reserve	0	0
26 - Retained income	0	0

ST2007

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SHEET REFERENCE NUMBER

C02-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/03/07 10:01

STATEMENT C2		
BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS		
of ABC Insurance		
as at the end of financial period 31/12/2007		
1	2	3
DESCRIPTION	Current year R'000	Previous year R'000

27 TOTAL EQUITY	0	0
-----------------	---	---

Non-Current Liabilities

28 Interest bearing loans	0	0
29 Non-current provisions	0	0
30 Amounts due to subsidiaries	0	0
31 Deferred taxation	0	0
32 Gross provision for unearned premiums	0	0
33 Due to cell owner	0	0
34 Gross outstanding claims	0	0
35 Deferred reinsurance commission revenue	0	0

Current Liabilities

36 Agents' and reinsurers' balances	0	0
37 Deposits by reinsurers	0	0
38 Other payables	0	0
39 Current provisions	0	0
40 Taxation payable	0	0
41 Deferred tax liability	0	0

42 TOTAL LIABILITIES	0	0
----------------------	---	---

43 TOTAL EQUITY AND LIABILITIES	0	0
---------------------------------	---	---

AUDITORS _____

SHEET REFERENCE NUMBER

C03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/03/07 10:01

STATEMENT C3 COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING ACCOUNT of ABC Insurance as at the end of financial period 31/12/2007			
DESCRIPTION	Statement B5 R'000	Income statement R'000	Difference R'000
1	2	3	4
1 Gross Premiums Written	0	0	0
2 Reinsurance	0	0	0
3 Net Premiums Written	0	0	0
4 Change in Unearned Premium Provision	0	0	0
5 Net Premiums Earned	0	0	0
6 Net Claims incurred	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 _____

STATEMENT C4 ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES of ABC Insurance as at the end of financial period 31/12/2007						
ANALYSIS OF INSTRUMENT	Amount authorised		Amount obtained	Amount payable	DIVIDEND/INTEREST	
	Nominal R'000	Share premium R'000	through issue R'000	on redemption 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 year	0	0	0	0	0	0
• Within 2 years	0	0	0	0	0	0
• Within 3 years	0	0	0	0	0	0
• Within 4 years	0	0	0	0	0	0
• Within 5 years	0	0	0	0	0	0
• After 5 years	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

2. DEBENTURES

REDEEMABLE/NON-CONVERTIBLE:

• Within 1 year	0	0	0	0	0	0
• Within 2 years	0	0	0	0	0	0
• Within 3 years	0	0	0	0	0	0
• Within 4 years	0	0	0	0	0	0
• Within 5 years	0	0	0	0	0	0
• After 5 years	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

AUDITORS _____

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FIRM REPORT DATE

2006/07/01

STATEMENT D1 RESERVING DEVELOPMENT FOR ALL BUSINESS of ABC Insurance as at the end of financial period 31/12/2007																											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28

Section 1 - Payment development (Net of all Reinsurances)

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																										Total paid for the quarter R'000	
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000		
2002	1																										
	2																										
	3																										
	4																										
2003	1																										
	2																										
	3																										
	4																										
2004	1																										
	2																										
	3																										
	4																										
2005	1																										
	2																										
	3																										
	4																										
2006	1																										
	2																										
	3																										
	4																										
2007	1																										
	2																										
	3																										
	4																										

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

Insert 2007's figures

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR CLAIM OCCURRED					
2002	2003	2004	2005	2006	2007
0	0	0	0	0	0
0	0	0	0	0	0

- 1 Claims paid during the year when they occurred
2 Claims paid after the year when they occurred

Section 2 - Claims development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for the quarter R'000	
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000		
2002	1																										
	2																										
	3																										
	4																										
2003	1																										
	2																										
	3																										
	4																										
2004	1																										
	2																										
	3																										
	4																										
2005	1																										
	2																										
	3																										
	4																										
2006	1																										
	2																										
	3																										
	4																										
2007	1																										
	2																										
	3																										
	4																										

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

From 2007's return

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PAYMENT DATE

STATEMENT D1 RESERVING DEVELOPMENT FOR ALL BUSINESS of ABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 3 - Reporting development (Reinsurers not to complete)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter
FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTER 1)	Year	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	R'000
	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		
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

From 2007's return

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
From 2007's return

ANNUAL SUMMARY (R'000)

RELATING TO THE YEAR THE CLAIM OCCURRED					
	2002	2003	2004	2005	2006
2007	0	0	0	0	0
2006	0	0	0	0	0
2005	0	0	0	0	0
2004	0	0	0	0	0
2003	0	0	0	0	0
TOTAL	0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
	2002 R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000	R'000
Outstanding claims - net of all reinsurances							
4 Provisions made at end of this year	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0
Claims incurred but not reported (IBNR) net of all reinsurances							
6 Provisions made at end of this year	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0
8 Total claims - original estimate (1+5+7)	0	0	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0	0	0
10 Sufficiency of total claims provision - 9 as a percentage of 8	0%	0%	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (3+7)	0	0	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0	0	0
13 Sufficiency of OCR + IBNR reserve - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0	0	0
16 Sufficiency of IBNR reserve - 15 as a percentage of 14	0%	0%	0%	0%	0%	0%	0%

AUDITORS

ST2007

Page 19 of 57

PUBLIC STATEMENT

STATEMENT D1.1 RESERVING DEVELOPMENT FOR PROPERTY of ABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 1 - Payment development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter R'000
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR CLAIM OCCURRED						
2002	2003	2004	2005	2006	2007	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

1 Claims paid during the year when they occurred

2 Claims paid after the year when they occurred

Section 2 - Claims development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for that quarter R'000
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

WEST AFRICAN JOURNAL

PUBLIC STATEMENT

STATEMENT D1.1
RESERVING DEVELOPMENT FOR PROPERTY
of ABC Insurance
as at the end of financial period 31/12/2007

Section 3 - Reporting development (Reinsurers not to complete)

Section 3 - Reporting development (consumers not to complete)																											
FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter R'000	
		Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000		
2002	1																									0	
	2																									0	
	3																									0	
	4																									0	
	2003	1																									0
		2																									0
		3																									0
		4																									0
	2004	1																									0
		2																									0
		3																									0
		4																									0
2005	1																									0	
	2																									0	
	3																									0	
	4																									0	
2006	1																									0	
	2																									0	
	3																									0	
	4																									0	
2007	1																									0	
	2																									0	
	3																									0	

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

From 2007's return

ANNUAL SUMMARY (R'000)

		ANNUAL SUMMARY (in \$'000)				
		RELATING TO THE YEAR THE CLAIM OCCURRED				
		2002	2003	2004	2005	2006
FINANCIAL STATEMENTS AND CLAIMS WERE REPORTED	2007	0	0	0	0	0
	2006	0	0	0	0	0
	2005	0	0	0	0	0
	2004	0	0	0	0	0
	2003	0	0	0	0	0
	TOTAL	0	0	0	0	0

Section 4 - Restoring development

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
	2002 R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000	2008 R'000	
Outstanding claims: net of all reinsurances								
4 Provisions made at end of this year	0	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0	0
Claims incurred but not reported (IBNR) net of all reinsurances								
6 Provisions made at end of this year	0	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0	0

8 Total claims - original estimate (1+5+7)	0	0	0	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0	0	0	0
10 Sufficiency of total claims provision - 8 as a percentage of 9	0%	0%	0%	0%	0%	0%	0%	0
11 DCR + IBNR - original estimate (5+7)	0	0	0	0	0	0	0	0
12 DCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0	0	0	0
13 Sufficiency of DCR + IBNR reserves - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%	0%	0
14 IBNR - original estimate (7)	0	0	0	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0	0	0	0
16 Sufficiency of IBNR reserve - 15 as a percentage of 14	0%	0%	0%	0%	0%	0%	0%	0

AUDITORS

01.2-00-A
PUBLIC STATEMENT

Section 1 - Payment development (Net of all Reinsurances)

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

FINANCIAL YEAR CLAIM OCCURRED

- 1 Claims paid during the year when they occurred
- 2 Claims paid after the year when they occurred

DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY

<input type="radio"/>	From 2002's return
<input type="radio"/>	From 2003's return
<input type="radio"/>	From 2004's return
<input type="radio"/>	From 2005's return
<input type="radio"/>	From 2006's return
<input type="radio"/>	From 2007's figures

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT D1.2
RESERVING DEVELOPMENT FOR TRANSPORT
IN ABC insurance

as at the end of financial period 31/12/2007

Section 3 - Reporting development (Reinsurers not to complete)

Section 3 - Reporting development (Refinancers not to complete)		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter R'000	
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000		
2002	1																										0
	2																										0
	3																										0
	4																										0
2003	1																										0
	2																										0
	3																										0
	4																										0
2004	1																										0
	2																										0
	3																										0
	4																										0
2005	1																										0
	2																										0
	3																										0
	4																										0
2006	1																										0
	2																										0
	3																										0
	4																										0
2007	1																										0
	2																										0
	3																										0
	4																										0

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

Insert 2007's figures

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000)

		RELATING TO THE YEAR THE CLAIM OCCURRED					
		2002	2003	2004	2005	2006	2007
FINANCIAL YEAR DURING WHICH CLAIMS REPORTED	2007	0	0	0	0	0	0
	2006	0	0	0	0	0	0
	2005	0	0	0	0	0	0
	2004	0	0	0	0	0	0
	2003	0	0	0	0	0	0
TOTAL		0	0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

		FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years R'000
		2002 R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000	

Outstanding claims - net of all reinsurances

4 Provisions made at end of this year	0	0	0	0	0	0	0	0
5 Original provisions at year-end at the top of each column	0	0	0	0	0	0	0	0

Claims incurred but not reported (IBNR) - net of all reinsurances

6 Provisions made at end of this year	0	0	0	0	0	0	0	0
7 Original provisions at year-end at the top of each column	0	0	0	0	0	0	0	0

8 Total claims - original estimate (1+5+7)	0	0	0	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0	0	0	0
10 Sufficiency of total claims provision - 9 as a percentage of 8	0%	0%	0%	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (5+7)	0	0	0	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0	0	0	0
13 Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0	0	0	0
16 Sufficiency of IBNR reserve - 15 as a percentage of 14	0%	0%	0%	0%	0%	0%	0%	0%

AUDITORS

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FIRM PRESENTATION DATE

STATEMENT D1.1 RESERVING DEVELOPMENT FOR MOTOR of ABC Insurance as at the end of financial period 31/12/2007																											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28

Section 1 - Payment development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for the quarter	
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	R'000	
2002	1																										0
	2																										0
	3																										0
	4																										0
2003	1																										0
	2																										0
	3																										0
	4																										0
2004	1																										0
	2																										0
	3																										0
	4																										0
2005	1																										0
	2																										0
	3																										0
	4																										0
2006	1																										0
	2																										0
	3																										0
	4																										0
2007	1																										0
	2																										0
	3																										0
	4																										0

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

From 2007's return

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR CLAIM OCCURRED						
2002	2003	2004	2005	2006	2007	
0	0	0	0	0	0	0
0	0	0	0	0	0	0

1 Claims paid during the year when they occurred

2 Claims paid after the year when they occurred

Section 2 - Claims development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for the quarter R'000
INSURERS - FINANCIAL YEAR CLAIMS OCCURRED (QUARTERLY) REINSURERS - UNDERWRITING CLAIMS OCCURRED (QUARTERLY)	Year	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	
	Quarter																									
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

Insert 2007's figures

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

SWIFT RESPONSES FOLLOWED

01.3-00-4
PUBLIC STATEMENT

F0441, PRINTOUT DATE

STATEMENT D1.3
RESERVING DEVELOPMENT FOR MOTOR
of ABC Insurance
as at the end of financial period 31/12/2007

1	2	3
Section 3 - Reporting development (Reinsurers not to complete)		

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter R'000
		Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2000's return

From 2000's return

From 2004's return

From 2005's return

From 2006's return

Insert 2007's figure

ANNUAL SUMMARY (R'000)

		RELATING TO THE YEAR THE CLAIM OCCURRED					
		2002	2003	2004	2005	2006	2007
FINANCIAL YEAR DURING WHICH CLAIM WAS REPORTED	2007	0	0	0	0	0	0
	2006	0	0	0	0	0	0
	2005	0	0	0	0	0	0
	2004	0	0	0	0	0	0
	2003	0	0	0	0	0	0
	TOTAL	0	0	0	0	0	0

Section 4 • Reserving development

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years
2002 R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000	2008 R'000

Outstanding claims net of all reinsurance.

4	Provisions made at end of this year	0	0	0	0	0	0	0
5	Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0

Claims incurred but not reported (IBNR) net of all reinsurances

6	Provisions made at end of this year	0	0	0	0	0	0	0
7	Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0

8	Total claims - original estimate (1+5+7)	0	0	0	0	0
9	Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0
10	Sufficiency of total claims provision - 9 as a percentage of 8	0%	0%	0%	0%	0%
11	OCR + IBNR - original estimate (5+7)	0	0	0	0	0
12	OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0
13	Sufficiency of OCR + IBNR provision - 12 as a percentage of 11	0%	0%	0%	0%	0%
14	IBNR - original estimate (7)	0	0	0	0	0
15	IBNR - adjusted estimate (3+6)	0	0	0	0	0
16	Sufficiency of IBNR reserve - 15 as a percentage of 14	0%	0%	0%	0%	0%

AUDITORS

ST2007

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SHEET REFERENCED NUMBER

PUBLIC STATEMENT
2007/00000000

STATEMENT D1.4 RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH OF ABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 1 - Payment development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter R'000
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR CLAIM OCCURRED						
2002	2003	2004	2005	2006	2007	
0	0	0	0	0	0	0
0	0	0	0	0	0	0

1 Claims paid during the year when they occurred

2 Claims paid after the year when they occurred

Section 2 - Claims development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for that quarter R'000
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

B-131 FIDELITY INSURANCE

FINAL REPORT DATE

PUBLIC STATEMENT
2007-03-01-13-01

STATEMENT D1/A: RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH of ABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 3 - Reporting development (Reinsurers not to complete)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter R'000
		Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	
FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)	Year	Quarter																								
	2002	1																								0
		2																								0
		3																								0
		4																								0
	2003	1																								0
		2																								0
		3																								0
		4																								0
	2004	1																								0
		2																								0
		3																								0
		4																								0
	2005	1																								0
		2																								0
		3																								0
		4																								0
	2006	1																								0
		2																								0
		3																								0
		4																								0
	2007	1																								0
		2																								0
		3																								0
		4																								0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000) RELATING TO THE YEAR THE CLAIM OCCURRED						
	2002	2003	2004	2005	2006	2007
2007	0	0	0	0	0	0
2006	0	0	0	0	0	0
2005	0	0	0	0	0	0
2004	0	0	0	0	0	0
2003	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
	2002 R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000	R'000
Outstanding claims - net of all reinsurance							
4 Provisions made at end of this year	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0
Claims incurred but not reported (IBNR) net of all reinsurance							
6 Provisions made at end of this year	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0
8 Total claims - original estimate (1+5+7)	0	0	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0	0	0
10 Sufficiency of total claims provision - 9 as a percentage of 8	0%	0%	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (5+7)	0	0	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0	0	0
13 Sufficiency of OCR + IBNR reserve - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0	0	0
15 IBNR - adjusted estimate (2+6)	0	0	0	0	0	0	0
16 Sufficiency of IBNR reserve - 15 as a percentage of 14	0%	0%	0%	0%	0%	0%	0%

AUDITORS

512007

Page 27 of 97

SHEET NO (PAGE NUMBER)

013484

PUBLIC STATEMENT

2007/2008/10m

FINAL PRINTOUT DATE

STATEMENT D1.8 RESERVES DEVELOPMENT FOR LIABILITY of ABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 1 - Payment development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter
		Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	R'000
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR CLAIM OCCURRED						
2002	2003	2004	2005	2006	2007	
0	0	0	0	0	0	0
0	0	0	0	0	0	0

- 1 Claims paid during the year when they occurred
2 Claims paid after the year when they occurred

Section 2 - Claims development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for that quarter
		Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	R'000
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

SHORT REFERENCE NUMBER

PUBLIC STATEMENT
2007/05/07/1001

STATEMENT D1.6 RESERVING DEVELOPMENT FOR LIABILITY of ABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 3 - Reporting development (Reinsurers not to complete)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported that quarter		
		Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	R'000		
FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)	Year																											
	Quarter																											
	2002	1																										
		2																										
		3																										
		4																										
	2003	1																										
		2																										
		3																										
		4																										
	2004	1																										
		2																										
		3																										
		4																										
	2005	1																										
		2																										
		3																										
		4																										
	2006	1																										
		2																										
		3																										
		4																										
	2007	1																										
		2																										
		3																										
		4																										

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

Insert 2007's figures

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000) RELATIVE TO THE YEAR THE CLAIM OCCURRED						
	2002	2003	2004	2005	2006	2007
2007	0	0	0	0	0	0
2006	0	0	0	0	0	0
2005	0	0	0	0	0	0
2004	0	0	0	0	0	0
2003	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
	2002 R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000	R'000
Outstanding claims net of all reinsurance							
4 Provisions made at end of this year	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0
Claims incurred but not reported (IBNR) net of all reinsurance							
6 Provisions made at end of this year	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column	0	0	0	0	0	0	0
8 Total claims - original estimate (1+5+7)	0	0	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0	0	0
10 Sufficiency of total claims provision - 9 as a percentage of 8	0%	0%	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (3+7)	0	0	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0	0	0
13 Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0	0	0
16 Sufficiency of IBNR reserve - 15 as a percentage of 14	0%	0%	0%	0%	0%	0%	0%

AUDITORS _____

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SHEET REFERENCE NUMBER

DISBA
PUBLIC STATEMENT

2005/02/27 10:09

<p align="center">STATEMENT D1.8 RESERVING DEVELOPMENT FOR ENGINEERING of ABC Insurance as at the end of financial period 31/12/2007</p>																													
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30

Section 1 - Payment development (Net of all Retainances)

INURERS - FINANCIAL YEAR CLAIMS OCCURRED (QUARTERLY)		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for this quarter R'000	
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000		
2002	1																										0
	2																										0
	3																										0
	4																										0
2003	1																										0
	2																										0
	3																										0
	4																										0
2004	1																										0
	2																										0
	3																										0
	4																										0
2005	1																										0
	2																										0
	3																										0
	4																										0
2006	1																										0
	2																										0
	3																										0
	4																										0
2007	1																										0
	2																										0
	3																										0

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

From 2007's figures

ANNUAL SUMMARY (R200)

FINANCIAL YEAR CLAIM OCCURRED

FINANCIAL YEAR CLAIM OCCURRED					
2002	2003	2004	2005	2006	2007
0	0	0	0	0	0
0	0	0	0	0	0

- 1 Claims paid during the year when they occurred
- 2 Claims paid after the year when they occurred

Section 2 - Claims development (Net of all Reinsurances)

[illegible]

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/05/09 16:34

STATEMENT D1.6 RESERVING DEVELOPMENT FOR ENGINEERING of AEC Insurances as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 3 - Reporting development (Reinsurers not to complete)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter R'000	
		Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000		
FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)	Year	Quarter																									
	2002	1																									0
		2																									0
		3																									0
		4																									0
	2003	1																									0
		2																									0
		3																									0
		4																									0
	2004	1																									0
		2																									0
		3																									0
		4																									0
	2005	1																									0
		2																									0
		3																									0
		4																									0
2006	1																									0	
	2																									0	
	3																									0	
	4																									0	
2007	1																									0	
	2																									0	
	3																									0	
	4																									0	

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

Insert 2007's figures

From 2007's return
From 2007's return
From 2006's return
From 2006's return
From 2005's return
From 2005's return
Insert 2007's figures

ANNUAL SUMMARY (R'000)		RELATING TO THE YEAR THE CLAIM OCCURRED				
		2002	2003	2004	2005	2006
FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	2007	0	0	0	0	0
	2006	0	0	0	0	0
	2005	0	0	0	0	0
	2004	0	0	0	0	0
	2003	0	0	0	0	0
TOTAL		0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

		FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED					Total for all years
		2002 R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000
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-ends 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-ends 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	0	0	0	0
12	Sufficiency of total claims provision - 9 as a percentage of 8	0%	0%	0%	0%	0%	0%
13	OCR + IBNR - original estimate (5+7)	0	0	0	0	0	0
14	OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0	0
15	Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%
16	IBNR - original estimate (7)	0	0	0	0	0	0
17	IBNR - adjusted estimate (3+5)	0	0	0	0	0	0
18	Sufficiency of IBNR reserve - 15 as a percentage of 14	0%	0%	0%	0%	0%	0%

AUDITORS

ST2007

Page 31 of 97

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT D1.7 RESERVING DEVELOPMENT FOR GUARANTEE of ABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 1 - Payment development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter R1000
Year	Quarter	Quarter 1 R1000	Quarter 2 R1000	Quarter 3 R1000	Quarter 4 R1000	Quarter 5 R1000	Quarter 6 R1000	Quarter 7 R1000	Quarter 8 R1000	Quarter 9 R1000	Quarter 10 R1000	Quarter 11 R1000	Quarter 12 R1000	Quarter 13 R1000	Quarter 14 R1000	Quarter 15 R1000	Quarter 16 R1000	Quarter 17 R1000	Quarter 18 R1000	Quarter 19 R1000	Quarter 20 R1000	Quarter 21 R1000	Quarter 22 R1000	Quarter 23 R1000	Quarter 24 R1000	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R1000)

FINANCIAL YEAR CLAIM OCCURRED						
2002	2003	2004	2005	2006	2007	
0	0	0	0	0	0	0
0	0	0	0	0	0	0

- 1 Claims paid during the year when they occurred
2 Claims paid after the year when they occurred

Section 2 - Claims development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for that quarter R1000
Year	Quarter	Quarter 1 R1000	Quarter 2 R1000	Quarter 3 R1000	Quarter 4 R1000	Quarter 5 R1000	Quarter 6 R1000	Quarter 7 R1000	Quarter 8 R1000	Quarter 9 R1000	Quarter 10 R1000	Quarter 11 R1000	Quarter 12 R1000	Quarter 13 R1000	Quarter 14 R1000	Quarter 15 R1000	Quarter 16 R1000	Quarter 17 R1000	Quarter 18 R1000	Quarter 19 R1000	Quarter 20 R1000	Quarter 21 R1000	Quarter 22 R1000	Quarter 23 R1000	Quarter 24 R1000	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ST2007

Page 32 of 97

SHORT REFERENCE NUMBER

PUBLIC STATEMENT

2007/2008 12/07

FINAL PRINTOUT DATE

STATEMENT D1.7 RESERVING DEVELOPMENT FOR GUARANTEE WABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 3 - Reporting development (Reinsurers not to complete)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter R'000
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
From 2007's return

ANNUAL SUMMARY (R'000)

		RELATING TO THE YEAR THE CLAIM OCCURRED					
		2002	2003	2004	2005	2006	2007
FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	2007	0	0	0	0	0	0
	2006	0	0	0	0	0	0
	2005	0	0	0	0	0	0
	2004	0	0	0	0	0	0
	2003	0	0	0	0	0	0
TOTAL		0	0	0	0	0	0

3 Total claims reported other year of occurrence

Section 4 - Reserving development

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
2002	2003	2004	2005	2006	2007		R'000

Outstanding claims - net of all reinsurances

4 Provisions made at end of this year

5 Original provisions at year-ends at the top of each column

Claims incurred but not reported (IBNR) net of all reinsurances

6 Provisions made at end of this year

7 Original provisions at year-ends at the top of each column

8 Total claims - original estimate (1+5+7)

9 Total claims - adjusted estimate (1+2+4+6)

10 Sufficiency of total claims provision - 9 as a percentage of 8

11 OCR + IBNR - original estimate (5+7)

12 OCR + IBNR - adjusted estimate (2+4+6)

13 Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11

14 IBNR - original estimate (7)

15 IBNR - adjusted estimate (3+6)

16 Sufficiency of IBNR reserve - 15 as a percentage of 14

AUDITOR'S

ST2007

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SWIFT REFERENCE NUMBER

PUBLIC STATEMENT

FINAL REPORT DATE

STATEMENT 01A RESERVING DEVELOPMENT FOR MISCELLANEOUS OF ABC Insurance as at the end of financial period 31/12/2007																									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26

Section 1 - Payment development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter R1000
Year	Quarter	Quarter 1 R1000	Quarter 2 R1000	Quarter 3 R1000	Quarter 4 R1000	Quarter 5 R1000	Quarter 6 R1000	Quarter 7 R1000	Quarter 8 R1000	Quarter 9 R1000	Quarter 10 R1000	Quarter 11 R1000	Quarter 12 R1000	Quarter 13 R1000	Quarter 14 R1000	Quarter 15 R1000	Quarter 16 R1000	Quarter 17 R1000	Quarter 18 R1000	Quarter 19 R1000	Quarter 20 R1000	Quarter 21 R1000	Quarter 22 R1000	Quarter 23 R1000	Quarter 24 R1000	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R1000)

FINANCIAL YEAR CLAIM OCCURRED						
2002	2003	2004	2005	2006	2007	
0	0	0	0	0	0	0
0	0	0	0	0	0	0

- 1 Claims paid during the year when they occurred
2 Claims paid after the year when they occurred

Section 2 - Claims development (Net of all Reinsurances)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for that quarter R1000
Year	Quarter	Quarter 1 R1000	Quarter 2 R1000	Quarter 3 R1000	Quarter 4 R1000	Quarter 5 R1000	Quarter 6 R1000	Quarter 7 R1000	Quarter 8 R1000	Quarter 9 R1000	Quarter 10 R1000	Quarter 11 R1000	Quarter 12 R1000	Quarter 13 R1000	Quarter 14 R1000	Quarter 15 R1000	Quarter 16 R1000	Quarter 17 R1000	Quarter 18 R1000	Quarter 19 R1000	Quarter 20 R1000	Quarter 21 R1000	Quarter 22 R1000	Quarter 23 R1000	Quarter 24 R1000	
2002	1																									0
	2																									0
	3																									0
	4																									0
2003	1																									0
	2																									0
	3																									0
	4																									0
2004	1																									0
	2																									0
	3																									0
	4																									0
2005	1																									0
	2																									0
	3																									0
	4																									0
2006	1																									0
	2																									0
	3																									0
	4																									0
2007	1																									0
	2																									0
	3																									0
	4																									0

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT OF
RESERVING DEVELOPMENT FOR MISCELLANEOUS
of ABC Insurance
as at the end of financial period 31/12/2007

Section 3 - Reporting development (Reinsurers not to complete)																										26	
DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																											
FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)	Year	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	Total reported for that quarter
			R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
2002	1																										0
	2																										0
	3																										0
	4																										0
2003	1																										0
	2																										0
	3																										0
	4																										0
2004	1																										0
	2																										0
	3																										0
	4																										0
2005	1																										0
	2																										0
	3																										0
	4																										0
2006	1																										0
	2																										0
	3																										0
	4																										0
2007	1																										0
	2																										0
	3																										0
	4																										0

From 2002's return

From 2003's return

From 2004's return

From 2005's return

From 2006's return

Insert 2007's figures

From 2002's return
From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2007's figures

ANNUAL SUMMARY (R'000)					
RELATING TO THE YEAR THE CLAIM OCCURRED					
	2002	2003	2004	2005	2006
2007	0	0	0	0	0
2008	0	0	0	0	0
2009	0	0	0	0	0
2010	0	0	0	0	0
2011	0	0	0	0	0
TOTAL	0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years
	2002 R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000	
4 Outstanding claims - net of all reinsurances	0	0	0	0	0	0	0
5 Provisions made at end of this year	0	0	0	0	0	0	0
6 Original provisions at year-end at the top of each column	0	0	0	0	0	0	0
7 Claims incurred but not reported (IBNR) net of all reinsurances	0	0	0	0	0	0	0
8 Provisions made at end of this year	0	0	0	0	0	0	0
9 Original provisions at year-end at the top of each column	0	0	0	0	0	0	0

9 Total claims - original estimate (1+5+7)	0	0	0	0	0	0
10 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0	0
11 Sufficiency of total claims provision - 9 as a percentage of 10	0%	0%	0%	0%	0%	0%
12 OCR + IBNR - original estimate (5+7)	0	0	0	0	0	0
13 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0	0
14 Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%
15 IBNR - original estimate (7)	0	0	0	0	0	0
16 IBNR - adjusted estimate (3-6)	0	0	0	0	0	0
17 Sufficiency of IBNR reserve - 15 as a percentage of 14	0%	0%	0%	0%	0%	0%

AUDITOR'S

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT D2
UNEARNED PREMIUM PROVISIONS
 of ABC Insurance
 as at the end of financial period 31/12/2007

1	2	3	4	5	6	7	8	9	10	11	12	13
---	---	---	---	---	---	---	---	---	----	----	----	----

INCREASING RISKS

REINSURANCE STATEMENT												
DESCRIPTION OF DIRECT INSURANCE AND INWARD REINSURANCE	Number of risks in the grouping	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					
Domestic policies												
Prescribed method												
40 Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
41 Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
42 Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
43 Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
44 Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
45 Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
46 Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
47 Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
Other approved method												
48 Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
49 Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
50 Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
51 Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
52 Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
53 Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
54 Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
55 Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
56 TOTAL - Domestic	0	0	0	0	0	0	0	0	0	0	0	0.0%
Foreign policies												
Prescribed method												
57 Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
58 Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
59 Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
60 Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
61 Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
62 Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
63 Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
64 Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
Other approved method												
65 Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
66 Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
67 Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
68 Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
69 Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
70 Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
71 Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
72 Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
73 TOTAL - Foreign	0	0	0	0	0	0	0	0	0	0	0	0.0%

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002-09-A
PUBLIC STATEMENT

as at the end of financial period 31/12/2007

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
---	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-----

DECREASING RISKS

DECREASING RISKS													
DESCRIPTION OF DIRECT INSURANCE AND INWARD REINSURANCE		Number of risks in the grouping	Gross premium payable at inception/ R'000	Commission paid R'000	Reinsurance paid in respect of gross		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 R'000	Unearned %
					Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000					
Domestic policies													
Prescribed method													
74	Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
75	Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
76	Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
77	Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
78	Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
79	Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
80	Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
81	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
Other approved method													
82	Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
83	Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
84	Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
85	Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
86	Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
87	Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
88	Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
89	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
90	TOTAL - Domestic	0	0	0	0	0	0	0	0	0	0	0	0.0%
Foreign policies													
Prescribed method													
91	Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
92	Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
93	Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
94	Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
95	Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
96	Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
97	Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
98	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
Other approved method													
99	Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
100	Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
101	Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
102	Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
103	Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
104	Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
105	Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
106	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
107	TOTAL - Foreign	0	0	0	0	0	0	0	0	0	0	0	0.0%

ST2007

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DIRECT REFERENCE NUMBER

002-48-A

FINAL PRINTOUT DATE

PUBLIC STATEMENT

2007/05/27 10:01

STATEMENT D2 UNEARNED PREMIUM PROVISIONS of ABC Insurance as at the end of financial period 31/12/2007												
1	2	3	4	5	6	7	8	9	10	11	12	13

UNEVEN RISKS

DESCRIPTION OF DIRECT INSURANCE AND INWARD REINSURANCE		Number of risks in the grouping	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					
Domestic policies													
Approved method													
108	Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
109	Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
110	Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
111	Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
112	Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
113	Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
114	Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
115	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
116	TOTAL - Domestic	0	0	0	0	0	0	0	0	0	0	0	0.0%
Foreign policies													
Approved method													
117	Property	0	0	0	0	0	0	0	0	0	0	0	0.0%
118	Transportation	0	0	0	0	0	0	0	0	0	0	0	0.0%
119	Motor	0	0	0	0	0	0	0	0	0	0	0	0.0%
120	Accident and Health	0	0	0	0	0	0	0	0	0	0	0	0.0%
121	Guarantee	0	0	0	0	0	0	0	0	0	0	0	0.0%
122	Liability	0	0	0	0	0	0	0	0	0	0	0	0.0%
123	Engineering	0	0	0	0	0	0	0	0	0	0	0	0.0%
124	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0.0%
125	TOTAL - Foreign	0	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS _____

SHEET REFERENCE NUMBER

D03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/03/07 10:01

STATEMENT D3 SUMMARY OF TECHNICAL PROVISIONS of ABC Insurance as at the end of financial period 31/12/2007			
	1	2	3
1. UNEARNED PREMIUM PROVISION	Domestic R'000	Foreign R'000	Total R'000
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
5 1.5 Statutory unearned premium provision	0	0	0
2. OUTSTANDING CLAIMS	Domestic R'000	Foreign R'000	Total R'000
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
3 CLAIMS INCURRED BUT NOT REPORTED (IBNR)	Domestic R'000	Foreign R'000	Total R'000
12 3.1 Gross premium	0	0	0
13 3.2 Domestic reinsurance including Lloyd's	0	0	0
14 3.3 Foreign reinsurance	0	0	0
15 3.4 Security i.r.o. foreign reinsurance	0	0	0
16 3.5 IBNR based on statutory percentage (7%)	0	0	0
17 3.6 Actual calculated IBNR	0	0	0
18 3.7 Statutory approved lower IBNR	0	0	0
Date of statutory approval for lower IBNR			
19 3.8 Statutory IBNR (Larger of item 3.5 or item 3.6 or approved lower IBNR)	0	0	0
4 CONTINGENCY RESERVE	Domestic R'000	Foreign R'000	Total R'000
20 4.1 Gross premium	0	0	0
21 4.2 Domestic reinsurance including Lloyd's	0	0	0
22 4.3 Foreign reinsurance	0	0	0
23 4.4 Approved foreign reinsurance	0	0	0
24 4.5 Contingency reserve (Statutory percentage (10%) x 4.1 - 4.2 - 4.4)	0	0	0
5 UNEXPIRED RISK PROVISION	Domestic R'000	Foreign R'000	Total R'000
25 5.1 Underwriting loss, if any (Statement B5)	0	0	0
26 5.2 The amounts which the Insurer and auditors consider to be necessary for an additional provision	0	0	0
27 5.3 Total - Unexpired risk provision	0	0	0

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SHEET REFERENCE NUMBER

PUBLIC STATEMENT
2007/03/07 10:01

FINAL PRINTOUT DATE

STATEMENT E1 CASH & BALANCES & DEPOSITS of ABC Insurance as at the end of financial period 31/12/2007									
NAME OF INSTITUTION (Investments of the same kind with a bank may be grouped)	DESCRIPTION OF INVESTMENT (e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit)	CURRENT YEAR					PREVIOUS YEAR		% of total liabilities
		IN RSA	DEEMED TO BE IN RSA	INCOME IN RSA	OUTSIDE RSA	INCOME OUTSIDE RSA	TOTAL VALUE	TOTAL VALUE	
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8	9	10
1. CASH									
1	• Bank notes & coins	0	0	0	0	0	0	0	0.0%
2	• Krugerrands	0	0	0	0	0	0	0	0.0%
3	SUBTOTAL	0	0	0	0	0	0	0	0.0%
2. BANKS (Specify in supporting statement E1.1)									
4		0	0	0	0	0	0	0	0.0%
3. CORPORATION FOR PUBLIC DEPOSITS									
5	Deposits	0	0	0	0	0	0	0	0.0%
4. LAND & AGRICULTURAL BANK									
6	Deposits	0	0	0	0	0	0	0	0.0%
5. MARGIN DEPOSITS									
7	SAFEX	0	0	0	0	0	0	0	0.0%
8	On approved foreign derivatives	0	0	0	0	0	0	0	0.0%
9 TOTAL CASH & BALANCES & DEPOSITS									
		0	0	0	0	0	0	0	0.0%

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SHEET REFERENCE NUMBER

PUBLIC STATEMENT

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STATEMENT E1.1 (supporting statement to E1)
CASH & BALANCES & DEPOSITS
of ABC Insurance
as at the end of financial period 31/12/2007

NAME OF INSTITUTION (Investments of the same kind with a bank may be grouped)	DESCRIPTION OF INVESTMENT (e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit/)	CURRENT YEAR					PREVIOUS YEAR		% 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	TOTAL VALUE R'000	TOTAL VALUE R'000	
1	2	3	4	5	6	7	8	9	10
BANKS: Specify									
1		0	0	0	0	0	0	0	0.0%
2		0	0	0	0	0	0	0	0.0%
3		0	0	0	0	0	0	0	0.0%
4		0	0	0	0	0	0	0	0.0%
5		0	0	0	0	0	0	0	0.0%
6		0	0	0	0	0	0	0	0.0%
7		0	0	0	0	0	0	0	0.0%
8		0	0	0	0	0	0	0	0.0%
9		0	0	0	0	0	0	0	0.0%
10		0	0	0	0	0	0	0	0.0%
11		0	0	0	0	0	0	0	0.0%
12		0	0	0	0	0	0	0	0.0%
13		0	0	0	0	0	0	0	0.0%
14		0	0	0	0	0	0	0	0.0%
15		0	0	0	0	0	0	0	0.0%
16		0	0	0	0	0	0	0	0.0%
17		0	0	0	0	0	0	0	0.0%
18		0	0	0	0	0	0	0	0.0%
19		0	0	0	0	0	0	0	0.0%
20		0	0	0	0	0	0	0	0.0%
21		0	0	0	0	0	0	0	0.0%
22		0	0	0	0	0	0	0	0.0%
23		0	0	0	0	0	0	0	0.0%
24		0	0	0	0	0	0	0	0.0%
25		0	0	0	0	0	0	0	0.0%
26		0	0	0	0	0	0	0	0.0%
27		0	0	0	0	0	0	0	0.0%
28		0	0	0	0	0	0	0	0.0%
29		0	0	0	0	0	0	0	0.0%
30		0	0	0	0	0	0	0	0.0%
31		0	0	0	0	0	0	0	0.0%
32		0	0	0	0	0	0	0	0.0%
33		0	0	0	0	0	0	0	0.0%
34		0	0	0	0	0	0	0	0.0%
35		0	0	0	0	0	0	0	0.0%
36		0	0	0	0	0	0	0	0.0%
37		0	0	0	0	0	0	0	0.0%
38		0	0	0	0	0	0	0	0.0%
39		0	0	0	0	0	0	0	0.0%
40	SUBTOTAL	0	0	0	0	0	0	0	0.0%

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SHEET REFERENCE NUMBER

E02-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/03/07 10:01

STATEMENT E2 SECURITIES & LOANS of ABC Insurance as at the end of financial period 31/12/2007								
DESCRIPTION	CURRENT YEAR						PREVIOUS YEAR	% of total liabilities
	IN RSA	DEEMED TO BE IN RSA	OUTSIDE RSA	INCOME IN RSA	INCOME OUTSIDE RSA	TOTAL VALUE	TOTAL VALUE	
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8	9
1. SECURITIES & LOANS ISSUED OR GUARANTEED BY								
1 Central government of the Republic	0	0	0	0	0	0	0	0.0%
2 A Minister of the Republic	0	0	0	0	0	0	0	0.0%
3 Provincial government of the Republic	0	0	0	0	0	0	0	0.0%
4 Local authority of the Republic	0	0	0	0	0	0	0	0.0%
5 Other utilities of the Republic	0	0	0	0	0	0	0	0.0%
6 SUBTOTAL	0	0	0	0	0	0	0	0.0%
7 RAND WATER BOARD	0	0	0	0	0	0	0	0.0%
8 LAND & AGRICULTURAL BANK (excluding deposits in statement E1)	0	0	0	0	0	0	0	0.0%
9 SA TRANSPORT SERVICES	0	0	0	0	0	0	0	0.0%
10 ESKOM	0	0	0	0	0	0	0	0.0%
11 SUBTOTAL	0	0	0	0	0	0	0	0.0%
12 TOTAL	0	0	0	0	0	0	0	0.0%
2. SECURITIES & LOANS APPROVED BY REGISTRAR								
13 LISTED	0	0	0	0	0	0	0	0.0%
14 UNLISTED (Specify in supporting statement E2.1)	0	0	0	0	0	0	0	0.0%
15 SUBTOTAL	0	0	0	0	0	0	0	0.0%
3. SECURITIES OUTSIDE RSA								
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%
18 SUBTOTAL	0	0	0	0	0	0	0	0.0%
19 TOTAL SECURITIES & LOANS	0	0	0	0	0	0	0	0.0%

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SHEET REFERENCE NUMBER

E02.1-99-A
PUBLIC STATEMENT
2007/03/07 10:01

FINAL PRINTOUT DATE

STATEMENT E2.1 (supporting statement to E2)
SECURITIES & LOANS
of ABC Insurance
as at the end of financial period 31/12/2007

DESCRIPTION		CURRENT YEAR					PREVIOUS YEAR		% of total liabilities
		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	TOTAL VALUE R'000 7	TOTAL VALUE R'000 8	
1		2	3	4	5	6	7	8	9
1. UNLISTED SECURITIES & LOANS APPROVED BY REGISTRAR									
1	•	0	0	0	0	0	0	0	0.0%
2	•	0	0	0	0	0	0	0	0.0%
3	•	0	0	0	0	0	0	0	0.0%
4	•	0	0	0	0	0	0	0	0.0%
5	•	0	0	0	0	0	0	0	0.0%
6	•	0	0	0	0	0	0	0	0.0%
7	•	0	0	0	0	0	0	0	0.0%
8	SUBTOTAL	0	0	0	0	0	0	0	0.0%
2. UNLISTED SECURITIES OUTSIDE RSA									
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	SUBTOTAL			0	0	0	0	0	0.0%
17	SUBTOTAL			0	0	0	0	0	0.0%

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SHEET REFERENCE NUMBER

E03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2007/03/07 10:01

STATEMENT E3 OTHER SECURITIES of ABC Insurance as at the end of financial period 31/12/2007							
DESCRIPTION	CURRENT YEAR					PREVIOUS YEAR	% of total liabilities
	IN RSA		DEEMED TO BE IN RSA	OUTSIDE RSA UNLISTED	TOTAL VALUE	TOTAL VALUE	
	Convertible R'000	Non-convertible R'000					
1	2	3	4	5	6	7	8
1. PROPERTY COMPANIES:							
1 LISTED	0	0	0	0	0	0	0.0%
2 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0	0.0%
3 TOTAL - Property companies	0	0	0	0	0	0	0.0%
2. RELATED PARTIES:							
4 LISTED	0	0	0	0	0	0	0.0%
5 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0	0.0%
6 TOTAL - Related parties	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES:							
7 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0	0.0%
4. OTHER COMPANIES:							
8 LISTED	0	0	0	0	0	0	0.0%
9 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0	0.0%
10 TOTAL - Other companies	0	0	0	0	0	0	0.0%
11 TOTAL DEBENTURES, LOAN STOCKS & OTHER SECURITIES	0	0	0	0	0	0	0.0%

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SHEET REFERENCE NUMBER

PUBLIC STATEMENT
E02.149-A
2007/03/07 10:01

FINAL PRINTOUT DATE

STATEMENT E3.1 (supporting statement to E3)
DEBENTURES, LOAN STOCKS & OTHER SECURITIES
 of ABC Insurance
 as at the end of financial period 31/12/2007

					as at the end of financial period 31/12/2007							
DESCRIPTION	(D)ebentures, (L)ean stocks, (O)ther	Convertible (Y) or (N/A)	Year of maturity	Rate of interest %	IN RSA		CURRENT YEAR	OUTSIDE RSA UNLISTED	TOTAL VALUE	PREVIOUS YEAR	% of total liabilities	
					Convertible R'000	Non-convertible R'000	DEEMED TO BE IN RSA	R'000	R'000	R'000		R'000
							R'000					
1	2	3	4	5	6	7	8	9	10	11	12	
1. UNLISTED PROPERTY COMPANIES:												
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	SUBTOTAL				0	0	0	0	0	0	0.0%	
2. UNLISTED RELATED PARTIES:												
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	SUBTOTAL				0	0	0	0	0	0	0.0%	
3. UNLISTED ASSET-HOLDING INTERMEDIARIES:												
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	SUBTOTAL				0	0	0	0	0	0	0.0%	
4. OTHER UNLISTED COMPANIES:												
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	SUBTOTAL				0	0	0	0	0	0	0.0%	

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SHEET REFERENCE NUMBER

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STATEMENT E4
DEBTORS (Claims against persons and entities)
of ABC Insurance
as at the end of financial period 31/12/2007

DESCRIPTION	CURRENT YEAR							PREVIOUS YEAR	% of total liabilities
	Any overdue capital & interest repayments	Owing at the end of this year	IN RSA	OUTSIDE RSA	INCOME IN RSA	INCOME OUTSIDE RSA	TOTAL VALUE	TOTAL VALUE	
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8	9	10
1. PROPERTY COMPANIES (Specify in supporting statement E4.1)									
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%
2. RELATED PARTIES (Specify in supporting statement E4.1)									
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%
3. ASSET-HOLDING INTERMEDIARIES (Specify in supporting statement E4.1)									
7	0	0	0	0	0	0	0	0	0.0%
4. OTHER DEBTORS (Specify in supporting statement E4.1)									
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%
11 TOTAL DEBTORS	0	0	0	0	0	0	0	0	0.0%

AUDITORS _____