
BOARD NOTICE

**BOARD NOTICE 80 OF 2008
FINANCIAL SERVICES BOARD****SHORT-TERM INSURANCE ACT, 1998 (ACT NO. 53 OF 1998): RETURNS
BY SHORT-TERM INSURERS TO REGISTRAR**

I, Dube Phineas Tshidi, 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 its financial statements as defined in section 1(1) of the Companies Act, 1973 (Act No. 61 of 1973).

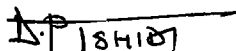
This Board Notice is applicable to all registered short-term insurers with financial years ending on or after 1 January 2008 and relates to the financial year under review in its entirety.

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Board Notice 60 of 25 May 2007, published in the Government Gazette No. 29894 is hereby repealed.



**DP TSHIDI
REGISTRAR OF SHORT-TERM INSURANCE**

ANNEXURE A

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

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

2008/06/30
 20/8/2008 11:41

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	3.0	2008-01-01
B1	Underwriting	GROSS UNDERWRITING RESULTS	1	2.0	2008-01-01
B2	Underwriting	REINSURANCE UNDERWRITING RESULTS	1	2.0	2008-01-01
B3	Underwriting	[DELETE]	1	1.0	2006-01-01
B4	Underwriting	GROSS AND REINSURANCE PREMIUM ANALYSIS	1	2.0	2008-01-01
B5	Underwriting	NET UNDERWRITING RESULTS	1	2.0	2008-01-01
B6	Underwriting	SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS	1	3.0	2008-01-01
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
C5	Financial statements	CASH FLOW STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	1	1.0	2008-01-01
D1	Reserving	RESERVING DEVELOPMENT FOR ALL BUSINESS	2	3.0	2008-01-01
D1.1	Reserving	RESERVING DEVELOPMENT PROPERTY	2	3.0	2008-01-01
D1.2	Reserving	RESERVING DEVELOPMENT FOR TRANSPORT	2	3.0	2008-01-01
D1.3	Reserving	RESERVING DEVELOPMENT FOR MOTOR	2	3.0	2008-01-01
D1.4	Reserving	RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH	2	3.0	2008-01-01
D1.5	Reserving	RESERVING DEVELOPMENT FOR LIABILITY	2	3.0	2008-01-01
D1.6	Reserving	RESERVING DEVELOPMENT FOR ENGINEERING	2	3.0	2008-01-01
D1.7	Reserving	RESERVING DEVELOPMENT FOR GUARANTEE	2	3.0	2008-01-01
D1.8	Reserving	RESERVING DEVELOPMENT FOR MISCELLANEOUS	2	3.0	2008-01-01
D2	Reserving	UNEARNED PREMIUM PROVISIONS	2	2.0	2008-01-01
D3	Reserving	SUMMARY OF TECHNICAL PROVISIONS	1	1.0	2006-01-01
D3.1	Reserving	MOVEMENT ANALYSIS OF STATUTORY TECHNICAL PROVISIONS	1	1.0	2008-01-01
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	2008-01-01
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	2008-01-01
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**

ST2008

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

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

No number available
2008/06/30
2008/07/16 09:25

INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC

<i>Statement</i>	<i>Section</i>	<i>Description</i>	<i>No. of pages</i>	<i>Version</i>	<i>Issue/Amendment date</i>
G2	Questionnaires	RISK REPORT ISSUED BY DIRECTORS	1	1.0	2006-01-01
G3	Questionnaires	RISK REPORT ISSUED BY MANAGEMENT	5	3.0	2008-01-01
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

2008/07/16 09:25

STATEMENT A1 REGISTRATION INFORMATION of ABC LIMITED as at the end of financial period 30/06/2008			
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
2008/06/30
ABC LIMITED

Number of months in financial period under review

12

2. TYPES OF POLICIES

CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR

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

Certificate number

--

Conditions 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 LIMITED as at the end of financial period 30/06/2008		
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 _____

ST2008

FINAL PRINTOUT DATE

PUBLIC STATEMENT

2008/07/16 09:25

STATEMENT A3 DIRECTORS, MANAGEMENT EXECUTIVES AND MEMBERS OF AUDIT COMMITTEE of ABC LIMITED as at the end of financial period 30/06/2008				
Initials & Surname	Date appointed	Date resigned	Highest academic qualification	Position held ¹
1	2	3	4	5

1. DIRECTORS:

Executive	Date appointed	Date resigned	Highest academic qualification	Position held ¹
Non-executive	Date appointed	Date resigned	Highest academic qualification	Position held ¹
Alternate	Date appointed	Date resigned	Highest academic qualification	Position held ¹

2. MANAGEMENT EXECUTIVES

2. MEMBERS OF AUDIT COMMITTEE:

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

AUDITORS _____

SHEET REFERENCE NUMBER

901-99-A

FINAL PRINTOUT DATE

PUBLIC STATEMENT

2008/07/16 09:25

STATEMENT B1 GROSS UNDERWRITING RESULTS of ABC LIMITED as at the end of financial period 30/06/2008													
DESCRIPTION	CURRENT YEAR										PREVIOUS YEAR		
	DOMESTIC AND FOREIGN COMBINED										FOREIGN ONLY	DOMESTIC AND FOREIGN COMBINED	FOREIGN ONLY
	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	DOMESTIC AND FOREIGN COMBINED 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 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 - Opening	0	0	0	0	0	0	0	0	0	0	0	0	
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	0	0	0	
10 Claims paid	0	0	0	0	0	0	0	0	0	0	0	0	
11 Other	0	0	0	0	0	0	0	0	0	0	0	0	
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0	0	0	
IBNR - Closing	0	0	0	0	0	0	0	0	0	0	0	0	
13 CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	0	0	
14 Gross commission paid on direct premiums	0	0	0	0	0	0	0	0	0	0	0	0	
15 Gross commission paid on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0	0	0	
16 DAC on direct premiums	0	0	0	0	0	0	0	0	0	0	0	0	
17 DAC on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0	0	0	
18 Gross commission incurred on direct premiums	0	0	0	0	0	0	0	0	0	0	0	0	
19 Gross commission incurred on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0	0	0	
20 EXPENSES	0	0	0	0	0	0	0	0	0	0	0	0	
21 GROSS RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0	0	0	
22 Gross commission paid as % of premium written	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
23 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 reserve:

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

AUDITORS _____

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/07/16 09:25

STATEMENT B2 REINSURANCE UNDERWRITING RESULTS of ABC LIMITED as at the end of financial period 30/06/2008												
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
2.1 Proportional	0	0	0	0	0	0	0	0	0	0	0	0
2.2 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 - Opening	0	0	0	0	0	0	0	0	0	0	0	0
7 IBNR - Opening	0	0	0	0	0	0	0	0	0	0	0	0
8 Reinsurance claims made	0	0	0	0	0	0	0	0	0	0	0	0
9 Other	0	0	0	0	0	0	0	0	0	0	0	0
10 Outstanding R/I claims - Closing	0	0	0	0	0	0	0	0	0	0	0	0
11 IBNR - Closing	0	0	0	0	0	0	0	0	0	0	0	0
12 REINSURANCE CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	0	0
13 COMMISSION RECOVERED	0	0	0	0	0	0	0	0	0	0	0	0
14 EXPENSES RECOVERED	0	0	0	0	0	0	0	0	0	0	0	0
15 REINSURANCE RESULT: (PROFIT)/LOSS	0	0	0	0	0	0	0	0	0	0	0	0

AUDITORS _____

STATEMENT B4
GROSS AND REINSURANCE PREMIUM ANALYSIS
of ABC LIMITED
as at the end of financial period 30/06/2008

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

AUDITORS _____

SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

PUBLIC STATEMENT

805-95-A

2008/07/16 09:25

STATEMENT B5 NET UNDERWRITING RESULTS of ABC LIMITED as at the end of financial period 30/06/2008													
DESCRIPTION 1	CURRENT YEAR										PREVIOUS YEAR		
	DOMESTIC AND FOREIGN										FOREIGN ONLY	DOMESTIC AND FOREIGN	FOREIGN ONLY
	Total R'000 2	Property R'000 3	Transportation R'000 4	Motor R'000 5	Accident and health R'000 6	Guarantee R'000 7	Liability R'000 8	Engineering R'000 9	Miscellaneous R'000 10	FOREIGN ONLY R'000 11	DOMESTIC AND FOREIGN R'000 12	FOREIGN ONLY R'000 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 - Opening	0	0	0	0	0	0	0	0	0	0	0	0	
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	0	0	0	
10 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0	0	0	
11 Other	0	0	0	0	0	0	0	0	0	0	0	0	
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0	0	0	
13 IBNR - Closing	0	0	0	0	0	0	0	0	0	0	0	0	
14 NET CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	0	0	
15 COMMISSIONS	0	0	0	0	0	0	0	0	0	0	0	0	
16 EXPENSES	0	0	0	0	0	0	0	0	0	0	0	0	
17 NET RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0	0	0	
18 CLAIMS RATIO (claims incurred as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
19 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%	
20 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%	
21 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%	
22 OPERATING RATIO	0% (claims + commission + expenses less total investment income as % of earned premium)										0%	0%	0%

AUDITORS _____

PUBLIC STATEMENT

**STATEMENT B6
SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS
of AEC LIMITED
as at the end of financial period 30/06/2008**

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

AUDITORS

Notes:
Reinsurers shouldn't complete this statement.

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SHEET REFERENCE NUMBER

C01-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/07/16 09:25

STATEMENT C1
INCOME STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS
of ABC LIMITED
as at the end of financial period 30/06/2008

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 _____

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SHEET REFERENCE NUMBER

C02-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/07/16 09:25

STATEMENT C2 BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS of ABC LIMITED as at the end of financial period 30/06/2008		
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

27 TOTAL EQUITY	0	0
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SHEET REFERENCE NUMBER

C02-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/07/16 09:25

STATEMENT C2 BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS of ABC LIMITED as at the end of financial period 30/06/2008		
1	2	3
DESCRIPTION	Current year R'000	Previous year R'000

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

2008/07/16 09:25

STATEMENT C3 COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING ACCOUNT of ABC LIMITED as at the end of financial period 30/06/2008			
1 DESCRIPTION	2 Statement B5 R'000	3 Income statement R'000	4 Difference R'000
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 _____

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SHEET REFERENCE NUMBER

C04-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/07/16 09:25

STATEMENT C4 ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES of ABC LIMITED as at the end of financial period 30/06/2008						
ANALYSIS OF INSTRUMENT	Amount authorised		Amount obtained through issue R'000	Amount payable on redemption R'000	DIVIDEND/INTEREST	
	Nominal R'000	Share premium R'000			In-arrear R'000	In future R'000
1	2	3	4	5	6	7

**1. PREFERENCE SHARE CAPITAL
REDEEMABLE/NON-CONVERTIBLE:**

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

**2. DEBENTURES
REDEEMABLE/NON-CONVERTIBLE:**

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

AUDITORS

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SHEET REFERENCE NUMBER

C05-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/07/16 09:25

STATEMENT C5
CASHFLOW STATEMENT AS SHAREHOLDERS' FINANCIAL STATEMENTS
of ABC LIMITED
as at the end of financial period 30/06/2008

1	2	3
DESCRIPTION	Current year R'000	Previous year R'000

CASH FLOWS FROM OPERATING ACTIVITIES

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

CASH FLOW FROM INVESTING ACTIVITIES

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

CASH FLOW FROM FINANCING ACTIVITIES

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

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

AUDITORS _____

SHEET REFERENCE NUMBER

01-88A
PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/11/02 09:25

**STATEMENT D1
RESERVING DEVELOPMENT FOR ALL BUSINESS
of ABC LIMITED
as at the end of financial period 30/06/2008**

Section 1 - Payment development (Net of all Reinsurances)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid 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	
Earlier years																										
2003	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2006	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2007	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2008	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2008's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR CLAIM OCCURRED							
Earlier	2003	2004	2005	2006	2007	2008	
1	0	0	0	0	0	0	0
2	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)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid 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	
Earlier years																										
2003	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2004	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2005	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2006	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2007	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2008	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2008's figures

SHEET REFERENCE NUMBER

09-USA
PUBLIC STATEMENT

FINAL PRINTOUT DATE

**STATEMENT-D1
RESERVING DEVELOPMENT FOR ALL BUSINESS
of ABC LIMITED
as at the end of financial period 30/06/2008**

Section 3 - Reporting development (Reinsurers not to complete)

Year	Quarter	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		
Earlier years		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

From 2003's return
From 2004's return
From 2005's return
From 2006's return
From 2007's return
Insert 2008's figures

ANNUAL SUMMARY (R'000)
RELATING TO THE YEAR THE CLAIM OCCURRED

FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	Earlier					2007	2008
	2003	2004	2005	2006	2007		
2008	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0
TOTAL	0	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
	Earlier 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
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
8 Total claims - original estimate (1+5+7)
9 Total claims - adjusted estimate (1+2+4+6)
10 Sufficiency of total claims provision - 8 as a percentage of 9
11 OCR - 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+5)
16 Sufficiency of IBNR reserve - 15 as a percentage of 14

0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0%	0%	0%	0%	0%	0%	0%	0%
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0%	0%	0%	0%	0%	0%	0%	0%
0	0	0	0	0	0	0	0
0%	0%	0%	0%	0%	0%	0%	0%

AUDITORS _____

SHEET REFERENCE NUMBER

D1 149-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/07/18 09:25

STATEMENT D1.1 RESERVING DEVELOPMENT FOR PROPERTY OF ABC LIMITED as at the end of financial period 30/06/2008																										
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	
	4	0																								

Section 3 - Reporting development (Reinsurers not to complete)

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)	Year	Quarter	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	
2003	Earlier years		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2004	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2005	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2006	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2007	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2008	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

From 2003's return
From 2004's return
From 2005's return
From 2006's return
Insert 2008's figures

ANNUAL SUMMARY (R'000)

		RELATING TO THE YEAR THE CLAIM OCCURRED					
		Earlier	2003	2004	2005	2006	2007
FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	2008		0	0	0	0	0
	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	
		Earlier R'000	2003 R'000	2004 R'000	2005 R'000	2006 R'000	2007 R'000	2008 R'000	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)	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 reserves - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%	0%

INCEP REFERENCE NUMBER

012-46-A
PUBLIC STATEMENT

FINAL PRINTOUT DATE

2008/09/25 09:25

STATEMENT D1.2 RESERVING DEVELOPMENT FOR TRANSPORT of ABC LIMITED as at the end of financial period 30/06/2008																										
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	
	4	0																								0

Section 3 - Reporting development (Reinsurers not to complete)

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)	Year	Quarter	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	
			Earlier years	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	
2003	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2004	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2005	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2006	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2007	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2008	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

From 2003's return
From 2004's return
From 2005's return
From 2006's return
From 2007's return
Insert 2008's figures

ANNUAL SUMMARY (R'000)

		RELATING TO THE YEAR THE CLAIM OCCURRED					
		Earlier	2003	2004	2005	2006	2007
FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	2008		0	0	0	0	0
	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 R'000
	Earlier 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
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+8)	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%