

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

808-09-A
 13/12/2009
 3/7/2011 8:34

DESCRIPTION	ASSURANCE				ANNUITIES			
	Actual Death Strain	Expected Death Strain	A/E %	Underwriting profit/Loss	Actual Death Strain	Expected Death Strain	A/E %	Underwriting profit/Loss
	R'000	R'000		R'000	R'000	R'000		R'000
1	2	3	4	5	6	7	8	9

1. MORTALITY EXPERIENCE

1.1 INDIVIDUAL

Gross	0	0	0%		0	0	0%
Net	0	0	0%		0	0	0%

1.2 GROUP

Gross	0	0	0%		0	0	0%
Net	0	0	0%		0	0	0%

Experience rated schemes 0 0

2. MORBIDITY EXPERIENCE

2.1 INDIVIDUAL

	LUMP SUM DISABILITY				INCOME DISABILITY			
	Actual Strain	Expected Strain	A/E %	Underwriting profit/Loss	Actual Strain	Expected Strain	A/E %	Underwriting profit/Loss
	R'000	R'000		R'000	R'000	R'000		R'000
Gross	0	0	0%		0	0	0%	
Net	0	0	0%		0	0	0%	

2.2 GROUP

Gross	0	0	0%		0	0	0%
Net	0	0	0%		0	0	0%

Experience rated schemes 0 0

3. SURRENDER EXPERIENCE

3.1 INDIVIDUAL

	Actual Strain	Expected Strain	A/E %	Actual Surrender Rate	Expected Surrender Rate	A/E %
	R'000	R'000		%	%	
Amounts paid	0	0	0%	0%	0%	0%

4. LAPSE EXPERIENCE (Individual)

	Actual Lapse Rates	Expected Lapse Rates	A/E %
	%	%	
4.1 First year lapses	0%	0%	0%
4.2 Second year lapses	0%	0%	0%
4.3 Third year and older	0%	0%	0%

5. YEAR OF LAST MORTALITY & MORBIDITY INVESTIGATION

yyy

6. YEAR OF LAST EXPENSE INVESTIGATION

yyy

7. YEAR OF LAST LAPSE INVESTIGATION

yyy

8. YEAR OF LAST SURRENDER INVESTIGATION

yyy

9. EXPECTED EXPERIENCE BASIS USED

Current premium basis/Valuation basis/Other

ACTUARY _____

AUDITORS (initial) _____

SHEET REFERENCE NUMBER
 REGISTER OF LONG-TERM INSURANCE REFERENCE NUMBER
 FINAL PRINTOUT DATE

1/02/05 A
 10/10/2008
 37/05/11 E34

Statement B10
 INFORMATION RELATING TO CLAIMS, CREDIT LIFE POLICIES AND DISTRIBUTION CHANNELS
 of ABC Life Insurance Limited
 as at the end of the financial period 31/12/2011

1. NET BENEFITS PAID & PROVIDED FOR

DESCRIPTION	IN & OUTSIDE RSA									
	CLAIMS INFORMATION					CLAIMS INFORMATION				
	Claims reported		Claims finalised		Claims rejected and withdrawn		Claims paid		Claims outstanding	
1	Number	R'000	Number	R'000	Number	R'000	Number	R'000	Number	R'000
Death	2	0	4	0	6	0	8	0	10	0
Disability	0	0	0	0	0	0	0	0	0	0
Health	0	0	0	0	0	0	0	0	0	0
TOTAL NET BENEFITS	0	0	0	0	0	0	0	0	0	0

2. CREDIT LIFE

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

2. CREDIT LIFE

DESCRIPTION	IN & OUTSIDE RSA									
	CLAIMS INFORMATION					CLAIMS INFORMATION				
	Claims reported		Claims finalised		Claims rejected and withdrawn		Claims paid		Claims outstanding	
1	Number	R'000	Number	R'000	Number	R'000	Number	R'000	Number	R'000
TOTAL	2	0	4	0	6	0	8	0	10	0

4. CREDIT LIFE

DESCRIPTION	IN & OUTSIDE RSA			
	CLAIM INFORMATION - MAIN REASON FOR CLAIMS			
	Death %	Unemployment %	Disability & Other %	
1	2	3	4	
TOTAL	0%	0%	0%	

5. RETRENCHMENT / JOB LOSS COVER

DESCRIPTION	R'000
1	2
Premiums Received	0
Expense Allocations	0
Liabilities under unmatured policies	0
Claims Paid	0

6. LSM 1 - 6 BUSINESS DISTRIBUTION

DESCRIPTION	% of Gross Premiums
1	2
Funeral Policies	0%
Credit Policies	0%
Life Policies	0%
Mortgage Protection	0%
Disability	0%
Other	0%
TOTAL	0%

7. DISTRIBUTION CHANNELS

DESCRIPTION	INDIVIDUAL	GROUP
	% of Gross Premiums	% of Gross Premiums
1	2	3
Mail Marketing	0%	0%
In-House Agents	0%	0%
Independent Brokers	0%	0%
Direct Marketing	0%	0%
Tele-Sales	0%	0%
Other Method: specify	0%	0%
TOTAL	0%	0%

PUBLIC OFFICER _____

AUDITORS (initials) _____

DESCRIPTION	TYPE OF BUSINESS										TOTAL VALUE		CURRENT YEAR		IN A OUTSIDE REA	
	Risk										R1000		R1000		R1000	
	Linked R1000	Investment Performance related R1000	Overvalued R1000	Discretionary Participation Features R1000	Non profit R1000	Discretionary Participation Features R1000	Linked R1000	Investment Performance related R1000	Non profit R1000	Discretionary Participation Features R1000	Universal Life R1000	R1000	R1000	R1000	R1000	R1000
1. POLICYHOLDERS IN THE REA																
IN THE REA																
CASH & DEPOSITS																
FIXED INTEREST																
Public Sector	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-commercial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITIES & CONVERTIBLE DEBENTURES																
Linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unlinked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PROPERTY																
Direct property holdings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indirect property holdings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COLLECTIVE INVESTMENT SCHEMES																
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FOREIGN ASSETS																
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL IN THE REA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBENTURES & FOREIGN RECOGNISED																
Debt & deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed interest investments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL DEBENTURES & FOREIGN RECOGNISED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL POLICYHOLDERS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. SHARING OF ASSETS IN THE REA																
CASH & DEPOSITS																
FIXED INTEREST																
Public Sector	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-commercial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITIES & CONVERTIBLE DEBENTURES																
Linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unlinked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PROPERTY																
Direct property holdings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indirect property holdings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COLLECTIVE INVESTMENT SCHEMES																
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FOREIGN ASSETS																
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL IN THE REA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBENTURES & FOREIGN RECOGNISED																
Debt & deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed interest investments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL DEBENTURES & FOREIGN RECOGNISED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL SHARING OF ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ACTUARY																
CASH & DEPOSITS																
FIXED INTEREST																
Public Sector	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-commercial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITIES & CONVERTIBLE DEBENTURES																
Linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unlinked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PROPERTY																
Direct property holdings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indirect property holdings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COLLECTIVE INVESTMENT SCHEMES																
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FOREIGN ASSETS																
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL IN THE REA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBENTURES & FOREIGN RECOGNISED																
Debt & deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed interest investments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL DEBENTURES & FOREIGN RECOGNISED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ACTUARY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

AUDITORS

AUDITORS

ACTUARY

SHEET REFERENCE NUMBER
 REGISTRATION OF LONG-TERM INSURANCE REFERENCE NUMBER
 FINAL PRINTOUT DATE

CO-49-A
 18/03/2011
 3/2/2011 8:34

Statement 02 SUMMARY OF STATUTORY VALUATION METHOD OF ASSETS AND LIABILITIES OF ABC Life Insurance Limited AS AT 31 March 2011 IN RSA & DEEMED TO BE IN RSA CURRENT YEAR														
DESCRIPTION	TYPE OF BUSINESS													
	Investments						Risk					Annuities		
	Linked R'000	Investment Performance related R'000	Guaranteed R'000	Discretionary Participation Features R'000	Non profit R'000	Discretionary Participation Features R'000	Linked R'000	Investment Performance related R'000	Non profit R'000	Discretionary Participation Features R'000	Universal Life R'000	Shareholders R'000	TOTAL R'000	TOTAL CURRENT YEAR R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

1. ASSETS

Cash & Deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Interest	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equities & Convertible Debentures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investment Schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2. LIABILITIES

Linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0

3. EXCESS ASSETS

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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4. CAPITAL ADEQUACY REQUIREMENT

10,000	10,000
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5. FREE ASSETS

(10,000)	(10,000)
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ACTUARY _____

AUDITORS _____

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

.01-88-A
 10/10/1/000/8
 3/7/2011 8:34

DESCRIPTION	CURRENT YEAR	
	IN RSA	IN & OUTSIDE RSA
	TOTAL	TOTAL
	R'000	R'000
1	2	3

1. VALUE OF LIABILITIES UNDER UNMATURED POLICIES *in:*

1.1 Assistance	0	0
1.2 Disability	0	0
1.3 Fund	0	0
1.4 Health	0	0
1.5 Life	0	0
1.6 Sinking Fund	0	0
SUBTOTAL	0	0

2. OTHER INSURANCE LIABILITIES

2.1 Claims & provision for claims intimated but unpaid	0	0
2.2 Provision for unintimated claims	0	0
2.3 Balances due to insurers and reinsurers	0	0
2.4 Deposits held on behalf of reinsurers	0	0
2.5 Provision for taxation	0	0
2.6 Provision for deferred taxation ¹	0	0
2.7 Debentures/mortgages	0	0
2.8 Linked units/loan stock	0	0
2.9 Bank overdrafts	0	0
2.10 Creditors	0	0
2.11 Amounts due to holding companies	0	0
2.12 Amounts due to fellow subsidiaries	0	0
2.13 Amounts due to subsidiaries	0	0
2.14 Other: Specify	0	0
•	0	0
•	0	0
•	0	0
•	0	0
SUBTOTAL	0	0

3. TOTAL LIABILITIES²

0	0
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ACTUARY _____

AUDITORS _____

Notes:

- Provision for deferred taxation for capital gains on policyholders assets should be included in the value of unmatured policies
- To agree with total liabilities as stated in statement C2

SHEET REFERENCE NUMBER

C03-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

10/10/1/000/8

FINAL PRINTOUT DATE

3/7/2011 8:34

Statement C3 EXCESS ASSETS AND CAPITAL ADEQUACY COVER of ABC Life Insurance Limited as at the end of the financial period 31/12/2011		
DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	IN & OUTSIDE RSA
	TOTAL R'000	TOTAL R'000
1	2	3

1. ASSET COVER

Value of total assets (transfer from C2)	0	0
Value of total liabilities (transfer from C2)	0	0
Excess Assets Over Liabilities	0	0
Capital Adequacy Requirement (transfer from C6)	10,000	10,000
Free Assets (After CAR)	(10,000)	(10,000)
CAR Cover	0.00	0.00

2. EXCESS ASSETS REPRESENTED BY

Share capital	0	0
Non-distributable reserves	0	0
Distributable reserves	0	0
Other: (Specify in supporting statement C3.1)	0	0
TOTAL	0	0

3. COMMITMENTS & CONTINGENT LIABILITIES

0

4. ENCUMBRANCE OF ASSETS (Specify in supporting statement C3.1)

0

5. WAIVING BY CREDITORS OF CERTAIN RIGHTS: (Specify in supporting statement C3.1)

0

ACTUARY _____

AUDITORS (initial) _____

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

10/10/1/000/8

FINAL PRINTOUT DATE

3/7/2011 8:34

Statement C3.1 (supporting statement to C3) EXCESS ASSETS AND CAPITAL ADEQUACY COVER of ABC Life Insurance Limited as at the end of the financial period 31/12/2011		
DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	IN & OUTSIDE RSA
	TOTAL R'000	TOTAL R'000
1	2	3

2. EXCESS ASSETS REPRESENTED BY:

Other: Specify

•	0	0
•	0	0
•	0	0
•	0	0
•	0	0
TOTAL	0	0

4. ENCUMBRANCE OF ASSETS: Specify

•	0
•	0
•	0
•	0
•	0
TOTAL	0

5. WAIVING BY CREDITORS OF CERTAIN RIGHTS: Specify

•	0
•	0
•	0
•	0
•	0
TOTAL	0

ACTUARY _____

AUDITORS (initial) _____

SHEET REFERENCE NUMBER

.02-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

10/10/1/000/8

FINAL PRINTOUT DATE

3/7/2011 8:34

PROJECTED EXCESS ASSETS AND CAPITAL ADEQUACY COVER OF ABC Insurance Limited for the next financial year		
DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	IN & OUTSIDE RSA
	TOTAL R'000	TOTAL R'000
1	2	3

1. ASSET COVER

Value of total assets	0	0
Value of total liabilities	0	0
Excess Assets Over Liabilities	0	0
Capital Adequacy Requirement	0	0
Free Assets (After CAR)	0	0
CAR Cover	0.00	0.00

2. EXCESS ASSETS REPRESENTED BY

Share capital	0	0
Non-distributable reserves	0	0
Distributable reserves	0	0
Other:	0	0
TOTAL	0	0

ACTUARY _____

AUDITORS (initial) _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER
 REGISTER OF LONG-TERM INSURANCE REFERENCE NUMBER
 FINAL PRINTOUT DATE

C04-08-A
 13/01/2011
 3/7/2011 8:34

Statement C4 STATUTORY VALUATION METHOD OF NET POLICY LIABILITIES of ABC Life Insurance Limited as at the end of the financial period 31/12/2011													
DESCRIPTION	IN RSA & DEEMED TO BE IN RSA CURRENT YEAR												IN & OUTSIDE RSA
	TYPE OF BUSINESS												TOTAL CURRENT YEAR
	Investments				Risk		Annuities				Universal Life	TOTAL	TOTAL CURRENT YEAR
	Linked R'000	Investment Performance related R'000	Guaranteed R'000	Discretionary Participation Features R'000	Non profit R'000	Discretionary Participation Features R'000	Linked R'000	Investment Performance related R'000	Non profit R'000	Discretionary Participation Features R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. INDIVIDUAL													
1.1 LINKED LIABILITIES													
Total linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
Negative rand reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
1.2 NON-LINKED LIABILITIES													
Basic liabilities (including vested bonuses)													
* Prospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0
* Retrospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-vested bonuses	0	0	0	0	0	0	0	0	0	0	0	0	0
Supplementary benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus stabilisation reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
Embedded Investment Derivatives Reserve	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Reserves (Specify in supporting statement C4.1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Discretionary margins (Specify in supporting statement C4.1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL NON-LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL INDIVIDUAL	0	0	0	0	0	0	0	0	0	0	0	0	0
2. GROUP													
2.1 LINKED LIABILITIES													
Total linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
Negative rand reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
2.2 NON-LINKED LIABILITIES													
Basic liabilities (including vested bonuses)													
* Prospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0
* Retrospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-vested bonuses	0	0	0	0	0	0	0	0	0	0	0	0	0
Supplementary benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus stabilisation reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
AIDS Reserve	0	0	0	0	0	0	0	0	0	0	0	0	0
Embedded Investment Derivatives Reserve	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Reserves (Specify in supporting statement C4.1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Discretionary margins (Specify in supporting statement C4.1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL NON-LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL GROUP	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL LINKED POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL NON-LINKED POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0

ACTUARY _____

AUDITORS (initial) _____