# BOARD NOTICE

# BOARD NOTICE 55 OF 2011

# FINANCIAL SERVICES BOARD

# SHORT-TERM INSURANCE ACT NO. 53 OF 1998:

# AMENDMENT OF BOARD NOTICE 295 OF 2010: RETURNS TO REGISTRAR

I, Dube Phineas Tshidi, Registrar of Short-term Insurance, acting in terms of section 36(1) of the Short-term Insurance Act, 1998 (Act No. 53 of 1998), hereby amend Board Notice 295 of 2010, published in *Government Gazette* No. 33113 of 16 April 2010, by substituting the ST2010 statutory return with the ST2011 statutory return as set out in schedule.

The ST2011 statutory return consists of a quantitative and qualitative part. The quantitative part is set out in Annexure A of the schedule and the qualitative part is set out in Annexure B of the schedule.

This Notice takes effect on the date of publication thereof and applies to every registered short-term insurer whose financial year ends on or after 1 January 2011, and applies in respect of the full financial year preceding the end of the financial year referred to above.

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# ANNEXURE A

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

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

INDEX OF STATEMENTS AVAILABLE TO PUBLIC No. of Issue/Amendment date Section Description Version Statement pages REGISTRATION INFORMATION 2.0 2010-01-01 General 1 A1 A2 General ADDRESSES & PARTICULARS OF KEY PERSONS 1 2.0 2010-01-01 General DIRECTORS AND MEMBERS OF AUDIT COMMITTEE 1 3.0 2008-01-01 A3 **B1** Underwriting GROSS UNDERWRITING RESULTS 20 2011-01-01 B2 Underwriting REINSURANCE UNDERWRITING RESULTS 1 2.0 2011-01-01 **B**3 Underwriting STATEMENT REPEALED 2008-01-01 Underwriting B4 GROSS AND REINSURANCE PREMIUM ANALYSIS 2008-01-01 1 2.0 85 Underwriting NET UNDERWRITING RESULTS a) 2.0 2011-01-01 SUMMARY OF BUSINESS COMPOSITION BY PRIMARY 2008-01-01 **R6** Underwriting 1 3.0 INSURERS INCOME STATEMENT AS PER SHAREHOLDERS' FINANCIAL C1 **Financial statements** 1 1.0 2006-01-01 STATEMENTS BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL 2 2007-01-01 C2 2.0 Financial statements STATEMENTS COMPARISON OF STATUTORY UNDERWRITING RESULTS AND C3 **Financial statements** 1 1.0 2006-01-01 PUBLISHED UNDERWRITING ACCOUNT C4 **Financial statements** ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES 1 1.0 2006-01-01 CASH FLOW STATEMENT AS PER SHAREHOLDERS' FINANCIAL C5 **Financial statements** 1 1.0 2008-01-01 STATSTEMENTS Reserving 01 RESERVING DEVELOPMENT FOR ALL BUSINESS. 2 30 2011-01-01 RESERVING DEVELOPMENT PROPERTY .2 2011-01-01 D1.1 Reserving 3.0 D1.2 Reserving RESERVING DEVELOPMENT FOR TRANSPORT ×2 <sup>()</sup> 2011-01-01 D1.3 Reserving RESERVING DEVELOPMENT FOR MOTOR 2 3.0 2011-01-01 RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH 2 3.0 2011-01-01 D1.4 Reserving D1.5 Reserving RESERVING DEVELOPMENT FOR LIABILITY . 7 3.0 2011-01-01 D1.6 RESERVING DEVELOPMENT FOR ENGINEERING 2 3.0. 2011-01-01 Reserving D1.7 Reserving RESERVING DEVELOPMENT FOR GUARANTEE 2 ; 30 2011-01-01 D1.8 Reserving RESERVING DEVELOPMENT FOR MISCELLANEOUS 2 3.0 2011-01-01 D2 Reserving UNEARNED PREMIUM PROVISIONS 2 2.0 2008-01-01 D3 Reserving SUMMARY OF TECHNICAL PROVISIONS 1 1.0 2006-01-01 MOVEMENT ANALYSIS OF STATUTORY TECHNICAL D3.1 Reserving 1 1.0 2008-01-01 PROVISIONS E1 CASH & BALANCES & DEPOSITS 1 1.0 2009-01-01 Assets E1.1 CASH & BALANCES & DEPOSITS Assets 1 1.0 2009-01-01 F2 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 10 2006-01-01 E3.1 Assets DEBENTURES, LOAN STOCKS & OTHER SECURITIES 1 1.0 2006-01-01 E4 1.0 DEBTORS (Claims against persons and entities) 2006-01-01 Assets 1 E4.1 DEBTORS (Claims against persons and entities) 1.0 2006-01-01 Assets 1 E4.2 2011-01-01 Assets DEBTORS (Claims against persons and entities) 1 1.0 E5 Assets SHARES, UNITS & DEPOSITORY RECEIPTS 2 1:0 2011-01-01 E5.1 Assets SHARES, UNITS & DEPOSITORY RECEIPTS 1 1.0 2009-01-01 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 3**1**1 2 20-2011-01-01 E8.1 Assets DERIVATIVES 2011-01-01 雷 2.0 ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO E9 Assets 1 1.0 2006-01-01 SHAREHOLDERS' VALUES DIFFERENCES BETWEEN ASSETS AND LIABILITIES: E9.1 Assets 1 1.0 2006-01-01 COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES E10 1.0 2006-01-01 Assets RELATED PARTY BALANCES 1 SURPLUS ASSETS, NET ASSET RATIO AND SOLVENCY F1 Financial soundness 1 2.0 2006-01-01 MARGIN SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN F2 **Financial soundness** 1 1.0 2006-01-01 ASSETS DEEMED TO BE DOMESTIC) REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF н Audit report 1 2.0 2007-01-01 THE ACT

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

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER END OF PERIOD UNDER REVIEW FINAL PRINTOUT DATE 10/10/0/8 2011/12/31 2011/03/08 09:10 .

Statement	Section	Description	No. of pages	Version	Issue/Amendment date
B7	Underwriting	INFORMATION RELATING TO CLAIMS, CREDIT LIFE POLICIES AND DISTRIBUTION CHANNELS	1	1.0	.2011-01-01
C3.1	Financial statements	BUDGETED UNDERWRITING RESULTS	1	1.0	2011-01-01
E11	Details in respect of Ass	ets BANKING INSTITUTION EXPOSURE	1	· 1:0 ·	2011-01-01
E12	Details in respect of Ass	ets OTHER INSTITUTION EXPOSURES	1	1.0	2011-01-01
1	Cell captives	CELL CAPTIVE INSURERS	2	1.0	2006-01-01
J2	Reinsurance	SPREAD OF REINSURERS	1	1.0	2006-01-01
J2.1	Reinsurance	AGEING OF RECEIVABLES FROM REINSURERS	.1	1.0	2011-01-01
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
JB	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
<b>K</b> 1	Stress & Scenario tests	SCENARIO TEST ON STATUTORY SURPLUS		1.0	2011-01-01
K2	Stress & Scenario tests	SINGLE FACTOR STRESS TEST ON STATUTORY SURPLUS	: <b>:1</b> , - :-	i 1.0 - 1	2011-01-01
К3	Stress & Scenario tests	SINGLE FACTOR STRESS TEST ON STATUTORY SURPLUS	1	1.0	2011-01-01

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Page 3 of 87 ST2011 SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited 10/10/0/8 REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER END OF PERIOD UNDER REVIEW 2011/12/31 2011/03/08 09:10 VALIDATION TOOL Amoun Reference Description R(000) Indicator General checks Are the following sections corr 1. Statement A1, cell E11 eted on Statement A1? Insurance reference number OK OK OK 10/10/0/8 2. Statement A1, cell E12 3. Statement A1, cell E13 End of financial period 2011/12/31 Name of short-term insure ABC Insurance Company Limited 4 Statement A1, cell E15 Number of months in financial period under review 12 5. Statement A1, cell E28 6. Statement A1, cell E32 Certificate number Initials and surname of Public Officer Incomplete Incomplete 0 7. Statement A1, cell E33 8. Statement A1, cell E36 Initials and surname of contact person regarding the return Incomplete 0000 Initials and surname of Chairperson Incomplete Initials and sumame of Chief Executive Officer 9. Statement A1, cell E39 Incomplete Name of first Audit Firm Initials and sumame of Responsible Partner of the Audit Firm incomplete Incomplete 10. Statement A1, cell E42 0 11. Statement A1, cell E43 0 Total Gross Premiums Written rom Statement B1 1. <u>Statement B1, cell E16</u> 2. <u>Statement B1, cell E19</u> Direct premiums written 0 Reinsurance premiums inwards 0 4. Statement B1, cell E23 Other **Gross Premiums Written** OK From Statement B4 1 Statement B4, cell G17 Gross Premiums Written From Statement B5 1. Statement B5, cell F19 Gross Premiums Written Total Reinsurance Premiums nent A rom State 1. Statement B2, cell G15 Reinsurance premiums paid 0 2. Statement 82, cell G19 Other 0 Total Reinsurance Premiums From Statement B4 OK 1. <u>Statement B4, cell G34</u> Total Reinsurance Premiums From Statement B5 1. Statement B5, cell F20 Total Reinsurance Premiums Proportional Reinsurance Premiums From Statement B 1. Statement B2, cell G17 Proportional Reinsurance Premiums n rom Statement B4 OK 1. Statement B4, cell G21 Domestic: Proportional 0 2. Statement B4, cell G28 Foreign: Proportional 0 Proportional Reinsurance Premiums Non Proportional Reinsurance Premiums From Statement B2 1. Statement B2, cell G18 Non Proportional Reinsurance Premiums Ő From Statement B4 1. Statement B4, cell G23 Domestic: Expiring at year end 0 Domestic: Expliring after year end - The part relating to this year end Domestic: Expliring after year end - The part relating to next year end Foreign: Expliring at year end - The part relating to next year end - Evening - Ev z. Statement B4, cell G25 000 OK 3. Statement B4, cell G26 4 Statement B4, cell G30 Foreign: Expiring after year end - The part relating to this year Foreign: Expiring after year end - The part relating to next year Non Proportional Reinsurance Premiums Statement B4, cell G32 0 5. Statement B4, cell G33 õ

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	SHORT-TERM INSURANCE ACT (NO. SHORT-TERM QUANTITATIVE RE ABC Insurance Company Limiter	TURN	
REGISTRAR OF SHORT-TERM I IND OF PERIOD UNDER REVIE INAL PRINTOUT DATE			10/10 2011/12 2011/03/08 09
	VALIDATION TOOL		
Reference	Description	Amount R'(000) Where Applicable	Indicator
Net Premiums Written rom Statement B5			L
1. Statement B5, cell F21	Net Premiums Written	0	
rom Statement B4			
1. Statement B4, cell G35	Net Premiums Written	·0	OK
rom Statement F1			
1. Statement F1, cell E13	Net Premiums Written	0	
Mad Frend Barry			
Net Earned Premiums: rom Statement B5	i otaj	· · · · · · · · · · · · · · · · · · ·	
1. Statement B5, cell F26	Net Earned Premiums: Total	9	
rom Statement D1			
1. Statement D1, cell AE35	Net Earned Premiums Q1	0	OK
2. Statement D1, cell AE36		0	ок
<ol> <li>Statement D1, cell AE37</li> <li>Statement D1, cell AE38</li> </ol>		0	*
. Glatement DT, cen ALDO	Total Net Earned Premiums: Total	0	
1 Net Earned Premiums: rom Statement 85	Property	<u>21.1.14. (</u>	
1. Statement B5, cell G26	Net Earned Premiums: Property	0	
rom Statement D1.1 1. Statement D1.1, cell AE3	5 Net Famed Premiums 01	0	<b></b>
<ol> <li>Statement D1.1, cell AE3</li> </ol>		ō	ОК
<ol> <li>Statement D1.1, cell AE3</li> </ol>	7 Net Earned Premiums Q3	0	
<ol> <li>Statement D1.1, cell AE3</li> </ol>	8 Net Earned Premiums Q4 Total Net Earned Premiums: Property	0	
	tota net came regiments. Property	<u> </u>	
.2 Net Earned Premiums:	Transport		·····
rom Statement B5 1. Statement B5, cell H26	Net Earned Premiums: Transport	0	
rom Statement D1.2			
<ol> <li>Statement D1.2, cell AE3</li> <li>Statement D1.2, cell AE3</li> </ol>		0 0	OK
<ol> <li>Statement D1.2, cell AE3</li> </ol>		ŏ	
4. Statement D1.2, cell AE3	8 Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Transport	00	
3 Not Earned Premiums:	Motor		× 1
rom Statement B5	Not Escond Dramiums: Motor		
1. Statement B5, cell 126	Net Earned Premiums: Motor	0	
rom Statement D1.3			
1. Statement D1.3. cell AE3		0	ок
<ol> <li>Statement D1.3, cell AE3</li> <li>Statement D1.3, cell AE3</li> </ol>		0	
<ol> <li>Statement D1.3, cell AE3</li> </ol>	8 Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Motor	0	
4 Net Earned Premiums:	Accident and Health	L	
rom Statement B5			
1. Statement B5, cell J26	Net Earned Premiums: Accident and Health	0	
rom Statement D1.4			
1. Statement D1.4, cell AE3		0	ок
2. Statement D1.4, cell AE3		0	
<ol> <li>Statement D1.4, cell AE3</li> <li>Statement D1.4, cell AE3</li> </ol>		0	
A STATE OF A	Total Net Earned Premiums: Accident and Health	0	
C	I Labellar		
5 Net Earned Premiums: rom Statement B5	LIBURIT	Г — — — — — — — — — — — — — — — — — — —	
1. Statement B5, cell L26	Net Earned Premiums: Liability	0	
rom Statement D1.5	5 Net Formed Promiums (11	0	
<ol> <li>Statement D1.5, cell AE3</li> <li>Statement D1.5, cell AE3</li> </ol>		0	OK
<ol> <li>Statement D1.5, cell AE3</li> </ol>		ŏ	
4. Statement D1.5, cell AE3		0	
	Total Net Earned Premiums: Liability	0	

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REGISTRAR OF SHORT-TERN END OF PERIOD UNDER REV FINAL PRINTOUT DATE	I INSURANCE REFERENCE NUMBER IEW		10/10/0/ 2011/12/3 2011/03/08 09:1
	VALIDATION TOOL	الم الله المعالي المنه المح	antes and capital
Reference	Description	Amount R (000) Where Application	Indicator
7.6 Net Earned Premium	: Engineering	and the second	بالإرياب ومعامرهم
From Statement B5 1. Statement B5. cell M26	Net Earned Premiums: Engineering	0	
<ol> <li>Statement D1.6, cell Al</li> <li>Statement D1.6, cell Al</li> </ol>	235 Net Earned Premiums Q1 236 Net Earned Premiums Q2 237 Net Earned Premiums Q3 238 Net Earned Premiums Q4 Total Net Earned Premiums: Engineering		OK
7.7 Net Earned Premiums	Guarantee	a gradient and the state of the	1 37 41 1 1 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3
From Statement B5 1. <u>Statement B5, cell K26</u> From Statement D1.7 1. <u>Statement D1.7</u> , cell Al	Net Earned Premiums: Guarantee	0	юк
<ol> <li>Statement D1.7, cell Al</li> <li>Statement D1.7, cell Al</li> </ol>	36       Net Earned Premiums Q2         37       Net Earned Premiums Q3         38       Net Earned Premiums Q4         Total Net Earned Premiums:       Guarantee	00	
7.8 Net Earned Premiums From Statement 85 1. Statement 85, cell N26	: Miscellaneous Net Earned Premiums: Miscellaneous		
<ol> <li>Statement D1.8, cell Al</li> <li>Statement D1.8, cell Al</li> </ol>	35 Net Earned Premiums Q1         36 Net Earned Premiums Q2         37 Net Earned Premiums Q3         38 Net Earned Premiums Q4         Total Net Earned Premiums: Miscellaneous		ок
8. Unearned Premium P		and the second	and the second second second second
8.1 Domestic And Foreig 8.1.1 Statutory Basis (net c			<u>n (Arton Galerian)</u> / Stelling productions
From Statement B5 1. <u>Statement B5, cell F23</u> 2. <u>Statement B5, cell F24</u>	Unearned Premium Provision Cash-back provision - closing Total	0	
From Statement D2 1. <u>Statement D2, cell O19</u>	Unearned Premium Provision	0	ок
From Statement D3 1. Statement D3, cell G18	Unearned Premium Provision		
From Statement E9 1. Statement E9, cell E41	Unearned Premium Provision	0	
B.1.2 Accounting Basis (ne	t of all reinsurance)		<u>d . 7 - 2</u>
From Statement C2 1. <u>Statement C2, cell D58</u> 2. <u>Statement C2, cell D32</u>	Gross provision for unearned premiums	0	ок
From Statement E9 1 Statement E9, cell H41	Unearned Premium Provision	0	

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	SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited	
REGISTRAR OF SHORT-TERM II END OF PERIOD UNDER REVIEW	NSURANCE REFERENCE NUMBER	10/10/0 2011/12/: 2011/03/08 09:*
and the state of the state of the	VALIDATION TOOL	
Reference	Description Amount RY000) Where Applicative	Indicator
1.2 Domestic		
1:2:1 Statutory Basis (net of a From Statement B5	approved reinsurance)	
1. Statement B5, cell F23	Unearned premiums - closing	0
2. Statement B5, cell F24	Cash-back provision - closing	ō ·
s. Statement B5, cell O23	Minus: Foreign only UPP closing	0
4. Statement B5, cell O24	Minus: Foreign only Cash-back closing	0
	Unearned Premium Provision	0
		ОК
From Statement D3		
1. Statement D3, cell E18	Unearned Premium Provision	0
From Statement E9		
1. Statement E9, cell F41	Unearned Premium Provision	0
. Outstanding Claims Re	Serve : New Was not a contract of the server	
J Domestic And Foreign		
	approved reinsurance) where the transmission of the second statement of the second second second second second	and the second second
From Statement B5		
<ol> <li>Statement B5, cell F33</li> </ol>	Outstanding Claims Reserve	0
From Statement D3		
1. Statement D3, cell G28	Outstanding Claims Reserve	о ок
rom Statement E9		
<ol> <li>Statement E9, cell E42</li> </ol>	Outstanding Claims Reserve	0
0.1.2 Accounting Basis (OCR	+ IBNR net of all reinsurance)	
From Statement C2		
1. Statement C2, cell D60	Gross outstanding claims	0
<ol> <li>Statement C2, cell D33</li> </ol>	Minus: Reinsurers' share of outstanding claims	0
	Total Outstanding Claims Reserve	0
From Statement E9		
1. Statement E9, cell H42	Outstanding Claims Reserve	0
<ol> <li>Statement E9, cell H43</li> </ol>	IBNR	0 <b>OK</b>
	Total Outstanding Claims Reserve	
		0
		0
1. Statement D1, cell Q121	Outstanding claims provisions made at end of this year	0
	Outstanding claims provisions made at end of this year IBNR provisions made at end of this year	0
1. Statement D1, cell Q121	Outstanding claims provisions made at end of this year	0
1. <u>Statement D1, cell Q121</u> 2. <u>Statement D1, cell Q125</u>	Outstanding claims provisions made at end of this year IBNR provisions made at end of this year Total Outstanding Claims Reserve	0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Domestic	Outstanding claims provisions made at end of this year IBNR provisions made at end of this year Total Outstanding Claims Reserve	0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Domestic     Statutory Basis (net of 1	Outstanding claims provisions made at end of this year IBNR provisions made at end of this year Total Outstanding Claims Reserve	0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Z     Opmestic     Z     Statutory Basis (net of a rom Statement B5	Outstanding claims provisions made at end of this year IBNR provisions made at end of this year Total Outstanding Claims Reserve approved reinsurance)	0
Statement D1, cell Q121     Statement D1, cell Q125     Domestic     Domestic     Statutory Basis (net of 1     rom Statement B5     Statement B5, cell F33	Outstanding claims provisions made at end of this year IBNR provisions made at end of this year Total Outstanding Claims Reserve	0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Z     Opmestic     Z     Statutory Basis (net of)     rom Statement B5	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign	0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Domestic     Domestic     Statutory Basis (net of 1     rom Statement B5     Statement B5, cell F33	Outstanding claims provisions made at end of this year IBNR provisions made at end of this year Total Outstanding Claims Reserve	0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statutory Basis (net of 1     rom Statement B5     Statement B5, cell F33     Statement B5, cell Q33	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign	
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Domestic     Statement B5     Statement B5     Statement B5, cell F33     Statement B5, cell Q33     From Statement D3	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve	о о о о о о о о о о о
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statutory Basis (net of:     Trom Statement B5     Statement B5     Statement B5, cell F33     Statement B5, cell Q33	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign	
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statutory Basis (net of)     form Statement B5     Statement B5, cell F33     Statement B5, cell Q33     Statement D3     Statement D3     Statement D3, cell E26	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve	о о о о о о о о о о
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statement D3     Statement B5, cell F33     Statement B5, cell Q33     Statement D3     Statement D3     Statement D3, cell E28	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve	о о о о о о о о о о о
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statement D1, cell Q125     Statement B5     Statement B5     Statement B5, cell F33     Statement B5, cell Q33     Statement D3     Statement D3     Statement D3     Statement E9	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statutory Basis (net of)     irom Statement B5     Statement B5, cell F33     Statement D3     Statement D3     Statement D3     Statement E9     Statement E9     Statement E9	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statement D1, cell Q125     Statement B5     Statement B5     Statement B5, cell F33     Statement D3     Statement D3     Statement D3     Statement E9     Statement E9	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         Outstanding claims - Closing total         Minus: Outstanding Claims - Closing Foreign         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statement D1, cell Q125     Statement B5     Statement B5     Statement B5, cell P33     Statement D3     Statement D3     Statement D3     Statement E9     Statement E9	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         Outstanding claims - Closing total         Minus: Outstanding Claims - Closing Foreign         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statement D1, cell Q125     Statement B5     Statement B5     Statement B5, cell F33     Statement D3     Statement D3     Statement D3     Statement E9     Statement E9	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         Outstanding claims - Closing total         Minus: Outstanding Claims - Closing Foreign         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
2. Statement D1, cell O125 2. Statement D1, cell O125 2. Statement B5 1. Statement B5 2. Statement B5 2. Statement B5, cell O33 From Statement D3 1. Statement D3 1. Statement D3 5. Statement E9	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         Outstanding claims - Closing total         Minus: Outstanding Claims - Closing Foreign         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Domestic     Statement B5     Statement B5     Statement B5, cell F33     Statement B5, cell F33     Statement D3     Statement D3     Statement E9	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statement D1, cell Q125     Statement B5     Statement B5     Statement B5, cell F33     Statement D3     Statement D3     Statement D3     Statement D3     Statement E9, cell F42     Mark Reserve     Jost Mark Foreign     Statement B5     StatementB5     S	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statement D1, cell Q125     Statement B5     Statement B5     Statement B5, cell F33     Statement D3     Statement D3     Statement D3     Statement D3     Statement E9, cell F42     Mark Reserve     Jost Mark Foreign     Statement B5     StatementB5     S	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell Q121     Statement D1, cell Q125     Statement D1, cell Q125     Statement D1, cell Q125     Statement B5     Statement B5     Statement B5, cell F33     Statement D3     Statement D3     Statement E9     Statement E9     Statement E9     Statement E9     Statement B5, cell F42     Statement B5     StatementB5     Statement B5     Statement B5     StatementB5     Stateme	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve         Burg Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Burg Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell 0121     Statement D1, cell 0125     Statement D1, cell 0125     Statement D1, cell 0125     Statement B5     Statement B5     Statement B5     Statement B5     Statement D3     Statement E9     Statement E9     Statement E9     Statement E9     Statement E9     Statement B5     StatementB5     Statement B5     Statement B5     StatementB5     StatementB	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve         Burg Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Burg Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Statement D1, cell 0121     Statement D1, cell 0125     Statement D1, cell 0125     Statement D1, cell 0125     Statement B5     Statement B5     Statement B5, cell F33     Statement D3     Statement D3     Statement E9     Statement E9     Statement E9     Statement E9     Statement B5, cell F42     Statement B5     StatementB5     Statement B5     Statement B5     StatementB5     Stateme	Outstanding claims provisions made at end of this year         IBNR provisions made at end of this year         Total Outstanding Claims Reserve         approved reinsurance)         Outstanding claims - Closing total         Minus: Outstanding claims - Closing Foreign         Outstanding Claims Reserve         Burg Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Outstanding Claims Reserve         Burg Reserve	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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	SHORT-TERM INSURANCE ACT (NO	D. 53 OF 1998)	
	SHORT-TERM QUANTITATIVE	RETURN	
REGISTRAR OF SHORT-TERM END OF PERIOD UNDER REVIE FINAL PRINTOUT DATE	INSURANCE REFERENCE NUMBER		10/10/0// 2011/12/31 2011/03/08 09:10
	VALIDATION TOOL		1000 1000 1000 1000 1000 1000 1000 100
Referance	Description	Amount R'(000) Where Applicable	indicator
10.2 Domestic			A construction of the
10.2.1 Statutory Basis (net of From Statement B5	approved reinsurance)	<u>NR</u>	
1. <u>Statement B5, cell F34</u> 2. <u>Statement B5, cell O34</u>	IBNR - closing Total Mnus: IBNR - closing Foreign IBNR Reserve	0 0	
From Statement D3 1. Statement D3, cell E42	IBNR Reserve	0	OK
From Statement E9 1. Statement E9. cell F43	IBNR Reserve		
11. Contingency Reserve			
From Statement D3 1 Statement D3, cell G53	Contingency Reserve	0	ок
From Statement E9 1. <u>Statement E9, cell E44</u>	Contingency Reserve	0	UR
12. Unexpired Risk Provisi	on		2012 0 1 1
From Statement D3 1 Statement D3, cell G63	Unexpired Risk Provision	0	ок
From Statement £9 1. <u>Statement E9. celi E45</u>	Unexpired Risk Provision	0	ÖR
13. Claims paid 13.1 Claims paid: Total			
From Statement B5			(4) 4 (4) (4) (4) (4) (4) (4) (4) (4) (4
1 Statement B5, cell F30 2. Statement B5, cell F31	Claims and claims expenses paid Salvages and recoveries Claims Paid: Total	0 0 0	ок
From Statement D1 1. <u>Statement D1, cell P44</u>	Claims Paid: Total		Un
13.2 Claims paid: Property			
From Statement B5 1. <u>Statement B5. cell G30</u> 2. <u>Statement B5, cell G31</u>	Claims and claims expenses paid Salvages and recoveries	0	
From Statement D1.1	Claims Paid: Property		OK
1. Statement D1.1. cell P44		0	
13.3 Claims paid: Transport From Statement 85	tation		
1. <u>Statement B5, cell H30</u> 2. <u>Statement B5, cell H31</u>	Claims and claims expenses paid Salvages and recoveries Claims Paid: Transportation	0 C) 0	017
From Statement D1.2 1. Statement D1.2, cell P44	Claims Paid: Transportation	0	OK
13.4 Claims paid: Motor			
From Statement B5			
1. <u>Statement B5, cell I30</u> 2. <u>Statement B5, cell I31</u>	Claims and claims expenses paid Salvages and recoveries Claims Pald: Motor	0 0 0	ок
From Statement D1.3 1. Statement D1.3, cell P44	Claims Paid: Motor	0	Un
			Manage

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	SHORT-TERM INSURANCE ACT (NO. 53 SHORT-TERM QUANTITATIVE RETU ABC Insurance Company Limited		
EGISTRAR OF SHORT-TERM IN ND OF PERIOD UNDER REVIEW INAL PRINTOUT DATE	ISURANCE REFERENCE NUMBER V		10/10/ 2011/12 2011/03/08 09:
	VALIDATION TOOL		
Raferance	Description	Amount R(000)	Indicator
		K (000) Where Applicable	and a con
3.5 Claims paid: Accident a om Statement B5	nd Heet(h		
1. <u>Statement B5. cell J30</u> 2. <u>Statement B5. cell J31</u>	Claims and claims expenses paid Salvages and recoveries Claims Paid: Accident and Health	0 0 0	ок
om Statement D1.4 1. Statement D1.4, cell P44	Claims Paid: Accident and Health	0	Un
3.6 <u>Claims peid:</u> Guarantee			
rom Statement B5 1. <u>Statement B5, cell K30</u> 2. <u>Statement B5, cell K31</u>	Claims and claims expenses paid Salvages and recoveries Claims Paid: Guarantee	0 0 0	ок
rom Statement D1.7 1. <u>Statement D1.7, cell P44</u>	Claims Pald: Guarantee	0	
3.7 Claims paid: Liability rom Statement 85			·····
1. <u>Statement B5</u> 2. <u>Statement B5, cell L30</u> 2. <u>Statement B5, cell L31</u>	Claims and claims expenses paid Salvages and recoveries Claims Paid: Liability	0 0	ок
om Statement D1.5 1. Statement D1 5, cell P44	Claims Paid: Liability		
.8 Claims peid: Engineerin	19 - 7775		
rom Statement B5 1. <u>Statement B5, cell M30</u> 2. <u>Statement B5, cell M31</u>	Claims and claims expenses paid Salvages and recoveries Claims Paid: Engineering	0 0 0	ок
rom Statement D1.6 1. Statement D1.6, cell P44	Claims Paid: Engineering	0	
3.9 Claims paid: Miscellane	ous		
rom Statement B5 1. <u>Statement B5, cell N30</u> 2. <u>Statement B5, cell N31</u>	Claims and claims expenses paid Salvages and recoveries Claims Paid: Miscellaneous	0 0 0	OK
rom Statement D1.8 1. <u>Statement D1.8, cell P44</u>	Claims Pald: Miscellaneous	0	
Carlains incurred			
Claims incurred: Total rom Statement B5	egenation de la Martina de Carlos de Carl		
<ol> <li><u>Statement B5, cell F36</u></li> <li><u>Statement B5, cell F34</u></li> <li><u>Statement B5, cell F39</u></li> </ol>	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Total	0 0 0	ок
om Statement D1 1. Statement D1, cell P45	Claims Incurred: Total	0	
4.2 Claims incurred: Prope	ty		
om Statement B5 1. <u>Statement B5, cell G36</u> 2. <u>Statement B5, cell G34</u> 3. <u>Statement B5, cell G29</u>	Net claims incurred Closing IBNR Opening IBNR	0 0 0	<u></u>
rom Statement D1,1 1. <u>Statement D1,1</u> cell P45	Claims incurred: Property	0	OK
1.3 Claims incurred: Transj	portation		· · · · · · · · · · · · · · · · · · ·
rom Statement B5 1. <u>Statement B5</u> , cell H36 2. <u>Statement B5</u> , cell H34 3. <u>Statement B5</u> , cell H29	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Transportation	0 0 0 0 0	ок
rom Statement D1.2 1. Statement D1.2, cell P45	Claims Incurred: Transportation	0	

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	SHORT-TERM INSURANCE ACT (NO. SHORT-TERM QUANTITATIVE R ABC insurance Company Limite	ETURN	
REGISTRAR OF SHORT-TERM I END OF PERIOD UNDER REVIE FINAL PRINTOUT DATE	NSURANCE REFERENCE NUMBER W		10/10/0/8 2011/12/31 2011/03/08 09:10
	VALIDATION TOOL		
Reference	Description	Amount R (000) Where Applicable	Indicator
14.4         Claims incurred: Motor           From Statement B5         1           Statement B5         1           2         Statement B5, cell 136           3         Statement B5, cell 134           3         Statement B5, cell 129	Net claims incurred Closing IBNR Opening IBNR Claims incurred: Motor	0 0 0 0 0	ок
From Statement D1.3 1. Statement D1.3, cell P45	Claims Incurred: Motor	0	
14.5 Claims incurred: Accid	ent and Health		e e en en en en en el
From Statement B5 1. Statement B5, cell J36 2. Statement B5, cell J34 3. Statement B5, cell J29 From Statement D1.4	Net claims incurred Closing IBNR Opening IBNR Claims incurred: Accident and Health	0 0 0 0	ок
1. Statement D1.4, cell P45	Claims Incurred: Accident and Health	0	
14.6 Claims incurred: Guard From Statement B5	Intée		the second we get
<ol> <li>Statement B5. cell K36</li> <li>Statement B5. cell K34</li> <li>Statement B5. cell K29</li> <li>Statement D1.7</li> </ol>	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Guarantee	0 0 0 0	ОК
	Claims Incurred: Guarantee	0	
14.7 Claims incurred: Liabil From Statement B5	ity		and the second
1. <u>Statement B5, cell L36</u> 2. <u>Statement B5, cell L34</u> 3. <u>Statement B5, cell L29</u>	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Liability	0 C 0	ок
From Statement D1.5 1. Statement D1.5, cell P45	Çlaims incurred: Liability	0	
14.8 Claims incurred: Engin	eering		Maria Maria
From Statement B5 1. <u>Statement B5, cell M36</u> 2. <u>Statement B5, cell M34</u> 3. <u>Statement B5, cell M29</u>	Net claims incurred Ciosing IBNR Opening IBNR Claims Incurred: Engineering	0 0 0 0	ок
From Statement D1.6 1. Statement D1.6, cell P45	Claims Incurred: Engineering	0	
14.9 Claims incurred: Misce	llaneous		
From Statement B5 1. <u>Statement B5, cell N36</u> 2. <u>Statement B5, cell N34</u> 3. <u>Statement B5, cell N29</u>	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Miscellaneous	0 0 0 0	ок
	Claims Incurred: Miscellaneous	0	
15. Assets 15.1 Total Assets		n an	e in the state of
15.1.1 Statutory Basis		the second constants of the	and the second state of th
From Statement E9 1. <u>Statement E9, cell E31</u> From Statement F1	Total Assets	0	ок
1. Statement F1, cell E27	Total Assets	0	

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited						
EGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER 10/10/0/A ND OF PERIOD UNDER REVIEW 2011/12/3 INAL PRINTOUT DATE 2011/03/08 09:10						
	VALIDATION TOOL					
Reference	Description	Amount R'(000) Where Applicable	Indicator			
5.1.2 Accounting Basis			,,			
From Statement E9 1. Statement E9, cell H31	Total Assets	0				
From Statement C2 1. Statement C2, cell D38	Total Assets	0	ок			
2. Statement C2, cell D32	Minus: Reinsurers' share of provision for unearned premiums	0	UK			
<ol> <li>Statement C2, cell D33</li> <li>Statement C2, cell D34</li> </ol>	Minus: Reinsurers' share of outstanding claims Minus: Deferred acquisition costs	0				
4. <u>Statement Cz, cen D34</u>	Total Assets	0				
5.2 Cesh & Belences & Dep	posits					
From Statement E9	<u>.</u>					
<ol> <li>Statement E9, cell E16</li> <li>Statement E9, cell E24</li> </ol>	Cash Balances and deposits with banks	0				
3. Statement E9, cell E17	Krugerrands	0				
	Cash & Balances & Deposits	0	OK			
From Statement E1						
1. Statement E1, cell L26	Cash & Balances & Deposits	0				
5.3 Securities & Loans	and a contract the state of the second s					
From Statement E9 1. Statement E9, cell E25	Securities & Loans	0				
From Statement E2			ок			
1. Statement E2, cell K38	Securities & Loans	0				
5.4 Debentures, Loan Stoc	ks & Other Securities	<u> </u>	· · · · · · · · · · · · · · · · · · ·			
From Statement E9	Debenhung Loss Charles & Other Countilles	0				
1. Statement E9, cell E26	Debentures, Loan Stocks & Other Securities	<u> </u>	014			
From Statement E3			ок			
<ol> <li>Statement E3, cell J32</li> </ol>	Debentures, Loan Stocks & Other Securities	0				
5:5 Debtors	a de la companya de	J				
rom Statement E9		[				
1. Statement E9, cell E27	Debtors	0				
From Statement E4			ок			
1. Statement E4, cell L31	Debtors	0				

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	SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited						
END O	TRAR OF SHORT-TERM I F PERIOD UNDER REVIE PRINTOUT DATE	NSURANCE REFERENCE NUMBER		10/10/0/ 2011/12/3 2011/03/08 09:1			
		VALIDATION TOOL		E			
	Reference	Description	Amount R (009) Winers Application	Indicator			
15.6	Shares, Depository Rec	eipts & Units	18 18 19 19 19 19 19 19 19 19 19 19 19 19 19				
	Statement E9 I. <u>Statement E9, cell E28</u>	Shares, Depository Receipts & Units	0	- 17			
	Statement E5 Statement E5, cell L85	Shares, Depository Receipts & Units	0	OK			
15.7	Land and Buildings						
	Statement E9 1. Statement E9, cell E29	Land and Buildings	0				
	Statement E6 Statement E6, cell D50	Land and Buildings	0	ОК			
	Fixed Assets		a contract of the second second	and the second			
	Statement E9 . Statement E9, cell E30	Fixed Assets	0				
	Statement E7 Statement E7, cell E23	Fixed Assets	0	OK			
16. 16.1	Total Liabilities Statutory Basis			an an the state of t			
	Statutory Basis						
	Statement E9, cell E47	Total Liabilities	0	OK			
	Natement F1 Statement F1, cell E28	Total Liabilities	0	ÖK			
	Accounting Basis						
1	Statement E9 Statement E9, cell H47 Statement E9, cell H44	Total Liabilities Minus: Contingency Reserve Total Liabilities	0 0 0				
1	Natement C2 Statement C2, cell D70 Statement C2, cell D32 Statement C2, cell D33 Statement C2, cell D34	Total Liabilities Minus: Reinsurers' share of provision for unearned premiums Minus: Reinsurers' share of outstanding claims Minus: Deferred acquisition costs Total Liabilities	0 0 0 0 0	ок			

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

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AL PPINTOUT DATE		PI	
Real contractions and the first of the second s	STATEMENT A1 REGISTRATION INFORMATION of ABC Insurance Company Limite as at the end of financial period 31/12	d a state of the s	
1	2	3	4
DESCRIPTION		Rogulauris F	Rei AA AA AA AA A
Registrar of Short-term Insurance reference number End of financial period ( <i>dd/mm/yyyy</i> ) Name of short-term insurer	10/10/0/8 2011/12/31 ABC Insurance Company Limited		
Number of months in financial period under review	12		
TYPES OF POLICIES	CERTIFICATE OF R	EGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR	
Property Transportation Motor Accident and health Guarantee Liability Engineering Miscellaneous			
Certificate number		Conditions imposed <sup>1</sup> (Y/N)	<b></b>
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 sumame 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)	
3.5 ACTUARY Name of Statutory Actuary Name of employer/company of Statutory Actuary		Did person change since previous year (Y/N) Did person change since previous year (Y/N)	
Name of Alternate Statutory Actuary Name of employer/company of Alternate Statutory Actuary		Did person change since previous year (Y/N) Did person change since previous year (Y/N)	
SHAREHOLDERS Are all the shareholders holding more than 25% of the issued share	es, the same as the previous year? (Y/N)		
TURNOVER If non-insurance business was conducted furnish the annual turnov	ver of that business (R'000)	e e e e e e e e e e e e e e e e e e e	
NUMBER OF PEOPLE EMPLOYED			

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NAL PRINTOUT DATE			ટેમ માટેટન્ડર લો મ
		STATEMENT A2	
		SSES & PARTICULARS OF KEY PERSONS	
		or woo mouranee company cannoa	4
	2	at the end of financial period 31/12/2011	4
	LZ	3	
HEAD OFFICE AND PUBLIC OFFICER			
1.1 HEAD OFFICE OF SHORT-TERM INSURER IN F	(SA	1.2 PUBLIC OFFICER	
Telephone (including area code)	F	Initials and surname	
Fax (including area code)		Telephone (including area code)	
website		Fax (including area code)	
e-mail		Cellphone	
		e-mail	
Physical address	Postal address	1.3 PERSON COMPLETING THE RETURN	
		Initials and sumame	
		Telephone (Including area code)	
		Fax (including area code) Cellphone	
		e-mail	
AUDITORS			
		1.4 CONSUMER COMPLAINTS PERSON	
2.1 FIRST AUDITOR (Responsible Partner)		Initials and sumame	
Telephone (including area code)	[	Telephone (including area code)	Representation of the second
Fax (including area code)		Fax (including area code)	
Cellphone		Celiphone	
e-mail	L	e-mail	
Physical address	Postal address		
		2.2 SECOND AUDITOR (Responsible Partner)	
		Telephone (including area code)	
		Fax (including area code) Cellphone	
		e-mail	
			any real and the second s
		Physical address Postal addre	\$\$
			and a stand of the second stand of the second stand of the second stand stand stand stands and the second stand stands at the second stand stands at the second stand s
ACTUARIES			
3.1 STATUTORY ACTUARY		3.2 ALTERNATE STATUTORY ACTUARY	
		32 ALIENIMIE STATUTORT ACTUART	
Telephone (including area code)	[	Telephone (including area code)	
Fax (including area code)		Fax (including area code)	
Cellphone		Cellphone	
e-mail	L	e-mail	
Physical address	Postal address	Physical address Postal addre	155
L <u></u>	L		
		AUDITORS	

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# GOVERNMENT GAZETTE, 18 MARCH 2011

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neili920f - Drf		STATEMENT		-	2014 120 20 012
			D MEMBERS OF AUDIT COMM	ITTEE	
	of ABC In	surance Com	pany Limited		
	as at the end	of financial p	eriod 31/12/2011		
Initials & Surname	Date appointed	Date resigned	Highest academic qualification	Position held <sup>1</sup>	Independent/No
1	2	3	4	5	Independent 6
I	2	3	4	0	0
RECTORS:					
Executive					
•					
•					
•					
•					
-					
					1
				,	1
Non-executive		·····	I		·
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Alternate					
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ANAGEMENT EXECUTIVES		<b>ن</b> ا			
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MBERS OF AUDIT COMMITTEE:	L	-L			1
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AUDITORS

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

SHEET REFERENCE NUMBER

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Lina, Printont Date										2011:03-0-04-1
			GROSS U of ABC In	STATEMENT B1 JNDERWRITING Ri Isurance Company of financial period	Limited I 31/12/2011				-	
					CURREN					·
	[			DOMES	TIC AND FOREIGN CON	MBINED				
DESCRIPTION	Total	Property	Transportation	Motor	Accident and health	Guarantee	Llability	Engineering	Miscellaneous	FOREIGN ONLY
	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
							······································			
1 Unearned premiums - opening	0	0	0		0	. 0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	(	0 0	0	0	0	0	0
2 Direct premiums written:	0	0	0	(	0	0	0	0	0	0
2.1 Inclusive of refunded premiums	0	0	0		0 0	0	0	0	0	0
2.2 Less: Refund of premiums	0	0	0	,	0 0	0	0	0	0	0
3 Reinsurance premiums inwards:	0	0	0	(	0	0	0	0	0	0
3.1 Proportional	0	0	0	(	0 0	0	0	0	0	0
3.2 Non proportional	0	0	0	(	0 0	0	0	0	0	0
5 Other	0	0	0	(	0 0	0	0	0	0	0
6 Unearned premiums - closing	0	o	0		ol ol	ol			0	l n
6a Unearned premiums closing - Cash back	0	0	0			0	0	0		
ba oneaned preniums closing - clash back	l. v		0		<u> </u>		0	0	0	<u> </u>
7 PREMIUMS EARNED	0	0	o		0 0	0	0	0	0	0
8 Outstanding claims - Opening	0	0	0			0	o	0	0	0
9 IBNR - Opening	0	0	0			0	0	0		
10 Claims and claims expenses paid	0	0	n				0	0		
10a Salvages and recoveries	0					0	. 0			and the second diversity of the second diversity of the second se
11 Other	0	0	0		ol ol	0	0	0		
••••••••••••••••••••••••••••••••••••••				······································					L	4
12 Outstanding claims - Closing	ļ	0	0			0	0	0		
13 IBNR - Closing	i0	0	0		0	0	0	0	ļ0	0
14 CLAIMS INCURRED	0	0	ol		00	0	0	0	[c	0
15 Gross commission peid on direct premiums	ol	0	0	(	0	n	o		C	0
16 Gross commission paid on reinsurance premiums inwards	0	0			0 0		0	Q		
21 EXPENSES	0	0	0		0	0	0	0		
9000 - 97900 - 97900 - 97900 - 97900 - 9790 - 9790 - 97900 - 97900 - 97900 - 9700 - 9700 - 9700 - 9700 - 9700		······································	. <u> </u>		1 <u>-</u> 1.				ha	
22 GROSS RESULT: PROFIT/(LOSS)	ol	0	a			o	0	0		
23 Gross commission paid as % of premium written	0%	0%	0%	0%		0%	0%	0%		0%
24 Gross commission incurred as % of premium earned	0%	0%	0%	0%	6 0%	0%	0%	0%	0%	0%
25 Gross estimated ultimate loss ratio	0%	0%	0%	0%	6 0%	0%	0%	0%	0%	0%
IF the period to which the figures in this return apply, is NOT TWE the following figures which are required in terms of Schedule 2 to the Act for the calculation of the IBNR and contingency reserve: 26 Gross premiums written (direct premiums and reinsurance inward for the twelve month period preceding the date of this return:			Domestic R'000	Foreign R'000	]					
27 Domestic reinsurance including Lloyds's (i.r.o. these premiums)	· · · · · · · · · · · · · · · · · · ·	·····	0	(	5					
28 Foreign reinsurance (I.r.o. these premiums)			0	(	5					

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AUDITORS

# GOVERNMENT GAZETTE, 18 MARCH 2011

# ST2011

# PUBLIC STATEMENT

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			REINSUR of AB as at the	ANCE UNDERWA C Insurance Com end of financial p	pany Limited				1 - 22113) 2 - 1221) 2 - 221 3	
					DOMESTIC AND FOR	CURRENT YEAR				1
			1		DOMESTIC AND FOR	TEIGN COMBINED			[	-
DESCRIPTION	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY
	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
Unearned reinsurance premiums - opening	0			••••••••••••••••••••••••••••••••••••••	ol ol	0	pl	0	Г й	
Unearned premiums opening - Cash back	0		0 0		0 0	0	0	0		
Reinsurance premiums paid :	0		0 0		0 0	0	0	0	(	
2.1 Proportional	0	1	00		0 0	0	0	0		2
2.2 Non proportional	0		×1		0 0	0	.0	0		
Other	0		0		0 0	0	0	0		0
Unearned reinsurance premiums - closing Unearned premiums closing - Cash back	0					0	0	0		
Onearned premiums closing - cash back	<u> </u>		J		<u> </u>	vi		0	L	, 
REINSURANCE PREMIUMS EARNED	0		0		0 0	0	0	0	(	
Outstanding R/I claims - Opening	0		0 0		0 0	. 0	0	0	(	)
IBNR - Opening	0				0 . 0	0	0	0		
Reinsurance claims made	0		4 ······		00	0	0	0		<u> </u>
Salvages and recoveries	0		·			0	0	0		2
Other	0				0 0	0	0	0	<u> </u>	<u>ــــــــــــــــــــــــــــــــــــ</u>
Outstanding R/I claims - Closing	0	(			00	0	0	0	(	)
IBNR - Closing	0				0 0	0	0	0	(	)
REINSURANCE CLAIMS INCURRED	0		00		0 0	0	0	0	(	)
			. <del></del>		-1		E			. <b>r</b>
COMMISSION RECOVERED			0 0		0 0	0	0	0	(	
EXPENSES RECOVERED	0		<u>ט</u>		0	0	0	0		<u> </u>
		······								1
5 REINSURANCE RESULT: (PROFIT)/LOSS	0		이 이	·	0 0	0	0	0		

AUDITORS

# A-SET REFERENCE MINURSH

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AL-HIMOUTLAIE			_		ATEMENT B4							2011-02-02
		· · · · · · · · · · · · · · · · · · ·		SS AND REINS of ABC Insu	ATEMENT B4 URANCE PREM rance Company financial period	Limited				· · · · ·		
	RISK	S WITHOUT UPP A	AT YEAR END					RISKS WITH UP	P AT YEAR END			
DESCRIPTION	MONTHLY BUSI	NESS RI	SKS EXPIRED AT	YEAR END	CONSTAN	T RISKS	INCREASIN	IG RISKS	DECREASI	NG 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
1	3	4	5	6	7	8	9	10	9	10	11	12
1 1. GROSS PREMIUMS WRITTEN	0	0	0	0	0	0	0	0	0	0	0	1
2. REINSURANCES: 2.1 Domestic (including Lloyd's): 2.1.1 Proportional 2.1.2 Non-Proportional	0	0	0	٥	0	0	0	0	0	0	0	
2.1.2 (a) Expliring at Year end	0	0	0	ol	0	0	0	0	0	ol	0	i
2.1.2 (b) Expiring After Year End: - The part relating to this Year		0	0		0		0	0	0		0	
- The part relating to next year	0	0	0	0	0	0	0	0	0	0	0	1
2.2 Foreign:												
2.2.1 Proportional	0	0	0	0	0	0	0	0	٥	0	0	L
2.2.2 Non-Proportional:	r 10000											
2.2.2 (a) Expiring at Year and	0	0	0	0	0	0	0	0	0	0	0	L
2.2.2 (b) Expiring After Year End:	·				······							
The part relating to this Year	0	0	0	0	0	0	0	0	0	0	0	l
The part relating to next year	0	0	0	0	0	0	0	0	0	0	0	į
3. TOTAL REINSURANCES	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	L

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HET REFERENCE NUMBER									PU	
L PRIVICUT DATE			a a fair a tha ann a' fairt a a			1	- ANNEL THE STATE			<u>8 3</u> 43.5 5
			NẾT UN bị ABC ling às at thể énở l	STATEMENT 85 DERWRITING RES Surance Company I of financial period	JLTS Limited 31/12/2011					
					CURREN	T YEAR				
				DC	DMESTIC AND FOREIGI	*				4
DESCRIPTION	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY
	R'000	R'000	R'000	R'000	RC00	R'000	R'000	R1000	R'000	R'000
1	2	3	4	5	6	7		9	10	11
										г
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	
a Unearned premiums opening - Cash back	U	UU	0[	0	U	0	0	0	0	1
2 Premiums written - Gross	0	o	0	0	0	0	o	0	0	[
Reinsurance	0	0	0	0	0	0	0	0	0	<u></u>
1 Net	n	0	0	0	0	0	0	0	0	
5 Other	Ő	0	0	0	0	0	0	0	0	
5 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	
Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	
								r		·····
7 NET EARNED PREMIUMS	0	0	0	0	0	0	0	0	0	<u> </u>
Outstanding claims - Opening	0	0	D	0	ol	o	o	0	0	
BNR - Opening	0	0	0	0	0	0	0	0	0	
Claims and claims expenses paid	D	0	0	0	0	0	0	0	0	
Salvages and recoveries	0	0	0	0	0	0	0	0	0	
1 Other	0	0	0	0	0	0	0	0	0	
2 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	
3 IBNR - Closing	0	0	0	0	0	0	0	0	0	
4 NET CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	
5 COMMISSIONS	0	0	0	0	0	0	0	0	0	
S EXPENSES	0	0	0]	0	0	0	0]	0	0	1
7 NET RESULT: PROFIT/(LOSS)	0	0	0	0	. ol	0	0	0	0	
3 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.
ESTIMATE OF ULTIMATE LOSS RATIO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.
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%	0.1
1 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
2 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
									1	
OPERATING RATIO	0% (	claims + commission +	expenses less total inve	estment income as %	of earned premium)					

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GOVERNMENT GAZETTE, 18 MARCH 2011

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						•				LIC STATEMEN
AL PRINTOUT	DATE		it is a tract	ere a la altregio da	STATEMENT	16 10 1 Not Officiary C				2011-03-08-0
				MMARY OF BUSIN of AB		IN BY PRIMARY IN any Limited	SURERS			
Di	ESCRIPTION	Gross premium on policies renewed	Gross premium on new policies	Average Gross Premium per policy (per month)	Average contract period per policy	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 <u>amount</u>	Average net clain amount
		R'000	R'000	R'000	Months	the infancial year			R'000	R'000
	1	22	3	4	5	6	7	8	9	10
	_				· · · · · · · · · · · · · · · · · · ·					
1 Propert	Tana tana ang tang tang tang tang tang ta	0			the second se			0	0	
2	Personal	0				the second	the second se	0	0	
3	Corporate	0				and the second designed and th		0	0	
4	Commercial	0	0	0	(	0	0	0	0	L
6 Transp	ortation	0	0	0		0	0	o		1
7	Personal	0							0	
8	Corporate	0							0	
9	Commercial	0	0	0	(	0	0		0	
						1				······
1 Motor	Personal	0							0	
3	Corporate	0		the second s					0	
4	Commercial	0	the second se					and the second sec	0	
						4				
	nt & health	0							0	
7	Personal	0							0	
18	Corporate	0							0	
19	Commercial	0	0	0	L0	0	0	0	0	L
21 Guaran	ntee	0	0	0	(	0	0	0	0	1
2	Personal	0	Construction of the local division of the lo		(	0	0		0	
23	Corporate	0	0			0	0	0	0	
24	Commercial	0	0	0		00	0	0	0	
						1				
6 Liability		0				and the second design of the s			0	
27 28	Personal	0							0	
.o 29	Corporate Commercial	0							0	
					······································	1	·	(,,,,,,,,,		•
1 Engine	ering	0								
2	Personal	0							0	
3	Corporate	0				**************************************			0	
34	Commercial	0	0	0		0	0	0		L
6 Miscell	aneous	0	0	0	(	0	0	0	0	
37	Personal	0	0						0	
38	Corporate	0	******							· · · · · · · · · · · · · · · · · · ·
39	Commercial	0		Contraction of the second division of the sec					0	
1 TOTAL		0	Contraction of the local division of the loc							

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Notes:

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No. 34119 23

SHEET REFERENCE MINNER PERSTAN OF LAND-TEMI NALMATICE PERENEDIS IN MEET	CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC
FINAL PRIMEOUT DATE	01.66.326.126.140
Alb.ld	Statement B7 UMS; CREDIT INSURANCE AND DISTRIBUTION CHANNELS BC Insurance Company Limited and of financial period 31/12/2011

# 1. CREDIT INSURANCE

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

# 2. CREDIT INSURANCE

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

# 3. CREDIT INSURANCE

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

# 4. MICRO-INSURANCE

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

# 5. DISTRIBUTION CHANNELS iro all business

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

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SHEET REFERENCE NUMBER

# PUBLIC STATEMENT

	FUI	SLIC STATEMENT
	FINAL PRINTOUT DATE	2011/03/08 09:10
	STATEMENT C1	•
	STATEMENT OF COMPREHENSIVE INCOME	a de la secola de la
	of ABC Insurance Company Limited	ی آیا ترکی بر در در در این
	as at the end of financial period 31/12/2011	ويجد فكالم أأأ أشكر ومحصد والكالية أأست متصاد أأأأ أكر ومصاد وفكار وأأأ
	11	2 Current year
	DESCRIPTION	R'000
1	Gross written premium	C
2	Less: reinsurance written premium	(
3	Net premium	0
4	Less: change in unearned premium	
5	Gross amount	
6	Reinsurers' share	
7	Net insurance premium revenue	C
8	Investment income	0
9	Income from reinsurance contracts ceded	0
10	Net gain/(loss) on financial assets and liabilities at fair value	(
11	Net income	C
12	Insurance claims and loss adjustment expenses	0
13	Insurance claims and loss adjustment expenses recovered	
14	Net insurance benefits and claims	C
15	Expenses for the acquisition of insurance contracts	<u> </u>
16	Other: (specify)	C
17		<u> </u>
18		0
19		0
20	Expenses	C
21	Results of operating activities	0
22	Finance costs	0
23	Share of profit/(loss) of associates	C
24	Impairment charge on net investment in associate	0
25	Profit before tax	0
26	Income tax expense	C
27	Profit for the year from continuing operations	0

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	T <sub>12</sub> (C) ALLOY
STATEMENT C2 STATEMENT OF FINANCIAL POSITION	
of ABC Insurance Company Limited	¢
as at the end of financial period 31/12/2011	
1	2
DESCRIPTION	Current year
ASSETS	<u>R'000</u>
Non-Current Assets	
Property & equipment	
Investment property	
Financial instruments	
Loans advanced	
Investment in subsidiary companies	
Investment in associated companies	
Goodwill	
Current Assets Current investments	
Agents' & reinsurers' balances	
Other receivables	
Deposits with reinsurers	
Taxation peid in advance	
Cash & cash equivalents	-
Other	
Technical assets	
Reinsurers' share of provision for unearned premiums	
Reinsurers' share of outstanding claims	
Detened acquisitori costs	
Deferred tax assets	
TOTAL ASSETS EQUITY AND LIABILITIES	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Distributable reserve	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Distributable reserve	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Retained income TOTAL EQUITY Non-Current Liabilities	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest begring loans	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest beging loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest begring loans Non-current Liabilities Interest begring loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearmed premiums Due to celi owner	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium  - Non-distributable reserve - Contingency reserve - Ordingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest beging loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest begring loans Non-current Liabilities Interest begring loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearmed premiums Due to celi owner	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium  - Non-distributable reserve - Contingency reserve - Ordingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest beging loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Contingency reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest begring loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearmed premiums Due to celi owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims Deferred reinsurers' balances Deposits by reinsurers' balances Deposits by reinsurers	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Contingency reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' belances Deposits by reinsurers Current provisions	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Ontingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' belances Deposits by reinsures Other payables Current payables Taxation payable	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Contingency reserve - Contingency reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' belances Deposits by reinsurers Current provisions	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Ontingency reserve - Ontropy Control Con	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Ontingency reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' belances Deposits by reinsures Other payables Current payables Taxation payable	
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EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference Share capital Share premium - Non-distributable reserve - Contingency reserve - Ontingency reserve - Ontropy Control Con	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Contingency reserve - Contrast Liabilities Content Liability Con	

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ST2011 SHEET REFERENCE NUMBER Page 23 of 87

C():3-95--A

PUBLIC STATEMENT 2011/03/08 09:10

FINAL PRINTOUT DATE			2011/03/08 09:10
ST	TATEMENT C3		
COMPARISON OF STATUTORY UNDERW of ABC Insu as at the end of	RITING RESULTS rance Company Li financial period 31	mited	DERWRITING
DESCRIPTION	Statement B5 R'000	Income statement R'000	Difference <i>R'000</i>
1	2	3	4
1 Gross Premiums Written	Ç	0	0
2 Reinsurance	0	0	0
3 Net Premiums Written	0	0	0
4 Change in Unearned Premium Provision	C	0	0
5 Net Premiums Earned	0	0	C
6 Net Claims incurred	0		0
7 Claims paid	0		0
8 Movement on Outstanding claims 9 Movement on Incurred But Not Reported (IBNR)	0		0
0 Commission incurred/received	0	0	0
11 Management expenses	0	0	0
12 Underwriting Results	0	0	0

AUDITORS

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INSET REPRETA E MUSISER							CONF	IDENTIAL STATEN	MENT NOT AVAIL	ABLE TO PUBLIC
FRAL FRANCUL DATE										23113353 14 1.
		BUDGETED UNI	ST DERWRITING REBUL of ABC Insi as at the end o	TATEMENT C3.1 T PROJECTIONS F Urance Company I of financial period	OR THE NEXT FINA United 31/12/2011	NCIĂL YEAR				
					CURREN	TYEAR				
				DC	MESTIC AND FOREIGI	N				
DESCRIPTION	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY
	R'000	R'000	R'000	R'000	R'900	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11
							······			
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0
2 Premiums written - Gross	0	0	0	0	0	0	0	0	0	0
3 Reinsurance	0	0	0	0	0	0	0	0	0	0
4 Net	0	0	0	0	0	.0	0	0	0	0
5 Other	0	0	0	0	0	0	0	0	0	
6 Unearned premiums - closing		0	0	0	0	0	0	0	0	and the second design of the s
6a Unearned premiums closing - Cash back	<u> </u>	<u> </u>	U	<u> </u>	V	0	U	V	0	0
7 NET EARNED PREMIUMS	0	0	0	0	0	0	0	0	0	0
8 Outstanding claims - Opening	0	ol	0	0	n	Q	0	0		0
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	
10 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0
10a Salvages and recoveries	0	0	0	0	0	0	0	0	0	
11 Other	0	0	0	0	0	0	0	0	0	Q
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0
13 IBNR - Closing	0	0	0	0	0	0	0	0	0	0
14 NET CLAIMS INCURRED	0	0	0	0	o	0	0	0	0	0
15 COMMISSIONS	0	0	0	0	0	0	0	0	0	0
16 EXPENSES	0	0	0	0	0	0	0	0	0	. 0
17 NET RESULT: PROFIT/(LOSS)	0	0	D	O	0	0	o	0	0	0
18 CLAIMS RATIO (claims incurred as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19 ESTIMATE OF ULTIMATE LOSS RATIO	0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
20 COST RATIO (commission + expenses as % of written premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21 COMBINEO RATIO (claims+comm+exp as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
22 RETENTION RATIO (net premiums as % of gross premiums)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23 OPERATING RATIO	0% (	claims + commission +	expenses less total inves	stment income as % (	of earned premium)					0%

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GOVERNMENT GAZETTE, 18 MARCH 2011

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# SHEET REFERENCE NUMBER

# C04-99-A PUBLIC STATEMENT

AUDITORS

FINAL PRINTOUT DATE

VAL PRINTOUT DATE			3			2011/02/08/09
		STATEME	NT C4		к. <sub>1</sub>	
	ANALYSIS OF ISS	SUED PREFEREN	ICE SHARES & D	EBENTURES	5	
			ompany Limited			
	as at the end of financial period 31/12/2011 Amount authorised Amount obtained Amount payable DIVIDEND/INTE				INTEREST	
ANALYSIS OF INSTRUMENT	Nominal	Share premium	through issue	on redemption	In-arrear	In future
	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7

# **1. PREFERENCE SHARE CAPITAL**

REDEEMABLE/NON-CONVERTIBLE:

<ul> <li>Within 1 - 3 years</li> </ul>	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
<ul> <li>Within 7 - 10 years</li> </ul>	0	0	0	0	0	0
<ul> <li>Within 10 -15 years</li> </ul>	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:** 

<ul> <li>Within 1 - 3 years</li> </ul>	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

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	PUBLIC S	STATEMENT
FINAL PRINTOUT DATE		2011/05/05/05/05/06
STATEMENT C5		
STATEMENT OF CASH FLOW		
of ABC Insurance Company Limited		
as at the end of financial period 31/12/2011		
1		2
DESCRIPTION		urrent year
		<u>R'00</u> 0

# CASH FLOWS FROM OPERATING ACTIVITIES

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

CASH FLOW FROM INVESTING ACTIVITIES

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

# CASH FLOW FROM FINANCING ACTIVITIES

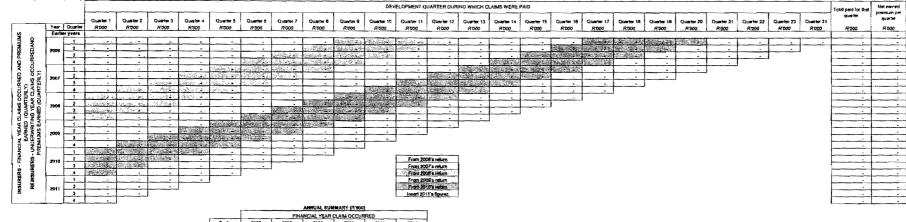
14	0
15	
16	
17	
18	
19	0
Net cash generated from (used in) financing activities	0
20 NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	0
21 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	0
22 CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	0

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	en an		
		STATEMENT DI	
		RESERVING DEVELOPMENT FOR ALL BUSINESS	
		of ABC insurance Company Limited	
-	1 2 3 4 5 8 7 8 8	10 11 12 13 14 15	10 17 10 10 20 21 27 20 20 25 26 27
		and the second secon	
Sarth	Santon 1 Receipt development (Net of all Relevances)		



				FINA	NCIAL YEAH L	LARA OCCUR	RED		
		Enter	2008	2007	2008	2009	2010	2011	
1	Cleams paid during the year when they occurred		Ø	¢	0	0	9	0	
2	Claims paid after the year when they occurred	0	0	0	0	0	0		
3	Total cleans patri during the financial year (impopertive of occurrence)							0	
4	Total claims incurred during the financial year (intespective of occurrence)							Ð	

Section 7 - Cisima development (Nat of all Reinsurances)

		1									t	EVELOPMEN	QUARTER D	JRING WHICH	CHANGES OF	CURRED IN C	LAIMS LIABIL	ITY									Total paid for
			Quarter 1	Quarter 2	Cruoter 3	Querter 4	Quarter 5	Quarter 6	Quarter 7	Quarter B	Quarter 9	Quarter 10	Quarter 11	Querter 12	Quarter 13	Quarter 14	Quarter 15	Quester 16	Querter 17	Quarter 18	Querter 18	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24	querter
		Quarter	F1000	R1007	R 000	R1003	ROOD	R7000	R7000	R1000	ADDO	RIDOO	F1000	R7000	8100	R1000	RUDO	A1000	A 000	R1000	8000	R1000	17000	8000	R 1000	R 000	N 8000
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# Page 29 of 87

Net earned

premium per quarter

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### PUBLIC STATEMENT and the second second STATEMENT D1.1 RESERVING DEVELOPMENT FOR PROPERTY . . . . of ABC Insurance Company Limited se at the and of financial period 31/12/2011 Т 27 2 3 4 3 . 7 8 1 9 10 17 18 16 20 21 22 23 24 25 26 1 12 13 14 15 Section 1 - Payment development (Net of all Reim DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID Total paid fo that quarter Quester 5 Querter 1 Quarter 2 Querter 3 Querter 4 Quarter 6 Querter 7 Querier 8 Querier 9 Quarter 10 Quarter 11 Querter 12 **Coarter 13** Owerter 14 Quarter 15 Quarter 16 Quarter 17 Quarter 18 Quarter 19 Ocierter 29 Ouerter 21 Quarter 22 Quester 23 Quarter 24 Yner Quarter Earlier years A1000 AL000 R1000 8000 R1000 R1000 6T000 R1000 8000 R1000 R7000 R700 A1000 FT 1000 RUDO R1000 81000 R 000 RIDOD R1000 A1000 RIDOO R1000 F1000 R 000 S OCCURRED AND PREMIUMS AT ERLY) AR CLUIMS OCCURREDAND QUARTERLY) 5 1997-199 S . 474 1 A. 4 and the second s 200 2 1.182 Sec. is Sugar . . 2006 3 · · . 4 Children Child Carl Ant . 1 dillo anis 18 18 2 19 10 10 Salar Orali -. 2 24/200 1.00 1.00 100 1.5 1. 1. 64 100 Car . 2001 . . . No la Cal Sal sugar Becching Sugar 1. 54 355 100.000 ...... 4 in line Asian . 36 100 1 A. come and a since it is ------19.4. 4. INSURERS - FINANCIAL YEAR CLAIMS OC EARVED (QUARTER REIMSURERS - UNDERWRITING YEAR C PREMILMS EARVED (QUA -2 as million ale and 1990 A. M. 1 2008 . 3 and an an art 1000 4 1438672 4602 1 and the second second . and the second . . • 2 · · · · · · . 2005 3 a state a second of the . . -. . ~ . . 1 2 . . A CONTRACT OF CONTRACT Fran 2006's return 2019 -3 From 2007 6 return 4 1440 1. 6 6 From 2009's return From 2009's return From 2010's return Instert 2011's figures 1 . 2 . 2011 3 4 ANNUAL SUMMARY (R'000) FINANCIAL YEAR CLAIM OCCURRED Earter 2006 2007 2008 2009 2010 2011 1 Claims paid during the year when they occurred 2 Claims paid after the year when they occurred 0 3 Total claims paid during the linancial year (irrespective of occurrence) 4 Total claims incurred during the financial year (inespective of occurrence)

Section 2 - Cisims development (Nat of all Reinsurances)

		I								£	EVELOPMENT	OUARTER DI	RING WHICH	CHANGES O	CURRED IN C	LAIMS LIABIL!	TY									Total p
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			STATEM RESERVING DEVELOP of ÅBC Insurantes af at the and the finance	AENT FOR PROPERTY Company Limited Ial period 31/12/2011		
1	2 3 4 5	<u> 8 7 8 8</u>		14 15 16 17		73 24 25 26 27
Section 3 - Reporting development				S WHICH CLAIMS WERE REPORTED	······································	Total reported
Year Quarter Earlier years		ter 4 Ouarter 5 Quarter 8 Quarter 7 Quarter 20 RT000 RT000 RT000 RT000		Querter 13 Querter 14 Querter 15 Querter R1000 R1000 R1000 R1000	15 Quarter 17 Quarter 18 Quarter 19 Quarter 20 Quarter	
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E 2009 X						
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			From 2007 s return			
2011 2		<u></u>	From 2009's return From 2010's return Insert 2011's figures			
		ANNUAL SUMMARY (R				
		RELATING TO THE YEAR THE CLA Earlier 2008 2007 2008				
		0 0				
	NUCLA MING V MINS V MINS V	0 0				
3 Total claims reported after year of	eccurrence 22 김 것 <sup>때</sup> 200 TOT	3 AL 0 0 0	0 0 0			
Section 4 - Reserving development						
Sector 4 - Asserting association		FINANCIAL YEAR OURING WHIC	THE CLAIMS OCCURRED Total for all years	]		
		Earlier 2006 2007 2008 R000 R000 R000 R000	2009 2010 2011 R000 R000 R000 R000	]		
Culstanding claims net of ell rein 4 Provisions medie ai end of this yes	<b>*</b>	0 0		]		
<ol> <li>Original provisions at year-ands at Claims incurred but not reported (</li> </ol>		<u>L</u>				
<ol> <li>Provisions made at end of this yes</li> <li>Original provisions at year-ends at</li> </ol>	<b>5</b>	0 0 0	0 0 0 0 0 0 0 0	0		
6 Total claims - original estimate (1- 8 Total claims - adjusted estimate (1- 10 Sufficiency of total status	1+2+4+6)	0 0 0 0 0 0 0% 0% 0%	0 0 0 0 0% 0%			
10 Summerency of form character 11 OCR + IBNR - original estimate ( 12 OCR + IBNR - adjusted estimate	provision - 9 as a percentage of 8 5+7 ] (2+4+8)		0 0			
	Reserves - 12 as a percentage of 11	0% 0% 0%	0% 0%			
15 IBNR - adjusted estimute (3+6) 10 Sufficiency of IBNR reserv		0 0% 0% 0%	0% 0%			
						AUDITORS

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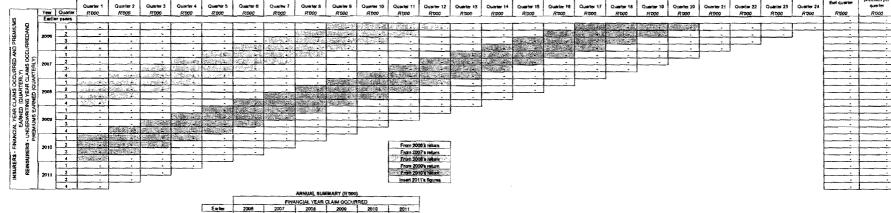
GOVERNMENT GAZETTE, 18 MARCH 2011

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10. 61 COURT 20 1	PUBLIC STA	AIEMEN)
1	STÄTEMENT D12	
	RESERVING DEVELOPMENT FOR TRANSPORT of ABG Inturnate Gompany Leminad	
	as at the end of financial period 11/12/2011	
L	3 4 5 8 7 8 9 19 11 12 13 14 15 18 17 18 19 20 21 22 23 24 23 28	27
Section 1 - Payment development	Reinsurations	
		let emned
	that queries	remium per



Section 2 - Claims development (Net of all Reinsurances)

4 Total claims incurred during the financial year (inespective of occurrence)

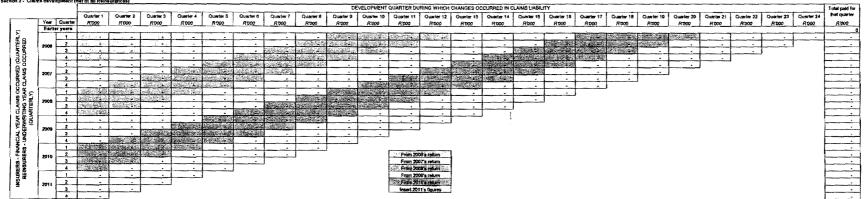
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1 Claims paid during the year when they occurred

2 Claims paid effer the year when they occurred 3 Total claims paid during the tituandal year (tirespective of occurrence)



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### Section 4 - Reserving development

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# LIC STATEMENT

AUDITORS

GOVERNMENT GAZETTE, 18 MARCH 2011

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GOVERNMENT GAZETTE, 18 MARCH 2011

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# STAATSKORRANT, 18 MAART 2011

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# GOVERNMENT GAZETTE, 18 MARCH 2011

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STAATSKOERANT, 18 MAART 2011

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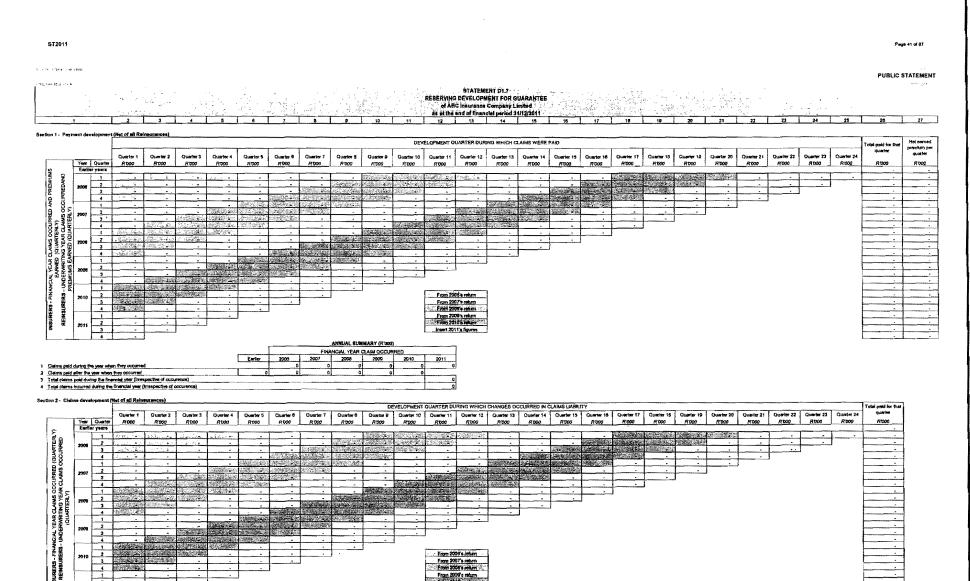
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# PUBLIC STATEMENT

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# PUBLIC STATEMENT

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No. 34119

GOVERNMENT GAZETTE, 18 MARCH 2011

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#### PUBLIC STATEMENT 54 STATEMENT DIS RESERVING DEVELOPMENT FOR MISCELLANEOUS of ABC Insurance Company Limited 23 as at the and of financial period \$1/12/2011 19 20 21 22 23 24 25 28 27 2 3 4 5 6 7 A 9 10 53 12 13 14 15 18 17 18 Section 1 - Payment development (Net of all Rei Nel esmod primium per quarter DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID otal paid for the quarter Querter 3 Queter 4 Quarter 1 Quarter 2 Quarter 5 Overlar 6 Quarter 7 Quarter 8 Cluarter 9 Ouprter 11 Osanter 12 Quarter 13 Quarter 14 Quaster 15 Quarter 18 Quarter 17 Quarter 10 Querter 18 Quarter 19 Quarter 20 Quarter 21 Quarter 22 Ouarter 23 Quarter 24 Year Querler Earlier years RIDGO R1000 R1000 RODO R1000 R700 RIDOO 1000 R DOD R DGO A1000 R1000 R1000 R1000 R 1000 8'000 .R000 R1000 R1000 R1000 R 000 R 1000 F1000 A1000 R000 RDOO IS OCCURRED AND PREMIUMS ATERLY EAR CLAIMS OCCURRED AND (QUARTERLY) 100 246 % 2 <u>1. 20</u> 2.0 States - States - States 19.40 - --2008 з -.... 11.15 24 . 1 . . - 1 Colin Loris 4 14. 18 Jun 189. 1 15. . 5. ..... Sec. 14 1.14-2141 100 1044 2 . 1.10 Section . din Sin : See 40.0 2097 3 and the second of the second N. C. Start 25 M 14 8 . The second 9. 1 A 10. 19 10 See 6 110 600 1.73.42 Second Second 4 1 S. m. this . 1800 INSURERS - FINANCIAL YEAR CLAMS O EARNED (OLLATIS REIMSURERS - UNDERWRITING YEAR PREMILIAS EARVED (OI · · · 2 • -2008 4 1 . -1 . . 2 the second second the second 244 2909 3 . . . From 2006's return 20 10 3 201 34 18 49 26 1 . . From 2007's return From 2006's return 4 • 1 2 From 2009's return From 2010's return 2011 . . | 3 Insert 2011's figures ANNUAL SUMMARY (R'000) FINANCIAL YEAR CLAIM OCCURRED Envier 2006 2007 2008 2009 2011 2010 1 Claims paid during the year when they occurred 2 Claims paid after the year when they occurred 0 0 0 a Total claims paid during the financial year (traspective of occurrence)

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GOVERNMENT GAZETTE, 18 MARCH 2011

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#### $(q_{1}, 1) = (1, 1) (Q_{2} + 1) (Q_{2} +$ PUBLIC STATEMENT THAT IS DISTURD 2010318 1.10 STATEMENT DZ UNEARNED PREMIUM PROVISIONS and to \$80.00 0.1 A States as of ABC Insurance Company Limited 1. 13. <sup>13</sup>11 j. Statis $\dot{N}$ is at the end of Anancial period 31/12/2011: 3 6 A 9 10 11 12 SUMMARY OF UNEARNED PREMIUM PROVISION - BASED ON GROSS PREMIUMS LESS APPROVED REINSURANCE Reinautance paid in respect of gross single/annual promium Unsamed premium provision at financial Gross premium Commission received on reinsurance security in respect o payable at inception beginning of each ris Commission paki Full period of risk in Expired period of risk foreign reinsurance Unearned % months in months year and Domestic Foreign Domestic Foreign R1000 R'000 R'000 R'000 R'000 R'000 R'000 R'000 1 Constant Risks 2 Increasing Risks 3 Decreasing Risks 4 Uneven Risks 4a Cash back 5 Totels 0.0% 0.0% ALL RISK TYPES Gross premium payable st inception Reinsurance paid in respect of gross single/annual premium Uneemed premium provision at financial Commission received on reinsurance Security in respect of DESCRIPTION OF DIRECT INSURANCE AND Full period of risk in Expired period of risk Commission paid Uneerned 🐝 foreign reinsurance INWARD REINSURANCE ginning of each ris months in months year end Domestic Foreign Foreign Domestic R'000 R'000 R'000 R'000 R'000 R'000 R'000 R'000 1. DOMESTIC POLICIES 1.1 Prescribed method 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Property Transportation Molor 9 10 11 12 13 Accident and Health Accident and I Guarantee Liebäty Engineering Miscelaneous 01 1.2 Other approved method 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Property Transportation 14 15 18 17 18 19 20 21 Mator Accident end Heath Guarantee Llability Engineering Miscelaneous 01 01 0.0% 22 TOTAL - Domestic 01 01 01 0 oT 0 01 oT àl 2. FOREIGN POLICIES 2.1 Prescribed method 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 23 24 25 26 27 26 29 30 Property Transportation Accident and Health Guarantee Liability Engineering Miscelleneous 2.2 Other approved method 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Property Transportation 31 32 33 34 35 38 37 38 Molor Motor Accident and Health Guarantae Liability Engineering Miscellaneous 39 TOTAL + Foreign 0 0.0% 01 01 a 01 ö 0 01 n

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	1. UNEARNED PREMIUM PROVISION	Domestic	Foreign	Total
1	1.1 Constant risks	R'000	<i>R'000</i>	<i>R'000</i>
ż	1.2 Increasing risks	0	0	0
3	1.3 Decreasing risks	0	0	0
4	1.4 Uneven risks	0	0	0
4a	1.4a Cash Back	0	0	0
5	1.5 Statutory unsamed premium provision	0	0	0
	2. OUTSTANDING CLAIMS	Domestic	Foreign	Total
		R'000	R'000	R'000
6	2.1 Gross outstanding claims	0	0	0
7	Less: reinsurance recoveries			
8 9	2.2 Domestic reinsurance including Lloyd's 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	Foreign	Total
		R'000	R'000	R'000
12	3.1 Gross premium	0	0	0
13 14	3.2 Domestic reinsurance including Lloyd's 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 Date of statutory approval for lower IBNR	0	0	Ō
		1		
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	Foreign	Total
		R'000	R'000	R'000
~~				
20 21	4.1 Gross premium     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%) x4.1 - 4.2 - 4.4}	0	o	0
27		0]		0
		······································		
	5 UNEXPIRED RISK PROVISION	Domestic	Foreign	Total
		R'000	R'000	R'000
25	5.1 Underwriting loss, if any (Statement B5)	0.0000000000000000000000000000000000000	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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REFERENCE NUMBER		DE LO OTATEME
PRINTOUT DATE	· •	UBLIC STATEME 2011/03/08
PRINT (43) DAYE	STATEMENT D3.1	1010000
	MOVEMENT ANALYSIS OF STATUTORY TECHNICAL PROVISIONS	
	of ABC Insurance Company Limited	
1.1	as at the end of financial period 31/12/2011	
		1
	REMIUM PROVISION - NET BASIS	Current Year
I. UNEARNED PR	EMIUM PROVISION - NET DASIS	R'000
Opening balance		
Closing balance	·····	
2. OUTSTANDING		Current Year
2. OUTSTANDING		R'000
Opening balance		11000
opening bulance		
Closing balance		
3 CLAIMS INCURI	RED BUT NOT REPORTED (IBNR)	Current Year
		R'000
Opening balance		
Closing balance		
4 CONTINGENCY	RESERVE	Current Year
		R'000
Opening below		
Opening balance		

Opening balance	0
	0
	0
	0
	0
Closing balance	0

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# PUBLIC STATEMENT

NAL PRATICUL DATE		of Al	STATEMENT E SH & BALANCES & ( 3C Insurance Compa a end of financial per	DEPOSITS				714(40.00)33
NAME OF INSTITUTION	DESCRIPTION OF INVESTMENT			CURRENT YEAR				
(Investments of the same kind with a bank may be grouped)	(e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negoliable Certificate of Deposit, Promissory Notes)	IN RSA R'000	DEEMED TO BE IN RSA	INCOME IN RSA	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE	% of total liabilities
1	2	3	4	5	6	7	8	10
1. CASH  Bank notes & coins  Krugerrands SUBTOTAL	Notes & coins Coins	000000000000000000000000000000000000000	0	0 0 0	0	0 0 0	0 0 0	0.0' 0.0' 0.0'
2. BANKS (Specify in supporting statement E1.1)		0	0	0	0	0	C	0.0
3. CORPORATION FOR PUBLIC DEPOSITS 4. LAND & AGRICULTURAL BANK	Deposits Deposits	0	0	0 0	0	0		0.0
5. MARGIN DEPOSITS SAFEX	Margin deposits	0	0	0	0	0	0	0.0
On approved foreign derivatives	Margin deposits	0	۲ــــــــــــــــــــــــــــــــــــ					0.0
TUTAL MOR & DALANCED & DEPUBLIS		0	l vi	V	v	L VL	U.S. San	J0.0

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# GOVERNMENT GAZETTE, 18 MARCH 2011

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	S	CÁSH & BA	(supporting statement LANCES & DEPOSITS	to E1)				
	· · · ·		ance Company Limite	d i i i i i i i i i i i i i i i i i i i				
			financial period 31/12/	2611		•		
NAME OF INSTITUTION	DESCRIPTION OF INVESTMENT	as at the cho of	intencial penod office.		NT YEAR			1
NAME OF INSTITUTION	DESCRIPTION OF INVESTMENT					I WORKE OUTOINE		4
(Investments of the same kind with a bank may be grouped)	(e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotlatite Certificate of Deposit, Promissory Notes)	IN RSA	DEEMED TO BE IN RSA	INCOME IN RSA	OUTSIDE RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total liabil
		R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8	10
BANKS: Specify								
BANKS: Specily	r							
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			0 0	(		0 0		)
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			0 0	(	)	0 0		7
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•			0 0	(	)	0 0		)
•			0 0	(		0 0		)
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•			0 0			0 0		2
•			0 0			00		2
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			0 0					
							l	
SUBTOTAL	1					v <u>v</u>		<u>المسمعة المسمعة المسم</u>

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PUBLIC STATEMENT

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<u>RSA</u> <u>R'000</u> <u>R'000</u> <u>R'000</u> <u>R'000</u> <u>R'000</u> <u>R'000</u> <u>R'000</u> <u>R'000</u>	VALUE % of total liabilities
IN RSA     RSA     OUTSIDE RSA     INCOME IN RSA     RSA       R'000     R'000     R'000     R'000     R'000     R'000     R'000     R'000	VALUE
1 2 3 4 5 6	000
	7 9
1. SECURITIES & LOANS ISSUED OR GUARANTEED BY	
1 Central government of the Republic 0 0 0 0	0 0.0%
2 A Minister of the Republic 0 0 0 0	0 0.0%
3 Provincial government of the Republic 0 0 0 0 0	0 0.0%
4 Local authority of the Republic 0 0 0 0 0	0.0%
5 Other utilities of the Republic 0 0 0 0	0 0.0%
6 SUBTOTAL 0 0 0 0	0 0.0%
7 RAND WATER BOARD 0 0 0 0 0	0 0.0%
8 LAND & AGRICULTURAL BANK (excluding deposits in statement E1	0 0.0%
9 SA TRANSPORT SERVICES 0 0 0 0 0 0	0 0.0%
10 ESKOM 0 0 0 0 11 SUBTOTAL 0 0 0 0 0	0 0.0%
12 TOTAL 0 0 0 0 0	0 0.0%
	0.0%
2. SECURITIES & LOANS APPROVED BY REGISTRAR	
13 LISTED 0 0 0 0	0.0%
14 UNLISTED (Specify in supporting statement E2.1) 0 0 0 0 0	0 0.0% 0 0.0%
15 SUBTOTAL 0 0 0 0	0 0.0%
3. SECURITIES OUTSIDE RSA	
	0.0%
	0 0.0% 0 0.0%
17         UNLISTED (Specify in supporting statement E2.1)         0         0         0         0           18         SUBTOTAL         0	0 0.0%
19 TOTAL SECURITIES & LOANS 0 0 0 0	0 0.0%

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#### NHEET REFERENCE HUNDER

PUBLIC STATEMENT

	of Al	NT E2.1 (supporting s SECURITIES & LOA 3C Insurance Compa s end of financial peri	NS iy Limited od 31/12/2011				-
DESCRIPTION	IN RSA	DEEMED TO BE IN RSA	OUTSIDE RSA	INCOME IN RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total liabilit
		R'000	R'000	R'000	R'000	<u>R'000</u>	
1	2	3	4	5	6	7	9
SUBTOTAL			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		
UNLISTED SECURITIES OUTSIDE RSA		[	0		00	L	0
•			0	(	00		0
			0	(	00		0
			0	(	00		0
			0	· [	0 0		0
			0	(	0		0
			. 0		00		0
SUBTOTAL			0	(	00		0
SUBTOTAL		,				·····	0
			0	il f	n n	i i	110

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#### SHEET REFERENCE NUMBER

PUBLIC STATEMENT

	ST OTH of ABC Insu as at the end of	ATEMENT E3 ER SECURITIES rance Company Lim financial period 31/1	ited 12/2011 CURRENT YEAR			· · · · · · · · · · · · · · · · · · ·
DESCRIPTION	in	RSA	DEEMED TO BE IN	OUTSIDE RSA	TOTAL VALUE	
	Convertible R'000	Non-convertible R'000	R'000	R'000	R'000	
. 1	2	3	41	5	6	8
1. PROPERTY COMPANIES:						
LISTED	(	0 (	0	0		0 0.0%
UNLISTED (Specify in supporting statement E3.1) TOTAL - Property companies	(	0 0	) 0	0		0 0.0%
TOTAL - Property companies		0 0	0	0		0 0.0%
2. RELATED PARTIES:						
LISTED	F				l	0.0%
UNLISTED (Specify in supporting statement E3.1)				0		0 0.0%
TOTAL - Related parties				0		0.09
					(	<u></u>
3. ASSET-HOLDING INTERMEDIARIES:						
UNLISTED (Specify in supporting statement E3.1)			0	0	L	0.09
4. OTHER COMPANIES:						
LISTED	[		0	0		0.09
UNLISTED (Specify in supporting statement E3.1)				0		0.0
) TOTAL - Other companies	(			0		0.0
TOTAL DEBENTURES, LOAN STOCKS & OTHER SECURITIES	(	o[0	0	0		0.0

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GOVERNMENT GAZETTE, 18 MARCH 2011

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				IT E3.1 (supporting s	tatement to E3)	Ŝ		· . ·	), 	
				LOAN STOCKS & O	THER SECURITIES	Ŝ		A way the		
			of ÅB	C Insurance Compar	iy Limited	na na sana sa		an e tê li	e le la companya de la	
			as at the	end of financial perio	od 31/12/2011	e 11	and a second			
							CURRENT YEAR			
	(D)ebentures,	Convertible (Y)			IN R	EA.	DEEMED TO BE IN	OUTSIDE RSA		
DESCRIPTION	(L)oan stocks,	or (N/A)	Year of maturity	Rate of interest %		15A	RSA	UNLISTED	TOTAL VALUE	% of total liabilitie
	(O)ther				Convertible	Non-convertible		UNLIGICO		
					R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	77	8	9	10	12
UNLISTED PROPERTY COMPANIES:										
	<u> </u>	1 1		0.09/	0		0		1 /	0.0
				0.0%	0					0.0
•				0.0%	0		0	0		0.1
		1 1	<u></u>	0.0%	0		o o	0	·	0.
•				0.0%	0		0	0	(	0.
•				0.0%	0		1	0	(	) 0.
				0.0%	0		0 0	C	ļ(	0.
				0.0%	0		0 0	<u> </u>		0.
SUBTOTAL		/		l	0	((		0	ļ (	0.
UNLISTED RELATED PARTIES:	r	·							l	3
•				0.0%	0				Į	0.
		ļ		0.0%					J	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.
SUBTOTAL					0		0 0	(		0.
4										
UNLISTED ASSET-HOLDING INTERMEDIARIES:							~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~			
•				0.0%	0		0 0			0.0.
-		I		0.0%	0					0.0
•				0.0%	0			(		
				0.0%	0			~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		0.0
•				0.0%	0		0 0	à		0.0
· · · · · · · · · · · · · · · · · · ·				0.0%	0		0 0			0 0.
•				0.0%	0		0 0	(		0 0.
SUBTOTAL					0		00	(		0 0.
					11000					
OTHER UNLISTED COMPANIES:										
•				0.0%	0		0 0	(		00.
•				0.0%	. 0		0 0			0 0.
· · · · · · · · · · · · · · · · · · ·				0.0%	0		0		21	0.
······································				0.0%	0		00			0 0
				0.0%	0		0 0		(	0 <u>0</u>
-				0.0%	0	the second se				0 0.
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# GOVERNMENT GAZETTE, 18 MARCH 2011

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#1 PRISTODI DATE								. 311 - 21 M - 2
	DEBTOR of às at t	STATEMENT S (Claims against pe ABC insurance Com he end of financial p	E4 rsons and entitles) pany Limited eriod 31/12/2011					
				CURRENT YEAR				
DESCRIPTION	Any overdue capital & interest repayments	Owing at the end of this year	IN RSA	OUTSIDE RSA	INCOME IN RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total liabilities
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8	10
SECURED UNSECURED SUBTOTAL 2. RELATED PARTIES (Specify in supporting statement E4.1)	000000000000000000000000000000000000000	0 0 0	0	0	000000000000000000000000000000000000000	0		0.0%
SECURED	0	0	0	0	0	0	(	0.0%
UNSECURED	0	0	0	0	0	0		0.09
SUBTOTAL	0	I0]	0	0	D	0		0.0%
3. ASSET-HOLDING INTERMEDIARIES (Specify in supporting statement E4.1)	0	0	0	0	0	0	(	0.0%
4. OTHER DEBTORS (Specify in supporting statement E4.1)			0					
SECURED	0	0	0	0	0	0		0.0%
SUBTOTAL	Ő	0	0	0	0	ŏ		0.0%
TOTAL DEBTORS	0	0	0	0	0	0		0.0%

AUDITORS

FREE PENK-ULLAR STATEMENT E4.1 (supporting statement to E4) ite et di Section Stress 1 DEBTORS (Claims against persons and entities)  $\mathbf{z}_{i_1}$ of ABC Insurance Company Limited as at the end of financial period 31/12/2011 CURRENT YEAR INCOME IN RSA Rate of Any overdue capital & Owing at the end of DEEMED TO BE IN INCOME OUTSIDE % of total liabilities DESCRIPTION DETAILS OF SECURITY FURNISHED AND DEEMED TO OUTSIDE RSA TOTAL VALUE IN RSA interest % Interest repayments RSA RSA this year BE IN THE RSA R'000 R'000 R'000 R'000 R'000 R'000 R'000 12 10 - 2 4 5 9 1 2 6 1. PROPERTY COMPANIES: Specify SECURED 0.0% 0.0% 0.0% 0.0% 0 0 • 0.0% 2 . 3 0.0% . SUBTOTAL 4 0 UNSECURED 0.0% 0.0% 0.0% 0.0% 0.0% 5 . 0.0% 6 . ---7 . SUBTOTAL 8 2. RELATED PARTIES: Specify SECURED 0.0% 0.0% 0.0% 0.0% 0.0% 9 . - - -0.0% 10 . 11 ٠ SUBTOTAL 12 UNSECURED 0.0% 0.0% 0.0% 0.0% 13 • 14 15 . SUBTOTAL 16 3. ASSET-HOLDING INTERMEDIARIES: Specify 0.0% 0.0% 0.0% 0.0% 17 0 18 0 19 SUBTOTAL 20 4. OTHER DEBTORS: Specify SECURED 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 21 22 23 . SUBTOTAL UNSECURED 0.0% 0.0% 0.0% 24 0 25 0.0% 0 0 0.0% 0.0% 26 SUBTOTAL 27

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18 MAART 2011

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L PRINTOLI DATE		STATEMENT E4.2 (s	upporting statemen	t (o Ē4)			2011/00/00/07
		EBTORS (Claims at	ainst persons and	entities)			에서 전에 가지 않는다. 이번
		of ARC Insurat	vce Company Limite	A	「空気の管理を行い		
							· 전하는 것 : - 전문 1967년
		as at the end of hir	iancial period 31/12	<b>ZUTT</b>			
			PEF	RIOD	,	······································	
DESCRIPTION	Between 30 - 60 Days	Between 60 - 90 Days	Between 90- 180 Days	Between 180 - 270 Days	Between 270 - 360 Days	TOTAL VALUE	% of total liabilities
	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8
1. DEBTORS: Specify	0	0			0	0	
1. DEBTORS: Specify	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 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	
SUBTOTAL	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
SUBTOTAL			0 0 0 0 0 0 0		0 0 0 0 0		0.0 0.0 0.0 0.0 0.0 0.0
SUBTOTAL 2. OUTSTANDING PREMIUMS: Specify	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
SUBTOTAL 2. OUTSTANDING PREMIUMS: Specify		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
SUBTOTAL 2. OUTSTANDING PREMIUMS: Specify		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
SUBTOTAL 2. OUTSTANDING PREMIUMS: Specify		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

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PUBLIC STATEMENT

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PRIX() OUT DATE							201136406
	of /	STATEMENT E S, UNITS & DEPOSIT ABC Insurance Comp ne end of financial pe	ORY RECEIPTS any Limited	1000年1月1日 11日日 11日日 11日日 11日日 11日 11日 11日 11日			
	1		CURREI	T YEAR	······································		
DESCRIPTION	IN RSA	DEEMED TO BE IN RSA	INCOME IN RSA	OUTSIDE RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total llabilities
	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	9
1. SHARES (excl those in property co's, associated co's & asset-holding inter LISTED: Oil & Gas Producers		0 0	0			0	
Basic Materials		0 0	0			0	
Industrials Consumer Services		0 0				0	
Telecommunications			0				
Technology		0. 0				0	
Healthcare		0 0				0	
Consumer Goods		0 0	0	0	0	0	
Financials		0 0			0	0	
Real Estate		0 0			the second se	0	
Alternative Exchange (AltEx)		0 0				0	
UNLISTED (Specify in supporting statement E5.1) Unlisted preference (Specify in supporting statement E5.1)		0Q	· · · · · · · · · · · · · · · · · · ·			0	
TOTAL		0 0				<u> </u>	l
2. SHARES IN PROPERTY COMPANIES Unlisted ordinary (Specify in supporting statement E5.1) Unlisted preference (Specify in supporting statement E5.1) TOTAL		0 0 0 0			) D	0	
3. SHARES IN RELATED PARTIES		<u> </u>	L	L	13		
Unlisted ordinary (Specify in supporting statement E5.1)		0				<u>م</u>	1
Unlisted preference (Specify in supporting statement E5.1)		ō ō				0	
TOTAL		0 0	0			0	
4. SHARES IN ASSET-HOLDING INTERMEDIARIES <sup>5</sup>							a
Unlisted ordinary (Specify in supporting statement E5.1)		0 0				0	l
Unlisted preference (Specify in supporting statement E5.1) TOTAL		0	and the state of t	and a last a standard a said			
5. DEPOSITORY RECEIPTS			<u>_</u>	L	,,	<u></u>	J
Usled		0 0	0	1 0	0 0	n	1
TOTAL							1
6. LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES	L		L		iL		<u>ا</u>
Units in money market funds	[	0 0	G	· · · · · · · · · · · · · · · · · · ·	o l	0	1
Units in collective investment schemes in property shares		0 0				ŭ	1
Linked units & units in collective investment schemes		· · · · · · · · · · · · · · · · · · ·	L				<u>ال</u>
Listed		0 0	0		0 0	1	1
						<u> </u>	ł
		0			0.1.1.1.1.1.1.1.1.1.1.1.1.0	1 0	11
Unitsed (Specify in Supporting statement E5.1) TOTAL		0 ······	0			0	

AUDITORS

pro tare s SHEET REFERENCE NUMBER PUBLIC STATEMENT FINAL PRINTOLT DATE 2011/03/08/06 10 STATEMENT E5.1 (supporting statement to E5) 10121  $\mathcal{A}$ SHARES, UNITS & DEPOSITORY RECEIPTS - 1990 of ABC Insurance Company Limited as at the end of financial period 31/12/2011 CURRENT YEAR DESCRIPTION DEEMED TO BE IN % of total liabilities INCOME OUTSIDE IN RSA INCOME IN RSA OUTSIDE RSA TOTAL VALUE RSA RSA R'000 R'000 R'000 R'000 R'000 R'000 1 2 3 4 5 6 7 9 1. SHARES (excluding those in property companies, related parties and asset-holding intermediaries) (i) UNLISTED ORDINARY SHARES: 0.0% 1 . 0.0% 2 SUBTOTAL 3 (ii) UNLISTED PREFERENCE SHARES: 0.0% 0.0% 0.0% 4 5 0 SUBTOTAL 2. SHARES IN PROPERTY COMPANIES (I) UNLISTED ORDINARY SHARES: 0.0% 6 0 n n 0.0% 7 SUBTOTAL 8 (ii) UNLISTED PREFERENCE SHARES: 9 0.0% 0 . 0 0.0% 10 Ω 11 SUBTOTAL 0.0% 3. SHARES IN RELATED PARTIES (i) UNLISTED ORDINARY SHARES: 0.0% 0.0% 0.0% 12 D 0 13 14 SUBTOTAL (ii) UNLISTED PREFERENCE SHARES: 0.0% 0.0% 0.0% 15 . n 16 SUBTOTAL 17 4. SHARES IN ASSET-HOLDING INTERMEDIARIES (i) UNLISTED ORDINARY SHARES: 0.0% 18 ñ 0 ō, 0.0% 19 0 SUBTOTAL 20 (ii) UNLISTED PREFERENCE SHARES: 21 0.0% 0 n ۵ . Û 22 0.0% 0 0 n 23 SUBTOTAL 0.0%

#### 5. UNLISTED LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES

24	•	0	0	0	0	0	O	0.0%
25	•	0	0	0	0	0	0	0.0%
26	SUBTOTAL	0	0	0	0	0	0	0.0%

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GOVERNMENT GAZETTE, 18 MARCH 2011

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# PUBLIC STATEMENT

			ra, rez Stario ( 2000) - Stario ( 2000) - Stario (	S LAND AND BU of ABC ins as at the end c	TATEMENT ES ILDINGS - FREEH Urance Company of Anancial period	OLD ONLY Limited 1 31/12/2011								
		TATUTORY VAL	UES AT YEAR EN		VALUATION	S DONE BY		Cost of land,				imputed rentel	Expénses including	
LOCATION AND DESCRIPTION	This year Totel In RSA Outside RSA				Previous year total		Value per	- Year acquired	buildings and improvements	Book value	Amount of encumbrances	Gross Income from letting	value of space occupted	maintenances end taxes
	R'000	R'000	R'000	R'000		R'009		R'000	R'000	R'000	R'000	R'000	R1000	
1	2	3	4	5	6	7	6	9	10	11	12	13	14	
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. TOTAL LAND AND BUILDINGS	0	8	0 0		0 0		0	ol c			l c	0	1	

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						Pa
					DI	
					PU	2011/03/06/07
INAL PRIMITOUT DATE	STATEM IXED ASSETS AND SUMMA of ABC Insurance ( as at the end of financ	RIES OF OTHER	ASSETS			a state of the state of the state
1	2	3	4	5	6	7
					A	
FIXED ASSETS	Total			Previous year totals	Acquired during the year	Rate of depreciation
		In RSA <i>R'000</i>	R'000	R'000	R'000	%
1 1. Computer equipment	0	0		0	0	
2. Other equipment (specify)						
2	0	0	C	0	0	
3	0	0	C	0	0	
4	0	0	0	0	C	
5	0	0	0	0	0	
6 3. Motor vehicles	0	0	0	0	0	
7 TOTAL FIXED ASSETS	0	0	C	0	0	

ASSETS - TRANSFERRED FROM OTHER STATEMENTS	Statement	Statutory values at year end			
		This year			
		Total	In RSA	Outside RSA	
		R'000	R'000	R'000	

PROPERTY INVESTMENTS
1 Quoted property companies

Debentures	E3	0
Debtors / loans	E4	0
Shares	E5	00
Unquoted property companies		
Debentures	E3	o
Debtors / loans	<u>E</u> 4	0
Shares	E5	0
Units: Collective investment schemes in property shares	E5	o
Land and buildings	E6	0
DTAL PROPERTY INVESTMENTS		0 0
	Unquoted property companies Debentures Debtors / loans Shares Units: Collective investment schemes in property shares Land and buildings	Unquoted property companies     E3       Debentures     E3       Debtors / loans     E4       Shares     E5       Units: Collective investment schemes in property shares     E5       Land and buildings     E6

	RELATED PARTIES AND ASSOCIATED ENTITIES		
17	Debentures	E3	0
18	Debtors / loans	E4	00
19	Shares	E5	0
		-	
20	TOTAL RELATED PARTIES AND ASSOCIATED ENTITIES		0 0

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	tement E8		2011/03/08/09.1
		· . ·	
	RIVATIVES		· · · · ·
	rance Company Limit		
as at the end of fir	nancial period 31/12/2	Dial a sub-	
	Fair Value of		
ASSET CLASS	Physicals (Excluding	Fair value of	Derivative Profit o
	derivatives) being	derivatives	Loss
	hedged		
1	2	3	4
1. By asset class			
Equities	0	0	
Interest rate	0	0	
Currency	0	0	
Other (Specify in supporting statement E8.1)	<b>D</b>	0	
Subtotal	Ō	0	and the second se
2. By investment type Forward	0	0	
Future	0	0	
Options	0	0	
Swaps	0	0	
Other (Specify in supporting statement E8.1) Subtotal	0	0	
Subtotal	0	0	
3. By counterparty			
Exchange	0	0	
LAUNDINGC		0	
Other (Specify in supporting statement E8.1)	0		
	0	0	
Other (Specify in supporting statement E8.1) Subtotal			
Other (Specify in supporting statement E8.1) Subtotal 4. By objective / strategy	0	0	
Other (Specify in supporting statement E8.1) Subtotal 4. By objective / strategy Hedging	0	0	
Other (Specify in supporting statement E8.1) Subtotal 4. By objective / strategy Hedging Speculating	0	0	
Other (Specify in supporting statement E8.1) Subtotal 4. By objective / strategy Hedging	0	0	

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REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

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# PUBLIC STATEMENT

	Statement E8.1 DERIVATIVES		· · ·
held by AE as at the er	SC Insurance Company Limit id of financial period 31/12/2		
ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4
1. By asset class Other	0	0	· · · · · · · · · · · · · · · · · · ·
	0	0	1
· .	0	0	
	0	0	
•	0	0	
Subtotal	0	0	

# 2. By instrument type

Other

•		0	0	0
•		0	0	0
•	·	0	0	0
•		0	0	0
•		0	0	0
	Subtotal	0	0	0

#### 3. By counterparty A16-

Other			
•	0	0	0
	0	0	Ō
	0	0	0
•	0	0	0
	0	0	0
Subtotal	0	0	0

# 4. By objective / strategy Other

Uther			
•	0	0	0
-	0	0	0
•	0	0	0
	0	0	0
	0	0	0
Subtotal	Ō	0	0

AUDITORS

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STRET REFERENCE NUMBER		E(10.139-%
	PUBLIC	STATEMENT
FINAL PRINTOUT DATE		2011/03/08 09 15
	STATEMENT ES (Total) ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	
	held by ABC Insurance Company Limited as at the end of financial period 31/12/2011	2 . 1 
	THIS YEAR	

DESCRIPTION		STATUTORY VA	LUES PER SCHEDUL	E 2 OF THE ACT	Values per		
DESCRIPTION	Supporting statement number	Total	In RSA	Outside RSA	shareholders' statements	Differences	
		R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	

1	Cash		0	0	0	0	0
2	Krugerrands		0	0	0	0	0
3	Outstanding short-term premiums		0	0	0	0	0
4	Reinsurance deposits		0	O	0	0	0
5	Mortgage bonds		0	D	0	0	0
6	Long term (investment) policies-linked		0	· 0	0	0	0
	Long term (investment) policies-non linked		0	0	0	0	0
8	Other assets		0	. 0	0	0	0
9	Balances and deposits with banks	E1	0	0	6	0	0
10	Securities and Loans	E2	0	D		0	0
11	Other Securities	E3	0	0	Ú.	0	0
12	Debtors (Claims against persons & entities)	E4	0	D	0	0	0
	Shares, depository receipts and units	E5	0	0	Ď.	0	0
14	Land and buildings	E6	0	Û	0	0	0
15	Fixed assets	E7	0	0	ġ.	0	0
16	TOTAL ASSETS		0	0	0	0	0

LIABILITIES

LIABILITIES						
7 Due to other insurers and reinsurers		0	0	0	0	0
8 Reinsurance deposits		0	0	0	0	0
9 Bank overdraft		0	0	0	0	0
0 Provision for current and deferred taxation		0	0	0	0	0
1 Contingent liabilities		0	0	0	0	0
2 Other liabilities		0	0	. 0	0	0
3 Unearned premium provisions - net	D3	0	0		0	0
Outstanding claims - net	D3	0 000000	<b></b>		0	0
5 1 B N R - Claims incurred but not reported	D3	0 0.0000	0	States (1996)	0	0
6 Contingency reserve	D3	0	<b>0</b>	0	0	0
7 Unexpired risk provision	D3	0 00000	0	0	0	0
			An dar Andre haf - A - Andre in dar a - Andre in the			
TOTAL LIABILITIES		0	0	0	0	0
	l				<u> </u>	
9 NET ASSETS/SHAREHOLDERS' FUNDS		0	U)	0	0	0

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509 1-95-A

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PUBLIC STATEMENT 2011/03/06-09-16

FINAL PRINTOUT DATE		_	2011/03/05/09/10
STATEMEN	IT E9.1 (Total)	· · · · · · · · · · · · · · · · · · ·	
DIFFERENCES BETWEEN ASSETS AND LIABILITIES: CO		UTORY TO SHAR	EHOLDERS' VALUES
held by ABC Insura	ince Company Limite		
as at the end of fina	alaa too gamamii ili ili ili oo da	이 밖에 가 있는 것 같은 것 같	
1	2	3	4

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

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<u>.4.1891</u>	· · · · · · · · · · · · · · · · · · ·			ă l	STATEMENT RELATED PARTY B ABC Insurance Com	E10 ALÁNCES páný Limited efilod 31/12/2011				n an Name tal		
		<u> </u>		ns at th								1
	1				PER SHAREHOLDI	RS' STATEMENTS		INCL	LUDED AS ASSETS IN	STATEMENTS E3, E4	& E5	4
RELATED PARTY	Meln business activity	Country registered	Perceniage bolding	Total assets	Net income after tax	Return on assets	Net esset value	Ordinary shares	Preference shares	Debentures/other	Inter-company balances	TOTAL EXPOS
	2			R:000	Riboo	*	RIDOD	R1000	R'000	R'000	R'000	F7000 13
1	2	3	4	5	6	7	8	<u> </u>	10	11	12	[ 13
Subsidiaries												
			0,0%	g	0	0.0%	0	0	0	0		0
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otal			1	D	0	0.0%	0	L	ol 0	0	1	0
Other related parties												
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# CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

				BANKIN of of ABC as at the end	Statement E11 G INSTITUTION EXP Insurance Company of the financial perio	DSURE / Limited d 31/01/2011					· · · · · · · · · · · · · · · · · · ·
					ENT YEAR - TYPE OF E						IN RSA & OUT RSA
DESCRIPTION	CURRENT / CALL ACCOUNT	FIXED DEPOSITS	NEGOTIABLE CERTIFICATE OF DEPOSITS	PROMISSORY NOTES	CREDIT LINKED NOTES	SHARES & DEBENTURES	LISTED DERIVATIVES	UNLISTED DERIVATIVES	SECURITIES LENDING	COLLATERAL	TOTAL EXPO
i	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1 BALANCES, DEPOSITS,	2	3	4	5	6	7	8	9	10	1 11	12
ITIES ISSUED BY BANKS     Nedcor Group     Standard Bank Group	0	0	0	0		0	0	0			0
Standard Bank Group     Firstrand Group	<u>0</u>	0	0	U		<u> </u>	0		C		0
ABSA Group	0	0	0	0		0		0		·	<u>n</u>
<ul> <li>Investec Group</li> </ul>	0	0	0	0		Ő	0	0			0
Other SA Banks	0	0	0.	0	0	0	0	0	C		0
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<ul> <li>International Banks</li> </ul>	0	V	U		·	<u>u</u>	0	0	C	, 	0
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GOVERNMENT GAZETTE, 18 MARCH 2011

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#### CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

			OTH of of A as at the s	Statement E12 ER INSTITUTION EXP BC Insurance Compa nd of the financial per	OSURES iny Limited flod 31/01/2011					IN RSA & OUTSIE	
	CURRENT YEAR - TYPE OF EXPOSURE TO EACH ENTITY										
DESCRIPTION	DESCRIPTION OF INVESTMENT	CORPORATE (LISTED)	CORPORATE (UNLISTED)	OTHER SECURITIES	BANKS)	LISTED DERIVATIVES	UNLISTED DERIVATIVES	SECURITIES LENDING	COLLATERAL	RSA TOTAL EXPOSU	
1	2	<u>R'000</u>	<u>R'000</u>	<u>R'000</u>	<u>R'000</u> 6	<u>R'000</u> 7	<u>R'000</u>	<u>R'000</u>	<u>R'000</u> 10	R'000	
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SHEET REFERENCE NUMBER

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F01-06-4

# PUBLIC STATEMENT 2011/03/08 09:10

FINAL PRINTOUT DATE		2011/03/08 09:10
STATEMENT F1 SURPLUS ASSETS, NET ASSET RATIO AND S of ABC Insurance Company Lim as at the end of financial period 31/	ited	
1	2	3

	SURPLUS ASSETS AND NET ASSET RATIO STATUTORY BASIS	World-wide <i>R'000</i>	In RSA <i>R'000</i>	
1	1. Premiums less all reinsurances			
2	(i) Twelve months preceding financial year end	0		

-	(i) ····································		
3	(ii)Twelve months preceding previous financial year end.	0	0
4	(iii) The greater of the two	0	0

# 5 2. Requirement for capital adequacy requirement to be held :

6	(i) Enter current minimum value in 2(ii).		
7	(ii) Current minimum value	5,000	5,000
8	(iii) 15% of 1(iii)	0	0
9	(iv) The greater of 2(ii) or 2(iii)	5,000	5,000

# 3. Net assets - Statutory

	(i) Assets		
10	Domestic	0	
11	Foreign, deemed to be domestic		0
12	Total assets	0	0
13	(ii) Less: Liabilities	0	0
14	(iii) Sub total - net assets	0	
15	(iv) Less: Requirement for capital adequancy requirement per 2(iv)	5,000	5,000
16	SURPLUS / SHORTFALL OF ASSETS	-5,000	-5,000
17	Net assets as a % of net premiums - this year [3(iii) / 1(iii)]	0.0%	0.0%
18	Net assets as a % of net premiums - previous year	0.0%	0.0%

1	2	3	4	5	6	7	B	9	10	11 I	12
		L			· · · · · · · · · · · · · · · · · · ·	<b>L</b>	· · · ·	······ · ·	10	L	
						Maximum edm	líssible for each ilen	n of this statement		NOTE - ITEMS 4 + 5, 13 + 14 :	
Domestic assets must exceed the following :	R1000	Domestic assets	ADD Assets of asset-holding	LESS Individual	Subiotals: Assets	Per	centages		Admitted for each	Admitted values are the lesser of the individual or the total amounts in	
Domestic liabilities, including additional esset requirement (statement F1)		end foreign assets deemed to be domestic per	intermedieries and linked	excesses e.g. Banks, deblors, investments and	held less Individual			Total domestic liabilities * greater	the previous	the previous column	<b>5</b> /240
Asset-holding Intermediarias' liabilities	5,000	statement E9	investment	property	8xcesses	Per rag. 3 to the	Dispensations	of the 2	subtotal)		R'000
Asset-holding intermedienes liabilities	5.000		policies		1	Act	given	percentages		Items 4+5: Individual	
Total domestic liabilities	5,000				1					Totel	
		R'000	R'000	R'000	R'000	%	%	R'000	R'000	Admitted	
				·····	T				,		
1. Mortgage bonds		0	(	0 0	<u> </u>	0.0%	0.0%	0	0	Items 13+14: Individual	
2. Debeniures -non convertible		0	ļ (			0.0%	0.0%	0	0	Total	
3. Any other debtors*		0			· · · · · · · · · · · · · · · · · · ·	0.070	0.0%	0		Admitted	
Sub total		0	L	<u>)                                    </u>	<u>)</u> C	25.0%	0.0%	1,250	0	1	
4. Sheres - Ordinary, and convertible debentures - Domestic*		0	(			50.0%	0.0%	2,500		CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED	
5. Sheres - Preference - Domestic*		0			)(	40.0%	0.0%	2,000		VALUES	
Sub total		0		<u>)                                    </u>		65.0%	0.0%	3,250	0		R'000_
6. Listed securitias+shares - Foreign, deemed to be Dom.		0				15.0%	G.0%	750	0	1 if items 6+14+18+20 exceed 15% of liabilities, the excess is	
7. Outstanding short-term premiums		0	(					0	0		
8. Property investments		0				10.0%	0.0%	500	0	2 If the edmitted value of items 1 to 12	
9. Associates and associated companies		0				5.0%	0.0%	250	0	exceeds 70.0%	
10. Computer equipment		0	(			5.0%	0.0%	250	0	of total domestic liabilities, the excess is	
11. Other equipment and motor vehicles		0				2.5%	0.0%	125	0		
12, Investment policies-non linked		0						0	0		
Total of items 6 to 19		0			1	70.0%	0.0%	6.375	n	3 Overall edmitted essets: Total of the previous column, less 1 and 2 above	
		·	·	*1	«L»	/0.0%	0.07				
13. Margin deposita - Domestic		0		· · · · · · · · · · · · · · · · · · ·	)(	2.5%		125		4 Surplus of overall admitted assets over total domestic liabilities	
14. Margin deposits - Foreign, deemed to be Domestic		0		0 0	0 0	2.5%		125			
Sub total		0	L (			2.5%	0.0%	125	0		
15. Cash		0					-	0	0	1	
16. Krugemands		0		D (	) (	10.0%	0.0%	500	0		
17. Bank balances and daposits - Domestic		0		0 (	a (	- 10		0	0		
18. Benk balances+deposits - Foreign, deemed to be Dom.		0		0 (		15.0%	0.0%	750	0		
19. Securities - Domestic		0					-		G	DATE OF ANY DISPENSATION GRANTED FROM	
20. Securities - Foreign, deemed to be Domestic		0		0 (		15.0%	0.0%	750	0	SPREADING REQUIREMENTS	
Total of items 21 to 29		0		ni (					1 0		

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PUBLIC STATEMENT

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No. 34119 73

AUDITORS

STAATSKOERANT, 18 MAART 2011

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#### ST2011

PUBLIC STATEMENT

The PROVIDE THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT

The Providence of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

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

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

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

#### **Director's Responsibility for the Return**

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

#### Auditor's Responsibility

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

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

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

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

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

#### Opinion

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

#### **Regulatory Matters**

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

Restriction on Distribution or Use of the Auditor's Report

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

Name of au	ditor(s):		N	lame of au	ditor(s):	
Address;		Registered Accountant and Auditor		ddress:		Registered Accountant and Auditor

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	Sec. 1. 161			* 45 dat wigt 44
			STATEMENT H	
		RE	EPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF T	HE ACT
		~	of ABC Insurance Company Limited as at the end of financial period 31/12/2011	
	Date:		Date:	
:	Signature:		Signature:	

1-50-4 SHEET REPERENCE NUMBER. CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC PRINTO IT CATE STATEMENT I CELL CAPTIVE INSURERS of ABC insurance Company Limited K.-. as at the end of financial period 31/12/2011 4 5 1. Summary of cell arrangements Current year Previous year "Cell" arrangements GWP (R'000) Number Number GWP (R'000) ō 1<sup>et</sup> party 1 Active: 0 0 2 3 3<sup>rd</sup> party 0 n 0 0 Combine 0 0 0 0 Dormant (in run-off) Total 4 0 0 5 0 0 0 2. Five biggest 1st Party Cells Statutory surplus assets (R'000) Name of cell owner Kind(s) of policy(ies) GWP (R'000) Operating ratio % 0.00% 0.00% 0.00% 0.00% 0.00% 6 7 n 0 89 0 0 0 10 0 3. Five biggest 3rd Party Cells Operating ratio % Statutory surplus assets (R'000) Name of cell owner Kind(s) of policy(ies) GWP (R'000) 0.00% 11 0 0.00% 12 13 14 0 0 0 15 4. Five biggest Combined Cells Operating ratio % GWP (R'000) Statutory surplus Name of cell owner Kind(s) of policy(ies) assets (R'000) 16 0.00% 0.00% 0.00% 0.00% 0.00% 17 18 19 0 0 20 5. Details on 1st party cells Statutory surplus assets ratio Statutory surplus / (Shortfall of assets) Cells % No of cells (R'000) 21 22 23 >100% 76% - 100% 51% - 75% 26% - 50% 0 0 0 24 25 <u>15% - 25%</u> <15% 26 ō 6. Details on 3rd party cells Statutory surplus assets ratio Statutory surplus / (Shortfall of assets) Cells % No of cells (R'000) 27 28 >100% 76% - 100% 51% - 75% 26% - 50% 0 29 30 0 31 15% - 25% 0 32 <15% 7. Details on combined party cells Statutory surplus assets ratio Statutory surplus / (Shortfall of assets) Cells % No of cells (R'000) >100% 76% - 100% 51% - 75% 33 n Û 34 0 35 0 26% - 50% 15% - 25% 36 37 0 0 38 <15% 39 B. General 1. Have any requests to recapitalize any cell not been complied with during the year under review? If "YES", give full details.

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AUDITORS

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## CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FRAL FRINTOULDATE 2010/2020 STATEMENT J2 . .. hala de la SPREAD OF REINSURERS of ABC Insurance Company Limited as at the end of financial period 31/12/2011 Total Non-Total Catastrophe **Total Proportional** Catastrophe Non-Reinsurer Name Foreign or Domestic Supervisory Authority Non-Proportional Facultative Premium Collateral required Type of Collateral Amount of Collateral % of total Treaty Premium Proportional Treaty Treaty premium (Y/N) Reinsurance Premium Premium R'000 R'000 R'000 R'000 R'000 0.0% n 0.0% Ð 0.0% 0.0% 0.0% £ 0.0% 0.0% n 0.0% 0.0% 0.0% C a 0.0% 0.0% D Ð D 0.0% Ő 0.0% 0.0% 0.0% ก 0.0% 0.0% 

AUDITORS

No. 34119 77

STAATSKOERANT, 18 MAART 2011

## ST2011

## 3 EFT REFERENCE NUMBER

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## CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

2011/03/08 09:10

FINAL PRINTOUT DATE					2011/03/08/09/10
		OTATI	EMENT J2.1		
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	A	GEING OF RECEIVA	Looke at the second of the second of the second of the	에는 이렇는 것은 것은 것은 것은 가슴 가슴에 있는 것을 가지 않는 것을 수 있는 것	
		of ABC Insuran	ce Company Limite	d	
		as at the end of fin	ancial pariod 31/19/	2011	
and a stranger water and the second strain and the second strain and the second strain and the second strain a	and an and the second dealer a second second				and a second
1	2	3	4	5	6

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	Reinsurer Name	Current	More than 30 days Outstanding <i>R'000</i>	More than 60 days Outstanding <i>R'000</i>	More than 90 days Outstanding <i>R'000</i>	More than 120 days Outstanding R'000	Total Receivable from Reinsurers <i>R</i> '000
-	Domontio	<u>N000</u>	N	<u>N 000</u>	<u></u>	K000	
,	Domestic		0		0		
; <u> </u>		0	0	0	0	0	0
2		0	0	0	0		0
2		0	0	0	0	0	0
4		0	<u> </u>	0	0	0	0
5		0	0	0	0	0	U 0
2			0	0	0		0
/ <u> </u>		U	0	0	0	0	<u> </u>
8		<u></u> ก	<u>_</u>	U	0	0	0
9		0	0	0	0	0	<u>U</u>
10		U	UU	U	0	U	U
	Foreign			-	~	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	
11		0	0	0	0	0	0
12		0	0	0	0	0	0
13		0	0	0	0	0	<u> </u>
14		0	0	0	0	0	U U
15		<u> </u>	0	V	0	v	0
16		0	0	0	0	0	×
17		<u> </u>	0	0	0	0	
18		0	0	0	0	0	
19		0	0	0	0	0	
20		0	0	0	0	0	0

AUDITORS

## ST2011

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## SHEFT RECEPTINGE NUMBER

## CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FIRM PRIMITOR TO DATE					2011/05/06 09 10
		STATEMENT J3			
	CATAS	STROPHE REINSU	RANCE		j
	of ABC I	nsurance Compar	y Limited	÷.1	
	as at the en	d of financial perio	d 31/12/2011	and the second sec	
1	2	3	4		5

## ALL BUSINESS

Cresta Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium income in R'000
1	01		0	
2	0	Q	Q	
3	0.555555555555555555	0	<u></u>	
4	Q.	0	о О	
5	Q.	0	0	
6	Q.	0	0	
7	•••••••••••••••••••••••••••••••••••••••		0	·····
8	0	0	0	
9	0.	::::::::::::::::::::::::::::::::::::::	0.0000000000000000000000000000000000000	
10	0	0	0	
11	0		0	
12	0	o	0	
13	0	0	0	
14	0	0.000	Q	
15	0.000		0	
16	0	0	0	

	Class of business		PROP	ERTY	
17	Maximum unprote	cted net retention per ever			
18	Total amount of ca	tastrophe cover purchase			
	Cresta exposure fo	or this class (net of any pro	oportional covers and b	efore non-proportional e	excess of loss
	Cresta Zone	Total Number of Risks	Total Sum Insured	Total EML Exposure	Gross Net Premium
	Cresta Zone	Total Number of Risks	Exposure in R'000	in <u>R'000</u>	Income in R'000
19	1	0	0	0	0
20	2	0	0	0	0
21	3	0	0	0	0
22	4	0	0	0	0
23	5	0	0	0	0
24	6	0	0	0	0
25	7	0	0	0	0
26	8	0	0	0	0
27	9	0	0	0	0
28	10	0	0	0	0
29	11	0	0	0	0
30	12	0	0	0	0
31	13	0	0	0	0
32	14	0	0	0	0
33	15	0	0	0	0
34	16	0	0	0	0

## GOVERNMENT GAZETTE, 18 MARCH 2011

## ST2011

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	PRINTOUT DATE		GONFIDENTIAL	STATEMENT NOT AV	AILABLE TO PUBLIC 2011/05/00 DF Y
			STATEMENT J3		
ŝ.	uga kito ng tangali. Kito ng tangali	CATAS of ABC In as at the end	TRADUC OCINCIDA	NAC	
਼		CAIAS	IRUPTIC REINSURA		•
Ċ		or abc in	surance Company I	limited	
4		as at the end	of financial period	31/12/2011	
	1	2	3	4	5
	Class of business			MO	TOR
5		ted net retention per eve	nt (R'000)		
6		tastrophe cover purchase			
	Cresta exposure fo	or this class (net of any pr			
	Cresta Zone	Total Number of Risks	Total Sum Insured	Total EML Exposure	Gross Net Premium
7	1	0	Exposure in R'000 0	in <i>R'000</i> 00	Income in R'000
8	2	0	0	0	
9	3	ő	Ŭ O	0	
0	4	0	0	0	
1	5	0	0	0	
2	6	0	0	0	
3 4	7 8	0	0	0	
5	9	0	0	0	······
6	10		0	Ő	
7	11	Ō	ō	0	
8	12	Ō	0	0	
9	13	0	0	0	
0	14	0	0	0	
	15	1 01	2		
1	<u>15</u> 16	0	0	0	
1	<u>15</u> 16	and an and a second			
1	16	and an and a second		0	
1 2	16 Class of business	0	0		
1 2 3	16 Class of business Maximum unprotect	oted net retention per eve	0 nt (R'000)	0	ERING
1	16 Class of business Maximum unprotec Total amount of ca	o cted net retention per eve tastrophe cover purchase	0 nt (R'000) ad (R'000)	ENGINE	ERING
1 2 3	16 Class of business Maximum unprotec Total amount of ca Cresta exposure fo	oted net retention per eve tastrophe cover purchase or this class (net of any pr	0 nt (R'000) ad (R'000)	ENGINE	
1 2 3 4	16 Class of business Maximum unprotec Total amount of ca Cresta exposure fo Cresta Zone	o ted net retention per eve tastrophe cover purchase or this class (net of any pr Total Number of Risks	nt (R'000) ad (R'000) oportional covers and b Total Sum Insured Exposure in R'000	efore non-proportional e Total EML Exposure In R'000	excess of loss
1 2 3 4 5	16 Class of business Maximum unprotec Total amount of ca Cresta exposure fo Cresta Zone 1	o cted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0	nt (R'000) ad (R'000) oportional covers and b Total Sum Insured Exposure in <i>R'000</i> 0	ENGINE efore non-proportional e Total EML Exposure in <i>R'000</i> 0	excess of loss Gross Net Premium
34 55	16 Class of business Maximum unprotec Total amount of ca Cresta exposure fo Cresta Zone 1 2	oted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0 0	0 nt (R'000) oportional covers and b Total Sum Insured Exposure in <i>R'000</i> 0	efore non-proportional e Total EML Exposure in R'000 0	excess of loss Gross Net Premium
34 557	16 Class of business Maximum unproted Total amount of ca Cresta exposure fo Cresta Zone 1 2 3	0 ted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0 0 0 0 0 0	0 nt (R'000) d (R'000) oportional covers and b Total Sum Insured Exposure in R'000 0 0	efore non-proportional e Total EML Exposure In R'000 0 0	excess of loss Gross Net Premium
1 2 B4 5573	16 Class of business Maximum unprotec Total amount of ca Cresta exposure fo Cresta Zone 1 2	oted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0 0	0 nt (R'000) oportional covers and b Total Sum Insured Exposure in <i>R'000</i> 0	efore non-proportional e Total EML Exposure in R'000 0	excess of loss Gross Net Premium
1 2 3 4 5 6 7 B 9	16 Class of business Maximum unprotect Total amount of ca Cresta exposure for Cresta Zone 1 2 3 4	ted net retention per eve tastrophe cover purchase or this class (net of any pr Total Number of Risks 0 0 0 0 0 0 0	0 nt (R'000) ad (R'000) oportional covers and b Total Sum Insured Exposure in <i>R'000</i> 0 0 0 0	efore non-proportional e Total EML Exposure In <i>R'000</i> 0 0 0 0	excess of loss Gross Net Premium
12 34 5678901	16         Class of business         Maximum unprotect         Total amount of ca         Cresta exposure for         Cresta Zone         1         2         3         4         5         6         7	ted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 nt (R'000) oportional covers and b Total Sum Insured Exposure in <i>R'000</i> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	efore non-proportional e Total EML Exposure in R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ixcess of loss Gross Net Premium Income in R'000
12 34 56789012	16         Class of business         Maximum unprotect         Total amount of ca         Cresta exposure for         Cresta Zone         1         2         3         4         5         6         7         8	ted net retention per eve tastrophe cover purchase or this class (net of any pr Total Number of Risks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 nt (R'000) dd (R'000) 5 Total Sum Insured Exposure in R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	efore non-proportional e Total EML Exposure In R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	excess of loss Gross Net Premium
12 34 567890123	16       Class of business       Maximum unprotect       Total amount of ca       Cresta exposure for       1       2       3       4       5       6       7       8       9	ted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 nt (R'000) ad (R'000) oportional covers and b Total Sum Insured Exposure in R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	efore non-proportional e Total EML Exposure in R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ixcess of loss Gross Net Premium Income in R'000
12 34 5678901234	16       Class of business       Maximum unprotect       Total amount of ca       Cresta exposure for       Cresta Zone       1       2       3       4       5       6       7       8       9       10	ted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 nt (R'000) ad (R'000) oportional covers and b Total Sum Insured Exposure in R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 ENGINE efore non-proportional e Total EML Exposure In R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	excess of loss Gross Net Premium
12 34 567890123	16       Class of business       Maximum unprotect       Total amount of ca       Cresta exposure for       1       2       3       4       5       6       7       8       9	ted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 nt (R'000) ad (R'000) oportional covers and b Total Sum Insured Exposure in R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	efore non-proportional e Total EML Exposure in R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	excess of loss Gross Net Premium
12 34 567890123456	16         Class of business         Maximum unprotect         Total amount of ca         Cresta exposure for         Cresta Zone         1         2         3         4         5         6         7         8         9         10         11	ted net retention per eve tastrophe cover purchase r this class (net of any pr Total Number of Risks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 nt (R'000) ad (R'000) Total Sum Insured Exposure in <i>R'000</i> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 ENGINE efore non-proportional e Total EML Exposure in <i>R'000</i> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	xcess of loss Gross Net Premium Income in R'000
12 34 56789012345	16       Class of business       Maximum unprotect       Total amount of ca       Cresta Zone       1       2       3       4       5       6       7       8       9       10       11       12	ted net retention per eve tastrophe cover purchase or this class (net of any pr Total Number of Risks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 nt (R'000) doportional covers and b Total Sum Insured Exposure in R'000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 ENGINE Total EML Exposure In <i>R'000</i> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	excess of loss Gross Net Premium

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## SHEET REFERENCE NUMBER

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

## FINAL PRINTOUT DATE

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AL,	L FRINTOUT DATE						2011/02/08/22/15
		of.	STATEMENT JA ANCE DETAILS REGAR ABC Insurance Compa he end of financial per	NDING PROPERTY			
	1 2	3	4	5	6	7	8
1	A. EXPOSURE TO THE NET ACCOUNT Maximum Unprotected Net Retention Per Risk				<i>R'000</i>		
2	Maximum Protected Net Retention Per Risk	a	18. A a surgery and a first transmission of the first statement of the surgery of	s	0	]	
3	B. AUTOMATIC CAPACITY Maximum Amount of Non-Proportional Risk Capacity Purchased		Auto Eco)		<i>R'000</i>		
+ 5	Maximum Amount of Proportional Treaty Capacity Automatically Nature of this Proportional Capacity (Surplus, Quota Share or Au		AULO Fac)		<u> </u>		
6	Minimum EML % without reference to the lead reinsurer				C		
	C. PEAK EXPOSURES						

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

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GOVERNMENT GAZETTE, 18 MARCH 2011

## CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

2011/03/08-09.10

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· ·		Rein	ISURANCE DETAILS RI	e Company Limited			
	1	2	3	4	5	6	7
	A. EXPOSURE	TO THE NET ACCOUNT			Any one Conveyance R'000	Any one Location R'000	Any one Hull R'000
1		otected Net Retention Per Risk			0	0	
2		otected Net Retention Per Event			0	0	
3	Maximum Prote	ected Net Retention Per Risk	·		0	0	
	B. AUTOMATI	C CAPACITY					
					Any one Conveyance	Any one Location	Any one Hull
	Massimum Anna	unt of Non Proportional Rick Consolty D	ush a a ad		<u>R'000</u>	<u>R'000</u>	<u>R'000</u>
4 5		unt of Non-Proportional Risk Capacity Pu unt of Proportional Treaty Capacity Autor				0	
6		Proportional Capacity (Surplus, Quota Sh					
7 8 9		PHE COVER unt of Catastrophe cover purchased nt on the number of reinstatements on th	is treaty and their sufficienc	у			
	D. PEAK EXPO Five largest risl						
		Brief description of the Risk	Total Sum Insured <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
0	1		0		0.0%		0.0
1	2		0		0.0%		0.0
2	3		0		0.0%		
3	4		0				0.0
	5		0		0.0%		0.0

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## FINAL PRINTOUT DATE

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CONFIDENTIAL	STATEMENT	NOT	AVAILABLE	TO PUBLIC
				2011/03/08 09:10

FINAL PRINTOUT DATE		2011/03/08 09 1
	STATEMENT J6	
	REINSURANCE DETAILS REGARDING MOTOR	*
	of ABC Insurance Company Limited	
	as at the end of financial period 31/12/2011	
an a		2
A EVERAPIDE TO THE NET ACCOUNT		hind Dorthy Link Vite

	A. EXPOSURE TO THE NET ACCOUNT	Own Damage	Third Party Liability	
		R'000	R'000	ł
1	Maximum Unprotected Net Retention Per Risk	0	0	
2	Maximum Protected Net Retention Per Risk	0	0	

	B. AUTOMATIC CAPACITY	Own Damage R'000	Third Party Liability R'000
3	Maximum Amount of Non-Proportional Risk Capacity Purchased	0	0
4	Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)	0	0
5	Nature of this Proportional Capacity (Surplus, Quota Share or AutoFac)		

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# GOVERNMENT GAZETTE, 18 MARCH 2011

## Ju7-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC 2011/03/08 09:10

FINAL PRINTOUT DATE		2011/03/08 09:10
STATEMENT J7 REINSURANCE DETAILS REGARDING ACCIDENT AND of ABC Insurance Company Limited as at the end of financial period 31/12/2011	HËALTH	
	1	2

	A. EXPOSURE TO THE NET ACCOUNT	Any one Life <i>R'000</i>	Any known accumulation <i>R'000</i>
1	Maximum Unprotected Net Retention Per Risk	0	0
2	Maximum Unprotected Net Retention Per Event	0	0
3	Maximum Protected Net Retention Per Risk	0	0

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

## C. CATASTROPHE COVER

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7 Maximum Amount of Catastrophe cover purchased

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

9

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## SHEET REFERENCE NUMBER

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		REINSURANCE DETAIL		ARANTEE		
		and the second	ice Company Limite	그렇고 그렇고 그렇게 그는 것을 위한다.		
		as at the end of fin	ancial period 31/12/	2011	na an a	·
1	2	3	4	5	6	7

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

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

## C. CATASTROPHE COVER

7 Maximum Amount of Catastrophe cover purchased

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

9

## C. PEAK EXPOSURES

Five largest risks

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

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# GOVERNMENT GAZETTE, 18 MARCH 2011

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FINAL PRINTOUT DATE					2011/03/08 09.10
	REINSURANCE DET of ABC Insura	NTEMENT J9 AILS REGARDING L nce Company Limit nancial period 31/12	ed		
1 2	3	4	5	6	7

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

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

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

9

## C. CATASTROPHE COVER

10 Maximum Amount of Catastrophe cover purchased

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

12

## C. PEAK EXPOSURES

Five largest risks

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

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SHEET	REFEREN	CE NUMBER
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CONFIDENTIAL	STATEMENT	NOT	AVAILABLE	TO PUBLIC
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			STATEMENT J1 E DETAILS REGARD 30 Insurance Compa	ING ENGINEERING			
	a da anti-	as at the	e end of financial per	iod 31/12/2011	and the second	· · · · · · · · · · · · · · · · · · ·	
1	2	3	4	5	6	7 7	8

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

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

## C. PEAK EXPOSURES

Five	larg	lact	risks	
<b>FIVE</b>	laru	eat	11242	

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

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FINAL PRINTOUT	I DATE					2011/03/08 09:10
	REIN	SURANCE DETAIL of ABC Insu	ATEMENT J11 S REGARDING MISC rance Company Limit financial period 31/12	ed an a second		
1	2	3	4	5	6	7
					<u> </u>	1

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

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

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

9

## C. CATASTROPHE COVER

10 Maximum Amount of Catastrophe cover purchased

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

12

## C. PEAK EXPOSURES

Five largest risks

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

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1         2         3         4         5         9         7         8         9           Arsis         0 <th></th> <th></th> <th>shift in the yield curve</th> <th>Downwards shift in the</th> <th>Depreciation of 50% in</th> <th>Depreciation of 30% In fixed rate preference</th> <th>Depreciation of10% In variable rate</th> <th>Depreciation of 30% in</th> <th>Depreciation of 30% in</th> <th>Exchange rate - Appreciation of 309 all exchange rate</th>			shift in the yield curve	Downwards shift in the	Depreciation of 50% in	Depreciation of 30% In fixed rate preference	Depreciation of10% In variable rate	Depreciation of 30% in	Depreciation of 30% in	Exchange rate - Appreciation of 309 all exchange rate
1         2         3         4         5         9         7         8         9           Aryle		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Can         0										10
Balances with bans         0	Cash	1	*						{ç	1
Outsing premiume         0	Balances with banks		0 0					· · · · · · · · · · · · · · · · · · ·	Č	1
Reference integration         0								·1	1	
Ling term polices-invited         0 <td>Reinsurance deposits</td> <td></td> <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td></td> <td></td> <td>//</td> <td></td> <td>;<b> </b></td>	Reinsurance deposits			· · · · · · · · · · · · · · · · · · ·				//		; <b> </b>
Noriging Extras         0	Long term policies-linked		<u>v</u>						~	,
Debanyes         0<			V	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	1	/
Debics         0 <td>Mongage conds</td> <td></td> <td>V</td> <td>() V</td> <td></td> <td></td> <td></td> <td>//</td> <td>·/</td> <td><u>.</u></td>	Mongage conds		V	() V				//	·/	<u>.</u>
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Under nuter nuter         0										
Land Bolishings         0									· · · · · · · · · · · · · · · · · · ·	
Fired asses         0 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>· · · · · · · · · · · · · · · · · · ·</td><td></td></th<>									· · · · · · · · · · · · · · · · · · ·	
al Aseia	Fixed assets		0 0	0	0	0	(	0 0	0	
Internet premium provision         0 </td <td>Other assets</td> <td></td> <td>0 0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>) 0</td> <td>10</td> <td><u>الــــــــــــــــــــــــــــــــــــ</u></td>	Other assets		0 0	0	0	0		) 0	10	<u>الــــــــــــــــــــــــــــــــــــ</u>
Unserved premium provision         0 </td <td>al Assets</td> <td></td> <td>0]0</td> <td>) 0</td> <td>0</td> <td>0</td> <td></td> <td></td> <td>i c</td> <td>1</td>	al Assets		0]0	) 0	0	0			i c	1
Outstanding Claims         0										
IBNR         0										1
Consigency reserve         0										
Due to insurers & reinsurers         0	Contingency reserve		0 0	0 0	0	0			oj c	-
Reinsurance deposits         0										
Bank overdrafts         0										1
Provision for deferred tax         0 </td <td>Bank overdrafts</td> <td></td> <td></td> <td></td> <td>1</td> <td>1</td> <td>·</td> <td></td> <td>·</td> <td>1</td>	Bank overdrafts				1	1	·		·	1
Contingent liabilities         0										
Other         0 <td></td>										
el Liablittes          ol lablittes       0			×							
Old Excess Assets       0										
remlum income less all reinsurance months preceeding previous financial year end months immediately preceeding this claculation	al Liablittes		0 0	0	0	0	1	0[(	<u>1                                    </u>	1
remlum income less all reinsurance months preceeding previous financial year end months immediately preceeding this claculation	otal Excess Assets		0 0		)	) 0	[		1	ונ
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months immediately preceeding this claculation						·	,			
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	pivency Margin		0	T	Т		T		T	1

STAATSKOERANT, 18 MAART 2011

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## HERE THEFERENCE NUMBER K0745-A CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC FINAL PRINTOUT DATE 2011/03/08 09:10 State State - - - - -STATEMENT K2 ا يونك d glassefig ~ 최종 SINGLE FACTOR STRESS TESTS ON STATUTORY SURPLUS - INSURANCE RISK $\partial^{2^n}$ 25 50 12. 24 of ABC Insurance Company Limited . . . . . 188.1 它行派的基础 as at the end of financial period 31/12/2011 鐵 N. Cali \$ Reinsurance -100% Reinsurance -100% Statutory Valuation Gross Premiums Gross Premiums Gross expense-20% Gross claims-30% default by the largest default by the largest Basis Written-20% increase Written-20% decrease increase increase reinsurer on MER reinsurer event R'000 R'000 R'000 R'000 R'000 R'000 R'000 2 3 4 5 6 7 8 1. Assets Cash 0 0 n 0 Krugerrands Û 0 -01 0 0 0 ñ Balances with banks 0 0 0 Gilts 0 01 0 0 0 0 0 Outstanding premiums Ũ Õ 0 0 n n Reinsurance deposits 0 0 0 0 Long term policies-linked 0 0 0 0 0 0 0 Long term policies-non linked 0 0 0 0 Mortgage bonds 0 0 0 0 01 0 0 Debentures 0 0 0 0 0 0 D Debtors 0 0 0 Shares - Quoted 0 0 0 0 0 0 0 - Unquoted 0 0 0 0 0 0 Units in units trusts 0 õ 0 0 Land & buildings 0 0 0 01 Fixed assets õ 0 0 0 Other assets 0 0 0 0 0 0 01 0 Total Assets 0 0 0 0 0 2. Liabilities Unearned premium provision 0 Ø 0 **Outstanding Claims** 0 0 01 IBNR 0 0 0 Contingency reserve 0 0 Unexpired risk provision 0 0 £ 0 al n Due to insurers & reinsurers 0 oT 0 0 0 0 Reinsurance daposits 0 0 0 n 0 0 Bank overdrafts 0 O 0 ñ 0 Provision for taxation 0 0 0 0 0 Provision for deferred tax 0 0 0 n 0 0 Contingent liabilities 0 0 0 ٢ Other 0 0 0 01 ni 0 **Total Liabilities** 0 0 0 0 0 01 0 0 01 01 01 3. Total Excess Assets 0 0 4. Premium Income less all reinsurance 12 months preceeding previous financial year end 0 0 0 0 12 months immediately preceeding this claculation 0 0 0 0 0 0 5. Solvency Margin

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出现了十项,长叶子小子 网络拉哈圣萨

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statutory valuation     Shift in the yield curve     Downwards shift in the yield curve of 35%     Depreciation of 50% in ordinary shares     Depreciation of 10% in fixed area relations     Depreciation of 30% in yerderence     Depreciation of 30% in property values     Depreciation of 30% in property values     Depreciation of 30% in all exchange rele       R'000     <	STATËMENT K3 SINGLË FACTOR STRESS TËSTS ON STATUTORY SURPLUS - MARKET RISK of ABC Insurance Company Limited aš ät the érid of financial period 31/12/2011									
1         2         3         4         5         6         7         8         9         1           State Nogenaria         0			shift in the yield curve	Downwards shift in the	Depreciation of 50% in	Depreciation of 30% In fixed rate preference	Depreciation of 10% in variable rate	Depreciation of 30% in	Depreciation of 30% in	Exchange rate - Appreciation of 30% all exchange rate
1         2         3         4         5         6         7         8         9         1           State Nogenaria         0		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Cash         O							7			10
Kingarada         0										
Basica with Earla         0							0			
Office         O <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>·</td> <td>1</td> <td></td>								·	1	
Outstanding premuna         0									Law and the second seco	
Reinstance disposits         0			4	1						· · · · · · · · · · · · · · · · · · ·
Long tim poleige-lukad         0	Reinsucance deposits		Ý							
Long inter dolds-non fixed         0 </td <td></td> <td></td> <td><u>دا</u></td> <td>1</td> <td>v</td> <td></td> <td></td> <td>1Y</td> <td></td> <td></td>			<u>دا</u>	1	v			1Y		
Mortigase bonds         0				+					1	
Descritures         0 <th< td=""><td>Mortgage bonds</td><td></td><td>v v</td><td></td><td></td><td></td><td></td><td></td><td>1</td><td></td></th<>	Mortgage bonds		v v						1	
Deblor         0 <td></td> <td></td> <td>·</td> <td>×</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1</td>			·	×						1
Shares - Quoted         0	Deblors		n n		i i i i i i i i i i i i i i i i i i i			č	0	
Unis multi trusts         0	Shares - Quoted	(	0 0	0	0			C	0	1
Land & buildings         0	- Unquoted		0 0	0	0	0	0	0	C	
Private assets         0			. 0	0	0	0	0	0	G	
Other assets         0 <t< td=""><td></td><td></td><td>0 0</td><td>0</td><td>0</td><td>0</td><td></td><td></td><td></td><td></td></t<>			0 0	0	0	0				
ai Assets       0							· · · · · · · · · · · · · · · · · · ·			
Isabilities         Isabilities <thisabilities< th=""> <thisabilities< th=""></thisabilities<></thisabilities<>	Other assets		00	0	0	0	0	L0	0	L
Unsamed premium provision         0 <td>I Assets</td> <td></td> <td>00</td> <td>10</td> <td>)0</td> <td>0</td> <td>0</td> <td>LC</td> <td>0</td> <td>1</td>	I Assets		00	10	)0	0	0	LC	0	1
Unexand premium provision         0 <td></td>										
Outstanding Claims         0			A			J			1	J
IBNR       0										
Contingency reserve         0	IRNR						V		· · · · · · · · · · · · · · · · · · ·	1
Unexpired fisk provision         0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1</td>										1
Due to insurers         0										
Reinsurance deposits         0									0	J
Bank overdrafts         0	Reinsurance deposits	1			0		0	0	1	J
Provision for deferred tax       0	Bank overdrafts								0	1
Contingent liabilities         0					0				0	1
Other     O     O     O     O     O     O     O       al Labilities     0     0     0     0     0     0     0     0       old Excess Assets     0     0     0     0     0     0     0     0       remium income less all reinsurance     0     0     0     0     0     0     0       months preceeding previous financial year end     0     0     0     0     0     0       months inmediately preceeding this claculation     0     0     0     0     0     0									1	1
al Lieblilities       0     0     0     0     0     0     0     0       total Excess Assets     0     0     0     0     0     0     0       tramium income less all reinsurance     0     0     0     0     0     0       months preceeding previous financial year end months immediately preceeding this claculation     0     0     0     0     0					1				· · · · · · · · · · · · · · · · · · ·	1
oil Excess Assets     0     0     0     0     0     0       ramium income less all reinsurance     0     0     0     0     0     0       months preceding previous financial year end     0     0     0     0     0     0       months immediately preceeding this claculation     0     0     0     0     0     0	Other		0  0	1 (		0	0	<u>۲</u>	1	1
oil Excess Assets     0     0     0     0     0     0       ramium income less all reinsurance     0     0     0     0     0     0       months preceding previous financial year end     0     0     0     0     0     0       months immediately preceeding this claculation     0     0     0     0     0     0	i Liabilities	r	01 0		1 0	0				3
ramium income less all reinsurance months preceeding previous financial year end months immediately preceeding this claculation					·			Manager Manager		And the second design of the s
ramium income less all reinsurance months preceeding previous financial year end months immediately preceeding this claculation	otal Excess Assets		0  0	1 0	)  ((	0	0	0		1
Ol         Ol<	amium income less all reinsurance									And the state of t
months immediately preceeding this claculation			0 0	) (		) 0	0		) (	1
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	bivency Margin		0	1	1	1		1	1	T

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## ANNEXURE B

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

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER END OF PERIOD UNDER REVIEW FINAL PRINTOUT DATE 10/10/0/8 2011/01/31 24/2/2011 9:06

A Management Information	1 - 2 - 1 <sup>-</sup> 2	INDEX OF STATEMENTS AVAILABLE TO PUBLIC	N POTAGE SIL		的复数形式的
A1 REGISTRATION 1 2.0 2010-01-0	Statement	Section Description		Version	issue/Amendment date
	A	Management Information			
G Questionnaires	A1	REGISTRATION	1	2.0	2010-01-01
	G	Questionnaires			
G1 GENERAL INFORMATION 2 2007-01-0	G1	GENERAL INFORMATION	2	2.0	2007-01-01

Total number of pages for public statements 3

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

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

10/10/0/8 2011/01/31 2011/02/24 09:06

Page 2 of 23

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Statement	Section	Description	No. of pages	Version	Issue/Amendment date
G2	Questionnaires	RISK REPORT ISSUED BY DIRECTORS	and a constant	lan ditta (12)	Repealed
G3	Questionnaires	GOVERNANCE AND RISK MANAGEMENT	5	4.0	2011-01-01
G4.1	Cross border	SADC SUBSIDIARY AND BRANCH	2	1.0	2009-01-01
G4.2	Cross border	NON-SADC SUBSIDIARY AND BRANCH	2	1.0	2009-01-01
G4.3	Cross border	SADC OTHER INSURANCE OPERATIONS	3	1.0	2009-01-01
G4.4	Cross border	NON-SADC OTHER INSURANCE OPERATIONS	3	1.0	2009-01-01
G4.5	Cross border	STATEMENT REPEALED			2009-01-01
G4.6	Cross border	STATEMENT REPEALED			2009-01-01
J1	Reinsurance	SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE	3	1.0	2006-01-01

Total number of pages for confidential statements 18

Notes:

1 Continuos imposed on en insurer are available from the Registrar on request

## Page 3 of 23

## PUBLIC STATEMENT

	of Absa Insurance Company Limite as at the end of financial period 31/01/	2011	
1	2	3	4
ESCRIPTION		Regulare	rs Ret
Registrar of Short-term Insurance reference number	10/10/124/8		
End of financial period (dd/mm/yyyy)	2011/01/31		
Name of short-term insurer	Absa Insurance Company Limited		
Number of months in financial period under review	12		
YPES OF POLICIES	CERTIFICATE OF R	EGISTRATION AS AN INSURER ISSUED BY THE REGIST	RAR
Property			
Transportation			
Motor			
Accident and health			
Guarantee Liability			
Engineering			
Miscellaneous			
Certificate number		Conditions Imposed <sup>1</sup> (Y/N)	l
		,	
AMES OF CONTACT PERSONS			
3.1 PUBLIC OFFICER Initials and surname of Public Officer		. Did person change since previous year (Y/N)	
Initials and surname of contact person regarding the return		Did person change since previous year (Y/N) Did person change since previous year (Y/N)	
	L		
3.2 CHAIRPERSON (CHAIR)			· · · · · · · · · · · · · · · · · · ·
Initials and surname of Chairperson		Did person change since previous year (Y/N)	L
3.3 CHIEF EXECUTIVE OFFICER			
Initials and sumarne of Chief Executive Officer		Did person change sinca previous year (Y/N)	
			<u> </u>
3.4 AUDITOR	<b></b>		
Name of first firm Initials and surname of Responsible Partner		Did entity change since previous year (Y/N) Did person change since previous year (Y/N)	
	L	Die person change ande previous year ( my)	
Name of second firm		Old entity change since previous year (Y/N)	
Initials and surname of Responsible Partner		Did person change since previous year (Y/N)	
3.5 ACTUARY			
Name of Statutory Actuary		Did person change since previous year (Y/N)	
Name of employer/company of Statutory Actuary		Did entity change since previous year (Y/N)	
Name of Alternate Statutory Actuary		Did person change since previous year (Y/N)	
Name of employer/company of Alternate Statutory Actuary	L]	Did entity change since previous year (Y/N)	L
HAREHOLDERS			ſ
Are all the shareholders holding more than 25% of the issued share	is, the same as the previous year? (Y/N)		1
URNOVER			
If non-insurance business was conducted furnish the annual turnov	er of that business (R'000)		
IUMBER OF PEOPLE EMPLOYED			

SHEET REFERENCE HUMBER         FINAL PRINTOUT DATE         STATEMENT G1 GENERAL INFORMATION of Absa Insurance Company Limited as at the end of financial period 31/01/2011         1. Has any change been made during the year under review to the Memorandum and Articles of Asso document by which the insurer is constituted and in accordance with which it conducts its insurance         • If "YES", attach a certified copy of the document as amended Or indicate if it has already been submitted.         SHARE CAPITAL         2. Please attach a diagram of the entire group structure, showing percentages of shareholding and na shareholders as at the end of the period under review. Include percentages at the end of the previo         3. Furnish the name of the body or person who controls the insurer. Is this the same body or person as at the end of the previous year? • If "NO" attach details.         4. Is the body or person who controls the insurer incorporated or resident in the RSA? • If "NO", attach details.         5. Does the insurer hold, directly or indirectly, 25% or more of the issued share capital of another com outside the RSA carrying on insurance or banking business in or outside the RSA? • If "YES", state the name(s) of the insurer(s) or bank(s) and particulars of share holding. Attach a copy of the latest audited accounts and balance sheet if the institution is not registered banking business in the RSA.         6. Does the insurer have shares in the holding company? • If "YES", please refer to Directive 141b(i) (Short-term)	e business?	
FINAL PRINTOUT DATE STATEMENT G1 GENERAL INFORMATION of Absa Insurance Company Limited as at the end of financial period 31/01/2011 1. Has any change been made during the year under review to the Memorandum and Articles of Asso document by which the insurer is constituted and in accordance with which it conducts its insurance • If "YES", attach a certified copy of the document as amended Or indicate if it has already been submitted. SHARE CAPITAL 2. Please attach a diagram of the entire group structure, showing percentages of shareholding and na shareholders as at the end of the period under review. Include percentages at the end of the previo 3. Furnish the name of the body or person who controls the insurer. Is this the same body or person as at the end of the previous year? • If "NO" attach details. 4. Is the body or person who controls the insurer incorporated or resident in the RSA? • If "NO", attach details. 5. Does the insurer hold, directly or indirectly, 25% or more of the issued share capital of another com outside the RSA carrying on insurance or banking business in or outside the RSA? • If "YES", state the name(s) of the insurer(s) or bank(s) and particulars of share holding. Attach a copy of the latest audited accounts and balance sheet if the institution is not registered banking business in the RSA. 6. Does the insurer have shares in the holding company?	e business?	
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in the please left to Directive to the Group and		
	lumber of shares	Shares as a % of the total issued shares of
(1) Total issued shares of holding company	0	holding company
(2) Total shares held by insurer and group undertakings: (Sum of (a) to (d) below)	0	0.0%
(a) Shares held in shareholders' fund (Approved under Sec 33(1)(e)) Shares held in share incentive schemes of the insurer and its subsidiaries (b) (Approved under Sec 33(1)(e))	0	0.0%
(c) Shares held by the subsidiaries of insurer including asset holding intermediaries and trusts (Approved under Sec 33(1)(e))	0	0.0%
(3) Shares held by other subsidiaries of the holding company	0	0.0%
(4) Total number of shares held by the subsidiaries of the holding company ((2) + (3))	0	0.0%
ASSETS AND LIABILITIES		
<ol> <li>Has there been any direct or indirect borrowing of assets?</li> <li>If "YES", attach details.</li> </ol>		
<ul> <li>8. Has any guarantee or suretyship, otherwise than by means of an insurance guarantee policy, been sections 31 and 33 of the Act?</li> <li>If "YES", attach details.</li> </ul>	n given as described in	
<ul> <li>9. Do the liabilities include all contingent liabilities, guarantees and commitments?</li> <li>If "NO", attach details.</li> </ul>		
10. Are all the assets or title thereto held by the insurer?		

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ST2011	Page 5 of 23
FINAL PERITCUT DATE	2011 02-07 09 0F
STATEMENT G1 GENERAL INFORMATION	
of Absa Insurance Company Limited	· · · · · · · · · · · · · · · · · · ·
as at the end of financial period 31/01/2011	· · · · · · · · · · · · · · · · · · ·
<ol> <li>Are all the assets or title thereto held in the RSA or in a manner approved by the Registrar?</li> <li>If "NO", attach details.</li> </ol>	
<ul> <li>12. Have you satisfied yourselves that all the requirements in Directive 126 pertaining to the approval granted to enter into agreement with the attached nominee companies have been met?</li> <li>Attach a list of nominee companies and provide full details</li> </ul>	
13. Have any assets been encumbered? • If "YES", attach details.	
<ul> <li>14. Has any script been lent out by the insurer i.t.o. script lending transactions?</li> <li><i>If "YES", attach details.</i></li> </ul>	
EXCHANGE RATE	
<ul> <li>16. Have ruling year-end rates of exchange been applied in converting foreign assets and liabilities?</li> <li>Attach details.</li> </ul>	
<ul> <li>17. Are foreign denominated liabilities substantially covered by appropriate foreign denominated assets?</li> <li>If "NO", state the amount of the mismatch in R'000.</li> </ul>	0
AUDIT COMMITTEE	
<ul> <li>18. Has an audit committee been appointed for the insurer?</li> <li><i>If "NO", attach details.</i></li> </ul>	
19. Did the audit committee convene during the financial period?	
<ul> <li>If "YES" how many times.</li> <li>If "NO" provide full reasons why no meetings were held.</li> </ul>	
SHARE-BASED PAYMENTS	
20. Please provide the liability in respect of cash-based equity share payments (R'000)	0
CELL CAPTIVE INSURERS	
21. Do you write any insurance business as part of a structure in terms whereof shares or any similar instrument is issued to clients or persons by the insurer or another group undertaking for purposes of issuing and underwriting specific kinds of policies in such structure?	
If yes, please complete Statement I	
<ul> <li>22. Have you or any related party issued shares or similar instruments for the purpose stated in the previous question to another locally registered short-term or long-term insurer?</li> <li>If yes, please provide the name of such insurer.</li> </ul>	
CHAIRMAN DIRECTOR	
AUDITORS (initial)	

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## CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

RECENT	RFERENCE REREP GRE GELEGNOFTERMINISURANCE REFERENCE NUMBER RINTOPI DATE	301-544 10/19912 2011/02/14 06/th
	Statement G3 GOVERNANCE AND RISK MANAGEMENT of Absa Insurance Company Limited as at the end of financial period 31/01/2011	
SYST	EM OF GOVERNANCE	
1.	Does the insurer have a robust system of governance, risk management and controls in place which the Board of Directors are responsible for?	
	<ul> <li>If "NO" provide details on how these areas are monitored.</li> </ul>	
2.	Does the insurer have a well-defined and documented organisational structure with clear roles and responsibilities and appropriate segregation of duties?	9
3.	Does the insurer have adequate processes in place to ensure that directors and management are fit and proper? • If "NO" provide details on how these areas are monitored.	
4.	Is there an adequate and effective integrated assurance plan in conformance with King III that lists If "YES" attach details as well as who is providing assurance of the major risk areas. If "NO" explain how these risk areas are managed.	
5.	<ul> <li>Does the insurer have a clearly defined risk appetite approved by the Board that the Board regularly measure?</li> <li>If "YES" provide a brief description.</li> <li>If "NO" provide details on how these areas are monitored.</li> </ul>	
6.	Is there a clearly defined strategy approved by the Board of Directors that is measured, monitored and reported on regularly? • If "NO" provide details on how these areas are monitored.	
7.	Does the Board of Directors have adequate knowledge in the major risk areas of the insurer in particular market, credit and insurance risk?  If "NO" provide details on how these areas are monitored.	
8.	Briefly explain any material changes in the system of governance since the date of the last return. Please provide details.	
RISK	MANAGEMENT	
9.	Are there adequate and effective risk management processes in place that are proportional to the scale and complexity of the business of the insurer?	
	<ul> <li>If "NO" provide details on how these areas are monitored.</li> </ul>	
10.	Please rank the relative importance of the various risk categories from 1 - 7 (1=highest and 7=lowest)	
	Credit risk     Market risk     Liguidity risk     insurance risk     Operational risk     Legal & Regulatory risk     Strategic risk	1 2 3 4 5 6 7
11.	Does the insurer have sufficient skills and resources to adequately and effectively identify, measure, manage and report the risk areas listed in the previous question? <ul> <li>If "YES" provide a brief description.</li> <li>If "NO" explain how these risk areas are managed.</li> </ul>	

12. Briefly explain how the insurer documents all key risk management strategies, policies and procedures • Please provide details.

13. List the insurer's five major risk issues that the insurer currently believes are outside its risk appetite and could have the potential to cause the insurer to move outside its risk appetite

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	ST2011				Page 7 of 23				
	PTERENTE NO NOVE				ર પૂર્વ કે નાગ્ય છે. આ ગામ આ ગ				
	IAN UH LOMUHTEUN BUSURMEI E REFERENCEN UNTUHTENTE	21. Afrikanin S			17-106/ 2011/04/54-09.M				
		Statement GOVERNANCE AND RISK of Absa Insurance Cor as at the end of financial	MANAGEMENT	eret gi Art. The second states and					
14.	What are the major projects currer	the underway that could expose t	he company to major risks if the	se projects fails?					
	•								
			······································	·····					
	•								
	•								
15.	Briefly explain any material change Please provide details.	es in the risk management system	n since the date of the last return	I.					
16.	Briefly explain what new products, Please provide details.	if any, are being planned as well	as the controls over the new pro	oducts.					
17.	Briefly explain to what extent the in Please provide details.	surer has adequate and effective	e stress testing measures.						
CRED	IT AND COUNTERPARTY RISKS								
18.	Does the insurer identify, measure	, monitor and report on the credit	quality of its counterparties?						
		luation and review processes of o	ounterparties.		HILLING (1997)				
	<ul> <li>If "NO" provide details on how</li> </ul>	tnese areas are monitoreo.							
19.	Does the insurer monitor its exposi If "NO" provide details on how		types?						
MARK	ET RISKS								
20.	Does the insurer identify, measure <i>If "YES" provide a brief descrip</i> <i>If "NO" provide details on how</i>	otion.	al market risk exposures?						
	·								
21.	Does the insurer have sufficient kn <i>if "YES" provide a brief descrip</i> <i>if "NO" provide details on how</i>	otion.	lately and effectively manage ma	arket risk exposures?	L				
<b>22</b> .	<ul> <li>Briefly explain the governance process in regard to market risk, investment risk and/or asset liability matching.</li> <li>Please provide details.</li> </ul>								
INTER	NAL CONTROL								
23.	Is there an adequate and effective	system of internal controls that is	edecustely documented and te	sted on a regular basis?	[]				
20.	<ul> <li>If "NO" please explain.</li> </ul>	system of internal controls that is	aucquately documented and to	aled on a regular basis :	L				
24.	In all material respects, are such or trained, skilled personnel, whose d fif "NO" please explain.			ocedures and implemented by					
26	Is the Board of Directors responsib	la for the sustame of internet	tral and doop the based acciden	ally receive a report on the	1				
20.	effectiveness of internal controls	io ior une systems or internal COA	aorana aoes ine posta penodici	any reverve a report on the					
	<ul> <li>If "NO" please explain.</li> </ul>								
26.	Has anything come to the attention controls, procedures and systems if "If "YES", provide particulars.			nctioning of the aforementioned	I []				
27.	Are the insurer's internal controls and systems designed to provide reasonable assurance as to the integrity and reliability of the published financial statements?   If "NO" please explain.								
28.	Is there an independent compliance <i>If "NO" please explain.</i>	e function in place?							
29.	is the system subject to:-	Y/N	Frequency	of reviews	1				
	<ul> <li>internal reviews?</li> </ul>			months					
	<ul> <li>external reviews?</li> </ul>		L	months					

## GOVERNMENT GAZETTE, 18 MARCH 2011

<b>ST20</b>	1	1
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	ST2011	Page 8 of 23
	REFERENCE KUMUEF	in Statistics
	SAF KERLONE TERMINSUNANDE REFERENCE NUMBER Reform Date	10/10/4 2011 (2:03 01 5
	Statement G3 GOVERNANCE AND RISK MANAGEMENT of Absa Insurance Company Limited as at the end of financial period 31/01/2011	
30,	Were any material weaknesses reported?  If "YES", provide particulars.	[]
INTER	INAL AUDIT	
31.	Does the insurer have an independent Internal Audit function or similar outsourced function?         If "YES" provide a brief description.         If "NO" provide details on how these areas are monitored.	
32.	Does the Internal Audit function have an appropriate mandate to cover all high risk areas and has this mandate been approved by the Board of Directors? <i>If "NO" provide details on how these areas are monitored.</i>	
33.	Does the Head of internal audit report to the Chief Executive Officer and the Chairperson of the Audit Committee ?     If "NO" explain who the Head of Internal Audit reports to and how independence is managed?	
34.	Does Internal Audit have the necessary skills in all major risk areas including market, credit and insurance risks? If "YES" provide a brief description. If "NO" axplain how independent assurance is obtained on these risk areas.	
35.	Does the Internal Audit department get independently audited on a regular basis? <i>If "NO" explain.</i>	
DERIN	/ATIVES	
36.	is the derivative position in conformance with the applicable sections in the ST Insurance Act?	
	If "NO", please explain. Are the derivatives used for hedging purposes only?	
	<ul> <li>If "NO", please explain.</li> <li>Please provide full details on all derivatives currently in place and transacted since the date of the last return.</li> <li>The details should include the following:</li> </ul>	
	<ul> <li>(a) Reason for the derivative transaction</li> <li>(b) How long the derivatives are going to be in place?</li> <li>(c) Quantification of whether the derivatives provide a perfect hedge or whether there is residual risk or basis risk remaining.</li> </ul>	
39.	If the derivative counterparty is a group entity please provide details on how it was ensured that the transaction was marked at fair If "NO", please explain.	
40.	With regard to derivatives:	
(a)	Has the Board of Directors approved the use of derivative instruments, derivative procedures and derivative limits? If "YES", please provide details. If "NO", give reasons.	
(b)	Is the approval to use derivative instruments specific as to the purpose, (e.g. hedging, arbitrage or trading) product type and are there appropriate market and credit risk limits in place?	
(c)	Does the Board of Directors, senior management, risk management and internal audit have sufficient knowledge in derivative instruments?	
(d)	<ul> <li>If "NO" provide details on how these areas are monitored.</li> <li>Are the front office (execution), middle office (risk management) and back office (accounting) adequate and effective and is there</li> </ul>	
	adequate segregation of duties between these functions? <i>If "NO" provide details on how these areas are monitored.</i>	
(e)	Are appropriate systems in place to enable the frequent and effective monitoring of positions and are these systems adequate to cope with the volumes and volatility of derivative transactions?	
(f)	<ul> <li>If "NO" provide details on how these areas are monitored.</li> <li>Has the insurer established appropriate and independent performance measures to analyse and monitor risks of all transactions undertaken individually and in aggregate for its derivative activities?</li> </ul>	
(n)	If "NO" provide details on how these areas are monitored. Is the insurer satisfied that sufficient control procedures have been put in place, including independent confirmation and	
(g)	reconciliation of positions, independent checking of prices, agreements of trading profits to accounting profit, appropriate authorisation where dealing limits have been exceeded, etc?	
(h)	How often does internal audit reviews of derivative activities take place?	
(i) (i)	How frequently are derivative positions marked to fair or market value? Are adequate controls in place such that market data used to value derivatives is relevant, accurate and obtained on a timely basis	

from a reliable source? If "NO", provide details.

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Hard, Pr	AND FOR TO DATE	Statement (	53		2010/02/74/06 (
		GOVERNANCE AND RISK			
		of Absa Insurance Con			-
		as at the end of financial p	• •		en al anti-article and a second a
(k)	Are valuation models which are us controlled and do models include a if "NO", provide details.				
	Over the counter derivatives	(07C)			
-	Dens the insures make use of OTO	former the second of deals which has	to mente 9		
(I)	Does the insurer make use of OTC <i>if "YES", please provide details</i>		aruments (		L
	(i) A description of OTC valuation		or evaluation of the counterparti	es.	
	(ii) List the 5 largest OTC counter	parties.			
	Credit Derivatives				
	Crean Derivatives				
(m)	Does the insurer invest in credit de				
(n)	<ul> <li>If "YES", quantify as a % of too What is the purpose of your compa</li> </ul>		Fransfer activities?		
00	<ul> <li>Provide details.</li> </ul>	ing a moorement in Great rook i	Tarister activities:		
(0)	What are your company's credit ns	k management systems / proced	ures?		
(n)	<ul> <li>Provide details.</li> <li>Does your company have staff with</li> </ul>	annronriata skilt levele desline v	with Credit Risk Transfer		,
(p)	activities?	appropriate skin levels dealing a	HALFOULLINGK FIGHSICI		
	<ul> <li>If "NO", provide details.</li> </ul>				
(q)	Are the controls adequate over the <i>If "NO", provide details.</i>	legal documentation in respect of	of credit derivative contracts?		
(r)	Are the controls over credit derivati	ves the same as the governance	, risk management and control e	environment over derivatives i	n
.,	general?		, <b>u</b>		
	<ul> <li>If "NO", provide details.</li> </ul>			~	
EDG	E FUNDS				
41.	Does the insurer invest in "hedge fi	unds that employ leverage" (gros er these investments are made i		capital)?	L
	fund structures		and a short of the short of the stage		External
(a)	Please provide details on the instru	ments through which the insurer	invest in a hedge fund		
	Name of Hedge Fund	Operational	Description of Instruments	Hedge Fund Strategy	
		In- / Outside RSA - R'000		nouge / und exercity	
IFOR	MATION, ACCOUNTING AND ADM				
	MATION, ACCOUNTING AND ADM			· · · · · · · · · · · · · · · · · · ·	
<b>IFOR</b> 42.	Were there any changes to accoun	ting policies?	hanaes		
	Were there any changes to accoun		_	· · · · · · · · · · · · · · · · · · ·	
	Were there any changes to accoun	ting policies? ands and provide particulars of c Period under review	Previous period (restated	· · ·	
	Were there any changes to account If "YES", indicate the effect in n	ting policies? ands and provide particulars of c	Previous period (restated figures for comparative	· ·	
	Were there any changes to account If "YES", indicate the effect in n	ting policies? ands and provide particulars of c Period under review	Previous period (restated		
	Were there any changes to accoun If "YES", indicate the effect in re- Item	ting policies? ands and provide particulars of c Period under review	Previous period (restated figures for comparative	·	
	Were there any changes to accoun If "YES", indicate the effect in r Item Balance sheet	ting policies? ands and provide particulars of c Period under review	Previous period (restated figures for comparative		
	Were there any changes to accoun <i>If "YES", indicate the effect in re</i> Item <u>Balance sheet</u> <u>income statement</u> Were any significant problems expe	ting policies? ands and provide particulars of c Period under review R'000	Previous period (restated figures for comparative purposes) <i>R'000</i>	systems during the reporting	
42.	Were there any changes to account If "YES", indicate the effect in re- Item Balance sheet Income statement Were any significant problems experience?	ting policies? ands and provide particulars of c Period under review R'000	Previous period (restated figures for comparative purposes) <i>R'000</i>	systems during the reporting	
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42. 43. 44. 45. ••••••••••••••••••••••••••••••	Were there any changes to accoun If "YES", indicate the effect in re- Item Balance sheet income statement Were any significant problems exper- period? If "YES", provide particulars. Is a business continuance plan in p If "YES", Is the plan in writing. When was it last fully tested. If "NO", provide an explanation Are underwriting, financial and inver- management when needed and do How frequently are these results av Are these results generally availabl If "NO", provide an explanation. AL AND FUNDS Did the issued share-capital change	ting policies? ands and provide particulars of c Period under review R'000 anienced with regard to the inform lace? stment results which can be relie they indicate: ailable? e within one month after the repo	Previous period (restated figures for comparative purposes) <i>R'000</i> nation/accounting/administrative in upon for making management arting period?		

## GOVERNMENT GAZETTE, 18 MARCH 2011

	ST2011	Page 10 of 23
	EPEKENOL NUMBER AF OF CONG-TERM INSURANCE REPERENCE NUMBE	ేలి - క్రమ్మ 10-10 (95
	NTOUR DATE	2953/02/24 69 Dt
,	Statement G3 GOVERNANCE AND RISK MANAGEMENT of Absa Insurance Company Limited as at the end of financial period 31/01/2011	
48.	Is the valuation data checked for adequacy and accuracy?  If "YES", complete table below.	
	How often (describe period) By whom Date of completion of last	
	0	
49.	Is the issuing of redeemable preference shares to supplement capital, during the following financial period, under consideration?	
50,	Is the issuing of redeemable preference shares, by subsidiaries, to supplement capital, during the following financial period, under consideration?	
51.	Is the issuing of debt instruments to supplement capital, during the following financial period, under consideration?	
52.	Did the insurer issue a securitised insurance instrument (e.g. catastrophe bond) during the financial period under review?  If "YES", provide details.	
53.	Is the issuing of guarantees or similar undertakings under consideration in respect of:- Subsidiaries/related party(ies)?	
•	Any other person?  f "YES", provide particulars and procedures.	
54.	Are dividends on preference shares, issued by the insurer, in arrears or will such dividends be likely to be in arrears during the [following financial period?	
	<ul> <li>If "YES",</li> <li>State the (likely) amount in arrears in R'000.</li> <li>Attach particulars of how and when the position will be rectified/addressed.</li> </ul>	
55.	<ul> <li>Were preference shares, issued by the insurer, not redeemed on redemption date or will such preference shares be likely not to be [redeemed during the following financial period where redemption must take place?</li> <li>If "YES",</li> <li>State the (likely) amount not redeemed in R'000.</li> </ul>	
56.	Attach particulars of how and when the position will be rectified/addressed.  Are any payments (interest and capital) on debt instruments, issued by the insurer, in arrears or will any payments on a debt instrument be likely to be in arrears during the following reporting period?	
	<ul> <li>If "YES",</li> <li>State the (likely) amount in arrears in R'000.</li> <li>Attach particulars of how and when the position will be rectified/addressed.</li> </ul>	
57.	Do holders of preference shares get voting rights:-	
	If preference dividends are in arrears?     If their shares are not redeemed on due date?     If "YES", provide details.	
58.	What is the proportion of preference share voting rights in relation to total issued shares?	0%
ASSET	S	
59.	Did the insurer purchase a securitised insurance instrument (e.g. catastrophe bond) during the period under review? If "YES", provide details.	
OUTS	DURCING	
60.	Have any business activities been outsourced? • If "YES", provide full details and attach outsourcing agreements/arrangements.	
EXTER	INAL AUDIT FINDINGS	
61.	Briefly list significant finding that emanated from the external audit conducted on the insurer. Please provide details.	
FINAN	CIAL SOUNDNESS POSITION	
62.	Is there any reason to believe that the insurer will not be a going concern in the year ahead? • If "YES", disclose and explain reasons.	
63.	Has there been any developments after year-end which may have a material impact on the financial soundness of the insurer? • If "YES", provide particulars.	

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REPRETATION CONTRACT REFERENCE NUMBER	150 <sup>17-01</sup> 4-7 16: 10-02
Anna Araticult on ta	2013/02/24 C6 br
Statement G3 GOVERNANCE AND RISK MANAGEMENT of Absa Insurance Company Limited as at the end of financial period 31/01/2011	
PUBLIC OFFICER	DATE

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## Statement G4.1 CROSS BORDER OPERATIONS - SADC BRANCH / SUBSIDIARY of Absa Insurance Company Limited as at the end of financial period 31/01/2011

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

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

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

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

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

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

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

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## Statement G4.1 CROSS BORDER OPERATIONS - SADC BRANCH / SUBSIDIARY of Absa Insurance Company Limited as at the end of financial period 31/01/2011

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

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

CHAIRMAN

DIRECTOR

DATE

PUBLIC OFFICER

AUDITORS (initial)

SHEET REFERENCE NUMBER

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## Statement G4.2 CROSS BORDER OPERATIONS - NON SADC BRANCH / SUBSIDIARY of Absa Insurance Company Limited م ال ال مراجع المراجع as at the end of financial period 31/01/2011

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

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

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

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

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

4	Describe the Board	i of the insurer's assessment of	f the overall financial	position of the branch / subsidiary	١.
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5 Has the branch / subsidiary been subject to regulatory inspection or investigation and if, please furnish full details?

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Statement G4.2 CROSS BORDER OPERATIONS - NON SADC BRANCH / SUBSIDIARY of Absa Insurance Company Limited as at the end of financial period 31/01/2011

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

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

CHAIRMAN\_\_\_\_\_

DIRECTOR

PUBLIC

DATE

AUDITORS (initial)

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	Statement G4.3
	CROSS BORDER OPERATIONS - SADC OTHER OPERATIONS
	of Absa Insurance Company Limited
	as at the end of financial period 31/01/2011

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

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

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

- Has the business referred to in 2 above been placed directly with the insurer or was it sourced through independent intermediaries or through the insurer's own marketing force? (please give full details)
- 4. Has the insurer provided cross border insurance services other than those provided through a branch office or subsidiary to insurers (i.e. inwards reinsurance business) in another SADC country? (if yes, please provide full detail in 5 below)

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

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

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5194,5_ £.62,84	1047 DATE	of Absa l	Statement G4.3 RATIONS - SADC OTHER nsurance Company Limit of financial period 31/01	ed in the second	201 + 0224 93 (s
7.	Has your company placed rei (if yes, please provide full det		nsurer in another SADC coun	try	[
8.	Name of the SADC country where insurer(s) is/are located	Name of the insurer/reinsurer	Type of Reinsurance (Proportional or Non- Proportional)	Premium Amount Ceded R'000	Reinsurer's exposure amount R'000
9.	Has your company provided c (if yes, please provide full det		surer in another SADC count	ry ?	
10.	Name of the SADC count loca		Give a descrip	tion of the outsourcing service	s being provided
					-
11.	Has your company made use in another SADC country? (if yes, please provide full det	•	vided by an insurer, a person	or any other entity located	
12.	Name of the SADC country entity is/ar		Give a description	of the outsourcing services th	at has been acquired
13.	Confirm whether or not 25% of in your company, is owned by (if yes, please provide full details)	a foreign person or entity lo			
14.	Name of person or entity he Name	olding 25% or more of the %	Name the person or entity Name	holding 25% or more of the %	Name of SADC country where the person or entity is

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		Statement G4.3	
-		CROSS BORDER OPERATIONS - SADC OTHER OPERATIONS	
		of Absa insurance Company Limited	•
, The		as at the end of financial period 31/01/2011	

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

16.	Name of person or entity ho	olding 25% or more of the	Name the person or entity I		Name of SADC country
	Name	%	Name	%	where the person or entity is

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

18.

CHAIR\_\_\_\_\_

DIRECTOR\_\_\_\_\_

PUBLIC OFFICER

AUDITORS (initial)

DATE

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Statement G4.4	
CROSS BORDER OPERATIONS - NON SADC OTHER OPERATIONS	
of Absa Insurance Company Limited	
as at the end of financial period 31/01/2011	

Information on cross border operations other than branch business or business conducted in a subsidiary in another country than a SADC country

 Has the insurer provided cross border insurance services other than a non-SADC branch and non-SADC subsidiary to persons in another country than a SADC country? (if yes, please provide full detail in 2 below)

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

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

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

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

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

 Has your company placed reinsurance business with an insurer in another country other than a SADC country? (if yes, please provide full detail in 8 below)

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

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T NEFEF	FENCE NUMBER			CONFIDENTIAL STATEM	
SRIMT.			Statement G4.4 TIONS - NON SADC OTHE Insurance Company Limited of financial period 31/01/2	•	
	las your company provided outsou f yes, please provide full detail in	urcing services to an insurer in a count			
).		country where entity is/are located		Give a description of the outsourc services being provided	ing
co	les your company made use of ou ountry that is not a SADC country f yes, please provide full detail in		arer, a person or any other entity	located in another	
2.		country where entity is/are located		Give a description of the outsourc services being provided	ing
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PUBLIC OFFICER

AUDITORS (initial)

DATE

No. 34119 113

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE	2011/02	224 09°D6
	STATEMENT J1	
	SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE	
	of Absa Insurance Company Limited	
	as at the end of financial period 31/01/2011	·

## 1. Overall reinsurance strategy

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

- Company's key objective when placing reinsurance (e.g. gain access to capital, protection of statutory solvency etc.)
- 2. How reinsurers are selected (e.g. capital, ratings, maximum exposure across the program, other approved processes)

Factors considered in determining whether reinsurance is required (i.e. how did the company

- 3. decide on the net retentions, retentions on proportional programmes, automatic capacity, amount of catastrophe cover to purchase etc.)
- The maximum loss that the board would be willing to accept from any one-loss event and the 4. criteria that were used to determine this amount.

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

## 2. Additional questions

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

## 2.1. Reinsurer exposure

- 1. Do you make use of reinsurance brokers to facilitate placing your reinsurance programme? If Yes, please provide their name/(s)
- 2. Provide details of any caps that might exist on the total exposure that can be ceded to any one reinsurer (e.g. no more than R1bn on your programme as a whole)
- 3. Please provide details on how you monitor your total exposure per reinsurer
- 4. Give details on the collateral required on foreign reinsurance arrangements (where foreign reinsurer refers to any reinsurer that is not registered in South Africa)

## 2.2. Reinsurance systems and controls

- 1. Currently facultative reinsurance is placed
  - Centrally at head office only
  - Branch level
  - Other

If Other please provide details of the procedure

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PRINTOUT DATE	2011/02/24 0
STATEMENT J1	
SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE	
of Absa Insurance Company Limited	
as at the end of financial period 31/01/2011	
2. The decision to place facultative insurance is based on	
Insufficient proportional treaty capacity	
The quality of the individual risk	
Other	
If Other please provide details of how the decision will be made	
B. Provide details of the procedures you have in place to ensure that facultative placements are made when required?	
4. Provide details of the procedures that you have in place to ensure that you do not write business that falls	
outside the scope of your treaties (e.g. treaty exclusions, territorial limits etc.)	
5. Do you have a computerised reinsurance system that is fully integrated with your policy administration and financial systems (i.e. it automatically cedes premiums and signal recoveries when appropriate and meet all the reporting requirements for your financials)?	
If No, please provide details on the nature of your reinsurance system and how you ensure that all risks	
are ceded and reinsurance recoveries made where appropriate.	
Catastrophe reinsurance  I. Your decision on the amount of catastrophe cover to purchase on your property, motor and engineering  Simple rules Detailed catastrophe modelling (DFA) Reinsurance broker advice Reinsurer advice Other	
Catastrophe reinsurance  I. Your decision on the amount of catastrophe cover to purchase on your property, motor and engineering  Simple rules Detailed catastrophe modelling (DFA) Reinsurance broker advice Reinsurer advice	
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STATEMENT J1 SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE of Absa Insurance Company Limited as at the end of financial period 31/01/2011 Reference programme  Changes to your reinsurance programme in the last financial period 31/01/2011 Reference programme  Changes to your reinsurance programme in the last financial period 31/01/2011 Reference programme  Changes to your reinsurance programme in the last financial year related mainly to Changes to your reinsurance programme in the last financial year related mainly to Changes to your reinsurance programme in the last financial year related mainly to Changes have been made programme in the last financial year related mainly to Changes have been made please provide details of the changes and the reasoning behind them Changes have been made please provide details of the changes and the reasoning behind them Changes have been made please provide details of the changes and the reasoning behind them Changes have been made please provide details of the changes and the reasoning behind them Changes have been made please provide details of your reinsurance programme you make use of Changes have been made please provide details. Including the name of the consultant where relevant Changes have any reinsurance contracts that contain any one of the following provisions:	ST2011	Page 23 of 23
SHORT-TERM REINSURANCE SUPERVISION QUESTIONNARE of Absa Insurance Company Limited as at the end of financial period 31/01/2011         Reinsurance programme         • Changes to your reinsurance programme in the last financial year related mainly to Retention levels Amount of catastrophe cover purchased Retention levels Other         • Anount of catastrophe cover purchased Retention levels Other         • Changes have been made         If changes have been made please provide details of the changes and the reasoning behind them         If changes have been made please provide details of the changes and the reasoning behind them         • Opnamic Financial Analysis (DFA) Scenario testing         • Other (e.g. independent consultants) If Other, please provide details, including the name of the consultant where relevant         3. Do you have any reinsurance contracts that contain any one of the following provisions: * A limitation on the payment of claims when the primary insurer is in financial difficulty (curatorship or liquidation), * A unilateral reduction in cover         If Yeas, please provide details of your strategy in this regard         • If you have any business where 100% of the risk is ceded to a third party (i.e. where no risk is retained), please provide details or your strategy with regards to this business and how much of it you wrote in the previous financial year         • Provide details of any Aternative Risk Transfer (ART) kinds of treates (contracts) entered into, not indicated in statement G3 (e.g. securitization, financial reinsurance, committed capital).         • Provide details of any whole account protections e.g. stop lo	AL PRINTING 12 2	201 0/02/24 0
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