BOARD NOTICE

BOARD NOTICE 134 OF 2012

SHORT-TERM INSURANCE ACT NO. 53 OF 1998:

AMENDMENT OF BOARD NOTICE 55 OF 2011: RETURNS TO REGISTRAR

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

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

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

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

STISHUM

DP TSHIDI Registrar of Short-term Insurance

SCHEDULE

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SHORT-TERM INSURANCE QUARTERLY RETURN

FINANCIAL SERVICES BOARD - REGISTRAR OF SHORT-TERM INSURANCE

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

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

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

DISCLAIMER:

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

INFORMATION REGARDING THE QUARTERLY RETURN

This return does not have to be audited.

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

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

HOW TO COMPLETE AND SUBMIT THE QUARTERLY SPREADSHEET:

1. The spreadsheets must be completed in Excel.

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

NOTE:

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

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

STAATSKOERANT, 17 AUGUSTUS 2012

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FINANCIAL SERVIC	ES BOARD.				SHORT-TERM IN	SURANCE ACT 1998 (ACT) - SECTION 35	#VA	
	NAME OF INSURER:			Insurance Compa	my Limited			
	PERIOD in financial period under review	,	2012/09/30 12	то	2012/12/31			
This Quarter			02		*************			*.*.*.*.*.*.*.*.*.*.*.
Prepared by : OPERATING STATE	EMENT - TOTAL				R'000	Telephone No. and ext.	This	Previous
							quarter	quarter
Gross premiums writ	Iten Domestic				0	AGGETS	end R'000	end R'000
	Foreign				Ŏ	ASSETS Cash	9	0000
Reinsurance	Proportional				0	Krugerrands Balances with banks	0	0
htel acomiuma calitor	Non-proportional					Gilts	<u></u>	·····
Net premiums writter	Domestic				0	Reinsurance deposits	0	0
	Foreign	0%		Retained	0	Long term policies-linked Long term policies-non linked	0	0
	Premiums earned	076		Netanteu		Mortgage bonds	0	
To	(LESS: Claims incurred				0	Debentures	0	[·····
agree with	{ Commissions { Expenses incurred				0	Debiors Shares - Quoted	D	
B,C,D	{					- Unquoted	0	
totals	(Underwriting surplus				0	Units in units Inusts	0	
	ADD: Investment income				[Land & buildings Fixed assets	0	
	Realised investment surplus				Q.	Other assets	ġ	
				·		1		
Sub total : Unrealised investme	ni eurolue	0%		of n.p.w.		(1) TOTAL ASSETS Foreign Asset (included in total assets)	Construction of the Constr	
Any other income/(e					0	n wwgn noor (minored in total assais)	<u></u>	<u>1 </u>
Contingency Reserv					Q	LIABILITIES		
Before taxation					0			
LESS: Est. taxation	(Current + def.)				Contraction of the second seco		0	0
	Dividends declared				0	Outstanding Claims	0	0
	IN SURPLUS ASSETS					BNR Unexpired risk provision	0	8
NOREASE (DECK.)	IN SUNFLUS ASSETS				<u> </u>	Due to insurers & reinsurers	0	ý
						Reinsurance deposits	0	9
NET UNDERWRITH	NG RESULTS PER CLASS - R'0	20				Bank overdrafts Provision for taxation	0	0
	(A) (B)	(C)	(D)	(E)	(F)	Provision for deferred tax	0	9
	Premiums Retention written %	Claims incurred	Commission	Expenses	Underwr. surplus	Contingent liabilities Other (Specify):	0	0
	Witten / /0	ALCOINE G	ł	L	supius		D	
Property	0 0%	0					D	
Transportation Motor	0 0% 0 0%	0 0						
Accident & Health	0.0%	Ő	Ö.	0		(2) TOTAL LIABILITIES	0	
Guarantee	0 0%	Ó		0		Foreign liabilities incl in total liabilities	0	0
Liability Engineering	0 0% 0 0%	0 0		0				
Miscellaneous	0 0%	0	0	0				
TOTALS	0 0%	0	0		0 0			
Note: Net premium	ns earned = (C)+(D)+(E)+(F)							
now, not premain	10 canned - (c) (c) (c) (c) (c)							
AUTOMATIC		% Claims	% Commission/	% Expenses/	% Underwr			
CALCULATIONS: Percentages to		incurred/	written	written	surplus/			
premiums>		earned			written			
Property		0.0%	0.0%	0.09	6 0.0%	4		
Transportation		0.0%	0.0%	0.09	6 0.0%			
Motor		0.0%						
AccidenI/Health Guarantee		0.0%						
Liability		0.0%	0.0%	0.0%	6 0.0%	3		
Contract/Engineer		0.0%						
Miscellaneous OF TOTALS		0.0%						
			- to					
Spreading of Asse	ts						N	1
Does the insurer cu	mently comply with the kinds and	spread of asset	s as contempla	ated in terms of S	30 of Act		Language	-
If yes furnish the fol Total domestic Asse						R'000		
Total domestic liabi						10000		
Individual excess						0		
Aggregate excess Surplus of overall a	dmitted assets over total domesti	c liabilities				-10000		
Colpida di Greidil B	annual access area total dougate							
	PUBLIC OFFICER					DATE		

No. 35586 7

GOVERNMENT GAZETTE, 17 AUGUST 2012

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CAPITAL ADEQUACY F of ABC Insurance Con 2012/12/3	apany Limited	
1	2	3
·····	World-wide	
DESCRIPTION	R'000	R'000
		·
ACR	10 000	10 00
Absolute minimum requirement	10 000	10 00
Operating Expenses (Per reporting period)		
Annualised Operating Expenses	0	
Premium Income (net of all reinsurance)		-
 12 months preceding previous financial year end 		
 12 months emmediately preceding the calculation 		
Statutory approved different MCR (If applicable)		
Date of statutory approval for different MCR (If Applicable-YY/MM/DD)		
5CB		
SCR	0	
BSCR		•
Insurance Risk Capital		
Market Risk Capital		
Credit Risk Capital		
erational Risk Capital (OP)	-	-
BasicOP	-	-
Operational Risk Capital (OPprovisions)		
Operational Risk Capital (OPpremium)		
CAPITAL ADEQUACY REQUIRMENT (CAR)	10 000	10 00
		10 00
NET ASSETS: STATUTORY BASIS		
(i)Total Assets	D	
(ii) Less: Total Liabilities	0	
(iii) Sub total: Net Assets	0	
Less: Capital Adequacy Requirement [per 1(iii)]	10 000	10 0
SURPLUS / SHORTFALL OF ASSETS	-10 000	-10 0
Net assets as a % of net premiums (current year)	0.0%	0.0
CAR Cover	0.00	0.

DESCRIPTION	Financial year end	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	2007 Q2	
1		1	3	4	5	6		0
4		1						•
			2012/12/31					
		of ABC	Insurance Com	pany Limited				
								ana ana ana sinina sa
	•••••••••••••••••••••••••••••••••••••••		IBNR	• • • • • • • • • • • • • • • • • • • •				*****************
					/			• • • • • • • • • • • • • • • • • • • •

IBNR Factors Per Business Class

1 7

	Factors per development period								
1 Accident and Health	5.67%	1.12%	0.26%	0.10%	0.07%	0.06%			
2 Engineering	6.62%	2.90%	1.92%	1.67%	1.60%	1.58%			
3 Guarantee	16.32%	5.00%	1.78%	0.86%	0.60%	0.53%			
4 Liability	12.49%	4.47%	1.65%	0.66%	0.31%	0.19%			
5 Miscellaneous	7.18%	1.17%	0.25%	0.11%	0.09%	0.08%			
6 Motor	3.43%	0.47%	0.09%	0.04%	0.03%	0.03%			
7 Property	5.98%	0.88%	0.15%	0.04%	0.03%	0.02%			
8 Transportation	7.20%	1.31%	0.30%	0.12%	0.09%	0.09%			

Gross IBNR per business class	12 months gross earned premium immediately preceding										
	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	2007 Q2	per business class				
9 Accident and Health	-	-	-	-	*	•	-				
0 Engineering	-	•	•	-	-	-	-				
1 Guarantee		-	-		•	*					
2 Liability	-	•	-		-	-	-				
3 Miscellaneous	-	-	-	-	-	-	-				
4 Motor		-	-	-	-	•	-				
5 Property	-	~	-		-	-					
6 Transportation	-	-	-	-	-	-	~				
7 Gross IBNR reserve per development period				-	-	+	-				
8 Gross IBNR Reserve	-										

Net IBNR per business class		12 month	is net earned prem	nium immediately pr	eceding		Net IBNR reserve per business class
• Alter Magda managed allow and exception of the second s	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	2007 Q2	Current Year
19 Accident and Health	-	-	-	-	-	-	-
20 Engineering	•	-	•	•	-	-	-
21 Guarantee	-	-	-	-	-	•	
22 Liability	-		-	-	-	-	-
23 Miscellaneous		•	-	-	-		
24 Motor	-	-	-	-	-	-	-
25 Property	-	-	-	-	-	-	-
26 Transportation	·		-		-	-	·
27 Net IBNR reserve per development period	•	•		•	•	•	•
28 Net IBNR Reserve	•					till the second second	
	Domestic	Foreign	Total				

	Domestic	Foreign	Total	1
	R'000	R'000	R'000	
29 Statutory approved different IBNR	0	0	0	ļ

						2012/12/3	4 1111					
1	2	3	4	5	6	7	8	9	10	11	12	
							n admissible f					
Domestic assets must exceed the following :	R'000	Domestic assets and	ADD Assets			0	f this stateme	nt	Admitted for	NOTE - ITEMS 4 + 5, 13 + 14 :		
-		foreign assets	of asset- holding intermediari	Individual excesses e.g. Banks,	Subtotals: Assets held	Pe	rcentages	Total domestic	each item (the lesser	Admitted values are the lesser of the individual or the total amounts in the previous column	unts	
Domestic liabilities plus capital adequancy requirement	10 000	deemed to	es and	debtors,	less			liabilities *	of the		R'000	
Asset-holding intermediaries' liabilities	0	be domestic per	linked	investments	individual excesses	Per reg. 3	Dispensatio	greater of the 2	previous column or			
Total domestic liabilities pius capital		statement	investment	and	GALESSES	to the Act	ns given	the 2 percentage	subtotal)			
adequacy requirements	10 000	E9	policies	property			-	s s	,	Items 4+5: Individual		
										Total		
		R'000	R'000	R'000	R'000	%	%	R'000	R'000	Admitted	L	
1 Madagaa baada		0	0	0	0	0.0%	0.0%	0		Items13+14: Individual		
Montgage bonds Debentures -non convertible		0		0			0.0%	0	0	Total		
3. Any other debtors*		0					0.0%	0	0	Admitted	· · ·	
Sub total		n					0.0%	2 500	0	Kunneo	L	
	an na caraan								×			
4. Shares - Ordinary, and convertible debentures -	Domestic	0	0		0		0.0%	5 000	0	CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED		
5. Shares - Preference - Domestic*		0	0	A DESCRIPTION OF THE OWNER OWNER OF THE OWNER			0.0%	4 000	0	VALUES		
Sub total		0	0	0	0	65.0%	0.0%	6 500	0		R'000	
				0	0	40.000	0.001	1 000		the state of the s	p	
6. Listed securities+shares - Foreign, deemed to b	e Dom.	0			the second se		0.0%	1 500	0	1 if items 6+14+18+20 exceed 15% of liabilities, the excess is	L	
7. Outstanding short-term premiums		0			0		0.0%	1 000	0			
8. Property investments 9. Associates and associated companies		0			0		0.0%	500	0	2 If the admitted value of items 1 to 12 exceeds 70.0%		
9. Associates and associated companies 10. Computer equipment		0	0				0.0%	500		of total domestic liabilities, the excess is		
11. Other equipment and motor vehicles		0	0				0.0%	250	0	Of total domestic nationales, the excess is		
12. Investment policies-non linked			0				0.0 %	2.50	0			
12. Investment policies-non linked			V1	· · · ·	¥.			<u>v</u> ı	V	3 Overall admitted assets:		
Total of items 1 to 19	1	0	0	0	0	70.0%	0.0%	12 750	ol	Total of the previous column, less 1 and 2 above		
 A statistic sector secto			-1						ĭ/			
13. Margin deposits - Domestic		0	0	0			0.0%	250	0	4 Surplus of overall admitted assets over total domestic liabilities	-10 (
14. Margin deposits - Foreign, deemed to be Dome	estic	0	0	0	0	2.5%	0.0%	250	0			
Sub total		0	0	0	0	2.5%	0.0%	250	0			
	r						r		لـْ ا			
15. Cash		0	0	0		- 10.0%		0				
16. Krugerrands		0	0	0	0	10.0%	0.0%	1 000	0			
17. Bank balances and deposits - Domestic		0	0	0	0	15.0%	- 0.0%	0				
18. Bank balances+deposits - Foreign, deemed to	De Dom.	0	0	0	0	15.0%	0.0%	1 500	0			
19. Securities - Domestic		0	0	0	0	15.0%	0.0%	1 500	0	DATE OF ANY DISPENSATION GRANTED FROM SPREADING REQUIREMENTS		
20. Securities - Foreign, deemed to be Domestic		0	0	0	0	10.0%	0.0%	1 500	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	or newsrig newsrinement o		
Total of items 21 to 29									10			

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		TO			
Full Names & Sumame	Date appointed	Date resigned	Identity/ Passport Number	Position held	Independent / Not Independent
1	2	3	4	5	6
DIRECTORS					
Executive/Non-executive Directors				****	
		····			
		*****		·····	
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
				<u></u>	
Alternate Directors	[
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		ݪݷݪݵݙݒݙݒݙݒݶݛݵݑݛݪݷݑݛݪݕݑݕݑݕݑݛݑݕݖݒݤ ݪݷݪݑݷݙݒݿݒݻݛݓݓݚݑݕݑݕݪݷݪݷݪݚݪݚݑݕݑݵݑݕݤ		<u></u>	<u></u>
MANAGING EXECUTIVES					
				<u></u>	
		· · · · · · · · · · · · · · · · · · ·			
·					
				······································	
MEMBERS OF AUDIT COMMITTEE					
				<u>مېرىنى تەرتىمىيە بىرىمىدىنى بىرىمىدىنى بىرىمى</u>	
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		****	· · · · · · · · · · · · · · · · · · ·	<u></u>	
Public Officer	I		<u>1</u>	<u>t</u>	<u></u>
itials and surname]
elephone (including area code) ax (including area code)					
eliphone					
-mail					J
Auditor]
Responsible Partner					
Statutory Actuary	·····]
Altenative Statutory Actuary		· · · · · · · · · · · · · · · · · · ·			

SHORT-TERM INSURANCE ANNUAL QUANTITATIVE RETURN (ST2012)

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PUBLIC STATEMENT

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- <u> </u>			NET UN of ABC In	STATEMENT BS DERWRITING RES surance Company of financial period	Limited					6 20 4 3 4 7
					CURREN					
				0	MESTIC AND FOREIS	N				
DESCRIPTION	Tatal	Property	Transportation	Motor	Applicant and health	Guarantee	Lisbility	Engineering	Miscellenwous	FOREIGN ONLY
	A1000	R1007	RDCO	8000	R1000	R1000	A 000	R1000	R1000	8000
	2	3 1		5	8	7			10	11
		o	0	0	0	0	0	ol	a	·····
Unsemed promiums - opening Unsemed premiums opening - Cash back		0	0	0		0		0	0	
Preparate prevalence opening - Catal Date		Y	YL		· · · · ·					
Premiums written - Gross	a	0	9		0	6	0	0	0	
Reinsurance	0	0	0	0	× ×	0	0	0	0	
Hat	0	0	0	0		Q	0	0	0	
Dither	9	0	c	0	0	¢	0	0	0	
Insemal promiums - closing	0	0	0	0	0	0	0	Ø	0	
Inserved premiums closing - Cash back	0	0	0	0	0	0	0	0	0	
NET EARNED PREMIUMS	0	0	0	0	0	0	0	0	0	
								······································		
Sutstanding claims - Opening	0	U	0	0		0	0	0	0	
BNR - Opening	0					0				
laims and claims expenses paid		0		0		0	0	0	0	
Salvages and recoveries	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	0	0				0	0		
Dustanding claims - Closing		Ó	e e			0	0	0		
BNR - Cleaing	0	0	0	0		0	0	0		
					1					
NET CLAMS INCURRED	D	0	0	0	0	0	0	0	0	
				· · · · · · · · · · · · · · · · · · ·	**************************************					
COMMISSIONS	D	¢	0	G	Q	0	o	Ŭ	0	
EXPENSES	0	0	0	0	0	0	0	Q	Ø	
	NAME OF COLOR									
NET RESULT: PROFITILOSS)	0	0	0	0	0	0	0	ō	0	
CLAMAS 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
					·······					
ESTIMATE OF ULTIMATE LOSS RATIO	0.0%	8.0%	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
	0.0%	0.0%								
COSTRATIO (commission + expenses as % of within premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
COMBINED RATIO (claims+comm+usp as % of annual pramum)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
CENSIVED RATIO (CANNET-CONTINEND IS % OF BETTED PRIMAPR)	0.0%	0.0%	0.0%	0.0%	0.0%	1.600		0.0%]	0.0%	0.0
RETENTION RATIO (net premiums as % of grass premiums)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
AC TELET FOR ALL ALL ALL ALL ALL ALL ALL ALL ALL AL	0.0%	5.0%[0.0%	0.0%	0.0461	0.081	0.0%	0.0%	0.0
OPERATING RATIO	0%	folging + completion -	expanses issu total inve	almani income av 🏝 🗠	Leaster remains				1	0
A STOLET NOTATING	V.8)	(1	v v

STAATSKOERANT, 17 AUGUSTUS 2012

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STOL DAT				ose AND REINS of ABC Incu	ATEMENT B4 URANCE PREM rance Company financial parlod	Limited						DIGEN.
	R	SKS WITHOUT U	PP AT YEAR END					RISKS WITH UP	AT YEAR END			
DESCRIPTION	MONTHLY B	JSINESS	RISKS EXPIRED	AT YEAR END	CONSTAN	rt rusks	INCREASIN	g rusks	DECREASIN	g rusks	UNEVE	n Risks
	Domestic R1000	Foreign R'000	Domestic R'000	Foreign R1000	Domestic R1000	Foreign R1000	Domestic R1000	Foreign 17000	Domestic R1000	Foreign R1000	Domestic R1000	Foreigr R1000
1	3	4	5	6	7	8	9	10	9	10	11	12
GROSS PREMIUMS WRITTEN		0	a	0		ō		0	. o	C	0	
REINSURANCES: Domeste (including Lloyd's): 2.1.1 Proportional 2.1.2 Non-Proportional 2.1.2 (e) Expiring at Year and	0	o]	0	0	0	o 0	0	0	0		0 0	[
2.1.2 (b) Expiring After Year End: - The part relating to this Year - The part relating to next year	0	0	0	0	0	0	0	0				
2 Foreign: 2.2.1 Proportional		0	o	0	0	0	0	0	0			
2.2.2 Non-Proportional: 2.2.2 (a) Expiring at Year and 2.2.2 (b) Expiring After Year End:	0	0	o	0	0	D		0	0	c	0	
- The part relating to this Year - The part relating to this Year TOTAL REINSURANCES	0	0 0	0	0	0	0	0	0	0	c		
NET PREMIUMS	0	ő	0	0	.0			0				
REINSURANCES:			<u> </u>				<u> </u>					
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PUBLIC STATEMENT

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AUDITORS

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PUBLIC STATEMENT

STATEMENT A3 STATEMENT A3 DIRECTORS, MANAGEMENT EXECUTIVES AND MEMBERS OF AUDIT COMMITTEE of ABC insurance Company Limited as at the end of financial period 31/01/2012					
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AUDITORS

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

STAATSKOERANT, 17 AUGUSTUS 2012

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5. TURNOVER	4. SHAREHOLDERS			
	Are all the shareholders holding more than 25% of the issued shares	s, the same as the previous year? (Y/N)		
		r of that husinesses (PIDDB)		
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6. NUMBER OF PEOPLE EMPLOYED

Notes:

AUDITORS

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No. 35586 27

ST2012

SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN **ABC Insurance Company Limited** REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER 10/10/0/8 END OF PERIOD UNDER REVIEW 2012/01/31 FINAL PRINTOUT DATE 2012/04/04 09:39 VALIDATION TOOL Amount Reference Description R (000) Indicator are App Shares, Depository Receipts & Units 15.6 From Statement E9 1. Statement E9, cell E28 Shares, Depository Receipts & Units OK From Statement E5 1. Statement E5, cell L85 Shares, Depository Receipts & Units Land and Buildings 15.7 From Statement E9 1. Statement E9, cell E29 Land and Buildings 0 OK From Statement E6 1. Statement E6, ceil D50 Land and Buildings 0 15.8 Fixed Assets From Statement E9 1. Statement E9. cell E30 **Fixed Assets** 0 OK From Statement E7 1. Statement E7, cell E23 **Fixed Assets** 0 Total Liabilities 16. Total Liabilities 16.1 Statutory Basis From Statement E9 1. Statement E9, cell E47 **Total Liabilities** 0 OK From Statement F1 **Total Liabilities** 1. Statement F1, cell E28 Õ 16.2 Accounting Basis From Statement E9 1. Statement E9, cell H47 Total Liabilities 0 From Statement C2 1. Statement C2, cell D70 Total Liabilities 0 OK Statement C2, cell D32
 Statement C2, cell D33 Minus: Reinsurers' share of provision for unearned premiums 0 Minus: Reinsurers' share of outstanding claims 4. Statement C2, celi D34 Minus: Deferred acquisition costs 0 **Total Liabilities** ñ

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

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Page	14	of	86
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	SHORT-TERM INSURANCE ACT (NO SHORT-TERM QUANTITATIVE ABC Insurance Company Lim	RETURN	
REGISTRAR OF SHORT-TERM END OF PERIOD UNDER REVIE FINAL PRINTOUT DATE	INSURANCE REFERENCE NUMBER EW		10/10/0// 2012/01/3 2012/04/04 09:31
	VALIDATION TOOL		
Reference	Description	Amount R1000) Where Applicable	Indicator
15.1.2 Accounting Basis			
From Statement E9 1. <u>Statement E9, cell H31</u>	Total Assets	0	
From Statement C2 1. <u>Statement C2, cell D38</u> 2. <u>Statement C2, cell D32</u> 3. <u>Statement C2, cell D33</u> 4. <u>Statement C2, cell D34</u>	Total Assets Minus: Reinsurers' share of provision for unearned premiums Minus: Reinsurers' share of outstanding claims Minus: Deferred acquisition costs Total Assets	0 0 0 0 0	ОК
15.2 Cash & Balances & De	posits 74		Kana kana kana
From Statement E9 1. <u>Statement E9, cell E16</u> 2. <u>Statement E9, cell E24</u> 3. <u>Statement E9, cell E17</u>	Cash Balances and deposits with banks Krugerrands Cash & Balances & Deposits	0 0 0 0	ОК
From Statement E1 1. <u>Statement E1, cell L26</u>	Cash & Balances & Deposits	0	
15.3 Securities & Loans		en line a standard de la stade de la factoria	27.1-10.00×1.200
From Statement E9 1. <u>Statement E9. cell E25</u>	Securities & Loans	0	ОК
From Statement E2 1. <u>Statement E2, cell K38</u>	Securities & Loans	0	
15.4 Debentures, Loan Stoc	ks & Other Securities	n og konstruktioner at her som	<u> se manina internetia</u>
From Statement E9 1. <u>Statement E9, cell E26</u>	Debentures, Loan Stocks & Other Securities	0	OK
From Statement E3 1. <u>Statement E3. cell J32</u>	Debentures, Loan Stocks & Other Securities	0	OK
15.5 Debtors			
From Statement E9 1. Statement E9, cell E27	Debtors	0	ок
From Statement E4 1. <u>Statement E4, cell M31</u>	Debtors	0	UN

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		SHORT-TERM INSURANCE ACT (NO. SHORT-TERM QUANTITATIVE R ABC Insurance Company Limit	ETURN	
REGISTRAR OF SHORT-T END OF PERIOD UNDER FINAL PRINTOUT DATE		ERENCE NUMBER		10/10/08 2012/01/31 2012/04/04 09:39
	•	VALIDATION TOOL		
Reference	Description		Amount R(000) Where Applicable	Indicator
From Statement F1 1. Statement F1, cel	I <u>E27</u> Total Assets			OK

No. 35586 25

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ST2012			Page 12 of 86
	SHORT-TERM INSURANCE ACT (NO. SHORT-TERM QUANTITATIVE R ABC insurance Company Limit	ETURN	
EGISTRAR OF SHORT-TERM I ND OF PERIOD UNDER REVIE NAL PRINTOUT DATE	NSURANCE REFERENCE NUMBER W		10/10/ 2012/01 2012/04/04 09/
	VALIDATION TOOL		
Reference	Description	Arnount R'(000) Wibere Applicable	indicator
1.4 Claims incurred: Motor om Statement B5		en de segure d'Alexandre de	s a lege ji sego
Statement B5, cell 136 Statement B5, cell 134 Statement B5, cell 129	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Motor	0 0 0	ок
rom Statement D1.3 1. Statement D1.3, cell P45	Claims Incurred: Motor	0	
1.5 Claims incurred: Accid	ent and Health		V. Nejeriya, se eskiliştirde. K
rom Statement B5 1. <u>Statement B5, cell J36</u> 2. <u>Statement B5, cell J34</u> 3. <u>Statement B5, cell J29</u>	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Accident and Health	0 0 0	ок
rom Statement D1.4 1. <u>Statement D1.4, cell P45</u>	Claims Incurred: Accident and Health	0	
1.6 Claims incurred: Guars om Statement 85	mbee	i na serie de la serie de La serie de la s	
1. <u>Statement B5</u> 2. <u>Statement B5</u> , cell K36 2. <u>Statement B5</u> , cell K34 3. <u>Statement B5</u> , cell K29	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Guarantee	0 0 0 0	ок
rom Statement D1.7 1. Statement D1.7, cell P45	Claims Incurred: Guarantee	0	
1.7 Claims incurred: Liabili	💓 stantista and stanta see a stanta stanta see a stanta see	l 1. jan – Meren Meren Meren Angelein, der Stephensker	a kana ina si
om Statement B5 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 0 0	ок
rom Statement D1.5 1. Statement D1.5, cell P45	Claims Incurred: Liability	0	
.8 Claims Incurred: Engin	eering a	n an	20 - 40 10년 10년 10년 10년
rom 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 Closing IBNR Opening IBNR Claims Incurred: Engineering	0 0 0 0	ок
rom Statement D1.6 1. Statement D1.6, cell P45	Claims Incurred: Engineering	0	
.9 Claims incurred: Misce	llaneous v en constant de la constant		
om 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	
	Claims Incurred: Miscellaneous	0	
5. Assets 5.1 Total Assets			
1.1.1 Statutory Basis			r
om Statement E9 1. Statement E9, cell E31	Total Assets	0	

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	SHORT-TERM INSURANCE SHORT-TERM QUANTI ABC Insurance Corr	TATIVE RETURN	
REGISTRAR OF SHORT-TERM II END OF PERIOD UNDER REVIE FINAL PRINTOUT DATE	NSURANCE REFERENCE NUMBER N		10/10/0/8 2012/01/31 2012/04/04 09:39
	VALIDATION	ITOOL	
Referança	Description	Arnount R'(000) Where Applicable	Indicator
14.3 Claims Incurred: Trans	portation		na althe Apple and the alt
From Statement B5 1. <u>Statement B5, cell H36</u> 2. <u>Statement B5, cell H34</u> 3. <u>Statement B5, cell H29</u> From Statement D1.2 1. Statement D1.2 cell P45	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Transportation		о о о о о о о о о о о о о
	Claims Incurred: Transportation		0

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	SHORT-TERM INSURANCE ACT (SHORT-TERM QUANTITATIV ABC Insurance Company L	'E RETURN	
EGISTRAR OF SHORT-TERM I ND OF PERIOD UNDER REVIEV INAL PRINTOUT DATE	NSURANCE REFERENCE NUMBER N		10/10/0 2012/01/ 2012/04/04 09:
	VALIDATION TOO	L	a i genta
Reference	Description	Amount R'(000) Where Applicable	indicator
3.5 Claims paid: Accident a rom Statement B5	nd Health		a systemic de la companya de la comp
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
rom Statement D1.4 1. Statement D1.4, cell P44	Claims Paid: Accident and Health	0	
3.6 Claims paid: 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	ок
rom Statement D1.7 1. <u>Statement D1.7, cell P44</u>	Claims Paid: Guarantee	0	U.
3.7 Claims paid: Liability		n an	ે લેવેલાં સંપે સંખેત હાઉ
rom Statement B5 1. <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 0	ок
rom Statement D1.5 1. Statement D1.5. cell P44	Claims Paid: Liability	0	
3.8 Claims paid: Engineerin From Statement B5	1 <mark>9</mark>	<u>a an an</u>	
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	OK
From Statement D1.6 1. Statement D1.6, cell P44	Claims Paid: Engineering	0	·
3.9 Claims paid: Miscellam rom Statement B5	ROUS CONTRACTOR OF CONTRACT	<u> </u>	
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
From Statement D1.8 1. Statement D1.8, cell P44	Claims Paid: Miscellaneous	0	
4. Claims incurred 4.1 Claims incurred: Total			
Forn Statement B5 1. <u>Statement B5, cell F36</u> 2. <u>Statement B5, cell F34</u> 3. <u>Statement B5, cell F29</u>	Net claims incurred Closing IBNR Opening IBNR Claims Incurred: Total	0 0 0 0	ок
rom Statement D1 1. <u>Statement D1, cell P45</u>	Claims incurred: Totai	0	
4.2 Claims incurred: Prope	N		
From 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 Claims Incurred: Property	0 0 0	ок
From Statement D1.1 1. Statement D1.1, cell P45	Claims Incurred: Property	0	

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	SHORT-TERM INSURANCE SHORT-TERM QUANTI ABC Insurance Con	ITATIVE RETURN	
REGISTRAR OF SHORT-TERM I END OF PERIOD UNDER REVIEW FINAL PRINTOUT DATE	NSURANCE REFERENCE NUMBER		10/10/0/8 2012/01/31 2012/04/04 09:39
	VALIDATION	ITOOL	
Reference	Description	Amount R*(000) Where Applicable	Indicator
10.2 Domestic	ppproved reinsurance)		i an contraint. Baile an contraint
10.2.1 Statutory Basis (net of a From Statement B5	pproved remaurance)		
1. <u>Statement B5, cell F34</u> 2. <u>Statement B5, cell O34</u>	IBNR - closing Total Minus: IBNR - closing Foreign IBNR Reserve	0 0 0	
From Statement D3 1. <u>Statement D3, cell E42</u>	IBNR Reserve	0	ОК
From Statement E9 1. <u>Statement E9. cell F43</u>	IBNR Reserve	0	
12. Unexpired Risk Provisio	<mark>no</mark> ne en la Rechter de Carlos d'en la Rechter de		and a close of the local sector
From Statement D3 1. <u>Statement D3, cell G63</u>	Unexpired Risk Provision	0	ок
From Statement E9 1. <u>Statement E9, cell E45</u>	Unexpired Risk Provision	0	UN
13. Claims paid			
13.1 Claims paid: Total From Statement B5		(1) 「「「「「」」、「」、「」、「」、「」、「」、「」、「」、「」、「」、「」、「」	in the second
1. <u>Statement B5, cell F30</u> 2. <u>Statement B5, cell F31</u>	Claims and claims expenses paid Salvages and recoveries Claims Paid: Total	0	<u>0</u> 14
From Statement D1 1. <u>Statement D1, cell P44</u>	Claims Paid: Total		ОК
13.2 Claims paid: Property From Statement B5	<u></u>		e en l'Affrair d'Add
1. <u>Statement B5</u> 2. <u>Statement B5, cell G30</u> 2. <u>Statement B5, cell G31</u>	Claims and claims expenses paid Salvages and recoveries Claims Paid: Property	0 0 0	ок
From Statement D1.1 1. <u>Statement D1.1, cell P44</u>	Claims Paid: Property	0	
13.3 Claims paid: Transport	ation		ર તુર્વે અને સુધરાત્ર એ પુરા
From Statement B5 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 0 0	ОК
From Statement D1.2 1. Statement D1.2, cell P44	Claims Paid: Transportation	0	
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 Paid: Motor	0 0 0	ок
From Statement D1.3 1. Statement D1.3, cell P44	Claims Paid: Motor		

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		SHORT-TERM INSURANCE ACT SHORT-TERM QUANTITATI ABC Insurance Company	VE RETURN	
REGISTRAR OF SHOR END OF PERIOD UNDE FINAL PRINTOUT DATE		RENCE NUMBER		10/10/0/8 2012/01/31 2012/04/04 09:39
e -		VALIDATION TO		아이는 영상은 전 영화
Reference	Description		Amount R (000) Where Applicable	Indicator
From Statement E9 1. <u>Statement E9. c</u>	zell E43 IBNR Reserve			0

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	SHORT-TERM INSURANCE ACT (N SHORT-TERM QUANTITATIVI ABC Insurance Company Li	ERETURN	
REGISTRAR OF SHORT-TERM IN END OF PERIOD UNDER REVIEV FINAL PRINTOUT DATE	NSURANCE REFERENCE NUMBER N		10/10/0/ 2012/01/3 2012/04/04 09:3
	VALIDATION TOOL		
Reference	Description	Amount RY000) Where Applicable	Indicator
8.2 Domestic			C. BARARA
8.2.1 Statutory Basis (net of a From Statement B5	pproved reinsurance)		
 Statement B5 Statement B5, cell F23 Statement B5, cell F24 Statement B5, cell O23 Statement B5, cell O24 	Unearned premiums - closing Cash-back provision - closing Minus: Foreign only UPP closing Minus: Foreign only Cash-back closing Unearned Premium Provision	0 0 0 0	.
From Statement D3 1. <u>Statement D3, cell E18</u>	Unearned Premium Provision	0	OK
From Statement E9 1. <u>Statement E9, cell F41</u>	Unearned Premium Provision	0	
9. Outstanding Claims Res 9.1 Domestic And Foreign			a second a s
9.1.1 Statutory Basis (net of a			the second s
From Statement B5 1. <u>Statement B5, cell F33</u>	Outstanding Claims Reserve	0	
From Statement D3 1. <u>Statement D3, cell G28</u>	Outstanding Claims Reserve	0	ОК
From Statement E9 1. Statement E9, cell E42	Outstanding Claims Reserve		
9.1.2 Accounting Basis (OCR	+ IBNR net of all reinsurance)		(persection service)
From Statement C2 1. <u>Statement C2, cell D60</u> 2. <u>Statement C2, cell D33</u>	Gross outstanding claims Minus: Reinsurers' share of outstanding claims Total Outstanding Claims Reserve	0 0 0	
From Statement E9 1. <u>Statement E9, cell H42</u> 2. <u>Statement E9, cell H43</u>	Outstanding Claims Reserve IBNR Total Outstanding Claims Reserve	0 0 0	ок
From Statement D1 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	
		a da antiga da ser antiga da ser a ser	t south states the
9.2.1 Statutory Basis (net of a From Statement B5	approved reinsurance)		· · · ·
1. <u>Statement B5</u> 2. <u>Statement B5, cell F33</u> 2. <u>Statement B5, cell O33</u>	Outstanding claims - Closing total Minus: Outstanding claims - Closing Foreign Outstanding Claims Reserve	0 0 0	
From Statement D3 1. <u>Statement D3, cell E28</u>	Outstanding Claims Reserve	0	OK
From Statement E9 1. <u>Statement E9, cell F42</u>	Outstanding Claims Reserve	0	
10. IBNR Reserve 10.1 Domestic And Foreign			
10.1.1 Statutory Basis (net of a	approved reinsurance)		
From Statement B5 1. <u>Statement B5, cell F34</u>	IBNR Reserve	0	
From Statement D3 Statement D3, cell G43	IBNR Reserve	0	OK

	SHORT-TERM INSURANCE ACT (NO. SHORT-TERM QUANTITATIVE R ABC Insurance Company Limits	ETURN	
REGISTRAR OF SHORT-TERM II END OF PERIOD UNDER REVIEV FINAL PRINTOUT DATE	NSURANCE REFERENCE NUMBER N		10/10/0/8 2012/01/31 2012/04/04 09:39
	VALIDATION TOOL		
Reference	Description	Amount R'(000) Where Applicable	Indicator
7.6 Net Earned Premiums:	Engineering		
From Statement B5 1. <u>Statement B5, cell M26</u>	Net Earned Premiums: Engineering	0	
From Statement D1.6 1. <u>Statement D1.6</u> , cell AE3 2. <u>Statement D1.6</u> , cell AE3 3. <u>Statement D1.6</u> , cell AE3 4. <u>Statement D1.6</u> , cell AE3	9 Net Earned Premiums Q2 7 Net Earned Premiums Q3	0 0 0 0	ОК
7.7 Net Earned Premiums:	Guarantee		승규는 것은 것 같아요. 한 소통 및
From Statement B5 1. <u>Statement B5, cell K26</u>	Net Earned Premiums: Guarantee	0	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
From Statement D1.7 1. <u>Statement D1.7, cell AE3</u> 2. <u>Statement D1.7, cell AE3</u> 3. <u>Statement D1.7, cell AE3</u> 4. <u>Statement D1.7, cell AE3</u>	2 Net Earned Premiums 02 7 Net Earned Premiums 03 8 Net Earned Premiums 04 7 Total Net Earned Premiums: Guarantee	0 0 0 0	ок
7.8 Net Earned Premiums: From Statement B5	Miscellaneous .		ade parte des processos
Statement B5, cell N26 Statement D1.8 Statement D1.8, cell AE3 Statement D1.8, cell AE3 Statement D1.8, cell AE3 Statement D1.8, cell AE3	Net Earned Premiums 02 7 Net Earned Premiums 03 8 Net Earned Premiums 04 Total Net Earned Premiums: Miscellaneous	0 0 0 0 0 0	ок
8. Unearned Premium Prov 8.1 Domestic And Foreign		and an and the second secon Second second	
8.1.1 Statutory Basis (net of a			
From Statement B5 1. <u>Statement B5, cell F23</u> 2. <u>Statement B5, cell F24</u> From Statement D2 1. Statement D2, cell O19	Unearned Premium Provision Cash-back provision - closing Total Unearned Premium Provision		
From Statement D3 1. Statement D3, cell G18	Unearned Premium Provision	0	ОК
From Statement E9 1. <u>Statement E9, cell E41</u>	Unearned Premium Provision	0	
8.1.2 Accounting Basis (net o	f all reinsurance)		* 1
From Statement C2 1. <u>Statement C2, cell D58</u> 2. <u>Statement C2, cell D32</u>	Gross provision for unearned premiums Minus: Reinsurers' share of provision for unearned premiums Unearned Premium Provision	0 0 0	ОК
From Statement E9 1. <u>Statement E9, cell H41</u>	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 INSURANCE REFERENCE NUMBER END OF PERIOD UNDER REVIEW FINAL PRINTOUT DATE		10/10/0/8 2012/01/31 2012/04/04 09:39					
VALIDATION TOOL							
Reference Description	Amount R(000) Where Applicable	Indicator					
From Statement B5 1. Statement B5, cell L26 Net Earned Premiums: Llability From Statement D1.5 1. Statement D1.5, cell AE35 Net Earned Premiums Q1 2. Statement D1.5, cell AE36 Net Earned Premiums Q2 3. Statement D1.5, cell AE37 Net Earned Premiums Q3 4. Statement D1.5, cell AE38 Net Earned Premiums Q4 Total Net Earned Premiums: Liability	0 0 0 0 0	ок					

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REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER END OF PERIOD UNDER REVIEW FINAL PRINTOUT DATE VALIDATION TOOL Reference Description 6. Net Premiums Written From Statement B5 Net Premiums Written	Amount RY(000) Where Applicable 0	10/10/0/ 2012/01/3 2012/04/04 09:31 Indicator
Reference Description 6. Net Premiums Written From Statement B5	RY000) Where Applicable 0	Indicator
6. Net Premiums Written From Statement B5	RY000) Where Applicable 0	Indicator
From Statement B5		na na haran na haran Mana na haran
	0	
From Statement B4 1. Statement B4, cell G35 Net Premiums Written		OK
From Statement F1 1. Statement F1. cell E13 Net Premiums Written	0	
7. Net Eerned Premiums: Total	L No tork a lance wareage of the	e en altre de la composition de la comp
From Statement B5 1. Statement B5, cell F26 Net Earned Premiums: Total	0	
From Statement D1 Net Eamed Premiums Q1 1. Statement D1, cell AE35 Net Eamed Premiums Q1 2. Statement D1, cell AE37 Net Eamed Premiums Q2 3. Statement D1, cell AE37 Net Eamed Premiums Q3 4. Statement D1, cell AE38 Net Eamed Premiums Q4 Total Net Eamed Premiums: Total	0 0 0 0 0 0	ОК
7:1 Net Earned Premiums: Property From Statement B5	<u> Billi de l'i produce de la president de la p</u>	
1. <u>Statement B5</u> Net Earned Premiums: Property	0	
From Statement D1.1 1. Statement D1.1, cell AE35 Net Earned Premiums Q1 2. Statement D1.1, cell AE36 Net Earned Premiums Q2 3. Statement D1.1, cell AE37 Net Earned Premiums Q3 4. Statement D1.1, cell AE38 Net Earned Premiums Q4 Total Net Earned Premiums: Property	0 0 0 0 0	ОК
From Statement B5		manin sainta mangani
1. Statement B5, cell H26 Net Earned Premiums: Transport	0	
From Statement D1.2 1. Statement D1.2, cell AE35 Net Earned Premiums Q1 2. Statement D1.2, cell AE36 Net Earned Premiums Q2 3. Statement D1.2, cell AE37 Net Earned Premiums Q3 4. Statement D1.2, cell AE38 Net Earned Premiums Q4 Total Net Earned Premiums: Transport	0 0 0 0 0	ОК
7.3 Net Earned Premiums: Motor From Statement B5		
From Statement B5 Net Earned Premiums: Motor 1. Statement D1.3 1. Statement D1.3, cell AE35 1. Statement D1.3, cell AE35 Net Earned Premiums Q1 2. Statement D1.3, cell AE36 Net Earned Premiums Q2 3. Statement D1.3, cell AE37 Net Earned Premiums Q3 4. Statement D1.3, cell AE38 Net Earned Premiums Q4 Total Net Earned Premiums: Motor	0 0 0 0 0 0 0	ОК
7.4 Net Earned Premiums: Accident and Health	l	
From Statement B5 1. Statement B5, cell J26 Net Earned Premiums: Accident and Health	0	
From Statement D1.4 1. <u>Statement D1.4, cell AE35</u> Net Earned Premiums Q1 2. <u>Statement D1.4, cell AE36</u> Net Earned Premiums Q2 3. <u>Statement D1.4, cell AE37</u> Net Earned Premiums Q3 4. <u>Statement D1.4, cell AE38</u> Net Earned Premiums Q4 Total Net Earned Premiums: Accident and Health	0 0 0 0 0	ОК

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	SHORT-TERM INSURANCE ACT (NO. SHORT-TERM QUANTITATIVE RI ABC Insurance Company Limite	ETURN	
Egistrar of Short-term II ND of Period Under Revie Nal Printout Date	NSURANCE REFERENCE NUMBER W		10/10/ 2012/01 2012/04/04 09:
	VALIDATION TOOL		
Reference	Description	Amount R(000) Wiere Applicable	Indicator
General checks Are the following sections comp	1 An an Anna Anna Anna Anna Anna Anna An	· · · · · · · · · · · · · · · · · · ·	
1. Statement A1, cell E11	Insurance reference number	10/10/0/8	ОК
2. Statement A1, cell E12	End of financial period	2012/01/31	OK
3. Statement A1, cell E13	Name of short-term insurer	ABC Insurance Company Limited	OK
4. Statement A1, cell E15	Number of months in financial period under review	12	OK
5. Statement A1, ceil E28	Certificate number	0	Incomplete
6. Statement A1, cell E32	Initials and surname of Public Officer	0	Incomplete
7. Statement A1, cell E33	Initials and surname of contact person regarding the return	0	incomplete
 Statement A1, cell E36 	Initials and surname of Chairperson	0	Incomplete
Statement A1, cell E39	Initials and surname of Chief Executive Officer	0	incomplete
10. Statement A1, cell E42	Name of first Audit Firm	0	Incomplete
11. Statement A1, cell E43	Initials and surname of Responsible Partner of the Audit Firm	0	incomplete
Total Gross Premiums	Written	entry and the party of the part	a an an the state of the
rom Statement B1			
1. Statement B1, cell E16	Direct premiums written	0	
2. Statement B1, cell E19	Reinsurance premiums inwards	0	
 Statement B1, cell E23 	Other	0	
	Gross Premiums Written	.0	
and Otale and ADA			OK
rom Statement B4 1. Statement B4, cell G17	Gross Premiums Written	0	
1. Statement 64, cell 617	Gross Fremuliis Writen		
rom Statement B5			
1. Statement B5, cell F19	Gross Premiums Written	0	
Total Reinsurance Pren	niums of the second		i Constantiation
rom Statement B2			
1. Statement B2, cell G15	Reinsurance premiums paid	0	
2. Statement B2, cell G19	Other	0	
	Total Reinsurance Premiums	0	
			-
rom Statement B4			OK
 Statement B4, cell G34 	Total Reinsurance Premiums	0	
rom Statement B5			
		ő	
1. Statement B5, cell F20	Total Reinsurance Premiums	0	
. Proportional Reinsuran			, the second
Proportional Reinsuran			and a second and a s
. Proportional Reinsuran	ce Premiums		
Proportional Reinsuran	ce Premiums		
Proportional Reinsuran from Statement B2 1. Statement B2, cell G17	ce Premiums	0	ОК
rom Statement B2 1. <u>Statement B2</u> 1. <u>Statement B2, cell G17</u> from Statement B4	ce Premiums Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional	0	
Proportional Reinsuran rom Statement B2 1. <u>Statement B2, cell G17</u> rom Statement B4 1. <u>Statement B4</u>	ce Premiums Proportional Reinsurance Premiums Domestic: Proportional	0	
rom Statement B2 1. <u>Statement B2, cell G17</u> from Statement B4 1. <u>Statement B4</u> 2. <u>Statement B4, cell G21</u> 2. <u>Statement B4, cell G28</u>	ce Premiums Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums	0	
Proportional Reinsuran rom Statement B2 1. <u>Statement B2, cell G17</u> rom Statement B4 1. <u>Statement B4</u>	ce Premiums Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums	0	
Proportional Reinsuran rom Statement B2 1. Statement B2, cell G17 rom Statement B4 1. Statement B4, cell G21 2. Statement B4, cell G28 Non Proportional Reins	ce Premiums Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums	0	
Proportional Reinsuran rom Statement B2 1. Statement B4 1. Statement B4 1. Statement B4, cell G21 2. Statement B4, cell G28 Non Proportional Reins rom Statement B2 1. Statement B2 1. Statement B2, cell G18	Domestic: Proportional Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums surance Premiums		
Proportional Reinsuran rom Statement B2 1. Statement B4 1. Statement B4 2. Statement B4, cell G21 2. Statement B4, cell G28 Non Proportional Reins rom Statement B2 1. Statement B2 2. cell G18 rom Statement B4	Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums Surance Premiums Non Proportional Reinsurance Premiums		<u> </u>
Proportional Reinsuran Trom Statement B2 Statement B2 Statement B4 Statement B4 Statement B4, cell G21 Statement B4, cell G28 Non Proportional Reins Trom Statement B2 Statement B2 Statement B4 Statement B4 Statement B4	Comportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums Surance Premiums Non Proportional Reinsurance Premiums Domestic: Expiring at year end		<u> </u>
Proportional Reinsuran Trom Statement B2 Statement B4 Statement B4 Statement B4 Statement B4, cell G28 Non Proportional Reins Trom Statement B2 Statement B2 Statement B4 StatementB4 Statement B4 Statement B4	Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums Surance Premiums Non Proportional Reinsurance Premiums Domestic: Expiring at year end Domestic: Expiring after year end - The part relating to this year end	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ОК
Proportional Reinsuran rom Statement B2 1. Statement B2, cell G17 rom Statement B4 1. Statement B4, cell G21 2. Statement B4, cell G28 Non Proportional Reima rom Statement B2 1. Statement B2 1. Statement B4 1. Statement B4 2. Statement B4, cell G23 3. Statement B4, cell G25 3. Statement B4, cell G26	Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums Surance Premiums Non Proportional Reinsurance Premiums Domestic: Expiring at year end Domestic: Expiring after year end - The part relating to this year end Domestic: Expiring after year end - The part relating to next year		
Proportional Reinsuran rom Statement B2 1. Statement B4 1. Statement B4 1. Statement B4, cell G21 2. Statement B4, cell G28 Non Proportional Reins from Statement B2 1. Statement B2 1. Statement B4 1. Statement B4 2. Statement B4, cell G23 3. Statement B4, cell G25 3. Statement B4, cell G26 4. Statement B4, cell G26 4. Statement B4, cell G26 4. Statement B4, cell G26 4. Statement B4, cell G26 5. Statement	Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums Surance Premiums Non Proportional Reinsurance Premiums Domestic: Expiring at year end Domestic: Expiring after year end - The part relating to this year end Domestic: Expiring after year end - The part relating to next year Foreign: Expiring at year end		ОК
Proportional Reinsuran rom Statement B2 1. <u>Statement B2</u> , cell G17 rom Statement B4 1. <u>Statement B4</u> 2. <u>Statement B4</u> , cell G23 3. <u>Non Proportional Reins</u> rom Statement B2 1. <u>Statement B4</u> 1. <u>Statement B4</u> 2. <u>Statement B4</u> , cell G23 2. <u>Statement B4</u> , cell G25 3. <u>Statement B4</u> , cell G26 4. <u>Statement B4</u> , cell G26 4. <u>Statement B4</u> , cell G26 5. <u>Statement B4</u> , cell G26 3. <u>Statement B4</u> , cell G2	Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums Surance Premiums Non Proportional Reinsurance Premiums Domestic: Expiring at year end Domestic: Expiring after year end - The part relating to this year end Domestic: Expiring after year end - The part relating to next year Foreign: Expiring after year end - The part relating to this year		ОК
Proportional Reinsuran rom Statement B2 1. Statement B4 1. Statement B4 1. Statement B4, cell G21 2. Statement B4, cell G28 Non Proportional Reins from Statement B2 1. Statement B2 1. Statement B4 1. Statement B4 2. Statement B4, cell G23 3. Statement B4, cell G25 3. Statement B4, cell G26 4. Statement B4, cell G26 4. Statement B4, cell G26 4. Statement B4, cell G26 4. Statement B4, cell G26 5. Statement	Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums surance Premiums Non Proportional Reinsurance Premiums Domestic: Expiring at year end Domestic: Expiring after year end - The part relating to this year end Domestic: Expiring after year end - The part relating to next year Foreign: Expiring after year end - The part relating to this year Foreign: Expiring after year end - The part relating to this year Foreign: Expiring after year end - The part relating to this year Foreign: Expiring after year end - The part relating to this year Foreign: Expiring after year end - The part relating to this year Foreign: Expiring after year end - The part relating to this year Foreign: Expiring after year end - The part relating to next year	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ОК
Proportional Reinsuran rom Statement B2 1. <u>Statement B2</u> 2. <u>Statement B4</u> 2. <u>Statement B4</u> , <u>cell G21</u> 2. <u>Statement B4</u> , <u>cell G28</u> 3. <u>Non Proportional Reins</u> rom Statement B2 1. <u>Statement B2</u> 1. <u>Statement B4</u> , <u>cell G23</u> 2. <u>Statement B4</u> , <u>cell G25</u> 3. <u>Statement B4</u> , <u>cell G26</u> 4. <u>Statement B4</u> , <u>cell G26</u> 4. <u>Statement B4</u> , <u>cell G26</u> 5. <u>Statement B4</u> , <u>cell G26</u> 3. <u>State</u>	Proportional Reinsurance Premiums Domestic: Proportional Foreign: Proportional Proportional Reinsurance Premiums Surance Premiums Non Proportional Reinsurance Premiums Domestic: Expiring at year end Domestic: Expiring after year end - The part relating to this year end Domestic: Expiring after year end - The part relating to next year Foreign: Expiring after year end - The part relating to this year		ОК

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

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 Assets	BANKING INSTITUTION EXPOSURE	1	1.0	2011-01-01
E12	Details in respect of Assets	OTHER INSTITUTION EXPOSURES	1	1.0	2011-01-01
E13	Inwards Listed Shares	INWARD LISTINGS BY FOREIGN ENTITIES	<u></u>	1.0	2012-01-01
F1.1	Financial Soundness	ASSETS BACKING TOTAL LIABILITIES	1	1.0	2012-01-01
F1.2	Financial Soundness	MARKET RISK	્યાં્	1.0	2012-01-01
F1.3	Financial Soundness	CREDIT RISK	6 1 3	1.0	2012-01-01
F1.4	Financial Soundness	INSURANCE RISK CAPITAL CHARGE		1.0	2012-01-01
F1.5	Financial Soundness	BASIC SOLVENCY CAPITAL REQUIREMENT AND OPERATIONAL RISK	т.	1.0	2012-01-01
I	Cell captives	CELL CAPTIVE INSURERS	2	2.0	2012-01-01
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
JS	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
K1	Stress & Scenario tests	SINGLE FACTOR STRESS TESTS ON STATUTORY SURPLUS	া শাংলই	2.0	2012-01-01
K2	Stress & Scenario tests	SINGLE FACTOR AND SCENARIO TESTS ON STATUTORY SURPLUS	15 . A. C.	2.0	2012-01-01

Total number of pages for confidential statements 26

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D OF PER	OF SHORT-TERM INSURANCE IOD UNDER REVIEW OUT DATE	REFERENCE NUMBER			10/10/0/ 2012/01/3 4/4/2012 9:3
		INDEX OF STATEMENTS AVAILABLE TO PUBLIC	na harte	or oliver	
Statement	Section	Description	No. of pages	Version	issue/Amendment date
A1	General	REGISTRATION INFORMATION	1	2.0	2010-01-01
A2	General	ADDRESSES & PARTICULARS OF KEY PERSONS	1	2.0	2010-01-01
A3	General	DIRECTORS AND MEMBERS OF AUDIT COMMITTEE	1	3.0	2008-01-01
B1	Underwriting	GROSS UNDERWRITING RESULTS	1	3.0	2012-01-01
B2	Underwriting	REINSURANCE UNDERWRITING RESULTS	1	2.0	2011-01-01
B3	Underwriting	STATEMENT REPEALED			2008-01-01
B4	Underwriting	GROSS AND REINSURANCE PREMIUM ANALYSIS	1	3.0	2012-01-01
B5	Underwriting	NET UNDERWRITING RESULTS	28 1 03	3.0	2012-01-01
B6	Underwriting	SUMMARY OF BUSINESS COMPOSITION BY PRIMARY	1	3.0	2008-01-01
C1	Financial statements	INCOME STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	1	1.0	2006-01-01
C2	Financial statements	BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	2	3.0	2012-01-01
C3	Financial statements	COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING ACCOUNT	1	1.0	2006-01-01
C4	Financial statements	ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES	1	1.0	2006-01-01
C5	Financial statements	CASH FLOW STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATSTEMENTS	1	1.0	2008-01-01
D1	Reserving	RESERVING DEVELOPMENT FOR ALL BUSINESS	2	3.0	2011-01-01
D1.1	Reserving	RESERVING DEVELOPMENT PROPERTY	2	3.0	2011-01-01
D1.2	Reserving		2	3.0	2011-01-01
D1.3	Reserving		2	3.0 3.0	2011-01-01 2011-01-01
D1.4 D1.5	Reserving Reserving	RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH RESERVING DEVELOPMENT FOR LIABILITY	2	3.0	2011-01-01
D1.6	Reserving	RESERVING DEVELOPMENT FOR ENGINEERING	2	3.0	2011-01-01
D1.7	Reserving	RESERVING DEVELOPMENT FOR GUARANTEE	2	3.0	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	172 1 -23	2.0	2012-01-01
D3.1	Reserving	MOVEMENT ANALYSIS OF STATUTORY TECHNICAL PROVISIONS	े. म	20	2012-01-01
D3.2	Reserving	IBNR CALCULATION	1	1.0	2012-01-01
E1	Assets	CASH & BALANCES & DEPOSITS	1	1.0	2009-01-01
E1.1	Assets	CASH & BALANCES & DEPOSITS	1	1.0	2009-01-01
E2	Assets	SECURITIES & LOANS	1	1.0	2006-01-01
E2.1	Assets	SECURITIES & LOANS		1.0	2006-01-01
E3 E3.1	Assets Assets	DEBENTURES, LOAN STOCKS & OTHER SECURITIES DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0 1.0	2006-01-01 2006-01-01
E4	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E4.1	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E4.2	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2011-01-01
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 E8	Assets	FIXED ASSETS AND SUMMARIES OF OTHER ASSETS	1	1.0 2.0	2006-01-01 2011-01-01
E8.1	Assets Assets	DERIVATIVES	1	2.0	2011-01-01
E9	Assets	ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	्र	2.0	2012-01-01
E9.1	Assets	DIFFERENCES BETWEEN ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	1	1.0	2006-01-01
E10	Assets	RELATED PARTY BALANCES	1	1.0	2006-01-01
F1	Financial soundness	CAPITAL ADEQUACY REQUIREMENT, SURPLUS ASSETS, NET ASSET RATIO AND SOLVENCY	1	2.0	2012-01-01
F2	Financial soundness	SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC)	1	2.0	2012-01-01
		REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF	 	1	<u> </u>

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PUBLIC STATEMENT

			ອນ		linsurance Comp	N BY PRIMARY IN any Limited				2012/04/04
DESC	RIPTION	Gross premium on policies renewed	Gross premium on new policies	as at the e Average Gross Premium per policy (per month)	Average contract period per policy	Number of policies at the beginning of	Number of policies at the end of the	Number of claims	Average gross claims <u>amount</u>	Average net clair amount
		R1000	R'000		Months	the financial year	financial year		R1000	R1000
	1	2	3	4	5	6	7	8	9	10
		·····		,						r
Property		0			0					
2	Personal	0				the second			0	
3	Corporate	0			<u> </u>					
1	Commercial	0	0	0	0	0	0	0	0	L
Transportal	lion	0	0	o		0	0	0	0	l
	Personal	0		0	0				0	
3	Corporate	0	0	0	0		0		0	
•	Commercial	0	0	0	0		0		0	
•			1	·······						
Motor		0	and the second s		0	······································			0	
2	Personal	0		0	0	farmer and the second s	0		0	
l .	Corporate	0	0	0	0	0	0	0	0	
i	Commercial	0	0	0	0	0	0	0	0	l
6 Accident &	health	0	0	0	. 0	0	0	0	0	I
7	Personal	0							0	
3	Corporate	0			0				0	the second se
3	Commercial	0			0				0	
		_L		·		·	L	l		
Guarantee		0	0	0	G	0	0	0	0	
2	Personal	0	0	0	C	0	0	0	0	
3	Corporate	0	0	0	0	0	0	0	0	
1	Commercial	0	0	0	0	0	0	Q	0	
5 Liability		0			<u> </u>			the second s	0	
7	Personal	0			Q			0	0	
3	Corporate	0			0				0	
9	Commercial	0	<u> </u>	0	0	0	0	0	0	
Engineering	•	0	0	o	0	0	0	0	0	Г — — — — — — — — — — — — — — — — — — —
2 2014 2010 10 10 10 10 10 10 10 10 10 10 10 10	Personal	0			0	and the second design of the s		0	0	
3	Corporate	0		the second s					0	the second s
, ;	Commercial	0	and the second se		0				0	
		·····					p			
Miscellaneo		0			0			0		
'	Personal	0			0			0	0	
3	Corporate	0			0			0	<u> </u>	
)	Commercial	0			0				0	
TOTAL		0	0	0	0	0	0	0	0	

Notes: Reinsukers grouidn Loomplete lins siarement AUDITORS

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607 CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBL	MIMBER
20120210	ATE
Statement B7 INFORMATION RELATING TO CLAIMS, CREDIT INSURANCE AND DISTRIBUTION CHANNELS	
of of ABC Insurance Company Limited as at the end of financial period 31/01/2012	

1. CREDIT INSURANCE

	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	0	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	R1000	Number	R'000
1	2	3	4	5	6	7	8	9	10	11
TOTAL	0	0	0		0 0	0	0	0	0	0

3. CREDIT INSURANCE

DESCRIPTION		N & OUTSIDE RS. RMATION - MAIN F	
	Death %	Unemployment %	Disability %
1	2	3	4
TOTAL	0%	0%	0%

4. MICRO-INSURANCE

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

5. DISTRIBUTION CHANNELS iro all business

5. DISTRIBUTION CHANNELS iro all busine	55		
	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%

AUDITORS (initial)

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C01-99-A

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2012/04/04 09:39 STATEMENT C1 STATEMENT OF COMPREHENSIVE INCOME of ABC Insurance Company Limited as at the end of financial period 31/01/2012 2 1 Current year DESCRIPTION R'000 1 Gross written premium 0 0 2 Less: reinsurance written premium 0 3 Net premium 4 Less: change in unearned premium 5 Gross amount 6 Reinsurers' share 7 Net insurance premium revenue 0 0 8 Investment income 0 9 Income from reinsurance contracts ceded 10 Net gain/(loss) on financial assets and liabilities at fair value 0 0 11 Net income 0 12 Insurance claims and loss adjustment expenses 0 13 Insurance claims and loss adjustment expenses recovered 14 Net insurance benefits and claims 0 0 15 Expenses for the acquisition of insurance contracts 0 16 Other: (specify) 0 17 0 18 0 19 0 20 Expenses 0 21 Results of operating activities 0 22 Finance costs 23 Share of profit/(loss) of associates 0 0 24 Impairment charge on net investment in associate 0 25 Profit before tax 0 26 Income tax expense 27 Profit for the year from continuing operations 0

AUDITORS

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Ale manual period and a set of financial period 31/01/2012 STATEMENT C2 STATEMENT C2 STATEMENT C4 FINANCIAL POSITION of A AGC Insurance company Limited as at the end of financial period 31/01/2012 2 1 2 DESCRIPTION Current year ASSEETS Property & equipment Intergible sests Property & equipments Investiment not subdiary companies Property & equipments Investiment not subdiary companies Property & equipments Ourrent Assets Property & equipments Current Assets Property & equipments Deposite methods Property & equipments Reinsurery attem of provision for unsamed premiums Property & equipments Reinsurery attem of outstanding clains Property & equipments Deferred tax assets Proference sates TOTAL ASSETS Proference sates Cordiary atare capital Proferenc	THAL PRINT DATE	PUBLIC STATEMENT
STATEMENT OF FINANCIAL POSITION as at the end of financial period 310/12012 1 2 2 2 DESCRIPTION 2 2 Current year Property & equipment Property Property Property & equipment Property	STATEMENT C2	2012/04/04 09 3
de ABC Insurance Company Limited as et the end of financial period 31/01/2012 1 2 DESCRIPTION Current year ASSETS Non-Current Assets Properv & equipment Integrible assets Intergible assets	지수는 것 같은 것 같아요. 같이 있는 것 같아요. 이렇게 가져있는 것 같아요. 이렇게 하는 것 같아요. 이렇게 있는 것 같아요. 이렇게 하는 것 같아요. 이렇게 하는 것 같아요. 이렇게 하는 것 같아요.	가 가 있는 것 같은 것 같아. 같이 많은 것 같은 것 같이 많이
as at the end of financial period 31/01/2012 1 2 DESCRIPTION Current year ASSETS Property & equipment Intragible assets Property & equipment Intragible assets Property & equipment Intragible assets Property & equipment Intractal instruments Property & equipment Intractal instruments Property & equipment Corrent investment in subsidiary companies Property & equipment Investment in subsidiary companies Property & equipment Current investments Property & equipment Current investments Property & equipment Agents' & reinsurers' balances Property & equivalents Other receivables Property & equivalents Cash & cash equivalents Property & equivalents Deferred acquisition costs Property & equivalents Deferred tax assets		요즘 이 것이 많을 것을
DESCRIPTION Current year (7000) ASSEETS Property & equipment Property & equipment Imagible assets Investment property Imagible assets Investment is subsidiary companies Imagible assets Investment in subsidiary companies Imagible assets Investment in subsidiary companies Imagible assets Current investments Imagible assets Social II Imagible assets Current investments Imagible assets Social II Imagible assets Carrent investments Imagible assets Social III Imagible assets Social IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII		이 지금 것을 받는 것을 같다.
Decomment Proce ASSETS Property & equipment Interruptive assets Interruptive assets Interruptive assets Interruptive assets Interruptive assets Interruptive assets Interruptive assets Interruptive assets Interruptive assets Interruptive assets Current Assets Interruptive assets Interruptive assets Current Assets Interruptive assets Interruptive assets Current Assets Interruptive assets Interruptive assets Agents' & interruptive balances Interruptive assets Interruptive assets Other Interruptive assets Interruptive assets Interruptive assets Technical assets Interruptive assets Interruptive assets Interruptive assets TOTAL Equiptive assets Interruptive assets Interuptive assets Interruptive assets	1	2
ASSETS Non-Current Assets Property & equipment Intraghibe assets Intrestments Corrent Insubsidiary companies Investment in subsidiary companies Investment in subsidiary companies Investment is associated companies Investments Corrent Assets Corre	DESCRIPTION	Current year
Non-Current Assets Property & equipment Intraghbe assets Intrestment property Intraghbe assets Intrestments Coars advanced Instruments Coars advanced Instruments Coars advanced Intrestments Coars advanced Current Insustidary comparies Current Assets Current Insustidary comparies Current Assets Current Insustidary comparies Coars advances Coars Coars advances Coars		R'000
Property & equipment intergible assets investment property innancial instruments coarts advanced investment in associated companies codwill Current Assets Current investments Current Assets Current investments Current Assets Curren	ASSETS	
Intergible assets Investment property Investments Corner diverses Constantion Corner diverses Constantiation Corner diverses Corner diverses Corner diverses Constantiation Corner diverses Constantiation Corner diverses Constantiation Corner diverses Constantiation Constantiat	Non-Current Assets	
Investment property Inancial instruments Carrent in subsidiary companies Investment in subsidiary companies Current investments Current investment Current Liabilities Current Curre	Property & equipment	
Financial instruments Cana advanced Convestment in subsidiary companies Current investments Cash & cash equivalents Current investment Cash & cash equivalents Current investment Current		
Loans advanced Investment in subsidiary companies Investment in subsidiary companies Socidwill Current Assets Current Investments Agents' & reinsurers' balances Defortere devolution Defort receivables Deposite with reinsurers Tacation paid in advance Cash & cash equivalents Defort Technical assets Reinsurers' share of provision for uneamed premiums Reinsurers' share of outstanding claims Deferred acquisition costs Defortered acquisition costs Defo		
Investment in subsidiary companies Investment in associated companies Current seases Current investments Agents' 4 reinsurers' balances Deterrectevables Deterr		
Investment in associated companies Current investments Current investments Current investments Current investments Current investments Cash e cash equivalents Conter Fechnical assets Fechnical assets Reinsurers' ahare of provision for unearned premiums Reinsurers' ahare of provision for unearned premium Non-Current Liabilities Interest bearing loans Non-Current provisions Current Cuabilities Reinsurers' and premiums Current provisions Current Cuabilities Reinsurers' and premiums Current Cuabilities Reinsurers' and premiums Current Cuabilities Reinsurers Current Cuabilities Reinsurent Reinsurers Current Cuabilities Reinsurers Reinsurers		
Soodwill Current Assets Current investments Agents' a reinsurers' balances Deposite with reinsurers Taxation paid in advance Cash & cash equivalents Deposite with reinsurers Taxation paid in advance Cash & cash equivalents Deferred tax assets Technical assets Reinsurers' share of provision for unearned premiums Reinsurers' share of provision for unearned premium - Non-Gurrent Labilities Non-current provisions Announts due to subsidiaries Deferred taxation Gross provision for unearned premiums Current Labilities Current Current Labilities Current provisions Current provisions Current provisions Current provisions Current provision for unearned premiums Deferred taxiation Current provisions		
Current investments Agents' & reinsurers' balances Agents' & reinsurers' balances Deferceivables Deposits with reinsurers Taxation paid in advance Cash & cash equivalents Dither Technical assets Reinsurers' share of provision for unearned premiums Reinsurers' share of provision for unearned premium Preference share capital Preference share capital Share premium Non-Current Liabilities Interest bearing loans Non-current provisions Anounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Due to cell owner Gross outstanding claims Deferred taxitability Current Liabilities Current Liabilities Current provisions Current provision for unearned premiums Due to cell owner Current provisions		
Current investments Qents' & reinsurers' balances		<u></u>
Current investments Qents' & reinsurers' balances	Current Assets	
Deter receivables		
Deposits with reinsurers Taxation paid in advance Cash & cash equivalents Dither Technical assets Reinsurers' share of provision for uneamed premiums Reinsurers' share of provision for uneamed premiums Deferred acquisition costs Deferred tax assets TOTAL ASSETS EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capita	Agents' & reinsurers' balances	
Taxation paid in advance Cash & Cash equivalents Dither Technical assets Reinsurer's share of provision for unearmed premiums Reinsurer's share of outstanding claims Deferred tax assets TOTAL ASSETS EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Pr	Other receivables	
Cash & cash equivalents Diter Technical assets Reinsurers' share of provision for unearned premiums Reinsurers' share of provision for unearned premiums Reinsurers' share of provision for unearned premiums Deferred tax assets Deferred tax assets TOTAL ASSETS EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Nen-current provisions Amounts due to subsidiaries Deferred taxaion Gross provision for unearned premiums Due to cell owner Gross provision for unearned premiums Due to cell owner Current Liabilities Agents' and reinsurers' balances Deposite by reinsurers Current Liabilities Current provisions Current Liabilities Current Current Current Current Current Current Current Current	Deposits with reinsurers	
Dither		
Technical assets Reinsurer's share of provision for unearmed premiums Reinsurer's share of outstanding claims Deferred acquisition costs Deferred tax assets TOTAL ASSETS EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Preference share capital Share premium - Non-distributable reserve - Distributable <		
Reinsurers' share of provision for unearned premiums	Diher	
Reinsurers' share of provision for unearned premiums		
Reinsurers' share of outstanding claims Deferred acquisition costs Deferred tax assets TOTAL ASSETS EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Distributable reserve - Distributable reserve - Non-Current Liabilities Interest bearing loans Non-Current provisions Amounts due to subsidiaries Deferred reinsurance commission revenue Current Liabilities Gross provision for unearned premiums Due to cell owner Gross sutstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Deposits by		
Deferred acquisition costs Deferred tax assets TOTAL ASSETS EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Distributable reserve - Distributable reserve - Distributable reserve - 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' balances Deposits by reinsurers Current provisions Taxation payable Deferred tax liability		
Deferred tax assets TOTAL ASSETS EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to substitiaries Deferred taxation Gross provision for unearred premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Current provisions Taxation payable Deferred tax liability		
TOTAL ASSETS EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Distributable reserve - Non-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' balances Deposits by reinsurers Datances Deposits by reinsurers Datances Current Inovisions Current Inovisions Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Deferred tax liability Deferred tax liability		
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to substitiaries Deferred taxation Gross provision for unearred premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Current provisions Taxation payable Deferred tax liability	Deferred tax assets	
EQUITY AND LIABILITIES Capital And Reserves Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to substitiaries Deferred taxation Gross provision for unearred premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Current provisions Taxation payable Deferred tax liability		
Capital And Reserves Ordinary share capital Preference share capital Preference share capital Share premium - Non-distributable 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 Current Liabilities Current Liabilities Deferred reinsurance solution Current Liabilities Deferred reinsurance commission revenue Current Liabilities Current Liabilities Deferred reinsurance commission revenue Current Liabilities Deferred reinsurance commission revenue Current Liabilities Deferred reinsurance commission revenue Current Liabilities Deferred reinsurance Current Deferred reinsurance Cur	TOTAL ASSETS	
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Non-distributable 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' balances Deposits by reinsurers Other payables Current provisions Taxation gayable Deferred tax liability	Ordinary share capital	
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- Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Non-current provisions Deferred taxation Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Current Liabilities Current provisions Current Discons Current Disco	Ordinary share capital Preference share capital Share premium	
TOTAL EQUITY	Ordinary share capital Preference share capital Share premium - Non-distributable reserve	
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' blances Deposits by reinsurers Defersed tax liability Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve	
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' blances Deposits by reinsurers Defersed tax liability Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve	
Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Gross provision for unearned premiums Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Other payables Current provisions Taxation gayable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income	
Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearned premiums Gross provision for unearned premiums Curent call owner Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Other payables Current provisions Taxation gayable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income	
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' balances Deposits by reinsurers Defersed reinsurers Current provisions Taxation payable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY	
Deferred taxation Gross provision for unearned premiums Use to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Dether payables Current provisions Taxation payable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities	
Gross provision for unearned premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Other payables Current provisions Taxation payable Deferred tax liability	Ordinary share capital Preference share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest Dearing loans Non-current provisions	
Due to cell owner	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries	
Due to cell owner	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries	
Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Other payables Current provisions Taxation payable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable reserve - Distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation	
Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Other payables Current provisions Taxation payable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable 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	
Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Other payables Current provisions Taxation payable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable 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	
Agents' and reinsurers' balances	Ordinary share capital Preference share capital Share premium - Non-distributable 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 unearmed premiums Due to cell owner Gross outstanding claims	
Deposits by reinsurers Other payables Current provisions Taxation payable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable 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 unearmed premiums Due to cell owner Gross outstanding claims	
Other payables Current provisions Taxation payable Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable 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	
Current provisions Taxation payable	Ordinary share capital Preference share capital Share premium - Non-distributable 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 unearred premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances	
Taxation payable	Ordinary share capital Preference share capital Preference share capital Share premium - Non-distributable reserve - Retained income TOTAL EQUITY Non-Current Liabilities Interest bearing loans Non-current provisions Amounts due to subsidiaries Deferred taxation Gross provision for unearmed premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities	
Deferred tax liability	Ordinary share capital Preference share capital Share premium - Non-distributable 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' balances Deposits by reinsurers Other payables	
	Ordinary share capital Preference share capital Share premium - Non-distributable 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' balances Deposits by reinsurers Defered claims Defered provisions	
TOTAL LIABILITIES	Ordinary share capital Preference share capital Share premium - Non-distributable 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 unearmed premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Other payables Current provisions Taxation payable	
	Ordinary share capital Preference share capital Share premium - Non-distributable 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 unearmed premiums Due to cell owner Gross outstanding claims Deferred reinsurance commission revenue Current Liabilities Agents' and reinsurers' balances Deposits by reinsurers Other payables Current provisions Taxation payable	
	Ordinary share capital Preference share capital Share premium - Non-distributable 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' balances Deposits by reinsurers Other payables Current provisions Taxation payables Deferred tax liability	

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REFERENCE NUMBER SHE

11 Management expenses

12 Underwriting Results

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SHEET REFERENCE NUMBER			C03-99-A PUBLIC STATEMENT 2012/04/04 09:39
COMPARISON OF STATUTORY UNDERN of ABC Insu	FATEMENT C3 /RITING RESULTS / rance Company Lir financial period 31	nited	NDERWRITING
DESCRIPTION	Statement B5 R'000	Income statement R'000	Difference R'000
1	2	3	4
1 Gross Premiums Written	0	0	0
2 Reinsurance	0	0	0
3 Net Premiums Written	0	0	0
4 Change in Unearned Premium Provision	0	0	0
5 Net Premiums Earned	0	0	0
6 Net Claims incurred	0	0	0
7 Claims paid	0	0	0
8 Movement on Outstanding claims	0	Ō	0
9 Movement on Incurred But Not Reported (IBNR)	0	0	0
10 Commission incurred/received	0	0	0

AUDITORS

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Page 28 of 84

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A, FA STORT DATE										0.2-01-01-1
	1. Sec. 1. Sec. 4.	· · · · · · · · · · · · · · · · · · ·		TATEMENT C3.1	skuini in	1.25.015-773				
요즘 나는 것은 승규에서 가지 않는 것이 없다.	an an that a start and a start	and the second sec	DERWRITING RESUL			ANCIAL YEAR		a a cana a c	비행 전 이 것이 같이 같이 같이 같이 많이	
그는 지금은 가슴에 잘 가지 않는 것 같다.		1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 - 1999 -		surance Company				57.00.200.29	영상 영상 영상	김 영화 이 않을 것
A STATE OF A	r	and the second	25-31 THE ONG	of financial period		IT YEAR	<u></u>	<u> </u>		
					OMESTIC AND FOREI					· · · · · · · · · · · · · · · · · · ·
	T	······			I I I I I I I I I I I I I I I I I I I					
DESCRIPTION	Total	Property	Transportation	Motor	Accident and health	Guerantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY
									1	
	R1000	R1000	81000	R'000	R 1000	R1000	R1000	R1000	R1000	R1000
1	2	3		5	6	7	8	9	10	11
					, · · · · · · · · · · · · · · · · · · ·					
1 Uncorred premiums - opening	0	0	0	0	· · · · · · · · · · · · · · · · · · ·		0	0	0	
1a Unsamed premiums opening - Cash back	0	0	0	0	0	0	0	0	0	
	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·		r					
2 Premiums written - Gross		0	0				0		0	
3 Reinsurance	9	0	0	c	·		0		0	
4 <u>Not</u>	<u> </u>	0					0	0	0	
5 Other		0	0				0	0	0	
6 Unearned premiums - closing		0	0				0		0	
Se Unearned premiums closing - Cesh back	<u> </u>		0		<u>'</u>	U 0		U	0	
		0	0		0	0	0	0	0	
7 NET EARNED PREMIUMS	<u> </u>	0	0		·L	<u> </u>	U	U	0	
		-1	-		0	0		-		
8 Outstanding claims - Opening		0	0				0	0	0	
9 IBNR - Opening		0					0			
10 Cleims and cleims expenses paid Oa Selveges and recoveries		0	0		*		0	0	0	
11 Other		0	0				0	0	0	
12 Outstanding cleims - Closing	ő	0	0				0	0		
13 IBNR - Closing	0	0	0		0	0	0	0	0	
14 NET CLAMS INCURRED	0	c	0		0	0	0	0	0	
				,						
15 COMMISSIONS	0	0	o			0		0	0	
16 EXPENSES	0	0	0		0	0	0	0		
17 NET RESULT: PROFIT/(LOSS)	0	0	0		0	0	0	0	0	
······		-								ht <u></u>
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%	0.09	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
21 COMBINED RATIO (claims+comm+sup as % of earned promium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0
Compared routine points continued as a or denied previously	0.0 %		0.0 %				0.0 %	0.07	0.0 4	
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
EX. Internet town (we have been and a set of the presentations)	0.03	7.0 N	5.0.4	0.01	0.04		0.0%	0.0%		0.01
					· /					01
23 OPERATING RATIO	0%	(claims + commission -	expenses less total inve	nsiment income as %	of earned premium)					

SHEET REFERENCE NUMBER						C04-95-A
					PU	BLIC STATEMENT
FINAL PRINTOUT DATE						2012/04/04 09:39
		STATEME	10 March 10 10 10 10 10 10 10 10 10 10			
1	ANALYSIS OF ISS	化合物 建生产的 自己的 化分析的 计逻辑分类 化动物精节	1. J. N. AND WALLS WALLED THE REPORT OF A REPORT OF	EBENTURES		
j ·	of A	BC Insurance Co	ompany Limited		김 영향은 영향을 가지?	
	as at th	e end of financia	I period 31/01/20	12		
ANALYSIS OF INSTRUMENT	Amount a	uthorised	Amount obtained	Amount payable	DIVIDEND	/INTEREST
ANALISIS OF INSTROMENT	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 RE

REDEEMABLE/NON-CONVERTIBLE:						
 Within 1 - 3 years 	0	0	0	0	0	0
 Within 3 - 5 year 	0	0	0	0	0	0
 Within 5 - 7 years 	0	0	0	0	0	0
 Within 7 - 10 years 	0	0	0	0	0	0
 Within 10 -15 years 	0	0	0	0	0	0
 After 15 years 	0	0	0	0	. 0	0
SUBTOTAL	0	0	0	0	0	0

2. DEBENTURES REDEEMABLE/NON-CONVERTIBLE:

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

AUDITORS

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SHEET REFERENCE NUMBER

C05-99-A PUBLIC STATEMENT

FU	BLIC STATEMENT
FINAL PRINTOUT DATE	. 2012/04/04 09:39
STATEMENT C5 STATEMENT OF CASH FLOW of ABC Insurance Company Limited as at the end of financial period 31/01/2012	
11	2
DESCRIPTION	Current year R'000

CASH FLOWS FROM OPERATING ACTIVITIES

1	0
2	0
3	0
4	0
5	0
6	0
7	0
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 activities	0

CASH FLOW FROM FINANCING ACTIVITIES

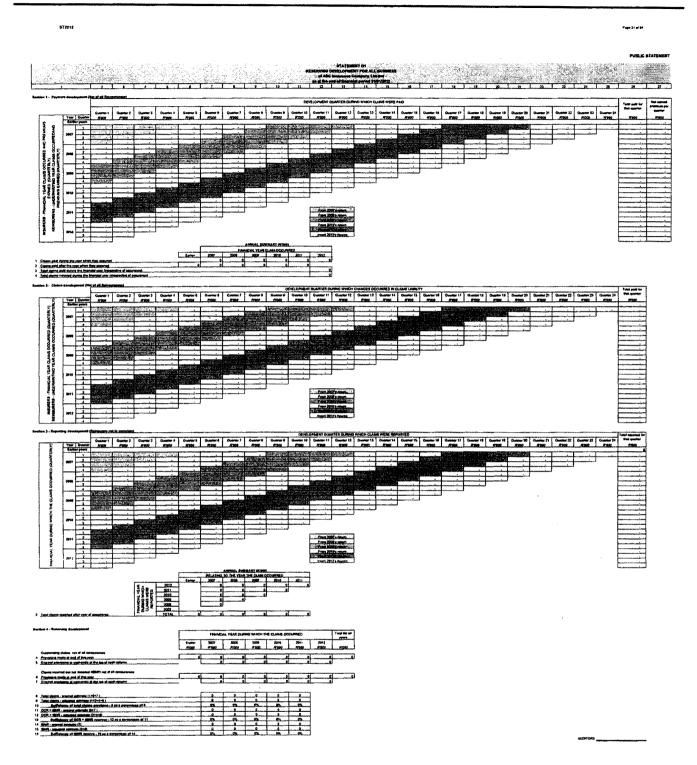
14	0
15	
16	
17	
18	
19	0
Net cash generated from (used in) financing activities	0
20 NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	0
21 CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	0
22 CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	0

AUDITORS

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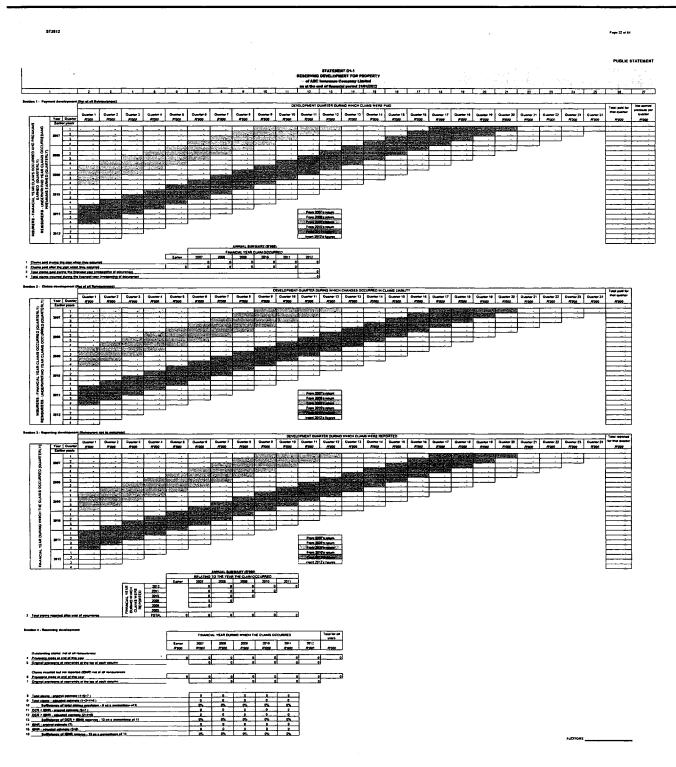
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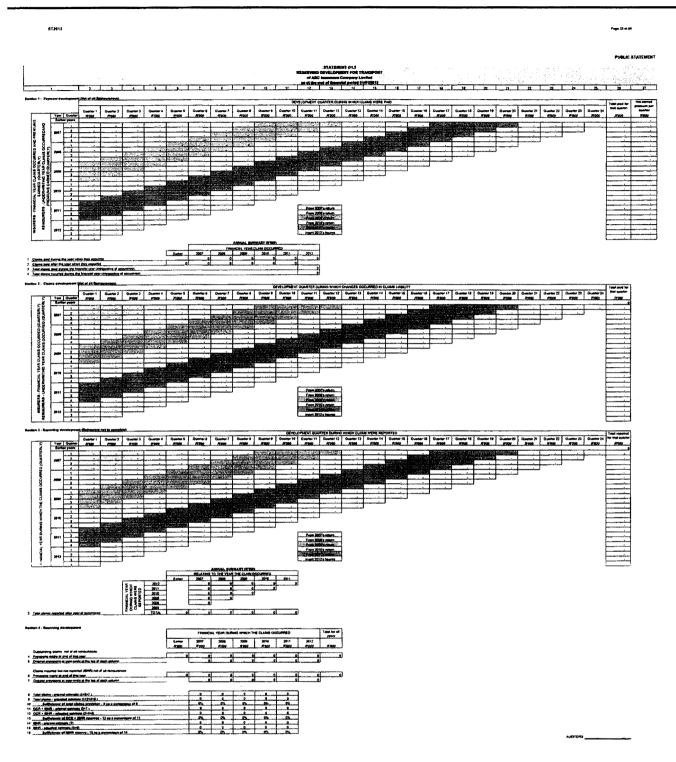


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GOVERNMENT GAZETTE, 17 AUGUST 2012





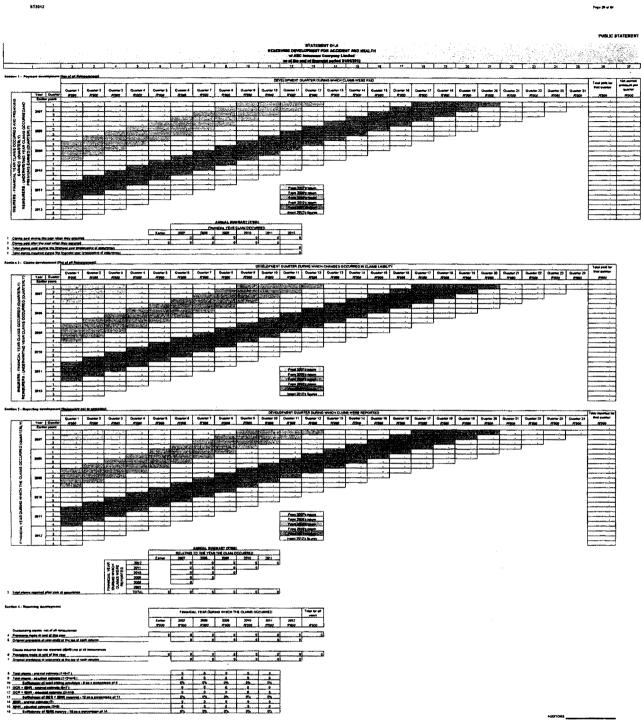
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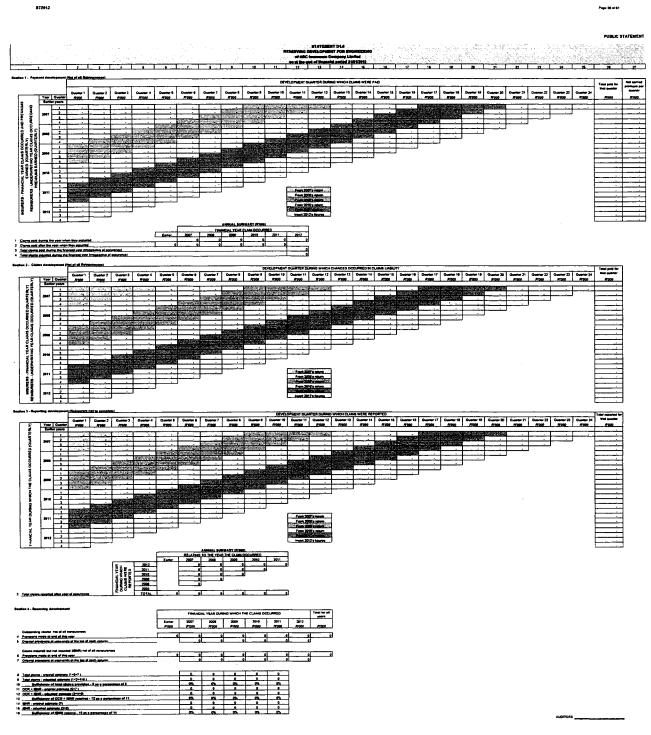
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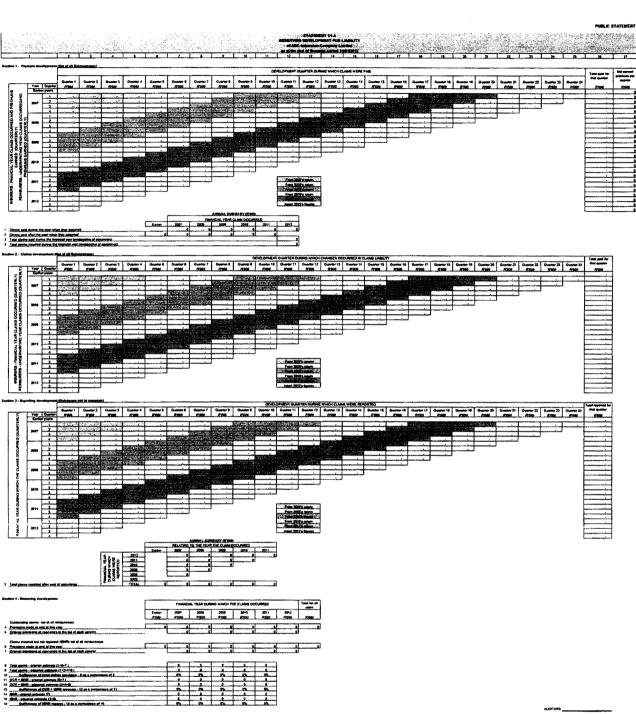


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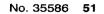


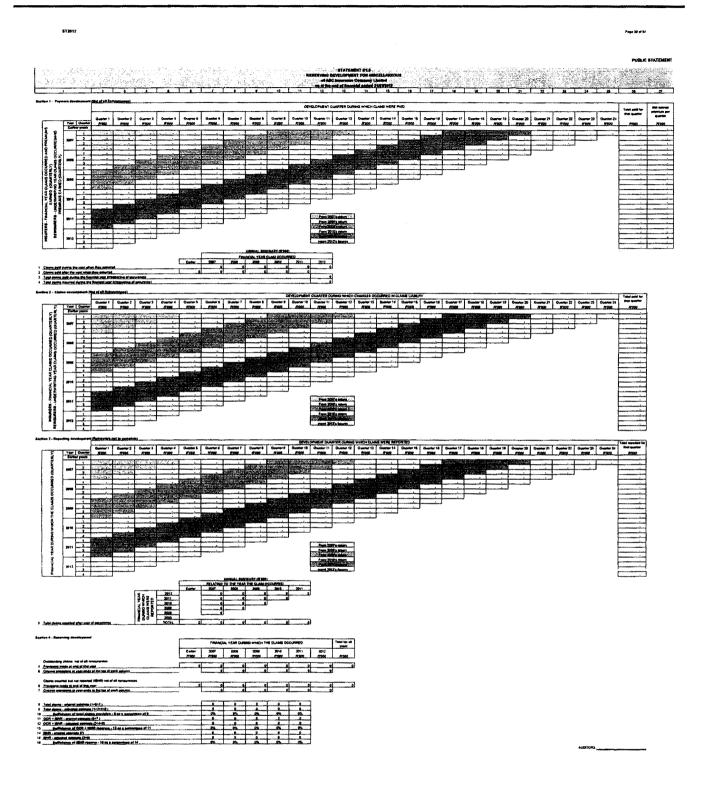
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					UNEARNED of ABC Ins	PREMIUM PROV urance Company L of financial period 1	.imited					
		2	3	4	5	6	7	8	9	10		12
h-				i			•		······			
LARY OF UNEAR	NED PREMIUM PI	ROVISION - BASE	D ON GROSS PR	EMIUMS LESS AI	PPROVED REINSU	RANCE						
		Gross premium		Reinsurance paid	d in respect of gross						Unearred premium	
		payable at inceptory	Commission paid	singlefere	nual premium	Commission rec	shed on reinsurance	Security in respect of foreign reinsurance	Full period of risk in	Expired period of risk	provision at financial	Unserned
		beginning of each risk		Domestic	Foreign	Domestic	Foreign		months	in months	yter and	Uneernec
		R1000	R1000	81000	RIDOO	RT00	R1000	81000			R1000	
anatant Risks								0 0		0		
reasing Risks		0			0 0			0 0				
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neven Risks mit beck		0			0 0 0 0		0	0 0				
states					0 0			0 0				
		·		k				· · · · · · · · · · · · · · · · · · ·		······	·	
K TYPES												
-		Gross premium		Reinsurance cele	d in respect of gross					T	Uncerned premium	
	CT INSURANCE AND	payable at inception/	Commission paid		nual premium	Commission red	ceived on reinsurance	Security in respect of foreign reinsurance	Full period of risk in	Expired period of risk	provision at financial	Uncerned
INWARD REIN		beginning of each risk		Domestic	Foreign	Domestic	Foreign		months	in months	year and	Underhiel
		R1000	R1000	R000	8300	81000	8000	81000			R1000	
DOMESTIC POLICIE		1						······································				
	-											
1.1 Prescribed met	had											
Property		0			0 0		0	0 0		0 0	0	
Transportatio	n	0			0			0 0		0 0		
Motor		0						0 0		0		
Accident and Guarantee	Health				0 0					0		
Lability	······							0 0		0 0		
Engineering		.0			0 0		0	0 0		0 0	0	
Miscellaneour	•	0		1	0 0		0	0 0		0 0	0	
1.2 Other approved Property	method	0	r			J	<u>.</u>	a1 0		1 0	0	
Transportatio								öl ö				
Mater		0			0 0			0 0		0	0	
Accident and	Health				0 0			00		0		
Guerantee		0					0	0 <u>0</u> 0				
Liebility Engineering										<u> </u>		
Miscellaneou	*	0						0 0		ő ő		
TOTAL · Domes	rtic	0			0 0	pt	0	ol 0		0	0	
FOREIGN POLICIES	1											
2.1 Prescribed met	hod											
Property		0			0 0			0 0		0	0	
Transportatio	n	0			0 0			0				
Accident and	Marith.	0			o o		0	0 0		<u>}</u>	0	
Guerantee	(1999a)							0 0				
Linbilly					0 0		ó	ō ô		j j	0	
Engineering		0			0 0			0 0		0		
Macelanaou		0	L	l		2	o	0 0	l (0 0	0	
2.2 Other approved												
Property		0		0			0	0 0		ol ő	01	
Transportatio	n	0			0 0		0	õ õ		0	0	
Motor		0			9 O			0 0		0		
Accident and	Heelth	0										
Guarantee					0 0							
Engineering					0 0		0	0 0		0		
Macelaneou	•	0			0 0			0		ő ő		
TOTAL - Foreig	P				0 0	2	0	0] 0	((0) 0	

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	NTOU: DATE		PUBL	IC STATEME
1. PR	STATEMENT D3 SUMMARY OF TECHNICAL PROVISIO of ABC Insurance Company Limited			201_/QAQ41
	as at the end of financial period 31/01/2	012		3
			2	3
	1. UNEARNED PREMIUM PROVISION	Domestic R'000	Foreign R'000	Total R'000
1	1.1 Constant risks	0	0	
2	1.2 Increasing risks	0	0	
3	1.3 Decreasing risks	0	0	
4	1.4 Uneven risks	0	Ő	
4a	1.4a Cash Back	0	0	
5	1.5 Statutory unearned premium provision	0	0	
6	1.6 Security in respect of foreign reinsurance	0	0	
		m		
	2. OUTSTANDING CLAIMS PROVISION	Domestic R'000	Foreign R'000	Total R'000
6	2.1 Gross outstanding claims	0	0	
7	Less: reinsurance recoveries			
8	2.2 Domestic reinsurance including Lloyd's	0	0	
9	2.3 Foreign reinsurance	0	0	
10	2.4 Security in respect of foreign reinsurance	0	0	
11	2.5 Statutory net outstanding claims	0	0	
	3. CLAIMS INCURRED BUT NOT REPORTED (IBNR)	Domestic	Foreign	Total
		R'000	R'000	R'000
12	3.1 Gross earned premium	0	0	
13	3.2 Gross IBNR based on statutory method (per statement D3.2)	0	0	
14	3.3 Net earned premium	0	0	
15	3.4 IBNR based on statutory method (per statement D3.2)	0	0	
16	3.5 Statutory approved different IBNR	0	0	
17	3.6 Date of statutory approval for different IBNR (YY/MM/DD)			
18	3.7 Statutory IBNR (if applicable 3.5 otherwise 3.4)	0	0	
	4. UNEXPIRED RISK PROVISION	Domestic R'000	Foreign R'000	Total R'000
19	4.1 Underwriting loss, if any (Statement B5)		0	
20	4.2 The amounts which the insurer and auditors consider to be necessary for an additional provision	0	0	

Page	42	of	84	
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SHEET REFERENCE NUMBER	1	D3.1-99-A
FINAL PRINTOUT DATE		2012/04/04 09:39
STATEMENT D3.1 MOVEMENT ANALYSIS OF NET STATUTORY TECHNICAL of ABC insurance Company Limited as at the end of financial period 31/01/2012		

1. UNEARNED PREMIUM PROVISION	Current Year	Previous Year
	R'000	R'000
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0

2. OUTSTANDING CLAIMS	Current Year R'000	Previous Year
	R'000	R'000
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0

3. CLAIMS INCURRED BUT NOT REPORTED (IBNR)	Current Year	Previous Year
	R'000	R'000
Opening balance	0	0
	0	0
	0	Ō
	0	0
	0	0
	0	0
Closing balance	0	Ó

4. UNEXPIRED RISK PROVISION	Current Year	Previous Year
	R'000	R'000
Opening balance	0	0
	0	Ō
	0	0
	0	0
· · · · · · · · · · · · · · · · · · ·	0	0
	0	0
Closing balance	0	0

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unicatif there.					GTATEMENT DI T				N	 	01240
				200 - S Q	STATEMENT D3.2 IBNR CALCULATION						
				of ABC as at the er	Insurance Company nd of financial period	Limited 31/01/2012					
1		2	3	4	<u> </u>	6	7	8	9	10	11
	Financial year and	2012	2011	2010	2009	2008	2007				
DESCRIPTION											
	Development Year	0	1	2	3	4	5				
INR Factors Per Business Class	Development Year	0	1	2 Factors per develo		4	5				
NR Factors Per Business Class cident and Health	Development Year	5.67%	1	0.26%	0.10%	4 0.07%	5				
NR Factors Per Business Class cident and Health Igineering	Development Year	6.62%	2.90%	0.26%	0.10%	1.60%	1.58%				
NR Factors Per Business Class cident and Health Igineering	Development Year	6.62% 16.32%	2.90%	0.26%	0.10% 1.57% 0.86%	1.60%	1.58% 0.53%				
NR Factors Per Business Class cident and Health ngineering uarantee ability	Development Year	6.62% 16.32% 12.49%	2.90% 5.00% 4.47%	0.26% 1.92% 1.78% 1.65%	0.10% 1.67% 0.86% 0.66%	1.60% 0.60% 0.31%	1.58% 0.53% 0.19%				
NR Factors Per Business Class wident and Health gineering arantee billy scelaneous	Development Year	6.62% 16.32% 12.49% 7.18%	2.90% 5.00% 4.47% 1.17%	0.26% 1.92% 1.78% 1.65% 0.25%	0.10% 1.57% 0.86% 0.66% 0.11%	1.60% 0.60% 0.31% 0.09%	1.58% 0.53% 0.19% 0.08%				
INR Factors Per Business Class ccident and Health ngineering uarantee ability liscellaneous olor coperty	Development Year	6.62% 16.32% 12.49%	2.90% 5.00% 4.47%	0.26% 1.92% 1.78% 1.65%	0.10% 1.67% 0.86% 0.66%	1.60% 0.60% 0.31%	1.58% 0.53% 0.19%				

	Gross IBNR per business class		Gross ea	med premium per busine	ess class per developme	int period		Gross IBNR reserve per business class	Gross IBNR reserve a premi (per busine	um	Security in respect of foreign reinsurance per business class
		2012	2011	2010	2009	2008	2007	2012	% of GEP	% of GWP	2012
9	Accident and Health	-							0%	0%	}
10	Engineering	-							0%	0%	
11	Guarantee	-					×	-	0%	0%	
12	Liability Misceitaneous	•							0%	0%	
13	Miscellaneous	•						-	0%	0%	
14	Mator	-						•	0%	0%	
15	Property	-						•	0%	0%	
16	Transportation	-						-	0%	0%	
17	Gross earned premium	-	-	•		-	•	-	0%	0%	-
18	Gross IBNR reserve per development period	-	•		-	•		·			

	Net IBNR per business class				velopment period (Net of			IBNR reserve per business class net of approved reinsurance	Net IBNR per busine	ss class
		2012	2011	2010	2009	2008	2007	2012	% of NEP	% of NWP
20	Accident and Health							-	0%	0%
21	Engineering							-	0%	0%
	Guarantee							-	0%	0%
	Liability							-	0%	0%
24	Miscellaneous						· · · · · · · · · · · · · · · · · · ·	•	0%	0%
25	Molor	· · · · · · · · · · · · · · · · · · ·						-	0%	0%
26	Property								0%	0%
27	Transportation							-	0%	0%
17	Net earned premium	-	•	•	•	•	-		0%	0%
27	Net IBNR reserve per development period	•	•		•	•	•	•		

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								IAL FRINTOUT DATE
가라고 있 같은 것을 같				EPOSITS ny Limited	STATEMENT E ASH & BALANCES & D ABC Insurance Compa te end of financial per	of		
				CURRENT YEAR			DESCRIPTION OF INVESTMENT	NAME OF INSTITUTION
% of total liabiliti	TOTAL VALUE	INCOME OUTSIDE RSA	OUTSIDE RSA	INCOME IN RSA	DEEMED TO BE IN RSA	IN RSA	(e.g. Current Account, Fated Deposit, Benkers Acceptence, Negatieble Certificate of Deposit, Promissory Nates)	(investments of the same kind with a bank may be grouped)
	R'000	R'000	R'000	R'000	R'000	R'000	Promissory (votes)	
10	B	7		5	4	3	2	1
	В	7			4	3		1. CASH
0	8	7	0	0	0 0	3	Notes & coins	Bank notes & coins
0	8 0 0	0	0	0	0 0	3		Bank notes & coins Krugerrands
0	80 0 0	0	0	0		3	Notes & coins	Bank notes & coins
0		0	0	0	0 0	3	Notes & coins	Bank notes & coins Krugerrands SUBTOTAL
000000000000000000000000000000000000000		0	0 0	0 0 0 0 0	0 0 0 0 0 0	3	Notes & coins Coins	Bank notes & coins Kngerrands SuBTOTAL BANKS (Specify in supporting stalement E1.1) CORPORATION FOR PUBLIC DEPOSITS
000000000000000000000000000000000000000		0	0 0	0 0 0 0	0 0 0 0 0 0	3	Notes & coins Coins	Bank notes & coins Kngerends SuBTOTAL BANKS (Specify in supporting statement E1.1) CORPORATION FOR PUBLIC DEPOSITS
000000000000000000000000000000000000000	8 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	3	Notes & coins Coins	Bank notes & coins Krugerrands
000000000000000000000000000000000000000	8 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	3	Notes & coins Coins	Bank notes & coins Kngerrands Kngerrands SUBTOTAL BANKS (Specify in supporting statement E1.1) CORPORATION FOR PUBLIC DEPOSITS LAND & AGRICULTURAL BANK

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		TATEMENT E1.1	supporting statement ANCES & DEPOSITS	10 E1)	en de la com		4999 - 403	10-36 202
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				•			신간 전 가지 않는	한 상황에
		as at the end of t	inancial pariod 31/01/	2012		and the second second second	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	÷
NAME OF INSTITUTION	DESCRIPTION OF INVESTMENT			CURRE	NT YEAR		-	. · ·
(investments of the same kind with a bank may be grouped)	(e.g. Current Account, Fixed Deposit, Bankers Acceptence, Negotidate Certificate of Deposit, Promiseory Notes)	IN R3A	DEEMED TO BE IN RSA	INCOME IN RBA	OUTSIDE RBA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total lia
		P7000	R'000	R'000	R:000	R7000	R'000	L
1	2	3	1 4	5	6	1 7	8	10
BANKS: Specify								
BARKS: Specry	······							
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SUBTOTAL			01 0	ō		0 0		1

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SHEET REFERENCE NUMBER

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INA PROTOLEDATE							2012/04/04 (963)
		STATEMENT I SECURITIES & LO ABC Insurance Comp he end of financial pe	DANS any Limited				
			CURRENT YEAR				
DESCRIPTION	IN RSA	DEEMED TO BE IN RSA	OUTSIDE RSA	INCOME IN RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total liabilities
	R'000	R'000	A1000	R'000	R'000	R'000	
1	2	3	4	5	6	7	9
1. SECURITIES & LOANS ISSUED OR GUARANTEED BY				· · · · · · · · · · · · · · · · · · ·		The second s	
1 Central government of the Republic							0.0
2 A Minister of the Republic		()					0.04
3 Provincial government of the Republic		8					0.0
4 Local authority of the Republic		<u> </u>					0.0
5 Other utilities of the Republic		0	<u>}</u>				0.0
6 SUBTOTAL	L	η υ <u>ι</u>		1	0		0.0
7 RAND WATER BOARD		0					0.0
RAND WATER BOARD LAND & AGRICULTURAL BANK (axcluding deposits in statement E1.)) 		0.0
9 SA TRANSPORT SERVICES		The second se			0		0.0
B SA TRANSFORT SERVICES			~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~				0.0
11 SUBTOTAL							0.0
12 TOTAL							0.0
2. SECURITIES & LOANS APPROVED BY REGISTRAR					······································		
13 LISTED		0)			0.0
14 UNLISTED (Specify in supporting stalement E2.1)		. 0					0.0
15 SUBTOTAL	l(0	() 0		0.0
3. SECURITIES OUTSIDE RSA							
16 LISTED		0		3	0		0.0
17 UNLISTED (Specify in supporting statement E2.1)					0		0.0
18 SUBTOTAL		0					0.0
							0.0
19 TOTAL SECURITIES & LOANS	·····	0			0		0.0
a ININE REVENITED & LONG		-J		4	<u> </u>		<u> </u>

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FRATAULAN	b	IENT E2.1 (supporting a SECURITIES & LOA ABC insurance Compa the end of financial peri	NS ny Limited od 31/01/2012		Â.;;		201 20404 0
			CURRENT YEAR				T
DESCRIPTION	IN RSA	DEEMED TO BE IN RSA	OUTSIDE RSA	INCOME IN RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total kabili
	R 1000	R'000	R'000	R'000	R'000	R'000	
1	2	3		55	6		9
UNLISTED SECURITIES & LOANS APPROVED BY REGISTR							
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		0 0	0	0	0		0 (
•		0 0	() 0	1	
SUBTOTAL		0 0	0		0		
LUNLISTED SECURITIES OUTSIDE RSA							
SUBTOTAL		ſ	0	d (0		5

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SHEET	REFERENCE NUMBER					PUB	
FINAL P	RMITOUT D'ATE	OTH of ABC insu	ATEMENT E3 ER SECURITIES rance Company Lim financial period 31/0				2012/04/04 09 35
		as at the end of	mancial period 3 m	CURRENT YEAR		anita (1998), anita (1998)	Charles and a second second second
	DESCRIPTION	IN	RSA	DEEMED TO BE IN RSA	OUTSIDE RSA UNLISTED	TOTAL VALUE	% of total liabilities
		Convertible R'000	Non-convertible R'000	R'000	R'000	R'000	
	1	2	3	4	5	6	8
1 2 3	PROPERTY COMPANIES: LISTED UNLISTED (Specify in supporting statement E3.1) TOTAL - Property companies RELATED PARTIES:		D		0 0 0		0.0% 0.0% 0.0%
4	LISTED		0	0 0	0		0.0%
5	UNLISTED (Specify in supporting statement E3.1)		0		0		0.0%
6	TOTAL - Related parties	<u></u>	0	0 0	0		0.0%
3.	ASSET-HOLDING INTERMEDIARIES: UNLISTED (Specify in supporting statement E3.1)		DI	ol			0.0%
·	OTHER COMPANIES:	L		<u> </u>	¥		
8	LISTED			0 0	0		0.0%
9	UNLISTED (Specify in supporting statement E3.1)			0 0			0.0%
10	TOTAL - Other companies		0	00	0		0.0%
11 <u>T</u>	OTAL DEBENTURES, LOAN STOCKS & OTHER SECURITIES		0	0	0		0.0%

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<u>.097324534</u>			DEBENTURES of Al	IT E3.1 (supporting , LOAN STOCKS & (IC insurance Compa and of financial per	THER SECURITI	E 8				5077054544
		T	[L			CURRENT YEAR]
DESCRIPTION	(D)ebentures. (L)den stocks. (O)ther	Convertible (Y) or (N/A)	Year of maturity	Rate of enterest %	IN	RSA	DEEMED TO BE IN	OUTBIDE REA UNLISTED	TOTAL VALUE	% of total liables
				· · ·	Convertible R'000	Non-convertible R'000	R'000	R'000	RODO	
1	2	3	4	5	8	7	8	Ŷ	10	12
1. UNLISTED PROPERTY COMPANIES:										
	r	1		0.0%		1			1	0
				0.0%					1	ŏ
*				0.0%					1	ŏ
				0.0%						0
•	1			0.0%	(0
4				0.0%			0		4	0
•				0.0%			0			0
•		1		0.0%						0
SUBTOTAL				i	(1 (0 0			9
2. UNLISTED RELATED PARTIES:			,	·····						
•				0.0%				(×	0
•				0.0%						0
•		+		0.0%						a
•		+		0.0%			0			ol
				0.0%					1	0
		+		0.0%						0
				0.0%						0
SUBTOTAL					((0	(0
UNLISTED ASSET-HOLDING INTERMEDIARIES;						-				
	1	1		0.0%		0	0			0
		1		0.0%						0
•		1		0.0%				(ol
*				0.0%	5					0
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* 		L	L	0.0%						0 D
SUBTOTAL				l		<u>ل</u> ــــــــــــــــــــــــــــــــــــ	<u>وا</u>		1	4
OTHER UNLISTED COMPANIES:										
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1				0.0%					· · · · · · · · · · · · · · · · · · ·	p
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at Smill of Sector			TEMENT EA						. r 2006
		DEBTORS (Claims a				د د د میکند. میک به درمان از مراز		Contrage a la la	
		of ABC insure	nice Company Li	betim					1. S.
		as at the end of f	inancial period 3	101/2012		1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -	11 N. (A. Y. A.		
				CURRE	NT YEAR				7
DESCRIPTION	Any overtike capital & interest repayments	Cusing at the end of this year	IN RSA	DEFINED TO BE IN RBA	INCOME IN RSA AND DEEMED TO BE IN THE RSA	OUTSIDE RAA	INCOME OUTSIDE RBA	TOTAL VALUE	% of usial habilities
	F1900	R1000	R7000	8000	87000	8000	8000	R1000	
	2	3	4	5	0	7	8	9	10
2 UNSECURED SUBTOTAL	0	0							0 0.04
SUBTOTAL		0		<u> </u>	0		0		신
2. RELATED PARTIES (Specify in supporting statement E4.1)					·····				
SECLAED				0			<u>el</u> g		0.04
UNSECURED							01 0 01 0		0 0.0
SUBICIAL	¥	·		<u>vi</u>	·1¥		vi v	line and the second	<u> </u>
3. ASSET-HOLDING INTERMEDIARIES (Specify in supporting statement E4.1)	· · · · · ·	0		01 0	0		0 0	r	0.01
4. OTHER DEBTORS (Specify in supporting sitemanic E+ f)					ileane.see.eeeaaaaaaaaaaaaaaaaaaaaaaaaaaaa				
SECURED		0		0 0	0		0 0		0.01
UNSECURED	0			0 6			0 0		0.0
0 SUBTOTAL	0	0		0 0	D D		9] ð		0.0
1 YOTAL DEVICES	i	1 0		0 0	H a		al 6		0 00

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a (de d) in a model a										PL	BLIC STATE
			DEBI	EMENT 64.1 (support ORE (Claims against of ABC Insummer Ci at the end of Dispusi	persons and ord suspery Limited	••••••		Al Const		- 286	
		T	1				NT YEAR	a contraction and the second code			T
DESCRIPTION	DETAILS OF SECURITY FURNISHED	Rate of Internal %	Arry overdue capital & internal repayments	Outrig at the end of this year	si RSA	DEEMED TO BE IN RSA	INCOME IN RBA AND DEEMED TO BE IN THE RBA	OUTISIDE R8A	SICOME OUTSIDE	TOTAL VALUE	5. of 1040 fe
			R1000	Ropo	F7000	_	ROOD	RIDOS	87000	RIDGO	1
1	11	5	4	5		.1	7	t, t,	9	10	1 12
PROPERTY COMPANIES: Specify											
SECURED		0.0%		1 01		0 0			al d	C	
•		0.0%	0	t)		0 0	9				5
SUBTOTAL		0.0%	0			a o					ļ
SUBTOTAL	,		·	•		<u></u>	L	l	<u>.</u>		4
UNSECURED	·····		·····	······							
•		0.0%		0	·····	0 0	0				g
		0.0%	0			0 0			0 0		1
SUBTOTAL			0	0		0 0	0		0		2
RELATED PARTIES: Specify SECURED	<u></u>	0.0%		el el		o			0		
*		9.0%		0		0 0			0 0		2
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UNSECURED	r	0.0%		1 0		n! 0	0		0 0		
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•		0.0%	0			0 0			0 0		
SUBTOTAL			0	0		o[0	0		6] d		
ASSET-HOLDING INTERMEDIARIES: Specif	÷									_	
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•		0.0%	<u> </u>			0 0			0 0		()
SUBTOTAL		1	0			0 0			0 0		S
OTHER DEBTORS: Specify SECURED											
•		0.0%	0			0 0			0 0		1
		0.0%									
SUBTOTAL	- Augustante		à			<u>0</u> 0			0 0	1	
UNSECURED		0.0%	. <u> </u>	[ol		el 0			at 0		
:		0.0%	<u> </u>			0 0 0					<u></u>
•		0.0%		01		0 0	0		0 0		A
SUBTOTAL			0	0		0) 0	0		0 0		N N

SHEET REFERENCE NUMBER

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PUBLIC STATEMENT NAL PRINTOUT GATE 2012/04/04 00: STATEMENT E4.2 (supporting statement to E4) X DEBTORS (Claims against persons and entities) of ABC Insurance Company Limited as at the end of financial period 31/01/2012 PERIOD Between 30 - 60 Days Between 60 - 90 Days Between 90- 180 Days Between 180 - 270 Days Between 270 - 360 Days DESCRIPTION % of total liabilities TOTAL VALUE R'000 4 R'000 6 R'000 R'000 R'000 R'000 1 8 3 1. DEBTORS: Specify 0.0% ••••• 0 0 1 2 3 4 5 6 7 _ _ -----

2. OUTSTANDING PREMIUMS: Specify

SUBTOTAL

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

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NTARI DATE						PU	BLIC STATEM
	of /	STATEMENT S, UNITS & DEPOSIT ABC Insurance Comp	ORY RECEIPTS				
	as #L 1	e end of financial pe	riod 31/01/2012	1		República de la	2 4. (1994) 2 4. (1994)
			CURRE	NT YEAR			
DESCRIPTION	IN R5A	DEEMED TO BE IN RSA	INCOME IN RSA	OUTSIDE RSA	INCOME OUTSIDE R&A	TOTAL VALUE	% of total liab
1	R 000	R'000	R'000	R'000 5	R'000	R'000	
SHARES (exc) those in property co's, associated co's & asset-holding ermediaries) Oil & Gas Producers	l	0 0	0	0		r	1
Basic Materials		a a a a a a a a a a a a a a a a a a a				Č	
Industrials		0				C	1
Consumer Services			0	0	0	0	
Telecommunications		0				0	
Technology) 0				0	
Healthcare		2 0				0	
Consumer Goods						0	
Financials Real Estate						0	
Alternative Exchange (AltEx)		0					ļ
Preference shares						<u>×</u>	
UNLISTED (Specify in supporting statement E5.1)					p	0	
Unlisted preference (Specify in supporting statement E5.1)) g				0	
TOTAL		0 0	0	0	0	0	
SHARES IN PROPERTY COMPANIES Unligted ordinary (Specify in supporting statement E5.1)	[1				1	
Unlisted preference (Specify in supporting statement E5.1)		0				0	
TOTAL		>				0	
SHARES IN RELATED PARTIES							
Unlisted ordinary (Specify in supporting statement E5.1)		9				0	
Unlisted preference (Specify in supporting statement E5.1))))	0			0	j
TOTAL		<u>/</u> 0	U U	U U	<u>ا</u>	U.	i
SHARES IN ASSET-HOLDING INTERMEDIARIES							_
Unlisted ordinary (Specify in supporting statement E5.1))				a a	
Unlisted preference (Specify in supporting statement E5.1)	المتحديث والمتحديد والم					0	
TOTAL		0 0	0	0	0	0	
DEPOSITORY RECEIPTS	r7) 0	· · · · · · · · · · · · · · · · · · ·	0	ol	0	·
TOTAL						<u>ч</u>	t
LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES		**************************************	h		B		
Units in money market funds			0	0	C.	0	l
Units in collective investment schemes in property shares	1	0 0		Ó		0	
Linked units & units in collective investment schemes							
Listed		0 0				0	
Unlisted (Specify in Supporting statement E5.1)		0			······	0	
		0 0		0		0	
TOTAL	·	<u> </u>	0	V	L4		L

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IN RSA FRSA INCOME IN RSA OUI SIDE RSA RSA TOTAL VALUE 1 2 3 4 5 6 70 9 SHARES (excluding those in property companies, resided parties and asset-holding intermediarles) 0 </th <th></th> <th></th> <th>ATEMENT E5.1 (sup SHARES, UNITS & DE</th> <th>POSITORY RECEIPT</th> <th></th> <th></th> <th></th> <th></th>			ATEMENT E5.1 (sup SHARES, UNITS & DE	POSITORY RECEIPT				
DESCRIPTION N RSA DEEMED TO BE IN RY000 INCOME IN RSA RY000 NOOME OUTSIDE RSA RY000 NOOME OUT			(a) (a) (b) (b) (b)	• • • • • • • • • • • • • • • • • • •		e de la desta de la competencia de la c	내는 것은 말씀	
DESCRIPTION IN RSA DEEMED TO BE IN RSA INCOME IN RSA INCOME OUTSIDE RSA INCOME OUTSIDE RSA TOTAL VALUE RSA % of boal 1 1 2 3 4 5 7 5 1. 1 2 3 4 5 7 5 1. 1 0 0 0 0 0 7 5 1. 1 0			as at the sho of hinari					1
Intervent Intervent Intervent RSA FRA				CURREN	TYEAR			
R000 R000 <th< th=""><th>DESCRIPTION</th><th>IN RSA</th><th></th><th>INCOME IN RSA</th><th>OUTSIDE RSA</th><th></th><th>TOTAL VALUE</th><th>% of total liabilities</th></th<>	DESCRIPTION	IN RSA		INCOME IN RSA	OUTSIDE RSA		TOTAL VALUE	% of total liabilities
1 2 3 4 5 6 7 9 SHARES (excluding those in property companies, related parties and asset-holding intermediaries) 0		R'000		R'000	R'000		R'000	
(I) UNLISTED ORDINARY SHARES: - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1							9
(I) UNLISTED ORDINARY SHARES: - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Second paralises and second bailding	internetied as)					
0 0	(i) UNLISTED ORDINARY SHARES;	sated parties and asset-noiding	(intermedianes)					
SUBTOTAL 0<	*					0 0	0	0.
(i) UNLISTED PREFERENCE SHARES: 0	•						0	0.
0 0	SUBTOTAL		0 0	0	·····	0	<u> </u>	0
0 0	(ii) UNLISTED PREFERENCE SHARES:							
UBTOTAL 0 </td <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td>	•							0
SHARES IN PROPERTY COMPANIES 0	•						0	0
(i) UNLISTED ORDINARY SHARES: 0 <t< td=""><td>SUBTOTAL</td><td><u>I</u></td><td>0[0</td><td>0</td><td></td><td>0</td><td>L</td><td>0</td></t<>	SUBTOTAL	<u>I</u>	0[0	0		0	L	0
SHARES IN RELATED PARTIES 0 <th>(ii) UNLISTED PREFERENCE SHARES:</th> <th></th> <th></th> <th>0</th> <th></th> <th></th> <th></th> <th></th>	(ii) UNLISTED PREFERENCE SHARES:			0				
01 0	SHARES IN RELATED PARTIES (I) UNLISTED ORDINARY SHARES:		0 0	0	(0		
0 0	(ii) UNLISTED PREFERENCE SHARES:							_
SUBTOTAL 0<	•							0
SHARES IN ASSET-HOLDING INTERMEDIARIES SHALES IN ASSET-HOLDING INTERMEDIARIES () UNLISTED ORDINARY SHARES:	6 CIETTAL							0
(ii) UNLISTED PREFERENCE SHARES:	SHARES IN ASSET-HOLDING INTERMEDIARIES (I) UNLISTED ORDINARY SHARES:		0 0	0		0 0	C	
	(II) UNLISTED PREFERENCE SHARES:	r	<u>al</u>			1	pm +-	
				0				
	SUBTOTAL		ő ő	ŏ			à	ă
UNLISTED LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES		······································		5				
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STATUCOV YAUGE 31 YEARE OF This part Product P					AND AND BUI of ABC Inci	LONIGS - FREEH	Linkd	с. ў .	(243.00 ⁻¹	C.S.			Ne State	
LOCATION AND DESCRIPTION Total In RSA Densite RSA Product MW View of relacions View of relacions Procession			TATUTORY VAL		P				Coast of land,				Impulsed rental	Expenses
Roco Roco <th< th=""><th></th><th>Total</th><th>·····</th><th>Outside RSA</th><th></th><th>Year of valuation</th><th></th><th>Your scoulings)</th><th></th><th>BOOK VIEW</th><th>encurvitationces</th><th>from letting</th><th></th><th>and texts</th></th<>		Total	·····	Outside RSA		Year of valuation		Your scoulings)		BOOK VIEW	encurvitationces	from letting		and texts
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TATEMENT E7 FIDED ASSETS AND SUMMARES OF OFTHER ASSETS a d factor of financial period 310(2012) Table o	str:	REFERENCE HUHDER					PU	BLIC STATEMENT
1 2 3 4 5 6 7 FIXED ASSETS Statutory values at year and nr RSA rrood Previous year totals rrood Acquired during the year Acquired during the year Read depreciation rrood Read read rrood Read read rrood Read read rrood Read read rrood Read read rrood Read read rrood Read read rood Read read rrood	FINGAT	FDA	ED ASSETS AND SUMMA of ABC Insurance (RIES OF OTHER Company Limited	ASSETS			
FIXED ASSETS Tradi Tradi Previous year total: Active during the red expectation region 1 1.Computer equipment 0 <th></th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th></th>		1	2	3	4	5	6	
Total In RSA Deskik RSA Year 70000 R2000 R2000 <t< th=""><th> </th><th>· · · · · · · · · · · · · · · · · · ·</th><th></th><th></th><th>year and</th><th>Previous year totals</th><th></th><th>Rate of depreciation</th></t<>		· · · · · · · · · · · · · · · · · · ·			year and	Previous year totals		Rate of depreciation
2. Other equipment /spac/ly 0<		FIXED ASSETS		In RSA		<u> </u>	· · · · · · · · · · · · · · · · · · ·	
2 0	1	1. Computer equipment	0			0	0	0
3 0		2. Other equipment (specify)						
4 0	2							
5 0	3							
6 3. Motor vehicles 0	4							
7 TOTAL, FIXED ASSETS 0								
ASSETS - TRANSPERRED FROM OTHER STATEMENTS Statument Statutory values at year end Total This year Total In RSA Outside RSA ROPERTY INVESTMENTS								
ASSETS - TRANSFERRED FROM OTHER STATEMENTS Statement Total In RSA Outside RSA PROPERTY INVESTMENTS 1. Outside property companies 8 Pebertures 0 0 0 9 Detotors / Loans E3 0 0 0 0 10 Shares E5 0 0 0 11 Debortures E3 0 0 0 12 Debortures E3 0 0 0 13 Shares E5 0 0 0 14 Jutis: Collective investment schemes in property shares E5 0 0 0 14 Jutis: Collective investment schemes in property shares E5 0 0 0 15 4. Land and buildings E6 0 0 0 16 TOTAL PROPERTY INVESTMENTS 0 0 0 17 Debentures E3 0 0 0 18 Dehitics / Loans E3 0 0 0	7	TOTAL FIXED ASSETS			0	9	0	
ASSETS - TRANSFERRED FROM OTHER STATEMENTS Statement Total In RSA Outside RSA PROPERTY INVESTMENTS 1. Quoted property companies 8 Pebertures 0 0 0 9 Detotors / Leans E3 0 0 0 0 10 Shares E5 0 0 0 11 Debortures E3 0 0 0 12 Debortures E3 0 0 0 13 Shares E5 0 0 0 14 Judis: Collective investment schemes in property shares E5 0 0 0 13 Shares E5 0 0 0 0 14 Judis: Collective investment schemes in property shares E5 0 0 0 14 Judis: Collective investment schemes in property shares E5 0 0 0 15 4. Land and buildings E6 0 0 0 0 16 TOTAL PROPERTY INVESTMENTS 0 0 0 0 17 Debentures E3 0 0 0 18 Dehtors / Leans E3 0 0 0				S	Statutory values at 1	ear end	1	
Total In RSA Outside RSA PROPERTY INVESTMENTS R000 R000 R000 1. Quoted property companies E3 0 0 0 9 Detors / Leans E4 0 0 0 0 10 Shares E5 0 0 0 0 0 11 Debortures E3 0 <			A				1	
PROPERTY INVESTMENTS 1. Oucled property companies 2. Debenhures 9 Dettors / Loans 10 Stares 2. Unquoted property companies 11 Debentures 12 Debtors / Loans 13 Shares 14 3. Units: Collective investment schemes in property shares 15 4. Land and buildings 16 TOTAL PROPERTY INVESTMENTS 17 Debentures 18 Debitors / Loans 19 E6 10 O 14 J. Units: Collective Investment schemes in property shares 15 4. Land and buildings 16 TOTAL PROPERTY INVESTMENTS 17 Debentures 18 Debitors / Loans 19 Shares 10 Debentures 11 Debentures 12 Debentures 13 Shares 14 3. Units: Collective Investment schemes in property shares 15 4. Land and buildings		ASSETS - TRANSFERRED FROM OTHER STATEMENTS	Statement					
B Debentures E3 0 0 0 9 Detors / loans E4 0 <td></td> <td>PROPERTY INVESTMENTS</td> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td></td>		PROPERTY INVESTMENTS					1	
9 Detions / loans E4 0 0 0 10 States E5 0 0 0 0 11 Debentures E3 0 0 0 0 11 Debentures E3 0 0 0 0 0 12 Debors / loans E4 0		1. Quoted property companies						
10 Stares E5 0 0 0 0 2. Unquicted property companies E3 0 0 0 0 0 11 Debetrures E3 0 0 0 0 0 12 Debtors / loans E4 0 0 0 0 0 13 Shares E5 0 0 0 0 0 0 14 Junits: Collective investment schemes in property shares E5 0	8	Debentures	E3	(]	
2. Unquoted property companies E3 0 0 0 11 Debentres E3 0 0 0 0 12 Debtors / loans E4 0 0 0 0 0 13 Shares E5 0 0 0 0 0 0 14 J. Units: Collectives investment schemes in property shares E5 0 <	9	Debtors / loans	E4_	(0	0		
11 Debentures E3 0 0 0 0 12 Debtors / Leans E4 0	10	Shares	E5		0 0	0		
12 Debtors / loans E4 0		2. Unquoted property companies	L				1	
13 Shares E5 0<		Debentures			and the second			
14 3. Units: Collective investment schemes in property shares E5 0 15 4. Land and buildings E6 0 16 TOTAL PROPERTY INVESTMENTS 0 0 17 Debentures 0 0 18 Debentures E3 0 19 Shares E5 0							4	
4. Land and buildings E6 0	13						4	
16 TOTAL PROPERTY INVESTMENTS 0 0 0 RELATED PARTIES AND ASSOCIATED ENTITIES 17 Debentures E3 0 0 0 18 Debtors / Ioans E4 0 0 0 19 Shares E5 0 0 0					and the second se		4	
RELATED PARTIES AND ASSOCIATED ENTITIES 17 Debentures E3 0 0 0 18 Debitors / Dens E4 0 0 0 0 19 Shares E5 0 0 0 0			<u>E6</u>		a state of the second state of		4	
17 Debentures E3 0 <t< td=""><td>16</td><td>TOTAL PROPERTY INVESTMENTS</td><td></td><td>(</td><td>0 0</td><td>0</td><td>4</td><td></td></t<>	16	TOTAL PROPERTY INVESTMENTS		(0 0	0	4	
18 Debtors / loans E4 0		RELATED PARTIES AND ASSOCIATED ENTITIES						
19 Shares E5 0			Contractor Contra			and the second se		
							ł	
20 TOTAL RELATED PARTIES 0 0 0 0	19	Shares	E5	(0	0		
	20	TOTAL RELATED PARTIES AND ASSOCIATED ENTITIES		(0 0	0		

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e of Deriva es	ative Profit or Loss
	4
0 0 0 0	0 0 0 0
0 0 0 0	0 0 0 0
	0 0 0 0 0 0 0

3. By counterparty

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

4. By objective / strategy

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

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PUBLIC STATEMENT

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E8.1-99-A

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REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

1	2	3	4
ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
DEI held by ABC Insu	ement E8.1 RIVATIVES rance Company Lim nancial period 31/01/;		2012/04/04 09:39

1. By asset class

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

2. By instrument type

Other

•		0	0	0
•		0	0	0
•		0	0	0
• _		0	0	. 0
• -		0	0	0
S	Subtotal	0	0	0

3. By counterparty

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

4. By objective / strategy

Other

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

SHEET REFERENCE NUMBER

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ASSET	AND LIABILITIES: COMP/ held by A		TORY TO SHAREH		and the second	
	as at ure e	ne or mancial pa	THIS	(FAR		
		STATUTORY VA	LUES PER SCHEDUL		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
ASSET\$	F					
Cash		0	0	0	0	
Krugerrands		0	0	0	0	
Outstanding short-term premiums		0	0	0	0	
Reinsurance deposits		0	0	0	0	
Mortgage bonds			0	0	0	
Long term (investment) policies-linked		0	0	0	0	
Long term (investment) policies-non linked		0	0	0	0	
Other assets			0	0	0	
Balances and deposits with banks	E1 E2	0	a second and a second		0	
Securities and Loans				0	0	
Other Securities	E3 E4	0	0	<u>à</u>	0	
Debtors (Claims against persons & entities)	E5	0		0	0	
Shares, depository receipts and units	E6					
Land and buildings	E0 E7	<u></u> 0	0	<u>a</u>	0	
Fixed assets	E/	0	0		0	
TOTAL ASSETS		U]	u	U	0	
LIABILITIES						
Due to other insurers and reinsurers	T T	o	0	ol	0	
Reinsurance deposits		0	0	0	0	
Bank overdraft		0	0	0	0	
Provision for current and deferred taxation		0	0	0	0	
Contingent liabilities		0	0	0	Ö	
Other liabilities		0	0	0	0	
Unearned premium provisions - net	D3	o	o	a and a second second second	0	
Outstanding claims - net	D3		Ú.		0	
B N R - Claims incurred but not reported	D3	0	n.	0	0	
Unexpired risk provision	D3	0	0	a	0	
And a subsequence with a subset of the subsequence				·····	<u> </u>	
TOTAL LIABILITIES	Г	o	0	0	0	
serve and serve and the fit flower	l	~,	v i	VI		

AUDITORS

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PUBLIC STATEMENT

FINAL PRINTOUT DATE			2012/04/04 09:39
STATEMEN DIFFERENCES BETWEEN ASSETS AND LIABILITIES: COM	E9.1 (Total)		
held by ABC Insuran	ce Company Limite	d	HOLDENS VALUES
as at the end of finan	cial period 31/01/20	12	
1	2	3	4

	Items with differences in statutory and shareholders' values	Statutory value R'000	Shareholders' value <i>R'</i> 000	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 16		0	0	0
17		0	0	
18		0	0	0
19		0	0	
20	•	0	0	0
21	Sub-total	0	0	0

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246912412411				STATEMENT EN RELATED PARTY BALANCES of AGC teams Company Limited as at the team of the state prior Strategy 12									
		·····											
					PER SHAREHOLDE	RS STATEMENTS		MG	LUDED AS ASSETS IN	STATEMENTS ES. E4	4 66	4	
RELATED PARTY	Main business activity	Country registered	Percentago holding	Total annotes	Hel income aller las	Return on seasofs	hiel genel volum	Ordinary shares	Professore shares	Oubertures/other	balan-company balances	TOTAL EXPOSUR	
				A1000	R'300	*	ALODO	R1000	RTQQD	R1000	A1000	171200	
b	2	3	•	5	6	,		•	10	11	12	13	
1. Subsidiaries													
1. Soundaries		r	0.0%	*****	al a	0.0%	0	1 0	0	0		0	
			0.0%		0 0	0.0%	0					0	
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			0.0%		0 0							0	
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otal					0		0						
3. Halang Companies		r	0.0%		- - -	,,				· · · · · · · · · · · · · · · · · · ·			
			0.0%		0 0	0.0%	0						
			9.9%		0		0					4	
			0.0%		0 0		<u>0</u>					4	
			0.0%		ol - 0		0					4	
			0.0%		A							J	
			0.0%		0 0							and the second sec	
i diai					0 0		0						
I. Other related parties		L	0.0%		0 0	0.0%	a) 0	i				
			0.0%		0 0	0.0%	0	0					
			0.0%		o Q		0				¢	-	
			0.0%		0								
			0.0%		<u> </u>		0						
			0.0%		<u> </u>								
atat		*****	I.		9 <u> </u>	0.0%	D	L	0			a	
VERALL TOTAL			-		0 0	0.0%		(D		5	

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							TYPE OF IN	STRUMENTS				
NAME OF INSTITUTION	COUNTRY	CORE BUSINESS	ORDINARY SHARES	PREFERENCE 8HARES	DEBENTURES	LINKED UNITS	TRUSTS/LOAN STOCKS	EXCHANGE TRADED FUNDS	DERIVATIVES	WARRANTY	8HARE INSTALMENTS	KRUGERRAN
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Page 65 of 84 F01-00-A PUBLIC STATEMENT

		PUBLIC STATEME
of ABC	STATEMENT F1 , SURPLUS ASSETS, NET ASSET RATIO AND SOLVER Insurance Company Limited and of financial period 31/01/2012	ICY
1	2	3
DESCRIPTION	World-wide R'000	In RSA <i>R'000</i>
CAPITAL ADEQUACY REQUIREMENT (I) MCR	10 000	10
Absolute minimum requirement	10 000	10
Operating Expenses (per reporting period)	0	
Annualised Operating Expenses	0	
Premium Income (net of all reinsurance)	0	
Statutory approved different MCR (If applicable)	0	
Date of statutory approval for different MCR (YY/MM/DD)		
(ii) SCR	0	***
(III) CAPITAL ADEQUACY REQUIRMENT (CAR)	10 000	10
NET ASSETS: STATUTORY BASIS (i) Assets Domestic		
Foreign, deemed to be domestic		
Total assets		
(ii) Less: Total Liabilities		
(iii) Sub total: Net Assets	0	
Less: Capital Adequacy Requirement [per 1(iii)]	10 000	10
SURPLUS / SHORTFALL OF ASSETS	-10 000	-10
Net assets as a % of net premiums (current year)	0.0%	0
Net assets as a % of net premiums (previous year)	0.0%	0
CAR Cover	Q	

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	CONFIDENT	IAL STATEMENT NOT A	
NEL PRIVIQUI DATE			2012/CuA4 8
STATEMENT, F1.1 ASSETS BACKING TOTAL LIABILITIES of ABC Insurance Company Limited as at the end of financial period 31/01/2012	· · · · · · · · · · · · · · · · · · ·		
DESCRIPTION	Total Statutory Assets	Assets Backing Total Liabilities	Difference
	(R'000)	(R'900)	(R'000)
<u> </u>	2	3	. 4
. Cash and near-cash			
Bank notes and coins (Including Krugerrands)	0	0	
Credit balances, deposits (including negotiable deposits) and bills	0	0	-R-04-0000
Foreign held credit balances, deposits (including negotiable deposits) and bills	0	0	
Public deposits	Ō	0	
Margin deposits on derivative instruments	0	0	
Participatory interest in a Fixed Interest Money Market scheme	0	0	
Fixed and variable interest securities (effective outstanding duration of less than and including 1 year)	0	0	
Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption < and including 1 year)	Ö	0	
Total	<u> </u>	0	
There and under the interest approximation with an evaluation duration of these these for includions is a second			
I. Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years Fixed and variable interest securities (effective outstanding duration of >1 year but < and including 4 years)	01	A	
Fixed and variable interest securities (effective outstanding duration of >1 year but < and including < years) Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption >1 year but < or incl 4 years)	0	0	
Total: Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years	0	0	
Totas, river env variaum interes, securites with an outstandury outsitun of rass train (or including) 4 years	<u> </u>	01	
. Fixed and variable interest securities with an outstanding duration of more than 4 years			
Fixed and variable interest securities (effective outstanding duration of >4 years)		0	
Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption of >4 years)	0	0	
Participationy interest in a Fixed Interest Roome of Fixed Interest Varied Specialist Cheme	ö		
Non-redeemable fixed and variable rate preference shares	0	Ö	
Total: Fixed and variable interest securities with an outstanding duration of more than 4 years	0	0	
I. Property			
Immovable property	. 0	0	
Participatory interest in a Real Estate scheme	0	0	
Total: Property	0	0	
	<u> </u>		
5. Equity			
Listed or unlisted ordinary shares	0	01	******
Listed or unlisted depository receipts	0	0	
Listed or unlisted loan stock		0	
Compulsory convertible preference shares	ő	0	
Participatory interest in an Equity or Asset Allocation scheme	0	0	
Total: Equity	ő	0	
I OWNI, LANGT	U	0	
). Other			
Motor vehicles, furniture and office equipment	0	0	
Claims against a long-term insurer in terms of a linked long-term policy	0	0	
Derivatives traded on an organised exchange	0	0	
Over the counter (OTC) instruments	0	0	
Any other assets held outside of the Republic	0	0	
Premium debtors	0	0	
Total: Other	0	0	
T-t-1 4	of of	0	
Total Assets (Statutory basis) Total Assets (from statement E9)	0	0	
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STAATSKOERANT, 17 AUGUSTUS 2012

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INAL FRINTOUT DATE STATEMEN MARKET of ABC Insurance C as at the end of financia	YT F1.2 RISK ompany Limited	ONFIDENTIAL STATEM	IENT NOT AVAILABLE TO PUBLIC 20130404 00 33
DESCRIPTION	Asset backing technical reserves and current liabilities R'000	Risk Factors	Market Risk Capital Charge R'000
1	2	3	4
ASSET CATEGORIES Cash and near-cash	10	0.0%	D
2 Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years	0	5.0%	0
3 Fixed and variable interest securities with an outstanding duration of more than 4 years	0	11.3%	0
4 Property	0	24.6%	0
5 Equity	0	38.0%	Ó
6 Other	0	38.0%	0
7 MARKET RISK CAPITAL CHARGE			

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				of ABC insur	REOIT RISK ance Company financial period						
	SAP, Fa		Mos		T	Best	T	Instar	Ass	et Value (990)	Risk Capital Ch
DESCRIPTION	Internetional Rating	National retines	International Rating	Netional	International Rating	National	Meen Term	Mean Term	Mass Term	Maan Term	(R'000)
	2	3	4	5	8	7	< 1 year 8	1 year or more	< 1 yeer 10	1 year or more	12
NETS NOT SUBJECT TO CREDIT RISK				<u> </u>							
Cesh and near-cash							9,0%	0.0%		T	1
Final and variable interest securities with an outstanding duration of less 8 Final and variable interest securities with an outstanding duration of more		10071					0.0%	0.0%			
Property							0.0%	0.0%			
Eaulty							0.0%	0.0%		+	
Total: Assets not subject to credit risk				•			0.0%	0.0%		0	0
BETS SUBJECT TO CREDIT RISK											
	A4 8 A4-	HAA ID AA+	And to AnJ A1 to A3	N/A Ass to As1	A++ 10 A- B++ 10 B+	NIA A++ BA	0.25%	1.00%	·····	I	
	888+ to 888-	AA to AA	Beat to Baal	As2 to Au3	8 to 8-	A-	1.25%	5.00%			
Cash and near-cash	8+ 10 88- 8+ 10 8-	A+ 10 888 868- 10 B-	Ba1 to Ba3 B1 to B3	A1 to Ben2 Ben3 to B3	C++26C+ C to D	6++ to B- C++ to D	3.40%	13.00%			
	CCC+ or below	CCC or below	Cast or below	Cault or below	E or below	E or below	11.20%	44.80%			
	Unrited	Unralled	Unrailed	Unverted	Unraind	Unreted	3,40%	13.60%			
	AAA MAA	NA	Ann to And	N/A	A 10 A-	AUA	0.25%	1.00%			
	A+ 6 A- 808+ 10 888-	AAA b AA-	At to A3 Beat to Bea3	Ass to Ast As2 to As3	8++ 10 8+ B in 8-	A++ 10 A	1.03%	4.10%			
Fixed and variable interest securities with an outstanding duration of less than (or inclusing) 4 years	88+ to 58-	A+ to 588	Bat to Ba3	At to Bank2	C++ 10 C+	8++ to 8-	3.40%	12.00%			
	B+ to B- CCC+ or ballow	BBB- to B- CCC or below	B1 to B3 Cas1 or below	Baa3 in 83 Cas2 or balow	Ecrimica	C++ to D E or below	5.00%	22.40%			
	Urvalad	Unsated	Uninitied	Urvisied	Unorted	Unstailed	3.40%	13.50%			1-
	AAA In AA	NIA	Aan in An3	N/A	A++ bA-	N/A	0.25%	1,00%		1	
	A+ 10 A- 888+ 10 888-	AA bAA	A1 to A3	Ann to Ant Ant to Ant	8++ 10 B+ 5 10 B-	ArribA	1.03%	4.10%			
Fixed and variable interest accurities with an outstanding duration of more than 4 years	68+ to 88-	A+ to 888	Bat to Bat	At in Bed2	C++ ID C+	B++ + B-	3.40%	13.00%			
	B+ to B. CCC+ or ballow	BBB- to B- CCC or ballow	81 to 83	Gee3 to B3	C to D	C++ to D E or ballow	5.50% 11.20%	22.40%			_
	Unrated	Unrated	Unrated	Unrated	Urvaled	Unrailed	3,40%	13,99%			
	AAA ID AA	N/A	And to And	NIA	A++ 10 A-	N/A	0,25%	1.00%			
	A+ 10 A- 868+ 10 898-	MANA.	At to A3 Bast to Bas3	Ase to As1 Asi2 to As3	8++108+	A++ 10 A A-	1,03%	4.10%			
Property	88+ 10 88-	A* 10 288	Eat to Ba3	A1 to Bas2	C++ ID C+	B⇔ to B-	3.40%	13.80%		1	
	B+ In B- CCC+ or below	BBB-10 B- CCC or below	81 to 23 Cast or below	Beal to 83 Ceal or below	CtoD	C++ to D E or below	5.60%	27.40%			
	Unrated	Uncaled	Unralled	Unrated	Unvalid	Unrated	3.40%	13.60%			
	AAA to AA-	NA	Ann In Ana	N/A	A++ 10 A-	N/A	0.25%	1.00%			
	A+ mA-	AAA D AAA	A1 to A3	Ann to An1	8++ 10 B+	Action	1,03%	4.10%			
Equity	368+ to 688- 88+ to 68-	AA 10 AA. A+ 10 808	Bast to Beal Bat to Ball	And to And A1 to Ban2	B to B- C++ to C+	A- B++ 10 B-	1.25%	13.60%			+
	B+ to B- CCC+ or below	888- to 8-	81 10 83	Bead to 63 Cast or below	C to D E or ballow	C++ #0	5.60%	22.40%		1	
	Unrated	CCC or balow Unvalid	Cast or below Unrelad	Gas? or balow Unrated	Unrated	E or below Unrabled	11 20%	44.50%			
	Mibili	M/A	Ann in Ant	N/A	A++ 10 A-	N/A	0.25%	1.00%			
	A+ bA-	AAA ID AA+	ATEAS	Ant to As1	B++ 10 B+	A++ 10 A	1.03%	4.10%		1	
Other seaso	888+ to 888- 88+ to 88-	AA to AA. At to BBB	Ban 1 to Ban3	And to And At to Bend	8 10 B-	A-	1.25%	5.00%			
Unner assarce	8+108-	888-108-	Bet to Bad B1 to B3	Band to B3	GteD	C++ to D	5.00%	22.40%			
	CCC+ or below Unusled	CCC or below Unrated	Cash or below Unverted	Cas2 or below	E or beios:	E or below	11.20%	44,80%			
	AM BAA	AAA to AA+	Ane to And A1 to A3	Ame to As1	A++ 10 A- 8++ 10 B+	N/A A⇔tabA	0.25%	1.00%		0	8
	888+ 10 588-	AA to AA	Basi to Basi	Aut to Aut	8 in S-	A.	1,25%	5.00%		0	4
ASSETS SUBJECT TO CREDIT RISK	88+ to 88- 8+ to 8-	A+ to 598 888- to 8-	Ba1 to Ba3 B1 to B3	At to Beat Beat to Bo	C++ to C+ C to D	8++ 10 B- C++ 10 D	3.40%	13.80%		0	d d
	CCC+ or below	CCC or below	Cast or below	Cast or below	E or balow	E or below	11.20%	44.80%		0	0
	Untated	Unrailed	Unrated	Unrated	Unreted	Urvaled	3.40%	13.60%		0	<u>w1</u>

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC 2012/04/04 09:39

INAL PRINTOUT DATE	STATEMENT F1.4		2012/04/04 09:3
	INSURANCE RISK CAPITAL C of ABC Insurance Company L as at the end of financial period 3	Jmited	
DESCRIPTION	Net Written Premium	Risk Factors	Insurance Risk Capital Charg Per Business Class
	R'000		R'000
4	2	3	A

BUSINESS CLASS

	000111200 02100			
1	Accident and Health	0	33%	0
2	Engineering	0	25%	0
3	Guarantee	0	50%	0
4	Liability	0	32%	0
5	Miscellaneous	0	33%	0
6	Motor	0	20%	0
7	Property	0	25%	0
8	Transportation	0	38%	0
9	INSURANCE RISK CAPITAL CHARGE			0

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AL PRINTOUT DATE	2012/04/04 09:3
STATEMENT F1.5 BASIC SOLVENCY CAPITAL REQUIREMENT AND OPERATIONA of ABC Insurance Company Limited as at the end of financial period 31/01/2012	L RISK
DESCRIPTION	
1	2
Gross Earned Premium	R '000
1 12 months preceding this calculation	
2 12 months preceding the previous financial year end	
Vet Written Premium (Net of all reinsurances) 3 12 months immediately preceding this calculation (World-wide) 4 12 months preceding previous financial year end (World-wide) 5 12 months immediately preceding this calculation (In RSA)	
6 12 months preceding previous financial year end (In RSA)	
7 Gross Technical Liabilities	·
8 Operational Risk Capital (OPprovisions)	-
9 Operational Risk Capital (OPpremium)	-
0 BasicOP	-
1 Basic Solvency Capital Requirement (BSCR)	-

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	and the second		ERIEAD O	COMPRESSION AND	STAT	EMENT 61 2 CONTRACT AGES		DE DOMESTICA			Same a second con	
					of ABC insurant	ne Company Lind Incial period 31/0	Maria di Stati			1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		
3	1 2	3	4	5	, e	?	8	•	10		15	12
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				1		Menorecon adm	Naaibia lor sach ias	m of this statement			NOTE - ITEMS 4 + 5, 13 + 14	
Dominatic assists must account the following :	P'000	Domestic assets	ADD Assets of	LESS individual				1	Admitted for each			
		and loreign assets	annet-holding internetientee	excession e.g.	Subtrinis: Assets Insid late		ur digen	Total domestic	Norm (the impact of	Admitted value	on are the isoner of the individual or the total amounts	-
Domostic Babillies, including additional asset requirement (statement F1)	10 900	clearmed to be closeredic per	and imbed	Barka, debiore.	Individual			habilities " grapher	COLUMN OF		The provious column	
Asset funkting intermediaries' Babilities	10 000	statement E9	investment policies	property	CLOSENCE	Perneg.3 kother Adi	Dependents	of the 2 percentiages	eutricia/)		***	R1000
Total domentic liabilities	10 000	1				-				Barra 4+5;	holyddad	
		-									Total	
		R7000	R1900	R1000	1 AD00] <u>R1000</u>	F7900		Adadavi	
Montgege bonds		0	0	0	0	0.0%	0.0%	0	0	herm 13+14:	ndividual .	
Debenium -non converting		0					0.9%	0	D		Total	1
Any other deblors"							2.0%		0		Admitted	
Sub total		<u> </u>				75.0%	0.0%	2 500	0			
Shena - Ordinary, and convertible determines - Domas			6	1		50.0%	0.0%	5 900		r********		
Sterm - Preference - Domestic										CALCULATE	ON OF FURTHER EXCESSES AND FINAL ADMITTE VALUES	
late loted		0		0	0				0		14LUE3	P7000
				······	r							,
Listed escuritize scheme - Foreign, desmed to be Dom. Outstanding shot-term premiums		°					0.0%	1 600		1 Kinne G+1	4+18+20 encoded 15% of Sabilities, the excess is	
Property investmente		1					0.9%			280.000	at value of items 1 to 12	
Associates and reaccosted companies		9		0	0		0.0%		Q	enceeds		
0. Computer aquipment		0		0	9		9.0%		0		atic Refultions, the assume in	
1. Other equipment and motor vehicles		0				2.5%	0.0%		0			
2. Investment policies-non linked			<u>ا</u>	10		· · · · · · · · · · · · · · · · · · ·	L.,	0	0			
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INSERVACE We have audited the following statements of the Short-term instrance Statutory Return (the Return) of Instrument Instrument Instrument Instrum	REPORT BY THE AUDITORS IN TERMS (of ABC Insurance Comp	H DF SECTION 19(7) OF THE ACT. samy Limited
Insert name of abort sam insurent (the insurer) for the year ended linear date), in compliance with section 19(7) of use Short-term insurent (the Med)!		PANY LIMITED TO THE REGISTRAR OF SHORT-TERM
 Statement C1 (b C3) Statement C4 Statem	[insert name of short-term insurer] (the Insurer) for the year ended [insert date],	
 boxe. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone, other than the Repistant of fortherm insurance, for our work, for this report, or for our opinion expressed. Director's Responsibility for the Return The directon are responsibility for the programment of the Return in program of the Return; as well as a splicable 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 Audifing. Those standards require that we comply with thical requirements and plan and perform the disclent approximate for the financial Science (AL, related Regulations and audit or both simulation of the Return, we well as the statements of the Return Medication and audit evidence based with international Standards of Audifing. Those standards requires that we comply with thical requirements and plan approximates for the compliance with the provisions of the AL, related Regulations of the Return. The procedures stard. Auditor's Bergonnial Directores to obtain audit evidence about the amounts and disclosures in the Return. The procedures selected depend on the auditor's builgement, including the assessment of the risks of material misstatement of the Return, where due to faud or merver, in marking the service and audit procedures at the array perpressing on audit procedures to the array internal controls. An audit includes evaluation by the sproprintenses of accounting policies used and the Return where the services. The anyon base is a second the Return where the services are well as evaluating the service in the circumstance. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Return. The procedures selected depend on the subtins that our perpropriments of a counting policies used and the	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)	
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; it is terms of the guidance annual for the completion of the Return; as well as applicable Directives issued by the Financial Services Board. Author's Responsibility Our responsibility is to express an colicion on the Return based on our audit. We conducted our audit in accordance of the Return issued and its out and indicent appropriate audit to other and indicent appropriate audit to other and indicent appropriate audit to other and indicent appropriate audit and the press and indicent appropriate audit and the and indicent appropriate audit and the and indicent appropriate audit evidence about the amounts and disclosures in the Seturn. The procedures beard. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Return. The procedures elevant the final and presentation of the Return indice to design audit procedures in the appropriate in the carcumstances, but not for the propose of expressing an opinion on the effectiveness of the result and the accounting policies used and the results of the eccounting technical isso incluses eviluating the spreprintemes of other to be propose of depressing and opinion on the effectiveness of the result afformation contained in the statements. For the purposes of clarity we confirm that our audit included the following procedures and such other procedures as we considered the escasary in the escience association of the statements of the Return insert and appropriate accounting policies and and the escience appropriate and the instate of the insure of the statements of the Return insert and appropriate appropriate and the statements of the Return insert and appropriate appropriate appropriate appropriate appropriate appropriate appropriate appropriate ap	above. To the fullest extent permitted by law, we do not accept or assume response	onsibility to anyone, other than the
 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 explosable Directives issued by the Financial Services Board. Auditor's 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 Doord. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Return. The state directive issued to the first and Services Doord. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Return. The state directive issued to the entity of the and the origon of the Return is of the return in relating the act in process of a counting partice in the state entity of partice and the origon of the Return issue? An audit involves performing procedures and the origon and preventiants of the Return issue? For the purposes of clarity we confirm that our audit included the following procedures and such other procedures as the sensible end records of the insure. Potemented controls. An audit aboin choice 30, 30, 31, 22, 33. Schedures 1 and 2, as well as Regulations 2 and 3 and accounting the insure. Determined, through inspection of appropriate documentation and enquiry of management is the legate receasers in the ciccurstances: Determined, thr	Director's Responsibility for the Return	
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The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Return, whether due to fraud or error. In making those risk assessment, the auditor considers internal controls relevant to the entity's preparation and presentation of the Return in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of accounting policies used and the reassnableness of accounting estimates made by management, as well as evaluating the presentation of the Return. For the purposes of clarity we confirm that our audit included the following procedures and such other procedures as we considered necessary in the circumstances: Agreed the information contained in the statements of the Return listed in the first paragraph of this report to the books and records of the insurer. • 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 prepaned 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 <i>finaer date</i> 1 tooether with additional evidence obtained as part of our audit of the Return is sufficient and appropriate to provide a basis for our audit ophion. Ophion In our opinion, the above information and Schedules included in the Return; as well as the applicable Directives issued by the Financial Services Boerd. Regulatory Matters We have compled with the provision of section 19(5) of the Act.* Restriction on Distribution or Use of the Auditor's Report We have compled with the provision of secti	with International Standards of Auditing. Those standards require that we compl and perform the audit to obtain sufficient appropriate audit evidence that the arm of the Return listed in the firstparagraph of this report are in compliance with the and Board Notices; the guidance manual for the completion of the Return; as w	y with ethical requirements and plan ounts and disclosures in the statements provisions of the Act, related Regulations
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ended linsert date I 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 <i>[insert name of short-term insurer</i>] 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.	the information contained in the statements of the Return listed in the first accordance with the provisions of sections 29, 30,31,32,33; Schedules 1	paragraph of this report was prepared in
In our opinion, the above information and Schedules included in the Return of <i>Insert name of short-term insurer</i> . Thas 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 completed 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 Return 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.	ended finsert date) together with additional evidence obtained as part of our aut	
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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.		
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Name of auditor(s):	the Registrar of Short Term Insurance, and is not to be used for any other purpor parties without our prior written permission. Our report relates only to the inform	ose, nor to be distributed to any other ation and statements included in the
Address: Registered Accountant and Auditor Address: Address:		
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SHEET REFERENCE NUMBER

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE				2010/04/04 09:29
	CELL CAPT of ABC Insurance	EMENT) IVE INSURERS to Company Limited Incial period 31/91/2		
1	2	3	4	5

1. Summary of cell arrangements

	"Cell" arrangements	Currer	nt year	Previous year		
	Ceir anailgementa	Number	GWP (R'000)	Number	GWP (R'000)	
1	Active: 1 st party	0	Ô	0	0	
2	3 rd party	0	0	0	0	
3	Combined	0	0	0	0	
4	Dormant (in run-off)	0	0	0	0	
5	Total	0	0	0	0	

2. Five biggest 1st Party Cells

Name of cell owner	Kind(s) of policy(ies)	GWP (R'000)	Operating ratio %	Statutory surplus assets (R'000)
		0	0.00%	0
		0	0.00%	0
		0	0.00%	0
		0	0.00%	0
		0	0.00%	0
	Name of cell owner	Name of cell owner Kind(s) of policy(les)	Name of cell owner Kind(s) of policy(les) GWP (R'000) CONTRACT OF CONTRACT ON CONTRACT OF	0 0,00% 0 0,00% 0 0,00% 0 0,00%

3. Five biggest 3rd Party Cells

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

4. Five biggest Combined Cells

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

5. Details on 1st party cells

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

6. Details on 3rd party cells

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

7. Details on combined party cells

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

8. General
 1. Have any requests to recapitalize any cell not been complied with during the year under review?
 If "YES", give full details.

AUDITORS

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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						uncial period 31/01					
	1	2	3	4	5	6	7	8	9	L	10
			1	Total Proportional	Total Catastrophe	Total Non- Catastrophe Non-					
Reina	urer Name	Foreign or Domestic	Supervisory Authority	Treaty Premium	Non-Proportional Treaty premium	Proportional Treaty Premium	Facultative Premium	Colleteral required (Y/N)	Type of Collateral	Amount of Collateral	% of total Reinsurance Premiu
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STAATSKOERANT, 17 AUGUSTUS 2012

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STATEMENT J2.1 AGEING OF RECEIVABLES FROM REINSURERS of ABC Insurance Company Limited as at the end of financial period 31/01/2012 1 2 3 4 5 6 Reinsurer Name Current Reinsurer Name More than 30 days Outstanding R'000 More than 60 days Outstanding R'000 More than 90 days Outstanding R'000 More than 120 days Outstanding R'000 More than 90 days Outstanding R'000 More than 120 days R'000 Total Receivable Reinsurers R'000 1 2 0	ET REFERENCE NUMBER				CONFIDENTIAL	STATEMENT NOT A	
Reinsurer Name Current R'000 More than 30 days Outstanding R'000 More than 60 days Outstanding R'000 More than 90 days Outstanding R'000 More than 120 days Outstanding R'000 Total Receivable Reinsurers R'000 1 0 <th>L PRINTOUT DATE</th> <th></th> <th></th> <th>ce company chime</th> <th>그렇는 그는 것이 가지 않는 것이 같이 했다.</th> <th></th> <th>2012/04/04 00 39</th>	L PRINTOUT DATE			ce company chime	그렇는 그는 것이 가지 않는 것이 같이 했다.		2012/04/04 00 39
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	CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC
FINAL PRINTLY INTO	2010/04/01/10/06
CATASTR of ABC Insu	TATEMENT J3. OPHE REINSURANCE rarice Company Limited

2 3 4 5

ALL BUSINESS

Creste Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Nat Premium Income in R'000
1	θ		· · · · · · · · · · · · · · · · · D	
2	•••••••••••••••••••••••••••••••••••••••	0	d	
3	0	G	ο	
4	0	0	0	
5		0	0	
6	0			
7	ferrerer services to the		0	
8				
9	**************************************			••••••••••••
10				
11				******************
12				
13			· · · · · · · · · · · · · · · · · · ·	
14	0	0	D	<i></i>
15	0	0	¢	*
16	6		0	

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

Г			Total Sum Insured	Total EML Exposure in	Gross Net Premium
	Creste Zone	Total Number of Risks	Exposure in R'000	R'000	Income in R'000
19 [1	0	0	0	1
20 [2	0	0	0	
21 [3	0	0	0	
22 [4	0	0	0	
23 [5	0	0	0	1
24 [6	0	0	0	
25 [7	0	Q	0	
26	6	0	Q	0	
27 [9	0	C	0	
28 [10	0	0	0	
29 [11	0	0	0	
30 [12	0	0	0	
31 [13	0	ō	0	
32 [14	0	0	0	
33 [15	0	_0	0	
34 F	16	0	0	0	

	Class of business			NOT	OR
Ľ	Maximum unprote	cted net retention per ever	nt (R'000)		
		dastrophe cover purchase			
	Cresta exposure fe	or this class (net of any pri	portional covers and b	sfore non-proportional ex	cess of loss
	Crests Zone	Total Number of Risks	Total Sum insured	Total EML Exposure in	
	CLANG TOUR	TOTAL PLANTING OF PLANTS	Exposure in R'000	R'000	Income in R'000
1	+ 1	0	0	0	
	2	0	0	0	-
	3	0	. 0	0	
1	4	0	0	0	
	5	0	0	0	
1	6	0	0	0	
	7	0	0		
	8	0	00		
5	9	0	Q	0	
:	10	0	0	0	
1	11	0	0		
	t2	0	0		
1	13	0	0		
)	14	0	0		
	15	0	0		
2	16	0	0	0	

	Class of business		ENGINEERING		
3	Maximum unprote	cted net retantion per ever	nt (R'000)		
4		stastrophe cover purchase			
	Cresta exposure fi	or this class (net of any pro			
	Craste 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
5	1	0	Q	Ő	(
5	2	0	ġ	0	
7	3	0	0	0	1
3	4	0	0	0	1
•	5	0	0	0	
>	6	0	0	0	
E	7 -	0	0	0	
2	8	0	0	0	
3	8	0	0	0	
1	10	0	0	0	
5	11	0	0	0	
5	12	0	0	0	
,	13	0	0	0	
B	14	0	0	0	
9	15	0	0	0	
5	16	0	0	0	

STAATSKOERANT, 17 AUGUSTUS 2012

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HEET	PEFERENCE M	UMBER						دی ایران که ایران محک که روم ۱۹۹۰
INAL	PRINTOUT DATE					CONFIDENTIAL	STATEMENT NOT AV	2012:04:03 09:34
			of ABC	STATEMENT J4 E DETAILS REGARD Insurance Compan nd of financial perio	y Limited			
	1	2	3	4	5	6	7	8
		IRE TO THE NET ACCOUNT				R'000		
1		Inprotected Net Retention Per Risk				0		
2		rotected Net Retention Per Risk				0		
		ATIC CAPACITY				R'000		
3		mount of Non-Proportional Risk Capacity Purch				0		
4		mount of Proportional Treaty Capacity Automat		Fac)		0		
5		is Proportional Capacity (Surplus, Quota Share	or AutoFac)					
6	Minimum El	ML % without reference to the lead reinsurer				0)		
	C. PEAK E	XPOSURES						
	Five largest							
			Total Sum Insured	Estimated Maximum	Annual Premium	% Facultatively		
	[]	Brief description of the Risk		Loss (EML)	charged on the risk	reinsured	Lead Reinsurer	% Participation
			R'000	R'000	R'000			
7	1		0	The second se	0	0.0%		0.0
8	2		0		0	0.0%		0.0
9	3		0		0	0.0%		0.0
10	4		0			0.0%		0.0
11	5		<u> </u>	0	0	0.0%		0.0

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NAL P	RINTOUT DATE				CONFIDENTIAL	STATEMENT NOT AV	AILABLE TO PUBLIC
			SURANCE DETAILS RE	Company Limited	ORTATION		
	1	2	3	4	5	6	7
		JRE TO THE NET ACCOUNT			Any one Conveyance R'000	Any one Location R'000	Any one Hull R'000
1		Inprotected Net Retention Per Risk			0	0	
3		Protected Net Retention Per Risk	······		Ö	Öl	
	-						
					Any one Conveyance R'000	Any one Location R'000	Any one Hull R'000
4		Amount of Non-Proportional Risk Capacity Pr			0	0	
5		Amount of Proportional Treaty Capacity Autor		o Fac)	0	0	
6		nis Proportional Capacity (Surplus, Quota Sh			.L	I	
7		ROPHE COVER Amount of Catastrophe cover purchased					
8		ment on the number of reinstatements on th	is treaty and their sufficienc				
-	19836 2011		is dealy and block sumpleme	v,			
9							
	D. PEAK E	XPOSURES t risks					
		Brief description of the Risk	Total Sum Insured R'000	Annual Premium charged on the risk R'000	% Facultatively reinsured	Lead Reinsurer	% Participation
10	1		0	0			0.0
11	2		0	(0.09
12	3		0				0.0%
13							

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SHEET		L STATEMENT NOT AV	
FINAL	PRINTOUT DATE	L STATEBERT NOT AV	2012/04/04 09:39
	STATEMENT J6 REINSURANCE DETAILS REGARDING MOTOR of ABC Insurance Company Limited as at the end of financial period 31/01/2012		
L		1	2
	A. EXPOSURE TO THE NET ACCOUNT	Own Damage <i>R'000</i>	Third Party Liability <i>R'000</i>
1	Maximum Unprotected Net Retention Per Risk	0	0
2	Maximum Protected Net Retention Per Risk	Ö	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)	Ō	0
5	Nature of this Proportional Capacity (Surplus, Quota Share or AutoFac)		

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

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FINAL PRINTOUT DATE

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J07-99-A CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC 2012/04/04 09 39 STATEMENT J7 REINSURANCE DETAILS REGARDING ACCIDENT AND HEALTH

1

of ABC Insurance Company Limited as at the end of financial period 31/01/2012

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

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

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				CONFIDENTIA	L STATEMENT NOT AV	
FINAL PRINTOUT DA	ΥE		Sec. 20. 20. 20. 20. 20. 20. 20. 20. 20. 20			2012/04/04 69.39
	그는 이 가지 않는 것 같은 것이다.	STATEN	ENT J8	and the second	-1775 - XXX	0.002 C.3
	남자 그는 것이라는 것 같아요. 한다는 것은	REINSURANCE DETAILS F	A A SA CO. I STRATE AND BE THE AR	ARANTEE	ALL STATISTICS AND	
김씨 김 귀엽?	것이 그는 것 같은 것 같은 것 같은 것 같아요.	of ABC Insurance	Walter and the second second	8.11 15 P P 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		covie- i
		그는 것이 같은 것이 없는 것이 없는 것이 같이 없다.	2000년 1945년 1947년 1948년 194 1971년 1971년 1971	요즘 아파는 눈은 가지 소설했다.		
	요즘 그는 가슴 가슴 방법을 했다.	as at the end of finance	al period 31/01	2012	Sec. Sec.	
	2	3	4	1 5	6	7
A. EXPO	SURE 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						
3 Maximum Amount of Non-Proportional Risk Capacity Purchased						
4 Maximum	Amount of Proportional Treaty Capacity	Automatically available (incl. Auto	Fac)		0	
5 Nature of	this Proportional Capacity (Surplus, Quoti	a 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

		gest 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%

GOVERNMENT GAZETTE, 17 AUGUST 2012

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SHEET REFERENCE	E NUMBER					100-84-A
				CONFIDENT	IAL STATEMENT NOT AVAIL	ABLE TO PUBLIC
FINAL PRINTOUT DA	ATE					2012/04/04 09:39
		REINSURANCE DET of ABC Insur	ATEMENT J9 AILS REGARDING I ance Company Limit inancial period 31/0	ted		
	3	3	1	5	<u> </u>	
	4	3	4	3	0	
1 Maximur	SURE TO THE NET ACCOUNT m Unprotected Net Retention Per Risk m Protected Net Retention Per Risk				R'000 0	
2 <u>Maximur</u>	m 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 R'000	% Facultatively reinsured	Lead Reinsurer	% Participation
13	1		0	0	0.0%		0.0%
14	2		0	0	0.0%		0.0%
15	ω		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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STAATSKOERANT, 17 AUGUSTUS 2012

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SHEET REFERENCE NUMBER

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20120404 09:35	CONFIDENTIA					IT DATE	AL PRINTOUT D	FRHAL
		NG ENGINEERING	urance Comp	RANCE DET of ABC Insi				
7 1 8	6	5	4		3	2	1	
0	R'000					POSURE TO THE NET ACCOUNT num Unprotected Net Rejention Per Risk num Protected Net Retention Per Risk	1 Maximur	1 2
0 0	R'000)	incl. Auto Fac	atically available (in	TOMATIC CAPACITY num Amount of Non-Proportional Risk Capacity Pur num Amount of Proportional Treaty Capacity Autom e of this Proportional Capacity (Surplus, Quota Sha	4 Maximur 5 Maximur 5 Nature o	4 5 6
0	t					um EML % without reference to the lead reinsurer		7

C. PEAK EXPOSURES Five largest risks

		Brief description of the Risk	Total Sum Insured	Estimated Maximum Loss (EML) R'000	Annual Premium charged on the risk R'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	<u> </u>	0	0.0%		0.0%
11	4		0	0	0	0.0%		0.0%
12	5		0	0	0	0.0%		0.0%

GOVERNMENT GAZETTE, 17 AUGUST 2012

ST2012

						CONFIDENT	IAL STATEMENT NOT A	لالمنابع J11-09-A VAILABLE TO PUBLIC 2012/04/04/09:52
PRINTOUT DA	2 2 2		REINSURANCE DET of ABC In	AILS REGA	ARDING M ompany L	mited		2012/04/24 09/24
1	•	2	3		4	5	6	7
Maximum	Unprotected	Net Retention Per Risk					R'000 (
Maximum Maximum	Amount of I Amount of F	Non-Proportional Risk Ca Proportional Treaty Capac	city Automatically available	(incl. Auto F	ac)		Own damage (R'000)	2
								-
8 If on losses occurring, please comment on your ability to purchase cover in the future and any precautionary measures you have taken:								
Maximum	Amount of (Catastrophe cover purcha						_
	A. EXPOS Maximum Maximum Maximum Maximum Nature of Treaties o If on losse C. CATAS Maximum	Maximum Unprotected Maximum Protected N B. AUTOMATIC CAP/ Maximum Amount of f Nature of this Proporti Treaties on losses occur If on losses occurring, C. CATASTROPHE C Maximum Amount of C	1 2 A. EXPOSURE TO THE NET ACCOUNT Maximum Unprotected Net Retention Per Risk Maximum Protected Net Retention Per Risk B. AUTOMATIC CAPACITY Maximum Amount of Non-Proportional Risk Ca Maximum Amount of Proportional Treaty Capar Nature of this Proportional Capacity (Surplus, C Treaties on losses occurring or claims made ba If on losses occurring, please comment on you C. CATASTROPHE COVER Maximum Amount of Calastrophe cover purcher	PRINTOUT DATE	PRINTOUT DATE STATEME: REINSURANCE DETAILS REG of ABC Insurance C as at the end of financia 1 2 3 A. EXPOSURE TO THE NET ACCOUNT Maximum Unprotected Net Retention Per Risk Maximum Protected Net Retention Per Risk B. AUTOMATIC CAPACITY Maximum Amount of Non-Proportional Risk Capacity Purchased Maximum Amount of Non-Proportional Risk Capacity Automatically available (incl. Auto Fi Nature of this Proportional Capacity (<i>Surplus, Quota Share or AutoFac</i>) Treaties on losses occurring or claims made basis If on losses occurring, please comment on your ability to purchase cover in the future a C. CATASTROPHE COVER	PRINTOUT DATE STATEMENT J11 REINSURANCE DETAILS REGARDING M of ABC Insurance Company Li as at the end of financial period 3 1 2 3 4 A. EXPOSURE TO THE NET ACCOUNT Maximum Unprotected Net Retention Per Risk Maximum Protected Net Retention Per Risk B. AUTOMATIC CAPACITY Maximum Amount of Non-Proportional Risk Capacity Purchased Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac) Nature of this Proportional Capacity (<i>Surplus, Quota Share or AutoFac</i>) Treaties on losses occurring or claims made basis If on losses occurring, please comment on your ability to purchase cover in the future and any prec C. CATASTROPHE COVER Maximum Amount of Catastrophe cover purchased	CONFIDENT STATEMENT J11 REINSURANCE DETAILS REGARDING MISCELLANEOUS of ABC Insurance Company Limited as at the end of financial period 31/01/2012 1 2 3 4 5 A. EXPOSURE TO THE NET ACCOUNT Maximum Unprotected Net Retention Per Risk Maximum Protected Net Retention Per Risk B. AUTOMATIC CAPACITY Maximum Amount of Non-Proportional Risk Capacity Purchased Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac) Nature of this Proportional Capacity (Surplus, Quota Share or AutoFac) Treaties on losses occurring or claims made basis If on losses occurring, please comment on your ability to purchase cover in the future and any precautionary measures you h C. CATASTROPHE COVER Maximum Amount of Calastrophe cover purchased	CONFIDENTIAL STATEMENT NOT A STATEMENT J11 REINSURANCE DETAILS REGARDING MISCELLANEOUS of ABC Insurance Company Limited as at the end of financial period 31/01/2012.

12

C. PEAK EXPOSURES Five largest risks

		Brief description of the Risk	Total Sum Insured R'000	Annual Premium charged on the risk R'000	% 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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SHORT-TERM INSURANCE ANNUAL QUALITATIVE RETURN (ST2012)

Page 1 of 23	
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		SHORT-T	NSURANCE ACT (NO. 53 OF 199) ERM QUALITATIVE RETURN SURANCE COMPANY LIMITED			
END OF PE	R OF SHORT-TERM INS RIOD UNDER REVIEW TOUT DATE		ER			10/10/0// 2012/01/3 8/8/2012 8:44
		Description		No. of	Version	Issue/Amendment date
Statement	Section	trescription		pages	Version	issuerAmendmein dale
Statement A	Management Info	- 		pages	Version	Issue Amendment date
Statement A A1	Management Info	- 		pages 1	2.0	2010-01-01
A	Management Info	- 		pages 1		
A A1		rmation		pages 1		

S	T	2	0	1	2
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		SHORT-TËRM INSURANCE ACT (NO. 53 O SHORT-TERM QUALITATIVE RETUR ABCINSURANCE COMPANY LIMITED							
EGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER 10/10/08 ND OF PERIOD UNDER REVIEW 2012/01/31 INAL PRINTOUT DATE 2012/08/08 08:49 INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC									
Statement	Section	Description	No. of pages	Version	issue/Amendment date				
G2	Questionnaires	RISK REPORT ISSUED BY DIRECTORS			Repealed				
G3	Questionnaires	GOVERNANCE AND RISK MANAGEMENT	5	5.0	2012-01-01				
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 statem	ents 18						

L PRINTOUT DATE			2012/08/08 08:49
	STATEMENT AT		
	REGISTRATION INFORMATION		1.2
	of ABC Insurance Company Limited		
	as at the end of financial period 31/01/20		
1	2	3	4
DESCRIPTION		Regulators R	ef:
Registrar of Short-term Insurance reference number	10/10/0/8		
End of financial period (dd/mm/yyyy)	2012/01/31		
Name of short-term insurer	ABC Insurance Company Limited		
Number of months in financial period under review	12	······································	
YPES OF POLICIES	GENTIFICATE OF REG	ISTRATION AS AN INSURER ISSUED BY THE REGISTRAR	
Property			
ransportation			
Motor	1.74 million		
Accident and health			
Guarantee			
iability			
Engineering			
Viscellaneous	· · · · · · ·		
Certificate number	······	Conditions imposed ¹ (Y/N)	
	······································		•
AMES OF CONTACT PERSONS			
3.1 PUBLIC OFFICER			
Initials and sumame of Public Officer		Did person change since previous year (Y/N)	
Initials and sumame of contact person regarding the return		Did person change since previous year (Y/N)	LJ
3.2 CHAIRPERSON (CHAIR)			
Initials and surname of Chairperson		Did person change since previous year (Y/N)	
3.3 CHIEF EXECUTIVE OFFICER			
Initials and surname of Chief Executive Officer		Did person change since previous year (Y/N)	
3.4 AUDITOR			
Name of first firm		Did entity change since previous year (Y/N)	
Initials and sumame of Responsible Partner		Did person change since previous year (Y/N)	
Name of second firm		Did 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 parson change since previous year (Y/N)	
Name of employer/company of Alternate Statutory Actuary		Did entity change since previous year (Y/N)	
HAREHOLDERS			
Are all the shareholders holding more than 25% of the issued shares	s, the same es the previous year? (Y/N)		
-			·
URNOVER If non-insurance business was conducted furnish the annual turnove	r of that husiness (D'000)		r
a numanalitie pusitiess was conducted runnish the annual turnove	a or mar outsmass (R 000)		
IUMBER OF PEOPLE EMPLOYED			r1
- we can see the set of the set o			L

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

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SHEET REFERENCE NUMBER		G01-99-A
FINAL PRINTOUT DATE		2012/08/08 08:49
STATEMENT G1 GENERAL INFORMATION of ABC Insurance Company Lin as at the end of financial period 31	11120	
 Has any change been made during the year under review to the Memorandum and Artic document by which the insurer is constituted and in accordance with which it conducts in 		[]
 If "YES", attach a certified copy of the document as amended Or indicate if it has already been submitted. 		
SHARE CAPITAL		
Please attach a diagram of the entire group structure, showing percentages of sharehol shareholders as at the end of the period under review. Include percentages at the end of		
 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. 		
 Does the insurer hold, directly or indirectly, 25% or more of the issued share capital of a 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 hold. Attach a copy of the latest audited accounts and balance sheet if the institution is no banking business in the RSA. 	ing.	
 6. Does the insurer have shares in the holding company? If "YES", please refer to Directive 141b(i) (Short-term) 		
	Number of shares	Shares as a % of the total issued shares of
(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) <u>Shares held in shareholders' fund (Approved under Sec 33(1)(e))</u> (b) Shares held in share incentive schemes of the insurer and its subsidiaries	0	0.0%
(b) (Approved under Sec 33(1)(e)) Shares held by the subsidiaries of insurer including asset holding intermediaries	-	
 (c) and trusts (Approved under Sec 33(1)(e)) (3) Shares held by other subsidiaries of the holding company 	0	0.0%
(3) Shares held by other subsidiaries of the holding company (4) Total number of shares held by the subsidiaries of the holding company $((2) + (3))$	0	0.0%
ASSETS AND LIABILITIES		
 7. Has there been any direct or indirect borrowing of assets? If "YES", attach details. 		
 8. Has any guarantee or suretyship, otherwise than by means of an insurance guarantee p sections 31 and 33 of the Act? If "YES", attach details. 	olicy, been given as described in	
 9. Do the liabilities include all contingent liabilities, guarantees and commitments? If "NO", attach details. 		
 10. Are all the assets or title thereto held by the insurer? <i>if "NO", attach details.</i> 		

GOVERNMENT GAZETTE, 17 AUGUST 2012

ST2012	Page 5 of 23
FINAL PRINTOUT DATE	2012/08/08 08:49
STATEMENT G1 GENERAL INFORMATION	
of ABC Insurance Company Limited	
as at the end of financial period 31/01/2012	
 Are all the assets or title thereto held in the RSA or in a manner approved by the Registrar? <i>If "NO"</i>, attach details. 	
 12. Have you satisfied yourselves that all the requirements in Directive 126 pertaining to the approval granted to enter into agreement with the attached nominee companies have been met? Attach a list of nominee companies and provide full details 	[]
 13. Have any assets been encumbered? If "YES", attach details. 	
 14. Has any script been lent out by the insurer i.t.o. script lending transactions? If "YES", attach details. 	
EXCHANGE RATE	
 16. Have ruling year-end rates of exchange been applied in converting foreign assets and liabilities? Attach details. 	
 17. Are foreign denominated liabilities substantially covered by appropriate foreign denominated assets? If "NO", state the amount of the mismatch in R'000. 	0
AUDIT COMMITTEE	
 18. Has an audit committee been appointed for the insurer? <i>If "NO"</i>, attach details. 	
 19. Did the audit committee convene during the financial period? <i>if "YES" how many times.</i> <i>if "NO" provide full reasons why no meetings were held.</i> 	
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	
 22. Have you or any related party issued shares or similar instruments for the purpose stated in the previous question to another locally registered short-term or long-term insurer? If yes, please provide the name of such insurer. 	
CHAIRMAN DIRECTOR	
PUBLIC OFFICER DATE	
AUDITORS (initial)	

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		T NOT AVAILABLE TO PUBLIC
	REFERENCE NUMBER RAR OF SHORT-TERM INSURANCE REFERENCE NUMBER	G03-99-A 10/10/0/8
	RINTOUT DATE	2012/08/08 08:49
	Statemant G3 GOVERNANCE AND RISK MANAGEMENT of ABC insurance Company Limited as at the end of financial period 31/01/2012	
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?	
2.	Does the insurer have a well-defined and documented organisational structure with clear roles and responsibilities and appropriate segregation of duties?	
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 f "YES" attach details as well as who is providing assurance of the major risk areas. f "NO" explain how these risk areas are managed.	
5.	Does the insurer have a clearly defined risk appetite approved by the Board that the Board regularly measure? If "YES" provide a brief description. If "NO" provide details on how these areas are monitored.	
6.	Is there a clearly defined strategy approved by the Board of Directors that is measured, monitored and reported on regularly? • If "NO" provide datails 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 monitorad.	[]
8.	Briefly explain any material changes in the system of governance since the date of the last return. • Please provide details.	
RISK I	MANAGEMENT	
9.	Are there adequate and effective risk management processes in place that are proportional to the scale and complexity of the business of the insurer? If "NO" provide details on how these areas are monitored.	
10.	Please rank the relative importance of the various risk categories from 1 - 7 (1=highest and 7=lowest)	
	Credit risk Market risk Liquidity 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? If "YES" provide a brief description. If "YES" provide a brief description.	[]
	 If "NO" explain how these risk areas are managed. 	
12.	Briefly explain how the insurer documents all key risk management strategies, policies and procedures Please provide details. 	

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

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	ST	T2012				Page 7 of 23
	AR OF	ENCE NUMBER F SHORT-TERM INSURANCE REFERENCE NU	IMBER			GD3-99-A 10/10/0/8 2012/08/08 08:49
			Statement G GOVERNANCE AND RISK of ABC Insurance Com as at the end of financial p	MANAGEMENT pany Limited		
14.	Wh	hat are the major projects currently	y underway that could expose th	e company to major risks if these	e projects fails?	-
	•				······	
			.	······································	14/ ¹⁴	
	:					<u></u>
15.	Brie	efly explain any material changes Please provide details.	in the risk management system	since the date of the last return.	a a a a a a a a a a a a a a a a a a a	1800-1997, Anno 2007, A
16.	Brie	efly explain what new products, if Please provide details.	any, are being planned as well a	as the controls over the new proc	ducts.	
17.	Brie •	efly explain to what extent the insu Please provide details.	urer has adequate and effective	stress testing measures.		
CRED	IT AN	ND COUNTERPARTY RISKS				
18.	Doe	es the insurer identify, measure, n				······································
		If "YES" provide details of evalue If "NO" provide details on how th		ounterparties.		
19.	Doe •	es the insurer monitor its exposure If "NO" provide details on how th		ypes?		
MARK	ET R	RISKS				
20.	Doe	es the insurer identify, measure, n If "YES" provide a brief description		I market risk exposures?		
	•	If "NO" provide details on how th				
21.	Doe	es the insurer have sufficient know		ately and effectively manage ma	rket risk exposures?	
	•	If "YES" provide a brief description If "NO" provide details on how the If "NO" provide details on how the If "NO" provide details on how the If "YES" provide details on how the If "YES" provide a brief description of the If "YES" provide a brief description of the If "YES" provide a brief description of the If "NO" provide details on how the				
22.	Brie	efly explain the governance proce Please províde details.	ss in regard to market risk, inve	stment risk and/or asset liability (matching.	
INTER	NAL	CONTROL				
23.	is ti	here an adequate and effective sy If "NO" please explain.	ystem of internal controls that is	adequately documented and tes	ted on a regular basis?	
24.	in s	all material respects, are such con	trols and systems based on est	ablished written policies and pro	cedures and implemented by	
24.		ined, skilled personnel, whose dut If "NO" please explain.				L
25.		the Board of Directors responsible ectiveness of internal controls	for the systems of internal cont	rol and does the board periodica	Ily receive a report on the	
		If "NO" please explain.				
26.		is anything come to the attention on ntrols, procedures and systems han If "YES", provide particulars.			ictioning of the aforementioned	1
27.		e the insurer's internal controls and blished financial statements?	d systems designed to provide r	easonable assurance as to the i	ntegrity and reliability of the	
	•	lf "NO" please explain.				
28.	is t	there an independent compliance If "NO" please explain.	function in place?			
29.	je t	the system subject to:-	Y/N	Frequency	of reviews	7
23.	, o 1	internal reviews?			months	1
		 external reviews? 		L	months	

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REGISTR	REFERENCE NUMBER TAR OF SHORT-TERM INSURANCE REFERENCE NUMBER TINTOUT DATE	G03-99-A 10/10/0/8 2012/08/08 08:49
	Statement G3 GOVERNANCE AND RISK MANAGEMENT of ABC Insurance Company Limited as at the end of financial period \$1/01/2012	
30.	Were any material weaknesses reported? If "YES", provide particulars.	
INTER	INAL AUDIT	
3 1.	Does the insurer have an independent Internal Audit function or similar outsourced function?	
	 If "YES" provide a brief description. If "NO" provide details on how these areas are monitored. 	
32.	Does the Internal Audit function have an appropriate mandate to cover all high risk areas and has this mandate been approved by the Board of Directors?	
	 If "NO" provide details on how these areas are monitored. 	L
33.	Does the Head of internal audit report to the Chief Executive Officer and the Chairperson of the Audit Committee ?	
	 If "NO" explain who the Head of Internal Audit reports to and how independence is managed? 	
34.	Does Internal Audit have the necessary skills in all major risk areas including market, credit and insurance risks? If "YES" provide a brief description. If "NO" explain how independent assurance is obtained on these risk areas.	
25		r
35.	Does the Internal Audit department get independently audited on a regular basis? If "NO" explain. 	
DERIV	ATIVES	
36.	 Is the derivative position in conformance with the applicable sections in the ST Insurance Act? If "NO", please explain. 	
37.	Are the derivatives used for hedging purposes only?	
38.	 If "NO", please explain. Please provide full details on all derivatives currently in place and transacted since the date of the last return. 	
	The details should include the following: (a) Reason for the derivative transaction	
	 (b) How long the derivatives are going to be in place? (c) Quantification of whether the derivatives provide a perfect hedge or whether there is residual risk or basis risk remaining. 	
39.	If the derivative counterparty is a group entity please provide details on how it was ensured that the transaction was marked at fair	
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)	 If "NO" provide details on how these areas are monitored. Are the front office (execution), middle office (risk management) and back office (accounting) adequate and effective and is there 	
(0)	 adequate segregation of duties between these functions? If "NO" provide details on how these areas are monitored. 	
(e)	Are appropriate systems in place to enable the frequent and effective monitoring of positions and are these systems adequate to	[]
	cope with the volumes and volatility of derivative transactions? If "NO" provide details on how these areas are monitored.	
(f)	Has the insurer established appropriate and independent performance measures to analyse and monitor risks of all transactions undertaken individually and in aggregate for its derivative activities?	
(9)	 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 	
	reconciliation of positions, independent checking of prices, agreements of trading profits to accounting profit, appropriate authorisation where dealing limits have been exceeded, etc?	
(h)	 If "NO", provide details. How often does internal audit reviews of derivative activities take place? 	
(i) (j)	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 secure?	

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

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REGISTR	EFERENCE NUMBER AR OF SHORT-TERM INSURANCE REFER INTOUT DATE	ENCE NUMBER			G03-99-A 10/10/0/8 2012/09/08 06:48
		Statement GOVERNANCE AND RISI of ABC Insurance Cor as at the end of financial	(MANAGEMENT npany Limited		
(k)		re used for derivative instruments tes ude appropriate tests for robustness o			
	Over the counter deriva	tives (OTC)			
(1)	 If "YES", please provide c 	OTC (over-the-counter) derivative in letails to the following questions: lation methods used and procedures unterparties.		95.	
	Credit Derivatives				
(m)	 If "YES", quantify as a % 	of total liabilities			
(n)	What is the purpose of your co <i>Provide details.</i>	ompany's involvement in Credit Risk	Transfer activities?		
(0)	 If "YES", quantify as a % of total liabilities What is the purpose of your company's involvement in Credit Risk Transfer activities? Provide details. What are your company's credit risk management systems / procedures? Provide details. Does your company have staff with appropriate skill levels dealing with Credit Risk Transfer 				
(p)	o) What are your company's credit risk management systems / procedures? Provide details.				
(1)	Are the controls adequate over If "NO", provide details.	er the legal documentation in respect			
(r)	Are the controls over credit de general? If "NO", provide details.	erivatives the same as the governanc	e, risk management and control e	nvironment over derivatives i	n
HEDGI	E FUNDS				
	 If "YES", please indicate v fund structures 	dge funds that employ leverage" (gro whether these investments are made	in internal or external hedge	capital)?	External
(a)		instruments through which the insure			
	Name of Hedge Fun	d Operational In- / Outside RSA - R'000	Description of Instruments	Hedge Fund Strategy	
					_
INFOR	MATION, ACCOUNTING AND	ADMINISTRATION		L	
42.	Were there any changes to ac If "YES", indicate the effect	ccounting policies? ct in rands and provide particulars of	changes.		
	Item	Period under review R'000	Previous period (restated figures for comparative purposes) R'000		
	Balance sheet			1	
	Income statement			J	

- 43. Were any significant problems experienced with regard to the information/accounting/administrative systems during the reporting period? If "YES", provide particulars.

Is a husiness continuance plan in place? 44.

44.	 If "YES", Is the plan in writing. When was it last fully tested. If "NO", provide an explanation. 	
45.	Are underwriting, financial and investment results which can be relied upon for making management decisions, available to management when needed and do they indicate: How frequently are these results available? Are these results generally available within one month after the reporting period? If "NO", provide an explanation.	
CAPIT	AL AND FUNDS	
46.	Did the issued share-capital change during the reporting period? If "YES", provide details.	
47.	Did the insurer issue preference shares, debentures or mortgages or other debt instruments during the period under review?	

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If "YES", complete statement C4.

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REGISTR	I REFERENCE NUMBER TRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER PRINTOUT DATE		GD3-99-A 10/10/09 2012/08/08 08:49
	Statement G GOVERNANCE AND RISK of ARC Instructs.Com as at the and of financial p	MANAGEMENT peny Linited	
48.	 Is the valuation data checked for adequacy and accuracy? If "YES", complete table below. 		[]
	How often (describe period) By whom 0 0	Date of completion of last	
49.	0 0		
50.	- · · · · · · · · · · · · · · · · · · ·		
51.	. Is the issuing of debt instruments to supplement capital, during the for	llowing financial period, under consideration?	
52.	 Did the insurer issue a securitised insurance instrument (e.g. catastre <i>If "YES", provide details.</i> 	ophe bond) during the financial period under review?	
	 Is the issuing of guarantees or similar undertakings under considerat Subsidiaries/related party(ies)? Any other person? If "YES", provide particulars and procedures. 	ion in respect of:-	
54.	 Are dividends on preference shares, issued by the insurer, in arrears following financial period? If "YES", State the (likely) amount in arrears in R'000. 	or will such dividends be likely to be in arrears during the	[]
	 Attach particulars of how and when the position will be rectified 	d/addressed,	
55.	redeemed during the following financial period where redemption mu		
	 State the (likely) amount not redeemed in R'000. Attach particulars of how and when the position will be rectified 	d/addressed.	
56.	 Are any payments (interest and capital) on debt instruments, issued to instrument be likely to be in arrears during the following reporting per If "YES", State the (likely) amount in arrears in R'000. 		
e 7	Attach particulars of how and when the position will be rectified	d/addressed.	
57.	 Do holders of preference shares get voting rights: If preference dividends are in arrears? If their shares are not redeemed on due date? If "YES", provide details. 		
58.	. What is the proportion of preference share voting rights in relation to	total issued shares?	0%
ASSET	ETS		
59.	 Did the insurer purchase a securitised insurance instrument (e.g. cat If "YES", provide details. 	astrophe bond) during the period under review?	3
OUTS	SOURCING		
60.	 Have any business activities been outsourced? If "YES", provide a detailed list and describe the nature of any output of the nature of the natur	Isourced activities or functions.	
61.	Describe the salient features of the outsource policy as approved by	the Board.	
62.	Please provide a brief description of the management information (M particular how these MI measures ensure that control and ownership		es and functions and in
63.	What are the governance structures pertaining to significant outsource	ed processes (such as underwriting) or infrastructure (such as	IT)?
EXTER	ERNAL AUDIT FINDINGS		
64.	 Briefly list significant finding that emanated from the external audit co Please provide details. 	nducted on the insurer.	

FINANCIAL SOUNDNESS POSITION

65. Is there any reason to believe that the insurer will not be a going concern in the year ahead? • If "YES", disclose and explain reasons.

GOVERNMENT GAZETTE, 17 AUGUST 2012

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SHEET REFERENCE NUMBER REGISTRAR OF SHORT-TERM INSURANCE REFERENCE N FINAL PRINTOUT DATE	UMBER	G03-99-A 10/10/0/6 2012/08/06 06:49
	Statement G3 GOVERNANCE AND RISK MANAGEMENT of ABC Insurance Company Limited as at the end of financial period 31/01/2012	
 66. Has there been any developments a soundness of the insurer? If "YES", provide particulars. 	ifter year-end which may have a material impact on the financial	
CHAIRMAN	DIRECTOR	
PUBLIC OFFICER	DATE	

AUDITORS (initial)

STAATSKOERANT, 17 AUGUSTUS 2012

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SHEET REFERENCE NUMBER

GG.1-99-A CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

INAL PRINTOUT DATE	2012/08/08 08:49
Statement G CROSS BONDER OFERATIONS - SAL of ABC travance Gom as at the end of financial p	pany Limited

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 7		
2	subsidiaries	1	

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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ET REFERENCE NUMBER	

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	CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC
FINAL PRINTOUT DATE	2012/08/08 08:49
Statement G4.1 CROSS BORDER OPERATIONS - SADC BRANCH / SL of ABC Insurance Company Limited as at the end of financial period 31/01/2012	

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

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

CHAIRMAN

DIRECTOR

DATE

PUBLIC OFFICER

AUDITORS (initial)

STAATSKOERANT, 17 AUGUSTUS 2012

ST2012

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FINAL	PRINTOUT	DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC 2012/08/08 08:49

	Statement G4.2 CROSS BORDER OPERATIONS - NON SADC BRANCH of ABC Insurance Company Limited as at the end of financial period 3/10/1/201		
	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		
	Please complete aggregate information in this table. The freefloating columns need to be complete	d per individual branch or subs	sidiary

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
Keguiatory 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 / 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?

SHEET REFERENCE NUMBER

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#REF! CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC FINAL PRINTOUT DATE 2012/08/08 08:49 Statement G4.2 CROSS BORDER OPERATIONS - NON SADC BRANCH / SUBSIDIARY of ABC insurance Company Limited as at the end of financial period 31/01/2012

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

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. 7

CHAIRMAN

DIRECTOR

PUBLIC OFFICER DATE

AUDITORS (initial)

STAATSKOERANT, 17 AUGUSTUS 2	AUGUSTUS 2012
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SHEET REFERENCE NUMBER

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE 2012/08/08 08:49 CROSS BORDER OPERATIONS - DADE OTHER OPERATIONS of ABC Institution Company Limited as at the end of financial period 31/01/2012

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

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

N

Name of the SADC country where person(s) is/are located	Total liabities in respect of the business written R'000	the business written	Total gross premium income of the business written R'000	Total net premium income of the business written R'000
		· · · · · · · · · · · · · · · · · · ·		
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Management of the AMM (1991 AMM) process AMM (1991 AMM)				
and the statement of the		4		
	· · · · · · · · · · · · · · · · · · ·			

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

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

5.	Name of the SADC country where person(s) is/are located	Total 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 5 above been placed directly with the insurer or was it sourced through 6. independent intermediaries or through the insurer's own marketing force? (please give full details)

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC 2012/08/08 08:49

FINAL PRINTOUT DATE

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

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 outsourcing services to an insurer in another SADC country ? (if yes, please provide full detail in 10 below)

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

11. Has your company made use of outsourcing services provided by an insurer, a person or any other entity located in another SADC country?

(if yes, please provide full detail in 12 below)
12 Name of the SADC country where insurer(s), person or

entity is/are located	Give a description of the outsourcing services that has been acquired

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

Name of person or entity ho	Iding 25% or more of the	Name the person or entity hold	ing 25% or more of the	Name of SADC country where the person or entity is
Name	%	Name	%	where the person or entity is
		· · ·		
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STAATSKOERANT, 17 AUGUSTUS 2012

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SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

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G4.3-99-A CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC 2012/08/08 08:49

Name % where the person is Image: Name % Image: Name Image: Name % Image: Nam Image: Name % <th>% Name % where the person or entity</th>	% Name % where the person or entity
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CHAIR

DIRECTOR

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DATE_____

AUDITORS (initial)

GOVERNMENT GAZETTE, 17 AUGUST 2012

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G4.4-99-A

FINAL PRINTOUT DATE CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC 2012/08/09 08:49 Statement G4.4 CROSS BORDER OPERATIONS - NON SADC OTHER OPERATIONS of ABC Insurance Company Limited as at the end of financial period 31/01/2012

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 fiabities 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
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			1		

 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 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
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FINAL PR		of ABC I	Statement G4.4 ATIONS - NON SADC OTHE Insurance Company Limiter of financial period 31/01/2	and the second se	2012/05/06 08.4
9.	Has your company provided outso (if yes, please provide full detail in	urcing services to an insurer in a coun 10 below)	itry other than a SADC country ?		
10.		country where r entity is/are located		Give a description of the outsourci services being provided	ng
11.	Has your company made use of or country that is not a SADC country	Itsourcing services provided by an inst	urer, a person or any other entity	/ located in another	
40	(if yes, please provide full detail in	12 below)			
12.		country where r entity is/are located		Give a description of the outsourci services being provided	ng
	· · ·				
13.		re of the shares or any other interest h n another country that is not a SADC c 14 below)		company, is owned by	L
14.	Name of person or enti of the shares or any inter		of the shares or any in	ity holding 25% or more iterest indirectly in the urer	Name of country where the person entity is located
	Name	%	Name	%	
15.	Does your company directly or indi country that is not a SADC country (if yes, please provide full detail in		es or any other interest in a foreiq	gn insurer located in another	
16.	Name of insurer(s) in wh 25% or more of the sha	ich your company holds		in which your company the shares or any other	Name of SADC country where the
	dire	ctly	interest	indirectly	insurer is located
	Name	%	Name	<u>%</u>	
		1999) / and 1999			
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		anala (alam da fan i spanin a) in the analysis and the second second second second second second second second			
	Is your company party to a joint ver (if yes, please provide full detail in	nture with an insurer located in a count 18 below)	try that is not a SADC country?	······	
18.					
		CHAIR		DIRECTOR	۲ <u>ــــــــــــــــــــــــــــــــــــ</u>
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		AUDITORS (initial)			

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SHEET REFERENCE NUMBER

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

2012/08/08 08:49

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FINAL PRINTOUT DATE	2012/08/08 08:49
STATEMENT J1 SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE of ABC Insurance Company Limited as at the end of financial period 31/01/2012	

1. Overall reinsurance strategy

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

- Company's key objective when placing reinsurance (e.g. gain access to capital, protection of 1. statutory solvency etc.)
- How reinsurers are selected (e.g. capital, ratings, maximum exposure across the program, other 2. 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 ori 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 1
 - **Branch** level

Other If Other please provide details of the procedure

STAATSKOERANT, 17 AUGUSTUS 2012

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PRINTOUT DATE	2012/08/08 08
STATEMENT JA	
SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE	Subject .
of ABC Insurance Company Limited	
as at the end of financial period 31/01/2012	
2. The decision to place facultative insurance is based on	
Insufficient proportional treaty capacity	
The quality of the individual nsk	
C Other	
If Other please provide details of how the decision will be made	
3. Provide details of the procedures you have in place to ensure that facultative placements are made when	
required?	
4. Provide details of the procedures that you have in place to ensure that you do not write business that falls outside the scope of your treaties (e.g. treaty exclusions, territorial limits etc.)	3
5. Do you have a computensed reinsurance system that is fully integrated with your policy administration and financial systems (i.e. it automatically cedes premiums and signal recovenes 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	
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	
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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 Your decision on the amount of catastrophe cover to purchase on your property, motor and engineering Simple rules Detailed catastrophe modelling (DFA) Reinsurance broker advice Reinsurer advice Other Please provide full details of the process The frequency with which you review the adequacy of the amount of catastrophe cover purchased is Annually at renewal only Half-yearly Other If Other, please provide details So you have event limits on your proportional programmes? If Yes, please provide full details of the limits and the reinsurance programmes to which they apply Covered by your catastrophe programme Covered by your catastrophe programme 	
 1. Your decision on the amount of catastrophe cover to purchase on your property, motor and engineering Simple rules Detailed catastrophe modelling (DFA) Reinsurance broker advice Other Please provide full details of the process 2. The frequency with which you review the adequacy of the amount of catastrophe cover purchased is Annually at renewal only Half-yearly Other If Other, please provide details 3. Do you have event limits on your proportional programmes? If Yes, please provide full details of the limits and the reinsurance programmes to which they apply 4. Should the event limit on your proportional programme be exceeded, the excess claims will be Covered by your catastrophe programme Retained for your net account 	
 1. Your decision on the amount of catastrophe cover to purchase on your property, motor and engineering Simple rules Detailed catastrophe modelling (DFA) Reinsurance broker advice Other Please provide full details of the process 2. The frequency with which you review the adequacy of the amount of catastrophe cover purchased is Annually at renewal only Half-yearly Other If Other, please provide details 3. Do you have event limits on your proportional programmes? If Yes, please provide full details of the limits and the reinsurance programmes to which they apply 4. Should the event limit on your proportional programme be exceeded, the excess claims will be Covered by your catastrophe programme Retained for your net account Covered by a reinsurance programme purchased especially for this purpose 	
 1. Your decision on the amount of catastrophe cover to purchase on your property, motor and engineering Simple rules Detailed catastrophe modelling (DFA) Reinsurance broker advice Other Please provide full details of the process 2. The frequency with which you review the adequacy of the amount of catastrophe cover purchased is Annually at renewal only Half-yearly Other If Other, please provide details 3. Do you have event limits on your proportional programmes? If Yes, please provide full details of the limits and the reinsurance programmes to which they apply 4. Should the event limit on your proportional programme be exceeded, the excess claims will be Covered by your catastrophe programme Retained for your net account 	

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GOVERNMENT GAZETTE, 17 AUGUST 2012

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Page 23 of 23 FINAL PRINTOUT DATE 2012/08/08 08:49 STATEMENT J1 SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE of ABC Insurance Company Limited as at the end of financial period 31/01/2012 2.4. Reinsurance programme 1. Changes to your reinsurance programme in the last financial year related mainly to Retention levels Automatic capacity Amount of catastrophe cover purchased Reinsurer mix Other No changes have been made If changes have been made please provide details of the changes and the reasoning behind them 2. To analyse you reinsurance needs and the adequacy of your reinsurance programme you make use of Dynamic Financial Analysis (DFA) Scenario testing Other (e.g. independent consultants) If Other, please provide details, including the name of the consultant where relevant 3. Do you have any reinsurance contracts that contain any one of the following provisions: * A limitation on the payment of claims when the primary insurer is in financial difficulty (curatorship or liquidation). A unilateral reduction in cover If Yes, please provide details of your strategy in this regard 4. If you have any business where 100% of the risk is ceded to a third party (i.e. where no risk is retained), please provide details on your strategy with regards to this business and how much of it you wrote in the previous financial year 5. Provide details of any Alternative Risk Transfer (ART) kinds of treaties (contracts) entered into, not indicated in statement G3 (e.g., securitization, financial reinsurance, committed capital). 6. Provide details of any whole account protections e.g. stop loss or spread loss arrangements 3. Current reinsurance position Information on your company's current reinsurance position needs to be provided as per the attached statements. AUDITORS Printed by and obtainable from the Government Printer, Bosman Street, Private Bag X85, Pretoria, 0001 Publications: Tel: (012) 334-4508, 334-4509, 334-4510 Advertisements: Tel: (012) 334-4673, 334-4674, 334-4504 Subscriptions: Tel: (012) 334-4735, 334-4736, 334-4737 Cape Town Branch: Tel: (021) 465-7531

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