
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.

**DP TSHIDI****Registrar of Short-term Insurance**

SCHEDULE

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.

FINANCIAL SERVICES BOARD.		SHORT-TERM INSURANCE ACT 1998 (ACT) - SECTION 35			#VALUE!			
NAME OF INSURER:		ABC Insurance Company Limited						
RETURN FOR THE PERIOD		2012/09/30	TO	2012/12/31				
Number of months in financial period under review		12						
This Quarter		Q2						
Prepared by:					Telephone No. and ext.			
OPERATING STATEMENT - TOTAL					R'000			
Gross premiums written					0			
Domestic					0			
Foreign					0			
Reinsurance					0			
Proportional					0			
Non-proportional					0			
Net premiums written					0			
Domestic					0			
Foreign					0			
Retained					0%			
To agree with B,C,D totals					0			
Premiums earned					0			
(LESS: Claims incurred					0			
Commissions					0			
Expenses incurred					0			
Underwriting surplus					0			
ADD: Investment income					0			
Realised investment surplus					0			
Sub total :					0%			
Unrealised investment surplus					0%			
Any other income/(expense)					0			
Contingency Reserve decrease/(incr.)					0			
Before taxation					0			
LESS: Est. taxation (Current + def.)					0			
Dividends declared					0			
INCREASE(DEC.) IN SURPLUS ASSETS					0			
NET UNDERWRITING RESULTS PER CLASS - R'000								
	(A)	(B)	(C)	(D)	(E)	(F)		
	Premiums written	Retention %	Claims incurred	Commission	Expenses	Underw. surplus		
Property	0	0%	0	0	0	0		
Transportation	0	0%	0	0	0	0		
Motor	0	0%	0	0	0	0		
Accident & Health	0	0%	0	0	0	0		
Guarantee	0	0%	0	0	0	0		
Liability	0	0%	0	0	0	0		
Engineering	0	0%	0	0	0	0		
Miscellaneous	0	0%	0	0	0	0		
TOTALS	0	0%	0	0	0	0		
Note: Net premiums earned = (C)+(D)+(E)+(F)								
AUTOMATIC CALCULATIONS:		% Claims incurred/earned	% Commission/written	% Expenses/written	% Underw. surplus/written			
Percentages to premiums →								
Property		0.0%	0.0%	0.0%	0.0%			
Transportation		0.0%	0.0%	0.0%	0.0%			
Motor		0.0%	0.0%	0.0%	0.0%			
Accident/Health		0.0%	0.0%	0.0%	0.0%			
Guarantee		0.0%	0.0%	0.0%	0.0%			
Liability		0.0%	0.0%	0.0%	0.0%			
Contract/Engineer		0.0%	0.0%	0.0%	0.0%			
Miscellaneous		0.0%	0.0%	0.0%	0.0%			
OF TOTALS		0.0%	0.0%	0.0%	0.0%			
Spreading of Assets								
Does the insurer currently comply with the kinds and spread of assets as contemplated in terms of S 30 of Act								
If yes furnish the following information:								
Total domestic Assets	R'000							
Total domestic liabilities	0							
Individual excess	10000							
Aggregate excess	0							
Surplus of overall admitted assets over total domestic liabilities	-10000							
N								
PUBLIC OFFICER _____				DATE _____				

CAPITAL ADEQUACY REQUIREMENT of ABC Insurance Company Limited 2012/12/31		
1	2	3
DESCRIPTION	World-wide R'000	In RSA R'000
1. CAPITAL ADEQUACY REQUIREMENT		
(i) MCR		
Absolute minimum requirement	10 000	10 000
Operating Expenses (Per reporting period)	10 000	10 000
Annualised Operating Expenses	0	0
Premium Income (net of all reinsurance)	-	-
• 12 months preceding previous financial year end		
• 12 months immediately preceding the calculation		
Statutory approved different MCR (If applicable)		
Date of statutory approval for different MCR (If Applicable-YY/MM/DD)		
(ii) SCR		
BSCR	0	0
Insurance Risk Capital	-	-
Market Risk Capital		
Credit Risk Capital		
Operational Risk Capital (OP)	-	-
BasicOP	-	-
Operational Risk Capital (OPprovisions)		
Operational Risk Capital (OPpremium)		
(iii) CAPITAL ADEQUACY REQUIREMENT (CAR)		
	10 000	10 000
2. NET ASSETS: STATUTORY BASIS		
(i) Total Assets	0	0
(ii) Less: Total Liabilities	0	0
(iii) Sub total: Net Assets	0	0
Less: Capital Adequacy Requirement [per 1(iii)]	10 000	10 000
SURPLUS / SHORTFALL OF ASSETS	-10 000	-10 000
Net assets as a % of net premiums (current year)	0.0%	0.0%
CAR Cover	0.00	0.00

IBNR of ABC Insurance Company Limited 2012/12/31							
1	2	3	4	5	6	7	8

DESCRIPTION	Financial year end	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	2007 Q2
	Development Year	0	1	2	3	4	5

IBNR Factors Per Business Class

	Factors per development period					
	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	2007 Q2
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....						Gross IBNR reserve per business class
	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	2007 Q2	
9 Accident and Health	-	-	-	-	-	-	-
10 Engineering	-	-	-	-	-	-	-
11 Guarantee	-	-	-	-	-	-	-
12 Liability	-	-	-	-	-	-	-
13 Miscellaneous	-	-	-	-	-	-	-
14 Motor	-	-	-	-	-	-	-
15 Property	-	-	-	-	-	-	-
16 Transportation	-	-	-	-	-	-	-
17 Gross IBNR reserve per development period	-	-	-	-	-	-	-
18 Gross IBNR Reserve	-	-	-	-	-	-	-

Net IBNR per business class

	12 months net earned premium immediately preceding....						Net IBNR reserve per business class
	2012 Q2	2011 Q2	2010 Q2	2009 Q2	2008 Q2	2007 Q2	
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	-	-	-	-	-	-	-

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

SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC)											
of ABC Insurance Company Limited											
2012/12/31											
1	2	3	4	5	6	7	8	9	10	11	12
Domestic assets must exceed the following :		R'000	Domestic assets and foreign assets deemed to be domestic per statement E9	ADD Assets of asset-holding intermediaries and linked investment policies	LESS Individual excesses e.g. Banks, debtors, investments and property	Subtotals: Assets held less individual excesses	Maximum admissible for each item of this statement		Admitted for each item (the lesser of the previous column or subtotal)	NOTE - ITEMS 4 + 5, 13 + 14 :	
							Percentages		Total domestic liabilities * greater of the 2 percentages	Admitted values are the lesser of the individual or the total amounts in the previous column	
							Per reg. 3 to the Act	Dispensations given		R'000	
							%	%		R'000	
1	Domestic liabilities plus capital adequacy requirement	10 000								Items 4+5: Individual	
2	Asset-holding intermediaries' liabilities	0								Total	
3	Total domestic liabilities plus capital adequacy requirements	10 000								Admitted	
4			R'000	R'000	R'000	R'000				0	
5										0	
6	1. Mortgage bonds		0	0	0	0	0.0%	0.0%	0	Items 13+14: Individual	
7	2. Debentures -non convertible		0	0	0	0	0.0%	0.0%	0	Total	
8	3. Any other debtors*		0	0	0	0	0.0%	0.0%	0	Admitted	
9	Sub total		0	0	0	0	25.0%	0.0%	2 500	0	
10	4. Shares - Ordinary, and convertible debentures - Domestic		0	0		0	50.0%	0.0%	5 000	CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES	
11	5. Shares - Preference - Domestic*		0	0		0	40.0%	0.0%	4 000	R'000	
12	Sub total		0	0		0	65.0%	0.0%	6 500	0	
13	6. Listed securities+shares - Foreign, deemed to be Dom.		0	0		0	15.0%	0.0%	1 500	1 If items 6+14+18+20 exceed 15% of liabilities, the excess is	
14	7. Outstanding short-term premiums		0	0		0	-		0	0	
15	8. Property investments		0	0		0	10.0%	0.0%	1 000	2 If the admitted value of items 1 to 12 exceeds 70.0%	
16	9. Associates and associated companies		0	0		0	5.0%	0.0%	500	of total domestic liabilities, the excess is	
17	10. Computer equipment		0	0		0	5.0%	0.0%	500	0	
18	11. Other equipment and motor vehicles		0	0		0	2.5%	0.0%	250	0	
19	12. Investment policies-non linked		0	0		0	-		0	0	
20	Total of items 1 to 19		0	0		0	70.0%	0.0%	12 750	3 Overall admitted assets: Total of the previous column, less 1 and 2 above	
21	13. Margin deposits - Domestic		0	0		0	2.5%	0.0%	250	0	
22	14. Margin deposits - Foreign, deemed to be Domestic		0	0		0	2.5%	0.0%	250	4 Surplus of overall admitted assets over total domestic liabilities	
23	Sub total		0	0		0	2.5%	0.0%	250	-10 000	
24	15. Cash		0	0		0	-	-	0	DATE OF ANY DISPENSATION GRANTED FROM SPREADING REQUIREMENTS	
25	16. Krugerrands		0	0		0	10.0%	0.0%	1 000	0	
26	17. Bank balances and deposits - Domestic		0	0		0	-	-	0	0	
27	18. Bank balances+deposits - Foreign, deemed to be Dom.		0	0		0	15.0%	0.0%	1 500	0	
28	19. Securities - Domestic		0	0		0	-	-	0	0	
29	20. Securities - Foreign, deemed to be Domestic		0	0		0	15.0%	0.0%	1 500	0	
30	Total of items 21 to 29		0	0		0				0	
31	Overall total		0	0		0				0	

DIRECTORS , EXECUTIVE MANAGEMENT, PUBLIC OFFICER AND AUDITORS					
ABC Insurance Company Limited					
TO					
REPORTING PERIOD					
Full Names & Surname <small>1</small>	Date appointed <small>2</small>	Date resigned <small>3</small>	Identity/ Passport Number <small>4</small>	Position held <small>5</small>	Independent / Not Independent <small>6</small>
1. DIRECTORS					
a. Executive/Non-executive Directors					
b. Alternate Directors					
2. MANAGING EXECUTIVES					
3. MEMBERS OF AUDIT COMMITTEE					
Public Officer					
Initials and surname					
Telephone (including area code)					
Fax (including area code)					
Cellphone					
e-mail					
Auditor					
Responsible Partner					
Statutory Actuary					
Alternative Statutory Actuary					
PUBLIC OFFICER					DATE

**SHORT-TERM INSURANCE ANNUAL
QUANTITATIVE RETURN (ST2012)**

PARTICULARS

PUBLIC STATEMENT

TABLE STATEMENT

STATEMENT IS
NET UNDERWRITING RESULTS
of ABC Insurance Company Limited
as at the end of financial period 31/03/2012

DESCRIPTION	CURRENT YEAR										
	DOMESTIC AND FOREIGN										
	Total R'000	Property R'000	Transportation R'000	Motor R'000	Accident and health R'000	Guarantee R'000	Liability R'000	Engineering R'000	Miscellaneous R'000	FOREIGN ONLY R'000	
1	2	3	4	5	6	7	8	9	10	11	
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0	0
2 Premiums written - Gross	0	0	0	0	0	0	0	0	0	0	0
3 Reinsurance	0	0	0	0	0	0	0	0	0	0	0
4 Net	0	0	0	0	0	0	0	0	0	0	0
5 Other	0	0	0	0	0	0	0	0	0	0	0
6 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	0	0
6a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0	0
7 NET EARNED PREMIUMS	0	0	0	0	0	0	0	0	0	0	0
8 Outstanding claims - Opening	0	0	0	0	0	0	0	0	0	0	0
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	0	0
10 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0	0
10a Salvages and recoveries	0	0	0	0	0	0	0	0	0	0	0
11 Other	0	0	0	0	0	0	0	0	0	0	0
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0	0
13 IBNR - Closing	0	0	0	0	0	0	0	0	0	0	0
14 NET CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0	0
15 COMMISSIONS	0	0	0	0	0	0	0	0	0	0	0
16 EXPENSES	0	0	0	0	0	0	0	0	0	0	0
17 NET RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0	0
18 CLAIMS RATIO (claims incurred as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19 ESTIMATE OF ULTIMATE LOSS RATIO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
20 COST RATIO (commission + expenses as % of written premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21 COMBINED RATIO (claims+com+exp as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.0%
23 OPERATING RATIO (claims + commission + expenses less total investment income as % of earned premium)	0%										0%

AUDITORS

ST2012

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ISSUE REGISTRATION NUMBER

ISSUES

PUBLIC STATEMENT

INSURANCE COMPANY

ISSUES

**STATEMENT B4
GROSS AND REINSURANCE PREMIUM ANALYSIS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

DESCRIPTION	RISKS WITHOUT UPP AT YEAR END				RISKS WITH UPP AT YEAR END								
	MONTHLY BUSINESS		RISKS EXPIRED AT YEAR END		CONSTANT RISKS		INCREASING RISKS		DECREASING RISKS		UNEVEN RISKS		
	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	Domestic R'000	Foreign R'000	
1	3	4	5	6	7	8	9	10	11	12			
1. GROSS PREMIUMS WRITTEN	0	0	0	0	0	0	0	0	0	0	0	0	0
2. REINSURANCES:													
2.1 Domestic (including Lloyd's):													
2.1.1 Proportional	0	0	0	0	0	0	0	0	0	0	0	0	0
2.1.2 Non-Proportional													
2.1.2 (a) Expiring at Year end	0	0	0	0	0	0	0	0	0	0	0	0	0
2.1.2 (b) Expiring After Year End													
4 - The part relating to this Year	0	0	0	0	0	0	0	0	0	0	0	0	0
5 - The part relating to next year	0	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Foreign:													
2.2.1 Proportional	0	0	0	0	0	0	0	0	0	0	0	0	0
2.2.2 Non-Proportional:													
2.2.2 (a) Expiring at Year end	0	0	0	0	0	0	0	0	0	0	0	0	0
2.2.2 (b) Expiring After Year End													
8 - The part relating to this Year	0	0	0	0	0	0	0	0	0	0	0	0	0
9 - The part relating to next year	0	0	0	0	0	0	0	0	0	0	0	0	0
10 3. TOTAL REINSURANCES	0	0	0	0	0	0	0	0	0	0	0	0	0
11 4. NET PREMIUMS	0	0	0	0	0	0	0	0	0	0	0	0	0
6. REINSURANCES:													
12 5.1 Security in respect of foreign reinsurance	0	0	0	0	0	0	0	0	0	0	0	0	0

AUDITORS _____

REF: 11/11/2012

PUBLIC STATEMENT

STATEMENT B2 REINSURANCE UNDERWRITING RESULTS of ABC Insurance Company Limited as at the end of financial period 31/08/2012										
DESCRIPTION	CURRENT YEAR									
	DOMESTIC AND FOREIGN COMBINED									FOREIGN ONLY
	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	
1	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
	2	3	4	5	6	7	8	9	10	11
1 Unearned reinsurance premiums - opening	0	0	0	0	0	0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0
2 Reinsurance premiums paid	0	0	0	0	0	0	0	0	0	0
2.1 Proportional	0	0	0	0	0	0	0	0	0	0
2.2 Non proportional	0	0	0	0	0	0	0	0	0	0
3 Other	0	0	0	0	0	0	0	0	0	0
4 Unearned reinsurance premiums - closing	0	0	0	0	0	0	0	0	0	0
4a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0
5 REINSURANCE PREMIUMS EARNED	0	0	0	0	0	0	0	0	0	0
6 Outstanding R/I claims - Opening	0	0	0	0	0	0	0	0	0	0
7 IBNR - Opening	0	0	0	0	0	0	0	0	0	0
8 Reinsurance claims made	0	0	0	0	0	0	0	0	0	0
8a Subroges and recoveries	0	0	0	0	0	0	0	0	0	0
9 Other	0	0	0	0	0	0	0	0	0	0
10 Outstanding R/I claims - Closing	0	0	0	0	0	0	0	0	0	0
11 IBNR - Closing	0	0	0	0	0	0	0	0	0	0
12 REINSURANCE CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0
13 COMMISSION RECOVERED	0	0	0	0	0	0	0	0	0	0
14 EXPENSES RECOVERED	0	0	0	0	0	0	0	0	0	0
15 REINSURANCE RESULT: (PROFIT)/LOSS	0	0	0	0	0	0	0	0	0	0

AUDITORS _____

PUBLIC STATEMENT

STATEMENT B1 GROSS UNDERWRITING RESULTS of ABC Insurance Company Limited as at the end of financial period 31/08/2012										
DESCRIPTION	CURRENT YEAR									
	DOMESTIC AND FOREIGN COMBINED									
	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY
1	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
	2	3	4	5	6	7	8	9	10	11
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0
2 Direct premiums written	0	0	0	0	0	0	0	0	0	0
2.1 Subtotal of reinsurance premiums	0	0	0	0	0	0	0	0	0	0
2.2 Less: Reinsured premiums	0	0	0	0	0	0	0	0	0	0
3 Reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0
3.1 Proportional	0	0	0	0	0	0	0	0	0	0
3.2 Non proportional	0	0	0	0	0	0	0	0	0	0
5 Other	0	0	0	0	0	0	0	0	0	0
6 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	0
6a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0
7 PREMIUMS EARNED	0	0	0	0	0	0	0	0	0	0
8 Outstanding claims - Opening	0	0	0	0	0	0	0	0	0	0
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	0
10 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0
10a Salvages and recoveries	0	0	0	0	0	0	0	0	0	0
11 Other	0	0	0	0	0	0	0	0	0	0
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0
13 IBNR - Closing	0	0	0	0	0	0	0	0	0	0
14 CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0
15 Gross commission paid on direct premiums	0	0	0	0	0	0	0	0	0	0
16 Gross commission paid on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0
21 EXPENSES	0	0	0	0	0	0	0	0	0	0
22 GROSS RESULT: PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0
23 Gross commission paid as % of premium written	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
24 Gross commission incurred as % of premiums earned	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25 Gross estimated ultimate loss ratio	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

If the period to which the figures in this return apply, is NOT TWELVE MONTHS, furnish the following figures which are required in terms of Schedule 2 in the Act for the calculation of the IBNR reserve:

	Domestic R'000	Foreign R'000
26 Gross premiums written (direct premiums and reinsurance inwards) for the twelve month period immediately preceding the date of this return.	0	0
27 Domestic reinsurance (including Liens) (i.e. these premiums)	0	0
28 Foreign reinsurance (i.e. these premiums)	0	0

AUDITORS _____

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/08/04 09:39

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					
Initials & Surname	Date appointed	Date resigned	Highest academic qualification	Position held ¹	Independent/Not Independent
1	2	3	4	5	6

1. DIRECTORS:

Executive

•					
•					
•					
•					
•					
•					
•					
•					
•					

Non-executive

•					
•					
•					
•					
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•					
•					
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Alternate

•					
•					
•					
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•					
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•					
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•					

2. MANAGEMENT EXECUTIVES

•					
•					
•					
•					
•					
•					
•					
•					
•					
•					

3. MEMBERS OF AUDIT COMMITTEE:

•					
•					
•					
•					
•					
•					
•					
•					
•					
•					

AUDITORS _____

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

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FINAL REPORT DATE

01/20/2012

**STATEMENT A2
ADDRESSES & PARTICULARS OF KEY PERSONS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

1	2	3	4
---	---	---	---

1. HEAD OFFICE AND PUBLIC OFFICER

1.1 HEAD OFFICE OF SHORT-TERM INSURER IN RSA

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

Physical address

Postal address

1.2 PUBLIC OFFICER

Initials and surname
Telephone (including area code)
Fax (including area code)
Cellphone
e-mail

1.3 PERSON COMPLETING THE RETURN

Initials and surname
Telephone (including area code)
Fax (including area code)
Cellphone
e-mail

2. AUDITORS

2.1 FIRST AUDITOR (Responsible Partner)

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

Physical address

Postal address

1.4 CONSUMER COMPLAINTS PERSON

Initials and surname
Telephone (including area code)
Fax (including area code)
Cellphone
e-mail

2.2 SECOND AUDITOR (Responsible Partner)

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

Physical address

Postal address

3. ACTUARIES

3.1 STATUTORY ACTUARY

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

Physical address

Postal address

3.2 ALTERNATE STATUTORY ACTUARY

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

Physical address

Postal address

AUDITORS _____

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PUBLIC STATEMENT

FORM PRINTOUT DATE	STATEMENT A1 REGISTRATION INFORMATION of ABC Insurance Company Limited as at the end of financial period 31/01/2012			2012/08/04 09:30
1	2	3	4	

1. DESCRIPTION

Registrar of Short-term Insurance reference number	10/10/08
End of financial period (dd/mm/yyyy)	2012/01/31
Last Statutory Return	2012
Name of short-term insurer	ABC Insurance Company Limited
Number of months in financial period under review	12

CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR

2. TYPES OF POLICIES

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

Certificate number	<input style="width:100%;" type="text"/>	Conditions imposed ¹ (Y/N)	<input style="width:100%;" type="text"/>
--------------------	--	---------------------------------------	--

3. NAMES OF CONTACT PERSONS

3.1 PUBLIC OFFICER			
Initials and surname of Public Officer	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
Initials and surname of contact person regarding the return	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
3.2 CHAIRPERSON (CHAIR)			
Initials and surname of Chairperson	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
3.3 CHIEF EXECUTIVE OFFICER			
Initials and surname of Chief Executive Officer	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
3.4 AUDITOR			
Name of first firm	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
Initials and surname of Responsible Partner	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
Name of second firm	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
Initials and surname of Responsible Partner	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
3.5 ACTUARY			
Name of Statutory Actuary	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
Name of employer/company of Statutory Actuary	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
Name of Alternate Statutory Actuary	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>
Name of employer/company of Alternate Statutory Actuary	<input style="width:100%;" type="text"/>	Did person change since previous year (Y/N)	<input style="width:100%;" type="text"/>

4. SHAREHOLDERS

Are all the shareholders holding more than 25% of the issued shares, the same as the previous year? (Y/N)

5. TURNOVER

If non-insurance business was conducted furnish the annual turnover of that business (R'000)

6. NUMBER OF PEOPLE EMPLOYED

AUDITORS _____

Notes:

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

10/10/08
 2012/01/31
 2012/04/04 09:39

VALIDATION TOOL

Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator	
15.6 Shares, Depository Receipts & Units				
<i>From Statement E9</i>				
1. Statement E9, cell E28	Shares, Depository Receipts & Units	0	OK	
<i>From Statement E5</i>				
1. Statement E5, cell L85	Shares, Depository Receipts & Units	0		
15.7 Land and Buildings				
<i>From Statement E9</i>				
1. Statement E9, cell E29	Land and Buildings	0	OK	
<i>From Statement E6</i>				
1. Statement E6, cell D50	Land and Buildings	0		
15.8 Fixed Assets				
<i>From Statement E9</i>				
1. Statement E9, cell E30	Fixed Assets	0	OK	
<i>From Statement E7</i>				
1. Statement E7, cell E23	Fixed Assets	0		
16. Total Liabilities				
16.1 Statutory Basis				
<i>From Statement E9</i>				
1. Statement E9, cell E47	Total Liabilities	0	OK	
<i>From Statement F1</i>				
1. Statement F1, cell E28	Total Liabilities	0		
16.2 Accounting Basis				
<i>From Statement E9</i>				
1. Statement E9, cell H47	Total Liabilities	0	OK	
<i>From Statement C2</i>				
1. Statement C2, cell D70	Total Liabilities	0		
2. Statement C2, cell D32	Minus: Reinsurers' share of provision for unearned premiums	0		
3. Statement C2, cell D33	Minus: Reinsurers' share of outstanding claims	0		
4. Statement C2, cell D34	Minus: Deferred acquisition costs	0		

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

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)				
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ABC Insurance Company Limited				
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VALIDATION TOOL				
Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator	
15.1.2 Accounting Basis				
From Statement E9				
1. <u>Statement E9, cell H31</u>	Total Assets	0	OK	
From Statement C2				
1. <u>Statement C2, cell D38</u>	Total Assets	0		
2. <u>Statement C2, cell D32</u>	Minus: Reinsurers' share of provision for unearned premiums	0		
3. <u>Statement C2, cell D33</u>	Minus: Reinsurers' share of outstanding claims	0		
4. <u>Statement C2, cell D34</u>	Minus: Deferred acquisition costs	0		
	Total Assets	0		
15.2 Cash & Balances & Deposits				
From Statement E9				
1. <u>Statement E9, cell E16</u>	Cash	0	OK	
2. <u>Statement E9, cell E24</u>	Balances and deposits with banks	0		
3. <u>Statement E9, cell E17</u>	Krugerrands	0		
	Cash & Balances & Deposits	0		
From Statement E1				
1. <u>Statement E1, cell L26</u>	Cash & Balances & Deposits	0		
15.3 Securities & Loans				
From Statement E9				
1. <u>Statement E9, cell E25</u>	Securities & Loans	0	OK	
From Statement E2				
1. <u>Statement E2, cell K38</u>	Securities & Loans	0		
15.4 Debentures, Loan Stocks & Other Securities				
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		
15.5 Debtors				
From Statement E9				
1. <u>Statement E9, cell E27</u>	Debtors	0	OK	
From Statement E4				
1. <u>Statement E4, cell M31</u>	Debtors	0		

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited			
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VALIDATION TOOL			
Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
From Statement F1 1. <u>Statement F1, cell E27</u> Total Assets		0	OK

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)			
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VALIDATION TOOL			
Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator
14.4 Claims incurred: Motor			
From Statement B5			
1. Statement B5, cell I36	Net claims incurred	0	OK
2. Statement B5, cell I34	Closing IBNR	0	
3. Statement B5, cell I29	Opening IBNR	0	
	Claims Incurred: Motor	0	
From Statement D1.3			
1. Statement D1.3, cell P45	Claims Incurred: Motor	0	
14.5 Claims incurred: Accident and Health			
From Statement B5			
1. Statement B5, cell J36	Net claims incurred	0	OK
2. Statement B5, cell J34	Closing IBNR	0	
3. Statement B5, cell J29	Opening IBNR	0	
	Claims Incurred: Accident and Health	0	
From Statement D1.4			
1. Statement D1.4, cell P45	Claims Incurred: Accident and Health	0	
14.6 Claims incurred: Guarantee			
From Statement B5			
1. Statement B5, cell K36	Net claims incurred	0	OK
2. Statement B5, cell K34	Closing IBNR	0	
3. Statement B5, cell K29	Opening IBNR	0	
	Claims Incurred: Guarantee	0	
From Statement D1.7			
1. Statement D1.7, cell P45	Claims Incurred: Guarantee	0	
14.7 Claims incurred: Liability			
From Statement B5			
1. Statement B5, cell L36	Net claims incurred	0	OK
2. Statement B5, cell L34	Closing IBNR	0	
3. Statement B5, cell L29	Opening IBNR	0	
	Claims Incurred: Liability	0	
From Statement D1.5			
1. Statement D1.5, cell P45	Claims Incurred: Liability	0	
14.8 Claims incurred: Engineering			
From Statement B5			
1. Statement B5, cell M36	Net claims incurred	0	OK
2. Statement B5, cell M34	Closing IBNR	0	
3. Statement B5, cell M29	Opening IBNR	0	
	Claims Incurred: Engineering	0	
From Statement D1.6			
1. Statement D1.6, cell P45	Claims Incurred: Engineering	0	
14.9 Claims incurred: Miscellaneous			
From Statement B5			
1. Statement B5, cell N36	Net claims incurred	0	OK
2. Statement B5, cell N34	Closing IBNR	0	
3. Statement B5, cell N29	Opening IBNR	0	
	Claims Incurred: Miscellaneous	0	
From Statement D1.8			
1. Statement D1.8, cell P45	Claims Incurred: Miscellaneous	0	
15. Assets			
15.1 Total Assets			
15.1.1 Statutory Basis			
From Statement E9			
1. Statement E9, cell E31	Total Assets	0	

SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited		
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VALIDATION TOOL		
Reference	Description	Amount R'(000) Where Applicable
		Indicator
14.3 Claims Incurred: Transportation		
<i>From Statement B5</i>		
1. <u>Statement B5, cell H36</u>	Net claims incurred	0
2. <u>Statement B5, cell H34</u>	Closing IBNR	0
3. <u>Statement B5, cell H29</u>	Opening IBNR	0
	Claims Incurred: Transportation	0
<i>From Statement D1.2</i>		
1. <u>Statement D1.2, cell P45</u>	Claims Incurred: Transportation	0
		0
		OK

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)			
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VALIDATION TOOL			
Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
13.5 Claims paid: Accident and Health			
From Statement B5			
1. Statement B5, cell J30	Claims and claims expenses paid	0	OK
2. Statement B5, cell J31	Salvages and recoveries	0	
Claims Paid: Accident and Health		0	
From Statement D1.4			
1. Statement D1.4, cell P44	Claims Paid: Accident and Health	0	
13.6 Claims paid: Guarantee			
From Statement B5			
1. Statement B5, cell K30	Claims and claims expenses paid	0	OK
2. Statement B5, cell K31	Salvages and recoveries	0	
Claims Paid: Guarantee		0	
From Statement D1.7			
1. Statement D1.7, cell P44	Claims Paid: Guarantee	0	
13.7 Claims paid: Liability			
From Statement B5			
1. Statement B5, cell L30	Claims and claims expenses paid	0	OK
2. Statement B5, cell L31	Salvages and recoveries	0	
Claims Paid: Liability		0	
From Statement D1.5			
1. Statement D1.5, cell P44	Claims Paid: Liability	0	
13.8 Claims paid: Engineering			
From Statement B5			
1. Statement B5, cell M30	Claims and claims expenses paid	0	OK
2. Statement B5, cell M31	Salvages and recoveries	0	
Claims Paid: Engineering		0	
From Statement D1.6			
1. Statement D1.6, cell P44	Claims Paid: Engineering	0	
13.9 Claims paid: Miscellaneous			
From Statement B5			
1. Statement B5, cell N30	Claims and claims expenses paid	0	OK
2. Statement B5, cell N31	Salvages and recoveries	0	
Claims Paid: Miscellaneous		0	
From Statement D1.8			
1. Statement D1.8, cell P44	Claims Paid: Miscellaneous	0	
14. Claims incurred			
14.1 Claims incurred: Total			
From Statement B5			
1. Statement B5, cell F36	Net claims incurred	0	OK
2. Statement B5, cell F34	Closing IBNR	0	
3. Statement B5, cell F29	Opening IBNR	0	
Claims Incurred: Total		0	
From Statement D1			
1. Statement D1, cell P45	Claims Incurred: Total	0	
14.2 Claims incurred: Property			
From Statement B5			
1. Statement B5, cell G36	Net claims incurred	0	OK
2. Statement B5, cell G34	Closing IBNR	0	
3. Statement B5, cell G29	Opening IBNR	0	
Claims Incurred: Property		0	
From Statement D1.1			
1. Statement D1.1, cell P45	Claims Incurred: Property	0	

SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)
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ABC Insurance Company Limited

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VALIDATION TOOL

Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator
10.2 Domestic			
10.2.1 Statutory Basis (net of approved reinsurance)			
<i>From Statement B5</i>			
1. <u>Statement B5, cell F34</u>	IBNR - closing Total	0	
2. <u>Statement B5, cell O34</u>	Minus: IBNR - closing Foreign IBNR Reserve	0	
		0	
<i>From Statement D3</i>			
1. <u>Statement D3, cell E42</u>	IBNR Reserve	0	OK
<i>From Statement E9</i>			
1. <u>Statement E9, cell F43</u>	IBNR Reserve	0	
12. Unexpired Risk Provision			
<i>From Statement D3</i>			
1. <u>Statement D3, cell G63</u>	Unexpired Risk Provision	0	OK
<i>From Statement E9</i>			
1. <u>Statement E9, cell E45</u>	Unexpired Risk Provision	0	
13. Claims paid			
13.1 Claims paid: Total			
<i>From Statement B5</i>			
1. <u>Statement B5, cell F30</u>	Claims and claims expenses paid	0	
2. <u>Statement B5, cell F31</u>	Salvages and recoveries	0	
	Claims Paid: Total	0	
<i>From Statement D1</i>			
1. <u>Statement D1, cell P44</u>	Claims Paid: Total	0	OK
13.2 Claims paid: Property			
<i>From Statement B5</i>			
1. <u>Statement B5, cell G30</u>	Claims and claims expenses paid	0	
2. <u>Statement B5, cell G31</u>	Salvages and recoveries	0	
	Claims Paid: Property	0	
<i>From Statement D1.1</i>			
1. <u>Statement D1.1, cell P44</u>	Claims Paid: Property	0	OK
13.3 Claims paid: Transportation			
<i>From Statement B5</i>			
1. <u>Statement B5, cell H30</u>	Claims and claims expenses paid	0	
2. <u>Statement B5, cell H31</u>	Salvages and recoveries	0	
	Claims Paid: Transportation	0	
<i>From Statement D1.2</i>			
1. <u>Statement D1.2, cell P44</u>	Claims Paid: Transportation	0	OK
13.4 Claims paid: Motor			
<i>From Statement B5</i>			
1. <u>Statement B5, cell I30</u>	Claims and claims expenses paid	0	
2. <u>Statement B5, cell I31</u>	Salvages and recoveries	0	
	Claims Paid: Motor	0	
<i>From Statement D1.3</i>			
1. <u>Statement D1.3, cell P44</u>	Claims Paid: Motor	0	OK

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited		
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VALIDATION TOOL		
Reference	Description	Amount R(000) Where Applicable
From Statement E9		
1. Statement E9, cell E43	IBNR Reserve	0

**SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)
SHORT-TERM QUANTITATIVE RETURN
ABC Insurance Company Limited**

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2012/04/04 09:39

VALIDATION TOOL

Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator	
8.2 Domestic				
8.2.1 Statutory Basis (net of approved reinsurance)				
<i>From Statement B5</i>				
1. <u>Statement B5, cell F23</u>	Unearned premiums - closing	0	OK	
2. <u>Statement B5, cell F24</u>	Cash-back provision - closing	0		
3. <u>Statement B5, cell O23</u>	Minus: Foreign only UPP closing	0		
4. <u>Statement B5, cell O24</u>	Minus: Foreign only Cash-back closing	0		
	Unearned Premium Provision	0		
<i>From Statement D3</i>				
1. <u>Statement D3, cell E18</u>	Unearned Premium Provision	0		
<i>From Statement E9</i>				
1. <u>Statement E9, cell F41</u>	Unearned Premium Provision	0		
9. Outstanding Claims Reserve				
9.1 Domestic And Foreign				
9.1.1 Statutory Basis (net of approved reinsurance)				
<i>From Statement B5</i>				
1. <u>Statement B5, cell F33</u>	Outstanding Claims Reserve	0	OK	
<i>From Statement D3</i>				
1. <u>Statement D3, cell G28</u>	Outstanding Claims Reserve	0		
<i>From Statement E9</i>				
1. <u>Statement E9, cell E42</u>	Outstanding Claims Reserve	0		
9.1.2 Accounting Basis (OCR + IBNR net of all reinsurance)				
<i>From Statement C2</i>				
1. <u>Statement C2, cell D60</u>	Gross outstanding claims	0	OK	
2. <u>Statement C2, cell D33</u>	Minus: Reinsurers' share of outstanding claims	0		
	Total Outstanding Claims Reserve	0		
<i>From Statement E9</i>				
1. <u>Statement E9, cell H42</u>	Outstanding Claims Reserve	0		
2. <u>Statement E9, cell H43</u>	IBNR	0		
	Total Outstanding Claims Reserve	0		
<i>From Statement D1</i>				
1. <u>Statement D1, cell Q121</u>	Outstanding claims provisions made at end of this year	0		
2. <u>Statement D1, cell Q125</u>	IBNR provisions made at end of this year	0		
	Total Outstanding Claims Reserve	0		
9.2 Domestic				
9.2.1 Statutory Basis (net of approved reinsurance)				
<i>From Statement B5</i>				
1. <u>Statement B5, cell F33</u>	Outstanding claims - Closing total	0	OK	
2. <u>Statement B5, cell O33</u>	Minus: Outstanding claims - Closing Foreign	0		
	Outstanding Claims Reserve	0		
<i>From Statement D3</i>				
1. <u>Statement D3, cell E28</u>	Outstanding Claims Reserve	0		
<i>From Statement E9</i>				
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 approved reinsurance)				
<i>From Statement B5</i>				
1. <u>Statement B5, cell F34</u>	IBNR Reserve	0	OK	
<i>From Statement D3</i>				
<u>Statement D3, cell G43</u>	IBNR Reserve	0		

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

10/10/08
 2012/01/31
 2012/04/04 09:39

VALIDATION TOOL

Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator	
7.6 Net Earned Premiums: Engineering				
<i>From Statement B5</i>				
1. Statement B5, cell M26	Net Earned Premiums: Engineering	0	OK	
<i>From Statement D1.6</i>				
1. Statement D1.6, cell AE35	Net Earned Premiums Q1	0		
2. Statement D1.6, cell AE36	Net Earned Premiums Q2	0		
3. Statement D1.6, cell AE37	Net Earned Premiums Q3	0		
4. Statement D1.6, cell AE38	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Engineering	0		
7.7 Net Earned Premiums: Guarantee				
<i>From Statement B5</i>				
1. Statement B5, cell K26	Net Earned Premiums: Guarantee	0	OK	
<i>From Statement D1.7</i>				
1. Statement D1.7, cell AE35	Net Earned Premiums Q1	0		
2. Statement D1.7, cell AE36	Net Earned Premiums Q2	0		
3. Statement D1.7, cell AE37	Net Earned Premiums Q3	0		
4. Statement D1.7, cell AE38	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Guarantee	0		
7.8 Net Earned Premiums: Miscellaneous				
<i>From Statement B5</i>				
1. Statement B5, cell N26	Net Earned Premiums: Miscellaneous	0	OK	
<i>From Statement D1.8</i>				
1. Statement D1.8, cell AE35	Net Earned Premiums Q1	0		
2. Statement D1.8, cell AE36	Net Earned Premiums Q2	0		
3. Statement D1.8, cell AE37	Net Earned Premiums Q3	0		
4. Statement D1.8, cell AE38	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Miscellaneous	0		
8. Unearned Premium Provision				
8.1 Domestic And Foreign				
8.1.1 Statutory Basis (net of approved reinsurance)				
<i>From Statement B5</i>				
1. Statement B5, cell F23	Unearned Premium Provision	0	OK	
2. Statement B5, cell F24	Cash-back provision - closing	0		
	Total	0		
<i>From Statement D2</i>				
1. Statement D2, cell O19	Unearned Premium Provision	0		
<i>From Statement D3</i>				
1. Statement D3, cell G18	Unearned Premium Provision	0		
<i>From Statement E9</i>				
1. Statement E9, cell E41	Unearned Premium Provision	0		
8.1.2 Accounting Basis (net of all reinsurance)				
<i>From Statement C2</i>				
1. Statement C2, cell D58	Gross provision for unearned premiums	0	OK	
2. Statement C2, cell D32	Minus: Reinsurers' share of provision for unearned premiums	0		
	Unearned Premium Provision	0		
<i>From Statement E9</i>				
1. Statement E9, cell H41	Unearned Premium Provision	0		

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited			
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VALIDATION TOOL			
Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator
<i>From Statement B5</i>			
1. <u>Statement B5, cell L26</u>	Net Earned Premiums: Liability	0	OK
<i>From Statement D1.5</i>			
1. <u>Statement D1.5, cell AE35</u>	Net Earned Premiums Q1	0	
2. <u>Statement D1.5, cell AE36</u>	Net Earned Premiums Q2	0	
3. <u>Statement D1.5, cell AE37</u>	Net Earned Premiums Q3	0	
4. <u>Statement D1.5, cell AE38</u>	Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Liability	0	

SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited				
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER		10/10/08		
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VALIDATION TOOL				
Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator	
6. Net Premiums Written				
From Statement B5				
1. Statement B5, cell F21	Net Premiums Written	0	OK	
From Statement B4				
1. Statement B4, cell G35	Net Premiums Written	0		
From Statement F1				
1. Statement F1, cell E13	Net Premiums Written	0		
7. Net Earned Premiums: Total				
From Statement B5				
1. Statement B5, cell F26	Net Earned Premiums: Total	0	OK	
From Statement D1				
1. Statement D1, cell AE35	Net Earned Premiums Q1	0		
2. Statement D1, cell AE36	Net Earned Premiums Q2	0		
3. Statement D1, cell AE37	Net Earned Premiums Q3	0		
4. Statement D1, cell AE38	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Total	0		
7.1 Net Earned Premiums: Property				
From Statement B5				
1. Statement B5, cell G26	Net Earned Premiums: Property	0	OK	
From Statement D1.1				
1. Statement D1.1, cell AE35	Net Earned Premiums Q1	0		
2. Statement D1.1, cell AE36	Net Earned Premiums Q2	0		
3. Statement D1.1, cell AE37	Net Earned Premiums Q3	0		
4. Statement D1.1, cell AE38	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Property	0		
7.2 Net Earned Premiums: Transport				
From Statement B5				
1. Statement B5, cell H26	Net Earned Premiums: Transport	0	OK	
From Statement D1.2				
1. Statement D1.2, cell AE35	Net Earned Premiums Q1	0		
2. Statement D1.2, cell AE36	Net Earned Premiums Q2	0		
3. Statement D1.2, cell AE37	Net Earned Premiums Q3	0		
4. Statement D1.2, cell AE38	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Transport	0		
7.3 Net Earned Premiums: Motor				
From Statement B5				
1. Statement B5, cell I26	Net Earned Premiums: Motor	0	OK	
From Statement D1.3				
1. Statement D1.3, cell AE35	Net Earned Premiums Q1	0		
2. Statement D1.3, cell AE36	Net Earned Premiums Q2	0		
3. Statement D1.3, cell AE37	Net Earned Premiums Q3	0		
4. Statement D1.3, cell AE38	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Motor	0		
7.4 Net Earned Premiums: Accident and Health				
From Statement B5				
1. Statement B5, cell J26	Net Earned Premiums: Accident and Health	0	OK	
From Statement D1.4				
1. Statement D1.4, cell AE35	Net Earned Premiums Q1	0		
2. Statement D1.4, cell AE36	Net Earned Premiums Q2	0		
3. Statement D1.4, cell AE37	Net Earned Premiums Q3	0		
4. Statement D1.4, cell AE38	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Accident and Health	0		
7.5 Net Earned Premiums: Liability				

SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)			
SHORT-TERM QUANTITATIVE RETURN			
ABC Insurance Company Limited			
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VALIDATION TOOL			
<i>Reference</i>	<i>Description</i>	<i>Amount R(000) Where Applicable</i>	<i>Indicator</i>

1. General checks				
Are the following sections completed on Statement A1?				
1. <u>Statement A1, cell E11</u>	Insurance reference number	10/10/08	OK	
2. <u>Statement A1, cell E12</u>	End of financial period	2012/01/31	OK	
3. <u>Statement A1, cell E13</u>	Name of short-term insurer	ABC Insurance Company Limited	OK	
4. <u>Statement A1, cell E15</u>	Number of months in financial period under review	12	OK	
5. <u>Statement A1, cell E28</u>	Certificate number	0	Incomplete	
6. <u>Statement A1, cell E32</u>	Initials and surname of Public Officer	0	Incomplete	
7. <u>Statement A1, cell E33</u>	Initials and surname of contact person regarding the return	0	Incomplete	
8. <u>Statement A1, cell E36</u>	Initials and surname of Chairperson	0	Incomplete	
9. <u>Statement A1, cell E39</u>	Initials and surname of Chief Executive Officer	0	Incomplete	
10. <u>Statement A1, cell E42</u>	Name of first Audit Firm	0	Incomplete	
11. <u>Statement A1, cell E43</u>	Initials and surname of Responsible Partner of the Audit Firm	0	Incomplete	
2. Total Gross Premiums Written				
<i>From Statement B1</i>				
1. <u>Statement B1, cell E16</u>	Direct premiums written	0	OK	
2. <u>Statement B1, cell E19</u>	Reinsurance premiums inwards	0		
4. <u>Statement B1, cell E23</u>	Other	0		
	Gross Premiums Written	0		
<i>From Statement B4</i>				
1. <u>Statement B4, cell G17</u>	Gross Premiums Written	0		
<i>From Statement B5</i>				
1. <u>Statement B5, cell F19</u>	Gross Premiums Written	0		
3. Total Reinsurance Premiums				
<i>From Statement B2</i>				
1. <u>Statement B2, cell G15</u>	Reinsurance premiums paid	0	OK	
2. <u>Statement B2, cell G19</u>	Other	0		
	Total Reinsurance Premiums	0		
<i>From Statement B4</i>				
1. <u>Statement B4, cell G34</u>	Total Reinsurance Premiums	0		
<i>From Statement B5</i>				
1. <u>Statement B5, cell F20</u>	Total Reinsurance Premiums	0		
4. Proportional Reinsurance Premiums				
<i>From Statement B2</i>				
1. <u>Statement B2, cell G17</u>	Proportional Reinsurance Premiums	0	OK	
<i>From Statement B4</i>				
1. <u>Statement B4, cell G21</u>	Domestic: Proportional	0		
2. <u>Statement B4, cell G28</u>	Foreign: Proportional	0		
	Proportional Reinsurance Premiums	0		
5. Non Proportional Reinsurance Premiums				
<i>From Statement B2</i>				
1. <u>Statement B2, cell G18</u>	Non Proportional Reinsurance Premiums	0	OK	
<i>From Statement B4</i>				
1. <u>Statement B4, cell G23</u>	Domestic: Expiring at year end	0		
2. <u>Statement B4, cell G25</u>	Domestic: Expiring after year end - The part relating to this year end	0		
3. <u>Statement B4, cell G26</u>	Domestic: Expiring after year end - The part relating to next year	0		
4. <u>Statement B4, cell G30</u>	Foreign: Expiring at year end	0		
5. <u>Statement B4, cell G32</u>	Foreign: Expiring after year end - The part relating to this year	0		
6. <u>Statement B4, cell G33</u>	Foreign: Expiring after year end - The part relating to next year	0		
	Non Proportional Reinsurance Premiums	0		

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

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER
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INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC

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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	1	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	1	1.0	2012-01-01
F1.3	Financial Soundness	CREDIT RISK	1	1.0	2012-01-01
F1.4	Financial Soundness	INSURANCE RISK CAPITAL CHARGE	1	1.0	2012-01-01
F1.5	Financial Soundness	BASIC SOLVENCY CAPITAL REQUIREMENT AND OPERATIONAL RISK	1	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
J8	Reinsurance	REINSURANCE DETAILS REGARDING GUARANTEE	1	1.0	2006-01-01
J9	Reinsurance	REINSURANCE DETAILS REGARDING LIABILITY	1	1.0	2006-01-01
J10	Reinsurance	REINSURANCE DETAILS REGARDING ENGINEERING	1	1.0	2006-01-01
J11	Reinsurance	REINSURANCE DETAILS REGARDING MISCELLANEOUS	1	1.0	2006-01-01
K1	Stress & Scenario tests	SINGLE FACTOR STRESS TESTS ON STATUTORY SURPLUS	1	2.0	2012-01-01
K2	Stress & Scenario tests	SINGLE FACTOR AND SCENARIO TESTS ON STATUTORY SURPLUS	1	2.0	2012-01-01

Total number of pages for confidential statements 26

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SHORT-TERM QUANTITATIVE RETURN					
ABC INSURANCE COMPANY LIMITED					
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER				10/10/08	
END OF PERIOD UNDER REVIEW				2012/01/31	
FINAL PRINTOUT DATE				4/4/2012 9:39	
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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	1	3.0	2012-01-01
B6	Underwriting	SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS	1	3.0	2008-01-01
C1	Financial statements	INCOME STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	1	1.0	2006-01-01
C2	Financial statements	BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	2	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 STATEMENTS	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	RESERVING DEVELOPMENT FOR TRANSPORT	2	3.0	2011-01-01
D1.3	Reserving	RESERVING DEVELOPMENT FOR MOTOR	2	3.0	2011-01-01
D1.4	Reserving	RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH	2	3.0	2011-01-01
D1.5	Reserving	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	1	2.0	2012-01-01
D3.1	Reserving	MOVEMENT ANALYSIS OF STATUTORY TECHNICAL PROVISIONS	1	2.0	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	1.0	2006-01-01
E3	Assets	DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0	2006-01-01
E3.1	Assets	DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0	2006-01-01
E4	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E4.1	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
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	Assets	FIXED ASSETS AND SUMMARIES OF OTHER ASSETS	1	1.0	2006-01-01
E8	Assets	DERIVATIVES	1	2.0	2011-01-01
E8.1	Assets	DERIVATIVES	1	2.0	2011-01-01
E9	Assets	ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	1	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
H	Audit report	REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT	1.0	2.0	2007-01-01
Total number of pages for public statements			59		

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PUBLIC STATEMENT

PRINT DATE

2012/08/14 09:33

STATEMENT B6 SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS of ABC Insurance Company Limited as at the end of financial period 31/01/2012									
DESCRIPTION	Gross premium on policies renewed R1000	Gross premium on new policies R1000	Average Gross Premium per policy (per month) R1000	Average contract period per policy Months	Number of policies at the beginning of the financial year	Number of policies at the end of the financial year	Number of claims reported	Average gross claims amount R1000	Average net claims amount R1000
1	2	3	4	5	6	7	8	9	10
1 Property	0	0	0	0	0	0	0	0	0
2 Personal	0	0	0	0	0	0	0	0	0
3 Corporate	0	0	0	0	0	0	0	0	0
4 Commercial	0	0	0	0	0	0	0	0	0
6 Transportation	0	0	0	0	0	0	0	0	0
7 Personal	0	0	0	0	0	0	0	0	0
8 Corporate	0	0	0	0	0	0	0	0	0
9 Commercial	0	0	0	0	0	0	0	0	0
11 Motor	0	0	0	0	0	0	0	0	0
12 Personal	0	0	0	0	0	0	0	0	0
13 Corporate	0	0	0	0	0	0	0	0	0
14 Commercial	0	0	0	0	0	0	0	0	0
16 Accident & health	0	0	0	0	0	0	0	0	0
17 Personal	0	0	0	0	0	0	0	0	0
18 Corporate	0	0	0	0	0	0	0	0	0
19 Commercial	0	0	0	0	0	0	0	0	0
21 Guarantee	0	0	0	0	0	0	0	0	0
22 Personal	0	0	0	0	0	0	0	0	0
23 Corporate	0	0	0	0	0	0	0	0	0
24 Commercial	0	0	0	0	0	0	0	0	0
26 Liability	0	0	0	0	0	0	0	0	0
27 Personal	0	0	0	0	0	0	0	0	0
28 Corporate	0	0	0	0	0	0	0	0	0
29 Commercial	0	0	0	0	0	0	0	0	0
31 Engineering	0	0	0	0	0	0	0	0	0
32 Personal	0	0	0	0	0	0	0	0	0
33 Corporate	0	0	0	0	0	0	0	0	0
34 Commercial	0	0	0	0	0	0	0	0	0
36 Miscellaneous	0	0	0	0	0	0	0	0	0
37 Personal	0	0	0	0	0	0	0	0	0
38 Corporate	0	0	0	0	0	0	0	0	0
39 Commercial	0	0	0	0	0	0	0	0	0
41 TOTAL	0	0	0	0	0	0	0	0	0

Notes:

Insurers should complete this statement

AUDITORS

SHEET REFERENCE NUMBER

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

5/17/2012
2012/08/17 09:30

Statement B7
INFORMATION RELATING TO CLAIMS, CREDIT INSURANCE AND DISTRIBUTION CHANNELS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012

1. CREDIT INSURANCE

DESCRIPTION	IN & OUTSIDE RSA INFORMATION				
	Gross Premiums Written R'000	Net Premiums Written R'000	Claims Paid R'000	Commission R'000	Other Expenses R'000
TOTAL	0	0	0	0	0

2. CREDIT INSURANCE

DESCRIPTION	IN & OUTSIDE RSA CLAIM INFORMATION									
	Claims reported		Claims finalised		Claims rejected and withdrawn		Claims paid		Claims outstanding	
	Number	R'000	Number	R'000	Number	R'000	Number	R'000	Number	R'000
TOTAL	0	0	0	0	0	0	0	0	0	0

3. CREDIT INSURANCE

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

4. MICRO-INSURANCE

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

5. DISTRIBUTION CHANNELS (ro all business)

DESCRIPTION	PERSONAL	CORPORATE	COMMERCIAL
	% of Gross Premiums	% of Gross Premiums	% of Gross Premiums
TOTAL	0%	0%	0%
Mail Marketing	0%	0%	0%
In-House Agents	0%	0%	0%
Independent Brokers	0%	0%	0%
UMAs	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%

AUDITORS (initial) _____

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SHEET REFERENCE NUMBER

C01-99-A

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	
1	2
DESCRIPTION	Current year R'000
1 Gross written premium	0
2 Less: reinsurance written premium	0
3 Net premium	0
4 Less: change in unearned premium	
5 Gross amount	
6 Reinsurers' share	
7 Net insurance premium revenue	0
8 Investment income	0
9 Income from reinsurance contracts ceded	0
10 Net gain/(loss) on financial assets and liabilities at fair value	0
11 Net income	0
12 Insurance claims and loss adjustment expenses	0
13 Insurance claims and loss adjustment expenses recovered	0
14 Net insurance benefits and claims	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	0
23 Share of profit/(loss) of associates	0
24 Impairment charge on net investment in associate	0
25 Profit before tax	0
26 Income tax expense	0
27 Profit for the year from continuing operations	0

AUDITORS _____

SHEET REFERENCE NUMBER:

C02-99-A

PUBLIC STATEMENT

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2012/04/04 09:39

STATEMENT C2	
STATEMENT OF FINANCIAL POSITION	
of ABC Insurance Company Limited	
as at the end of financial period 31/01/2012	
1	2
DESCRIPTION	Current year R'000

ASSETS**Non-Current Assets**

Property & equipment	0
Intangible assets	0
Investment property	0
Financial instruments	0
Loans advanced	0
Investment in subsidiary companies	0
Investment in associated companies	0
Goodwill	0

Current Assets

Current investments	0
Agents' & reinsurers' balances	0
Other receivables	0
Deposits with reinsurers	0
Taxation paid in advance	0
Cash & cash equivalents	0
Other	0

Technical assets

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

Deferred tax assets

0

TOTAL ASSETS

0

EQUITY AND LIABILITIES**Capital And Reserves**

Ordinary share capital	0
Preference share capital	0
Share premium	0
- Non-distributable reserve	0
- Distributable reserve	0
- Retained income	0

TOTAL EQUITY

0

Non-Current Liabilities

Interest bearing loans	0
Non-current provisions	0
Amounts due to subsidiaries	0
Deferred taxation	0

Gross provision for unearned premiums

0

Due to cell owner

0

Gross outstanding claims

0

Deferred reinsurance commission revenue

0

Current Liabilities

Agents' and reinsurers' balances	0
Deposits by reinsurers	0
Other payables	0
Current provisions	0
Taxation payable	0
Deferred tax liability	0

TOTAL LIABILITIES

0

TOTAL EQUITY AND LIABILITIES

0

AUDITORS _____

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SHEET REFERENCE NUMBER

C03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

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STATEMENT C3			
COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING			
of ABC Insurance Company Limited			
as at the end of financial period 31/01/2012			
DESCRIPTION	Statement B5 R'000	Income statement R'000	Difference R'000
1	2	3	4
1 Gross Premiums Written	0	0	0
2 Reinsurance	0	0	0
3 Net Premiums Written	0	0	0
4 Change in Unearned Premium Provision	0	0	0
5 Net Premiums Earned	0	0	0
6 Net Claims incurred	0	0	0
7 Claims paid	0	0	0
8 Movement on Outstanding claims	0	0	0
9 Movement on Incurred But Not Reported (IBNR)	0	0	0
10 Commission incurred/received	0	0	0
11 Management expenses	0	0	0
12 Underwriting Results	0	0	0

AUDITORS _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

TABLE 26 - STATEMENT

01-10-11
01-10-11

STATEMENT CS.1 BUDGETED UNDERWRITING RESULT PROJECTIONS FOR THE NEXT FINANCIAL YEAR of ABC Insurance Company Limited as at the end of financial period 31/01/2012										
DESCRIPTION	CURRENT YEAR									
	DOMESTIC AND FOREIGN									
	Total R'000	Property R'000	Transportation R'000	Motor R'000	Accident and health R'000	Guarantee R'000	Liability R'000	Engineering R'000	Miscellaneous R'000	FOREIGN ONLY R'000
1	2	3	4	5	6	7	8	9	10	11
1 Unearned premiums - opening	0	0	0	0	0	0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0
2 Premiums written - Gross	0	0	0	0	0	0	0	0	0	0
3 Reinsurance	0	0	0	0	0	0	0	0	0	0
4 Net	0	0	0	0	0	0	0	0	0	0
5 Other	0	0	0	0	0	0	0	0	0	0
6 Unearned premiums - closing	0	0	0	0	0	0	0	0	0	0
6a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0
7 NET EARNED PREMIUMS	0	0	0	0	0	0	0	0	0	0
8 Outstanding claims - Opening	0	0	0	0	0	0	0	0	0	0
9 IBNR - Opening	0	0	0	0	0	0	0	0	0	0
10 Claims and claims expenses paid	0	0	0	0	0	0	0	0	0	0
10a Salvages and recoveries	0	0	0	0	0	0	0	0	0	0
11 Other	0	0	0	0	0	0	0	0	0	0
12 Outstanding claims - Closing	0	0	0	0	0	0	0	0	0	0
13 IBNR - Closing	0	0	0	0	0	0	0	0	0	0
14 NET CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0
15 COMMISSIONS	0	0	0	0	0	0	0	0	0	0
16 EXPENSES	0	0	0	0	0	0	0	0	0	0
17 NET RESULT PROFIT/(LOSS)	0	0	0	0	0	0	0	0	0	0
18 CLAIMS RATIO (claims incurred as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19 ESTIMATE OF ULTIMATE LOSS RATIO	0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
20 COST RATIO (commission + expenses as % of written premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21 COMBINED RATIO (claims commission + expenses as % of earned premium)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
22 RETENTION RATIO (net premiums as % of gross premiums)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23 OPERATING RATIO (claims + commission + expenses less total investment income as % of earned premium)	0%									0%

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SHEET REFERENCE NUMBER

C04-95-A

FINAL PRINTOUT DATE

PUBLIC STATEMENT

2012/04/04 09:39

STATEMENT C4 ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES of ABC Insurance Company Limited as at the end of financial period 31/01/2012						
ANALYSIS OF INSTRUMENT	Amount authorised		Amount obtained through issue	Amount payable on redemption	DIVIDEND/INTEREST	
	Nominal R'000	Share premium R'000			In-arrear R'000	In future R'000
1	2	3	4	5	6	7

1. PREFERENCE SHARE CAPITAL

REDEEMABLE/NON-CONVERTIBLE:

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

2. DEBENTURES

REDEEMABLE/NON-CONVERTIBLE:

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

AUDITORS _____

SHEET REFERENCE NUMBER

C05-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

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STATEMENT C5 STATEMENT OF CASH FLOW of ABC Insurance Company Limited as at the end of financial period 31/01/2012	
1	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 _____

STATEMENT OF RESERVING DEVELOPMENT FOR ALL QUARTERS of ABC Insurance Company Limited as at 30 June 2012

Section 1: Paying Development (Part of all Reserves)

Table with columns for Year, Quarter, and 24 consecutive quarters (Quarter 1 to Quarter 24). Rows represent years from 2007 to 2013. Includes a summary table for Annual Reserve Level and a list of claims with dates and amounts.

Summary table for Annual Reserve Level. Columns: Each, 2007, 2008, 2009, 2010, 2011, 2012. Rows: 1. Claims paid, 2. Claims not paid, 3. Total claims, 4. Total claims received.

Section 2: Claims Development (Part of all Reserves)

Table similar to Section 1, but columns represent quarters during which claims occurred. Rows represent years from 2007 to 2013.

Section 3: Reporting Development (Part of all Reserves)

Table similar to Section 1, but columns represent quarters during which claims were reported. Rows represent years from 2007 to 2013.

Summary table for Financial Year Claims Reported. Columns: Each, 2007, 2008, 2009, 2010, 2011, 2012. Rows: 7. Total claims reported.

Section 4: Remaining Development

Summary table for Remaining Development. Columns: Each, 2007, 2008, 2009, 2010, 2011, 2012. Rows 8-11: Development at end of previous year, Development at end of this year, Total development, Development at end of previous year.

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PUBLIC STATEMENT

STATEMENT D-1
RESERVING DEVELOPMENT FOR PROPERTY
of ABC Insurance Company Limited
as at the end of financial period 31/03/2012

Section 1 - Payment development (Part of all Reinsurance)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter	Net amount payable per quarter
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8	Quarter 9	Quarter 10	Quarter 11	Quarter 12	Quarter 13	Quarter 14	Quarter 15	Quarter 16	Quarter 17	Quarter 18	Quarter 19	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24		
2007	1																										
2008	1																										
2009	1																										
2010	1																										
2011	1																										
2012	1																										

ANNUAL SUMMARY (RMB)

Period	FINANCIAL YEAR CLASS OCCURRED					
	2007	2008	2009	2010	2011	2012
1. Claims paid under the reinsurance cover	0	0	0	0	0	0
2. Claims paid after the year when they occurred	0	0	0	0	0	0
3. Total claims paid during the financial year (percentage of 1)	0	0	0	0	0	0
4. Total claims reported during the financial year (percentage of 1)	0	0	0	0	0	0

Section 2 - Claims development (Part of all Reinsurance)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED BY CLAIMS LIABILITY																								Total paid for that quarter	Net amount payable per quarter
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8	Quarter 9	Quarter 10	Quarter 11	Quarter 12	Quarter 13	Quarter 14	Quarter 15	Quarter 16	Quarter 17	Quarter 18	Quarter 19	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24		
2007	1																										
2008	1																										
2009	1																										
2010	1																										
2011	1																										
2012	1																										

ANNUAL SUMMARY (RMB)

Period	FINANCIAL YEAR CLASS OCCURRED					
	2007	2008	2009	2010	2011	2012
1. Claims reported during the reinsurance cover	0	0	0	0	0	0
2. Claims reported after the year when they occurred	0	0	0	0	0	0
3. Total claims reported during the financial year (percentage of 1)	0	0	0	0	0	0
4. Total claims reported during the financial year (percentage of 1)	0	0	0	0	0	0

Section 3 - Reporting development (Reinsurance 2011 01 01 to 31/03/2011)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter	Net amount payable per quarter
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8	Quarter 9	Quarter 10	Quarter 11	Quarter 12	Quarter 13	Quarter 14	Quarter 15	Quarter 16	Quarter 17	Quarter 18	Quarter 19	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24		
2007	1																										
2008	1																										
2009	1																										
2010	1																										
2011	1																										
2012	1																										

ANNUAL SUMMARY (RMB)

Period	FINANCIAL YEAR CLASS OCCURRED					
	2007	2008	2009	2010	2011	2012
1. Total claims reported during the reinsurance cover	0	0	0	0	0	0
2. Total claims reported after the year when they occurred	0	0	0	0	0	0
3. Total claims reported after year of occurrence	0	0	0	0	0	0

Section 4 - Reserving development

Period	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years
	2007	2008	2009	2010	2011	2012	
1. Outstanding claims at end of the year	0	0	0	0	0	0	0
2. Claims reported at end of the year	0	0	0	0	0	0	0
3. Claims reported at start of the year	0	0	0	0	0	0	0
4. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
5. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
6. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
7. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
8. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
9. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
10. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
11. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
12. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
13. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
14. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
15. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0
16. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0	0

STATEMENT 013
RESERVING DEVELOPMENT FOR TRANSPORT
 of ABC Insurance Company Limited
 as at the end of financial period 1/1/2012

Year Quarter calendar years		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for first quarter	Net amount recovered per quarter	
		Quarter 1 2007	Quarter 2 2007	Quarter 3 2007	Quarter 4 2007	Quarter 1 2008	Quarter 2 2008	Quarter 3 2008	Quarter 4 2008	Quarter 1 2009	Quarter 2 2009	Quarter 3 2009	Quarter 4 2009	Quarter 1 2010	Quarter 2 2010	Quarter 3 2010	Quarter 4 2010	Quarter 1 2011	Quarter 2 2011	Quarter 3 2011	Quarter 4 2011	Quarter 1 2012	Quarter 2 2012	Quarter 3 2012	Quarter 4 2012			
FINANCIAL YEAR CLAIMS OCCURRED AND PAID (RESERVING YEAR CLAIMS OCCURRED)	2007																											
	2008																											
	2009																											
	2010																											

	FINANCIAL YEAR CLAIM OCCURRED						Total
	2007	2008	2009	2010	2011	2012	
1. Claims paid during the year which had occurred	0	0	0	0	0	0	0
2. Claims paid after the year which had occurred	0	0	0	0	0	0	0
3. Total claims paid during the financial year irrespective of occurrence	0	0	0	0	0	0	0
4. Total claims reported during the financial year irrespective of occurrence	0	0	0	0	0	0	0

Year Quarter calendar years		DEVELOPMENT QUARTER DURING WHICH CHARGES OCCURRED IN CLAIM LIABILITY																								Total reported for first quarter	
		Quarter 1 2007	Quarter 2 2007	Quarter 3 2007	Quarter 4 2007	Quarter 1 2008	Quarter 2 2008	Quarter 3 2008	Quarter 4 2008	Quarter 1 2009	Quarter 2 2009	Quarter 3 2009	Quarter 4 2009	Quarter 1 2010	Quarter 2 2010	Quarter 3 2010	Quarter 4 2010	Quarter 1 2011	Quarter 2 2011	Quarter 3 2011	Quarter 4 2011	Quarter 1 2012	Quarter 2 2012	Quarter 3 2012	Quarter 4 2012		
FINANCIAL YEAR CLAIMS OCCURRED (LIABILITY) (RESERVING YEAR CLAIMS OCCURRED QUARTER)	2007																										
	2008																										
	2009																										
	2010																										

	FINANCIAL YEAR CLAIMS OCCURRED						Total
	2007	2008	2009	2010	2011	2012	
1. Year claims reported after year of occurrence	0	0	0	0	0	0	0

Year Quarter calendar years		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for first quarter	
		Quarter 1 2007	Quarter 2 2007	Quarter 3 2007	Quarter 4 2007	Quarter 1 2008	Quarter 2 2008	Quarter 3 2008	Quarter 4 2008	Quarter 1 2009	Quarter 2 2009	Quarter 3 2009	Quarter 4 2009	Quarter 1 2010	Quarter 2 2010	Quarter 3 2010	Quarter 4 2010	Quarter 1 2011	Quarter 2 2011	Quarter 3 2011	Quarter 4 2011	Quarter 1 2012	Quarter 2 2012	Quarter 3 2012	Quarter 4 2012		
FINANCIAL YEAR CLAIMS WHICH THE CLAIMS WERE REPORTED	2007																										
	2008																										
	2009																										
	2010																										

	FINANCIAL YEAR CLAIMS WHICH THE CLAIMS WERE REPORTED						Total
	2007	2008	2009	2010	2011	2012	
5. Year claims reported after year of occurrence	0	0	0	0	0	0	0

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years
	2007	2008	2009	2010	2011	2012	
6. Outstanding claims - out of all reinsurances	0	0	0	0	0	0	0
7. Claims reported but not reported after end of all reinsurances	0	0	0	0	0	0	0
8. Total claims - reported amounts (11-15)	0	0	0	0	0	0	0
9. Total claims - reported amounts (12-15)	0	0	0	0	0	0	0
10. Differences of report dates between 11 and 12	0	0	0	0	0	0	0
11. Differences of report dates between 12 and 10	0	0	0	0	0	0	0
12. Differences of report dates between 13 and 11	0	0	0	0	0	0	0
13. Differences of report dates between 14 and 12	0	0	0	0	0	0	0
14. Differences of report dates between 15 and 13	0	0	0	0	0	0	0

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PUBLIC STATEMENT

STATEMENT OF A RESERVE DEVELOPMENT FOR ACCIDENT AND HEALTH

Table with 27 columns representing quarters from 1 to 27.

Section 1 - Payment development (as at 30 September)

Table showing payment development with columns for Development Quarter (1-24) and Total paid for that quarter. Includes a legend for financial years.

ANNUAL SUMMARY (R'000) table with columns for Financial Year (2007-2012) and Total.

- 1 Claims and interest paid when they occurred
2 Claims paid after 31st March when they occurred
3 Total claims and interest paid during the development period
4 Total claims reported during the reporting period, less development of provisions

Section 2 - Claims development (as at 30 September)

Table showing claims development with columns for Development Quarter (1-24) and Total reported for that quarter. Includes a legend for financial years.

ANNUAL SUMMARY (R'000) table with columns for Financial Year (2007-2012) and Total.

Section 3 - Reporting development (30 September 2012)

Table showing reporting development with columns for Development Quarter (1-24) and Total reported for that quarter. Includes a legend for financial years.

ANNUAL SUMMARY (R'000) table with columns for Financial Year (2007-2012) and Total.

- 1 Total claims reported after 30th September
2 Claims reported but not reported (RMB) not at all
3 Claims reported in 2012 at end of the year
4 Claims reported in 2011 at end of the year
5 Claims reported in 2010 at end of the year
6 Claims reported in 2009 at end of the year
7 Claims reported in 2008 at end of the year
8 Total claims reported after 30th September

Section 4 - Reporting development

Table showing reporting development with columns for Development Quarter (1-24) and Total reported for that quarter. Includes a legend for financial years.

ANNUAL SUMMARY (R'000) table with columns for Financial Year (2007-2012) and Total.

- 9 Total claims reported after 30th September
10 Total claims reported after 30th September
11 Difference of total claims reported - RMB at end of the year
12 Difference of total claims reported - RMB at end of the year
13 Difference of total claims reported - RMB at end of the year
14 Difference of total claims reported - RMB at end of the year
15 Difference of total claims reported - RMB at end of the year
16 Difference of total claims reported - RMB at end of the year

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PUBLIC STATEMENT

STATEMENT OF REMAINING DEVELOPMENT FOR ENGINEERS OF THE C. I. ENGINEERS COMPANY LIMITED as at the end of financial period 31/12/2012

Section 1 - Payment development (Out of all subscriptions)

Table with columns for Year (2007-2012), Quarter (1-4), and Development Quarter (Q1-Q24). Rows show financial years from 2007 to 2012. Includes a legend for From 2007's income, From 2008's income, From 2009's income, From 2010's income, and From 2012's income.

ANNUAL SUMMARY (2008)

Table with columns for Financial Year (2007-2012) and rows for checks sent during the year when they reported and total claims paid during the financial year.

Section 2 - Claims development (Out of all subscriptions)

Table with columns for Year (2007-2012), Quarter (1-4), and Development Quarter (Q1-Q24). Rows show financial years from 2007 to 2012. Includes a legend for From 2007's income, From 2008's income, From 2009's income, From 2010's income, and From 2012's income.

ANNUAL SUMMARY (2008)

Table with columns for Financial Year (2007-2012) and rows for claims reported during the year when they occurred and total claims reported during the financial year.

Section 3 - Reporting development (Subscription fee in arrears)

Table with columns for Year (2007-2012), Quarter (1-4), and Development Quarter (Q1-Q24). Rows show financial years from 2007 to 2012. Includes a legend for From 2007's income, From 2008's income, From 2009's income, From 2010's income, and From 2012's income.

ANNUAL SUMMARY (2008)

Table with columns for Financial Year (2007-2012) and rows for claims reported during the year when they occurred and total claims reported during the financial year.

Section 4 - Receipting development

Table with columns for Financial Year (2007-2012) and rows for outstanding claims at end of year, receipts made at end of year, claims received but not received (RNR) at end of year, receipts made at end of year, and other receipts at end of year.

Section 5 - Compliance with Regulations 11-16 of the Engineering Council (EC) 2001. Rows include: Total claims - original payments (11-16-7), Total claims - scheduled payments (11-16-7), Difference of total claims reported - 8 as a percentage of 8, etc.

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PUBLIC STATEMENT

STATEMENT OF A RESERVING DEVELOPMENT FUND LIABILITY as at the end of financial years ended 31/12/2012

Table 1: Payments development (Part of all Reserves) - Development quarters during which claims were paid. Includes columns for Year, Quarter, and 24 development quarters, plus Total paid for the quarter and All reserves available at quarter end.

APPROXIMATE STATE

Table: APPROXIMATE STATE. Includes columns for Year, Quarter, and Financial year claims occurred (2007-2012).

- 1. Claims paid during the year when first occurred
2. Claims paid after the year when first occurred
3. Total claims paid during the financial year (sum of columns of rows 1 and 2)
4. Total claims insured during the financial year (sum of column of rows 1 and 2)

Table 2: Claims development (Part of all Reserves) - Development quarters during which claims occurred in claims liability. Includes columns for Year, Quarter, and 24 development quarters, plus Total paid for the quarter.

APPROXIMATE STATE

Table: APPROXIMATE STATE. Includes columns for Year, Quarter, and Financial year claims occurred (2007-2012).

- 1. Total claims reported at end of each quarter

Table 3: Reporting development (Part of all Reserves) - Development quarters during which claims were reported. Includes columns for Year, Quarter, and 24 development quarters, plus Total reported for the quarter.

APPROXIMATE STATE

Table: APPROXIMATE STATE. Includes columns for Year, Quarter, and Financial year claims occurred (2007-2012).

- 1. Total claims reported at end of each quarter

Table 4: Reserving development - Financial year during which the claims occurred. Includes columns for Year, Quarter, and Total for the year, with rows for Outstanding claims, Claims reported, and Claims reserved.

Table: Reserving development - Detailed breakdown of reserves. Includes columns for Year, Quarter, and Total for the year, with rows for Various reserves (1-16) and their percentages.

ACTORS

**STATEMENT 1-3
RESERVING DEVELOPMENT FOR QUARTERS
OF ABC Insurance Company Limited
as at the end of financial period 31st 2012**

Section 1 - Payment development (List of all Sub-accounts)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter	Not termed paid for quarter		
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8	Quarter 9	Quarter 10	Quarter 11	Quarter 12	Quarter 13	Quarter 14	Quarter 15	Quarter 16	Quarter 17	Quarter 18	Quarter 19	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24				
2007	1																												
	2																												
	3																												
	4																												

ANNUAL SUMMARY (RMB)

Financial Year	FINANCIAL YEAR CLAIM OCCURRED					
	2007	2008	2009	2010	2011	2012
1. Claims paid within 90 days after they occurred	0	0	0	0	0	0
2. Claims paid after the first 90 days they occurred	0	0	0	0	0	0
3. Total claims paid during the financial year irrespective of occurrence	0	0	0	0	0	0
4. Total claims reported during the financial year irrespective of occurrence	0	0	0	0	0	0

Section 2 - Claims development (List of all Sub-accounts)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED																								Total paid for that quarter	Not termed paid for quarter		
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 5	Quarter 6	Quarter 7	Quarter 8	Quarter 9	Quarter 10	Quarter 11	Quarter 12	Quarter 13	Quarter 14	Quarter 15	Quarter 16	Quarter 17	Quarter 18	Quarter 19	Quarter 20	Quarter 21	Quarter 22	Quarter 23	Quarter 24				
2007	1																												
	2																												
	3																												
	4																												

Section 3 - Reporting development (References not to be available)

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

ANNUAL SUMMARY (RMB)

Financial Year	FINANCIAL YEAR CLAIM OCCURRED					
	2007	2008	2009	2010	2011	2012
1. Total claims reported after year of occurrence	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

Section 4 - Reserving development

Financial Year	FINANCIAL YEAR DURING WHICH THE CLAIM OCCURRED						Total for all years
	2007	2008	2009	2010	2011	2012	
1. Outstanding claims out of all reinsurances	0	0	0	0	0	0	
2. Provisions made at end of this year	0	0	0	0	0	0	
3. Central provisions at year-end at the top of each column	0	0	0	0	0	0	
4. Claims incurred but not reported (IBNR) out of all reinsurances	0	0	0	0	0	0	
5. Provisions made at end of this year	0	0	0	0	0	0	
6. Central provisions at year-end at the top of each column	0	0	0	0	0	0	
7. Total claims - actual payments (1+2+3+4+5+6)	0	0	0	0	0	0	
8. Total claims - allocated amounts (1+2+3+4)	0	0	0	0	0	0	
9. Difference of total claims provision - 8 as a percentage of 8	0%	0%	0%	0%	0%	0%	
10. IOR - IBNR - central provisions (5+7)	0	0	0	0	0	0	
11. IOR - IBNR - allocated amounts (5+8)	0	0	0	0	0	0	
12. IOR - IBNR - allocated amounts (5+9)	0	0	0	0	0	0	
13. Difference of IOR - IBNR provision - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%	
14. IOR - allocated amounts (5+10)	0	0	0	0	0	0	
15. Difference of IOR provision - 14 as a percentage of 14	0%	0%	0%	0%	0%	0%	

STATEMENT D2
UNEARNED PREMIUM PROVISIONS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012

1	2	3	4		5		7	8	9	10	11	12
			Domestic	Foreign	Domestic	Foreign						
SUMMARY OF UNEARNED PREMIUM PROVISION - BASED ON GROSS PREMIUMS LESS APPROVED REINSURANCE												
1	Gross premium payable at inception/ beginning of each risk	Commission paid	Reinsurance paid in respect of gross single/annual premium		Commission received on reinsurance		Security in respect of foreign reinsurance	Full period of risk in months	Expired period of risk in months	Unearned premium provision at financial year end	Unearned %	
			Domestic	Foreign	Domestic	Foreign						
1	Constant Risks	0	0	0	0	0	0	0	0	0	0.0%	
2	Increasing Risks	0	0	0	0	0	0	0	0	0	0.0%	
3	Decreasing Risks	0	0	0	0	0	0	0	0	0	0.0%	
4	Unusual Risks	0	0	0	0	0	0	0	0	0	0.0%	
4a	Cash back	0	0	0	0	0	0	0	0	0	0.0%	
5	Totals	0	0	0	0	0	0	0	0	0	0.0%	

ALL RISK TYPES

DESCRIPTION OF DIRECT INSURANCE AND REWARD REINSURANCE	Gross premium payable at inception/ beginning of each risk	Commission paid	Reinsurance paid in respect of gross single/annual premium		Commission received on reinsurance		Security in respect of foreign reinsurance	Full period of risk in months	Expired period of risk in months	Unearned premium provision at financial year end	Unearned %
			Domestic	Foreign	Domestic	Foreign					

1. DOMESTIC POLICIES

1.1 Prescribed method												
6	Property	0	0	0	0	0	0	0	0	0	0	0.0%
7	Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
8	Motor	0	0	0	0	0	0	0	0	0	0	0.0%
9	Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
10	Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
11	Liability	0	0	0	0	0	0	0	0	0	0	0.0%
12	Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
13	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
1.2 Other approved method												
14	Property	0	0	0	0	0	0	0	0	0	0	0.0%
15	Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
16	Motor	0	0	0	0	0	0	0	0	0	0	0.0%
17	Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
18	Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
19	Liability	0	0	0	0	0	0	0	0	0	0	0.0%
20	Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
21	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
22	TOTAL - Domestic	0	0	0	0	0	0	0	0	0	0	0.0%

2. FOREIGN POLICIES

2.1 Prescribed method												
23	Property	0	0	0	0	0	0	0	0	0	0	0.0%
24	Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
25	Motor	0	0	0	0	0	0	0	0	0	0	0.0%
26	Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
27	Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
28	Liability	0	0	0	0	0	0	0	0	0	0	0.0%
29	Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
30	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
2.2 Other approved method												
31	Property	0	0	0	0	0	0	0	0	0	0	0.0%
32	Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
33	Motor	0	0	0	0	0	0	0	0	0	0	0.0%
34	Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
35	Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
36	Liability	0	0	0	0	0	0	0	0	0	0	0.0%
37	Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
38	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
39	TOTAL - Foreign	0	0	0	0	0	0	0	0	0	0	0.0%
40	3. ALL POLICIES	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS _____

ST2012

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SHEET REFERENCE NUMBER

D03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/08/06 09:30

**STATEMENT D3
SUMMARY OF TECHNICAL PROVISIONS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

		1	2	3
1. UNEARNED PREMIUM PROVISION		Domestic R'000	Foreign R'000	Total R'000
1	1.1 Constant risks	0	0	0
2	1.2 Increasing risks	0	0	0
3	1.3 Decreasing risks	0	0	0
4	1.4 Uneven risks	0	0	0
4a	1.4a Cash Back	0	0	0
5	1.5 Statutory unearned premium provision	0	0	0
6	1.6 Security in respect of foreign reinsurance	0	0	0
2. OUTSTANDING CLAIMS PROVISION		Domestic R'000	Foreign R'000	Total R'000
6	2.1 Gross outstanding claims	0	0	0
7	Less: reinsurance recoveries			
8	2.2 Domestic reinsurance including Lloyd's	0	0	0
9	2.3 Foreign reinsurance	0	0	0
10	2.4 Security in respect of foreign reinsurance	0	0	0
11	2.5 Statutory net outstanding claims	0	0	0
3. CLAIMS INCURRED BUT NOT REPORTED (IBNR)		Domestic R'000	Foreign R'000	Total R'000
12	3.1 Gross earned premium	0	0	0
13	3.2 Gross IBNR based on statutory method (per statement D3.2)	0	0	0
14	3.3 Net earned premium	0	0	0
15	3.4 IBNR based on statutory method (per statement D3.2)	0	0	0
16	3.5 Statutory approved different IBNR	0	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	0
4. UNEXPIRED RISK PROVISION		Domestic R'000	Foreign R'000	Total R'000
19	4.1 Underwriting loss, if any (Statement B5)	0	0	0
20	4.2 The amounts which the insurer and auditors consider to be necessary for an additional provision	0	0	0
21	4.3 Total Unexpired Risk Provision	0	0	0

AUDITORS _____

SHEET REFERENCE NUMBER

D3.1-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

**STATEMENT D3.1
MOVEMENT ANALYSIS OF NET STATUTORY TECHNICAL PROVISIONS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

	1	2
	Current Year R'000	Previous Year R'000
1. UNEARNED PREMIUM PROVISION		
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0
2. OUTSTANDING CLAIMS		
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0
3. CLAIMS INCURRED BUT NOT REPORTED (IBNR)		
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0
4. UNEXPIRED RISK PROVISION		
Opening balance	0	0
	0	0
	0	0
	0	0
	0	0
Closing balance	0	0

AUDITORS _____

STATEMENT NUMBER

03/2012

FINAL PRINTOUT DATE

PUBLIC STATEMENT

20120804 09:30

STATEMENT 03.2 IBNR CALCULATION of ABC Insurance Company Limited as at the end of financial period 31/01/2012										
1	2	3	4	5	6	7	8	9	10	11

DESCRIPTION	Financial year end	2012	2011	2010	2009	2008	2007
	Development Year	0	1	2	3	4	5

IBNR Factors Per Business Class

	Factors per development period						
1 Accident and Health	5.67%	1.12%	0.26%	0.10%	0.07%	0.06%	0.06%
2 Engineering	6.62%	2.90%	1.92%	1.67%	1.60%	1.58%	1.58%
3 Guarantee	16.32%	5.00%	1.78%	0.86%	0.60%	0.53%	0.53%
4 Liability	12.49%	4.47%	1.65%	0.66%	0.31%	0.18%	0.18%
5 Miscellaneous	7.18%	1.17%	0.25%	0.11%	0.09%	0.08%	0.08%
6 Motor	3.43%	0.47%	0.09%	0.04%	0.03%	0.03%	0.03%
7 Property	5.98%	0.88%	0.15%	0.04%	0.03%	0.02%	0.02%
8 Transportation	7.20%	1.31%	0.30%	0.12%	0.09%	0.08%	0.08%

Gross IBNR per business class	Gross earned premium per business class per development period						Gross IBNR reserve per business class	Gross IBNR reserve as a percentage of premium (per business class)		Security in respect of foreign reinsurance per business class
	2012	2011	2010	2009	2008	2007		2012	% of GWP	
9 Accident and Health	-	-	-	-	-	-	-	0%	0%	0%
10 Engineering	-	-	-	-	-	-	-	0%	0%	0%
11 Guarantee	-	-	-	-	-	-	-	0%	0%	0%
12 Liability	-	-	-	-	-	-	-	0%	0%	0%
13 Miscellaneous	-	-	-	-	-	-	-	0%	0%	0%
14 Motor	-	-	-	-	-	-	-	0%	0%	0%
15 Property	-	-	-	-	-	-	-	0%	0%	0%
16 Transportation	-	-	-	-	-	-	-	0%	0%	0%
17 Gross earned premium	-	-	-	-	-	-	-	0%	0%	-
18 Gross IBNR reserve per development period	-	-	-	-	-	-	-	-	-	-

Net IBNR per business class	Net earned premium per business class per development period (Net of approved reinsurance)						IBNR reserve per business class net of approved reinsurance	Net IBNR reserve per business class	
	2012	2011	2010	2009	2008	2007		2012	% of NWP
20 Accident and Health	-	-	-	-	-	-	-	0%	0%
21 Engineering	-	-	-	-	-	-	-	0%	0%
22 Guarantee	-	-	-	-	-	-	-	0%	0%
23 Liability	-	-	-	-	-	-	-	0%	0%
24 Miscellaneous	-	-	-	-	-	-	-	0%	0%
25 Motor	-	-	-	-	-	-	-	0%	0%
26 Property	-	-	-	-	-	-	-	0%	0%
27 Transportation	-	-	-	-	-	-	-	0%	0%
17 Net earned premium	-	-	-	-	-	-	-	0%	0%
27 Net IBNR reserve per development period	-	-	-	-	-	-	-	-	-

AUDITORS

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SHEET REFERENCE NUMBER

E01-26-F

TABLE PRINTOUT DATE

PUBLIC STATEMENT

2012-08-06 09:22

STATEMENT E1 CASH & BALANCES & DEPOSITS of ABC Insurance Company Limited as at the end of financial period 31/01/2012								
NAME OF INSTITUTION <i>(Investments of the same kind with a bank may be grouped)</i>	DESCRIPTION OF INVESTMENT <i>(e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit, Promissory Notes)</i>	CURRENT YEAR					TOTAL VALUE <i>R'000</i>	% of total liabilities
		IN RSA <i>R'000</i>	DEEMED TO BE IN RSA <i>R'000</i>	INCOME IN RSA <i>R'000</i>	OUTSIDE RSA <i>R'000</i>	INCOME OUTSIDE RSA <i>R'000</i>		
1	2	3	4	5	6	7	8	10
1. CASH								
1	• Bank notes & coins	Notes & coins	0	0	0	0	0	0.0%
2	• Kruggerands	Coins	0	0	0	0	0	0.0%
3	SUBTOTAL		0	0	0	0	0	0.0%
2. BANKS (Specify in supporting statement E1.1)								
			0	0	0	0	0	0.0%
3. CORPORATION FOR PUBLIC DEPOSITS								
5		Deposits	0	0	0	0	0	0.0%
4. LAND & AGRICULTURAL BANK								
6		Deposits	0	0	0	0	0	0.0%
5. MARGIN DEPOSITS								
7	SAFEX	Margin deposits	0	0	0	0	0	0.0%
8	On approved foreign derivatives	Margin deposits	0	0	0	0	0	0.0%
9 TOTAL CASH & BALANCES & DEPOSITS								
			0	0	0	0	0	0.0%

AUDITORS

ST2012

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SHEET REFERENCE NUMBER

FIN 14-BA

FINAL REPORT DATE

PUBLIC STATEMENT

STATEMENT E1.1 (supporting statement to E1) CASH & BALANCES & DEPOSITS of ABC Insurance Company Limited as at the end of financial period 31/01/2012									
NAME OF INSTITUTION <i>(Investments of the same kind with a bank may be grouped)</i>	DESCRIPTION OF INVESTMENT <i>(e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit, Promissory Notes)</i>	CURRENT YEAR					TOTAL VALUE <i>R000</i>	% of total liabilities	
		IN RSA <i>R000</i>	DEEMED TO BE IN RSA <i>R000</i>	INCOME IN RSA <i>R000</i>	OUTSIDE RSA <i>R000</i>	INCOME OUTSIDE RSA <i>R000</i>			
1	2	3	4	5	6	7	8	10	
BANKS: Specify									
1 *		0	0	0	0	0	0	0.0%	
2 *		0	0	0	0	0	0	0.0%	
3 *		0	0	0	0	0	0	0.0%	
4 *		0	0	0	0	0	0	0.0%	
5 *		0	0	0	0	0	0	0.0%	
6 *		0	0	0	0	0	0	0.0%	
7 *		0	0	0	0	0	0	0.0%	
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 *		0	0	0	0	0	0	0.0%	
15 *		0	0	0	0	0	0	0.0%	
16 *		0	0	0	0	0	0	0.0%	
17 *		0	0	0	0	0	0	0.0%	
18 *		0	0	0	0	0	0	0.0%	
19 *		0	0	0	0	0	0	0.0%	
20 *		0	0	0	0	0	0	0.0%	
21 *		0	0	0	0	0	0	0.0%	
22 *		0	0	0	0	0	0	0.0%	
23 *		0	0	0	0	0	0	0.0%	
24 *		0	0	0	0	0	0	0.0%	
25 *		0	0	0	0	0	0	0.0%	
26 *		0	0	0	0	0	0	0.0%	
27 *		0	0	0	0	0	0	0.0%	
28 *		0	0	0	0	0	0	0.0%	
29 *		0	0	0	0	0	0	0.0%	
30 *		0	0	0	0	0	0	0.0%	
31 *		0	0	0	0	0	0	0.0%	
32 *		0	0	0	0	0	0	0.0%	
33 *		0	0	0	0	0	0	0.0%	
34 *		0	0	0	0	0	0	0.0%	
35 *		0	0	0	0	0	0	0.0%	
36 *		0	0	0	0	0	0	0.0%	
37 *		0	0	0	0	0	0	0.0%	
38 *		0	0	0	0	0	0	0.0%	
39 *		0	0	0	0	0	0	0.0%	
40	SUBTOTAL	0	0	0	0	0	0	0.0%	

AUDITORS _____

ST2012

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SHEET REFERENCE NUMBER

60:99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/08/14 09:37

STATEMENT E2 SECURITIES & LOANS of ABC Insurance Company Limited as at the end of financial period 31/01/2012							
DESCRIPTION	CURRENT YEAR						% of total liabilities
	IN RSA R'000	DEEMED TO BE IN RSA R'000	OUTSIDE RSA R'000	INCOME IN RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	
1	2	3	4	5	6	7	8
1. SECURITIES & LOANS ISSUED OR GUARANTEED BY							
1 Central government of the Republic	0	0	0	0	0	0	0.0%
2 A Minister of the Republic	0	0	0	0	0	0	0.0%
3 Provincial government of the Republic	0	0	0	0	0	0	0.0%
4 Local authority of the Republic	0	0	0	0	0	0	0.0%
5 Other utilities of the Republic	0	0	0	0	0	0	0.0%
6 SUBTOTAL	0	0	0	0	0	0	0.0%
7 RAND WATER BOARD	0	0	0	0	0	0	0.0%
8 LAND & AGRICULTURAL BANK (excluding deposits in statement E1)	0	0	0	0	0	0	0.0%
9 SA TRANSPORT SERVICES	0	0	0	0	0	0	0.0%
10 ESKOM	0	0	0	0	0	0	0.0%
11 SUBTOTAL	0	0	0	0	0	0	0.0%
12 TOTAL	0	0	0	0	0	0	0.0%
2. SECURITIES & LOANS APPROVED BY REGISTRAR							
13 LISTED	0	0	0	0	0	0	0.0%
14 UNLISTED (Specify in supporting statement E2.1)	0	0	0	0	0	0	0.0%
15 SUBTOTAL	0	0	0	0	0	0	0.0%
3. SECURITIES OUTSIDE RSA							
16 LISTED	0	0	0	0	0	0	0.0%
17 UNLISTED (Specify in supporting statement E2.1)	0	0	0	0	0	0	0.0%
18 SUBTOTAL	0	0	0	0	0	0	0.0%
19 TOTAL SECURITIES & LOANS	0	0	0	0	0	0	0.0%

AUDITORS _____

ST2012

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SHEET REFERENCE NUMBER:

E02 + 00-A

PUBLIC STATEMENT

ISSUE CREATION DATE:

20120804 09:30

STATEMENT E2.1 (supporting statement to E2) SECURITIES & LOANS of ABC Insurance Company Limited as at the end of financial period 31/01/2012								
DESCRIPTION 1	CURRENT YEAR					TOTAL VALUE R000 7	% of total liabilities 9	
	IN RSA R000 2	DEEMED TO BE IN RSA R000 3	OUTSIDE RSA R000 4	INCOME IN RSA R000 5	INCOME OUTSIDE RSA R000 6			
1. UNLISTED SECURITIES & LOANS APPROVED BY REGISTRAR								
1 *	0	0	0	0	0	0	0.0%	
2 *	0	0	0	0	0	0	0.0%	
3 *	0	0	0	0	0	0	0.0%	
4 *	0	0	0	0	0	0	0.0%	
5 *	0	0	0	0	0	0	0.0%	
6 *	0	0	0	0	0	0	0.0%	
7 *	0	0	0	0	0	0	0.0%	
8 SUBTOTAL	0	0	0	0	0	0	0.0%	
2. UNLISTED SECURITIES OUTSIDE RSA								
9 *			0	0	0	0	0.0%	
10 *			0	0	0	0	0.0%	
11 *			0	0	0	0	0.0%	
12 *			0	0	0	0	0.0%	
13 *			0	0	0	0	0.0%	
14 *			0	0	0	0	0.0%	
15 *			0	0	0	0	0.0%	
16 SUBTOTAL			0	0	0	0	0.0%	
17 SUBTOTAL			0	0	0	0	0.0%	

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SHEET REFERENCE NUMBER

E03-09-A

FISCAL PRINTOUT DATE

PUBLIC STATEMENT

2012-04-04 09:38

STATEMENT E3 OTHER SECURITIES of ABC Insurance Company Limited as at the end of financial period 31/01/2012						
DESCRIPTION 1	CURRENT YEAR					
	IN RSA		DEEMED TO BE IN RSA R'000 4	OUTSIDE RSA UNLISTED R'000 5	TOTAL VALUE R'000 6	% of total liabilities 8
	Convertible R'000 2	Non-convertible R'000 3				
1. PROPERTY COMPANIES:						
1 LISTED	0	0	0	0	0	0.0%
2 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0.0%
3 TOTAL - Property companies	0	0	0	0	0	0.0%
2. RELATED PARTIES:						
4 LISTED	0	0	0	0	0	0.0%
5 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0.0%
6 TOTAL - Related parties	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES:						
7 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0.0%
4. OTHER COMPANIES:						
8 LISTED	0	0	0	0	0	0.0%
9 UNLISTED (Specify in supporting statement E3.1)	0	0	0	0	0	0.0%
10 TOTAL - Other companies	0	0	0	0	0	0.0%
11 TOTAL DEBENTURES, LOAN STOCKS & OTHER SECURITIES	0	0	0	0	0	0.0%

AUDITORS _____

STATEMENT E3.1 (supporting statement to E3) DEBENTURES, LOAN STOCKS & OTHER SECURITIES of ABC Insurance Company Limited as at the end of financial period 31/01/2012												
DESCRIPTION 1	(D)ebentures, (L)ean stocks, (O)ther 2	Convertible (Y) or (N/A) 3	Year of maturity 4	Rate of interest % 5	IN RSA		CURRENT YEAR		TOTAL VALUE R'000 10	% of total liabilities 12		
					Convertible R'000 6	Non-convertible R'000 7	DEEMED TO BE IN RSA R'000 8	OUTSIDE RSA UNLISTED R'000 9				
1. UNLISTED PROPERTY COMPANIES:												
1 *				0.0%	0	0	0	0	0	0	0.0%	
2 *				0.0%	0	0	0	0	0	0	0.0%	
3 *				0.0%	0	0	0	0	0	0	0.0%	
4 *				0.0%	0	0	0	0	0	0	0.0%	
5 *				0.0%	0	0	0	0	0	0	0.0%	
6 *				0.0%	0	0	0	0	0	0	0.0%	
7 *				0.0%	0	0	0	0	0	0	0.0%	
8 *				0.0%	0	0	0	0	0	0	0.0%	
9	SUBTOTAL										0	0.0%
2. UNLISTED RELATED PARTIES:												
10 *				0.0%	0	0	0	0	0	0	0.0%	
11 *				0.0%	0	0	0	0	0	0	0.0%	
12 *				0.0%	0	0	0	0	0	0	0.0%	
13 *				0.0%	0	0	0	0	0	0	0.0%	
14 *				0.0%	0	0	0	0	0	0	0.0%	
15 *				0.0%	0	0	0	0	0	0	0.0%	
16 *				0.0%	0	0	0	0	0	0	0.0%	
17 *				0.0%	0	0	0	0	0	0	0.0%	
18	SUBTOTAL										0	0.0%
3. UNLISTED ASSET-HOLDING INTERMEDIARIES:												
19 *				0.0%	0	0	0	0	0	0	0.0%	
20 *				0.0%	0	0	0	0	0	0	0.0%	
21 *				0.0%	0	0	0	0	0	0	0.0%	
22 *				0.0%	0	0	0	0	0	0	0.0%	
23 *				0.0%	0	0	0	0	0	0	0.0%	
24 *				0.0%	0	0	0	0	0	0	0.0%	
25 *				0.0%	0	0	0	0	0	0	0.0%	
26 *				0.0%	0	0	0	0	0	0	0.0%	
27	SUBTOTAL										0	0.0%
4. OTHER UNLISTED COMPANIES:												
28 *				0.0%	0	0	0	0	0	0	0.0%	
29 *				0.0%	0	0	0	0	0	0	0.0%	
30 *				0.0%	0	0	0	0	0	0	0.0%	
31 *				0.0%	0	0	0	0	0	0	0.0%	
32 *				0.0%	0	0	0	0	0	0	0.0%	
33 *				0.0%	0	0	0	0	0	0	0.0%	
34 *				0.0%	0	0	0	0	0	0	0.0%	
35 *				0.0%	0	0	0	0	0	0	0.0%	
36	SUBTOTAL										0	0.0%

AUDITORS _____

2012 INFORMATION STATEMENT

PUBLIC STATEMENT

STATEMENT E4 DEBTORS (Claims against persons and entities) of ABC Insurance Company Limited as at the end of financial period 31/12/2012									
DESCRIPTION	CURRENT YEAR							TOTAL VALUE	% of total liabilities
	Any overdue capital & interest repayments	Outing at the end of this year	IN RSA	DEEMED TO BE IN RSA	INCOME IN RSA AND DEEMED TO BE IN THE RSA	OUTSIDE RSA	INCOME OUTSIDE RSA		
	R1000	R1000	R1000	R1000	R1000	R1000	R1000	R1000	
1	2	3	4	5	6	7	8	9	10
1. PROPERTY COMPANIES (Specify in supporting statement E4.1)									
1 SECURED	0	0	0	0	0	0	0	0	0.0%
2 UNSECURED	0	0	0	0	0	0	0	0	0.0%
3 SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
2. RELATED PARTIES (Specify in supporting statement E4.1)									
4 SECURED	0	0	0	0	0	0	0	0	0.0%
5 UNSECURED	0	0	0	0	0	0	0	0	0.0%
6 SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES (Specify in supporting statement E4.1)									
7 SECURED	0	0	0	0	0	0	0	0	0.0%
4. OTHER DEBTORS (Specify in supporting statement E4.1)									
8 SECURED	0	0	0	0	0	0	0	0	0.0%
9 UNSECURED	0	0	0	0	0	0	0	0	0.0%
10 SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
11 TOTAL DEBTORS	0	0	0	0	0	0	0	0	0.0%

AUDITORS _____

TABLE E4.1 (cont.)

PUBLIC STATEMENT

STATEMENT E4.1 (supplementing statement to E4) DEBTORS (Balance sheet) (interest and capital) of ABC Insurance Company Limited as at the end of financial period 2012/2012											
DESCRIPTION	DETAILS OF SECURITY FURNISHED	Rate of interest %	CURRENT YEAR								
			Any overdue capital & interest repayments R'000	Owing at the end of this year R'000	IN RSA R'000	DEEMED TO BE IN RSA	INCOME IN RSA AND DEEMED TO BE IN THE RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	% of total liabilities
1	2	3	4	5	6	7	8	9	10	11	12
1. PROPERTY COMPANIES: Specify											
SECURED											
1		0.0%	0	0	0	0	0	0	0	0	0.0%
2		0.0%	0	0	0	0	0	0	0	0	0.0%
3		0.0%	0	0	0	0	0	0	0	0	0.0%
4	SUBTOTAL		0	0	0	0	0	0	0	0	0.0%
UNSECURED											
5		0.0%	0	0	0	0	0	0	0	0	0.0%
6		0.0%	0	0	0	0	0	0	0	0	0.0%
7		0.0%	0	0	0	0	0	0	0	0	0.0%
8	SUBTOTAL		0	0	0	0	0	0	0	0	0.0%
2. RELATED PARTIES: Specify											
SECURED											
9		0.0%	0	0	0	0	0	0	0	0	0.0%
10		0.0%	0	0	0	0	0	0	0	0	0.0%
11		0.0%	0	0	0	0	0	0	0	0	0.0%
12	SUBTOTAL		0	0	0	0	0	0	0	0	0.0%
UNSECURED											
13		0.0%	0	0	0	0	0	0	0	0	0.0%
14		0.0%	0	0	0	0	0	0	0	0	0.0%
15		0.0%	0	0	0	0	0	0	0	0	0.0%
16	SUBTOTAL		0	0	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES: Specify											
17		0.0%	0	0	0	0	0	0	0	0	0.0%
18		0.0%	0	0	0	0	0	0	0	0	0.0%
19		0.0%	0	0	0	0	0	0	0	0	0.0%
20	SUBTOTAL		0	0	0	0	0	0	0	0	0.0%
4. OTHER DEBTORS: Specify											
SECURED											
21		0.0%	0	0	0	0	0	0	0	0	0.0%
22		0.0%	0	0	0	0	0	0	0	0	0.0%
23		0.0%	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL		0	0	0	0	0	0	0	0	0.0%
UNSECURED											
24		0.0%	0	0	0	0	0	0	0	0	0.0%
25		0.0%	0	0	0	0	0	0	0	0	0.0%
26		0.0%	0	0	0	0	0	0	0	0	0.0%
27	SUBTOTAL		0	0	0	0	0	0	0	0	0.0%

AUDITORS

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SHEET REFERENCE NUMBER:

E04.2/11-A

PUBLIC STATEMENT

FINAL PRESENTED DATE:

2012/08/14 09:21

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

1. DEBTORS: Specify

1	•	0	0	0	0	0	0	0.0%
2	•	0	0	0	0	0	0	0.0%
3	•	0	0	0	0	0	0	0.0%
4	•	0	0	0	0	0	0	0.0%
5	•	0	0	0	0	0	0	0.0%
6	•	0	0	0	0	0	0	0.0%
7	•	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0.0%

2. OUTSTANDING PREMIUMS: Specify

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	•	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0.0%

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SHEET REFERENCE NUMBER

FORM NO. 1

PUBLIC STATEMENT
2012/2013/12/13

FROM FINANCIAL DATE

STATEMENT E5
SHARES, UNITS & DEPOSITORY RECEIPTS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012

DESCRIPTION	CURRENT YEAR						TOTAL VALUE R'D00	% of total liabilities
	IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000			
1	2	3	4	5	6	7	9	
1. SHARES (excl those in property co's, associated co's & asset-holding intermediaries)								
1 Oil & Gas Producers	0	0	0	0	0	0	0.0%	
2 Basic Materials	0	0	0	0	0	0	0.0%	
3 Industrials	0	0	0	0	0	0	0.0%	
4 Consumer Services	0	0	0	0	0	0	0.0%	
5 Telecommunications	0	0	0	0	0	0	0.0%	
6 Technology	0	0	0	0	0	0	0.0%	
7 Healthcare	0	0	0	0	0	0	0.0%	
8 Consumer Goods	0	0	0	0	0	0	0.0%	
9 Financials	0	0	0	0	0	0	0.0%	
10 Real Estate	0	0	0	0	0	0	0.0%	
11 Alternative Exchange (AIEx)	0	0	0	0	0	0	0.0%	
12 Preference shares	0	0	0	0	0	0	0.0%	
13 UNLISTED (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%	
14 Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%	
15 TOTAL	0	0	0	0	0	0	0.0%	
2. SHARES IN PROPERTY COMPANIES								
16 Unlisted ordinary (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%	
17 Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%	
18 TOTAL	0	0	0	0	0	0	0.0%	
3. SHARES IN RELATED PARTIES								
19 Unlisted ordinary (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%	
20 Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%	
21 TOTAL	0	0	0	0	0	0	0.0%	
4. SHARES IN ASSET-HOLDING INTERMEDIARIES⁵								
22 Unlisted ordinary (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%	
23 Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%	
24 TOTAL	0	0	0	0	0	0	0.0%	
5. DEPOSITORY RECEIPTS								
25 Listed	0	0	0	0	0	0	0.0%	
26 TOTAL	0	0	0	0	0	0	0.0%	
6. LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES								
27 Units in money market funds	0	0	0	0	0	0	0.0%	
28 Units in collective investment schemes in property shares	0	0	0	0	0	0	0.0%	
29 Linked units & units in collective investment schemes	0	0	0	0	0	0	0.0%	
30 Listed	0	0	0	0	0	0	0.0%	
31 Unlisted (Specify in Supporting statement E5.1)	0	0	0	0	0	0	0.0%	
32 TOTAL	0	0	0	0	0	0	0.0%	
33 TOTAL SHARES, DEPOSITORY RECEIPTS & UNITS	0	0	0	0	0	0	0.0%	

AUDITORS _____

SHEET REFERENCE NUMBER

E05 1-10-1

PUBLIC STATEMENT

2012/2011 (1-1)

FINANCIAL STATEMENT

STATEMENT E5.1 (supporting statement to E5) SHARES, UNITS & DEPOSITORY RECEIPTS of ABC Insurance Company Limited as at the end of financial period 31/01/2012								
DESCRIPTION	CURRENT YEAR						% of total liabilities	
	IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000		
1	2	3	4	5	6	7	9	
1. SHARES (excluding those in property companies, related parties and asset-holding intermediaries)								
(i) UNLISTED ORDINARY SHARES:								
1	0	0	0	0	0	0	0.0%	
2	0	0	0	0	0	0	0.0%	
3	0	0	0	0	0	0	0.0%	
(ii) UNLISTED PREFERENCE SHARES:								
4	0	0	0	0	0	0	0.0%	
5	0	0	0	0	0	0	0.0%	
6	0	0	0	0	0	0	0.0%	
2. SHARES IN PROPERTY COMPANIES								
(i) UNLISTED ORDINARY SHARES:								
7	0	0	0	0	0	0	0.0%	
8	0	0	0	0	0	0	0.0%	
(ii) UNLISTED PREFERENCE SHARES:								
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%	
3. SHARES IN RELATED PARTIES								
(i) UNLISTED ORDINARY SHARES:								
12	0	0	0	0	0	0	0.0%	
13	0	0	0	0	0	0	0.0%	
14	0	0	0	0	0	0	0.0%	
(ii) UNLISTED PREFERENCE SHARES:								
15	0	0	0	0	0	0	0.0%	
16	0	0	0	0	0	0	0.0%	
17	0	0	0	0	0	0	0.0%	
4. SHARES IN ASSET-HOLDING INTERMEDIARIES								
(i) UNLISTED ORDINARY SHARES:								
18	0	0	0	0	0	0	0.0%	
19	0	0	0	0	0	0	0.0%	
20	0	0	0	0	0	0	0.0%	
(ii) UNLISTED PREFERENCE SHARES:								
21	0	0	0	0	0	0	0.0%	
22	0	0	0	0	0	0	0.0%	
23	0	0	0	0	0	0	0.0%	
5. UNLISTED LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES								
24	0	0	0	0	0	0	0.0%	
25	0	0	0	0	0	0	0.0%	
26	0	0	0	0	0	0	0.0%	

AUDITORS _____

TABLE NUMBER

PUBLIC STATEMENT

TABLE NUMBER

TABLE NUMBER

STATEMENT OF LAND AND BUILDINGS - FREEHOLD ONLY of ABC Insurance Company Limited as at the end of financial period 31/12/2012													
LOCATION AND DESCRIPTION	STATUTORY VALUES AT YEAR END				VALUATIONS DONE BY INDEPENDENT VALUATOR		Year acquired	Cost of land, buildings and improvements	Book value	Amount of encumbrances	Gross income from letting	Imputed rental value of space occupied	Expenses including maintenance and taxes
	This year			Previous year total	Year of valuation	Value per valuator							
	Total	In RSA	Outside RSA										
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. WHOLLY OWNER OCCUPIED													
1	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0	0	0	0
2. WHOLLY LET													
11	0	0	0	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0	0	0
3. PARTLY OWNER OCCUPIED AND PARTLY LET													
21	0	0	0	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0
4. TOTAL LAND AND BUILDINGS													
31	0	0	0	0	0	0	0	0	0	0	0	0	0

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SHEET REFERENCE NUMBER

E07-00-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/08/01 09:32

STATEMENT E7
FIXED ASSETS AND SUMMARIES OF OTHER ASSETS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012

1	2	3	4	5	6	7						
							Statutory values at year end			Previous year totals	Acquired during the year	Rate of depreciation
							Total R'000	This year In RSA R'000	Outside RSA R'000			
FIXED ASSETS												
1. Computer equipment	0	0	0	0	0	0						
2. Other equipment (specify)	0	0	0	0	0	0						
3.	0	0	0	0	0	0						
4.	0	0	0	0	0	0						
5.	0	0	0	0	0	0						
6. 3. Motor vehicles	0	0	0	0	0	0						
7. TOTAL FIXED ASSETS	0	0	0	0	0	0						

ASSETS - TRANSFERRED FROM OTHER STATEMENTS	Statement	Statutory values at year end		
		This year		
		Total R'000	In RSA R'000	Outside RSA R'000
PROPERTY INVESTMENTS				
1. Quoted property companies				
8. Debentures	E3	0	0	0
9. Debtors / loans	E4	0	0	0
10. Shares	E5	0	0	0
2. Unquoted property companies				
11. Debentures	E3	0	0	0
12. Debtors / loans	E4	0	0	0
13. Shares	E5	0	0	0
14. 3. Units: 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
RELATED PARTIES AND ASSOCIATED ENTITIES				
17. Debentures	E3	0	0	0
18. Debtors / loans	E4	0	0	0
19. Shares	E5	0	0	0
20. TOTAL RELATED PARTIES AND ASSOCIATED ENTITIES		0	0	0

AUDITORS _____

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SHEET REFERENCE NUMBER

E08-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

Statement E8 DERIVATIVES held by ABC Insurance Company Limited as at the end of financial period 31/01/2012			
ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4

1. By asset class

Equities	0	0	0
Interest rate	0	0	0
Currency	0	0	0
Other (Specify in supporting statement E8.1)	0	0	0
Subtotal	0	0	0

2. By investment type

Forward	0	0	0
Future	0	0	0
Options	0	0	0
Swaps	0	0	0
Other (Specify in supporting statement E8.1)	0	0	0
Subtotal	0	0	0

3. By counterparty

Exchange	0	0	0
Other (Specify in supporting statement E8.1)	0	0	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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REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

E8.1-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

Statement E8.1 DERIVATIVES held by ABC Insurance Company Limited as at the end of financial period 31/01/2012			
ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4

1. By asset class

Other

•	0	0	0
•	0	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
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

AUDITORS _____

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SHEET REFERENCE NUMBER

E06-60-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

20120801 02:39

STATEMENT E9 (Total)
ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES
 held by ABC Insurance Company Limited
 as at the end of financial period 31/01/2012

DESCRIPTION	Supporting statement number	THIS YEAR			Values per shareholders' statements R'000	Differences R'000
		STATUTORY VALUES PER SCHEDULE 2 OF THE ACT				
		Total R'000	In RSA R'000	Outside RSA R'000		
1	2	3	4	5	6	7
ASSETS						
1 Cash		0	0	0	0	0
2 Krugerrands		0	0	0	0	0
3 Outstanding short-term premiums		0	0	0	0	0
4 Reinsurance deposits		0	0	0	0	0
5 Mortgage bonds		0	0	0	0	0
6 Long term (investment) policies-linked		0	0	0	0	0
7 Long term (investment) policies-non linked		0	0	0	0	0
8 Other assets		0	0	0	0	0
9 Balances and deposits with banks	E1	0	0	0	0	0
10 Securities and Loans	E2	0	0	0	0	0
11 Other Securities	E3	0	0	0	0	0
12 Debtors (Claims against persons & entities)	E4	0	0	0	0	0
13 Shares, depository receipts and units	E5	0	0	0	0	0
14 Land and buildings	E6	0	0	0	0	0
15 Fixed assets	E7	0	0	0	0	0
16 TOTAL ASSETS		0	0	0	0	0
LIABILITIES						
17 Due to other insurers and reinsurers		0	0	0	0	0
18 Reinsurance deposits		0	0	0	0	0
19 Bank overdraft		0	0	0	0	0
20 Provision for current and deferred taxation		0	0	0	0	0
21 Contingent liabilities		0	0	0	0	0
22 Other liabilities		0	0	0	0	0
23 Unearned premium provisions - net	D3	0	0	0	0	0
24 Outstanding claims - net	D3	0	0	0	0	0
25 I B N R - Claims incurred but not reported	D3	0	0	0	0	0
26 Unexpired risk provision	D3	0	0	0	0	0
27 TOTAL LIABILITIES		0	0	0	0	0
28 NET ASSETS/SHAREHOLDERS' FUNDS		0	0	0	0	0

AUDITORS _____

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SHEET REFERENCE NUMBER

E09.1-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:39

STATEMENT E9.1 (Total)			
DIFFERENCES BETWEEN ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES			
held by ABC Insurance Company Limited			
as at the end of financial period 31/01/2012			
	1	2	3

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

AUDITORS _____

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2012 BILANS NOMB

PUBLIC STATEMENT

STATEMENT E14
RELATED PARTY BALANCES
 of ABC Insurance Company Limited
 as at the end of financial period 31/03/2012

RELATED PARTY	Main business activity	Country registered	Percentage holding	PER SHAREHOLDER STATEMENTS			INCLUDED AS ASSETS IN STATEMENTS E4 & E5				TOTAL EXPOSURE	
				Total assets	Net income after tax	Return on assets	Ordinary shares	Preference shares	Debentures/other	Inter-company balances		
				R2000 5	R2000 6	% 7	R2000 8	R2000 9	R2000 10	R2000 11		R2000 12
1 Subsidiaries												
1			0.0%	0	0	0.0%	0	0	0	0	0	0
2			0.0%	0	0	0.0%	0	0	0	0	0	0
3			0.0%	0	0	0.0%	0	0	0	0	0	0
4			0.0%	0	0	0.0%	0	0	0	0	0	0
5			0.0%	0	0	0.0%	0	0	0	0	0	0
6			0.0%	0	0	0.0%	0	0	0	0	0	0
7			0.0%	0	0	0.0%	0	0	0	0	0	0
8			0.0%	0	0	0.0%	0	0	0	0	0	0
9			0.0%	0	0	0.0%	0	0	0	0	0	0
Total				0	0	0.0%	0	0	0	0	0	0
2 Associates												
10			0.0%	0	0	0.0%	0	0	0	0	0	0
11			0.0%	0	0	0.0%	0	0	0	0	0	0
12			0.0%	0	0	0.0%	0	0	0	0	0	0
13			0.0%	0	0	0.0%	0	0	0	0	0	0
14			0.0%	0	0	0.0%	0	0	0	0	0	0
15			0.0%	0	0	0.0%	0	0	0	0	0	0
16			0.0%	0	0	0.0%	0	0	0	0	0	0
17			0.0%	0	0	0.0%	0	0	0	0	0	0
18			0.0%	0	0	0.0%	0	0	0	0	0	0
Total				0	0	0.0%	0	0	0	0	0	0
3 Holding Companies												
19			0.0%	0	0	0.0%	0	0	0	0	0	0
20			0.0%	0	0	0.0%	0	0	0	0	0	0
21			0.0%	0	0	0.0%	0	0	0	0	0	0
22			0.0%	0	0	0.0%	0	0	0	0	0	0
23			0.0%	0	0	0.0%	0	0	0	0	0	0
24			0.0%	0	0	0.0%	0	0	0	0	0	0
25			0.0%	0	0	0.0%	0	0	0	0	0	0
26			0.0%	0	0	0.0%	0	0	0	0	0	0
27			0.0%	0	0	0.0%	0	0	0	0	0	0
Total				0	0	0.0%	0	0	0	0	0	0
4 Other related parties												
28			0.0%	0	0	0.0%	0	0	0	0	0	0
29			0.0%	0	0	0.0%	0	0	0	0	0	0
30			0.0%	0	0	0.0%	0	0	0	0	0	0
31			0.0%	0	0	0.0%	0	0	0	0	0	0
32			0.0%	0	0	0.0%	0	0	0	0	0	0
33			0.0%	0	0	0.0%	0	0	0	0	0	0
34			0.0%	0	0	0.0%	0	0	0	0	0	0
Total				0	0	0.0%	0	0	0	0	0	0
35 OVERALL TOTAL				0	0	0.0%	0	0	0	0	0	0

AUDITORS

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

TABLE REFERENCE NUMBER

TABLE NUMBER
TABLE TITLE

TABLE PERIODICITY

Statement E11
BANKING INSTITUTION EXPOSURE
of of ABS Insurance Company Limited
as at the end of financial period 31/01/2012

DESCRIPTION	CURRENT YEAR - TYPE OF EXPOSURE TO EACH ENTITY										IN RSA & OUTSIDE RSA	% of total liabilities
	CURRENT / CALL ACCOUNT	FIXED DEPOSITS	NEGOTIABLE CERTIFICATE OF DEPOSITS	PROMISSORY NOTES	CREDIT LINKED NOTES	SHARES & DEBENTURES	LISTED DERIVATIVES	UNLISTED DERIVATIVES	SECURITIES LENDING	COLLATERAL		
1	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	13
CASH, BALANCES, DEPOSITS, SECURITIES ISSUED BY BANKS												
• Headline Group	0	0	0	0	0	0	0	0	0	0	0	0.0%
• Standard Bank Group	0	0	0	0	0	0	0	0	0	0	0	0.0%
• FNB Group	0	0	0	0	0	0	0	0	0	0	0	0.0%
• ABSA Group	0	0	0	0	0	0	0	0	0	0	0	0.0%
• Investec Group	0	0	0	0	0	0	0	0	0	0	0	0.0%
• Other SA Banks	0	0	0	0	0	0	0	0	0	0	0	0.0%
• International Banks	0	0	0	0	0	0	0	0	0	0	0	0.0%
• TOTAL CASH, BALANCES, DEPOSITS, SECURITIES ISSUED BY BANKS:	0	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS _____

STATEMENT 1 - INSURE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

TABLE 2012/01/01/01

12/11/2012

Statement 1.1 OTHER INSTITUTIONAL EXPOSURES of ABC Insurance Company Limited as at the end of financial period 31/01/2012											
CURRENT YEAR - TYPE OF EXPOSURE TO EACH ENTITY											
DESCRIPTION	DESCRIPTION OF INVESTMENT	CORPORATE (LISTED) R'000	CORPORATE (UNLISTED) R'000	OTHER SECURITIES R'000	MONEY MARKET EXPOSURE (NON BANKS) R'000	LISTED DERIVATIVES R'000	UNLISTED DERIVATIVES R'000	SECURITIES LENDING R'000	COLLATERAL R'000	IN RSA & OUTSIDE RSA R'000	% of total Sub-Above
1	2	3	4	5	6	7	8	9	10	11	12
GOVERNMENT & QUANI GOVERNMENT											
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL		0	0	0	0	0	0	0	0	0	0.0%
OTHER INSTITUTIONS											
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
*		0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL		0	0	0	0	0	0	0	0	0	0.0%
TOTAL SECURITIES ISSUED BY GOVERNMENT, QUANI GOVERNMENT AND OTHER INSTITUTIONS		0	0	0	0	0	0	0	0	0	0.0%

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SHEET REFERENCE NUMBER:

F01-00-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE:

2012/04/04 09:39

STATEMENT F1 CAPITAL ADEQUACY REQUIREMENT, SURPLUS ASSETS, NET ASSET RATIO AND SOLVENCY of ABC Insurance Company Limited as at the end of financial period 31/01/2012		
1	2	3

DESCRIPTION	World-wide R'000	In RSA R'000
-------------	---------------------	-----------------

1. CAPITAL ADEQUACY REQUIREMENT

1	(i) MCR	10 000	10 000
2	Absolute minimum requirement	10 000	10 000
3	Operating Expenses (per reporting period)	0	0
4	Annualised Operating Expenses	0	0
5	Premium Income (net of all reinsurance)	0	0
6	Statutory approved different MCR (if applicable)	0	0
7	Date of statutory approval for different MCR (YY/MM/DD)		
8	(ii) SCR	0	0
9	(iii) CAPITAL ADEQUACY REQUIREMENT (CAR)	10 000	10 000

2. NET ASSETS: STATUTORY BASIS

	(i) Assets		
10	Domestic		0
11	Foreign, deemed to be domestic		0
12	Total assets	0	0
13	(ii) Less: Total Liabilities	0	0
14	(iii) Sub total: Net Assets	0	0
15	Less: Capital Adequacy Requirement [per 1(iii)]	10 000	10 000
16	SURPLUS / SHORTFALL OF ASSETS	-10 000	-10 000
17	Net assets as a % of net premiums (current year)	0.0%	0.0%
18	Net assets as a % of net premiums (previous year)	0.0%	0.0%
19	CAR Cover	0	0

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SHEET REFERENCE NUMBER

F 11-00-2

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/08/14 09:35

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
1	(R'000) 2	(R'000) 3	(R'000) 4
1. Cash and near-cash			
Bank notes and coins (including Krugerrands)	0	0	0
Credit balances, deposits (including negotiable deposits) and bills	0	0	0
Foreign held credit balances, deposits (including negotiable deposits) and bills	0	0	0
Public deposits	0	0	0
Margin deposits on derivative instruments	0	0	0
Participatory interest in a Fixed Interest Money Market scheme	0	0	0
Fixed and variable interest securities (effective outstanding duration of less than and including 1 year)	0	0	0
Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption < and including 1 year)	0	0	0
Total:	0	0	0
2. 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)	0	0	0
Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption > 1 year but < or incl 4 years)	0	0	0
Total: Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years	0	0	0
3. 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	0	0
Redeemable fixed and variable rate preference shares (effective outstanding duration to redemption of > 4 years)	0	0	0
Participatory interest in a Fixed Interest Bond, Fixed Interest Income or Fixed Interest Varied Specialist scheme	0	0	0
Non-redeemable fixed and variable rate preference shares	0	0	0
Total: Fixed and variable interest securities with an outstanding duration of more than 4 years	0	0	0
4. Property			
Immovable property	0	0	0
Participatory interest in a Real Estate scheme	0	0	0
Total: Property	0	0	0
5. Equity			
Listed or unlisted ordinary shares	0	0	0
Listed or unlisted depository receipts	0	0	0
Listed or unlisted loan stock	0	0	0
Compulsory convertible preference shares	0	0	0
Participatory interest in an Equity or Asset Allocation scheme	0	0	0
Total: Equity	0	0	0
6. Other			
Motor vehicles, furniture and office equipment	0	0	0
Claims against a long-term insurer in terms of a linked long-term policy	0	0	0
Derivatives traded on an organised exchange	0	0	0
Over the counter (OTC) instruments	0	0	0
Any other assets held outside of the Republic	0	0	0
Premium debtors	0	0	0
Total: Other	0	0	0
Total Assets (Statutory basis)	0	0	0
Total Assets (from statement E8)	0	0	0

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SHEET REFERENCE NUMBER

F1.2-15-P

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL FRUITCUT DATE

20120404 05:30

STATEMENT F1.2 MARKET RISK of ABC Insurance Company Limited as at the end of financial period 31/01/2012			
DESCRIPTION 1	Asset backing technical reserves and current liabilities R'000 2	Risk Factors 3	Market Risk Capital Charge R'000 4
ASSET CATEGORIES			
1 Cash and near-cash	0	0.0%	0
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%	0
6 Other	0	38.0%	0
7 MARKET RISK CAPITAL CHARGE			0

AUDITORS _____

SECRET/CONFIDENTIAL

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Form: FINR001A (2011)

STATEMENT F1.3 CREDIT RISK of ABC Insurance Company Limited as at the end of financial period 31/03/2012															
DESCRIPTION	S&P Fresh GCR		Moody's		AM Best		Factor		Asset Value (\$'000)		Investment Asset Credit Risk Capital Charge (\$'000)				
	International Rating	National Rating	International Rating	National Rating	International Rating	National Rating	Mean Term < 1 year	Mean Term 1 year or more	Mean Term < 1 year	Mean Term 1 year or more					
1	2	3	4	5	6	7	8	9	10	11	12				
1. ASSETS NOT SUBJECT TO CREDIT RISK															
1	Cash and near-cash						0.0%	0.0%				0			
2	Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years						0.0%	0.0%				0			
3	Fixed and variable interest securities with an outstanding duration of more than 4 years						0.0%	0.0%				0			
4	Property						0.0%	0.0%				0			
5	Equity						0.0%	0.0%				0			
6	Other						0.0%	0.0%				0			
7	Total: Assets not subject to credit risk						0.0%	0.0%				0			
2. ASSETS SUBJECT TO CREDIT RISK															
8	Cash and near-cash						AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%	0
9							A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%	0
10							BB+ to BB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	3.00%	0
11							BB- to BB-	A+ to BBB	Ba1 to Ba3	A1 to Baa2	C++ to C+	B++ to B-	3.40%	13.80%	0
12							B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.80%	22.40%	0
13							CCC+ or below	CCC or below	Ca1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%	0
14	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.80%	0						
15	Fixed and variable interest securities with an outstanding duration of less than (or including) 4 years						AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%	0
16							A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%	0
17							BB+ to BB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	3.00%	0
18							BB- to BB-	A+ to BBB	Ba1 to Ba3	A1 to Baa2	C++ to C+	B++ to B-	3.40%	13.80%	0
19							B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.80%	22.40%	0
20							CCC+ or below	CCC or below	Ca1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%	0
21	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.80%	0						
22	Fixed and variable interest securities with an outstanding duration of more than 4 years						AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%	0
23							A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%	0
24							BB+ to BB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	3.00%	0
25							BB- to BB-	A+ to BBB	Ba1 to Ba3	A1 to Baa2	C++ to C+	B++ to B-	3.40%	13.80%	0
26							B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.80%	22.40%	0
27							CCC+ or below	CCC or below	Ca1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%	0
28	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.80%	0						
29	Property						AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%	0
30							A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%	0
31							BB+ to BB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	3.00%	0
32							BB- to BB-	A+ to BBB	Ba1 to Ba3	A1 to Baa2	C++ to C+	B++ to B-	3.40%	13.80%	0
33							B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.80%	22.40%	0
34							CCC+ or below	CCC or below	Ca1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%	0
35	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.80%	0						
36	Equity						AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%	0
37							A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%	0
38							BB+ to BB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	3.00%	0
39							BB- to BB-	A+ to BBB	Ba1 to Ba3	A1 to Baa2	C++ to C+	B++ to B-	3.40%	13.80%	0
40							B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.80%	22.40%	0
41							CCC+ or below	CCC or below	Ca1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%	0
42	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.80%	0						
43	Other assets						AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%	0
44							A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%	0
45							BB+ to BB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	3.00%	0
46							BB- to BB-	A+ to BBB	Ba1 to Ba3	A1 to Baa2	C++ to C+	B++ to B-	3.40%	13.80%	0
47							B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.80%	22.40%	0
48							CCC+ or below	CCC or below	Ca1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%	0
49	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.80%	0						
50	ASSETS SUBJECT TO CREDIT RISK						AAA to AA-	N/A	Aaa to Aa3	N/A	A++ to A-	N/A	0.25%	1.00%	0
51							A+ to A-	AAA to AA+	A1 to A3	Aaa to Aa1	B++ to B+	A++ to A	1.03%	4.10%	0
52							BB+ to BB-	AA to AA-	Baa1 to Baa3	Aa2 to Aa3	B to B-	A-	1.25%	3.00%	0
53							BB- to BB-	A+ to BBB	Ba1 to Ba3	A1 to Baa2	C++ to C+	B++ to B-	3.40%	13.80%	0
54							B+ to B-	BBB- to B-	B1 to B3	Baa3 to B3	C to D	C++ to D	5.80%	22.40%	0
55							CCC+ or below	CCC or below	Ca1 or below	Ca2 or below	E or below	E or below	11.20%	44.80%	0
56	Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	3.40%	13.80%	0						
57	Total: Assets subject to credit risk											0			
58	CREDIT RISK CAPITAL CHARGE											0			

AUDITORS

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SHEET REFERENCE NUMBER

F1 4-56-J

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

STATEMENT F1.4 INSURANCE RISK CAPITAL CHARGE of ABC Insurance Company Limited as at the end of financial period 31/01/2012			
DESCRIPTION 1	Net Written Premium <i>R'000</i> 2	Risk Factors 3	Insurance Risk Capital Charge Per Business Class <i>R'000</i> 4

INSURANCE RISK**BUSINESS CLASS**

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	36%	0
9	INSURANCE RISK CAPITAL CHARGE			0

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SHEET REFERENCE NUMBER

F1.5-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

STATEMENT F1.5
BASIC SOLVENCY CAPITAL REQUIREMENT AND OPERATIONAL RISK
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012

DESCRIPTION	2
1	2

R '000

Gross Earned Premium

1 12 months preceding this calculation	0
2 12 months preceding the previous financial year end	0

Net Written Premium (Net of all reinsurances)

3 12 months immediately preceding this calculation (<i>World-wide</i>)	0
4 12 months preceding previous financial year end (<i>World-wide</i>)	0
5 12 months immediately preceding this calculation (<i>In RSA</i>)	0
6 12 months preceding previous financial year end (<i>In RSA</i>)	0

7 Gross Technical Liabilities	0
-------------------------------	---

8 Operational Risk Capital (OPprovisions)	-
9 Operational Risk Capital (OPpremium)	-
10 BasicOP	-

11 Basic Solvency Capital Requirement (BSCR)	-
---	---

12 OPERATIONAL RISK CAPITAL CHARGE	-
---	---

AUDITORS _____

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12/17/2012 11:28 AM

12/17/2012

PUBLIC STATEMENT

STATEMENT 22											
SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC)											
of ABC Insurance Company Limited											
as at the end of financial period 2011/2012											
1	2	3	4	5	6	7	8	9	10	11	12
Domestic assets must exceed the following:		R1000	Domestic assets and foreign assets deemed to be domestic per statement 19		ADD Assets of asset-holding intermediaries and linked investment policies	LESS Individual excesses e.g. Bank, debt, investments and property	Subtotal: Assets held less individual excesses	Maximum admissible for each item of this statement		Admitted for each item (the lesser of the previous column or subtotal)	
			R1000	R1000	R1000	R1000	Percentages		Total domestic liabilities - greater of the 2 percentages		
							Per reg. 3 to the Act	Dispensations given			
							%	%	R1000	R1000	
1	Domestic liabilities, including additional asset requirement (statement F1)	10 000									
2	Asset-holding intermediaries' liabilities	0									
3	Total domestic liabilities	10 000									
4											
5											
6	Mortgage bonds	0	0	0	0	0	0.0%	0.0%	0	0	
7	Debentures - non convertible	0	0	0	0	0	0.0%	0.0%	0	0	
8	Any other debentures	0	0	0	0	0	0.0%	0.0%	0	0	
9	Sub total	0	0	0	0	0	25.0%	0.0%	2 500	0	
10	Shares - Ordinary, and convertible debentures - Domestic	0	0	0	0	0	20.0%	0.0%	5 000	0	
11	Shares - Preference - Domestic	0	0	0	0	0	60.0%	0.0%	4 000	0	
12	Sub total	0	0	0	0	0	85.0%	0.0%	9 500	0	
13	Listed securities - Foreign, deemed to be Dom.	0	0	0	0	0	15.0%	0.0%	1 500	0	
14	Over-the-counter short-term instruments	0	0	0	0	0			0	0	
15	Foreign investments	0	0	0	0	0	10.0%	0.0%	1 000	0	
16	Associates and associated companies	0	0	0	0	0	5.0%	0.0%	500	0	
17	Computer equipment	0	0	0	0	0	5.0%	0.0%	500	0	
18	Other equipment and motor vehicles	0	0	0	0	0	2.0%	0.0%	200	0	
19	Investment policies - non linked	0	0	0	0	0			0	0	
20	Total of items 6 to 19	0	0	0	0	0	70.0%	0.0%	12 700	0	
21	Margin deposits - Domestic	0	0	0	0	0	2.5%	0.0%	250	0	
22	Margin deposits - Foreign, deemed to be Domestic	0	0	0	0	0	2.5%	0.0%	250	0	
23	Sub total	0	0	0	0	0	2.5%	0.0%	250	0	
24	Cash	0	0	0	0	0			0	0	
25	Reserve funds	0	0	0	0	0	10.0%	0.0%	1 000	0	
26	Bank balances and deposits - Domestic	0	0	0	0	0			0	0	
27	Bank balances and deposits - Foreign, deemed to be Dom.	0	0	0	0	0	15.0%	0.0%	1 500	0	
28	Securities - Domestic	0	0	0	0	0			0	0	
29	Securities - Foreign, deemed to be Domestic	0	0	0	0	0	15.0%	0.0%	1 500	0	
30	Total of items 24 to 29	0	0	0	0	0			0	0	
31	Overall total	0	0	0	0	0			0	0	

NOTE - ITEMS 4 + 5, 13 + 14 :

Admitted values are the lesser of the individual or the total amounts in the previous column.

Item 4+5: Individual: 0, Total: 0, Admitted: 0

Item 13+14: Individual: 0, Total: 0, Admitted: 0

CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES

1 If items 6+13+18+20 exceed 10% of liabilities, the excess is: 0

2 If the admitted value of items 1 to 12 exceeds 70.0% of total domestic liabilities, the excess is: 0

3 Overall admitted assets: Total of the previous column, less 1 and 2 above: 0

4 Surplus of overall admitted assets over total domestic liabilities: -10 000

DATE OF ANY DISPENSATION GRANTED FROM SPREADING REQUIREMENTS: []

AUDITORS

STATEMENT H
REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT
 of ABC Insurance Company Limited
 as at the end of financial period 31/01/2012

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

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

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

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

Director's Responsibility for the Return

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

Auditor's Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Return. 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 expressing an opinion on the effectiveness of the entity's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness 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.
- Determined, through inspection of appropriate documentation and enquiry of management of the Insurer, whether the information contained in the statements of the Return listed in the first paragraph of this report was prepared in accordance with the provisions of sections 29, 30,31,32,33; Schedules 1 and 2; as well as Regulations 2 and 3 to the Act.

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

Opinion

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

Regulatory Matters

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

Restriction on Distribution or Use of the Auditor's Report

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

Name of auditor(s):

Name of auditor(s):

Address:

Address:

Date:

Date:

Signature: _____

Signature: _____

SHEET REFERENCE NUMBER

177-T

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012-04/04 09:29

STATEMENT 1				
CELL CAPTIVE INSURERS				
of ABC Insurance Company Limited				
as at the end of financial period 31/01/2012				
1	2	3	4	5

1. Summary of cell arrangements

"Cell" arrangements	Current year		Previous year	
	Number	GWP (R'000)	Number	GWP (R'000)
1 Active: 1 st party	0	0	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)
6		0	0.00%	0
7		0	0.00%	0
8		0	0.00%	0
9		0	0.00%	0
10		0	0.00%	0

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

Cells (Cover Ratio)	Statutory surplus assets 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

Cells %	Statutory surplus assets ratio	
	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

2

7. Details on combined party cells

Cells %	Statutory surplus assets ratio	
	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

39 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

SHEET REFERENCE NUMBER

P. 01/04

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINANCIAL YEAR

2012/2013

**STATEMENT J2
SPREAD OF REINSURERS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

1	2	3	4	5	6	7	8	9	10	
Reinsurer Name	Foreign or Domestic	Supervisory Authority	Total Proportional Treaty Premium R000	Total Catastrophe Non-Proportional Treaty premium R000	Total Non-Catastrophe Non-Proportional Treaty Premium R000	Facultative Premium R000	Collateral required (Y/N)	Type of Collateral	Amount of Collateral R000	% of total Reinsurance Premium
1			0	0	0	0			0	0.0%
2			0	0	0	0			0	0.0%
3			0	0	0	0			0	0.0%
4			0	0	0	0			0	0.0%
5			0	0	0	0			0	0.0%
6			0	0	0	0			0	0.0%
7			0	0	0	0			0	0.0%
8			0	0	0	0			0	0.0%
9			0	0	0	0			0	0.0%
10			0	0	0	0			0	0.0%
11			0	0	0	0			0	0.0%
12			0	0	0	0			0	0.0%
13			0	0	0	0			0	0.0%
14			0	0	0	0			0	0.0%
15			0	0	0	0			0	0.0%
16			0	0	0	0			0	0.0%
17			0	0	0	0			0	0.0%
18			0	0	0	0			0	0.0%
19			0	0	0	0			0	0.0%
20			0	0	0	0			0	0.0%

AUDITORS _____

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SHEET REFERENCE NUMBER

J2 1-9B-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

20120404 00:39

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 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 from Reinsurers R'000
Domestic						
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
7	0	0	0	0	0	0
8	0	0	0	0	0	0
9	0	0	0	0	0	0
10	0	0	0	0	0	0
Foreign						
11	0	0	0	0	0	0
12	0	0	0	0	0	0
13	0	0	0	0	0	0
14	0	0	0	0	0	0
15	0	0	0	0	0	0
16	0	0	0	0	0	0
17	0	0	0	0	0	0
18	0	0	0	0	0	0
19	0	0	0	0	0	0
20	0	0	0	0	0	0

AUDITORS

SHEET REFERENCE NUMBER

01-00-1

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

20120801 10:25

STATEMENT J3				
CATASTROPHE REINSURANCE				
of ABC Insurance Company Limited				
as at the end of financial period 31/01/2012				
1	2	3	4	5

ALL BUSINESS

Combined Creste exposure for all classes

	Creste Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium Income in R'000
1	1	0	0	0	0
2	2	0	0	0	0
3	3	0	0	0	0
4	4	0	0	0	0
5	5	0	0	0	0
6	6	0	0	0	0
7	7	0	0	0	0
8	8	0	0	0	0
9	9	0	0	0	0
10	10	0	0	0	0
11	11	0	0	0	0
12	12	0	0	0	0
13	13	0	0	0	0
14	14	0	0	0	0
15	15	0	0	0	0
16	16	0	0	0	0

Class of business

PROPERTY

17	Maximum unprotected net retention per event (R'000)				
18	Total amount of catastrophe cover purchased (R'000)				
Creste exposure for this class (net of any proportional covers and before non-proportional excess of loss)					
	Creste 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
19	1	0	0	0	0
20	2	0	0	0	0
21	3	0	0	0	0
22	4	0	0	0	0
23	5	0	0	0	0
24	6	0	0	0	0
25	7	0	0	0	0
26	8	0	0	0	0
27	9	0	0	0	0
28	10	0	0	0	0
29	11	0	0	0	0
30	12	0	0	0	0
31	13	0	0	0	0
32	14	0	0	0	0
33	15	0	0	0	0
34	16	0	0	0	0

Class of business

MOTOR

35	Maximum unprotected net retention per event (R'000)				
36	Total amount of catastrophe cover purchased (R'000)				
Creste exposure for this class (net of any proportional covers and before non-proportional excess of loss)					
	Creste 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
37	1	0	0	0	0
38	2	0	0	0	0
39	3	0	0	0	0
40	4	0	0	0	0
41	5	0	0	0	0
42	6	0	0	0	0
43	7	0	0	0	0
44	8	0	0	0	0
45	9	0	0	0	0
46	10	0	0	0	0
47	11	0	0	0	0
48	12	0	0	0	0
49	13	0	0	0	0
50	14	0	0	0	0
51	15	0	0	0	0
52	16	0	0	0	0

Class of business

ENGINEERING

53	Maximum unprotected net retention per event (R'000)				
54	Total amount of catastrophe cover purchased (R'000)				
Creste exposure for this class (net of any proportional covers and before non-proportional excess of loss)					
	Creste 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
55	1	0	0	0	0
56	2	0	0	0	0
57	3	0	0	0	0
58	4	0	0	0	0
59	5	0	0	0	0
60	6	0	0	0	0
61	7	0	0	0	0
62	8	0	0	0	0
63	9	0	0	0	0
64	10	0	0	0	0
65	11	0	0	0	0
66	12	0	0	0	0
67	13	0	0	0	0
68	14	0	0	0	0
69	15	0	0	0	0
70	16	0	0	0	0

AUDITORS _____

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SHEET REFERENCE NUMBER

JUL-00-3

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/08/04 09:36

STATEMENT J4 REINSURANCE DETAILS REGARDING PROPERTY of ABC Insurance Company Limited as at the end of financial period 31/01/2012							
1	2	3	4	5	6	7	8

A. EXPOSURE TO THE NET ACCOUNT

1	Maximum Unprotected Net Retention Per Risk	R'000	0
2	Maximum Protected Net Retention Per Risk	R'000	0

B. AUTOMATIC CAPACITY

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

C. PEAK EXPOSURES

Five largest risks

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

AUDITORS _____

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SHEET REFERENCE NUMBER

JOS-96-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/08/04 09:39

STATEMENT JS
REINSURANCE DETAILS REGARDING TRANSPORTATION
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012

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

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

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 _____

D. PEAK EXPOSURES
Five largest risks

	Brief description of the Risk	Total Sum Insured <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
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%

AUDITORS _____

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SHEET REFERENCE NUMBER

J06-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

<p>STATEMENT J6 REINSURANCE DETAILS REGARDING MOTOR of ABC Insurance Company Limited as at the end of financial period 31/01/2012</p>
--

A. EXPOSURE TO THE NET ACCOUNT

- 1 Maximum Unprotected Net Retention Per Risk
- 2 Maximum Protected Net Retention Per Risk

		1	2
	Own Damage R'000		Third Party Liability R'000
1		0	0
2		0	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)
- 5 Nature of this Proportional Capacity (*Surplus, Quota Share or AutoFac*)

		Own Damage R'000	Third Party Liability R'000
3		0	0
4		0	0
5			

AUDITORS _____

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SHEET REFERENCE NUMBER

J07-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

<p>STATEMENT J7 REINSURANCE DETAILS REGARDING ACCIDENT AND HEALTH of ABC Insurance Company Limited as at the end of financial period 31/01/2012</p>	1	2
--	---	---

A. EXPOSURE TO THE NET ACCOUNT

	Any one Life R'000	Any known accumulation R'000
1 Maximum Unprotected Net Retention Per Risk	0	0
2 Maximum Unprotected Net Retention Per Event	0	0
3 Maximum Protected Net Retention Per Risk	0	0

B. AUTOMATIC CAPACITY

	Any one Life R'000	Any known accumulation R'000
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 (<i>Surplus, Quota Share or AutoFac</i>)		

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 _____

AUDITORS _____

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SHEET REFERENCE NUMBER

JOB-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

STATEMENT J8 REINSURANCE DETAILS REGARDING GUARANTEE of ABC Insurance Company Limited as at the end of financial period 31/01/2012						
1	2	3	4	5	6	7

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

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

C. CATASTROPHE COVER	
7	Maximum Amount of Catastrophe cover purchased
8	Please comment on the number of reinstatements on this treaty and their sufficiency
9	

C. PEAK EXPOSURES						
Five largest risks						
	Brief description of the Risk	Total Sum Insured <i>R'000</i>	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%

AUDITORS _____

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SHEET REFERENCE NUMBER

J99-69-4

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:36

STATEMENT J9 REINSURANCE DETAILS REGARDING LIABILITY of ABC Insurance Company Limited as at the end of financial period 31/01/2012						
1	2	3	4	5	6	7

A. EXPOSURE TO THE NET ACCOUNT

1 Maximum Unprotected Net Retention Per Risk		<i>R'000</i>	
2 Maximum Protected Net Retention Per Risk			0

B. AUTOMATIC CAPACITY

4 Maximum Amount of Non-Proportional Risk Capacity Purchased		<i>Own damage (R'000)</i>	
5 Maximum Amount of Proportional Treaty Capacity Automatically available (incl. Auto Fac)			0
6 Nature of this Proportional Capacity (<i>Surplus, Quota Share or AutoFac</i>)			
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 <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
13	1	0	0	0.0%		0.0%
14	2	0	0	0.0%		0.0%
15	3	0	0	0.0%		0.0%
16	4	0	0	0.0%		0.0%
17	5	0	0	0.0%		0.0%

AUDITORS _____

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SHEET REFERENCE NUMBER

J10-99-A

FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

2012/04/01 09:35

STATEMENT J10 REINSURANCE DETAILS REGARDING ENGINEERING of ABC Insurance Company Limited as at the end of financial period 31/01/2012							
1	2	3	4	5	6	7	8

A. EXPOSURE TO THE NET ACCOUNT

	R'000
1 Maximum Unprotected Net Retention Per Risk	0
2 Maximum Protected Net Retention Per Risk	0

B. AUTOMATIC CAPACITY

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

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	0	0	0.0%		0.0%
11	4	0	0	0	0.0%		0.0%
12	5	0	0	0	0.0%		0.0%

AUDITORS _____

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SHEET REFERENCE NUMBER

J11-09-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/08/04 09:38

<p>STATEMENT J11 REINSURANCE DETAILS REGARDING MISCELLANEOUS of ABC Insurance Company Limited as at the end of financial period 31/01/2012</p>						
1	2	3	4	5	6	7

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

B. AUTOMATIC CAPACITY		<i>Own damage (R'000)</i>
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 (<i>Surplus, Quota Share or AutoFac</i>)	
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 <i>R'000</i>	Annual Premium charged on the risk <i>R'000</i>	% Facultatively reinsured	Lead Reinsurer	% Participation
13	1	0	0	0.0%		0.0%
14	2	0	0	0.0%		0.0%
15	3	0	0	0.0%		0.0%
16	4	0	0	0.0%		0.0%
17	5	0	0	0.0%		0.0%

AUDITORS _____

SHORT-TERM INSURANCE ANNUAL QUALITATIVE RETURN (ST2012)

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

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER	10/10/08
END OF PERIOD UNDER REVIEW	2012/01/31
FINAL PRINTOUT DATE	8/8/2012 8:49

INDEX OF STATEMENTS AVAILABLE TO PUBLIC

Statement	Section	Description	No. of pages	Version	Issue/Amendment date
A	Management Information				
A1	REGISTRATION INFORMATION		1	2.0	2010-01-01
G	Questionnaires				
G1	GENERAL INFORMATION		2	2.0	2007-01-01

Total number of pages for public statements **3**

ST2012

Page 2 of 23

SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)					
SHORT-TERM QUALITATIVE RETURN					
ABC INSURANCE COMPANY LIMITED					
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER					10/10/08
END OF PERIOD UNDER REVIEW					2012/01/31
FINAL 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	3.0	2012-01-31
G4.1	Cross border	SADC SUBSIDIARY AND BRANCH	2	1.0	2009-01-01
G4.2	Cross border	NON-SADC SUBSIDIARY AND BRANCH	2	1.0	2009-01-01
G4.3	Cross border	SADC OTHER INSURANCE OPERATIONS	3	1.0	2009-01-01
G4.4	Cross border	NON-SADC OTHER INSURANCE OPERATIONS	3	1.0	2009-01-01
G4.5	Cross border	STATEMENT REPEALED			2009-01-01
G4.6	Cross border	STATEMENT REPEALED			2009-01-01
J1	Reinsurance	SHORT-TERM REINSURANCE SUPERVISION QUESTIONNAIRE	3	1.0	2006-01-01
Total number of pages for confidential statements			18		

PUBLIC STATEMENT

FINAL PRINTOUT DATE	STATEMENT A1 REGISTRATION INFORMATION of ABC Insurance Company Limited as at the end of financial period 31/01/2012	2012/08/08 08:40
1	2	3

1. DESCRIPTION

Regulators Ref:

Registrar of Short-term Insurance reference number	10/10/08
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

CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR

2. TYPES OF POLICIES

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

Certificate number		Conditions imposed ¹ (Y/N)	
--------------------	--	---------------------------------------	--

3. NAMES OF CONTACT PERSONS

3.1 PUBLIC OFFICER

Initials and surname of Public Officer		Did person change since previous year (Y/N)	
Initials and surname of contact person regarding the return		Did person change since previous year (Y/N)	

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 surname 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 person change since previous year (Y/N)	
Name of employer/company of Alternate Statutory Actuary		Did entity change since previous year (Y/N)	

4. SHAREHOLDERS

Are all the shareholders holding more than 25% of the issued shares, the same as the previous year? (Y/N)	
---	--

5. TURNOVER

If non-insurance business was conducted furnish the annual turnover of that business (R'000)	
--	--

6. NUMBER OF PEOPLE EMPLOYED

--

AUDITORS _____

Notes:

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

ST2012

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SHEET REFERENCE NUMBER

G01-99-A

FINAL PRINTOUT DATE

PUBLIC STATEMENT
2012/08/08 08:49

**STATEMENT G1
GENERAL INFORMATION
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

1. Has any change been made during the year under review to the Memorandum and Articles of Association or equivalent document by which the insurer is constituted and in accordance with which it conducts its insurance business?
- If "YES", attach a certified copy of the document as amended
Or indicate if it has already been submitted.

SHARE CAPITAL

2. Please attach a diagram of the entire group structure, showing percentages of shareholding and names of ultimate shareholders as at the end of the period under review. Include percentages at the end of the previous period in brackets.
3. Furnish the name of the body or person who controls the insurer.
Is this the same body or person as at the end of the previous year?
• If "NO" attach details.
4. Is the body or person who controls the insurer incorporated or resident in the RSA?
• If "NO", attach details.
5. Does the insurer hold, directly or indirectly, 25% or more of the issued share capital of another company, incorporated in or outside the RSA carrying on insurance or banking business in or outside the RSA?
• If "YES", state the name(s) of the insurer(s) or bank(s) and particulars of share holding.
Attach a copy of the latest audited accounts and balance sheet if the institution is not registered to carry on insurance or banking business in the RSA.
6. Does the insurer have shares in the holding company?
• If "YES", please refer to Directive 141b(i) (Short-term)

	Number of shares	Shares as a % of the total issued shares of holding company
(1) Total issued shares of holding company	0	
(2) Total shares held by insurer and group undertakings: (Sum of (a) to (d) below)	0	0.0%
(a) Shares held in shareholders' fund (Approved under Sec 33(1)(e))	0	0.0%
(b) Shares held in share incentive schemes of the insurer and its subsidiaries (Approved under Sec 33(1)(e))	0	0.0%
(c) Shares held by the subsidiaries of insurer including asset holding intermediaries and trusts (Approved under Sec 33(1)(e))	0	0.0%
(3) Shares held by other subsidiaries of the holding company	0	0.0%
(4) Total number of shares held by the subsidiaries of the holding company ((2) + (3))	0	0.0%

ASSETS AND LIABILITIES

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 policy, been given as described in sections 31 and 33 of the Act?
• If "YES", attach details.
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?
• If "NO", attach details.

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**

- 11. Are all the assets or title thereto held in the RSA or in a manner approved by the Registrar?
 * If "NO", 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.

AUDIT COMMITTEE

- 18. Has an audit committee been appointed for the insurer?
 * If "NO", attach details.

- 19. Did the audit committee convene during the financial period?
 * If "YES" how many times.
 * If "NO" provide full reasons why no meetings were held.

SHARE-BASED PAYMENTS

- 20. Please provide the liability in respect of cash-based equity share payments (R'000)

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 _____
 PUBLIC OFFICER _____
 AUDITORS (initial) _____

DIRECTOR _____
 DATE _____

ST2012

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

G03-09-A
10/10/08
2012/08/08 08:49

**Statement G3
GOVERNANCE AND RISK MANAGEMENT
of ABC Insurance Company Limited
as at the end of financial period 31/03/2012**

SYSTEM 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? []
 - If "NO" provide details on how these areas are monitored.
2. Does the insurer have a well-defined and documented organisational structure with clear roles and responsibilities and appropriate segregation of duties? []
 - If "NO" provide details on how these areas are monitored.
3. Does the insurer have adequate processes in place to ensure that directors and management are fit and proper? []
 - If "NO" provide details on how these areas are monitored.
4. Is there an adequate and effective integrated assurance plan in conformance with King III that lists []
 - If "YES" attach details as well as who is providing assurance of the major risk areas.
 - If "NO" explain how these risk areas are managed.
5. 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 details on how these areas are monitored.
7. Does the Board of Directors have adequate knowledge in the major risk areas of the insurer in particular market, credit and insurance risk? []
 - If "NO" provide details on how these areas are monitored.
8. Briefly explain any material changes in the system of governance since the date of the last return. []
 - Please provide details.

RISK MANAGEMENT

9. Are there adequate and effective risk management processes in place that are proportional to the scale and complexity of the business of the insurer? []
 - 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	1
• Market risk	2
• Liquidity risk	3
• Insurance risk	4
• Operational risk	5
• Legal & Regulatory risk	6
• Strategic risk	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 "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 []
 - []
 - []
 - []
 - []
 - []

ST2012

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

G03-99-A
 10/10/08
 2012/08/08 08:49

Statement G3
GOVERNANCE AND RISK MANAGEMENT
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012

14. What are the major projects currently underway that could expose the company to major risks if these projects fails?

-
-
-
-

15. Briefly explain any material changes in the risk management system since the date of the last return.

• Please provide details.

16. Briefly explain what new products, if any, are being planned as well as the controls over the new products.

• Please provide details.

17. Briefly explain to what extent the insurer has adequate and effective stress testing measures.

• Please provide details.

CREDIT AND COUNTERPARTY RISKS

18. Does the insurer identify, measure, monitor and report on the credit quality of its counterparties?

- If "YES" provide details of evaluation and review processes of counterparties.
- If "NO" provide details on how these areas are monitored.

19. Does the insurer monitor its exposure to counterparties for all asset types?

- If "NO" provide details on how these areas are monitored.

MARKET RISKS

20. Does the insurer identify, measure, monitor and report on its material market risk exposures?

- If "YES" provide a brief description.
- If "NO" provide details on how these areas are monitored.

21. Does the insurer have sufficient knowledge in market risks to adequately and effectively manage market risk exposures?

- If "YES" provide a brief description.
- If "NO" provide details on how these areas are monitored.

22. Briefly explain the governance process in regard to market risk, investment risk and/or asset liability matching.

- Please provide details.

INTERNAL CONTROL

23. Is there an adequate and effective system of internal controls that is adequately documented and tested on a regular basis?

- If "NO" please explain.

24. In all material respects, are such controls and systems based on established written policies and procedures and implemented by trained, skilled personnel, whose duties have been segregated appropriately?

- If "NO" please explain.

25. Is the Board of Directors responsible for the systems of internal control and does the board periodically receive a report on the effectiveness of internal controls?

- If "NO" please explain.

26. Has anything come to the attention of the directors to indicate that any material malfunction in the functioning of the aforementioned controls, procedures and systems has occurred during the period under review?

- If "YES", provide particulars.

27. Are the insurer's internal controls and systems designed to provide reasonable assurance as to the integrity and reliability of the published financial statements?

- If "NO" please explain.

28. Is there an independent compliance function in place?

- If "NO" please explain.

29. Is the system subject to:-
 • internal reviews?
 • external reviews?

	Y/N	Frequency of reviews	
			months
			months

ST2012

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

G03-99-A
10/10/09
2012/08/08 08:49

**Statement G3
GOVERNANCE AND RISK MANAGEMENT
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

30. Were any material weaknesses reported?
• If "YES", provide particulars.

INTERNAL AUDIT

31. Does the insurer have an independent Internal Audit function or similar outsourced function?
• If "YES" provide a brief description.
• If "NO" provide details on how these areas are monitored.

32. Does the Internal Audit function have an appropriate mandate to cover all high risk areas and has this mandate been approved by the Board of Directors?
• If "NO" provide details on how these areas are monitored.

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.

35. Does the Internal Audit department get independently audited on a regular basis?
• If "NO" explain.

DERIVATIVES

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?
• If "NO", please explain.

38. 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 value?
• If "NO", please explain.

40. With regard to derivatives:
(a) Has the Board of Directors approved the use of derivative instruments, derivative procedures and derivative limits?
• If "YES", please provide details.
• If "NO", give reasons.

(b) Is the approval to use derivative instruments specific as to the purpose, (e.g. hedging, arbitrage or trading) product type and are there appropriate market and credit risk limits in place?

(c) Does the Board of Directors, senior management, risk management and internal audit have sufficient knowledge in derivative instruments?
• If "NO" provide details on how these areas are monitored.

(d) Are the front office (execution), middle office (risk management) and back office (accounting) adequate and effective and is there 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?
• If "NO" provide details on how these areas are monitored.

(g) 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?
• If "NO", provide details.

(h) How often does internal audit reviews of derivative activities take place?

(i) How frequently are derivative positions marked to fair or market value?

(j) Are adequate controls in place such that market data used to value derivatives is relevant, accurate and obtained on a timely basis from a reliable source?
• If "NO", provide details.

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

G03-99-A
10/19/08
2012/08/08 08:49

**Statement G3
GOVERNANCE AND RISK MANAGEMENT
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

(k) Are valuation models which are used for derivative instruments tested and approved and amendments to the programmes controlled and do models include appropriate tests for robustness of the portfolio to stress changing investment conditions?
• If "NO", provide details.

Over the counter derivatives (OTC)

(l) Does the insurer make use of OTC (over-the-counter) derivative instruments?
• If "YES", please provide details to the following questions:
(i) A description of OTC valuation methods used and procedures for evaluation of the counterparties.
(ii) List the 5 largest OTC counterparties.

Credit Derivatives

(m) Does the insurer invest in credit derivative instruments?
• If "YES", quantify as a % of total liabilities
(n) What is the purpose of your company's involvement in Credit Risk Transfer activities?
• Provide details.
(o) What are your company's credit risk management systems / procedures?
• Provide details.
(p) Does your company have staff with appropriate skill levels dealing with Credit Risk Transfer activities?
• If "NO", provide details.
(q) Are the controls adequate over the legal documentation in respect of credit derivative contracts?
• If "NO", provide details.
(r) Are the controls over credit derivatives the same as the governance, risk management and control environment over derivatives in general?
• If "NO", provide details.

HEDGE FUNDS

41. Does the insurer invest in "hedge funds that employ leverage" (gross market exposure in excess of capital)?
• If "YES", please indicate whether these investments are made in internal or external hedge fund structures
(a) Please provide details on the instruments through which the insurer invest in a hedge fund

Name of Hedge Fund	Operational	Description of Instruments	Hedge Fund Strategy
	In- / Outside RSA - R'000		

INFORMATION, ACCOUNTING AND ADMINISTRATION

42. Were there any changes to accounting policies?
• If "YES", indicate the effect in rands and provide particulars of changes.

Item	Period under review R'000	Previous period (restated figures for comparative purposes) R'000
Balance sheet		
Income statement		

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

44. Is a business continuance plan in place?
• 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.

CAPITAL 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?
• If "YES", complete statement C4.

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REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

G03-D9-A
10/10/08
2012/08/08 08:49

**Statement G3
GOVERNANCE AND RISK MANAGEMENT
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

48. Is the valuation data checked for adequacy and accuracy?
• If "YES", complete table below.

How often (describe period)	By whom	Date of completion of last
0		
0		
0		

49. Is the issuing of redeemable preference shares to supplement capital, during the following financial period, under consideration?

50. Is the issuing of redeemable preference shares, by subsidiaries, to supplement capital, during the following financial period, under consideration?

51. Is the issuing of debt instruments to supplement capital, during the following financial period, under consideration?

52. Did the insurer issue a securitised insurance instrument (e.g. catastrophe bond) during the financial period under review?
• If "YES", provide details.

53. Is the issuing of guarantees or similar undertakings under consideration in respect of:-
• Subsidiaries/related party(ies)?
• Any other person?
• If "YES", provide particulars and procedures.

54. Are dividends on preference shares, issued by the insurer, in arrears or will such dividends be likely to be in arrears during the following financial period?
• If "YES",
• State the (likely) amount in arrears in R'000.
• Attach particulars of how and when the position will be rectified/addressed.

55. Were preference shares, issued by the insurer, not redeemed on redemption date or will such preference shares be likely not to be redeemed during the following financial period where redemption must take place?
• If "YES",
• State the (likely) amount not redeemed in R'000.
• Attach particulars of how and when the position will be rectified/addressed.

56. Are any payments (interest and capital) on debt instruments, issued by the insurer, in arrears or will any payments on a debt instrument be likely to be in arrears during the following reporting period?
• If "YES",
• State the (likely) amount in arrears in R'000.
• Attach particulars of how and when the position will be rectified/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?

ASSETS

59. Did the insurer purchase a securitised insurance instrument (e.g. catastrophe bond) during the period under review?
• If "YES", provide details.

OUTSOURCING

60. Have any business activities been outsourced?
• If "YES", provide a detailed list and describe the nature of any outsourced 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 (MI) measures in place to monitor and manage outsourced activities and functions and in particular how these MI measures ensure that control and ownership of the risks are monitored.

63. What are the governance structures pertaining to significant outsourced processes (such as underwriting) or infrastructure (such as IT)?

EXTERNAL AUDIT FINDINGS

64. Briefly list significant finding that emanated from the external audit conducted on the insurer.
• Please provide details.

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.

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

G03-99-A
10/10/08
2012/08/08 08:49

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 after year-end which may have a material impact on the financial soundness of the insurer?
• If "YES", provide particulars.

CHAIRMAN _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (initial) _____

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SHEET REFERENCE NUMBER

G4.1-99-A

FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

2012/08/06 08:49

**Statement G4.1
CROSS BORDER OPERATIONS - SADC BRANCH / SUBSIDIARY
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

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 home jurisdiction) in respect of all branches / subsidiaries		
2	Regulatory capital adequacy requirement (as per host jurisdiction) in respect of all branches / subsidiaries		

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

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

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

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

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SHEET REFERENCE NUMBER

G4.1-99-A

FINAL PRINTOUT DATE

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2012/08/08 08:49

Statement G4.1
CROSS BORDER OPERATIONS - 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.

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

CHAIRMAN

DIRECTOR

PUBLIC
OFFICER

DATE

AUDITORS (*initial*)

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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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

	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 completed per individual branch or subsidiary

	Description	Branch - R'000	Subsidiary - R'000
2.	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 home jurisdiction) in respect of all branches / subsidiaries		
	Regulatory capital adequacy requirement (as per host jurisdiction) in respect of all branches / subsidiaries		

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

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

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

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

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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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.

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

CHAIRMAN _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (initial) _____

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SHEET REFERENCE NUMBER

G4.3-99-A

FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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Statement of
CROSS BORDER OPERATIONS - SADC OTHER OPERATIONS
 of ABC Insurance Company Limited
 as at the end of financial period 31/07/2012

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 jurisdictions? N
 (if yes, please provide full detail in 2 below)

2. Name of the SADC country where person(s) is/are located	Total liabilities 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

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)
-

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

5. Name of the SADC country where person(s) is/are located	Total liabilities 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)
-

SHEET REFERENCE NUMBER

G4.3-99-A

FINAL PRINTOUT DATE

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2012/08/08 08:49

**Statement G4.3
CROSS BORDER OPERATIONS - SADC OTHER OPERATIONS
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

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

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)

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)

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 holding 25% or more of the		Name the person or entity holding 25% or more of the		Name of SADC country where the person or entity is
Name	%	Name	%	

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Statement G4.3
CROSS-BORDER OPERATIONS - SADC OTHER OPERATIONS
 of ABC Insurance Company Limited
 as at the end of financial period 31/01/2012

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

Name of person or entity holding 25% or more of the		Name the person or entity holding 25% or more of the		Name of SADC country where the person or entity is
Name	%	Name	%	

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

18.

CHAIR _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (initial) _____

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G4.4-99-A

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2012/08/08 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

9. Has your company provided outsourcing services to an insurer in a country other than a SADC country?
 (if yes, please provide full detail in 10 below)

Name of the country where insurer(s), person or entity 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 country that is not a SADC country?
 (if yes, please provide full detail in 12 below)

Name of the country where insurer(s), person or entity is/are located	Give a description of the outsourcing services being provided

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 country that is not a SADC country.
 (if yes, please provide full detail in 14 below)

Name of person or entity holding 25% or more of the shares or any interest directly in the insurer		Name the person or entity holding 25% or more of the shares or any interest indirectly in the insurer		Name of country where the person entity is located
Name	%	Name	%	

15. Does your company directly or indirectly own more than 25% of the shares or any other interest in a foreign insurer located in another country that is not a SADC country?
 (if yes, please provide full detail in 16 below)

Name of insurer(s) in which your company holds 25% or more of the shares or any other interest directly		Name of the insurer(s) in which your company holds 25% or more of the shares or any other interest indirectly		Name of SADC country where the insurer is located
Name	%	Name	%	

17. Is your company party to a joint venture with an insurer located in a country that is not a SADC country?
 (if yes, please provide full detail in 18 below)

CHAIR _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (initial) _____

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SHEET REFERENCE NUMBER

J01-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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:

1. Company's key objective when placing reinsurance (e.g. gain access to capital, protection of statutory solvency etc.)
2. How reinsurers are selected (e.g. capital, ratings, maximum exposure across the program, other approved processes)
3. Factors considered in determining whether reinsurance is required (i.e. how did the company decide on the net retentions, retentions on proportional programmes, automatic capacity, amount of catastrophe cover to purchase etc.)
4. The maximum loss that the board would be willing to accept from any one-loss event and the criteria that were used to determine this amount.

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

2. Additional questions

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

2.1. Reinsurer exposure

1. Do you make use of reinsurance brokers to facilitate placing your reinsurance programme?
 If Yes, please provide their name/(s)

2. Provide details of any caps that might exist on the total exposure that can be ceded to any one reinsurer (e.g. no more than R1bn on your programme as a whole)

3. Please provide details on how you monitor your total exposure per reinsurer

4. Give details on the collateral required on foreign reinsurance arrangements (where foreign reinsurer refers to any reinsurer that is not registered in South Africa)

2.2. Reinsurance systems and controls

1. Currently facultative reinsurance is placed
 - Centrally at head office only
 - Branch level
 - Other
 If Other please provide details of the procedure

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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. The decision to place facultative insurance is based on

- Insufficient proportional treaty capacity
 The quality of the individual risk
 Other

If Other please provide details of how the decision will be made

.....

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.)

.....

5. Do you have a computerised reinsurance system that is fully integrated with your policy administration and financial systems (i.e. it automatically cedes premiums and signal recoveries when appropriate and meet all the reporting requirements for your financials)?

If No, please provide details on the nature of your reinsurance system and how you ensure that all risks are ceded and reinsurance recoveries made where appropriate.

.....

2.3. Catastrophe reinsurance

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
 Reinsurer 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
 Other

If Other, please provide full details

.....

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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 your 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 _____

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