
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% of n.p.w.			
Any other income/(expense)					0			
Contingency Reserve decrease/(incr.)					0			
Before taxation					0			
LESS: Est. taxation (Current + def.)					0			
Dividends declared					0			
INCREASE/(DECR.) 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			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	0	50.0%	0.0%	5 000	CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES	
11	5. Shares - Preference - Domestic*		0	0	0	0	40.0%	0.0%	4 000	R'000	
12	Sub total		0	0	0	0	65.0%	0.0%	6 500	0	
13	6. Listed securities+shares - Foreign, deemed to be Dom.		0	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	0	
15	8. Property investments		0	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	0	5.0%	0.0%	500	of total domestic liabilities, the excess is	
17	10. Computer equipment		0	0	0	0	5.0%	0.0%	500	0	
18	11. Other equipment and motor vehicles		0	0	0	0	2.5%	0.0%	250	0	
19	12. Investment policies-non linked		0	0	0	0	-	-	0	0	
20	Total of items 1 to 19		0	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	0	2.5%	0.0%	250	0	
22	14. Margin deposits - Foreign, deemed to be Domestic		0	0	0	0	2.5%	0.0%	250	4 Surplus of overall admitted assets over total domestic liabilities	
23	Sub total		0	0	0	0	2.5%	0.0%	250	-10 000	
24	15. Cash		0	0	0	0	-	-	0	DATE OF ANY DISPENSATION GRANTED FROM SPREADING REQUIREMENTS	
25	16. Krugerrands		0	0	0	0	10.0%	0.0%	1 000	0	
26	17. Bank balances and deposits - Domestic		0	0	0	0	-	-	0	0	
27	18. Bank balances+deposits - Foreign, deemed to be Dom.		0	0	0	0	15.0%	0.0%	1 500	0	
28	19. Securities - Domestic		0	0	0	0	-	-	0	0	
29	20. Securities - Foreign, deemed to be Domestic		0	0	0	0	15.0%	0.0%	1 500	0	
30	Total of items 21 to 29		0	0	0	0				0	
31	Overall total		0	0	0	0				0	

**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/REVISION NUMBER

PUBLIC STATEMENT

INSURANCE COMPANY

STANDARD 1

**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	13	14	
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													
3. 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:													
6. 2.2.1 Proportional	0	0	0	0	0	0	0	0	0	0	0	0	0
2.2.2 Non-Proportional:													
7. 2.2.2 (a) Expiring at Year end	0	0	0	0	0	0	0	0	0	0	0	0	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										FOREIGN ONLY
	Total	Property	Transportation	Marine	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	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	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0	0
2 Direct premiums written	0	0	0	0	0	0	0	0	0	0	0
2.1 Subtotal of reinsurance premiums	0	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	0
3 Reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0	0
3.1 Proportional	0	0	0	0	0	0	0	0	0	0	0
3.2 Non proportional	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 PREMIUMS EARNED	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 CLAIMS INCURRED	0	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	0
16 Gross commission paid on reinsurance premiums inwards	0	0	0	0	0	0	0	0	0	0	0
21 EXPENSES	0	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	0
23 Gross commission paid as % of premium written	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
24 Gross commission incurred as % of premium earned	0%	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%	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) inwards (reinsured premiums)	0	0
28 Foreign reinsurance (i.e. reinsured premiums)	0	0

AUDITORS _____

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/08/04 09:35

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

•					
•					
•					
•					
•					
•					
•					
•					
•					

Alternate

•					
•					
•					
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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 _____

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		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 person 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 person 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 person 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 person change since previous year (Y/N)	

4. SHAREHOLDERS

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

5. TURNOVER

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

6. NUMBER OF PEOPLE EMPLOYED

AUDITORS _____

Notes:

**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
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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	
		0		
<i>From Statement E5</i>				
1. Statement E5, cell L85	Shares, Depository Receipts & Units	0	OK	
		0		
15.7 Land and Buildings				
<i>From Statement E9</i>				
1. Statement E9, cell E29	Land and Buildings	0	OK	
		0		
<i>From Statement E6</i>				
1. Statement E6, cell D50	Land and Buildings	0	OK	
		0		
15.8 Fixed Assets				
<i>From Statement E9</i>				
1. Statement E9, cell E30	Fixed Assets	0	OK	
		0		
<i>From Statement E7</i>				
1. Statement E7, cell E23	Fixed Assets	0	OK	
		0		
16. Total Liabilities				
16.1 Statutory Basis				
<i>From Statement E9</i>				
1. Statement E9, cell E47	Total Liabilities	0	OK	
		0		
<i>From Statement F1</i>				
1. Statement F1, cell E28	Total Liabilities	0	OK	
		0		
16.2 Accounting Basis				
<i>From Statement E9</i>				
1. Statement E9, cell H47	Total Liabilities	0	OK	
		0		
<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		
		0		
		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)				
SHORT-TERM QUANTITATIVE RETURN				
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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>	Kruggerands	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	

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SHORT-TERM QUANTITATIVE RETURN
ABC Insurance Company Limited

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VALIDATION TOOL

Reference	Description	Amount R'(000) <i>Where Applicable</i>	Indicator
14.3 Claims incurred: Transportation			
<i>From Statement B5</i>			
1. <u>Statement B5, cell H36</u>	Net claims incurred	0	OK
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	

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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	

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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
		0	
<i>From Statement E9</i>			
1. <u>Statement E9, cell F43</u>	IBNR Reserve	0	
		0	
12. Unexpired Risk Provision			
<i>From Statement D3</i>			
1. <u>Statement D3, cell G63</u>	Unexpired Risk Provision	0	OK
		0	
<i>From Statement E9</i>			
1. <u>Statement E9, cell E45</u>	Unexpired Risk Provision	0	
		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
		0	
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
		0	
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
		0	
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
		0	

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VALIDATION TOOL		
Reference	Description	Amount R(000) Where Applicable
From Statement E9		
1. Statement E9, cell E43	IBNR Reserve	0

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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		

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998)				
SHORT-TERM QUANTITATIVE RETURN				
ABC Insurance Company Limited				
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER			10/10/08	
END OF PERIOD UNDER REVIEW			2012/01/31	
FINAL PRINTOUT DATE			2012/04/04 09:39	
VALIDATION TOOL				
Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator	
7.6 Net Earned Premiums: Engineering				
From Statement B5				
1. Statement B5, cell M26	Net Earned Premiums: Engineering	0	OK	
From Statement D1.6				
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				
From Statement B5				
1. Statement B5, cell K26	Net Earned Premiums: Guarantee	0	OK	
From Statement D1.7				
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				
From Statement B5				
1. Statement B5, cell N26	Net Earned Premiums: Miscellaneous	0	OK	
From Statement D1.8				
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)				
From Statement B5				
1. Statement B5, cell F23	Unearned Premium Provision	0	OK	
2. Statement B5, cell F24	Cash-back provision - closing	0		
	Total	0		
From Statement D2				
1. Statement D2, cell O19	Unearned Premium Provision	0		
From Statement D3				
1. Statement D3, cell G18	Unearned Premium Provision	0		
From Statement E9				
1. Statement E9, cell E41	Unearned Premium Provision	0		
8.1.2 Accounting Basis (net of all reinsurance)				
From Statement C2				
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		
From Statement E9				
1. Statement E9, cell H41	Unearned Premium Provision	0		

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SHORT-TERM INSURANCE ACT (NO. 53 OF 1998) SHORT-TERM QUANTITATIVE RETURN ABC Insurance Company Limited			
REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER		10/10/08	
END OF PERIOD UNDER REVIEW		2012/01/31	
FINAL PRINTOUT DATE		2012/04/04 09:39	
VALIDATION TOOL			
Reference	Description	Amount R(000) <i>Where Applicable</i>	Indicator
<i>From Statement B5</i>			OK
1. <u>Statement B5, cell L26</u>	Net Earned Premiums: Liability	0	
<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				
<i>From Statement B5</i>				
1. <u>Statement B5, cell F21</u>	Net Premiums Written	0	OK	
<i>From Statement B4</i>				
1. <u>Statement B4, cell G35</u>	Net Premiums Written	0		
<i>From Statement F1</i>				
1. <u>Statement F1, cell E13</u>	Net Premiums Written	0		
7. Net Earned Premiums: Total				
<i>From Statement B5</i>				
1. <u>Statement B5, cell F26</u>	Net Earned Premiums: Total	0	OK	
<i>From Statement D1</i>				
1. <u>Statement D1, cell AE35</u>	Net Earned Premiums Q1	0		
2. <u>Statement D1, cell AE36</u>	Net Earned Premiums Q2	0		
3. <u>Statement D1, cell AE37</u>	Net Earned Premiums Q3	0		
4. <u>Statement D1, cell AE38</u>	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Total	0		
7.1 Net Earned Premiums: Property				
<i>From Statement B5</i>				
1. <u>Statement B5, cell G26</u>	Net Earned Premiums: Property	0	OK	
<i>From Statement D1.1</i>				
1. <u>Statement D1.1, cell AE35</u>	Net Earned Premiums Q1	0		
2. <u>Statement D1.1, cell AE36</u>	Net Earned Premiums Q2	0		
3. <u>Statement D1.1, cell AE37</u>	Net Earned Premiums Q3	0		
4. <u>Statement D1.1, cell AE38</u>	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Property	0		
7.2 Net Earned Premiums: Transport				
<i>From Statement B5</i>				
1. <u>Statement B5, cell H26</u>	Net Earned Premiums: Transport	0	OK	
<i>From Statement D1.2</i>				
1. <u>Statement D1.2, cell AE35</u>	Net Earned Premiums Q1	0		
2. <u>Statement D1.2, cell AE36</u>	Net Earned Premiums Q2	0		
3. <u>Statement D1.2, cell AE37</u>	Net Earned Premiums Q3	0		
4. <u>Statement D1.2, cell AE38</u>	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Transport	0		
7.3 Net Earned Premiums: Motor				
<i>From Statement B5</i>				
1. <u>Statement B5, cell I26</u>	Net Earned Premiums: Motor	0	OK	
<i>From Statement D1.3</i>				
1. <u>Statement D1.3, cell AE35</u>	Net Earned Premiums Q1	0		
2. <u>Statement D1.3, cell AE36</u>	Net Earned Premiums Q2	0		
3. <u>Statement D1.3, cell AE37</u>	Net Earned Premiums Q3	0		
4. <u>Statement D1.3, cell AE38</u>	Net Earned Premiums Q4	0		
	Total Net Earned Premiums: Motor	0		
7.4 Net Earned Premiums: Accident and Health				
<i>From Statement B5</i>				
1. <u>Statement B5, cell J26</u>	Net Earned Premiums: Accident and Health	0	OK	
<i>From Statement D1.4</i>				
1. <u>Statement D1.4, cell AE35</u>	Net Earned Premiums Q1	0		
2. <u>Statement D1.4, cell AE36</u>	Net Earned Premiums Q2	0		
3. <u>Statement D1.4, cell AE37</u>	Net Earned Premiums Q3	0		
4. <u>Statement D1.4, cell AE38</u>	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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FINAL PRINTOUT DATE		2012/04/04 09:39	
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				
From Statement B1				
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		
From Statement B4				
1. <u>Statement B4, cell G17</u>	Gross Premiums Written	0		
From Statement B5				
1. <u>Statement B5, cell F19</u>	Gross Premiums Written	0		
3. Total Reinsurance Premiums				
From Statement B2				
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		
From Statement B4				
1. <u>Statement B4, cell G34</u>	Total Reinsurance Premiums	0		
From Statement B5				
1. <u>Statement B5, cell F20</u>	Total Reinsurance Premiums	0		
4. Proportional Reinsurance Premiums				
From Statement B2				
1. <u>Statement B2, cell G17</u>	Proportional Reinsurance Premiums	0	OK	
From Statement B4				
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				
From Statement B2				
1. <u>Statement B2, cell G18</u>	Non Proportional Reinsurance Premiums	0	OK	
From Statement B4				
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
 END OF PERIOD UNDER REVIEW
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10/10/08
 2012/01/31
 2012/04/04 09:39

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

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	
END OF PERIOD UNDER REVIEW				2012/01/31	
FINAL PRINTOUT DATE				4/4/2012 9:39	
INDEX OF STATEMENTS AVAILABLE TO PUBLIC					
<i>Statement</i>	<i>Section</i>	<i>Description</i>	<i>No. of pages</i>	<i>Version</i>	<i>Issue/Amendment date</i>
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

FISCAL PERIOD END DATE:

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

2012/04/04 09:39

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

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	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	FOREIGN ONLY
1	2	3	4	5	6	7	8	9	10	11
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
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%

PUBLIC OFFICER

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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 _____

PUBLIC STATEMENT

STATEMENT OF RESERVING DEVELOPMENT FOR ALL QUARTERS OF ABC Insurance Company Limited as at 30th September 2012

Section 1 - Paying development (Part of all Reserves)

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter	This amount represents per quarter
		Q1/07	Q2/07	Q3/07	Q4/07	Q1/08	Q2/08	Q3/08	Q4/08	Q1/09	Q2/09	Q3/09	Q4/09	Q1/10	Q2/10	Q3/10	Q4/10	Q1/11	Q2/11	Q3/11	Q4/11	Q1/12	Q2/12	Q3/12	Q4/12		
2007	1																										
	2																										
	3																										
	4																										

1. Claims paid during the year when first reported

2. Claims paid after the year when first reported

3. Total claims paid during the financial year, irrespective of when reported

4. Total claims reported during the financial year, irrespective of when reported

Section 2 - Claims development (Part of all Reserves)

DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED IN CLAIM LIABILITY

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED IN CLAIM LIABILITY																								Total paid for that quarter	This amount represents per quarter
		Q1/07	Q2/07	Q3/07	Q4/07	Q1/08	Q2/08	Q3/08	Q4/08	Q1/09	Q2/09	Q3/09	Q4/09	Q1/10	Q2/10	Q3/10	Q4/10	Q1/11	Q2/11	Q3/11	Q4/11	Q1/12	Q2/12	Q3/12	Q4/12		
2007	1																										
	2																										
	3																										
	4																										

1. Claims reported during the year when first reported

2. Claims reported after the year when first reported

3. Total claims reported during the financial year, irrespective of when reported

4. Total claims reported during the financial year, irrespective of when reported

Section 3 - Reporting development (Part of all Reserves)

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter	This amount represents per quarter
		Q1/07	Q2/07	Q3/07	Q4/07	Q1/08	Q2/08	Q3/08	Q4/08	Q1/09	Q2/09	Q3/09	Q4/09	Q1/10	Q2/10	Q3/10	Q4/10	Q1/11	Q2/11	Q3/11	Q4/11	Q1/12	Q2/12	Q3/12	Q4/12		
2007	1																										
	2																										
	3																										
	4																										

1. Claims reported during the year when first reported

2. Claims reported after the year when first reported

3. Total claims reported during the financial year, irrespective of when reported

4. Total claims reported during the financial year, irrespective of when reported

Section 4 - Remaining development

Financial Year	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
	2007	2008	2009	2010	2011	2012	2012	
1. Outstanding claims, net of all reserves								
2. Provisions made at end of previous year								
3. Claims reported at end of year, net of reserves								
4. Claims reported net of reserves								
5. Total claims - amount reported (1)-(4)								
6. Total claims - amount reported (1)-(4)								
7. Difference of total claims reported (5) as a percentage of 6								
8. Difference of total claims reported (6) as a percentage of 7								
9. Difference of total claims reported (7) as a percentage of 8								
10. Difference of total claims reported (8) as a percentage of 9								
11. Difference of total claims reported (9) as a percentage of 10								
12. Difference of total claims reported (10) as a percentage of 11								
13. Difference of total claims reported (11) as a percentage of 12								
14. Difference of total claims reported (12) as a percentage of 13								
15. Difference of total claims reported (13) as a percentage of 14								

AUDITORS

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																																			
	2																																			
	3																																			
	4																																			

ANNUAL SUMMARY (RMB)

Financial Year Class Occurred	2007	2008	2009	2010	2011	2012
1. Claims paid (including the year when they occurred)	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									
		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																																		

ANNUAL SUMMARY (RMB)

Financial Year Class Occurred	2007	2008	2009	2010	2011	2012
1. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0
2. Total claims reported after the year of occurrence	0	0	0	0	0	0

Section 3 - Reporting development (Reinsurance 2012 03/31)

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																																		

ANNUAL SUMMARY (RMB)

Financial Year Class Occurred	2007	2008	2009	2010	2011	2012
1. Total claims reported during the year (percentage of 1)	0	0	0	0	0	0
2. Total claims reported after the year of occurrence	0	0	0	0	0	0

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
	2007	2008	2009	2010	2011	2012	2012	
1. Outstanding claims at end of all reinsurance	0	0	0	0	0	0	0	
2. Provisions made at end of this year	0	0	0	0	0	0	0	
3. Original provisions at re-occurrence at the end of each quarter	0	0	0	0	0	0	0	
4. Claims reported but not reserved (2007) rest of all reinsurance	0	0	0	0	0	0	0	
5. Provisions made at end of this year	0	0	0	0	0	0	0	
6. Original provisions at re-occurrence at the end of each quarter	0	0	0	0	0	0	0	
7. Total claims - original reserves (1)-(2)-(3)	0	0	0	0	0	0	0	
8. Total claims - original reserves (1)-(2)-(4)	0	0	0	0	0	0	0	
9. Sufficiency of total claims provision - 8 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%	
10. OADR - total original reserves (5)-(7)	0	0	0	0	0	0	0	
11. OADR - total original reserves (5)-(8)	0	0	0	0	0	0	0	
12. OADR - total original reserves (5)-(9)	0	0	0	0	0	0	0	
13. Sufficiency of OADR - 10 as a percentage of 11	0%	0%	0%	0%	0%	0%	0%	
14. OADR - total original reserves (5)	0	0	0	0	0	0	0	
15. OADR - total original reserves (5)-(6)	0	0	0	0	0	0	0	
16. Sufficiency of OADR reserves - 15 as a percentage of 14	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

Section 1: Payment development (net of all retrocessions)

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for first 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																										
2007	2																										
2008	1																										
2008	2																										
2009	1																										
2009	2																										
2010	1																										
2010	2																										
2011	1																										
2011	2																										
2012	1																										
2012	2																										

From 2007's claims:
From 2008's claims:
From 2009's claims:
From 2010's claims:
From 2011's claims:
From 2012's claims

ANNUAL SUMMARY TABLE

Year	FINANCIAL YEAR CLAIMS OCCURRED						
	2007	2008	2009	2010	2011	2012	2012
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

Section 2: Claims development (net of all retrocessions)

DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED IN CLAIM LIABILITY

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED IN CLAIM LIABILITY																								Total reported for first 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																									
2007	2																									
2008	1																									
2008	2																									
2009	1																									
2009	2																									
2010	1																									
2010	2																									
2011	1																									
2011	2																									
2012	1																									
2012	2																									

From 2007's claims:
From 2008's claims:
From 2009's claims:
From 2010's claims:
From 2011's claims:
From 2012's claims

ANNUAL SUMMARY TABLE

Year	FINANCIAL YEAR CLAIMS OCCURRED						
	2007	2008	2009	2010	2011	2012	2012
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

Section 3: Reporting development (net of all retrocessions)

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for first 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																									
2007	2																									
2008	1																									
2008	2																									
2009	1																									
2009	2																									
2010	1																									
2010	2																									
2011	1																									
2011	2																									
2012	1																									
2012	2																									

From 2007's claims:
From 2008's claims:
From 2009's claims:
From 2010's claims:
From 2011's claims:
From 2012's claims

ANNUAL SUMMARY TABLE

Year	FINANCIAL YEAR CLAIMS OCCURRED						
	2007	2008	2009	2010	2011	2012	2012
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

Section 4: Reserving development

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED

Year	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
	2007	2008	2009	2010	2011	2012	2012	
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	

Outstanding claims: net of all retrocessions

1. Estimated reserve at end of 2012 year

2. General provisions at end of 2012 year

3. Claims reported but not reported (net of all retrocessions)

4. Provisions made at end of 2012 year

5. General provisions at end of 2012 year

ANNUAL SUMMARY TABLE

Year	FINANCIAL YEAR CLAIMS OCCURRED						
	2007	2008	2009	2010	2011	2012	2012
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

STATEMENT D1.3
RESERVES DEVELOPMENT FOR MOTOR
of ABC Insurance Company Limited
as at the end of financial year 2011/12

Section 1 - Payment development (Out of all Subsections)

Year Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter	Net earned premium 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)

Financial Year	2007	2008	2009	2010	2011	2012
1. Claims paid during the year						
2. Claims paid after the year						
3. Total claims paid during the year						
4. Total claims paid during the financial year						

Section 2 - Claims development (Out of all Subsections)

Year Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED W/ CLAIMS LIABILITY																								Total paid 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																										
2008	1																										
2009	1																										
2010	1																										
2011	1																										
2012	1																										

ANNUAL SUMMARY (RMB)

Financial Year	2007	2008	2009	2010	2011	2012
1. Claims reported during the year						
2. Claims reported after the year						
3. Total claims reported during the year						
4. Total claims reported during the financial year						

Section 3 - Reporting development (Reference not in subsection)

Year Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED QUARTERLY																								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																										
2008	1																										
2009	1																										
2010	1																										
2011	1																										
2012	1																										

ANNUAL SUMMARY (RMB)

Financial Year	2007	2008	2009	2010	2011	2012
1. Claims reported during the year						
2. Claims reported after the year						
3. Total claims reported during the year						
4. Total claims reported during the financial year						

Section 4 - Reporting development

Financial Year	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							
2. Claims reported at end of the year							
3. Total claims reported at end of the year							
4. Claims reported that not reported (RMB) out of all reserves							
5. Difference made at end of the year							
6. Total claims reported at the end of the year							