

STATEMENT D1.3
RESERVING DEVELOPMENT FOR MOTOR
of ABC Insurance Company Limited
as at the end of financial year 2011/2012

Section 1 - Payment development (net of all adjustments)

Year (Quarter)	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for the 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	2008	2009	2010	2011	2011	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012				
2007	1																											
2008	1	1																										
2009	1	1	1																									
2010	1	1	1	1																								
2011	1	1	1	1	1																							
2012	1	1	1	1	1	1																						

From 2007's system
 From 2008's system
 From 2009's system
 From 2010's system
 From 2011's system
 From 2012's system

ANNUAL SUMMARY (RMB)

Year	2007	2008	2009	2010	2011	2012
1. Claims paid during the year after this statement	0	0	0	0	0	0
2. Claims paid after the year which they occurred	0	0	0	0	0	0
3. Total claims paid during the financial year (comprised of 1 and 2)	0	0	0	0	0	0
4. Total claims reported during the financial year (comprised of 1 and 3)	0	0	0	0	0	0

Section 2 - Claims development (net of all adjustments)

Year (Quarter)	DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for the quarter	Total reported for the 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	2008	2009	2010	2011	2011	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012			2012	2012
2007	1																											
2008	1	1																										
2009	1	1	1																									
2010	1	1	1	1																								
2011	1	1	1	1	1																							
2012	1	1	1	1	1	1																						

From 2007's system
 From 2008's system
 From 2009's system
 From 2010's system
 From 2011's system
 From 2012's system

ANNUAL SUMMARY (RMB)

Year	2007	2008	2009	2010	2011	2012
1. Claims reported after year of occurrence	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

Section 3 - Reporting development

Year (Quarter)	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for the 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	2008	2009	2010	2011	2011	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012	2012		2012	2012	2012
2007	1																											
2008	1	1																										
2009	1	1	1																									
2010	1	1	1	1																								
2011	1	1	1	1	1																							
2012	1	1	1	1	1	1																						

From 2007's system
 From 2008's system
 From 2009's system
 From 2010's system
 From 2011's system
 From 2012's system

Year	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years
	2007	2008	2009	2010	2011	2012	
1. Outstanding claims at end of all reserve periods	0	0	0	0	0	0	0
2. Provisions made at end of this year	0	0	0	0	0	0	0
3. Overall provisions at year-end at the end of each reserve period	0	0	0	0	0	0	0

Year	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years
	2007	2008	2009	2010	2011	2012	
4. Claims incurred that met reporting (RRP) test at all reserve periods	0	0	0	0	0	0	0
5. Provisions made at end of this year	0	0	0	0	0	0	0
6. Overall provisions at year-end at the end of each reserve period	0	0	0	0	0	0	0
7. Total provisions reported after year of occurrence	0	0	0	0	0	0	0
8. Total claims reported after year of occurrence	0	0	0	0	0	0	0
9. Total claims reported after year of occurrence	0	0	0	0	0	0	0
10. Sufficiency of total claims reported - 7 as a percentage of 8	0%	0%	0%	0%	0%	0%	0%
11. DCC - RRP - actual reported as a percentage of 7	0	0	0	0	0	0	0
12. DCC - RRP - actual reported as a percentage of 8	0	0	0	0	0	0	0
13. Sufficiency of DCC - RRP reported - 12 as a percentage of 11	0%	0%	0%	0%	0%	0%	0%
14. Total claims reported	0	0	0	0	0	0	0
15. Total claims reported	0	0	0	0	0	0	0
16. Sufficiency of RRP reported - 15 as a percentage of 14	0%	0%	0%	0%	0%	0%	0%

AUDITORS

STATEMENT OF A RESERVE DEVELOPMENT FOR ACCIDENT AND HEALTH
 of ABC Insurance Company Limited
 as at the end of Financial Year 2012

PUBLIC STATEMENT

Section 1 - Payment development (Part of all Reserves)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter R'000	Net amount paid for quarter R'000		
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000				
2007	1																												
	2																												
	3																												
	4																												

ANNUAL SUMMARY (R'000)

Financial Year	2007	2008	2009	2010	2011	2012
1. Claims paid during 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 year when they occurred	0	0	0	0	0	0
4. Total claims reported during the reporting year, irrespective of settlement	0	0	0	0	0	0

Section 2 - Claims development (Part of all Reserves)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED IN CLAIMS LIBORITY																								Total reported for that quarter R'000		
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000			
2007	1																											
	2																											
	3																											
	4																											

ANNUAL SUMMARY (R'000)

Financial Year	2007	2008	2009	2010	2011	2012
1. Total claims reported after year of occurrence	0	0	0	0	0	0

Section 3 - Reporting development (Reserves are not applicable)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter R'000		
Year	Quarter	Quarter 1 R'000	Quarter 2 R'000	Quarter 3 R'000	Quarter 4 R'000	Quarter 5 R'000	Quarter 6 R'000	Quarter 7 R'000	Quarter 8 R'000	Quarter 9 R'000	Quarter 10 R'000	Quarter 11 R'000	Quarter 12 R'000	Quarter 13 R'000	Quarter 14 R'000	Quarter 15 R'000	Quarter 16 R'000	Quarter 17 R'000	Quarter 18 R'000	Quarter 19 R'000	Quarter 20 R'000	Quarter 21 R'000	Quarter 22 R'000	Quarter 23 R'000	Quarter 24 R'000			
2007	1																											
	2																											
	3																											
	4																											

ANNUAL SUMMARY (R'000)

Financial Year	2007	2008	2009	2010	2011	2012
1. Total claims reported after year of occurrence	0	0	0	0	0	0

Section 4 - Reporting development

		FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for of year R'000
Year	Quarter	2007 R'000	2008 R'000	2009 R'000	2010 R'000	2011 R'000	2012 R'000		
Outstanding amount out of all transactions									
1	Provision made at end of the year	0	0	0	0	0	0	0	
2	Original provision at end of the year at the end of each quarter	0	0	0	0	0	0	0	
Claims reported but not reported (R'000) out of all transactions									
3	Provision made at end of the year	0	0	0	0	0	0	0	
4	Original provision at end of the year at the end of each quarter	0	0	0	0	0	0	0	
Total claims - reported and unreported (1)-(4)-(5)									
5	Total claims - reported and unreported (1)-(4)-(5)	0	0	0	0	0	0	0	
Provision of total reported and unreported - R as a percentage of 6									
6	6	0%	0%	0%	0%	0%	0%	0%	
Total reported and unreported (R'000)									
7	7	0	0	0	0	0	0	0	
Provision of R'000 - R as a percentage of 11									
8	8	0%	0%	0%	0%	0%	0%	0%	
Total reported and unreported (R'000)									
9	9	0	0	0	0	0	0	0	
Provision of R'000 - R as a percentage of 13									
10	10	0%	0%	0%	0%	0%	0%	0%	

PUBLIC STATEMENT

STATEMENT OF A RESERVING DEVELOPMENT FUND LIABILITY OF ANNUAL INVESTMENT COMPANY LIMITED as at the end of financial reporting periods

Section 1: Payments development (Part of all Reserves)

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																														
2008																														
2009																														
2010																														
2011																														
2012																														

ANNUAL SUMMARY 2012

Category	2007	2008	2009	2010	2011	2012
1. Claims paid during the year when first reported	0	0	0	0	0	0
2. Claims paid after the year when first reported	0	0	0	0	0	0
3. Total claims paid during the financial year (sum of categories 1 and 2)	0	0	0	0	0	0
4. Total claims reported during the financial year (category 1 only)	0	0	0	0	0	0

Section 2: Claims development (Part of all Reserves)

Year Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS OCCURRED IN CLASS LIABILITY																								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																														
2008																														
2009																														
2010																														
2011																														
2012																														

ANNUAL SUMMARY 2012

Category	2007	2008	2009	2010	2011	2012
1. Total claims reported during the year	0	0	0	0	0	0
2. Total claims reported during the year (sum of categories 1)	0	0	0	0	0	0

Section 3: Reporting development (Part of all Reserves)

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																														
2008																														
2009																														
2010																														
2011																														
2012																														

ANNUAL SUMMARY 2012

Category	2007	2008	2009	2010	2011	2012
1. Total claims reported during the year	0	0	0	0	0	0
2. Total claims reported during the year (sum of categories 1)	0	0	0	0	0	0

Section 4: Remaining development

Category	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED						Total for all years
	2007	2008	2009	2010	2011	2012	
1. Outstanding claims not at all reinsured	0	0	0	0	0	0	0
2. Premiums reported not at all reinsured	0	0	0	0	0	0	0
3. General reserves at year-end not at all reinsured	0	0	0	0	0	0	0
4. Claims reported but not reported (SIC) not at all reinsured	0	0	0	0	0	0	0
5. Premiums reported at year-end not at all reinsured	0	0	0	0	0	0	0
6. General reserves at year-end not at all reinsured	0	0	0	0	0	0	0
7. Total (sum of categories 1-6)	0	0	0	0	0	0	0
8. Total (sum of categories 1-6) as a percentage of 7	0%	0%	0%	0%	0%	0%	0%
9. Difference of total claims reported - 7 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%
10. Difference of total claims reported - 7 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%
11. Difference of total claims reported - 7 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%
12. Difference of total claims reported - 7 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%
13. Difference of total claims reported - 7 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%
14. Difference of total claims reported - 7 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%
15. Difference of total claims reported - 7 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%
16. Difference of total claims reported - 7 as a percentage of 7	0%	0%	0%	0%	0%	0%	0%

PUBLIC STATEMENT

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 Subrogations)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter	Not reported for that 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																										
2008	1																										
2009	1																										
2010	1																										
2011	1																										
2012	1																										

ANNUAL SUMMARY (RISKS)

Financial Year	FINANCIAL YEAR CLAIM OCCURRED					
	2007	2008	2009	2010	2011	2012
1. Claims paid within the year after they occurred	0	0	0	0	0	0
2. Claims paid after the year after 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 Subrogations)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total paid for that quarter	Not reported for that 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																										
2008	1																										
2009	1																										
2010	1																										
2011	1																										
2012	1																										

ANNUAL SUMMARY (RISKS)

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

Section 3 - Reporting development (List of all Subrogations)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total paid for that quarter	Not reported for that 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																										
2008	1																										
2009	1																										
2010	1																										
2011	1																										
2012	1																										

ANNUAL SUMMARY (RISKS)

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

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIM OCCURRED						Total for all years
	2007	2008	2009	2010	2011	2012	
7. Outstanding claims not of all reinsurers							
8. Payments made at end of this year							
9. Current payments at year-end at the top of each column							
10. Claims incurred but not reported (IBNR) not of all reinsurers							
11. Payments made at end of this year							
12. Current payments at year-end at the top of each column							
13. Total claims - actual payments (1+4+7)							
14. Total claims - actual payments (1+2+4+7)							
15. Sufficiency of total claims reserves - if as a percentage of 8							
16. SOCR - IBNR - actual payments (6+7)							
17. SOCR - IBNR - actual payments (6+7)							
18. Sufficiency of SOCR - IBNR reserves - if as a percentage of 11							
19. SOCR - actual payments (6+7)							
20. Sufficiency of SOCR reserves - if as a percentage of 14							

AUDITORS

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 _____

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SHEET REFERENCE NUMBER

D03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE

2012/04/04 09:30

		1	2	3
STATEMENT D3				
SUMMARY OF TECHNICAL PROVISIONS				
of ABC Insurance Company Limited				
as at the end of financial period 31/01/2012				
		Domestic R'000	Foreign R'000	Total R'000
1. UNEARNED PREMIUM PROVISION				
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						
	2012	2011	2010	2009	2008	2007	
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%	0.08%	

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	2012	
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	2012
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

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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:

E21 + 44-A

PUBLIC STATEMENT

ISSUE CREATION DATE:

20120814 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%	

AUDITORS _____

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SHEET REFERENCE NUMBER

E03-00-A

PUBLIC STATEMENT

FISCAL PRINTOUT DATE

2012-08-04 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					% of total liabilities 8
	IN RSA		DEEMED TO BE IN RSA R'000 4	OUTSIDE RSA UNLISTED R'000 5	TOTAL VALUE R'000 6	
	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		
1	R1000	R1000	R1000	R1000	R1000	R1000	R1000	R1000	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 maturity) of ABC Insurance Company Limited as at the end of financial period 31/03/2012											
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%

AUDITORS _____

ST2012

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SHEET PRESENTATION NUMBER

21062011

PUBLIC STATEMENT
21062011/0001

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						% 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 (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

2012/2011-10

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 31/03/2012														
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	0
2	0	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	0
4	0	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	0
6	0	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	0
8	0	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	0
10	0	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	0
12	0	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	0
14	0	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	0
16	0	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	0
18	0	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	0
20	0	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	0
22	0	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	0
24	0	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	0
26	0	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	0
28	0	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	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31 4. TOTAL LAND AND BUILDINGS	0	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
FIXED ASSETS	Statutory values at year end			Previous year totals R'000	Acquired during the year R'000	Rate of depreciation %
	Total R'000	This year In RSA R'000	Outside RSA R'000			
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. 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				
		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

AUDITORS _____

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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 <i>R'000</i>	Shareholders' value <i>R'000</i>	Correspond with difference in Statement E9 <i>R'000</i>
1	●	0	0	0
2	●	0	0	0
3	●	0	0	0
4	●	0	0	0
5	●	0	0	0
6	●	0	0	0
7	●	0	0	0
8	●	0	0	0
9	●	0	0	0
10	●	0	0	0
11	●	0	0	0
12	●	0	0	0
13	●	0	0	0
14	●	0	0	0
15	●	0	0	0
16	●	0	0	0
17	●	0	0	0
18	●	0	0	0
19	●	0	0	0
20	●	0	0	0
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 2012/2012

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

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

STATEMENT NUMBER

TABLE NUMBER

Statement #11
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	CURRENT YEAR - TYPE OF EXPOSURE TO EACH ENTITY								IN RSA & OUTSIDE RSA		% of total sub-items
		CORPORATE (LISTED) R1000	CORPORATE (UNLISTED) R1000	OTHER SECURITIES R1000	MONEY MARKET EXPOSURE (NON BANKS) R1000	LISTED DERIVATIVES R1000	UNLISTED DERIVATIVES R1000	SECURITIES LENDING R1000	COLLATERAL R1000	TOTAL EXPOSURE R1000		
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%	
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%
*		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 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	Difference
1	(R'000)	Total Liabilities	(R'000)
2	3	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 _____

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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 Ba2	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 Ba2	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 Ba2	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 Ba2	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 Ba2	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 Ba2	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 Ba2	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			

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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%
2	Engineering	0	25%
3	Guarantee	0	50%
4	Liability	0	32%
5	Miscellaneous	0	33%
6	Motor	0	20%
7	Property	0	25%
8	Transportation	0	36%
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. Bonds, debentures, 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)	
			R1000	R1000	R1000	R1000	Percentages		Total domestic liabilities - greater of the 2 percentages		
							Per reg. 3 to the Act	Dispensations given			
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 - shares - 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 21 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

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

2012/14/15

**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%

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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

2012/08/17 10:25

**STATEMENT J3
CATASTROPHE REINSURANCE
of ABC Insurance Company Limited
as at the end of financial period 31/01/2012**

ALL BUSINESS

Combined Creste exposure for all classes

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

17	Class of business	PROPERTY
18	Maximum unprotected net retention per event (R'000)	
19	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)

Cresta Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium Income in R'000
20	1	0	0	0
21	2	0	0	0
22	3	0	0	0
23	4	0	0	0
24	5	0	0	0
25	6	0	0	0
26	7	0	0	0
27	8	0	0	0
28	9	0	0	0
29	10	0	0	0
30	11	0	0	0
31	12	0	0	0
32	13	0	0	0
33	14	0	0	0
34	15	0	0	0
34	16	0	0	0

35	Class of business	MOTOR
36	Maximum unprotected net retention per event (R'000)	
37	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)

Cresta Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium Income in R'000
38	1	0	0	0
39	2	0	0	0
40	3	0	0	0
41	4	0	0	0
42	5	0	0	0
43	6	0	0	0
44	7	0	0	0
45	8	0	0	0
46	9	0	0	0
47	10	0	0	0
48	11	0	0	0
49	12	0	0	0
50	13	0	0	0
51	14	0	0	0
52	15	0	0	0
52	16	0	0	0

53	Class of business	ENGINEERING
54	Maximum unprotected net retention per event (R'000)	
55	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)

Cresta Zone	Total Number of Risks	Total Sum Insured Exposure in R'000	Total EML Exposure in R'000	Gross Net Premium Income in R'000
56	1	0	0	0
57	2	0	0	0
58	3	0	0	0
59	4	0	0	0
60	5	0	0	0
61	6	0	0	0
62	7	0	0	0
63	8	0	0	0
64	9	0	0	0
65	10	0	0	0
66	11	0	0	0
67	12	0	0	0
68	13	0	0	0
69	14	0	0	0
70	15	0	0	0
70	16	0	0	0

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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		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)		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%

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SHEET REFERENCE NUMBER

J05-06-A

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FINAL PRINTOUT DATE

2012/08/04 09:39

**STATEMENT J5
REINSURANCE DETAILS REGARDING TRANSPORTATION
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					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

	1	2	3	4	5	6	7
	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

Own Damage R'000	Third Party Liability R'000
0	0
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
0	0
0	0

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SHEET REFERENCE NUMBER

J07-99-A

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

FINAL PRINTOUT DATE

2012/04/04 09:39

STATEMENT J7	
REINSURANCE DETAILS REGARDING ACCIDENT AND HEALTH	
of ABC Insurance Company Limited	
as at the end of financial period 31/01/2012	

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

J08-09-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 _____