

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC
G10.1-08-A
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2008/07/16 09:22

**Statement G10.1
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
of ABC Limited
as at the end of the financial period 31/01/2008**

Account Name	Value
10. Recurring expenses per annum	
• Recurring premium policies	
Per policy expenses	
Percentage of premium	
Percentage of fund value	
Single premium policies	
Per policy expenses	
Percentage of fund value	
Disability income policies in payment - per policy expense	
Annuities in payment - per policy expense	
Build-up policies - Per policy expense	
Other: Specify	
11. Claim expenses	
• Rand amount per claim	
• % of claim amount	
12. Expense limitation	
• % of investment earnings	
• % of capital growth	
• % of asset values	
• Other: Specify	
14. Tax rate assumption	
• Individual policyholders' fund	
• Untaxed policyholders' fund	
• Company policyholders' fund	
• Corporate fund	
•	
•	
15. Other	
•	
•	

16. SAMPLE ULTIMATE MORTALITY RATES FOR STANDARD LIVES (q, 4 decimals)

Age next at valuation date	Rates with no provision for the extra mortality from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date	Rates with provision for the extra mortality from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

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2006/2718.06.42

Statement G10.1
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
of ABC Limited
as at the end of the financial period 31/01/2008

L72008 - Published version

SHEET REFERENCE NUMBER
REGISTRATION OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

17. SAMPLE ULTIMATE MORTALITY RATES FOR STANDARD LIVES (q, 4 decimals)

Age next at valuation date	Rates with no provision for the extra mortality from HIV/AIDS			
	Annuities			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

18. SAMPLE ULTIMATE MORBIDITY RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Lump sum disability			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date	Rates with provision for the extra mortality from HIV/AIDS			
	Annuities			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
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50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
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70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date	Rates with provision for the extra morbidity from HIV/AIDS			
	Lump sum disability			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
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70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

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Statement G101
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
of ABC Limited
as at the end of the financial period 31/01/2008

19. SAMPLE ULTIMATE MORBIDITY RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date	Rates with provision for the extra morbidity from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

20. SAMPLE DREAD DISEASE RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

ASSUMPTIONS MADE / EXPLANATORY NOTES

STATUTORY ACTUARY

AUDITORS (initial)

DATE

LT2008 - Published version

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

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G10.2.00A
No. number number
2008/07/16 08:42

Statement G10.2
STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
of ABC Limited
as at the end of the financial period 31/01/2008

1. VALUATION OF LIABILITIES

Assumption is weighted/representative	Weighting factor	With-profit business	With-profit annuities	Without-profit annuities	Linked	Market performance	Other
1. Overview							
Method							
• Average outstanding term of liabilities (in months)							
• Central Discount rate							
2. Discount rates							
• Individual policyholders' fund							
• Unisex policyholders' fund							
• Company policyholders' fund							
• Corporate fund							
3. Future bonus rates							
• Vesting - On Sum Assured							
• Vesting - On bonuses							
• Non-vesting							
• Total							
4. Lapse rates							
• First year							
• Second year							
• Third year							
5. Surrender rate							
• Recurring premium policies							
• Single premium policies							
6. Mortality tables used							
• Assurance							
• Basic							
• Adjustment							
• Annuities							
• Basic							
• Adjustment							
• PHI in claim							
• Basic							
• Adjustment							
• Other							
• Basic							
• Adjustment							
7. Morbidity tables used							
• Lump sum disability							
• Basic							
• Adjustment							
• Income disability							
• Basic							
• Adjustment							
• Sickness							
• Basic							
• Adjustment							
• Other							
• Basic							
• Adjustment							
8. Dread disease tables used							
• Basic							
• Adjustment							
9. Initial expenses							
• Recurring premium policies							
• Single premium policies							

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Statement O10.2
STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
 of ABC Limited
 as at the end of the financial period 31/01/2008

10. Recurring expenses per annum	
• % of fund value	
• Rx per scheme	
• Rx per member	
• Other	
11. Claim expenses	
• Rand amount per claim	
• % of claim amount	
12. Expense inflation	
13. Management charges	
• % of investment earnings	
• % of capital growth	
• % of asset values	
• Other: Specify	
14. Tax rate assumption	
• Individual policyholders' fund	
• Unisex policyholders' fund	
• Company policyholders' fund	
• Corporate fund	
15. Other	

16. SAMPLE ULTIMATE MORTALITY RATES FOR STANDARD LIVES (to 4 decimals)

Age next at valuation date	Rates with no provision for the extra mortality from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
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75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
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95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date	Rates with provision for the extra mortality from HIV/AIDS			
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	Smoker	Non-smoker	Smoker	Non-smoker
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45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

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 2008/07/16 08:42

Statement G10.2
 STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
 of ABC Limited
 as at the end of the financial period 31/01/2008

L12008 - Published version

SHEET REFERENCE NUMBER
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
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17. SAMPLE ULTIMATE MORTALITY RATES FOR STANDARD LIVES (q, 4 decimals)

Age next at valuation date	Rates with no provision for the extra mortality from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
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45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

18. SAMPLE ULTIMATE MORBIDITY RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
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60	0.0000	0.0000	0.0000	0.0000
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75	0.0000	0.0000	0.0000	0.0000
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85	0.0000	0.0000	0.0000	0.0000
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45	0.0000	0.0000	0.0000	0.0000
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75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
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100	0.0000	0.0000	0.0000	0.0000

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	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
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45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

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Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
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	Smoker	Non-smoker	Smoker	Non-smoker
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30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date	Rates with provision for the extra morbidity from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

20. SAMPLE DREAD DISEASE RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

ASSUMPTIONS MADE / EXPLANATORY NOTES

STATUTORY ACTUARY _____

AUDITORS (initial) _____

DATE _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER

G11-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

No number available

FINAL PRINTOUT DATE

2008/07/16 09:42

**Statement G11
RISK REPORT ISSUED BY STATUTORY ACTUARY
of ABC Limited
as at the end of the financial period 31/01/2008**

1. Did discussions take place between the (alternate) statutory actuary and the management committee/audit committee since the last valuation regarding:-

(a) Whether the investment returns on assets are likely to be sufficient to meet guarantees under long-term policies?
 • Provide full details.

(b) The consequence of a drastic fall in asset values and the planned actions to deal therewith?
 • Provide full details.

(c) Whether there are any other risk factors, which in the opinion of the (alternate) statutory actuary, pose a potential threat to the insurer's financial soundness?
 • Provide full details.

(d) The extent to which assets and liabilities are mismatched?
 • Provide full details.

2. Are provisions made for mismatches in the actuarial valuation?
 If "YES", state the provision in rand for mismatches.
 If "NO", provide an explanation.

Current year	Previous year	% change
0	0	0.0%

3. Are sufficient measures in place to prevent anti-selection?
 • If "NO", provide details

4. Are there any instances where the advice of the (alternate) statutory actuary has not been followed?
 • If "YES", provide details

5. This report has been/will be submitted to the audit committee on

STATUTORY ACTUARY _____

DATE _____

AUDITORS (initial) _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

G12-99-A
 No number available
 2008/07/16 09:42

Statement G12
REINSURANCE ARRANGEMENTS
of ABC Limited
as at the end of the financial period 31/01/2008

1. Catastrophe Cover – Individual life

1.1 Do you have catastrophe cover protection for your Individual Life and Disability portfolios?

1.2 If yes, what is the threshold number of lives needed to define a catastrophe, and what is the maximum aggregate cover provided?

Number of lives ... _____
 Maximum aggregate cover provided... _____

1.3 State the name of the reinsurer providing the cover.

1.4 List the exclusions (if any) in the catastrophe cover purchased.

2. Catastrophe Cover – Group life

2.1 Do you have catastrophe cover protection for your Group Life and Disability portfolios?

2.2 If yes, what is the threshold number of lives needed to define a catastrophe, and what is the maximum aggregate cover provided?

Number of lives ... _____
 Maximum aggregate cover provided... _____

2.3 State the name of the reinsurer providing the cover.

2.4 List the exclusions (if any) in the catastrophe cover purchased.

3. Surplus Reinsurance

3.1 What is the maximum sum assured per life retained by your company for both Life and Disability cover, individual and group?

Individual Life Cover _____
 Group Life Cover _____
 Individual Disability Cover _____
 Group Disability Cover _____

3.2 Do you have systems in place to track multiple policies on the same life so as to ensure that the maximum sum assured per life is not inadvertently exceeded?

If "NO", provide an explanation.

3.3 Name the treaty reinsurers with whom cover beyond the retained maximum is reinsured for Life and Disability cover, individual and group.

Individual Life Cover _____
 Group Life Cover _____
 Individual Disability Cover _____
 Group Disability Cover _____