BOARD NOTICE

BOARD NOTICE 55 OF 2011

FINANCIAL SERVICES BOARD

SHORT-TERM INSURANCE ACT NO. 53 OF 1998:

AMENDMENT OF BOARD NOTICE 295 OF 2010: RETURNS TO REGISTRAR

I, Dube Phineas Tshidi, Registrar of Short-term Insurance, acting in terms of section 36(1) of the Short-term Insurance Act, 1998 (Act No. 53 of 1998), hereby amend Board Notice 295 of 2010, published in *Government Gazette* No. 33113 of 16 April 2010, by substituting the ST2010 statutory return with the ST2011 statutory return as set out in schedule.

The ST2011 statutory return consists of a quantitative and qualitative part. The quantitative part is set out in Annexure A of the schedule and the qualitative part is set out in Annexure B of the schedule.

This Notice takes effect on the date of publication thereof and applies to every registered short-term insurer whose financial year ends on or after 1 January 2011, and applies in respect of the full financial year preceding the end of the financial year referred to above.

DP TSHIDI
Registrar of Short-Term Insurance

SCHEDULE

ANNEXURE A

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

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER	10/10/0/8
END OF PERIOD UNDER REVIEW	2011/12/31
FINAL PRINTOUT DATE	8/3/2011 9:10

INDEX OF STATEMENTS AVAILABLE TO PUBLIC

Statement	Section	Description	No. of pages	Version	Issue/Amendment date
A1	General	REGISTRATION INFORMATION	1	2.0	2010-01-01
A2	General	ADDRESSES & PARTICULARS OF KEY PERSONS	1	2.0	2010-01-01
A3	General	DIRECTORS AND MEMBERS OF AUDIT COMMITTEE	1	3.0	2008-01-01
B1	Underwriting	GROSS UNDERWRITING RESULTS	1	2.0	2011-01-01
B2	Underwriting	REINSURANCE UNDERWRITING RESULTS	1	2.0	2011-01-01
B3	Underwriting	STATEMENT REPEALED			2008-01-01
B4	Underwriting	GROSS AND REINSURANCE PREMIUM ANALYSIS	1	2.0	2008-01-01
B5	Underwriting	NET UNDERWRITING RESULTS	1	2.0	2011-01-01
B6	Underwriting	SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS	1	3.0	2008-01-01
C1	Financial statements	INCOME STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	1	1.0	2006-01-01
C2	Financial statements	BALANCE SHEET AS PER SHAREHOLDERS' FINANCIAL STATEMENTS	2	2.0	2007-01-01
C3	Financial statements	COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING ACCOUNT	1	1.0	2006-01-01
C4	Financial statements	ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES	1	1.0	2006-01-01
C5	Financial statements	CASH FLOW STATEMENT AS PER SHAREHOLDERS' FINANCIAL STATSTEMENTS	1	1.0	2008-01-01
D1	Reserving	RESERVING DEVELOPMENT FOR ALL BUSINESS	2	3.0	2011-01-01
D1.1	Reserving	RESERVING DEVELOPMENT PROPERTY	2	3.0	2011-01-01
D1.2	Reserving	RESERVING DEVELOPMENT FOR TRANSPORT	2	3.0	2011-01-01
D1.3	Reserving	RESERVING DEVELOPMENT FOR MOTOR	2	3.0	2011-01-01
D1.4	Reserving	RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH	2	3.0	2011-01-01
D1.5	Reserving	RESERVING DEVELOPMENT FOR LIABILITY	2	3.0	2011-01-01
D1.6	Reserving	RESERVING DEVELOPMENT FOR ENGINEERING	2	3.0	2011-01-01
D1.7	Reserving	RESERVING DEVELOPMENT FOR GUARANTEE	2	3.0	2011-01-01
D1.8	Reserving	RESERVING DEVELOPMENT FOR MISCELLANEOUS	2	3.0	2011-01-01
D2	Reserving	UNEARNED PREMIUM PROVISIONS	2	2.0	2008-01-01
D3	Reserving	SUMMARY OF TECHNICAL PROVISIONS	1	1.0	2006-01-01
D3.1	Reserving	MOVEMENT ANALYSIS OF STATUTORY TECHNICAL PROVISIONS	1	1.0	2008-01-01
E1	Assets	CASH & BALANCES & DEPOSITS	1	1.0	2009-01-01
E1.1	Assets	CASH & BALANCES & DEPOSITS	1	1.0	2009-01-01
E2	Assets	SECURITIES & LOANS	1	1.0	2006-01-01
E2.1	Assets	SECURITIES & LOANS	1	1.0	2006-01-01
E3	Assets	DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0	2006-01-01
E3.1	Assets	DEBENTURES, LOAN STOCKS & OTHER SECURITIES	1	1.0	2006-01-01
E4	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E4.1	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2006-01-01
E4.2	Assets	DEBTORS (Claims against persons and entities)	1	1.0	2011-01-01
E5	Assets	SHARES, UNITS & DEPOSITORY RECEIPTS	2	1.0	2011-01-01
E5.1	Assets	SHARES, UNITS & DEPOSITORY RECEIPTS	1	1.0	2009-01-01
E6	Assets	LAND AND BUILDINGS - FREEHOLD ONLY	1	1.0	2006-01-01
E7	Assets	FIXED ASSETS AND SUMMARIES OF OTHER ASSETS	1	1.0	2006-01-01
E8	Assets	DERIVATIVES	1	2.0	2011-01-01
E8.1	Assets	DERIVATIVES	1	2.0	2011-01-01
E9	Assets	ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	1	1.0	2006-01-01
E9.1	Assets	DIFFERENCES BETWEEN ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES	1	1.0	2006-01-01
E10	Assets	RELATED PARTY BALANCES	1	1.0	2006-01-01
F1	Financial soundness	SURPLUS ASSETS, NET ASSET RATIO AND SOLVENCY MARGIN	1	2.0	2006-01-01
F2	Financial soundness	SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC)	1	1.0	2006-01-01
H	Audit report	REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT	1	2.0	2007-01-01
		Total number of pages for public statements	57		

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INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC

Statement	*Section*	*Description*	*No. of pages*	*Version*	*Issue/Amendment date*
B7	**Underwriting**	INFORMATION RELATING TO CLAIMS, CREDIT LIFE POLICIES AND DISTRIBUTION CHANNELS	1	1.0	2011-01-01
C3.1	**Financial statements**	BUDGETED UNDERWRITING RESULTS	1	1.0	2011-01-01
E11	**Details in respect of Assets**	BANKING INSTITUTION EXPOSURE	1	1.0	2011-01-01
E12	**Details in respect of Assets**	OTHER INSTITUTION EXPOSURES	1	1.0	2011-01-01
I	**Cell captives**	CELL CAPTIVE INSURERS	2	1.0	2006-01-01
J2	**Reinsurance**	SPREAD OF REINSURERS	1	1.0	2006-01-01
J2.1	**Reinsurance**	AGEING OF RECEIVABLES FROM REINSURERS	1	1.0	2011-01-01
J3	**Reinsurance**	CATASTROPHE REINSURANCE	2	1.0	2006-01-01
J4	**Reinsurance**	REINSURANCE DETAILS REGARDING PROPERTY	1	1.0	2006-01-01
J5	**Reinsurance**	REINSURANCE DETAILS REGARDING TRANSPORTATION	1	1.0	2006-01-01
J6	**Reinsurance**	REINSURANCE DETAILS REGARDING MOTOR	1	1.0	2006-01-01
J7	**Reinsurance**	REINSURANCE DETAILS REGARDING ACCIDENT AND HEALTH	1	1.0	2006-01-01
J8	**Reinsurance**	REINSURANCE DETAILS REGARDING GUARANTEE	1	1.0	2006-01-01
J9	**Reinsurance**	REINSURANCE DETAILS REGARDING LIABILITY	1	1.0	2006-01-01
J10	**Reinsurance**	REINSURANCE DETAILS REGARDING ENGINEERING	1	1.0	2006-01-01
J11	**Reinsurance**	REINSURANCE DETAILS REGARDING MISCELLANEOUS	1	1.0	2006-01-01
K1	**Stress & Scenario tests**	SCENARIO TEST ON STATUTORY SURPLUS	1	1.0	2011-01-01
K2	**Stress & Scenario tests**	SINGLE FACTOR STRESS TEST ON STATUTORY SURPLUS	1	1.0	2011-01-01
K3	**Stress & Scenario tests**	SINGLE FACTOR STRESS TEST ON STATUTORY SURPLUS	1	1.0	2011-01-01
		Total number of pages for confidential statements	17		

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VALIDATION TOOL

Reference	Description	Amount R'(000) Where Applicable	Indicator
1. General checks			
Are the following sections completed on Statement A1?			
1. Statement A1, cell E11	Insurance reference number	10/10/0/8	OK
2. Statement A1, cell E12	End of financial period	2011/12/31	OK
3. Statement A1, cell E13	Name of short-term insurer	ABC Insurance Company Limited	OK
4. Statement A1, cell E15	Number of months in financial period under review	12	OK
5. Statement A1, cell E28	Certificate number	0	Incomplete
6. Statement A1, cell E32	Initials and surname of Public Officer	0	Incomplete
7. Statement A1, cell E33	Initials and surname of contact person regarding the return	0	Incomplete
8. Statement A1, cell E36	Initials and surname of Chairperson	0	Incomplete
9. Statement A1, cell E39	Initials and surname of Chief Executive Officer	0	Incomplete
10. Statement A1, cell E42	Name of first Audit Firm	0	Incomplete
11. Statement A1, cell E43	Initials and surname of Responsible Partner of the Audit Firm	0	Incomplete
2. Total Gross Premiums Written			
From Statement B1			
1. Statement B1, cell E16	Direct premiums written	0	
2. Statement B1, cell E19	Reinsurance premiums inwards	0	
4. Statement B1, cell E23	Other	0	
	Gross Premiums Written	0	
From Statement B4			**OK**
1. Statement B4, cell G17	**Gross Premiums Written**	0	
From Statement B5			
1. Statement B5, cell F19	**Gross Premiums Written**	0	
3. Total Reinsurance Premiums			
From Statement B2			
1. Statement B2, cell G15	Reinsurance premiums paid	0	
2. Statement B2, cell G19	Other	0	
	Total Reinsurance Premiums	0	
From Statement B4			**OK**
1. Statement B4, cell G34	**Total Reinsurance Premiums**	0	
From Statement B5			
1. Statement B5, cell F20	**Total Reinsurance Premiums**	0	
4. Proportional Reinsurance Premiums			
From Statement B2			
1. Statement B2, cell G17	**Proportional Reinsurance Premiums**	0	
From Statement B4			**OK**
1. Statement B4, cell G21	Domestic: Proportional	0	
2. Statement B4, cell G28	Foreign: Proportional	0	
	Proportional Reinsurance Premiums	0	
5. Non Proportional Reinsurance Premiums			
From Statement B2			
1. Statement B2, cell G18	**Non Proportional Reinsurance Premiums**	0	
From Statement B4			
1. Statement B4, cell G23	Domestic: Expiring at year end	0	
2. Statement B4, cell G25	Domestic: Expiring after year end - The part relating to this year end	0	**OK**
3. Statement B4, cell G26	Domestic: Expiring after year end - The part relating to next year	0	
4. Statement B4, cell G30	Foreign: Expiring at year end	0	
5. Statement B4, cell G32	Foreign: Expiring after year end - The part relating to this year	0	
6. Statement B4, cell G33	Foreign: Expiring after year end - The part relating to next year	0	
	Non Proportional Reinsurance Premiums	0	

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Reference	Description	Amount R'(000) Where Applicable	Indicator
6. *Net Premiums Written*			
From Statement B5			
1. Statement B5, cell F21	**Net Premiums Written**	0	
From Statement B4			
1. Statement B4, cell G35	**Net Premiums Written**	0	**OK**
From Statement F1			
1. Statement F1, cell E13	**Net Premiums Written**	0	
7. *Net Earned Premiums: Total*			
From Statement B5			
1. Statement B5, cell F26	**Net Earned Premiums: Total**	0	
From Statement D1			
1. Statement D1, cell AE35	Net Earned Premiums Q1	0	**OK**
2. Statement D1, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1, cell AE38	Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Total	0	
7.1 *Net Earned Premiums: Property*			
From Statement B5			
1. Statement B5, cell G26	**Net Earned Premiums: Property**	0	
From Statement D1.1			
1. Statement D1.1, cell AE35	Net Earned Premiums Q1	0	**OK**
2. Statement D1.1, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.1, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.1, cell AE38	Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Property	0	
7.2 *Net Earned Premiums: Transport*			
From Statement B5			
1. Statement B5, cell H26	**Net Earned Premiums: Transport**	0	
From Statement D1.2			
1. Statement D1.2, cell AE35	Net Earned Premiums Q1	0	**OK**
2. Statement D1.2, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.2, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.2, cell AE38	Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Transport	0	
7.3 *Net Earned Premiums: Motor*			
From Statement B5			
1. Statement B5, cell I26	**Net Earned Premiums: Motor**	0	
From Statement D1.3			
1. Statement D1.3, cell AE35	Net Earned Premiums Q1	0	**OK**
2. Statement D1.3, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.3, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.3, cell AE38	Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Motor	0	
7.4 *Net Earned Premiums: Accident and Health*			
From Statement B5			
1. Statement B5, cell J26	**Net Earned Premiums: Accident and Health**	0	
From Statement D1.4			
1. Statement D1.4, cell AE35	Net Earned Premiums Q1	0	**OK**
2. Statement D1.4, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.4, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.4, cell AE38	Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Accident and Health	0	
7.5 *Net Earned Premiums: Liability*			
From Statement B5			
1. Statement B5, cell L26	**Net Earned Premiums: Liability**	0	
From Statement D1.5			
1. Statement D1.5, cell AE35	Net Earned Premiums Q1	0	**OK**
2. Statement D1.5, cell AE36	Net Earned Premiums Q2	0	
3. Statement D1.5, cell AE37	Net Earned Premiums Q3	0	
4. Statement D1.5, cell AE38	Net Earned Premiums Q4	0	
	Total Net Earned Premiums: Liability	0	

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

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Reference	Description	Amount R'(000) Where Applicable	Indicator
8.2 Domestic			
8.2.1 Statutory Basis (net of approved reinsurance)			
From Statement B5			
1. Statement B5, cell F23	Unearned premiums - closing	0	
2. Statement B5, cell F24	Cash-back provision - closing	0	
3. Statement B5, cell O23	Minus: Foreign only UPP closing	0	
4. Statement B5, cell O24	Minus: Foreign only Cash-back closing	0	
	Unearned Premium Provision	0	OK
From Statement D3			
1. Statement D3, cell E18	**Unearned Premium Provision**	0	
From Statement E9			
1. Statement E9, cell F41	**Unearned Premium Provision**	0	
9. Outstanding Claims Reserve			
9.1 Domestic And Foreign			
9.1.1 Statutory Basis (net of approved reinsurance)			
From Statement B5			
1. Statement B5, cell F33	**Outstanding Claims Reserve**	0	
From Statement D3			
1. Statement D3, cell G28	**Outstanding Claims Reserve**	0	OK
From Statement E9			
1. Statement E9, cell E42	**Outstanding Claims Reserve**	0	
9.1.2 Accounting Basis (OCR + IBNR net of all reinsurance)			
From Statement C2			
1. Statement C2, cell D60	Gross outstanding claims	0	
2. Statement C2, cell D33	Minus: Reinsurers' share of outstanding claims	0	
	Total Outstanding Claims Reserve	0	
From Statement E9			
1. Statement E9, cell H42	Outstanding Claims Reserve	0	
2. Statement E9, cell H43	IBNR	0	OK
	Total Outstanding Claims Reserve	0	
From Statement D1			
1. Statement D1, cell Q121	Outstanding claims provisions made at end of this year	0	
2. Statement D1, cell Q125	IBNR provisions made at end of this year	0	
	Total Outstanding Claims Reserve	0	
9.2 Domestic			
9.2.1 Statutory Basis (net of approved reinsurance)			
From Statement B5			
1. Statement B5, cell F33	Outstanding claims - Closing total	0	
2. Statement B5, cell O33	Minus: Outstanding claims - Closing Foreign	0	
	Outstanding Claims Reserve	0	
From Statement D3			OK
1. Statement D3, cell E28	**Outstanding Claims Reserve**	0	
From Statement E9			
1. Statement E9, cell F42	**Outstanding Claims Reserve**	0	
10. IBNR Reserve			
10.1 Domestic And Foreign			
10.1.1 Statutory Basis (net of approved reinsurance)			
From Statement B5			
1. Statement B5, cell F34	**IBNR Reserve**	0	
From Statement D3			
Statement D3, cell G42	**IBNR Reserve**	0	OK
From Statement E9			
1 Statement E9, cell E43	**IBNR Reserve**	0	

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10.2 Domestic			
10.2.1 Statutory Basis (net of approved reinsurance)			
From Statement B5			
1. Statement B5, cell F34	IBNR - closing Total	0	
2. Statement B5, cell O34	Minus: IBNR - closing Foreign	0	
	IBNR Reserve	0	
From Statement D3			OK
1. Statement D3, cell E42	**IBNR Reserve**	0	
From Statement E9			
1. Statement E9, cell F43	**IBNR Reserve**	0	
11. Contingency Reserve			
From Statement D3			
1. Statement D3, cell G53	**Contingency Reserve**	0	
From Statement E9			OK
1. Statement E9, cell E44	**Contingency Reserve**	0	
12. Unexpired Risk Provision			
From Statement D3			
1. Statement D3, cell G63	**Unexpired Risk Provision**	0	
From Statement E9			OK
1. Statement E9, cell E45	**Unexpired Risk Provision**	0	
13. Claims paid			
13.1 Claims paid: Total			
From Statement B5			
1. Statement B5, cell F30	Claims and claims expenses paid	0	
2. Statement B5, cell F31	Salvages and recoveries	0	
	Claims Paid: Total	0	OK
From Statement D1			
1. Statement D1, cell P44	**Claims Paid: Total**	0	
13.2 Claims paid: Property			
From Statement B5			
1. Statement B5, cell G30	Claims and claims expenses paid	0	
2. Statement B5, cell G31	Salvages and recoveries	0	
	Claims Paid: Property	0	OK
From Statement D1.1			
1. Statement D1.1, cell P44	**Claims Paid: Property**	0	
13.3 Claims paid: Transportation			
From Statement B5			
1. Statement B5, cell H30	Claims and claims expenses paid	0	
2. Statement B5, cell H31	Salvages and recoveries	0	
	Claims Paid: Transportation	0	OK
From Statement D1.2			
1. Statement D1.2, cell P44	**Claims Paid: Transportation**	0	
13.4 Claims paid: Motor			
From Statement B5			
1. Statement B5, cell I30	Claims and claims expenses paid	0	
2. Statement B5, cell I31	Salvages and recoveries	0	
	Claims Paid: Motor	0	OK
From Statement D1.3			
1. Statement D1.3, cell P44	**Claims Paid: Motor**	0	

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13.5 Claims paid: Accident and Health			
From Statement B5			
1. Statement B5, cell J30	Claims and claims expenses paid	0	
2. Statement B5, cell J31	Salvages and recoveries	0	
	Claims Paid: Accident and Health	0	OK
From Statement D1.4			
1. Statement D1.4, cell P44	**Claims Paid: Accident and Health**	0	
13.6 Claims paid: Guarantee			
From Statement B5			
1. Statement B5, cell K30	Claims and claims expenses paid	0	
2. Statement B5, cell K31	Salvages and recoveries	0	
	Claims Paid: Guarantee	0	OK
From Statement D1.7			
1. Statement D1.7, cell P44	**Claims Paid: Guarantee**	0	
13.7 Claims paid: Liability			
From Statement B5			
1. Statement B5, cell L30	Claims and claims expenses paid	0	
2. Statement B5, cell L31	Salvages and recoveries	0	
	Claims Paid: Liability	0	OK
From Statement D1.5			
1. Statement D1.5, cell P44	**Claims Paid: Liability**	0	
13.8 Claims paid: Engineering			
From Statement B5			
1. Statement B5, cell M30	Claims and claims expenses paid	0	
2. Statement B5, cell M31	Salvages and recoveries	0	
	Claims Paid: Engineering	0	OK
From Statement D1.6			
1. Statement D1.6, cell P44	**Claims Paid: Engineering**	0	
13.9 Claims paid: Miscellaneous			
From Statement B5			
1. Statement B5, cell N30	Claims and claims expenses paid	0	
2. Statement B5, cell N31	Salvages and recoveries	0	
	Claims Paid: Miscellaneous	0	OK
From Statement D1.8			
1. Statement D1.8, cell P44	**Claims Paid: Miscellaneous**	0	
14. Claims incurred			
14.1 Claims incurred: Total			
From Statement B5			
1. Statement B5, cell F36	Net claims incurred	0	
2. Statement B5, cell F34	Closing IBNR	0	
3. Statement B5, cell F29	Opening IBNR	0	
	Claims Incurred: Total	0	OK
From Statement D1			
1. Statement D1, cell P45	**Claims Incurred: Total**	0	
14.2 Claims incurred: Property			
From Statement B5			
1. Statement B5, cell G36	Net claims incurred	0	
2. Statement B5, cell G34	Closing IBNR	0	
3. Statement B5, cell G29	Opening IBNR	0	
	Claims Incurred: Property	0	OK
From Statement D1.1			
1. Statement D1.1, cell P45	**Claims Incurred: Property**	0	
14.3 Claims incurred: Transportation			
From Statement B5			
1. Statement B5, cell H36	Net claims incurred	0	
2. Statement B5, cell H34	Closing IBNR	0	
3. Statement B5, cell H29	Opening IBNR	0	
	Claims Incurred: Transportation	0	OK
From Statement D1.2			
1. Statement D1.2, cell P45	**Claims Incurred: Transportation**	0	

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

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER	10/10/0/8
END OF PERIOD UNDER REVIEW	2011/12/31
FINAL PRINTOUT DATE	2011/03/08 09:10

VALIDATION TOOL

Reference	Description	Amount R'(000) Where Applicable	Indicator
14.4 Claims incurred: Motor			
From Statement B5			
1. Statement B5, cell I36	Net claims incurred	0	
2. Statement B5, cell I34	Closing IBNR	0	
3. Statement B5, cell I29	Opening IBNR	0	
	Claims Incurred: Motor	0	**OK**
From Statement D1.3			
1. Statement D1.3, cell P45	**Claims Incurred: Motor**	0	
14.5 Claims incurred: Accident and Health			
From Statement B5			
1. Statement B5, cell J36	Net claims incurred	0	
2. Statement B5, cell J34	Closing IBNR	0	
3. Statement B5, cell J29	Opening IBNR	0	
	Claims Incurred: Accident and Health	0	**OK**
From Statement D1.4			
1. Statement D1.4, cell P45	**Claims Incurred: Accident and Health**	0	
14.6 Claims incurred: Guarantee			
From Statement B5			
1. Statement B5, cell K36	Net claims incurred	0	
2. Statement B5, cell K34	Closing IBNR	0	
3. Statement B5, cell K29	Opening IBNR	0	
	Claims Incurred: Guarantee	0	**OK**
From Statement D1.7			
1. Statement D1.7, cell P45	**Claims Incurred: Guarantee**	0	
14.7 Claims incurred: Liability			
From Statement B5			
1. Statement B5, cell L36	Net claims incurred	0	
2. Statement B5, cell L34	Closing IBNR	0	
3. Statement B5, cell L29	Opening IBNR	0	
	Claims Incurred: Liability	0	**OK**
From Statement D1.5			
1. Statement D1.5, cell P45	**Claims Incurred: Liability**	0	
14.8 Claims incurred: Engineering			
From Statement B5			
1. Statement B5, cell M36	Net claims incurred	0	
2. Statement B5, cell M34	Closing IBNR	0	
3. Statement B5, cell M29	Opening IBNR	0	
	Claims Incurred: Engineering	0	**OK**
From Statement D1.6			
1. Statement D1.6, cell P45	**Claims Incurred: Engineering**	0	
14.9 Claims incurred: Miscellaneous			
From Statement B5			
1. Statement B5, cell N36	Net claims incurred	0	
2. Statement B5, cell N34	Closing IBNR	0	
3. Statement B5, cell N29	Opening IBNR	0	
	Claims Incurred: Miscellaneous	0	**OK**
From Statement D1.8			
1. Statement D1.8, cell P45	**Claims Incurred: Miscellaneous**	0	
15. Assets			
15.1 Total Assets			
15.1.1 Statutory Basis			
From Statement E9			
1. Statement E9, cell E31	**Total Assets**	0	
From Statement F1			**OK**
1. Statement F1, cell E27	**Total Assets**	0	

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

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER	**10/10/0/8**
END OF PERIOD UNDER REVIEW	**2011/12/31**
FINAL PRINTOUT DATE	**2011/03/08 09:10**

VALIDATION TOOL

Reference	*Description*	*Amount R'(000) Where Applicable*	*Indicator*
15.1.2 Accounting Basis			
From Statement E9			
1. Statement E9, cell H31	**Total Assets**	0	
From Statement C2			**OK**
1. Statement C2, cell D38	Total Assets	0	
2. Statement C2, cell D32	Minus: Reinsurers' share of provision for unearned premiums	0	
3. Statement C2, cell D33	Minus: Reinsurers' share of outstanding claims	0	
4. Statement C2, cell D34	Minus: Deferred acquisition costs	0	
	Total Assets	0	
15.2 Cash & Balances & Deposits			
From Statement E9			
1. Statement E9, cell E16	Cash	0	
2. Statement E9, cell E24	Balances and deposits with banks	0	
3. Statement E9, cell E17	Krugerrands	0	
	Cash & Balances & Deposits	0	**OK**
From Statement E1			
1. Statement E1, cell L26	**Cash & Balances & Deposits**	0	
15.3 Securities & Loans			
From Statement E9			
1. Statement E9, cell E25	**Securities & Loans**	0	
From Statement E2			**OK**
1. Statement E2, cell K38	**Securities & Loans**	0	
15.4 Debentures, Loan Stocks & Other Securities			
From Statement E9			
1. Statement E9, cell E26	**Debentures, Loan Stocks & Other Securities**	0	
From Statement E3			**OK**
1. Statement E3, cell J32	**Debentures, Loan Stocks & Other Securities**	0	
15.5 Debtors			
From Statement E9			
1. Statement E9, cell E27	**Debtors**	0	
From Statement E4			**OK**
1. Statement E4, cell L31	**Debtors**	0	

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

REGISTRAR OF SHORT-TERM INSURANCE REFERENCE NUMBER	10/10/0/8
END OF PERIOD UNDER REVIEW	2011/12/31
FINAL PRINTOUT DATE	2011/03/08 09:10

VALIDATION TOOL

Reference	Description	Amount R('000) Where Applicable	Indicator
15.6 Shares, Depository Receipts & Units			
From Statement E9			
1. Statement E9, cell E28	**Shares, Depository Receipts & Units**	0	OK
From Statement E5			
1. Statement E5, cell L85	**Shares, Depository Receipts & Units**	0	
15.7 Land and Buildings			
From Statement E9			
1. Statement E9, cell E29	**Land and Buildings**	0	OK
From Statement E6			
1. Statement E6, cell D50	**Land and Buildings**	0	
15.8 Fixed Assets			
From Statement E9			
1. Statement E9, cell E30	**Fixed Assets**	0	OK
From Statement E7			
1. Statement E7, cell E23	**Fixed Assets**	0	
16. Total Liabilities			
16.1 Statutory Basis			
From Statement E9			
1. Statement E9, cell E47	**Total Liabilities**	0	OK
From Statement F1			
1. Statement F1, cell E28	**Total Liabilities**	0	
16.2 Accounting Basis			
From Statement E9			
1. Statement E9, cell H47	Total Liabilities	0	OK
2. Statement E9, cell H44	Minus: Contingency Reserve	0	
	Total Liabilities	0	
From Statement C2			
1. Statement C2, cell D70	Total Liabilities	0	
2. Statement C2, cell D32	Minus: Reinsurers' share of provision for unearned premiums	0	
3. Statement C2, cell D33	Minus: Reinsurers' share of outstanding claims	0	
4. Statement C2, cell D34	Minus: Deferred acquisition costs	0	
	Total Liabilities	0	

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

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT A1
REGISTRATION INFORMATION
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4

1. DESCRIPTION

Regulators Ref. AAA AA AAA

Registrar of Short-term Insurance reference number	10/10/0/8
End of financial period *(dd/mm/yyyy)*	2011/12/31
Name of short-term insurer	ABC Insurance Company Limited
Number of months in financial period under review	12

2. TYPES OF POLICIES

CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR

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

Certificate number		Conditions imposed[1] (Y/N)	

3. NAMES OF CONTACT PERSONS

3.1 PUBLIC OFFICER

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

3.2 CHAIRPERSON (CHAIR)

Initials and surname of Chairperson		Did person change since previous year (Y/N)	

3.3 CHIEF EXECUTIVE OFFICER

Initials and surname of Chief Executive Officer		Did person change since previous year (Y/N)	

3.4 AUDITOR

Name of first firm		Did person change since previous year (Y/N)	
Initials and surname of Responsible Partner		Did person change since previous year (Y/N)	
Name of second firm		Did person change since previous year (Y/N)	
Initials and surname of Responsible Partner		Did person change since previous year (Y/N)	

3.5 ACTUARY

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

4. SHAREHOLDERS

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

5. TURNOVER

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

6. NUMBER OF PEOPLE EMPLOYED

AUDITORS ______________

Notes:

FINAL PRINTOUT DATE

STATEMENT A2
ADDRESSES & PARTICULARS OF KEY PERSONS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4

1. HEAD OFFICE AND PUBLIC OFFICER

1.1 HEAD OFFICE OF SHORT-TERM INSURER IN RSA

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

Physical address

Postal address

1.2 PUBLIC OFFICER

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

1.3 PERSON COMPLETING THE RETURN

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

1.4 CONSUMER COMPLAINTS PERSON

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

2. AUDITORS

2.1 FIRST AUDITOR (Responsible Partner)

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

Physical address

Postal address

2.2 SECOND AUDITOR (Responsible Partner)

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

Physical address

Postal address

3. ACTUARIES

3.1 STATUTORY ACTUARY

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

Physical address

Postal address

3.2 ALTERNATE STATUTORY ACTUARY

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

Physical address

Postal address

AUDITORS ____________________

PUBLIC STATEMENT

STATEMENT A3
DIRECTORS, MANAGEMENT EXECUTIVES AND MEMBERS OF AUDIT COMMITTEE
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

Initials & Surname	Date appointed	Date resigned	Highest academic qualification	Position held[1]	Independent/Not Independent
1	2	3	4	5	6
1. DIRECTORS:					
Executive					
•					
•					
•					
•					
•					
•					
•					
•					
•					
•					
Non-executive					
•					
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Alternate					
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2. MANAGEMENT EXECUTIVES					
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3. MEMBERS OF AUDIT COMMITTEE:					
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AUDITORS ____________

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

ST2011

PUBLIC STATEMENT

STATEMENT B1
GROSS UNDERWRITING RESULTS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

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

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

AUDITORS ____________

ST2011

PUBLIC STATEMENT

STATEMENT B2
REINSURANCE UNDERWRITING RESULTS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

DESCRIPTION	CURRENT YEAR									
	DOMESTIC AND FOREIGN COMBINED									FOREIGN ONLY
	Total	Property	Transportation	Motor	Accident and health	Guarantee	Liability	Engineering	Miscellaneous	
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11
1 Unearned reinsurance premiums - opening	0	0	0	0	0	0	0	0	0	0
1a Unearned premiums opening - Cash back	0	0	0	0	0	0	0	0	0	0
2 Reinsurance premiums paid :	0	0	0	0	0	0	0	0	0	0
2.1 Proportional	0	0	0	0	0	0	0	0	0	0
2.2 Non proportional	0	0	0	0	0	0	0	0	0	0
3 Other	0	0	0	0	0	0	0	0	0	0
4 Unearned reinsurance premiums - closing	0	0	0	0	0	0	0	0	0	0
4a Unearned premiums closing - Cash back	0	0	0	0	0	0	0	0	0	0
5 REINSURANCE PREMIUMS EARNED	0	0	0	0	0	0	0	0	0	0
6 Outstanding R/I claims - Opening	0	0	0	0	0	0	0	0	0	0
7 IBNR - Opening	0	0	0	0	0	0	0	0	0	0
8 Reinsurance claims made	0	0	0	0	0	0	0	0	0	0
8a Salvages and recoveries	0	0	0	0	0	0	0	0	0	0
9 Other	0	0	0	0	0	0	0	0	0	0
10 Outstanding R/I claims - Closing	0	0	0	0	0	0	0	0	0	0
11 IBNR - Closing	0	0	0	0	0	0	0	0	0	0
12 REINSURANCE CLAIMS INCURRED	0	0	0	0	0	0	0	0	0	0
13 COMMISSION RECOVERED	0	0	0	0	0	0	0	0	0	0
14 EXPENSES RECOVERED	0	0	0	0	0	0	0	0	0	0
15 REINSURANCE RESULT: (PROFIT)/LOSS	0	0	0	0	0	0	0	0	0	0

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT B4
GROSS AND REINSURANCE PREMIUM ANALYSIS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

AUDITORS ____________

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CLIENT REFERENCE NUMBER

FINAL PRINTOUT DATE

PUBLIC STATEMENT

STATEMENT B5
NET UNDERWRITING RESULTS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

AUDITORS ____________________

SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

PUBLIC STATEMENT

STATEMENT B6
SUMMARY OF BUSINESS COMPOSITION BY PRIMARY INSURERS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	DESCRIPTION	Gross premium on policies renewed R'000	Gross premium on new policies R'000	Average Gross Premium per policy (per month) R'000	Average contract period per policy Months	Number of policies at the beginning of the financial year	Number of policies at the end of the financial year	Number of claims reported	Average gross claims amount R'000	Average net claims amount R'000
	1	2	3	4	5	6	7	8	9	10
1	Property	0	0	0	0	0	0	0	0	0
2	Personal	0	0	0	0	0	0	0	0	0
3	Corporate	0	0	0	0	0	0	0	0	0
4	Commercial	0	0	0	0	0	0	0	0	0
6	Transportation	0	0	0	0	0	0	0	0	0
7	Personal	0	0	0	0	0	0	0	0	0
8	Corporate	0	0	0	0	0	0	0	0	0
9	Commercial	0	0	0	0	0	0	0	0	0
11	Motor	0	0	0	0	0	0	0	0	0
12	Personal	0	0	0	0	0	0	0	0	0
13	Corporate	0	0	0	0	0	0	0	0	0
14	Commercial	0	0	0	0	0	0	0	0	0
16	Accident & health	0	0	0	0	0	0	0	0	0
17	Personal	0	0	0	0	0	0	0	0	0
18	Corporate	0	0	0	0	0	0	0	0	0
19	Commercial	0	0	0	0	0	0	0	0	0
21	Guarantee	0	0	0	0	0	0	0	0	0
22	Personal	0	0	0	0	0	0	0	0	0
23	Corporate	0	0	0	0	0	0	0	0	0
24	Commercial	0	0	0	0	0	0	0	0	0
26	Liability	0	0	0	0	0	0	0	0	0
27	Personal	0	0	0	0	0	0	0	0	0
28	Corporate	0	0	0	0	0	0	0	0	0
29	Commercial	0	0	0	0	0	0	0	0	0
31	Engineering	0	0	0	0	0	0	0	0	0
32	Personal	0	0	0	0	0	0	0	0	0
33	Corporate	0	0	0	0	0	0	0	0	0
34	Commercial	0	0	0	0	0	0	0	0	0
36	Miscellaneous	0	0	0	0	0	0	0	0	0
37	Personal	0	0	0	0	0	0	0	0	0
38	Corporate	0	0	0	0	0	0	0	0	0
39	Commercial	0	0	0	0	0	0	0	0	0
41	TOTAL	0	0	0	0	0	0	0	0	0

Notes:
Reinsurers shouldn't complete this statement

AUDITORS ______________

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement B7
INFORMATION RELATING TO CLAIMS, CREDIT INSURANCE AND DISTRIBUTION CHANNELS
of of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1. CREDIT INSURANCE

DESCRIPTION	IN & OUTSIDE RSA INFORMATION				
	Gross Premiums Written *R'000*	Net Premiums Written *R'000*	Claims Paid *R'000*	Commission *R'000*	Other Expenses *R'000*
1	2	3	4	5	6
TOTAL	0	0	0	0	0

2. CREDIT INSURANCE

DESCRIPTION	IN & OUTSIDE RSA CLAIM INFORMATION									
	Claims reported		Claims finalised		Claims rejected and withdrawn		Claims paid		Claims outstanding	
	Number	*R'000*	*Number*	*R'000*	*Number*	*R'000*	*Number*	*R'000*	*Number*	*R'000*
1	2	3	4	5	6	7	8	9	10	11
TOTAL	0	0	0	0	0	0	0	0	0	0

3. CREDIT INSURANCE

DESCRIPTION	IN & OUTSIDE RSA CLAIM INFORMATION - MAIN REASON FOR		
	Death %	Unemployment %	Disability %
1	2	3	4
TOTAL	0%	0%	0%

4. MICRO-INSURANCE

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

5. DISTRIBUTION CHANNELS iro all business

DESCRIPTION	PERSONAL % of Gross Premiums	CORPORATE % of Gross Premiums	COMMERCIAL % of Gross Premiums
1	2	3	4
Mail Marketing	0%	0%	0%
In-House Agents	0%	0%	0%
Independent Brokers	0%	0%	0%
UMA's	0%	0%	0%
Direct Marketing	0%	0%	0%
Tele-Sales	0%	0%	0%
Other method: *specify*	0%	0%	0%
•	0%	0%	0%
•	0%	0%	0%
TOTAL	0%	0%	0%

AUDITORS *(initial)* ____________

SHEET REFERENCE NUMBER C01-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/08 09:10

STATEMENT C1
STATEMENT OF COMPREHENSIVE INCOME
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT C2
STATEMENT OF FINANCIAL POSITION
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2
DESCRIPTION	Current year *R'000*
ASSETS	
Non-Current Assets	
Property & equipment	0
Intangible assets	0
Investment property	0
Financial instruments	0
Loans advanced	0
Investment in subsidiary companies	0
Investment in associated companies	0
Goodwill	0
Current Assets	
Current investments	0
Agents' & reinsurers' balances	0
Other receivables	0
Deposits with reinsurers	0
Taxation paid in advance	0
Cash & cash equivalents	0
Other	0
Technical assets	
Reinsurers' share of provision for unearned premiums	0
Reinsurers' share of outstanding claims	0
Deferred acquisition costs	0
Deferred tax assets	0
TOTAL ASSETS	0
EQUITY AND LIABILITIES	
Capital And Reserves	
Ordinary share capital	0
Preference share capital	0
Share premium	0
- Non-distributable reserve	0
- Contingency reserve	0
- Distributable reserve	0
- Retained income	0
TOTAL EQUITY	0
Non-Current Liabilities	
Interest bearing loans	0
Non-current provisions	0
Amounts due to subsidiaries	0
Deferred taxation	0
Gross provision for unearned premiums	0
Due to cell owner	0
Gross outstanding claims	0
Deferred reinsurance commission revenue	0
Current Liabilities	
Agents' and reinsurers' balances	0
Deposits by reinsurers	0
Other payables	0
Current provisions	0
Taxation payable	0
Deferred tax liability	0
TOTAL LIABILITIES	0
TOTAL EQUITY AND LIABILITIES	0

AUDITORS ____________

SHEET REFERENCE NUMBER C03-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/08 09:10

STATEMENT C3

COMPARISON OF STATUTORY UNDERWRITING RESULTS AND PUBLISHED UNDERWRITING

of ABC Insurance Company Limited

as at the end of financial period 31/12/2011

DESCRIPTION	**Statement B5** *R'000*	**Income statement** *R'000*	**Difference** *R'000*
1	2	3	4
1 Gross Premiums Written	0	0	0
2 Reinsurance	0	0	0
3 **Net Premiums Written**	0	0	0
4 Change in Unearned Premium Provision	0	0	0
5 **Net Premiums Earned**	0	0	0
6 **Net Claims incurred**	0	0	0
7 Claims paid	0	0	0
8 Movement on Outstanding claims	0	0	0
9 Movement on Incurred But Not Reported (IBNR)	0	0	0
10 Commission incurred/received	0	0	0
11 Management expenses	0	0	0
12 Underwriting Results	0	0	0

AUDITORS ____________

ST2011

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

STATEMENT C3.1
BUDGETED UNDERWRITING RESULT PROJECTIONS FOR THE NEXT FINANCIAL YEAR
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

PUBLIC OFFICER ____________

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SHEET REFERENCE NUMBER C04-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/08 09:10

STATEMENT C4
ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

ANALYSIS OF INSTRUMENT	Amount authorised		Amount obtained through issue	Amount payable on redemption	DIVIDEND/INTEREST	
	Nominal *R'000*	Share premium *R'000*	*R'000*	*R'000*	In-arrear *R'000*	In future *R'000*
1	2	3	4	5	6	7
1. PREFERENCE SHARE CAPITAL						
REDEEMABLE/NON-CONVERTIBLE:						
• Within 1 - 3 years	0	0	0	0	0	0
• Within 3 - 5 year	0	0	0	0	0	0
• Within 5 - 7 years	0	0	0	0	0	0
• Within 7 - 10 years	0	0	0	0	0	0
• Within 10 -15 years	0	0	0	0	0	0
• After 15 years	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
2. DEBENTURES						
REDEEMABLE/NON-CONVERTIBLE:						
• Within 1 - 3 years	0	0	0	0	0	0
• Within 3 - 5 year	0	0	0	0	0	0
• Within 5 - 7 years	0	0	0	0	0	0
• Within 7 - 10 years	0	0	0	0	0	0
• Within 10 -15 years	0	0	0	0	0	0
• After 15 years	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

AUDITORS ____________

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT C5
STATEMENT OF CASH FLOW
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2
DESCRIPTION	Current year *R'000*
CASH FLOWS FROM OPERATING ACTIVITIES	
1	0
2	0
3	0
4	0
5	0
6	0
7	0
Net cash generated from (used in) operating activities	0
CASH FLOW FROM INVESTING ACTIVITIES	
8	0
9	0
10	0
11	0
12	0
13	0
Net cash generated from (used in) investing activities	0
CASH FLOW FROM FINANCING ACTIVITIES	
14	0
15	
16	
17	
18	
19	0
Net cash generated from (used in) financing activities	0
20 **NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS**	0
21 **CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	0
22 **CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**	0

AUDITORS ______________

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PUBLIC STATEMENT

STATEMENT D1
RESERVING DEVELOPMENT FOR ALL BUSINESS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

Section 1 - Payment development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURREDAND PREMIUMS EARNED (QUARTERLY)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																									
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	Total paid for that quarter R'000	Net earned premium per quarter R'000
Earlier years																										-	-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-	-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-											-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-	-
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-	-
	2	-	-	-	-	-	-	-	-	-	-	-														-	-
	3	-	-	-	-	-	-	-	-	-	-															-	-
	4	-	-	-	-	-	-	-	-	-																-	-
2010	1	-	-	-	-	-	-	-	-																	-	-
	2	-	-	-	-	-	-	-																		-	-
	3	-	-	-	-	-	-																			-	-
	4	-	-	-	-	-																				-	-
2011	1	-	-	-	-																					-	-
	2	-	-	-																						-	-
	3	-	-																							-	-
	4	-																								-	-

From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

		Earlier	FINANCIAL YEAR CLAIM OCCURRED 2006	2007	2008	2009	2010	2011
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 financial year (irrespective of occurence)							0
4	Total claims incurred during the financial year (irrespective of occurence)							0

Section 2 - Claims development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED (QUARTERLY)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								
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	Total paid for that quarter R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-											-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
	2	-	-	-	-	-	-	-	-	-	-	-														-
	3	-	-	-	-	-	-	-	-	-	-															-
	4	-	-	-	-	-	-	-	-	-																-
2010	1	-	-	-	-	-	-	-	-																	-
	2	-	-	-	-	-	-	-																		-
	3	-	-	-	-	-	-																			-
	4	-	-	-	-	-																				-
2011	1	-	-	-	-																					-
	2	-	-	-																						-
	3	-	-																							-
	4	-																								-

From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

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PUBLIC STATEMENT

STATEMENT D1
RESERVING DEVELOPMENT FOR ALL BUSINESS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

ection 3 - Reporting development (Reinsurers not to complete)

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)

1		2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter	
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	R'000	
Earlier years																										0	
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	
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2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	
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2010	1	-	-	-	-	-	-	-	-																	-	
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2011	1	-	-	-	-																					-	
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	RELATING TO THE YEAR THE CLAIM OCCURRED: Earlier	2006	2007	2008	2009	2010
2011		0	0	0	0	0
2010		0	0	0	0	
2009		0	0	0		
2008		0	0			
2007		0				
2003						
TOTAL	0	0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED: Earlier R'000	2006 R'000	2007 R'000	2008 R'000	2009 R'000	2010 R'000	2011 R'000	Total for all years R'000
Outstanding claims net of all reinsurances								
4 Provisions made at end of this year	0	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	
Claims incurred but not reported (IBNR) net of all reinsurances								
6 Provisions made at end of this year	0	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	

8 Total claims - original estimate (1+5+7)	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0
10 **Sufficiency of total claims provision - 9 as a percentage of 8**	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (5+7)	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0
13 **Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11**	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0
16 **Sufficiency of IBNR reserve - 15 as a percentage of 14**	0%	0%	0%	0%	0%

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT D1.1
RESERVING DEVELOPMENT FOR PROPERTY
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

Section 1 - Payment development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID

1		2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
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	Total paid for that quarter R'000	Net earned premium per quarter R'000
Earlier years																										-	-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
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2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-	-
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2011	1	-	-	-	-																					-	-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

		Earlier	2006	2007	2008	2009	2010	2011
			FINANCIAL YEAR CLAIM OCCURRED					
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 financial year (irrespective of occurence)							0
4	Total claims incurred during the financial year (irrespective of occurence)							0

Section 2 - Claims development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED (QUARTERLY)

DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY

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	Total paid for that quarter R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
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	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
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2010	1	-	-	-	-	-	-	-	-																	-
	2	-	-	-	-	-	-	-																		-
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2011	1	-	-	-	-																					-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

PUBLIC STATEMENT

STATEMENT D1.1
RESERVING DEVELOPMENT FOR PROPERTY
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

Section 3 - Reporting development (Reinsurers not to complete)

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that quarter
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	R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
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2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
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2010	1	-	-	-	-	-	-	-	-																	-
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2011	1	-	-	-	-																					-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	RELATING TO THE YEAR THE CLAIM OCCURRED					
	Earlier	2006	2007	2008	2009	2010
2011		0	0	0	0	0
2010		0	0	0	0	
2009		0	0	0		
2008		0	0			
2007		0				
2006						
TOTAL	0	0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
	Earlier R'000	2006 R'000	2007 R'000	2008 R'000	2009 R'000	2010 R'000	2011 R'000	R'000
Outstanding claims net of all reinsurances								
4 Provisions made at end of this year	0	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	
Claims incurred but not reported (IBNR) net of all reinsurances								
6 Provisions made at end of this year	0	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	

8 Total claims - original estimate (1+5+7)	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0
10 **Sufficiency of total claims provision - 9 as a percentage of 8**	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (5+7)	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0
13 **Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11**	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0
16 **Sufficiency of IBNR reserve - 15 as a percentage of 14**	0%	0%	0%	0%	0%

AUDITORS ____________

ST2011 Page 31 of 87

PUBLIC STATEMENT

STATEMENT D1.2
RESERVING DEVELOPMENT FOR TRANSPORT
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

Section 1 - Payment development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURREDAND PREMIUMS EARNED (QUARTERLY)

		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																									
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	Total paid for that quarter R'000	Net earned premium per quarter R'000
Earlier years																										-	-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
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2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-	-
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2010	1	-	-	-	-	-	-	-	-																	-	-
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2011	1	-	-	-	-																					-	-
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	4	-																								-	-

From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

	Earlier	FINANCIAL YEAR CLAIM OCCURRED 2006	2007	2008	2009	2010	2011
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 financial year (irrespective of occurence)							0
4 Total claims incurred during the financial year (irrespective of occurence)							0

Section 2 - Claims development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED (QUARTERLY)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								
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	Total paid for that quarter R'000
Earlier years																										0
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
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	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
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	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
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2010	1	-	-	-	-	-	-	-	-																	-
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2011	1	-	-	-	-																					-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ST2011

PUBLIC STATEMENT

STATEMENT D1.2
RESERVING DEVELOPMENT FOR TRANSPORT
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27

Section 3 - Reporting development (Reinsurance not to complete)

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED 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	Total reported for that quarter R'000
Earlier years																										0
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
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	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
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	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
	2	-	-	-	-	-	-	-	-	-	-	-														-
	3	-	-	-	-	-	-	-	-	-	-															-
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2010	1	-	-	-	-	-	-	-	-																	-
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	3	-	-	-	-	-	-																			-
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2011	1	-	-	-	-																					-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	RELATING TO THE YEAR THE CLAIM OCCURRED Earlier	2006	2007	2008	2009	2010
2011		0	0	0	0	0
2010		0	0	0	0	
2009		0	0	0		
2008		0	0			
2007		0				
2003						
TOTAL	0	0	0	0	0	0

3 Total claims reported after year of occurrence

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED Earlier R'000	2006 R'000	2007 R'000	2008 R'000	2009 R'000	2010 R'000	2011 R'000	Total for all years R'000
Outstanding claims net of all reinsurances								
4 Provisions made at end of this year	0	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	
Claims incurred but not reported (IBNR) net of all reinsurances								
6 Provisions made at end of this year	0	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	

8 Total claims - original estimate (1+5+7)	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0
10 **Sufficiency of total claims provision - 9 as a percentage of 8**	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (5+7)	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0
13 **Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11**	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0
16 **Sufficiency of IBNR reserve - 15 as a percentage of 14**	0%	0%	0%	0%	0%

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT D1.3
RESERVING DEVELOPMENT FOR MOTOR
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

Section 1 - Payment development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)

1		2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter	Net earned premium per quarter
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	R'000	R'000
Earlier years																										-	-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-	-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-	-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-	-
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2010	1	-	-	-	-	-	-	-	-																	-	-
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2011	1	-	-	-	-																					-	-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

		Earlier	2006	2007	2008	2009	2010	2011
			FINANCIAL YEAR CLAIM OCCURRED					
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 financial year (irrespective of occurence)							0
4	Total claims incurred during the financial year (irrespective of occurence)							0

Section 2 - Claims development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED (QUARTERLY)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for that quarter
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	R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
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2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
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2011	1	-	-	-	-																					-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ST2011

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PUBLIC STATEMENT

STATEMENT D1.3
RESERVING DEVELOPMENT FOR MOTOR
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27

Section 3 - Reporting development (Reinsurers not to complete)

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED																								Total reported for that 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	R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
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2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
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2010	1	-	-	-	-	-	-	-	-																	-
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2011	1	-	-	-	-																					-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	RELATING TO THE YEAR THE CLAIM OCCURRED					
	Earlier	2006	2007	2008	2009	2010
2011		0	0	0	0	0
2010		0	0	0	0	
2009		0	0	0		
2008		0	0			
2007		0				
2003						
3 Total claims reported after year of occurrence — TOTAL	0	0	0	0	0	0

Section 4 - Reserving development

		FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED							Total for all years
		Earlier R'000	2006 R'000	2007 R'000	2008 R'000	2009 R'000	2010 R'000	2011 R'000	R'000
	Outstanding claims net of all reinsurances								
4	Provisions made at end of this year	0	0	0	0	0	0	0	0
5	Original provisions at year-ends at the top of each column		0	0	0	0	0	0	
	Claims incurred but not reported (IBNR) net of all reinsurances								
6	Provisions made at end of this year	0	0	0	0	0	0	0	0
7	Original provisions at year-ends at the top of each column		0	0	0	0	0	0	

8	Total claims - original estimate (1+5+7)	0	0	0	0	0
9	Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0
10	**Sufficiency of total claims provision - 9 as a percentage of 8**	0%	0%	0%	0%	0%
11	OCR + IBNR - original estimate (5+7)	0	0	0	0	0
12	OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0
13	**Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11**	0%	0%	0%	0%	0%
14	IBNR - original estimate (7)	0	0	0	0	0
15	IBNR - adjusted estimate (3+6)	0	0	0	0	0
16	**Sufficiency of IBNR reserve - 15 as a percentage of 14**	0%	0%	0%	0%	0%

AUDITORS ____________

STATEMENT D1.4
RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

Section 1 - Payment development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)

DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID

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	Total paid for that quarter R'000	Net earned premium per quarter R'000
Earlier years																										-	-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-	-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-	-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-	-
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	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-	-
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-	-
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	3	-	-	-	-	-	-	-	-	-	-															-	-
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2010	1	-	-	-	-	-	-	-	-																	-	-
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	3	-	-	-	-	-	-																			-	-
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2011	1	-	-	-	-																					-	-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

	Earlier	2006	2007	2008	2009	2010	2011
		FINANCIAL YEAR CLAIM OCCURRED					
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 financial year (irrespective of occurence)							0
4 Total claims incurred during the financial year (irrespective of occurence)							0

Section 2 - Claims development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED (QUARTERLY)

DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY

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	Total paid for that quarter R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-											-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
	2	-	-	-	-	-	-	-	-	-	-	-														-
	3	-	-	-	-	-	-	-	-	-	-															-
	4	-	-	-	-	-	-	-	-	-																-
2010	1	-	-	-	-	-	-	-	-																	-
	2	-	-	-	-	-	-	-																		-
	3	-	-	-	-	-	-																			-
	4	-	-	-	-	-																				-
2011	1	-	-	-	-																					-
	2	-	-	-																						-
	3	-	-																							-
	4	-																								-

From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ST2011

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PUBLIC STATEMENT

STATEMENT D1.4
RESERVING DEVELOPMENT FOR ACCIDENT AND HEALTH
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

Section 3 - Reporting development (Reinsurers not to complete)

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED 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	Total reported for that quarter R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-
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	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
	2	-	-	-	-	-	-	-	-	-	-	-														-
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2010	1	-	-	-	-	-	-	-	-																	-
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	3	-	-	-	-	-	-																			-
	4	-	-	-	-	-																				-
2011	1	-	-	-	-																					-
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	3	-	-																							-
	4	-																								-

From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

3 Total claims reported after year of occurrence

FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	RELATING TO THE YEAR THE CLAIM OCCURRED Earlier	2006	2007	2008	2009	2010
2011		0	0	0	0	0
2010		0	0	0	0	
2009		0	0	0		
2008		0	0			
2007		0				
2003						
TOTAL	0	0	0	0	0	0

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED Earlier R'000	2006 R'000	2007 R'000	2008 R'000	2009 R'000	2010 R'000	2011 R'000	Total for all years R'000
Outstanding claims net of all reinsurances								
4 Provisions made at end of this year	0	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	
Claims incurred but not reported (IBNR) net of all reinsurances								
6 Provisions made at end of this year	0	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	

	2006	2007	2008	2009	2010
8 Total claims - original estimate (1+5+7)	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0
10 **Sufficiency of total claims provision - 9 as a percentage of 8**	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (5+7)	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0
13 **Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11**	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0
16 **Sufficiency of IBNR reserve - 15 as a percentage of 14**	0%	0%	0%	0%	0%

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT D1.6
RESERVING DEVELOPMENT FOR LIABILITY
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

Section 1 - Payment development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED AND PREMIUMS EARNED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURREDAND PREMIUMS EARNED (QUARTERLY)

1		2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
		DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE PAID																								Total paid for that quarter	Net earned premium per quarter
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	R'000	R'000
Earlier years																										-	0
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	0
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	0
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-	0
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-	0
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-	0
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-	0
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-	0
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-	0
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-	0
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-											-	0
	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-	0
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-	0
	2	-	-	-	-	-	-	-	-	-	-	-														-	0
	3	-	-	-	-	-	-	-	-	-	-															-	0
	4	-	-	-	-	-	-	-	-	-																-	0
2010	1	-	-	-	-	-	-	-	-																	-	0
	2	-	-	-	-	-	-	-																		-	0
	3	-	-	-	-	-	-																			-	0
	4	-	-	-	-	-																				-	0
2011	1	-	-	-	-																					-	0
	2	-	-	-																						-	0
	3	-	-																							-	0
	4	-																								-	0

From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

		FINANCIAL YEAR CLAIM OCCURRED						
	Earlier	2006	2007	2008	2009	2010	2011	
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 financial year (irrespective of occurence)								0
4 Total claims incurred during the financial year (irrespective of occurence)								0

Section 2 - Claims development (Net of all Reinsurances)

INSURERS - FINANCIAL YEAR CLAIMS OCCURRED (QUARTERLY)
REINSURERS - UNDERWRITING YEAR CLAIMS OCCURRED (QUARTERLY)

		DEVELOPMENT QUARTER DURING WHICH CHANGES OCCURRED IN CLAIMS LIABILITY																								Total paid for that quarter
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	R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-											-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
	2	-	-	-	-	-	-	-	-	-	-	-														-
	3	-	-	-	-	-	-	-	-	-	-															-
	4	-	-	-	-	-	-	-	-	-																-
2010	1	-	-	-	-	-	-	-	-																	-
	2	-	-	-	-	-	-	-																		-
	3	-	-	-	-	-	-																			-
	4	-	-	-	-	-																				-
2011	1	-	-	-	-																					-
	2	-	-	-																						-
	3	-	-																							-
	4	-																								-

From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ST2011

PUBLIC STATEMENT

STATEMENT 01.5
RESERVING DEVELOPMENT FOR LIABILITY
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

Section 3 - Reporting development (Reinsurers not to complete)

FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED (QUARTERLY)

Year	Quarter	DEVELOPMENT QUARTER DURING WHICH CLAIMS WERE REPORTED 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	Total reported for that quarter R'000
Earlier years																										-
2006	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				-
2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								-
2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-
	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-											-
	4	-	-	-	-	-	-	-	-	-	-	-	-	-												-
2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
	2	-	-	-	-	-	-	-	-	-	-	-														-
	3	-	-	-	-	-	-	-	-	-	-															-
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2010	1	-	-	-	-	-	-	-	-																	-
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2011	1	-	-	-	-																					-
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From 2006's return
From 2007's return
From 2008's return
From 2009's return
From 2010's return
Insert 2011's figures

ANNUAL SUMMARY (R'000)

FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	RELATING TO THE YEAR THE CLAIM OCCURRED Earlier	2006	2007	2008	2009	2010
2011		0	0	0	0	0
2010		0	0	0	0	
2009		0	0	0		
2008		0	0			
2007		0				
2003						
3 Total claims reported after year of occurrence — TOTAL	0	0	0	0	0	0

Section 4 - Reserving development

	FINANCIAL YEAR DURING WHICH THE CLAIMS OCCURRED Earlier R'000	2006 R'000	2007 R'000	2008 R'000	2009 R'000	2010 R'000	2011 R'000	Total for all years R'000
Outstanding claims net of all reinsurances								
4 Provisions made at end of this year	0	0	0	0	0	0	0	0
5 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	
Claims incurred but not reported (IBNR) net of all reinsurances								
6 Provisions made at end of this year	0	0	0	0	0	0	0	0
7 Original provisions at year-ends at the top of each column		0	0	0	0	0	0	

8 Total claims - original estimate (1+5+7)	0	0	0	0	0
9 Total claims - adjusted estimate (1+2+4+6)	0	0	0	0	0
10 **Sufficiency of total claims provision - 9 as a percentage of 8**	0%	0%	0%	0%	0%
11 OCR + IBNR - original estimate (5+7)	0	0	0	0	0
12 OCR + IBNR - adjusted estimate (2+4+6)	0	0	0	0	0
13 **Sufficiency of OCR + IBNR reserves - 12 as a percentage of 11**	0%	0%	0%	0%	0%
14 IBNR - original estimate (7)	0	0	0	0	0
15 IBNR - adjusted estimate (3+6)	0	0	0	0	0
16 **Sufficiency of IBNR reserve - 15 as a percentage of 14**	0%	0%	0%	0%	0%

AUDITORS ____________