STATEMENT 01.8
RESERVING DEVELOPMENT FOR ENGINEERING
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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2010	1	-	-	-	-	-	-	-	-																	-	-
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2011	1	-	-	-	-																					-	-
	2	-	-	-																						-	-
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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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
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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

ST2011

Page 40 of 87

PUBLIC STATEMENT

STATEMENT D1.6
RESERVING DEVELOPMENT FOR ENGINEERING
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	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				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
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2007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					-
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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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	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)

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	

	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 ____________________

ST2011

Page 41 of 87

PUBLIC STATEMENT

STATEMENT D1.7
RESERVING DEVELOPMENT FOR GUARANTEE
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)

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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2010	1	-	-	-	-	-	-	-	-																	-	-
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2011	1	-	-	-	-																					-	-
	2	-	-	-																						-	-
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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 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

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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2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
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2010	1	-	-	-	-	-	-	-	-																	-
	2	-	-	-	-	-	-	-																		-
	3	-	-	-	-	-	-																			-
	4	-	-	-	-	-																				-
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

ST2011

Page 42 of 87

PUBLIC STATEMENT

STATEMENT D1.7
RESERVING DEVELOPMENT FOR GUARANTEE
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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							-
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2008	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									-
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2009	1	-	-	-	-	-	-	-	-	-	-	-	-													-
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	3	-	-	-	-	-	-	-	-	-	-															-
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2010	1	-	-	-	-	-	-	-	-																	-
	2	-	-	-	-	-	-	-																		-
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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)

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 ____________

STATEMENT D1.8
RESERVING DEVELOPMENT FOR MISCELLANEOUS
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-										-	-
	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)

		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

STATEMENT D1.8
RESERVING DEVELOPMENT FOR MISCELLANEOUS
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	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	-	-	-	-	-	-	-	-	-	-															-
	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)

FINANCIAL YEAR DURING WHICH CLAIMS WERE REPORTED	Earlier	RELATING TO THE YEAR THE CLAIM OCCURRED 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 D2
UNEARNED PREMIUM PROVISIONS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

SUMMARY OF UNEARNED PREMIUM PROVISION - BASED ON GROSS PREMIUMS LESS APPROVED REINSURANCE

1		2	3	4	5	6	7	8	9	10	11	12
		Gross premium payable at inception/ beginning of each risk	Commission paid	Reinsurance paid in respect of gross single/annual premium		Commission received on reinsurance		Security in respect of foreign reinsurance	Full period of risk in months	Expired period of risk in months	Unearned premium provision at financial year end	Unearned %
				Domestic	Foreign	Domestic	Foreign					
		R'000	R'000	R'000	R'000	R'000	R'000	R'000			R'000	
1	Constant Risks	0	0	0	0	0	0	0	0	0	0	0.0%
2	Increasing Risks	0	0	0	0	0	0	0	0	0	0	0.0%
3	Decreasing Risks	0	0	0	0	0	0	0	0	0	0	0.0%
4	Uneven Risks	0	0	0	0	0	0	0	0	0	0	0.0%
4a	Cash back	0	0	0	0	0	0	0	0	0	0	0.0%
5	Totals	0	0	0	0	0	0	0	0	0	0	0.0%

ALL RISK TYPES

	DESCRIPTION OF DIRECT INSURANCE AND INWARD REINSURANCE	Gross premium payable at inception/ beginning of each risk	Commission paid	Reinsurance paid in respect of gross single/annual premium		Commission received on reinsurance		Security in respect of foreign reinsurance	Full period of risk in months	Expired period of risk in months	Unearned premium provision at financial year end	Unearned %
				Domestic	Foreign	Domestic	Foreign					
		R'000	R'000	R'000	R'000	R'000	R'000	R'000			R'000	
	1. DOMESTIC POLICIES											
	1.1 Prescribed method											
6	Property	0	0	0	0	0	0	0	0	0	0	0.0%
7	Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
8	Motor	0	0	0	0	0	0	0	0	0	0	0.0%
9	Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
10	Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
11	Liability	0	0	0	0	0	0	0	0	0	0	0.0%
12	Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
13	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
	1.2 Other approved method											
14	Property	0	0	0	0	0	0	0	0	0	0	0.0%
15	Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
16	Motor	0	0	0	0	0	0	0	0	0	0	0.0%
17	Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
18	Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
19	Liability	0	0	0	0	0	0	0	0	0	0	0.0%
20	Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
21	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
22	**TOTAL - Domestic**	0	0	0	0	0	0	0	0	0	0	0.0%
	2. FOREIGN POLICIES											
	2.1 Prescribed method											
23	Property	0	0	0	0	0	0	0	0	0	0	0.0%
24	Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
25	Motor	0	0	0	0	0	0	0	0	0	0	0.0%
26	Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
27	Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
28	Liability	0	0	0	0	0	0	0	0	0	0	0.0%
29	Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
30	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
	2.2 Other approved method											
31	Property	0	0	0	0	0	0	0	0	0	0	0.0%
32	Transportation	0	0	0	0	0	0	0	0	0	0	0.0%
33	Motor	0	0	0	0	0	0	0	0	0	0	0.0%
34	Accident and Health	0	0	0	0	0	0	0	0	0	0	0.0%
35	Guarantee	0	0	0	0	0	0	0	0	0	0	0.0%
36	Liability	0	0	0	0	0	0	0	0	0	0	0.0%
37	Engineering	0	0	0	0	0	0	0	0	0	0	0.0%
38	Miscellaneous	0	0	0	0	0	0	0	0	0	0	0.0%
39	**TOTAL - Foreign**	0	0	0	0	0	0	0	0	0	0	0.0%
40	**3. ALL POLICIES**	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT D3
SUMMARY OF TECHNICAL PROVISIONS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

		1	2	3
	1. UNEARNED PREMIUM PROVISION	Domestic *R'000*	Foreign *R'000*	Total *R'000*
1	1.1 Constant risks	0	0	0
2	1.2 Increasing risks	0	0	0
3	1.3 Decreasing risks	0	0	0
4	1.4 Uneven risks	0	0	0
4a	1.4a Cash Back	0	0	0
5	1.5 Statutory unearned premium provision	0	0	0
	2. OUTSTANDING CLAIMS	Domestic *R'000*	Foreign *R'000*	Total *R'000*
6	2.1 Gross outstanding claims	0	0	0
7	Less: reinsurance recoveries			
8	2.2 Domestic reinsurance including Lloyd's	0	0	0
9	2.3 Foreign reinsurance	0	0	0
10	2.4 Security in respect of foreign reinsurance	0	0	0
11	2.5 Statutory net outstanding claims	0	0	0
	3 CLAIMS INCURRED BUT NOT REPORTED (IBNR)	Domestic *R'000*	Foreign *R'000*	Total *R'000*
12	3.1 Gross premium	0	0	0
13	3.2 Domestic reinsurance including Lloyd's	0	0	0
14	3.3 Foreign reinsurance	0	0	0
15	3.4 Security i.r.o. foreign reinsurance	0	0	0
16	3.5 IBNR based on statutory percentage (7%)	0	0	0
17	3.6 Actual calculated IBNR	0	0	0
18	3.7 Statutory approved lower IBNR	0	0	0
	Date of statutory approval for lower IBNR			
19	3.8 Statutory IBNR (Larger of item 3.5 or item 3.6 or approved lower IBNR)	0	0	0
	4 CONTINGENCY RESERVE	Domestic *R'000*	Foreign *R'000*	Total *R'000*
20	4.1 Gross premium	0	0	0
21	4.2 Domestic reinsurance including Lloyd's	0	0	0
22	4.3 Foreign reinsurance	0	0	0
23	4.4 Approved foreign reinsurance	0	0	0
24	4.5 Contingency reserve (Statutory percentage (10%) x4.1 - 4.2 - 4.4)	0	0	0
	5 UNEXPIRED RISK PROVISION	Domestic *R'000*	Foreign *R'000*	Total *R'000*
25	5.1 Underwriting loss, if any (Statement B5)	0	0	0
26	5.2 The amounts which the insurer and auditors consider to be necessary for an additional provision	0	0	0
27	5.3 Total - Unexpired risk provision	0	0	0

AUDITORS ____________

ST2011

SHEET REFERENCE NUMBER D3.1-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/05 09:10

STATEMENT D3.1
MOVEMENT ANALYSIS OF STATUTORY TECHNICAL PROVISIONS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	1
1. UNEARNED PREMIUM PROVISION - NET BASIS	Current Year *R'000*
Opening balance	0
	0
	0
	0
	0
Closing balance	0

2. OUTSTANDING CLAIMS	Current Year *R'000*
Opening balance	0
	0
	0
	0
	0
Closing balance	0

3 CLAIMS INCURRED BUT NOT REPORTED (IBNR)	Current Year *R'000*
Opening balance	0
	0
	0
	0
	0
	0
Closing balance	0

4 CONTINGENCY RESERVE	Current Year *R'000*
Opening balance	0
	0
	0
	0
	0
Closing balance	0

AUDITORS ____________

ST2011

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT E1
CASH & BALANCES & DEPOSITS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

AUDITORS

PUBLIC STATEMENT

STATEMENT E1.1 (supporting statement to E1)
CASH & BALANCES & DEPOSITS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	NAME OF INSTITUTION (Investments of the same kind with a bank may be grouped)	DESCRIPTION OF INVESTMENT (e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit, Promissory Notes)	CURRENT YEAR: IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	% of total liabilities
	1	2	3	4	5	6	7	8	10
	BANKS: *Specify*								
1	•		0	0	0	0	0	0	0.0%
2	•		0	0	0	0	0	0	0.0%
3	•		0	0	0	0	0	0	0.0%
4	•		0	0	0	0	0	0	0.0%
5	•		0	0	0	0	0	0	0.0%
6	•		0	0	0	0	0	0	0.0%
7	•		0	0	0	0	0	0	0.0%
8	•		0	0	0	0	0	0	0.0%
9	•		0	0	0	0	0	0	0.0%
10	•		0	0	0	0	0	0	0.0%
11	•		0	0	0	0	0	0	0.0%
12	•		0	0	0	0	0	0	0.0%
13	•		0	0	0	0	0	0	0.0%
14	•		0	0	0	0	0	0	0.0%
15	•		0	0	0	0	0	0	0.0%
16	•		0	0	0	0	0	0	0.0%
17	•		0	0	0	0	0	0	0.0%
18	•		0	0	0	0	0	0	0.0%
19	•		0	0	0	0	0	0	0.0%
20	•		0	0	0	0	0	0	0.0%
21	•		0	0	0	0	0	0	0.0%
22	•		0	0	0	0	0	0	0.0%
23	•		0	0	0	0	0	0	0.0%
24	•		0	0	0	0	0	0	0.0%
25	•		0	0	0	0	0	0	0.0%
26	•		0	0	0	0	0	0	0.0%
27	•		0	0	0	0	0	0	0.0%
28	•		0	0	0	0	0	0	0.0%
29	•		0	0	0	0	0	0	0.0%
30	•		0	0	0	0	0	0	0.0%
31	•		0	0	0	0	0	0	0.0%
32	•		0	0	0	0	0	0	0.0%
33	•		0	0	0	0	0	0	0.0%
34	•		0	0	0	0	0	0	0.0%
35	•		0	0	0	0	0	0	0.0%
36	•		0	0	0	0	0	0	0.0%
37	•		0	0	0	0	0	0	0.0%
38	•		0	0	0	0	0	0	0.0%
39	•		0	0	0	0	0	0	0.0%
40	SUBTOTAL		0	0	0	0	0	0	0.0%

AUDITORS ____________

ST2011

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

AUDITORS ____________

SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

PUBLIC STATEMENT

STATEMENT E2.1 *(supporting statement to E2)*
SECURITIES & LOANS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	DESCRIPTION	CURRENT YEAR						% of total liabilities
		IN RSA *R'000*	DEEMED TO BE IN RSA *R'000*	OUTSIDE RSA *R'000*	INCOME IN RSA *R'000*	INCOME OUTSIDE RSA *R'000*	TOTAL VALUE *R'000*	
	1	2	3	4	5	6	7	9
	1. UNLISTED SECURITIES & LOANS APPROVED BY REGISTRAR							
1	•	0	0	0	0	0	0	0.0%
2	•	0	0	0	0	0	0	0.0%
3	•	0	0	0	0	0	0	0.0%
4	•	0	0	0	0	0	0	0.0%
5	•	0	0	0	0	0	0	0.0%
6	•	0	0	0	0	0	0	0.0%
7	•	0	0	0	0	0	0	0.0%
8	SUBTOTAL	0	0	0	0	0	0	0.0%
	2. UNLISTED SECURITIES OUTSIDE RSA							
9	•			0	0	0	0	0.0%
10	•			0	0	0	0	0.0%
11	•			0	0	0	0	0.0%
12	•			0	0	0	0	0.0%
13	•			0	0	0	0	0.0%
14	•			0	0	0	0	0.0%
15	•			0	0	0	0	0.0%
16	SUBTOTAL			0	0	0	0	0.0%
17	SUBTOTAL			0	0	0	0	0.0%

AUDITORS ______________

SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

PUBLIC STATEMENT

STATEMENT E3
OTHER SECURITIES
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

AUDITORS ____________

ST2011

PUBLIC STATEMENT

STATEMENT E3.1 *(supporting statement to E3)*
DEBENTURES, LOAN STOCKS & OTHER SECURITIES
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	DESCRIPTION	(D)ebentures, (L)oan stocks, (O)ther	Convertible (Y) or (N/A)	Year of maturity	Rate of interest %	CURRENT YEAR: IN RSA: Convertible R'000	Non-convertible R'000	DEEMED TO BE IN RSA R'000	OUTSIDE RSA UNLISTED R'000	TOTAL VALUE R'000	% of total liabilities
	1	2	3	4	5	6	7	8	9	10	12
	1. UNLISTED PROPERTY COMPANIES:										
1	•				0.0%	0	0	0	0	0	0.0%
2	•				0.0%	0	0	0	0	0	0.0%
3	•				0.0%	0	0	0	0	0	0.0%
4	•				0.0%	0	0	0	0	0	0.0%
5	•				0.0%	0	0	0	0	0	0.0%
6	•				0.0%	0	0	0	0	0	0.0%
7	•				0.0%	0	0	0	0	0	0.0%
8	•				0.0%	0	0	0	0	0	0.0%
9	SUBTOTAL					0	0	0	0	0	0.0%
	2. UNLISTED RELATED PARTIES:										
10	•				0.0%	0	0	0	0	0	0.0%
11	•				0.0%	0	0	0	0	0	0.0%
12	•				0.0%	0	0	0	0	0	0.0%
13	•				0.0%	0	0	0	0	0	0.0%
14	•				0.0%	0	0	0	0	0	0.0%
15	•				0.0%	0	0	0	0	0	0.0%
16	•				0.0%	0	0	0	0	0	0.0%
17	•				0.0%	0	0	0	0	0	0.0%
18	SUBTOTAL					0	0	0	0	0	0.0%
	3. UNLISTED ASSET-HOLDING INTERMEDIARIES:										
19	•				0.0%	0	0	0	0	0	0.0%
20	•				0.0%	0	0	0	0	0	0.0%
21	•				0.0%	0	0	0	0	0	0.0%
22	•				0.0%	0	0	0	0	0	0.0%
23	•				0.0%	0	0	0	0	0	0.0%
24	•				0.0%	0	0	0	0	0	0.0%
25	•				0.0%	0	0	0	0	0	0.0%
26	•				0.0%	0	0	0	0	0	0.0%
27	SUBTOTAL					0	0	0	0	0	0.0%
	4. OTHER UNLISTED COMPANIES:										
28	•				0.0%	0	0	0	0	0	0.0%
29	•				0.0%	0	0	0	0	0	0.0%
30	•				0.0%	0	0	0	0	0	0.0%
31	•				0.0%	0	0	0	0	0	0.0%
32	•				0.0%	0	0	0	0	0	0.0%
33	•				0.0%	0	0	0	0	0	0.0%
34	•				0.0%	0	0	0	0	0	0.0%
35	•				0.0%	0	0	0	0	0	0.0%
36	SUBTOTAL					0	0	0	0	0	0.0%

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT E4
DEBTORS (Claims against persons and entities)
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	DESCRIPTION	CURRENT YEAR							
		Any overdue capital & interest repayments	Owing at the end of this year	IN RSA	OUTSIDE RSA	INCOME IN RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total liabilities
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	
	1	2	3	4	5	6	7	8	10
	1. PROPERTY COMPANIES *(Specify in supporting statement E4.1)*								
1	SECURED	0	0	0	0	0	0	0	0.0%
2	UNSECURED	0	0	0	0	0	0	0	0.0%
3	SUBTOTAL	0	0	0	0	0	0	0	0.0%
	2. RELATED PARTIES *(Specify in supporting statement E4.1)*								
4	SECURED	0	0	0	0	0	0	0	0.0%
5	UNSECURED	0	0	0	0	0	0	0	0.0%
6	SUBTOTAL	0	0	0	0	0	0	0	0.0%
7	**3. ASSET-HOLDING INTERMEDIARIES** *(Specify in supporting statement E4.1)*	0	0	0	0	0	0	0	0.0%
	4. OTHER DEBTORS *(Specify in supporting statement E4.1)*								
8	SECURED	0	0	0	0	0	0	0	0.0%
9	UNSECURED	0	0	0	0	0	0	0	0.0%
10	SUBTOTAL	0	0	0	0	0	0	0	0.0%
11	**TOTAL DEBTORS**	0	0	0	0	0	0	0	0.0%

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT E4.1 (supporting statement to E4)
DEBTORS (Claims against persons and entities)
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

DESCRIPTION	DETAILS OF SECURITY FURNISHED	Rate of interest %	CURRENT YEAR								% of total liabilities
			Any overdue capital & interest repayments	Owing at the end of this year	IN RSA	DEEMED TO BE IN RSA	INCOME IN RSA AND DEEMED TO BE IN THE RSA	OUTSIDE RSA	INCOME OUTSIDE RSA	TOTAL VALUE	
			R'000	R'000	R'000		R'000	R'000	R'000	R'000	
1	2	3	4	5	6		7	8	9	10	12
1. PROPERTY COMPANIES: *Specify*											
SECURED											
1 •		0.0%	0	0	0	0	0	0	0	0	0.0%
2 •		0.0%	0	0	0	0	0	0	0	0	0.0%
3 •		0.0%	0	0	0	0	0	0	0	0	0.0%
4 SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED											
5 •		0.0%	0	0	0	0	0	0	0	0	0.0%
6 •		0.0%	0	0	0	0	0	0	0	0	0.0%
7 •		0.0%	0	0	0	0	0	0	0	0	0.0%
8 SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
2. RELATED PARTIES: Specify											
SECURED											
9 •		0.0%	0	0	0	0	0	0	0	0	0.0%
10 •		0.0%	0	0	0	0	0	0	0	0	0.0%
11 •		0.0%	0	0	0	0	0	0	0	0	0.0%
12 SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED											
13 •		0.0%	0	0	0	0	0	0	0	0	0.0%
14 •		0.0%	0	0	0	0	0	0	0	0	0.0%
15 •		0.0%	0	0	0	0	0	0	0	0	0.0%
16 SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES: *Specify*											
17 •		0.0%	0	0	0	0	0	0	0	0	0.0%
18 •		0.0%	0	0	0	0	0	0	0	0	0.0%
19 •		0.0%	0	0	0	0	0	0	0	0	0.0%
20 SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
4. OTHER DEBTORS: *Specify*											
SECURED											
21 •		0.0%	0	0	0	0	0	0	0	0	0.0%
22 •		0.0%	0	0	0	0	0	0	0	0	0.0%
23 •		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED											
24 •		0.0%	0	0	0	0	0	0	0	0	0.0%
25 •		0.0%	0	0	0	0	0	0	0	0	0.0%
26 •		0.0%	0	0	0	0	0	0	0	0	0.0%
27 SUBTOTAL			0	0	0	0	0	0	0	0	0.0%

AUDITORS ____________

SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

PUBLIC STATEMENT

STATEMENT E4.2 (supporting statement to E4)
DEBTORS (Claims against persons and entities)
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	DESCRIPTION	PERIOD						
		Between 30 - 60 Days	**Between 60 - 90 Days**	**Between 90- 180 Days**	**Between 180 - 270 Days**	**Between 270 - 360 Days**	**TOTAL VALUE**	% of total liabilities
		R'000	*R'000*	*R'000*	*R'000*	*R'000*	*R'000*	
	1	2	3	4	5	6	7	8
	1. DEBTORS: *Specify*							
1	•	0	0	0	0	0	0	0.0%
2	•	0	0	0	0	0	0	0.0%
3	•	0	0	0	0	0	0	0.0%
4	•	0	0	0	0	0	0	0.0%
5	•	0	0	0	0	0	0	0.0%
6	•	0	0	0	0	0	0	0.0%
7	SUBTOTAL	0	0	0	0	0	0	0.0%
	2. OUTSTANDING PREMIUMS: Specify							
8	•	0	0	0	0	0	0	0.0%
9	•	0	0	0	0	0	0	0.0%
10	•	0	0	0	0	0	0	0.0%
11	•	0	0	0	0	0	0	0.0%
12	•	0	0	0	0	0	0	0.0%
13	•	0	0	0	0	0	0	0.0%
14	SUBTOTAL	0	0	0	0	0	0	0.0%

AUDITORS ______________

PUBLIC STATEMENT

STATEMENT E5
SHARES, UNITS & DEPOSITORY RECEIPTS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

AUDITORS ____________

SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

PUBLIC STATEMENT

STATEMENT E5.1 (supporting statement to E5)
SHARES, UNITS & DEPOSITORY RECEIPTS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	DESCRIPTION	CURRENT YEAR						% of total liabilities
		IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	
	1	2	3	4	5	6	7	9
	1. SHARES (excluding those in property companies, related parties and asset-holding intermediaries)							
	(i) UNLISTED ORDINARY SHARES:							
1	•	0	0	0	0	0	0	0.0%
2	•	0	0	0	0	0	0	0.0%
3	SUBTOTAL	0	0	0	0	0	0	0.0%
	(ii) UNLISTED PREFERENCE SHARES:							
4	•	0	0	0	0	0	0	0.0%
5	•	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0.0%
	2. SHARES IN PROPERTY COMPANIES							
	(i) UNLISTED ORDINARY SHARES:							
6	•	0	0	0	0	0	0	0.0%
7	•	0	0	0	0	0	0	0.0%
8	SUBTOTAL	0	0	0	0	0	0	0.0%
	(ii) UNLISTED PREFERENCE SHARES:							
9	•	0	0	0	0	0	0	0.0%
10	•	0	0	0	0	0	0	0.0%
11	SUBTOTAL	0	0	0	0	0	0	0.0%
	3. SHARES IN RELATED PARTIES							
	(i) UNLISTED ORDINARY SHARES:							
12	•	0	0	0	0	0	0	0.0%
13	•	0	0	0	0	0	0	0.0%
14	SUBTOTAL	0	0	0	0	0	0	0.0%
	(ii) UNLISTED PREFERENCE SHARES:							
15	•	0	0	0	0	0	0	0.0%
16	•	0	0	0	0	0	0	0.0%
17	SUBTOTAL	0	0	0	0	0	0	0.0%
	4. SHARES IN ASSET-HOLDING INTERMEDIARIES							
	(i) UNLISTED ORDINARY SHARES:							
18	•	0	0	0	0	0	0	0.0%
19	•	0	0	0	0	0	0	0.0%
20	SUBTOTAL	0	0	0	0	0	0	0.0%
	(ii) UNLISTED PREFERENCE SHARES:							
21	•	0	0	0	0	0	0	0.0%
22	•	0	0	0	0	0	0	0.0%
23	SUBTOTAL	0	0	0	0	0	0	0.0%
	5. UNLISTED LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES							
24	•	0	0	0	0	0	0	0.0%
25	•	0	0	0	0	0	0	0.0%
26	SUBTOTAL	0	0	0	0	0	0	0.0%

PUBLIC STATEMENT

STATEMENT E6
LAND AND BUILDINGS - FREEHOLD ONLY
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

LOCATION AND DESCRIPTION	STATUTORY VALUES AT YEAR END				VALUATIONS DONE BY INDEPENDENT VALUATOR		Year acquired	Cost of land, buildings and improvements	Book value	Amount of encumbrances	Gross income from letting	Imputed rental value of space occupied	Expenses including maintenances and taxes
	This year			Previous year total	Year of valuation	Value per valuator							
	Total	In RSA	Outside RSA										
	R'000	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	12	13	14
1. WHOLLY OWNER OCCUPIED													
1	0	0	0	0	0	0	0	0	0	0		0	0
2	0	0	0	0	0	0	0	0	0	0		0	0
3	0	0	0	0	0	0	0	0	0	0		0	0
4	0	0	0	0	0	0	0	0	0	0		0	0
5	0	0	0	0	0	0	0	0	0	0		0	0
6	0	0	0	0	0	0	0	0	0	0		0	0
7	0	0	0	0	0	0	0	0	0	0		0	0
8	0	0	0	0	0	0	0	0	0	0		0	0
9	0	0	0	0	0	0	0	0	0	0		0	0
10	0	0	0	0	0	0	0	0	0	0		0	0
2. WHOLLY LET													
11	0	0	0	0	0	0	0	0	0	0	0		0
12	0	0	0	0	0	0	0	0	0	0	0		0
13	0	0	0	0	0	0	0	0	0	0	0		0
14	0	0	0	0	0	0	0	0	0	0	0		0
15	0	0	0	0	0	0	0	0	0	0	0		0
16	0	0	0	0	0	0	0	0	0	0	0		0
17	0	0	0	0	0	0	0	0	0	0	0		0
18	0	0	0	0	0	0	0	0	0	0	0		0
19	0	0	0	0	0	0	0	0	0	0	0		0
20	0	0	0	0	0	0	0	0	0	0	0		0
3. PARTLY OWNER OCCUPIED AND PARTLY LET													
21	0	0	0	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0
31 **4. TOTAL LAND AND BUILDINGS**	0	0	0	0	0	0	0	0	0	0	0	0	0

AUDITORS ____________

SHEET REFERENCE NUMBER

PUBLIC STATEMENT

FINAL PRINTOUT DATE

STATEMENT E7
FIXED ASSETS AND SUMMARIES OF OTHER ASSETS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

	ASSETS - TRANSFERRED FROM OTHER STATEMENTS	Statement	Statutory values at year end		
			This year		
			Total	In RSA	Outside RSA
			R'000	R'000	R'000
	PROPERTY INVESTMENTS				
	1. Quoted property companies				
8	Debentures	E3	0	0	0
9	Debtors / loans	E4	0	0	0
10	Shares	E5	0	0	0
	2. Unquoted property companies				
11	Debentures	E3	0	0	0
12	Debtors / loans	E4	0	0	0
13	Shares	E5	0	0	0
14	3. Units: Collective investment schemes in property shares	E5	0	0	0
15	4. Land and buildings	E6	0	0	0
16	TOTAL PROPERTY INVESTMENTS		0	0	0
	RELATED PARTIES AND ASSOCIATED ENTITIES				
17	Debentures	E3	0	0	0
18	Debtors / loans	E4	0	0	0
19	Shares	E5	0	0	0
20	TOTAL RELATED PARTIES AND ASSOCIATED ENTITIES		0	0	0

AUDITORS ____________

ST2011

SHEET REFERENCE NUMBER E08-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/08 09:10

Statement E8
DERIVATIVES
held by ABC Insurance Company Limited
as at the end of financial period 31/12/2011

ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4
1. By asset class			
Equities	0	0	0
Interest rate	0	0	0
Currency	0	0	0
Other *(Specify in supporting statement E8.1)*	0	0	0
Subtotal	0	0	0
2. By investment type			
Forward	0	0	0
Future	0	0	0
Options	0	0	0
Swaps	0	0	0
Other *(Specify in supporting statement E8.1)*	0	0	0
Subtotal	0	0	0
3. By counterparty			
Exchange	0	0	0
Other *(Specify in supporting statement E8.1)*	0	0	0
Subtotal	0	0	0
4. By objective / strategy			
Hedging	0	0	0
Speculating	0	0	0
Other *(Specify in supporting statement E8.1)*	0	0	0
Subtotal	0	0	0

AUDITORS

ST2011 Page 62 of 87

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER E8 1-99-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/08 09:10

Statement E8.1
DERIVATIVES
held by ABC Insurance Company Limited
as at the end of financial period 31/12/2011

ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4
1. By asset class			
Other			
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0
2. By instrument type			
Other			
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0
3. By counterparty			
Other			
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0
4. By objective / strategy			
Other			
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

AUDITORS ____________

SHEET REFERENCE NUMBER E09-09-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/03 09:15

STATEMENT E9 (Total)
ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES
held by ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

AUDITORS ____________

ST2011

SHEET REFERENCE NUMBER E09.1-Tot-A

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/08 09:10

STATEMENT E9.1 (Total)
DIFFERENCES BETWEEN ASSETS AND LIABILITIES: COMPARISON OF STATUTORY TO SHAREHOLDERS' VALUES
held by ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

AUDITORS ______________

ST2011

Page 65 of 67

PUBLIC STATEMENT

STATEMENT E10
RELATED PARTY BALANCES
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	RELATED PARTY	Main business activity	Country registered	Percentage holding	PER SHAREHOLDERS' STATEMENTS				INCLUDED AS ASSETS IN STATEMENTS E3, E4 & E5				TOTAL EXPOSURE
					Total assets	Net income after tax	Return on assets	Net asset value	Ordinary shares	Preference shares	Debentures/other	Inter-company balances	
					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	12	13
	1. Subsidiaries												
1				0.0%	0	0	0.0%	0	0	0	0	0	0
2				0.0%	0	0	0.0%	0	0	0	0	0	0
3				0.0%	0	0	0.0%	0	0	0	0	0	0
4				0.0%	0	0	0.0%	0	0	0	0	0	0
5				0.0%	0	0	0.0%	0	0	0	0	0	0
6				0.0%	0	0	0.0%	0	0	0	0	0	0
7				0.0%	0	0	0.0%	0	0	0	0	0	0
8				0.0%	0	0	0.0%	0	0	0	0	0	0
9	Total				0	0	0.0%	0	0	0	0	0	0
	2. Associates												
10				0.0%	0	0	0.0%	0	0	0	0	0	0
11				0.0%	0	0	0.0%	0	0	0	0	0	0
12				0.0%	0	0	0.0%	0	0	0	0	0	0
13				0.0%	0	0	0.0%	0	0	0	0	0	0
14				0.0%	0	0	0.0%	0	0	0	0	0	0
15				0.0%	0	0	0.0%	0	0	0	0	0	0
16				0.0%	0	0	0.0%	0	0	0	0	0	0
17				0.0%	0	0	0.0%	0	0	0	0	0	0
18	Total				0	0	0.0%	0	0	0	0	0	0
	3. Holding Companies												
19				0.0%	0	0	0.0%	0	0	0	0	0	0
20				0.0%	0	0	0.0%	0	0	0	0	0	0
21				0.0%	0	0	0.0%	0	0	0	0	0	0
22				0.0%	0	0	0.0%	0	0	0	0	0	0
23				0.0%	0	0	0.0%	0	0	0	0	0	0
24				0.0%	0	0	0.0%	0	0	0	0	0	0
25				0.0%	0	0	0.0%	0	0	0	0	0	0
26				0.0%	0	0	0.0%	0	0	0	0	0	0
27	Total				0	0	0.0%	0	0	0	0	0	0
	4. Other related parties												
28				0.0%	0	0	0.0%	0	0	0	0	0	0
29				0.0%	0	0	0.0%	0	0	0	0	0	0
30				0.0%	0	0	0.0%	0	0	0	0	0	0
31				0.0%	0	0	0.0%	0	0	0	0	0	0
32				0.0%	0	0	0.0%	0	0	0	0	0	0
33				0.0%	0	0	0.0%	0	0	0	0	0	0
34	Total				0	0	0.0%	0	0	0	0	0	0
35	OVERALL TOTAL				0	0	0.0%	0	0	0	0	0	0

AUDITORS ____________

ST2011

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement E11
BANKING INSTITUTION EXPOSURE
of of ABC Insurance Company Limited
as at the end of the financial period 31/01/2011

DESCRIPTION	CURRENT YEAR - TYPE OF EXPOSURE TO EACH ENTITY										IN RSA & OUTSIDE RSA
	CURRENT / CALL ACCOUNT	FIXED DEPOSITS	NEGOTIABLE CERTIFICATE OF DEPOSITS	PROMISSORY NOTES	CREDIT LINKED NOTES	SHARES & DEBENTURES	LISTED DERIVATIVES	UNLISTED DERIVATIVES	SECURITIES LENDING	COLLATERAL	TOTAL EXPOSURE
	R'000	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	12
CASH, BALANCES, DEPOSITS, SECURITIES ISSUED BY BANKS											
• Nedcor Group	0	0	0	0	0	0	0	0	0	0	0
• Standard Bank Group	0	0	0	0	0	0	0	0	0	0	0
• Firstrand Group	0	0	0	0	0	0	0	0	0	0	0
• ABSA Group	0	0	0	0	0	0	0	0	0	0	0
• Investec Group	0	0	0	0	0	0	0	0	0	0	0
• Other SA Banks	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
• International Banks											
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH, BALANCES, DEPOSITS, SECURITIES ISSUED BY BANKS:	0	0	0	0	0	0	0	0	0	0	0

AUDITORS ____________

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement E12
OTHER INSTITUTION EXPOSURES
of of ABC Insurance Company Limited
as at the end of the financial period 31/01/2011

DESCRIPTION	DESCRIPTION OF INVESTMENT	CURRENT YEAR - TYPE OF EXPOSURE TO EACH ENTITY								IN RSA & OUTSIDE RSA
		CORPORATE (LISTED)	CORPORATE (UNLISTED)	OTHER SECURITIES	MONEY MARKET EXPOSURE (NON BANKS)	LISTED DERIVATIVES	UNLISTED DERIVATIVES	SECURITIES LENDING	COLLATERAL	TOTAL EXPOSURE
		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
GOVERNMENT & QUASI GOVERNMENT										
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
SUBTOTAL		0	0	0	0	0	0	0	0	0
OTHER INSTITUTIONS										
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
•		0	0	0	0	0	0	0	0	0
SUBTOTAL		0	0	0	0	0	0	0	0	0
TOTAL SECURITIES ISSUED BY GOVERNMENT, QUASI GOVERNMENT AND OTHER INSTITUTIONS		0	0	0	0	0	0	0	0	0

AUDITORS ____________

ST2011

SHEET REFERENCE NUMBER F01-09-4

PUBLIC STATEMENT

FINAL PRINTOUT DATE 2011/03/08 09:10

STATEMENT F1
SURPLUS ASSETS, NET ASSET RATIO AND SOLVENCY MARGIN
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

	1	2	3
	SURPLUS ASSETS AND NET ASSET RATIO STATUTORY BASIS	World-wide *R'000*	In RSA *R'000*
1	**1. Premiums less all reinsurances**		
2	(i) Twelve months preceding financial year end	0	0
3	(ii)Twelve months preceding previous financial year end.	0	0
4	(iii) The greater of the two	0	0
5	**2. Requirement for capital adequacy requirement to be held :**		
6	*(i) Enter current minimum value in 2(ii).*		
7	(ii) Current minimum value	5,000	5,000
8	(iii) 15% of 1(iii)	0	0
9	(iv) The greater of 2(ii) or 2(iii)	5,000	5,000
	3. Net assets - Statutory		
	(i) Assets		
10	Domestic		0
11	Foreign, deemed to be domestic		0
12	Total assets	0	0
13	(ii) Less: Liabilities	0	0
14	(iii) Sub total - net assets	0	0
15	(iv) Less: Requirement for capital adequancy requirement per 2(iv)	5,000	5,000
16	SURPLUS / SHORTFALL OF ASSETS	-5,000	-5,000
17	Net assets as a % of net premiums - this year [3(iii) / 1(iii)]	0.0%	0.0%
18	Net assets as a % of net premiums - previous year	0.0%	0.0%

AUDITORS ________________

ST2011 Page 69 of 87

PUBLIC STATEMENT

STATEMENT F2
SPREAD OF DOMESTIC ASSETS (INCLUDING FOREIGN ASSETS DEEMED TO BE DOMESTIC)
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
	Domestic assets must exceed the following :	R'000	Domestic assets and foreign assets deemed to be domestic per statement E9	ADD Assets of asset-holding intermediaries and linked investment policies	LESS Individual excesses e.g. Banks, debtors, investments and property	Subtotals: Assets held less individual excesses	Maximum admissible for each item of this statement – Percentages – Per reg. 3 to the Act	Maximum admissible – Percentages – Dispensations given	Maximum admissible – Total domestic liabilities * greater of the 2 percentages	Admitted for each item (the lesser of the previous column or subtotal)
1	Domestic liabilities, including additional asset requirement (statement F1)	5,000								
2	Asset-holding intermediaries' liabilities	0								
3	Total domestic liabilities	5,000								
4										
5			R'000	R'000	R'000	R'000	%	%	R'000	R'000
6	1. Mortgage bonds		0	0	0	0	0.0%	0.0%	0	0
7	2. Debentures -non convertible		0	0	0	0	0.0%	0.0%	0	0
8	3. Any other debtors*		0	0	0	0	0.0%	0.0%	0	0
9	Sub total		0	0	0	0	25.0%	0.0%	1,250	0
10	4. Shares - Ordinary, and convertible debentures - Domestic*		0	0		0	50.0%	0.0%	2,500	0
11	5. Shares - Preference - Domestic*		0	0	0	0	40.0%	0.0%	2,000	0
12	Sub total		0	0	0	0	65.0%	0.0%	3,250	0
13	6. Listed securities+shares - Foreign, deemed to be Dom.		0	0	0	0	15.0%	0.0%	750	0
14	7. Outstanding short-term premiums		0	0	0	0	-		0	0
15	8. Property investments		0	0	0	0	10.0%	0.0%	500	0
16	9. Associates and associated companies		0	0	0	0	5.0%	0.0%	250	0
17	10. Computer equipment		0	0	0	0	5.0%	0.0%	250	0
18	11. Other equipment and motor vehicles		0	0	0	0	2.5%	0.0%	125	0
19	12. Investment policies-non linked		0	0	0	0	-		0	0
20	Total of items 6 to 19		0	0	0	0	70.0%	0.0%	6,375	0
21	13. Margin deposits - Domestic		0	0	0	0	2.5%	0.0%	125	0
22	14. Margin deposits - Foreign, deemed to be Domestic		0	0	0	0	2.5%	0.0%	125	0
23	Sub total		0	0	0	0	2.5%	0.0%	125	0
24	15. Cash		0	0	0	0	-	-	0	0
25	16. Krugerrands		0	0	0	0	10.0%	0.0%	500	0
26	17. Bank balances and deposits - Domestic		0	0	0	0	-	-	0	0
27	18. Bank balances+deposits - Foreign, deemed to be Dom.		0	0	0	0	15.0%	0.0%	750	0
28	19. Securities - Domestic		0	0	0	0	-	-	0	0
29	20. Securities - Foreign, deemed to be Domestic		0	0	0	0	15.0%	0.0%	750	0
30	Total of items 21 to 29		0	0	0	0				0
31	Overall total		0	0	0	0				0

11		12
NOTE - ITEMS 4 + 5, 13 + 14 : Admitted values are the lesser of the individual or the total amounts in the previous column		R'000
Items 4+5:	Individual	0
	Total	0
	Admitted	0
Items 13+14:	Individual	0
	Total	0
	Admitted	0
CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES		R'000
1 If items 6+14+18+20 exceed 15% of liabilities, the excess is		0
2 If the admitted value of items 1 to 12 exceeds 70.0% of total domestic liabilities, the excess is		0
3 Overall admitted assets: Total of the previous column, less 1 and 2 above		0
4 Surplus of overall admitted assets over total domestic liabilities		-5,000
DATE OF ANY DISPENSATION GRANTED FROM SPREADING REQUIREMENTS		

AUDITORS ____________

PUBLIC STATEMENT

STATEMENT H
REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

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

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

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

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

Director's Responsibility for the Return

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

Auditor's Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Return. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Return, whether due to fraud or error. In making those risk assessment, the auditor considers internal controls relevant to the entity's preparation and presentation of the Return in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasanableness of accounting estimates made by management, as well as evaluating the presentation of the Return.

For the purposes of clarity we confirm that our audit included the following procedures and such other procedures as we considered necessary in the circumstances:

- Agreed the information contained in the statements of the Return listed in the first paragraph of this report to the books and records of the insurer.

- Determined, through inspection of appropriate documentation and enquiry of management of the Insurer, whether the information contained in the statements of the Return listed in the first paragraph of this report was prepared in accordance with the provisions of sections 29, 30,31,32,33; Schedules 1 and 2; as well as Regulations 2 and 3 to the Act.

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

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

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

Restriction on Distribution or Use of the Auditor's Report

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

Name of auditor(s):		Name of auditor(s):	
	Registered Accountant and Auditor		Registered Accountant and Auditor
Address:		Address:	

STATEMENT H
REPORT BY THE AUDITORS IN TERMS OF SECTION 19(7) OF THE ACT
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

Date: [ ] Date: [ ]

Signature: ____________ Signature: ____________

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

STATEMENT I
CELL CAPTIVE INSURERS
of ABC Insurance Company Limited
as at the end of financial period 31/12/2011

1	2	3	4	5

1. Summary of cell arrangements

	"Cell" arrangements	Current year		Previous year	
		Number	GWP *(R'000)*	Number	GWP *(R'000)*
1	Active: 1st party	0	0	0	0
2	3rd party	0	0	0	0
3	Combined	0	0	0	0
4	Dormant (in run-off)	0	0	0	0
5	Total	0	0	0	0

2. Five biggest 1st Party Cells

	Name of cell owner	Kind(s) of policy(ies)	GWP *(R'000)*	Operating ratio %	Statutory surplus assets *(R'000)*
6			0	0.00%	0
7			0	0.00%	0
8			0	0.00%	0
9			0	0.00%	0
10			0	0.00%	0

3. Five biggest 3rd Party Cells

	Name of cell owner	Kind(s) of policy(ies)	GWP *(R'000)*	Operating ratio %	Statutory surplus assets *(R'000)*
11			0	0.00%	0
12			0	0.00%	0
13			0	0.00%	0
14			0	0.00%	0
15			0	0.00%	0

4. Five biggest Combined Cells

	Name of cell owner	Kind(s) of policy(ies)	GWP *(R'000)*	Operating ratio %	Statutory surplus assets *(R'000)*
16			0	0.00%	0
17			0	0.00%	0
18			0	0.00%	0
19			0	0.00%	0
20			0	0.00%	0

5. Details on 1st party cells

	Cells %	Statutory surplus assets ratio	
		No of cells	Statutory surplus / (Shortfall of assets) *(R'000)*
21	>100%	0	0
22	76% - 100%	0	0
23	51% - 75%	0	0
24	26% - 50%	0	0
25	15% - 25%	0	0
26	<15%	0	0

6. Details on 3rd party cells

	Cells %	Statutory surplus assets ratio	
		No of cells	Statutory surplus / (Shortfall of assets) *(R'000)*
27	>100%	0	0
28	76% - 100%	0	0
29	51% - 75%	0	0
30	26% - 50%	0	0
31	15% - 25%	0	0
32	<15%	0	0

7. Details on combined party cells

	Cells %	Statutory surplus assets ratio	
		No of cells	Statutory surplus / (Shortfall of assets) *(R'000)*
33	>100%	0	0
34	76% - 100%	0	0
35	51% - 75%	0	0
36	26% - 50%	0	0
37	15% - 25%	0	0
38	<15%	0	0

39 **8. General**

1. Have any requests to recapitalize any cell not been complied with during the year under review?
If "YES", give full details.

AUDITORS ____________

SHEET REFERENCE NUMBER

FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

STATEMENT J2
SPREAD OF REINSURERS
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
	Reinsurer Name	Foreign or Domestic	Supervisory Authority	Total Proportional Treaty Premium R'000	Total Catastrophe Non-Proportional Treaty premium R'000	Total Non-Catastrophe Non-Proportional Treaty Premium R'000	Facultative Premium R'000	Collateral required (Y/N)	Type of Collateral	Amount of Collateral R'000	% of total Reinsurance Premium
1				0	0	0	0			0	0.0%
2				0	0	0	0			0	0.0%
3				0	0	0	0			0	0.0%
4				0	0	0	0			0	0.0%
5				0	0	0	0			0	0.0%
6				0	0	0	0			0	0.0%
7				0	0	0	0			0	0.0%
8				0	0	0	0			0	0.0%
9				0	0	0	0			0	0.0%
10				0	0	0	0			0	0.0%
11				0	0	0	0			0	0.0%
12				0	0	0	0			0	0.0%
13				0	0	0	0			0	0.0%
14				0	0	0	0			0	0.0%
15				0	0	0	0			0	0.0%
16				0	0	0	0			0	0.0%
17				0	0	0	0			0	0.0%
18				0	0	0	0			0	0.0%
19				0	0	0	0			0	0.0%
20				0	0	0	0			0	0.0%

AUDITORS ____________