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BOARD NOTICE

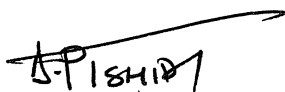
BOARD NOTICE 133 OF 2012**FINANCIAL SERVICES BOARD****LONG-TERM INSURANCE ACT NO. 52 OF 1998:****AMENDMENT OF BOARD NOTICE 54 OF 2011: RETURNS TO REGISTRAR**

I, Dube Phineas Tshidi, Registrar of Long-term Insurance, acting in terms of section 36(1) of the Long-term Insurance Act, 1998 (Act No. 52 of 1998), hereby amend Board Notice 54 of 2011, published in *Government Gazette* No. 34118 of 18 March 2011, by substituting the LT2011 statutory return (i.e. annual and quarterly) with the LT2012 statutory return as set out in the schedule.

Further hereto, I hereby notify, in terms of section 36(1) of the Long-term Insurance Act, 1998, that every long-term insurer shall furnish the Registrar –

- (a) within a period of four months after the expiration of each financial year with an audited statutory return and a copy of its financial statements relating to its business;
- (b) within a period of one month after the expiration of each quarter of its financial year with a statutory return relating to its business; and
- (c) the aforementioned statutory returns must be submitted in an electronic format and in a A4 paper copy format.

This Board Notice takes effect on the date of publication thereof and applies to every registered long-term insurer whose financial year ends on or after 1 January 2012, and applies in respect of the full financial period that ends on the aforementioned date.

**DP TSHIDI****Registrar of Long-term Insurance**

SCHEDULE

LONG-TERM INSURANCE QUARTERLY RETURN

FINANCIAL SERVICES BOARD - REGISTRAR OF LONG-TERM INSURANCE

LONG-TERM INSURANCE QUARTERLY RETURN IN TERMS OF SECTION 36 OF THE LONG-TERM INSURANCE ACT, 1998

THE PRESCRIBED RETURN MUST BE SUBMITTED BY ALL INSURERS REGISTERED TO TRANSACT LONG-TERM INSURANCE BUSINESS IN TERMS OF THE LONG-TERM INSURANCE ACT, 1998.

FOR THE SAKE OF CONSISTENCY AND COMPLETENESS OF STATISTICAL INFORMATION COMPILED FROM THE RETURNS, IT IS ESSENTIAL THAT INSURERS COMPLETE ALL ITEMS WHICH ARE APPLICABLE. NO ITEMS MAY BE DELETED AND OTHER ITEMS INSERTED IN THE PLACE THEREOF.

DISCLAIMER:

This spreadsheet was designed by the Financial Services Board and it may be copied. However, the Financial Services Board accepts no responsibility for any loss or damage arising from its use, nor for any decision made by the insurer or any other person based on information or calculations made by, or obtained from the spreadsheet.

INFORMATION REGARDING THE QUARTERLY RETURN

This return does not have to be audited.

This return will not be available for public inspection. However, this does not prevent the Financial Services Board from making available the aggregate figures for the industry in its entirety.

This return must be submitted within 30 days of the end of the quarter to which it relates.

HOW TO COMPLETE AND SUBMIT THE QUARTERLY SPREADSHEET:

1. The spreadsheet must be completed in Excel.
2. The return is cumulative from the start of the insurer's financial year to the latest quarter end. This will include the section on movement statistics as well.
3. The return must be submitted for the last quarter of the insurer's financial year end as well.
4. This return consists of four sheets with "Prudential" relating to financial matters, "Spreading of assets" relating to the kind and spread of assets as contemplated in Section 31 of the Act and "Directors, Officers and Auditors" to the statutory information on the directors, executive management, public officer and the auditors.
4. Income and expenditure figures should exclude value added tax (VAT).
5. All figures should be rounded off to the nearest thousand rand.
6. An originally signed copy of the return must be submitted and the electronic return must be e-mailed to the Financial Services Board at <mailto:insurance.prudential@fsb.co.za>
7. This information page need not be printed.

GUIDANCE REGARDING THE INFORMATION REQUESTED

1. Financial position statement

* Non-linked business includes previously reflected market-related business as well.

* For policyholder purposes the deferred taxation asset can be deducted from the policyholder liabilities

* For shareholders purposes deferred taxation asset cannot be reflected as an insurance asset.

* Paragraph 7 to Schedule 3 to the long-term insurance act, regarding the valuation of other liabilities, indicates that for Section 30 and 31 other liabilities shall be determined in accordance with Generally Accepted Accounting Practice ("GAAP").

* In the case where a deferred tax liability is created it should be valued according to GAAP.

* With regard to FIC Compliance, a client is someone an accountable institution has a business relationship with or has concluded a single / once-off tra That means if an insurance company deals with a company (scheme) as its client then the scheme should be treated as such The centre imposes an obligation on accountable institutions to identify and verify the identity of their clients, keep records and take into account exempt of the Financial Intelligence Centre Act (FIC Act)

* Clients sourced directly are clients that are not referred to the entity by an independent broker. This includes clients brought in by agents of the entity (employees or contractors.)

* Clients from other accountable institutions would be clients referred by brokers (Financial Services Providers) as per item 12 of Schedule 1 of the FIC Act. That is, clients that are represented by other accountable institutions such as brokers.

DEFINITIONS

- Assets:** To be reflected at fair value as well as values prescribed in the Board Notice issued during 2010. .
- Fund:** Means "fund policy" as defined in section 1 of the Act.
- Group business:** Means insurance where a long-term policy is issued to a policyholder other than an individual, that covers a group of persons identified by reference to their relationship to the entity buying the contract, provided that this excludes grouped individual business.
- Grouped individual :** Means insurance where a long-term policy is issued to a policyholder other than an individual, under which an identifiable individual or member is the life insured and the policy is entered into by the policyholder for the purpose of providing benefits to the individual or the individual's dependants.
- Individual business:** Means insurance where a policy is issued to an individual.
- Minimum CAR:** Minimum Capital Adequacy Requirement as referred to in Section 31 of the Act. Also, refer to the Board Notice issued during 2010.
- Non-recurring:** Means all business which is purchased with a single premium or business where the payment of a series of premiums is not obligatory.
- Policy expiring:** This refers to credit life policies, term assurance policies etc that reached the end of their terms without any claim being paid. The policy is also not continued or renewed by an additional premium.
- Policies lapsed:** A policy is said to "lapse" when the premiums are not paid within the required period of grace and the policy has no cash value the debt against the policy exceeds the cash value.
- Policy matured:** Maturity relates to a specified date in the policy contract where the policy comes to an end and on which date the benefits / proceeds of the policy are paid out to the policyholder. This refers mostly to endowment policies where the benefit is paid out on a specified date (the maturity date) on the survival of the life insured, or his/her death if earlier.
- Policy liabilities:** Estimated liabilities calculated in accordance with the financial soundness valuation basis excluding capital adequacy requirements.
- Recurring:** Means business where the policyholder is obliged to pay a series of fixed or pre-determined premiums to the long-term insurer to keep the policy in force.

NOTE:

ONLY SHADED AREAS, e.g.

REQUIRE FIGURES OR INFORMATION TO BE ENTERED

AREAS (CELLS).

THE RETURN MUST BE PRINTED AND SUBMITTED, EVEN IF NIL.

SPREAD OF ASSETS IN OR DEEMED TO BE IN THE RSA ABC Life Insurance Limited 2012/01/01 TO 2012/03/31										
DESCRIPTION	2	3	4	5	6	7	8	9	10	11
Total assets R'000	Linked assets R'000	Non-linked assets R'000	ADD: Assets of asset-holding intermediaries & linked products R'000	LESS: Individual excesses e.g. banks, debtors, investments & properties R'000	Assets held, less individual excesses R'000	Maximum admissible per Regulation 2 to the Act %	Dispensation given %	Total non-linked liabilities x greater of column (8) or column (9) R'000	Admitted for each item (the lesser of column (10) or column (7)) R'000	
1 Mortgage bonds	0	0	0	0	0	0	-	-	0	0
2 Non-convertible debentures	0	0	0	0	0	0	-	-	0	0
3 Any other debtors	0	0	0	0	0	0	-	-	0	0
4 Outstanding Premiums	0	0	0	0	0	0	-	-	0	0
SUBTOTAL	0	0	0	0	0	0	25%	0%	0	0
5 Shares - listed ordinary, convertible debentures & collective investment schemes - Domestic	0	0	0	0	0	0	-	-	0	0
6 Shares - listed - Domestic	0	0	0	0	0	0	5%	0%	0	0
SUBTOTAL	0	0	0	0	0	0	75%	0%	0	0
7 Listed securities & shares - Foreign, deemed to be domestic	0	0	0	0	0	0	-	-	0	0
8 Policyholders' loans	0	0	0	0	0	0	15%	0%	0	0
9 Claims against a LT insurer, i.t.o. a LT policy	0	0	0	0	0	0	95%	0%	0	0
10 Property investments	0	0	0	0	0	0	-	-	0	0
11 Related party(ies) & associated companies	0	0	0	0	0	0	25%	0%	0	0
12 Computer equipment	0	0	0	0	0	0	5%	0%	0	0
13 Other equipment & motor vehicles	0	0	0	0	0	0	5%	0%	0	0
14 Any other assets	0	0	0	0	0	0	2.5%	0%	0	0
SUBTOTAL OF ITEMS 1 to 14	0	0	0	0	0	0	-	-	0	0
15 Margin deposits - Domestic	0	0	0	0	0	0	2.5%	0%	0	0
16 Margin deposits - Foreign, deemed to be domestic	0	0	0	0	0	0	2.5%	0%	0	0
SUBTOTAL	0	0	0	0	0	0	2.5%	0%	0	0
17 Cash	0	0	0	0	0	0	100%	-	0	0
18 Kruggerands	0	0	0	0	0	0	10%	0%	0	0
19 Bank balances & deposits - Domestic	0	0	0	0	0	0	100%	-	0	0
20 Bank balances & deposits - Foreign, deemed to be domestic	0	0	0	0	0	0	100%	-	0	0
21 Government & semi-government securities - Domestic	0	0	0	0	0	0	15%	0%	0	0
22 Government securities - Foreign, deemed to be domestic	0	0	0	0	0	0	100%	-	0	0
SUBTOTAL OF ITEMS 15 to 22	0	0	0	0	0	0	15%	0%	0	0
TOTAL	0	0	0	0	0	0			0	0

DOMESTIC ASSETS MUST EXCEED THE FOLLOWING:

Total Liabilities	0
Less: Linked liabilities	0
Plus: CAR	0
Plus: Asset-holding intermediaries' liabilities	0
Total Non-linked Liabilities	0

NOTE - ITEMS 5 + 6 & 15 + 16 :

Admitted values are the lesser of the individual, or the total amounts in the previous column.

Items 5+6: Individual Admitted 0
Total Admitted 0

Items 15+16: Individual Admitted 0
Total Admitted 0

CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES

R'000

1. If items 5+6+7+10+11+12+13 exceed 90% of the non-linked liabilities, the excess is: 0

2. If items 7+16+20+22 exceed 15% of the non-linked liabilities, the excess is: 0

3. If the admitted value of items 1 to 14 exceeds: 35% of the total non-linked liabilities, the excess is: 0

4. Overall admitted assets: Total of column (11) less 1, 2 & 3 above 0

5. Surplus of overall admitted assets over total non-linked liabilities 0

LONG-TERM INSURANCE ANNUAL QUANTITATIVE RETURN (LT2012)

LT2012

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LONG-TERM INSURANCE ACT (NO. 52 OF 1998)
LONG-TERM QUANTITATIVE RETURN
ABC LIFE INSURANCE LIMITED

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
 END OF PERIOD UNDER REVIEW
 FINAL PRINTOUT DATE

10/10/1/000/8
 2012/01/31
 2012/08/03 10:30

INDEX OF STATEMENTS AVAILABLE TO PUBLIC

Statement no.	Description	No. of pages	Issue date
A Management Information			
A1	Registration information	1	2003
A2	Addresses & particulars of key persons	1	2000
A3	Directors & members of audit committee	1	2011
B Data Summary			
B1	Summary of premiums & benefits	1	2003
B2	Premiums received & outstanding	1	2011
B3	Benefits paid & provided for	1	2011
B4	Summary of long-term business in force	1	2011
B5	Movement in long-term business in force	1	2007
B6	Analysis of movements	1	2011
B10	Information relating to claims, credit life policies and distribution channels	1	2011
C Statutory Valuation Method			
C1	Statutory valuation method of assets	1	2011
C2	Summary of Statutory valuation method of assets and liabilities	1	2011
C2.1	Liabilities	1	2011
C3	Excess assets and Capital Adequacy Cover	1	2003
D Financial Statements			
D1	Statement of Financial Position	1	2011
D3	Analysis of issued preference shares & debentures	1	2008
D4	Statement of Comprehensive Income	1	2011
E Details in respect of Assets			
E1	Cash & balances & deposits	1	2003
E2	Securities & loans	1	2003
E3	Debentures, loan stocks & other securities	1	2003
E4	Debtors (Claims against persons and entities)	1	2011
E5	Shares, units & depository receipts	1	2011
E6	Immovable property	1	2003
E7	Mortgages over immovable property, including participation bonds	1	2003
E8	Fixed assets	1	2000
E9	Comparison of Statutory & Shareholders assets	1	2000
E10	Related party transactions	1	2003
E11	Spread of domestic assets (including foreign assets deemed to be domestic)	1	2011
F Futures & Options			
F1	Derivatives	1	2011

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INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC

Statement no.	Description	No. of pages	Issue date
B Data Summary			
B7	Expense analysis	1	2011
B8	Investment experience analysis	1	2011
B9	Experience analysis	1	2011
C Statutory Valuation Method			
C3.2	Projected Excess Assets and Capital Adequacy Cover	1	2011
C4	Statutory valuation method of net policy liabilities	1	2011
C5	Capital adequacy requirement before management action	1	2011
C6	Capital adequacy requirement and management action	1	2011
C7	Analysis of surplus	1	2012
C8	Dividend test	1	2008
C9	Reinsurance	1	2011
C10.1	Statutory valuation method of the liabilities of individual business	4	2011
C10.2	Statutory valuation method of the liabilities of group business	4	2011
E Details in respect of Assets			
E12	Banking Institution Exposure	1	2011
E13	Other Institution Exposure	1	2011
E14	Inwards Shares Exposure	1	2012
H Questionnaires & Reports			
H1	Summary of SVM assets and liabilities	1	2006
H2	Free assets and capital adequacy cover	1	2006
H2.1	Free assets and capital adequacy cover of underfunded cells	1	2006
H3	Certificate given by directors	1	2006
I Stress & Scenario Tests			
I1	Single factor stress tests on statutory surplus	1	2011
I2	Economic Scenario stress on statutory surplus	1	2011
I3	Single factor stress tests on statutory surplus	1	2011

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10/10/1/221/8
 2011/01/31
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VALIDATION TOOL

Reference	Description	Amount R'(000) <i>(Where applicable)</i>	Indicator	
1. General Checks				
Is Statement A1 completed?				
1 Statement A1, cell E10	Reference number	10/10/1/000/8	OK	
2 Statement A1, cell E11	Financial year end	2012/01/31	OK	
3 Statement A1, cell E12	Name: Insurer	ABC Life Insurance Limited	OK	
4 Statement A1, cell E14	Number of months in financial period	12	OK	
5 Statement A1, cell E25	Certificate number	0	Incomplete	
6 Statement A1, cell E30	Name: Public Officer	0	Incomplete	
7 Statement A1, cell E31	Name: Person completing the return	0	Incomplete	
8 Statement A1, cell E34	Name: Auditing firm 1	0	Incomplete	
9 Statement A1, cell E35	Name: Auditing firm 1 - Responsible partner	0	Incomplete	
10 Statement A1, cell E41	Name: Statutory Actuary	0	Incomplete	
11 Statement A1, cell E42	Name: Actuarial Company	0	Incomplete	
2. Assets				
2.1 Statutory Basis (SVM)				
2.1.1 Total Assets - In the RSA & Deemed to be in RSA				
From Statement C1				
1 Statement C1, cell S44	Policyholder Assets	0	OK	
2 Statement C1, cell S74	Shareholders Assets	0		
	Total Assets	0		
From Statement C2				
1 Statement C2, cell R27	Total Assets	0		
2.1.2 Total Assets - In and outside the RSA				
From Statement C1				
1 Statement C1, cell T44	Policyholder Assets	0	OK	
2 Statement C1, cell T74	Shareholders Assets	0		
	Total Assets	0		
From Statement C2				
1 Statement C2, cell S27	Total Assets	0		
From Statement E9				
1 Statement E9, cell G26	Total Assets	0		
2.1.3 Policyholder Assets - In the RSA & Deemed to be in RSA				
From Statement C1				
1 Statement C1, cell S44	Total Policyholder Assets	0	OK	
From Statement C2				
1 Statement C2, cell F27	Policyholder Assets: Investments: Linked	0		
2 Statement C2, cell G27	Policyholder Assets: Investments: Investment Performance related	0		
3 Statement C2, cell H27	Policyholder Assets: Investments: Guaranteed	0		
4 Statement C2, cell I27	Policyholder Assets: Investments: Discretionary Participation Features	0		
5 Statement C2, cell J27	Policyholder Assets: Risk: Non profit	0		
6 Statement C2, cell K27	Policyholder Assets: Risk: Discretionary Participation Features	0		
7 Statement C2, cell L27	Policyholder Assets: Annuities: Linked	0		
8 Statement C2, cell M27	Policyholder Assets: Annuities: Investment Performance related	0		
9 Statement C2, cell N27	Policyholder Assets: Annuities: Non-profit	0		
10 Statement C2, cell O27	Policyholder Assets: Annuities: Discretionary Participation Features	0		
11 Statement C2, cell P27	Policyholder Assets: Universal Life	0		
	Total Policyholder Assets	0		
2.1.4 Shareholder Assets - In & Deemed to be the RSA				
From Statement C1				
1 Statement C1, cell S74	Total Shareholders Assets	0	OK	
From Statement C2				
1 Statement C2, cell Q27	Total Shareholder Assets	0		

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**LONG-TERM INSURANCE ACT (NO. 52 OF 1998)
LONG-TERM RETURN
ABC LIFE INSURANCE LIMITED**

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Reference	Description	Amount R'(000) <i>(Where applicable)</i>	Indicator
2.2 Published Reporting Basis (PRB)			
2.2.1 Published Reporting Basis (PRB) - In and outside the RSA			
From Statement D1			OK
1 Statement D1, cell G31	Total Assets	0	
From Statement E9			OK
1 Statement E9, cell H26	Total Assets	0	
3. Liabilities			
3.1 Net Policyholder Liabilities			
3.1.1 Net Policyholder Liabilities - In the RSA			
From Statement B4			OK
1 Statement B4, cell K21	Net Policy Liabilities: Individual recurring business	0	
2 Statement B4, cell K27	Net Policy Liabilities: Individual non-recurring business	0	
3 Statement B4, cell K34	Net Policy Liabilities: Group business	0	
	Total: Net Policyholder Liabilities	0	
From Statement C2			OK
1 Statement C2, cell R31	Linked Policy Liabilities	0	
2 Statement C2, cell R32	Non-linked Policy Liabilities	0	
	Total: Net Policyholder Liabilities	0	
From Statement C2.1			OK
1 Statement C2.1, cell G21	Total: Net Policyholder Liabilities	0	
From Statement C4			OK
1 Statement C4, cell S61	Linked Policy Liabilities	0	
2 Statement C4, cell S62	Non-linked Policy Liabilities	0	
	Total: Net Policyholder Liabilities	0	
From Statement C9			OK
1 Statement C9, cell K32	Total: Net Policyholder Liabilities	0	
3.1.2 Net Policyholder Liabilities - In and outside the RSA			
From Statement B4			OK
1 Statement B4, cell L21	Net Policy Liabilities: Individual recurring business	0	
2 Statement B4, cell L27	Net Policy Liabilities: Individual non-recurring business	0	
3 Statement B4, cell L34	Net Policy Liabilities: Group business	0	
	Total: Net policyholder liabilities	0	
From Statement C2			OK
1 Statement C2, cell S31	Linked Policy Liabilities	0	
2 Statement C2, cell S32	Non-linked Policy Liabilities	0	
	Total: Net Policyholder Liabilities	0	
From Statement C2.1			OK
1 Statement C2.1, cell H21	Total: Net Policyholder Liabilities	0	
From Statement C4			OK
1 Statement C4, cell T61	Linked Policy Liabilities	0	
2 Statement C4, cell T62	Non-linked Policy Liabilities	0	
	Total: Net Policyholder Liabilities	0	
From Statement C9			OK
1 Statement C9, cell L32	Total: Net Policyholder Liabilities	0	
3.2 Total Liabilities			
3.2.1 Total Liabilities - In the RSA			
From Statement C2			OK
1 Statement C2, cell R36	Total Liabilities	0	
From Statement C2.1			OK
1 Statement C2.1, cell G44	Total Liabilities	0	

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Reference	Description	Amount R'(000) <i>(Where applicable)</i>	Indicator
3.2.2 Total Liabilities - In and outside the RSA			
From Statement C2			
1 Statement C2, cell S36	Total Liabilities	0	OK
		0	
From Statement C2.1			
1 Statement C2.1, cell H44	Total Liabilities	0	
		0	
3.3 Current Liabilities			
3.3.1 Current Liabilities - In the RSA			
From Statement C2			
1 Statement C2, cell R33	Current Liabilities	0	OK
2 Statement C2, cell R34	Other Liabilities	0	
Total Current Liabilities		0	
From Statement C2.1			
1 Statement C2.1, cell G42	Total Current Liabilities	0	
		0	
3.3.2 Current Liabilities - In and outside the RSA			
From Statement C2			
1 Statement C2, cell S33	Current Liabilities	0	OK
2 Statement C2, cell S34	Other Liabilities	0	
Total Current Liabilities		0	
From Statement C2.1			
1 Statement C2.1, cell H42	Total Current Liabilities	0	
		0	
4 Excess Assets			
4.1 Excess Assets - In the RSA			
From Statement C2			
1 Statement C2, cell R38	Excess Assets	0	OK
		0	
From Statement C3			
1 Statement C3, cell G17	Excess Assets	0	OK
2 Statement C3, cell G27	Excess Assets	0	
		0	
4.2 Excess Assets - In and outside the RSA			
From Statement C2			
1 Statement C2, cell S38	Excess Assets	0	OK
		0	
		0	
From Statement C3			
1 Statement C3, cell H17	Excess Assets	0	OK
2 Statement C3, cell H27	Excess Assets	0	
		0	
From Statement C7			
3 Statement C7, cell F74	Excess Assets	0	
		0	
5. Dividends			
5.1 Dividends - In the RSA			
From Statement C8			
1 Statement C8, cell F17	Dividends paid	0	OK
2 Statement C8, cell F34	Dividends paid / payable	0	
		0	
From Statement D1			
1 Statement D1, cell F44	Dividends paid / payable	0	
		0	

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LONG-TERM RETURN
ABC LIFE INSURANCE LIMITED

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VALIDATION TOOL

	Reference	Description	Amount R'(000) <i>(Where applicable)</i>	Indicator
5.2 Dividends - In and outside the RSA				
	From Statement C7			
	1 Statement C7, cell F65	Dividends paid	0	OK
	From Statement C8			
	1 Statement C8, cell G17	Dividends paid	0	
	2 Statement C8, cell G34	Dividends paid / payable	0	
	From Statement D1			
	1 Statement D1, cell G44	Dividends paid / payable	0	
6. Premiums				
6.1 Gross Premiums				
6.1.1 Gross Premiums - In the RSA				
	From Statement B1			
	1 Statement B1, cell F21	Gross premiums received and outstanding	0	OK
	From Statement B2			
	1 Statement B2, cell K28	Gross premiums received and outstanding	0	
	From Statement C9			
	1 Statement C9, cell K16	Gross premiums received and outstanding	0	
6.1.2 Gross Premiums - In and outside the RSA				
	From Statement B1			
	1 Statement B1, cell G21	Gross premiums received and outstanding	0	OK
	From Statement B2			
	1 Statement B2, cell L28	Gross premiums received and outstanding	0	
	From Statement C9			
	1 Statement C9, cell L16	Gross premiums received and outstanding	0	
6.2 Net Premiums				
6.2.1 Net Premiums - In the RSA				
	From Statement B1			
	1 Statement B1, cell F30	Net premiums received and outstanding	0	OK
	From Statement B2			
	1 Statement B2, cell K43	Net premiums received and outstanding	0	
	From Statement C9			
	1 Statement C9, cell K20	Net premiums received and outstanding	0	
6.2.2 Net Premiums - In and outside the RSA				
	From Statement B1			
	1 Statement B1, cell G30	Net premiums received and outstanding	0	OK
	From Statement B2			
	1 Statement B2, cell L43	Net premiums received and outstanding	0	
	From Statement C9			
	1 Statement C9, cell L20	Net premiums received and outstanding	0	
7. Reinsurance				
7.1 Premiums Ceded				
7.1.1 Premiums Ceded - In the RSA				
	From Statement B1			
	1 Statement B1, cell F21	Gross premiums received and outstanding	0	OK
	2 Statement B1, cell F30	Net premiums received and outstanding	0	
		Total reinsurance premiums ceded	0	
	From Statement C9			

FINAL PRINTOUT DATE

2012/08/03 10:30

LONG-TERM INSURANCE ACT (NO. 52 OF 1998) LONG-TERM RETURN ABC LIFE INSURANCE LIMITED			
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER		10/10/1/221/8	
END OF PERIOD UNDER REVIEW		2011/01/31	
FINAL PRINTOUT DATE		2012/08/03 10:30	
VALIDATION TOOL			
	Reference	Description	Amount R'(000) <i>(Where applicable)</i>
	1 <u>Statement C9, cell K18</u>	Approved reinsurance premiums	0
	2 <u>Statement C9, cell K19</u>	Non - approved reinsurance premiums	0
		Total reinsurance premiums ceded	0

FINAL PRINTOUT DATE

2012/08/03 10:30

LONG-TERM INSURANCE ACT (NO. 52 OF 1998)	
LONG-TERM RETURN	
ABC LIFE INSURANCE LIMITED	
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/221/8
END OF PERIOD UNDER REVIEW	2011/01/31
FINAL PRINTOUT DATE	2012/08/03 10:30

VALIDATION TOOL

	Reference	Description	Amount R'(000) <i>(Where applicable)</i>	Indicator	
7.1.2 Premiums Ceded - In and outside the RSA					
From Statement B1					
	1 Statement B1, cell G21	Gross premiums received and outstanding	0		
	2 Statement B1, cell G30	Net premiums received and outstanding	0		
		Total reinsurance premiums ceded	0		
From Statement C9					
	1 Statement C9, cell L18	Approved reinsurance premiums	0	OK	
	2 Statement C9, cell L19	Non - approved reinsurance premiums	0		
		Total reinsurance premiums ceded	0		
7.2 Claims Ceded					
7.2.1 Claims Ceded - In the RSA					
From Statement B1					
	1 Statement B1, cell F39	Gross benefits paid and provided for	0		
	2 Statement B1, cell F48	Net benefits paid and provided for	0		
		Total reinsurance claims ceded	0		
From Statement C9					
	1 Statement C9, cell K26	Reinsurance recoveries	0	OK	
7.2.2 Claims Ceded - In and outside the RSA					
From Statement B1					
	1 Statement B1, cell G39	Gross benefits paid and provided for	0		
	2 Statement B1, cell G48	Net benefits paid and provided for	0		
		Total reinsurance claims ceded	0		
From Statement C9					
	1 Statement C9, cell L26	Reinsurance recoveries	0	OK	
8. Claims					
8.1 Gross Claims					
8.1.1 Gross Claims - In the RSA					
From Statement B1					
	1 Statement B1, cell F39	Gross benefits paid and provided for	0		
From Statement B3					
	1 Statement B3, cell K41	Gross benefits paid and provided for	0		
From Statement C9					
	1 Statement C9, cell K25	Gross benefits paid and provided for	0	OK	
8.1.2 Gross Claims - In and outside the RSA					
From Statement B1					
	1 Statement B1, cell G39	Gross benefits paid and provided for	0		
From Statement B3					
	1 Statement B3, cell L41	Gross benefits paid and provided for	0		
From Statement C9					
	1 Statement C9, cell L25	Gross benefits paid and provided for	0	OK	
8.2 Net Claims					
8.2.1 Net Claims - In the RSA					
From Statement B1					
	1 Statement B1, cell F48	Net benefits paid and provided for	0		
From Statement B3					
	1 Statement B3, cell K70	Net benefits paid and provided for	0		
From Statement C9					
	Statement C9, cell K27	Net benefits paid and provided for	0	OK	

FINAL PRINTOUT DATE

2012/08/03 10:30

LONG-TERM INSURANCE ACT (NO. 52 OF 1998)			
LONG-TERM RETURN			
ABC LIFE INSURANCE LIMITED			
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER			10/10/1/221/8
END OF PERIOD UNDER REVIEW			2011/01/31
FINAL PRINTOUT DATE			2012/08/03 10:30
VALIDATION TOOL			
	Reference	Description	Amount R'(000) <i>(Where applicable)</i>
Indicator			
8.2.2 Net Claims - In and outside the RSA			
From Statement B1			
	1 Statement B1, cell G48	Net benefits paid and provided for	0
From Statement B3			
	1 Statement B3, cell L70	Net benefits paid and provided for	0
From Statement C9			
	1 Statement C9, cell L27	Net benefits paid and provided for	0
9. Movements			
9.1 Individual Business			
9.1.1 Total movements			
9.1.1.2 Total - In the RSA			
From Statement B4			
	1 Statement B4, cell K18	Number of policies: Recurring premium business	0
	2 Statement B4, cell K19	Number of members: Grouped individual business (recurring)	0
	3 Statement B4, cell K25	Number of policies: Non-recurring premium business	0
	4 Statement B4, cell K26	Number of members: Grouped individual business (non-recurring)	0
		Total: Individual Business	0
From Statement B5			
	1 Statement B5, cell H32	Number of policies: Recurring premium business	0
	2 Statement B5, cell G32	Number of policies: Non-recurring premium business	0
		Total: Individual Business	0
9.1.1.3 Total - In and outside the RSA			
From Statement B4			
	1 Statement B4, cell L18	Number of policies: Recurring premium business	0
	2 Statement B4, cell L19	Number of members: Grouped individual business (recurring)	0
	3 Statement B4, cell L25	Number of policies: Non-recurring premium business	0
	4 Statement B4, cell L26	Number of members: Grouped individual business (non-recurring)	0
		Total: Individual Business	0
From Statement B5			
	1 Statement B5, cell J32	Total: Individual Business	0
9.1.2 New business			
9.1.2.1 New business - In the RSA			
From Statement B5			
	1 Statement B5, cell G18	Number of policies: Non-recurring premium business	0
	2 Statement B5, cell H18	Number of policies: Recurring premium business	0
		Total New Business	0
From Statement B6			
	1 Statement B6, cell K18	Number of policies: Recurring premium business	0
	2 Statement B6, cell K21	Number of policies: Non-recurring premium business	0
		Total New Business	0
9.1.2.2 New business - In and outside the RSA			
From Statement B5			
	1 Statement B5, cell J18	Total New Business	0
From Statement B6			
	1 Statement B6, cell L18	Number of policies: Recurring premium business	0
	2 Statement B6, cell L21	Number of policies: Non-recurring premium business	0
		Total New Business	0

FINAL PRINTOUT DATE

2012/08/03 10:30

LONG-TERM INSURANCE ACT (NO. 52 OF 1998)
LONG-TERM RETURN
ABC LIFE INSURANCE LIMITED

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/221/8
 END OF PERIOD UNDER REVIEW 2011/01/31
 FINAL PRINTOUT DATE 2012/08/03 10:30

VALIDATION TOOL

	Reference	Description	Amount R'(000) <i>(Where applicable)</i>	Indicator
9.1.3 Surrenders				
9.1.3.1 Surrenders - In the RSA				
	From Statement B5			
	1 Statement B5, cell G23	Number of policies: Non-recurring premium business	0	OK
	2 Statement B5, cell H23	Number of policies: Recurring premium business	0	
		Total number of policies surrendered	0	
	From Statement B6			
	1 Statement B6, cell K27	Number of policies: Recurring premium business	0	OK
	2 Statement B6, cell K30	Number of policies: Non-recurring premium business	0	
		Total number of policies surrendered	0	
9.1.3.2 Surrenders - In and outside the RSA				
	From Statement B5			
	1 Statement B5, cell J23	Total number of policies surrendered	0	OK
	From Statement B6			
	1 Statement B6, cell L27	Number of policies: Recurring premium business	0	
	2 Statement B6, cell L30	Number of policies: Non-recurring premium business	0	
		Total number of policies surrendered	0	
9.1.4 Lapses - Individual Recurring business				
9.1.4.1 Lapses - In the RSA				
	From Statement B5			
	1 Statement B5, cell H24	Total number of policies lapsed	0	OK
	From Statement B6			
	1 Statement B6, cell K38	Total number of policies lapsed	0	
9.2 Group Business				
9.2.1 Total movements				
9.2.1.2 Total - In the RSA				
	From Statement B4			
	1 Statement B4, cell K31	Number of schemes	0	OK
	From Statement B5			
	1 Statement B5, cell I45	Number of schemes	0	
9.2.1.2 Total - In and outside the RSA				
	From Statement B4			
	1 Statement B4, cell L31	Number of schemes	0	OK
	From Statement B5			
	1 Statement B5, cell J45	Number of schemes	0	
10 Capital Adequacy requirement				
	From Statement C5			
	1 Statement C5, cell S57	Table completed	0	OK
	From Statement C6			
	1 Statement C6, cell S55	Table completed	0	
11.1 Life Tables (Individual)				
	From Statement C10.1			
	1 Statement C10.1, cell F107	Mortality without AIDS completed	0	OK
	2 Statement C10.1, cell N107	Mortality with AIDS completed	0	
			0	
11.2 Life Tables (Group)				
	From Statement C10.2			
	1 Statement C10.2, cell G124	Mortality without AIDS completed	0	OK
	2 Statement C10.2, cell N124	Mortality with AIDS completed	0	
			0	

FINAL PRINTOUT DATE

2012/08/03 10:30

LONG-TERM INSURANCE ACT (NO. 52 OF 1998)
LONG-TERM RETURN
ABC LIFE INSURANCE LIMITED

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
 END OF PERIOD UNDER REVIEW
 FINAL PRINTOUT DATE

10/10/1/221/8
 2011/01/31
 2012/08/03 10:30

VALIDATION TOOL

	<i>Reference</i>	<i>Description</i>	<i>Amount R'(000) (Where applicable)</i>	<i>Indicator</i>

FINAL PRINTOUT DATE: 2012/08/03 10:30

Statement A1			
REGISTRATION INFORMATION			
of ABC Life Insurance Limited			
as at the end of the financial period 31/01/2012			

1. DESCRIPTION

Registrar of Long-term Insurance reference number:

End of financial period (yyyy/mm/dd):

Name of long-term insurer:

Number of months in financial period under review:

Regulators Ref: #REF!

2. TYPES OF POLICIES

Assistance
 Disability
 Fund
 Health
 Life
 Sinking Fund

Certificate number:

Conditions imposed¹ (Y/N):

3. NAMES OF CONTACT PERSONS

3.1 PUBLIC OFFICER
 Initials and surname of Public Officer:

Initials and surname of contact person regarding the return:

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

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

3.2 AUDITOR
 Name of first firm:

Initials and surname of Responsible Partner:

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

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

Name of second firm:

Initials and surname of Responsible Partner:

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

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

3.3 ACTUARY
 Name of Statutory Actuary:

Name of employer/company of Statutory Actuary:

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

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

Name of Alternate Statutory Actuary:

Name of employer/company of Alternate Statutory Actuary:

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

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

AUDITORS (initial)

Notes: 1 Conditions imposed on an insurer are available from the Registrar on request.

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

10/10/100006
2012/08/03 10:30

Statement A2
ADDRESSES & PARTICULARS OF KEY PERSONS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

1. HEAD OFFICE AND PUBLIC OFFICER

1.1 HEAD OFFICE OF LONG-TERM INSURER IN RSA

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

Physical address

Physical address

Postal address

1.2 PUBLIC OFFICER

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

Physical address

1.3 PERSON COMPLETING THE RETURN

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

Physical address

1.4 CONSUMER COMPLAINTS PERSON

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

Physical address

2. AUDITORS

2.1 FIRST AUDITOR (Responsible Partner)

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

Physical address

2.2 SECOND AUDITOR (Responsible Partner)

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

Physical address

Physical address

Postal address

Physical address

Postal address

3. ACTUARIES

3.1 STATUTORY ACTUARY

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

Physical address

3.2 ALTERNATE STATUTORY ACTUARY

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

Physical address

Physical address

Postal address

Physical address

Postal address

AUDITORS (initial)

Statement A3
DIRECTORS, MANAGING EXECUTIVES AND MEMBERS OF AUDIT COMMITTEE
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

Initials & Surname 1	Date appointed 2	Date resigned 3	Highest academic qualification 4	Position held ¹ 5	Independent / Not Independent 6
-------------------------	---------------------	--------------------	-------------------------------------	---------------------------------	------------------------------------

1. DIRECTORS:

Executive

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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 (initial) _____

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

SHEET REFERENCE NUMBER B01-99-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1000/8
 FINAL PRINTOUT DATE 2012/08/03 10:30

Statement B1 SUMMARY OF PREMIUMS AND BENEFITS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012		
DESCRIPTION	IN RSA TOTAL R'000	IN & OUTSIDE RSA TOTAL R'000
1	2	3

1. GROSS PREMIUMS RECEIVED & OUTSTANDING¹

Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	0
Life	0	0
Sinking Fund	0	0
TOTAL GROSS PREMIUMS	0	0

2. NET PREMIUMS RECEIVED & OUTSTANDING¹

Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	0
Life	0	0
Sinking Fund	0	0
TOTAL NET PREMIUMS	0	0

3. GROSS BENEFITS PAID & PROVIDED FOR

Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	0
Life	0	0
Sinking Fund	0	0
TOTAL GROSS BENEFITS	0	0

4. NET BENEFITS PAID & PROVIDED FOR

Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	0
Life	0	0
Sinking Fund	0	0
TOTAL NET BENEFITS	0	0

AUDITORS

Notes: 1 Premium income includes money received in respect of "investment contracts".

SHEET REFERENCE NUMBER: B02-99-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER: 10/10/1000/8
 FINAL PRINTOUT DATE: 2012/08/03 10:30

Statement B2						
PREMIUMS RECEIVED AND OUTSTANDING						
by ABC Life Insurance Limited						
as at the end of the financial period 31/01/2012						
DESCRIPTION	IN RSA				IN & OUTSIDE RSA	
	CURRENT YEAR				TOTAL	
	TYPE OF BUSINESS				CURRENT YEAR	
Investments R'000	Risk R'000	Annuities R'000	Universal Life R'000	TOTAL R'000	TOTAL R'000	
2	3	4	5	6	7	

1. GROSS PREMIUMS RECEIVED & OUTSTANDING¹

1.1 INDIVIDUAL

Recurring	0	0	0	0	0	0
Non-recurring	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

1.2 GROUP

Pension fund	0	0	0	0	0	0
Medical scheme	0	0	0	0	0	0
Other	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

TOTAL GROSS PREMIUMS

0	0	0	0	0	0	0
---	---	---	---	---	---	---

2. NET PREMIUMS RECEIVED & OUTSTANDING¹

2.1 INDIVIDUAL

Recurring	0	0	0	0	0	0
Non-recurring	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

2.2 GROUP

Pension fund	0	0	0	0	0	0
Medical scheme	0	0	0	0	0	0
Other	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

TOTAL NET PREMIUMS

0	0	0	0	0	0	0
---	---	---	---	---	---	---

ACTUARY _____

AUDITORS (initial) _____

Notes: 1 Premium income includes money received in respect of "investment contracts".

SHEET REFERENCE NUMBER: B03-99-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER: 10101/06008
 FINAL PRINTOUT DATE: 2012/08/03 10:30

Statement B3
BENEFITS PAID AND PROVIDED FOR
by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR					TOTAL	IN & OUTSIDE RSA	
	TYPE OF BUSINESS		IN RSA		TOTAL R'000		R'000	YEAR
	Investments R'000	Risk R'000	Annuitants R'000	Universal Life R'000				
1	2	3	4	5	6	7		
1. GROSS BENEFITS PAID & PROVIDED FOR¹								
1.1 INDIVIDUAL								
DEATH	0	0	0	0	0	0	0	0
DISABILITY	0	0	0	0	0	0	0	0
Income benefit	0	0	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0	0	0
WITHDRAWAL BENEFITS	0	0	0	0	0	0	0	0
Surrenders	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
OTHER	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0
1.2 GROUP								
DEATH	0	0	0	0	0	0	0	0
DISABILITY	0	0	0	0	0	0	0	0
Income benefit	0	0	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0	0	0
WITHDRAWAL BENEFITS	0	0	0	0	0	0	0	0
Pension fund	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
OTHER	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0
TOTAL GROSS BENEFITS	0	0	0	0	0	0	0	0
2. NET BENEFITS PAID & PROVIDED FOR¹								
2.1 INDIVIDUAL								
DEATH	0	0	0	0	0	0	0	0
DISABILITY	0	0	0	0	0	0	0	0
Income benefit	0	0	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0	0	0
WITHDRAWAL BENEFITS	0	0	0	0	0	0	0	0
Surrenders	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
OTHER	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0
2.2 GROUP								
DEATH	0	0	0	0	0	0	0	0
DISABILITY	0	0	0	0	0	0	0	0
Income benefit	0	0	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0	0	0
WITHDRAWAL BENEFITS	0	0	0	0	0	0	0	0
Pension fund	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
OTHER	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0
TOTAL NET BENEFITS	0	0	0	0	0	0	0	0

ACTUARY _____

AUDITORS (initial) _____

Notes: 1. Monies paid in respect of "investment contracts".

LT2012

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

B04-99-A
 10/10/1000/8
 2012/08/03 10:30

Statement B4 SUMMARY OF LONG-TERM BUSINESS IN FORCE by ABC Life Insurance Limited as at the end of the financial period 31/01/2012						
DESCRIPTION	IN RSA			IN & OUTSIDE		
	CURRENT YEAR			TOTAL		
	TYPE OF BUSINESS			CURRENT YEAR		
	Investments R'000	Risk R'000	Annuities R'000	Universal Life R'000	TOTAL R'000	TOTAL R'000
1	2	3	4	5	6	7

1. INDIVIDUAL

1.1 RECURRING PREMIUM BUSINESS

Number of policies	0	0	0	0	0	0
Number of members - grouped individual business	0	0	0	0	0	0
Net annualised premiums R'000	0	0	0	0	0	0
Policy liabilities R'000 ¹	0	0	0	0	0	0

1.2 NON-RECURRING PREMIUM BUSINESS

Number of policies	0	0	0	0	0	0
Number of members - grouped individual business	0	0	0	0	0	0
Policy liabilities R'000 ¹	0	0	0	0	0	0

2. GROUP

Number of schemes						
Number of members						
Net annualised premiums R'000	0	0	0	0	0	0
Scheme liabilities R'000 ¹	0	0	0	0	0	0

AUDITORS

(initial)

Notes:

¹ Policy liabilities or extreme liabilities net of annuities, reinsurance and schedule 3 adjustments

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

B05-99-A
 10/10/1/000/8
 2012/08/03 10:30

Statement B5					
MOVEMENT IN LONG-TERM BUSINESS IN FORCE					
of ABC Life Insurance Limited					
as at the end of the financial period 31/01/2012					
DESCRIPTION	IN RSA		IN & OUTSIDE RSA		TOTAL CURRENT YEAR No. of policies
	CURRENT YEAR		TOTAL		
	TYPE OF BUSINESS	Recurring	TOTAL		
1	2 Non-recurring No. of policies	3 Recurring No. of policies	4 No. of policies		5 No. of policies

1. INDIVIDUAL

NUMBER OF POLICIES AT START OF FINANCIAL YEAR

plus: New policies
 less: Death claims
 Disability terminations
 Health terminations
 Maturity claims
 Surrenders
 Lapses
 Transfers i.t.o. the Act
 Policies expired
 Adjustments: Specify

0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

NUMBER OF POLICIES AT END OF FINANCIAL YEAR

0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

2. GROUP

NUMBER OF SCHEMES AT START OF FINANCIAL YEAR

plus: New schemes
 less: Terminations
 Transfers i.t.o. the Act
 Adjustments: Specify

0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

NUMBER OF SCHEMES AT END OF FINANCIAL YEAR

0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

ACTUARY _____

AUDITORS (initial) _____

B06-99-A
10/10/1/000/8
2012/08/03 10:30

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

DESCRIPTION	Statement B6 ANALYSIS OF MOVEMENTS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012					IN & OUTSIDE RSA	
	IN RSA			TOTAL			CURRENT YEAR R'000
	CURRENT YEAR			R'000			
	TYPE OF BUSINESS			TOTAL			
Investments R'000	Risk R'000	Annuities R'000	Universal Life R'000				
1	2	3	4	5	6	7	

1. NEW BUSINESS						
INDIVIDUAL - NEW ISSUES						
RECURRING BUSINESS						
Number of policies	0	0	0	0	0	0
Net annualised premium R'000	0	0	0	0	0	0
NON-RECURRING BUSINESS						
Number of policies	0	0	0	0	0	0
Net premium received R'000	0	0	0	0	0	0
2. SURRENDERS						
INDIVIDUAL						
RECURRING BUSINESS						
Number of policies	0	0	0	0	0	0
Net annualised premium R'000	0	0	0	0	0	0
NON-RECURRING BUSINESS						
Number of policies	0	0	0	0	0	0
3. LAPSES						
INDIVIDUAL RECURRING BUSINESS						
NUMBER OF POLICIES						
First year	0	0	0	0	0	0
Second year	0	0	0	0	0	0
Third year and older	0	0	0	0	0	0
Total	0	0	0	0	0	0
NET ANNUALISED PREMIUM R'000						
First year	0	0	0	0	0	0
Second year	0	0	0	0	0	0
Third year and older	0	0	0	0	0	0
Total	0	0	0	0	0	0

ACTUARY _____ AUDITORS (initial) _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER: B07-96-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER: 10/101/000/8
 FINAL PRINTOUT DATE: 2012/08/03 10:30

**Statement B7
 EXPENSE ANALYSIS
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

DESCRIPTION	IN RSA					IN & OUTSIDE	
	CURRENT YEAR					TOTAL CURRENT YEAR R'000	TOTAL YEAR R'000
	Investments R'000	Risk R'000	TYPE OF BUSINESS Annuities R'000	Universal Life R'000	Other R'000		
2	3	4	5	6	7	8	

1. ACTUAL EXPENSES INCURRED

1.1 ACQUISITION EXPENSES

- Individual business selling expenses
 - Recurring
 - Non-recurring
- Group business selling expenses
- Issuing & underwriting expenses
 - Recurring
 - Non-recurring
 - Other
- SUBTOTAL

0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

1.2 OPERATING EXPENSES¹

- Individual business
 - Renewal
 - Claims handling expenses
- Group
 - Other: Specify
 - Asset management fees
 - Shareholders' expenses
- SUBTOTAL

0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

1.3 OTHER EXPENSES

-
-
-
- SUBTOTAL

0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
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

0	0	0	0	0	0	0	0
---	---	---	---	---	---	---	---

ACTUARY

AUDITORS (initial)

Notes:

1 Operating expenses for the calculation of MCAR and includes all expenses in respect of "investment contracts".

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

B98-96-A
10/10/10008
20120803 10.30

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

DESCRIPTION	Statement B8 INVESTMENT EXPERIENCE ANALYSIS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012						
	IN RSA						IN & OUTSIDE
	CURRENT YEAR			TOTAL			TOTAL
1	TYPE OF BUSINESS		CURRENT YEAR		TOTAL		7
	2	3	4	5	6	7	
	Investments R'000	Risk R'000	Annuities R'000	Universal Life R'000	TOTAL R'000	TOTAL R'000	CURRENT YEAR R'000

ACTUAL EXPERIENCE

Period in months over which experience (i) is monitored

12

1. INDIVIDUAL

Asset value at start ¹	0	0	0	0	0	0	0
Net cashflows	0	0	0	0	0	0	0
Net investment growth ²	0	0	0	0	0	0	0
Asset value at end ¹	0	0	0	0	0	0	0
Investment yield	0%	0%	0%	0%	0%	0%	0%

Bonuses declared	
Vested bonuses	0.0%
Non-vested bonuses	0.0%
TOTAL	0.0%

Maturity yield	
Single-premium policies	
5-year policy	0.0%
10-year policy	0.0%
15-year policy	0.0%
Recurring-premium policies	
5-year policy	0.0%
10-year policy	0.0%
15-year policy	0.0%
Method of calculation	

2. GROUP

Asset value at start ¹	0	0	0	0	0	0	0
Net cashflows	0	0	0	0	0	0	0
Net investment growth ²	0	0	0	0	0	0	0
Asset value at end ¹	0	0	0	0	0	0	0
Investment yield	0%	0%	0%	0%	0%	0%	0%

Bonuses declared	
Vested bonuses	0.0%
Non-vested bonuses	0.0%
TOTAL	0.0%

3. SHAREHOLDERS

Asset value at start ¹	0	0	0	0	0	0	0
Net cashflows	0	0	0	0	0	0	0
Net investment growth ²	0	0	0	0	0	0	0
Asset value at end ¹	0	0	0	0	0	0	0
Investment yield	0%	0%	0%	0%	0%	0%	0%

ACTUARY

AUDITORS (initial)

Notes:

- Assets reflected as per section 30 of the Long-term Insurance Act of 1998 - the Statutory Valuation Method.
- Net investment growth includes realised and unrealised capital appreciation/depreciation.

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 B09-99-A
 10/10/10009-B
 2012/08/03 10:30

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

Statement B9
EXPERIENCE ANALYSIS
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012

DESCRIPTION	ASSURANCE				ANNUITIES			
	Actual Death Strain R'000	Expected Death Strain R'000	A/E %	Underwriting profit/Loss R'000	Actual Death Strain R'000	Expected Death Strain R'000	A/E %	Underwriting profit/Loss R'000
1	2	3	4	5	6	7	8	9

1. MORTALITY EXPERIENCE

1.1 INDIVIDUAL

Gross	0	0	0%	0	0	0%
Net	0	0	0%	0	0	0%

1.2 GROUP

Gross	0	0	0%	0	0	0%
Net	0	0	0%	0	0	0%

Experience rated schemes

2. MORBIDITY EXPERIENCE

2.1 INDIVIDUAL

Actual Strain R'000	LUMP SUM DISABILITY		Actual Strain R'000	Expected Strain R'000	A/E %	Underwriting profit/Loss R'000	Actual Strain R'000	Expected Strain R'000	A/E %	Underwriting profit/Loss R'000
	Expected Strain R'000	A/E %								
0	0	0	0	0	0%	0	0	0	0%	0
0	0	0	0	0	0%	0	0	0	0%	0

2.2 GROUP

Gross	0	0	0%	0	0	0%
Net	0	0	0%	0	0	0%

Experience rated schemes

3. SURRENDER EXPERIENCE

3.1 INDIVIDUAL

Actual Strain R'000	0	0	0%	0	0%
Expected Strain R'000	0	0	0%	0	0%
A/E %	0	0	0%	0	0%
Actual Surrender Rate %	0	0	0%	0	0%
Expected Surrender Rate %	0	0	0%	0	0%

Amounts paid

4. LAPSE EXPERIENCE (Individual)

Actual Lapse Rates %	0%	0%	0%
Expected Lapse Rates %	0%	0%	0%
A/E %	0%	0%	0%

- 4.1 First year lapses
- 4.2 Second year lapses
- 4.3 Third year and older

5. YEAR OF LAST MORTALITY & MORBIDITY INVESTIGATION

6. YEAR OF LAST EXPENSE INVESTIGATION

7. YEAR OF LAST LAPSE INVESTIGATION

8. YEAR OF LAST SURRENDER INVESTIGATION

8. EXPECTED EXPERIENCE BASIS USED

Current premium basis/Valuation basis/Other

ACTUARY

AUDITORS (initial)

YYYY
 YYYY
 YYYY
 YYYY

SHEET REFERENCE NUMBER: LT2012
 REGISTRATION OF LONG-TERM INSURANCE REFERENCE NUMBER: LUS-00A
 ISSUE DATE: 10/01/2009
 FINANCIAL YEAR END DATE: 2012/2009/03/10/30

Statement B10
INFORMATION RELATING TO CLAIMS, CREDIT LIFE POLICIES AND DISTRIBUTION CHANNELS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	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	0	0	4	5	6	7	8	9	10	11
Death	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0
TOTAL NET BENEFITS	0	0	0	0	0	0	0	0	0	0

DESCRIPTION	IN & OUTSIDE RSA INFORMATION		
	Net Premiums R'000	Claims Paid R'000	Other Expenses R'000
1	0	0	0
TOTAL	0	0	0

DESCRIPTION	CLAIMS REPORTED		CLAIMS FINALISED		CLAIMS REJECTED AND WITHDRAWN		CLAIMS OUTSTANDING	
	Number	R'000	Number	R'000	Number	R'000	Number	R'000
1	0	0	4	5	6	7	8	9
TOTAL	0	0	4	5	6	7	8	9

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

DESCRIPTION	IN & OUTSIDE RSA	
	R'000	Number
1	0	0
Premiums Received	0	0
Expense Allocations	0	0
Liabilities under unexpired policies	0	0
Claims Paid	0	0

DESCRIPTION	% of Gross Premiums	
	Individual	Group
1	0%	0%
Funeral Policies	0%	0%
Credit Policies	0%	0%
Life Policies	0%	0%
Mortgage Protection	0%	0%
Disability	0%	0%
Other	0%	0%
TOTAL	0%	0%

DESCRIPTION	% of Gross Premiums	
	Individual	Group
1	0%	0%
Medi Marketing	0%	0%
Ice-House Agents	0%	0%
Independent Brokers	0%	0%
Direct Marketing	0%	0%
Tele-Sales	0%	0%
Other Method: specify	0%	0%
TOTAL	0%	0%

PUBLIC OFFICER _____ AUDITORS (initials) _____

Statement C1
STATUTORY VALUATION METHOD OF ASSETS
of ABC Life Insurance Limited
as at the end of the financial period 31/07/2012
IN RSA & DEEMED TO BE IN RSA

DESCRIPTION	TYPE OF BUSINESS															IN & OUTSIDE RSA	
	Investments					Annuities					Universal Life					TOTAL VALUE	TOTAL VALUE
	Linked R'000	Investment Performance related R'000	Guaranteed R'000	Discretionary Participation Features R'000	Non profit R'000	Risk	Discretionary Participation Features R'000	Linked R'000	Investment Performance related R'000	Non profit R'000	Discretionary Participation Features R'000	Non profit R'000	Discretionary Participation Features R'000	Universal Life R'000	R'000	R'000	ASSETS BACKING CAR
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15			
1. POLICYHOLDERS																	
IN THE RSA																	
CASH & DEPOSITS																	
Fixed interest instruments																	
Public Sector																	
Non-convertible debentures																	
Other																	
EQUITIES & CONVERTIBLE DEBENTURES																	
Equities																	
Property																	
Direct property holdings																	
Indirect property holdings																	
COLLECTIVE INVESTMENT SCHEMES																	
Money market																	
Equities																	
Property																	
Other																	
FIXED ASSETS																	
CURRENT ASSETS																	
OTHER (Specify in supporting statement C1.1)																	
TOTAL IN THE RSA																	
DEEMED TO BE IN THE RSA																	
FOREIGN RECOGNISED																	
Cash & deposits																	
Fixed interest instruments																	
Equities and convertible investment schemes																	
TOTAL DEEMED TO BE IN THE RSA																	
TOTAL POLICYHOLDERS																	
2. SHAREHOLDERS																	
IN THE RSA																	
CASH & DEPOSITS																	
Fixed interest instruments																	
Public Sector																	
Non-convertible debentures																	
EQUITIES & CONVERTIBLE DEBENTURES																	
Listed																	
Unlisted																	
PROPERTY (property holdings)																	
Indirect property holdings																	
COLLECTIVE INVESTMENT SCHEMES																	
Money market																	
Equities																	
Property																	
Other																	
FIXED ASSETS																	
CURRENT ASSETS																	
TOTAL IN THE RSA																	
DEEMED TO BE IN THE RSA																	
Cash & deposits																	
Fixed interest instruments																	
Equities and convertible investment schemes																	
TOTAL DEEMED TO BE IN THE RSA																	
TOTAL SHAREHOLDERS																	
TOTAL ASSETS																	

AUDITORS

ACTUARY

Statement CA 1 (Supporting statement to CA)
STATUTORY VALUATION METHOD OF ASSETS
of ABC Life Insurance Company
as at the end of the financial year 31/01/2012
IN RSA & OUTSIDE RSA

DESCRIPTION	TYPE OF BUSINESS										TOTAL VALUE R2000	TOTAL VALUE CURRENT YEAR R2000	ASSETS BACKING CAR R2000		
	INVESTMENTS					ANNUITIES									
	Linked R2000	Investment Performance related R2000	Guaranteed R2000	Discretionary Participation Features R2000	Non profit R2000	Discretionary Participation Features R2000	Linked R2000	Investment Performance related R2000	Non profit R2000	Discretionary Participation Features R2000				Universal Life R2000	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1. POLICYHOLDERS															
OTHER: Specify															
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. SHAREHOLDERS															
OTHER: Specify															
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ACTUARY															

AUDITORS

GD2/06/4
19/10/1006/8
2012/08/10 11:33

SHEET REFERENCE NUMBER
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FISCAL YEAR/REPORT DATE

Statement C2
SUMMARY OF STATUTORY VALUATION METHOD OF ASSETS AND LIABILITIES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012
IN RSA & DEEMED TO BE IN RSA

DESCRIPTION	TYPE OF BUSINESS										TOTAL	TOTAL CURRENT YEAR				
	INVESTMENTS					RISK							Shareholders			
	Linked R'000	Investment Performance related R'000	Guaranteed R'000	Discretionary Participation Features R'000	Non profit R'000	Discretionary Participation Features R'000	Linked R'000	Investment Performance related R'000	Non profit R'000	Discretionary Participation Features R'000				Universal Life R'000		
2	3	4	5	6	7	8	9	10	11	12	13	14	15			
1. ASSETS																
Cash & Deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Interest	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equities & Convertible Debentures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investment Schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. LIABILITIES																
Linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3. EXCESS ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. CAPITAL ADEQUACY REQUIREMENT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. FREE ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

ACTUARY _____

AUDITORS _____

10 000 | 10 000
-10 000 | -10 000

SHEET REFERENCE NUMBER .01-99-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1000/8
 FINAL PRINTOUT DATE 2012/08/03 10:30

**Statement C2.1
 LIABILITIES
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

DESCRIPTION	CURRENT YEAR	
	IN RSA TOTAL R'000	IN & OUTSIDE RSA TOTAL R'000
1	2	3
1. VALUE OF LIABILITIES UNDER UNMATURED POLICIES iro:		
1.1 Assistance	0	0
1.2 Disability	0	0
1.3 Fund	0	0
1.4 Health	0	0
1.5 Life	0	0
1.6 Sinking Fund	0	0
SUBTOTAL	0	0
2. OTHER INSURANCE LIABILITIES		
2.1 Claims & provision for claims intimated but unpaid	0	0
2.2 Provision for unintimated claims	0	0
2.3 Balances due to insurers and reinsurers	0	0
2.4 Deposits held on behalf of reinsurers	0	0
2.5 Provision for taxation	0	0
2.6 Provision for deferred taxation ¹	0	0
2.7 Debentures/mortgages	0	0
2.8 Linked units/loan stock	0	0
2.9 Bank overdrafts	0	0
2.10 Creditors	0	0
2.11 Amounts due to holding companies	0	0
2.12 Amounts due to fellow subsidiaries	0	0
2.13 Amounts due to subsidiaries	0	0
2.14 Other: Specify	0	0
•		
•		
•		
•		
SUBTOTAL	0	0
3. TOTAL LIABILITIES²		
ACTUARY	0	0
AUDITORS	0	0

Notes:
 1 Provision for deferred taxation for capital gains on policyholders assets should be included in the value of unmatured policies
 2 To agree with total liabilities as stated in statement C2

SHEET REFERENCE NUMBER: C03-99-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER: 10/10/1/000/8
 FINAL PRINTOUT DATE: 2012/08/03 10:30

Statement C3		
EXCESS ASSETS AND CAPITAL ADEQUACY COVER		
of ABC Life Insurance Limited		
as at the end of the financial period 31/01/2012		
DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA TOTAL R'000	IN & OUTSIDE RSA TOTAL R'000
1	2	3

1. ASSET COVER

Value of total assets (transfer from C2)	0	0
Value of total liabilities (transfer from C2)	0	0
Excess Assets Over Liabilities	0	0
Capital Adequacy Requirement (transfer from C6)	10 000	10 000
Free Assets (After CAR)	-10 000	-10 000
CAR Cover	0.00	0.00

2. EXCESS ASSETS REPRESENTED BY

Share capital	0	0
Non-distributable reserves	0	0
Distributable reserves	0	0
Other: (Specify in supporting statement C3.1)	0	0
TOTAL	0	0

3. COMMITMENTS & CONTINGENT LIABILITIES

	0
--	---

4. ENCUMBRANCE OF ASSETS (Specify in supporting statement C3.1)

	0
--	---

5. WAIVING BY CREDITORS OF CERTAIN RIGHTS: (Specify in supporting statement C3.1)

	0
--	---

ACTUARY _____

AUDITORS (initial) _____

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
 FINAL PRINTOUT DATE

10/10/1/0000/8
 2012/08/03 10:30

Statement C3.1 (supporting statement to C3) EXCESS ASSETS AND CAPITAL ADEQUACY COVER of ABC Life Insurance Limited as at the end of the financial period 31/01/2012		
DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	IN & OUTSIDE RSA
1	TOTAL R'000 2	TOTAL R'000 3

2. EXCESS ASSETS REPRESENTED BY:

Other: Specify

•	0
•	0
•	0
•	0
•	0
•	0
TOTAL	0

4. ENCUMBRANCE OF ASSETS: Specify

•	0
•	0
•	0
•	0
•	0
TOTAL	0

5. WAIVING BY CREDITORS OF CERTAIN RIGHTS: Specify

•	0
•	0
•	0
•	0
•	0
TOTAL	0

ACTUARY _____

AUDITORS (initial) _____

SHEET REFERENCE NUMBER .02-99-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
 FINAL PRINTOUT DATE 2012/08/03 10:30

Statement C3.2 PROJECTED EXCESS ASSETS AND CAPITAL ADEQUACY COVER of ABC Life Insurance Limited for the next financial year		
DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	IN & OUTSIDE RSA
1	TOTAL R'000 2	TOTAL R'000 3

1. ASSET COVER

Value of total assets	0	0
Value of total liabilities	0	0
Excess Assets Over Liabilities	0	0
Capital Adequacy Requirement	0	0
Free Assets (After CAR)	0	0
CAR Cover	0.00	0.00

2. EXCESS ASSETS REPRESENTED BY

Share capital	0	0
Non-distributable reserves	0	0
Distributable reserves	0	0
Other:	0	0
TOTAL	0	0

ACTUARY _____

AUDITORS (initial) _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

004/09/A
10/10/10000
2012/2012/10/20

LT2012

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

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA														IN & OUTSIDE RSA	
	TYPE OF BUSINESS														TOTAL	
	CURRENT YEAR														CURRENT YEAR	
	Investments		Risk		Annuities		Universal Life		TOTAL		TOTAL		TOTAL			
Linked	Investment Performance related	Guaranteed	Discretionary Participation Features	Non profit	Discretionary Participation Features	Linked	Investment Performance related	Non profit	Discretionary Participation Features	Universal Life	R'000	R'000	R'000	R'000		
2	3	4	5	6	7	8	9	10	11	12	13	14	14	14		
1. INDIVIDUAL																
1.1 LINKED LIABILITIES																
Total linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Negative rand reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SUBTOTAL LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.2 NON-LINKED LIABILITIES																
Basic liabilities (including vested bonuses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
• Retrospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-vested bonuses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Supplementary benefits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bonus stabilisation reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Embedded Investment Derivatives Reserve	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other Reserves (Specify in supporting statement C4.1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Discretionary margins (Specify in supporting statement C4.1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SUBTOTAL NON-LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL INDIVIDUAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. GROUP																
2.1 LINKED LIABILITIES																
Total linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Negative rand reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SUBTOTAL LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2.2 NON-LINKED LIABILITIES																
Basic liabilities (including vested bonuses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
• Retrospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-vested bonuses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Supplementary benefits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bonus stabilisation reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Embedded Investment Derivatives Reserve	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other Reserves (Specify in supporting statement C4.1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Discretionary margins (Specify in supporting statement C4.1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SUBTOTAL NON-LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL GROUP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL LINKED POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL NON-LINKED POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

AUDITORS (initial)

ACTUARY

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
LRAA THROUGHOUT DATE

Statement C4.1 (supporting statement to C4)
STATUTORY VALUATION METHOD OF NET POLICY LIABILITIES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR													TOTAL	TOTAL CURRENT YEAR
	TYPE OF BUSINESS						ANNUITIES						Universal Life		
	INVESTMENTS		RISK		DISCRETIONARY PARTICIPATION FEATURES		LINKED		INVESTMENT PERFORMANCE RELATED		NON PROFIT				
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1. INDIVIDUAL															
Other Reserves: Specify	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Discretionary Margins: Specify	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. GROUP															
Other Reserves: Specify	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Discretionary Margins: Specify	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

AUDITORS (initial)

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC
 CSD:004
 15113 10036

Statement G5
CAPITAL ADEQUACY REQUIREMENT BEFORE MANAGEMENT ACTION
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012
IN RSA & DEEMED TO BE IN RSA

DESCRIPTION	TYPE OF BUSINESS								TOTAL	IN & OUTSIDE RSA				
	INVESTMENTS				RISK					CURRENT YEAR		TOTAL		
	Linked R2000	Investment Performance related R2000	Guaranteed R2000	Discretionary Participation R2000	Non profit R2000	Discretionary Participation R2000	Linked R2000	Investment Performance related R2000	Non profit R2000	Discretionary Participation R2000	Universal Life R2000	TOTAL R2000	R2000	R2000
1. TERMINATION CAPITAL ADEQUACY REQUIREMENT (TCAR)														
LAPSE RISK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SURRENDER RISK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER RISKS: Specify	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TCAR	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. ORDINARY CAPITAL ADEQUACY REQUIREMENT (OCAR)														
SURRENDER RISK (a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LAPSE RISK (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FLUCTUATION RISK														
Mortality (c)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Morbidity (c)(i)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical (c)(ii)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spillage (c)(iii)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Annuity (c)(iv)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ASSUMPTION RISK														
Mortality, morbidity & medical (e)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENT RISK														
Resilience risk (g)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Worst investment risk (g)(i)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Worse investment risk (g)(ii)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Max (resilience risk, worst investment return risk) (g)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CREDIT RISK (h)														
NEGATIVE BONUS STABILISATION RESERVE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER RISKS: (i) Specify	0	0	0	0	0	0	0	0	0	0	0	0	0	0
• Operational risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OCAR	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
OCAR	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3. MAXIMUM OF ITEM 1 AND ITEM 2														
ACTUARY														

AUDITORS (initial)

Notes: 1 Represents the maximum of item 1 and 2 and NOT the Capital Adequacy Requirement.

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

STATE REFERENCE NUMBER: C05/96/4
REGISTRAR OF LICENSING AND INSURANCE REFERENCE NUMBER: 12110/1000/8
FINAL PRINTOUT DATE: 07/03/2012 10:30

**Statement C6
CAPITAL ADEQUACY REQUIREMENT AFTER MANAGEMENT ACTION
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

DESCRIPTION	TYPE OF BUSINESS										IN & OUTSIDE RSA		
	CURRENT YEAR										TOTAL R'000	TOTAL CURRENT YEAR R'000	
	Investments		Risk		Annuities		Discretionary Participation Policies		Universal Life				
Linked R'000	Investment Performance related R'000	Guaranteed R'000	Discretionary Participation Policies R'000	Non profit R'000	Linked R'000	Investment Performance related R'000	Non profit R'000	Discretionary Participation Policies R'000	Universal Life R'000	TOTAL R'000	TOTAL CURRENT YEAR R'000		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. TERMINATION CAPITAL ADEQUACY REQUIREMENT (TCAR)													
LAPSE RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
SURRENDER RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER RISKS: Specify	0	0	0	0	0	0	0	0	0	0	0	0	0
TCAR	0	0	0	0	0	0	0	0	0	0	0	0	0
2. ORDINARY CAPITAL ADEQUACY REQUIREMENT (OCAR)													
LAPSE RISK (a)	0	0	0	0	0	0	0	0	0	0	0	0	0
SURRENDER RISK (b)	0	0	0	0	0	0	0	0	0	0	0	0	0
FLUCTUATION RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
Mortality (c)	0	0	0	0	0	0	0	0	0	0	0	0	0
Morbidity (c1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical (c1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Operational (c1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Annuitant mortality (d)	0	0	0	0	0	0	0	0	0	0	0	0	0
ASSUMPTION RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
Mortality, morbidity & medical (e)	0	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENT RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
Relevance risk (g)	0	0	0	0	0	0	0	0	0	0	0	0	0
- Embedded Investment Derivatives Component	0	0	0	0	0	0	0	0	0	0	0	0	0
Worst investment risk (g1)	0	0	0	0	0	0	0	0	0	0	0	0	0
Mar. (relevance risk, worst investment return risk) (g)	0	0	0	0	0	0	0	0	0	0	0	0	0
CREDIT RISK (h)	0	0	0	0	0	0	0	0	0	0	0	0	0
NEGATIVE BONUS STABILISATION RESERVE	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER RISKS: (i) Specify	0	0	0	0	0	0	0	0	0	0	0	0	0
Operational risk	0	0	0	0	0	0	0	0	0	0	0	0	0
IOCAR	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjustment factor	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
OCAR	0	0	0	0	0	0	0	0	0	0	0	0	0

3. CALCULATING THE CAPITAL ADEQUACY REQUIREMENT

Capital Adequacy Requirement before prescribed minimums (maximum of items (1) and (2))

IOCAR	0
Adjustment factor	100%
OCAR	0
Stabilisation Reserve	0
Approved minimum	10 000
0.3% of gross policyholder liabilities	0
Minimum Capital Adequacy Requirement (MCAR)	10 000
Capital Adequacy Requirement (after management action)	10 000

AUDITORS (initial)

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER

#REF!

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

10/10/1/000/8

FINAL PRINTOUT DATE

2012/08/03 10:30

Statement C7 ANALYSIS OF SURPLUS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012	
DESCRIPTION	TOTAL VALUE CURRENT YEAR
1	R'000 2

1. DISCLOSED EXCESS ASSETS (brought forward)	0
2. INDIVIDUAL LIFE OPERATING PROFIT/LOSS	0
2.1 New business	0
2.2 Alterations	0
2.3 Change in valuation basis	0
• Changes in methodology	0
• Changes to non-economic assumptions	0
• Changes to economic assumptions	0
2.4 Release of margins	0
• Compulsory margins	0
• Discretionary margins	0
2.5 Investment experience	0
2.6 Mortality experience	0
2.7 Morbidity experience	0
2.8 Expense experience	0
2.9 Early withdrawals	0
2.10 Tax	0
2.11 Adjustment to asset values	0
2.12 Other (Specify in supporting statement C7.1)	0
2.13 Unexplained	0
SUBTOTAL	0
3. GROUP LIFE OPERATING PROFIT/LOSS	0
3.1 New business	0
3.2 Change in valuation basis	0
• Changes in methodology	0
• Changes to non-economic assumptions	0
• Changes to economic assumptions	0
3.3 Release of margins	0
• Compulsory margins	0
• Discretionary margins	0
3.4 Investment experience	0
3.5 Group assurance underwriting experience	0
• Mortality experience	0
• Morbidity experience	0
3.6 Group annuity underwriting experience	0
3.7 Expense experience	0
3.8 Early withdrawals	0
3.9 Tax	0
3.10 Adjustment to asset values	0
3.11 Other (Specify in supporting statement C7.1)	0
3.12 Unexplained	0
SUBTOTAL	0
4. SHAREHOLDERS	0
4.1 Investment experience	0
4.2 Adjustment to capital	0
4.3 Expenses	0
4.4 Income from subsidiaries	0
4.5 Dividends paid	0
4.6 Tax	0
4.7 Adjustment to asset values	0
4.8 Other (Specify in supporting statement C7.1)	0
4.9 Unexplained	0
SUBTOTAL	0
5. TOTAL PROFIT/LOSS	0
6. DISCLOSED EXCESS ASSETS (to correspond with C3)	0

ACTUARY _____

AUDITORS (initial) _____

LT2012

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER: C08-00-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER: 10/10/1/000/8
 FINAL PRINTOUT DATE: 2012/08/03 10:30

Statement C8 DIVIDEND TEST of ABC Life Insurance Limited as at the end of the financial period 31/01/2012		
DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA TOTAL R'000	IN & OUTSIDE RSA TOTAL R'000
1	2	3

1. ADJUSTED VALUE OF ASSETS

Value of assets (transfer from C2)
 plus: Gross dividends paid i.r.o. the year
 TOTAL

0	0	0
0	0	0
0	0	0

2. ADJUSTED VALUE OF LIABILITIES

Total liabilities (transfer from C2)
 TOTAL

0	0	0
0	0	0

3. EXCESS RESERVES

less:

MAX (a,b)

- a. ISSUED SHARE CAPITAL plus NON-DISTRIBUTABLE RESERVES (transfer from C3)
- b. 100% OF CAPITAL ADEQUACY REQUIREMENT (transfer from C2)

4. MAXIMUM DIVIDEND BEFORE CONSIDERING SPREADING

Surplus of overall admitted assets over total non-linked liabilities (with gross dividends paid i.r.o. the year added back) (transfer from E11)

5. MAXIMUM DIVIDEND AFTER CONSIDERING SPREADING

less: Actual dividend paid/payable for the period under review

6. RETAINED DISTRIBUTABLE SURPLUS

0	0	0
10 000	10 000	10 000
0	0	0
10 000	10 000	10 000
-10 000	-10 000	-10 000
-10 000	-10 000	-10 000
-10 000	-10 000	-10 000
0	0	0
-10 000	-10 000	-10 000

ACTUARY

AUDITORS (initial)

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

C09-99-A
10/10/1000/8
2012/08/03 10:30

LT2012

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

Statement C9 REINSURANCE of ABC Life Insurance Limited as at the end of the financial period 31/01/2012						
DESCRIPTION	IN RSA & DEEMED TO BE IN RSA					IN & OUTSIDE RSA
	CURRENT YEAR					TOTAL CURRENT YEAR
	TYPE OF BUSINESS		Universal Life	TOTAL		R'000
Investments R'000	Risk R'000	Annuities R'000	Life R'000	R'000		
1	2	3	4	5	6	7
1. INCOME						
Gross premiums received & outstanding (to correspond with B2)	0	0	0	0	0	0
less: Reinsurance premiums paid & outstanding						
• Approved	0	0	0	0	0	0
• Non-approved	0	0	0	0	0	0
Net premiums received & outstanding (to correspond with B2)	0	0	0	0	0	0
Reinsurance commission received & outstanding	0	0	0	0	0	0
2. BENEFITS PAID AND PROVIDED FOR						
Gross benefits paid & provided for (to correspond with B3)	0	0	0	0	0	0
less: Reinsurance recoveries	0	0	0	0	0	0
Net benefits paid & provided for (to correspond with B2)	0	0	0	0	0	0
3. LIABILITIES						
Gross policy liabilities	0	0	0	0	0	0
less: Deduction for approved reinsurances	0	0	0	0	0	0
Net policy liabilities (to correspond with C4)	0	0	0	0	0	0
4. GROSS POLICY LIABILITIES FOR LEVY PURPOSES						
Gross policy liabilities	0	0	0	0	0	0
less:						
• Gross policy liabilities under pension funds	0	0	0	0	0	0
• Gross policy liabilities under provident funds	0	0	0	0	0	0
• Gross policy liabilities under retirement annuities	0	0	0	0	0	0
• Gross policy liabilities under friendly societies	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

AUDITORS

ACTUARY

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER: [REDACTED]
 REGISTRATION OF FUND/INSURANCE REFERENCE NUMBER: [REDACTED]
 STATEMENT OF FINANCIAL POSITION

Statement of Financial Position
 STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012

Assumption is weighted/representative	Weighting factor	Investments				Risk				Annuities				Universal Life
		Linked R'000	Investment Performance related R'000	Guaranteed R'000	Discretionary Participation Features R'000	Non profit R'000	Discretionary Participation Features R'000	Other R'000	Linked R'000	Investment Performance related R'000	Non profit R'000	Discretionary Participation Features R'000		
1. VALUATION OF LIABILITIES														
1. Overview														
2. Discount rates														
3. Future bonus rates														
4. Lapse rates														
5. Surrender rate														
6. Mortality tables used														
7. Morbidity tables used														
8. Dread disease tables used														
9. Initial expenses														

- Method
- Average outstanding term of liabilities (in months)
- Central Discount rate
- Individual policyholders' fund
- Corporate fund
- Company policyholders' fund
- Corporate fund
- Vesting - On Sum Assured
- Non-vesting
- Total
- First year
- Second year
- Third year and thereafter
- Recurring premium policies
- Single premium policies
- Assurance
- Adjustment
- Basic
- Annuity
- Basic
- Adjustment
- PHI in claim
- Basic
- Other
- Adjustment
- Basic
- Adjustment
- Lump sum disability
- Basic
- Adjustment
- Income disability
- Basic
- Adjustment
- Sickiness
- Basic
- Other
- Adjustment
- Basic
- Adjustment
- Basic
- Adjustment
- Basic
- Recurring premium policies
- Single premium policies

Statement C10.1
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/07/2012

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

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

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

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

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

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

LT2012

SHEET REFERENCE NUMBER
 REFERENCE NUMBER/ISSUANCE REFERENCE NUMBER
 POLICY NUMBER

Statement C10.1
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012

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

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

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

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

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

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

ASSUMPTIONS MADE / EXPLANATORY NOTES

STATUTORY ACTUARY

AUDITORS (in/na)

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

STATEMENT OF FINANCIAL POSITION
AS AT 31/12/2011

Statement C10.2
STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/12/2012

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

Table with 11 columns: Age next at valuation date, Sex, Status, and Mortality Rates (0.0000).

Table with 11 columns: Age next at valuation date, Sex, Status, and Mortality Rates (0.0000).

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

Table with 11 columns: Age next at valuation date, Sex, Status, and Morbidity Rates (0.0000).

Table with 11 columns: Age next at valuation date, Sex, Status, and Morbidity Rates (0.0000).

Statement C10.2
STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
 as at the end of the financial period 31/07/2012

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

Rates with no provision for the extra morbidity from HIV/AIDS

Age next at valuation date	Income disability		
	Smoker	Non-smoker	Females
20	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000

Rates with provision for the extra morbidity from HIV/AIDS

Age next at valuation date	Income disability		
	Smoker	Non-smoker	Females
20	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000

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

Rates with no provision for the extra morbidity from HIV/AIDS

Age next at valuation date	Dread Diseases		
	Smoker	Non-smoker	Females
20	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000

Rates with no provision for the extra morbidity from HIV/AIDS

Age next at valuation date	Dread Diseases		
	Smoker	Non-smoker	Females
20	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000

ASSUMPTIONS MADE / EXPLANATORY NOTES

STATUTORY ACTUARY

AUDITORS (initial)

SHEET REFERENCE NUMBER: 00146-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER: 10/10/1000/8
 FINAL PRINTOUT DATE: 2012/08/03 10:30

Statement D1
STATEMENT OF FINANCIAL POSITION
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA TOTAL R'000	IN & OUTSIDE RSA TOTAL VALUE R'000
1	2	3
1. ASSETS		
Insurance business assets (excluding other business assets)	0	0
Disregarded assets:		
Premiums	0	0
• Outstanding	0	0
• Debited to agents/brokers	0	0
• Deferred instalments	0	0
• SUBTOTAL	0	0
Expenses	0	0
• Admin. organisation & business extension	0	0
• Prepaid	0	0
• Deferred	0	0
• SUBTOTAL	0	0
Amounts outstanding for longer than 12 months	0	0
Goodwill or items of similar nature	0	0
Other	0	0
Other business assets (not in respect of insurance business)	0	0
TOTAL ASSETS	0	0

2. EQUITY & LIABILITIES	
EQUITY	
Issued ordinary share capital	0
Preference share capital	0
SUBTOTAL	0
Share premium account	0
Issued ordinary share capital	0
Preference share capital	0
SUBTOTAL	0
Retained Earnings	0
• Retained Earnings as per Statement of Changes in Equity before Dividends	0
• Dividends Paid as per Statement of Changes in Equity	0
Reserves: Specify	0
•	0
•	0
•	0
•	0
TOTAL EQUITY	0
LIABILITIES	
Liabilities arising from Long-term insurance business	0
Financial Liabilities	0
Other Liabilities: Specify	0
•	0
•	0
•	0
•	0
• Other business liabilities (not in respect of insurance business)	0
TOTAL LIABILITIES	0
TOTAL EQUITY PLUS TOTAL LIABILITIES	0

AUDITORS

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

D03-99-A
 10/10/1/000/8
 2012/08/03 10:30

Statement D3 ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES of ABC Life Insurance Limited as at the end of the financial period 31/01/2012							
ANALYSIS OF INSTRUMENT	Amount authorised		Share premium R'000	Amount obtained through issue R'000	Amount payable on redemption R'000	DIVIDEND/INTEREST	
	Nominal R'000	2				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	0
• Within 3 - 5 years	0	0	0	0	0	0	0
• Within 5 - 7 years	0	0	0	0	0	0	0
• Within 7 - 10 years	0	0	0	0	0	0	0
• Within 10 - 15 years	0	0	0	0	0	0	0
• After 15 years	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0

2. DEBENTURES
 REDEEMABLE/NON-CONVERTIBLE:

• Within 1 - 3 years	0	0	0	0	0	0	0
• Within 3 - 5 years	0	0	0	0	0	0	0
• Within 5 - 7 years	0	0	0	0	0	0	0
• Within 7 - 10 years	0	0	0	0	0	0	0
• Within 10 - 15 years	0	0	0	0	0	0	0
• After 15 years	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0

AUDITORS _____

LT2012

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SHEET REFERENCE NUMBER

D04-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

10/10/1/000/8

FINAL PRINTOUT DATE

2012/08/03 10:30

Statement D4	
STATEMENT OF COMPREHENSIVE INCOME	
of ABC Life Insurance Limited	
as at the end of financial period 31/01/2012	
DESCRIPTION	Total Value Current Year
1	R'000 2

1. REVENUE

Insurance Premiums	0
Premium Revenue from Investment Contracts transferred to Insurance Contracts	0
Reinsurance Premiums	0
Net Insurance Premiums	0
Investment income - Total	0
• Interest, dividends & rentals	0
• Realised gains / (losses) on disposals	0
• Unrealised gains / (losses)	0
Other Income (<i>specify</i>)	0
• _____	0
• _____	0
• _____	0
• _____	0
• _____	0
TOTAL REVENUE	0

2. EXPENSES

Claims and Policyholder benefits under insurance contracts	0
Insurance Claims recovered from reinsurers	0
Change in Policyholder Liabilities	0
• Insurance Contracts	0
• Investment Contracts with discretionary participation features	0
• Applicable to reinsurers	0
Fair value adjustment on policyholder liabilities under investment contracts	0
Acquisition costs	0
General Marketing and Administration Expenses	0
Other Expenditure (<i>specify</i>)	0
• _____	0
• _____	0
• _____	0
• _____	0
• _____	0
TOTAL EXPENSES	0

PROFIT BEFORE TAXATION

Taxation	0
TOTAL EARNINGS	0

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE

E01-99-A
10/10/1000/8
2012/08/03 10:30

LT2012

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

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

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE

SHEET REFERENCE NUMBER
E02-98-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
10/101/0000/8
FINAL PRINTOUT DATE
2012/08/03 10:30

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

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

10/10/00008
2012/08/03 10:30

**Statement E2.1 (supporting statement to E2)
SECURITIES & LOANS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

1	2	CURRENT YEAR				7	9
		3	4	5	6		
DESCRIPTION	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. UNLISTED SECURITIES & LOANS APPROVED BY REGISTRAR							
•	0		0	0	0	0	0.0%
•	0		0	0	0	0	0.0%
•	0		0	0	0	0	0.0%
•	0		0	0	0	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%
2. UNLISTED RECOGNISED SECURITIES OUTSIDE RSA							
•		0	0		0	0	0.0%
•		0	0		0	0	0.0%
•		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%
3. UNLISTED SECURITIES & LOANS OUTSIDE RSA OTHER THAN RECOGNISED							
•			0	0	0	0	0.0%
•			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%

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE

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

E03-99-A
 10/10/1000/8
 2012/08/03 10:30

**Statement E3
 DEBENTURES, LOAN STOCKS & OTHER SECURITIES
 held by ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

DESCRIPTION	CURRENT YEAR						TOTAL VALUE R'000	% of total liabilities
	IN RSA	DEEMED TO BE IN RSA	INCOME IN RSA	OUTSIDE RSA	INCOME OUTSIDE RSA			
	R'000	R'000	R'000	R'000	R'000	R'000		
1	2	3	4	5	6	7	9	
1. PROPERTY COMPANIES:								
LISTED	0	0	0	0	0	0	0.0%	
UNLISTED (Specify in supporting statement 3.1)	0	0	0	0	0	0	0.0%	
TOTAL - Property companies	0	0	0	0	0	0	0.0%	
2. RELATED PARTIES:								
LISTED	0	0	0	0	0	0	0.0%	
UNLISTED (Specify in supporting statement 3.1)	0	0	0	0	0	0	0.0%	
TOTAL - Related parties	0	0	0	0	0	0	0.0%	
3. ASSET-HOLDING INTERMEDIARIES:								
UNLISTED (Specify in supporting statement 3.1)	0	0	0	0	0	0	0.0%	
4. OTHER COMPANIES:								
LISTED	0	0	0	0	0	0	0.0%	
UNLISTED (Specify in supporting statement 3.1)	0	0	0	0	0	0	0.0%	
TOTAL - Other companies	0	0	0	0	0	0	0.0%	
TOTAL DEBENTURES, LOAN STOCKS & OTHER SECURITIES	0	0	0	0	0	0	0.0%	

AUDITORS _____

EXCLUDING DEBENTURES, MORTGAGE BONDS, OUTSTANDING PREMIUMS AND DERIVATIVE EXPOSURE

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

EC4-95-A
10/10/100068
2012/08/03 10:30

DESCRIPTION	Statement E4 DEBTORS (Claims against persons and entities) of ABC Life Insurance Limited as at the end of the financial period 31/01/2012											
	CURRENT YEAR											
	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 RSA	OUTSIDE RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total liabilities			
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	11			
1. PROPERTY COMPANIES (Specify in supporting statement E4.1)												
SECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
2. RELATED PARTIES (Specify in supporting statement E4.1)												
SECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES (Specify in supporting statement E4.1)												
SECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
4. OTHER DEBTORS (Specify in supporting statement E4.1)												
SECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
5. POLICYHOLDER LOANS												
SECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
6. CLAIMS AGAINST LT INSURERS ITO POLICIES (Specify in supporting statement E4.1)												
SECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
TOTAL DEBTORS	0	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS

REGISTRY OF LONG-TERM INSURANCE REFERENCE NUMBER: LT2012
 FINAL PRINTOUT DATE: 2012/08/03 10:20

**Statement E4.1 (supporting statement to E4)
 DEBTORS (Claims against persons and entities)
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

EXCLUDING DEBENTURES, MORTGAGE BONDS, OUTSTANDING PREMIUMS AND DERIVATIVE EXPOSURE

DESCRIPTION	DETAILS OF SECURITY FURNISHED	Rate of interest %	CURRENT YEAR							TOTAL VALUE	% 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		
1	2	3	4	5	6	7	8	9	10	11	13
			R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1. PROPERTY COMPANIES: Specify											
SECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
2. RELATED PARTIES: Specify											
SECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES: Specify											
SECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
4. OTHER DEBTORS: Specify											
SECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
6. CLAIMS AGAINST LT INSURERS ITO POLICIES: Specify											
SECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
•			0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%

AUDITORS

**Statement E4.2(supporting statement to E4)
DEBTORS (Claims against persons and entities)
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

DESCRIPTION	PERIOD OUTSTANDING					TOTAL VALUE R'000 7	% of total liabilities 8
	BETWEEN 0 - 30 DAYS R'000 2	BETWEEN 30 - 60 DAYS R'000 3	BETWEEN 60 - 90 DAYS R'000 4	LESS THAN ONE YEAR R'000 5	ONE YEAR AND LONGER R'000 6		
	1						
1. DEBTORS: Specify							
•						0	0.0%
•						0	0.0%
•						0	0.0%
•						0	0.0%
•						0	0.0%
•						0	0.0%
SUBTOTAL						0	0.0%
2. OUTSTANDING PREMIUMS: Specify							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
•	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%

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE

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

LT2012
E05-09-A
10/10/10:00:06
20/2/08/03 10:30

DESCRIPTION	CURRENT YEAR					TOTAL VALUE R'000	% 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		
	2	3	4	5	6		
1. SHARES (excl those in property co's, associated co's & asset-holding intermediaries)							
LISTED:							
Oil & Gas	0	0	0	0	0	0	0.0%
Basic Materials	0	0	0	0	0	0	0.0%
Industrials	0	0	0	0	0	0	0.0%
Consumer Services	0	0	0	0	0	0	0.0%
Telecommunications	0	0	0	0	0	0	0.0%
Technology	0	0	0	0	0	0	0.0%
Healthcare	0	0	0	0	0	0	0.0%
Consumer Goods	0	0	0	0	0	0	0.0%
Financials	0	0	0	0	0	0	0.0%
Real Estate	0	0	0	0	0	0	0.0%
Alternative Exchange (AltEx)	0	0	0	0	0	0	0.0%
Preference shares	0	0	0	0	0	0	0.0%
UNLISTED (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
2. SHARES IN PROPERTY COMPANIES							
Unlisted ordinary (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
3. SHARES IN RELATED PARTIES							
Unlisted ordinary (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
Unlisted preference (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
4. SHARES IN ASSET-HOLDING INTERMEDIARIES^s							
UNLISTED ORDINARY (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
UNLISTED PREFERENCE (Specify in supporting statement E5.1)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
5. DEPOSITORY RECEIPTS							
Listed	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
6. LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES							
Units in money market funds	0	0	0	0	0	0	0.0%
Units in collective investment schemes in property shares	0	0	0	0	0	0	0.0%
Linked units & units in collective investment schemes	0	0	0	0	0	0	0.0%
Listed	0	0	0	0	0	0	0.0%
Unlisted (Specify in Supporting statement E5.1)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
TOTAL SHARES, DEPOSITORY RECEIPTS & UNITS							
	0	0	0	0	0	0	0.0%

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE
10/10/1/00008
2012/08/03 10:30

LT2012

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

**Statement E5.1 (supporting statement to E5)
SHARES, UNITS & DEPOSITORY RECEIPTS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

DESCRIPTION	CURRENT YEAR					TOTAL VALUE R'000	% 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		
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:	0	0	0	0	0	0	0.0%
• SUBTOTAL	0	0	0	0	0	0	0.0%
• (ii) UNLISTED PREFERENCE SHARES:	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:	0	0	0	0	0	0	0.0%
• SUBTOTAL	0	0	0	0	0	0	0.0%
• (ii) UNLISTED PREFERENCE SHARES:	0	0	0	0	0	0	0.0%
• SUBTOTAL	0	0	0	0	0	0	0.0%
3. SHARES IN RELATED PARTIES							
• (i) UNLISTED ORDINARY SHARES:	0	0	0	0	0	0	0.0%
• SUBTOTAL	0	0	0	0	0	0	0.0%
• (ii) UNLISTED PREFERENCE SHARES:	0	0	0	0	0	0	0.0%
• SUBTOTAL	0	0	0	0	0	0	0.0%
4. SHARES IN ASSET-HOLDING INTERMEDIARIES							
• (i) UNLISTED ORDINARY SHARES:	0	0	0	0	0	0	0.0%
• SUBTOTAL	0	0	0	0	0	0	0.0%
• (ii) UNLISTED PREFERENCE SHARES:	0	0	0	0	0	0	0.0%
• SUBTOTAL	0	0	0	0	0	0	0.0%
6. UNLISTED LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES							
•	0	0	0	0	0	0	0.0%
• SUBTOTAL	0	0	0	0	0	0	0.0%

AUDITORS

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

LT2012

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EXCLUDING DERIVATIVE EXPOSURE

E6-56-A
 10/10/10006
 20120803 10:30

1 LOCATION & DESCRIPTION	2 Aggregate cost of land and buildings and of improvements R'000	3 Book value R'000	4 Amount of encumbrances R'000	5 Value by independent valuator R'000	CURRENT YEAR					12 TOTAL VALUE R'000	14 % of total liabilities	
					6 Gross income in RSA R'000	7 Gross income outside RSA R'000	8 Gross rental R'000	9 Expenses R'000	10 IN RSA R'000			11 OUTSIDE RSA R'000
1. UNDEVELOPED LAND (Specify in supporting statement E6.1)	0	0	0	0	0	0	0	0	0	0	0	0.0%
2. COMMERCIAL PROPERTY (Specify in supporting statement E6.1)	0	0	0	0	0	0	0	0	0	0	0	0.0%
3. INDUSTRIAL PROPERTY (Specify in supporting statement E6.1)	0	0	0	0	0	0	0	0	0	0	0	0.0%
4. AGRICULTURAL PROPERTY (Specify in supporting statement E6.1)	0	0	0	0	0	0	0	0	0	0	0	0.0%
5. RESIDENTIAL & OTHER PROPERTY (Specify in supporting statement E6.1)	0	0	0	0	0	0	0	0	0	0	0	0.0%
TOTAL IMMOVABLE PROPERTY	0	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE
10/10/100008
2012/08/03 10:30

LT2012

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

**Statement E6.1 (supporting statement to E6)
IMMOVABLE PROPERTY
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

1 LOCATION & DESCRIPTION	2 Year acquired	3 Aggregate cost of land and buildings and of improvements R'000	4 Book value R'000	5 Amount of encumbrances R'000	CURRENT YEAR							14 TOTAL VALUE R'000	16 % of total liabilities	
					6 Valuation by independent valuator Year of valuation	7 Value R'000	8 Gross income in RSA R'000	9 Gross income outside RSA R'000	10 Gross rental R'000	11 Expenses R'000	12 IN RSA R'000			13 OUTSIDE RSA R'000
1. UNDEVELOPED LAND: Specify														
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	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		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
2. COMMERCIAL PROPERTY: Specify														
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	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		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
3. INDUSTRIAL PROPERTY: Specify														
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	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		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
4. AGRICULTURAL PROPERTY: Specify														
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	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		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
5. RESIDENTIAL & OTHER PROPERTY: Specify														
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
•		0	0	0	0	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		0	0	0	0	0	0	0	0	0	0	0	0	0.0%
TOTAL IMMOVABLE PROPERTY		0	0	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE

SHEET REFERENCE NUMBER: LT2012
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER: E07-99-A
 FINAL PRINTOUT DATE: 10/10/10008
 2012/08/03 10:30

Statement E7 MORTGAGES OVER IMMOVABLE PROPERTY, INCLUDING PARTICIPATION BONDS held by ABC Life Insurance Limited as at the end of the financial period 31/01/2012										
DESCRIPTION	Other encumbrances			CURRENT YEAR					TOTAL VALUE R'000	% of total liabilities
	Ranking concurrently R'000	Ranking prior R'000	Arrears more than 6 months R'000	Additional security furnished R'000	Outstanding balance R'000	IN RSA R'000	OUTSIDE RSA R'000			
1	2	3	4	5	6	7	8	9	11	
1. MORTGAGES										
UNDEVELOPED LAND: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
COMMERCIAL PROPERTY: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
INDUSTRIAL PROPERTY: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
AGRICULTURAL PROPERTY: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
RESIDENTIAL & OTHER PROPERTY: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
TOTAL MORTGAGES	0	0	0	0	0	0	0	0	0.0%	
2. PARTICIPATION BONDS										
UNDEVELOPED LAND: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
COMMERCIAL PROPERTY: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
INDUSTRIAL PROPERTY: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
AGRICULTURAL PROPERTY: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
RESIDENTIAL & OTHER PROPERTY: <i>Specify</i>	0	0	0	0	0	0	0	0	0.0%	
TOTAL PARTICIPATION BONDS	0	0	0	0	0	0	0	0	0.0%	
TOTAL MORTGAGES & PARTICIPATION BONDS	0	0	0	0	0	0	0	0	0.0%	

AUDITORS

EXCLUDING DERIVATIVE EXPOSURE
10/10/10006
20120903 10:30

**Statement E7.1 (supporting statement to E7)
MORTGAGES OVER IMMOVABLE PROPERTY, INCLUDING PARTICIPATION BONDS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

1	DESCRIPTION	2 Most recent valuation R'000	Other encumbrances				CURRENT YEAR				10 TOTAL VALUE R'000	12 % of total liabilities	
			3 Ranking concurrency R'000	4 Ranking prior R'000	5 Areas more than 6 months R'000	6 Additional security furnished R'000	7 Outstanding balance R'000	8 IN RSA R'000	9 OUTSIDE RSA R'000				
1. MORTGAGES													
	UNDEVELOPED LAND: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
	COMMERCIAL PROPERTY: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
	INDUSTRIAL PROPERTY: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
	AGRICULTURAL PROPERTY: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
	RESIDENTIAL & OTHER PROPERTY: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
2. PARTICIPATION BONDS													
	UNDEVELOPED LAND: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
	COMMERCIAL PROPERTY: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
	INDUSTRIAL PROPERTY: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
	AGRICULTURAL PROPERTY: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%
	RESIDENTIAL & OTHER PROPERTY: Specify												
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	•	0	0	0	0	0	0	0	0	0	0	0	0.0%
	SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS

SHEET REFERENCE NUMBER E09-99-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1000/8
 FINAL PRINTOUT DATE 2012/08/03 10:30

Statement E9 COMPARISON OF STATUTORY & SHAREHOLDERS ASSETS held by ABC Life Insurance Limited as at the end of the financial period 31/01/2012					
DESCRIPTION	1	2 Supporting statement	IN & OUTSIDE RSA		5 Differences ¹ R'000
			3 Statutory values R'000	4 Values per financial statements R'000	

1. ASSETS

Cash & Balances & Deposits	E1	0	0	0	0
Securities & Loans	E2	0	0	0	0
Debentures, Loan stocks & Other securities	E3	0	0	0	0
Debtors	E4	0	0	0	0
Shares, Depository receipts & Collective Investment Schemes	E5	0	0	0	0
Immovable property	E6	0	0	0	0
Mortgages & participation bonds	E7	0	0	0	0
Fixed Assets	E8	0	0	0	0
Other		0	0	0	0
TOTAL ASSETS		0	0	0	0

AUDITORS _____

Notes:

1 Explain differences in a supplementary statement.

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

10/10/100008
2012/08/03 10:30

Statement E9.1 (Reconciliation statement) DIFFERENCES BETWEEN LIABILITIES IN THE ACTUARIAL BALANCE SHEET, THE FINANCIAL STATEMENTS AND THE STATUTORY STATEMENTS held by ABC Life Insurance Limited as at the end of the financial period 31/01/2012						
1	2	3	4	5	6	7
DESCRIPTION	Actuarial balance sheet R'000	Financial statement balance sheet R'000	Statutory values in statement C2 R'000	Differences between 2 and 3 ¹ R'000	Differences between 2 and 4 ¹ R'000	Differences between 3 and 4 ¹ R'000

1. POLICY LIABILITIES / LIFE FUND

•	0	0	0	0	0	0
•	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 FOR POLICY LIABILITIES / LIFE FUND	0	0	0	0	0	0

2. CURRENT LIABILITIES

•	0	0	0	0	0	0
•	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 FOR CURRENT LIABILITIES	0	0	0	0	0	0

3. CAPITAL ADEQUACY REQUIREMENT

•	0		0		0	
•	0		0		0	
•	0		0		0	
•	0		0		0	
•	0		0		0	
SUBTOTAL FOR CAR	0		0		0	

AUDITORS

Notes:

1 Explain differences in a supplementary statement.

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

E10-99-A
 10/10/1000/8
 2012/08/03 10:30

Statement E10
RELATED PARTY BALANCES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

1	2	3	4	Related party's financial accounts							Include as assets in statements E				
				5	6	7	8	9	10	11	12	13			
Related party	Main business activity	Country registered	% Holding	Total assets R'000	Net income after tax R'000	RoA	Total equity (assets less liabilities) R'000	Net asset value for Section 30 R'000	Fair value for Section 31 R'000	Preference shares / debentures / other R'000	Inter-company balances R'000	TOTAL EXPOSURE R'000			
1. SUBSIDIARIES															
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			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			
2. ASSOCIATES															
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			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			
3. HOLDING COMPANIES															
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			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			
4. OTHER RELATED PARTIES															
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			0.0%	0	0	0.0%	0	0	0	0	0	0			
•			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			

AUDITORS _____

E11/06/14
10/10/00008
2012/08/03 10:20

Statement E11 SPREAD OF ASSETS IN OR DEEMED TO BE IN THE RSA of ABC Life Insurance Limited as at the end of the financial period 31/01/2012										
DESCRIPTION	Maximum admissible for each item of this statement									
	Total assets R'000	Linked assets R'000	Non-linked assets R'000	ADD: Assets of asset- holding intermediaries & investments in linked products R'000	LESS: Individual excesses e.g. banks, donors, investments & properties R'000	Assets held, less individual excesses R'000	Dispensation given %	8 %	9 %	Total Admitted Assets R'000
	2	3	4	5	6	7	8	9	10	11
1 Mortgage bonds	0	0	0	0	0	0	-	-	-	0
2 Non-convertible debentures	0	0	0	0	0	0	-	-	-	0
3 Any other debtors	0	0	0	0	0	0	-	-	-	0
4 Outstanding Premiums	0	0	0	0	0	0	-	-	-	0
SUBTOTAL	0	0	0	0	0	0	25%	0%	2 500	0
5 Shares - listed ordinary, convertible debentures & collective investment schemes - Domestic	0	0	0	0	0	0	-	-	-	0
6 Shares - unlisted - Domestic	0	0	0	0	0	0	75%	0%	500	0
SUBTOTAL	0	0	0	0	0	0	75%	0%	7 500	0
7 Listed securities & shares - Foreign, deemed to be domestic	0	0	0	0	0	0	-	-	-	0
8 Policyholders' loans	0	0	0	0	0	0	15%	0%	1 500	0
9 Claims against a LT insurer (i.e. a LT policy)	0	0	0	0	0	0	85%	0%	8 500	0
10 Property investments	0	0	0	0	0	0	-	-	0	0
11 Related party(ies) & associated companies	0	0	0	0	0	0	25%	0%	2 500	0
12 Computer equipment	0	0	0	0	0	0	5%	0%	500	0
13 Other equipment & motor vehicles	0	0	0	0	0	0	5%	0%	500	0
14 Any other assets	0	0	0	0	0	0	2.5%	0%	250	0
SUBTOTAL OF ITEMS 1 to 14	0	0	0	0	0	0	-	-	24 750	0
15 Margin deposits - Domestic	0	0	0	0	0	0	95%	0%	250	0
16 Margin deposits - Foreign, deemed to be domestic	0	0	0	0	0	0	2.5%	0%	250	0
SUBTOTAL	0	0	0	0	0	0	2.5%	0%	250	0
17 Cash	0	0	0	0	0	0	-	-	0	0
18 Kruggerands	0	0	0	0	0	0	100%	-	1 000	0
19 Bank balances & deposits - Domestic	0	0	0	0	0	0	100%	-	0	0
20 Bank balances & deposits - Foreign, deemed to be domestic	0	0	0	0	0	0	100%	-	1 500	0
21 Government & semi-government securities - Domestic	0	0	0	0	0	0	15%	0%	1 500	0
22 Government securities - Foreign, deemed to be domestic	0	0	0	0	0	0	100%	-	0	0
SUBTOTAL OF ITEMS 15 to 22	0	0	0	0	0	0	15%	0%	1 500	0
TOTAL	0	0	0	0	0	0	-	-	0	0

DOMESTIC ASSETS MUST EXCEED THE FOLLOWINGS:
Total Linked Assets (based on Form statement C2)
Less: Linked Liabilities (based on Form statement C3)
Plus: CAR (based on Form statement C4)
Plus: Asset-holding intermediaries' liabilities
Total Non-linked Liabilities

ACTUARY(initial)

AUDITORS

NOTE - ITEMS 5 + 6 + 15 + 16 :
Admitted values are the lesser of the individual, or the total amounts in the previous column.
Items 5+6: Individual Total 7 500
Admitted 0
Items 15+16: Individual 0
Total 0
CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES
R'000
1. If items 5+6+7+10+11+12+13 exceed 90% of the non-linked liabilities, the excess is: 0
2. If items 7+16+20+22 exceed 15% of the non-linked liabilities, the excess is: 0
3. If the admitted value of items 1 to 14 exceeds: 95% of the total non-linked liabilities, the excess is: 0
4. Overall admitted assets: 0
Total of column (11) less 1, 2 & 3 above: 0
5. Surplus of overall admitted assets over total non-linked liabilities: -10 000

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

10/10/1000/8
2012/08/03 10:30

Statement E11.1 (reconciliation statement between fair value and statutory value) SPREAD OF ASSETS IN OR DEEMED TO BE IN THE RSA of ABC Life Insurance Limited as at the end of the financial period 31/01/2012				
DESCRIPTION	FAIR VALUE R'000	Sum of statements E1 to E8 R'000	Difference R'000	Explanation
1	2	3	4	5
1 Mortgage bonds	0	0	0	
2 Non-convertible debentures	0	0	0	
3 Any other debtors	0	0	0	
4 Outstanding premiums	0	0	0	
SUBTOTAL	0	0	0	
5 Shares - ordinary & convertible debentures - Domestic	0	0	0	
6 Shares - preference - Domestic	0	0	0	
SUBTOTAL	0	0	0	
7 Listed securities & shares - Foreign, deemed to be domestic	0	0	0	
8 Policyholders' loans	0	0	0	
9 Claims against a LT insurer i.t.o. a LT policy	0	0	0	
10 Property investments	0	0	0	
11 Related party(ies) & associated companies	0	0	0	
12 Computer equipment	0	0	0	
13 Other equipment & motor vehicles	0	0	0	
14 Any other assets	0	0	0	
SUBTOTAL OF ITEMS 1 to 14	0	0	0	
15 Margin deposits - Domestic	0	0	0	
16 Margin deposits - Foreign, deemed to be domestic	0	0	0	
SUBTOTAL	0	0	0	
17 Cash	0	0	0	
18 Krugerrands	0	0	0	
19 Bank balances & deposits - Domestic	0	0	0	
20 Bank balances & deposits - Foreign, deemed to be domestic	0	0	0	
21 Government & semi-government securities - Domestic	0	0	0	
22 Government securities - Foreign, deemed to be domestic	0	0	0	
SUBTOTAL OF ITEMS 15 to 22	0	0	0	
TOTAL	0	0	0	

AUDITORS

LT2012

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SHEET REFERENCE NUMBER

F01-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

0

FINAL PRINTOUT DATE

2012/08/03 10:30

**Statement F1
DERIVATIVES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4

1. By asset class

Equities	0	0	0
Interest rate	0	0	0
Currency	0	0	0
Other (Specify in supporting statement F1.1)	0	0	0
Subtotal	0	0	0

2. By instrument type

Forward	0	0	0
Future	0	0	0
Options	0	0	0
Swaps	0	0	0
Other (Specify in supporting statement F1.1)	0	0	0
Subtotal	0	0	0

3. By counterparty

Exchange	0	0	0
Other (Specify in supporting statement F1.1)	0	0	0
Subtotal	0	0	0

4. By objective / strategy

Hedging	0	0	0
Speculating	0	0	0
Other (Specify in supporting statement F1.1)	0	0	0
Subtotal	0	0	0

AUDITORS _____

LT2012

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REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

0

FINAL PRINTOUT DATE

2012/08/03 10:30

**Statement F1.1
DERIVATIVES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

ASSET CLASS	Fair Value of Physicals (Excluding derivatives) being hedged	Fair value of derivatives	Derivative Profit or Loss
1	2	3	4

1. By asset class**Other**

•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

2. By instrument type**Other**

•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

3. By counterparty**Other**

•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

4. By objective / strategy**Other**

•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
•	0	0	0
Subtotal	0	0	0

AUDITORS _____

LT2012

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER

H01-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

10/10/1/000/8

FINAL PRINTOUT DATE

2003/05/15 15:36

Statement H1				
SUMMARY OF SVM ASSETS AND LIABILITIES				
of ABC Life Insurance Limited				
as at the end of the financial period 31/01/2012				
DESCRIPTION	IN & OUTSIDE RSA			TOTAL
	First party cells	Third party cells	Promoter cells	VALUE CURRENT YEAR
	<i>R'000</i>	<i>R'000</i>	<i>R'000</i>	<i>R'000</i>
1	2	3	4	5

1. ASSETS

Cash & Deposits	0	0	0	0
Fixed interest	0	0	0	0
Equities & Convertible debentures	0	0	0	0
Property	0	0	0	0
Collective investment schemes	0	0	0	0
Fixed Assets	0	0	0	0
Current Assets	0	0	0	0
Other	0	0	0	0

TOTAL ASSETS

0	0	0	0
---	---	---	---

2. LIABILITIES

Linked liabilities	0	0	0	0
Non-linked liabilities	0	0	0	0
Current liabilities	0	0	0	0
Other	0	0	0	0

TOTAL LIABILITIES

0	0	0	0
---	---	---	---

3. EXCESS ASSETS

0	0	0	0
---	---	---	---

4. CAPITAL ADEQUACY REQUIREMENT

0	0	0	0
---	---	---	---

5. FREE ASSETS

0	0	0	0
---	---	---	---

ACTUARY _____

AUDITORS _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER H02-99-A
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
 FINAL PRINTOUT DATE 2003/05/15 15:37

Statement H2
FREE ASSETS AND CAPITAL ADEQUACY COVER
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN & OUTSIDE RSA							
	First party cells with CAR Cover GREATER than or equal to 1	First party cells with CAR Cover LESS than 1 ¹	Third party cells with CAR Cover GREATER than or equal to 1	Third party cells with CAR Cover LESS than 1 ¹	Promoter cell	TOTAL VALUE CURRENT YEAR		
1	2	3	4	5	7	8		
	R'000	R'000	R'000	R'000	R'000	R'000		

1. ASSET COVER

Value of total assets	0	0	0	0	0	0
Value of total liabilities	0	0	0	0	0	0
Excess Assets Over Liabilities	0	0	0	0	0	0
Capital Adequacy Requirement	0	0	0	0	0	0
Free Assets (After CAR)	0	0	0	0	0	0
CAR Cover	0.00	0.00	0.00	0.00	0.00	0.00

2. EXCESS ASSETS REPRESENTED BY

Share capital	0	0	0	0	0	0
Non-distributable reserves	0	0	0	0	0	0
Distributable reserves	0	0	0	0	0	0
Other	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

ACTUARY

AUDITORS

¹ If any of the first party or third party cells have a capital adequacy requirement cover less than one, the attached supplementary statement H2.1 must be completed for each of these cells.

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
 FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC
 10/10/11/000/8
 2003/05/15 15:37

Statement H2.1
FREE ASSETS AND CAPITAL ADEQUACY COVER
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012

DESCRIPTION	Name/number of cell owner		Name/number of cell owner		Name/number of cell owner		Name/number of cell owner					
	TOTAL VALUE CURRENT YEAR	Name/number of cell owner	TOTAL VALUE CURRENT YEAR	Name/number of cell owner	TOTAL VALUE CURRENT YEAR	Name/number of cell owner	TOTAL VALUE CURRENT YEAR	Name/number of cell owner				
1	R'000	2	R'000	3	R'000	4	R'000	5	R'000	6	R'000	7

1. ASSET COVER

Value of total assets	0	0	0	0	0	0	0	0	0
Value of total liabilities	0	0	0	0	0	0	0	0	0
Excess Assets Over Liabilities	0	0	0	0	0	0	0	0	0
Capital Adequacy Requirement	0	0	0	0	0	0	0	0	0
Free Assets (After CAR)	0	0	0	0	0	0	0	0	0
CAR Cover	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

2. EXCESS ASSETS REPRESENTED BY

Share capital	0	0	0	0	0	0	0	0	0
Non-distributable reserves	0	0	0	0	0	0	0	0	0
Distributable reserves	0	0	0	0	0	0	0	0	0
Other:	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0

ACTUARY

AUDITORS

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

H03-99-A
10/10/1/000/8
2003/05/15 15:37

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

**Statement H3
CERTIFICATE GIVEN BY DIRECTORS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

1. Are you satisfied that, to the best of your knowledge and belief, the information contained in Statements H1, H2 and H2.1 fairly present the underwriting results and the financial position of the Insurer and the individual cells in accordance with the books of account at the year end?
• If "NO", provide an explanation.

2. Have there been any developments after the year end, having a significant effect on the financial soundness of the insurer or any cell?
If YES, furnish details:

3. Are there any solvency relief arrangements in place between the insurer and the cell owner?
If YES, furnish details:

DIRECTOR _____

PUBLIC OFFICER _____

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

01-96-A
10/10/1/000/8
2012/08/01 10:32

Statement 11 SINGLE FACTOR STRESS TESTS ON STATUTORY SURPLUS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012			
	Statutory Valuation Basis	Post Stress Test & Before Management Action	Post Stress Test & Post Management Action
	R'000	R'000	R'000
	2	3	4
1			

1 SINGLE FACTOR STRESS TESTS
1.1 INTEREST RATE SHOCK: 50% UPWARDS SHIFT IN YIELD CURVE

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0.00	0.00	0.00

1.2 INTEREST RATE SHOCK: 35% DOWNWARD SHIFT IN YIELD CURVE

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0.00	0.00	0.00

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

31-09-11
19-15-15005
2012/08/03 10:30

Statement 11 SINGLE FACTOR STRESS TESTS ON STATUTORY SURPLUS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012			
	Statutory Valuation Basis	Post Stress Test & Before Management Action	Post Stress Test & Post Management Action
1	R'000 2	R'000 3	R'000 4

1.3 EQUITY PRICE SHOCK: 50% DROP IN EQUITY PRICES, 30% DROP IN PRICES OF PREFERENCE SHARES

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0.00	0.00	0.00

1.4 PROPERTY PRICE SHOCK: 30% DROP IN PROPERTY PRICES

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0.00	0.00	0.00

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC
01-00-1
10/10/1000/8
2012/08/03 10:30

Statement H SINGLE FACTOR STRESS TESTS ON STATUTORY SURPLUS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012			
	Statutory Valuation Basis <i>R'000</i>	Post Stress Test & Before Management Action <i>R'000</i>	Post Stress Test & Post Management Action <i>R'000</i>
1	2	3	4

1.5 EXCHANGE RATE SHOCK: 30% APPRECIATION IN EXCHANGE RATE

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0.00	0.00	0.00

1.6 EXCHANGE RATE SHOCK: 30% DEPRECIATION IN EXCHANGE RATE

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0.00	0.00	0.00

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

01-99-4
10/10/1000.9
20/2/2012 10:30

Statement 11 SINGLE FACTOR STRESS TESTS ON STATUTORY SURPLUS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012			
	Statutory Valuation Basis	Post Stress Test & Before Management Action	Post Stress Test & Post Management Action
	R'000 2	R'000 3	R'000 4
1			

1.7 VOLATILITY SHOCK: 15% ABSOLUTE INCREASE IN LONG - AND SHORT TERM EQUITY VOLATILITIES AND 10% ABSOLUTE INCREASE LONG - AND SHORT TERM INTERES

	R'000 2	R'000 3	R'000 4
Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0.00	0.00	0.00

1.8 CREDIT RISK SHOCK: 100% INCREASE IN CAR CREDIT RISK ALLOWANCE

	R'000 2	R'000 3	R'000 4
Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0.00	0.00	0.00

ACTUARY (initial) _____

AUDITORS (initial) _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

02-99-A
10/10/1/000-6
2012/08/03 10:33

Statement 12 ECONOMIC SCENARIO STRESS ON STATUTORY SURPLUS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012			
	Statutory Valuation Basis <i>R'000</i> 2	Post Stress Test & Before Management Action <i>R'000</i> 3	Post Stress Test & Post Management Action <i>R'000</i> 4
1			

1 ECONOMIC SCENARIO STRESS TEST

Assets

Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0

Total Assets

0	0	0
---	---	---

Liabilities

Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0

Total Liabilities

0	0	0
---	---	---

Total Excess Assets

0	0	0
---	---	---

CAR

TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%

Capital Adequacy Requirement (CAR)

0	0	0
---	---	---

CAR COVER

0.00	0.00	0.00
------	------	------

ACTUARY (initial) _____

AUDITORS (initial) _____

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

123 99-4
10-101-0008
2012-08-03 12:30

Statement B SINGLE FACTOR STRESS TEST ON STATUTORY SURPLUS of ABC Life Insurance Limited as at the end of the financial period 31/01/2012			
Statutory Valuation Basic	Post Stress Test & Before Management Action	Post Stress Test & Post Management Action	
R'000	R'000	R'000	
2	3	4	
1			

1 SINGLE FACTOR TESTS
1.1 MORTALITY AND MORBIDITY SHOCK 30% INCREASE IN EXPECTED RISK RATES (DECREASE FOR ANNUITIES IN PAYMENT)

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debtentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0	0	0

1.2 EXPENSE PER POLICY SHOCK 10% INCREASE IN MAINTENANCE EXPENSE WITH 20% INCREASE IN EXPENSE INFLATION

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debtentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0	0	0

1.3 WITHDRAWALS 40% INCREASE IN ASSUMPTION

Assets			
Cash & Balances & Deposits	0	0	0
Securities & Loans	0	0	0
Debtentures, Loan stocks & Other securities	0	0	0
Debtors	0	0	0
Shares, Depository receipts & Collective Investment Schemes	0	0	0
Immovable property	0	0	0
Mortgages & participation bonds	0	0	0
Fixed Assets	0	0	0
Other	0	0	0
Total Assets	0	0	0
Liabilities			
Policyholder liabilities: Linked (excluding liabilities specified below)	0	0	0
Policyholder liabilities: Non-linked (excluding liabilities specified below)	0	0	0
Bonus Stabilisation Reserve	0	0	0
Non-vested bonuses	0	0	0
Embedded Investment Derivatives Reserve	0	0	0
Discretionary Margins	0	0	0
Other liabilities	0	0	0
Total Liabilities	0	0	0
Total Excess Assets	0	0	0
CAR			
TCAR	0	0	0
MCAR	0	0	0
OCAR	0	0	0
IOCAR	0	0	0
Factor	0%	0%	0%
Capital Adequacy Requirement (CAR)	0	0	0
CAR COVER	0	0	0

LONG-TERM INSURANCE ANNUAL QUALITATIVE RETURN (LT2012)

LT2012

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LONG-TERM INSURANCE ACT (NO. 52 OF 1998)
LONG-TERM QUALITATIVE RETURN
ABC LIFE INSURANCE LIMITED

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
END OF PERIOD UNDER REVIEW	2012/01/31
FINAL PRINTOUT DATE	2012/08/07 09:46

INDEX OF STATEMENTS AVAILABLE TO PUBLIC

Statement no.	Description	No. of pages	Issue date
A Management Information			
A1	Registration information	1	2003
G Questionnaires & Reports			
G1	General information	3	2011
G2	Declaration by directors	1	2011
G4	Declaration by statutory actuary	1	2011
G5	Declaration by auditor(s)	1	2008

LT2012

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LONG-TERM INSURANCE ACT (NO. 52 OF 1998)
LONG-TERM QUALITATIVE RETURN
ABC LIFE INSURANCE LIMITED

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
END OF PERIOD UNDER REVIEW	2012/01/31
FINAL PRINTOUT DATE	2012/08/07 09:46

INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC

Statement no.	Description	No. of pages	Issue/Amendment date
G Questionnaires & Reports			
<u>G3</u>	Report by the Statutory Actuary	2	2011
<u>G6</u>	Governance and Risk Management	7	2011
<u>G7</u>	Reinsurance arrangements	4	2011
<u>G8</u>	Annual certificate of compliance by the public officer in terms of the conditional approval granted by the registrar to substitute certain compulsory annuity policies	1	2003
<u>G9</u>	Discretionary participation products report issued by the directors	3	2009
<u>G10.1</u>	Cross border operations - SADC branches / subsidiaries	1	2009
<u>G10.2</u>	Cross border operations - Non-SADC branches / subsidiaries	1	2009
<u>G10.3</u>	Cross border operations - SADC other operations	2	2009
<u>G10.4</u>	Cross border operations - Non-SADC other operations	2	2009

FINAL PRINTOUT DATE: 2012/08/07 09:46

Statement A1			
REGISTRATION INFORMATION			
of ABC Life Insurance Limited			
as at the end of the financial period 31/01/2012			
1	2	3	4

1. DESCRIPTION

Registrar of Long-term Insurance reference number	10/10/1/000/8
End of financial period (yyyy/mm/dd)	2012/01/31
Name of long-term insurer	ABC Life Insurance Limited
Number of months in financial period under review	12

Regulators Ref: #REF!

2. TYPES OF POLICIES

<input type="checkbox"/> Assistance	
<input type="checkbox"/> Disability	
<input type="checkbox"/> Fund	
<input type="checkbox"/> Health	
<input type="checkbox"/> Life	
<input type="checkbox"/> Sinking Fund	

Certificate number

		Conditions imposed ¹ (Y/N)
--	--	---------------------------------------

CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR

3. NAMES OF CONTACT PERSONS

3.1 PUBLIC OFFICER

Initials and surname of Public Officer
Initials and surname of contact person regarding the return

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

3.2 AUDITOR

Name of first firm
Initials and surname of Responsible Partner

Name of second firm
Initials and surname of Responsible Partner

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

3.3 ACTUARY

Name of Statutory Actuary
Name of employer/company of Statutory Actuary

Name of Alternate Statutory Actuary
Name of employer/company of Alternate Statutory Actuary

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

AUDITORS (initial)

Notes:

¹ Conditions imposed on an insurer are available from the Registrar on request.

LT2012

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

G01-99-A
 10/10/1/000/8
 2012/08/07 09:46

**Statement G1
 GENERAL INFORMATION,
 by ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

1. Has any change been made during the year under review to the Memorandum and Articles of Association or equivalent document by which the insurer is constituted and in accordance with which it conducts its insurance business?

- If "YES", attach a certified copy of the document as amended
 Or indicate if it has already been submitted.

SHARE CAPITAL

2. Please attach a diagram of the entire group structure, showing percentages of shareholding and names of ultimate shareholders as at the end of the period under review. Include percentages at the end of the previous period in brackets.

3. Furnish the name of the body or person who controls the insurer.
 Is this the same body or person as at the end of the previous year?

- If "NO" attach details.

4. Is the body or person who controls the insurer incorporated or resident in the RSA?

- If "NO", attach details.

5. Does the insurer hold, directly or indirectly, 25% or more of the issued share capital of another company, incorporated in or outside the RSA carrying on insurance or banking business in or outside the RSA?

- If "YES", state the name(s) of the insurer(s) or bank(s) and particulars of share holding.
 Attach a copy of the latest audited accounts and balance sheet if the institution is not registered to carry on insurance or banking business in the RSA.

6. Does the insurer have shares in the holding company?

- If "YES", please provide the following:

	Number of shares	Shares as a % of the total issued shares of holding company stated
(1) Total issued shares of holding company		
(2) Total shares held by insurer and group undertakings: (Sum of (a) to (d) below)	0	0.0%
(a) Shares held in shareholders' fund (Approved under Sec 34(1)(e))		0.0%
(b) Shares held in share incentive schemes of the insurer and its subsidiaries (Approved under Sec 34(1)(e))		0.0%
(c) Shares held by the subsidiaries of insurer including asset holding intermediaries and trusts (Approved under Sec 34(1)(e))		0.0%
(d) Shares held in policyholders' funds (Approved in terms of section 32(2))		0.0%
(3) Shares held by other subsidiaries of the holding company		0.0%
(4) Total number of shares held by the subsidiaries of the holding company (2) + (3)	0	0.0%

ASSETS AND LIABILITIES

7. Has there been any direct or indirect borrowing of assets?

- If "YES", attach details.

8. Has any guarantee or suretyship, otherwise than by means of an insurance guarantee policy, been given as described in sections 32 and 34 of the Act?

- If "YES", attach details.

9. Do the liabilities include all contingent liabilities, guarantees and commitments?

- If "NO", attach details.

10. Are all the assets or title thereto held by the insurer?

- If "NO", attach details.

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

G01-99-A
 10/10/1/000/8
 2012/08/07 09:46

**Statement G1
 GENERAL INFORMATION,
 by ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

- 11. Are all the assets or title thereto held in the RSA or in a manner approved by the Registrar?
 • If "NO", attach details.

- 12. Have you satisfied yourselves that all the requirements in Directive 126 pertaining to the approval granted to enter into agreement with the attached nominee companies have been met?
 • Attach a list of nominee companies and provide full details

- 13. Have any assets been encumbered?
 • If "YES", attach details.

- 14. Has any script been lent out by the insurer i.t.o. script lending transactions?
 • If "YES", attach details.

EXCHANGE RATE

- 15. Have ruling year-end rates of exchange been applied in converting foreign assets and liabilities?
 • Attach details.

- 16. Are foreign denominated liabilities substantially covered by appropriate foreign denominated assets?
 • If "NO", state the amount of the mismatch in R'000.

AUDIT COMMITTEE

- 17. Has an audit committee been appointed for the insurer?
 • If "NO", attach details.

- 18. Did the audit committee convene during the financial period?
 • If "YES" how many times.
 • If "NO" provide full reasons why no meetings were held.

SHARE-BASED PAYMENTS

- 19. Please provide the liability in respect of cash-based equity share payments

DESCRIPTION OF PRODUCTS MARKETED AND SOLD

- 20. In respect of each product being marketed and sold, provide the product name and **a short description** in a separate sheet, of the character of the product as well as the premium income as a percentage of the total premium income, as follows:
 - Product name
 - Class of business: *specifying*
 - Assistance business
 - Disability business
 - Fund business
 - Health business
 - Life business
 - Sinking Fund business
 - Type of business: *specifying*
 - Investments
 - Risk
 - Annuities
 - Universal Life
 - Structured products/hybrids
 - Type of policy: *specifying*
 - Individual
 - Grouped Individual
 - Group
 - Paid-up value or surrender value indicator
 - Yes
 - No
 - Premium Income (as a % of total premiums received and outstanding)
 - Description of benefits payable

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G01-99-A
10/10/1/000/8
2012/08/07 09:46

**Statement G1
GENERAL INFORMATION,
by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

- Other information of relevance (e.g. reclassified, closed product, etc.): *Specify*

21. Please indicate whether significant changes in the product mix or the marketing policy of your company are anticipated.

CHAIRMAN _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (*initial*) _____

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SHEET REFERENCE NUMBER

G02-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

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Statement G2
DECLARATION BY DIRECTORS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

REPORT BY THE CHAIRMAN, DIRECTOR AND PUBLIC OFFICER TO THE REGISTRAR OF LONG-TERM INSURANCE

PART I

We declare that-

- Statements C1, C1.1, C2, C2.1, C3, C3.1, C3.2, C4, C4.1, C5, C6, C7, C7.1, C8, C9, D1, D3, D4, E1, E1.1, E2, E2.1, E3, E3.1, E4, E4.1, E4.2, E5, E5.1, E6, E6.1, E7, E7.1, E8, E9, E9.1, E10, E11, E11.1, E12 and E13 have been completed in terms of the provisions of the Act so as to exhibit truly and fairly the trading results or, as the case may be, the financial position of the insurer according to its books and records.
- The particulars in Statements A1, A2, A3, B1, B2, B3, B4, B5, B6, B7, B8, B9, B10, C10.1, C10.2, F1, F1.1, G1, G3, G6, G7, G8, G9 and G10.1 to G10.4 and supporting documents thereto, have been furnished in terms of the provisions of the Act and sub-ordinate legislation made thereunder and are to the best of our knowledge and belief correct and in agreement with the books and records of the insurer.

PART II: DIVIDENDS

We declare that-

- i.r.o. the financial period under review, dividends were paid / will be paid
- Dividends in Statement D1 were/will be paid i.r.o. the financial period under review, and-
 - Such amount does not exceed the maximum amount from which a dividend may be declared as calculated in Statement C8, and
- The declaration of dividends did/will not take place during the existence of a deficiency in assets or did/will not cause a deficiency in such assets, in terms of section 29 of the Act.

PART III

We declare that-

- The provisions of section 18 of the Act have been complied with regarding any terminations.
- The provisions section 29(3) of the Act have been complied with in so far as it may be applicable.
- The provisions of sections 29(4) and (5) of the Act have been observed.
- The conditions, subject to which the insurer is registered, have been adhered to.

CHAIRMAN _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (*initial*) _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

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10/10/100008
2012/08/07 09:48

Statement G3
REPORT by STATUTORY ACTUARY
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

VALUATION RESULT

1. Please attach a copy of the latest PGN 103 report.

NEW BUSINESS

2. Did the statutory actuary satisfy himself/herself that new business undertaken during the period was entered into on conditions and premium rates that will not endanger the financial soundness of the insurer, bearing in mind, amongst other things, the following:

- * The expected experience of the insurer as regards the mortality and morbidity rates;
 - * Actual and expected costs;
 - * Lapses and surrenders;
 - * All guarantees and options provided for in such business;
 - * The expected net investment return on future investments;
 - * The standards applied in the underwriting of risks, including the effect of possible anti-selection;
 - * The arrangements made as regards reinsurance;
 - * The reasonable benefit expectations of policyholders;
 - * The expected return on the capital invested in new business in the form of new business strain;
 - * The expected volume of new business to be sold;
- If "NO", the statutory actuary must provide the steps that will be taken to rectify this position.*

INVESTMENTS

3. What did the statutory actuary do to satisfy himself/herself of the suitability of the assets of the insurer in relation to the nature of the liabilities?

In answering the question, please mention specifically the matching of the annuity book (if annuity business are written) and the matching of any embedded derivatives. If the answer refer to any report, please attached a copy of the said report.

STATUTORY VALUATION METHOD

CAR

4. Give a description of all management actions envisaged in calculating the Capital Adequacy Requirement, with an indication of the magnitude of further management actions that can be utilised. Furthermore, separately quantify the effect of each of the management actions used to reduce the Capital Adequacy Requirement (from the figures shown in statement C5 to the figures shown in statement C6).

5. State whether the Board of Directors has been made aware of the management actions envisaged and the conditions under which the management actions would be required.

MARGINS

6. Define and quantify all explicit discretionary margins used in the statutory valuation method and give the reason(s) why they have been added. Define all implicit discretionary margins.

7. Quantify, separately for each prescribed margin, the prescribed margins used in the statutory valuation.

BONUSES

8. Was the bonus rate(s) last declared assumed for all future years? If not, please elaborate.

REPORT

9. When did/will the statutory actuary present his/her report to the Board of Directors and Management to the Board of Directors?

GENERAL

10. Please give detail of your attendance of Board meetings and attendance of subcommittee(s) of the Board.

11. What, in the opinion of the statutory actuary, are the major risks facing the insurer?

12. Were there any instances where the advice of the statutory actuary was not followed?

STATUTORY ACTUARY _____

DATE _____

AUDITORS (*initial*) _____

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Statement G4
DECLARATION BY THE STATUTORY ACTUARY
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

REPORT BY THE STATUTORY ACTUARY TO THE REGISTRAR OF LONG-TERM INSURANCE

PART I

I declare that-

- With regard to the financial soundness method of calculation of the value of assets and liabilities in Schedule 3 to the Act, Statements C1, C2, C3, C4, C5, C6 and E11 and supporting documents-
 - Have been prepared in accordance with the provisions of the said Schedule 3 and the guidelines issued by the Actuarial Society of South Africa in concurrence with the Registrar of Long-term Insurance.
 - Have been properly drawn up and fairly present and adequately provide for the matters dealt with therein.
 - Are to the best of my knowledge and belief correct.
- Statements B2, B3, B4, B5, B6, B7, B8, B9, C2.1 (Item 1), C7, C8, C9, C10.1, C10.2, G3, G7 and G9 including any supporting documents thereto-
 - Have been properly drawn up and fairly present the matters dealt with therein.
 - Are to the best of my knowledge and belief correct.
- The provisions of section 29 of the Act have been observed.
- I have noted the requirement of section 20(5) of the Act.
- I have noted the requirement of section 20(8) of the Act.

PART II

I hereby state that for purposes of Schedule 3 to the Act-

- I have compared the actual mortality experience of the insurer with the expected mortality experiences which would have occurred had the insured lives been subject to the rates of mortality incorporated in the mortality tables used for calculating the liabilities.
- I have compared the actual morbidity experience of the insurer with the expected morbidity experiences which would have occurred had the insured lives been subject to the rates of sickness and disability incorporated in the sickness and disability tables used for calculating the liabilities.
- I have compared the actual yield on investments which the insurer earned in the past i.r.o. all the assets in Statement C1 with the rate of interest used in calculating the liabilities.
- I have compared the actual persistency of the policy book with the persistency assumed in calculating the liabilities.
- I have compared the actual expenses of conducting the business of the insurer (including commission payments and other expenses incurred in management, marketing, administration and the collection of premiums) with the allowance for expenses made in calculating the liabilities.
- I have set out in the attached Annexure, which I have initialed for identification purposes, the periods i.r.o. which such comparisons were made, a short description of the methods used to make such comparisons and the results of such comparisons.
- I am, except where indicated otherwise on the Annexure, satisfied with the results of my investigations set out above.

PART III

I hereby state that for purposes of Regulation 5 to the Act-

- I am satisfied that the insurer complies with the Regulation

PART IV

- have set out in the attached Annexure, which I have initialed for identification purposes, the qualifications that I have.
- do not have any qualifications.

PART V

- I attach a valid practicing certificate issued by the Actuarial Society of South Africa.

STATUTORY ACTUARY _____

DATE _____

DATE _____

AUDITORS (initial) _____

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

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 2012/08/07 09:46

Statement G5
DECLARATION BY AUDITOR(S)
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

INDEPENDENT AUDITOR'S REPORT TO THE REGISTRAR OF LONG-TERM INSURANCE

We have audited the following

- § Statement B1 (totals of items 1, 2, 3 and 4 of column 3 only).
- § Statement C1 (total assets as per column 14 only)
- § Statement C2 (totals of items 1 and 2 as set out in column 15).
- § Statement C2.1 (column 3 items 1.1 to 1.6 only)

- § Statement C9 (column 14 only, excluding the split between approved and non-approved reinsurance premiums paid and outstanding)
- § Statement D1 (column 3 only, excluding the detailed information provided under premiums and expenses in item 1)
- § Statement D3
- § Statement D4 (column 2 only).
- § Statement E1 to E11.1
- § Statement F1
- § Statement H1 to H2.1

Our opinion on the Return extends only to that information and those statements 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 Long-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 on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain sufficient appropriate audit evidence that the amounts and disclosures in the statements of the Return listed in the first paragraph of this report are in compliance with the provisions of the Act, related Regulations and Board Notices; the guidance manual for the completion of the Return; as well as the applicable Directives issued by the Financial Services Board.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Return. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Return, whether due to fraud or error. In making those risk assessments, the auditor considers internal control 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 control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the presentation of the Return.

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

- Agreed the information contained in the statements of the Return listed in the first paragraph of this report to the books and records of the
- Determined, through inspection of appropriate documentation and enquiry of the 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 30, 31, 32, 33, 34 and Schedules 1 and 3 and Regulations 2 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 long-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 provisions 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 Long 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 financial statements of the insurer, taken as a whole.

[Name of registered audit firm]	_____	[Name of registered audit firm]	_____
[Individual Registered Auditor's name and signature]	_____	[Individual Registered Auditor's name and signature]	_____
<i>Registered Auditor</i>		<i>Registered Auditor</i>	
[Date of the registered auditor's report]	_____	[Date of the registered auditor's report]	_____
[Registered Auditor's address]	_____	[Registered Auditor's address]	_____
	_____		_____
	_____		_____

* Section 19(5) of the Act refers to a material irregularity as defined in the Public Accountants and Auditors Act, 1991, Act 80 of 1991. Act has been repealed by the Auditing Profession Act, 2005, Act 26 of 2005, which replaces Section 20(5) of the Public Accountants Auditors Act with a new Section 45 dealing with Reportable Irregularities. Guidance on reporting a Reportable Irregularity can be found in the Independent Regulatory Board for Auditors Guide, *Reportable Irregularities: A guide for Registered Auditors*, issued on 30 June 2006.

This
and
in

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

G06-99-A
 10/10/1/000/8
 2012/08/07 09:46

Statement G6
GOVERNANCE AND RISK MANAGEMENT
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

SYSTEM OF GOVERNANCE

1. Does the insurer have a robust system of governance, risk management and controls in place which the Board of Directors are responsible for?
 - If "NO" provide details on how these areas are monitored and who is responsible for these areas.
2. Does the insurer have a well-defined and documented organisational structure with clear roles and responsibilities and appropriate segregation of duties?
 - If "NO" please explain.
3. Does the insurer have adequate processes in place to ensure that directors and management are fit and proper?
 - If "NO" please explain.
4. Is there an adequate and effective integrated assurance plan that lists major risk areas?
 - If "NO" please explain.
5. Does the insurer have a clearly defined risk appetite approved by the Board that the Board regularly measures?
 - If "NO" please explain.
6. Is there a clearly defined strategy approved by the Board of Directors that is measured, monitored and reported on regularly?
 - If "NO" please explain.
7. Does the Board of Directors have adequate knowledge and experience in the major risk areas of market, credit and insurance risk?
 - If "NO" please explain.
8. Briefly explain any material changes in the system of governance since the date of the last return.
 - Please provide details.

RISK MANAGEMENT

9. Are there adequate and effective risk management processes in place that are proportional to the scale and complexity of the business of the insurer?
 - If "NO" please explain.
10. Please rank the relative importance of the various risk categories from 1 - 7 (1=highest and 7=lowest)

	Credit risk	1
	Market risk	2
	Liquidity risk	3
	Insurance risk	4
	Operational risk	5
	Legal & Regulatory risk	6
	Strategic risk	7
11. Does the insurer have sufficient skills and resources to adequately and effectively identify, measure, manage and report the risk areas listed in the previous question?
 - If "NO" please explain.
12. List the five major risk issues that the insurer currently believes are outside its risk appetite or could have the potential to cause the insurer to move outside its risk appetite
 - | |
|--|
| |
| |
| |
| |
| |
13. What are the major projects currently underway that could expose the company to major risks if these projects fail?

Project	Timeframe	Responsibility	Estimated costs
14. Briefly explain any material changes in the risk management system since the date of the last return.
 - Please provide details.
15. Briefly explain what new products, if any, are being planned as well as the controls over the new products.

Name of product	Features	Target market	Distribution channel

Statement G6
GOVERNANCE AND RISK MANAGEMENT
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

16. Briefly explain if there are additional stress testing measures in place, additional to the prescribed measures?
• *Please provide details.*

17. Does the internal audit function audit the risk management function?
• *If "NO" please explain.*

CREDIT AND COUNTERPARTY RISKS

18. Does the insurer identify, measure, monitor and report on the credit quality of its counterparties?
• *If "NO" please explain.*

19. Does the insurer monitor its exposure to counterparties for all asset types?
• *If "NO" please explain.*

MARKET RISKS

20. Does the insurer identify, measure, monitor and report on its material market risk exposures?
• *If "NO" please explain.*

21. Does the insurer have sufficient knowledge in market risks to adequately and effectively manage market risk exposures?
• *If "NO" please explain.*

22. Briefly explain the governance process in regard to market risk, investment risk and/or asset liability matching.
• *Please provide details.*

INTERNAL CONTROL

23. Is there an adequate and effective system of internal controls that is adequately documented and tested on a regular basis?
• *If "NO" please explain.*

24. In all material respects, are such controls and systems based on established written policies and procedures and implemented by trained, skilled personnel, whose duties have been segregated appropriately?
• *If "NO" please explain.*

25. Is the Board of Directors responsible for the systems of internal control and does the board periodically receive a report on the effectiveness of internal controls?
• *If "NO" please explain.*

26. Has anything come to the attention of the directors to indicate that any material malfunction in the functioning of the aforementioned controls, procedures and systems has occurred during the period under review?
• *If "YES", provide particulars.*

27. Are the insurer's internal controls and systems designed to provide reasonable assurance as to the integrity and reliability of the published financial statements?
• *If "NO" please explain.*

28. Is there an independent compliance function in place?
• *If "NO" please explain.*

29. Is the system subject to:-
• internal reviews?
• external reviews?

Y/N	Frequency of reviews	
		months
		months

30. Were any material weaknesses reported?
• *If "YES", provide particulars.*

INTERNAL AUDIT

31. Does the insurer have an independent Internal Audit function or similar outsourced function?
• *If "NO" please explain.*

32. Does the Internal Audit function have an appropriate mandate to cover all material risk areas and has this mandate been approved by the Board of Directors?
• *If "NO" please explain.*

33. To whom does the Head of internal audit report, to the Chief Executive Officer or the the Chairperson of the Audit Committee or both?

34. Does Internal Audit have the necessary skills in the audit of all major risk areas including market, credit and insurance risks?
• *If "NO" please explain.*

35. Does the Internal Audit department get independently audited on a regular basis?
• *If "NO" explain.*

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Statement G6
GOVERNANCE AND RISK MANAGEMENT
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

ANTI-MONEY LAUNDERING MEASURES

Internal controls, policies and procedures

36. Do you have clear policies, procedures and controls to deter money laundering? In particular there should be:
- a) Written procedures covering the prevention of money laundering.
 - b) Designated person(s) responsible for developing, maintaining and promulgating anti-money laundering measures.
 - c) Clear reporting lines for dealing with any suspected money laundering activities.
 - If "NO", provide particulars.
37. Do you have a designated person for communicating with law-enforcement agencies regarding any suspected money laundering ("Money laundering control officer")?
- If "NO", provide particulars.
38. Do your written procedures cover the following requirements:
- a) To be aware of the potential risk of money laundering?
 - b) To report all suspicious transactions internally?
 - c) To investigate all reported suspicious transactions?
 - d) To report all transactions ultimately considered suspicious to the Financial Intelligence Centre?
 - If "NO", provide particulars.
39. Does the money laundering control officer have the necessary access to systems and records to fulfill the responsibilities outlined in 37 and 38?
- If "NO", provide particulars.
40. Do you verify, on a regular basis, compliance with policies, procedures and controls relating to money laundering activities (for example as part of internal audits)?
- If "NO", provide particulars.

Identification procedures

41. Do you have know-your-customer requirements in place and are they applied?
- If "NO", provide particulars.
42. Do you seek satisfactory evidence of the identity of a prospective customer at the time of entering into a business relationship?
- If "NO", provide particulars.
43. Do your procedures recognise the possibility of linked once-off transactions?
- If "NO", provide particulars.

Record Keeping

44. Do you retain records of customer identification and transactions?
- If "NO", provide particulars.
45. Are records kept for a period of at least five years after the relationship with the customer has ended?
- If "NO", provide particulars.

Recognition and reporting of suspicious transactions

46. Do your procedures ensure that identification of any suspicious transactions prompt further investigation?
- If "NO", provide particulars.
47. Have you taken steps to ensure:
- a) Each relevant employee knows to which person suspicions should be reported?
 - b) Is there a clear reporting chain through which those suspicions will be passed without delay to the "money laundering control officer"?
 - If "NO", provide particulars.
48. Is the person appointed as "money laundering control officer" considered to be sufficiently senior to command the necessary authority?
- If "NO", provide particulars.
49. Has the money laundering control officer established contact with the relevant authorities and is he/she familiar with reporting procedures and requirements of the FIC Act?
- If "NO", provide particulars.

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Statement G6
GOVERNANCE AND RISK MANAGEMENT
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

50. Do your procedures ensure that any suspicions reported to the money laundering control officer are properly investigated? []
- If "NO", provide particulars.
- Education and training**
51. Have you taken appropriate measures to make employees aware of:
- a) Policies and procedures put in place to prevent money laundering, including those for identification, record keeping and internal reporting? []
 - b) The legal requirements, and in particular, employees' own responsibilities? []
- If "NO", provide particulars.
52. Have you provided relevant employees with training in the recognition and handling of suspicious transactions? []
- If "NO", provide particulars.
53. Does your education and training programme take account of the following:
- a) All new employees should be provided with a general background to money laundering, the legal requirements and the need to report any suspicious transactions to the "money laundering control officer". []
 - b) Training should be provided on factors that may give rise to suspicions and on the procedures to be adopted when a transaction is deemed to be suspicious. []
 - c) Staff should be trained in identity verification procedures. []
 - d) A higher level of instruction covering all aspects of money laundering procedures and legislation should be provided to supervisors and managers. []
 - e) "Money laundering control officers" should receive training on all aspects of the legislation, regulations and internal policies. They also require training in investigation and validation procedures and on reporting and communication arrangements with the Financial Intelligence []
- If "NO", provide particulars.
54. Do you provide refresher training at appropriate intervals? []
- If "NO", provide particulars.

DERIVATIVES

55. Are the derivative positions in conformance with the applicable sections in the LT Insurance Act? []
- If "NO", please explain.
56. Are the derivatives used for hedging purposes and efficient portfolio management only? []
- If "NO", please explain.
57. Please provide full details on all derivatives currently in place and transacted since the date of the last return. The details should include the following:
- (a) Reason for the derivative transaction
 - (b) How long the derivatives are going to be in place?
 - (c) Quantification of whether the derivatives provide a perfect hedge or whether there is residual risk or basis risk remaining.
58. If the derivative counterparty is a group entity please provide details on how it was ensured that the transaction was marked at fair value and whether independent valuations were obtained? []
- If "NO", please explain.
59. With regard to derivatives:
- (a) Has the Board of Directors approved the use of derivative instruments, derivative procedures and derivative limits? []
 - If "NO", give reasons. - (b) Are there appropriate market and credit risk limits in place? []
 - If "NO" please explain. - (c) Does the Board of Directors, senior management, risk management and internal audit have sufficient knowledge in derivative instruments? []
 - If "NO" please explain. - (d) Are the front office (execution), middle office (risk management) and back office (accounting) adequate and effective and is there adequate segregation of duties between these functions? []
 - If "NO" please explain. - (e) Are appropriate systems in place to enable the frequent and effective monitoring of positions and are these systems adequate to cope with the volumes and volatility of derivative transactions? []
 - If "NO" provide details on how these areas are monitored. - (f) Has the insurer established appropriate and independent performance measures to analyse and monitor risks of all transactions undertaken individually and in aggregate to its derivative activities? []
 - If "NO" provide details on how these areas are monitored. - (g) Is the insurer satisfied that sufficient control procedures have been put in place, including independent confirmation and reconciliation of positions, independent checking of prices, agreements of trading profits to accounting profit, appropriate authorisation where dealing limits have been exceeded, etc? []
 - If "NO", provide details. - (h) How often does internal audit reviews of derivative activities take place? []
 - (i) How frequently are derivative positions marked to fair or market value? []
 - (j) Are adequate controls in place such that market data used to value derivatives is relevant, accurate and obtained on a timely basis from a reliable source? []
 - If "NO", provide details. - (k) Are valuation models which are used for derivative instruments tested and approved and amendments to the programmes controlled []

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Statement G6
GOVERNANCE AND RISK MANAGEMENT
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

and do models include appropriate tests for robustness of the portfolio to stress changing investment conditions?
 • If "NO", provide details.

Over the counter derivatives (OTC)

- (l) Does the insurer make use of OTC (over-the-counter) derivative instruments?
 • If "YES", please provide details to the following questions:
 (i) A description of OTC valuation methods used and procedures for evaluation of the counterparties.
 (ii) List the 5 largest OTC counterparties.

Credit Derivatives

- (m) Does the insurer invest in credit derivative instruments?
 • If "YES", quantify as a % of total liabilities
 (n) What is the purpose of your company's involvement in Credit Risk Transfer activities?
 • Provide details.
 (o) What are your company's credit risk management systems / procedures?
 • Provide details.
 (p) Does your company have staff with appropriate skill levels dealing with Credit Risk Transfer activities?
 • If "NO", provide details.
 (q) Are the controls adequate over the legal documentation in respect of credit derivative contracts?
 • If "NO", provide details.
 (r) Are the controls over credit derivatives the same as the governance, risk management and control environment over derivatives in general?
 • If "NO", provide details.

HEDGE FUNDS

60. Does the insurer invest in hedge funds that employ leverage (gross market exposure in excess of capital)?
 • If "YES", please indicate whether these investments are made in internal or external hedge fund structures
 (a) Where investments are made in an internal hedge fund structure please confirm whether these internal hedge funds are in compliance with the Long-term Insurance Act, as set out in Directive 143.A.i, issued 25 February 2004.
 • If "NO", provide details.
 (b) Please provide details on the instruments through which the insurer invest in a hedge fund

Name of Hedge Fund	Operational	Description of Instruments	Hedge Fund Strategy
	In- / Outside RSA - R'000		

- (c) Please provide the following information on the investments in hedge funds in respect of the liabilities these investments are backing:

Type of policyholder fund	Linked		Non-Linked	
	Inside RSA - R'000	Outside RSA - R'000	Inside RSA - R'000	Outside RSA - R'000
Individual				
Retirement Funds				
Other Institutions				
Shareholders Funds				

INFORMATION, ACCOUNTING AND ADMINISTRATION

61. Were there any changes to accounting policies?
 • If "YES", indicate the effect in rands and provide particulars of changes.

Item	Period under review R'000	Previous period (restated figures for comparative purposes) R'000
Balance sheet		
Income statement		

62. Were any significant problems experienced with regard to the information/accounting/administrative systems during the reporting period?
 • If "YES", provide particulars.

63. Is a business continuance plan in place?
 • If "YES",
 • Is the plan in writing.
 • When was it last fully tested.
 • If "NO", provide an explanation.

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

G06-99-A
10/10/1/000/8
2012/08/07 09:46

Statement G6
GOVERNANCE AND RISK MANAGEMENT
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

64. Are underwriting, financial and investment results which can be relied upon for making management decisions, available to management when needed and do they indicate:
- How frequently these results are available?
 - Whether these results are generally available within one month after the reporting period?
 - If "NO", provide an explanation.

CAPITAL AND FUNDS

65. Did the issued share-capital change during the reporting period?
- If "YES", provide details.
66. Did the insurer issue preference shares, debentures or mortgages or other debt instruments during the period under review?
- If "YES", complete statement D3 .
67. Is the valuation data checked for adequacy and accuracy?
- If "YES", complete table below.

How often (describe period)	By whom	Date of completion of last check
0		
0		
0		

68. Is the issuing of redeemable preference shares to supplement capital, during the following financial period, under consideration?
69. Is the issuing of redeemable preference shares, by subsidiaries, to supplement capital, during the following financial period, under consideration?
70. Is the issuing of debt instruments to supplement capital, during the following financial period, under consideration?
71. Did the insurer issue a securitised insurance instrument (e.g. catastrophe bond) during the financial period under review?
- If "YES", provide details.
72. Is the issuing of guarantees or similar undertakings under consideration in respect of:-
- Subsidiaries/related party(ies)?
 - Any other person?
 - If "YES", provide particulars and procedures.
73. Are dividends on preference shares, issued by the insurer, in arrears or will such dividends be likely to be in arrears during the following financial period?
- If "YES",
 - State the (likely) amount in arrears in R'000.
 - Attach particulars of how and when the position will be rectified/addressed.
74. Were preference shares, issued by the insurer, not redeemed on redemption date or will such preference shares be likely not to be redeemed during the following financial period where redemption must take place?
- If "YES",
 - State the (likely) amount not redeemed in R'000.
 - Attach particulars of how and when the position will be rectified/addressed.
75. Are any payments (interest and capital) on debt instruments, issued by the insurer, in arrears or will any payments on a debt instrument be likely to be in arrears during the following reporting period?
- If "YES",
 - State the (likely) amount in arrears in R'000.
 - Attach particulars of how and when the position will be rectified/addressed.
76. Do holders of preference shares get voting rights:-
- If preference dividends are in arrears?
 - If their shares are not redeemed on due date?
 - If "YES", provide details.
77. What is the proportion of preference share voting rights in relation to total issued shares?

ASSETS

78. Did the insurer purchase a securitised insurance instrument (e.g. catastrophe bond) during the period under review?
- If "YES", provide details.

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Statement G6
GOVERNANCE AND RISK MANAGEMENT
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

OUTSOURCING

- 79. Have any business activities been outsourced? _____
 - If "YES", provide a detailed list and describe the nature of any outsourced activities or functions.
- 81. Describe the salient features of the outsource policy as approved by the Board.
- 82. Please provide a brief description of the management information (MI) measures in place to monitor and manage outsourced activities and functions and in particular how these MI measures ensure that control and ownership of the risks are monitored.
- 83. What are the governance structures pertaining to significant outsourced processes (such as underwriting) or infrastructure (such as IT)?

EXTERNAL AUDIT FINDINGS

- 84. Briefly list significant finding that emanated from the external audit conducted on the insurer.
 - Please provide details.

FINANCIAL SOUNDNESS POSITION

- 85. Is there any reason to believe that the insurer will not be a going concern in the year ahead? _____
 - If "YES", disclose and explain reasons.
- 86. Have there been any developments after year-end which may have a material impact on the financial soundness of the insurer? _____
 - If "YES", provide particulars.

CHAIRMAN _____

PUBLIC OFFICER _____

AUDITORS (initial) _____

DIRECTOR _____

DATE _____

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SHEET REFERENCE NUMBER
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G7-99-A
 10/10/1/000/8
 2012/08/07 09:46

**Statement G7
 REINSURANCE ARRANGEMENTS
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

1. Catastrophe Cover – Individual life

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

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

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

1.3 State the name of the reinsurer providing the cover.

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

2. Catastrophe Cover – Group life

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

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

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

2.3 State the name of the reinsurer providing the cover.

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

3. Surplus Reinsurance

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

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

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

If "NO", provide an explanation.

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

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

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2012/08/07 09:48

**Statement G7
REINSURANCE ARRANGEMENTS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

4. Reinsurance exclusions

4.1 For any insurance policy that is reinsured, does the underlying policy contain at least the exclusions contained in the reinsurance contract?
If "NO", give details of the extra risk retained by your company.

5. Cancellation of reinsurance

5.1 Do you have any reinsurance treaty where cancellation thereof would lead to an increase (after management action) in the Capital Adequacy Requirements (CAR) of more than 15%?

5.2 If yes, please provide the name of the reinsurer and the cancellation terms and conditions of each such treaty, and whether there is any financial recourse to the reinsurer in the event of cancellation.

Reinsurer...
Cancellation terms...
Cancellation conditions...

6. Total reinsurance picture

6.1 Show both the gross and net sum assured for all types of business, as per the statutory returns, split by reinsurer. State whether each reinsurer is "approved" or "non-approved" in terms of the Long-term Insurance Act.

Reinsurer	Type of Business	Gross Sum Assured R'000	Net Sum Assured R'000	Premium paid to Reinsurers R'000	Approved Reinsurance (Y/N)	Collateral Type	Collateral Amount R'000	Credit Rating
Local								
Foreign								
			0	0				

6.2 Give the ratio of the mortality, morbidity and medical contributors to Capital Adequacy Requirement (items c, d and e referred to in Guidance Note PGN104 of the Actuarial Society of South Africa) to the ordinary capital adequacy requirement.

6.3 Reinsurance Assets

Reinsurer	Total Receivables	< 30 days	Between 30 - 60 days	Between 60 - 90 days	Between 90 - 120 days	> 120 days

7. Use of reinsurance in capital adequacy requirement

With reference to par 1 (b) of Schedule 3 to the Act, please give details on the use of any reinsurance in calculating the Capital Adequacy Requirement.

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2012/08/07 09:46

Statement G7
REINSURANCE ARRANGEMENTS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

8. Overall reinsurance strategy

Each insurer must be able to provide a detailed reinsurance strategy document, signed off by the board. The strategy must be a descriptive document containing explanations and details on at least the following:

8.1 The company's key objective when placing reinsurance :

- Gain access to capital
 Protection of statutory solvency
 Technical support
 Other

If other, please state your key objective below.

8.2 The method of selecting reinsurers:

- Capital
 Ratings
 Maximum exposure across the program
 Technical support
 Other approved processes

If you have selected the last option, please state the method used below.

8.3 What factors were considered in determining your company's:

Net retention per life:

Retention on your quota share programmes:

Amount of catastrophe cover to be purchased:

Any other factors used to determine the total level of reinsurance required:

8.4 The maximum loss that the board would be willing to accept from any one-loss event:

Amount in R'000: _____

Please state the criteria that were used to determine this amount.

Any further issues that are considered relevant to the company's strategy should also be included in the section below:

8.5 Has there been any substantial change in the nature or level of cover arranged for any of the business?

- If "YES", provide particulars.

8.6 Are you satisfied that the insurer's reinsurances are adequately spread?

- If "NO", provide particulars.

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**Statement G7
REINSURANCE ARRANGEMENTS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

9. Financial Relief Arrangements

9.1 Were any of the following entered into?

- Financial relief reinsurance. (If "YES", complete table below)
- Reinsurance with a "clawback".
- Deposit reinsurance with a guaranteed return.
- Reinsurance contracts with recapture clauses enforceable by the reinsurer.

If "YES", provide particulars.

Name of reinsurers/Other parties	Effective contract arrangement date	Type of reinsurance arrangement	Reinsurance premium paid <i>R'000</i>	Commission received <i>R'000</i>	Amount applied to reduce actuarial liability <i>R'000</i>
1	2	3	4	5	6
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			0	0	0
•			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			0	0	0

RELIEF ARRANGEMENT WITH CONTINGENT LIABILITIES

9.2 Does the insurer have any reinsurance contract/treaty or other arrangement where a contingent liability exists?
If "YES", please provide full details of such reinsurance or arrangements as well as the amount of the contingent liability.
Kindly attach copies of the reinsurance contract/treaty or other arrangements.

--

9.3 Have you taken into account the contingent liability(ies) referred to in the question above, in the valuation of the insurer's liabilities and are you satisfied that it is appropriately provided for?
Kindly provide full details whether "YES" or "NO".

--

CHAIRMAN _____

DIRECTOR _____

STATUTORY ACTUARY _____

PUBLIC OFFICER _____

AUDITORS (initial) _____

DATE _____

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SHEET REFERENCE NUMBER

G8-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

10/10/1/000/8

FINAL PRINTOUT DATE

2012/08/07 09:46

Statement G8**ANNUAL CERTIFICATE OF COMPLIANCE BY THE PUBLIC OFFICER IN TERMS OF THE CONDITIONAL APPROVAL GRANTED BY THE REGISTRAR OF LONG-TERM INSURANCE TO SUBSTITUTE CERTAIN COMPULSORY ANNUITY POLICIES****of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**Were there any transfers that fell within the ambit of Directive 135?

I public officer of the above mentioned insurer certify that all substitutions of compulsory annuity policies from this company by any other insurer, and from other insurance companies to this company, have been conducted in accordance with the conditions attached the approval granted by the Registrar of long-term insurance in terms of section 37(2) of the Long-Term Insurance Act, 1998 in Directive 135.

All policyholders of the above mentioned insurer whose compulsory annuity policies were transferred, received substitution values which accord full recognition to their rights and reasonable benefit expectations.

All policyholders of substituted policies gave their written consent after receiving written disclosure in accordance with the conditions attached to the standing approval granted. The above mentioned insurer has retained copies of the policyholders' consent documents.

PUBLIC OFFICER _____

DATE _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

G9-99-A
10/10/1/000/8
2012/08/07 09:46

Statement G9
DISCRETIONARY PARTICIPATION PRODUCTS REPORT ISSUED BY THE DIRECTORS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

1. Have you issued a PPFM for the first time during the period under review? (Refer to section 46(2) of the Act)

If YES, answer the question below:

a) Has the PPFM been compiled in accordance with the FSB's Directive 147?
• If "NO", provide full details why not.

2. Did you change an existing PPFM during the period under review?

If YES, answer the questions below:

a) Were there any changes in the Principles of Financial Management?

If YES, answer the questions below:

i. Please provide details of the changes that were made

[Empty text box for details of changes]

ii. Provide the reasons for the changes

[Empty text box for reasons for changes]

iii. Were the changes approved by the board?

• If "NO", provide full details why not.

iv. What were the effects of the changes?
(If sub-groups are affected differently, give a short explanation of the effect on each sub-group.)

[Empty text box for effects of changes]

v. Please state why you consider the changes to be fair.

[Empty text box for why changes are fair]

vi. Have the policyholders been informed of the changes?

- If "NO", provide reasons why not.
- If "YES", provide the method of communication used and attach a copy thereof.

vii. When were the policyholders informed? (give the date(s))

[Empty text box for when informed]

viii. When were the changes effective? (give the date(s))

[Empty text box for when changes effective]

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Statement G9
DISCRETIONARY PARTICIPATION PRODUCTS REPORT ISSUED BY THE DIRECTORS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

- ix. Have you received any queries/complaints/objections from policyholders regarding the changes?
 • If "YES", provide details or a summary thereof.

- b) Were there any changes in the Practices of Financial Management?
 If YES, answer the questions below:
 - i. Please provide details of the changes that were made

 - ii. Provide the reasons for the changes

 - iii. Were the changes approved by the board?
 • If "NO", provide reasons why not.

 - iv. What were the effects of the changes?
 (If sub-groups are affected differently, give a short explanation of the effect on each sub-group.)

 - v. Have the policyholders been informed of the changes?
 • If "NO", provide reasons why not.
 • If "YES", provide the method of communication used and attach a copy thereof.

- 3. Do all discretionary participation policyholders (new and existing) have access to the full PPFM?
 • If "NO", provide reasons why not.
 • If "YES", explain how they have access.

- 4. Is there a charge for third parties to receive a full printed copy of the PPFM?
 • If "YES", disclose the relevant charge.

- 5. Do all new DPP policyholders receive a summary (or a full version) of the PPFM together with their policy contracts?
 • If "NO", provide full details.

- 6. Are existing DPP policyholders made aware of the existence of the PPFM?
 • If "NO", provide full details.
 • If "YES", describe how they have been made aware of this and attach a copy of any information that was sent to the policyholders.

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 2012/08/07 09:46

Statement G9
DISCRETIONARY PARTICIPATION PRODUCTS REPORT ISSUED BY THE DIRECTORS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

7. Do you have a DPC?
- If "NO", provide reasons and describe the alternative governance structure that is used.

Please provide the details of the members of the DPC or alternative governance structure.
 (Initials & Surname, Date appointed, Date resigned, Highest academic qualification, Position held in DPC, Position held in Insurer (if applicable)).

Initials & Surname	Date appointed	Date resigned	Highest academic qualification	Position held in DPC	Position held in insurer (if applicable)
•					
•					
•					
•					
•					
•					
•					

8. Describe how you have checked that you comply with the PPFM and the extent to which you have complied with the PPFM.

CHAIRMAN _____ DIRECTOR _____

STATUTORY ACTUARY _____ PUBLIC OFFICER _____

AUDITORS (initial) _____ DATE _____

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FINAL PRINTOUT DATE

G10.1-99-A
10/10/1/000/8
2012/08/07 09:46

**Statement G10.1
CROSS BORDER OPERATIONS: SADC BRANCHES / SUBSIDIARIES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

1.	Description	Branch	Subsidiary
	Does the insurer have an off-shore branch / subsidiary in a SADC jurisdiction ?	N	N
	State the total number of branches / subsidiaries		
	<i>Please complete aggregate information in this table. The freefloating columns need to be completed per individual branch or subsidiary</i>		

2.	Description	Branch - R'000	Subsidiary - R'000
	Total assets in respect of all branches / subsidiaries		
	Total liabilities in respect of all branches / subsidiaries		
	Total gross premium income in respect of all branches / subsidiaries		
	Total net premium income in respect of all branches / subsidiaries		
	Regulatory capital adequacy requirement (as per home jurisdiction) in respect of all branches / subsidiaries		
2	Regulatory capital adequacy requirement (as per host jurisdiction) in respect of all branches / subsidiaries		
	<i>Please complete aggregate information in this table. The freefloating columns need to be completed per individual branch or subsidiary</i>		

3 Broadly describe the branch's / subsidiary's internal controls, including comprehensive and regular reporting between the branch / subsidiary and its head office and indicate the Board of the insurer's assessment of the overall effectiveness of these control systems.

4 Describe the Board of the insurer's assessment of the overall financial position of the branch / subsidiary.

5 Has the branch / subsidiary been subject to regulatory inspection or investigation and if, please furnish full details?

6 State the scope of the activities of the branch / subsidiary and its role within the insurance group.

7 Indicate whether the host jurisdiction requires that the branch / subsidiary be subject to external audit. Please be specific whether or not an audit firm that is different to the audit firm of the insurer undertakes the audit and also provide name of that audit firm.

CHAIRMAN _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (initial) _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER

G10.2-99-A

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

10/10/10008

FINAL PRINTOUT DATE

2012/08/07 09:46

**Statement G10.2
CROSS BORDER OPERATIONS: NON - SADC BRANCHES / SUBSIDIARIES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

	Description	Branch	Subsidiary
1.	Does the insurer have an off-shore branch / subsidiary in a NON - SADC jurisdiction ?	N	N
	State the total number of branches / subsidiaries		

Please complete aggregate information in this table. The freefloating columns need to be completed per individual branch or subsidiary

	Description	Branch - R'000	Subsidiary - R'000
2.	Total assets in respect of all branches / subsidiaries		
	Total liabilities in respect of all branches / subsidiaries		
	Total gross premium income in respect of all branches / subsidiaries		
	Total net premium income in respect of all branches / subsidiaries		
	Regulatory capital adequacy requirement (as per home jurisdiction) in respect of all branches / subsidiaries		
	Regulatory capital adequacy requirement (as per host jurisdiction) in respect of all branches / subsidiaries		

Please complete aggregate information in this table. The freefloating columns need to be completed per individual branch or subsidiary

3 Broadly describe the branch's / subsidiary's internal controls, including comprehensive and regular reporting between the branch / subsidiary and its head office and indicate the Board of the insurer's assessment of the overall effectiveness of these control systems.

4 Describe the Board of the insurer's assessment of the overall financial position of the branch / subsidiary.

5 Has the branch / subsidiary been subject to regulatory inspection or investigation and if, please furnish full details?

6 State the scope of the activities of the branch / subsidiary and its role within the insurance group.

7 Indicate whether the host jurisdiction requires that the branch / subsidiary be subject to external audit. Please be specific whether or not an audit firm that is different to the audit firm of the insurer undertakes the audit and also provide name of that audit firm.

CHAIRMAN _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (initial) _____

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

G10.3-99-A
 10/10/1/000/8
 2012/08/07 09:46

**Statement G10.3
 CROSS BORDER OPERATIONS - SADC OTHER OPERATIONS
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

11. Has your company made use of outsourcing services provided by an insurer, a person or any other entity located in another SADC country?
(if yes, please provide full detail in 12 below)

Name of the SADC country where insurer(s), person or entity is/are located	Give a description of the outsourcing services that has been acquired

13. Confirm whether or not 25% or more of the shares or any other interest held directly or indirectly in your company, is owned by a foreign person or entity located in another SADC country?
(if yes, please provide full detail in 14 below)

Name of person or entity holding 25% or more of the shares or any interest directly in the insurer		Name the person or entity holding 25% or more of the shares or any interest indirectly in the insurer		Name of SADC country where the person or entity is located
Name	%	Name	%	

15. Does your company directly or indirectly own more than 25% of the shares or any other interest in a foreign insurer located in another SADC country?
(if yes, please provide full detail in 16 below)

Name of person or entity holding 25% or more of the shares or any interest directly in the insurer		Name the person or entity holding 25% or more of the shares or any interest indirectly in the insurer		Name of SADC country where the person or entity is located
Name	%	Name	%	

17. Is your company party to a joint venture with an insurer located in another SADC country?
(if yes, please provide full detail in 18 below)

CHAIRMAN _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (initial) _____

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SHEET REFERENCE NUMBER

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

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G10 F-00-A

10/10/2008

2012/08/07 09:45

**Statement G10.4
GROSS BORDER OPERATIONS - NON-SADC OTHER OPERATIONS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012**

Information on cross border operations other than branch business or business conducted in a subsidiary in another country than a SADC country

1. Has the insurer provided cross border insurance services (e.g. sold policies) to persons (not other insurers) other than a non-SADC branch and non-SADC subsidiary in another country than a SADC country?
(if yes, please provide full detail in 2 below)

Name of the country where person(s) is/are located	Total liabilities in respect of the business written R'000	Total assets in respect of the business written R'000	Total gross premium income of the business written R'000	Total net premium income of the business written R'000

3. Has the business referred to in 2 above been placed directly with the insurer or was it sourced through independent intermediaries or through the insurer's own marketing force?
(please give full details)

4. Has the insurer provided cross border insurance services (other than those in non-SADC branch or non-SADC subsidiary) to insurers (i.e. inwards reinsurance business) in another country than a SADC country?
(if yes, please provide full detail in 5 below)

Name of the country where insurer(s) is/are located	Total liabilities in respect of the business written R'000	Total assets in respect of the business written R'000	Total gross premium income of the business written R'000	Total net premium income of the business written R'000

6. Has the business referred to in 5 above been placed directly with the insurer or was it sourced through independent intermediaries or through the insurer's own marketing force?
(please give full details)

7. Has your company placed reinsurance business with an insurer in another country other than a SADC country?
(if yes, please provide full detail in 8 below)

Name of the country where insurer(s) is/are located	Name of the insurer/reinsurer	Type of Reinsurance (Proportional or Non-Proportional)	Premium Amount Ceded R'000	Reinsurer's exposure amount R'000

9. Has your company provided outsourcing services to an insurer in a country other than a SADC country?
(if yes, please provide full detail in 10 below)

Name of the country where insurer(s), person or entity is/are located	Give a description of the outsourcing services being provided

11. Has your company made use of outsourcing services provided by an insurer, a person or any other entity located in another country that is not a SADC country?
(if yes, please provide full detail in 12 below)

Name of the country where insurer(s), person or entity is/are located	Give a description of the outsourcing services being provided

13. Confirm whether or not 25% or more of the shares or any other interest held directly or indirectly in your company, is owned by a foreign person or entity located in another country that is not a SADC country.
(if yes, please provide full detail in 14 below)

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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

G10.4-99-A
 10/10/100008
 2012/08/07 09:46

**Statement G10.4
 CROSS BORDER OPERATIONS - NON-SADC OTHER OPERATIONS
 of ABC Life Insurance Limited
 as at the end of the financial period 31/01/2012**

14.

Name of person or entity holding 25% or more of the shares or any interest directly in the insurer		Name the person or entity holding 25% or more of the shares or any interest indirectly in the insurer		Name of country where the person entity is located
Name	%	Name	%	

15. Does your company directly or indirectly own more than 25% of the shares or any other interest in a foreign insurer located in another country that is not a SADC country?
 (if yes, please provide full detail in 16 below)

16.

Name of insurer(s) in which your company holds 25% or more of the shares or any other interest directly		Name of the insurer(s) in which your company holds 25% or more of the shares or any other interest indirectly		Name of SADC country where the insurer is located
Name	%	Name	%	

17. Is your company party to a joint venture with an insurer located in a country that is not a SADC country?
 (if yes, please provide full detail in 18 below)

18.

CHAIRMAN _____

DIRECTOR _____

PUBLIC OFFICER _____

DATE _____

AUDITORS (initial) _____

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