

Appendix I:

S.05.01.b

Reporting unit: RC150  
 Qualifying date: 2018-12-31  
 Export date: 2019-04-26 / 08:40:13

Premiums, claims and expenses by line of business

Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)													Line of business for: accepted non-proportional reinsurance				Total
Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200	
<b>Premiums written</b>																	
Gross - Direct Business	R0110	48,590,623.18	82,121,443.14	129,075,199.5	3,488,967.31	111,925,842.7	38,613,677.27	548,302.28	1,505,893.01	10,151,125.45						426,021,073.9	
Gross - Proportional reinsurance accepted	R0120	0.00	674,322.46	13,065.72	5,758.50	7,223,153.20	3,842,076.70	0.00	0.00	0.00						11,758,376.58	
Gross - Non-proportional reinsurance accepted	R0130																
Reinsurers' share	R0140	580,610.64	3,006,555.90	2,036,264.95	2,061,124.42	26,428,618.47	9,595,562.37	819,045.84	0.00	5,488,413.90						50,016,196.49	
Net	R0200	48,010,012.54	79,789,209.70	127,052,000.3	1,433,601.39	92,720,377.48	32,860,191.60	-270,743.56	1,505,893.01	4,662,711.55						387,763,254.0	
<b>Premiums earned</b>																	
Gross - Direct Business	R0210	48,737,493.61	79,461,397.43	125,410,864.8	3,456,666.86	111,670,288.3	38,193,781.68	1,162,598.40	1,505,592.74	10,149,172.18						419,747,856.1	
Gross - Proportional reinsurance accepted	R0220	0.00	674,322.46	13,065.72	5,758.34	7,272,895.60	3,740,216.72	0.00	0.00	0.00						11,706,258.84	
Gross - Non-proportional reinsurance accepted	R0230																
Reinsurers' share	R0240	622,764.83	3,006,555.94	2,036,264.91	2,099,455.78	28,258,531.80	9,499,071.65	890,087.63	0.00	5,497,889.05						51,910,621.59	
Net	R0300	48,114,728.78	77,129,163.95	123,387,665.6	1,362,969.42	90,684,652.17	32,434,926.75	272,510.77	1,505,592.74	4,651,283.13						379,543,493.3	
<b>Claims incurred</b>																	
Gross - Direct Business	R0310	13,851,757.94	47,805,902.14	75,449,468.28	983,327.38	30,350,383.94	10,625,825.99	-140,344.05	-21,119.41	4,491,731.00						183,396,933.2	
Gross - Proportional reinsurance accepted	R0320	0.00	30,222.77	2,869.30	0.00	-107,009.70	-22,480.85	0.00	0.00	0.00						-96,398.48	
Gross - Non-proportional reinsurance accepted	R0330																
Reinsurers' share	R0340	-23,550.36	203,005.05	716,009.59	620,198.07	6,799,315.02	2,361,157.57	123,590.59	0.00	2,714,291.04						13,514,016.57	
Net	R0400	13,875,308.30	47,633,119.86	74,736,327.99	363,129.31	23,444,059.22	8,242,187.57	-263,934.64	-21,119.41	1,777,439.96						169,786,518.1	
<b>Changes in other technical provisions</b>																	
Gross - Direct Business	R0410	-20,549.43	147,799.34	352,776.68	-648.68	-49,609.63	-21,270.89	-31,580.94	0.00	2,185.00						379,101.45	
Gross - Proportional reinsurance accepted	R0420	0.00	0.00	0.00	0.00	-28,758.55	0.00	0.00	0.00	0.00						-28,758.55	
Gross - Non-proportional reinsurance accepted	R0430																
Reinsurers' share	R0440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00	
Net	R0500	-20,549.43	147,799.34	352,776.68	-648.68	-78,368.18	-21,270.89	-31,580.94	0.00	2,185.00						350,342.90	
<b>Expenses incurred</b>																	
	R0560	16,759,135.98	33,830,640.52	44,331,671.32	47,305.58	35,593,274.93	12,677,254.01	583,459.69	845,311.46	2,126,712.07						146,794,765.5	
<b>Administrative expenses</b>																	
Gross - Direct Business	R0610	2,166,990.49	9,150,566.03	7,503,055.02	199,720.46	7,475,565.78	2,699,045.54	284,228.50	119,209.46	1,207,051.57						30,805,432.85	
Gross - Proportional reinsurance accepted	R0620	0.00	55.06	1.14	77.69	95,089.24	44,859.68	0.00	0.00	0.00						140,082.81	
Gross - Non-proportional reinsurance accepted	R0630																
Reinsurers' share	R0640	121,680.13	93,445.65	34,554.81	206,559.79	1,337,098.68	868,595.26	122,938.07	0.00	561,541.53						3,346,413.92	
Net	R0700	2,045,310.36	9,057,175.44	7,468,501.35	-6,761.64	6,233,556.34	1,875,309.96	161,290.43	119,209.46	645,510.04						27,599,101.74	
<b>Investment management expenses</b>																	
Gross - Direct Business	R0710	210,710.77	55,009.88	102,171.77	5,091.51	134,558.07	46,598.28	8,118.17	1,396.27	4,945.56						568,600.28	
Gross - Proportional reinsurance accepted	R0720	0.00	159.51	4.13	3.06	3,640.59	1,800.49	0.00	0.00	0.00						5,607.78	
Gross - Non-proportional reinsurance accepted	R0730																
Reinsurers' share	R0740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00	
Net	R0800	210,710.77	55,169.39	102,175.90	5,094.57	138,198.66	48,398.77	8,118.17	1,396.27	4,945.56						574,208.06	

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**Claims management expenses**

Gross - Direct Business	<b>R0810</b>	3,165,470.18	4,712,911.97	5,033,620.03	221,054.12	3,495,075.67	1,979,090.28	5,916.50	172,341.58	349,636.50									19,135,116.83
Gross - Proportional reinsurance accepted	<b>R0820</b>	0.00	3,704.60	437.90	0.00	19,369.88	19,436.17	0.00	0.00	0.00									42,948.55
Gross - Non-proportional reinsurance accepted	<b>R0830</b>																		
Reinsurers' share	<b>R0840</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									0.00
<b>Net</b>	<b>R0900</b>	<b>3,165,470.18</b>	<b>4,716,616.57</b>	<b>5,034,057.93</b>	<b>221,054.12</b>	<b>3,514,445.55</b>	<b>1,998,526.45</b>	<b>5,916.50</b>	<b>172,341.58</b>	<b>349,636.50</b>									<b>19,178,065.38</b>

**Acquisition expenses**

Gross - Direct Business	<b>R0910</b>	10,543,636.81	16,750,708.33	29,095,277.33	333,338.55	26,063,826.72	8,136,657.63	152,227.29	291,720.33	3,124,868.22									94,492,261.21
Gross - Proportional reinsurance accepted	<b>R0920</b>	0.00	288,297.80	4,459.11	-529,808.32	2,366,459.60	1,958,848.05	0.00	0.00	0.00									4,088,256.24
Gross - Non-proportional reinsurance accepted	<b>R0930</b>																		
Reinsurers' share	<b>R0940</b>	134,843.84	786,933.91	361,580.49	73,306.99	5,381,771.72	2,126,711.18	121,072.73	0.00	2,113,753.53									11,099,974.39
<b>Net</b>	<b>R1000</b>	<b>10,408,792.97</b>	<b>16,252,072.22</b>	<b>28,738,155.95</b>	<b>-269,776.76</b>	<b>23,048,514.60</b>	<b>7,968,794.50</b>	<b>31,154.56</b>	<b>291,720.33</b>	<b>1,011,114.69</b>									<b>87,480,543.06</b>

**Overhead expenses**

Gross - Direct Business	<b>R1010</b>	928,851.70	3,749,606.90	2,988,780.19	97,695.29	2,658,559.78	786,224.33	376,980.03	260,643.82	115,505.28									11,962,847.32
Gross - Proportional reinsurance accepted	<b>R1020</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									0.00
Gross - Non-proportional reinsurance accepted	<b>R1030</b>																		
Reinsurers' share	<b>R1040</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									0.00
<b>Net</b>	<b>R1100</b>	<b>928,851.70</b>	<b>3,749,606.90</b>	<b>2,988,780.19</b>	<b>97,695.29</b>	<b>2,658,559.78</b>	<b>786,224.33</b>	<b>376,980.03</b>	<b>260,643.82</b>	<b>115,505.28</b>									<b>11,962,847.32</b>

**Other expenses**

	<b>R1200</b>																		0.00
<b>Total expenses</b>	<b>R1300</b>																		<b>146,794,765.5</b>

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Premiums, claims and expenses by line of business

	Line of Business for: life obligations						Life reinsurance obligations		Total
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
<b>Premiums written</b>									
Gross	R1410	86,977,083.32	50,656,358.54	53,497,896.82					191,131,338.68
Reinsurers' share	R1420	0.00	0.00	188,713.51					188,713.51
Net	R1500	86,977,083.32	50,656,358.54	53,309,183.31					190,942,625.17
<b>Premiums earned</b>									
Gross	R1510	87,891,104.12	50,595,968.28	53,438,435.19					191,925,507.59
Reinsurers' share	R1520	0.00	0.00	188,713.51					188,713.51
Net	R1600	87,891,104.12	50,595,968.28	53,249,721.68					191,736,794.08
<b>Claims incurred</b>									
Gross	R1610	70,785,908.81	23,940,599.93	57,106,063.50					151,832,572.24
Reinsurers' share	R1620	0.00	0.00	0.00					0.00
Net	R1700	70,785,908.81	23,940,599.93	57,106,063.50					151,832,572.24
<b>Changes in other technical provisions</b>									
Gross	R1710	-26,753,201.34	-12,241,717.75	24,251,936.64					-14,742,982.45
Reinsurers' share	R1720	0.00	0.00	0.00					0.00
Net	R1800	-26,753,201.34	-12,241,717.75	24,251,936.64					-14,742,982.45
<b>Expenses incurred</b>	R1900	6,827,002.78	7,151,481.99	19,171,149.93					33,149,634.70
<b>Administrative expenses</b>									
Gross	R1910	2,858,616.80	2,070,874.41	2,524,255.19					7,453,746.40
Reinsurers' share	R1920	0.00	0.00	0.00					0.00
Net	R2000	2,858,616.80	2,070,874.41	2,524,255.19					7,453,746.40
<b>Investment management expenses</b>									
Gross	R2010	421,697.97	91,947.98	260,014.86					773,660.81
Reinsurers' share	R2020	0.00	0.00	0.00					0.00
Net	R2100	421,697.97	91,947.98	260,014.86					773,660.81
<b>Claims management expenses</b>									
Gross	R2110	1,031,023.17	94,307.51	3,685,835.98					4,811,166.66
Reinsurers' share	R2120	0.00	0.00	0.00					0.00
Net	R2200	1,031,023.17	94,307.51	3,685,835.98					4,811,166.66
<b>Acquisition expenses</b>									
Gross	R2210	952,980.22	6,296,047.50	11,713,544.26					18,962,571.98
Reinsurers' share	R2220	0.00	0.00	0.00					0.00
Net	R2300	952,980.22	6,296,047.50	11,713,544.26					18,962,571.98
<b>Overhead expenses</b>									
Gross	R2310	1,562,684.62	-1,401,695.41	987,499.64					1,148,488.85
Reinsurers' share	R2320	0.00	0.00	0.00					0.00
Net	R2400	1,562,684.62	-1,401,695.41	987,499.64					1,148,488.85
<b>Other expenses</b>	R2500								0.00

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<b>Total expenses</b>	<b>R2600</b>									33,149,634.70
<b>Total amount of surrenders</b>	<b>R2700</b>	0.00	0.00	0.00						0.00