

BUITENGEWONE
OFFISIELLE KOERANT
VAN SUIDWES-AFRIKA.



OFFICIAL GAZETTE
EXTRAORDINARY
OF SOUTH WEST AFRICA.

UITGawe OP GESAG.

PUBLISHED BY AUTHORITY.

1/- Dinsdag, 1 Julie 1952.

WINDHOEK

Tuesday, 1st July, 1952.

No. 1695.

INHOUD

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GOVERNMENT NOTICE.

The following Government Notice is published for general information:—

J. NESER,
Secretary for South West Africa.

Administrator's Office,
Windhoek.

DEPARTMENT OF FINANCE.

* No. I369—Union.]

[20 June 1952.

REGULATIONS UNDER THE INSURANCE ACT, 1943.

It is hereby notified for general information that His Excellency the Governor-General, under the powers vested in him by section *seventy-six* of the Insurance Act, 1943 (Act No. 27 of 1943), as amended, has been pleased to make the following regulations:—

In these regulations "the Act" means the Insurance Act, 1943, as amended, and all terms employed herein which have been defined in the Act shall bear the meanings assigned to them in the Act.

All regulations previously made under the Act are hereby substituted by these regulations, save that such of these regulations as are made under section *eight*, *eleven*, *thirteen* or *fifteen* of the Act shall not apply in relation to any return required to be furnished to the Registrar in respect of any financial year of an insurer which terminated before the first day of January, 1952.

MANNER IN WHICH AND TIME WITHIN WHICH APPEALS TO THE MINISTER ARE TO BE PROSECUTED UNDER SECTION TWO.

1. (a) Within one month after the decision at issue has been communicated to the person concerned, or within such further period not exceeding three months as the Minister, upon application being made within the said period of one month, may approve, the appellant shall lodge with the Registrar written notice of the intention to appeal, and in such notice he shall state the matter in regard to which he intends to appeal and the grounds for the appeal.

(b) The Registrar shall immediately acknowledge receipt of the notice by registered post.

(c) The appellant shall proceed with the appeal in the manner set forth in paragraph 2 within one month of receipt by him of the acknowledgment referred to in paragraph 1 (b), failing which the appeal shall lapse.

2. (a) The appeal shall be limited to the matter stated in the notice referred to in paragraph 1 (a).

(b) The appeal shall be set out in writing and shall be in triplicate. In the case of an appeal by a company or other corporate body, the appeal shall be signed by a director, or by the secretary or principal officer (if any) of the appellant, and in the case of an appeal by an individual or partnership, it shall be signed by such individual, or by one of the partners, as the case may be.

GOEWERMENTSKENNISGEWING.

Onderstaande Goewermentskennisgewing word vir algemene inligting gepubliseer:—

J. NESER,
Sekretaris vir Suidwes-Afrika.
Kantoor van die Administrateur,
Windhoek.

DEPARTEMENT VAN FINANSIES.

* No. 1369—Unie.]

[20 Junie 1952.

REGULASIES INGEVOLGE DIE VERSEKERINGSWET, 1943.

Hierby word vir algemene inligting bekendgemaak dat dit Sy Eksellensie die Goewerneur-generaal behaag het om kragtens die bevoegdheid hom verleent by artikel *ses-en-twintig* van die Versekeringswet, 1943 (Wet No. 27 van 1943), soos gewysig, onderstaande regulasies op te stel:—

In hierdie regulasies beteken „die Wet” die Versekeringswet, 1943, soos gewysig, en al die uitdrukings wat hierin gesebig en in die Wet omskryf word, het dieselfde betekenis as wat in die Wet aan hulle verleen word.

Alle regulasies wat voorheen ingevolge die Wet opgestel is, word deur hierdie regulasies vervang, behalwe dat sodanige van hierdie regulasies as wat kragtens artikel *agt*, *elf*, *dertien* of *vyftien* van die Wet opgestel is, nie van toepassing is met betrekking tot enige opgawe wat aan die Registrateur verstrekk moet word ten opsigte van 'n versekeraar se boekjaar wat voor die eerste dag van Januarie 1952 verstryk het nie.

WYSE WAAROP EN TYDPERK WAARIN APPÉLLE NA DIE MINISTER, INGEVOLGE ARTIKEL THREE, UITGEVOER MOET WORD.

1. (a) Binne een maand nadat 'n beslissing aangsaende 'n geskilpunt aan die betrokke persoon meegedeel is, of binne so 'n verdere tydperk van hoogstens drie maande as wat die Minister, op aansoek gedaan binne genoemde tydperk van een maand, mag goedvind, moet die appellant 'n skriftelike kennisgewing van sy voorname om te appelleer by die Registrateur indien en in so 'n kennisgewing moet hy die geskilpunte waaroor hy wil appelleer en die gronde van sy appéll, uiteenset.

(b) Die Registrateur moet onmiddellik die ontvangs van die kennisgewing per geregistreerde pos erken.

(c) Die appellant moet binne een maand nadat die ontvangserkening, soos in paragraaf 1 (b) genoem, hom bereik het, die appéll voortsit op die wyse in paragraaf 2 uiteengesit, by gebreke waarvan die appéll verval.

2. (a) Die appéll moet tot die geskilpunte uiteengesit in die kennisgewing, in paragraaf 1 (a) genoem, beperk word.

(b) Die appéll moet skriftelik en in triplo uiteengesit word. In die geval van 'n appéll deur 'n maatskappy of ander regspersoon, moet die appéll deur 'n direkteur, of die sekretaris of hoofamptenaar (indien daar een is) van die appellant, onderteken wees, en in die geval van 'n appéll deur 'n individu of vennootskap, moet dit deur so 'n individu, of deur een van die vennote, na gelang van die geval, onderteken wees.

(c) The appeal shall be forwarded by the appellant to the Registrar, who shall as soon as possible transmit it to the Minister, together with a report setting out his own views on the question at issue.

3. The Minister shall inform the Registrar of his decision on the appeal, and the Registrar shall immediately communicate that decision to the appellant by registered post.

DOCUMENTS AND PARTICULARS TO BE FURNISHED UNDER SECTION four.

The documents and particulars to be furnished are, in the case of an applicant having his head office within the Union, those specified in Part I of the Schedule to these regulations, and, in the case of an applicant having his head office outside the Union, those specified in Parts I and II of the said Schedule; provided that an applicant who is already registered under the Act in respect of some class of insurance business other than that to which the application relates need not furnish the documents and particulars specified in paragraphs 7 to 15 both inclusive of the said Schedule.

Attention is drawn to the following:—

- (a) The words "chairman" and "director" are defined in section one of the Act.
- (b) For the purposes of these regulations the term "head office" means, in the case of an applicant constituted under the law of any country other than the Union, the head office outside the Union.
- (c) The word "class" denotes one of the nine "classes" of insurance business defined in section one of the Act, viz.—

Short-term insurance business:

- Fire business.
- Marine business.
- Motor business.
- Personal Accident business.
- Miscellaneous business.

Long term insurance business:

- Life business.
- Sinking Fund business.
- Industrial business.
- Funeral business.

- (d) All documents and particulars are to be furnished in single.

If an applicant is an individual or a partnership, any documents or particulars which in terms of the Schedule require to be signed by the chairman and another director shall in lieu thereof be signed by the individual or by all the partners.

SCHEDULE.

PART I.

1. A letter in which application is made for registration, specifying the class of business for which registration is desired, and signed by the chairman, another director and the chief officer at the head office.

2. If the application relates to any class of short-term insurance business, a report signed by an insurance expert (who may be a whole-time employee of the applicant) to the effect that he has reviewed the manner

(c) Die appèl moet deur die appellant aan die Registrateur gestuur word, wat dit so gou moontlik, tesame met 'n verslag waarin sy eie sienswyse aangaande die geskilpunte uiteengesit word, aan die Minister moet deurstaan.

3. Die Minister moet sy beslissing aangaande die appèl aan die Registrateur meddeel en die Registrateur moet die appellant onmiddellik per geregistreerde pos van die beslissing verwittig.

DOKUMENTE EN BESONDERHEDIE WAT INGEVOLGE ARTIKEL vier VERSTREK MOLT WORD.

Die dokumente en besonderhede wat verstrek moet word, is, in die geval van 'n applicant met sy hoofkantoor binne die Unie, dié in Deel I van die Bylae by hierdie regulasies vermeld, en, in die geval van 'n applicant met sy hoofkantoor buite die Unie, dié in Dele I en II van genoemde Bylae: Met dien verstande dat 'n applicant wat reeds ingevolge die Wet ten opsigte van 'n ander soort versekeringsbesigheid as dié waarop die aansoek betrekking het, geregistreer is, die dokumente en besonderhede gespesifieer in paragrafe 7 tot en met 15 van genoemde Bylae nie hoof te vertrek nie.

Die aandag word op onderstaande gevvestig:—

- (a) Die woorde .. voorstitter" en .. direkteur" word in artikel een van die Wet omskryf.
- (b) Vir die toepassing van hierdie regulasies beteken die woord .. hoofkantoor", in die geval van 'n applicant wat ingevolge die wet van enige land behalwe die Unie ingestel is, die hoofkantoor buite die Unie.
- (c) Die woord .. soort" dui aan van die nege .. soorte" versekeringsbesigheid aan wat in artikel een van die Wet omskryf word, nl.—

Korttermyn-versekeringsbesigheid:—

- Brandbesigheid.
- Seebesigheid.
- Motorbesigheid.
- Persoonlike ongevallebesigheid.
- Gemengde besigheid.

Langtermyn-versekeringsbesigheid:—

- Lewensbesigheid.
- Anmortisasie, onds.besigheid.
- Nwyverheidsbesigheid.
- Begraafnisbesigheid.

- (d) Alle dokumente en besonderhede moet in enkelvoud verstrek word.

Indien 'n applicant 'n individu of 'n vennootskap is, moet enige dokumente of besonderhede wat ingevolge die Bylae deur die voorstitter en 'n ander direkteur onderteken moet word, in plaas daarvan deur die individu of deur al die vennote onderteken word.

BYLAE.

DEEL I.

1. 'n Brief waarin aansoek gedoen word om registrasie in waarin die soort besigheid waarvoor registrasie verlang word, gespesifieer word en onderteken deur die voorstitter, 'n ander direkteur en die hoofkantienaar by die hoofkantoor.

2. Indien die aansoek in verband niet enige soort korttermynversekeringsbesigheid staan, 'n verslag deur die versekeringsdeskundige (wat 'n voltydse werknemer van die applicant mag wees) onderteken ten effekte dat hy die

in which it is intended to conduct the class of business in respect of which application is being made, with special reference to the following matters, viz.—

- (a) the principles which will be applied in investing the insurance funds; and
- (b) the underwriting policy to be followed by the applicant, having regard in particular—
 - (i) to the basis of premium charges;
 - (ii) to reinsurance arrangements;
 - (iii) so far as practicable, to prospective administrative costs and commission;
 - (iv) to the amount of paid-up share capital or other unimpaired funds; and
 - (v) to the probable working results during the early years.

and reporting upon the financial soundness of such proposed manner of conducting the class of business in question. The name and professional qualifications or experience of the expert making the aforesaid report are to be indicated thereon.

3. If the application relates to any class of long-term insurance business, a report signed by the actuary mentioned in sub-section (2) of section *thirty-four* of the Act to the effect that he has reviewed the manner in which it is intended to conduct the class of business in respect of which application is being made, with special reference to the following matters, viz.—

- (a) the manner in which insurance risks will be selected;
- (b) the proposed or probable expenses (including commission);
- (c) the arrangements or proposed arrangements relating to reinsurances;
- (d) the relationship between the amount of the paid-up share capital or other unimpaired funds and the amount of the insurance business which the applicant expects or intends to undertake;
- (e) the principles which will be applied in investing the insurance funds;
- (f) the actuarial and statistical records which will be maintained; and
- (g) in the case of an application relating to funeral business, the cost or probable cost to the applicant of the funerals or other non-monetary benefits for which provision will be made in the policies which the applicant intends to issue.

and reporting upon the financial soundness of such proposed manner of conducting the class of business in question. The name and professional qualifications of the actuary making the aforesaid report are to be indicated thereon.

4. If the application relates to life business, industrial business or sinking fund business, the rules which the applicant intends to make under sub-section (2) of section *sixty-two* of the Act. Such rules are to be signed by the chief officer at the head office.

5. If the application relates to funeral business, a statement containing the following particulars and signed by the chief officer at the head office:—

- (a) A description of the methods which will be adopted to ensure that for every premium received a receipt will be issued which clearly indicates the due date of the premium in respect of which such payment is made.

voorgestelde manier van dryf van dié soort besigheid waarom aansoek gedoen word, nagegaan het met spesiale verwysing na die volgende besonderhede, nl.—

- (a) die beginsels wat toegepas sal word by die belegging van die versekeringsfondse; en
- (b) die versekeringsbeleid wat deur die applikant gevolg sal word, veral met betrekking—
 - (i) tot die basis van premietarieue;
 - (ii) tot herversekeringsreëlings;
 - (iii) sover as moontlik, tot verwagte administratiewe koste en kommissie;
 - (iv) tot die bedrag van opbetaalde aandelekapitaal of ander onaangestaste fondse; en
 - (v) tot die waarskynlike bedryfsresultate gedurende die beginjare,

en waarin verslag daaroor gedoen word of sodanige voorgestelde manier van dryf van die betrokke soort besigheid finansiell gesond is. Die naam en die professionele kwalifikasies van ervaring van die deskundige wat voorname verslag doen, moet daarop aangedui word.

3. Indien die aansoek in verband met enige soort langetermynversekeringsbesigheid staan, 'n verslag onderteken deur die aktuaris in subartikel (2) van artikel *vier-en-dertig* van die Wet genoem, ten effekte dat hy die voorgestelde manier van dryf van dié soort besigheid waarom aansoek gedoen word, nagegaan het met spesiale verwysing na die volgende besonderhede, nl.—

- (a) die manier waarop versekeringsrisiko's gekies sal word;
- (b) die voorgestelde of waarskynlike onkoste (met inbegrip van kommissie);
- (c) die reëlings of voorgestelde reëlings betreffende herversekerings;
- (d) die verband tussen die bedrag van die opbetaalde aandelekapitaal of ander onaangestaste fondse en die bedrag van die versekeringsbesigheid wat die applikant verwag of voornemens is om te ondernem;
- (e) die beginsels wat toegepas sal word by die belegging van die versekeringsfondse;
- (f) die aktuariele en statistiese registers wat gehou sal word; en
- (g) in die geval van 'n aansoek met betrekking tot begrafnisbesigheid, die koste of waarskynlike koste vir die applikant van die begrafnis van onder nie-geldelike voordele waarvoor voorsiening in die polisie wat die applikant voornemens is om uit te reik, gemaak sal word,

en waarin verslag daaroor gedoen word of sodanige voorgestelde manier van dryf van die betrokke soort besigheid finansiell gesond is. Die naam en die professionele kwalifikasies van die aktuaris wat voorname verslag doen, moet daarop aangedui word.

4. Indien die aansoek betrekking het op lewensbesigheid, nywerheidsbesigheid of amortisasiefondsbesigheid, die reëls wat die applikant voornemens is om volgens subartikel (2) van artikel *twee-en-sestig* van die Wet op te stel. Sodanige reëls moet deur die hoofamtrenaar by die hoofkantoor onderteken word.

5. Indien die aansoek betrekking het op begrafnisbesigheid, 'n staat wat die volgende besonderhede bevat in wat deur die hoofamtrenaar by die hoofkantoor onderteken is:—

- (a) 'n Beskrywing van die metodes wat gevolg sal word om te versker dat vir elke premie ontvang, 'n kwintians uitgereik sal word wat duidelik die vervaldatum van die premie ten opsigte waarvan sodanige betaling geskied, aanwys.

- (b) The sum of money to which, in accordance with the provisions of sub-section (1) of section fifty-seven of the Act, the owners of policies which the applicant intends to issue will be entitled in lieu of each funeral or other non-monetary benefit for which provision will be made in such policies.
- (c) Reasonable evidence that the said sum of money approximates the value of the said benefit. Such evidence may be in the form of a description of the aforesaid benefit, or otherwise according to the circumstances.
6. A copy of an account showing in detail the revenue and expenditure for the latest financial year for which such information is available, and a copy of the balance sheet at the close of that year. If the applicant has not yet drawn up an account and a balance sheet in respect of a financial year, full particulars are to be given of the assets and liabilities at the date of application or at a date as near thereto as possible.
7. A copy of any report or statement relating to the applicant's finances which the applicant or his auditor submitted to shareholders or policyholders within the current or immediately previous financial year.
8. A copy (certified as correct by the chief officer at the head office) of the Act, Charter, Deed of Settlement, Memorandum of Association or other document (if any) by which the applicant is constituted.
9. A copy (certified as correct by the chief officer at the head office) of the Articles of Association, By-laws or other rules (if any) in accordance with which the applicant conducts or intends to conduct his business.
10. The situation of the head office.
11. The names of the directors at the head office and of the chief officer at the head office.
12. The amounts of the nominal, subscribed and paid-up share capital (if any).
13. The date on which the current financial year will expire.
14. A certificate, signed by the person or persons mentioned below, to the effect that he has satisfied himself, or, as the case may be, that they have satisfied themselves—
- (a) that the books of account and other records that the applicant intends to maintain will be in such a form that the accounts, balance sheets, statements of liabilities and statements of assets which the applicant will be required under sections eleven to fifteen inclusive of the Act to render from time to time to the Registrar can be readily prepared; and
 - (b) that the accountant, bookkeeper or other person whom the applicant intends to charge with the duty of preparing the said accounts, balance sheets, statements of liabilities and statements of assets is conversant with the forms prescribed by the relevant regulations.
- The aforesaid certificate is to be signed, in the case of an applicant having his head office in the Union, by the chief officer and, in the case of an applicant having his head office outside the Union, by the chief officer at the head office and by the person whom the applicant intends to appoint as his principal officer in the Union under section seven of the Act. In addition, if the application relates to any class of short-term insurance business, the portion of the certificate that deals with the matter mentioned in sub-paragraph (a) is to be signed by the expert referred to in paragraph 2.
- (b) Die som geld waarop die eienaars van polisse wa die applikaat voorneem is om uit te reik ingevolge die bepalings van subartikel (1) van artikel *sewe-en-vyftig* van die Wet, geregig sal wees in plas van iedere begrafnis- of ander nie-geldelike voordeel waarvoor voorstiening in sodanige polisse gemaak sal word.
- (c) Billike bewys dat die genoemde som geld naastenby gelykstaan met die waarde van die genoemde voordeel. Sodanige bewys mag, al na die omstandigheid, in die vorm van 'n beskrywing van die voorneemde voordeel of andersins wees.
6. 'n Afskrif van 'n rekening waarop in besonderheid die inkomste en uitgawe aangewys word vir die jongste boekjaar waarvoor sodanige mitiging beskikbaar is, en 'n afskrif van die balansstaat op die sluiting van daardie jaar. Indien die applikaat nog nie 'n rekening en 'n balansstaat ten opsigte van 'n boekjaar opgestel het nie, moet volledige besonderheid van die bates en laste op die datum van aansoek of op 'n datum so nu as moontlik daarvan verstrekk word.
7. 'n Afskrif van enige verslag of staat betreffende die applikaat se finansiës wat die applikaat of sy ondertoe binne die lopende of onmiddellik voorgaande boekjaar aan die aandel- of polishouers voorgelê het.
8. 'n Afskrif (gesertifiseer vir korrek deur die hoofamptenaar by die hoofkantoor) van die Wet, Oktrooi, Akte van Ooreenkoms, Akte van Oprigting, of ander dokument (as daar is) waarby die applikaat opgerig is.
9. 'n Afskrif (gesertifiseer vir korrek deur die hoofamptenaar by die hoofkantoor) van die Statute, Verordeninge of ander reglement (as daar is) waarvolgens die applikaat sy besigheid dryf of voornemens is om dit te dryf.
10. Waar die hoofkantoor geleë is.
11. Die name van die direkteur by die hoofkantoor en van die hoofamptenaar by die hoofkantoor.
12. Die bedrae van die nominale, ingeskreve en gestorte aandelekapital (as daar is).
13. Die datum waarop die lopende boekjaar ten einde loop.
14. 'n Sertifikaat onderteken deur die persoon van persone wat hieronder vermeld word, ten effekte dat hy hom daarvan oortuig het, of, na gelang van die geval, dat hulle hul daarvan oortuig het—
- (a) dat die rekeningsboeke en ander registers wat die applikaat voorneem is om te hou in sodanige vorm sal wees dat die rekeninge, balansstate, opgawes van verbintenisse en opgawes van bates wat die applikaat volgens artikels elf tot en met vyftien van die Wet van tyd tot tyd aan die Registrateur sal moet verstrek, gerедelik opgestel kan word; en
 - (b) dat die rekenmeester, boekhouer of ander persoon wat die applikaat voorneem is om te helas met die plig om voorneemde rekeninge, balansstate, opgawes van verbintenisse en opgawes van bates op te maak, bekend is met die vorms wat by die betrokke regulasies voorgeskryf is.
- Voorneemde sertifikaat moet, in die geval van 'n applikaat met sy hoofkantoor binne die Unie, deur die hoofamptenaar onderteken word, en dié moet in die geval van 'n applikaat met sy hoofkantoor buite die Unie, deur die hoofamptenaar by die hoofkantoor en deur die persoon onderteken word wat die applikaat voorneem is om as sy hoofamptenaar in die Unie ingevolge artikel *sewe-en-vyftig* van die Wet aan te stel. Indien die aansoek betrekking het op enige soort korttermyn-versekeringsbesigheid, moet die gedeelte van die sertifikaat wat handel oor die saak genoem in subparagraaf (a) daarbenewens geteken word deur die deskundige waarvan in paragraaf 2 melding gemaak word.

PART II.

DEEL II.

15. The period during which the applicant has been carrying on insurance business outside the Union.

16. If the application relates to any class of long-term insurance business—

(a) a statement signed by the chief officer at the head office showing the amount of the liabilities of the applicant under unmatured policies in respect of long-term insurance business, together with a detailed description of the actuarial basis employed in calculating such amount as at each of the following dates, namely:—

(i) the last date prior to the date of application for registration as at which such liabilities were calculated actuarially;

(ii) the last date prior to a date five years previous to the date of the application for registration as at which such liabilities were calculated actuarially;

(iii) every intermediate date as at which such liabilities were calculated actuarially;

(b) a copy of the balance sheet as at each of the dates specified in sub-paragraph (a);

(c) a description, signed by the chief officer at the head office, of the basis and methods employed in valuing each of the various kinds of assets shown in the balance sheets mentioned in sub-paragraph (b), together with such further details as would enable an independent person to satisfy himself that the aggregate value of the assets was approximately equal to or not less than the aggregate value as shown in the said balance sheets.

MANNER OF MAKING AVAILABLE MONEY OR SECURITIES DEPOSITED WITH THE TREASURY IN TERMS OF SECTIONS six (2), sixty (1) (b) AND sixty (1) (k).

1. The Treasury shall sell, or cause to be sold, such part (if any) of the securities as it may consider necessary to satisfy the judgment at such price as the Treasury may determine. The Treasury may require the depositor or the person through whom the deposit is made to perform any act the Treasury shall specify to enable such sale to be effected, and it shall be the duty of the depositor or of the person through whom the deposit is made to comply promptly with any such requirement.

2. The Treasury shall make payment to the person entitled thereto by means of a cheque or otherwise as it shall deem fit, and may make such stipulations as it shall deem necessary for the obtaining of a proper receipt for the moneys paid.

3. Where two or more judgments have to be satisfied out of any deposit at the same time, and the total amount of the deposit is not sufficient to satisfy all such judgments in full, the Treasury shall make payments *pro rata*.

MATTERS IN RESPECT OF WHICH A STATEMENT OF ANY CHANGE IS TO BE FURNISHED UNDER SECTION eight.

The following matters are specified under section eight of the Act:—

- (1) The Act, Charter, Deed of Settlement, Memorandum of Association or other document (if any) by which the insurer is constituted.
- (2) The Articles of Association, By-laws, or other rules (if any) in accordance with which the insurer conducts his business.
- (3) In the case of a Union insurer, the names of the directors at the head office.
- (4) In the case of a non-Union insurer, the situation of the head office outside the Union.

15. Die typerk wat die applikant reeds versekerings-besigheid buite die Unie gedryf het.

16. Indien die aansoek betrekking het op enige soort langtermyn-versekeringsbesigheid—

(a) 'n staat, onderteken deur die hoofamptenaar by die hoofkantoor, wat die bedrag van die verbintenis van die applikant kragtens nog lopende polisse ten opsigte van langtermyn-versekeringsbesigheid aanwys, tesame met 'n besonderlike beskrywing van die aktuariele basis waarop sodanige bedrag bereken is, soos op elkeen van die volgende datums, naamlik—

(i) die laaste datum voor dié datum van die aansoek om registrasie waarop sodanige verbintenis aktuarieel bereken is;

(ii) die laaste datum voor 'n datum vyf jaar voor die datum van die aansoek om registrasie waarop sodanige verbintenis aktuarieel bereken is;

(iii) elke tussentyds datum waarop sodanige verbintenis aktuarieel bereken is;

(b) 'n afskrif van die balansstaat soos op elkeen van die datums in subparagraaf (a) gespesifieer;

(c) 'n beskrywing, onderteken deur die hoofamptenaar by die hoofkantoor, van die basis en metodes waarvan gebruik gemaak is by die waardering van elkeen van die verskillende soorte bates wat in die balansstaat waarvan in subparagraaf (b) melding gemaak word, aangewys word, tesame met sodanige nadere besonderhede as wat in 'n buitenstaander in staat sou stel om hom daarvan te oorlog dat die totale waarde van die bates naastenby gelyk aan of nie minder was nie as die totale waarde soos in genoemde balansstaat aangewys.

WYSE WAAROP GELDE OF EFFEKTE BY DIT TESOURIE GEDEPONEER, INGEVOLGE ARTIKELS ses (2), sesig (1) (b) EN sesig (1) (k) NEENKBAAR GESTEL WORD.

1. Die Tesourie kan so 'n deel (as daar is) van die effekte, as wat hy nodig ag, verkoop of laat verkoop teen so 'n prys as wat hy bepaal, ten einde aan die vonnis te voldoen. Die Tesourie kan verlaag dat die deponeerder, of die persoon deur wie se bemiddeling die deposito gemaak is, enige handeling moet verrig wat die Tesourie voorskryf om so 'n deel van die effekte te verkoop of te laat verkoop, en die deponeerder of die persoon deur wie se bemiddeling die deposito gemaak is, is verplig om onverwyl aan so 'n vereiste te voldoen.

2. Die Tesourie kan deur middel van 'n tjet of andersins, soos hy goedvind, uitbetalings doen aan die persoon wat daartoe geregtig is, en sodanige voorwaarde stel as wat hy nodig ag tot verkyring van 'n behoorlike kwitansie vir die uitbetaalde geldie.

3. Waar daar terselfdertyd uit 'n deposito aan twee of meer vonnisse voldoen moet word en die totale bedrag van die deposito nie voldoende is om aan al sulke vonnisse ten volle te voldoen nie, moet die Tesourie die betalings na verhouding doen.

SAKE TEN OPSIGTE WAARVAN, INGEVOLGE ARTIKEL acht, 'N OPGAAF VAN VERANDERINGE VERSTREEK MOLT WORD.

Die volgende sake word ingevolge artikel acht van die Wet gespesifieer:—

- (1) Die Wet, Oktrooi, Akte van Ooreenkoms, Akte van Oprigting of ander dokument (as daar is) waarby die versekeraar opgerig is.
- (2) Die Statute, Verordeninge of ander reglement (as daar is) waarvolgens die versekeraar sy besigheid dryf.
- (3) In die geval van 'n binnelandse versekeraar, die name van die direkteure by die hoofkantoor.
- (4) In die geval van 'n buitenlandse versekeraar, waar die hoofkantoor buite die Unie geleë is.

**REVENUE ACCOUNT, PROFIT AND LOSS ACCOUNT AND
BALANCE SHEET TO BE FURNISHED UNDER SECTION
eleven (2).**

1. The revenue accounts are to be in the form of the Schedules A to H inclusive. If a profit and loss account is required, it is to be in the form of Schedule J. The balance sheet is to be in the form of Schedule K in the case of a Union insurer, and L in the case of a non-Union insurer.

2. The name of the insurer, and the financial year to which the accounts relate, are to be shown on each sheet of paper.

3. If the return extends to more than one sheet of paper, the sheet containing the insurer's balance sheet must be signed by the persons required to sign the returns in terms of paragraph (a) of section sixty-five of the Act, and each of the remaining sheets must be signed for identification by the principal officer in the Union.

**Provisions Applicable to Both Union Insurers and
non-Union Insurers.**

4. An insurer who does not maintain a separate fund for his sinking fund business shall include the particulars of any such business which he carries on in the revenue account relating to his life business, and shall amend accordingly the heading to that account and the wording of the relevant items in that account and in the balance sheet.

5. The items in the revenue accounts are to be net amounts after deduction of income and expenditure in respect of all reinsurances of the insurer's risks, irrespective of whether or not those reinsurances are "approved reinsurances," as defined in section one of the Act.

6. The items relating to claims in each of the revenue accounts are to include provisions for claims intimated but not paid, except where the contrary is indicated.

7. The items relating to claims in the revenue accounts applicable to fire, marine, motor, personal accident and miscellaneous business are to include all expenses directly incurred in settling claims, but are to be shown after deduction of salvages.

8. The amount shown against the item "Interest, Dividends and Rents" in any of the revenue accounts or in the profit and loss account may, if desired, be the net amount after deduction of income tax.

9. If any expenses of administration, organization or business extension or the purchase price of any business (apart from the value of any property belonging thereto) or any goodwill, or any item of a similar nature arose during the financial year to which the accounts relate and has been treated as an asset in the balance sheet, a statement must be furnished showing how such item arose and the reason for its capitalisation.

10. If any item representing outstanding premiums, premiums debited to agents or deferred instalments of premiums that is included on the assets side of the balance sheet is not shown net after deduction of commission and other probable expenses, and if such commission and other probable expenses are not provided for amongst the liabilities on the other side of the balance sheet, full particulars must be furnished.

**INKOMSTEREKENING, WINS- EN VERLIESREKENING EN
BALANSSTAAT WAT INGEOVOLGE ARTIKEL elf (2)
VERSTRIK MOET WORD.**

1. Die inkomsterekening moet in die vorm van die Bylae A tot en met H wees. Indien 'n wins- en verliesrekening vereis word, moet dit in die vorm van Bylae J wees. Die balansstaat moet in die vorm van Bylae K in die geval van 'n binnelandse versekeraar en L in die geval van 'n buitenlandse versekeraar wees.

2. Die naam van die versekeraar en die boekjaar waarop die rekenings betrekking het, moet op elke vel aangevoer word.

3. As die opgawes meer as een vel bevat, moet die vel wat die versekeraar se balansstaat bevat, onderteken word deur die persone wat ingevolge paraafsel (a) van artikel vyf-en-sestig van die Wet die opgawes moet onderteken, en elkeen van die oorblywende velle moet vir identifikasie daaroor die hoofaantreter in die Unie onderteken word.

**Bepalings van toepassing op beide binnelandse en
buitelandse versekeraars.**

4. 'n Versekeraar wat nie 'n aparte fonds vir sy amortisasiefondsbesigheid hou nie, moet die besonderhede van so 'n besigheid wat hy dryf in die inkomsterekening wat betrekking het op sy lewensbesigheid insluit en moet die opskrif van genoemde rekening en die bewoording van die betrokke poste in daardie rekening en in die balansstaat dienoorseenkomstig wysig.

5. Die poste in die inkomsterekening moet die nettobedruwe wees na aftrekking van inkomste en uitgawe se onsigte van alle herversekerings van die versekeraar se risiko's ongeag van genoemde herversekerings "goedgekeurde herversekerings" is soos in artikel een van die Wet omskryf of nie.

6. Die poste wat betrekking het op vorderings in elkeen van die inkomsterekening moet voorsiening vir vorderings wat bekend gemaak maar nie betaal is nie, insluit uitgenome waar die teendeel aangedui word.

7. Die poste wat betrekking het op vorderings in die inkomsterekening van toepassing op brand-, see-, motor-, persoonlike ongevalle- en gemengde besigheid moet alle koste wat regstreeks by die vereffening van vorderings aangegaan is, insluit, dog hulle moet na aftrekking van bering aangegee word.

8. Die bedrag wat teen die pos .. Rente, Diwidende en Huurgeldelde" in enige inkomsterekening of in die wins- en verliesrekening aangevoer word, kan, indien verlang, die netto-bedrag na aftrekking van inkomstebelasting wees.

9. As enige koste van administrasie, organisasie of besigheidsuitbreiding of die koopprys van 'n besigheid (afgesien van die waarde van goedere wat daarby behoort) of klandisiwaarde of 'n soortgelyke pos gedurende die boekjaar waarop die rekenings betrekking het, ontstaan het, en as 'n baie in die balansstaat behandel is, moet 'n staat wat aantoon hoe sodanige pos ontstaan het en die rede vir kapitalisasie daarvan, versrek word.

10. Indien enige pos wat uitstaande premies, premies teen agniee gedebiteer of uitgestelde patiemante van premies vereenvoudig en wat onder die bate aan die ene kant van die balansstaat ingesluit is, nie ne to na aftrekking van kommissie en ander waarskynlike uitgawes aangetoon word nie, en indien sodanige kommissie en ander waarskynlike uitgawes nie onder die laste aan die ander kant van die balansstaat voorkom nie, moet volle besonderhede versrek word.

11. A statement is to be furnished in regard to the following matters:—

- (a) whether the financial year in respect of the business in the Union is the same as in respect of the business (if any) outside the Union; and, if not,
- (b) the nature and extent of the difference.

12. If an insurer who holds shares in a company carrying on insurance business in the Union—

- (a) has incorporated in his accounts the whole or part of the income and expenditure of that company as if such income and expenditure had been for his own account; or
- (b) has incorporated in his balance sheet the whole or part of the liabilities and assets of that company as if they were his own liabilities and assets,

he shall furnish a supplementary statement showing the name of that company and full particulars of the extent to which, and the methods by which, he has incorporated asforesaid such income, expenditure, liabilities or assets in his accounts or in his balance sheet.

13. The incorporation of the income, expenditure, liabilities or assets of an insurer in the accounts or balance sheet of another insurer shall not be deemed to release the first-mentioned insurer from any obligation to which he is subject by reason of the provisions of section eleven of the Act or of these regulations.

Provisions Applicable to Union Insurers Only.

14. In the case of a Union insurer, the balance sheet is to include the amount of any liability in respect of income tax or other taxes for the year concerned and for preceding years, and if any such tax has not been finally assessed, the estimated amount in respect of such taxes. Any amount provided for taxation for the year concerned and any adjustments of amounts provided in respect of preceding years are to be shown in the accounts.

15. In the case of a Union insurer, the items on the income side of the revenue accounts and profit and loss account must relate to income whether actually received or not, and the items on the expenditure side must relate to expenditure whether actually paid or not. Any such amounts which have not been actually received or paid and any corresponding outstanding amount in respect of reinsurance of the insurer's risks, are to be allowed for under the appropriate item in the balance sheet.

16. In the case of a Union insurer, reinsurance premiums, whether on business ceded or accepted, are to be brought into the revenue accounts before deducting commission thereon, any such commission being included on the other side of the account.

17. In the case of a Union insurer, the accounts and balance sheet are to be made up in Union currency (shillings and pence being disregarded if the insurer so desires), and a statement is to be furnished showing—

- (a) whether any other currency has been converted to Union currency; and, if so,
- (b) the basis of conversion of each such other currency.

Provisions Applicable to Non-Union Insurers Only.

18. Schedule C is to be made up in Union currency, but a non-Union insurer may make up the remainder of the accounts and the balance sheet in any currency he desires. If they are made up in a currency having "pound" as its principal unit, the insurer concerned may,

11. 'n Staat met betrekking tot die volgende sake moet verstrek word:—

- (a) of die boekjaar ten opsigte van die besigheid in die Unie dieselfde is as dié ten opsigte van die besigheid (as daar is) buite die Unie; en, indien nie,
- (b) die aard en omvang van die verskil.

12. Indien 'n versekeraar wat aandele besit in 'n maatskappy wat versekeringsbesigheid in die Unie dryf—

- (a) by sy rekenings die inkomste en uitgawes van daardie maatskappy heeltemal of gedeeltelik ingelyf het asof sodanige inkomste en uitgawe vir sy eie rekening was;
- (b) by sy balansstaat die laste en bate van daardie maatskappy heeltemal of gedeeltelik ingelyf het asof dit sy eie laste en bate was,

moet hy 'n aanvullende staat verstrek wat die naam van daardie maatskappy en volle besonderhede van die mate waarin en die metodes waarvolgens hy soos genoem sodanige inkomste, uitgawes, laste of bate by sy rekenings of by sy balansstaat ingelyf het, aantoon.

13. Die inlywing van die inkomste, uitgawe, laste of bate van 'n versekeraar by die rekenings of balansstaat van 'n ander versekeraar word nie geag eergenoemde versekeraar van enige verpligting waarvan hy omrede die bepaling van artikel elf van die Wet of van hierdie regulasies onderworpe is, vry te stel nie.

Bepalings toepaslik slegs op binnelandse versekeraars.

14. In die geval van 'n binnelandse versekeraar moet die balansstaat die bedrag van enige verbintenis ten opsigte van inkomstebelasting of ander belasting vir die betrokke jaar en vir vorige jare, en, indien so'n belasting nog nie final aangeslaan is nie, 'n raming van die bedrag van sodanige belastings, insluit. Enige bedrag wat vir belasting ten opsigte van die betrokke jaar beskikbaar gestel is en enige verrekening van bedrae wat ten opsigte van vorige jare beskikbaar gestel is, moet in die rekening getoon word.

15. In die geval van 'n binnelandse versekeraar moet die poste aan die inkomstekant van die inkomsterekentings en wins- en verliesrekening betrekking hê op inkomste, hetsy werklik ontvango van nie, en die poste aan die uitgawekant moet betrekking hê op uitgawe, hetsy werklik betaal of nie. Vir enige sodanige bedrae wat nie werklik ontvango van betaal is nie en enige ooreenkomslike uitstaande bedrag ten opsigte van herversekerings van die versekeraar se risiko's moet in die gepaste pos in die balansstaat voorstiening gemaak word.

16. In die geval van 'n binnelandse versekeraar moet herversekeringspremies, hetsy op besigheid oorgemaak of aangeneem, in die inkomsterekentings gebring word voor aftrekking van kommissie daarop. Enige sodanige kommissie moet aan die ander kant van die rekening ingesluit word.

17. In die geval van 'n binnelandse versekeraar moet die rekenings en balansstaat in Unie-munt (sonder melding van sjellings en pennies indien die versekeraar dit verkiets) opgemaak word en 'n opgawe moet verstrek word waarin aantoon word—

- (a) of 'n ander betaalmiddel in Unie-munt omgesit is; en, indien wel,
- (b) die onsettensbasis van elke sodanige ander betaalmiddel.

Bepalings toepaslik slegs op buitenlandse versekeraars.

18. Bylae C moet in Unie-munt opgemaak word, maar 'n buitenlandse versekeraar kan die oorblywende rekenings en die balansstaat in enige betaalmiddel wat hy verkiets, opgemaak. Indien dit in 'n betaalmiddel wat "pond" as hoofeenheid het, opgemaak word, kan die versekeraar,

if he so desires, disregard shillings and pence, and if they are made up in any other currency, fractions of the principal unit of such currency may likewise be disregarded.

19. In the case of a non-Union insurer, a statement is to be furnished showing—

- (a) the currency in which the schedules (other than Schedule C) have been made up; and
- (b) the basis of conversion to that currency of each other currency involved.

20. In the case of a non-Union insurer, a statement is to be furnished showing the nature and amount of any contingent liability for which provision is not made in the balance sheet, other than a contingent liability in respect of shares owned by the insurer and not fully paid up, and the nature and extent of any guarantee, other than a guarantee to provide for fidelity or similar guarantee business or for reinsurance business or a guarantee of the policies issued by a subsidiary company.

21. If a non-Union insurer holds more than one-quarter of the issued share capital in another company carrying on insurance business either within or outside the Union, he shall (in addition to complying with any applicable provisions of paragraph 12) furnish a supplementary statement showing—

- (a) the net aggregate amount, in so far as it concerns the said non-Union insurer and has not been dealt with in the said non-Union insurer's accounts, of the profits of all such other companies after deducting their losses (or vice versa) for the respective financial years of the said other companies ending with or during the financial year of the non-Union insurer which terminated on the date to which Schedule L relates; and
- (b) unless the balance sheet of the said non-Union insurer takes the form of a consolidated balance sheet;—
 - (i) the aggregate value placed upon all such shares in the balance sheet of the said non-Union insurer;
 - (ii) the aggregate amount (if any) of loans and advances owing to the said non-Union insurer by all such other companies and shown as an asset in the balance sheet of the said non-Union insurer; and
 - (iii) the aggregate amount (if any) of loans and advances owing by the said non-Union insurer to all such other companies and shown as a liability in the balance sheet of the said non-Union insurer.

22. If a non-Union insurer has reinsured with a registered insurer all his liabilities under any insurance business carried on in the Union, and if the person with whom such reinsurance is effected has executed the relevant policy or contract of reinsurance at any place within the Union, it shall, notwithstanding anything contained in any of the preceding paragraphs, be sufficient for the first-mentioned insurer to prepare his revenue accounts, profit and loss account and balance sheet according to his usual methods.

indien hy dit verlies, sjelings en pennies buite rekening hou en indien dit in enige ander betaalmiddel opgemaak word, kan breek van die hoofteentheid van sodanige betaalmiddel insgelyks buite rekening gelaat word.

19. In die geval van 'n buitenlandse versekeraar moet 'n opgawe versrek word waarin aangetoon word—

- (a) die betaalmiddel waarin die Bylae (behalwe Bylae C) opgemaak is; en
- (b) die grondslag van die omsetting in daardie betaalmiddel van enige ander betrokke betaalmiddel.

20. In die geval van 'n buitenlandse versekeraar, moet 'n opgawe versrek word waarin aangetoon word die aard en bedrag van enige voorwaardelike verbinneis waarvoor nie in die balansstaat voorsiening gemaak is nie, behalwe 'n voorwaardelike verbinneis ten opsigte van aandele waarvan die versekeraar die eienaar is en wat nie ten volle opbetaal is nie en die aard en omvang van enige waarborg, behalwe 'n waarborg om voorsiening te maak vir eerlikheids-, of dergelyke waarborgsbesigheid of her-versekeringsbesigheid of 'n waarborg van die polisse deur in filiaalmaatskappy uitgereik.

21. Indien 'n buitenlandse versekeraar meer as een kwart van die uitgerekte aandeelkapitaal besit in 'n ander maatskappy wat versekersbesigheid of binne of buiten die Unie dryf, moet hy (benewens te voldoen aan enige toepaslike bepalings van paraagraaf 12) 'n aanvullende staat versrek waarin onderstaande aangetoon word:

- (a) die totale netto bedrag, vir sover dit die genoemde buitenlandse versekeraar raak en nie in die genoemde buitenlandse versekeraar se rekenings behandel is nie, van alle sodanige ander maatskappye se winste na aftrekking van hul verliese (of ongekeerd) vir die onderskeie boekjaar van die genoemde ander maatskappye wat eindig gelyktydig met of gedurende die buitenlandse versekeraar se boekjaar wat eindig op die datum waarop Bylae L betrekking het; en
- (b) tensy die balansstaat van die genoemde buitenlandse versekeraar die vorm van 'n Gekonsolideerde Balansstaat aanneem—
 - (i) die totale waarde wat op alle sodanige aandele in die balansstaat van die genoemde buitenlandse versekeraar gestel is;
 - (ii) die totale bedrag (as daar is) van lenings en voorskotte verskuldig aan die genoemde buitenlandse versekeraar deur alle sodanige ander maatskappye en wat as 'n bate in die balansstaat van die genoemde buitenlandse versekeraar aangewys is; en
 - (iii) die totale bedrag (as daar is) van lenings en voorskotte verskuldig deur die genoemde buitenlandse versekeraar aan alle sodanige ander maatskappye en wat as 'n las in die balansstaat van die genoemde buitenlandse versekeraar aangetoon is.

22. Indien 'n buitenlandse versekeraar al sy verbinneisse kragtens enige versekersbesigheid wat in die Unie gedryf word by 'n geregisterde versekeraar her-verseker het en indien die persoon op wie hy dit her-verseker het die betrokke her-versekerspolis of -kontrak op 'n plek in die Unie verly het, is dit ondanks enigtes vervat in enige van die voorafgaande paragrawe, vir eersgenoemde versekeraar voldoende om sy inkomsterekkenings, wins- en verliesrekening en balansstaat ooreenkomsig so gebruiklike wyse op te stel.

SCHEDULE A.

FORM OF REVENUE ACCOUNT APPLICABLE TO LIFE BUSINESS.

NOTE.—Only one account is to be furnished in respect of all kinds of business falling within the definition of "life business" in section one of the Act.

Amount of life insurance fund at end of preceding year.....		Claims.....	
Premiums, including consideration for annuities—whether immediate or deferred.....		Annuities.....	
Interest, dividends and rents.....		Bonuses in cash and in reduction of premiums.....	
Other income, transfers from other accounts, and adjustments (to be specified):—		Surrenders, including surrenders of bonuses.....	
		Commission.....	
		Expenses of management.....	
		Other expenditure, transfers to other accounts, and adjustments (to be specified):—	
		Amount of life insurance fund at end of year, as shown in Balance Sheet.....	

SCHEDULE B.

FORM OF REVENUE ACCOUNT APPLICABLE TO SINKING FUND BUSINESS.

Amount of fund for sinking fund business at end of preceding year.....		Claims.....	
Premiums, including consideration for annuities—certain whether immediate or deferred.....		Annuities—certain.....	
Interest, dividends and rents.....		Surrenders.....	
Other income, transfers from other accounts, and adjustments (to be specified):—		Commission.....	
		Expenses of management.....	
		Other expenditure, transfers to other accounts, and adjustments (to be specified):—	
		Amount of fund for sinking fund business at end of year, as shown in Balance Sheet.....	

SCHEDULE C.

PARTICULARS OF LIFE BUSINESS AND SINKING FUND BUSINESS IN THE UNION, INCLUDED IN SCHEDULES A AND B.

Description of Item.	Amount in Union Currency.
Premiums, including consideration for annuities whether immediate or deferred (life business and sinking fund business).....	£ s. d.
Claims (life business and sinking fund business).....	
Annuities and annuities—certain.....	
Bonuses in cash and in reduction of premiums.....	
Surrenders, including surrenders of bonuses (life business and sinking fund business).....	
Commission (life business and sinking fund business).....	

BYLAE A.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP LEWENSBEZIGHEID.

OPMERKING.—Slegs een rekening moet verskryf word ten opsigte van alle klasie besigheid wat binne die omskrywing van „lewensbesigheid” in artikel een van die Wet val.

Bedrag van lewensversekeringsfonds by afsluiting van vorige jaar.....	Vorderings.....
Premies, met inbegrip van teenprestasie vir lyfrentes hetsy onmiddellik of uitgestel.....	Lyfrentes.....
Rente, diwidende en huurgelde.....	Bonusse aan kontant en ter vermindering van premies.....
Ander inkomste, oorboekings van ander rekenings en verrekenings (moet gespesifieer word):—	Afkopings met inbegrip van afkopings van bonusse Kommissie.....
	Bestuurskoste.....
	Ander uitgawe, oorboekings na ander rekenings en verrekenings (moet gespesifieer word):—
	Bedrag van lewensversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys.....

BYLAE B.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP AMORTISASIEFONDSBESIGHEID.

Bedrag van fonds vir amortisasiefondsbesigheid by afsluiting van vorige jaar.....	Vorderings.....
Premies, met inbegrip van teenprestasie vir termynjaargeldes hetsy onmiddellik of uitgestel.....	Termynjaargeldes.....
Rente, diwidende en huurgelde.....	Afkopings.....
Ander inkomste, oorboekings van ander rekenings en verrekenings (moet gespesifieer word):—	Kommissie.....
	Bestuurskoste.....
	Ander uitgawe, oorboekings na ander rekenings en verrekenings (moet gespesifieer word):—
	Bedrag van fonds vir amortisasiefondsbesigheid by afsluiting van jaar, soos in Balansstaat aangewys.....

BYLAE C.

BESONDERHEDE VAN LEWENSBEZIGHEID EN AMORTISASIEFONDSBESIGHEID IN DIE UNIE, INGESLUIT IN BYLAES A EN B.

Beskrywing van pos.	Bedrag in Unie-munt.
<i>Besigheid in die Unie.</i>	
Premies, met inbegrip van teenprestasie vir lyfrentes en termynjaargeldes hetsy onmiddellik of uitgestel (lewensbesigheid en amortisasiefondsbesigheid).	
Vorderings (lewensbesigheid en amortisasiefondsbesigheid).	
Lyfrentes en termynjaargeldes.	
Bonusse aan kontant en ter vermindering van premies.	
Afkopings, met inbegrip van afkopings van bonusse (lewensbesigheid en amortisasiefondsbesigheid).	
Kommissie (lewensbesigheid en amortisasiefondsbesigheid).	

SCHEDULE D.

FORM OF REVENUE ACCOUNT APPLICABLE TO INDUSTRIAL BUSINESS.

	Total.		Total.
Amount of industrial insurance fund at end of preceding year.....		Claims:-	
Premiums:-		Business in Union.....	
Business in Union.....		Business outside Union.....	
Business outside Union.....			
Interest, dividends and rents.....		Bonuses in cash and in reduction of premiums.....	
Other income, transfers from other accounts and adjustments (to be specified):-		Surrenders, including surrenders of bonuses.....	
		Commission.....	
		Expenses of management.....	
		Other expenditure, transfers to other accounts and adjustments (to be specified):-	
		Amount of industrial insurance fund at end of year, as shown in Balance Sheet.....	

SCHEDULE E.

FORM OF REVENUE ACCOUNT APPLICABLE TO FUNERAL BUSINESS.

NOTE.—Any amount relating to bonuses is to be separately accounted for under the heading "Other Expenditure, Transfers to Other Accounts and Adjustments".

	Total.		Total.
Amount of funeral insurance fund at end of preceding year.....		Amount of claims calculated in accordance with sums insured as defined in section 57 of the Act:-	
Single premiums:-		Business in Union.....	
Business in Union.....		Business outside Union.....	
Business outside Union.....			
Other premiums:-		Add : Excess of actual amount of claims over amount shown above.....	
Business in Union.....		Or Deduct : Excess of amount shown above over actual amount of claims.....	
Business outside Union.....			
Entry and book fees.....		Actual amount of claims.....	
Interest, dividends and rents.....		Surrenders.....	
Other income, transfers from other accounts and adjustments (to be specified):-		Commission.....	
		Expenses of management.....	
		Other expenditure, transfers to other accounts and adjustments (to be specified):-	
		Amount of funeral insurance fund at end of year, as shown in Balance Sheet.....	

BYLAE D.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP NYWERHEIDSBEZIGHEID

	Totaal.		Totaal.
Bedrag van nywerheidsversekeringsfonds by afsluiting van vorige jaar.....		Vorderings:—	
Premies:—		Besigheid in Unie.....	
Besigheid in Unie.....		Besigheid buite Unie.....	
Besigheid buite Unie.....			
Rente, diwidende en huurgelde.....		Bonusse aan kontant en ter vermindering van premies.....	
Ander inkomstie, oorboekings van ander rekenings en verrekenings (moet gespesifieer word):—		Afkopings, met inbegrip van afkopings van bonusse	
		Kommisjie.....	
		Bestuurskoste.....	
		Ander uitgawe oorboekings na ander rekenings en verrekenings (moet gespesifieer word):—	
		Bedrag van nywerheidsversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys	

BYLAE E.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP BEGRAFNISBEZIGHEID.

OPMERKING.—'n Bedrag wat betrekking op bonusse het, moet afsonderlik onder die opskrif „Ander Uitgawe, Oorboekings na Ander Rekenings en Verrekenings“ in rekening gebring word.

	Totaal.		Totaal.
Bedrag van begrafnisversekeringsfonds by afsluiting van vorige jaar.....		Bedrag van vorderings bereken volgens versekerde bedrac soos in artikel 37 van die Wet onskryf:—	
Enkelpremies:—		Besigheid in Unie.....	
Besigheid in Unie.....		Besigheid buite Unie.....	
Besigheid buite Unie.....			
Ander premies:—		<i>Voeg by:</i> Bedrag waar mee werklike bedrag van vorderings dio bedrag hierbo aangegee, oorskry	
Besigheid in Unie.....		<i>Of trek af:</i> Bedrag waar mee bedrag hierbo aangegee werklike bedrag van vorderings oorskry....	
Besigheid buite Unie.....		Werklike bedrag van vorderings.....	
		Afkopings.....	
		Kommisjie.....	
		Bestuurskoste.....	
		Ander uitgawe, oorboekings na ander rekenings en verrekenings (moet gespesifieer word):—	
Inskrywings- en boekgelde.....		Bedrag van begrafnisversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys.....	
Rente, diwidende en huurgelde.....			
Ander inkomstie, oorboekings van ander rekenings en verrekenings (moet gespesifieer word):—			

SCHEDULE F.

FORM OF REVENUE ACCOUNT APPLICABLE TO FIRE BUSINESS.

Amount of fire insurance fund at end of preceding year.....	Claims.....	
Premiums.....	Commission.....	
Interest, dividends and rents.....	Expenses of management.....	
Other income, transfers from other accounts, and adjustments (to be specified):—	Other expenditure, transfers to other accounts and adjustments (to be specified):—	
	Amount of fire insurance fund at end of year, as shown in Balance Sheet.....	

SCHEDULE G (1)

FORM OF REVENUE ACCOUNT APPLICABLE TO MARINE BUSINESS—UNION INSURERS.

Amount of marine insurance fund at end of preceding year.....	Claims.....	
Premiums (less brokerage, discount, commission and returns).....	Expenses of management.....	
Interest, dividends and rents.....	Other expenditure, transfers to other accounts, and adjustments (to be specified):—	
Other income, transfers from other accounts, and adjustments (to be specified):—		
	Amount of marine insurance fund at end of year, as shown in Balance Sheet.....	

SCHEDULE G (2).

FORM OF REVENUE ACCOUNT APPLICABLE TO MARINE BUSINESS—NON-UNION INSURERS.

Note.—The item relating to claims in this Schedule must not include any provision for claims intimated but not paid.

	Total.		Total.
Amount of marine insurance fund at end of preceding year.....		Claims under business which arose—	
Premiums (less brokerage, discount, commission and returns) under business which arose—		(a) in the financial year to which this account relates.....	
(a) in the financial year to which this account relates.....		(b) in the preceding financial year.....	
(b) in the preceding financial year.....		(c) in previous financial years....	
(c) in previous financial years....			
Interest, dividends and rents.....		Expenses of management relating to business which arose—	
Other income, transfers from other accounts, and adjustments (to be specified):—		(a) in the financial year to which this account relates.....	
		(b) in the preceding financial year.....	
		(c) in previous financial years....	
		Other expenditure, transfers to other accounts, and adjustments (to be specified):—	
		Amount of marine insurance fund at end of year as shown in Balance Sheet.....	

BYLAE F.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP BRANDBESIGHEID.

BYLAE G (I).

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP SEEBSIGHEID—BINNELANDSE VERSEKERAARS.

BYLAE G (2).

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP SEEBSIGHEID—BUITELANDSE VERSEKERAARS

OPMERKING.—Die pos wat betrekking het op vorderings in hierdie Bylae moet nie voorsiening vir vorderings wat bekend gemaak maar nie betaal is nie insluit nie.

SCHEDULE H.

FORM OF REVENUE ACCOUNT APPLICABLE TO MOTOR BUSINESS, PERSONAL ACCIDENT BUSINESS AND MISCELLANEOUS BUSINESS.

NOTE.—In the case of a Union insurer, only one account is to be furnished in respect of all classes or kinds of business falling within the definitions of "motor business", "personal accident business" and "miscellaneous business" in section one of the Act. A non-Union insurer may furnish separate accounts in respect of various classes or kinds of business, and if he does so he shall amend accordingly the form and wording of this Schedule and of Schedule L.

Amount of fund for motor, personal accident and miscellaneous business at end of preceding year		Claims.....	
Premiums.....		Commission.....	
Interest, dividends and rents.....		Expenses of management.....	
Other income, transfers from other accounts, and adjustments (to be specified):—		Other expenditure, transfers to other accounts, and adjustments (to be specified):—	
		Amount of fund for motor, personal accident and miscellaneous business at end of year, as shown in Balance Sheet.....	

SCHEDULE J.

FORM OF PROFIT AND LOSS ACCOUNT.

Balance of account at end of preceding year.....		Commission and expenses of management relating to insurance business, not charged to other accounts.....	
Interest, dividends and rents, not credited to other accounts.....		Other expenditure not charged to other accounts, transfers to other accounts, and adjustments (to be specified):—	
Other income, not credited to other accounts, transfers from other accounts and adjustments (to be specified):—		Dividends and bonuses to shareholders (including provision for dividends and bonuses).....	
		Balance of account at end of year, as shown in Balance Sheet.....	

BYLAE II.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP MOTOR-, PERSOONLIKE ONGEVALLE- EN GEMENGDE BESIGHEID.

OPMERKING.—In die geval van 'n binelandse versekeraar moet slegs een rekening ten opsigte van alle soorte of klasse besigheid wat binne die omskrywings van „motorbesigheid“ „persoonlike ongevalbesigheid“ en „gemengde besigheid“ in artikel 6 van die Wet val, verstrek word. 'n Buitelandse versekeraar kan afsonderlike rekenings verstrek ten opsigte van verskeie soorte of klasse besigheid, en as hy dit doen, moet hy die vorm en bewoording van hierdie bylae en Bylae L dienoornekomstig wysig.

Bedrag van fonds vir motor-, persoonlike ongevalle- en gemengde besigheid by afsluiting van vorige jaar		Vorderings.....
Premies.....		Kommissie.....
Rente, diwidende en huurgelde.....		Bestuurskoste.....
Ander inkomste, oorboekings van ander rekenings en verrekenings (moet gespesifieer word):—		Ander uitgawe, oorboekings na ander rekenings en verrekenings (moet gespesifieer word):—
		Bedrag van fonds vir motor-, persoonlike ongevalle- en gemengde besigheid by afsluiting van jaar, soos in Balansstaat aangewys.

BYLAE J.

VORM VAN WINS- EN VERLIESREKENING.

Saldo van rekening by afsluiting van vorige jaar... Rente, diwidende en huurgelde waarvoor ander rekenings nie gekrediteer is nie..... Ander inkomste waarvoor ander rekenings nie gekrediteer is nie, oorboekings van ander rekenings en verrekenings (moet gespesifieer word):—		Kommissie en bestuurskoste wat betrekking het op versekeringsbesigheid waarvoor ander rekenings nie gedebiteer is nie..... Ander uitgawe waarvoor ander rekenings nie gedebiteer is nie, oorboekings na ander rekenings en verrekenings (moet gespesifieer word):—
		Diwidende en bonusse aan aandeelhouers (met inbegrip van voorstelling vir diwidende en bonusse)
		Saldo van rekening by afsluiting van jaar, soos in Balansstaat aangewys.

SCHEDULE K.

FORM OF BALANCE SHEET APPLICABLE TO UNION INSURERS.

Note.—Only one balance sheet is to be furnished in respect of the business as a whole, including all classes or kinds of insurance business and any business other than insurance business.

	ASSETS HELD IN RESPECT OF—					
	Insurance Business.		Other Business.			
	£	s.	d.	£	s.	d.
Share capital paid up, or proprietor's capital.....						
Credit balance of profit and loss account.....						
Reserves (to be specified):—						
Insurance Funds—						
Life business.....						
Sinking Fund business.....						
Industrial business.....						
Funeral business.....						
Fire business.....						
Marine business.....						
Motor, Personal Accident, and Miscellaneous business,						
Other sums (to be specified):—						
TOTAL.....						
<i>Add:</i> Total value of assets held in respect of business other than insurance business (as shown above).....						
Debit balance of profit and loss account.....						
Establishment expenses, goodwill, etc. † (to be specified):—						

* Against this item are to be shown—
 (a) bills, bonds, and securities issued or guaranteed by the Government of any territory, or by any local authority in the Union authorized by law to levy rates upon immovable property,
 or by any local authority in a territory other than the Union; and
 (b) bills, bonds, and securities not representing a proprietary interest issued or guaranteed by the Rand Water Board, the Electricity Supply Commission, or any institution approved by the Minister under section 4A of the Third Schedule of the Act.

† This item is to include any expenses of administration, organisation, or business extension and the purchase price of any business (excluding the value of any property belonging thereto) and any goodwill, and any item of a similar nature.

BYLAE K.

OPDRACHT.—Sign en balanstaat ten opzichte van die bestigheid as getelt, insluitende alle soorte of dielse veronderstelbare bestigheid en ener besigheid anders as verscheenkensbestigheid moet

VERGELIJKING VAN DE VERSKERSAARS VAN TOEPASSING, BINNELANDSE EN VERENIGDE NEDERLANDSE

Teen hertle pos moet aangeswys word—
(a) wissels, skuldbeweis en effekte van gebrek aan deur en plastiese bestuur in die Unie wat regtigheid behoeft te ontstaan;

(b) goed te hou, of deur en plastiese bestuur in ander gelied as die Unie; en

(c) goed te hou, of deur en plastiese bestuur in ander gelied as die Unie.

- * Teen hierdie pos moet aangesys word—
 - (a) Wissels, skuldbrede en effekte uitgekoer op die hand van die deur in plaaslike unie.
 - (b) Wissels, skuldbrede en effekte tweewyfes.
 - (c) Wissels, skuldbrede en effekte wat kragtens artikel 19a van die Wet op Administratiewe Reënvoer geskep het.

SCHEDULE L.

FORM OF BALANCE SHEET APPLICABLE TO NON-UNION INSURERS.

Note.—Separate balance sheets may, if desired, be furnished in respect of different classes or kinds of business.

Share capital paid-up or proprietor's capital.....		INVESTMENTS.
Credit balance of profit and loss account.....		Securities issued or guaranteed by the Government— (a) of any territory within the British Commonwealth.....
Reserves (to be specified):—		(b) of the United States of America..... (c) of any other territory.....
Life insurance fund.....		Securities issued or guaranteed by, and loans to or guaranteed by, provincial, municipal or other local authorities and public boards— (a) in any territory within the British Commonwealth..... (b) in the United States of America..... (c) in any other territory.....
Fund for sinking fund business.....		Debentures and debenture stocks.....
Industrial insurance fund.....		Preference and guaranteed stocks and shares.....
Funeral insurance fund.....		Ordinary stocks and shares.....
Fire insurance fund.....		Reversions and life interests.....
Marine insurance fund.....		Loans on reversions and life interests.....
Motor, personal accident and miscellaneous insurance fund.....		Mortgages.....
Other sums (to be specified):—		Loans and advances on insurer's policies within their surrender value.....
		Loans on personal security.....
		Other loans.....
		Land and buildings (including land and heritage in Scotland).....
		Ground rents, rent charges and feu duties.....
		CURRENT ASSETS.
		Agents' balances, outstanding premiums and deferred installments of premium.....
		Interest, dividends and rents outstanding or accrued Balances due by other insurers.....
		Securities sold for future settlement, income tax recoverable, and sundry debtors.....
		Bills receivable.....
		Cash (including current and deposit accounts and accounts at call or short notice).....
		OTHER ASSETS AND ACCOUNTS (TO BE SPECIFIED):—

BYLAE L.

VORM VAN BALANSSTAAT OP BUITELANDSE VERSEKERAARS VAN TOEPASSING.

OPMERKING.—Afsonderlike balansstate kan na keuse ten opsigte van verskillende soorte of klasse besigheid verstrek word.

Opbetaalde aandeelkapitaal of eienaar se kapitaal...		BELLETTINGSKAPITAAL
Batige saldo van wins- en verliesrekkening.....		Effekte uitgereik of gewaarborg deur die Regering—
Reserves (moet gespesifieer word):—		(a) in 'n gebied binne die Britse Gemenebes..... (b) van die Verenigde State van Amerika..... (c) van 'n ander gebied.....
Lewensversekeringsfonds.....		Effekte uitgereik of gewaarborg deur, en lenings aan of gewaarborg deur, provinsiale, munisipale of ander plaaslike overhede en openbare rade— (a) in 'n gebied binne die Britse Gemenebes..... (b) in die Verenigde State van Amerika..... (c) in 'n ander gebied.....
Fonds vir amortisasiefondsbesigheid.....		Obligasies en obligasie-effekte.....
Nywerheidsversekeringsfonds		Preferente en gewaarborgde effekte en aandele.....
Begrafenisversekeringsfonds.....		Gewone effekte en aandele.....
Brandversekeringsfonds.....		Reversies en lewenslange vruggebruiken.....
Seeversekeringsfonds.....		Lenings teen reversies en lewenslange vruggebruiken.....
Motor-, persoonlike ongevalle- en gemengde versekeringsfonds.....		Verbande.....
Ander somme (moet gespesifieer word):—		Lenings en voorskotte teen sekuriteit van versekeraar se polisse binne hul aankooawaarde.....
		Lenings teen persoonlike sekuriteit.....
		Ander lenings.....
		Grond en geboue (met inbegrip van grond en oorvoerende goed in Skotland).....
		Grondpap erfpap en leenpap.....
		BRIEFPAPERSKATES.
		Balanse by agente, uitstaande premies en uitgestelde paaienteente van premies.....
		Uitstaande van opgelope rente, diwidende en huurgeld.
		Saldo's verskuldig deur ander versekeraars.....
		Effekte teen toekomstige verdeling verkoop, verhaalbare inkomstebelasting en diverse debiteure.
		Invorderbare wissels.....
		Kontant (met inbegrip van lopende- en depositorekenings en rekenings onmiddellik opsegbaar of op kort termyn).....
		ANDER RATE EN REKENINGS (MOET GESPECIFIEER WORD):—
	
	
	
	
	

**STATEMENT OF LIABILITIES TO BE FURNISHED UNDER
SECTION thirteen (d).**

The statement of liabilities shall be in the form of Schedules O, P and Q in the case of long-term insurance business and in the form of Schedules R and S in the case of short-term insurance business. Provided that if all the liabilities under unmatured policies are covered by approved reinsurances, the statement of liabilities shall be confined to Schedule O, Schedule R, and paragraphs 1, 2 and 3 of Schedule S.

The name of the insurer and the date to which the statement relates are to be shown on each schedule.

Schedules O and R must be signed by the persons required to sign the returns in terms of paragraph (a) of section sixty-five of the Act, and Schedules P, Q and S must be signed for identification by the Principal Officer in the Union.

All amounts (including any amount representing sums insured, premiums, or other particulars of policies) are to be shown in Union currency, shillings and pence being disregarded if the insurer so desires.

SCHEDULE O.

Description of Liabilities.	Business carried on in Union. (Union £ Currency).	Business carried on outside Union.* (Union £ Currency).	Total. (Union £ Currency).
Net liabilities under unmatured policies:—			
Life business.....			
Sinking fund business.....			
Industrial business.....			
Funeral business.....			
Total net liabilities under unmatured policies.....			
Net liabilities under outstanding claims: (see Note 4).....			
Taxes (see Note 5).....			
Other liabilities (to be specified):—			
TOTAL.....			

* These columns are not to be completed by non-Union insurers.

NOTE 1.—A statement is required showing the nature and amount of any contingent liability relating to long-term insurance business (or, in the case of a non-Union insurer, relating to long-term insurance business carried on in the Union), and not included in the above table, and the nature and amount of any guarantee given by the insurer in connection with long-term insurance business (or, in the case of a non-Union insurer, in connection with long-term insurance business carried on in the Union), other than a guarantee to provide for fidelity or similar guarantee business.

NOTE 2.—If any contingent liability or guarantee mentioned in response to Note 1 relates to the sum not yet paid up on shares held by the insurer and included as an asset in the Statement of Assets furnished or to be furnished under sections fourteen and fifteen of the Act, the following particulars are to be furnished:—

- (i) A description of the shares, including the name of the company, the nominal or face value of each share and the amount paid up on each share.
- (ii) The number of shares held by the insurer.
- (iii) The amount of the contingent liability.

NOTE 3.—A statement is to be furnished showing the rate of exchange employed for converting to Union currency each other currency in which any of the liabilities exist.

NOTE 4.—The amounts shown against the item "Net Liabilities under Outstanding Claims" are to be the estimated amounts of the liabilities of the kind referred to in sub-paragraph (ii) of paragraph (a) of section thirteen of the Act, after making any necessary deduction in respect of recoveries under reinsurance ceded.

NOTE 5.—The amounts shown against the item "Taxes" are to be the amounts or estimated amounts of the liabilities referred to in sub-paragraph (iii) of paragraph (a) of section thirteen of the Act.

**OPGawe VAN VERBINTENISSE WAT INGEVOLGE ARTIKEL
dertien (d) VERSTREK MOET WORD.**

Die opgawe van verbintenis moet in die vorm van Bylaes O, P en Q in die geval van langtermyn-versekersingsbesigheid en in die vorm van Bylaes R en S in die geval van korttermyn-versekersingsbesigheid wees: Met dien verstaande dat indien al die verbintenis kragtens nog lopende polisse deur goedgekeurde herversekers gedeck is, die opgawe van verbintenis tot Bylae O, Bylae R en paragrafe 1, 2 en 3 van Bylae S beperk sal word.

Die naam van die versekeraar en die datum waarop die opgawe betrekking het, moet op elke bylae aangegee word.

Bylaes O en R moet deur die persone onderteken word wat ingevolge paragraaf (a) van artikel ryf-en-vyftyng van die Wet vereis word om die opgawes te onderteken en Bylaes P, Q en S moet vir identifikasie deur die hoofamptenaar in die Unie onderteken word.

Alle bedrae (niet inbegrip van 'n bedrag wat versekerde bedrae, premies of ander besonderhede van polisse aanwys) moet in Unie-munt aangegee word. Indien die versekeraar dit verkies, kan sjielings en penitius binne rekening gelaat word.

BYLAE O.

Beskrywing van verbintenis.	Besigheid in Unie gedryf. £ (Unie-munt).	Besigheid buite Unie gedryf.* £ (Unie-munt).	Totaal.* £ (Unie-munt).
Netto-verbintenis kragtens nog lopende polisse:— Lewensbesigheid.....			
Amortisasiestofsbesigheid.....			
Nywerheidsbesigheid.....			
Begrabsnisbesigheid.....			
Totalle netto-verbintenis kragtens nog lopende polisse.....			
Netto-verbintenis kragtens uitstaande vorderings (sien Opmerking 4)			
Belastings (sien Opmerking 5).....			
Ander verbintenis (moet gespesifieer word):—			
TOTAAL.....			

* Hierdie kolomme moet nie deur buitelandse versekeraars ingeval word nie.

OPMERKING 1.—'n Staat word vereis waarin die aard en bedrag van 'n voorwaardelike verbintenis aangegee word wat op langtermyn-versekersingsbesigheid (of, in die geval van 'n buitelandse versekeraar: op langtermynversekersingsbesigheid wat in die Unie gedryf word) betrekking het en wat nie in bestaande tabel ingesluit word nie, en die aard en bedrag van 'n waarborg deur die versekeraar in verband met langtermyn-versekersingsbesigheid (of, in die geval van 'n buitelandse versekeraar: in verband met langtermyn-versekersingsbesigheid wat in die Unie gedryf word) gegee, behalwe 'n waarborg om voorsiening te maak vir verlykheids- of dergelyke waarborgbesigheid.

OPMERKING 2.—Indien 'n voorwaardelike verbintenis of waarborg vermeld in antwoord op Opmerking 1, betrekking het op die bedrag wat nog nie opbetaal is nie op aandele deur die versekeraar besit en as 'n bate ingesluit in die Opgawe van Bates wat ingevolge artikels ryf-en-vyftyng en ryf-en-twyfentwintig van die Wet verstrek is of nog verstrekk moet word, moet die volgende besonderhede verstrekk word:—

- (i) 'n Beskrywing van die aandele met inbegrip van die naam van die maatskappy, die nominale of sigwaarde van elke aandel en die bedrag wat op elke aandel opbetaal is.
- (ii) Die aantal aandele deur die versekeraar gehou.
- (iii) Die bedrag van die voorwaardelike verbintenis.

OPMERKING 3.—'n Staat moet verstrekk word waarin die wisselkoers nagegee word wat by die omsetting in Unie-munt van elke ander middel waarin van die verbintenis bestaan, gebruik is.

OPMERKING 4.—Die bedrae wat teen die pos „Netto-verbintenis kragtens uitstaande vorderings“ aangegee word, moet die totale bedrae van die verbintenis van die soort wees wat in subparagraaf (ii) van paragraaf (a) van artikel dertien van die Wet vermeld word, nadat enige nodige aftrekking ten opsigte van inforderings kragtens oorgemaakte herversekerings gedoen is.

OPMERKING 5.—Die bedrae wat teen die pos „Belastings“ aangegee word, moet die bedrae of gemaniede bedrae van die verbintenis wat in subparagraaf (iii) van paragraaf (a) van artikel dertien van die Wet vermeld word.

SCHEDULE P.

QUESTIONS RELATING TO THE VALUATION OF LIABILITIES UNDER UNMATURED POLICIES.

Answers are required to the questions set out below in the case of life business.

Similar information is to be furnished in respect of sinking fund business, subject to such adaptations as are necessary owing to the nature of the business. Answers relating to sinking fund business may, at the option of the insurer, be combined with answers relating to life business.

In the case of industrial business, the questions relating to life business shall *mutatis mutandis* apply, provided that in replying to Question 4 (a) an insurer shall furnish information relating to policies under which premiums are payable at intervals of less than one month separately from that relating to other policies, such separation being made if necessary by means of an estimate. Answers relating to industrial business are to be furnished separately from answers relating to any other class of business.

In the case of funeral business, the questions relating to life business shall *mutatis mutandis* apply: Provided that—
 (a) a full description of the provisions of the policies is to be given in so far as they affect the amount of the liabilities under unmatured policies;
 (b) the amounts of the "sums insured" taken into account for purposes of the valuation are to be stated;
 (c) the particulars furnished in reply to Questions 6, 7 and 8 are to be of such a kind, and arranged in such a manner, as would enable an independent actuary to make an approximate valuation of the liabilities in question; and
 (d) answers relating to funeral business are to be furnished separately from answers relating to any other class of business.

For the purposes of this schedule, unless the contrary intention appears—

"annual loading" means the annual provision for future expenses and profits;
 "date of valuation" means the date to which the calculation of the liabilities relates;
 "maturity date" means the fixed date on which any benefit will become payable either absolutely or contingently;
 "valuation premiums" means the premiums taken credit for in the valuation;
 "premium term" means the period during which premiums are payable;

"former date" means the date to which the previous Statement of Liabilities furnished under the Act in respect of long-term insurance business relates, or, if no such statement has previously been furnished, the date on which the insurer concerned was first registered under section four of the Act in respect of any class of long-term insurance business.

QUESTIONS RELATING TO LIFE BUSINESS.

1. The methods adopted to ensure the accuracy of the valuation data: Provided that, in the case of an insurer who employs an actuary as a whole-time employee, it shall be sufficient to state that proper precautions have been adopted to ensure the accuracy of the valuation data.

2. The general principles and full details of the methods adopted in the valuation of each of the various kinds of insurances and annuities shown in Schedule Q including statements on the following points:—

- (a) The methods by which the valuation premiums have been arrived at, including particulars (where applicable) of how the ages at entry, premium terms and periods from the date of entry to the maturity date have been treated in calculating the valuation premiums.
- (b) The methods by which the ages on the date of the valuation, the future premium terms and the periods from the date of the valuation to the maturity dates have been treated for the purposes of the valuation.
- (c) If a bonus reserve method has been used, the rate of bonus taken into account.
- (d) The method by which the incidence of the premium income over the financial year has been allowed for.
- (e) The method by which premiums payable otherwise than annually, and annual premiums being paid by instalments, have been dealt with, stating in particular—
 - (i) whether premiums or instalments falling due during the remainder of the policy year have been taken into account in such a way as to reduce the amount of the liability shown in Schedule Q; and
 - (ii) if so, the method by which such adjustment has been effected and the manner in which provision has been made for commission or other probable expenses in connection with such premiums or instalments.
- (f) The method by which provision has been made for expenses and profits—
 - (i) in policies effected by means of a single premium and paid-up policies; and
 - (ii) on limited payment policies after the date when the last premium is payable.
- (g) The method by which provision has been made for the immediate payment of claims.
- (h) The method of providing for policies which have lapsed and which have not been included in the valuation, but under which a liability exists or may arise.
- (i) The method adopted to ensure that the capitalized values of any reduction of premiums referred to in paragraph (b) of section three of the Second Schedule of the Act have been included in the liability.
- (j) The method adopted to ensure that no policy is treated as an asset, with special reference to those cases (if any) where there is no liability under the policy in question but where a premium or instalment of premium will fall due during the remainder of the policy year.
- (k) The manner in which policies on under-average lives and policies subject to premiums which include a charge for climatic, military or other extra risks have been dealt with.
- (l) The method adopted in the valuation of life policies which also provide for benefits referred to in sub-section (1) of section thirty-six of the Act.

3. The table of mortality used, together with the table of sickness or other table used in the valuation of benefits referred to in sub-section (1) of section thirty-six of the Act, and the rate of interest assumed in the valuation.

4. (a) The proportion which the total annual loadings bears to the total of the annual office premiums, separately specified in respect of insurances with immediate profits, with deferred profits, with profits under discounted bonus systems, and without profits and in respect of deferred annuities; in calculating such proportions—

- (i) policies under which the liability has been determined by calculating the accumulated amount of premiums received (with or without interest) are to be disregarded;
- (ii) no credit is to be taken for any adjustments made in order to ensure that no policy is treated as an asset;
- (iii) no credit is to be taken for any provision of the kind referred to in sub-paragraph (f) of paragraph 2;
- (iv) the particulars employed are to be those relating to the insurer's gross business less those relating to approved reinsurances; and
- (v) in the case of a Union insurer, no distinction is to be drawn between business carried on in the Union and outside the Union respectively.

(b) If the total annual loadings taken into account for the purposes of paragraph (a) do not include the additional charges payable to the insurer for the privilege of paying premiums more frequently than annually, or for the privilege of paying annual premiums by instalments, the proportion or estimated proportion which the total of all such charges bears to the total of the annual office premiums must be stated.

BYLAE P.

VRAE BETREFFENDE DIE WAARDERING VAN VERBINTENISSE KRAGTENS NOG LOPENDE POLISSE.

In die geval van lewensbesigheid word antwoord op onderstaande vrae vereis.

Ten opsigte van amortisasiefondsbesigheid moet soortgelyke infligting verstrek word onderworpe aan sodanige aanpassings as wat vanweë die aard van die besigheid nodig mag wees. Antwoord wat op amortisasiefondsbesigheid betrekking het, kan na die verseler se keuse, met die antwoord wat op lewensbesigheid betrekking het, gekombineer word.

In die geval van nywerheidsbesigheid is dit vrae wat op lewensbesigheid betrekking het *mutatis mutandis* van toepassing. Met dien verstande dat by beantwoording van vraag 4 (a) 'n verseker sal infligting met betrekking tot polise waarkragtens premies met tiensoenveertig van minder as een maand betaalbaar is apart van dié wat op ander polise betrekking het, moet verstrek; sodanige skeiding moet indien nodig deur middel van 'n raming gemaak word. Antwoord wat op nywerheidsbesigheid betrekking het, moet apart van antwoord wat op 'n ander soort besigheid betrekking het, verstrek word.

In die geval van begrafnisbesigheid is die vrae wat op lewensbesigheid betrekking het *mutatis mutandis* van toepassing. Met dien verstande dat—

- (a) 'n volledige beskrywing van die bepalinge van die polise, vir sover hulle die bedrag van die verbintenisse kragtens nog lopende polise rank, aangegee moet word;
- (b) die bedrae van die „versekerde bedrae“ wat vir die doeleindes van die waardering in rekening gebring word, aangegee moet word;
- (c) die besonderhede wat in antwoord op vrae 6, 7 en 8 verstrek word, van so 'n aard en sodanig gerangskik moet wees dat 'n onafhanklike aktuaris die betrokke verbintenisse by benadering kan waardeer; en
- (d) antwoord wat op begrafnisbesigheid betrekking het apart van antwoord wat op 'n ander soort besigheid betrekking het, verstrek moet word.

Vir die toepassing van hierdie Bylae, tensy 'n teenoorgestelde bedoeling blyk, behoeke—

- , jaarlike verswaring“ die jaarlikse voorisning vir toekomstige onkoste en wins;
- „waarderingsdatum“ die datum waarop die berekening van die verbintenis betrekking het;
- „uiteerdatum“ die vagsgestelde datum waarop 'n voordeel of absoluut of voorwaardelik betaalbaar sal word;
- „waarderingspremies“ die premies wat by die waardering gekrediteer word;
- „premietermyne“ die beralingstermyne van premies;
- „vorige datum“ die datum waarop die voorafgaande Opgawe van Verbintenis ten opsigte van langtermyn-versekeringsbesigheid verstrekk word ingevolge die Wet, betrekking het, of, indien so 'n opgawe nie voorheen verstrekk is nie, die datum waarop die betrokke verseker sal verstrekk word ingevolge artikel vier van die Wet ten opsigte van 'n soort langtermyn-versekeringsbesigheid vir die eerste maal geregistreer is.

VIGAE BETREFFENDE LEWENSBLIGHEID.

1. Die metodes wat aangewend word om die juistheid van die waarderingsgegewens te verseker: Met dien verstande dat in die geval van 'n verseker wat 'n aktuaris in voltydse diens het, dit voldoende is om te vermeld dat behoorlike maaatregels getref is om die juistheid van die waarderingsgegewens te verseker.

2. Die algemene beginsels en volle besonderhede van die metodes wat aangewend word by die waardering van elkeen van die verskillende klasse versekerings en lyfrentes wat in Bylae Q aangevoer word, met inbegrip van opgawe aangaande die volgende punte—

- (a) Die metodes waarvolgens die waarderingspremies vasgestel is, met inbegrip van besonderhede (waar van toepassing) van hoe die intree-ouderdonne, premietermyn en tydperke van die intreecatum af tot die uiteerdatum by die berekening van die waarderingspremies behandel is.
- (b) Die metodes waarvolgens die ouderdonne op die waarderingsdatum, die toekomstige premietermyn en die tydperke van die waarderingsdatum af tot die uiteerdatum vir die doeleindes van die waardering behandel is.
- (c) Indien 'n bonus-reservemetode gebruik is, die bonuskoers wat in aanmerking geneem is.
- (d) Die metode waarvolgens vir die verspreiding van die premie-inkomste oor die boekjaar voorisning gemaak is.
- (e) Die metode waarvolgens premies wat anders as jaarlikse betaalbaar is, en jaarlikse premies wat patiemtengewys betaal word, behandel is, met besondere vermelding daarvan—
 - (i) of premies of patiemte wat gedurende die res van die polisjaar betaalbaar word sodanig in aanmerking geneem is dat die bedrag van die verbintenis, soos in Bylae Q aangevoer, daardoor verminder word; en
 - (ii) indien wel, die metode wat volgens daardie verrekening gedoen is, en in die manier waarop voorisning vir kommissie of ander wataryslike koste in verband met sulke premies of patiemte gemaak is.
- (f) Die metode waarvolgens voorisning gemaak is vir koste en wins—
 - (i) op polise wat deur middel van 'n enklepremie aangegaan is en op opbetaalde polise; en
 - (ii) op beperkte betalingspolise na die datum waarop die laaste premie betaalbaar is.
- (g) Die metode waarvolgens voorisning vir die onmiddellike betaling van voordele genoem is.
- (h) Die metode om voorisning te maak vir polise wat verval het en wat nie by die waardering ingesluit is nie, dog waarkragtens 'n verbintenis bestaan of nie ontstaan.
- (i) Die metode wat gevolg word om te verseker dat die gekapitaliseerde waarde van 'n premiekorting wat in paragraaf (h) van artikel drie van die Tweede Bylae van die Wet vermeld word, as 'n verbintenis ingesluit is.
- (j) Die metode wat gevolg word om te verseker dat geen polis as 'n late behandel word nie, met spesiale verwysing na die gevalle (as daar is) waar daar geen verbintenis kragtens die betrokke polis bestaan nie, dog waar 'n premie of 'n patiemte van 'n premie gedurende die res van die polisjaar betaalbaar sal word.
- (k) Die wyse waarop polise op ondervermiddelde lewens en polise onderworpe aan premies wat 'n bedrag vir klimaat-, militêre of ander ekstra risiko's insluit, behandel is.
- (l) Die metode aangewend by die waardering van lewenspolisse waarin ook voorisning gemaak word vir voordele genoem in subartikel (1) van artikel ses-en-dertig van die Wet.

3. Die sterftetabel wat gebruik word, tesame met die siekete- of under tabel gebruik by die waardering van voordele wat in subartikel (1) van artikel ses-en-dertig van die Wet genoem word en die rentekoers aangeneem by die waardering.

4. (a) Die verhouding van die totale jaarlike verswaringe tot die totale jaarlike kantoorpremies, afsonderlik gespascifiseer ten opsigte van versekerings met onmiddellike winsie, met uitgestelde winsie, met winsie onder verdiskonsepte bonusselsels, en sonder winsie en ten opsigte van uitgestelde lyfrentes; by berekening van genoemde verhoudings—

- (i) moet polise waarkragtens die verbintenis vasgestel is deur die opgehoede bedrag van ontvange premies (met of sonder rente) te bereken, binne rekening gelat word;
- (ii) mag geen krediet in rekening gebring word vir enige verrekenings wat gedoen is ten einde te verseker dat geen polis as 'n late behandel word nie;
- (iii) mag geen krediet in rekening gebring word nie vir 'n voorisning van dié soort vermeld in subparagraaf (1) van paragraaf 2;
- (iv) moet die besonderhede wat gebruik word die wese wat betrekking het op die versekeraar se bruto besigheid min dié wat betrekking het op goedgekoonde herversekerings; en
- (v) in die geval van 'n binneklandse versekeraar moet geen verskil gemaak word tussen besigheid wat in die Unie gedryf word en dié wat buiten die Unie gedryf word.

(b) Indien die totale jaarlike verswaringe wat vir die doeleindes van paragraaf (a) in aanmerking geneem word, nie die addisionele koste wat aan die versekeraar betaalbaar is vir die voorreg van betaling van premies nie dikwels as jaarliks of vir die voorreg van betaling van premies patiemtengewys insluit nie, moet die verhouding of geraamde verhouding van die totale van alle sodanige koste tot die totale jaarlike kantoorpremies aangegee word.

S. (A) In the case of a Union insurer:-

- (a) The total amount of surplus on life business, whether carried on within or outside the Union (including surplus paid away and sums transferred to reserve funds or other funds or accounts) which has arisen since the former date, and the allocation (including any allocation made after the date of the valuation) of such surpluses—
 (i) to owners of policies (including any allocation in the form of interim bonuses paid);
 (ii) to the insurer or to the shareholders or to shareholder's accounts (any such sums passed through the accounts to be separately stated);
 (iii) to every reserve fund or other fund or account, stating separately the amount in respect of each such fund or account;
 (iv) as carried forward unappropriated.
- (b) Whether any part of the benefits added to policies in consequence of any allocation mentioned in sub-paragraph (i) of paragraph (a) has been excluded from the calculation of the liabilities of the insurer on the ground that such benefits had not been allocated, or had not vested, on the date of the valuation; and, if so,
 (c) The amount of surplus allocated to the benefits so excluded.

(B) In the case of a non-Union insurer:-

- (a) Whether there has been, after the former date but before or on the date of the valuation, an allocation of surpluses, as interim bonuses or otherwise, to the owners of life policies (including policies which are not Union policies), and, if so—
 (i) whether there are any differences in the amounts of, or conditions governing, the interim bonuses paid, or the bonuses allotted to policies, according to whether the policies in question are Union policies or are policies issued in the country in which the head office of the insurer is situated; and
 (ii) full particulars of any such differences and the reasons therefor.
- (b) Whether any part of any benefits added to Union policies, either before or after the date of the valuation, have been excluded from the calculation of the liabilities of the insurer on the grounds that such benefits had not been allocated, or had not vested, on the date of the valuation; and if so, the amount of the surplus allocated to the benefits so excluded.

6. Particulars, in the forms specified in paragraphs 7 and 8, in respect of policies under which the aggregate net liability is not less than 95 per cent. of the net liabilities under all unmatured policies. In calculating such percentage, any liabilities shown against the item "Adjustments (if any), to be separately specified" in Schedule Q are to be ignored and for the purposes of this paragraph and paragraphs 7 and 8—

- (a) all particulars furnished are to be shown after deduction of the particulars under the corresponding approved reinsurance; and
 (b) no distinction is to be made by a Union insurer between business carried on in and outside the Union respectively.

7. In the case of any kind of whole-life insurance or endowment insurance, the particulars furnished are to be arranged in quinquennial or annual groups and are to show—

- (a) as respects whole-life insurances—
 (i) the total amount insured (specifying sums insured and reversionary bonuses separately), grouped according to ages attained; and
 (ii) the amount per annum of office premiums payable throughout life, and of the corresponding valuation premiums, grouped according to ages attained; and
 (iii) the amount per annum of office premiums payable for a limited number of years, grouped in accordance with the grouping used in the valuation, and either the corresponding valuation premiums, grouped in accordance with the grouping used in the valuation, or the annual loadings reserved for the remaining duration of the insurance, grouped according to ages attained.
- (b) as respects endowment insurances—
 (i) the total amount insured (specifying sums insured and reversionary bonuses separately) grouped in accordance with the grouping used in the valuation; and
 (ii) the amount per annum of office premiums payable, and of the corresponding valuation premiums, grouped in accordance with the grouping used in the valuation:

Provided that, as regards both whole-life insurances and endowment insurances—

- (aa) separate particulars are to be furnished of insurances with immediate profits, with deferred profits, with profits under discounted bonus systems, and without profits;
 (bb) separate particulars are to be furnished of any insurances without profits but with a guaranteed bonus, the total annual amount of such bonuses being stated in the same groups as are used in connection with the sums insured; and
 (cc) if the office premiums payable under whole-life insurances with premiums payable for a limited number of years, or the office premiums payable under endowment insurances, or the corresponding valuation premiums, are grouped for the purpose of the valuation otherwise than according to the number of years, payments remaining to be made, or if the sums insured under endowment insurances are grouped for the purpose of the valuation otherwise than according to the number of unexpired years to the respective maturity dates, then in any such case the valuation constants must be given for each group, together with an explanation of the method by which such constants are calculated.

8. In the case of any kind of insurance other than whole-life insurances or endowment insurances, and in the case of any kind of annuity, the particulars furnished are to be of such a kind, and arranged in such a manner, as would enable an independent actuary to make an approximate valuation of the liability.

9. In the case of a Union insurer who is liable under any unmatured life policies (whether issued in the Union or not) which are expressed to be payable in any currency other than Union currency, the following particulars are to be furnished in respect of each such other currency:—

- (a) The amount of the liability under unmatured life policies which are expressed to be payable in the currency concerned, as shown by any calculation (irrespective of the actuarial basis thereof) which the insurer may have made as at the date to which this Schedule relates or within the preceding five years, or, if more than one such calculation has been made, as shown by the latest such calculation.
- (b) If in respect of any particular currency no calculation of the kind specified in paragraph (a) has been made, the amount of the liabilities under unmatured policies in respect of life business carried on in the country or countries in which such currency circulates, as shown by any calculation (irrespective of the actuarial basis thereof) which the insurer may have made as at the date to which this Schedule relates or within the preceding five years, or, if more than one such calculation has been made, as shown by the latest such calculation.
- (c) If in respect of any particular currency no calculation of the kind specified in paragraph (a) or (b) has been made, the amounts, at the date to which this Schedule relates, of—
 (i) the aggregate sums insured;
 (ii) the aggregate annuities per annum; and
 (iii) the aggregate office annual premiums,
 under unmatured life policies which are expressed to be payable in that currency.

All amounts are to be expressed in the currency concerned (i.e. not in Union currency) and are to be shown net of approved reinsurance ceded. Where the result of any calculation is furnished in response to paragraph (a) or (b) above, the date to which that calculation relates is to be mentioned.

5. (A) In die geval van 'n binnelandse versekerar:

(a) Die totale bedrag aan oorskot op lewensbezigheid hetby binne of buite die Unie gedryf (met inbegrip van uitstaande oorskot) en bedrae wat na reserwfondse of ander fondse of rekenings oorgedra is wat sedier die vorige datum plaasgevind het, en die bedrag op daardie datum afgering (wat assonderlik vermeld moet word) en die toewysing (matruende) in toewysing wat na die waarderingsdatum gemaak is van sodanige oorskote—

- (i) aan eenraars van polisse (met inbegrip van 'n toewysing in die vorm van tussentydse bonusse wat betaal is);
- (ii) aan die versekerar of aan die aandeelhouers van rekenings van aandeelhouers tenge bedrae wat op die rekenings geboek is, moet assonderlik vermeld word;
- (iii) aan elke reserwfonds of ander fonds of rekening (die bedrag ten opsigte van elke sodanige fonds of rekening moet assonderlik vermeld word);
- (iv) as onaangewend oorgedra.

(b) Of enige deel van die voordele wat as gevolg van 'n toewysing vermeld in subparagraph (i) van paraagraaf 10(a) aan polise bygevoeg is uit die berekening van die versekerar se verbintenisse weggeleat is omdat genoemde voordele nie op die waarderingsdatum toegewys of gesvestig is nie; en, indien wel—

(c) Die bedrag van die oorskot wat aan die voordele wat aldus weggeleat is toege wys is.

(B) In die geval van 'n buitenlandse versekerar:

(a) Of 'n toewysing van oorskotte as tussentydse bonusse of andersins aan die eenraars van lewenspolisse (met inbegrip van polisse wat nie binnelandse polisse is) na die vorige datum dog voor of op die waarderingsdatum plaasgevind het, en, indien wel—

- (i) of daar enige verskille is in die bedrae van, of voorwaarde aangemaak die tussentydse bonusse wat betaal is of die bonusse wat aan polisse toegewys is, na gelang die betrokke polise binnelandse polisse is of polisse wat in die land waarin die hoofkantoor van die versekerar geleë is, uitgetrek is; en

(ii) volle besonderhede van enige sodanige verskille en die redes daarvoor.

(b) Of 'n deel van enige voordele wat hetby voor of na die waarderingsdatum aan binnelandse polise bygevoeg is uit die berekening van die versekerar se verbintenisse weggeleat is omdat genoemde voordele nie op die waarderingsdatum toegewys of gesvestig is nie; en indien wel, die bedrag van die oorskot wat aan die voordele wat aldus weggeleat is, toegewys is.

6. Besonderhede, soos in die vorms in paraagrafe 7 en 8 gespesifieer, ten opsigte van polise waarkragtens die gesentimentlike noto-verbintenisse minstens 95 persent van die netto-verbintenisse kragtens alle nog lopende polisse is. By die berekening van sodanige persentasie moet verbintenisse wat teen die pos „Verrekenings (as daar is) moet assonderlik gespesifieer word“ in Bylae Q aange wys word, buite rekening gehlaat word, en vir die doelendeens van hierdie paraagraaf en paraagrafe 7 en 8—

(a) moet alle besonderhede wat verstrekk word na aftrekking van die besonderhede kragtens die ooreenstemmende goedkeurde herverskerings aange wys word; en

(b) moet geen verskil deur 'n binnelandse versekerar gemaak word nie tussen besigheid wat onderakeidelik in en buite die Unie gedryf word.

7. In die geval van enige klas hele-lewensversekerings of uitkeringsversekerings moet die besonderhede wat verstrekk word in vyfjaarlike of jaarlike groepsgelyskik word en hulle moet die volgende aangegee—

(a) Wat betref hele-lewensversekerings:

(i) Die totale bedrag wat verseker is (versekerde bedrae en terugvallende bonusse moet assonderlik gespesifieer word), volgens berekende ouderdomme gegroepeer; en

(ii) die jaarlike bedrag van kantoorpremies betaalbaar vir die hele lewensduur en van die ooreenstemmende waarde-ningspremies, volgens berekende ouderdomme gegroepeer; en

(iii) die jaarlike bedrag van kantoorpremies betaalbaar vir 'n beperkte aantal jare, gegroepeer volgens die groepering wat by die waardering gebruik is, en, of die ooreenstemmende waarderingspremies, gegroepeer volgens die groepering wat by die waardering gebruik is, of die jaarlike verswarrings wat vir die oorblywende duur van die versekerings gereverseer word, gegroepeer volgens berekende ouderdomme.

(b) Wat betref uitkeringsversekerings:

(i) Die totale bedrag wat verseker is (versekerde bedrae en terugvallende bonusse moet assonderlik gespesifieer word), gegroepeer volgens die groepering wat by die waardering gebruik is; en

(ii) die jaarlike bedrag van kantoorpremies betaalbaar, en van die ooreenstemmende waarderingspremies, gegroepeer volgens die groepering wat by die waardering gebruik is.

Met dien verstaande dat wat sowel hele-lewensversekerings as uitkeringsversekerings betrek—

(aa) assonderlike besonderhede van versekerings met onmiddelike wintre, met uitgestelde wintre, met wintre onder verdiskontere bonusstelsels, en sonder wintre verstrekk moet word;

(bb) assonderlike besonderhede van enige versekerings sonder wintre dog met 'n gewaarborgde bonus verstrekk moet word, die totale jaarlike bedrag van sodanige bonusse volgens dieselfde groep vermelde te word as wat in verband met die versekerde bedrae gebruik word; en

(cc) indien die kantoorpremies betaalbaar kragtens hele-lewensversekerings met premies betaalbaar vir 'n beperkte aantal jare, of die kantoorpremies betaalbaar kragtens uitkeringsversekerings, of die ooreenstemmende waarderingspremies, vir die doelendeens van die waardering anders gegroepeer is so volgens die aantal jare waarin betaling nog moet geslech, of indien die versekerde bedrae kragtens uitkeringsversekerings vir die doelendeens van die waardering anders gegroepeer is so volgens die aantal onverstrekk jare tot by die onderskeidelike uitkeerdatum, dan in elke sodanige geval die waarderingskonstantes vir elke groep aangegee moet word, resame met 'n verduidelikking van die metodes waarvolgens sulke konstantes bereken is.

8. In die geval van enige ander klas versekerings as hele-lewensversekerings of uitkeringsversekerings, en in die geval van enige versekerings, moet die besonderhede wat verstrekk word van sodanige aard en sodanige gerangskik wees dat 'n bestaande aktuaris die versekerings by benadering kan waardeer.

9. In die geval van 'n binnelandse versekerar wat kragtens nog lopende lewenspolisse aanspreeklik is (hetby binne die Unie uitgegaan nie) waarin vermeld word dat hulle in enige ander betaalmiddel as Unie-munt betaalbaar is, moet die volgende besonderhede ten opsigte van elke sodanige ander betaalmiddel verstrekk word:

(a) Die bedrag van die verbintenis kragtens nog lopende lewenspolisse waarin vermeld word dat hulle in die betrokke betaalmiddel betaalbaar is, soos deur enige berekening aange wys (ongeg die aktuariale grondslag daarvan) wat die versekerar soos op die datum waarop hierdie Bylae betrekking het of binne die voorafgaande vyf jaar mag gedoen het, of, indien meer as een sodanige berekening gedoen is, soos deur die jongste sodanige berekening aange wys.

(b) Indien daar ten opsigte van 'n besondere betaalmiddel geen berekening soos in paraagraaf (a) vermeld, gedoen is nie, die bedrag van die verbintenis kragtens nog lopende polisse ten opsigte van lewensbezigheid wat binne die land of lande waarin sodanige betaalmiddel in omloop is, gedryf word, soos deur enige berekening aange wys (ongeg die aktuariale grondslag daarvan) wat die versekerar soos op die datum waarop hierdie Bylae betrekking het of binne die voorafgaande vyf jaar mag gedoen het, of indien daar meer as een sodanige berekening gedoen is, soos deur die jongste sodanige berekening aange wys.

(c) Indien ten opsigte van 'n besondere betaalmiddel geen berekening van die soorte in paraagraaf (a) of (b) vermeld, gedoen is nie, die bedrag, op die datum waarop hierdie Bylae betrekking het, van—

(i) die totale versekerde bedrae;

(ii) die totale jaarlike lyfrentes; en

(iii) die totale jaarlike kantoorpremies.

kragtens nog lopende lewenspolisse waarin vermeld word dat hulle in daardie betaalmiddel betaalbaar is.

Alle bedrae moet in die betrokke betaalmiddel aangegeef word (dit wil sê, nie in Unie-munt nie) en moet min oorgemaakte goedkeurde herverskerings aangevoer word. Wannekter die uitslag van 'n berekening in antwoord op bestaande paraagraaf (a) of (b) verstrekk moet die datum waarop sodanige berekening betrekking het, vermeld word.

SCHEDULE Q.

SUMMARY AND VALUATION OF THE LIABILITIES UNDER UNMATURED POLICIES.

Particulars are to be furnished in the form specified below of the liabilities of the insurer under unmatured policies, after deducting any such liabilities that are covered by approved reinsurance.

In the case of a Union insurer, separate particulars are to be furnished of the business in the Union and the business outside the Union respectively.

For the purposes of this Schedule, "valuation premiums" means the premiums taken credit for in the valuation.

Class of Business.	Description of Transactions.	Particulars of the Policies for Valuation.					Valuation		
		No. of Policies.	Sums Insured.	Bonuses.	Office Annual Premiums.	Valuation Annual Premiums.	Sums Insured and Bonuses.	Valuation Annual Premiums.	Liability.
LIFE	<i>Group A.—Insurances with immediate profits.</i> Whole-life..... Other kinds (to be specified).....		£	£	£	£	£	£	£
	Extra premiums.....								
	TOTAL OF GROUP A.....								
	<i>Group B.—Insurances with deferred profits.</i> Whole-life..... Other kinds (to be specified).....								
	Extra premiums.....								
	TOTAL OF GROUP B.....								
	<i>Group C.—Insurances under discounted bonus system.</i> Whole-life..... Other kinds (to be specified).....								
	Extra premiums.....								
	TOTAL OF GROUP C.....								
	<i>Group D.—Insurances without profits.</i> Whole-life..... Other kinds (to be specified).....								
	Extra premiums.....								
	TOTAL OF GROUP D.....								
	TOTAL OF GROUPS A, B, C AND D.....								
	Adjustments (if any) to be separately specified.....								
	TOTAL INSURANCES.....								
	<i>Group E.—Annuities.</i> Immediate annuities..... Other kinds (to be specified).....								
	TOTAL—INSURANCES AND ANNUITIES.....								
SINKING FUND.*	Endowments.....								
	Annuities—certain.....								
	Adjustments (if any).....								
	TOTAL—SINKING FUND.....								
INDUSTRIAL	Whole-life..... Other kinds (to be specified).....								
	Adjustments (if any), to be separately specified.....								
	TOTAL—INDUSTRIAL.....								
FUNERAL	Single life..... Other kinds (to be specified).....						PARTICULARS NOT REQUIRED.		
	Adjustments (if any), to be separately specified.....								
	TOTAL—FUNERAL.....								

* An insurer may, if he so desires, incorporate the particulars of his sinking fund business in the particulars relating to his life business, provided he discloses in a footnote that he has done so.

BYLAE Q.

OPSOMMING EN WAARDERING VAN DIE VERBINTENISSE KRAAGTENS NOG LOpende POLISSE

Besonderhede, soos in die vorm hieronder gespesifieer, moet verskeie word van die verbintenisse van die versekeraar kragtens nog lopende polisse na aftrekking van enige sodanige verbintenisse as wat deur goedgekeurde herversettings gedek word.

In die geval van 'n binnelandse versekeraar moet afsonderlike besonderhede van die besigheid onderskeidelik binne en buiten die Unie verstrek word.

Vir die toepassing van hierdie Bylae beteken „waarderingspremies“ die premies wat by die waardering verklaar word.

⁶ 'n Verskeeraar kan, indien hy dit verkie, die besonderhede van sy amortisasiefondsbesigheid opneem in die besonderhede wat berangting het op sy lewensbesigheid, mits hy in 'n voorval meld dat hy dit gedoen het.

SCHEDULE R.

Description of Liabilities. (All classes of short term insurance business combined.)	Business Carried on in Union.	Business Carried on Outside Union.*	Total.*
	£ (Union Currency).	£ (Union Currency).	£ (Union Currency).
Net liabilities under unmatured policies.....			
Net liabilities under outstanding claims (see Note 1).....			
Taxes (see Note 2).....			
Other liabilities (to be specified):—			
TOTAL.....	£		

* These columns are not to be completed by non-Union insurers.

NOTE 1.—The amounts shown under the heading "Net Liabilities under Outstanding Claims" are to be the estimated amounts of the liabilities of the kind referred to in sub-paragraph (ii) of paragraph (a) of section *thirteen* of the Act, after making any necessary deduction in respect of recoveries under reinsurance ceded.

NOTE 2.—The amounts shown against the item "Taxes" are to be the amounts or estimated amounts of the liabilities referred to in sub-paragraph (iii) of paragraph (a) of section *thirteen* of the Act.

SCHEDULE S.

1. A statement is required showing the nature and amount of any contingent liability relating to short-term insurance business (or, in the case of a non-Union insurer: relating to short-term insurance business carried on in the Union) and not included in Schedule R, and the nature and amount of any guarantee given by the insurer in connection with short-term insurance business (or, in the case of a non-Union insurer: in connection with short-term insurance business carried on in the Union), other than a guarantee to provide for fidelity or similar guarantee business.

2. If any contingent liability or guarantee mentioned in response to paragraph 1 relates to the sum not yet paid up on shares held by the insurer and included as an asset in the Statement of Assets furnished or to be furnished under sections *fourteen* and *fifteen* of the Act, the following particulars are to be furnished—

- (i) A description of the shares, including the name of the company, the nominal or face value of each share and the amount paid up on each share.
- (ii) The number of shares held by the insurer.
- (iii) The amount of the contingent liability.

3. A statement is to be furnished showing the rate or approximate rate of exchange employed for the purposes of Schedule R for converting to Union currency each other currency in which any of the liabilities exist.

4. The particulars indicated in the table below are to be furnished of the premiums before making any deduction in respect of commission brokerage or other agency remuneration on direct business and reinsurance accepted and under reinsurance ceded during the financial year which term is fixed on the date to which Schedule R relates. The particulars furnished are to relate to all classes of short-term insurance business combined.

BYLAE R.

Beskrywing van verbintenis, (Alle soorte korttermynversekeringsbesigheid gesamentlik.)	Besigheid in Unie gedryf.	Besigheid hanteer in Unie gedryf.*	Totaal.*
Netto-verbintenis kragtens nog lopende polisse.....	£ (Unie-munt).	£ (Unie-munt).	£ (Unie-munt).
Netto-verbintenis kragtens uitstaande vorderings (sien Opmerking 1). .			
Belastings (sien Opmerking 2). .			
Ander verbintenis (moet gespesifieer word):—			
TOTAAL.....	£		

* Hierdie kolomme moet nie deur buitelandse versekeraaars ingeval word nie.

OPMERKING 1.—Die bedrae wat onder die opskrif „Netto-verbintenis kragtens Uitstaande Vorderings“ aangegee word, moet die geraamde bedrae van die verbintenis van die soort wees wat in subparagraaf (ii) van paragraaf (a) van artikel *dertien* van die Wet vermeld word, nadat enige nodige aftrekking ten opsigte van invorderings kragtens oorgemakke lierversekerings gedoen is.

OPMERKING 2.—Die bedrae wat teen die pos „Belastings“ aangegee word, moet die bedrae of geraamde bedrae van die verbintenis wees wat in subparagraaf (iii) van paragraaf (a) van artikel *dertien* van die Wet vermeld word.

BYLAE S.

1. 'n Staat word vereis waarop aangewys word die aard en bedrag van 'n voorwaardelike verbintenis wat op korttermyn-versekeringsbesigheid (of, in die geval van 'n buitelandse versekeraar: op korttermyn-versekeringsbesigheid wat in die Unie gedryf word) betrekking het en nie in Bylae R ingesluit nie, en die aard en bedrag van 'n waarborg deur die versekeraar in verband met korttermyn-versekeringsbesigheid (of, in die geval van 'n buitelandse versekeraar: in verband met korttermyn-versekeringsbesigheid wat in die Unie gedryf word) gegee, belalte 'n waarborg om voorsiening te maak vir oerlikeheid of dergelyke waarborgbesigheid.

2. Indien 'n voorwaardelike verbintenis of waarborg wat in antwoord op paragraaf 1 vermeld word, betrekking het op die bedrag wat nog nie opbetaal is nie op aannde deur die versekeraar besit en as 'n bate ingesluit in die Opgawe van Bates wat ingevolge artikels *veertien* en *vijftien* van die Wet verstrek is of nog verstrek moet word, moet die volgende besonderhede verstrek word:—

- (i) 'n Beskrywing van die aandeel, met inbegrip van die naam van die maatskappy, die nominale of sigwaarde van elke aandeel en die bedrag wat op elke aandeel opbetaal is.
- (ii) Die aantal aandeel deur die versekeraar gehou; en
- (iii) Die bedrag van die voorwaardelike verbintenis.

3. 'n Staat moet verstrek word waarop die wisselkoers of bewaarde koers aangewys word wat gebruik is vir die doelendes van Bylae R by die omsetting in Unie-munt van elke ander betaalmiddel waarin enige van die verbintenisse bestaan.

4. Die besonderhede wat in onderstaande tabel aangedui word, moet verstrek word van die premies voordat 'n aftrekking ten opsigte van kommissie, makelaarsloon of ander agentskapvergoeding gedoen is kragtens regstreekse besigheid en hervesekerings aangemeen en kragtens hervesekerings oorgemak gedurende die boekjaar wat op die datum waarop Bylae R betrekking het, gesondig het. Die besonderhede wat verstrek word, moet betrekking he op alle soorte korttermyn-versekeringsbesigheid gesamentlik.

Item Number.	Particulars. (All classes of short term insurance business combined.)	Amount (in Union Currency).
SECTION I.—BUSINESS CARRIED ON IN UNION.		
	Premiums on direct business and reinsurance accepted (after deducting refunds of premium, discounts, and other allowances made to the owners of policies in their capacity as owners):—	£
1.	In the first quarter of the financial year.....	
2.	In the second quarter of the financial year.....	
3.	In the third quarter of the financial year.....	
4.	In the fourth quarter of the financial year.....	
5.	TOTAL OF ITEMS 1 TO 4.....	
Premiums under reinsurances ceded (after deducting refunds of premium and discounts):—		
6.	Where the accepting insurer executed the relevant policy or contract of reinsurance at a place within the Union.....	£
7.	Where item 6 does not apply, but where in terms of the policy or contract of reinsurance the accepting insurer maintains in the Union moneys on which the ceding insurer has a prior charge and lien as security for losses which may be occasioned by the failure of the accepting insurer to discharge his obligations or by the termination of the said policy or contract for any reason.....	
8.	TOTAL OF ITEMS 6 AND 7.....	
9.	Net premiums, being item 5 less item 8.....	
SECTION II.—BUSINESS CARRIED ON OUTSIDE UNION.*		
	Premiums on direct business and reinsurances accepted (after deducting refunds of premium, discounts and other allowances made to the owners of policies in their capacity as owners):—	£
10.	In the first quarter of the financial year.....	
11.	In the second quarter of the financial year.....	
12.	In the third quarter of the financial year.....	
13.	In the fourth quarter of the financial year.....	
14.	TOTAL OF ITEMS 10 TO 13.....	
15.	Premiums under all reinsurances ceded (after deducting refunds of premium and discounts).....	
16.	Net premiums, being item 14 less item 15.....	

* This section is not to be completed by non-Union insurers.

NOTE.—If any entry is made against Item 7 in the above table, a footnote is to be added showing the aggregate amount, on the date to which Schedule R relates, of the moneys being maintained in the Union by accepting insurers as described in Item 7.

5. A statement is to be furnished showing—

- (a) whether it was the usual practice of the insurer, during the financial year which terminated on the date to which Schedule R relates, to issue or renew policies for periods longer than one year; and, if so,
- (b) the circumstances in which such practice was usually followed.

In the case of a Union insurer, this statement is to distinguish where necessary between business carried on in and outside the Union, and in the case of a non-Union insurer it is to be confined to business carried on in the Union.

6. A statement is to be furnished showing the total net amount paid by the insurer during the financial year which terminated on the date to which Schedule R relates in respect of policy-claims which arose during preceding financial years. For the purposes of this statement—

- (a) the phrase "net amount paid" means the amount actually paid in respect of direct business, *minus* the corresponding amount recovered or recoverable under any reinsurances ceded (whether "approved reinsurance" or not);
- (b) all classes of short-term insurance business are to be combined; and
- (c) in the case of a Union insurer, separate particulars are to be furnished in respect of business carried on in and outside the Union, and in the case of a non-Union insurer the particulars are to relate only to business carried on in the Union.

7. A statement is to be furnished showing the estimated amount, at the date to which Schedule R relates, of the insurer's liabilities under direct business in respect of outstanding claims (i.e. claims under policies which had been intimated to the insurer or to any agent of the insurer but which had not been paid by the insurer prior to the said date), *minus* the corresponding amount recovered or recoverable under any reinsurance ceded (whether "approved reinsurance" or not) and relating to the said claims. Separate particulars are to be furnished in respect of—

- (i) claims which arose in the financial year which terminated on the date to which Schedule R relates; and
- (ii) claims which arose in preceding financial years.

and for the purposes of this paragraph the provisions of sub-paragraphs (b) and (c) of paragraph 6 shall apply.

Pos-nommer.	Besonderhede, (Alle soorte korttermynversekeringsbesigheid gesamentlik.)	Bedrag (in Unie-munt).
DEEL I.—BESIGHEID IN UNIE GEDRYF.		
Premies kragtens regstreekse besigheid en herversekerings aangeneem (na aftrekking van terugbetalings van premies, diskonto's en ander kortings aan die eienaars van polisse in hul hoedanighed van eienaars toegestaan):—		£
1. In die eerste kwartaal van die boekjaar.....		
2. In die tweede kwartaal van die boekjaar.....		
3. In die derde kwartaal van die boekjaar.....		
4. In die vierde kwartaal van die boekjaar.....		
5. TOTAAL VAN POSTE 1 TOT 4.....		
Premies kragtens herversekerings oorgemaak (na aftrekking van terugbetalings van premies en diskonto's):—		
6. Waar die aannemende versekeraar die betrokke herversekeringspolis of -kontrak op 'n plek in die Unie verly het.....		£
7. Waar pos 6 nie van toepassing is nie, dog waar ingevolge die herversekeringspolis of -kontrak dat die aannemende versekeraar geld in die Unie hou waarop die versekerar wat die besigheid oorgemaak het 'n eerste aanspraak en pandreg het as sekuriteit teen verlies wat veroorsaak mag word ingeval die aannemende versekeraar versuum om sy verpligtings na te kom of ingeval genoemde polis of kontrak om die een of ander rede ten einde kom.....		
8. TOTAAL VAN POSTE 6 EN 7.....		
9. Netto-premies, naamlik pos 5 min pos 8.....		
DEEL II.—BESIGHEID HUITE UNIE GEDRYF.*		
Premies kragtens regstreekse besigheid en herversekerings aangeneem (na aftrekking van terugbetalings van premies, diskonto's en ander kortings aan die eienaars van polisse in hul hoedanighed van eienaars toegestaan):—		
10. In die eerste kwartaal van die boekjaar.....		£
11. In die tweede kwartaal van die boekjaar.....		
12. In die derde kwartaal van die boekjaar.....		
13. In die vierde kwartaal van die boekjaar.....		
14. TOTAAL VAN POSTE 10 TOT 13.....		
15. Premies kragtens alle herversekerings oorgemaak (na aftrekking van terugbetalings van premies en diskonto's):—		
16. Netto-premies, naamlik pos 14 min pos 15.....		

* Hierdie deel moet nie deur buitelandse versekeraaars ingeval word nie.

OPMERKING.—Indien 'n inskrywing teen Pos 7 in bostaande tabel aangeteken word, moet 'n voortstaan bygevoeg word wat die totale bedrag vermeld op die datum waarop Bylae R betrekking het van die geld wat deur aannemende versekeraaars in die Unie gehou word soos in Pos 7 beskryf.

5. 'n Staat moet verstrek word waarin gemeld word—

(a) of dit, gedurende die boekjaar wat geëindig het op die datum waarop Bylae R betrekking het, die gewone gebruik van die versekeraar was om polisse vir tydperke van langer as een jaar uit te reik of te hernu; en, indien wel—

(b) die omstandighede waaronder sodanige gebruik gewoonlik gevvolg is.

In die geval van 'n binnelandse versekeraar moet hierdie staat, waar nodig, tussen besigheid binne en buite die Unie gedryf, onderskei, en in die geval van 'n buitelandse versekeraar moet dit tot besigheid in die Unie gedryf, hergekondig word.

6. 'n Opgawe moet verstrek word waarin die totale netto-bedrag vermeld word wat gedurende die boekjaar wat geëindig het op die datum waarop Bylae R betrekking het, deur die versekeraar betaal is ten opsigte van polisvorderings wat gedurende vorige boekjaar ontstaan het. Vir die toepassing van hierdie opgawe—

(a) beteken die uitsrukking „netto-bedrag wat betaal is“ die bedrag wat ten opsigte van regstreekse besigheid werkelik betaal is, min die coreensteemende bedrag wat kragtens enige oorgemaakte herversekerings (hetso „goedgekeurde herversekerings“ al dan nie verhaalbaar is of verhaalbaar is;

(b) moet alle soorte korttermyn-versekeringsbesigheid gekombiner word;

(c) in die geval van 'n binnelandse versekeraar moet afsonderlike besonderhede ten opsigte van besigheid binne en buiten die Unie gedryf, verstrek word, en in die geval van 'n buitelandse versekeraar moet die besonderhede slegs op besigheid in die Unie gedryf, betrekking he.

7. 'n Opgawe moet verstrek word waarin die benaamde bedrag, op die datum waarop Bylae R betrekking het, vermeld word van die versekeraar se verbintenis kragtens regstreekse besigheid ten opsigte van uitstaande vorderings (d.i. vorderings kragtens polisse wat van die versekerar of enige agent van die versekerar bekend gemaak was maar wat nog nie voor die genoemde datum deur die versekerar betaal was nie) min die coreensteemende bedrag wat kragtens enige oorgemaakte herversekerings (hetso „goedgekeurde herversekerings“ al dan nie) verhaalbaar is en wat op genoemde vorderings betrekking het. Aparte besonderhede moet ten opsigte van die volgende verstrek word:

(i) Vorderings wat gedurende die boekjaar wat geëindig het op die datum waarop Bylae R betrekking het; en

(ii) Vorderings wat gedurende vorige boekjaar ontstaan het,

en vir die doelendes van hierdie paragraaf is die bepalings van subparagraewe (b) en (c) van paragraaf 6 van toepassing.

**STATEMENT OF ASSETS TO BE FURNISHED UNDER
SECTION fifteen (i).**

The statement of assets shall be in the form of Schedules M and N: Provided that—

(a) separate schedules are to be furnished in respect of long-term insurance business and short-term insurance business respectively; and

(b) as respects assets held in connection with long-term insurance business, the particulars mentioned in

Schedule N are to be furnished only on the occasions when a statement of liabilities in respect of such business is furnished to the Registrar in accordance with the provisions of section twelve of the Act.

The name of the insurer, and the date to which the statement relates, are to be shown on each schedule, and each schedule must be signed by the persons required to sign the returns in terms of paragraph (a) of section sixty-five of the Act.

SCHEDULE M.

NOTES APPLICABLE TO UNION INSURERS.

NOTE 1.—In accordance with the provisions of sub-section (1) of section fourteen of the Act, this schedule must be confined to assets which the insurer holds in connection with his insurance business.

NOTE 2.—(a) All assets of the kinds specified against Items 1, 2, 7, 8, 9 and 13 of Division A of this Schedule are, under the provisions of section twenty-one of the Act, deemed to be held in the Union, and the value of all such assets must therefore be entered in the third column of that Division.

(b) The value of any asset of a kind specified against Items 3, 4, 5, 6, 10, 11, 12, 14, 15, 16, 17 and 18 of Division A of this Schedule is to be entered in the third column of that Division only if the asset is held in the Union within the meaning of section twenty-one of the Act. If it is not so held in the Union, the value of the asset in question is to be entered in the fourth column of Division A.

NOTE 3.—The value of any asset not of a kind specified against Items 1 to 18 inclusive of this Schedule must be included in Division B.

NOTE 4.—Values are to be shown in Union currency, shillings and pence being disregarded.

NOTES APPLICABLE TO NON-UNION INSURERS.

NOTE 1.—In accordance with the provisions of sub-section (2) of section fourteen and section twenty-one of the Act, the undermentioned assets must be excluded from this Schedule:—

(a) Assets which are not held in connection with the insurance business carried on by the insurer in the Union.

(b) Any asset which is not of a kind specified in Division A of this Schedule.

(c) Any asset, being of a kind specified against Item 3, 4, 5, 6, 10, 11, 12, 14, 15, 16, 17 or 18 of this Schedule, which is not held in the Union within the meaning of section twenty-one of the Act.

NOTE 2.—Values are to be shown in Union currency, shillings and pence being disregarded.

Item Number.	Kind of Asset.	Value of Assets (including interest accrued or outstanding) Determined in Accordance with the Provisions of Section 15 of the Act.	Assets held in the Union within the Meaning of Section 21 of the Act.	Assets not held in the Union within the Meaning of Section 21 of the Act.*
			£ (Union Currency).	£ (Union Currency).
1.	DIVISION A. Assets of the Kinds Specified in the Third Schedule to the Act. Money in hand in the Union, including any money held by the Treasury in terms of section 3 or 4 of the Act.....			
2.	Amounts standing to the credit of the insurer in accounts with offices in the Union of commercial banks as defined in the Banking Act, 1942, or building societies, or the National Finance Corporation of South Africa established under the National Finance Corporation Act, 1949.....			
3.	Bills, bonds or securities issued or guaranteed by the Government of the Union.....			
4.	Bills, bonds or securities issued or guaranteed by any local authority in the Union authorised by law to levy rates upon immovable property.....			
5.	Bills, bonds or securities (not representing a proprietary interest) issued or guaranteed by the Rand Water Board or the Electricity Supply Commission.....			
6.	Bills, bonds or securities (not representing a proprietary interest) issued or guaranteed by any institution approved by the Minister under paragraph 6 of the Third Schedule to the Act.....			
7.	Loans or advances on the sole security of Union policies under which the insurer is liable			
8.	In respect of long term insurance business: outstanding premiums (including premiums debited to agents of the insurer) or deferred instalments of premiums on Union policies under which the insurer is liable.....			
TOTAL OF ITEMS 1 TO 8.....				

OPGAWE VAN BATES WAT INGEVOLGE ARTIKEL vyftien (i) VERSTREK MOET WORD.

Die opgawe van bates moet in die vorm van Bylaes M en N wees; met dien verstande dat—

- (a) afsonderlike bylaes onderskeidelik ten opsigte van langtermyn-versekeringsbesigheid en kortermyn-versekeringsbesigheid verstrek moet word; en
- (b) ten opsigte van bates wat in verband met langtermyn-versekeringsbesigheid besit word, die besonderhede wat in Bylae N verneld word slegs

by dié geleentheidse verstrek moet word wanneer 'n opgawe van verbintenisse ten opsigte van daardie besigheid ooreenkomsdig die bepalings van artikel twaalf van die Wet aan die Registrateur verstrek word.

Die naam van die versekeraar en die datum waarop die opgawe betrekking het, moet op elke bylae aangehaal word en elke bylae moet deur die persone onderteken word wat ingevolge paragraaf (a) van artikel vyf-en-twintig van die Wet die opgawes moet onderteken.

BYLAE M.

OPMERKINGS WAT OP BINNELANDSE VERSEKERAARS TOEPASLIK IS.

OPMERKING 1.—Ooreenkomsdig die bepalings van subartikel (1) van artikel veertien van die Wet moet hierdie bylae beperk word tot bates wat die versekeraar in verband met sy versekeringsbesigheid besit.

OPMERKING 2.—(a) Volgens die bepalings van artikel een-en-twintig van die Wet word alle bates van die soort wat teen Poste 1, 2, 7, 8, 9 en 13 van Afdeling A van hierdie bylae gespesifieer word geag in die Unie besit nie wees en die waarde van alle sodanige bates moet derhalwe in die derde kolom van daardie Afdeling aangeteken word.

(b) Die waarde van 'n bate van 'n soort wat teen Poste 3, 4, 5, 6, 10, 11, 12, 14, 15, 16, 17 en 18 van Afdeling A van hierdie bylae gespesifieer word, moet in die derde kolom van genoemde afdeling aangeteken word slegs indien die bate binne die bedoeling van artikel een-en-twintig van die Wet in die Unie besit word. Indien dit nie aldus in die Unie besit word nie, moet die waarde van die betrokke bate in die vierde kolom van Afdeling A aangeteken word.

OPMERKING 3.—Die waarde van 'n bate wat nie van 'n soort is wat teen Poste 1 tot en met 18 van hierdie bylae gespesifieer word nie, moet in Afdeling B ingesluit word.

OPMERKING 4.—Waardes moet in Unie-munt sonder melding van sjellings en pennies aangegee word.

OPMERKINGS WAT OP HUURLANDSE VERSEKERAARS TOEPASLIK IS.

OPMERKING 1.—Ooreenkomsdig die bepalings van subartikel (2) van artikel veertien en artikel een-en-twintig van die Wet moet onderstaande bates uit hierdie bylae weggelaai word:—

(a) Bates wat nie in verband met die versekeringsbesigheid deur die versekeraar in die Unie gedryf, besit word nie.

(b) 'n Bate wat nie van 'n soort is wat in Afdeling A van hierdie bylae gespesifieer word nie.

(c) 'n Bate wat van 'n soort is wat teen Pos 3, 4, 5, 6, 10, 11, 12, 14, 15, 16, 17 of 18 van hierdie bylae gespesifieer word, dog wat nie binne die bedoeling van artikel een-en-twintig van die Wet in die Unie besit word nie.

OPMERKING 2.—Waardes moet in Unie-munt sonder melding van sjellings en pennies aangegee word.

Post-nommer.	Soort Bate.	Waarde van bates (met inbegrip van ongedoele of instaatnde rente) in ooreenkomsdig met die bepalings van artikel 15 van die Wet vangetel.	Waarde van bates wat binne die bedoeling van artikel 21 van die Wet in die Unie besit word.	Waarde van bates wat nie binne die bedoeling van artikel 21 van die Wet in die Unie besit word nie.
1.	Bates van die soort wat in die Derde Bylae van die Wet gespesifieer word. Geld in kas in die Unie, met inbegrip van geld ooreenkomsdig artikel 3 of 4 van die Wet deur die Tresourie gehou.....	£ (Unie-munt).	£ (Unie-munt).	£ (Unie-munt).
2.	Saldo's vir krediet van die versekeraar in rekenings by kantore in die Unie van handelsbanke soos in die Bankwet, 1942, oorskryf, of bouverenigings of die Nasionale Finansiële Korporasie van Suid-Afrika, ingestel deur die Wet op die Nasionale Finansiële Korporasie, 1949.....			
3.	Wissels, skuldbriefe of effekte deur die Unie-regering uitgereik of gewaarborg.....			
4.	Wissels, skuldbriefe of effekte uitgereik of gewaarborg deur 'n plaaslike bestuur in die Unie wat regtens bevoeg is om belasings op onroerende goed te hef.....			
5.	Wissels, skuldbriefe of effekte (wat nie 'n eindombeslag vereenwoordig nie) uitgereik of gewaarborg deur die Randwaterraad of die Elektrisiteitsvoorsieningskommissie.....			
6.	Wissels, skuldbriefe of effekte (wat nie 'n eindombeslag vereenwoordig nie) uitgereik of gewaarborg deur 'n instelling wat deur die Minister kragtens paragraaf 6 van die Derde Bylae van die Wet goedgekeur is.....			
7.	Lenings van voorskotte uitsluitlik teen sekuriteit van binnelandse polisse waarkragtens die versekeraar aanspreeklik is.....			
8.	Ten opsigte van langtermyn-versekeringsbesigheid: uitstaande premies (met inbegrip van premies teen agente van die versekeraar gelebiteer) of uitgestelde premiese van premies op binnelandse polisse waarkragtens die versekeraar aanspreeklik is.....			
TOTAAL VAN POSTE 1 TOT 8.....				

Item Number.	Kind of Asset.	Value of Assets (including interest accrued or outstanding) Determined in Accordance with the Provisions of Section 15 of the Act.	
		Assets held in the Union within the Meaning of Section 21 of the Act.	Assets not held in the Union within the Meaning of Section 21 of the Act.*
9.	In respect of short term insurance business: outstanding premiums (including premiums debited to agents of the insurer) on Union policies under which the insurer is liable	£ (Union Currency)	£ (Union Currency)
10.	Claims secured by mortgage bonds on immovable property in the Union.....	—	—
11.	Other claims against— (a) companies or other associations incorporated in the Union or individuals resident in the Union..... (b) non-Union insurers, where the amounts of the said claims form part of the net liabilities of such non-Union insurers in respect of the insurance business carried on by them in the Union.....	—	—
12.	Stocks or shares in companies, building societies and other institutions incorporated in the Union.....	—	—
13.	Corporal property in the Union.....	—	—
TOTAL OF ITEMS 1 TO 13.....		—	—
14.	Bills, bonds or securities issued or guaranteed by the Government of any territory (other than the Union) which forms part of the British Commonwealth or of any other territory approved by the Minister under paragraph 14 of the Third Schedule to the Act.....	—	—
15.	Bills, bonds or securities issued or guaranteed by a local authority in any territory referred to in item 14.....	—	—
16.	Claims secured by mortgage bonds on immovable property in any territory referred to in item 14.....	—	—
17.	Other claims against companies or other associations incorporated in any territory referred to in item 14, other than a claim of the kind referred to in item 11 (b).....	—	—
18.	Stocks or shares in companies, building societies and other institutions incorporated in any territory referred to in item 14.....	—	—
TOTAL OF ITEMS 1 TO 18.....		—	—
Add: Value as shown in the third column of assets held in the Union.....		—	—
TOTAL OF DIVISION A.....		—	—

DIVISION B.		Value of Assets (including interest accrued or outstanding) Determined in Accordance with the Provisions of Section 15 of the Act.
Assets not of a Kind Specified in the Third Schedule to the Act.*		£ (Union Currency)
19.	Money in hand outside the Union.....	—
20.	Amounts standing to the credit of the insurer in accounts with banks and building societies, otherwise than as described in item 2.....	—
21.	Bills, bonds or securities issued or guaranteed by the Government of, or local authorities in, any territory which does not form part of the British Commonwealth and has not been approved by the Minister under paragraph 14 of the Third Schedule to the Act.....	—
22.	Loans or advances on the sole security of policies, not being Union policies, under which the insurer is liable	—
23.	In respect of long term insurance business: outstanding premiums (including premiums debited to agents of the insurer) or deferred instalments of premiums on policies, not being Union policies, under which the insurer is liable.....	—
24.	In respect of short term insurance business: outstanding premiums (including premiums debited to agents of the insurer) on policies, not being Union policies, under which the insurer is liable.....	—

Pos-nommer.	Soort Bate.	Waarde van bates (met inbegrip van ooploope of uitstaande rente) in ooreenstemming met die bepaling van artikel 15 van die Wet vasgestel.	
		Bates wat binne die bedoeling van artikel 21 van die Wet in die Unie besit word	Bates wat nie binne die bedoeling van artikel 21 van die Wet in die Unie besit word nie.
9.	Ten opsigte van korttermyn-versekeringsbesigheid: uitstaande premies (met inbegrip van premies teen agente van die versekeraar gedebitter) op binnelandse polisse waardekrags die versekeraar aanspreklik is.....	£ (Unie-munt).	£ (Unie-munt).
10.	Vorderings gedek deur verbande op onroerende goed in die Unie.....	—	—
11.	Ander vorderings teen— (a) maatskappye of ander verenigings wat in die Unie met regpersoonlikheid beklee is of individue wat in die Unie woonagtig is; (b) buitelandse versekerars, indien die bedraai van genoemde vorderings deel van die netto-verbintenis van daardie buitelandse versekerar ten opsigte van die versekeringsbesigheid deur hulle in die Unie gedryf, uitmaak.....	—	—
12.	Stock of aandele van maatskappye, bouverenigings en ander instellings wat in die Unie met regpersoonlikheid beklee is.....	—	—
13.	Liggaaamlike goed in die Unie.....	—	—
TOTAAL VAN POSTE I TOT 13.....			
14.	Wissels, skuldbrieve of effekte uitgereik of gewaarborg deur die Regering van 'n ander gebied as die Unie, wat deel uitmaak van die Britse Gemenebes, of van 'n ander gebied wat deur die Minister kragtens paragraaf 14 van die Derde Bylae van die Wet goedkeur is.....	—	—
15.	Wissels, skuldbrieve of effekte uitgereik of gewaarborg deur 'n plaaslike bestuur in 'n gebied in pos 14 vermeld.....	—	—
16.	Vorderings gedek deur verbande op onroerende goed in 'n gebied in pos 14 vermeld.....	—	—
17.	Ander vorderings teen maatskappye of ander verenigings wat in 'n gebied in pos 14 vermeld, met regpersoonlikheid beklee is, behalwe 'n vordering van die soort in pos 11 (b) vermeld.....	—	—
18.	Stock of aandele van maatskappye, bouverenigings of ander instellings wat in 'n gebied in pos 14 vermeld, met regpersoonlikheid beklee is.....	—	—
TOTAAL VAN POSTE I TOT 18.....			
Voeg by: Waarde, soos in die derde kolom aangegee, van bates wat in die Unie besit word			
TOTAAL VAN AFDELING A.....			

	AFDELING B.	£ (Unie-munt).
19.	Bates nie van 'n soort wat in die Derde Bylae van die Wet gespesifieer word nie.*	—
20.	Geld in kas buite die Unie.....	—
21.	Saldo's vir kredit van die versekerar in rekenings met banke en bouverenigings anders as in pos 2 beskryf.....	—
22.	Wissels, skuldbrieve of effekte uitgereik of gewaarborg deur die Regering van, of plaaslike besture in, 'n gebied wat nie deel van die Britse Gemenebes uitmaak nie en wat nie deur die Minister kragtens paragraaf 14 van die Derde Bylae van die Wet goedkeur is nie.....	—
23.	Lenings of voorskote uitsluitlik teen sekuriteit van polisse wat nie binnelandse polisse is nie, maar waardekrags die versekeraar aanspreklik is.....	—
24.	Ten opsigte van langtermyn-versekeringsbesigheid: uitstaande premies (met inbegrip van premies teen agente van die versekerar gedebitter) of uitgestelde paaiementes van premies op polisse wat nie binnelandse polisse is nie maar waardekrags die versekeraar aanspreklik is.....	—
	Ten opsigte van korttermyn-versekeringsbesigheid: uitstaande premies (met inbegrip van premies teen agente van die versekerar gedebitter) op polisse wat nie binnelandse polisse is nie maar waardekrags die versekeraar aanspreklik is.....	—

	Value of Assets (including interest accrued or outstanding) Determined in Accordance with the Provisions of Section 15 of the Act.
	£ (Union Currency)
25. Claims secured by mortgage bonds on immovable property in any territory referred to in item 21.....	
26. Other claims, not included in any of the preceding items.....	
27. Stocks or shares in companies, building societies and other institutions incorporated in any territory referred to in item 21.....	
28. Corporate property outside the Union.....	
29. Other assets.....	
TOTAL OF DIVISION B.....	
ADD: TOTAL OF DIVISION A.....	
GRAND TOTAL.....	£

* The column headed "Assets not held in the Union within the meaning of section 21 of the Act", in Division A, and the whole of Division B, are not to be completed by non-Union insurers.

NOTES APPLICABLE TO BOTH UNION AND NON-UNION INSURERS.

NOTE 5.—Particulars are to be furnished showing—

- (a) whether any of the assets exist in a currency other than Union currency; and
- (b) if so, the other currencies concerned, and the rates of exchange at which they have been converted to Union currency for the purpose of this schedule.

NOTE 6.—A statement is to be furnished showing—

- (a) whether any of the assets are held on behalf of the insurer by any person in any manner not covered by paragraph (a), (b), (c), (d) or (e) of sub-section (1) of section twenty of the Act; and, if so
- (b) which assets are so held by a person other than the insurer, and the name or designation of such person.

NOTE 7.—A statement is to be furnished showing—

- (a) whether any of the assets are pledged, hypothecated or otherwise encumbered in favour of any person in any manner not covered by paragraph (a), (b), (c), (d) or (e) of sub-section (1) of section twenty of the Act; and, if so,
- (b) which assets are thus pledged, hypothecated or encumbered, and the nature and extent of such pledge, hypothecation or encumbrance.

SCHEDULE N.

NOTE 1.—All amounts are to be shown in Union currency, shillings and pence being disregarded.

NOTE 2.—If an insurer is required to furnish statements of assets in regard to both long-term insurance business and short-term insurance business, the expression "the total value of all the assets included in Schedule M" shall mean, for the purposes of this Schedule—

- (a) as respects long-term insurance business: the total value of all the assets which are included in the part of Schedule M relating to long-term insurance business; or
- (b) as respects short-term insurance business: the total value of all the assets which are included in the part of Schedule M relating to short-term insurance business.

Table I.—Accounts with Banks and Building Societies.

I.—The following particulars are to be furnished of any assets shown against Items 2 and 20 of Schedule M:—

Name of Institution with whom the Account is held.	Amount (to be expressed in Union currency) Standing to Insurer's Credit.	
	In Accounts with Offices in the Union named in First Column.	In Accounts with Offices outside the Union of the Institution named in First Column.
	£	£
TOTAL.....	£	£

NOTE.—Building Society shares must not be shown in this Table or against item 2 or item 20 of Schedule M.

Waarde van bates
tmt aangeslagte van
ongelope of uit-
staande reisper in
oordeelstemming
met die bepligting
van artikel 15 van
die Wet vangestel.

	£ (Unie-munt).
25 Vorderings gedek deur verbande op onroerende goed in 'n gebied in pos 21 vermeld.....	
26 Ander vorderings wat nie in die voorafgaande posie ingesluit is nie.....	
27 Stock of aandele van maatskappye, bouverenigings en ander instellings wat in 'n gebied in pos 21 vermeld, met regpersoonlikheid beklee is.....	
28 Liggaamlike goed buite die Unie.....	
29 Ander bates.....	
TOTAAL VAN AFDELING B.....	£
VORG BY: TOTAAL VAN AFDELING A.....	£
GROOT TOTAAL.....	£

* Die kolom niet opskrif „ Bates wat nie binne die bedoeling van artikel 21 van die Wet in die Unie besit word nie “, in Afdeling A, en die hele Afdeling B, moet nie deur buitenlandse versekerings ingeval word nie.

OPMERKINGS WAT OP BEIDE NINNELANDSE EN BUITENLANDSE VERSEKERINGS TOLPASLIK IS.

OPMERKING 5.—Besonderhede moet verstrek word—

- (a) van die bates in 'n ander betaalmiddel as Unie-munt bestaan; en
- (b) indien wel die ander betrokke betaalmiddels en die wisselkoers waarteen hulle vir die toepassing van hierdie bylae in Unie-munt omgesit is.

OPMERKING 6.—n Staat moet verstrek word waarop aangegevo word—

- (a) of van die bates ten behoeve van die versekerare deur enige persoon besit word op 'n manier wat nie deur paraagraaf (a), (b), (c), (d) of (e) van subartikel (1) van artikel twintig van die Wet gedek word nie; en, indien wel—
- (b) watter bates aldus deur 'n ander persoon as die versekerar besit word, en die naam of hoedanigheid van daardie persoon.

OPMERKING 7.—n Opgawe moet verstrek word waarop aangegevo word—

- (a) of van die bates ten gunste van 'n persoon verpand, verhipoteker of andersins beswaar is op 'n manier wat nie deur paraagraaf (a), (b), (c), (d) of (e) van subartikel (1) van artikel twintig van die Wet gedek word nie; en, indien wel—
- (b) watter bates aldus verpand, verhipoteker of beswaar is en die aard en omvang van daardie verpanding, verlipotekering of beswaring.

BYLAE N.

OPMERKING 1.—Alle bedrae moet in Unie-munt sonder melding van sjellings en pennies aangegee word.

OPMERKING 2.—Indien 'n versekerar opgawes van bates ten opsigte van beide langtermyn-versekeringsbesigheid en korttermyn-versekeringsbesigheid moet verstrek, beteken die uitdrukking „ die totale waarde van al die bates wat in Bylae M ingesluit word “ vir die toepassing van hierdie bylae—

- (a) wat langtermyn-versekeringsbesigheid betref; die totale waarde van al die bates wat in dié deel van Bylae M wat op langtermyn-versekeringsbesigheid betrekking het, ingesluit word; of
- (b) wat korttermyn-versekeringsbesigheid betref; die totale waarde van al die bates wat in dié deel van Bylae M wat op korttermyn-versekeringsbesigheid betrekking het, ingesluit word.

Tabel 1.—Rekenings by banke en bouverenigings.

1.—Die volgende besonderhede moet van bates verstrek word wat teen Poste 2 en 20 van Bylae M aangetoon word:—

	Bedrag (moet in Unie-munt uitgedruk word) van saldo vir kredit van versekerar.	£
Naam van instelling waarby die rekening gehou word.	In rekenings by kantore in die Unie van die instelling in die eerste kolom genoem.	In rekenings by kantore buite die Unie van die instelling in die eerste kolom genoem.
	£	£
TOTAAL.....	£	£

OPMERKING.—Bouverenigingsaande moet nie in hierdie Tabel of teenoor Pos 2 of Pos 20 van Bylae M aangedui word nie.

Table II.—Bills, Bonds and Securities.

II.—The following particulars are to be furnished of any assets shown against Items 3, 4, 5, 6, 14, 15 and 21 of Schedule M:—

Name of Debtor and Name of Guarantor (if any).	Nominal Amount of Bill, OR Amount of Capital Outstanding under Bond, OR Nominal Amount of Securities held (as the case may be). (To be expressed in Union Currency).	Basis of Valuation Employed for the Purposes of Schedule M (see Footnote).	Whether or not Payment of Interest or Repayment of Capital is in Arrear by more than One Month.	Value placed on Assets in Schedule M, including Interest Accrued or Outstanding (in Union Currency).
	£			£
TOTAL.....				

NOTE.—The particulars to be shown in the third column are as follows:—

- (a) In the case of any asset shown against item 3, 4, 5 or 6 of Schedule M which represents a debt redeemable on a certain date or between certain dates and which is held in respect of long-term insurance business, the words "Section 15 (7) of Act" are to be inserted.
- (b) In the case of any asset the price of which was quoted on a stock exchange in the Union within the period of three months immediately preceding the date to which Schedule M relates and which has not been dealt with in terms of paragraph (a) above, the words "Stock exchange quotation—section 15 (g) of Act", or (as the case may be) the words "Value determined by Registrar under second proviso to section 15 (g) of Act", are to be inserted.
- (c) In the case of any other asset, a full description of the basis of valuation is to be furnished.

Tabel II.—Wissels, Skuldbriefe en Effekte.

II.—Die volgende besonderhede moet van bates verstrek word wat teen Posse 3, 4, 5, 6, 14, 15 en 21 van Bylae M aangegee word:—

Naam van skuldenaar en naam van borg (as daar is).	Nominale bedrag van wissel, OF bedrag van hoofsom uitstaande ingevolge skuldbrief OF nominale bedrag van effekte besit (na gelang van die geval). (Moet in Unie-munt uitgedruk word.)	Waarderingsbasis vir die toepassing van Bylae M gebruik (sien voeinota).	Of daar 'n betaling van rentebetaling of terugbetaling van hoofson vir meer as een maand agterstalling is of nie.	Waarde wat in Bylae M, met inskryp van opeenloope of uitstaande rento, op bates gesel is (in Unie-munt).
	£			£
TOTAAL.....£				

OPMERKING.—Die besonderhede wat in die derde kolom aangegee moet word, is soos volg:—

- (a) In die geval van 'n bate wat teen Pos 3, 4, 5 of 6 van Bylae M aangegee word en wat 'n skuld verteenwoordig wat op 'n bepaalde datum of tussen bepaalde datums aflossbaar is, en wat ten opsigte van langermynterversekuringsbeveiligheid besit word, moet die woordes „Artikel 15 (7) van Wet“ ingeval word.
- (b) In die geval van 'n bate waarvan die prys op 'n effektebeurs in die Unie genoem is binne die tydperk van drie maande onmiddellik voor die datum waarop Bylae M betrekking het, en wat nie ingevolge paragraaf (a) hierbo belandel is nie, moet die woordes „Effektebeursnotering, artikel 15 (7) van Wet“, of (al na die geval) die woordes „Waarde deur die Registrateur ingevolge tweede voorbeloudsbespelling van artikel 15 (7) van Wet bepaal“ ingeval word.
- (c) In die geval van enige ander bate moet 'n volledige beskrywing van die waarderingsbasis verstrek word.

Table III.—Mortgages.

III.—The following particulars are to be furnished of any assets shown against Items 10, 16 and 25 of Schedule M: Provided
that—

- (a) where the insurer holds more than one mortgage bond over the same immovable property, such series of bonds is to be treated, for the purposes of this Table, as if they formed one asset;

(b) if the total number of assets [taking into consideration the provisions of paragraph (a) above] included against Items 10, 16 and 25 of Schedule M exceeds fifty, particulars are to be furnished only of the following assets, viz.:—

 - (i) The fifty most valuable assets.
 - (ii) Other assets (if any) where payment of interest or repayment of capital was more than six months overdue at the date to which Schedule M relates.
 - (iii) Other assets (if any) where a mortgage bond ranking prior to that held by the insurer is held by some other person: Provided that particulars need not be furnished in terms of this sub-paragraph if the mortgage bond held by the insurer is in the nature of additional security; and
 - (iv) Other assets (if any) which have been valued, for the purposes of Schedule M, at an amount other than the amount of capital owing under the mortgage bond, or other than the amount of such capital adjusted in respect of interest due or interest accrued since the last due date; and

(c) notwithstanding the preceding provisions, an insurer may omit particulars of any assets selected by him to an aggregate value not exceeding one per cent. of the total value of all the assets included in Schedule M:—

NOTE 1.—The particulars to be shown in the third column are as follows:—

- (a) A brief description of the principal use or intended use of the immovable property, e.g., "offices and shops" or "dwelling house", including in the case of a factory or other premises used or to be used for industrial purposes, a brief description of the nature of the industry, e.g. "sugar refinery"; and

Note 2.—If the insurer is protected by any kind of additional security other than—

- (a) the covenant of the debtor;
 - (b) a guarantee which has been furnished by any person and which is unsupported by the pledge of specific assets; or
 - (c) a policy of insurance.

(a) a policy of insurance.

the word "yes" is to be inserted in the second last column, and a supplementary statement is to be furnished containing such particulars of the additional security as would enable an independent person to assess the extent to which the security of the loan is enhanced : Provided that a supplementary statement shall not be required if the amount shown in the last column is less than three-quarters of the lesser of the two amounts shown in the fifth and seventh columns respectively.

NOTE 3.—If an asset has been valued for the purposes of Schedule M at an amount other than the amount of the capital owing under the mortgage bond or other than the amount of such capital adjusted in respect of interest due or interest accrued since the last due-date, a note indicative of that fact is to be inserted in the last column, and a supplementary statement is to be furnished showing the value placed on the asset in Schedule M and the methods by which that value has been computed.

Table III.—*Verbande.*

III.—Die volgende besonderhede moet van alle bates verstrek word wat teen Poste 10, 16 en 25 van Bylae M ~~aangetree~~ word: Met dien verstande dat—

- (a) wannek die versekeraar meer as een verband op dieselfde onroerende goed besit, sodanige reeks verbanne vir die toepassing van hierdie tabel behandel moet word asof hulle een bate uitgemaak het;

(b) indien die totale aantal bates [met inagneming van die beplittings van paraagraaf (a) hierbo] wat teen Poste 10, 16 en 25 van Bylae M ingesluit word, vyfing oorskry, besonderhede van slegs die volgende bates versprek moet word, nl.—

 - (i) die vyfing waardelose bates;
 - (ii) ander bates (as daar is) ten opsigte waarvan betaling van rente of terugbetaling van hoofsom meer as ses maande agterstallig was op die datum waarop Bylae M betrekking het;
 - (iii) ander bates (as daar is) ten opsigte waarvan 'n verband wat voorkeur geniet bo dié deur die versekeraar gehou, deur 'n ander persoon gehou word; Met dien verstande dat dit nie nodig is om besonderhede ingevolge hierdie sub-paragraaf te versprek as die verband wat deur die versekeraar gehou word die aard van addisionele sekerheid nie;
 - (iv) ander bates (as daar is) wat vir die toepassing van Bylae M gevawerilzer is teen 'n ander bedrag as die bedrag van die hoofsom wat ingesluit die verband verskuldig is, of 'n ander bedrag as die bedrag van genoemde hoofsom verreken ten opsigte van rente verskuldig of rente ooploop sedert die jongste vervaldatum; en

(c) ondanks die voorafgaande beplittings, 'n versekeraar besonderhede van bates kan weghaal wat deur hom gekies is tot 'n totale waarde van hoogsens een persent van die totale waarde van al die bates in Bylae M ingesluit;—

Opmuntwing 1. Die beenderbedje wat in die derde kolom aangegee moet word, is as volg:—

- (a) 'n Kort beskrywing van die vernaaamste gebruik of voorgenome vernaaamst gebruik van die ooreenende goed, bv... kamtere en winkels", "woonhuise"; met inbegrip, in die geval van 'n fabriek of ander perseel wat vir nywerheidsoedgeleëns gebruik word of gebruik sal word, van 'n kort beskrywing van die aard van die nywerheid, bv... "sukkertallininery"; en

Omsoek na die Java enige soort addisionele sekuriteit beskerm word, behalwe—

- (a) die verbinneenis van die skuldenaar;
(b) 'n waarborg wat deur enige persoon verstrek is en wat nie ondersteun word deur 'n verpanding van spesifieke bate nie; of
(c) 'n versekeringspolis,

met die woorde: „Ja“ in die voorlaaste kolom ingeval word en moet „n aanvullende staat verskeie word wat sodanige besonderhede van die addisionele sekuriteit byvat as wat „n onafhanklike persoon in staat sou stel om die mate waarin die sekerheid van die lening verjunk word, te raam“ en teen verskeie dat „n aanvullende staat nie vereis word as die bedrag wat in die laaste kolom aangegee is kleiner is as die skrywval, nie.“ Onderliggende voorwaarde is dat „die belang, in gunderskeldelik die yfde in ‘n ewewende kolomme aangegee is nie.“

OPMERKING 3.—Indien vir die toepassing van Bylae M 'n bate teen 'n ander bedrag gewarendeig is as die bedrag van die hoofsoem wat ingevolge die verband verskuldig is of 'n ander bedrag as die bedrag aan genoemde hoofsoem verrek ten opsigte van rente verskueldig is, moet 'n aantekening te dien effekte in die laaste kolom ingevoer word en moet 'n jaanvindlike staat verstrekk word waarop die waarde vermeld word wat in Bylae M op die bate gestel is en die metodes waarvolgens daardie waarde bereken is.

Table IV.—Claims.

IV.—An analysis in the form shown below is to be furnished of any assets shown against Items 11 (a), 17 and 26 of Schedule M.

Item.	Description of Asset.	Value of Assets as Shown in Schedule M, including Interest Accrued or Outstanding.		
		Against Item 11 (a) of Schedule M.	Against Item 17 of Schedule M.	Against Item 26 of Schedule M.
A.	Debentures and debenture stocks.....		£ (Union Currency).	£ (Union Currency).
B.	Loans and advances (not being debentures or debenture stocks) fully secured by the pledge of specific assets.....			
C.	Other loans and advances, including loans on personal security.....			
D.	Other claims.....			
	TOTAL.....		£	

Table V.—Debentures and Debenture Stocks.

V.—The following particulars are to be furnished of any assets shown against Item A of Table IV of this schedule, provided that any debentures or debenture stocks—

- (a) which are fully secured by the pledge of specific assets; and
 (b) the price of which was not quoted on a stock exchange in the Union within the period of three months immediately preceding the date to which Schedule M relates.

may, if the insurer desires, be omitted from this Table and dealt with under Table VI of this Schedule:—

NOTE 1.—The particulars shown in the second column are to be such as clearly to identify the debentures or debenture stock, and are to include the rate of interest payable thereon.

NOTE 2.—In the case of any asset the price of which was quoted on a stock exchange in the Union within the period of three months immediately preceding the date to which Schedule M relates, the words "Stock exchange quotation—section 15 (g) of Act," or (as the case may be) the words "Value determined by Registrar under second proviso to section 15 (x) of Act" are to be inserted in the fourth column. In other cases a description of the basis of valuation is to be given, and in addition the following particulars and documents are to be furnished:—

- (a) The outstanding amount of any other debentures or debenture stocks which the debtor has issued and which would in the event of the liquidation of the debtor's business rank prior to those held by the insurer.

(b) If the debentures or debenture stocks held by the insurer are secured by the guarantee of a person other than the debtor, or by a charge on any particular asset, full particulars of such guarantee or charge.

(c) A copy of the last accounts and balance sheet of the debtor, if a copy thereof is in the possession of the insurer or if the insurer is entitled to demand a copy thereof from the debtor or from the Registrar of Companies or other authority in the country in which the head office of the debtor is situated.

Tabel IV.—Vorderings.

IV.—'n Ontleding soos in die vorm hieronder aangegee, moet verstrek word van bates wat teen Posse 11 (a), 17 en 26 van Bylae M aangegee word:—

Pos.	Beskrywing van bate.	Waarde van bates soos in Bylae M aangegee, met inbegrip van opgelope of uitstaande rente,		
		Teen Pos 11 (a) van Bylae M.	Teen Pos 17 van Bylae M.	Teen Pos 26 van Bylae M.
A.	Obligasies en obligasie-effekte.			
B.	Lenings en voorskoete (behalwe obligasies en obligasie-effekte) wat deur die verpanding van spesifieke bates ten volle gedek word.			
C.	Ander lenings en voorskoete, met inbegrip van lenings teen persoonlike waarborg.			
D.	Ander vorderings.			
	TOTAAL.....	£	£	£

Tabel V.—Obligasies en Obligasie-effekte.

V.—Die volgende besonderhede moet van enige bates verstrek word wat teen Pos A van Tabel IV van hierdie bylae aangegee word, met dien verstaan dat obligasies of obligasie-effekte—

(a) wat deur die verpanding van spesifieke bates ten volle gedek word; en

(b) waarvan die prys nie op 'n effektebeurs in die Unie genoteer is binne die tydperk van drie maande onmiddellik voor dié datum waarop Bylae M betrekking het nie,

indien die versekeraar dit verkieks, uit hierdie Tabel weggetel kan word en in Tabel VI van hierdie Bylae behandel kan word:—

Naam van skuldenaar,	Beskrywing van obligasies of obligasie-effekte (sien opmerking 1).	Nominale of sigwaarde (moet in Unie-munt uitgedruk word).	Besonderhede wat betrekking het op die waarderingsbasis vir die toepassing van Bylae M gebruik (sien opmerking 2).	Bedrag (moet in Unie-munt uitgedruk word) waardeur betaling van rente en terugbetaling van hoofsom agterstallig is, uitsluitende enige bedrag wat minder as Een Maand agterstallig is.	Waarde wat in Bylae M op bates gestel is, met inbegrip van opgelope of uitstaande rente (in Unie-munt).
		£			£
	TOTAAL.....	£			£

OPMERKING 1.—Die besonderhede wat in die tweede kolom aangegee word, moet sodanig wees dat die bepaalde obligasies of obligasie-effekte duidelik geïdentifiseer word, en hulle moet die rentekoers insluit wat daarop betaalbaar is.

OPMERKING 2.—In die geval van 'n bate waarvan die prys op 'n effektebeurs in die Unie genoteer is binne die tydperk van drie maande onmiddellik voor die datum waarop Bylae M betrekking het, moet die woorde „Effektebeursnotering—artikel 15 (a) van Wet 11 of (al in die geval) die woorde „Waarde deur die Registrateur“ ingevolge tweede voorbehoudsbepaling van artikel 15 (a) van Wet bepaal“ in die vierde kolom ingeval word. In ander gevalle moet 'n beskrywing van die waarderingsbasis aangegee word en daar beweeg moet die volgende besonderhede en dokumente verstrek word:—

(a) Die uitstaande bedrag van ander obligasies of obligasie-effekte wat die skuldenaar uitgereik het en wat, ingeval die skuldenaar se besigheid gelikwiede word, voorkeur sou geniet oor dié deur die versekeraar besit.

(b) Indien die obligasies of obligasie-effekte wat deur die versekeraar besit word, deur die waarborg van 'n ander persoon as die skuldenaar of deur 'n hypothek op 'n besondere bate gedek word, volledige besonderhede van daardie waarborg of hipoteek.

(c) 'n Afskrif van die jongste rekenings en balansstaat van die skuldenaar, indien 'n afskrif daarvan in die versekeraar se besit is of indien die versekeraar geregstry is om 'n afskrif daarvan van die skuldenaar of van die Registrateur van Maatskappye of ander owerheid in die land waarin die hoofkantoor van die skuldenaar geleë is, te eis.

Table VI.—*Loans and Advances Fully Secured.*

VI.—The following particulars are to be furnished of any assets shown against Item B of Table IV of this Schedule: Provided that an insurer may omit particulars of any such assets selected by him to an aggregate value not exceeding one per cent. of the total value of all the assets included in Schedule M:—

NOTE 1.—The name of the guarantor (if any) need not be disclosed if the amount shown in the last column of the Table is less than three-quarters of the value, as estimated by the insurer, of the assets pledged: Provided that any such estimate shall be subject to revision by the Registrar.

Note 2.—The particulars shown in the fifth column are to include—

- (a) a description of the assets pledged as security for the loan or advance, of such a kind as to enable an independent person to estimate the value of such security;

(b) particulars of any charge upon such assets which ranks prior to the pledge in favour of the insurer; and

(c) if the assets pledged as security consist wholly or partly of debentures, stock or shares, either—

 - the value of such debentures, stock or shares as quoted recently on any stock exchange; or
 - a copy of the last accounts and balance sheet of the person issuing such debentures, stock or shares if a copy thereof is in the possession of the insurer or if the insurer is entitled to demand a copy thereof from such person or from any public official with whom such accounts and balance sheet or a copy thereof has been lodged.

Table VII.—Other Leagues and Advances.

VII.—The following particulars are to be furnished of any assets shown against Item C of Table IV of this Schedule: Provided that an insurer may omit particulars of any such assets selected by him to an aggregate value not exceeding one per cent. of the total value of all the assets included in Schedule M:—

NOTE 1.—If either the debtor or the guarantor is a director, servant or agent of the insurer, that fact is to be stated in the first or second column, as the case may be.

NOTE 2. (a) If either the debtor or the guarantor customarily prepares accounts and balance sheets, a copy of the last such accounts and balance sheet is to be attached if a copy thereof is in the possession of the insurer or if the insurer is entitled to demand a copy thereof from the debtor or, as the case may be, from the guarantor or from any public official with whom such accounts and balance sheet or a copy thereof have been deposited by the debtor.

(b) If the financial position of the debtor or (as the case may be) of the guarantor is not fully disclosed in the said copy accounts and balance sheet, or if it respects either the debtor or the guarantor the insurer is unable to attach a copy of the last accounts and balance sheet, then in any such case particulars of the financial position of the debtor or (as the case may be) of the guarantor are to be furnished by the debtor or (as the case may be) or the insurer and include all the liabilities and assets, together with the values or estimated values of the various assets, of the person in question: Provided that if the Registrar agrees that it is unnecessary in the circumstances of the particular case for the insurer to furnish the said particulars, or if the insurer is unable to obtain them, he shall in his discretion furnish such other particulars as may in the opinion of the Registrar be suitable, or the Registrar may in his discretion release the insurer from the obligation to furnish any such particulars.

Note 3.—Full particulars are to be inserted in the seventh column of the date and the conditions on which the insurer is or would be entitled to demand repayment of the loan or advance in whole or in part.

Tabel VI.—Lenings en Voorschotte wat ten volle gedek word.

VI.—Die volgende besonderhede moet van bates verstrik word wat teen Pos B van Tabel IV van hierdie Bylae aangetoe word: Met dien verstaande dat 'n verskeeraar besonderheid van sodanige bates nie weeglik wat dient om gekies is en waarskynlik nie een persent van die totale waarde van al die bates wat in Bylae M ingesluit word, oorskry nie:—

OPMERKING 1.—As die bedrag aangegee in die laaste kolom van die Tabel kleiner is as drickwart van die waarde, soos deur die verskruer verstaan, van die verpande bate, is dit nie nodig om die naam van die borg (as daar is) te openbaar nie; Met dien verstande dat so 'n ramming ondervyde is van besoekende deur die Registrateur.

OPMERKINGS.—2.—Die besonderde lewens- en dienstregeling van die tweede kolonie moet geskep word, moet onderstaande instuit—

- (b) 'n beskrywing van die bates wat as sekuriteit vir die lening of voorskot verpand is, van so 'n araar dat 'n onafhanklike persoon die waarde van daardie sekuriteit sou kan raam;

(c) besonderhede van enige las op genoemde bates wat voorkeur bo die pand ten gunste van die versekeraar geniet; en

(c) indien die bates wat as sekuriteit verpand is hoofitem of gedeeltelik uit obligasies, effekte of aandele bestaan, of—

 - (i) die waarde van daardie obligasies, effekte of aandele soos oortlangs op enige effektebeurs genoteer; of
 - (ii) 'n afskrif van die jongste rekenings en balansant van die persoon deur wie genoemde obligasies, effekte of aandele uitgereik is, indien 'n afskrif daarvan in die versekeraar se besit is of indien die versekeraar geregtig is om 'n afskrif daarvan van genoemde persoon of van enige openbare amptenaar by wie sodanige rekenings en balansstaat of 'n afskrif daarvan oorhandig word, te eis.

Tafel VII.—Ander Lebewesen von Veggskogen.

VII.—Die volgende besonderhede moet van bales verstrekk word wat teen Pos C van Tabel IV van hierdie Bylae aangegeef word: Met dien verstaande dat 'n verskynsel besonderheid van sodanige bates mag weeglaat wat deur hom gekies is en waarvan die totale waarde nie een persent van dia tafel oefent nie, soos dit bepaal is in Bylae M insluitende sopraan kyrie:—

OPMERKING 1.—Indien óf die skuldenaar óf die borg 'n direkteur, dienaar of agent van die versekeraar is, moet melding daarvan in die eerste of tweede kolom gedoen word.

Onderstaande rekenings en balansuite is aangesluitende opstel moet 'n afskryf van die geskenke en bantingstelekskaffing van die skuldenaar of die hof van 'n afskrif daarvan in die versenkeraart se besit is of indien die versenkeraart geeniging om 'n afskrif daarvan van die skuldenaar of die hof van 'n afskrif van die hof van enige openbare amptenaar by wat sedertdien rekenings en balansuite is opgestel.

(b) Indien die finansiële posisie van die skuldenaar of fal na die geval van die borg nie ten volle in genoemde afskaffing van rekenings en balansstaat geopenbaar is nie, of indien ten opsigte van die skuldenaar of die borg die versekeraar nie in staat is om in afskaffing van die tekenings en balansstaat te versrek nie, dan in so 'n geval moet besonderhede van die finansiële posisie van die skuldenaar of fal na die geval van die borg in 'n aanvullende opgawe versrek word. Genoemde besonderhede moet al die laste en bate van die betrokke lansuur insluit tesame met die waardes of geraamde waardes van die verskillende bates: Met dien verstande dat, indien die Registrateur aannemt dat dit in die omstandighede van die besondere geval onnwydig is dat die versekeraar genoemde besonderhede versrek, of indien die versekeraar nie in staat is om dit te bekom nie, hy instede daarvan sodanige ander besonderhede as wat volgens die mening van die Registrateur geskik is, moet versrek, of die Registrateur, volgens goedgunne, die versekeraar kan onthou van die verpligting om sodanige besonderhede te versrek.

OPMERKING 3.—Volledige besonderhede van die datum waarop en die voorwaardes waarvolgens die versekeraar geregtig is of geregtig sou wees om terughouing van die loening of voorloot heetmal of gedeeltelik te eis, moet in die sewende kolom ingevul word.

Table VIII.—Other Claims.

VIII.—The following particulars are to be furnished of any assets shown against Item D of Table IV of this Schedule: Provided that an insurer may omit particulars of any such assets selected by him to an aggregate value not exceeding one per cent. of the total value of all the assets included in Schedule M:—

Description of Claim (see Footnote).	Amount of Claim (to be Expressed in Union Currency).	Value Placed on Assets in Schedule M, including Interest Accrued or Outstanding (in Union Currency).
	£	£
TOTAL.....	£	£

NOTE.—The description inserted in the first column is to be of such a nature as to enable an independent person to estimate the value of the claim in question. Balances due by reinsurers, and deposits with reinsurers, may be described as "Due by reinsurers", no further description or itemization being required.

Table IX.—Stocks and Shares.

IX.—The following particulars are to be furnished of any assets shown against Items 12, 18 and 27 of Schedule M:—

Name of Company, Building Society or other Institution.	Description of Stock or Shares Held by Insurer (see Note 1).	Particulars Relating to the Basis of Valuation Employed for the Purposes of Schedule M (see Note 2).	Value Placed on Assets in Schedule M (in Union Currency).
			£
TOTAL.....			£

NOTE 1.—The particulars shown in the second column are to comprise—

- (a) such particulars as are necessary clearly to identify the stock or shares in question;
- (b) the rate of preferred or guaranteed dividend (if any); and
- (c) the nominal value of stock or the number of shares held by the insurer.

NOTE 2.—In the case of any asset the price of which was quoted on a stock exchange in the Union within the period of three months immediately preceding the date to which Schedule M relates the words "Stock exchange quotation—section 15 (x) of Act" or (as the case may be) the words "Value determined by Registrar under second proviso to section 15 (x) of Act" are to be inserted in the third column. In other cases a description of the basis of valuation is to be given, and in addition the following particulars and documents are to be furnished:—

- (a) A copy of the last accounts and balance sheet of the company, building society or institution by whom the stock or shares were issued, if a copy thereof is in the possession of the insurer or if the insurer is entitled to demand a copy thereof from the said company, building society, or institution or from the Registrar of Companies or other authority in the country in which the head office of such company, building society or institution is situated, provided that this paragraph shall not apply in the case of stock or shares issued by—
 - (i) a building society incorporated in the Union;
 - (ii) the National Finance Corporation of South Africa;
 - (iii) the South African Reserve Bank; or
 - (iv) a registered insurer or a former insurer.
- (b) If the insurer holds more than one-half of the total stock or shares issued by the said company or institution and if the assets of the said company or institution consist principally of land and buildings, a statement relating to such land and buildings and containing so far as practicable the same information as the insurer would have been required to furnish under this Schedule if such land and buildings had been shown as assets against Item 13 or Item 28 of Schedule M.

Tabel VIII.—Ander Vorderings.

VIII.—Die volgende besonderhede moet van bates verstrek word wat teen Pos D van Tabel IV van hierdie Bylae aangegee word, met dien verstaande dat 'n versekeraar besonderhede van sodanige bates mag wegaan wat deur hom gekies is en watervan die totale waarde nie een persent van die totale waarde van al die bates wat in Bylae M ingesluit word, oorskry nie:—

Beskrywing van vordering (sien voetnoot).	Bedrag van vordering (moet in Unie-munt uitgedruk word).	Waarde wat in Bylae M op bates geset is, met inbegrip van opgevraagde of uitstaande rente in Unie-munt).
	£	£
TOTAAL.....	£	£

OPMERKING.—Die beschrywing wat in die eerste kolom ingevul word, moet sodanig wees dat 'n onafhanklike persoon die waarde van die betrokke vordering sou kan waardeer. Saldo's deur hervesekeraars verskuldig en deposito's by hervesekeraars kan as „Deur hervesekeraars verskuldig“ beskryf word sonder verdere beskrywing of posspsifisering.

Tabel IX.—Stock en Aandele.

IX.—Die volgende besonderhede moet van bates verstrek word wat teen Poste 12, 18 en 27 van Bylae M aangegee word:—

Naam van maatskappy, bouvereniging of ander instelling.	Beskrywing van stock of aandele deur versekeraar besit (sien opmerking 1).	Besonderhede wat betrekking het op die waarderbasis vir die toepassing van bylae M gebruik (sien opmerking 2).	Waarde wat in Bylae M op bates geset is (in Unie-munt).
			£
TOTAAL.....	£	£	£

OPMERKING 1.—Die besonderhede wat in die tweede kolom aangevoer word, moet uit die volgende bestaan:—

- (a) Sodanige besonderhede as wat nodig is om die betrokke stock of aandele duidelik te identifiseer.
- (b) Die koers van preferente of gewaarborgde dividende (as daar is).
- (c) Die nominale waarde van stock of die aantal aandele wat deur die versekeraar besit word.

OPMERKING 2.—In die geval van 'n bate watervan die prys op 'n effektebeurs in die Unie genoem is binne die tydperk van drie maande onmiddellik voor die datum watop Bylae M betrekking het, moet die woorde „Effektebeursnotering—artikel 15(1g) van Wet 11 of 12 na die geval“ die woorde „Waarde deur die Registrateur ingeval tweede voorhoedsbepaling van artikel 15(g) van Wet bapal“ in die derde kolom ingevul word. In ander gevalle moet 'n beschrywing van die waarderbasis aangegee word en daarbenewens moet die volgende besonderhede en dokumente verstrek word:—

- (a) 'n Afskrif van die jongste rekenings en balansstaat van die maatskappy, bouvereniging of instelling deur wie die stock of aandele uitgereik is indien 'n afskrif daarvan in die versekeraar se besit is of indien die versekeraar geregtig is om 'n afskrif daarvan van genoemde maatskappy, bouvereniging of instelling van die Registrateur van Maatskappye of ander owerheid in die land waarin die hoofkantoor van genoemde maatskappy, bouvereniging of instelling geleë is, te eis, met dien verstaande dat hierdie paragraaf nie op stock of aandele uitgereik deur—
 - (i) 'n bouvereniging met regpersoonlikheid in die Unie;
 - (ii) die Nasionale Finansiëkkorporasie van Suid-Afrika;
 - (iii) die Suid-Afrikaanse Reserwebank; of
 - (iv) 'n geregistreerde versekeraar of 'n voormalige versekeraar.
- (b) Indien die versekeraar meer as die helfte van die totale stock of aandele wat deur genoemde maatskappy of instelling uitgereik is, besit en indien die bates van genoemde maatskappy of instelling hoofsaaklik uit grond en geboue bestaan, moet 'n staatsaangende daardie grond en geboue verstrek word wat vir sover doenlik dieselfde inligting moet bevat as wat die versekeraar ingeval hierdie bylae sou moes verstrek het indien genoemde grond en geboue as bates teen Pos 13 of Pos 28 van Bylae M aangegee was.

Table X.—Corporal Property.

X.—An analysis in the form shown below is to be furnished of any assets shown against Items 13 and 28 of Schedule M:

Item.	Description of Asset.	Value of Assets as shown in Schedule M.	
		Against Item 13 of Schedule M.	Against Item 28 of Schedule M.
A.	Land and Buildings.....	£ (Union Currency).	£ (Union Currency).
B.	In the case of an insurer carrying on funeral insurance business: Corporeal property (not being land or buildings) used in connection with any underwriting business carried on by the insurer.....		
C.	Other corporeal property.....		
	TOTAL.....	£	

Table XI.—Land and Buildings.

XI.—The following particulars are to be furnished of any assets shown against Item A of Table X of this Schedule:—

Note.—The particulars inserted in the first column are to consist of a brief description of the principal use or intended use of the land and buildings, e.g. "offices and shops" or "dwelling house", and if the building in question is still in process of erection, or if the land is vacant, no indication of that fact is to be added.

Tabel X.—Liggaaamlike Goed.

X.—'n Ontleiding, soos in die vorm hieronder aangegee, moet van bates versprek word wat teen Poste 13 en 28 van Bylae M aangegee word:—

Pos.	Beskrywing van bate.	Waarde van bates soos in Bylae M aangegee.	
		Teen pos 13 van Bylae M.	Teen pos 28 van Bylae M.
A.	Grond en geboue.....	£ (Unie-munt).	£ (Unie-munt).
B.	In die geval van 'n versekeraar wat begrafnisversekeringsbesigheid dryf: Liggaamlike goed (belalwe grond en geboue) wat in verband met enige lykbehorserbesigheid deur die versekerant gedryf, gebruik word.....		
C.	Ander liggamilike goed.....		
	TOTAAL.....	£	

Tabel XI.—Grond en Geboue.

XL.—Die volgende besonderheide moet van bates verstrekk word wat teen Pos A van Tabel X van hierdie Bylae aangegee word:

OPMERKING.—Die besonderhede wat in die eerste kolom ingegeul word, moet uit 'n kort beskrywing van die hoofdoel of voorgestelde hoofdoel van die grond en geboue, bv. „kantore en winkels“ of „woonhuise“, bestaan, en indien die betroklike gebou nog in aanbou is, of indien die eindtoestand is, moet 'n aanduiding van daardie set bygevoeg word,

Table XII.—*Other Corporeal Property and Other Assets.*

XII.—The following particulars are to be furnished of any assets shown against—

- (a) Item B or C of Table X of this Schedule; and
- (b) Item 29 of Schedule M.

provided that an insurer may omit particulars of any such assets selected by him to an aggregate value not exceeding one per cent, of the total value of all the assets included in Schedule M:—

Description of Asset and Basis on which Asset was Valued for the Purposes of Schedule M (see Footnote).	Value placed on Assets in Schedule M (in Union Currency).
	£

NOTE.—The particulars inserted in the first column are to be of such a nature as to furnish reasonable evidence of compliance with the provisions of section 15 (h) of the Act. In the case of assets shown against Item B of Table X of this Schedule, separate particulars are to be furnished of (a) plant and machinery, (b) stocks, (c) motor vehicles and (d) other assets.

Table XIII.—*Currencies.*

XIII.—Where any of the assets held in respect of long-term insurance business and included in Schedule M exist in a currency other than Union Currency, particulars in the form specified below are to be furnished of the value or estimated value of such assets, and for this purpose an asset consisting of corporeal property shall be regarded as existing in the currency of the country in which the asset is situated.

Currency (other than Union Currency) in which any of the Assets exist.	Value or Estimated Value (expressed in Currency mentioned in First Column) of all the Assets held in Respect of Long-term Insurance Business and included in Schedule M.

MANNER OF PROVING AND ADVERTISING THE LOSS OR DESTRUCTION OF A UNION POLICY WHICH IS A LIFE POLICY OR A SINKING FUND POLICY, AND THE FEE PAYABLE TO THE INSURER, IN TERMS OF SECTION *sixty-four*.

1. (a) The owner of the policy shall lodge with the insurer an affidavit in which he deposes (i) that he is the owner of the policy; and either (ii) that he has made, or caused to be made, proper search for the policy and is unable to find same, or (iii) that to the best of his knowledge and belief the policy has been destroyed or stolen in circumstances which he shall state.

(b) The insurer may require reasonable additional pr. of the loss or destruction of the policy.

2. An advertisement of the alleged loss or destruction shall appear once in the *Gazette* and twice at an interval of not less than three weeks in a newspaper, or, if the insurer desires, in each of two newspapers, nominated by the insurer and circulating in the Union. The insurer concerned shall allow a further period of three weeks to expire, reckoned from the date of appearance of the last of the aforesaid advertisements, before issuing the certified copy mentioned in section *sixty-four*.

3. Each advertisement shall be in the following terms or shall give similar particulars:—

"Name and address of insurer.....
Person whose life is insured.....
Owner.....
Policy number..... Date of Policy.....
Sum insured.....

Notice is hereby given that evidence of the loss or destruction of this policy has been submitted to the insurer and any person in possession of the policy, or claiming to have any interest therein, should communicate immediately by registered post with the insurer. Failing any such communication, a certified copy of the policy (which will be the sole evidence of the contract) will be issued to the owner."

In the case of a sinking fund policy the words "person whose life is insured" shall be omitted.

4. The fee payable by the owner to the insurer in respect of all matters referred to in section *sixty-four* of the Act shall be such sum as the insurer may determine that does not exceed five shillings, together with such expenses incurred in proving the loss or destruction of the policy, and in advertising, and in respect of the cost of any stamp duty on the copy policy, as have been, or will be, incurred by the insurer.

Tabel XII.—Ander Liggaamlike Goed en Ander Bates.

XII.—Die volgende besonderhede moet van bates verstrek word wat teen-
(a) Pos B of C van Tabel X van hierdie bylae: en

(a) Pos B of C van Tabel X van hierdie bylae; en

(b) Pos 29 van Bylae M,

aangegee word; met dien verstande dat 'n versekeraar besonderhede van sodanige bates mag weglaat wat deur hom gekies is en waarvan die totale waarde nie een persent van die totale waarde van al die bates wat in Bylae M ingesluit word, oorskry nie:

Beskrywing van bate en basis waarop bate vir die toepassing van Bylae M gewaardeer is (sien voetnoot).	Waarde wat in Bylae M op bates gestel is (in Unie-munt).
	L

OPMERKING.—Die besonderhede wat in die eerste kolom ingevul word, moet sedanig wees dat kliënt bewys daarvan gelewer word dat daar aan die bepalinge van artikel 15 (h) van die Wet voldoos is. In die geval van bates val teen Pas B van Tabel X nie uitstaan as aangegevoerd word, moet afsonderlike besonderhede ten opsigte van (a) uitfrusting en magisterie, (b) voorraad, (c) moratorium en (d) ander bates verskyn, wyls.

Tabel XIII.—Betaalmiddels.

XIII.—Wanneer die bate wat ten opsigte van langtermyn-versekeringsbeesheid besit word en wat in Bylae M ingestel word uit 'n ander beeldmiddel as Unie-munt bestaan, moet besonderde, soos in die voorstaande gespesifieke, verstrekk word van die waarde of geruimende waarde van daardie bate, en vir hierdie doel word 'n bate wat uit ligantigmate goed bestaan, geag int die beeldmiddel van dié land te bestuur, wairin die bate geleë is.

Betaalmiddel (behalve Unie-munt) waaruit enigeen van die bates bestaan.	Waarde of geraamde waarde (uitgedruk in betaalmiddel in die eerste kolom) verminder van al die bates wat ten opsigte van 'langtermyn-versekeringsbesigheid besit word en wat in Bylae M ingesluit word.

WYSIE WAAROP DIE VERLIES OF VERNIETIGING VAN 'N BINNELANDSE LEWENSPOLIS OF AMORTISASIEPOLIS BEWYS EN GEDVERTEER MOET WORD IN DIE LIGGIES WAT INGEVOLGE ARTIKEL vier-en-sesig AAN DIE VERSKLEKAAR BETAAL MOET WORD.

1. (a) Die eienaar van die polis moet by die versekeraar 'n beëdigde verklaring indien, waarin hy verklaar (i) dat hy die eienaar van die polis is; en of (ii) dat hy oorals nie die polis geskoek het of laat soek het en dit nie kon vind nie; of (iii) dat die polis, na sy beste wete en oortuiging, onder omstandighede wat hy moet vermeid, vernietig of gestoed is.

(b) Die versekeraar kan verdere redelike bewys verlang dat die polis verlore gegaan het of vernietig is.

Advertensie van die beweerde verliese van vernietiging moet eenmaal in die Staatskoerant en tweemaal met in tussenpoos van minstens drie weke in 'n nuusblad of, as die versekeraar dit verlang, in elkeen van twee nuusblads verskyn wat deur die versekeraar aangewys word en wat in die Unie sirkuleer. Die betrokke versekeraar moet 'n verdere tydperk van drie weke laat verstryk, beginnend vanaf die datum van die laaste verskynning van gesondige advertensies, alvorens hy die gewaarmerkte uitgawe genoegom in artikel voor te stel nátrek.

Elke advertensie moet in die volgende bewoording wees of besonderhede met daardie strekking bevat:—

„Naam en adres van die versekeraar.....
Persoon wie se lewe verseker is.....
Eienaar.....
Polisienummer..... Datum van polis.....
Versekeraars som.....

Hierby word bekendgemaak dat bewys aan die versekeraar gelewer is van die verlies van vernietiging van hierdie polis, en enige wat in besit van die polis is, of aanspraak maak dat hy enige belang daarin het, moet onmiddellik per aangekende pos met die versekeraar in verbinding tree. By gebreke van so 'n mededeling, sal 'n gewaarmerkie afskrif van die polis (wat die enigste bewys van die kontrak sal wees) aan die eienaar uitgereik word."

In die geval van 'n amortisasiepolis moet die woorde „persoon wie se lewe verseker is“ weggelet word.

4. Die leges wat deur die eienaar aan die versekeraar betaal moet word ten opsigte van alle sake waarvan in artikel vier-en-twintig van die Wet melding gemaak word, moet 'n som wees soos deur die versekeraar bepaal, maar hoogsteens 'n som van vyf sjellings, tesame met suke koste wat aangegaan word om die verlies of vernietiging van die polis te bewys, asook sulike adverensiekoste en sulke koste van seërlreg op die afskrif van die polis as wat deur die versekeraar aangegaan is of aangegaan sal word.

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