

BUITENGEWONE
OFFISIËLE 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

CONTENTS

GOEWERMENTSKENNISGEWING—

Bladsy

GOVERNMENT NOTICE—

Page

No. 1369 (Unie). Regulasies ingevolge die Ver-
sekeringswet 1943. 2

No. 1369 (Unie). Regulations under the Insurance
Act, 1943. 2

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. 1369—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.

GOEWERMENSKENNISGEWING.

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 verleen by artikel *ses-en-sewentig* 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 uitdrukkings wat hierin gebesig 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 verstrek moet word ten opsigte van 'n verskeeraar se boekjaar wat voor die eerste dag van Januarie 1952 verstryk het nie.

WYSE WAAROP EN TYDPERK WAARIN APPELLE NA DIE MINISTER, INGEVOLGE ARTIKEL *twee* , UITGVOER MOET WORD.

1. (a) Binne een maand nadat 'n beslissing aangaande 'n geskilpunt aan die betrokke persoon meegedeel is, of binne so 'n verdere tydperk van hoogstens drie maande as wat die Minister, op aansoek gedoen binne genoemde tydperk van een maand, mag goedvind, moet die appellant 'n skriftelike kennisgewing van sy voorneme 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 appél, uiteensit.

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

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

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

(b) Die appél moet skriftelik en in triplo uiteengesit word. In die geval van 'n appél deur 'n maatskappy of ander regspersoon, moet die appél deur 'n direkteur, of die sekretaris of hoofamptenaar (indien daar een is) van die appellant, onderteken wees, en in die geval van 'n appél 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 sienings aangaande die geskikpunte uiteengesit word, aan die Minister moet deurstuur.

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

DOKUMENTE EN BESONDERHEDe WAT INGEVOLGE ARTIKEL vier VERSTREK MOET WORD.

Die dokumente en besonderhede wat verstrekk moet word, is, in die geval van 'n applikant met sy hoofkantoor binne die Unie, dié in Deel I van die Bylae by hierdie regulasies vermeld, en, in die geval van 'n applikant met sy hoofkantoor buite die Unie, dié in Dele I en II van genoemde Bylae; Met dien verstande dat 'n applikant 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 gespesifiseer in paragrafe 7 tot en met 15 van genoemde Bylae nie hoef te verstrekk nie.

Die aandag word op onderstaande gevestig:—

- (a) Die woorde „voorsitter“ 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 applikant wat ingevolge die wet van enige land behalwe die Unie ingestel is, die hoofkantoor buite die Unie.
- (c) Die woord „soort“ dui een 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.
- Amortisasie-ondsbesigheid.
- Nywerheidsbesigheid.
- Begrafnisbesigheid.

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

Indien 'n applikant 'n individu of 'n vennootskap is, moet enige dokumente of besonderhede wat ingevolge die Bylae deur die voorsitter 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 en waarin die soort besigheid waarvoor registrasie verlang word, gespesifiseer word en onderteken deur die voorsitter, 'n ander direkteur en die hoofamptenaar by die hoofkantoor.

2. Indien die aansoek in verband met enige soort korttermynversekeringsbesigheid staan, 'n verslag deur 'n versekeringsdeskundige (wat 'n voltydse werknemer van die applikant 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 die 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 premietariewe;
 - (ii) tot herversekeringsreëlings;
 - (iii) sover as moontlik, tot verwagte administratiewe koste en kommissie;
 - (iv) tot die bedrag van opbetaalde aandeelkapitaal of ander onaangetaste 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 finansiël gesond is. Die naam en die professionele kwalifikasies of ervaring van die deskundige wat voornoemde verslag doen, moet daarop aangedui word.

3. Indien die aansoek in verband met enige soort langtermynversekeringsbesigheid 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 die 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 aandeelkapitaal of ander onaangetaste fondse en die bedrag van die versekeringsbesigheid wat die applikant verwag of voornemens is om te onderneem;
- (e) die beginsels wat toegepas sal word by die belegging van die versekeringsfondse;
- (f) die aktuariële 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 of ander nie-geldelike voordele waarvoor voorsiening in die polisse 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 finansiël gesond is. Die naam en die professionele kwalifikasies van die aktuaris wat voornoemde 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 hoofamptenaar by die hoofkantoor onderteken word.

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

- (a) 'n Beskrywing van die metodes wat gevolg sal word om te verseker dat vir elke premie ontvang, 'n kwitansie 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 wat die applikant voornemens is om uit te reik ingevolge die bepaling van subartikel (1) van artikel sewe-en-veftig van die Wet, geregtig sal wees in plaas van iedere begrafenis- of ander nie-geldelike voordeel waarvoor voorsiening 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 omstandighede, in die vorm van 'n beskrywing van die voornoemde voordeel of andersins wees.

6. 'n Afskrif van 'n rekening waarop in besonderhede die inkomste en uitgawe aangewys word vir die jongste boekjaar waarvoor sodanige inligting beskikbaar is, en 'n afskrif van die balansstaat by die afsluiting van daardie jaar. Indien die applikant nog nie 'n rekening en 'n balansstaat ten opsigte van 'n boekjaar opgestel het nie, moet volledige besonderhede van die bates en laste op die datum van aansoek of op 'n datum so na as moontlik daaraan verstrekk word.

7. 'n Afskrif van enige verslag of staat betreffende die applikant se finansies wat die applikant of sy outdruer binne die lopende of onmiddellik voorafgaande boekjaar aan die aandeel- of polissouwers voorgelê het.

8. 'n Afskrif (gesertifiseer vir korrek deur die hoof-amptenaar by die hoofkantoor) van die Wet, Oktrooi, Akte van Ooreenkoms, Akte van Oprigting, of ander dokument (as daar is) waarby die applikant opgerig is.

9. 'n Afskrif (gesertifiseer vir korrek deur die hoof-amptenaar by die hoofkantoor) van die Statute, Verordeninge of ander reglement (as daar is) waarvolgens die applikant sy besigheid dryf of voornemens is om dit te dryf.

10. Waar die hoofkantoor geleë is.

11. Die name van die direkteure by die hoofkantoor en van die hoofamptenaar by die hoofkantoor.

12. Die bedrae van die nominale, ingeskrewe en gestorte aandeelkapitaal (as daar is).

13. Die datum waarop die lopende boekjaar ten einde loop.

14. 'n Sertifikaat onderteken deur die persoon of persone wat hieronder vermeld word, ten effekte dat hy hoon daarvan oortuig het, of, na gelang van die geval, dat hulle hui daarvan oortuig het—

(a) dat die rekeningboeke en ander registers wat die applikant voornemens is om te hou in sodanige vorm sal wees dat die rekeninge, balansstate, opgawes van verbintenisse en opgawes van bates wat die applikant volgens artikels *off* tot en met vyftien van die Wet van tyd tot tyd aan die Registrateur sal moet verstrekk, gereedlik opgestel kan word; en

(b) dat die rekenmeester, boekhouer of ander persoon wat die applikant voornemens is om te belas met die plig om voornoemde rekeninge, balansstate, opgawes van verbintenisse en opgawes van bates op te maak, bekend is met die vorms wat by die betrokke regulasies voorgeskryf is.

Voornoemde sertifikaat moet, in die geval van 'n applikant met sy hoofkantoor binne die Unie, deur die hoof-amptenaar onderteken word, en dit moet in die geval van 'n applikant met sy hoofkantoor buite die Unie, deur die hoofamptenaar by die hoofkantoor en deur die persoon onderteken word wat die applikant voornemens is om as sy hoofamptenaar in die Unie ingevolge artikel sene 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) daarbenevens geteken word deur die deskundige waarvan in paragraaf 2 melding gemaak word.

PART 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 unmaturing 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.

DEEL II.

15. Die tydperk wat die applikant reeds versekeringsbesigheid buite die Unie gedryf het.

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

- (a) 'n staat, onderteken deur die hoofampenaar by die hoofkantoor, wat die bedrag van die verbintnisse 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 die datum van die aansoek om registrasie waarop sodanige verbintnisse aktuarieel bereken is;
 - (ii) die laaste datum voor 'n datum vyf jaar voor die datum van die aansoek om registrasie waarop sodanige verbintnisse aktuarieel bereken is;
 - (iii) elke tussentydse datum waarop sodanige verbintnisse aktuarieel bereken is;
- (b) 'n afskrif van die balansstaat soos op elkeen van die datums in subparagraaf (a) gespesifiseer;
- (c) 'n beskrywing, onderteken deur die hoofampenaar by die hoofkantoor, van die basis en metodes waarvoor gebruik gemaak is by die waardering van elkeen van die verskillende soorte bates wat in die balansstate waarvan in subparagraaf (b) melding gemaak word, aangewys word, tesame met sodanige nadere besonderhede as wat 'n buitestaander in staat sou stel om hom daarvan te oortuig dat die totale waarde van die bates naas teen gelyk aan of nie minder was nie as die totale waarde soos in genoemde balansstate aangewys.

WYSE WAAROP GELDE OF EFFEKTE BY DIE TESOURIE GEDEPONEER, INGEVOLGE ARTIKELS ses (2), sesstg (1) (b) EN sesstg (1) (k) BESKIKBAAR 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 verlang 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 onverwyld aan so 'n vereiste te voldoen.

2. Die Tesourie kan deur middel van 'n tjek of andersins, soos hy goedvind, uitbetaling doen aan die persoon wat daartoe geregtig is, en sodanige voorwaardes stel as wat hy nodig ag tot verkryging van 'n behoorlike kwitansie vir die uitbetaalde gelde.

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 agt, 'N OPGAAF VAN VERANDERINGE VERSTRFK MOET WORD.

Die volgende sake word ingevolge artikel agt van die Wet gespesifiseer:—

- (1) Die Wet, Oktrooi, Akte van Ooreenkomst, Akte van Opdragting 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 buitelandse 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 INGEVOLGE ARTIKEL elf (2) VERSTREK MOET WORD.

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

2. Die naam van die versekeraar en die boekjaar waarop die rekenings betrekking het, moet op elke vel aange- toon 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 paragraaf (a) van artikel vyf-en-sestig van die Wet die opgawes moet onderteken, en elkeen van die oorblywende velles moet vir identifikasie deur die hoofamptenaar 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 drief 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 balans- staat dienoreenkomsdig wysig.

5. Die poste in die inkomsterekenings moet die netto- bedrae wees na aftrekking van inkomste en uitgawe ten opsigte van alle herverekerings van die versekeraar se risiko's ongeag of genoemde herverekerings "goedge- keurde herverekerings" is soos in artikel ten van die Wet omskryf of nie.

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

7. Die poste wat betrekking het op vorderings in die inkomsterekenings 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 berging aangegee word.

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

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

10. Indien enige pos wat uitstaande premies, premies teen agenie gedebiteer of uitgestelde paaiemente van premies verteenwoordig en wat onder die bate aan die een kant van die balansstaat ingesluit is, nie net na aftrekking van kommissie en ander waarskynlike uitgawes aangegeen 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 verstrekk 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 as aforesaid 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 of 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 reinsurances 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 Unie dieselfde is as die 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 aandeel besit in 'n maatskappy wat versekeringsbesigheid in die Unie dryf—

- (a) by sy rekenings die inkomste en uitgawes van daardie maatskappy heeltemaal of gedeeltelik ingelyf het asof sodanige inkomste en uitgawe vir sy eie rekening was; of
- (b) by sy balansstaat die laste en bate van daardie maatskappy heeltemaal 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 versgenoemde versekeraar van enige verpligting waaraan 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 finaal aangeslaan is nie, 'n raming van die bedrag van sodanige belasting, insluit. Enige bedrag wat vir belasting ten opsigte van die betrokke jaar beskikbaar gestel is en enige verrekeninge van bedrae wat ten opsigte van vorige jare beskikbaar gestel is, moet in die rekeninge getoon word.

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

16. In die geval van 'n binnelandse versekeraar moet herversekeringpremies, hetsy op besigheid oorgemaak of aangeneem, in die inkomsterekenings 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 sjelings en pennies indien die versekeraar dit verkies) opgemaak word en 'n opgawe moet verstrek word waarin aangetoon word—

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

Bepalings toepaslik slegs op buitelandse versekeraars.

18. Blyae C moet in Unie-munt opgemaak word, maar 'n buitelandse versekeraar kan die oorbywende rekenings en die balansstaat in enige betaalmiddel wat hy verkies, opmaak. 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 verkies, sjielings en pennies buite rekening laat en indien dit in enige ander betaalmiddel opgemaak word, kan breuke van die hoofteenheid van sodanige betaalmiddel insgelyks buite rekening gelaat word.

19. In die geval van 'n buitelandse versekeraar moet 'n opgawe verstrek word waarin aangetoon word—

- (a) die betaalmiddel waarin die Bylaes (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 buitelandse versekeraar, moet 'n opgawe verstrek word waarin aangetoon word die aard en bedrag van enige voorwaardelike verbintenisse waarvoor nie in die balansstaat voorsiening gemaak is nie, behalwe 'n voorwaardelike verbintenis ten opsigte van aandele waarvan die versekeraar die eienaar is en wat nie ten volle opbeaai is nie en die aard en omvang van enige waarborg, behalwe 'n waarborg om voorsiening te maak vir erklheids- of dergelike waarborgbesigheid of her-versekeringsbesigheid of 'n waarborg van die polisse deur 'n filiaalmaatskappy uitgereik.

21. Indien 'n buitelandse versekeraar meer as een-kwart van die uitgereikte aandeelkapitaal besit in 'n ander maatskappy wat versekeringsbesigheid of binne of buite die Unie dryf, moet hy (benewens te voldoen aan enige toepaslike bepalinge van paragraaf 12) 'n aanvullende staat verstrek waarin onderstaande aangetoon word:—

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

22. Indien 'n buitelandse versekeraar al sy verbintenisse kragtens enige versekeringsbesigheid wat in die Unie gedryf word by 'n geregistreerde versekeraar her-verseker het en indien die persoon by wie hy dit her-verseker het die betrokke herversekeringspolis of -kontrak op 'n plek in die Unie verly het, is dit, ondanks enigiets vervat in enigeen van die voorafgaande paragrawe, vir eersgenoemde versekeraar voldoende om sy inkomste-rekenings, wins- en verliesrekening en balansstaat ooreenkomstig sy gebruikelike 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. | | |
|---|---------------------------|----|----|
| | £ | s. | d. |
| <i>Business in the Union.</i> Premiums, including consideration for annuities whether immediate or deferred (life business and sinking fund business)..... | | | |
| 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 LEWENSBSIGHEID.

OPMERKING.—Slegs een rekening moet verstrek word ten opsigte van alle klasse besigheid wat binne die omskrywing van „lebensbesigheid” 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, oorbokings van ander rekenings en verrekenings (moet gespesifiseer word):— | Afkopings met inbegrip van afkopings van bonusse |
| | Kommissie..... |
| | Bestuurskoste..... |
| | Ander uitgawe, oorbokings na ander rekenings en verrekenings (moet gespesifiseer word):— |
| | |
| | Bedrag van lewensversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys..... |
| | |
| | |

BYLAE B.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP AMORTISASIEFONDSBSIGHEID.

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

BYLAE C.

BESONDERHEDE VAN LEWENSBSIGHEID EN AMORTISASIEFONDSBSIGHEID IN DIE UNIE, INGESLUIT IN BYLAES A EN B.

| Beskrywing van pos. | Bedrag in Unie-munt. | | |
|---|----------------------|----|----|
| | £ | s. | d. |
| <i>Besigheid in die Unie.</i> | | | |
| Premies, met inbegrip van teenprestasie vir lyfrentes en termynjaargelde hetsy onmiddellik of uitgestel (lebensbesigheid en amortisasiefondsbesigheid)..... | | | |
| Vorderings (lebensbesigheid en amortisasiefondsbesigheid)..... | | | |
| Lyfrentes en termynjaargelde..... | | | |
| Bonusse aan kontant en ter vermindering van premies..... | | | |
| Afkopings, met inbegrip van afkopings van bonusse (lebensbesigheid en amortisasiefondsbesigheid)..... | | | |
| Kommissie (lebensbesigheid 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:— | |
| Remuneration:— | | Business in Union..... | |
| Business in Union..... | | Business outside Union..... | |
| Business outside Union..... | | | |
| | | Bonuses in cash and in reduction of premiums.... | |
| Interest, dividends and rents..... | | Surrenders, including surrenders of bonuses..... | |
| 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 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..... | | | |
| | | <i>Add</i> : Excess of actual amount of claims over amount shown above..... | |
| Other premiums:— | | <i>Or Deduct</i> : Excess of amount shown above over actual amount of claims..... | |
| Business in Union..... | | | |
| Business outside Union..... | | Actual amount of claims..... | |
| | | Surrenders..... | |
| Entry and book fees..... | | 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 funeral insurance fund at end of year, as shown in Balance Sheet..... | |

BYLAE D.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP NYWERHEIDSBESIGHEID.

| | Totaal. | | Totaal. |
|--|---------|---|---------|
| Bedrag van nywerheidsversekeringsfonds by afsluiting van vorige jaar..... | | Vorderings:— | |
| Premies:— | | Besigheid in Unie..... | |
| Besigheid in Unie..... | | Besigheid buite Unie..... | |
| Besigheid buite Unie..... | | Donusse aan kontant en ter vermindering van premies..... | |
| Rente, diwidende en huurgelde..... | | Afkopings, met inbegrip van afkopings van bonusse | |
| Ander inkomste, oorbokings van ander rekenings en verrekenings (moet gespesifiseer word):— | | Kommissie..... | |
| | | Bestuurskoste..... | |
| | | Ander uitgawe oorbokings na ander rekenings en verrekenings (moet gespesifiseer word):— | |
| | | | |
| | | Bedrag van nywerheidsversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys | |
| | | | |
| | | | |

BYLAE E.

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP BEGRAFNISBESIGHEID.

OPMERKING.—'n Bedrag wat betrekking op bonusse het, moet afsonderlik onder die opskrif „Ander Uitgawe, Oorbokings 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 bedrae soos in artikel 57 van die Wet omskryf:— | |
| Enkelpremies:— | | Besigheid in Unie..... | |
| Besigheid in Unie..... | | Besigheid buite Unie..... | |
| Besigheid buite Unie..... | | <i>Voeg by:</i> Bedrag waarmee werklike bedrag van vorderings dio bedrag hierbo aangegee, oorskry | |
| Ander premies:— | | <i>Of trek af:</i> Bedrag waarmee bedrag hierbo aangegee werklike bedrag van vorderings oorskry.... | |
| Besigheid in Unie..... | | Werklike bedrag van vorderings..... | |
| Besigheid buite Unie..... | | Afkopings..... | |
| Inskrywings- en boekgelde..... | | Kommissie..... | |
| Rente, diwidende en huurgelde..... | | Bestuurskoste..... | |
| Ander inkomste, oorbokings van ander rekenings en verrekenings (moet gespesifiseer word):— | | Ander uitgawe, oorbokings na ander rekenings en verrekenings (moet gespesifiseer word):— | |
| | | | |
| | | Bedrag van begrafnisversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys..... | |
| | | | |
| | | | |

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.... | | Expenses of management relating to business which arose— | |
| Interest, dividends and rents..... | | (a) in the financial year to which this account relates..... | |
| Other income, transfers from other accounts, and adjustments (to be specified):— | | (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.

| | | | |
|---|--|---|--|
| Bedrag van brandversekeringsfonds by afsluiting van vorige jaar..... | | Vorderings..... | |
| Premies..... | | Kommissie..... | |
| Rente, diwidende en huurgelde..... | | Bestuurskoste..... | |
| Ander inkomste, oorboekings van ander rekenings en verrekenings (moet gespesifiseer word):— | | Ander uitgawe, oorboekings na ander rekenings en verrekenings (moet gespesifiseer word):— | |
| | | | |
| | | Bedrag van brandversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys..... | |

BYLAE G (1).

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP SEEBESIGHEID—BINNELANDSE VERSEKERAARS.

| | | | |
|---|--|---|--|
| Bedrag van seeversekeringsfonds by afsluiting van vorige jaar..... | | Vorderings..... | |
| Premies (<i>min</i> makelaarsloon, diskonto, kommissie en terugbetalings)..... | | Bestuurskoste..... | |
| Rente, diwidende en huurgelde..... | | Ander uitgawe, oorboekings na ander rekenings en verrekenings (moet gespesifiseer word):— | |
| Ander inkomste, oorboekings van ander rekenings en verrekenings (moet gespesifiseer word):— | | | |
| | | | |
| | | Bedrag van seeversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys..... | |

BYLAE G (2).

VORM VAN INKOMSTEREKENING VAN TOEPASSING OP SEEBESIGHEID—BUITELANDSE VERSEKERAARS.

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

| | Totaal | | Totaal. |
|---|--------|---|---------|
| Bedrag van seeversekeringsfonds by afsluiting van vorige jaar..... | | Vorderings kragtens besigheid wat ontstaan het— | |
| Premies (<i>min</i> makelaarsloon, diskonto, kommissie en terugbetalings) kragtens besigheid wat ontstaan het— | | (a) in die boekjaar waarop hierdie rekening betrekking het..... | |
| (a) in die boekjaar waarop hierdie rekening betrekking het..... | | (b) in die voorafgaande boekjaar | |
| (b) in die voorafgaande boekjaar | | (c) in vorige boekjare..... | |
| (c) in vorige boekjare..... | | Bestuurskoste wat betrekking het op besigheid wat ontstaan het— | |
| Rente, diwidende en huurgelde..... | | (a) in die boekjaar waarop hierdie rekening betrekking het..... | |
| Ander inkomste, oorboekings van ander rekenings en verrekenings (moet gespesifiseer word):— | | (b) in die voorafgaande boekjaar | |
| | | (c) in vorige boekjare..... | |
| | | Ander uitgawe, oorboekings na ander rekenings en verrekenings (moet gespesifiseer word):— | |
| | | | |
| | | Bedrag van seeversekeringsfonds by afsluiting van jaar, soos in Balansstaat aangewys..... | |

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 binne landse versekeraar moet slegs een rekening ten opsigte van alle soorte of klasse besigheid wat binne die omskrywings van „motorbesigheid”, „persoonlike ongevallebesigheid” en „gemengde besigheid” in artikel een 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 dienooreenkomstig 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 gespesifiseer word):— | | Ander uitgawe, oorboekings na ander rekenings en verrekenings (moet gespesifiseer 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... | | Kommissie en bestuurskoste wat betrekking het op versekeringsbesigheid waarvoor ander rekenings nie gedebiteer is nie..... | |
| Rente, diwidende en huurgelde waarvoor ander rekenings nie gekrediteer is nie..... | | Ander uitgawe waarvoor ander rekenings nie gedebiteer is nie, oorboekings na ander rekenings en verrekenings (moet gespesifiseer word):— | |
| Ander inkomste waarvoor ander rekenings nie gekrediteer is nie, oorboekings van ander rekenings en verrekenings (moet gespesifiseer word):— | | | |
| | | Diwidende en bonusse aan aandeelhouders (met inbegrip van voorsiening vir diwidende en bonusse) | |
| | | Saldo van rekening by afsluiting van jaar, soos in Balansstaat aangewys..... | |
| | | | |

BYLAE L.

VORM VAN BALANSSTAAT OP BUITELANDSE VERSEKERAARS VAN TOEPASSING.

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

| | BELIGGINGE. |
|---|--|
| Opbetaalde aandelekapitaal of eienaar se kapitaal... | Effekte uitgereik of gewaarborg deur die Regiering— |
| Batige saldo van wins- en verliesrekening..... | (a) van 'n gebied binne die Britse Gemenebes..... |
| Reserwes (moet gespesifiseer word):— | (b) van die Verenigde State van Amerika..... |
| | (c) van 'n ander gebied..... |
| | Effekte uitgereik of gewaarborg deur, en lenings aan of gewaarborg deur, provinsiale, munisipale of ander plaaslike owerhede en openbare rade— |
| Lewensversekeringsfonds..... | (a) in 't gebied binne die Britse Gemenebes..... |
| Fonds vir amortisasiefondsbesigheid..... | (b) in die Verenigde State van Amerika..... |
| Nywerheidsversekeringsfonds..... | (c) in 'n ander gebied..... |
| Begrafnisversekeringsfonds..... | Obligasies en obligasie-effekte..... |
| Brandversekeringsfonds..... | Preferente en gewaarborgde effekte en aandele..... |
| Seeversekeringsfonds..... | Gewone effekte en aandele..... |
| Motor-, persoonlike ongevalle- en gemengde versekeringsfonds..... | Reversies en lewenslange vruggebruike..... |
| Ander somme (moet gespesifiseer word):— | Lenings teen reversies en lewenslange vruggebruike... Verbande..... |
| | Lenings en voorskotte teen sekuriteit van versekeraar se polisse binne hul afkoopwaarde..... |
| | Lenings teen persoonlike sekuriteit..... |
| | Ander lenings..... |
| | Grond en geboue (met inbegrip van grond en outroerende goed in Skotland)..... |
| | Grondpag erfpag en leenpag..... |
| | BEDRYFSBATES. |
| | Balans by agente, uitstaande premies en uitgestelde paiemente van premies..... |
| | Uitstaande of opgelope rente, dividende en tuurgelde |
| | Saldo's verskuldig deur ander versekeraars..... |
| | Effekte teen toekomstige vereffening verkoop, verhaalbare inkomstebelasting en diverse debiteure. |
| | Invoorderbare wissels..... |
| | Kontant (met inbegrip van lopende- en deposito-rekenings en rekenings onmiddellik opasgbaar of op kort termyn)..... |
| | ANDER BATE EN REKENINGS (MOET GESPELUSIEER 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 unexpired 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. | Business carried on outside Union.* | Total.* |
|--|-------------------------------|-------------------------------------|------------------------|
| | £ (Union Currency). | £ (Union Currency). | £ (Union Currency). |
| Net liabilities under unexpired policies:— | | | |
| Life business..... | | | |
| Sinking fund business..... | | | |
| Industrial business..... | | | |
| Funeral business..... | | | |
| Total net liabilities under unexpired 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 reinsurances 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 *derdien* (d) VERSTREK MOET WORD.

Die opgawe van verbintenisse moet in die vorm van Bylaes O, P en Q in die geval van langtermyn-versekeringsbesigheid en in die vorm van Bylaes R en S in die geval van korttermyn-versekeringsbesigheid wees: Met dien verstande dat indien al die verbintenisse kragtens nog lopende polisse deur goedgekeurde herver-sekerings gedek is, die opgawe van verbintenisse tot Bylae O, Bylae R en paragrawe 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 *vyf-en-sestig* 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 (met inbegrip van 'n bedrag wat versekerde bedrae, premies of ander besonderhede van polisse aan-wys) moet in Unie-munt aangegee word. Indien die versekeraar dit verkies, kan sjielings en penaries hiite rekening gelaat word.

BYLAE O.

| Beskrywing van verbintenisse. | Besigheid in Unie gedryf. | Besigheid buite Unie gedryf.* | Totaal.* |
|---|---------------------------|-------------------------------|----------------|
| | £ (Unie-munt). | £ (Unie-munt). | £ (Unie-munt). |
| Netto-verbintenisse kragtens nog lopende polisse:— | | | |
| Lewensbesigheid..... | | | |
| Amortisasiefondsbesigheid..... | | | |
| Nywerheidsbesigheid..... | | | |
| Begrafnisbesigheid..... | | | |
| Totale netto-verbintenisse kragtens nog lopende polisse..... | | | |
| Netto-verbintenisse kragtens uitstaande vorderings (sien Opmerking 4) | | | |
| Belastings (sien Opmerking 5)..... | | | |
| Ander verbintenisse (moet gespesifiseer word):— | | | |
| | | | |
| | | | |
| TOTAAL..... | | | |

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

OPMERKING 1.—'n Staat word vereis waarin die aard en bedrag van 'n voorwaardelike verbintenis aangevys word wat op langtermyn-versekeringsbesigheid (of, in die geval van 'n buitelandse versekeraar: op langtermyn-versekeringsbesigheid 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-versekeringsbesigheid (of, in die geval van 'n buitelandse versekeraar: in verband met langtermyn-versekeringsbesigheid wat in die Unie gedryf word) gegee, behalwe 'n waarborg om voorsetting te maak vir eerlikheids- of dergelike 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 *vyftien* en *vyftien* van die Wet verstrekk 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 aandeel en die bedrag wat op elke aandeel 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 aangegee word wat by die omsetting in Unie-munt van elke ander wisselmiddel waarin van die verbintenisse bestaan, gebruik is.

OPMERKING 4.—Die bedrae wat teen die pos „Netto-verbintenisse kragtens uitstaande vorderings” aangegee word, moet die geramde bedrae van die verbintenisse van die soort wees wat in subparagraaf (ii) van paragraaf (a) van artikel *derdien* van die Wet vermeld word, nadat enige nodige afrekkings ten opsigte van invorderings kragtens oorgemaakte herver-sekerings gedoen is.

OPMERKING 5.—Die bedrae wat teen die pos „Belastings” aangegee word, moet die bedrae of geramde bedrae van die verbintenisse wat in subparagraaf (iii) van paragraaf (a) van artikel *derdien* 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) on 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 (j) of paragraph 2;
- (iv) the particulars employed are to be those relating to the insurer's gross business less those relating to approved reinsurance; 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 antwoorde op onderstaande vrae veries.

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

In die geval van nywerheidsbesigheid is die vrae wat op lewensbesigheid betrekking het *mutatis mutandis* van toepassing. Met dien verstande dat by beantwoording van vraag 4 (a) 'n verskeieraar inligting met betrekking tot polisse waarkragens-premies met wesenposse van minder as een maand betaalbaar is apart van die wat op ander polisse betrekking het, moet verstrek; sodanige skeiding moet indien nodig deur middel van 'n raming gemaak word. Antwoorde wat op nywerheidsbesigheid betrekking het, moet apart van antwoorde 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 bepaling van die polisse, vir sover hulle die bedrag van die verbintenisse kragtens nog lopende polisse raak, aangegee moet word;
- (b) die bedrae van die „versekerde bedrae“ wat vir die doeleindes van die waardering in rekening gebring word, opgegee 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 waardeur; en
- (d) antwoorde wat op begrafnisbesigheid betrekking het apart van antwoorde wat op 'n ander soort besigheid betrekking het, verstrek moet word.

Vir die toepassing van hierdie Bylae, tensy 'n tegniesebedde bodeeling blyk, beteken—

- „jaarlikse verswaring“ die jaarlikse voorsiening vir toekomstige onkoste en wins;
- „waarderingsdatum“ die datum waarop die berekening van die verbintenisse betrekking het;
- „uitkeerderdatum“ die vastgestelde datum waarop 'n voordeel of absoluut of voorwaardelik betaalbaar sal word;
- „waarderingspremies“ die premies wat by die waardering gekrediteer word;
- „premietermyn“ die betalingstermyn van premies;

„vorige datum“ die datum waarop die voorafgaande Opagawe van Verbintenisse ten opsigte van langtermyn-versekeringsbesigheid verstrek ingevolge die Wet, betrekking het, of, indien so 'n opagawe nie voorheen verstrek is nie, die datum waarop die betrokke verskeieraar ingevolge artikel vier van die Wet ten opsigte van 'n soort langtermyn-versekeringsbesigheid vir die eerste maal geregistreer is.

VRAE BETREFFENDE LEWENSBSIGHEID.

1. Die metodes wat aangewend word om die juistheid van die waarderingsgewens te verskeer: Met dien verstande dat in die geval van 'n verskeieraar wat 'n aktuaris in verskeie diens het, dit voldoende is om te vermeld dat behoorlike maatreëls getref is om die juistheid van die waarderingsgewens 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 aangewys word, met inbegrip van opgewas aangaande die volgende punte:—

- (a) Die metodes waarvolgens die waarderingspremies vastgestel is, met inbegrip van besonderhede (waar van toepassing) van die intree-ouderdomme, premieaermyne en tydperke van die introedatum af tot die uitkeerderdatum by die berekening van die waarderingspremies behandel is.
- (b) Die metodes waarvolgens die ouderdomme op die waarderingsdatum, die toekomstige premietermyne en die tydperke van die waarderingsdatum af tot die uitkeerderdatums vir die doeleindes van die waardering behandel is.
- (c) Indien 'n bonus-reserwewende gebruik is, die bonuskoers wat in aanmerking geneem is.
- (d) Die metode waarvolgens vir die verspreiding van die premie-inkomste oor die boekjaar voorsiening gemaak is.
- (e) Die metode waarvolgens premies wat anders as jaarliks betaalbaar is, en jaarlikse premies wat paaiementsgewys betaal word, behandel is, met besondere vermelding daarvan—
 - (i) of premies of paaiementes wat gedurende die res van die polisjaar betaalbaar word sodanig in aanmerking geneem is dat die bedrag van die verbintenis, soos in Bylae Q aangewys, daardeur verminder word; en
 - (ii) indien wel, die metode waarvolgens daardie verrekening gedoen is, en die manier waarop voorsiening vir kommissie of ander waarskynlike koste in verband met sulke premies of paaiementes gemaak is.
- (f) Die metode waarvolgens voorsiening gemaak is vir koste en winste—
 - (i) op polisse wat deur middel van 'n enkelpremie aangegaan is en op opbetaalde polisse; en
 - (ii) op beperkte betalingspolisse na die datum waarop die laaste premie betaalbaar is.
- (g) Die metode waarvolgens voorsiening vir die onmiddellike betaling van vorderings gemaak is.
- (h) Die metode om voorsiening te maak vir polisse wat versal het en wat nie by die waardering ingesluit is nie, dog waarkragens 'n verbintenis bestaan of mag ontstaan.
- (i) Die metode wat gevolg word om te verskeer dat die gekapitaliseerde waarde van 'n premiekorting wat in paragraaf (b) 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 verskeer dat geen polis as 'n bate 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 paaiement van 'n premie gedurende die res van die polisjaar betaalbaar sal word.
- (k) Die wyse waarop polisse op onder-remiddelde lewens en polisse onderworpe aan premies wat 'n bedrag vir kliniese, militêre of ander ekstra risiko's insluit, behandel is.
- (l) Die metode aangewend by die waardering van lewenspolisse waarin ook voorsiening gemaak word vir voordele geneem in subartikel (1) van artikel ses-en-derftig van die Wet.

3. Die sterftetabel wat gebruik word, tesame met die siekte- of ander tabel gebruik by die waardering van voordele wat in subartikel (1) van artikel ses-en-derftig van die Wet geneem word en die rentekoers aangeneem by die waardering.

4. (a) Die verhouding van die totale jaarlikse verswaring tot die totale jaarlikse kantoopremies, afsonderlik gespesifiseer ten opsigte van versekerings met onmiddellike winste, met uitgestelde winste, met winste onder verdis-konteerde bonussistels, en sonder winste en ten opsigte van uitgestelde lyfrentes; by berekening van genoemde verhoudings—

- (i) moet polisse waarkragens die verbintenis vastgestel is deur die opgehoopde bedrag van ontvangte premies (met of sonder rente) te bereken, buite rekening gelaat word;
- (ii) mag geen krediet in rekening gebring word vir enige verrekening wat gedoen is ten einde te verskeer dat geen polis as 'n bate behandel word nie;
- (iii) mag geen krediet in rekening gebring word nie vir 'n voorsiening van dié soort vermeld in subparagraaf (j) van paragraaf 2;
- (iv) moet die besonderhede wat gebruik word dié wies wat betrekking het op die verskeieraar se bruto besigheid min dié wat betrekking het op goedgekeurde herverskerings; en
- (v) in die geval van 'n binnelede verskeieraar moet geen verskil gemaak word tussen besigheid wat in die Unie gedryf word en die wat buite die Unie gedryf word nie.

(b) Indien die totale jaarlikse verswaring wat vir die doeleindes van paragraaf (a) in aanmerking geneem word, nie die addisionele koste wat aan die verskeieraar betaalbaar is vir die vooreg van betaling van premies nieer dikwels as jaarliks of vir die vooreg van betaling van premies paaiementsgewys insluit nie, moet die verhouding of geraamde verhouding van die totaal van alle sodanige koste tot die totale jaarlikse kantoopremies aangegee word.

5. (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 amount brought forward from such date (to be stated separately), 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 reinsurances; 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 insurances, 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 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 reinsurances 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 versekeraar:—
- (a) Die totale bedrag aan oorskot op lewensbesigheid hetys binne of buite die Unie gedryf (met inbegrip van uitstaande oorskot en bedrae wat na reservefondse of ander fondse of verskeide oorgegaa is) wat sedert die vorige datum ontstaan het, en die bedrag op daardie datum afgebring (wat afsonderlik vermeld moet word in die toewysing (multiplie) 'n toewysing wat na die waarderingsdatum gemaak is) van sodanige oorskote:—
 - (i) aan eienaars van polisse (met inbegrip van 'n toewysing in die vorm van tussentydse bonusse wat betaal is);
 - (ii) aan die versekeraar of aan die aandeelhouers of aan rekenings van aandeelhouers (enige bedrae wat op die rekenings geboek is, moet afsonderlik vermeld word);
 - (iii) aan elke reservefonds of ander fonds of rekening (die bedrag ten opsigte van elke sodanige fonds of rekening moet afsonderlik vermeld word);
 - (iv) as onaangewend oorgegaa.
 - (b) Of enige deel van die voordele wat as gevolg van 'n toewysing vermeld in subparagraaf (i) van paragraaf (a) aan polisse hygevoeg is uit die berekening van die versekeraar se verbindeste wewegelaat is omdat genoemde voordele nie op die waarderingsdatum toegevoeg of gevestig is nie; en, indien wel:—
 - (c) Die bedrag van die oorskot wat aan die voordele wat aldus wewegelaat is, toegevoeg is.
- (B) In die geval van 'n buitelandse versekeraar:—
- (a) Of 'n toewysing van oorskote as tussentydse bonusse of andersins aan die eienaars van lewenspolisse (met inbegrip van polisse wat nie binnelandse polisse is nie) 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 voorwaardes aangaande die tussentydse bonusse wat betaal is in die land waarin die hoofkantoor van die versekeraar geleë is, uitgekik is; en
 - (ii) volle besonderhede van enige sodanige verskille en die redes daarvoor.
 - (b) Of 'n deel van enige voordele wat hetys voor of na die waarderingsdatum aan binnelandse polisse hygevoeg is uit die berekening van die versekeraar se verbindeste wewegelaat is omdat genoemde voordele nie op die waarderingsdatum toegevoeg of gevestig is nie; en indien wel, die bedrag van die oorskot wat aan die voordele wat aldus wewegelaat is, toegevoeg is.
6. Besonderhede, soos in die vorms in paragrafe 7 en 8 gespesifiseer, ten opsigte van polisse waarkragens die gesamentlike netto-verbintenis minstens 95 persent van die netto-verbintenis kragens alle nog lopende polisse is. By die betekening van sodanige persentatiese moet verbindeste wat teen die pos "Verrekenings (as daar is) moet afsonderlik gespesifiseer word" in bylae Q aangewys word, buite rekening gelat word, en vir die doeleindes van hierdie paragraaf en paragrafe 7 en 8:—
- (a) moet alle besonderhede wat verstrekk word na aftrekking van die besonderhede kragens die ooreenstemmende goedgekeurde herverskerings aangewys word; en
 - (b) moet geen verskil deur 'n binnelandse versekeraar gemaak word nie tussen besigheid wat onderskeidelik in en buite die Unie gedryf word.
7. In die geval van enige klas hele-lewensversekering of uitkeringsversekering moet die besonderhede wat verstrekk word in vyfjaarlikse of jaarlikse groepe gerangskik word en hulle moet die volgende aangee:—
- (a) Wat betref hele-lewensversekerings:—
 - (i) Die totale bedrag wat verseker is (versekerde bedrae en terugvallende bonusse moet afsonderlik gespesifiseer word), volgens bereikte ouderdomme gegroepeer; en
 - (ii) die jaarlikse bedrag van kantoopremies betaalbaar vir die hele lewensduur en van die ooreenstemmende waarderingspremie, volgens bereikte ouderdomme gegroepeer; en
 - (iii) die jaarlikse bedrag van kantoopremies betaalbaar vir 'n beperkte aantal jare, gegroepeer volgens die groepering wat by die waardering gebruik is, en, of die ooreenstemmende waarderingspremie, gegroepeer volgens die groepering wat by die waardering gebruik is, of die jaarlikse verwagings wat vir die oorblywende duur van die versekerings gereserveer word, gegroepeer volgens bereikte ouderdomme.
 - (b) Wat betref uitkeringsversekerings:—
 - (i) Die totale bedrag wat verseker is (versekerde bedrae en, terugvallende bonusse moet afsonderlik gespesifiseer word), gegroepeer volgens die groepering wat by die waardering gebruik is; en
 - (ii) die jaarlikse bedrag van kantoopremies betaalbaar, en van die ooreenstemmende waarderingspremie, gegroepeer volgens die groepering wat by die waardering gebruik is;
- Met dien verstande dat, wat sowel hele-lewensversekerings as uitkeringsversekerings betref—
- (aa) afsonderlike besonderhede van verskenings met onmiddellike winste, met uitgestelde winste, met winste onder verdiskonteerde bonusstelsels, en sonder winste verstrekk moet word;
 - (bb) afsonderlike besonderhede van enige verskenings sonder winste dog met 'n gewaarborgde bonus verstrekk moet word, die totale jaarlikse bedrag van sodanige bonusse volgens dieselfde groepe vermeld te word as wat in verband met die versekerde bedrae gebruik word; en
 - (cc) indien die kantoopremies betaalbaar kragens hele-lewensversekerings met premies betaalbaar vir 'n beperkte aantal jare, of die kantoopremies betaalbaar kragens uitkeringsversekerings, of die ooreenstemmende waarderingspremie, vir die doeleindes van die waardering anders gegroepeer is as volgens die aantal jare waarin betaling nog moet geskied, of indien die versekerde bedrae kragens uitkeringsversekerings vir die doeleindes van die waardering anders gegroepeer is as volgens die aantal onverstrekte jare tot by die onderskeidelike uitkeerdatum, dan in elke sodanige geval die waarderingskonstantes vir elke groep aangegee moet word, tesame met 'n duidelike 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 hele-lewensversekerings, moet die besonderhede wat verstrekk word van sodanige aard en sodanig gerangskik wees dat 'n buitestaande akteurs die verbindeste by benadering kan waardeer.
9. In die geval van 'n binnelandse versekeraar wat kragens nog lopende lewenspolisse aanspreeklik is (hetys binne die Unie uitgekik of andersins) 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 verbindeste kragens nog lopende lewenspolisse waarin vermeld word dat hulle in die betrokke betaalmiddel betaalbaar is, soos deur enige berekening aangewys (ongeach die aktuariese grondslag daarvan) wat die versekeraar soos op die datum waarop hierdie Bylae betrekking het of binne die voorafgaande vyf jaar gadoen het, of, indien meer as een sodanige berekening gadoen is, soos deur die jongste sodanige berekening aangewys.
 - (b) Indien daar ten opsigte van 'n besonder betaalmiddel geen berekening soos in paragraaf (a) vermeld, gadoen is nie, die bedrag van die verbindeste kragens nog lopende polisse ten opsigte van lewensbesigheid wat binne die land of lande waarin sodanige betaalmiddel in omloop is, gedryf word, soos deur enige berekening aangewys (ongeach die aktuariese grondslag daarvan) wat die versekeraar soos op die datum waarop hierdie Bylae betrekking het of binne die voorafgaande vyf jaar mag gadoen het, of, indien daar meer as een sodanige berekening gadoen is, soos deur die jongste sodanige berekening aangewys.
 - (c) Indien ten opsigte van 'n besonder betaalmiddel geen berekening van die soorte in paragraaf (a) of (b) vermeld, gadoen is nie, die bedrae, op die datum waarop hierdie Bylae betrekking het, van:—
 - (i) die totale versekerde bedrae;
 - (ii) die totale jaarlikse lyfrentes; en
 - (iii) die totale jaarlikse kantoopremies,
 kragens nog lopende lewenspolisse waarin vermeld word dat hulle in daardie betaalmiddel betaalbaar is.
- Alle bedrae moet in die betrokke betaalmiddel aangewys word (dit wil sê, nie in Unie-munt nie) en moet min ooreenstaande goedgekeurde herverskerings aangewys word. Wanneer die uitslag van 'n berekening in antwoord op bostaande paragraaf (a) of (b) verstrekk word, moet die datum waarop sodanige berekening betrekking het, vermeld word.

BYLAE Q.

OPSOMMING EN WAARDERING VAN DIE VERBINTENISSE KRAGTENS NOG LOPEENDE POLISSE.

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

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

Vir die toepassing van hierdie Bylae beteken „waarderingspremies” die premies wat by die waardering getrekteer word.

| Soort besigheid. | Beskrywing van Transaksies. | Besonderhede van die Polisse vir Waardering. | | | | Waardering. | | | |
|--------------------------|---|---|------------------------------|----------|---------------------------|--------------------------------|-------------------------------|--------------------------------|--------------|
| | | Aantal polisse. | Versekerde bedrae. | Bonusse. | Jaarlikse kantoorpremies. | Jaarlikse waardeeringspremies. | Versekerde bedrae en bonusse. | Jaarlikse waardeeringspremies. | Verbintenis. |
| LEWENS. | <p><i>Groep A.—Versekerings met onmiddellike winste.</i></p> <p>Hele-lewens.....</p> <p>Ander klasse (moet gespesifiseer word):—</p> | | £ | £ | £ | £ | £ | £ | £ |
| | Ekstra-premies..... | | | | | | | | |
| | TOTAAL VAN GROEP A..... | | | | | | | | |
| | <p><i>Groep B.—Versekerings met uitgestelde winste.</i></p> <p>Hele-lewens.....</p> <p>Ander klasse (moet gespesifiseer word):—</p> | | | | | | | | |
| | Ekstra-premies..... | | | | | | | | |
| | TOTAAL VAN GROEP B..... | | | | | | | | |
| | <p><i>Groep C.—Versekerings onder verlikskonteerte bonusstelsels.</i></p> <p>Hele-lewens.....</p> <p>Ander klasse (moet gespesifiseer word):—</p> | | | | | | | | |
| | Ekstra-premies..... | | | | | | | | |
| | TOTAAL VAN GROEP C..... | | | | | | | | |
| | <p><i>Groep D.—Versekerings sonder winste.</i></p> <p>Hele-lewens.....</p> <p>Ander klasse (moet gespesifiseer word):—</p> | | | | | | | | |
| | Ekstra-premies..... | | | | | | | | |
| | TOTAAL VAN GROEP D..... | | | | | | | | |
| | TOTAAL VAN GROEPE A, B, C EN D..... | Verrekenings (as daar is) moet afsonderlik gespesifiseer word | | | | | | | |
| TOTAAL VERSEKERINGS..... | | | | | | | | | |
| AMORTISASIEFONDS.* | Uitkerings..... | | | | | | | | |
| | Termynjaargelde..... | | | | | | | | |
| | Verrekenings (as daar is)..... | | | | | | | | |
| TOTAAL—AMORTISASIEFONDS | | | | | | | | | |
| NYWERHEIDS. | Hele-lewens..... | | | | | | | | |
| | Ander klasse (moet gespesifiseer word):— | | | | | | | | |
| | Verrekenings (as daar is) moet afsonderlik gespesifiseer word | | | | | | | | |
| TOTAAL—NYWERHEIDS..... | | | | | | | | | |
| BEGRAGINGS. | Enkel-lewens..... | | | | | | | | |
| | Ander klasse (moet gespesifiseer word):— | | | | | | | | |
| | Verrekenings (as daar is) moet afsonderlik gespesifiseer word. | | | | | | | | |
| TOTAAL—BEGRAGINGS..... | | | | | | | | | |
| | | | BESONDERHEDE NIE VEREIS NIE. | | | | | | |

* 'n Versekeraar kan, indien hy dit verkies, die besonderhede van sy amortisasiefondsbesigheid opneem in die besonderhede wat betrekking het op sy lewensbesigheid, mits hy in 'n voetnota 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 unexpired 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 reinsurances 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 particulars before making any deduction in respect of commission, brokerage or other agency remuneration on direct business and reinsurances accepted and under reinsurances ceded during the financial year which terminated 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 verbintenisse. (Alle soorte korttermynversekeringsbesigheid gesamentlik.) | Besigheid in Unie gedryf. | Besigheid huite Unie gedryf.* | Totaal.* |
|---|------------------------------|----------------------------------|----------------|
| | £ (Unie-munt). | £ (Unie-munt). | £ (Unie-munt). |
| Netto-verbintenisse kragtens nog lopende polisse..... | | | |
| Netto-verbintenisse kragtens uitstaande vorderings (sien Opmerking 1). | | | |
| Belastings (sien Opmerking 2)..... | | | |
| Ander verbintenisse (moet gespesifiseer word):-- | | | |
| | | | |
| | | | |
| | | | |
| TOTAAL.....£ | | | |

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

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

OPMERKING 2.—Die bedrae wat teen die pos „Belastings” aangegee word, moet die bedrae of geraamde bedrae van die verbintenisse wees wat in subparagraaf (iii) van paragraaf (a) van artikel *derden* 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) geges, behalwe 'n waarborg om voorsiening te maak vir oerlikheids- 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 aandele deur die versekeraar besit en as 'n bate ingesluit in die Opgawe van Bates wat ingevolge artikels *veertien* en *vyftien* van die Wet verstrekk 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 aandeel en die bedrag wat op elke aandeel opbetaal is.
- (ii) Die aantal aandele deur die versekeraar gehou; en
- (iii) Die bedrag van die voorwaardelike verbintenis.

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

4. Die besonderhede wat in ondersaande tabel aangedui word, moet verstrekk word van die premies voordat 'n aftrekking ten opsigte van kommissie, makelaarsloon of ander agentskapvergoeding gedoen is kragtens rugstreekse besigheid en herverskerings aanspreekers en kragtens herverskerings oorgemaak gedurende die boekjaar wat op die datum waarop Bylae R betrekking het, gaandig het. Die besonderhede wat verstrekk word, moet betrekking hê 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—

- 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,
- 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 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—

- 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 reinsurances" or not);
- all classes of short-term insurance business are to be combined; and
- 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 reinsurances ceded (whether "approved reinsurances" or not) and relating to the said claims. Separate particulars are to be furnished in respect of—

- claims which arose in the financial year which terminated on the date to which Schedule R relates; and
- 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 afrekkings van terugbetalings van premies, diskonto's en ander kortings aan die eienaars van polisse in hul hoedanigheid 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 afrekkings 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 die aannemende versekeraar geld in die Unie hou waarop die versekeraar wat die besigheid oorgemaak het 'n eerste aanspraak en pandreg het as sekuriteit teen verliese wat veroorsaak mag word ingeval die aannemende versekeraar versnim 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 BINNE UNIE GEDRYF.* | | |
| Premies kragtens regstreekse besigheid en herversekerings aangeneem (na afrekkings van terugbetalings van premies, diskonto's en ander kortings aan die eienaars van polisse in hul hoedanigheid 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..... | _____ |
| | TOTAAL VAN POSTE 10 TOT 13..... | _____ |
| 15. | Premies kragtens alle herversekerings oorgemaak (na afrekkings van terugbetalings van premies en diskonto's)..... | _____ |
| 16. | Netto-premies, naamlik pos 14 min pos 15..... | _____ |

* Hierdie deel moet nie deur buitelandse versekeraars ingevul word nie.

OPMERKING.—Indien 'n inskrywing teen Pos 7 in bostaande tabel aangeteken word, moet 'n voetnoot bygevoeg word wat die totale bedrag vermeld op die datum waarop Blyae R betrekking het van die geld wat deur aannemende versekeraars in die Unie gehou wordsoos 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 Blyae 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 gevolg 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, beperk 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 Blyae R betrekking het, deur die versekeraar betaal is ten opsigte van polisvorderings wat gedurende vorige boekjare ontstaan het. Vir die toepassing van hierdie opgawe—

(a) beteken die uitdrukking „netto-bedrag wat betaal is” die bedrag wat ten opsigte van regstreekse besigheid werklik betaal is, min die ooreenstemmende bedrag wat kragtens enige oorgemaakte herversekerings (hetsy „goedgekeurde herversekerings” al dan nie) verhaal is of verhaalbaar is;

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

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

7. 'n Opgawe moet verstrek word waarin die beraande bedrag, op die datum waarop Blyae R betrekking het, vermeld word van die versekeraar se verbindings kragtens regstreekse besigheid ten opsigte van uitstaande vorderings (d.i. vorderings kragtens polisse wat aan die versekeraar of enige agent van die versekeraar bekend gemaak was maar wat nog nie voor die genoemde datum deur die versekeraar betaal was nie) min die ooreenstemmende bedrag wat kragtens enige oorgemaakte herversekerings (hetsy „goedgekeurde herversekerings” al dan nie) verhaal is of verhaalbaar is en wat op genoemde vorderings betrekking het. Aparte besonderhede moet ten opsigte van die volgende verstrek word:—

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

(ii) Vorderings wat gedurende vorige boekjare ontstaan het.

Vir die doeleindes van hierdie paragraaf is die bepalinge van subparagrafe (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 provision 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 under-mentioned 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). |
| DIVISION A. | | | |
| 1. | 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 korttermyn-versekeringsbesigheid verstrek moet word; en
- (b) ten opsigte van bates wat in verband met langtermyn-versekeringsbesigheid besit word, die besonderhede wat in Bylaie N vermeld word slegs

by dié geleentheid verstrek moet word wanneer 'n opgawe van verbintenisse ten opsigte van jaar-die besigheid onrekenomstig die bepaling 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 bylaie aangetoon word en elke bylaie 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.—Ooreenkomstig die bepaling 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 bepaling van artikel een-en-twintig van die Wet word alle bates van die soorte wat teen Poste 1, 2, 7, 8, 9 en 13 van Afdeling A van hierdie bylae gespesifiseer word gegag in die Unie besit te 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 gespesifiseer 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 soorte is wat teen Poste 1 tot en met 18 van hierdie bylae gespesifiseer word nie, moet in Afdeling B ingesluit word.

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

OPMERKINGS WAT OP HUIJLANDSE VERSEKERAARS TOEPASLIK IS.

OPMERKING 1.—Ooreenkomstig die bepaling van subartikel (2) van artikel veertien en artikel een-en-twintig van die Wet moet onderstaande bates uit hierdie bylae weggelaat 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 gespesifiseer 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 gespesifiseer 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 sjelings en pennies aangegee word.

| Pos-nommer. | Soort Bate. | Waarde van bates (met inbegrip van opgedoofte of mistaande rente) in ooreenstemming met die bepaling van artikel 15 van die Wet voorgestel. | |
|--------------------|--|---|---|
| | | 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.* |
| AFDELING A. | | £ (Unie-munt). | £ (Unie-munt). |
| | Bates van die soorte wat in die Derde Bylae van die Wet gespesifiseer word. | | |
| 1. | Geld in kas in die Unie, met inbegrip van geld ooreenkomstig artikel 3 of 4 van die Wet deur die Tesourie gehou..... | | — |
| 2. | Saldo's vir krediet van die versekeraar in rekenings by kantore in die Unie van handelsbanke soos in die Bankwet, 1942, omskryf, of bouverenigings of die Nasionale Finansiële Korporasie van Suid-Afrika, ingestel by die Wet op die Nasionale Finansiële Korporasie, 1949..... | | — |
| 3. | Wissels, skuldbriewe of effekte deur die Unie-regering uitgereik of gewaarborg..... | | |
| 4. | Wissels, skuldbriewe of effekte uitgereik of gewaarborg deur 'n plaaslike bestuur in die Unie wat regrens bevoeg is om belasting op onroerende goed te hef..... | | |
| 5. | Wissels, skuldbriewe of effekte (wat nie 'n etensdonsbelang verteenwoordig nie) uitgereik of gewaarborg deur die Randwateraad of die Elektrisiteitsvoorsieningskommissie..... | | |
| 6. | Wissels, skuldbriewe of effekte (wat nie 'n etensdonsbelang verteenwoordig 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 of voorskotte uitsluitlik teen sekuriteit van binnelandse polisse waarkragens die versekeraar aanspreeklik is..... | | — |
| | Ten opsigte van langtermyn-versekeringsbesigheid: uitstaande premies (met inbegrip van premies teen agente van die versekeraar geleëteer) of uitgestelde paiemente van premies op binnelandse polisse waarkragens 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.* |
| | | £ (Union Currency). | £ (Union Currency). |
| 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 | | |
| 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..... | | |

Value of Assets (including interest accrued or outstanding) Determined in Accordance with the Provisions of Section 15 of the Act.

| DIVISION B. | | £ (Union Currency). |
|---|--|---------------------|
| Assets not of a Kind Specified in the Third Schedule to the Act.* | | |
| 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 opgelope of uitstaande rente) in ooreenstemming met die bepaling van artikel 15 van die Wet vasgestel. | |
|---|--|---|---|
| | | Bates wat binne die bedeling van artikel 21 van die Wet in die Unie besit word | Bates wat nie binne die bedeling 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 gedebiteer) op binnelandse polisse waarkragens die versekeraar aanspreeklik 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 regspersoonlikheid beklee is of individue wat in die Unie woonagtig is; (b) buitelandse versekeraars, indien die bedrae van genoemde vorderings deel van die netto-verbintnisse van daardie buitelandse versekeraars ten opsigte van die versekeringsbesigheid deur hulle in die Unie gedryf, uitmaak..... | | |
| 12. | Stoek of aandele van maatskappye, bouverenigings en ander instellings wat in die Unie met regspersoonlikheid beklee is..... | | |
| 13. | Liggaamlike goed in die Unie..... | | |
| TOTAAL VAN POSTE 1 TOT 13..... | | | |
| 14. | Wissels, skuldbriewe 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 goedgekeur is..... | | |
| 15. | Wissels, skuldbriewe 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 regspersoonlikheid beklee is, behalwe 'n vordering van die soort in pos 11 (b) vermeld..... | | |
| 18. | Stoek of aandele van maatskappye, bouverenigings of ander instellings wat in 'n gebied in pos 14 vermeld, met regspersoonlikheid beklee is..... | | |
| TOTAAL VAN POSTE 1 TOT 18..... | | | |
| Voeg by: Waarde, soos in die derde kolom aangegee, van bates wat in die Unie besit word | | | |
| TOTAAL VAN AIDELING A..... | | | |

| AIDELING B. | | Waarde van bates (met inbegrip van opgelope of uitstaande rente) in ooreenstemming met die bepaling van artikel 15 van die Wet vasgestel. |
|--|---|---|
| Bates nie van 'n soort wat in die Derde Bylae van die Wet gespesifiseer word nie.* | | £ (Unie-munt). |
| 19. | Geld in kas buite die Unie..... | |
| 20. | Saldo's vir kredit van die versekeraar in rekenings met banke en bouverenigings anders as in pos 2 beskryf.. | |
| 21. | Wissels, skuldbriewe 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 goedgekeur is uit..... | |
| 22. | Lenings of voorskotte uitsluitlik teen sekuriteit van polisse wat nie binnelandse polisse is nie, maar waarkragens die versekeraar aanspreeklik is..... | |
| 23. | Ten opsigte van langtermyn-versekeringsbesigheid: uitstaande premies (met inbegrip van premies teen agente van die versekeraar gedebiteer) of uitgestelde paiemente van premies op polisse wat nie binnelandse polisse is nie maar waarkragens die versekeraar aanspreeklik is..... | |
| 24. | Ten opsigte van korttermyn-versekeringsbesigheid: uitstaande premies (met inbegrip van premies teen agente van die versekeraar gedebiteer) op polisse wat nie binnelandse polisse is nie maar waarkragens die versekeraar aanspreeklik 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. | Corporata 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 1.—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 of the Institution 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.

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 (b) 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 proof 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

(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 voetnota). | Waarde wat in Bylae M op bates gestel is (in Unie-munt). |
|--|--|
| | |
| | |
| | |
| | |

OPMERKING.—Die besonderhede wat in die eerste kolom ingevul word, moet sodanig wees dat billike bewys daarvan gelewer word dat daar aan die bepaling van artikel 15 (b) van die Wet voldoen is. In die geval van bates wat teen Pos B van Tabel X van hierdie Bylae aangegee word, moet afsonderlike besonderhede ten opsigte van (a) uitrusting en masjinerie, (b) voorraad, (c) motorvoertuie en (d) ander bates verstrek word.

Tabel XIII.—Betaalmiddels.

XIII.—Wanneer van die bates wat ten opsigte van langtermyn-versekeringsbesigheid besit word en wat in Bylae M ingesluit word uit 'n ander betaalmiddel as Unie-munt bestaan, moet besonderhede, soos in die vorm hieronder gespesifiseer, verstrek word van die waarde of geraamde waarde van daardie bates, en vir hierdie doel word 'n bate wat uit liggaamlike goed bestaan, geag uit die betaalmiddel van die land te bestaan waarin die bate geleë is.

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

WYS E WAAROP DIE VERLIES OF VERNIETIGING VAN 'N BINNENLANDSE LEWENSPOLIS OF AMORTISASIEPOLIS BEWYS EN GEADVERTEER MOET WORD EN DIE LEGES WAT INGEVOLGE ARTIKEL vier-en-sestig AAN DIE VERSEKERAAR 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 oralis na die polis gesoek het of laat soek het en dit nie kon vind nie; of (iii) dat die polis, na sy beste wete en ooringting, onder omstandighede wat hy moet vermeld, vernietig of gesteel is.

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

2. 'n Advertensie van die beweerde verlies of vernietiging moet eenmaal in die Staatskoerant en tweemaal met 'n tussenpoos van minstens drie weke in 'n nuusblad of, as die versekeraar dit verlang, in elkeen van twee nuusblade verskyn wat deur die versekeraar aangewys word en wat in die Unie sirkuleer. Die betrokke versekeraar moet 'n verdere tydperk van drie weke laat verstrek, beginnende vanaf die datum van die laaste verskyning van genoemde advertensies, alvorens hy die gewaarmerkte afskrif genoem in artikel vier-en-sestig uitreik.

3. 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.....
- Polisnommer..... Datum van polis.....
- Versekerde som.....

Hierby word bekendgemaak dat bewys aan die versekeraar gelewer is van die verlies of vernietiging van hierdie polis, en enigeen wat in besit van die polis is, of aanspraak maak dat hy enige belang daarin het, moet onmiddellik per aangerekende pos met die versekeraar in verbinding tree. By gebreke van so 'n mededeling, sal 'n gewaarmerkte 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" weggelata word.

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

Reading matter for Farmers!

The Department of Agriculture, Pretoria, issues the following publication (in English and Afrikaans) in the interest of farmers in particular and for the agricultural industry in general—

FARMING in South Africa

A monthly Journal of short, practical articles, intended particularly for farmers who want sound, expert advice in plain, non-technical language Every farmer should keep in touch with his Department, and obtain the advice it is able to give, by reading—



SUBSCRIPTIONS
In the Union, South West Africa, Bechuanaland Protectorate, Southern and Northern Rhodesia, and Mozambique: 5s. per annum, post free (otherwise 7s. 6d. per annum).

Subscriptions may be posted direct to the Government Printer, Pretoria, or handed in at any Post Office.

FARMING IN SOUTH AFRICA

Leesstof vir Boere!

Die Departement van Landbou, Pretoria, publiseer die volgende blad (in Afrikaans en Engels) in belang van boere in die besonder, en van die landboubedryf in die algemeen—

BOERDERY in Suid-Afrika

'n Maandblad bevattende kort, praktiese artikels, spesiaal bedoel vir boere wat goeie, deskundige advies verlang en geskryf in eenvoudige, nie- tegniese taal Elke boer behoort met sy Departement in voeling te bly en die advies te verkry wat dit in staat is om te gee, deur middel van—



INTEKENGELD
In die Unie, Suidwes-Afrika, Betsjoesanaland Protektorat, Suid- en Noord-Rhodesia en Mozambique: 5s. per jaar, posvry (andersons 7s. 6d. per jaar)
Intekengeld kan direk aan die Staatsdrukker, Pretoria, gepos word, of by 'n poskantoor ingehandig word.

BOERDERY IN SUID-AFRIKA

IMPORTERS EXPORTERS INDUSTRIALISTS

subscribe to



“COMMERCE & INDUSTRY”

*The monthly Journal
of the Department of Commerce and Industries*

SUBSCRIPTION: In the Union of S.A., S.W.A., Bechuanaland Protectorate, Swaziland, Basutoland, Southern and Northern Rhodesia, Mozambique, Angola, Belgian Congo, Nyassaland, Tanganyika, Kenya and Uganda—6d per copy or 3/- (5/6 elsewhere) per annum, payable in advance to The Government Printer, Pretoria.

PUBLISHED IN BOTH OFFICIAL LANGUAGES

This Journal embodies *inter alia* a monthly economic review (with statistics) of business and industrial conditions in the Union, the latest Departmental information on market possibilities for Union products in countries at present covered by the Union's Overseas Trade Representatives, lists of trade enquiries, items of industrial activity in the Union, the latest information on price and commodity control, most reports (unabridged) of the Board of Trade and Industries, and articles of a general nature in connection with commerce and industry.

INVOERDERS UITVOERDERS NYWERAARS

teken in op



“HANDEL EN NYWERHEID”

*Die maandblad
van die Departement van Handel en Nywerheid*

OPTEKENINGELD: In die Unie van S.A., Suidwes-Afrika, Bechuanaland-Protectoraat, Swaasland, Basutoland, Suid- en Noord-Rhodesia, Mosambiek, Angola, Belgiese Kongo, Niassaland, Tanganyika, Kenia en Oeganda teen 6d per eksemplaar, of teen 5/- per jaar (7/6 elders) vooruitbetaalbaar aan Die Staatsdrukker, Pretoria.

VERSKYN IN ALBEI AMPTELIKE TALE