

**ANNUAL TABLES BASED ON THE RESULTS  
OF THE LONG-TERM INSURANCE INDUSTRY  
(LONG-TERM INSURANCE ACT NO.52 OF 1998)**

**2017**



South African Reserve Bank  

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Prudential Authority



TABLE 6

LONG-TERM INSURANCE :  
INDIVIDUAL MARKET SHARES

2017

%

Short name	Financial year end (month)	Net premiums received and outstanding							Total assets	Total liabilities
		Assistance business	Disability business	Fund business	Health business	Life business	Sinking fund business	Total net premiums		
<b>Primary :</b>										
1Life Insurance	6	3.8	0.2	0.0	0.3	0.3	0.0	0.2	0.0	0.0
360 Life	12	4.9	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Abacus	6	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Absa Life	12	1.6	0.1	0.2	0.7	2.0	1.4	1.2	1.1	1.2
African Unity	2	5.2	0.0	0.0	0.8	0.0	0.0	0.1	0.0	0.0
AIG Life	11	0.0	0.0	0.0	6.7	0.0	0.0	0.1	0.0	0.0
Alex Forbes Investments	3	0.0	0.0	18.7	0.0	1.5	0.0	8.6	9.9	10.5
Alex Forbes Life	3	0.2	0.4	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Allan Gray	2	0.0	0.0	4.0	0.0	3.8	9.7	3.8	4.1	4.3
Assupol Life	6	9.5	0.0	0.0	0.0	1.0	0.0	0.7	0.1	0.1
AVBOB	6	1.6	0.0	0.0	0.0	1.3	0.0	0.7	0.5	0.3
Bidvest Life	6	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0
Bophelo Life	2	0.9	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Brightrock Life	6	2.0	1.6	0.0	0.0	0.1	0.0	0.1	0.0	0.0
Bryte Life	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Cadiz Life	6	0.0	0.0	0.6	0.0	0.0	0.7	0.3	0.1	0.1
Centriq Life	12	0.6	0.1	0.0	0.0	0.1	0.0	0.1	0.0	0.0
Channel Life Limited	12	0.0	0.0	0.0	0.0	0.2	0.4	0.1	0.2	0.2
Cientele Life	6	7.1	0.0	0.0	5.3	0.2	4.1	0.4	0.1	0.1
Community Life <sup>b</sup>	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Constantia Life and Health	6	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Constantia Life Limited	6	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Coronation Life	9	0.0	0.0	8.2	0.0	0.1	3.4	3.6	1.9	2.0
Discovery Life	6	0.6	28.2	1.5	26.8	5.8	2.9	4.5	2.2	2.2
Fedgroup Life	2	0.2	0.1	0.4	0.0	0.0	0.0	0.2	0.0	0.0
FirstRand Life	6	0.0	0.1	0.0	1.0	0.9	17.7	0.9	0.2	0.1
Frank Life	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Guardrisk Life	6	3.5	0.3	0.0	11.0	1.7	0.0	1.1	0.2	0.1
Hollard Life	6	20.1	1.3	0.1	2.1	1.5	0.0	1.3	0.4	0.4
Hollard Specialised Life	6	0.1	0.2	0.0	0.0	0.3	0.0	0.2	0.0	0.0
Investec Assurance	3	0.0	0.0	12.5	0.0	2.4	24.3	7.1	4.7	5.0
Investec Life	3	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.1	0.0
Just Retirement Life	12	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
KGA Life	9	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Land Bank Life	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Liberty	12	12.0	27.9	3.4	26.8	17.2	0.3	11.1	12.9	13.0
Lion Life	12	2.6	0.0	0.0	8.2	0.0	0.0	0.2	0.0	0.0
Metropolitan Life International	6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MMI Group	6	3.2	13.6	9.2	0.1	13.5	0.0	10.9	13.1	13.3
Momentum Ability	6	0.0	0.0	0.0	0.0	0.3	0.0	0.2	0.0	0.0
Nedgroup Life Assurance	12	0.0	0.0	0.0	0.0	0.8	10.9	0.7	0.4	0.4
Nedgroup Structured Life	12	0.0	0.0	2.1	0.0	0.1	0.0	0.9	0.4	0.4
Nestlife Assurance	3	0.7	0.4	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Netcare Life	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
New Era <sup>a</sup>	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oakhurst Life	2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oasis Crescent	3	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
Old Mutual Alternative Risk	12	0.0	1.8	0.0	0.0	0.4	0.0	0.2	0.1	0.1
Old Mutual Alternative Solution	12	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Old Mutual Life	12	0.6	9.9	22.6	1.2	18.6	11.5	19.3	23.6	23.3
Outsurance Life Insurance Limi	6	0.0	0.4	0.0	0.4	0.2	0.0	0.1	0.0	0.0
Peregrine Life	3	0.0	0.0	0.1	0.0	0.2	0.1	0.1	0.2	0.2
PPS	12	0.0	0.0	0.0	6.5	1.6	0.0	0.9	1.2	1.2
Prescient Life	3	0.0	0.0	0.7	0.0	0.1	0.5	0.4	0.4	0.4
Prudential Portfolio	12	0.0	0.0	1.7	0.0	0.0	0.0	0.7	0.3	0.3
PSG Life	2	0.0	0.0	0.0	0.0	2.2	0.0	1.1	0.8	0.9
Real People	3	0.4	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Relyant Life	9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RMA Life	12	0.2	1.4	0.0	0.4	0.1	0.0	0.1	0.1	0.1
Safrican Insurance	12	10.8	0.0	0.0	0.0	0.2	10.1	0.6	0.2	0.2
SAHL Life	12	0.0	0.4	0.0	0.0	0.1	0.0	0.1	0.0	0.0
Sanlam Developing Markets	12	0.1	0.0	0.0	0.4	3.4	0.0	1.7	0.8	0.8
Sanlam Life Insurance Limited	12	0.0	10.3	7.3	1.0	17.2	0.3	11.8	16.6	15.8
Santam Structured	6	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.1	0.1
SIS Life Company Limited	12	0.0	0.0	0.7	0.0	0.0	0.1	0.3	0.6	0.6
Smart Life	6	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Stangen	9	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Sygnia Life	9	0.0	0.0	6.2	0.0	0.2	0.7	2.7	1.6	1.7
Viva Life Insurance	2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Vodacom Life	3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Workers Life	2	3.2	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
<b>Total</b>		<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Reinsurers :</b>										
Gen Re	12	0.0	29.9	2.0	17.4	20.5	0.0	21.4	24.4	21.5
GIC Re	3	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.1
Hannover Life Re	12	1.8	17.1	0.0	27.5	18.3	0.0	18.7	20.0	20.6
Munich Re	12	38.0	24.7	62.2	0.1	31.9	0.0	27.6	20.1	20.4
RGA	12	60.1	3.7	35.8	7.2	5.5	0.0	6.2	12.3	13.5
SCOR Africa	12	0.0	1.3	0.0	0.7	3.8	0.0	2.9	2.2	2.4
Swiss Re	12	0.0	23.3	0.0	47.1	20.0	0.0	23.1	20.9	21.5
<b>Total</b>		<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018

TABLE 7

LONG-TERM INSURANCE :  
NET PREMIUM RECEIVED AND OUTSTANDING

2017

Short name	Financial year end (month)	Individual		Group	Total Premium
		Recurring business	Non-recurring business	All business	
<b>Primary :</b>					
1Life Insurance	6	660,058	500	384,303	1,044,861
360 Life	12	407,310	543	113,223	521,077
Abacus	6	194,278	-	11,486	205,763
Absa Life	12	2,981,483	1,756,707	702,424	5,440,614
African Unity	2	595,183	-	-	595,183
AIG Life	11	449,924	-	-	449,924
Alex Forbes Investments	3	3,292	3,435,466	36,269,094	39,707,852
Alex Forbes Life	3	12,443	-	123,382	135,824
Allan Gray	2	-	9,705,106	7,702,108	17,407,214
Assupol Life	6	2,055,288	515,181	707,275	3,277,743
AVBOB	6	3,105,667	460	24,174	3,130,301
Bidvest Life	6	40,886	297,187	27	338,101
Bophelo Life	2	-	-	118,028	118,028
Brightrock Life	6	260,248	-	206,371	466,619
Bryte Life	12	-	-	28,176	28,176
Cadiz Life	6	-	78,518	1,161,486	1,240,004
Centriq Life	12	61,033	-	173,808	234,841
Channel Life Limited	12	533,706	43,479	18,524	595,710
Clientele Life	6	1,519,901	474,661	-	1,994,562
Community Life <sup>b</sup>	6	-	-	-	-
Constantia Life and Health	6	5	-	18,088	18,093
Constantia Life Limited	6	4,715	-	6,892	11,607
Coronation Life	9	13,922	666,476	15,933,043	16,613,442
Discovery Life	6	10,351,870	8,722,041	1,621,721	20,695,632
Fedgroup Life	2	-	-	752,076	752,076
FirstRand Life	6	2,001,801	2,175,222	-	4,177,023
Frank Life	12	-	-	-	-
Guardrisk Life	6	4,221,959	259,648	426,143	4,907,750
Hollard Life	6	4,176,636	1,348,188	349,663	5,874,488
Hollard Specialised Life	6	651,890	-	89,421	741,312
Investec Assurance	3	-	8,178,098	24,243,247	32,421,345
Investec Life	3	-	129,589	-	129,589
Just Retirement Life	12	-	221,094	-	221,094
KGA Life	9	164,692	-	-	164,692
Land Bank Life	3	2,309	-	2,880	5,189
Liberty	12	20,828,365	21,571,011	8,735,999	51,135,375
Lion Life	12	793,398	-	19,375	812,773
Metropolitan Life International	6	-	-	-	-
MMI Group	6	14,731,219	16,084,928	19,336,553	50,152,700
Momentum Ability	6	538,756	-	253,603	792,359
Nedgroup Life Assurance	12	1,784,323	1,257,325	51,088	3,092,716
Nedgroup Structured Life	12	-	172,351	4,171,077	4,343,428
Nestlife Assurance	3	41,287	-	187,056	228,343
Netcare Life	9	-	-	-	-
New Era <sup>a</sup>	10	-	-	-	-
Oakhurst Life	2	4,524	-	128	4,652
Oasis Crescent	3	1,360	194,512	-	195,872
Old Mutual Alternative Risk	12	702,766	203,657	78,446	984,870
Old Mutual Alternative Solution	12	17,379	-	8,619	25,997
Old Mutual Life	12	24,816,293	19,893,269	43,907,950	88,617,513
Outsurance Life Insurance Limited	6	404,730	-	-	404,730
Peregrine Life	3	-	554,479	120,858	675,337
PPS	12	3,609,616	452,911	-	4,062,527
Prescient Life	3	-	365,420	1,407,845	1,773,264
Prudential Portfolio	12	-	31,647	3,225,152	3,256,799
PSG Life	2	139,350	4,820,743	8,065	4,968,158
Real People	3	127,244	-	194	127,438
Relyant Life	9	-	-	2,358	2,358
RMA Life	12	-	-	308,188	308,188
Safrican Insurance	12	109,342	1,623,897	989,871	2,723,110
SAHL Life	12	282,911	-	-	282,911
Sanlam Developing Markets	12	4,218,821	3,070,562	566,059	7,855,442
Sanlam Life Insurance Limited	12	14,074,680	23,125,309	17,197,341	54,397,330
Sanlam Structured	6	95,432	2,653	-	98,085
SIS Life Company Limited	12	-	37,779	1,437,710	1,475,489
Smart Life	6	108,875	-	62,850	171,725
Stangen	9	60,248	-	3,590	63,838
Sygnia Life	9	-	477,104	12,032,557	12,509,661
Viva Life Insurance	2	13,443	-	-	13,443
Vodacom Life	3	23,223	428	-	23,651
Workers Life	2	354,967	-	6,399	361,366
<b>Total</b>		<b>122,353,052</b>	<b>131,948,149</b>	<b>205,305,974</b>	<b>459,607,176</b>
<b>Reinsurers :</b>					
Gen Re	12	1,756,297	-	570,761	2,327,058
GIC RE	3	7,308	-	-	7,308
Hannover Life Re	12	1,930,443	1,510	108,228	2,040,181
Munich Re	12	1,875,014	-	1,128,112	3,003,125
RGA	12	635,977	-	43,708	679,685
SCOR Africa	12	27,028	1,666	288,704	317,398
Swiss Re	12	1,681,580	-	833,769	2,515,350
<b>Total</b>		<b>7,913,647</b>	<b>3,176</b>	<b>2,973,282</b>	<b>10,890,105</b>
<b>GRAND TOTAL</b>		<b>130,266,699</b>	<b>131,951,326</b>	<b>208,279,256</b>	<b>470,497,281</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018

TABLE 7(a)

### LONG-TERM INSURANCE : NET PREMIUMS RECEIVED AND OUTSTANDING- CLASSES

2017	R'000
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Short name	In RSA							Total in and outside RSA
	Assistance business	Disability business	Fund business	Health business	Life business	Sinking fund business	Total in RSA	
<b>Primary :</b>								
1Life Insurance	384,303	17,880	0	19,390	623,288	0	1,044,861	1,044,861
360 Life	503,618	2,664	0	0	14,795	0	521,077	521,077
Abacus	4,575	5,600	0	0	195,588	0	205,763	205,763
Absa Life	168,235	5,787	429,492	44,326	4,631,283	161,492	5,440,614	5,440,614
African Unity	528,773	0	0	53,986	12,424	0	595,183	595,183
AIG Life	0	0	0	447,515	2,409	0	449,924	449,924
Alex Forbes Investments	0	0	36,269,094	0	3,438,758	0	39,707,852	39,707,852
Alex Forbes Life	18,352	31,995	0	0	85,477	0	135,824	135,824
Allan Gray	0	0	7,702,107	0	8,587,479	1,117,628	17,407,214	17,407,214
Assupol Life	971,219	23	0	0	2,306,501	0	3,277,743	3,277,743
AVBOB	163,907	0	0	0	2,966,394	0	3,130,301	3,130,301
Bidvest Life	1,292	1,295	0	0	335,514	0	338,101	338,101
Bophelo Life	93,923	8,384	0	0	15,720	0	118,028	118,028
Brightrock Life	206,371	131,552	0	0	128,696	0	466,619	466,619
Bryte Life	0	0	0	0	28,176	0	28,176	28,176
Cadiz Life	0	0	1,078,081	0	78,571	83,353	1,240,004	1,240,004
Centriq Life	63,817	11,519	0	0	159,505	0	234,841	234,841
Channel Life Limited	741	0	5	120	551,365	43,479	595,710	595,710
Cientele Life	722,752	0	0	354,000	443,148	474,661	1,994,562	1,994,562
Community Life <sup>b</sup>								
Constantia Life and Health	14,053	0	0	2,568	1,472	0	18,093	18,093
Constantia Life Limited	11,607	0	0	0	0	0	11,607	11,607
Coronation Life	0	0	15,933,043	0	290,129	390,269	16,613,442	16,613,442
Discovery Life	65,863	2,314,172	2,930,421	1,784,119	13,271,498	329,559	20,695,632	20,695,632
Fedgroup Life	20,638	4,262	712,091	313	14,772	0	752,076	752,076
FirstRand Life	0	8,298	0	67,477	2,061,767	2,039,481	4,177,023	4,177,023
Frank Life	0	0	0	0	0	0	0	0
Guardrisk Life	359,773	24,840	0	731,980	3,791,157	0	4,907,750	4,907,750
Hollard Life	2,052,934	109,654	195,490	141,882	3,369,187	5,341	5,874,488	5,874,488
Hollard Specialised Life	13,900	16,013	6,228	349	704,822	0	741,312	741,312
Investec Assurance	0	0	24,243,247	0	5,374,775	1,840,367	31,458,389	32,421,345
Investec Life	0	0	0	0	0	129,589	129,589	129,589
Just Retirement Life	0	0	0	0	221,094	0	221,094	221,094
KGA Life	164,692	0	0	0	0	0	164,692	164,692
Land Bank Life	0	0	0	0	5,189	0	5,189	5,189
Liberty	1,225,978	2,293,015	6,532,612	1,787,018	39,131,135	39,327	51,009,085	51,135,375
Lion Life	264,450	231	522	547,546	24	0	812,773	812,773
Metropolitan Life International	0	0	0	0	0	0	0	0
MMI Group	328,819	1,112,505	17,895,230	7,982	30,808,165	0	50,152,700	50,152,700
Momentum Ability	0	2,797	0	0	789,562	0	792,359	792,359
Nedgroup Life Assurance	0	0	0	0	1,835,391	1,257,325	3,092,716	3,092,716
Nedgroup Structured Life	0	0	4,159,384	0	184,044	0	4,343,428	4,343,428
Nestlfe Assurance	71,971	31,134	0	0	125,238	0	228,343	228,343
Netcare Life	0	0	0	0	0	0	0	0
New Era <sup>a</sup>								
Oakhurst Life	1,797	717	0	0	2,138	0	4,652	4,652
Oasis Crescent	0	0	0	0	195,872	0	195,872	195,872
Old Mutual Alternative Risk	0	150,572	0	0	834,297	0	984,870	984,870
Old Mutual Alternative Solution	1,311	5,492	0	9,735	9,456	4	25,997	25,997
Old Mutual Life	65,467	812,716	43,907,950	80,303	36,178,590	1,323,091	82,368,117	88,617,513
Outsurance Life Insurance Lim	0	30,666	0	27,731	346,333	0	404,730	404,730
Peregrine Life	0	0	120,858	0	546,275	8,204	675,337	675,337
PPS	0	0	0	433,308	3,629,219	0	4,062,527	4,062,527
Prescient Life	0	0	1,407,845	0	312,689	52,731	1,773,264	1,773,264
Prudential Portfolio	0	0	3,225,152	0	31,647	0	3,256,799	3,256,799
PSG Life	0	0	8,065	0	4,960,093	0	4,968,158	4,968,158
Real People	40,697	12,534	0	2,002	72,205	0	127,438	127,438
Relyant Life	2,358	0	0	0	0	0	2,358	2,358
RMA Life	16,082	118,416	0	27,647	146,042	0	308,188	308,188
Safrican Insurance	1,099,203	0	0	0	457,119	1,166,788	2,723,110	2,723,110
SAHL Life	0	33,949	0	0	248,962	0	282,911	282,911
Sanlam Developing Markets	14,503	0	0	27,054	7,813,884	0	7,855,442	7,855,442
Sanlam Life Insurance Limited	0	848,780	14,092,619	67,776	34,687,379	37,640	49,734,194	54,397,330
Santam Structured	0	53,290	0	0	42,142	2,653	98,085	98,085
SIS Life Company Limited	0	0	1,437,710	0	31,279	6,424	1,475,413	1,475,489
Smart Life	165,618	1,799	0	176	4,132	0	171,725	171,725
Stangen	53,853	0	0	0	9,985	0	63,838	63,838
Sygnia Life	0	0	12,032,557	0	399,942	77,161	12,509,661	12,509,661
Viva Life Insurance	0	6,171	0	0	7,272	0	13,443	13,443
Vodacom Life	0	1,279	0	325	22,047	0	23,651	23,651
Workers Life	324,686	0	0	0	36,680	0	361,366	361,366
<b>Total</b>	<b>10,212,132</b>	<b>8,210,001</b>	<b>194,319,802</b>	<b>6,666,629</b>	<b>217,610,190</b>	<b>10,586,568</b>	<b>447,605,323</b>	<b>459,607,176</b>
<b>Reinsurers :</b>								
Gen Re	0	547,290	2,437	190,777	1,465,702	0	2,206,206	2,327,058
GIC Re	0	491	0	0	6,099	0	6,590	7,308
Hannover Life Re	66	303,841	0	310,245	1,298,935	0	1,913,087	2,040,181
Munich Re	37,422	459,814	73,552	1,046	2,216,256	0	2,788,090	3,003,125
RGA	66,523	68,432	43,120	85,463	411,589	0	675,126	679,685
SCOR Africa	0	17,965	0	6,994	263,281	0	288,240	317,398
Swiss Re	0	453,034	0	111,476	1,366,921	0	1,931,431	2,515,350
<b>Total</b>	<b>104,011</b>	<b>1,850,868</b>	<b>119,108</b>	<b>706,001</b>	<b>7,028,783</b>	<b>0</b>	<b>9,808,770</b>	<b>10,890,105</b>
<b>GRAND TOTAL</b>	<b>10,316,144</b>	<b>10,060,869</b>	<b>194,438,910</b>	<b>7,372,630</b>	<b>224,638,973</b>	<b>10,586,568</b>	<b>457,414,093</b>	<b>470,497,281</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018

TABLE 7(b)

## LONG-TERM INSURANCE :

2017

R'000

## NET PREMIUMS RECEIVED AND OUTSTANDING- BUSINESS TYPE

Short name	In RSA					Total in and outside RSA
	Investment business	Risk business	Annuities	Universal Life	Total in RSA	
<b>Primary :</b>						
1Life Insurance	500	1,044,361	0	0	1,044,861	1,044,861
360 Life	0	521,077	0	0	521,077	521,077
Abacus	0	205,763	0	0	205,763	205,763
Absa Life	979,830	3,057,331	1,140,706	262,747	5,440,614	5,440,614
African Unity	0	595,183	0	0	595,183	595,183
AIG Life	0	449,924	0	0	449,924	449,924
Alex Forbes Investments	36,517,799	0	3,190,053	0	39,707,852	39,707,852
Alex Forbes Life	0	135,824	0	0	135,824	135,824
Allan Gray	8,819,735	0	8,587,479	0	17,407,214	17,407,214
Assuopoi Life	0	2,411,610	0	866,133	3,277,743	3,277,743
AVBOB	80,428	3,049,873	0	0	3,130,301	3,130,301
Bidvest Life	0	40,914	297,187	0	338,101	338,101
Bophelo Life	0	118,028	0	0	118,028	118,028
Brightrock Life	0	466,619	0	0	466,619	466,619
Bryte Life	0	28,176	0	0	28,176	28,176
Cadiz Life	1,240,004	0	0	0	1,240,004	1,240,004
Centriq Life	0	234,841	0	0	234,841	234,841
Channel Life Limited	44,863	537,486	0	13,361	595,710	595,710
Cientele Life	474,661	1,173,540	0	346,361	1,994,562	1,994,562
Community Life <sup>b</sup>						
Constantia Life and Health	0	18,093	0	0	18,093	18,093
Constantia Life Limited	0	11,607	0	0	11,607	11,607
Coronation Life	16,323,312	0	290,129	0	16,613,442	16,613,442
Discovery Life	8,908,073	8,412,782	3,374,778	0	20,695,632	20,695,632
Fedgroup Life	712,091	39,985	0	0	752,076	752,076
FirstRand Life	137,287	2,000,255	2,039,481	0	4,177,023	4,177,023
Frank Life	0	0	0	0	0	0
Guardrisk Life	288,355	4,526,794	92,601	0	4,907,750	4,907,750
Hollard Life	1,350,714	4,507,642	14,488	1,644	5,874,488	5,874,488
Hollard Specialised Life	106,743	628,341	6,228	0	741,312	741,312
Investec Assurance	26,083,614	0	5,374,775	0	31,458,389	32,421,345
Investec Life	129,589	0	0	0	129,589	129,589
Just Retirement Life	0	0	221,094	0	221,094	221,094
KGA Life	0	164,692	0	0	164,692	164,692
Land Bank Life	0	5,189	0	0	5,189	5,189
Liberty	26,089,579	12,422,855	10,011,535	2,485,116	51,009,085	51,135,375
Lion Life	522	812,251	0	0	812,773	812,773
Metropolitan Life International	0	0	0	0	0	0
MMI Group	29,943,452	9,948,584	9,271,736	988,929	50,152,700	50,152,700
Momentum Ability	-5,074	783,643	13,790	0	792,359	792,359
Nedgroup Life Assurance	1,257,325	1,810,240	0	25,151	3,092,716	3,092,716
Nedgroup Structured Life	4,343,428	0	0	0	4,343,428	4,343,428
Nestlife Assurance	0	197,209	31,134	0	228,343	228,343
Netcare Life	0	0	0	0	0	0
New Era <sup>a</sup>						
Oakhurst Life	0	4,652	0	0	4,652	4,652
Oasis Crescent	40,005	0	155,867	0	195,872	195,872
Old Mutual Alternative Risk	0	781,212	203,657	0	984,870	984,870
Old Mutual Alternative Solution	3	25,994	0	0	25,997	25,997
Old Mutual Life	54,130,201	16,485,722	9,667,823	2,084,370	82,368,117	88,617,513
Oursurance Life Insurance Limited	0	404,730	0	0	404,730	404,730
Peregrine Life	129,062	0	546,275	0	675,337	675,337
PPS	67,292	3,597,696	397,539	0	4,062,527	4,062,527
Prescient Life	1,460,576	0	312,689	0	1,773,264	1,773,264
Prudential Portfolio	3,225,152	0	31,647	0	3,256,799	3,256,799
PSG Life	3,060,731	0	1,907,427	0	4,968,158	4,968,158
Real People	0	127,438	0	0	127,438	127,438
Relyant Life	0	2,358	0	0	2,358	2,358
RMA Life	0	308,188	0	0	308,188	308,188
Safrican Insurance	1,623,897	1,099,212	0	0	2,723,110	2,723,110
SAHL Life	0	282,911	0	0	282,911	282,911
Sanlam Developing Markets	3,607,301	4,024,023	0	224,117	7,855,442	7,855,442
Sanlam Life Insurance Limited	26,316,467	6,166,674	14,333,850	2,917,203	49,734,194	54,397,330
Santam Structured	2,653	95,432	0	0	98,085	98,085
SIS Life Company Limited	1,444,134	0	31,279	0	1,475,413	1,475,489
Smart Life	0	171,725	0	0	171,725	171,725
Stangen	0	63,838	0	0	63,838	63,838
Sygnia Life	12,109,718	0	399,942	0	12,509,661	12,509,661
Viva Life Insurance	0	13,443	0	0	13,443	13,443
Vodacom Life	0	23,651	0	0	23,651	23,651
Workers Life	0	361,366	0	0	361,366	361,366
<b>Total</b>	<b>271,044,023</b>	<b>94,400,978</b>	<b>71,945,190</b>	<b>10,215,132</b>	<b>447,605,323</b>	<b>459,607,176</b>
<b>Reinsurers :</b>						
Gen Re	0	2,206,206	0	0	2,206,206	2,327,058
GIC Re	0	6,590	0	0	6,590	7,308
Hannover Life Re	0	1,866,009	47,079	0	1,913,087	2,040,181
Munich Re	0	2,614,025	174,065	0	2,788,090	3,003,125
RGA	0	675,126	0	0	675,126	679,685
SCOR Africa	0	288,240	0	0	288,240	317,398
Swiss Re						
<b>Total</b>	<b>0</b>	<b>7,656,195</b>	<b>221,144</b>	<b>0</b>	<b>7,877,339</b>	<b>8,374,755</b>
<b>GRAND TOTAL</b>	<b>271,044,023</b>	<b>102,057,172</b>	<b>72,166,334</b>	<b>10,215,132</b>	<b>455,482,662</b>	<b>467,981,932</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018

TABLE 8(a)

LONG-TERM INSURANCE :  
NET BENEFITS PAID AND PROVIDED FOR

2017 R'000

Short name	In RSA							Total in and outside RSA
	Assistance business	Disability business	Fund business	Health business	Life business	Sinking fund business	Total in RSA	
<b>Primary :</b>								
1Life Insurance	146,854	7,428	0	11,319	160,275	0	325,877	325,877
360 Life	262,997	420	0	0	15,774	0	279,190	279,190
Abacus	1,562	1,456	0	0	32,348	0	35,366	35,366
Absa Life	62,545	81,227	492,621	26,820	2,216,217	1,263,345	4,142,775	4,142,775
African Unity	161,235	148	0	52,803	15,080	0	229,266	229,266
AIG Life	0	0	0	151,798	2,149	0	153,947	153,947
Alex Forbes Investments	0	0	40,034,675	0	2,673,530	0	42,708,205	42,708,205
Alex Forbes Life	15,595	8,623	0	0	23,315	0	47,533	47,533
Allan Gray	0	0	18,897,715	0	3,801,451	514,846	23,214,012	23,214,012
Assupol Life	501,520	12	0	0	533,141	0	1,034,674	1,034,674
AVBOB	122,332	0	0	0	1,035,732	0	1,158,064	1,158,064
Bidvest Life	885	1,635	0	0	12,978	0	15,498	15,498
Bophelo Life	62,845	156	0	0	5,963	0	68,964	68,964
Brightrock Life	48,843	8,768	0	0	7,100	0	64,711	64,711
Bryte Life	0	0	0	0	19,690	0	19,690	19,690
Cadiz Life	0	0	1,538,102	0	607,313	37,979	2,183,395	2,183,395
Centriq Life	38,279	4,632	0	0	57,903	0	100,815	100,815
Channel Life Limited	134	0	0	300	278,020	605,471	883,925	883,925
Clientele Life	70,374	59	0	20,428	227,830	289,933	608,624	608,624
Community Life <sup>b</sup>								
Constantia Life and Health	8,635	0	0	1,296	0	0	9,931	9,931
Constantia Life Limited	4,974	0	0	0	0	0	4,974	4,974
Coronation Life	0	0	19,876,357	0	254,708	6,547,277	26,678,342	26,678,342
Discovery Life	39,169	1,837,319	1,620,843	923,369	7,651,287	244,513	12,316,500	12,316,500
Fedgroup Life	8,989	475	694,759	143	2,409	0	706,775	706,775
FirstRand Life	0	1,084	0	11,222	489,831	155,097	657,234	657,234
Frank Life	0	0	0	0	0	0	0	0
Guardrisk Life	100,554	67,537	0	25,789	2,291,119	0	2,484,999	2,484,999
Holland Life	702,033	153,173	132,229	6,336	3,218,145	3,465	4,215,381	4,215,381
Holland Specialised Life	7,595	18,503	16,747	-122	246,053	0	288,776	288,776
Investec Assurance	0	0	27,556,799	0	3,288,643	1,794,451	32,639,893	32,639,893
Investec Life	0	0	0	0	3,936	43,223	47,159	47,159
Just Retirement Life	0	0	0	0	18,743	0	18,743	18,743
KGA Life	88,050	0	0	0	0	0	88,050	88,050
Land Bank Life	0	0	0	0	1,471	0	1,471	1,471
Liberty	445,980	1,073,853	8,839,710	1,077,798	39,247,145	42,471	50,726,957	50,740,652
Lion Life	47,482	71	19,124	191,889	0	0	258,566	258,566
Metropolitan Life International	0	0	0	0	2,161	0	2,161	2,840
MMI Group	229,180	1,673,221	19,332,099	6,715	29,431,912	0	50,673,127	50,673,127
Momentum Ability	0	2,940	0	0	275,993	0	278,934	278,934
Nedgroup Life Assurance	0	49,118	0	0	497,122	1,417,317	1,963,557	1,963,557
Nedgroup Structured Life	0	0	2,712,054	0	924,911	0	3,636,966	3,636,966
Nestlife Assurance	57,826	11,001	0	0	60,554	0	129,382	129,382
Netcare Life	0	0	0	0	0	0	0	0
New Era <sup>a</sup>								
Oakhurst Life	0	0	0	0	963	0	963	963
Oasis Crescent	0	0	0	0	-76,077	0	-76,077	-76,077
Old Mutual Alternative Risk	0	35,387	0	0	426,378	0	461,765	461,765
Old Mutual Alternative Solutions	3,015	1,565	0	1,517	1,203	260,576	267,876	267,876
Old Mutual Life	16,469	721,553	45,190,525	31,805	35,311,356	3,954,872	85,226,580	89,203,802
Outsource Life Insurance Limi	0	3,560	0	4,691	56,790	0	65,041	65,041
Peregrine Life	0	0	24,293	0	473,745	207,877	705,915	705,915
PPS	0	406,423	0	89,658	2,274,071	0	2,770,152	2,770,152
Prescient Life	0	0	1,618,774	0	118,632	19,592	1,756,998	1,756,998
Prudential Portfolio	0	0	3,578,737	0	13,027	0	3,591,764	3,591,764
PSG Life	0	0	307,017	0	2,341,314	0	2,648,331	2,648,331
Real People	13,612	90	0	45	22,435	0	36,182	36,182
Relyant Life	-7,812	0	0	0	0	0	-7,812	-7,812
RMA Life	5,986	87,420	0	34,497	86,320	0	214,223	214,223
Safrican Insurance	586,546	0	0	0	202,938	47,919	837,403	837,403
SAHL Life	0	7,869	0	0	93,770	0	101,639	101,639
Sanlam Developing Markets	4,788	0	27,891	10,593	5,257,427	0	5,300,699	5,300,699
Sanlam Life Insurance Limited	0	1,201,995	12,735,200	29,789	36,506,458	45,589	50,519,031	51,464,132
Sanlam Structured	0	12,483	0	0	21,037	108,132	141,652	141,652
SIS Life Company Limited	0	0	4,129,695	0	838,375	133,011	5,101,082	5,199,051
Smart Life	47,710	1,007	0	19	4,251	0	52,987	52,987
Stangen	16,740	0	0	0	7,209	0	23,949	23,949
Sygnia Life	0	0	10,376,451	0	232,854	61,599	10,670,903	10,670,903
Viva Life Insurance	0	51	0	0	246	0	297	297
Vodacom Life	0	0	0	0	3,063	0	3,063	3,063
Workers Life	93,816	0	0	0	8,791	0	102,607	102,607
<b>Total</b>	<b>4,017,338</b>	<b>7,482,265</b>	<b>219,752,417</b>	<b>2,710,517</b>	<b>183,858,530</b>	<b>17,798,555</b>	<b>435,619,621</b>	<b>440,751,229</b>
<b>Reinsurers :</b>								
Gen Re	0	550,649	198	216,116	1,252,756	0	2,019,720	2,083,966
GIC Re	0	950	0	0	7,854	0	8,804	9,040
Hannover Life Re	18	163,964	0	219,094	896,156	0	1,279,231	1,347,077
Munich Re	18,564	200,406	61,918	309	1,574,299	0	1,855,495	1,951,088
RGA	45,229	61,829	2,864	60,270	420,061	0	590,253	597,052
SCOR Africa	0	14,394	0	1,291	300,132	0	315,816	330,639
Swiss Re	0	580,195	0	151,186	809,661	0	1,541,043	1,966,839
<b>Total</b>	<b>63,811</b>	<b>1,572,386</b>	<b>64,980</b>	<b>648,266</b>	<b>5,260,920</b>	<b>0</b>	<b>7,610,362</b>	<b>8,285,702</b>
<b>GRAND TOTAL</b>	<b>4,081,149</b>	<b>9,054,651</b>	<b>219,817,397</b>	<b>3,358,782</b>	<b>189,119,450</b>	<b>17,798,555</b>	<b>443,229,983</b>	<b>449,036,931</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018

TABLE 8(b)

**LONG-TERM INSURANCE : 2017 R'000**  
**NET BENEFITS PAID AND PROVIDED FOR- BUSINESS TYPE**

Short name	In RSA					Total in and outside RSA
	Investment business	Risk business	Annuities	Universal Life	Total in RSA	
<b>Primary :</b>						
1Life Insurance	0	325,877	0	0	325,877	325,877
360 Life	0	279,190	0	0	279,190	279,190
Abacus	0	35,366	0	0	35,366	35,366
Absa Life	1,708,889	1,187,891	915,366	330,630	4,142,775	4,142,775
African Unity	10,891	218,375	0	0	229,266	229,266
AIG Life	0	151,978	1,969	0	153,947	153,947
Alex Forbes Investments	40,875,378	0	1,832,827	0	42,708,205	42,708,205
Alex Forbes Life	0	38,910	8,623	0	47,533	47,533
Allan Gray	19,412,561	0	3,801,451	0	23,214,012	23,214,012
Assupol Life	0	681,124	0	353,549	1,034,674	1,034,674
AVBOB	75,656	1,082,408	0	0	1,158,064	1,158,064
Bidvest Life	0	6,817	8,681	0	15,498	15,498
Bophelo Life	0	68,964	0	0	68,964	68,964
Brightrock Life	0	64,711	0	0	64,711	64,711
Bryte Life	0	19,690	0	0	19,690	19,690
Cadiz Life	2,121,952	0	61,443	0	2,183,395	2,183,395
Centriq Life	0	100,815	0	0	100,815	100,815
Channel Life Limited	656,811	213,043	-9	14,080	883,925	883,925
Cientele Life	289,933	137,985	0	180,707	608,624	608,624
Community Life <sup>b</sup>						
Constantia Life and Health	0	9,931	0	0	9,931	9,931
Constantia Life Limited	0	4,974	0	0	4,974	4,974
Coronation Life	26,423,634	0	254,708	0	26,678,342	26,678,342
Discovery Life	5,559,686	5,003,739	1,753,076	0	12,316,500	12,316,500
Fedgroup Life	694,759	12,016	0	0	706,775	706,775
FirstRand Life	13,235	488,901	155,098	0	657,234	657,234
Frank Life	0	0	0	0	0	0
Guardrisk Life	733,185	1,656,494	95,320	0	2,484,999	2,484,999
Hollard Life	2,797,255	1,341,094	76,759	273	4,215,381	4,215,381
Hollard Specialised Life	16,747	272,250	-221	0	288,776	288,776
Investec Assurance	29,351,250	0	3,288,643	0	32,639,893	32,736,835
Investec Life	43,222	0	3,937	0	47,159	47,159
Just Retirement Life	0	0	18,743	0	18,743	18,743
KGA Life	0	88,050	0	0	88,050	88,050
Land Bank Life	0	1,471	0	0	1,471	1,471
Liberty	31,505,578	6,364,914	7,973,931	4,882,534	50,726,957	50,740,652
Lion Life	19,124	239,442	0	0	258,566	258,566
Metropolitan Life International	2,161	0	0	0	2,161	2,840
MMI Group	32,272,866	5,960,340	9,591,977	2,847,944	50,673,127	50,673,127
Momentum Ability	0	158,641	120,293	0	278,934	278,934
Nedgroup Life Assurance	1,417,317	488,616	0	57,624	1,963,557	1,963,557
Nedgroup Structured Life	3,636,966	0	0	0	3,636,966	3,636,966
Nestlife Assurance	0	118,380	11,001	0	129,382	129,382
Netcare Life	0	0	0	0	0	0
New Era <sup>a</sup>						
Oakhurst Life	0	963	0	0	963	963
Oasis Crescent	-6,725	0	-69,352	0	-76,077	-76,077
Old Mutual Alternative Risk	0	199,755	262,009	0	461,765	461,765
Old Mutual Alternative Solution	260,546	6,635	695	0	267,876	267,876
Old Mutual Life	52,488,816	8,509,126	13,992,131	10,236,507	85,226,580	89,203,802
Outsurance Life Insurance Limited	0	65,041	0	0	65,041	65,041
Peregrine Life	240,370	0	465,545	0	705,915	705,915
PPS	59,567	2,581,843	128,742	0	2,770,152	2,770,152
Prescient Life	1,638,366	0	118,632	0	1,756,998	1,756,998
Prudential Portfolio	3,578,737	0	13,027	0	3,591,764	3,591,764
PSG Life	2,034,519	0	613,812	0	2,648,331	2,648,331
Real People	0	36,182	0	0	36,182	36,182
Relyant Life	0	-7,812	0	0	-7,812	-7,812
RMA Life	0	63,020	151,203	0	214,223	214,223
Safrican Insurance	250,857	586,546	0	0	837,403	837,403
SAHL Life	0	101,639	0	0	101,639	101,639
Sanlam Developing Markets	3,777,351	1,377,560	6,875	138,913	5,300,699	5,300,699
Sanlam Life Insurance Limited	21,847,008	3,942,279	12,144,054	12,585,690	50,519,031	51,464,132
Sanlam Structured	108,132	33,519	0	0	141,652	141,652
SIS Life Company Limited	4,262,707	0	838,375	0	5,101,082	5,199,051
Smart Life	0	52,987	0	0	52,987	52,987
Stangen	0	23,949	0	0	23,949	23,949
Sygnia Life	10,505,444	0	165,459	0	10,670,903	10,670,903
Viva Life Insurance	0	179	118	0	297	297
Vodacom Life	0	3,063	0	0	3,063	3,063
Workers Life	99	102,508	0	0	102,607	102,607
<b>Total</b>	<b>300,684,848</b>	<b>44,501,380</b>	<b>58,804,941</b>	<b>31,628,451</b>	<b>435,619,620</b>	<b>440,751,229</b>
<b>Reinsurers :</b>						
Gen Re	0	2,019,720	0	0	2,019,720	2,083,966
GIC Re	0	8,804	0	0	8,804	9,040
Hannover Life Re	0	1,233,082	46,150	0	1,279,231	1,347,077
Munich Re	0	1,703,923	151,572	0	1,855,495	1,951,088
RGA	0	590,253	0	0	590,253	597,052
SCOR Africa	0	315,816	0	0	315,816	330,639
Swiss Re	0	1,541,043	0	0	1,541,043	1,966,839
<b>Total</b>	<b>0</b>	<b>7,412,641</b>	<b>197,722</b>	<b>0</b>	<b>7,610,362</b>	<b>8,285,702</b>
<b>GRAND TOTAL</b>	<b>300,684,848</b>	<b>51,914,020</b>	<b>59,002,662</b>	<b>31,628,451</b>	<b>443,229,982</b>	<b>449,036,931</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018





TABLE 10

**LONG-TERM INSURANCE :  
MOVEMENT IN THE NUMBER OF POLICIES/SCHEMES IN FORCE**

2017

Short name	INDIVIDUAL:							GROUP:					
	Policies in force at start of financial period	New policies	LESS:					Policies in force at end of financial period	Schemes in force at start of financial period	New schemes	LESS:		Schemes in force at end of financial period
			Contractual terminations	Surrenders	Lapses	Expired	Other				Group terminations	Other	
<b>mary :</b>													
1Life Insurance	514,345	260,808	4,716	0	221,730	0	0	548,707	10	19	20	0	9
360 Life	233,951	81,488	4,429	64	51,835	8,334	(9,584)	260,361	120	110	13	(1)	218
Abacus	471,738	86,545	50,366	20,809	51,720	42,901	0	392,487	7	7	0	0	14
Absa Life	3,859,485	978,253	14,679	5,487	958,768	17,735	(105,895)	3,946,964	285	86	14	0	357
African Unity	1,538,455	536,004	19,908	10	1,023,372	167,536	0	863,633	0	0	0	0	0
AIG Life	657,058	29,181	10,339	0	225	1	0	675,674	2	0	0	1	1
Alex Forbes Investments	10,752	867	268	183	0	0	166	11,002	1,990	115	149	0	1,956
Alex Forbes Life	2,225	3,296	0	0	1,114	0	0	4,407	1,073	76	48	0	1,101
Allan Gray	42,294	18,340	676	740	0	0	280	58,938	243	11	19	2	233
Assupol Gray	998,967	321,148	26,937	10,054	135,792	0	293	1,147,039	436	0	0	277	159
AVBOB	1,655,519	466,602	23,675	39,982	249,828	1,369	4,424	1,792,843	259	28	7	0	280
Bidvest Life	18,949	8,097	1,317	0	7,475	1,223	0	17,031	6	1	1	0	6
Bophelo Life	0	0	0	0	0	0	0	0	14	5	0	0	19
Brightrock Life	23,412	9,642	51	0	3,786	635	7	28,575	15	12	1	0	26
Bryte Life	0	0	0	0	0	0	0	0	2	1	0	0	3
Cadiz Life	2,502	231	966	154	0	0	0	1,613	571	297	153	0	715
Centriq Life	50,263	55,976	690	0	23,214	0	10,403	71,932	7	2	1	0	8
Channel Life Limited	346,278	43,378	9,289	2,648	15,411	54	53,340	308,914	42	2	17	0	27
Clientele Life	724,451	310,164	5,488	18,770	281,685	3,514	(537)	725,695	0	0	0	0	0
Community Life <sup>b</sup>													
Constantia Life and Health	6,569	87	192	0	1	0	54	6,409	16	25	0	0	41
Constantia Life Limited	27,583	564	474	0	583	0	659	26,431	21	8	3	0	26
Coronation Life	2,461	179	23	90	0	0	0	2,527	564	33	62	0	535
Discovery Life	600,278	86,736	5,007	12,736	38,261	771	(33)	630,272	2,401	300	189	9	2,503
Fedgroup Life	0	0	0	0	0	0	0	0	309	40	47	0	302
FirstRand Life	453,224	2,924,586	10,027	206	897,238	0	0	2,470,339	0	0	0	0	0
Frank Life	0	0	0	0	0	0	0	0	0	0	0	0	0
Guardrisk Life	3,659,310	2,551,233	18,863	315,745	784,116	1,349,915	22,318	3,719,586	128	5	25	0	108
Holland Life	5,919,245	2,246,982	38,872	4,483	2,652,025	26,940	0	5,443,907	2,102	582	163	0	2,521
Holland Specialised Life	794,878	295,376	20,576	10,940	256,012	10,340	5,260	787,126	38	8	2	0	44
Investec Assurance	54,762	7,158	1,201	2,243	0	0	890	57,586	500	53	78	0	475
Investec Life	206	10	0	27	0	0	0	189	3	0	0	0	3
Just Retirement Life	129	237	0	0	0	0	0	366	0	0	0	0	0
KGA Life	391,266	208,032	15,872	0	252,799	0	0	330,627	0	0	0	0	0
Land Bank Life	1,634	10	83	0	56	184	0	1,321	0	5	0	0	5
Liberty	2,623,377	241,505	66,869	77,531	146,798	1,230	(1,317)	2,573,771	11,967	1,217	1,127	468	11,589
Lion Life	316,122	138,421	4,147	2,895	33,806	0	0	413,695	39	1	4	0	36
Metropolitan Life International	135	0	1	8	0	0	0	126	0	0	0	0	0
MMI Group	4,978,686	462,057	75,549	94,826	362,343	428	1,086,873	3,820,723	8,375	659	973	(311)	8,372
Momentum Ability	92,552	12,824	191	0	29,801	0	0	75,384	10	0	0	0	10
Nedgroup Life Assurance	1,466,737	743,757	156,364	21,819	509,898	57,387	(52,677)	1,517,703	2	0	0	0	2
Nedgroup Structured Life	4,116	56	0	353	0	0	107	3,712	59	9	11	(1)	58
Nestlife Assurance	80,529	3,104	609	0	23,441	0	6,249	53,334	47	4	6	0	46
Netcare Life	75	0	0	0	0	0	0	75	0	0	0	0	0
New Era <sup>a</sup>													
Oakhurst Life	2,118	8,957	17	0	4,855	0	0	6,203	0	810	0	138	672
Oasis Crescent	1,126	226	0	37	0	0	0	1,315	0	0	0	0	0
Old Mutual Alternative Risk	342,740	282,164	4,243	0	256,697	18,077	(2)	345,889	7	2	0	0	9
Old Mutual Alternative Solution	34,616	3	135	101	6,728	0	3	27,652	36	0	2	0	34
Old Mutual Life	9,684,233	1,721,910	221,924	581,075	728,971	8,213	20,982	9,844,979	21,175	1,089	269	0	21,995
Outsource Life Insurance Limited	99,990	25,992	212	0	26,516	2,020	0	97,234	0	0	0	0	0
Peregrine Life	5,322	795	18	632	0	0	127	5,340	3	0	0	0	3
PPS	265,559	32,729	412	6,615	12,352	0	0	278,909	0	0	0	0	0
Prescient Life	1,070	496	0	43	0	0	0	1,523	126	19	9	0	136
Prudential Portfolio	256	25	0	0	2	0	0	279	55	6	3	0	58
PSG Life	24,327	5,303	908	561	0	0	1	28,160	24	0	6	0	18
Real People	89,425	44,754	4,688	0	60,454	0	(11,724)	80,761	2	0	0	0	2
Relyant Life	964	0	0	0	272	0	0	692	2	0	0	0	2
RMA Life	0	0	0	0	0	0	0	0	509	44	45	0	508
Safrican Insurance	65,333	8,486	780	282	2,273	0	0	70,484	3,281	163	126	0	3,318
SAHL Life	58,120	10,764	337	0	5,616	0	0	62,931	0	0	0	0	0
Sanlam Developing Markets	1,661,206	527,244	40,602	38,796	286,399	1,255	(732)	1,822,130	96	39	5	0	130
Sanlam Life Insurance Limited	2,367,251	172,584	123,468	38,827	62,460	2,971	136	2,311,973	5,634	364	494	115	5,389
Santam Structured	95,890	580,298	76	0	386,037	0	3,116	286,959	0	0	0	0	0
SIS Life Company Limited	4,271	0	158	262	0	0	0	3,851	343	0	19	0	324
Smart Life	100,952	245,763	1,521	0	12,853	0	0	332,341	2	0	0	0	2
Stangen	342,565	16,399	342	0	36,285	0	265,005	57,332	1	0	0	0	1
Sygnia Life	2,230	469	0	161	0	0	0	2,538	771	217	62	0	926
Viva Life Insurance	49,357	93,750	60	0	39,292	53,198	(256)	50,813	5	0	0	5	0
Vodacom Life	20,893	24,298	120	0	14,094	3,092	0	27,885	0	0	0	0	0
Workers Life	168,902	125,513	2,927	4	134,981	0	0	156,503	4	0	0	0	4
<b>Total</b>	<b>48,113,234</b>	<b>17,051,857</b>	<b>991,662</b>	<b>1,310,199</b>	<b>11,090,271</b>	<b>1,779,322</b>	<b>1,297,937</b>	<b>48,695,700</b>	<b>63,739</b>	<b>6,474</b>	<b>4,173</b>	<b>702</b>	<b>65,339</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018





TABLE 13

**LONG-TERM INSURANCE :  
LIABILITIES UNDER UNMATURED POLICIES**

2017

R'000

Short name	In RSA							Total in and outside RSA
	Assistance	Disability	Fund	Health	Life	Sinking fund	Total in RSA	
<b>Primary :</b>								
1Life Insurance	-	-	-	-	(41,138)	-	(41,138)	(41,138)
360 Life	351,937	677	-	-	1,486	-	354,099	354,099
Abacus	3,135	5,375	-	-	14,436	-	22,946	22,946
Absa Life	79,841	830,278	764,230	2,931	25,156,473	2,780,307	29,614,059	29,618,970
African Unity	8,983	-	-	4,251	86,719	-	99,953	99,953
AIG Life	-	-	-	22,816	5,120	-	27,935	27,935
Alex Forbes Investments	-	-	241,073,316	-	31,572,569	-	272,645,885	272,645,885
Alex Forbes Life	1,681	49,426	-	-	8,508	-	59,615	59,615
Allan Gray	-	-	56,362,660	-	48,352,940	7,566,596	112,282,196	112,282,196
Assupol Life	(314,619)	(52)	-	-	2,697,200	-	2,382,529	2,382,529
AVBOB	713,819	13,877	-	-	6,923,916	-	7,651,612	7,651,612
Bidvest Life	2,085	9,322	-	-	304,560	-	315,967	315,967
Bophelo Life	6,677	737	-	-	1,285	-	8,698	8,698
Brightrock Life	12,003	279	-	-	26,005	-	38,286	38,286
Bryte Life	-	-	-	-	-	-	-	-
Cadiz Life	-	-	1,961,124	-	806,548	187,449	2,955,122	2,955,122
Centriq Life	13,073	1,367	-	-	34,119	-	48,559	48,559
Channel Life Limited	438	-	1,796	-	393,186	5,135,449	5,530,869	5,530,869
Cientele Life	44,231	-	-	26,869	569,627	1,166,179	1,806,907	1,806,907
Community Life <sup>b</sup>	-	-	-	-	-	-	-	-
Constantia Life and Health	4,094	-	-	-	-	-	4,094	4,094
Constantia Life Limited	25,290	-	-	-	-	-	25,290	25,290
Coronation Life	-	-	46,145,311	-	314,928	6,128,808	52,589,047	52,589,047
Discovery Life	4,219	3,350,002	1,315,232	295,014	48,304,515	1,815,121	55,084,102	55,084,102
Fedgroup Life	2,389	1,194	1,048,527	40	1,259	-	1,053,408	1,053,408
FirstRand Life	-	903	-	7,287	287,799	3,160,289	3,456,278	3,456,278
Frank Life	-	-	-	-	-	-	-	-
Guardrisk Life	65,508	654,693	-	(17,324)	2,668,649	-	3,371,526	3,371,526
Hollard Life	358,809	241,374	26,172	81,021	8,877,984	25,103	9,610,462	9,610,462
Hollard Specialised Life	964	-	68,246	-	622,920	15,050	707,181	707,181
Investec Assurance	-	-	75,529,253	-	41,578,383	9,230,672	126,338,308	129,274,115
Investec Life	-	-	48,991	-	19,485	535,276	603,751	603,751
Just Retirement Life	-	-	-	-	318,107	-	318,107	318,107
KGA Life	6,657	-	-	-	-	-	6,657	6,657
Land Bank Life	-	-	-	-	42,660	-	42,660	42,660
Liberty	350,732	3,340,804	43,692,295	2,025,456	260,834,170	2,502,679	312,746,137	313,144,972
Lion Life	23,405	722	3,408	-	3,336	-	30,872	30,872
Metropolitan Life International	-	-	-	-	30,893	-	30,893	123,480
MMI Group	3,070,146	5,744,808	64,363,538	11,003	252,444,368	5,846,426	331,480,288	331,568,214
Momentum Ability	-	173,810	-	-	1,003,290	-	1,177,100	1,177,100
Nedgroup Life Assurance	-	-	-	-	1,451,996	8,616,576	10,068,572	10,068,572
Nedgroup Structured Life	-	-	5,247,142	-	5,244,960	726	10,492,828	10,492,828
Nestlife Assurance	10,541	29,360	-	-	9,700	-	49,601	49,601
Ntcare Life	-	-	-	-	2,293	-	2,293	2,293
New Era <sup>a</sup>	-	-	-	-	-	-	-	-
Oakhurst Life	155	14	-	-	1,114	-	1,283	1,283
Oasis Crescent	-	-	-	-	962,389	-	962,389	962,389
Old Mutual Alternative Risk	-	555,664	-	-	2,428,905	-	2,984,569	2,984,569
Old Mutual Alternative Solution	4,296	6,813	-	1,383	24,721	650,002	687,215	687,215
Old Mutual Life	158,231	(175,659)	268,281,687	(63,240)	238,301,137	26,576,098	533,078,255	568,919,484
Outsurance Life Insurance Limited	-	-	-	-	288,033	-	288,033	288,033
Peregrine Life	-	-	194,831	-	4,358,188	978,989	5,532,008	5,532,008
PPS	-	54,404	-	5,352,797	26,253,338	-	31,660,539	31,660,539
Prescient Life	-	-	10,536,436	-	824,924	141,167	11,502,527	11,502,527
Prudential Portfolio	-	-	8,086,682	-	228,062	-	8,314,744	8,314,744
PSG Life	-	-	1,972,876	-	20,807,413	-	22,780,289	22,780,289
Real People	-	-	-	-	52,283	-	52,283	52,283
Relyant Life	16,182	-	-	-	-	-	16,182	16,182
RMA Life	-	1,382,189	-	211,623	1,878,016	-	3,471,828	3,471,828
Safrican Insurance	32,959	-	-	-	3,953,302	1,827,142	5,813,403	5,813,403
SAHL Life	-	34,800	-	-	25,718	-	60,518	60,518
Sanlam Developing Markets	1,514	-	112,874	63,637	18,879,152	-	19,057,177	19,072,171
Sanlam Life Insurance Limited	-	3,621,675	82,904,058	307,835	290,807,208	2,286,221	379,926,997	398,049,566
Sanlam Structured	-	-	-	-	-	1,583,542	1,583,542	1,583,542
SIS Life Company Limited	-	-	9,161,594	-	5,025,523	784,539	14,971,656	15,543,502
Smart Life	15,166	229	-	228	8,467	-	24,090	24,090
Stangen	-	-	-	-	128,182	-	128,182	128,182
Sygnia Life	-	-	40,491,016	-	2,120,231	424,367	43,035,615	43,151,297
Viva Life Insurance	-	818	-	-	3,719	-	4,537	4,537
Vodacom Life	-	735	-	95	11,789	-	12,618	12,618
Workers Life	6,613	-	4,218	-	7,747	-	18,578	18,578
<b>Total</b>	<b>5,081,153</b>	<b>19,930,635</b>	<b>959,397,514</b>	<b>8,333,722</b>	<b>1,358,354,813</b>	<b>89,964,773</b>	<b>2,441,062,611</b>	<b>2,499,248,998</b>
<b>Reinsurers :</b>								
Gen Re	-	2,337,156	609	109,171	904,019	-	3,350,955	3,400,464
GIC Re	-	-	-	-	12,491	-	12,491	13,835
Hannover Life Re	119	603,169	-	256,307	1,365,880	-	2,225,475	2,387,267
Munich Re	13,338	1,133,307	22,539	1,613	2,084,934	-	3,255,731	3,400,620
RGA	2,952	101,451	18,548	128,059	233,173	-	484,184	487,123
SCOR Africa	-	11,711	-	583	67,292	-	79,586	86,824
Swiss Re	-	1,845,347	-	31,027	73,861	-	1,950,235	2,007,357
<b>Total</b>	<b>16,409</b>	<b>6,032,141</b>	<b>41,696</b>	<b>526,761</b>	<b>4,741,650</b>	<b>-</b>	<b>11,358,657</b>	<b>11,783,490</b>
<b>GRAND TOTAL</b>	<b>5,097,562</b>	<b>25,962,776</b>	<b>959,439,210</b>	<b>8,860,482</b>	<b>1,363,096,463</b>	<b>89,964,773</b>	<b>2,452,421,268</b>	<b>2,511,032,488</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018

TABLE 14

LONG-TERM INSURANCE :  
OTHER INSURANCE LIABILITIES

2017

R'000

Short name	In RSA							Total in RSA	Total in and outside RSA
	Claims intimated but unpaid	Provision for unintimated claims	Balances due to insurers and reinsurers	Deposits held on behalf of reinsurers	Provision for tax and deferred tax	Borrowings	Other		
<b>Primary :</b>									
1Life Insurance	68,660	37,330	10,263	0	5,532	63,602	30,510	215,897	215,897
360 Life	6,288	0	0	0	2,160	22,219	26,049	56,716	56,716
Abacus	6,586	0	13,556	0	10,769	16,272	0	47,183	47,183
Absa Life	62,319	117,389	111,690	0	14,423	153,058	24,903	483,782	483,782
African Unity	5,771	0	0	0	2,526	46,194	2,942	57,433	57,433
AIG Life	38,701	0	0	0	0	0	64,830	103,531	103,531
Alex Forbes Investments	0	0	0	0	63,810	286,177	0	349,987	349,987
Alex Forbes Life	46,483	0	88,968	0	17,555	1,694,195	33,037	1,880,238	1,880,238
Allan Gray	0	0	0	0	16,103	8,755	0	24,858	24,858
Assupol Life	103,515	0	0	0	11,504	128,592	104,656	348,267	348,267
AVBOB	74,746	0	0	0	256,583	270,904	416,821	1,019,054	1,019,054
Bidvest Life	2,558	0	55	0	1,717	19,487	(362)	23,455	23,455
Bophelo Life	0	0	0	0	0	3,660	300	3,960	3,960
Brightrock Life	28,839	0	0	0	0	26,876	2,583	58,297	58,297
Bryte Life	2,684	15,405	0	0	1,184	873	0	20,145	20,145
Cadiz Life	0	0	0	0	0	0	13,356	13,356	13,356
Centriq Life	23,705	0	21,745	0	29	4,929	0	50,407	50,407
Channel Life Limited	153,307	0	8	0	57,126	92,706	15,008	318,155	318,155
Clientele Life	29,370	437	0	0	15,620	151,238	46,722	243,387	243,387
Community Life <sup>b</sup>						0			
Constantia Life and Health	269	0	0	0	254	2,975	0	3,498	3,498
Constantia Life Limited	69	0	0	0	0	0	1,337	1,406	1,406
Coronation Life	0	0	0	0	0	13,219	13,110	26,329	26,329
Discovery Life	0	0	22,461	0	278,689	1,385,139	6,200	1,692,489	1,692,489
Fedgroup Life	9,493	0	3,072	0	2,649	126	117	15,457	15,457
FirstRand Life	0	0	0	0	7,496	351,107	44,866	403,469	403,469
Frank Life	0	0	0	0	0	293	0	293	293
Guardrisk Life	54,696	0	30,941	0	100,276	105,028	0	290,941	290,941
Hollard Life	312,265	0	342,808	0	40,994	638,627	0	1,334,694	1,334,694
Hollard Specialised Life	54,634	0	84,668	0	2,103	29,551	33,562	204,518	204,518
Investec Assurance	0	0	0	0	24,095	30,104	425,194	479,393	598,288
Investec Life	6,877	0	0	0	0	102,160	4,812	113,849	113,849
Just Retirement Life	0	0	213	0	0	10,566	2,717	13,496	13,496
KGA Life	978	0	0	0	873	6,470	4,423	12,744	12,744
Land Bank Life	0	0	1,365	0	0	84,339	361	86,065	86,065
Liberty	5,587,858	0	1,180	0	990,963	3,697,188	16,524,210	26,801,399	26,801,399
Lion Life	5,268	0	1,281	0	6,528	10,394	0	23,471	23,471
Metropolitan Life International	0	0	0	0	0	22,849	46	22,895	22,895
MMI Group	4,730,472	0	28,658	0	(994,206)	10,732,362	1,938,296	16,435,582	16,435,582
Momentum Ability	1,915	0	0	0	1,021	1,572	(0)	4,508	4,508
Nedgroup Life Assurance	264,550	0	31,156	0	35,930	120,605	0	452,241	452,241
Nedgroup Structured Life	0	0	0	0	0	23,162	649	23,811	23,811
Nestlife Assurance	23,035	0	0	0	0	9,321	10,426	42,782	42,782
Netcare Life	0	0	0	0	28	756	0	784	784
New Era <sup>a</sup>						0			
Oakhurst Life	800	0	0	0	21	1,042	223	2,085	2,085
Oasis Crescent	0	0	0	0	1,618	5,513	0	7,131	7,131
Old Mutual Alternative Risk	102,083	0	24,353	0	20,672	0	3,538	150,646	150,646
Old Mutual Alternative Solution	666	0	560	0	1,929	1,541	7,428	12,124	12,124
Old Mutual Life	2,353,996	0	91,198	0	4,566,000	29,756,702	1,266,000	38,033,895	38,839,360
Outsurance Life Insurance Limi	0	0	3,012	0	0	17,267	20,824	41,103	41,103
Peregrine Life	0	0	0	0	723	3,746	0	4,469	4,469
PPS	332,152	100,028	204,229	0	0	0	161,811	798,220	798,220
Prescient Life	0	0	0	0	671	5,704	0	6,376	6,376
Prudential Portfolio	0	0	0	0	0	607	1,667	2,274	2,274
PSG Life	0	0	0	0	0	27,226	0	27,226	27,226
Real People	0	0	0	0	771	2,118	9,529	12,419	12,419
Relyant Life	907	0	0	0	1,017	461	18,000	20,385	20,385
RMA Life	19,339	37,132	0	0	0	40,326	8,528	105,325	105,325
Safrican Insurance	3,526	0	0	0	0	35,256	0	38,782	38,782
SAHL Life	14,059	0	3,716	0	0	3,040	10,592	31,408	31,408
Sanlam Developing Markets	230,970	95,197	35	0	139,765	204,547	789,852	1,460,365	1,460,365
Sanlam Life Insurance Limited	3,138,402	1,258,870	10,700	0	2,082,036	6,867,059	0	13,357,067	13,357,067
Sanlam Structured	33,455	0	855	0	0	0	1,860	36,170	36,170
SIS Life Company Limited	0	0	0	0	4,343	50,337	0	54,680	54,680
Smart Life	5,151	0	0	0	0	6,427	2,008	13,586	13,586
Stangen	0	0	72	0	3,004	8,479	(0)	11,555	11,555
Sygnia Life	0	0	0	0	2,238	147,622	0	149,859	155,657
Viva Life Insurance	(209)	0	2,843	0	19	2,379	1,109	6,141	6,141
Vodacom Life	13,618	0	3,449	0	0	7,286	1	24,354	24,354
Workers Life	0	0	0	0	1,804	11,566	(0)	13,369	13,369
<b>Total</b>	<b>17,954,826</b>	<b>1,661,787</b>	<b>1,139,110</b>	<b>0</b>	<b>7,780,295</b>	<b>57,594,573</b>	<b>22,094,650</b>	<b>108,225,240</b>	<b>109,155,398</b>
<b>Reinsurers :</b>									
Gen Re	502,034	0	42,031	429	10,618	8,481	(0)	563,592	569,452
GIC Re	0	0	0	0	0	274	0	274	278
Hannover Life Re	148,466	0	0	1,023,493	329	254,740	0	1,427,028	1,428,978
Munich Re	0	0	121,338	37,751	82,000	21,950	119,858	382,898	382,898
RGA	989,434	0	879	965,943	0	15,312	32,883	2,004,451	2,004,451
SCOR Africa	93,583	0	126,287	0	0	36,006	(0)	255,875	359,459
Swiss Re	256,262	1,008,184	0	0	2,939	0	79,575	1,346,960	1,975,400
<b>Total</b>	<b>1,989,779</b>	<b>1,008,184</b>	<b>290,535</b>	<b>2,027,616</b>	<b>95,886</b>	<b>336,762</b>	<b>232,316</b>	<b>5,981,079</b>	<b>6,720,916</b>
<b>GRAND TOTAL</b>	<b>19,944,605</b>	<b>2,669,971</b>	<b>1,429,645</b>	<b>2,027,616</b>	<b>7,876,181</b>	<b>57,931,335</b>	<b>22,326,966</b>	<b>114,206,319</b>	<b>115,876,314</b>

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

Disclaimer: Information based on electronic data submissions to the Prudential Authority last updated on 31 October 2018

TABLE 15

LONG-TERM INSURANCE :  
SUMMARY OF KEY RATIOS

2017 %

Short name	Percentage of net premiums			Investment yield	Individual and grouped individual				Fund and group	
	Benefits paid and provided for	Operating expenses	Acquisition costs		Lapse ratio	Termination ratio	Contractual termination ratio	Growth in number of policies during this financial period	Termination ratio	Growth in number of schemes during this financial period
<b>Primary :</b>										
1Life Insurance	31.19	49.40	13.27	6.28	85.02	0.00	1.81	6.68	105.26	(10.00)
360 Life	53.58	33.48	9.03	9.33	63.61	0.08	5.44	11.29	11.82	81.67
Abacus	17.19	24.26	3.86	6.86	59.76	24.04	58.20	(16.80)	0.00	100.00
Absa Life	76.15	0.05	12.18	8.15	98.01	0.56	1.50	2.27	16.28	25.26
African Unity	38.52	12.32	28.24	5.42	190.93	0.00	3.71	(43.86)		
AIG Life	34.22	34.24	28.49	5.78	0.77	0.00	35.43	2.83		(50.00)
Alex Forbes Investments	107.56	3.03	0.00	3.89	0.00	21.11	30.91	2.33	129.57	(1.71)
Alex Forbes Life	35.00	631.64	10.35	290.07	33.80	0.00	0.00	98.07	63.16	2.61
Allan Gray	133.36	0.00	0.01	5.98	0.00	4.03	3.69	39.35	172.73	(4.12)
Assupol Life	31.57	24.77	17.76	4.07	42.28	3.13	8.39	14.82		(63.53)
AVBOB	37.00	24.88	18.93	3.74	54.71	8.76	5.19	8.29	25.00	8.11
Bidvest Life	4.58	12.42	3.42	1.74	92.32	0.00	16.27	(10.12)	100.00	0.00
Bophelo Life	58.43	34.08	0.41	5.57					0.00	35.71
Brightrock Life	13.87	34.48	53.76	4.78	39.27	0.00	0.53	22.05	8.33	73.33
Bryte Life	69.88	25.47	5.18	4.70					0.00	50.00
Cadiz Life	176.08	0.47	0.00	0.20	0.00	66.67	418.18	(35.53)	51.52	25.22
Centriq Life	42.93	1.73	7.61	7.11	41.47	0.00	1.23	43.11	50.00	14.29
Channel Life Limited	148.38	13.05	5.57	10.72	35.53	6.10	21.41	(10.79)	850.00	(35.71)
Cientele Life	30.51	8.24	37.48	7.27	90.82	6.05	1.77	0.17		
Community Life <sup>b</sup>										
Constantia Life and Health	54.89	17.55	33.64	5.55	1.15	0.00	220.69	(2.44)	0.00	156.25
Constantia Life Limited	42.85	34.26	32.46	6.16	103.37	0.00	84.04	(4.18)	37.50	23.81
Coronation Life	160.58	0.00	0.00	0.03	0.00	50.28	12.85	2.68	187.88	(5.14)
Discovery Life	59.51	11.53	12.73	4.26	44.11	14.68	5.77	5.00	63.00	4.25
Fedgroup Life	93.98	1.04	1.30	6.46					117.50	(2.27)
FirstRand Life	15.73	9.20	3.87	4.84	30.68	0.01	0.34	445.06		
Frank Life				7.12						
Guardrisk Life	50.63	28.69	0.00	7.60	30.73	12.38	0.74	1.65	500.00	(15.63)
Holland Life	71.76	36.68	0.00	5.10	118.03	0.20	1.73	(8.03)	28.01	19.93
Holland Specialised Life	38.95	21.18	26.90	4.95	86.67	3.70	6.97	(0.98)	25.00	15.79
Investec Assurance	100.97	1.81	0.00	5.89	0.00	31.34	16.78	5.16	147.17	(5.00)
Investec Life	36.39	13.95	0.00	5.26	0.00	270.00	0.00	(8.25)		0.00
Just Retirement Life	8.48	35.36	0.96	9.64	0.00	0.00	0.00	183.72		
KGA Life	53.46	22.70	25.88	7.23	121.52	0.00	7.63	(15.50)		
Land Bank Life	28.35	0.00	12.66	5.60	560.00	0.00	830.00	(19.16)	0.00	
Liberty	99.23	13.90	8.12	9.66	60.78	32.10	27.69	(1.89)	92.60	(3.16)
Lion Life	31.81	4.92	45.37	2.90	24.42	2.09	3.00	30.87	400.00	(7.69)
Metropolitan Life International				(4.63)				(6.67)		
MMI Group	101.04	10.37	6.33	4.33	78.42	20.52	16.35	(23.26)	147.65	(0.04)
Momentum Ability	35.20	2.45	14.42	3.67	232.38	0.00	1.49	(18.55)		0.00
Nedgroup Life Assurance	63.49	10.12	11.96	6.27	68.56	2.93	21.02	3.47		0.00
Nedgroup Structured Life	83.73	0.00	0.00	0.00	0.00	630.36	0.00	(9.82)	122.22	(1.69)
Nestlife Assurance	56.66	33.87	10.77	2.99	755.13	0.00	19.61	(33.77)	145.00	(3.80)
Netcare Life				0.00				0.00		
New Era <sup>a</sup>										
Oakhurst Life	20.71	203.29	24.53	7.90	54.20	0.00	0.19	192.87	0.00	
Oasis Crescent	(38.84)		0.00	0.14	0.00	16.37	0.00	16.79		
Old Mutual Alternative Risk	46.89	6.29	3.50	8.74	90.97	0.00	1.50	0.92	0.00	28.57
Old Mutual Alternative Solution	1,030.42	85.90	10.19	0.89	224,266.67	3,366.67	4,500.00	(20.12)		(5.56)
Old Mutual Life	100.66	10.17	7.76	11.29	42.34	33.75	12.89	1.66	24.70	3.87
Outsurance Life Insurance Lim	16.07	54.99	0.00	8.22	102.02	0.00	0.82	(2.76)		
Peregrine Life	104.53	0.33	0.00	0.04	0.00	79.50	2.26	0.34		0.00
PPS	68.19	23.98	5.66	11.83	37.74	20.21	1.26	5.03		
Prescient Life	99.08	1.23	0.00	4.70	0.00	8.67	0.00	42.34	47.37	7.94
Prudential Portfolio	110.29	1.36	0.00	14.45	8.00	0.00	0.00	8.98	50.00	5.45
PSG Life	53.31	1.13	2.59	4.72	0.00	10.58	17.12	15.76		(25.00)
Real People	28.39	52.54	15.89	11.17	135.08	0.00	10.48	(9.69)		0.00
Relyant Life	(331.31)	208.10	0.00	5.93				(28.22)		0.00
RMA Life	69.51	24.61	0.00	7.94					102.27	(0.20)
Safrican Insurance	30.75	5.70	9.67	9.42	26.79	3.32	9.19	7.88	77.30	1.13
SAHL Life	35.93	34.10	0.00	7.81	52.17	0.00	3.13	8.28		
Sanlam Developing Markets	67.48	12.88	13.84	10.95	54.32	7.36	7.70	9.69	12.82	35.42
Sanlam Life Insurance Limited	94.61	7.65	5.90	12.30	36.19	22.50	71.54	(2.34)	135.71	(4.35)
Sanlam Structured	144.42	66.86	0.09	9.09	66.52	0.00	0.01	199.26		
SIS Life Company Limited	352.36	0.00	0.00	0.05				(9.83)		(5.54)
Smart Life	30.86	34.41	0.00	6.80	5.23	0.00	0.62	229.21		0.00
Stangen	37.52	109.77	19.41	7.87	221.26	0.00	2.09	(83.26)		0.00
Sygnia Life	85.30	0.00	0.00	8.24	0.00	34.33	0.00	13.81	28.57	20.10
Viva Life Insurance	2.21	2.56	18.09	5.13	41.91	0.00	0.06	2.95		(100.00)
Vodacom Life	12.95	124.88	133.36	4.38	58.00	0.00	0.49	33.47		
Workers Life	28.39	11.41	59.93	3.95	107.54	0.00	2.33	(7.34)		0.00
<b>Reinsurers :</b>										
Gen Re	89.55	3.53	3.42	6.78						
GIC Re	123.70	48.75	1.18	8.08						
Hannover Life Re	66.03	7.52	1.38	6.85						
Munich Re	64.97	5.16	7.46	5.89						
RGA	87.84	28.36	13.15	5.92	80.03	0.00	2.80	6.86	0.74	33.84
SCOR Africa	104.17	13.88	3.38	2.59						
Swiss Re	78.19	18.48	12.32	6.85						

(a) The figures for New Era Life are not included due to the process of curatorship.

(b) Community Life is in the process of transferring all of its business and were not required to submit a return.

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