

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

**2017**



South African Reserve Bank  

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Prudential Authority

TABLE 5

**SHORT-TERM INSURANCE :  
INDIVIDUAL RANKING**

2017

Short name	Percentage share of gross premiums written in the segment								Total gross premiums written (a) R'000	Share of total primary market (a) %
	Property %	Transportation %	Motor %	Accident and Health %	Guarantee %	Liability %	Engineering %	Miscellaneous %		
<b>Primary insurers:</b>										
Abacus	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	154,495	0.1
Absa Idirect	0.1	0.0	0.9	0.0	0.0	0.0	0.0	0.0	500,244	0.4
Absa Insurance	3.8	0.0	0.8	1.0	0.0	0.0	0.0	4.6	2,350,748	1.9
Absa Risk	0.2	0.0	0.0	0.0	0.0	0.0	-1.9	0.0	-3,648	0.0
AECI Captive	0.1	0.0	0.0	0.1	0.0	0.3	0.0	0.0	106,633	0.1
AGRe	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	153,798	0.1
AIG	1.4	1.2	0.8	3.4	1.0	4.8	-0.1	7.6	2,014,111	1.6
Alexander Forbes	1.2	0.0	2.0	0.7	0.0	0.1	0.0	0.1	1,633,203	1.3
Allianz Global	1.3	1.2	0.0	0.1	0.7	1.9	4.1	13.6	1,557,930	1.3
Attorneys	0.0	0.0	0.0	0.0	0.0	1.8	0.0	0.0	147,473	0.1
Aurora	0.0	0.0	0.0	0.0	2.4	0.0	0.0	0.0	92,369	0.1
Auto & General	1.7	0.0	4.7	0.3	0.0	0.4	0.0	0.3	3,249,310	2.6
Bidvest	0.2	0.1	0.7	0.3	0.0	0.0	0.0	0.3	512,323	0.4
Bryte Insurance	3.7	3.4	3.0	5.8	0.1	1.7	10.7	0.0	4,115,205	3.3
Bryte Risk	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,460	0.0
Budget Insurance	0.3	0.0	2.7	0.1	0.0	0.3	0.0	0.1	1,559,479	1.3
Centriq	1.2	3.9	2.2	9.2	9.5	1.4	0.4	3.0	2,904,622	2.3
Chubb	0.7	0.3	0.0	2.3	0.0	1.5	0.2	0.0	550,649	0.4
Clientele General	0.0	0.0	0.0	0.5	0.0	0.0	0.0	7.3	351,661	0.3
Coface	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	114,590	0.1
Compass	1.9	1.7	0.3	0.2	0.4	1.9	2.2	-0.1	1,301,779	1.0
Constantia	0.2	0.0	0.3	13.8	0.7	0.2	0.0	0.5	1,039,686	0.8
Corporate Guarantee	0.2	0.0	0.0	0.1	0.0	0.1	0.0	0.1	83,000	0.1
Credit Guarantee	0.0	0.0	0.0	0.0	29.0	0.0	0.0	0.0	1,109,652	0.9
Densecure	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18,316	0.0
Dial Direct	0.3	0.0	1.4	0.1	0.0	0.1	0.0	0.1	907,119	0.7
Discovery	1.2	0.0	3.0	0.0	0.0	0.0	0.0	0.0	2,089,224	1.7
Enpet Africa	0.0	0.0	0.0	0.1	0.0	0.4	0.1	0.0	57,929	0.0
Escap Limited	5.4	0.6	0.3	0.6	0.3	4.5	1.4	0.0	2,978,536	2.4
Etana Insurance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0
Export Credit	0.0	0.0	0.0	0.0	3.8	0.0	0.0	0.0	144,262	0.1
Exaro	0.3	0.0	0.0	0.2	0.0	0.1	0.1	0.0	162,328	0.1
FEM	0.0	0.0	0.0	0.0	0.0	8.1	0.0	0.0	665,072	0.5
First Central										
First For Women	0.3	0.0	1.4	0.1	0.0	0.1	0.0	0.0	857,803	0.7
Firstrand	0.0	0.0	0.0	0.2	0.0	2.1	0.0	0.0	202,544	0.2
G4S	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	51,714	0.0
Generic	0.3	4.8	0.7	1.3	0.0	0.3	0.0	0.0	744,638	0.6
Guardrisk	5.1	16.0	4.6	23.5	13.2	7.3	4.3	17.2	8,425,789	6.8
HDI Global	0.9	0.2	0.0	0.0	0.0	0.4	0.2	0.0	456,903	0.4
Holland Insurance	8.5	11.8	9.2	8.3	4.3	4.5	12.6	3.2	10,475,094	8.4
Holland Specialised	0.0	1.9	2.4	0.6	0.0	0.0	0.0	0.0	1,323,471	1.1
Home Loan	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	7,350	0.0
IGF	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	17,736	0.0
Indequity Specialised	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	53,956	0.0
Infiniti	1.1	2.6	1.3	0.1	0.4	0.6	0.2	1.9	1,431,995	1.2
Khula Credit Guarantee	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	664	0.0
King Price	0.2	0.0	1.7	0.0	0.0	0.0	0.0	0.0	949,391	0.8
Landbank	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	536,917	0.4
Legal Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.7	794,391	0.6
Lion of Africa	0.5	0.2	0.3	0.5	0.6	0.3	1.7	0.0	513,885	0.4
Lombard	0.4	5.0	0.3	1.1	15.6	2.2	5.8	0.0	1,520,582	1.2
Miway	0.4	0.0	4.0	0.6	0.0	0.0	0.0	0.0	2,289,308	1.8
Momentum Alternative	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0
Momentum STI	0.3	0.2	0.9	0.0	0.0	0.1	0.0	0.0	619,567	0.5
Momentum Structured	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0
Monarch	0.1	0.0	0.0	1.4	0.0	0.0	0.0	0.4	142,608	0.1
Mutual & Federal Risk	1.8	12.7	2.2	1.9	1.0	1.3	1.5	0.0	2,629,062	2.1
Nedgroup	1.8	0.0	0.6	0.5	0.8	0.0	0.0	0.0	1,143,576	0.9
New National	0.6	0.8	1.0	0.0	0.0	0.7	3.9	2.8	1,171,975	0.9
NMS	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	313,374	0.3
Nova Risk	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0
Nzalo	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0
Oakhurst	0.1	0.0	1.2	0.0	0.0	0.0	0.0	0.0	666,557	0.5
Oakleaf	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0
Old Mutual Insure	8.0	5.6	7.9	1.3	0.1	1.9	16.0	3.3	8,751,394	7.0
Orange										
Outsurance	5.4	0.8	9.5	0.0	0.0	1.0	0.0	0.0	7,396,117	5.9
PPS	0.1	0.0	0.2	0.0	0.0	0.0	0.0	0.0	141,589	0.1
Rand Mutual	0.0	0.0	0.0	0.0	0.0	30.1	0.0	0.0	2,478,599	2.0
Renasa	0.6	0.0	1.4	0.0	0.3	0.0	0.0	4.8	1,255,126	1.0
Sabsure	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	55,616	0.0
Safire	0.3	0.0	0.2	0.0	2.0	0.3	0.0	0.0	337,613	0.3
SAHL	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	400,498	0.3
Santam	22.0	21.8	21.6	9.1	1.7	14.5	33.6	0.1	24,500,299	19.7
Santam Structured	1.8	1.8	1.7	0.2	8.4	1.5	0.0	3.8	2,373,089	1.9
Sasguard	0.1	0.2	0.0	0.0	0.0	0.2	0.1	0.0	71,196	0.1
Sasria	3.4	0.7	0.5	0.0	0.0	0.0	2.2	0.2	1,843,402	1.5
Saxum										
Shoprite	0.6	0.1	0.0	5.0	0.0	0.0	0.0	1.6	626,357	0.5
Standard Insurance	3.9	0.1	0.8	4.0	0.0	0.0	0.2	2.5	2,453,686	2.0
Sunderland Marine	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	847	0.0
Unitrans	0.2	0.0	0.3	0.2	0.0	0.0	0.0	0.3	269,130	0.2
Vodacom	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	576,397	0.5
Western National	0.6	0.4	0.9	1.1	0.0	0.2	0.2	1.1	865,624	0.7
Workers Life	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	70,625	0.1
<b>Total % (a)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>124,431,614</b>	<b>100.0</b>
<b>Total</b>										

## Reinsurers:

Short name	Percentage share of gross premiums written in the segment								premiums written (a) R'000	total primary market (a) %
	Property %	Transportation %	Motor %	Accident and Health %	Guarantee %	Liability %	Engineering %	Miscellaneous %		
African Re	24.4	22.5	24.0	26.1	4.8	24.8	18.6	0.4	2,630,276	21.3
Emeritus Re										
General Re	1.5	0.6	0.7	0.0	0.0	0.7	0.0	0.0	113,339	0.9
GIC Re	8.5	9.5	0.0	0.0	0.0	0.0	0.0	16.9	681,057	5.5
Hannover Re	23.2	15.7	12.4	66.5	29.2	45.6	17.6	5.5	2,581,214	20.9
Munich Re	31.7	48.7	62.0	6.6	18.1	22.5	54.1	75.8	5,353,658	43.4
SCOR	10.7	3.0	0.9	0.8	47.9	6.4	9.7	1.5	983,210	8.0
<b>Total %</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>12,342,754</b>	<b>100.0</b>

(a) Insurers who have not written any gross premium, or where the amount of gross premium written is negligible, have been omitted.

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

Short name	Percentage of Gross premiums written		
	Personal business %	Corporate business %	Commercial business %
<b>Primary insurers:</b>			
Abacus	100.00	-	-
Absa Idirect	100.00	-	-
Absa Insurance	95.05	-	4.95
Absa Risk	0.16	-	99.84
AECI Captive	-	-	100.00
AGRe	-	100.00	-
AIG	16.27	67.37	16.36
Alexander Forbes	94.50	-	5.50
Allianz Global	0.38	99.62	-
Attorneys	-	-	100.00
Aurora	-	-	100.00
Auto & General	92.51	-	7.49
Bidvest	56.99	17.80	25.21
Bryte Insurance	26.27	13.28	60.45
Bryte Risk	-	-	100.00
Budget Insurance	94.68	-	5.32
Centriq	25.71	2.18	72.11
Chubb	7.77	92.23	-
Clientele General	97.13	-	2.87
Coface	-	-	100.00
Compass	6.47	-	93.53
Constantia	74.93	-	25.07
Corporate Guarantee	4.09	-	95.91
Credit Guarantee	-	100.00	-
Densecure	-	100.00	-
Dial Direct	97.03	-	2.97
Discovery	100.00	-	-
Enpet Africa	-	100.00	-
Escap Limited	-	100.00	-
Etana Insurance	-	-	-
Export Credit	-	100.00	-
Exxaro	-	-	100.00
FEM	-	100.00	-
First Central	-	-	-
First For Women	98.29	-	1.71
Firststrand	-	100.00	-
G4S	-	100.00	-
Generic	-	-	-
Guardrisk	29.86	41.08	29.06
HDI Global	-	100.00	-
Hollard Insurance	38.29	17.26	44.45
Hollard Specialised	69.33	-	30.67
Home Loan	-	-	100.00
IGF	-	-	100.00
Indequity Specialised	92.81	-	7.19
Infiniti	42.41	-	57.59
Khula Credit Guarantee	-	57.83	42.17
King Price	97.95	-	2.05
Landbank	0.12	99.88	-
Legal Expenses	100.00	-	-
Lion of Africa	-	3.09	96.91
Lombard	-	-	100.00
Miway	94.70	-	5.30
Momentum Alternative	-	-	-
Momentum STI	92.37	-	7.63
Momentum Structured	-	-	-
Monarch	100.00	-	-
Mutual & Federal Risk	16.30	83.70	-
Nedgroup	100.00	-	-
New National	-	-	-
NMS	100.00	-	-
Nova Risk	-	-	-
Nzalo	-	-	-
Oakhurst	-	-	-
Oakleaf	-	-	-
Old Mutual Insure	39.32	10.89	49.78
Orange	-	-	-
Outsurance	85.60	-	14.40
PPS	95.64	-	4.36
Rand Mutual	-	100.00	-
Renasa	58.70	-	41.30
Sabsure	-	100.00	-
Safire	-	-	-
SAHL	100.00	-	-
Santam	42.88	-	57.12
Santam Structured	39.66	-	60.34
Sasguard	-	-	100.00
Sasria	-	-	-
Saxum	-	-	-
Shoprite	54.30	-	45.70
Standard Insurance	95.24	-	4.76
Sunderland Marine	100.00	-	-
Unitrans	21.60	78.28	0.12
Vodacom	100.00	-	-
Western National	36.95	-	63.05
Workers Life	100.00	-	-

Short name	Percentage of Gross premiums written	
	Renewed risk %	New risk %
<b>Primary insurers:</b>		
Abacus	90.00	10.00
Absa Idirect	86.59	13.41
Absa Insurance	89.94	10.06
Absa Risk	100.00	-
AECI Captive	100.00	-
AGRe	100.00	-
AIG	62.67	37.33
Alexander Forbes	89.00	11.00
Allianz Global	48.87	51.13
Attorneys	-	100.00
Aurora	77.23	22.77
Auto & General	86.04	13.96
Bidvest	30.04	69.96
Bryte Insurance	90.25	9.75
Bryte Risk	100.00	-
Budget Insurance	81.51	18.49
Centriq	84.62	15.38
Chubb	77.49	22.51
Clientele General	77.56	22.44
Coface	83.71	16.29
Compass	89.08	10.92
Constantia	36.86	63.14
Corporate Guarantee	-	100.00
Credit Guarantee	86.20	13.80
Densecure	100.00	-
Dial Direct	87.21	12.79
Discovery	79.91	20.09
Enpet Africa	100.00	-
Escap Limited	100.00	-
Etana Insurance	-	-
Export Credit	95.78	4.22
Exxaro	97.01	2.99
FEM	93.34	6.66
First Central	-	-
First For Women	80.51	19.49
Firststrand	100.00	-
G4S	100.00	-
Generic	25.26	74.74
Guardrisk	89.88	10.12
HDI Global	87.36	12.64
Hollard Insurance	62.12	37.88
Hollard Specialised	59.85	40.15
Home Loan	-	100.00
IGF	100.00	-
Indequity Specialised	85.51	14.49
Infiniti	61.93	38.07
Khula Credit Guarantee	48.64	51.36
King Price	77.92	22.08
Landbank	0.22	99.78
Legal Expenses	-	100.00
Lion of Africa	98.38	1.62
Lombard	66.56	33.44
Miway	86.32	13.68
Momentum Alternative	-	-
Momentum STI	65.57	34.43
Momentum Structured	-	-
Monarch	-	100.00
Mutual & Federal Risk	99.60	0.40
Nedgroup	79.69	20.31
New National	-	-
NMS	97.78	2.22
Nova Risk	-	-
Nzalo	-	-
Oakhurst	66.84	33.16
Oakleaf	-	-
Old Mutual Insure	93.75	6.25
Orange	-	-
Outsurance	87.14	12.86
PPS	11.71	88.29
Rand Mutual	96.29	3.71
Renasa	64.57	35.43
Sabsure	100.00	-
Safire	-	-
SAHL	99.24	0.76
Santam	-	100.00
Santam Structured	55.04	44.96
Sasguard	99.97	0.03
Sasria	-	-
Saxum	-	-
Shoprite	45.70	54.30
Standard Insurance	78.79	21.21
Sunderland Marine	100.00	-
Unitrans	-	100.00
Vodacom	66.17	33.83
Western National	81.84	18.16
Workers Life	100.00	-







TABLE 8(a)		SHORT-TERM INSURANCE : NET UNDERWRITING RESULTS: PROPERTY BUSINESS								2017	R'000
Short name	Net									Gross premiums written 2017	
	Total premiums written	Total premiums earned	Claims			Commission	Management expenses	Underwriting profit / (loss) 2016	Underwriting profit / (loss) 2017		
			Paid	Salvages	Incurred						
<b>Primary :</b>											
Abacus	154,495	157,386	8,189	0	741	28,425	92,005	36,215	128,152	154,495	
Absa Idirect	48,856	48,542	42,136	6,625	35,990	(68)	10,524	2,096	(2,411)	50,024	
Absa Insurance	1,525,830	1,497,160	1,065,796	28,454	1,112,197	242,219	149,128	(6,384)	132,674	1,669,188	
Absa Risk	2,611	2,615	18,791	6,029	12,959	(1,919)	(291,183)	282,758	29,894	68,595	
AECI Captive	8,214	13,236	16,366	0	23,187	(7,738)	2,101	(4,314)	(9,881)	62,165	
AGRe	33,081	29,359	0	0	(304)	(3,784)	6,314	27,133	21,700	153,229	
AIG	68,664	118,998	104,013	0	(19,849)	(53,421)	88,383	103,885	(101,426)	626,494	
Alexander Forbes	124,513	124,294	75,553	369	71,245	(123,217)	131,511	44,755	36,416	539,006	
Allianz Global	(339)	(6,082)	252	0	21,392	(89,111)	72,370	(10,733)	13,197	570,369	
Attorneys	0	0	0	0	0	0	0	0	0	0	
Aurora	0	0	0	0	0	0	0	0	0	0	
Auto & General	330,850	386,453	233,202	30,380	245,254	(84,976)	158,578	67,597	75,614	759,035	
Bidvest	33,835	41,940	38,349	0	36,845	(3,053)	10,976	(2,828)	(16,885)	107,183	
Bryte Insurance	713,720	802,010	612,073	0	470,602	175,166	205,325	(49,083)	(349,270)	1,633,341	
Bryte Risk	0	0	0	0	0	0	0	0	0	0	
Budget Insurance	64,857	62,697	58,167	8,468	44,714	(17,863)	35,902	(56)	11,001	132,069	
Centriq	282,510	76,024	149,778	4,575	260,967	(18,412)	58,300	(224,832)	(18,092)	527,767	
Chubb	63,124	55,909	34,681	0	44,811	(7,069)	22,509	(4,342)	12,688	287,583	
Clientele General	0	0	0	0	0	0	0	0	0	0	
Coface	0	0	0	0	0	0	0	0	0	0	
Compass	17,760	21,486	28,219	6,217	21,728	(141,170)	148,277	(7,349)	1,939	842,052	
Constantia	31,227	26,046	16,062	12	24,813	(8,619)	23,836	(13,984)	4,563	77,601	
Corporate Guarantee	66,664	(100,001)	283	0	(8,966)	1,002	26,612	(118,649)	28,772	66,664	
Credit Guarantee	0	0	0	0	0	0	0	0	0	0	
Densecure	7,066	7,066	4,233	0	4,785	(63)	1,732	612	4,307	13,286	
Dial Direct	62,977	58,561	78,053	13,101	71,346	(35,142)	48,581	(26,224)	23,585	146,908	
Discovery	483,602	481,175	387,741	222	409,412	78,120	13,323	(19,680)	15,879	541,130	
Enpet Africa	5,308	5,308	406	0	7,556	(1,176)	1,459	(2,532)	6,189	11,760	
Escap Limited	1,947,912	1,947,912	2,228,941	0	(372,019)	(22,565)	78,568	2,263,929	1,345,620	2,360,013	
Etana Insurance	0	0	0	0	0	0	0	0	0	0	
Export Credit	0	0	0	0	0	0	0	0	0	0	
Exxaro	25,830	19,244	25,668	0	70,807	(20,824)	3,900	(34,639)	28,175	136,266	
FEM	0	0	0	0	0	0	0	0	0	0	
First Central											
First For Women	3,114	1,728	1,745	1,945	13,800	(28,488)	18,826	(2,409)	5,483	110,231	
Firstrand	1,117	590	324	0	4,452	(2,378)	416	(1,899)	2,337	13,578	
G4S	0	0	0	0	0	0	0	0	0	0	
Generic	29,309	29,910	18,296	0	20,394	(3,680)	17,283	(4,086)	(162)	147,836	
Guardrisk	1,134,860	1,195,972	564,544	45,303	259,405	68,523	494,270	373,774	(251,917)	2,238,132	
HDI Global	4,659	4,064	1,117	0	16,141	(13,950)	15,986	(14,113)	18,887	409,134	
Hollard Insurance	2,750,461	2,734,674	1,602,674	29,840	1,692,962	330,212	203,188	608,313	520,455	3,733,794	
Hollard Specialised	3,932	3,942	7,798	844	6,817	60	138	(3,073)	1,127	5,404	
Home Loan	0	0	0	0	0	0	0	0	0	0	
IGF	0	0	0	0	0	0	0	0	0	0	
Indequity Specialised	21,789	21,778	8,123	0	8,129	1,981	6,375	5,293	4,501	22,551	
Infiniti	344,591	321,750	173,174	7,844	167,378	73,402	60,226	20,745	39,877	485,141	
Khula Credit Guarantee	0	0	0	0	0	0	0	0	0	0	
King Price	12,773	12,793	4,563	967	5,562	(21,051)	35,285	(7,002)	(7,941)	80,122	
Landbank	134,697	114,602	131,647	0	115,929	(27,249)	59,444	(33,522)	(27,272)	536,252	
Legal Expenses	0	0	0	0	0	0	0	0	0	0	
Lion of Africa	59,594	53,202	41,896	3,309	(49,480)	708	58,941	43,034	(44,666)	237,121	
Lombard	26,840	24,919	23,001	3,943	19,522	(9,053)	29,558	(15,108)	(4,540)	164,361	
Miway	25,166	24,520	4,672	87	5,348	(51,196)	45,132	25,235	10,300	167,082	
Momentum Alternative	0	0	0	0	0	0	0	0	0	0	
Momentum STI	120,467	119,702	65,198	510	72,157	11,294	42,024	(5,774)	12,243	121,838	
Momentum Structured	0	0	0	0	0	0	0	0	0	0	
Monarch	40,763	222,884	10,145	0	8,602	(8,160)	115,751	106,689	128,262	52,388	
Mutual & Federal Risk	293,459	277,206	155,366	0	140,513	(3,404)	10,765	129,332	141,222	788,081	
Nedgroup	693,284	695,037	467,556	0	498,119	139,330	107,119	(49,531)	(10,897)	793,607	
New National	74,313	74,507	34,507	13	40,003	(1,663)	30,512	5,655	(9,488)	279,810	
NMS	313,374	313,455	55,535	0	57,561	62,675	55,433	137,786	151,706	313,374	
Nova Risk	0	0	0	0	2	(0)	0	(2)	(4)	0	
Nzalo	0	0	0	0	0	0	0	0	0	0	
Oakhurst	33,181	34,328	14,201	0	17,346	4,670	11,397	915	5,310	44,928	
Oakleaf	0	0	0	0	0	0	0	0	0	0	
Old Mutual Insure	2,738,597	2,739,029	1,741,675	0	1,622,051	643,453	401,051	72,474	(41,385)	3,523,092	
Orange											
Outsurance	2,307,581	2,299,038	1,107,630	6,180	1,179,674	10,955	462,075	646,334	804,462	2,370,816	
PPS	41,656	41,465	28,637	0	34,381	3,069	20,838	(16,823)	(13,605)	42,858	
Rand Mutual	0	0	0	0	0	0	0	0	0	0	
Renasa	21,543	21,403	5,961	0	5,600	(6,435)	16,691	5,547	(10,937)	281,471	
Sabsure	2,306	2,306	6,188	0	3,938	0	544	(2,175)	62	10,129	
Safire	99,015	96,951	41,683	48	46,140	17,133	25,848	7,830	9,723	110,283	
SAHL	375,492	375,492	130,646	2,237	171,976	79,408	25,815	98,293	89,846	399,997	
Santam	6,030,308	5,956,422	4,047,383	42,344	4,935,594	814,417	1,042,713	(836,302)	55,281	9,625,824	
Santam Structured	392,621	31,232	55,982	108	57,477	(48,319)	76,184	(54,110)	(74,853)	790,506	
Sasguard	21,589	21,105	2,662	0	8,275	(3,325)	0	16,155	20,083	36,872	
Sasria	1,350,803	1,316,350	433,659	0	605,272	161,689	302,397	246,992	449,468	1,479,875	
Saxum											
Shoprite	157,264	157,264	46,056	0	184,778	(10,453)	568	(17,629)	94,993	279,055	
Standard Insurance	1,547,625	1,548,572	704,832	6,125	844,093	229,099	165,252	310,128	379,732	1,689,401	
Sunderland Marine	0	0	0	0	(7)	0	0	7	84	0	
Unitrans	20,666	20,695	4,401	0	22,599	0	2,015	(3,919)	781	93,208	
Vodacom	576,397	572,303	280,939	7,072	281,642	20,739	101,464	168,457	155,853	576,397	
Western National	192,746	192,628	109,311	460	122,177	20,388	3,779	46,284	40,344	262,376	
Workers Life	0	0	0	0	0	0	0	0	0	0	
<b>Total (a)</b>	<b>28,101,118</b>	<b>27,551,156</b>	<b>17,360,677</b>	<b>263,632</b>	<b>15,736,533</b>	<b>2,339,143</b>	<b>5,164,333</b>	<b>4,311,148</b>	<b>4,067,160</b>	<b>43,852,247</b>	
<b>Reinsurers :</b>											
African Re	395,631	390,182	260,508	0	365,691	85,187	56,814	(117,510)	(37,480)	1,387,674	
Emeritus Re										209	
General Re	129	733	163	0	(1,476)	(13,069)	10,139	5,138	1,184	84,963	
GIC Re	62,813	39,334	15,047	0	48,698	(3,002)	39,681	(46,043)	(8,848)	485,313	
Hannover Re	487,197	385,390	249,662	0	285,520	107,128	44,885	(52,143)	(175,018)	1,317,425	
Munich Re	295,929	242,327	227,470	0	300,650	100,513	4,896	(163,732)	(12,916)	1,803,260	
SCOR	234,535	194,332	160,063	0	181,969	46,794	20,572	(55,003)	(55,440)	607,606	
<b>Total</b>	<b>1,476,233</b>	<b>1,252,298</b>	<b>912,913</b>	<b>0</b>	<b>1,181,052</b>	<b>323,551</b>	<b>176,987</b>	<b>(429,292)</b>	<b>(288,309)</b>	<b>5,686,242</b>	
<b>GRAND TOTAL</b>	<b>29,577,351</b>	<b>28,803,454</b>	<b>18,273,590</b>	<b>263,632</b>	<b>16,917,585</b>	<b>2,662,694</b>	<b>5,341,320</b>	<b>3,881,855</b>	<b>3,778,851</b>	<b>49,538,489</b>	

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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

TABLE 8(b)		SHORT-TERM INSURANCE : NET UNDERWRITING RESULTS: TRANSPORTATION BUSINESS							2017	R'000
Short name	Net									
	Total premiums written	Total premiums earned	Claims			Commission	Management expenses	Underwriting profit / (loss) 2016	Underwriting profit / (loss) 2017	Gross premiums written 2017
			Paid	Salvages	Incurred					
<b>Primary :</b>										
Abacus	0	0	0	0	0	0	0	0	0	0
Absa Idirect	0	0	0	0	0	0	0	0	0	0
Absa Insurance	2	2	12	0	166	0	0	(163)	22	0
Absa Risk	(1,787)	(1,782)	(6,705)	(13)	(4,719)	(973)	1,567	2,343	(6,679)	(422)
AECI Captive	0	0	0	0	0	0	0	0	(900)	0
AGRe	118	123	0	0	(2)	12	5	108	115	118
AIG	9,845	12,654	3,257	0	(1,137)	(5,284)	6,386	12,689	4,068	39,465
Alexander Forbes	0	0	0	0	0	0	0	0	0	0
Allianz Global	6	194	0	0	803	(4,255)	4,722	(1,076)	(1,959)	37,212
Attorneys	0	0	0	0	0	0	0	0	0	0
Aurora	0	0	0	0	0	0	0	0	0	0
Auto & General	0	0	0	0	0	0	0	0	0	0
Bidvest	339	323	402	0	342	(145)	162	(36)	53	1,917
Bryte Insurance	81,051	82,338	33,360	0	26,053	15,268	12,348	28,668	(50,955)	108,998
Bryte Risk	0	0	0	0	0	0	0	0	0	0
Budget Insurance	0	0	0	0	0	0	0	0	0	0
Centriq	31,709	35,179	19,210	40	20,355	(5,702)	15,988	4,538	21,318	125,065
Chubb	25	198	(119)	0	(126)	(622)	5	941	912	10,555
Clientele General	0	0	0	0	0	0	0	0	0	0
Coface	0	0	0	0	0	0	0	0	0	0
Compass	13,677	13,743	6,666	457	8,510	(4,251)	9,383	101	3,991	53,285
Constantia	0	0	0	0	0	0	0	0	0	0
Corporate Guarantee	524	7,923	0	0	612	8	1,020	6,283	(2,212)	524
Credit Guarantee	0	0	0	0	0	0	0	0	0	0
Densecure	0	0	0	0	0	0	0	0	0	0
Dial Direct	0	0	0	0	0	0	0	0	0	0
Discovery	0	0	0	0	0	0	0	0	0	0
Enpet Africa	35	35	0	0	(0)	0	4	31	35	35
Escap Limited	14,420	14,420	1,426	0	(2,006)	(647)	582	16,492	23,343	17,699
Etana Insurance	0	0	0	0	0	0	0	0	0	0
Export Credit	0	0	0	0	0	0	0	0	0	0
Exxaro	0	0	0	0	0	(47)	20	26	26	623
FEM	0	0	0	0	0	0	0	0	0	0
First Central	0	0	0	0	0	0	0	0	0	0
First For Women	0	0	0	0	0	0	0	0	0	0
Firstrand	0	0	0	0	0	0	0	0	0	0
G4S	0	0	0	0	0	0	0	0	0	0
Generic	18,501	16,453	24,906	0	29,191	(5,163)	15,014	(22,588)	(10,843)	152,133
Guardrisk	396,330	380,965	81,960	4,359	76,363	17,739	209,814	77,049	71,984	511,408
HDI Global	0	0	0	0	(1)	(585)	339	247	383	7,040
Holland Insurance	312,234	324,944	163,412	10,960	152,028	66,883	8,155	97,877	101,550	376,387
Holland Specialised	61,486	61,510	39,267	4,470	35,578	11,940	21,652	(7,660)	(1,627)	61,551
Home Loan	0	0	0	0	0	0	0	0	0	0
IGF	0	0	0	0	0	0	0	0	0	0
Indequity Specialised	45	45	4	0	3	3	12	27	33	45
Infiniti	33,134	44,095	13,852	129	14,991	(1,323)	19,684	10,743	(17,698)	83,812
Khula Credit Guarantee	0	0	0	0	0	0	0	0	0	0
King Price	28	28	13	3	18	(46)	77	(21)	3	176
Landbank	0	0	0	0	0	0	0	0	0	0
Legal Expenses	0	0	0	0	0	0	0	0	0	0
Lion of Africa	2,612	1,751	6,945	0	7,997	154	1,995	(8,395)	(5,706)	6,920
Lombard	23,050	23,050	11,297	0	10,820	(19,281)	34,743	(3,232)	(2,589)	161,704
Miway	191	188	55	0	61	(389)	343	173	70	1,270
Momentum Alternative	0	0	0	0	0	0	0	0	0	0
Momentum STI	6,061	6,046	4,853	562	5,550	568	2,114	(2,186)	2,789	6,130
Momentum Structured	0	0	0	0	0	0	0	0	0	0
Monarch	0	0	0	0	0	0	0	0	0	0
Mutual & Federal Risk	151,280	150,677	129,348	0	114,105	(1,082)	5,565	32,089	25,539	407,075
Nedgroup	0	0	0	0	0	0	0	0	0	0
New National	8,886	8,959	3,915	0	3,195	(1,375)	3,665	3,474	3,606	26,151
NMS	0	0	0	0	0	0	0	0	0	0
Nova Risk	0	0	0	0	(13)	0	0	13	17	0
Nzalo	0	0	0	0	0	0	0	0	0	0
Oakhurst	162	179	10	0	23	(29)	123	62	(3)	480
Oakleaf	0	0	0	0	0	0	0	0	0	0
Old Mutual Insure	155,143	158,310	60,820	0	52,105	34,429	22,720	49,056	35,813	178,666
Orange	0	0	0	0	0	0	0	0	0	0
Outsurance	26,014	25,737	16,022	225	13,125	(26)	16,925	(4,287)	(12,578)	26,092
PPS	0	0	0	0	0	0	0	0	0	0
Rand Mutual	0	0	0	0	0	0	0	0	0	0
Renasa	0	0	0	0	0	0	0	0	0	0
Sabsure	129	129	129	0	134	0	30	(35)	31	565
Safire	1,243	1,241	218	0	197	251	328	465	27	1,257
SAHL	0	0	0	0	0	0	0	0	0	0
Santam	554,308	551,522	326,249	272	354,279	110,468	76,630	10,145	17,518	697,658
Santam Structured	9,786	3,555	1,378	12	3,084	(1,863)	5,112	(2,779)	1,886	57,312
Sasguard	4,417	4,276	860	0	282	(97)	0	4,091	4,577	5,202
Sasria	20,377	19,081	7,257	0	7,885	2,740	4,368	4,088	4,705	21,326
Saxum	0	0	0	0	0	0	0	0	0	0
Shoprite	1,001	1,001	(1,448)	0	(3,739)	0	0	4,740	(4,943)	2,986
Standard Insurance	1,631	1,634	614	0	951	836	433	(585)	1,195	2,012
Sunderland Marine	622	5,922	2,098	0	1,737	523	4,200	(538)	596	856
Unitrans	0	0	0	0	0	0	0	0	0	0
Vodacom	0	0	0	0	0	0	0	0	0	0
Western National	7,685	9,032	3,354	318	1,139	131	154	7,608	(6,521)	11,248
Workers Life	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>(a) 1,946,301</b>	<b>1,965,681</b>	<b>954,896</b>	<b>21,794</b>	<b>929,938</b>	<b>208,769</b>	<b>506,388</b>	<b>320,586</b>	<b>200,992</b>	<b>3,202,535</b>
<b>Reinsurers :</b>										
African Re	20,693	20,381	15,647	0	18,016	3,974	2,940	(4,549)	(1,062)	71,949
Emeritus Re	0	0	0	0	0	0	0	0	(131)	0
General Re	0	0	0	0	2,022	(341)	136	(1,817)	310	1,905
GIC Re	4,218	3,428	691	0	310	29	841	2,248	1,177	30,249
Hannover Re	9,177	9,848	5,688	0	2,444	2,410	1,828	3,167	2,168	50,053
Munich Re	30,644	35,742	8,790	0	13,828	12,535	1,337	8,042	(8,269)	155,357
SCOR	4,171	2,957	693	0	2,576	1,405	325	(1,349)	(373)	9,609
<b>Total</b>	<b>68,904</b>	<b>72,356</b>	<b>31,509</b>	<b>0</b>	<b>39,195</b>	<b>20,012</b>	<b>7,408</b>	<b>5,741</b>	<b>(6,180)</b>	<b>319,123</b>
<b>GRAND TOTAL</b>	<b>2,015,204</b>	<b>2,038,037</b>	<b>986,405</b>	<b>21,794</b>	<b>969,134</b>	<b>228,781</b>	<b>513,796</b>	<b>326,327</b>	<b>194,812</b>	<b>3,521,658</b>

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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TABLE 8(c)		SHORT-TERM INSURANCE : NET UNDERWRITING RESULTS: MOTOR BUSINESS							2017	R'000
Short name	Net									Gross premiums written 2017
	Total premiums written	Total premiums earned	Claims			Commission	Management expenses	Underwriting profit / (loss) 2016	Underwriting profit / (loss) 2017	
			Paid	Salvages	Incurred					
<b>Primary :</b>										
Abacus	0	0	0	0	0	0	0	0	0	0
Absa Idirect	439,705	436,881	372,371	59,622	316,049	(610)	94,720	26,722	(11,313)	450,220
Absa Insurance	412,485	418,119	241,389	13,867	243,561	43,333	100,435	30,789	31,515	423,021
Absa Risk	6,380	6,401	5,131	4,907	4,786	4,458	8,694	(11,537)	(16,831)	(2,047)
AECI Captive	12,350	11,997	8,537	0	9,570	740	450	1,237	(2,595)	13,535
AGRe	0	0	0	0	0	0	0	0	76	0
AIG	66,222	80,394	87,789	0	65,520	(62,719)	137,228	(59,636)	(12,942)	394,673
Alexander Forbes	254,181	254,043	236,351	27,330	201,668	(178,093)	254,104	(23,637)	(34,787)	1,051,401
Allianz Global	0	0	17	0	(120)	0	0	120	1,814	0
Attorneys	0	0	0	0	0	0	0	0	0	0
Aurora	0	0	0	0	0	0	0	0	0	0
Auto & General	1,060,593	1,012,936	654,150	81,661	659,227	(177,342)	508,346	22,705	(15,985)	2,433,205
Bidvest	295,886	315,260	99,345	0	97,326	22,999	155,223	39,712	69,034	369,399
Bryte Insurance	1,525,365	1,517,882	1,128,241	0	1,153,260	186,960	218,199	(40,537)	(140,533)	1,533,186
Bryte Risk	0	0	0	0	0	0	0	0	0	0
Budget Insurance	676,427	653,459	521,321	72,435	464,402	(305,523)	379,017	115,563	72,919	1,394,209
Centriq	707,231	753,268	560,965	64,273	496,937	14,324	174,809	67,199	26,508	1,152,428
Chubb	0	144	0	0	24	(63)	0	183	331	622
Clientele General	0	0	0	0	0	0	0	0	0	0
Coface	0	0	0	0	0	0	0	0	0	0
Compass	21,163	20,783	20,602	9,391	14,041	(19,611)	25,067	1,286	(4,805)	142,354
Constantia	108,794	108,537	81,715	7,082	87,344	(2,264)	13,597	9,860	9,115	173,035
Corporate Guarantee	800	3,918	267	0	192	12	985	2,729	3,765	800
Credit Guarantee	0	0	0	0	0	0	0	0	0	0
Densecure	430	430	204	0	167	32	68	162	(1,350)	524
Dial Direct	340,732	332,744	269,905	60,831	219,927	(170,163)	246,364	36,616	27,525	744,995
Discovery	1,401,967	1,391,481	936,835	176,920	801,292	120,332	169,672	300,185	110,059	1,545,180
Enpet Africa	5,900	5,900	3,965	1,099	2,931	(236)	907	2,298	1,283	7,312
Escap Limited	138,830	138,830	114,841	2,671	125,955	0	5,600	7,276	15,560	138,830
Etana Insurance	0	0	0	0	0	0	0	0	0	0
Export Credit	0	0	0	0	0	0	0	0	0	0
Exxaro	3,170	2,748	58	0	92	0	102	2,553	1,953	3,170
FEM	0	0	0	0	0	0	0	0	0	0
First Central	20,772	14,652	26,970	3,764	26,709	(189,990)	126,105	51,829	29,204	735,224
First For Women	4,641	4,641	6,510	0	6,951	417	708	(3,434)	(1,994)	4,850
Firstrand	0	0	0	0	0	0	0	0	0	0
G4S	0	0	0	0	0	0	0	0	0	0
Generic	153,062	147,339	78,418	0	82,460	6,462	30,982	27,435	(19,601)	346,015
Guardrisk	1,786,669	1,749,563	974,896	40,825	938,514	124,812	479,021	207,216	137,203	2,411,514
HDI Global	0	0	0	0	0	0	0	0	0	0
Holland Insurance	4,163,595	4,239,199	3,151,698	517,532	2,577,978	382,129	795,812	483,280	(70,433)	4,792,742
Holland Specialised	1,210,280	1,209,561	619,218	73,280	517,695	139,479	455,636	96,751	110,669	1,222,525
Home Loan	0	0	0	0	0	0	0	0	0	0
IGF	0	0	0	0	0	0	0	0	0	0
Indequity Specialised	28,158	28,175	17,894	3,098	16,093	1,802	8,268	2,012	4,986	29,243
Infiniti	691,242	709,246	456,855	33,557	437,782	94,466	215,587	(38,589)	(45,597)	697,007
Khula Credit Guarantee	0	0	0	0	0	0	0	0	0	0
King Price	137,848	137,858	58,078	12,309	37,373	(227,199)	380,816	(53,132)	(106,991)	864,726
Landbank	660	723	494	0	469	103	941	(790)	(1,159)	662
Legal Expenses	0	0	0	0	0	0	0	0	0	0
Lion of Africa	106,213	83,136	49,323	3,219	100,212	10,718	27,862	(55,655)	(31,113)	133,915
Lombard	71,755	72,235	59,229	10,717	43,646	9,994	23,497	(4,902)	(5,945)	146,215
Miway	314,812	309,472	228,719	47,618	184,948	(640,416)	564,566	200,374	66,859	2,090,059
Momentum Alternative	0	0	0	0	0	0	0	0	0	0
Momentum STI	478,283	476,373	390,659	70,028	366,613	44,840	166,847	(101,928)	(177,443)	483,726
Momentum Structured	0	0	0	0	0	0	0	0	0	0
Monarch	0	0	0	0	0	0	0	0	0	0
Mutual & Federal Risk	203,377	187,880	320,571	0	291,400	(79,787)	15,641	(39,374)	(26,556)	1,132,400
Nedgroup	239,657	109,350	90,498	0	84,617	27,486	144,079	(146,831)	(39,538)	294,261
New National	168,326	168,452	156,602	30,956	125,586	1,232	68,071	(26,437)	(5,881)	531,614
NMS	0	0	0	0	0	0	0	0	2	0
Nova Risk	(25)	(25)	0	1	(108)	7	0	76	(171)	0
Nzalo	0	0	0	0	0	0	0	0	0	0
Oakhurst	516,705	474,035	341,369	58,925	281,191	35,062	153,696	4,086	10,648	617,587
Oakleaf	0	0	0	0	0	0	0	0	0	0
Old Mutual Insure	4,021,886	4,027,990	3,363,202	508,785	2,804,056	541,878	588,980	93,076	(132,753)	4,083,700
Orange	0	0	0	0	0	0	0	0	0	0
Outsurance	4,899,733	4,879,517	2,633,480	623,404	2,037,832	11,749	1,225,416	1,604,520	1,304,914	4,911,848
PPS	91,741	91,535	66,141	5,831	68,750	4,948	44,734	(26,896)	(30,960)	96,011
Rand Mutual	0	0	0	0	0	0	0	0	0	0
Renasa	85,517	85,579	76,803	0	78,034	(22,316)	44,287	(14,427)	3,600	746,846
Sabsure	34,291	34,291	28,363	3,140	28,354	0	1,956	3,981	9,259	36,442
Safire	117,758	117,097	93,706	12,463	82,081	14,955	31,744	(11,683)	(26,441)	127,439
SAHL	0	0	0	0	0	0	0	0	0	0
Santam	10,695,635	10,655,433	7,936,277	924,471	7,144,274	1,811,871	1,170,658	528,630	444,189	11,199,420
Santam Structured	124,105	146,142	49,576	2,972	42,418	(180,955)	244,188	40,491	(14,814)	893,658
Sasguard	11,464	11,873	9,530	0	8,619	(9)	0	3,263	3,988	11,538
Sasria	239,959	241,668	156,267	0	162,877	32,267	51,433	(4,908)	(12,588)	251,132
Saxum	0	0	0	0	0	0	0	0	0	0
Shoprite	11,749	11,749	(1,123)	0	9,065	0	1	2,683	(12,850)	14,383
Standard Insurance	415,077	411,100	351,907	57,892	323,263	52,258	67,568	(31,989)	(40,582)	427,661
Sunderland Marine	0	0	0	0	0	0	0	0	0	0
Unitrans	144,734	146,212	81,928	9,856	81,167	7,558	29,808	27,680	19,663	151,810
Vodacom	0	0	0	0	0	0	0	0	0	0
Western National	383,732	390,655	327,941	30,497	276,341	30,857	32,319	51,139	29,638	464,779
Workers Life	0	0	0	0	0	0	0	0	0	0
<b>Total (a)</b>	<b>39,052,020</b>	<b>38,838,861</b>	<b>27,546,001</b>	<b>3,667,231</b>	<b>24,231,410</b>	<b>1,523,242</b>	<b>9,684,815</b>	<b>3,399,395</b>	<b>1,501,729</b>	<b>51,921,007</b>
<b>Reinsurers :</b>										
African Re	233,606	234,626	187,515	0	184,834	48,687	33,240	(32,135)	8,106	813,462
Emeritus Re	0	0	0	0	0	0	0	0	(44)	0
General Re	0	0	0	0	0	(2,963)	2,915	48	2,290	24,756
GIC Re	0	0	0	0	0	0	0	0	0	0
Hannover Re	84,150	153,926	133,978	0	102,724	5,625	15,366	30,212	37,471	420,708
Munich Re	398,786	383,747	234,709	0	361,953	119,846	3,734	(101,786)	96,575	2,104,515
SCOR	11,232	10,723	8,735	0	15,857	1,936	999	(8,069)	9,572	29,518
<b>Total</b>	<b>727,774</b>	<b>783,022</b>	<b>564,936</b>	<b>0</b>	<b>665,368</b>	<b>173,130</b>	<b>56,254</b>	<b>(111,730)</b>	<b>153,970</b>	<b>3,392,959</b>
<b>GRAND TOTAL</b>	<b>39,779,794</b>	<b>39,621,883</b>	<b>28,110,937</b>	<b>3,667,231</b>	<b>24,896,778</b>	<b>1,696,372</b>	<b>9,741,069</b>	<b>3,287,664</b>	<b>1,655,699</b>	<b>55,313,966</b>

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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

TABLE 8(d)		SHORT-TERM INSURANCE : NET UNDERWRITING RESULTS: ACCIDENT AND HEALTH BUSINESS							2017	R'000
Short name	Net									
	Total premiums written	Total premiums earned	Claims			Commission	Management expenses	Underwriting profit / (loss) 2016	Underwriting profit / (loss) 2017	Gross premiums written 2017
			Paid	Salvages	Incurred					
<b>Primary :</b>										
Abacus	0	0	0	0	0	0	0	0	0	0
Absa Idirect	0	0	0	0	0	0	0	0	0	0
Absa Insurance	51,533	51,721	24,238	0	27,062	3,354	12,735	8,570	3,254	53,092
Absa Risk	(102)	(102)	170	0	45	(127)	1,400	(1,420)	(7,544)	(330)
AECI Captive	2,400	2,471	229	0	(1,713)	92	107	3,985	(763)	3,305
AGRe	0	0	0	0	0	0	0	0	0	0
AIG	26,771	31,184	34,509	0	22,864	(13,186)	57,354	(35,849)	(33,471)	179,724
Alexander Forbes	33,918	33,906	5,039	0	5,678	9,085	5,640	13,504	19,443	34,118
Allianz Global	0	0	0	0	(1)	(565)	759	(193)	327	5,981
Attorneys	0	0	0	0	0	0	0	0	0	0
Aurora	0	0	0	0	0	0	0	0	0	0
Auto & General	6,593	6,593	(326)	214	1,729	(1,386)	3,160	3,090	7,235	15,126
Bidvest	16,355	14,559	5,126	0	7,568	2,484	3,186	1,321	(6,463)	17,200
Bryte Insurance	298,694	298,895	172,870	0	181,454	43,007	67,458	6,977	(81,693)	301,150
Bryte Risk	645	645	259	0	8	77	8	552	(17,277)	1,460
Budget Insurance	3,407	3,407	193	23	(206)	(1,545)	1,885	3,273	3,350	6,936
Centriq	390,166	333,155	123,590	0	111,159	9,917	54,773	157,306	108,562	477,422
Chubb	35,042	33,675	14,537	0	14,325	(14,957)	15,641	18,666	8,555	122,131
Clientele General	24,317	24,317	1,253	0	1,624	0	16,340	6,353	5,304	24,317
Coface	0	0	0	0	0	0	0	0	0	0
Compass	5,203	5,302	4,973	2,527	2,285	(410)	2,274	1,153	860	12,916
Constantia	171,960	166,058	78,964	0	90,883	(168,406)	260,290	(16,710)	19,190	718,393
Corporate Guarantee	3,396	(3,735)	0	0	(451)	51	1,038	(4,373)	3,307	3,396
Credit Guarantee	0	0	0	0	0	0	0	0	0	0
Densecure	1,699	1,699	280	0	(30)	144	222	1,363	811	1,699
Dial Direct	1,585	1,585	143	22	(45)	(952)	1,308	1,274	1,489	3,957
Discovery	177	177	0	0	0	27	0	150	0	177
Enpet Africa	0	0	46	0	33	(582)	389	161	(99)	3,134
Escap Limited	30,571	30,571	56,925	0	41,892	0	1,233	(12,554)	(50,967)	30,571
Etana Insurance	0	0	0	0	0	0	0	0	0	0
Export Credit	0	0	0	0	0	0	0	0	0	0
Exxaro	7,719	7,719	3,689	0	8,643	(985)	404	(343)	(355)	12,411
FEM	0	0	0	0	0	0	0	0	0	0
First Central	0	0	0	0	0	0	0	0	0	0
First For Women	97	97	377	1	8	(935)	593	431	458	3,430
Firstrand	6,546	6,546	356	0	7,931	83	756	(2,224)	(6,828)	9,252
G4S	0	0	0	0	0	0	0	0	0	0
Generic	33,988	33,988	18,026	0	19,976	(2,596)	16,889	(281)	14,283	70,287
Guardrisk	1,146,174	1,157,838	321,034	(78)	318,265	196,458	264,812	378,303	418,485	1,228,005
HDI Global	0	0	0	0	0	(37)	7	30	13	140
Hollard Insurance	178,060	151,258	60,976	0	74,017	(28,955)	119,282	(13,086)	120,217	430,931
Hollard Specialised	32,954	32,961	23,578	0	22,823	5,876	12,236	(7,973)	(1,997)	33,573
Home Loan	0	0	0	0	0	0	0	0	0	0
IGF	0	0	0	0	0	0	0	0	0	0
Indequity Specialised	13	12	0	0	0	1	4	7	9	13
Infiniti	3,347	3,457	3,136	0	1,605	867	540	445	1,654	5,349
Khula Credit Guarantee	0	0	0	0	0	0	0	0	0	0
King Price	48	49	13	3	16	(79)	133	(21)	(6)	301
Landbank	0	0	0	0	0	0	0	0	0	0
Legal Expenses	0	0	0	0	0	0	0	0	0	0
Lion of Africa	25,111	17,223	3,486	0	16,699	4,477	1,941	(5,895)	8,219	25,527
Lombard	41,263	38,367	12,639	474	12,807	6,275	16,076	3,210	528	55,806
Miway	4,471	4,388	191	0	369	(9,095)	8,017	5,096	2,518	29,681
Momentum Alternative	0	0	0	0	0	0	0	0	0	0
Momentum STI	966	971	66	0	121	91	337	423	541	977
Momentum Structured	0	0	0	0	0	0	0	0	0	0
Monarch	56,609	320,455	47,972	0	44,369	(11,332)	160,749	126,668	140,131	72,754
Mutual & Federal Risk	85,124	85,854	20,649	0	15,835	14,146	1,370	54,503	48,314	99,717
Nedgroup	14,763	16,289	2,130	0	1,725	2,897	3,063	8,605	(4,174)	24,770
New National	864	924	18	0	135	74	356	359	(4,576)	1,827
NMS	0	0	0	0	0	0	0	0	0	0
Nova Risk	0	0	0	0	(3)	(0)	0	3	4	0
Nzalo	0	0	0	0	0	0	0	0	0	0
Oakhurst	328	642	666	0	1,462	80	154	(1,054)	232	599
Oakleaf	0	0	0	0	0	0	0	0	0	0
Old Mutual Insure	57,420	57,191	23,632	0	19,844	8,011	8,409	20,927	21,208	68,446
Orange	0	0	0	0	0	0	0	0	0	0
Outsurance	2,250	2,232	267	1	3,024	(5)	915	(1,702)	1,008	2,269
PPS	0	0	0	0	0	0	0	0	0	0
Rand Mutual	0	0	0	0	0	0	0	0	0	0
Renasa	0	0	0	0	0	0	0	0	0	0
Sabsure	7,458	7,458	5,940	0	6,112	0	404	942	(3,666)	7,521
Safire	547	584	10	0	21	129	138	296	107	651
SAHL	0	0	0	0	0	0	0	0	0	0
Santam	362,592	356,585	151,979	50	177,989	49,889	64,537	64,170	81,348	474,371
Santam Structured	(32)	4,731	695	0	657	(2,824)	3,230	3,669	(2,877)	8,034
Sasguard	0	111	0	0	(6)	0	0	117	186	0
Sasria	0	0	0	0	0	0	0	0	0	0
Saxum	0	0	0	0	0	0	0	0	0	0
Shoprite	259,284	257,215	22,630	0	14,284	(69,629)	2,775	309,785	180,193	260,383
Standard Insurance	210,317	207,762	40,571	186	41,124	43,769	47,382	75,487	41,300	211,034
Sunderland Marine	0	0	0	0	0	0	0	0	0	0
Unitrans	8,317	8,740	2,067	0	2,708	3,048	1,742	1,242	(787)	8,455
Vodacom	0	0	0	0	0	0	0	0	0	0
Western National	47,491	47,500	11,483	9	8,957	9,269	17,998	11,276	9,381	54,856
Workers Life	0	0	0	0	(158)	0	0	158	525	0
<b>Total</b>	<b>(a) 3,698,418</b>	<b>3,865,229</b>	<b>1,301,294</b>	<b>3,433</b>	<b>1,327,521</b>	<b>85,090</b>	<b>1,262,449</b>	<b>1,190,170</b>	<b>1,049,006</b>	<b>5,217,245</b>
<b>Reinsurers :</b>										
African Re	40,382	31,950	25,127	0	28,317	12,346	5,737	(14,450)	(3,000)	140,402
Emeritus Re	0	0	0	0	(2,022)	(2)	1	2,022	1	4
General Re	0	0	0	0	0	0	0	0	0	0
GIC Re	0	0	0	0	0	0	0	0	0	0
Hannover Re	83,956	75,953	39,366	0	40,107	24,479	13,055	(1,688)	5,884	357,430
Munich Re	5,676	6,112	879	0	2,539	2,594	621	358	40	35,283
SCOR	1,546	1,815	2,081	0	578	578	149	510	(507)	4,393
<b>Total</b>	<b>131,560</b>	<b>115,830</b>	<b>67,454</b>	<b>0</b>	<b>69,519</b>	<b>39,995</b>	<b>19,562</b>	<b>(13,247)</b>	<b>2,142</b>	<b>537,512</b>
<b>GRAND TOTAL</b>	<b>3,829,977</b>	<b>3,981,060</b>	<b>1,368,748</b>	<b>3,433</b>	<b>1,397,040</b>	<b>125,085</b>	<b>1,282,012</b>	<b>1,176,923</b>	<b>1,051,148</b>	<b>5,754,756</b>

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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

TABLE 8(e)		SHORT-TERM INSURANCE : NET UNDERWRITING RESULTS: GUARANTEE BUSINESS							2017	R'000
Short name	Net									
	Total premiums written	Total premiums earned	Claims			Commission	Management expenses	Underwriting profit / (loss) 2016	Underwriting profit / (loss) 2017	Gross premiums written 2017
			Paid	Salvages	Incurred					
<b>Primary :</b>										
Abacus	0	0	0	0	0	0	0	0	0	0
Absa Idirect	0	0	0	0	0	0	0	0	0	0
Absa Insurance	(265)	1,114	1,906	0	3,196	(163)	(22)	(1,897)	(45,816)	54
Absa Risk	51	116	1,710	1,577	(210)	(74)	(3,479)	3,879	848	820
AECI Captive	0	0	0	0	0	0	0	0	0	0
AGRe	0	0	0	0	0	0	0	0	0	0
AIG	4,985	10,316	5,762	0	5,315	(3,740)	6,258	2,482	(16,210)	37,278
Alexander Forbes	0	0	0	0	0	0	0	0	0	0
Allianz Global	0	3,300	(4,286)	0	(5,338)	(3,793)	81	12,351	(41)	26,083
Attorneys	(2,282)	(1,523)	633	0	633	0	0	(2,156)	(372)	0
Aurora	80,998	80,642	293	0	(16,525)	18,474	4,689	74,005	(53,135)	92,369
Auto & General	98	98	582	11	91	(33)	47	(6)	73	226
Bidvest	0	0	0	0	0	0	0	0	0	0
Bryte Insurance	1,991	2,019	(1,154)	0	3,848	289	331	(2,449)	(1,768)	4,238
Bryte Risk	0	0	0	0	0	0	0	0	8,931	0
Budget Insurance	18	18	12	4	(34)	(8)	10	50	(60)	37
Centriq	332,871	6,908	70	0	3,671	(3,691)	4,410	2,519	(1,852)	362,729
Chubb	501	497	64	0	117	(52)	197	235	132	1,285
Clientele General	0	0	0	0	0	0	0	0	0	0
Coface	51,177	51,130	40,478	8,355	24,900	(2,621)	55,705	(26,854)	23,353	114,590
Compass	2,755	2,751	2,402	2,758	6,071	(3,370)	2,425	(2,375)	5,904	13,770
Constantia	15,401	16,262	(7,537)	(7,003)	1,957	2,370	2,384	9,551	15,957	28,094
Corporate Guarantee	538	16,726	351	0	2,054	8	3,205	11,459	1,205	538
Credit Guarantee	755,386	708,873	812,135	262,751	578,362	17,795	111,799	916	(34,255)	1,109,652
Densecure	0	0	0	0	0	0	0	0	0	0
Dial Direct	4	4	(3)	0	(5)	(2)	1	10	(41)	4
Discovery	0	0	0	0	0	0	0	0	0	0
Enpet Africa	231	231	0	0	(27)	1	29	228	296	231
Escap Limited	8,134	8,134	21	0	25,183	(481)	328	(16,897)	28,944	13,324
Etana Insurance	0	0	0	0	0	0	0	0	0	0
Export Credit	144,262	475,955	0	76,692	(246,342)	622	137,476	584,199	608,290	144,262
Exxaro	0	0	0	0	0	0	0	0	0	0
FEM	0	0	0	0	0	0	0	0	0	0
First Central	0	0	8	0	0	(2)	2	1	(38)	9
First For Women	0	0	0	0	0	0	0	0	3	0
Firstrand	0	0	0	0	0	0	0	0	0	0
G4S	0	0	0	0	0	0	0	0	0	0
Generic	1,208	45	0	0	24	19	92	(89)	15	1,208
Guardrisk	401,228	381,688	262,896	95,007	265,405	(14,006)	45,798	84,491	(22,400)	504,700
HDI Global	0	0	0	0	0	0	0	0	0	0
Holland Insurance	107,284	93,253	84,729	11,963	85,687	20,880	5,195	(18,509)	(4,532)	163,308
Holland Specialised	224	224	0	0	(54)	45	82	152	1,212	224
Home Loan	3,675	11,652	537	0	687	0	6,886	4,079	2,318	7,350
IGF	0	0	0	0	0	(4,777)	5,200	(423)	521	17,736
Indequity Specialised	0	0	0	0	0	0	0	0	0	0
Infiniti	1,950	4,624	78	0	454	(1,431)	2,585	3,016	(2,037)	16,442
Khula Credit Guarantee	664	660	1,357	379	1,341	0	5,136	(5,817)	(2,425)	664
King Price	64	64	0	0	65	(105)	176	(72)	0	400
Landbank	0	0	0	0	0	0	0	0	0	0
Legal Expenses	0	0	0	0	0	0	0	0	0	0
Lion of Africa	1,791	1,791	0	0	1,244	(3,020)	7,011	(3,444)	0	21,205
Lombard	270,124	273,001	91,371	58,342	33,712	(49,531)	232,478	56,343	8,315	595,546
Miway	0	0	0	0	0	0	0	0	0	0
Momentum Alternative	0	0	0	0	0	0	0	0	0	0
Momentum STI	0	0	0	0	0	0	0	0	0	0
Momentum Structured	0	0	0	0	0	0	0	0	0	0
Monarch	0	0	0	0	0	0	0	0	0	0
Mutual & Federal Risk	10,742	10,442	4,230	0	6,249	(2,729)	546	6,376	3,903	39,543
Nedgroup	30,938	34,943	14,753	0	13,812	8,824	3,067	9,240	23,189	30,938
New National	1,277	1,366	864	0	1,585	189	531	(939)	(4,311)	1,652
NMS	0	0	0	0	0	0	0	0	0	0
Nova Risk	0	0	0	0	0	0	0	0	0	0
Nzalo	0	0	0	0	0	0	0	0	0	0
Oakhurst	147	147	0	0	0	30	0	117	0	147
Oakleaf	0	0	0	0	0	0	0	0	0	0
Old Mutual Insure	2,516	2,775	17,425	0	2,499	(2,896)	368	2,804	(3,831)	2,515
Orange	0	0	0	0	0	0	0	0	0	0
Outsurance	0	0	0	0	0	0	0	0	0	0
PPS	0	0	0	0	0	0	0	0	0	0
Rand Mutual	0	0	0	0	0	0	0	0	0	0
Renasa	1,087	1,045	99	0	163	(2,164)	645	2,401	2,935	10,870
Sabsure	0	0	0	0	0	0	0	0	0	0
Safire	51,572	47,065	7,114	0	9,235	15,604	10,618	11,608	14,083	75,102
SAHL	0	0	0	0	0	0	0	0	0	0
Santam	24,977	29,630	38,170	8,190	122,971	(3,996)	12,397	(101,742)	(57,134)	64,389
Santam Structured	75,390	68,399	51,189	8,111	52,933	(29,312)	60,898	(16,120)	20,516	323,010
Sasguard	0	0	0	0	0	0	0	0	0	0
Sasria	905	1,122	0	0	(263)	122	194	1,069	974	948
Saxum	0	0	0	0	0	0	0	0	0	0
Shoprite	0	0	0	0	0	0	0	0	0	0
Standard Insurance	0	0	0	0	(3)	0	0	3	(6)	0
Sunderland Marine	0	0	0	0	0	0	0	0	0	0
Unitrans	0	0	0	0	0	0	0	0	0	0
Vodacom	0	0	0	0	0	0	0	0	0	0
Western National	801	804	925	0	1,794	(18)	34	(1,007)	(2,444)	1,455
Workers Life	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>(a) 2,385,418</b>	<b>2,348,311</b>	<b>1,429,183</b>	<b>527,137</b>	<b>986,457</b>	<b>(46,746)</b>	<b>725,812</b>	<b>682,788</b>	<b>519,212</b>	<b>3,828,943</b>
<b>Reinsurers :</b>										
African Re	6,810	7,195	4,858	0	5,732	(163)	968	658	3,225	23,677
Emeritus Re	0	0	0	0	0	0	0	0	(226)	0
General Re	0	0	0	0	0	0	0	0	178	0
GIC Re	0	0	0	0	0	0	0	0	0	0
Hannover Re	7,295	8,261	2,192	0	8,531	(3,322)	5,239	(2,186)	(35,980)	143,430
Munich Re	4,904	13,141	6,107	0	10,060	611	(1,837)	4,307	(7,118)	89,095
SCOR	11,801	10,536	3,750	0	7,415	(7,201)	7,979	2,343	1,307	235,653
<b>Total</b>	<b>30,810</b>	<b>39,133</b>	<b>16,907</b>	<b>0</b>	<b>31,737</b>	<b>(10,075)</b>	<b>12,348</b>	<b>5,123</b>	<b>(38,614)</b>	<b>491,855</b>
<b>GRAND TOTAL</b>	<b>2,416,228</b>	<b>2,387,444</b>	<b>1,446,090</b>	<b>527,137</b>	<b>1,018,195</b>	<b>(56,822)</b>	<b>738,160</b>	<b>687,911</b>	<b>480,598</b>	<b>4,320,798</b>

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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

TABLE 8(f)		SHORT-TERM INSURANCE : NET UNDERWRITING RESULTS: LIABILITY BUSINESS							2017	R'000
Short name	Net									
	Total premiums written	Total premiums earned	Claims			Commission	Management expenses	Underwriting profit / (loss) 2016	Underwriting profit / (loss) 2017	Gross premiums written 2017
			Paid	Salvages	Incurred					
<b>Primary :</b>										
Abacus	0	0	0	0	0	0	0	0	0	0
Absa Idirect	0	0	0	0	0	0	0	0	0	0
Absa Insurance	(538)	(538)	0	0	152	(53)	(44)	(593)	(18)	5
Absa Risk	(2,120)	(2,119)	(34)	26	4,442	(607)	657	(6,611)	(1,493)	(95)
AECI Captive	8,800	7,648	387	0	406	(1,988)	923	8,307	6,158	27,628
AGRe	0	0	0	0	0	0	0	0	0	0
AIG	43,814	63,649	42,396	0	17,849	(59,120)	55,856	49,065	(11,892)	397,243
Alexander Forbes	194	191	328	1	125	(1,581)	1,394	253	(225)	6,383
Allianz Global	504	(2,822)	4,307	0	9,105	(22,333)	23,036	(12,630)	1,303	156,109
Attorneys	135,152	134,831	50,447	0	104,695	0	0	30,137	(43,332)	147,473
Aurora	0	0	0	0	0	0	0	0	0	0
Auto & General	12,848	12,753	8,854	237	1,911	(2,529)	6,158	7,213	12,403	29,476
Bidvest	1,248	1,493	2,276	0	2,265	(216)	358	(914)	(869)	3,309
Bryte Insurance	(227,268)	(197,867)	3,785	0	(183,313)	(12,345)	15,513	(17,722)	(11,555)	136,714
Bryte Risk	0	0	0	0	0	0	0	0	0	0
Budget Insurance	9,954	9,954	658	85	(1,949)	(5,235)	5,908	11,230	(8,500)	21,731
Centriq	22,583	55,122	25,710	21	32,009	1,341	22,120	(348)	9,367	112,001
Chubb	22,199	29,961	11,015	0	15,970	(9,282)	11,407	11,866	12,052	121,098
Clientele General	0	0	0	0	0	0	0	0	0	0
Coface	0	0	0	0	0	0	0	0	0	0
Compass	17,537	17,344	12,685	4,269	22,550	(24,775)	28,053	(8,484)	2,041	159,310
Constantia	9,055	9,055	0	0	3,322	274	1,000	4,459	0	17,958
Corporate Guarantee	7,336	(3,062)	0	0	(1,269)	110	2,925	(4,828)	5,317	7,336
Credit Guarantee	0	0	0	0	0	0	0	0	0	0
Densecure	1,683	1,683	480	0	1,524	13	366	(220)	(2,788)	2,807
Dial Direct	8,226	8,226	494	26	(538)	(2,118)	2,867	8,015	4,052	8,669
Discovery	2,521	2,513	116	0	121	381	56	1,954	1,422	2,737
Enpet Africa	28,964	28,964	2,972	0	25,602	(557)	4,050	(131)	13,794	32,645
Escap Limited	357,049	358,531	96,924	0	142,160	(1,445)	14,401	203,415	270,074	367,782
Etana Insurance	0	0	0	0	0	0	0	0	0	0
Export Credit	0	0	0	0	0	0	0	0	0	0
Exxaro	0	(0)	0	0	3	(1,015)	163	849	857	5,012
FEM	655,383	636,568	302,380	0	514,688	0	163,745	(41,865)	86,002	665,072
First Central										
First For Women	209	209	1,929	36	254	(2,021)	1,280	696	896	7,402
Firstrand	126,255	126,255	27,223	0	159,789	1,306	14,675	(49,514)	(2,449)	174,864
G4S	22,686	22,686	25,578	0	36,493	0	14,606	(28,413)	15,976	51,714
Generic	15,910	15,481	1,877	0	1,479	1,581	6,802	5,619	20,971	27,158
Guardrisk	369,169	132,355	44,951	1,500	46,659	(84,528)	320,067	(149,843)	(218,046)	603,765
HDI Global	88	73	19	0	(143)	(2,672)	3,062	(174)	355	34,767
Holland Insurance	267,498	261,827	63,962	(495)	52,417	41,890	(9,538)	177,058	492,375	367,859
Holland Specialised	194	194	729	0	(463)	36	71	550	(3,903)	194
Home Loan	0	0	0	0	0	0	0	0	0	0
IGF	0	0	0	0	0	0	0	0	0	0
Indequity Specialised	232	232	8	0	11	19	66	136	102	232
Infiniti	11,494	15,226	2,495	7	26,611	1,279	(3,059)	(9,605)	2,380	50,982
Khula Credit Guarantee	0	0	0	0	0	0	0	0	0	0
King Price	580	580	19	4	429	(956)	1,603	(495)	55	3,640
Landbank	1	1	0	0	0	0	0	1	0	1
Legal Expenses	0	0	0	0	0	0	0	0	0	0
Lion of Africa	18,121	13,509	5,287	0	70,961	4,623	8,763	(70,837)	9,103	24,869
Lombard	87,417	83,684	16,922	311	26,362	(12,440)	71,530	(1,768)	(6,365)	182,011
Miway	150	141	136	0	164	(306)	269	13	3	997
Momentum Alternative	0	0	0	0	0	0	287	(287)	(359)	0
Momentum STI	6,818	6,782	954	40	1,998	639	2,379	1,766	(1,674)	6,896
Momentum Structured	0	0	0	0	0	0	301	(301)	(383)	0
Monarch	0	0	0	0	0	0	0	0	0	0
Mutual & Federal Risk	53,687	40,620	25,897	0	23,284	(9,797)	1,431	25,702	16,649	107,053
Nedgroup	0	0	0	0	0	0	0	0	0	0
New National	9,447	9,160	3,105	1	9,760	(8,056)	3,839	3,617	1,354	59,759
NMS	0	0	0	0	0	0	0	0	0	0
Nova Risk	(3,381)	(3,381)	(793)	0	(5,474)	(172)	0	2,265	(2,199)	0
Nzalo	0	0	0	0	0	0	0	0	0	0
Oakhurst	455	439	29	0	67	62	310	(0)	57	1,207
Oakleaf	0	0	0	0	(990)	0	0	990	200	0
Old Mutual Insure	150,647	154,969	91,377	0	135,366	34,190	22,061	(36,648)	40,145	152,292
Orange										
Outsurance	78,381	77,431	20,533	891	4,964	(148)	28,102	44,513	15,931	84,402
PPS	2,473	1,711	60	0	315	(285)	120	1,561	(221)	2,603
Rand Mutual	2,469,504	2,445,417	1,438,173	0	2,179,558	0	642,670	(376,811)	(826,555)	2,478,599
Renasa	0	0	0	0	0	0	0	0	0	0
Sabsure	(645)	(645)	543	0	(999)	0	43	311	(1,236)	802
Safire	15,285	15,303	(788)	0	1,708	4,403	3,995	5,197	1,347	22,461
SAHL	1,319	1,319	0	0	153	279	91	796	861	1,402
Santam	1,109,637	1,132,750	634,911	2,994	722,121	219,517	143,182	47,930	294,968	1,189,693
Santam Structured	111,925	22,669	15,723	2	13,890	(951)	7,296	2,434	6,087	126,644
Sasguard	10,780	10,908	(476)	0	323	(609)	0	11,194	14,996	13,974
Sasria	0	0	0	0	0	0	0	0	0	0
Saxum										
Shoprite	0	0	0	0	0	0	0	0	0	0
Standard Insurance	3,006	2,979	243	1	573	656	458	1,292	(1,002)	4,006
Sunderland Marine	(4)	350	76	0	30	92	14	214	(1,163)	(9)
Unitrans	0	0	0	0	(2)	(551)	0	553	(90)	3,521
Vodacom	0	0	0	0	0	0	0	0	0	0
Western National	2,721	2,725	1,405	45	1,983	(1,464)	1,010	1,196	1,035	14,396
Workers Life	0	0	0	0	0	0	0	0	0	0
<b>Total (a)</b>	<b>6,057,182</b>	<b>5,766,036</b>	<b>2,988,288</b>	<b>10,002</b>	<b>4,221,478</b>	<b>42,537</b>	<b>1,648,700</b>	<b>(146,679)</b>	<b>214,372</b>	<b>8,228,561</b>
<b>Reinsurers :</b>										
African Re	18,646	17,647	11,716	0	6,578	4,224	2,649	4,196	(3,111)	64,821
Emeritus Re	0	0	0	0	0	0	0	0	(2,135)	0
General Re	0	0	0	0	0	(263)	154	109	5,234	1,732
GIC Re	0	0	0	0	0	0	0	0	0	0
Hannover Re	26,222	27,575	26,615	0	32,085	9,373	4,354	(18,237)	10,300	119,216
Munich Re	11,009	9,186	(254,791)	0	(11,303)	6,175	2,710	11,604	(3,180)	58,746
SCOR	6,083	6,519	2,750	0	3,266	824	564	1,865	(5,487)	16,665
<b>Total</b>	<b>61,961</b>	<b>60,927</b>	<b>(213,710)</b>	<b>0</b>	<b>30,626</b>	<b>20,333</b>	<b>10,432</b>	<b>(463)</b>	<b>1,621</b>	<b>261,181</b>
<b>GRAND TOTAL</b>	<b>6,119,142</b>	<b>5,826,963</b>	<b>2,774,579</b>	<b>10,002</b>	<b>4,252,104</b>	<b>62,870</b>	<b>1,659,131</b>	<b>(147,142)</b>	<b>215,993</b>	<b>8,489,742</b>

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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

TABLE 8(g)		SHORT-TERM INSURANCE : NET UNDERWRITING RESULTS: ENGINEERING BUSINESS							2017	R'000
Short name	Net									
	Total premiums written	Total premiums earned	Claims			Commission	Management expenses	Underwriting profit / (loss) 2016	Underwriting profit / (loss) 2017	Gross premiums written 2017
			Paid	Salvages	Incurred					
<b>Primary :</b>										
Abacus	0	0	0	0	0	0	0	0	0	0
Absa Idirect	0	0	0	0	0	0	0	0	0	0
Absa Insurance	0	0	0	0	(22)	0	0	22	74	0
Absa Risk	(5,600)	(5,595)	3,005	0	3,701	(1,669)	297,692	(305,320)	4,968	(70,128)
AECI Captive	0	0	0	0	0	0	0	0	0	0
AGRe	450	450	0	0	(6)	44	19	393	337	450
AIG	331	5,568	198	0	1,824	645	0	3,099	(5,321)	(3,048)
Alexander Forbes	0	0	0	0	0	0	0	0	0	0
Allianz Global	424	(622)	0	0	32,207	(25,893)	19,146	(26,082)	37,386	150,896
Attorneys	0	0	0	0	0	0	0	0	0	0
Aurora	0	0	0	0	0	0	0	0	0	0
Auto & General	0	0	0	0	0	0	0	0	0	0
Bidvest	0	0	0	0	0	0	0	0	0	0
Bryte Insurance	270,590	302,568	154,257	0	137,439	56,542	49,768	58,819	55,663	397,577
Bryte Risk	0	0	0	0	0	0	0	0	0	0
Budget Insurance	0	0	0	0	0	0	0	0	0	0
Centriq	2,527	5,642	4,029	226	2,763	(1,124)	2,092	1,911	24,908	14,449
Chubb	4,428	2,354	133	0	229	898	737	490	(221)	7,375
Clientele General	0	0	0	0	0	0	0	0	0	0
Coface	0	0	0	0	0	0	0	0	0	0
Compass	4,693	4,625	4,956	3,012	3,743	(19,714)	14,594	6,002	5,253	82,878
Constantia	0	0	0	0	0	0	0	0	0	0
Corporate Guarantee	0	0	0	0	0	0	0	0	0	0
Credit Guarantee	0	0	0	0	0	0	0	0	0	0
Densecure	0	0	0	0	0	0	0	0	0	0
Dial Direct	0	0	0	0	0	0	0	0	0	0
Discovery	0	0	0	0	0	0	0	0	0	0
Enpet Africa	1,055	1,055	0	0	30	(322)	349	998	675	2,812
Escap Limited	34,742	186,482	48,761	1,021	304,175	(4,673)	1,401	(114,422)	(201,425)	50,317
Etana Insurance	0	0	0	0	0	0	0	0	0	0
Export Credit	0	0	0	0	0	0	0	0	0	0
Exxaro	28	4	0	0	(0)	(105)	39	70	0	4,846
FEM	0	0	0	0	0	0	0	0	0	0
First Central	0	0	(124)	0	0	0	0	0	0	0
First For Women	0	0	0	0	0	0	0	0	0	0
Firstrand	0	0	0	0	0	0	0	0	0	0
G4S	0	0	0	0	0	0	0	0	0	0
Generic	0	0	0	0	0	0	0	0	0	0
Guardrisk	32,039	120,208	6,888	724	18,124	(15,101)	136,514	(19,329)	(5,159)	159,321
HDI Global	37	60	1	0	201	(387)	353	(107)	(123)	5,822
Hollard Insurance	325,926	307,213	133,875	3,782	127,148	44,268	311	135,486	129,788	467,095
Hollard Specialised	0	0	0	0	(93)	0	0	93	(594)	0
Home Loan	0	0	0	0	0	0	0	0	0	0
IGF	0	0	0	0	0	0	0	0	0	0
Indequity Specialised	0	0	0	0	0	0	0	0	0	0
Infiniti	3,763	3,749	2,085	139	2,385	80	1,035	249	(170)	8,380
Khula Credit Guarantee	0	0	0	0	0	0	0	0	0	0
King Price	0	0	0	0	0	0	0	0	0	0
Landbank	2	2	0	0	0	0	0	2	1	2
Legal Expenses	0	0	0	0	0	0	0	0	0	0
Lion of Africa	8,331	5,375	9,218	0	15,659	(3,548)	15,007	(21,743)	9,097	64,328
Lombard	73,597	85,100	42,477	5,523	30,404	(14,699)	62,815	6,580	(3,220)	214,939
Miway	0	0	0	0	0	0	0	0	0	0
Momentum Alternative	0	0	0	0	0	0	0	0	0	0
Momentum STI	0	0	0	0	0	0	0	0	0	0
Momentum Structured	0	0	0	0	0	0	0	0	0	0
Monarch	0	0	0	0	0	0	0	0	0	0
Mutual & Federal Risk	13,357	7,172	6,933	0	5,608	(8,425)	762	9,227	15,808	55,193
Nedgroup	0	0	0	0	0	0	0	0	0	0
New National	32,344	32,267	15,732	217	15,091	(3,273)	13,171	7,278	7,291	144,130
NMS	0	0	0	0	0	0	0	0	0	0
Nova Risk	0	0	0	0	0	0	0	0	0	0
Nzalo	0	0	0	0	0	0	0	0	0	0
Oakhurst	0	0	0	0	0	0	0	0	0	0
Oakleaf	0	0	0	0	0	0	0	0	0	0
Old Mutual Insure	450,009	447,767	213,603	0	180,049	80,575	65,901	121,242	119,782	593,691
Orange	0	0	0	0	0	0	0	0	0	0
Oursurance	0	0	0	0	0	0	0	0	0	0
PPS	0	0	0	0	0	0	0	0	0	0
Rand Mutual	0	0	0	0	0	0	0	0	0	0
Renasa	0	0	0	0	0	0	0	0	0	0
Sabsure	0	0	0	0	0	0	0	0	0	0
Safire	405	430	114	0	118	43	95	173	109	420
SAHL	0	0	0	0	0	0	0	0	0	0
Santam	912,121	903,024	338,858	247	324,597	167,721	223,169	187,537	117,194	1,244,087
Santam Structured	255	304	(955)	10	(2,690)	(126)	270	2,852	(5,273)	1,481
Sasguard	3,536	3,918	131	0	(331)	(66)	0	4,315	3,414	3,610
Sasria	79,103	80,955	53,774	0	23,835	10,637	16,955	29,528	(70,472)	82,786
Saxum	0	0	0	0	0	0	0	0	0	0
Shoprite	0	0	0	0	0	0	0	0	0	0
Standard Insurance	7,369	7,392	2,008	0	2,636	1,413	1,302	2,041	(7,513)	9,241
Sunderland Marine	0	0	0	0	0	0	0	0	0	0
Unitrans	0	0	0	0	0	0	0	0	0	0
Vodacom	0	0	0	0	0	0	0	0	0	0
Western National	2,458	2,468	1,306	1	1,232	(206)	82	1,360	(299)	7,130
Workers Life	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>(a) 2,258,320</b>	<b>2,509,933</b>	<b>1,041,263</b>	<b>14,902</b>	<b>1,230,058</b>	<b>263,534</b>	<b>923,579</b>	<b>92,763</b>	<b>231,954</b>	<b>3,700,080</b>
<b>Reinsurers :</b>										
African Re	35,932	37,111	17,482	0	23,661	8,763	5,101	(414)	(626)	124,845
Emeritus Re	0	0	0	0	0	0	0	0	1,545	0
General Re	0	0	0	0	0	(2)	(1)	2	785	(22)
GIC Re	0	0	0	0	0	0	0	0	0	0
Hannover Re	23,284	23,544	16,382	0	19,891	5,824	4,334	(6,504)	4,213	118,655
Munich Re	58,299	81,676	36,775	0	38,840	19,947	3,299	19,590	(34,079)	363,974
SCOR	22,812	28,161	15,338	0	18,669	12,543	2,216	(5,267)	(27,163)	65,446
<b>Total</b>	<b>140,327</b>	<b>170,492</b>	<b>85,977</b>	<b>0</b>	<b>101,060</b>	<b>47,076</b>	<b>14,949</b>	<b>7,407</b>	<b>(55,325)</b>	<b>672,898</b>
<b>GRAND TOTAL</b>	<b>2,398,648</b>	<b>2,680,425</b>	<b>1,127,240</b>	<b>14,902</b>	<b>1,331,118</b>	<b>310,609</b>	<b>938,528</b>	<b>100,170</b>	<b>176,629</b>	<b>4,372,978</b>

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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

TABLE 8(h)		SHORT-TERM INSURANCE : NET UNDERWRITING RESULTS: MISCELLANEOUS BUSINESS							2017	R'000
Short name	Net									
	Total premiums written	Total premiums earned	Claims			Commission	Management expenses	Underwriting profit / (loss) 2016	Underwriting profit / (loss) 2017	Gross premiums written 2017
			Paid	Salvages	Incurred					
<b>Primary :</b>										
Abacus	0	0	0	0	0	0	0	0	0	0
Absa Idirect	0	0	0	0	0	0	0	0	0	0
Absa Insurance	199,440	199,440	105,850	0	111,881	36,068	69,069	(17,579)	8,220	205,388
Absa Risk	65	67	321	0	530	(706)	168	75	(601)	(40)
AECI Captive	0	0	0	0	0	0	0	0	0	0
AGRe	0	0	0	0	0	0	0	(0)	0	0
AIG	34,960	46,267	31,497	0	121,965	(62,735)	75,054	(88,017)	(33,251)	342,282
Alexander Forbes	247	249	156	0	153	(636)	495	236	224	2,294
Allianz Global	0	0	0	0	(16)	(6,707)	0	6,722	2	611,281
Attorneys	0	0	0	0	0	0	0	0	0	0
Aurora	0	0	0	0	0	0	0	0	0	0
Auto & General	5,337	5,337	88,814	225	1,820	(1,429)	2,558	2,388	25,373	12,244
Bidvest	13,315	16,846	18,040	0	16,543	0	1,425	(1,122)	(8,354)	13,315
Bryte Insurance	0	0	0	0	16	0	0	(16)	(430)	0
Bryte Risk	0	0	0	0	0	0	0	0	0	0
Budget Insurance	2,930	2,930	1,093	142	289	(697)	1,223	2,115	(8,838)	4,497
Centriq	76,346	116,505	32,163	12	(30,835)	(641)	56,178	91,803	(27,698)	132,761
Chubb	0	0	0	0	0	0	0	0	0	0
Clientele General	327,344	325,538	39,274	0	38,951	0	219,960	66,628	61,584	327,344
Coface	0	0	0	0	0	0	0	0	0	0
Compass	(955)	(955)	164	0	(256)	382	(843)	(238)	(5,711)	(4,786)
Constantia	15,756	13,095	1,843	129	2,611	(1,455)	133,055	(121,116)	(40,360)	24,605
Corporate Guarantee	3,742	42,050	132	0	3,142	56	9,605	29,247	12	3,742
Credit Guarantee	0	0	0	0	0	0	0	0	0	0
Densecure	0	0	0	0	0	0	0	0	0	0
Dial Direct	2,569	2,569	1,354	200	(2,905)	(300)	856	4,918	(144)	2,586
Discovery	0	0	0	0	0	0	0	0	0	0
Enpet Africa	0	0	0	0	0	0	0	0	35	0
Escap Limited	0	0	0	0	(18)	0	0	18	46	0
Etana Insurance	0	0	0	0	0	0	0	0	0	0
Export Credit	0	0	0	0	0	0	0	0	0	0
Exxaro	0	0	0	0	0	0	0	0	0	0
FEM	0	0	0	0	0	0	0	0	0	0
First Central										
First For Women	43	43	2,578	27	188	468	261	(874)	(443)	1,508
Firstrand	0	0	0	0	0	0	0	0	0	0
G4S	0	0	0	0	0	0	0	0	0	0
Generic	0	0	0	0	0	0	0	0	0	0
Guardrisk	760,647	457,124	163,969	777	168,792	43,684	349,666	(105,018)	39,740	768,944
HDI Global	0	0	0	0	0	0	0	0	0	0
Hollard Insurance	140,039	92,592	16,740	0	16,956	14,397	28,797	32,442	133,847	142,979
Hollard Specialised	0	0	0	0	23	0	0	(23)	109	0
Home Loan	0	0	0	0	0	0	0	0	0	0
IGF	0	0	0	0	0	0	0	0	0	0
Indequity Specialised	1,872	1,879	621	0	682	118	529	550	558	1,872
Infiniti	21,755	29,147	21,958	0	18,709	2,680	7,372	386	(1,931)	84,882
Khula Credit Guarantee	0	0	0	0	0	0	0	0	0	0
King Price	4	4	0	0	2	(7)	11	(2)	0	26
Landbank	0	0	0	0	0	0	0	0	0	0
Legal Expenses	794,391	794,391	112,480	0	132,077	99,070	514,825	48,419	10,491	794,391
Lion of Africa	0	0	0	0	0	0	0	0	0	0
Lombard	0	1,416	0	0	(173)	0	0	1,589	(3,505)	0
Miway	33	33	6	0	5	(67)	59	37	3	219
Momentum Alternative	0	0	0	0	0	0	0	0	0	0
Momentum STI	0	0	0	0	0	0	0	0	0	0
Momentum Structured	0	0	0	0	0	0	0	0	0	0
Monarch	13,590	66,367	45,218	0	43,779	(2,720)	38,591	(13,283)	3,778	17,466
Mutual & Federal Risk	0	0	0	0	(171)	0	0	171	7,924	0
Nedgroup	0	0	0	0	0	0	0	0	0	0
New National	51,188	52,132	27,047	37	28,752	3,557	20,892	(1,069)	9,239	127,032
NMS	0	0	0	0	0	0	0	0	0	0
Nova Risk	0	0	(626)	0	(640)	(622)	314	947	(280)	0
Nzalo	0	0	0	0	0	0	0	0	0	0
Oakhurst	1,593	1,593	557	0	672	0	414	507	0	1,609
Oakleaf	0	0	0	0	0	0	0	0	0	0
Old Mutual Insure	55,118	55,647	31,122	0	23,971	(13,081)	8,072	36,685	3,513	148,991
Orange										
Outsurance	690	691	202	0	78	2	949	(338)	122	690
PPS	117	117	4	0	30	26	41	20	(1,124)	117
Rand Mutual	0	0	0	0	0	0	0	0	0	0
Renasa	24,783	24,748	17,682	0	17,556	(6,911)	11,018	3,086	5,154	215,938
Sabsure	36	36	207	0	204	0	8	(177)	31	157
Safire	0	0	0	0	0	0	0	0	0	0
SAHL	0	0	0	0	0	0	0	0	0	0
Santam	2,195	2,818	6,463	0	3,215	567	4,908	(5,872)	10,938	4,856
Santam Structured	136,727	100,471	18,534	147	21,766	3,645	25,336	49,723	42,844	172,445
Sasguard	0	0	0	0	0	0	5,757	(5,757)	(5,186)	0
Sasria	7,009	6,818	39	0	(142)	942	1,502	4,515	5,362	7,335
Saxum										
Shoprite	69,550	76,653	11,429	0	9,786	(16,948)	747	83,068	54,756	69,550
Standard Insurance	109,088	112,087	16,003	0	17,198	15,500	27,539	51,850	43,585	110,332
Sunderland Marine	0	0	0	0	0	0	0	0	0	0
Unitrans	1,440	1,375	(15,351)	0	8,379	(1,046)	0	(5,958)	1,605	12,135
Vodacom	0	0	0	0	0	0	0	0	0	0
Western National	39,677	39,591	21,230	95	31,194	2,797	4,007	1,594	5,102	49,385
Workers Life	47,628	47,628	8,133	0	7,619	(2,942)	40,966	1,985	9,916	70,625
<b>Total (a)</b>	<b>2,960,310</b>	<b>2,735,337</b>	<b>826,946</b>	<b>1,791</b>	<b>814,379</b>	<b>104,310</b>	<b>1,661,384</b>	<b>155,264</b>	<b>346,259</b>	<b>4,480,997</b>
<b>Reinsurers :</b>										
African Re	960	905	1,416	0	664	(6)	140	107	(3,028)	3,446
Emeritus Re									(251)	
General Re	0	0	0	0	0	0	0	0	0	0
GIC Re	24,010	17,656	9,816	0	14,605	(905)	9,334	(5,378)	207	165,495
Hannover Re	9,403	8,451	1,788	0	1,843	1,993	1,983	2,632	3,638	54,295
Munich Re	139,717	126,330	52,688	0	59,504	29,824	4,489	32,513	(4,742)	743,428
SCOR	5,469	5,599	48	0	(2,361)	1,538	485	5,937	2,805	14,320
<b>Total</b>	<b>179,560</b>	<b>158,941</b>	<b>65,755</b>	<b>0</b>	<b>74,255</b>	<b>32,444</b>	<b>16,431</b>	<b>35,811</b>	<b>(1,372)</b>	<b>980,984</b>
<b>GRAND TOTAL</b>	<b>3,139,869</b>	<b>2,894,278</b>	<b>892,701</b>	<b>1,791</b>	<b>888,634</b>	<b>136,754</b>	<b>1,677,815</b>	<b>191,075</b>	<b>344,887</b>	<b>5,461,982</b>

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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



TABLE 10

SHORT-TERM INSURANCE ASSETS:  
DOMESTIC AND FOREIGN

2017 R'000

Short name	Domestic and foreign								Total consists of	
	Cash and bank balances	Government and approved stock	Outstanding premiums	Debentures and mortgages	Other loans and debtors	Shares	Fixed assets	Total	Domestic	Foreign
<b>Primary :</b>										
Abacus	92,782	78,892	23,243	0	61,384	0	1,355	257,657	257,657	0
Absa Idirect	307,761	0	3,782	14,969	8,079	0	0	334,591	334,591	0
Absa Insurance	701,352	0	86,129	970,230	118,552	180,558	45	2,056,866	1,975,791	81,075
Absa Risk	86,517	12,862	0	0	22,014	11,998	0	133,392	128,721	4,671
AECI Captive	68,859	0	0	0	68,879	77,314	0	215,052	215,052	0
AGRe	336,219	0	0	0	1,460	0	0	337,679	111,532	226,147
AIG	913,102	651,474	399,059	0	131,869	0	37,644	2,133,148	2,133,148	0
Alexander Forbes	364,565	0	9,228	0	28,037	0	5,905	407,735	407,735	0
Allianz Global	161,939	0	83,705	0	47,861	0	1,250	294,755	257,489	37,266
Attorneys	513,672	98,760	0	0	3,607	345,556	1,014	962,609	962,609	0
Aurora	278,093	0	139,527	0	0	0	3	417,623	417,623	0
Auto & General	496,839	494,076	76,107	0	220,420	10,009	0	1,297,450	1,246,137	51,313
Bidvest	115,736	118,705	36,138	0	41,317	420,108	0	732,004	606,681	125,323
Bryte Insurance	660,824	1,408,510	616,451	0	244,197	631,288	98,976	3,660,245	3,522,116	138,129
Bryte Risk	26,300	0	0	0	0	4,098	0	30,398	30,398	0
Budget Insurance	606,246	30,250	35,401	0	57,631	0	0	729,528	729,528	0
Centriq	2,907,163	197,842	181,827	942,813	192,367	265,489	4,388	4,691,888	4,691,888	0
Chubb	121,704	273,172	83,787	0	20,310	0	870	499,843	474,960	24,883
Clientele General	159,622	0	1,741	15,211	1,166	57,807	9,539	245,085	245,085	0
Coface	42,942	176,247	80,609	0	5,715	0	1,777	307,289	306,498	791
Compass	113,800	323,714	5,662	0	70,663	0	1,699	515,538	515,538	0
Constantia	115,388	0	95,055	0	94,983	176,250	17,701	499,377	466,715	32,662
Corporate Guarantee	138,710	0	10,275	1,988	341,908	69,390	0	562,271	562,271	0
Credit Guarantee	684,219	0	141,165	0	351,241	632,507	7,655	1,816,787	1,792,147	24,640
Densecure	22,599	0	538	0	565	61,628	0	85,330	85,330	0
Dial Direct	368,111	84,699	16,103	0	46,727	0	0	515,640	500,876	14,764
Discovery	979,302	0	10,241	0	278,925	303,167	143,598	1,715,233	1,389,637	325,596
Enpet Africa	122,939	0	1,019	0	4,341	113,763	0	242,062	242,062	0
Escap Limited	5,398,029	1,612,641	106,462	0	17,802	1,188,821	0	8,323,755	8,323,755	0
Etana Insurance	12,476	0	0	0	8	0	0	12,484	12,484	0
Export Credit	737,683	3,630,031	1,476,561	1,470,296	90,598	1,132,506	8,010	8,545,685	8,545,685	0
Exxaro	274,086	0	0	0	580	0	0	274,665	274,665	0
FEM	43,310	3,016,021	10,487	0	59,322	3,202,182	72,780	6,404,102	4,542,535	1,861,567
First Central										
First For Women	259,925	43,709	19,727	0	47,542	0	0	370,903	355,777	15,126
Firstrand	329,847	368,527	58	0	47,755	35,054	0	781,241	781,241	0
G4S	39,572	0	0	0	7,176	0	0	46,748	46,748	0
Generic	90,618	0	48,250	0	56,099	35,895	1,504	232,367	232,367	0
Guardrisk	3,866,414	3,619,264	737,246	0	375,450	896,537	24,543	9,519,454	9,503,924	15,530
HDI Global	46,165	20,227	43,803	0	1,109	0	163	111,467	105,192	6,275
Holland Insurance	2,060,127	0	1,395,415	52,317	2,282,661	2,536,552	72,838	8,399,910	7,839,551	560,359
Holland Specialised	915,877	253,448	0	0	91,728	392,562	33,436	1,687,053	1,687,053	0
Home Loan	3,506	13,647	0	0	893	35,150	8,846	62,042	57,073	4,969
IGF	15,838	0	2,162	0	209	0	0	18,209	18,209	0
Indequity Specialised	28,884	257	11	0	2,095	1,835	2,060	35,142	35,142	0
Infiniti	301,119	0	100,671	8,062	26,723	618,252	2,856	1,057,683	897,277	160,407
Khula Credit Guarantee	77,822	0	99	0	581	0	0	78,502	78,502	0
King Price	183,080	0	0	0	2,948	0	16,196	202,224	202,224	0
Landbank	293,538	0	198,694	0	188,054	0	79	680,365	659,665	20,700
Legal Expenses	138,991	0	0	0	5,032	517,434	129,106	790,563	750,512	40,051
Lion of Africa	382,333	0	75,436	0	131,733	0	1,507	591,008	591,008	0
Lombard	635,950	726,541	196,637	0	104,557	729,259	2,538	2,395,482	2,242,074	153,408
Miway	131,301	8,430	0	480	47,981	239,012	39,089	466,292	466,292	0
Momentum Alternative	5,833	0	0	0	0	21,314	0	27,147	27,147	0
Momentum STI	361,461	99,524	1,636	0	112	0	843	463,577	463,577	0
Momentum Structured	8,593	0	0	0	144	5,611	0	14,348	14,348	0
Monarch	297,297	445,875	0	0	77,113	0	0	820,284	820,284	0
Mutual & Federal Risk	682,073	29,087	337,352	10,152	143,106	581,117	0	1,782,887	1,779,809	3,078
Nedgroup	19,648	0	11,839	0	37,028	1,019,892	2,011	1,090,418	1,085,666	4,752
New National	301,138	0	58,244	0	71,624	48,136	23,956	503,098	503,098	0
NMS	141,050	0	15,703	0	471	0	0	157,224	157,224	0
Nova Risk	13,511	2,813	0	0	2,898	0	0	19,222	19,222	0
Nzalo	15,261	0	0	0	0	0	0	15,261	15,261	0
Oakhurst	176,112	33,300	0	0	52,259	72,104	38	333,813	333,813	0
Oakleaf	19,841	0	0	76,737	204	0	0	96,782	96,782	0
Old Mutual Insure	2,586,434	660,202	1,244,702	102,294	1,766,024	1,297,364	245,451	7,902,472	7,442,998	459,474
Orange										
Outsurance	507,485	398,304	0	1,951,304	275,621	2,446,743	143,725	5,723,182	5,723,182	0
PPS	110,363	0	419	0	3,469	0	2,381	116,632	116,632	0
Rand Mutual	982,480	8,272,982	0	1,416,136	292,451	6,000,744	0	16,964,793	16,964,793	0
Renasa	134,387	0	31,689	0	35,523	6,111	5,134	212,844	212,844	0
Sabsure	148,176	0	35	0	39,963	103,740	0	291,913	291,913	0
Safire	100,968	0	74,931	0	92,420	130,971	18,044	417,334	417,334	0
SAHL	270,391	0	0	0	48,730	0	1,620	320,741	320,741	0
Santam	5,475,448	1,341,591	3,343,161	2,700,422	1,193,753	5,262,009	230,204	19,546,587	18,667,274	879,313
Santam Structured	1,181,734	0	53,919	0	281,559	4,875	21,030	1,543,117	1,544,240	(1,123)
Sasguard	123,198	0	0	0	4,253	81,012	0	208,463	207,801	662
Sasria	3,548,209	0	119,302	0	1,383,004	1,941,024	7,542	6,999,080	6,999,080	0
Saxum										
Shoprite	664,139	0	0	0	374,822	0	0	1,038,961	1,028,702	10,259
Standard Insurance	893,171	171,323	205,406	169,163	169,693	435,856	1,903	2,046,516	2,046,516	0
Sunderland Marine	1,787	15,174	344	0	419	7,477	120	25,321	24,977	344
Unitrans	510,651	0	6,758	0	20,978	84,601	0	622,988	622,988	0
Vodacom	146,791	0	11,242	0	0	187,546	0	345,579	345,579	0
Western National	59,832	0	59,042	0	16,715	472,924	0	608,513	603,520	4,993
Workers Life	27,059	0	0	0	20,728	0	0	47,786	47,786	0
<b>Total</b>	<b>(a) 47,288,316</b>	<b>28,732,121</b>	<b>12,124,232</b>	<b>9,902,574</b>	<b>12,457,937</b>	<b>35,133,151</b>	<b>1,452,972</b>	<b>147,091,305</b>	<b>141,803,900</b>	<b>5,287,404</b>
<b>Reinsurers :</b>										
African Re	1,045,266	562,756	445,811	161,984	26,836	868,774	3,121	3,114,548	2,766,517	348,031
Emeritus Re										
General Re	134,293	230,952	28,349	0	158	0	153	393,905	393,905	0
GIC Re	559,707	8,579	341,890	0	1,995	17,372	1,243	930,786	754,946	175,840
Hannover Re	564,256	653,287	943,172	232,331	708,686	306,371	20,031	3,428,134	3,081,807	346,327
Munich Re	278,777	586,417	2,804,616	41,909	38,573	242,096	49,271	4,041,659	3,765,993	275,666
SCOR	283,822	1,102,355	490,152	0	98,427	842	340	1,975,938	1,834,917	141,021
<b>Total</b>	<b>2,866,121</b>	<b>3,144,346</b>	<b>5,053,990</b>	<b>436,224</b>	<b>874,675</b>	<b>1,435,455</b>	<b>74,159</b>	<b>13,884,970</b>	<b>12,598,085</b>	<b>1,286,885</b>
<b>GRAND TOTAL</b>	<b>50,154,437</b>	<b>31,876,467</b>	<b>17,178,223</b>	<b>10,338,798</b>	<b>13,332,612</b>	<b>36,568,606</b>	<b>1,527,131</b>	<b>160,976,274</b>	<b>154,401,985</b>	<b>6,574,289</b>

(a) Emeritus, First Central, Orange and Saxum were not required to submit returns.

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



TABLE 11

SHORT-TERM INSURANCE LIABILITIES:  
DOMESTIC AND FOREIGN

2017 R'000

Short name	Domestic and foreign								Total with A.A.R. (b)	Total consists of	
	Net technical provisions				Reinsurance balances	Provision for taxes	Other creditors	Total without A.A.R.		Domestic	Foreign
	Unexpired risks	Unearned Premium Provision	Out-standing claims/	"IBNR" (a)							
<b>Primary :</b>											
Abacus	0	5,437	321	1,641	0	0	30,086	37,485	80,744	80,744	0
Absa Idirect	0	49,546	39,353	20,735	22,215	0	26,734	158,582	273,747	273,747	0
Absa Insurance	0	541,049	220,968	148,235	16,655	0	163,126	1,090,033	1,707,495	1,707,495	0
Absa Risk	0	41	13,331	436	44,755	2	61,153	119,717	129,171	120,132	9,585
AECI Captive	0	25,344	34,973	2,831	0	0	11,578	74,726	85,366	85,366	0
AGRe	0	8,677	0	2,520	0	4,386	1,190	16,772	27,731	15,198	12,533
AIG	0	167,832	110,367	39,203	0	0	1,342,144	1,659,545	1,839,484	1,839,484	0
Alexander Forbes	0	9,675	44,760	15,524	37,443	5,697	66,655	179,753	301,231	301,231	0
Allianz Global	0	7,924	12,240	1,846	689	0	185,209	207,908	237,936	93,289	144,647
Attorneys	0	66,261	221,307	24,343	0	0	12,811	324,722	379,624	379,624	0
Aurora	0	42,603	90,450	21,118	47,604	18,134	1,077	220,986	270,672	268,799	1,873
Auto & General	0	128,985	261,264	30,001	89,573	(4,808)	102,169	607,184	1,000,994	948,193	52,800
Bidvest	0	246,958	85,232	18,192	0	19,886	14,120	384,388	512,475	512,475	0
Bryte Insurance	0	398,290	720,560	215,771	642,756	0	350,029	2,327,405	3,073,461	3,073,461	0
Bryte Risk	0	0	(4)	226	11,006	284	268	11,780	21,780	21,780	0
Budget Insurance	0	41,488	142,363	12,658	27,313	2,098	55,045	280,966	484,814	457,501	27,313
Centriq	0	2,232,302	352,547	118,530	303,605	1,354	406,623	3,414,960	4,061,370	4,023,072	38,297
Chubb	0	77,751	66,779	12,004	98,254	554	21,073	276,415	324,051	209,615	114,436
Clientele General	0	3,627	2,637	3,117	0	4,015	48,220	61,617	188,795	188,795	0
Coface	0	20,012	48,450	33,741	75,861	0	27,664	205,728	238,946	163,403	75,543
Compass	0	(3,194)	61,644	20,814	182,803	0	62,828	324,895	356,083	356,083	0
Constantia	0	29,187	24,781	28,678	230,833	817	25,633	339,929	473,202	424,392	48,810
Corporate Guarantee	0	452,938	0	1,531	0	69	6,311	460,849	500,300	500,300	0
Credit Guarantee	0	161,174	266,682	234,603	159,310	265	170,777	992,812	1,415,344	1,319,018	96,326
Densecure	0	0	12,810	942	0	76	413	14,241	24,241	24,241	0
Dial Direct	0	109,865	91,766	8,002	17,502	0	45,602	272,737	387,030	369,528	17,502
Discovery	0	45,959	201,346	85,927	57,124	0	278,343	668,700	1,144,107	1,144,107	0
Enpet Africa	0	0	113,207	6,171	1,100	1,054	725	122,257	138,199	130,755	7,444
Escap Limited	0	811,326	2,554,965	232,682	17	(57,431)	6,737	3,548,295	4,350,558	4,350,558	0
Etana Insurance	0	0	0	0	0	0	0	0	10,000	10,000	0
Export Credit	2,933	2,708,507	0	525,079	0	78,607	1,675,480	4,990,606	5,408,373	5,408,373	0
Exxaro	0	18,109	51,825	1,901	0	0	1,163	72,998	85,593	85,593	0
FEM	0	146,975	2,005,160	116,674	0	0	902,113	3,170,922	3,619,033	3,619,033	0
First Central	0	36,732	94,387	1,291	27,973	(2,705)	34,103	191,782	242,020	238,716	3,304
Firststrand	0	10,431	417,626	25,659	620	0	7,812	462,148	520,139	465,249	54,890
G4S	0	0	11,237	4,601	0	0	14,278	30,116	40,116	40,116	0
Generic	0	19,785	25,207	14,367	74,884	0	1,201	135,444	215,919	215,919	0
Guardrisk	0	4,308,442	795,380	515,596	747,942	16,377	456,785	6,840,522	8,405,572	8,322,534	83,038
HDI Global	0	2,470	17,550	309	67,278	0	3,565	91,172	101,172	35,264	65,908
Holland Insurance	0	1,219,794	1,143,319	541,856	882,856	53,654	1,189,039	5,030,518	7,377,760	7,250,495	127,265
Holland Specialised	0	582,929	193,615	59,290	50,387	24,815	122,049	1,033,085	1,353,907	1,353,907	0
Home Loan	0	26,650	0	3,690	0	0	1,480	31,820	41,820	41,820	0
IGF	0	0	0	0	4,214	52	744	5,010	8,010	8,010	0
Inequity Specialised	0	260	3,745	2,836	225	297	5,932	13,295	26,708	26,708	0
Infiniti	0	171,789	165,024	61,800	183,083	48,916	0	630,611	936,651	851,128	85,523
Khula Credit Guarantee	4,230	196	1,103	231	0	0	4,962	10,722	20,722	20,722	0
King Price	0	(14)	7,100	6,737	0	0	93,685	107,508	164,472	164,472	0
Landbank	0	69,672	54,513	9,423	261,987	0	60,310	455,905	501,213	463,401	37,812
Legal Expenses	0	0	112,464	147,160	0	13,224	75,129	347,977	634,941	634,941	0
Lion of Africa	0	75,488	149,380	45,571	197,266	0	37,386	505,090	584,052	584,052	0
Lombard	0	251,515	187,856	105,752	453,715	0	692,727	1,691,565	2,037,905	1,670,051	367,854
Miway	0	22,481	2,100	14,706	31,583	0	201,334	272,204	365,095	365,095	0
Momentum Alternative	0	0	0	0	0	0	1	1	10,001	10,001	0
Momentum STI	0	21,158	96,071	29,332	13,994	0	42,973	203,529	352,743	352,743	0
Momentum Structured	0	0	0	0	0	11	1	12	10,012	10,012	0
Monarch	0	337,018	10,440	36,830	7,279	0	63,140	454,708	533,481	502,202	31,279
Mutual & Federal Risk	0	257,085	191,663	69,669	462,660	0	138,575	1,119,652	1,413,964	1,297,582	116,382
Nedgroup	0	306,520	123,164	64,466	89,417	48,084	8,193	639,845	926,140	870,335	55,805
New National	0	20,499	93,644	21,464	152,651	7,743	18,796	314,797	424,956	424,956	0
NMS	0	594	0	21,845	0	0	4,728	27,167	114,915	114,915	0
Nova Risk	0	0	4,042	33	5,191	0	1,802	11,068	14,068	14,068	0
Nzalo	0	0	0	0	0	19	194	213	10,213	10,213	0
Oakhurst	0	46,005	32,459	22,383	7,892	10,270	35,806	154,815	287,230	286,459	771
Oakleaf	0	0	0	26,180	0	1,943	1,027	29,151	39,151	39,151	0
Old Mutual Insure	0	455,460	1,050,310	390,304	1,588,521	0	940,343	4,424,938	6,435,750	5,636,297	799,453
Orange	0	888,652	600,760	188,844	42,329	44,238	474,257	2,239,080	4,054,265	4,054,265	0
Outsurance	0	1,270	20,013	6,357	948	0	20,560	49,148	84,107	84,107	0
PPS	0	205,024	13,107,518	438,662	0	0	686,713	14,437,917	15,297,684	15,297,684	0
Rand Mutual	0	2,540	12,978	7,368	84,446	0	45,797	153,129	194,264	194,264	0
Sabsure	0	0	67,693	2,473	0	3,590	10,440	84,197	96,074	96,074	0
Safire	0	41,850	30,533	26,111	15,917	9,130	45,421	168,963	259,778	259,778	0
SAHL	0	0	65,123	25,445	12,031	780	14,901	118,280	224,597	224,597	0
Santam	0	1,999,908	5,444,214	1,500,711	2,627,074	166,643	1,338,050	13,076,600	18,415,084	15,960,048	2,455,037
Santam Structured	0	857,325	37,125	25,123	196,182	0	210,430	1,326,186	1,428,279	1,428,183	96
Sasguard	0	26,302	11,460	5,076	0	7,769	10,061	60,668	76,532	76,532	0
Sasria	0	323,164	746,681	96,122	0	18,159	121,063	1,305,189	1,775,631	1,775,631	0
Saxum	0	155,829	201,188	37,176	0	0	17,116	411,309	580,900	487,251	93,648
Shoprite	0	41,026	397,225	130,666	57,369	7,221	67,823	701,330	1,353,834	1,353,834	0
Standard Insurance	0	90	3,524	840	892	0	2,793	8,139	18,139	14,329	3,810
Sunderland Marine	0	75,095	68,848	13,393	81,749	9,115	30,364	278,564	331,502	331,502	0
Unitrans	0	7,366	32,372	17,170	0	2,266	25,603	84,777	246,583	246,583	0
Vodacom	0	7,366	32,372	17,170	0	2,266	25,603	84,777	246,583	246,583	0
Western National	67,685	9,698	76,193	36,630	70,988	0	21,053	282,247	467,894	459,592	8,301
Workers Life	0	0	4,602	4,347	0	0	468	9,416	27,253	27,253	0
<b>Total (c)</b>	<b>74,848</b>	<b>21,432,747</b>	<b>33,763,533</b>	<b>6,791,568</b>	<b>10,567,960</b>	<b>566,671</b>	<b>13,504,114</b>	<b>86,701,440</b>	<b>112,235,712</b>	<b>107,198,427</b>	<b>5,037,285</b>
<b>Reinsurers :</b>											
African Re	0	103,317	330,379	51,206	1,709,471	18,466	238,133	2,450,972	2,717,052	999,832	1,717,221
Emeritus Re	0	(241)	0	21	235,814	0	1,440	237,034	247,156	247,162	(6)
General Re	0	47,460	67,621	4,096	646,159	0	439	765,775	801,220	93,738	707,482
GIC Re	0	445,491	501,944	678,966	1,221,620	0	43,755	2,891,776	3,164,702	2,858,630	306,072
Hannover Re	0	342,156	719,967	60,738	1,969,089	47,782	147,433	3,287,165	3,616,983	1,944,812	1,672,171
Munich Re	0	82,631	92,587	273,554	1,350,396	0	18,782	1,817,950	1,930,684	549,960	1,380,724
SCOR	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>1,020,814</b>	<b>1,712,498</b>	<b>1,068,582</b>	<b>7,132,549</b>	<b>66,248</b>	<b>449,982</b>	<b>11,450,672</b>	<b>12,477,797</b>	<b>6,694,135</b>	<b>5,783,663</b>
<b>GRAND TOTAL</b>	<b>74,848</b>	<b>22,453,560</b>	<b>35,476,031</b>	<b>7,860,150</b>	<b>17,700,509</b>						