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EXTRAORDINARY

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GOEWERMENSKENNISGEWING.

DEPARTEMENT VAN FINANSIES.

No. R. 252.] [23 Februarie 1968.
WYSIGING VAN REGULASIES INGEVOLGE DIE
VERSEKERINGSWET, 1943 (SOOS GEWYSIG).

Die Minister van Finansies het, kragtens die bevoegdheid hom verleen by artikel 76 van die Versekeringswet, 1943 (Wet No. 27 van 1943), die regulasies by Goewermenskennisgewing No. R. 1285 van 27 Augustus 1965 afgekondig, soos gepubliseer in *Buitengewone Staatskoerant* No. 1212 van 27 Augustus 1965, soos volg gewysig:—

(i) Deur die volgende regulasies aan die einde van regulasie 5 in te voeg:—

„5 bis. Vanaf die inwerkingtreding van hierdie regulasie moet 'n bankwaarborg, wat ooreenkomstig paragrawe (b) en (c) van artikel 20 bis (3) verstrekk word, in die vorm van vorm R.V. 6 wees.

5 ter. Elke aansoek om die goedkeuring van die Registrateur kragtens artikel 60 (2) deur 'n makelaar of agent ingedien ten behoeve van die persoon wat verseker sal word, moet wees in die vorm van vorm R.V. 7, of in sodanige ander vorm as wat die Registrateur in buitengewone omstandighede goedkeur.”

(ii) Deur paragraaf (ii) van die voorbehoudsbepaling van regulasie 6 deur die volgende paragrawe te vervang:—

„(ii) slegs herversekeringsbesigheid dryf, tensy anders gelas of tensy die besigheid aldus gedryf slegs uit herversekering van verpligte derdepartybesigheid bestaan, 'n gekonsolideerde inkomsterekening ten opsigte van motor-, persoonlike ongevalle-, garansie-, gemengde- en verpligte derdepartybesigheid in die vorm van staat J moet verstrekk, en die opskrif van die rekening en die bewoording van die betrokke poste daarin en in die balansstaat dienoreenkomstig moet wysig;

(iii) slegs die besigheid van herversekering van verpligte derdepartybesigheid dryf, moet met die besigheid aldus gedryf, handel soos met verpligte derdepartybesigheid in die opgawes wat ingevolge hierdie regulasie by die Registrateur ingedien moet word;

(iv) as 'n buitelandse versekeraar geregistreer is en korttermynbesigheid in die Republiek dryf, mag ten opsigte van sodanige besigheid deur hom buite die

GOVERNMENT NOTICE.

DEPARTMENT OF FINANCE.

No. R. 252.] [23 February 1968.
AMENDMENT OF REGULATIONS UNDER THE
INSURANCE ACT, 1943 (AS AMENDED).

The Minister of Finance has, under the powers vested in him by section 76 of the Insurance Act, 1943 (Act No. 27 of 1943), amended the regulations promulgated by Government Notice No. R. 1285 of 27 August 1965, published in *Government Gazette Extraordinary* No. 1212 of 27 August 1965, as follows:—

(i) By the insertion of the following regulations at the end of regulation 5:—

“5 bis. As from the commencement of this regulation, a banker's guarantee furnished in pursuance of paragraphs (b) and (c) of section 20 bis (3) shall be in the form of Form R.V. 6.

5 ter. Every application for the approval of the Registrar in terms of section 60 (2), submitted by a broker or agent on behalf of the person to be insured shall be in the form of Form R.V. 7 or in such other form as the Registrar may in exceptional circumstances approve.”

(ii) By the substitution for paragraph (ii) of the proviso to regulation 6 of the following paragraphs:—

“(ii) carries on only reinsurance business shall, unless otherwise directed or unless the business so carried on comprises only the business of reinsuring compulsory third party business, furnish a consolidated revenue account in the form of Statement J in respect of motor, personal accident, guarantee, miscellaneous and compulsory third party business and shall amend the heading of that account and the wording of the relevant items in that account and the balance sheet accordingly;

(iii) carries on only the business of reinsuring compulsory third party business, shall deal with the business so carried on as compulsory third party business in the statements to be furnished to the Registrar in terms of this regulation;

(iv) is registered as a foreign insurer and carries on short term business in the Republic, may in respect of such business carried on by him outside the

Republiek gedryf, die bedrae ten opsigte van vorderings aanhangig gemaak maar nie betaal nie en die voorsiening gemaak vir nie-ingestelde vorderings, ingesluit word by die bedrag getoon teen „Vorderings betaal” in die inkomsterekenings wat betrekking het op sodanige besigheid en in die bedrag getoon teen „Vorderings en voorsiening vir vorderings aanhangig gemaak maar nie betaal nie” in staat M.”

(iii) Deur in regulasie 10 die woorde „geregisteerde versekeraars” deur die woorde „geregisteerde versekeraars en versekeraars van Lloyds” te vervang en die woorde „en versekeraars van Lloyds” na die woord „versekeraars” in te voeg waar dit die tweede keer verskyn.

(iv) Deur regulasie 11 deur die volgende regulasie te vervang:—

„Besigheid Gedryf Ooreenkomstig Artikel 60 van die Wet.

11. (a) In hierdie regulasie, tensy uit die sinsverband anders blyk, beteken die uitdrukking—

„agent” ’n persoon in die Republiek wat Lloydsbesigheid dryf;

„Lloydsbesigheid” die besigheid in ooreenstemming met die bepalinge van artikel 60 (1) van die Wet gedryf;

„Lloydstrustrekening” die rekening ingevolge artikel 60 (1) (i) geopen;

„Lloydsverteenvoortreter” die persoon ingevolge artikel 60 (1) (g) aangestel.

(b) Elke agent moet behoorlik boeke en rekords byhou en sodanige boeke en rekords moet tussen Lloydsbesigheid en besigheid gedryf ingevolge artikel 60 (2) onderskei.

(c) Elke agent moet binne ’n tydperk van 6 maande na die einde van elke kalenderjaar ’n opgawe van sy Lloydsbesigheid in die vorm van staat T, wat deur sy ouditeur gewaarmerk moet wees, opstel en by die Registrateur indien. In die geval van ’n agent wat ’n goedkeuring van die Registrateur ingevolge artikel 60 (2) gedurende ’n kalenderjaar ná 31 Desember 1966 ontvang het, moet sodanige agent ten opsigte van daardie jaar, gelyktydig met die indiening van staat T aan die Registrateur ten opsigte van besigheid aldus goedgekeur, ’n deur sy ouditeur gewaarmerkte bykomende opgawe indien wat ook in die vorm van staat T, maar „Bykomende staat ten opsigte van besigheid ingevolge artikel 60 (2) goedgekeur”, gemerk moet wees. Sodanige bykomstige opgawe moet vergesel gaan van ’n vermelding van die datums waarop die Registrateur gemelde besigheid goedgekeur het.

(d) Vir doeleindes van die opgawe wat ten opsigte van die kalenderjaar 1967 ingevolge paragraaf (c) ingedien moet word, word „Lloydsbesigheid” geag enige versekeringsbesigheid in te sluit wat gedurende die kalenderjaar 1966 deur ’n makelaar van Lloyds gesluit of hernieu is, al is sodanige besigheid ook nie deur ’n versekeraar van Lloyds verseker nie.

(e) Die Lloydsverteenvoortreter moet—

(i) binne ’n tydperk van 30 dae na die einde van elke kalendermaand in die vorm van Staat U, ’n opgawe van transaksies rakende die Lloydstrustrekening gedurende daardie kalendermaand opstel en by die Registrateur indien;

(ii) binne ’n tydperk van 6 maande na die einde van elke kalenderjaar ’n opgawe in die vorm van staat V, wat deur sy ouditeur gewaarmerk moet wees, opstel en by die Registrateur indien.

(f) Indien sekuriteite wat ingevolge artikel 60 (1) (b) by die Tesourie gedeponeer is, nodig is om aan ’n hofuitspraak kragtens voornoemde artikel te voldoen, moet

Republic, include the amounts in respect of claims intimated but not paid and the provision made for unintimated claims in the amount reflected against ‘Claims paid’ in the revenue accounts relating to such business and in the amount reflected against ‘Claims and provision for claims intimated but not paid’ in Statement M”.

(iii) By the substitution in regulation 10 for the words “registered insurers” of the words “registered insurers and underwriters at Lloyds” and the insertion of the words “and underwriters at Lloyds” after the word “insurers” where it appears the second time.

(iv) By the substitution for regulation 11 of the following regulation:—

“Business Carried on in Terms of Section 60 of the Act.

11. (a) In this regulation, unless the context otherwise indicates, the expression—

‘agent’ means a person in the Republic who carries on Lloyds business;

‘Lloyds business’ means the business carried on in accordance with the provisions of section 60 (1) of the Act;

‘Lloyds representative’ means the person appointed in terms of section 60 (1) (g);

‘Lloyds trust account’ means the account opened in terms of section 60 (1) (i).

(b) Every agent shall keep proper books and records and such books and records shall distinguish between Lloyds business and business carried on in terms of section 60 (2).

(c) Every agent shall within a period of 6 months from the end of each calendar year prepare and furnish to the Registrar a return of his Lloyds business in the form of Statement T, which shall be attested by his auditor. In the event of an agent having received an approval by the Registrar in terms of section 60 (2) during any calendar year after 31 December 1966 such agent shall simultaneously with the submission of Statement T to the Registrar in respect of that year submit in respect of the business so approved a supplementary statement also in the form of Statement T but marked ‘Supplementary Statement in respect of business approved in terms of section 60 (2)’, which shall be attested by his auditor. Such supplementary statement shall be accompanied by a reference to the dates on which the said business was approved by the Registrar.

(d) For the purposes of the return to be furnished in respect of the calendar year 1967 in terms of paragraph (c) ‘Lloyds business’ shall be deemed to include any insurance business effected or renewed during the calendar year 1966 through a broker at Lloyds, notwithstanding that such business was not underwritten by an underwriter at Lloyds.

(e) The Lloyds representative shall—

(i) within a period of thirty days from the end of each calendar month prepare and furnish to the Registrar a return in the form of Statement U of transactions affecting the Lloyds trust account during that calendar month;

(ii) within a period of 6 months from the end of each calendar year prepare and furnish to the Registrar a return in the form of Statement V, which shall be attested by his auditor.

(f) If securities deposited with the Treasury in terms of section 60 (1) (b) are needed to satisfy a judgment given in terms of the aforementioned section, the Treasury

die Tesourie sodanige deel van die sekuriteite as wat hy nodig ag om aan die uitspraak te voldoen, verkoop of laat verkoop teen sodanige prys as wat die Tesourie mag bepaal. Die Tesourie kan van die deponent of die persoon deur bemiddeling van wie die deposito gemaak is, vereis om enige handeling te verrig wat die Tesourie voorskryf ten einde dit moontlik te maak om sodanige verkoping te bewerkstellig, en dit is die plig van die deponent of die persoon deur bemiddeling van wie die deposito gemaak is om sonder versuim aan enige sodanige voorskrifte uitvoering te gee. Die Tesourie betaal die persoon wat daarop geregtig is, by wyse van 'n tjek of op so'n ander wyse as wat hy goed vind en kan sodanige voorwaardes stel as wat hy nodig ag om 'n behoorlike kwitansie vir die betaalde gelde te verkry.

(g) Indien die bedrag wat deur 'n agent by die Tesourie gedeponeer is, onvoldoende is om te voldoen aan 'n uitspraak wat in die Republiek gevel is teen sodanige agent of teen 'n versekeraar van Lloyds in verband met enige polis wat in die loop van Lloydsbesigheid deur bemiddeling van sodanige agent aangegaan is, moet die Tesourie die Lloydsverteenvoordiger skriftelik in kennis stel van die bedrag wat nodig is om ten volle aan die uitspraak te voldoen, en sodanige verteenwoordiger moet die aldus benodigde bedrag uit die Lloyds-rustrekening trek en nie later nie as 14 dae ná die kennisgewing van die Tesourie aan die Tesourie oorbetal. Die bedrag aldus aan die Tesourie betaal, moet geag word as by die Tesourie gedeponeer te wees.

(h) (i) Wanneer die Minister dit nodig ag om skulde kragtens artikel 60 (1) (o) (i) te vereffen, moet die Registrateur aan die Lloydsverteenvoordiger en elke agent skriftelik daarvan kennis gee.

(ii) Wanneer sodanige kennis gegee word, kan die Registrateur van die Lloydsverteenvoordiger en elke agent vereis om hom te voorsien van sodanige inligting as wat hy nodig ag in verband met die skulde van versekeraars van Lloyds teenoor polishouers in die Republiek, en gelde deur agente aan sodanige versekeraars verskuldig.

(iii) By ontvangs van sodanige kennisgewing moet die Lloydsverteenvoordiger gelde van die Lloydstrustrekening onttrek ten einde vorderings te betaal wat deur agente aanhangig gemaak is en deur die verteenwoordiger aanvaar is as 'n skuld van 'n versekeraar van Lloyds aan 'n polishouer in die Republiek kragtens 'n polis wat aangegaan is deur bemiddeling van die agentskap van die agent wat die vordering aanhangig maak. Geen gelde mag vir enige ander doel van die Lloydstrustrekening sonder die skriftelike goedkeuring van die Registrateur vooraf, onttrek word nie.

(iv) By ontvangs van sodanige kennisgewing moet elke agent ophou om Lloydsbesigheid te doen en moet hy binne 'n tydperk van 60 dae na die datum van die kennisgewing die gelde deur hom aan sodanige versekeraars verskuldig, in die Lloydstrustrekening inbetaal en binne 30 dae na die datum van die kennisgewing en daarna binne 30 dae na die einde van elke kalendermaand sodanige inligting van alle onbetaalde vorderings teen versekeraars van Lloyds opstel en aan die Lloydsverteenvoordiger verskaf as wat die verteenwoordiger in staat sal stel om vas te stel of die bedrae wat geëis word, betaalbaar is, en ook van besonderhede van bedrae (indien daar is) wat hy aan versekeraars van Lloyds verskuldig is."

(v) Deur regulasies 12 tot 14 te skrap.

(vi) Deur die opskrif „Algemeen” te skrap waar dit voor regulasie 19 verskyn.

(vii) Deur vorm R.V. 1 deur die aangehegte vorm R.V. 1 te vervang.

(viii) Deur die aangehegte vorms R.V. 6 en R.V. 7 ná vorm R.V. 5 in te voeg.

shall sell or cause to be sold, such part of the securities as it may consider necessary to satisfy the judgment at such price as the Treasury may determine. The Treasury may require the depositor or the person through whom the deposit is made to perform any act the Treasury shall specify to enable such sale to be effected, and it shall be the duty of the depositor or of the person through whom the deposit is made to comply promptly with any such requirement. The Treasury shall make payment to the person entitled thereto by means of a cheque or otherwise as it shall deem fit, and may make such stipulations as it shall deem necessary for the obtaining of a proper receipt for the moneys paid.

(g) If the amount deposited with the Treasury by an agent is insufficient to satisfy a judgment given in the Republic against such agent or against an underwriter at Lloyds in connection with any policy effected in the course of Lloyds business through the agency of such agent, the Treasury shall notify the Lloyds representative in writing of the amount required to satisfy the judgment in full and such representative shall withdraw from the Lloyds trust account and pay to the Treasury the amount so required not later than 14 days from the date of the notification from the Treasury. The amount so paid to the Treasury shall be deemed to be deposited with the Treasury.

(h) (i) Whenever the Minister deems it to be necessary that liabilities be satisfied in terms of section 60 (1) (o) (i), the Registrar shall give notice in writing thereof to the Lloyds representative and to every agent.

(ii) On giving such notice the Registrar may require the Lloyds representative and every agent to furnish him with such information as he deems necessary in connection with the liabilities of underwriters at Lloyds to policyholders in the Republic and moneys owing to such underwriters by agents.

(iii) On receipt of such notice the Lloyds representative shall withdraw moneys from the Lloyds trust account for the purpose of satisfying claims submitted by agents and accepted by the representative as a liability of an underwriter at Lloyds towards a policyholder in the Republic under a policy effected through the agency of the agent submitting the claim. No moneys shall be withdrawn from the Lloyds trust account for any other purpose without the prior written consent of the Registrar.

(iv) On receipt of such notice every agent shall cease to carry on Lloyds business and shall within 60 days of the date of the notice pay into the Lloyds trust account the moneys owing by him to such underwriters and shall within 30 days of the date of the notice and thereafter within 30 days of the end of each calendar month prepare and furnish the Lloyds representative with such information of all unpaid claims against underwriters at Lloyds as will enable the representative to determine whether the amounts claimed are due, and with particulars of amounts (if any) owing by him to underwriters at Lloyds."

(v) By the deletion of regulations 12 to 14.

(vi) By the deletion of the heading "General" where it appears before regulation 19.

(vii) By the substitution for the Form R.V. 1 of the annexed form R.V. 1.

(viii) By the insertion of the annexed Forms R.V. 6 and R.V. 7 after Form R.V. 5.

(ix) Deur die sluitingshakie ná die woord „Act” te skrap en so’n hakie ná die woord „outstanding” in te voeg in die opskrifte van beide kolomme 3 en 4 van daardie gedeelte van die Engelse teks van staat N, waarin poste 14 tot 22 vervat is.

(x) Deur die woord „determined” voor die woorde „in accordance” in te voeg in die vierde kolom van daardie gedeelte van die Engelse teks van staat N, waarin poste 14 tot 22 vervat is.

(xi) Deur in staat N (2) die items wat as—

„Regeringseffekte van die Republiek.....
Skatkiswissels van die Republiek.....”
aangewys is deur die volgende poste te vervang—

„Regeringsleningseffekte van die Republiek.....
Skatkiswissels van die Republiek.....
Regeringsleningheffings

Lenings *gewaarborg* deur die Regering van die Republiek, Provinsiale Administrasies of die Administrasie van Suidwes-Afrika.....”

(xii) Deur in die opskrif van staat N (3) die woord „Verbande” deur die woorde „Verbande, met inbegrip van deelnemersverbande” te vervang.

(xiii) Deur staat N (6) deur die aangehegte staat N (6) te vervang.

(xiv) Deur staat N (7) deur die aangehegte staat N (7) te vervang.

(xv) Deur staat O (1) deur die aangehegte staat O (1) te vervang.

(xvi) Deur staat P (i) deur die aangehegte staat P (i) te vervang.

(xvii) Deur die opskrif van staat P (ii) deur die volgende opskrif te vervang:—

„Besigheid buite die Republiek deur binnelandse versekeraars gedryf. (Besonderhede van polisse vir termyn van 12 maande of minder moet verstrek word).”

(xviii) Deur staat P (iv) deur die aangehegte staat P (iv) te vervang.

(xix) Deur staat T deur die aangehegte staat T te vervang.

(xx) Deur die aangehegte state U en V ná staat T in te voeg.

Vorm R.V. 1.

(Moet in tweevoud ingedien word.)

AANSOEK OM REGISTRASIE AS 'N VERSEKERAAR.

(Ingevolge artikel drie ter/vier van die Versekeringwet, 1943.)
Die Registrateur van Versekeringwese,
Pretoria.

1. Ek, die ondergetekende, die voorsitter/hoofuitvoerende amptenaar van _____, behoorlik daartoe gemagtig, doen hierby aansoek om die registrasie van genoemde maatskappy/vereniging as 'n versekeraar om in die Republiek die volgende soorte versekeringsbesigheid, soos omskryf in artikel een (1) van die Wet, te dryf:—

- _____
- _____
- _____
- _____

2. Saam met hierdie aansoek dien ek onderstaande stukke, behoorlik deur my onderteken, in tweevoud in—

(a) die akte van oprigting en statute/regulasies van die maatskappy/vereniging, soos deur die Registrateur van Maatskappye/Registrateur van Kooperatiewe Verenigings geregistreer;

(b) 'n aangifte van die adres van sy hoofkantoor in die Republiek, soos voorgeskryf by artikel sewe (1) van die Wet;

(c) 'n aangifte van die naam en adres van sy voorsitter en van elke direkteur en van sy openbare amptenaar in die Republiek;

(d) 'n uiteensetting wat die volgende aantoon—

(i) die voorgestelde versekeringsbeleid van die maatskappy/vereniging;

(ii) die manier waarop versekeringsrisiko's gekeur sal word;

(iii) besonderhede van voorgestelde herversekeringsreëlings;

(iv) verwagte administrasiekoste en kommissie;

(v) die basis van premietariewe;

(ix) By the deletion of the closing bracket after the word “Act” and the insertion of such a bracket after the word “outstanding” in the headings of both the third and fourth columns of that part of the English version of Statement N containing items 14 to 22.

(x) By the insertion of the word “determined” before the words “in accordance” in the fourth column of that part of the English version of Statement N containing items 14 to 22.

(xi) By the substitution in Statement N (2), for the items designated—

“Government Stock of the Republic
Treasury Bills of the Republic”
of the following items:—

“Government Loan Stock of the Republic.....
Treasury Bills of the Republic.....
Government Loan Levies

Loans *guaranteed* by the Government of the Republic, Provincial Administrations or the S.W.A. Administration

(xii) By the substitution in the heading of Statement N (3) for the words “Mortgage Bonds” of the words “Mortgages including Participation Bonds”.

(xiii) By the substitution for Statement N (6) of the annexed Statement N (6).

(xiv) By the substitution for Statement N (7) of the annexed Statement N (7).

(xv) By the substitution for Statement O (1) of the annexed Statement O (1).

(xvi) By the substitution for Statement P (i) of the annexed Statement P (i).

(xvii) By the substitution for the heading of Statement P (ii) of the following heading:—

“Business carried on outside the Republic by Domestic Insurers.

(Particulars of policies for periods of twelve months or less, to be furnished.)”

(xviii) By the substitution for Statement P (iv) of the annexed Statement P (iv).

(xix) By the substitution for Statement T of the annexed Statement T.

(xx) By the insertion of the annexed Statements U and V after Statement T.

Form R.V. 1.

(To be submitted in duplicate).

APPLICATION FOR REGISTRATION AS AN INSURER.

(In terms of section three ter/four of the Insurance Act, 1943.)

The Registrar of Insurance,
Pretoria.

1. I, the undersigned, being the chairman/chief executive officer of _____, duly empowered thereto, hereby apply for the registration of the said company/society as an insurer to carry on in the Republic the following classes of insurance business, as defined in section one (1) of the Act:—

- _____
- _____
- _____
- _____

2. I submit with this application, in duplicate, duly signed by me—

(a) the memorandum and articles of association/regulations of the company/society, as registered by the Registrar of Companies/Registrar of Co-operative Societies;

(b) a statement of the address of its principal office in the Republic as required by section seven (1) of the Act;

(c) a statement of the name and address of its chairman and of every director and of its public officer in the Republic;

(d) a statement showing—

(i) the proposed underwriting policy of the company/society;

(ii) the manner in which insurance risks will be selected;

(iii) particulars of proposed reinsurance arrangements;

(iv) prospective administration costs and commission;

(v) the basis of premium rates;

(vi) die beginsels wat toegepas sal word by die belegging van die verskeringsfondse;

(vii) die bedrag van opbetaalde aandeelkapitaal en ander onaangetaste fondse;

(e) (toepaslik slegs op langtermynversekering) 'n verklaring deur 'n aktuaris of die waardeerder wie se naam, adres, professionele kwalifikasies en ervaring in die verklaring verstrek moet word, wat aantoon in hoever hy homself daarvan oortuig het dat die manier waarop die maatskappy/vereniging voornemens is om die voorgestelde soort/soorte verskeringsbesigheid te dryf, op gesonde finansiële grondslag berus;

(f) (toepaslik slegs op lewens-, nywerheids-, begrafnis- of amortisasiefondsbesigheid) soos vereis ingevolge artikel 34 (2) van die Wet, 'n afskrif van elke tabel of opgawe van premietariere wat gewoonlik gevra sal word en die voordele wat gewoonlik onderneem sal word om verskaf te word ten opsigte van binnelandse polisse wat die lewens van normale individue verseker, tesame met 'n afskrif van 'n verslag deur 'n aktuaris wat aandui dat sodanige tabel of opgawe aktuarieel betroubaar is;

(g) (toepaslik slegs op begrafnisbesigheid) 'n uiteensetting wat die volgende aansluit—

(i) besonderhede van die prosedure wat gevolg sal word om te verseker dat vir elke premie ontvang, 'n kwitansie uitgereik sal word wat duidelik die vervaldatum van sodanige premie aandui;

(ii) die som geld waarop die eenaars van polisse wat die maatskappy/vereniging voornemens is om uit te reik ooreenkomstig die bepalings van subartikel (1) van artikel sewe-en-veertig van die Wet, geregtig sal wees in plaas van iedere begrafnis of ander nie-geldelike voordeel waarvoor voorsiening in sodanige polisse gemaak sal word;

(iii) bewys dat die som geld genoem in subparagraaf (ii), ongeveer met die waarde van genoemde voordeel gelykstaan;

(h) 'n aangifte van die datum waarop die maatskappy/vereniging se boekjaar ten einde sal loop.

3. (a) Ingevolge artikel vier bis (1) van die Wet doen ek aansoek om u goedkeuring vir die gebruik van die naam _____

as 'n afkorting of afleiding van die naam van die maatskappy/vereniging.

(b) Die naam _____

sal ooreenkomstig genoemde artikel gebruik word as 'n letterlike vertaling van die naam van die maatskappy/vereniging.

4. Vorm R.V. 4, behoorlik ingevul, word hierby in tweevoud ingedien.

5. (Toepaslik slegs op langtermynbesigheid) Vorm R.V. 5, behoorlik ingevul, word hierby in tweevoud ingedien.

6. (Toepaslik slegs op lewens-, nywerheids- of amortisasiefondsbesigheid). Ooreenkomstig artikel twee-en-sestig (2) van die Wet doen ek aansoek om u goedkeuring van bygaande Reëls wat die maatskappy/vereniging voornemens is om ingevolge daardie artikel te maak.

7. Die registrasiegeld van _____ voorgeskryf by artikel vier (3) van die Wet is by hierdie aansoek ingesluit.

Voorsitter/Hoof-uitvoerende
amptenaar.

Adres _____

Datum _____

OPMERKING.—In die geval van maatskappye/verenigings by 'n Wet van die Parlement geïnkorporeer, mag die bewoording van Vorm R.V. 1 deur die applikant op geskikte wyse aangepas word.

WAARBORG.

Vorm R.V. 6.

[Artikel twintig bis (3) (b) en (c) van die Verskeringswet, 1943].

Nademaal artikel 20 bis van die Verskeringswet, 1943, voorsiening maak vir die beveiliging van premies ontvang of geag ontvang te gewees het deur agente, makelaars en ander persone wat verskeringsbesigheid met geregistreerde verskeraars dryf;

En nademaal artikel 20 bis (3) (b) en (c) soos volg bepaal:—

„(b) So 'n agent, makelaar of persoon wat voornemens is om ooreenkomstig sub-paragraaf (iii) van subartikel (2) (a) oor te betaal, moet vir enige bedrag wat ingevolge daardie sub-paragraaf deur hom aan verskeraars verskuldig mag word, sekerheid stel wat in die vorm moet wees van 'n bankwaarborg uitgereik deur die Land- en Landboubank van Suid-Afrika of 'n bankinstelling wat anders as voorlopig geregistreer is ingevolge die Bankwet 1965 (Wet No. 23 van 1965).

(c) So 'n waarvorg moet ten gunste van die registrateur en in 'n deur hom goedgekeurde vorm wees ten bate van al die betrokke verskeraars, en wel vir 'n bedrag wat volgens die sertifikaat van die betrokke agent, makelaar of persoon se ouditeur gelyk is aan minstens vyf-en-twintig persent van die premies wat

(vi) the principles which will be applied in investing the insurance funds;

(vii) the amount of paid-up share capital and other unimpaired funds;

(e) (applicable only to long-term insurance) a statement by an actuary or the valuator whose name, address, professional qualifications and experience must be furnished in the statement, showing to what extent he has satisfied himself that the manner in which the company/society intends conducting the proposed class/classes of insurance business is based on sound financial principles;

(f) (applicable only to life, industrial, funeral or sinking fund business) as required in terms of section 34 (2) of the Act, a copy of every table or statement of the rates of premium which will be charged ordinarily and the benefits which will ordinarily be undertaken to be granted in respect of domestic policies insuring the lives of normal individuals together with a copy of a report by an actuary stating that such table or statement is actuarially sound.

(g) (applicable only to funeral business) a statement showing—

(i) particulars of the procedure which will be adopted to ensure that for every premium received a receipt will be issued which clearly indicates the due date of such premium;

(ii) the sum of money to which, in accordance with the provisions of sub-section (1) of section fifty-seven of the Act, the owners of policies which the company/society intends to issue will be entitled in lieu of each funeral or other non-monetary benefit for which provision will be made in such policies;

(iii) evidence that the sum of money referred to in sub-paragraph (ii) approximates the value of the said benefit;

(h) a statement showing the date on which the financial year of the company/society will end.

3. (a) In terms of section four bis (1) of the Act I apply for your approval of the use of the name _____ as an

abbreviation of or derivation from the name of the company/society.

(b) The name _____ will be used in terms of the said section as the literal translation of the name of the company/society.

4. Form R.V. 4, duly completed in duplicate, is submitted herewith.

5. (Applicable only to long term business) Form R.V. 5, duly completed in duplicate, is submitted herewith.

6. (Applicable only to life, industrial or sinking fund business) In terms of section sixty-two (2) of the Act, I apply for your approval of the enclosed rules which the company/society intends making in terms of that section.

7. The registration fee of _____ prescribed in section four (3) of the act is enclosed with this application.

Chairman/Chief Executive
Officer.

Address _____

Date _____

NOTE.—In the case of companies/societies incorporated by Act of Parliament the wording of Form R.V. 1 may be suitably adapted by the applicant.

Form R.V. 6.

GUARANTEE.

[Section twenty bis (3) (b) and (c) of the Insurance Act, 1943].

Whereas Section 20 bis of the Insurance Act, 1943 makes provision for the safeguarding of premiums received or deemed to have been received by agents, brokers and other persons doing insurance business with registered insurers;

And whereas Section 20 bis (3) (b) and (c) enacts:—

“(b) Any such agent, broker or person who intends to remit in terms of sub-paragraph (iii) of sub-section (2) (a) shall furnish security for any amount which may become payable by him to insurers in terms of that sub-paragraph, and such security shall be in the form of a bankers' guarantee issued by the Land and Agricultural Bank of South Africa or a banking institution registered otherwise than provisionally in terms of the Banks Act, 1965 (Act No. 23 of 1965);

(c) Such guarantee shall be in favour of and in a form approved by the registrar for the benefit of all such insurers, and shall be for an amount certified by the auditor of the agent, broker or person concerned to be equal to not less than twenty-five per cent of the premiums which became due to registered

deur bedoelde agent, makelaar of persoon gedurende sy jongste boekjaar aan geregistreerde versekeraars verskuldig geword het, nadat gelde deur bedoelde versekeraars aan daardie agent, makelaar of persoon verskuldig in rekening gebring was, maar bedra nie minder as tienduiseid of meer as honderduiseid rand nie."

En nademaal _____
(hieronder genoemde agent/makelaar genoem).

(hieronder genoemde bank
genoem), versoek het om 'n waarborg te verstrek wat aan genoemde bepalings voldoen;

En nademaal genoemde bank, wat gekwalifiseer is om die waarborg te verstrek en ingestem het om sodanige waarborg uit te reik op die voorwaardes hieronder uiteengesit.

So is dit dat hierby soos volg getuig word:—

Dat genoemde bank afstand doen van die voordele *beneficium ordinis seu excussionis et divisionis* en hierby waarborg om aan, of aan die order van die Registrateur van Versekeringswese ingevolge artikel 20 bis (3) (c) van genoemde Wet, 'n bedrag of bedrae te betaal, wat in totaal nie R _____ te bowe gaan nie, by ontvangs van skriftelike kennisgewing van genoemde Registrateur van Versekeringswese, nl. dat genoemde bedrag of 'n gedeelte daarvan verskuldig en betaalbaar is aan geregistreerde versekeraars deur genoemde agent/makelaar, en dat genoemde agent/makelaar ten opsigte van genoemde bedrag agterstallig is.

Hierdie waarborg mag deur genoemde bank gekanselleer word ná vier maande skriftelike kennisgewing aan die Registrateur van Versekeringswese en aan genoemde agent/makelaar by sy jongste aangetekende adres, maar enige aanspreeklikheid wat uit hierdie waarborg voortspruit, tot en met die beëindiging daarvan, bly ten volle van krag.

Hierdie waarborg is nie verhandelbaar of oordraagbaar nie en moet by betaling of kansellasië aan genoemde bank terugbesorg word.

Gedateer te _____ op hede die _____ dag van _____ 19____.

Seël.

Vorm R.V. 7.

(Moet in tweevoud ingedien word.)

AANSOEK OM GOEDKEURING INGEVOLGE ARTIKEL 60 (2) VAN DIE VERSEKERINGSWET 1943, OM DEUR BEMIDDELING VAN 'N MAKELAAR VAN LLOYDS VERSEKERINGSBESIGHEID TE SLUIT OF TE HERNIEU WAT NIE DEUR 'N VERSEKERAAR VAN LLOYDS VERSEKER WORD NIE.

Die Registrateur van Versekeringswese,
Pretoria.

1. Ek, die ondergetekende, wat handel ten behoeve van _____

doen hierby aansoek vir goedkeuring om ingevolge artikel 60 (2) van die Versekeringswet, 1943, ondergenoemde versekeringsbesigheid te sluit:—

(a) Naam van die persoon wat verseker moet word _____

(b) Tydperk waarvoor die dekking nodig is _____

(c) Die name en adresse van (i) die makelaar van Lloyds deur bemiddeling van wie en (ii) die versekeraar by wie dit beoog word om die versekering te plaas _____

2. Ek heg 'n sertifikaat van die Lloyds makelaar aan deur bemiddeling van wie die Lloyds mark getoets is, wat bevestig dat die versekeraars van Lloyds nie oor die vermoë beskik om die verlangde dekking te verskaf nie*/dat die tariewe nie as redelik beskou word nie*.

3. Ek bevestig dat die binnelandse versekeringsmark ten volle getoets is en dat binnelandse versekeraars nie gewillig is om die verlangde dekking te verskaf nie*/dat binnelandse versekeraars nie oor die vermoë beskik om die verlangde dekking te verskaf nie*/dat die binnelandse tariewe nie as redelik beskou word nie*.

4. Ek heg 'n opgawe aan waarin die bedrag en aard van die verlangde dekking uiteengesit word en wat toon hoe die premienoterings (indien daar is) van die binnelandse versekeringsbedryf en versekeraars van Lloyds vergelyk met dié genoteer deur die versekeraar by wie dit beoog word om die versekering te plaas (*let wel*.—In alle gevalle waar die binnelandse versekeringsbedryf en/of versekeraars van Lloyds bereid is om prysnoterings te verstrek moet besonderhede daarvan ingevolge paragrawe 2 en 3 verstrek word.)

5. Ek heg 'n sertifikaat aan van die persoon wat verseker moet word met dié strekking dat hy daarvan bewus is dat indien die aansoek toegestaan word, daar geen bates in Suid-Afrika sal bestaan om die buitelandse versekeraar se verpligtinge teenoor hom te dek nie.

Datum _____ 19____

Adres _____
Agent.

* Skrap wat nie van toepassing is nie.

insurers by such agent, broker or person in his last financial year after setting off any moneys which were owing to such agent, broker or person by such insurers, but shall not be for less than ten thousand rand or more than one hundred thousand rand."

And whereas _____
(hereinafter referred to as the said agent/broker) has requested

(hereinafter referred to as the said bank) to furnish a guarantee to comply with the said provisions;

And whereas the said bank being qualified to issue the guarantee has agreed to furnish such guarantee upon the terms hereinafter set forth.

Now therefore these presents witness:—

That the said bank under renunciation of the *beneficium ordinis seu excussionis et divisionis* does hereby guarantee to pay to or to the order of the Registrar of Insurance in terms of section 20 bis (3) (c) of the said Act a sum or sums not exceeding R _____ (_____) in all on receipt of written notice from the said Registrar of Insurance that such sum or portion thereof is due, owing and payable by the said agent/broker to registered insurers and that the said agent/broker is in default in respect of such sum.

This guarantee may be cancelled by the said bank upon four months written notice given by it to the Registrar of Insurance and to the said agent/broker at his last recorded address but any liability attaching to this guarantee up to the time of its termination shall remain of full force and effect.

This guarantee is neither negotiable nor transferable and must be returned to the said bank on cancellation or payment.

Dated at _____ this _____ day of _____ 19____.

Stamp.

Form R.V. 7.

(To be submitted in duplicate).

APPLICATION FOR APPROVAL IN TERMS OF SECTION 60 (2) OF THE INSURANCE ACT, 1943, TO EFFECT OR RENEW INSURANCE BUSINESS THROUGH A BROKER AT LLOYDS WHICH IS NOT UNDERWRITTEN BY AN UNDERWRITER AT LLOYDS.

The Registrar of Insurance,
Pretoria.

1. I, the undersigned, acting on behalf of _____ hereby apply for approval in terms of section 60 (2) of the Insurance Act, 1943, to effect the undermentioned insurance business:—

(a) Name of the person to be insured _____

(b) Period for which the cover is required _____

(c) The names and addresses of (i) the broker at Lloyds through whom and (ii) the insurer with whom it is desired to place the insurance _____

2. I attach a certificate by the Lloyds broker through whom the Lloyds market was tested which confirms that the underwriters at Lloyds do not have the capacity to provide the cover sought*/that the rates are not considered to be reasonable*.

3. I confirm that the local insurance market was tested fully and that local insurers are not willing to provide the cover sought*/that local insurers do not have the capacity to provide the cover sought*/that the local rates are not considered to be reasonable*.

4. I attach a statement which sets out the amount and nature of the cover sought and shows how the premium quotations (if any) by the local insurance industry and by underwriters at Lloyds compare with those quoted by the insurer with whom it is desired to place the insurance (*N.B.*—In all cases where the local insurance industry and/or underwriters at Lloyds are willing to give quotations, particulars thereof must be furnished in terms of paragraphs 2 and 3).

5. I attach a certificate by the person to be insured to the effect that he is aware that in the event of the application being granted, there will be no assets in South Africa to cover the overseas insurer's liabilities towards him.

Date _____ 19____

Agent.

Address _____

* Delete whichever is not applicable.

STAAT N (6).—ANDER VORDERINGS (UITGESONDERD DIE IN POS 8 VAN DIE DERDE BYLAE GEMELD).

Naam van skuldenaar.	Besonderhede van sekuriteit verstrekk.	Besonderhede van voorskot.		Rentekoers.	Bedrag waarmee betaling van rente en terugbetaling van kapitaal agterstallig is.	Waarde op bate geplaas vir doeleindes van Staat N.		
		Bedrag uitstaande aan end van vorige jaar.	Bedrag uitstaande aan end van jaar.			Langtermyn.	Korttermyn.	Verpligte Derdeparty.
1.	2.	3.	4.	5.	6.	7.	8.	9.
Vorderings teen—		R	R		R	R	R	R
(a) Individue in en maatskappye geïnkorporeer in die Republiek [Pos 10 (a) van Staat N] (moet gespesifiseer word):—	—	—	—	—	—	—	—	—
(i) —								
(ii) —								
TOTAAL.....	—			—	—			
(b) Maatskappye geïnkorporeer buite die Republiek en goedgekeur deur Registrateur (Pos 13 van Staat N) (moet gespesifiseer word):—	—	—	—	—	—	—	—	—
(i) —								
(ii) —								
TOTAAL.....	—			—	—			
(c) Individue buite en ander maatskappye geïnkorporeer buite die Republiek (Pos 20 van Staat N) (moet gespesifiseer word):—	—	—	—	—	—	—	—	—
(i) —								
(ii) —								
TOTAAL.....	—			—	—			
(d) Buitelandse versekeraars [Pos 10 (b) van Staat N] (moet gespesifiseer word):—	—	—	—	—	—	—	—	—
(i) —								
(ii) —								
TOTAAL.....	—			—	—			

STATEMENT N (6)—OTHER CLAIMS (EXCLUDING THOSE REFERRED TO IN ITEM 8 OF THE THIRD SCHEDULE).

Name of debtor. 1.	Particulars of security furnished. 2.	Particulars of advance.		Rate of interest. 5.	Amount by which payment of interest and repayment of capital are overdue. 6.	Value placed on asset for purposes of Statement N.		
		Amount outstanding at end of previous year. 3.	Amount outstanding at end of year. 4.			Long Term. 7.	Short Term. 8.	Compulsory Third Party. 9.
Claims against—		R	R		R	R	R	R
(a) Individuals in and companies incorporated in the Republic [Item 10 (a) of Statement N] (to be specified):—	—	—	—	—	—	—	—	—
(i) _____								
(ii) _____								
TOTAL	—			—	—			
(b) Companies incorporated outside Republic and approved by Registrar (Item 13 of Statement N) (to be specified):—	—	—	—	—	—	—	—	—
(i) _____								
(ii) _____								
TOTAL	—			—	—			
(c) Individuals outside and other companies incorporated outside Republic (Item 20 of Statement N) (to be specified):—	—	—	—	—	—	—	—	—
(i) _____								
(ii) _____								
TOTAL	—			—	—			
(d) Foreign insurers (Item 10 (b) of Statement N) (to be specified):—	—	—	—	—	—	—	—	—
(i) _____								
(ii) _____								
TOTAL	—			—	—			

STAAT N (7).—STOCK, AANDELE EN ONDERAANDELE.

Naam van maatskappy/ bouvereniging/Effekte- trustskema.	Beskrywing van stock en aandele.	Nominale waarde per aandeel/ eenheid stock.	Bedrag per aandeel opbetaal.	Getal aandele/ eenhede stock/trust- onderaandele.	Boek- waarde.	Waarde vasgestel ooreen- komstig Effekte- beurs- notering [artikel vyf- tien (g)].	Waarde ge- plaas op ongenoteerde stock/aan- dele en trust- onderaandele [artikel vyf- tien (h)].	Totale jaarlikse dividend- koers deur maatskappy ten opsigte van laaste boekjaar verklaar.	Dividend opgeloop en uitstaande.	Waarde op bates geplaas vir doeleindes van Staat N.		
										Lang- termyn.	Kort- termyn.	Verpligte Derdeparty.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
(a) Stock en aandele in maatskappye geïnkorporeer in die Republiek:		R	R		R	R	R	%	R	R	R	R
(b) Aandele in bouvereni- gings geïnkorporeer in die Republiek:						—						
(c) Onderaandele in effekte- trustskemas in die Re- publiek:		—				—						
Totaal (Pos 11 van Staat N).....	—	—	—	—				—				
(d) Stock en aandele in maatskappye geïnkorporeer buite die Repu- bliek en deur die Regis- trateur goedgekeur:												
Totaal (Pos 13 van Staat N).....	—	—	—	—								
(e) Stock en aandele in ander maatskappye ge- ïnkorporeer buite die Republiek:												
Totaal (Pos 21 van Staat N).....	—	—	—	—								

Opmerking by Staat N (7):—

(a) Die inligting gevra in kolomme 3, 4 en 5 hoef nie ten opsigte van 'n belegging in stock verstrek te word nie.

(b) Waar die prys van 'n bate nie binne die tydperk genoem in artikel vyftien (g) van die Wet op 'n Effektebeurs in die Republiek genoteer is nie, moet die inligting in kolom 8 gevra, verstrek word.

STATEMENT N (7).—STOCKS, SHARES AND UNITS.

Name of Company/ Building Society/Unit Trust Scheme.	Descriptions of stocks and shares.	Nominal value per share/unit of stock.	Amount paid up per share.	Number of shares/units of stock/ trust units.	Book Value.	Value determined according to Stock Exchange quotation [section <i>fifteen (g)</i>].	Value placed on unquoted stock, shares and trust units [section <i>fifteen (h)</i>].	Aggregate annual rate of dividend declared by company in respect of last financial Year. 9.	Dividend accrued and out- standing.	Value placed on assets for purposes of Statement N.		
										Long Term.	Short Term.	Compulsory Third Party.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
		R	R		R	R	R	%	R	R	R	R
(a) Stocks and shares in companies incorporated in the Republic:—												
(b) Shares in building societies incorporated in the Republic:—						—						
(c) Units in unit trust schemes in the Republic:—		—				—						
Total (Item 11 of State- ment N).....	—	—	—	—				—				
(d) Stocks and shares in companies incorporated outside the Republic and approved by the Registrar:—												
Total (Item 13) of State- ment N).....	—	—	—	—								
(e) Stocks and shares in other companies incor- porated outside the Republic:—												
Total (Item 21 of State- ment N).....	—	—	—	—								

Note to Statement N (7):—

(a) The information called for under columns 3, 4 and 5 need not be furnished in respect of an investment in stock.

(b) Where the price of an assets has not been quoted on a Stock Exchange in the Republic within the period referred to in section *fifteen (g)* of the Act the information called for under column 8 must be furnished.

STAAT O (1).—OPSOMMING VAN BATES EN LASTE WAT BETREKKING HET OP VERSEKERINGSBESIGHEID.

Totale waarde van bates wat ingevolge artikel vier of ses van die Wet by die Tesourie gedeponeer is—Langtermynbesigheid..... R _____

Een tiende van die vorige jaar se premie-inkomste (ná aftrekking van goedgekeurde herversekering) wat betrekking het op—

* Alle korttermynbesigheid..... R _____

Korttermynbesigheid in die Republiek..... R _____

† Verpligte derdepartybesigheid..... R _____

Besonderhede. 1.	Langtermyn. 2.	Korttermyn. 3.	Verpligte Derdeparty. 4.
* Totale waarde van versekeringsbates soos in Poste 1 tot 22 van Staat N getoon..... (A)	R _____	R _____	R _____
* Totale versekeringsverbintenisse soos in Staat O getoon..... (B)	R _____	R _____	R _____
* (A) — (B)..... (C)	R _____	R _____	R _____
* Totale waarde van addisionele bates wat ingevolge artikel 17 (4) (a) van die Wet besit moet word..... (D)	Nie van toepassing nie	R _____	R _____
* (C) — (D)..... (E)	Nie van toepassing nie	R _____	R _____
Totale waarde van versekeringsbates besit in die Republiek, soos in Poste 1 tot 13 van Staat N getoon..... (F)	R _____	R _____	R _____
Totale versekeringsverbintenisse met betrekking tot besigheid in die Republiek gedryf, soos in Staat O getoon..... (G)	R _____	R _____	R _____
(F) — (G)..... (H)	R _____	R _____	R _____
Totale waarde van Deel I-bates in die Republiek besit, soos in poste 1 tot 6 van Staat N getoon..... (I)	R _____	R _____	R _____
Totale waarde van Deel I-bates wat ingevolge artikels 17 (2) of 18 (2) en 17 (5) (a) of 18 (5) (a) van die Wet besit moet word..... (J)	R _____	R _____	R _____
Totale waarde van addisionele Deel I-bates wat ingevolge artikels 17 (4) (b) of 18 (4) en 17 (6) of 18 (6) van die Wet in die Republiek besit moet word..... (K)	Nie van toepassing nie	R _____	R _____
(I) — [(J) + (K)]..... (L)	R _____	R _____	R _____
Totale waarde van bates bestaande uit wissels, skuldbriewe en effekte deur die Regering van die Republiek uitgereik..... (M)	R _____	R _____	R _____
Totale waarde van bates bestaande uit wissels, skuldbriewe en effekte deur die Regering van die Republiek uitgereik wat ooreenkomstig die bepalings van artikel 17 (2) of 18 (2) en 17 (5) (c) of 18 (5) (c) van die Wet besit moet word..... (N)	R _____	R _____	R _____
(M) — (N)..... (O)	R _____	R _____	R _____

Let wel.—* Buitelandse versekeraars moet nie die besonderhede gemerk * toon nie.

† Vul NUL in indien die Registrateur magtiging verleen het dat verpligte derdepartybesigheid as korttermynbesigheid behandel word.

STATEMENT O (1).—SUMMARY OF ASSETS AND LIABILITIES RELATING TO INSURANCE BUSINESS.

Total value of assets deposited with the Treasury in terms of section *four* or *six* of the Act—Long term business... R

One-tenth of the previous year's premium income (after deduction of approved reinsurances) relating to—

* All short term business... R

Short term business in the Republic... R

† Compulsory third party business... R

Particulars. 1.	Long Term. 2.	Short Term. 3.	Compulsory Third Party. 4.
* Total value of insurance assets as shown in Items 1 to 22 of Statement N. (A)	R	R	R
* Total insurance liabilities as shown in Statement O. (B)	R	R	R
* (A) — (B) (C)	R	R	R
* Total value of additional assets required to be held in terms of section 17 (4) (a) of the Act. (D)	Not applicable	R	R
* (C) — (D) (E)	Not applicable	R	R
Total value of insurance assets held in the Republic as shown in Items 1 to 13 of Statement N. (F)	R	R	R
Total insurance liabilities relating to business carried on in the Republic as shown in Statement O. (G)	R	R	R
(F) — (G) (H)	R	R	R
Total value of Part I assets held in the Republic as shown in Items 1 to 6 of Statement N. (I)	R	R	R
Total value of Part I assets required to be held in terms of sections 17 (2) or 18 (2) and 17 (5) (a) or 18 (5) (a) of the Act. (J)	R	R	R
Total value of additional Part I assets required to be held in the Republic in terms of sections 17 (4) (b) or 18 (4) and 17 (6) or 18 (6) of the Act. (K)	Not applicable	R	R
(I) — [(J) + (K)] (L)	R	R	R
Total value of assets comprising bills, bonds and securities issued by the Government of the Republic. (M)	R	R	R
Total value of assets comprising bills, bonds and securities issued by the Government of the Republic, required to be held in accordance with the provisions of section 17 (2) or 18 (2) and 17 (5) (c) or 18 (5) (c). (N)	R	R	R
(M) — (N) (O)	R	R	R

NOTE.—* Foreign insurers must not show particulars marked *.

† Insert NIL if the Registrar has authorised Compulsory Third Party business to be treated as Short Term business.

STAAT P.—BEREKENING VAN NETTO VERBINTENISSE KRAGTENS NOG LOPENDE KORTTERMYN- EN VERPLIGTE DERDEPARTYPOLISSE.

(i) *Besigheid in die Republiek gedryf.*

(Besonderhede van polisse vir termyn van twaalf maande of minder moet verstrek word.)

Premises ontvang en uitstaande.	Persen- tasie gere- serveer.	Brand.		See.		Motor.		Persoonlike ongevalle.		Garansie.		Gemengde		Totaal alle korttermyn.	
1.	2.	Premies. 3.	Verbin- tenis. 4.	Premies. 5.	Verbin- tenis. 6.	Premies. 7.	Verbin- tenis. 8.	Premies. 9.	Verbin- tenis. 10.	Premies. 11.	Verbin- tenis. 12.	Premies. 13.	Verbin- tenis. 14.	Premies. 15.	Verbin- tenis. 16.
		R	R	R	R	R	R	R	R	R	R	R	R	R	R
In eerste kwartaal van boekjaar.....	10%														
In tweede kwartaal van boekjaar.....	30%														
In derde kwartaal van boekjaar.....	50%														
In vierde kwartaal van boekjaar.....	70%														
TOTAAL.....		(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)
Premies kragtens goedgekeurde herverskerings oorgemaak:—															
Waar 'n herverskeringsooreenkoms by 'n plek in die															
Republiek verly is en die oorgemaakte besigheid deel uit-															
maak van die besigheid deur die aannemende versekeraar															
in die Republiek gedryf.....			—		—		—		—		—		—		—
Waar herverskeraar geld in die Republiek hou, soos uit-															
eengesit in paragraaf (a) (iii) van die omskrywing van															
„goedgekeurde herverskering” in artikel een (1) van			—		—		—		—		—		—		—
die Wet.....			—		—		—		—		—		—		—
Waar herverskerings ooreenkomstig die bepalings van			—		—		—		—		—		—		—
artikel sestig (1) van die Wet gesluit is.....			—		—		—		—		—		—		—
TOTAAL.....		(C)	—	(C)	—	(C)	—	(C)	—	(C)	—	(C)	—	(C)	—
Premies na aftrekking van goedgekeurde herverskerings															
(B — C).....		(D)	—	(D)	—	(D)	—	(D)	—	(D)	—	(D)	—	(D)	—
Netto verbintenis kragtens nog lopende polisse:—															
A — $\left\{ \frac{A}{B} \times C \right\}$		—	—	—	—	—	—	—	—	—	—	—	—	—	—
(40% van D).....		—	—	—	—	—	—	—	—	—	—	—	—	—	—
Premies aan versekeraars buite die Republiek oorgemaak															
kragtens:—															
Goedgekeurde herverskerings.....			—		—		—		—		—		—		—
Nie-goedgekeurde herverskerings.....			—		—		—		—		—		—		—
TOTAAL.....			—		—		—		—		—		—		—

STATEMENT P.—CALCULATION OF NET LIABILITIES UNDER UNMATURED SHORT TERM AND COMPULSORY THIRD PARTY POLICIES.

(i) *Business carried on in the Republic.*

(Particulars of policies for periods of twelve months or less, to be furnished.)

Premiums received and outstanding.	Percentage Reserved.	Fire.		Marine.		Motor.		Personal Accident.		Guarantee.		Miscellaneous.		Total All Short Term.	
		Premiums.	Liability.	Premiums.	Liability.	Premiums.	Liability.	Premiums.	Liability.	Premiums.	Liability.	Premiums.	Liability.	Premiums.	Liability.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.
		R	R	R	R	R	R	R	R	R	R	R	R	R	R
In first quarter of financial year.....	10%														
In second quarter of financial year.....	30%														
In third quarter of financial year.....	50%														
In fourth quarter of financial year.....	70%														
TOTAL.....		(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)
Premiums ceded under Approved Reinsurances:—															
Where reinsurance agreement executed at a place in the Republic and business ceded forms part of business carried on by accepting insurer in the Republic.....			—		—		—		—		—		—		—
Where reinsurer maintains in the Republic moneys as set forth in paragraph (a) (iii) of the definition of "approved reinsurances" in section one (1) of the Act.....			—		—		—		—		—		—		—
Where reinsurances effected in accordance with the provisions of section sixty (1) of the Act.....			—		—		—		—		—		—		—
TOTAL.....		(C)	—	(C)	—	(C)	—	(C)	—	(C)	—	(C)	—	(C)	—
Premiums not of approved reinsurances (B — C).....		(D)	—	(D)	—	(D)	—	(D)	—	(D)	—	(D)	—	(D)	—
Net liability under unmatured policies:—															
A — $\left\{ \frac{A}{B} \times C \right\}$		—		—		—		—		—		—		—	
(40% of D).....		—		—		—		—		—		—		—	
Premiums ceded to insurers outside the Republic under—															
Approved reinsurances.....			—		—		—		—		—		—		—
Non-approved reinsurances.....			—		—		—		—		—		—		—
TOTAL.....			—		—		—		—		—		—		—

STAAT P.—(iv) *Verpligte Derdepartybesigheid.*

Totale premies ontvang en uitstaande..... R R
 Min goedgekeurde herversekings:—

Waar 'n herversekingsooreenkoms by 'n plek in die Republiek verly is en die oorgemaakte besigheid deel uitmaak van die besigheid deur die aannemende versekeraar in die Republiek gedryf.....
 Waar herversekeraar geld in die Republiek hou, soos uiteengesit in paragraaf (a) (iii) van die omskrywing van goedgekeurde herversekering in artikel een (1) van die Wet.....
 Waar herversekings in ooreenstemming met die bepalings van artikel sestig (1) van die Wet gesluit is.....

Premies ná aftrekking van goedgekeurde herversekings..... (C)

* Netto verbintenis kragtens nog lopende polisse (d.i. slegs in gevalle waar die risiko nie 100 persent herverseker is nie):—

$$\frac{A}{12} \times \frac{B}{100} \times \frac{C}{1} = R$$

A = Getal maande vanaf end van die versekeraar se boekjaar tot die daaropvolgende 30 April.

B = Risikopremie (d.i. 80, tensy anders deur Registrateur gelas).

* OPMERKING.—In gevalle waar die risiko 100 persent herverseker is, moet toereikende voorsiening vir administrasie-uitgawes onder die betrokke pos in Staat O gemaak word.

STATEMENT P.—(iv) *Compulsory Third Party Business.*

Total premiums received and outstanding..... R R
 Less approved reinsurances:—

Where reinsurance agreement executed at a place in the Republic and business ceded forms part of business carried on by accepting insurer in the Republic.....
 Where reinsurer maintains in the Republic moneys as set forth in paragraph (a) (iii) of the definition of "approved reinsurances" in section one (1) of the Act.....
 Where reinsurances effected in accordance with the provisions of section sixty (1) of the Act.....

Premiums net of approved reinsurances..... (C)

* Net liability under unmaturing policies (i.e. only in cases where the risk is not 100 per cent reinsured):—

$$\frac{A}{12} \times \frac{B}{100} \times \frac{C}{1} = R$$

A = Number of months from end of insurer's financial year to the 30 April next.

B = Risk premium (i.e. 80 unless otherwise directed by Registrar).

* NOTE.—In cases where the risk is 100 per cent reinsured, adequate provision for administration expenses should be made under the appropriate item in Statement O.

Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op dubbelfolio-papier, dit wil sê die grootte 13 dm. in die dwars en 16 dm. in die lengte. 'n Kantlyn van 1½ dm. moet aan die linkerkant vir inbind gelaat word.

STAAT T.

VERSEKERINGSWET, 1943.

Opgawe ten opsigte van Lloydsbesigheid*/besigheid ingevolge artikel 60 (2) goedgekeur*.

Naam van agent..... Kalenderjaar geëindig.....

Beskrywing van besigheid. (1)	Premies ontvang. (2)	Vorderings betaal. (3)	Kommissie of ander besoldiging ontvang. (4)	Ander gelde ontvang. (5)	Ander betalings gedoen. (6)
	R	R	R	R	R
1. Brand.....				—	—
2. See.....				—	—
3. Motor.....				—	—
4. Persoonlike ongevallen.....				—	—
5. Garansie.....				—	—
6. Gemengde.....				—	—
7. Ander soorte (moet gespesifiseer word):—				—	—
8. Ander inkomste (moet gespesifiseer word) ten opsigte van Lloydsbesigheid*/besigheid ingevolge artikel 60 (2) goedgekeur*.....	—	—			—
9. Ander uitgawes (moet gespesifiseer word) ten opsigte van Lloydsbesigheid*/besigheid ingevolge artikel 60 (2) goedgekeur*.....	—	—	—	—	
10. TOTAAL.....					

2½ persent van premies gedurende jaar ontvang R.....

Bedrag gedurende die jaar waarop hierdie opgawe betrekking het, ingevolge artikel sestig (1) (f) van die Wet betaal R.....
 naamlik 2½ persent van die premies gedurende die vorige jaar ontvang, soos getoon in die opgawe wat op daardie jaar betrekking het.

Datum van betaling.....

Handtekening van agent.....

Datum.....

Waarmmerking deur ouditeur(s):—

Ek/Ons verklaar dat na die beste van my/ons wete en oortuiging en in ooreenstemming met die boeke van die agent en ander inligting deur my/ons ingewin—

(a) die inligting in die opgawe hierbo vervat, juis is;

(b) gedurende die jaar waarop hierdie opgawe betrekking het, die agent nie premies ontvang het nie*/premies ontvang het* ten opsigte van versekeringsbesigheid wat binne die bestek van artikel 60 (2) van die Wet val.

Datum _____

Handtekening van ouditeur(s) _____

OPMERKING.

1. Die bedrag onder kolom 2 getoon, moet bereken word soos hieronder uiteengesit:—

(a) Totale premies gedurende die kalenderjaar aan kliënte gedebiteer (met inbegrip van addisionele premies), min terugbetaling van premies, verdeel in die kategorieë in hierdie opgawe vermeld.

(b) Die syfer ooreenkomstig (a) hierbo verkry, moet soos volg verreken word deur—

- (i) die bedrag van die uitstaande debiteure aan die begin van die kalenderjaar by te tel; en
- (ii) die bedrag van die uitstaande debiteure aan die einde van die kalenderjaar af te trek.

2. *Vorderings betaal.*—Dit beteken vorderings betaal, min vorderings verhaal, met inbegrip van assessors—en regsgelde in verband met vorderings.

* Skrap wat nie van toepassing is nie.

This statement must be lodged in a standardised form viz. double foolscap, i.e. size 13 in. across and 16 in. down. A left-hand binding margin of 1½ in. must be provided for.

STATEMENT T.

INSURANCE ACT, 1943.

Return in respect of Lloyds business*/business approved in terms of Section 60 (2)*.

Name of Agent _____ Calendar year ended _____

Description of Business. (1)	Premiums Received. (2)	Claims Paid. (3)	Commission or Other Remuneration Received. (4)	Other Moneys Received. (5)	Other Payments made. (6)
	R	R	R	R	R
1. Fire.....				—	—
2. Marine.....				—	—
3. Motor.....				—	—
4. Personal accident.....				—	—
5. Guarantee.....				—	—
6. Miscellaneous.....				—	—
7. Other classes (to be specified):—				—	—
8. Other income (to be specified) in respect of Lloyds business*/business approved in terms of section 60 (2)*	—	—			—
9. Other expenditure (to be specified) in respect of Lloyds business*/business approved in terms of section 60 (2)*	—	—	—	—	
10. TOTAL.....					

2½ per cent of premiums received during year R.

Amount paid during the year to which this return relates under section sixty (1) (f) of the Act R.
being 2½ percent of the premiums received during the previous year, as shown in the statement relating to that year.

Date of Payment _____

Signature of Agent _____

Date _____

Attestation by Auditor(s):—

I/We state that to the best of my/our knowledge and belief and according to the books of the agent and other information obtained by me/us—

(a) the information contained in the above statement is correct;

(b) during the year to which this statement relates, the agent did not receive*/received* premiums in respect of insurance business falling within the scope of section 60 (2) of the Act.

Date _____

Signature of Auditor(s) _____

NOTE.

1. The amount shown under column 2 shall be calculated as set out hereunder:—

(a) Total premiums debited out to clients during the calendar year (including additional premiums) less returns of premiums, divided into the categories referred to in the statement.

(b) The figure arrived at in accordance with (a) above is to be adjusted by—

- (i) the addition of the amount of outstanding debtors at the beginning of the calendar year; and
- (ii) the deduction of the amount of outstanding debtors at the end of the calendar year.

2. *Claims paid.*—This shall mean claims paid less claims recoveries, including assessor's fees and legal fees in connection with claims.

* Delete whichever is not applicable.

STAAT U.

OPGAWE DEUR DIE LLOYDSVERTEENWOORDIGER INGEVOLGE REGULASIE 11 (e) (i) VIR DIE
MAAND 19

1. Kredietsaldo van Lloydstrustrekening onmiddellik voor die aanvang van die maand waarop die opgawe betrekking het..... R
2. Boekwaarde van bates van die soorte in die Derde Bylae vermeld, soos onmiddellik voor die aanvang van daardie maand besit..... R
3. Bedrag gedurende daardie maand in die trustrekening gedeponeer—
 - (a) ingevolge artikel 60 (1) (j) (ii)..... R
 - (b) ingevolge transaksies deur artikel 60 (1) (o) (iii) gemagtig..... R
 - (c) ingevolge inkomsteontvangste op die beleggings onder pos 2 ingesluit, plus rente (indien daar is) op die bedrag teenoor pos 1..... R
4. Totaal van die bedrae teenoor poste 1, 2, 3 (a), 3 (b) en 3 (c) getoon..... R
5. Bedrag gedurende daardie maand aan die trustrekening onttrek—
 - (a) vir belegging in bates van die soorte in die Derde Bylae vermeld..... R
 - (b) vir oordrag aan Lloyds, Londen..... R
 - (c) vir ander doeleindes (spesifiseer)..... R
6. Totaal van die bedrae teenoor poste 5 (a), (b) en (c) getoon..... R
7. Verskil tussen die bedrae teenoor poste 4 en 6 getoon..... R
8. Bedrag ingevolge artikel 60 (1) (j) (ii) op die trustrekening gestort gedurende dieselfde maand van die vorige kalenderjaar, plus rente (indien daar is) op sodanige bedrag verdien..... R
9. Kredietsaldo van die trustrekening aan die einde van die maand waarop die opgawe betrekking het..... R
10. Boekwaarde van bates van die soort in die Derde Bylae vermeld, soos aan die einde van daardie maand besit.. R

Datum.....

Handtekening van Lloydsverteenvoordiger.....

STATEMENT U.

RETURN BY THE LLOYDS REPRESENTATIVE IN TERMS OF REGULATION 11 (e) (i) FOR THE
MONTH OF 19

1. Credit balance in Lloyds trust account immediately prior to the commencement of the month to which the return relates..... R
2. Book value of assets of the kinds mentioned in the Third Schedule, held immediately prior to the commencement of that month..... R
3. Amount deposited in the trust account during that month—
 - (a) in terms of section 60 (1) (j) (ii)..... R
 - (b) in pursuance of transactions authorised by section 60 (1) (o) (iii)..... R
 - (c) in pursuance of income receipts on the investments included under item 2 plus interest, if any, on amount against item 1..... R
4. Total of the amounts shown against items 1, 2, 3 (a), 3 (b) and 3 (c)..... R
5. Amount withdrawn from the trust account during that month—
 - (a) for investments in assets of the kinds mentioned in the Third Schedule..... R
 - (b) for transfer to Lloyds, London..... R
 - (c) for other purposes (specify)..... R
6. Total of the amounts shown against items 5 (a), (b) and (c)..... R
7. Difference between the amounts shown against items 4 and 6..... R
8. Amount deposited in the trust account in terms of section 60 (1) (j) (ii) during the same month of the previous calendar year plus interest, if any, earned on such amount..... R
9. Credit balance in the trust account at the end of month to which the return relates..... R
10. Book value of assets of the kind mentioned in the Third Schedule, held at the end of that month..... R

Date.....

Signature of Lloyds Representative.....

Hierdie staat moet in 'n gestandaardiseerde vorm ingedien word, naamlik op dubbelfoliopapier, dit wil sê die grootte 13 duim in die dwarsste en 16 duim in die lengte. 'n Kantlyn van 1½ duim moet aan die linkerkant vir inbind gelaat word.

STAAT V.

JAARLIKSE OPGAWE DEUR LOYDSVERTEENWOORDIGER INGEVOLGE REGULASIE 11 (e) (ii).

Vir die kalenderjaar geëindig

Kort beskrywing van bates.

Boekwaarde van bates.

1.

2.

R

1. Kredietsaldo in Lloydstrustrekening..... (A)
2. Effekte deur die Regering van die Republiek uitgereik..... (A)
3. Ander bates van die soorte in Deel I van die Derde Bylae van die Wet vermeld—
 - (a) Vaste deposito's by banke, bouverenigings, ens. in die Republiek.....
 - (b) Effekte deur die Regering van die Republiek gewaarborg.....
 - (c) Effekte deur Plaaslike Besture in die Republiek uitgereik of gewaarborg.....
 - (d) Effekte deur die Randwaterraad, Evkom en Land- en Lanboubank uitgereik of gewaarborg.....
 - (e) Effekte deur goedgekeurde instellings uitgereik of gewaarborg.....

Totaal van poste 1, 2 en 3..... (B)

4. Bates van die soorte in Deel II van die Derde Bylae van die Wet vermeld—
 - (a) Verbande op onroerende goed in die Republiek.....
 - (b) Vorderings teen individue in en maatskappye geïnkorporeer in die Republiek.....
 - (c) Stock en aandele van maatskappye geïnkorporeer in die Republiek.....
 - (d) Liggaamlike goed in die Republiek.....
 - (e) Vorderings teen en stock en aandele van maatskappye buite die Republiek geïnkorporeer en deur die Registrateur goedgekeur.....
 - (f) Ander bates (moet gespesifiseer word).....

Totaal van poste 1, 2, 3 en 4..... (C)

Persentasieverhouding van (A) tot (C) [Artikel 60 (1) (i) (ii)]..... %

Persentasieverhouding van (B) tot (C) [Artikel 60 (1) (i) (i)]..... %

Datum

Lloydsverteenwoordiger.

WAARMERKING DEUR OUDITEUR(S).

Ek/Ons verklaar dat—

(1) na die beste van my/ons wete en oortuiging die inligting in Staat V vervat, juis is volgens die boeke van die Lloyds-verteenwoordiger en ander inligting deur my/ons ingewin.

(2) ek/ons myself/onself van die bestaan van die bates in Staat V getoon, vergewis het.

(3) ek/ons elke dokument wat dien as wesentlike bewys van die eiendomsreg op die bates in Staat V getoon, nagegaan het en tevrede is dat die bepalings van artikel 60 (1) (m) nagekom is.

Voorbehoude

Datum

Handtekening van Ouditeur(s).

This statement must be lodged in a standardized form, viz. double foolscap, i.e. size 13 in. across and 16 in. down. A left-hand binding margin of 1½ in. must be provided for.

STATEMENT V.

ANNUAL RETURN BY LLOYDS REPRESENTATIVE IN TERMS OF REGULATION 11 (e) (ii).

For the Calendar year ended

Short description of assets.

Book value of assets.

1.

2.

R

1. Credit balance in Lloyds trust account..... (A)
2. Stocks issued by the Government of the Republic..... (A)
3. Other assets of the kinds mentioned in Part I of the Third Schedule to the Act—
 - (a) Fixed deposits with banks, building societies, etc. in the Republic.....
 - (b) Stocks guaranteed by the Government of the Republic.....
 - (c) Stocks issued or guaranteed by Local Authorities in the Republic.....
 - (d) Stocks issued or guaranteed by Rand Water Board, Escom and Land and Agricultural Bank.....
 - (e) Stocks issued or guaranteed by approved institutions.....

Total of items 1, 2 and 3..... (B)

Short description of assets.

1.

Book value of assets.

2.

R

4. Assets of the kinds mentioned in Part II of the Third Schedule to the Act—

- (a) Mortgage bonds on immovable properties in the Republic.....
 (b) Claims against individuals in and companies incorporated in the Republic.....
 (c) Stocks and Shares in companies incorporated in the Republic.....
 (d) Corporeal property in the Republic.....
 (e) Claims against and Stocks and Shares in companies incorporated outside the Republic and approved by the Registrar.....
 (f) Other assets (to be specified).....

Total of items 1, 2, 3 and 4..... (C)

Percentage ratio of (A) to (C) [Section 60 (1) (f) (ii)].....%

Percentage ratio of (B) to (C) [Section 60 (1) (f) (i)].....%

Date.....

Lloyds Representative.

ATTESTATION BY AUDITOR(S).

I/We state that—

(1) to the best of my/our knowledge and belief the information contained in Statement V is correct according to the books of the Lloyds Representative and other information obtained by me/us.

(2) I/We have satisfied myself/ourselves of the existence of the assets shown in Statement V.

(3) I/We have examined every document which evidences the title to every assets shown in Statement V and am/are satisfied that the provisions of section 60 (1) (m) have been complied with.

Qualifications.....

Date.....

Signature of Auditor(s).

INHOUD.

No.

BLADSY

Departement van Finansies.

GOEWERMENSKENNISGEWING.

R. 252. Wysiging van Regulasies Ingevolge die
 Versekeringswet, 1943 1

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Department of Finance.

GOVERNMENT NOTICE.

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 Insurance Act, 1943 1

Nuttige wenke—

1. Adresseer alle posstukke volledig, duidelik en sonder misleidende afkortings.
2. Plaas u eie adres agterop die koevert of omslag.
3. Moenie muntstukke of ander harde artikels in briewe insluit nie.
4. Gebruik posorders of poswissels wanneer geld deur die pos gestuur word.
5. Verpak pakkette behoorlik. Gebruik sterk houers en dik papier en bind dit stewig vas.
6. Maak seker dat die posgeld ten volle vooruitbetaal is.
7. Plak die posseëls in die boonste regterhoek van die koevert of omslag.
8. Verseker u pakkette en registreer waardevolle briewe. Dokumente wat slegs teen hoë koste vervang kan word, moet verkieslik verseker word.
9. Pos vroegtydig en dikwels gedurende die dag. Posstukke wat tot op die laaste oomblik teruggehou word kan vertraging veroorsaak.
10. Verstrek u volledige posadres aan u korrespondente asook u posbusnommer waar van toepassing.

Useful Hints—

1. Address all mail fully, clearly and without misleading abbreviations.
2. Place your own address on the back of the envelope or wrapper.
3. Do not enclose coins or other hard objects in letters.
4. Send remittances by Postal Order or Money Order.
5. Pack parcels properly, using strong containers and heavy paper. Tie securely.
6. Prepay postage fully.
7. Place postage stamps in the upper right hand corner of the envelope or wrapper.
8. Insure your parcels and register valuable letters. Documents which can only be replaced at considerable cost should preferably be insured.
9. Post early and often during the day. Mail held until the last moment may cause delay.
10. Give your correspondents your correct post office address including your box number where applicable.

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IN DIE

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WORD BY ENIGEEN VAN MEER AS 1,600 POS-
KANTORE IN DIE REPUBLIEK VAN SUID-AFRIKA
EN SUIDWES-AFRIKA, AFGESIEN VAN WAAR U
REKENING OORSPRONKLIK GEOPEN IS.

YOUR SAVINGS EARN

4 $\frac{1}{2}$ %

INTEREST PER ANNUM

IN THE

POST OFFICE SAVINGS BANK

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AT ANY ONE OF MORE THAN 1,600 POST OFFICES
IN THE REPUBLIC OF SOUTH AFRICA AND SOUTH
WEST AFRICA, IRRESPECTIVE OF WHERE YOUR
ACCOUNT WAS ORIGINALLY OPENED.

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te verseker:

- Lees die nuttige wenke en aanwysings wat op die bladsye in verband met spesiale dienste en oor ander inligting in u telefoongids voorkom.
- Maak u gesprekke so kort moontlik.
- Wees seker dat u die regte nommer het voordat u 'n oproep maak.
- Beantwoord u Telefoon onmiddellik en praat duidelik.

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Satisfactory Telephone Service

- Read the special services and other information pages of your directory for useful hints and directions.
- Avoid long conversations.
- Be sure of the number you want before making a call.
- Answer your telephone promptly and speak distinctly.

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