

Notes to the Accounts (Cont'd)

			SROUP	COMPANY	
		2018 N'000	2017 N°000	2018 N°000	2017 N1000
3-	(a) For the purpose of cashflow statement, reinsurance recoverables which involve payment of cash is reconc	iled as follows			
B	covery from reinsurance as per Income Statements	591,074	428,489	205,901	145,130
File	sinsurance claim recoverables on outstanding claims/IBNR	(448,400)	(5,650)	(98,427)	(5,650)
FR	sinsurance recoverables as per reinsurers debitioredit notes	(50,414)	(59,218)	(50,414)	(59,218)
Pag	einsurance claim recovery as per statement of casflows	92,260	361,621	57,060	80,262
34	(b) Net Claims Expenses				
	General Accident	88,490.09	256,846	57,690	238,896
	Oil & Gas	566,941.63	327.849	566,942	327,841
	Fine	68,440.24	86,096	24.578	32.418
	Motor	537,566,35	456,694	156.573	117,690
	Aviation	67.437.35	(3.151)	67.437	(3.151
	Bond	24.831.84	229.881	16.572	1.354
	Engineering	66 102 81	47,762	278	21,794
	Marine	76,208,84	15,446	41,987	12,080
	EmplLiability	54,131.93	30.592	(237)	70-
	Total	1,550,151	1,448,015	931,819	749,643
	nderwriting Expenses				
a	Acquisition Cost	804.926	695,202	429.264	371,827
		- 日本日 (1947年)	AND STATE OF THE PARTY.		
A	Maintenance Cost	185,959 989,985 d by the company	192,126 887,328 , while mainten	185,059 614,323 ance cost inclu	563,953
A.	equisition cost are commission expenses on policies issue- unveyor and superintending fees.	989,985	887,328	614,323	563,953
A	equisition cost are commission expenses on policies issue- inveyor and superintending fees. Acquisition cost	989,985 d by the company	887,328 , while mainten	614,323 ance cost inclus	563,953 de engineer
A.	equisition cost are commission expenses on policies issue- arveyor and superintending fees. Acquisition cost General Accident	989,985 d by the company 183,603	887,328 , ,while mainten. 162,283	614,323 ance cost inclus 141,402	563,953 de engineer 124,202
A. S	equisition cost are commission expenses on policies issue aveyor and superintending fees. Acquisition cost General Accident Oil & Gas	989,985 d by the company 183,603 5,474	887,328 , while mainten 162,283 4,675	614,323 ance cost inclus 141,402 5,474	563,95 de engineer 124,200 4,67
A. S	equisition cost are commission expenses on policies issue arveyor and superintending fees. Acquisition cost General Accident Oil & Gas Fine	989,985 d by the company 183,603 5,474 98,435	887,328 , while mainten 162,283 4,675 105,432	614,323 ance cost inclus 141,402 5,474 20,079	563,95 de engineer 124,200 4,671 37,311
A.	equisition cost are commission expenses on policies issue- anveyor and superintending fees. Acquisition cost General Accident Oil & Gas Fire Motor	989,985 d by the company 183,603 5,474 98,435 199,782	887,328 , white mainten 162,283 4,675 105,432 184,745	614,323 ance cost inclus 141,402 5,474 20,079 49,152	563,953 de engineer 124,200 4,671 37,311 54,754
A.	equisition cost are commission expenses on policies issue- anceyor and superintending fees. Acquisition cost General Accident Oil & Gas File Motor Aviation	989,985 d by the company 183,603 5,474 98,435 199,782 3,662	887,328 , while mainten. 162,283 4,675 105,432 184,745 627	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662	563,950 de engineer 124,200 4,671 37,311 54,75- 621
A.	equisition cost are commission expenses on policies issue arveyor and superintending fees. Acquisition cost General Accident Oil & Ges Fine Motor Aviation Bond	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980	887,328 / ,while mainten 162,283 4,675 105,432 184,745 627 29,101	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002	563,950 de engineer 124,200 4,671 37,311 54,75- 621 900
A.	Acquisition cost are commission expenses on policies issue arveyor and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation Bond Engineering	989,985 d by the company 183,603 5,474 98,435 199,782 3,652 29,980 110,004	887,328 / ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002 75,119	563,950 de engineer 124,200 4,675 37,351 54,75 627 900 71,760
A.	Acquisition cost are commission expenses on policies issue- arveyor and superintending fees. Acquisition cost General Accident Oil & Gas Fire Motor Aviation Bond Engineering Marine	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017	887,328 , white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291	563,95: de engineer 124,20: 4,67: 37,311 54,75- 62: 90: 71,76: 76,72:
, A.,	Acquisition cost are commission expenses on policies issue arveyor and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation Bond Engineering	989,985 d by the company 183,603 5,474 98,435 199,782 3,652 29,980 110,004	887,328 / ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002 75,119	563,950 de engineer 4,670 37,310 54,75 620 900 71,760 76,720 854
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A.S.	Acquisition cost are commission expenses on policies issue arveyor and superintending fees. Acquisition cost General Accident Oil & Gas Fire Motor Aviation Bond Engineering Marine Emp/Liability Total Maintenance cost	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926	887,328 , white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,084 429,264	563,953 3e engineer 124,202 4,675 37,316 54,764 627 903 71,763 76,721 656 371,827
A.S.	Acquisition cost are commission expenses on policies issue averyor and superintending fees. Acquisition cost General Accident Oil & Gas Fire Motor Aviation Bond Engineering Marine Emp/Liability Total Maintenance cost General Accident	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926	887,328 / ,while mainten. 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,202	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,064 429,264	563,953 de engineer 124,200 4,673 37,331 54,754 622 903 71,763 76,72 854 371,823
A. S. S.	Acquisition cost are commission expenses on policies issue arveyor and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation Bond Engineering Marine Emp/Liability Total Maintenance cost General Accident Oil & Gas	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926	887,328 / ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292 44,832 80,241	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,064 429,264 43,137 63,972	563,950 de engineer 124,200 4,675 54,75 627 71,760 71,760 371,820 44,830 80,24
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A.S.	Acquisition cost are commission expenses on policies issue arveyor and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation Bond Engineering Marine Empt Liability Total Maintenance cost General Accident Oil & Gas Fine Motor	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926 43,137 63,972 14,857 14,974	887,328 , white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,202 44,832 80,241 10,428 12,452	614,323 ance cost incluse 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,084 429,264 43,137 63,972 14,857 14,974	563,953 3e engineer 124,200 4,675 37,311 54,764 627 900 71,767 76,721 656 371,827 44,833 80,241 10,428 12,453
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Annelies Wilder-Smith

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