REPORT OF THE REGISTRAR OF MEDICAL SCHEMES

1996/97

DEPARTMENT OF HEALTH

REPORT OF THE

REGISTRAR OF MEDICAL SCHEMES

1996 / 1997

ADDRESSES

Physical Address:
1267 Pretorius Street
Hadefields Block E
Hatfield
Pretoria

Postal Address:
Private Bag X34
Hatfield
0020

Telephone:
(012) 430 7652

Telefax:
(012) 430 7652

Internet:
http://www.medicalschemes.com

CONTENTS

REPORT BY THE REGISTRAR OF MEDICAL SCHEMES

1.1 OPERATIONAL AND ADMINISTRATIVE ACTIVITIES

COUNCIL FOR MEDICAL SCHEMES

The Council for Medical Schemes is a statutory body established by the Medical Schemes Act to serve both the interests of the public and of members of medical schemes. The Registrar of Medical Schemes is the Executive Officer of the Council.

The functions of the Council are:

- to protect the interest of members of medical schemes with regard to medical schemes matters at all times;
- to control and co-ordinate the activities of medical schemes;
- to advise the Minister on matters concerning medical schemes;
- to investigate complaints and settle disputes in relation to the affairs of registered medical schemes; and
- to perform other prescribed functions.

The Council consisted, during the reporting period, of the following members:

Prof.	N	Padayachee	Chairperson
Dr	J E	Cornell	Elected Deputy Chairperson
Mr	D M	Brennan	
Dr	B A	Brink	
Mr	B T	Brooks	
Dr	S	Gulube	
Mr	S J	Kgamphe	
Mr	A M	Leveton	
Dr	G	Martin	
Mr	P T	Masobe	
Ms	D L	Pearmain	
Dr	S M	Pillay	
Mr	R	Sono	
Dr	C O M	Setsubi	
Mr	R B	Speedie	

- The Council met on five occasions and the Executive Committee of Council met on ten occasions to carry out its responsibilities.
- A large amount of Council's time during this period went into consideration of the new Medical Schemes Bill. Council provided the Minister with a detailed report on its comments on the Bill. Council supported the underlying principles of non discrimination and community rating contained in the Bill and emphasised the need to improve governance over medical schemes.

THE OFFICE OF THE REGISTRAR

The Registrar is the Executive Officer of Council and is at the head of its operations. The Registrar and his staff are responsible for:

- the registration of medical schemes and amendments to their rules, in a manner which complies with the provisions of the Medical Schemes Act, and the regulations framed there under as well as resolutions adopted by the Council from time to time.
- financial supervision of registered schemes. This included the collection of statistical information, audited financial statements and annual reports from both registered and exempted medical schemes. In addition, various schemes are required to report to the Registrar with a view to monitor their financial soundness.
- advising the public, management of medical schemes, employers and others on matters relating to medical schemes and the Act.
- One hundred and seventy two medical schemes were registered during the period under review. Details are provided in the annexures to this report.

1.2 REGULATORY DEVELOPMENTS

The Medical Schemes Bill was published during 1998 for general comment. The parliamentary process was completed during this period and the Act was published in December 1998. The Medical Schemes Act, 1998, Act No 131 of 1998 replaced the former Act and came into operation on 2 February 1999.

The Act introduces a new approach to governance, regulation and supervision of medical schemes and related activities. The Act seeks to provide greater protection to the public and to enhance access to private health care cover within a community rated environment, which aims to strengthen the principle of, cross-subsidization amongst members in larger risk pools.

The new Act clearly delineates the business of a medical scheme and is complemented in this regard by the amendments to Insurance legislation. The Act also requires that all entities that carry out the business of a medical scheme should be required to register under the Act.

The Act will also improve substantially the governance and financial supervision of medical schemes. It will also require that schemes maintain a solvency margin of 25%. Medical schemes will also be required to diversify their assets in order to minimize risk. Schemes are prohibited from holding equity in any administration company and any participating employer.

Provision is made for accreditation of medical scheme administrators, managed care organisations and other intermediaries.

1.3 GENERAL INFORMATION

LIQUIDATION

Council consented to an application to the High Court in Pietermaritzburg to liquidate Medilife Medical Schemes in view of material irregularities with the management and administration of the scheme and resultant insolvency of the scheme. The High Court subsequently approved the liquidation of the scheme. Action has been instated against certain persons and parties who were instrumental in the management and administration of the scheme.

The following medical scheme was liquidated during the period under review:

Medilife Medical Scheme w.e.f 1 September 1997.

East Coast Medical Plan applied for voluntary liquidation during 1998.

REGISTRATION, NAME CHANGES AND AMALGAMATION OF MEDICAL SCHEMES

The following medical schemes were registered during the period under review:

Anglovaal Group Medical Scheme w.e.f. 1 August 1997;

Aumed Medical Scheme w.e.f. 1 December 1997;

CSIR Medical Scheme w.e.f. 1 April 1997;

CU Health Medical Scheme w.e.f. 01 May 1998;

Engen Medical Benefit Fund w.e.f. 1 September 1997;

JCI Medical Scheme w.e.f. 28 August 1998;

Medgold Medical Scheme w.e.f. 1 January 1997;

Minemed Medical Scheme w.e.f. 1 January 1997;

Provia Medical Scheme w.e.f. 1 October 1998 (Registered on 17 Septemer 1998);

Ingwe Health Plan w.e.f. 1 November 1999; and

Foschini Group Medical Aid Scheme w.e.f. 1 January 1999 (Registered on 18 November 1998.

The following name changes were registered during the period under review:

Aiken and Peat Medical Aid Society to KPMG Medical Aid Society;

Bonmed Mediese Skema to Malasela Group Medical Scheme;

Carlton Paper Medical Plan to Pharos Medical Scheme (PIMAS);

Genmed Medical Scheme to Billmed Medical Scheme;

Makro SA Medical Aid Society to Massmart Health Plan;

Masters Builders and Allied Traders Association for the OFS Goldfields Area Benefit Fund to Free State Medical Scheme;

Mines Benefit Society to Cawmed Medical Scheme;

Ferromed to Kopano Healthcare;

Grinaker Electronics Medical Aid Scheme to Grintek Medical Aid Scheme;

Group Five & Everite Healthcare Plan to G5MED;

Momentum Health Medical Scheme to Discovery Health Medical Scheme;

Kap Investments Medical Aid Society to Moremed Medical Scheme;

AAC Mines Medical Scheme to Anglogold Medical Scheme; and

CU Health Medical Scheme to Resolution Health Medical Scheme.

The following schemes amalgamated or transferred their business as indicated during the period under review:

Vrystaat Munisipale Mediese Skema with Munimed w.e.f. 1 January 1998;

Morcop Medical Aid Society with Tiger Oats Medical Scheme w. e. f. 1 January 1998;

SACTA Medical Aid Society with Protea Medical Aid Society w.e.f. 1 January 1998;

Protea Assurance Staff Medical Aid Society (PASMAS) with Mutual & Federal Medical Aid Fund w.e.f . l January 1998;

Consolidated Employers' Medical Aid Society (CEMAS) with Medical Expenses Distribution Society (MEDS) w.e.f 1 January 1998;

Bloemmed Medical Society with Northern Medical Society w.e.f 1 July 1998;

Senmed Benefit Plan (an option within Alliance Benefit Society) with Finmed Medical Scheme w.e.f 1 July 1998;

South Atlantic Corporation Medical Aid Society (SACMAS) with Anglovaal Group Medical Scheme w.e.f. 1 May 1998;

Trimed with Ferromed w.e.f. 1 July 1998;

Reunert Medical Scheme with Discovery Health Medical Scheme; and

Goldfields Medical Aid Society with Meddent Medical Scheme.

The registration of Helpmed and Malasela Medical Scheme were withdrawn with effect from 1 January 1998 since they ceased to operate.

Membership of international associations

The Council is a member of the International Federation of Health Funds. The Federation held its biennial conference in South Africa during 1998.

ANALYSIS OF AUDITED FINANCIAL STATEMENTS AND STATUTORY RETURNS

The audited financial statements of medical schemes for the 1996 and 1997 financial years have been analysed and the results are reflected in the annexures attached to this report.

CONCLUSION

I wish to record my appreciation for the co-operation received from the Council, the Executive Committee of Council, medical schemes, administrators of schemes, the various professions, the Financial Services Board, my colleagues and consultant for their assistance, goodwill and dedication during the period under review.

REGISTRAR OF MEDICAL SCHEMES

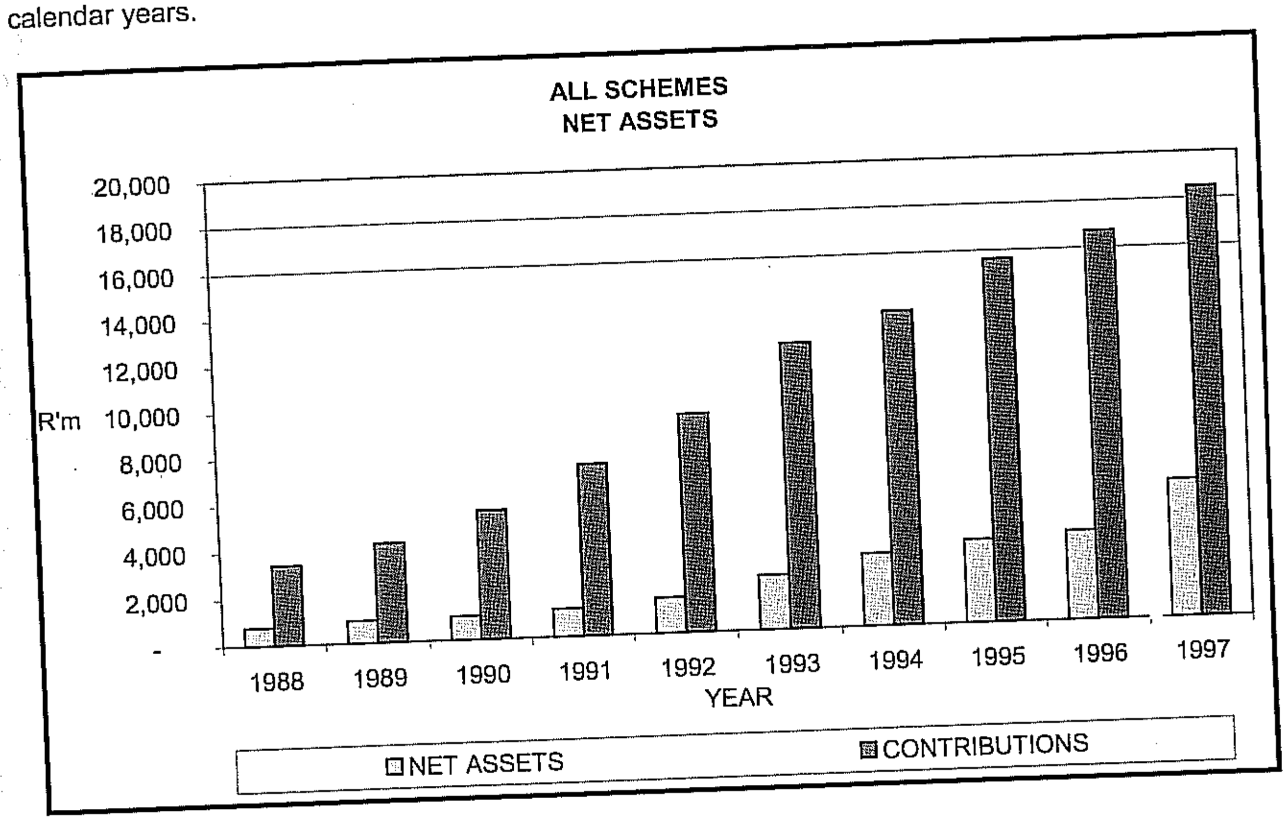
2.1 FINANCIAL SUMMARY

Financial statements prepared in accordance with the SAICA Audit and Accounting Guide on Medical Funds:

- shall present the state of affairs and the business of the medical scheme and the results thereof at the end of the financial year and the surplus or deficiency of the medical scheme for the financial year.
- shall at all times maintain its business in a financially sound condition by having assets, providing for its liabilities and generally conducting its business so as to be in a position to meet its liabilities at all times.
- include a trustees' report containing relevant information indicating whether or not the resources of the medical scheme have been applied economically, efficiently and effectively.

The consolidated audited financial results for the period of assessment are shown in Annexure A and B

The bar chart below shows how the net asset position of the medical schemes has grown the past ten calendar years.



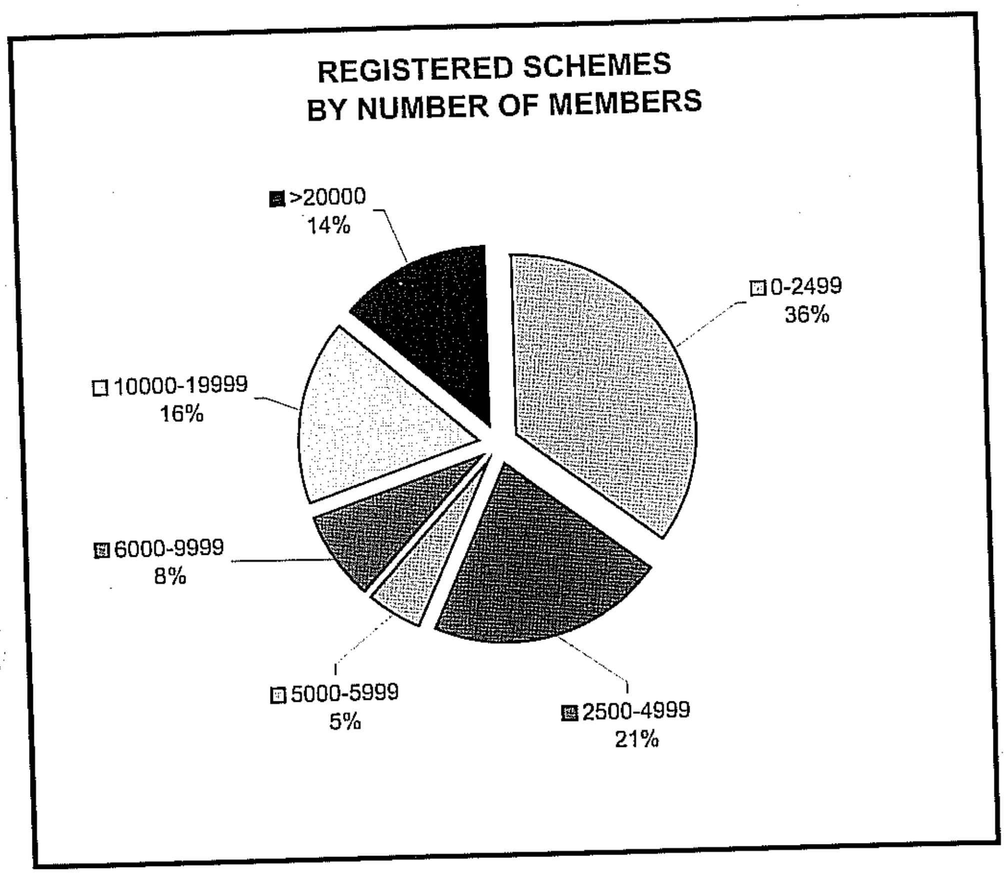
2.2 MEMBERSHIP

The medical schemes have been considered in terms of overall size, average membership, ratio of dependants to average principal members and the ratio of continuation members to principal members.

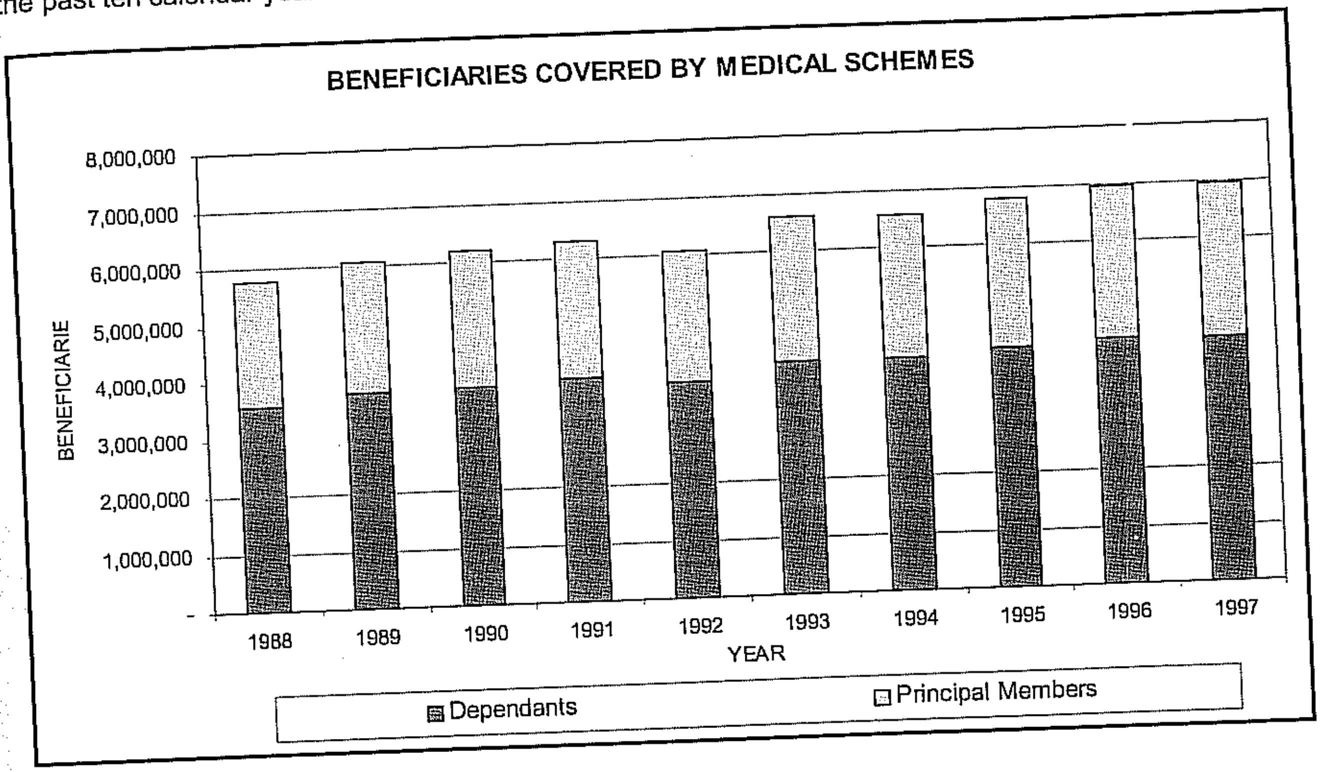
The overall size provides an indication of economies of scale while the other statistics provide an indication of the main characteristics of membership demographics, which affect overall claims experience. Continuation Members tend to claim significantly more per beneficiary than ordinary members. Similarly, members with a relatively high number of dependants are expected to claim more per principal member than members with few or no dependants.

Detailed results for the period of assessment are shown in Annexure C, G and H

The size of the Registered Medical Schemes (by number of Principal members) at 31 December 1997 are shown below:



The bar chart below shows how the membership position of the medical schemes has fluctuated over the past ten calendar years.



2.3 BENEFITS PAID

When accounting for claims (benefits paid), a fund charges to the income statement the total estimated cost of settling all claims, net of members' portions, arising from healthcare events that have occurred in the period, whether or not reported by the end of the period. Provisions or accruals are made at the end of the period for the estimated cost, net of re-insurance, members' portions, of all claims not settled at that date less amounts already paid, whether arising from events occurring during that period or earlier periods, and whether or not notified before the close of the accounting period.

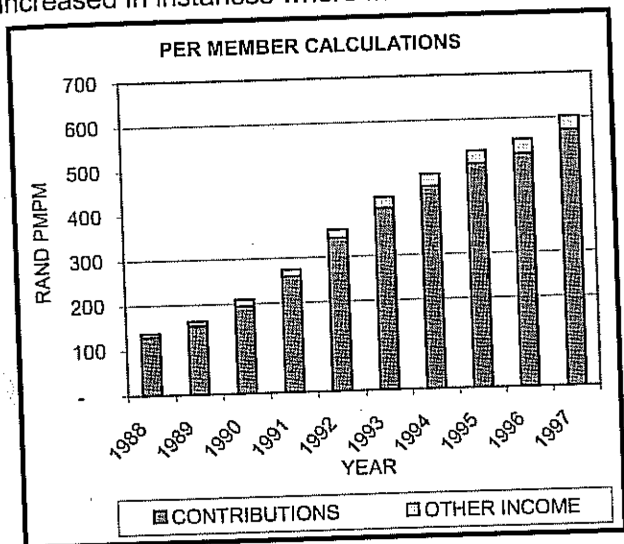
Net Claims Incurred represent the amount of claims incurred in respect of benefits for which the scheme is at risk. Where the relevant information has been provided, Net Claims Incurred has been calculated as Gross Claims Incurred less re-insurance recoveries, discount received, and claims towards savings plans, plus no/low claim bonuses, and net increase in provision for outstanding claims.

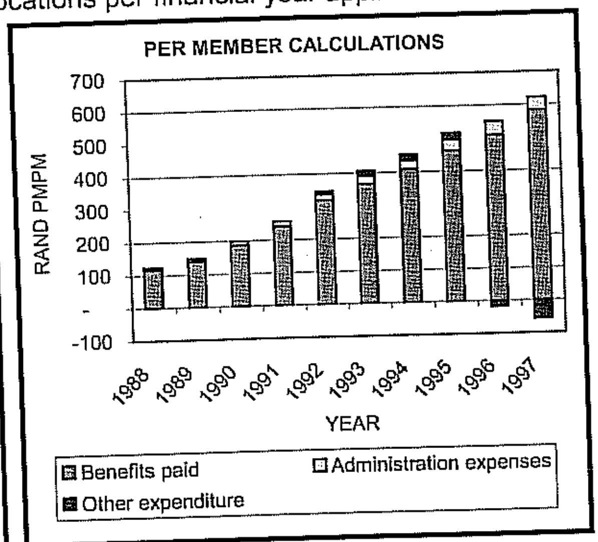
It is important to note that due to the issue of the SAICA guide, the comparative figures have been restated. Therefore the results calculated for schemes in different years may not be directly comparable.

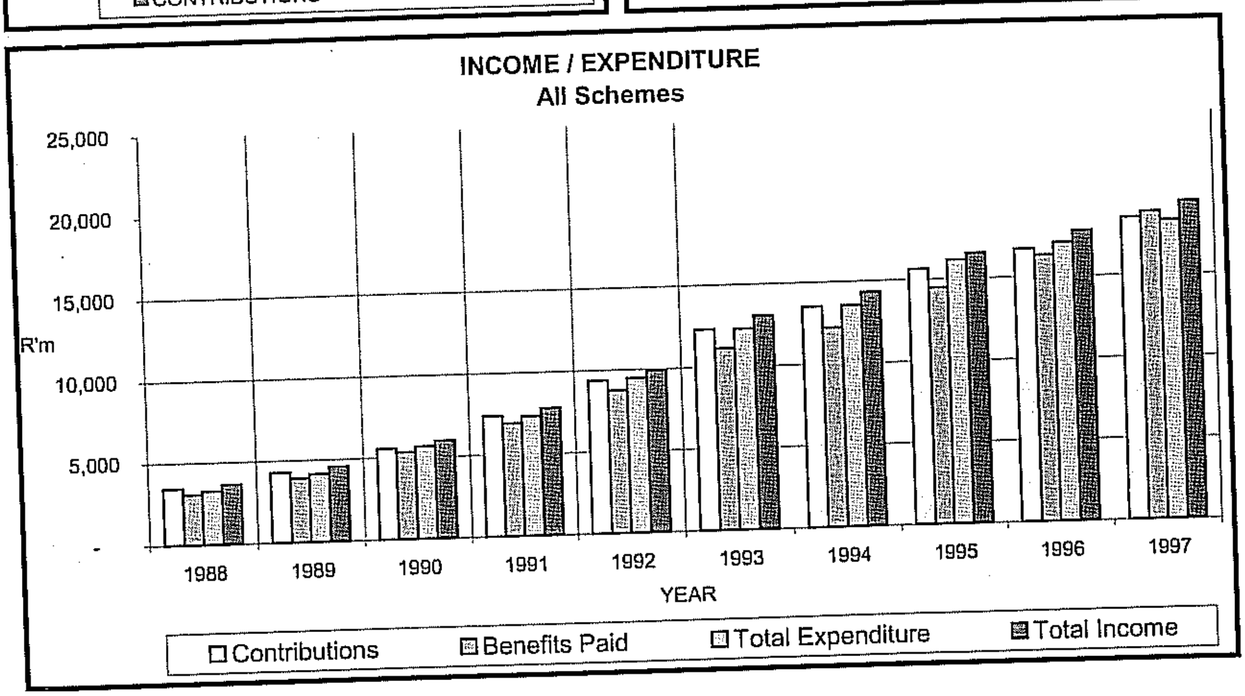
Benefits paid (Gross Claims Incurred) have been compared as a percentage of Gross and Net Contribution Income and as a Rand amount per principal member per month, based on the average number of principal members during the year.

Detailed information for the period of assessment is shown in Annexure D, G and H. The benefits paid are in respect of both that for which the scheme is at risk and not at risk.

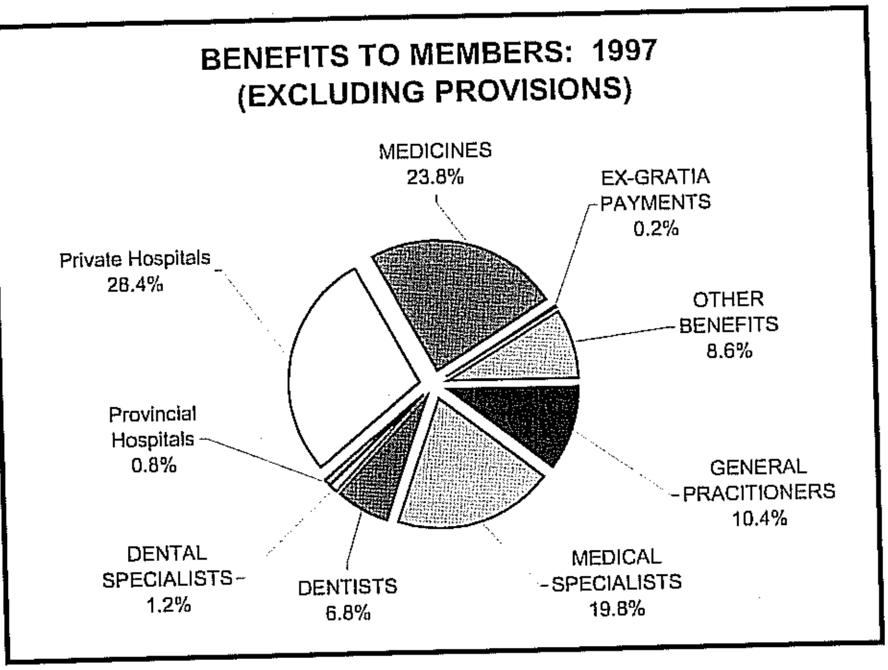
The following graphs indicate how benefits paid have increased mainly due to a tariff increase for providers of services, members using the services more frequently and benefit limits for services being increased in instances where maximum benefit allocations per financial year applied.



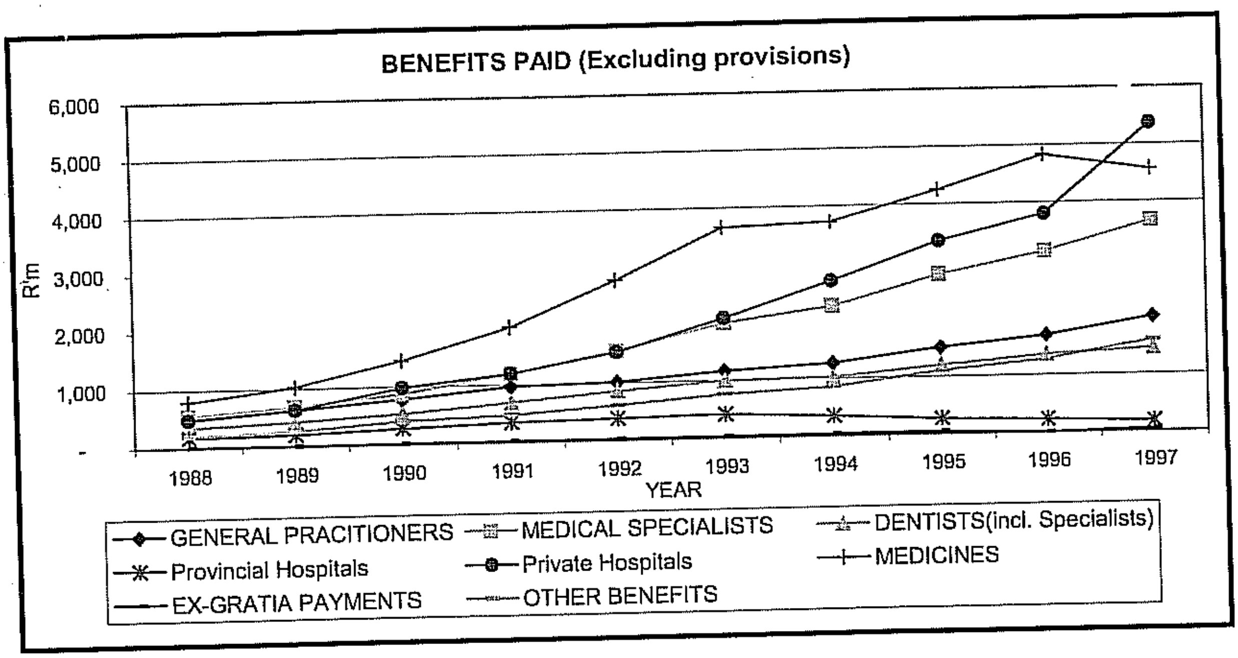




The pie chart below shows the benefits paid distribution



The bar chart illustrates the fluctuations in the cost drivers for the past ten calendar years



2.4 REVIEW OF OVERALL BUSINESS

Medical schemes are accounted for on an accrual basis. Financial statements prepared in accordance with the SAICA Audit and Accounting Guide on Medical Funds separately identify contributions and claims in respect of benefits for which the scheme is not at risk.

A medical scheme may either employ administration staff (i.e. a self-administered scheme) or appoint a professional administrator to administer the scheme. In some instances, the administration functions are performed by other medical schemes to achieve economies of scale.

Where the relevant information has been provided, administration expenses do not include Health Care Management expenses.

The Operating Profit/(Loss) is the result for which the scheme is at risk for the current accounting period, including any adjustments arising from previous outstanding claims provisions and other related estimates, and results of re-insurance arrangements, but excluding investment income and profits and losses on the sale of assets.

Net Contribution Income represents the amount of contribution income in respect of benefits for which the scheme is at risk. Where the relevant information has been provided, Net Contribution Income has been calculated as Gross Contribution Income less re-insurance premiums, contributions towards savings plans and pre-funding plans, and any other contributions in respect of benefits for which the scheme is not at risk.

Where the relevant information has been provided, Net Claims Incurred has been calculated as Gross Claims Incurred less re-insurance recoveries, and discounts received. It is inclusive of any change in provisions for outstanding claims and any no/low claim bonuses that have accrued. The Operating Result is therefore sensitive to the particular method and assumptions used when calculating the provision for outstanding claims.

Since the information provided generally contains consolidated results for all benefits options of each scheme, the results shown in this report will not indicate the performance of a particular benefit option of a scheme.

Total income includes operating income and investment income. The Accumulated Funds of a scheme will increase/(decrease) during the period of assessment by an amount equal to total income less total expenditure, adjusted for any transfers to/from specific reserves.

The net assets of a scheme include accumulated funds, asset revaluation reserves, other reserves set aside for specific purposes and any long term liability.

The solvency of each scheme have been measured by calculating the ratio of accumulated funds at the end of the period of assessment to Net Contribution Income during the period of assessment.

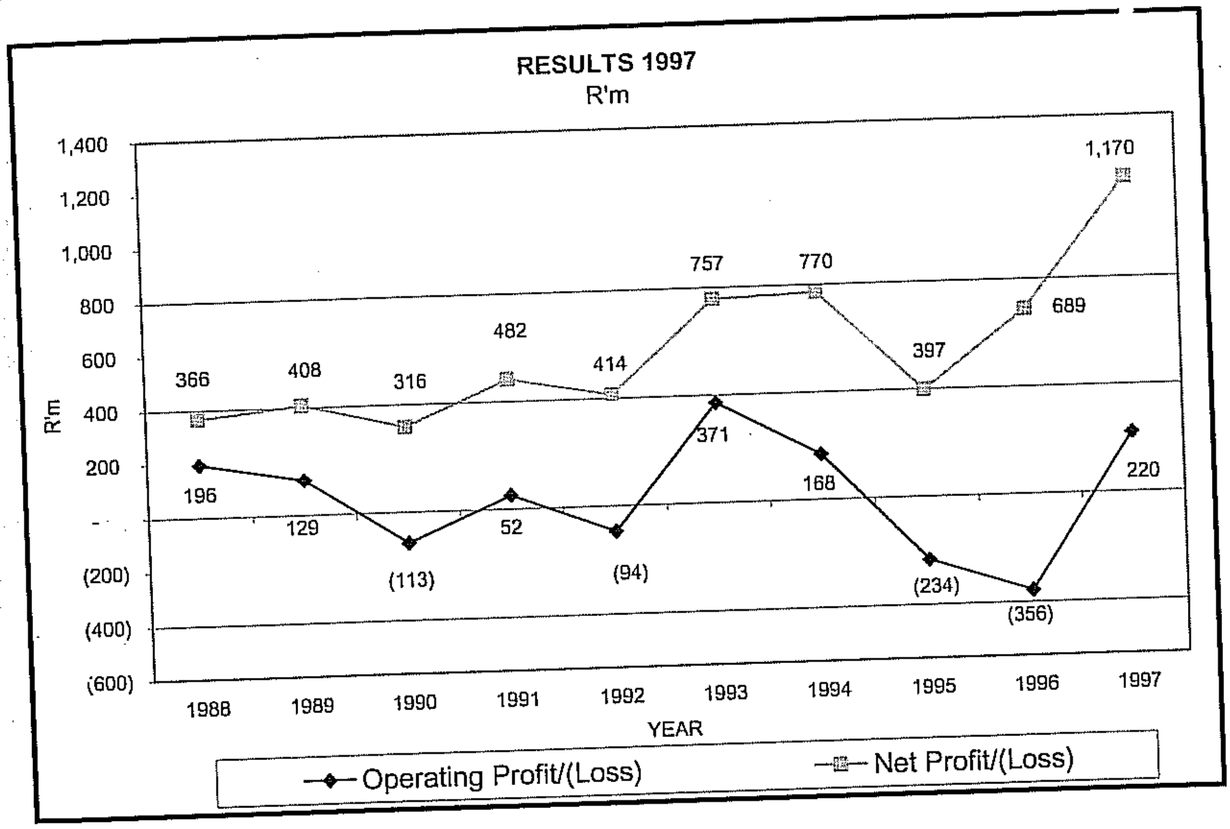
The accumulated funds shown do not include reserves set aside for specific purposes, provided that these reserves have been separately identified.

Net Contribution Income in respect of the solvency ratio represents the amount of contribution income in respect of benefits for which the scheme is at risk. Where the relevant information has been provided, Net Contribution Income has been calculated as Gross Contribution Income less contributions towards savings plans and pre-funding plans, and any other contributions in respect of benefits for which the scheme is not at risk.

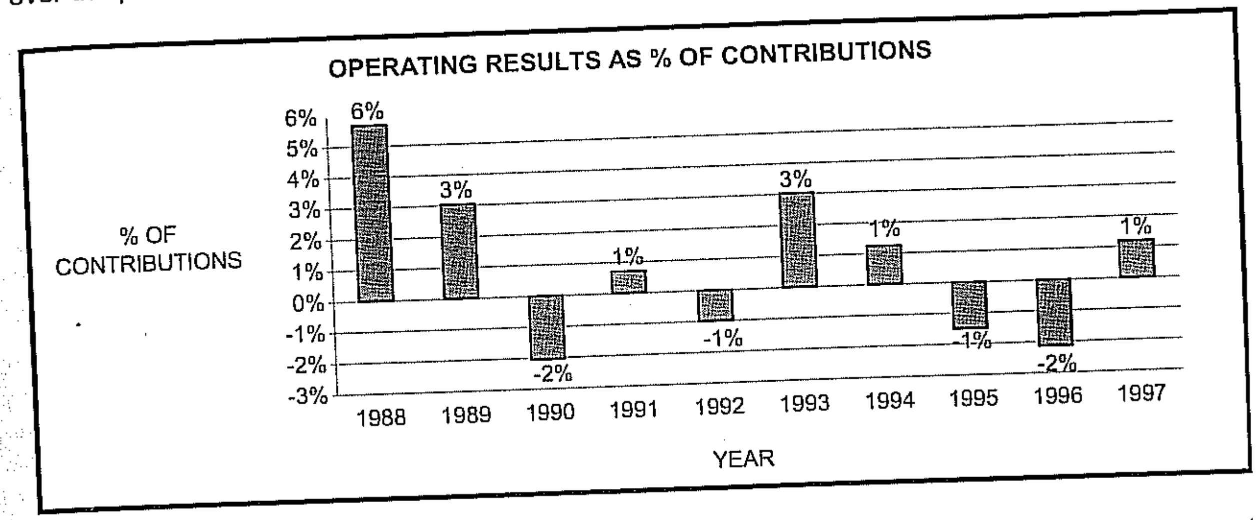
It is important to note that due to the issue of the SAICA guide, the comparative figures have been restated. Therefore the results calculated for schemes in different years may not be directly comparable.

Detailed results for the period of assessment are shown in Annexure E and F

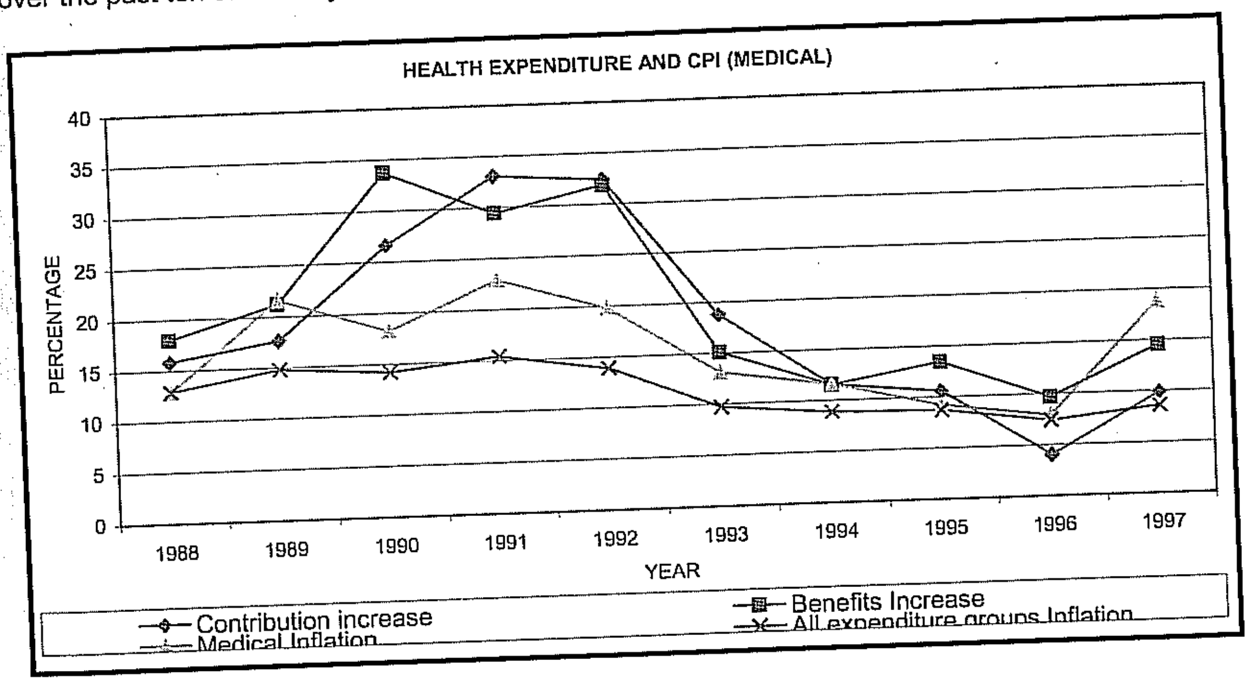
The following graph indicates how operating results and net results, which include investment income, have fluctuated over the past ten calendar years.



The bar chart below shows how the operating results, as a percentage of contributions, have fluctuated over the past ten calendar years.



The graph illustrates how the Net Contribution percentage increase, the benefits paid percentage increase and the medical inflation percentage increase (per Statistics South Africa), have fluctuated over the past ten calendar years.



SCHEDULES OF RESULTS
ANNEXURE A

CONSOLIDATED BALANCE SHEET

As at 31 December 1997

	REGISTERED			EXEMPTED			CONSOLIDATED		
	1997 R'000	1996 R'000	% Change	1997 R'000	1996 R'000	% Change	1997 R'000	1996 R'000	% Change
FUNDS EMPLOYED									
ACCUMULATED FUNDS	4,327,794	3,450,912	25%	65,848	(113,650)	-158%	4,393,642	3,337,263	32%
REVALUATION RESERVE	119,096	110,837	7%	-	-	0%	119,096	110,837	7%
PRE-FUNDING PLAN RESERVE	265,420	-	100%	-	-	0%	265,420	-	100%
SAVINGS PLAN RESERVE	178,170	-	100%	-	-	0%	178,170	-	100%
OTHER RESERVES	924,132	735,906	26%	4,281	6,236	-31%	928,414	742,142	25%
TOTAL MEMBERS' FUNDS	5,814,612	4,297,655	35%	70,129	(107,414)	-165%	5,884,741	4,190,242	40%
NON-CURRENT LIABILITIES	364,923	12,400	2843%	185,999	-	100%	550,922	12,400	4343%
Pre-Funding plan liability	84,253	-	100%	-	-	0%	84,253	-	100%
Savings plan liability	193,433	-	100%	67,642	-	100%	261,075	-	100%
Guarantee deposit	26,162	12,400	111%	-	-	0%	26,162	12,400	111%
Borrowings	61,075	-	100%	118,357	-	100%	179,432	-	100%
	6,179,535	4,310,055	43%	256,129	(107,414)	-338%	6,435,664	4,202,642	53%
EMPLOYMENT OF FUNDS									
PROPERTY, PLANT & EQUIPMENT	156,039	170,837	-9%	13,495	5,687	137%	169,534	176,524	-4%
INVESTMENTS	4,407,462	4,567,879	-4%	152,707	93,942	63%	4,560,168	4,661,822	-2%
NET CURRENT ASSETS/(LIABILITIES)	1,616,034	(428,662)	-477%	89,927	(207,043)	-143%	1,705,961	(635,704)	-368%
CURRENT ASSETS	4,774,727	2,338,625	104%	403,220	248,852	62%	5,177,947	2,587,478	100%
Debtors and prepayments	1,374,650	1,339,666	3%	157,887	130,996	21%	1,532,537	1,470,663	4%
Bank	1,339,084	998,959	34%	229,451	117,856	95%	1,568,535	1,116,815	40%
Other cash and cash equivalents	2,060,993	-	100%	15,881	-	100%	2,076,874	-	100%
CURRENT LIABILITIES	3,158,693	2,767,287	14%	313,293	455,895	-31%	3,471,986	3,223,182	8%
Creditors and provisions	1,312,814	1,120,149	17%	86,803	271,756	-68%	1,399,617	1,391,905	1%
Outstanding claims provision	1,652,248	1,491,718	11%	216,165	179,300	21%	1,868,413	1,671,018	12%
Bank overdraft	64,327	45,898	40%	3,731	3,839	-3%	68,059	49,737	37%
Bad debts provision	129,303	109,522	18%	6,594	1,000	559%	135,897	110,522	23%
	6,179,535	4,310,055	43%	256,129	(107,414)	-338%	6,435,664	4,202,642	53%

CONSOLIDATED INCOME STATEMENT

for the year ended 31 December 1997

	REGISTERED 1997 R'000	REGISTERED 1996 R'000	% Change	EXEMPTED 1997 R'000	EXEMPTED 1996 R'000	% Change	CONSOLIDATED 1997 R'000	CONSOLIDATED 1996 R'000	% Change
INCOME									
Net contribution income	15,570,860	14,323,459	9%	2,929,831	2,375,916	23%	18,500,692	16,699,375	11%
EXPENDITURE	15,484,441	14,323,846	8%	2,796,059	2,731,960	2%	18,280,500	17,055,806	7%
Net claims incurred	14,097,849	13,100,531	8%	2,601,960	2,542,814	2%	16,699,809	15,643,344	7%
Own facility costs	104,621		100%	-		100%	104,621		100%
Bad debts written off	22,357	13,653	64%	36	1	3261%	22,394	13,654	64%
Increase/Decrease in provision for bad debts	22,003	71,258	-69%	5,594	-	0%	27,597	71,258	-61%
Healthcare management expenses	144,321		100%	26,024		100%	170,345		100%
Administration expenses	1,093,289	1,138,405	-4%	162,444	189,145	-14%	1,255,733	1,327,550	-5%
OPERATING INCOME/(LOSS)	86,419	(387)	- 22415%	133,773	(356,044)	-138%	220,192	(356,431)	-162%
NET INVESTMENT INCOME	733,549	731,794	0%	47,280	38,873	22%	780,829	770,667	1%
PROFIT/(LOSS) ON SALE OF INVESTMENTS	62,035	-	100%	-	-	100%	62,035	-	100%
ADJUSTMENT TO MARKET/TRUSTEES' VALUE OF INVESTMENTS	(1,735)	-	100%	(2,520)	-	100%	(4,254)	-	100%
OTHER INCOME/(LOSS)	109,794	174,379	-37%	965	100,267	-99%	110,759	274,646	-60%
NET PROFIT/(LOSS) for the year	990,062	905,786	9%	179,498	(216,904)	-183%	1,169,560	688,882	70%
TRANSFER TO/(FROM) RESERVES	(113,181)	(106,452)	6%	-	-	0%	(113,181)	(106,452)	6%
ACCUMULATED FUNDS for the year	876,881	799,334	10%	179,498	(216,904)	-183%	1,056,379	582,430	81%
ACCUMULATED FUNDS at the beginning of the year	3,450,912	2,651,579	30%	(113,650)	103,254	-210%	3,337,263	2,754,833	21%
ACCUMULATED FUNDS at the end of the year	4,327,794	3,450,912	25%	65,848	(113,650)	-158%	4,393,642	3,337,263	32%

	Average PMPM 1997 R	Average PMPM 1996 R	% Change	Average PBPM 1997 R	Average PBPM 1996 R	% Chang
INCOME						
Net contribution income	576	538	7%	223	205	9%
EXPENDITURE	569	549	4%	221	209	5%
Net claims incurred	520	504	3%	202	192	5%
Own facility costs	3	-	100%	1	-	100%
Bad debts written off	1	0	59%	0	0	61%
Increase/Decrease in provision for bad debts	1	2	-63%	0	1	-62%
Healthcare management expenses	5	-	100%	2	-	100%
Administration expenses	39	43	-9%	15	16	-7%
OPERATING INCOME/(LOSS)	7	-11	-160%	3	-4	-161%
NET INVESTMENT INCOME	24	25	-2%	9	9	0%
PROFIT/(LOSS) ON SALE OF INVESTMENTS	2	-	100%	1	-	100%
ADJUSTMENT TO MARKET/TRUSTEES' VALUE OF INVESTMENTS	-0	-	100%	-0	-	100%
OTHER INCOME/(LOSS)	3	9	-61%	1	3	-60%
NET PROFIT/(LOSS) for the year	36	22	64%	14	8	67%
TRANSFER TO/(FROM) RESERVES	-4	-3	3%	-1	-1	5%
ACCUMULATED FUNDS for the year	33	19	75%	13	7	78%
ACCUMULATED FUNDS at the beginning of the year	104	89	17%	40	34	19%
ACCUMULATED FUNDS at the end of the year	137	107	27%	53	41	30%

ANNEXURE C

CONSOLIDATED MEMBERSHIP ANALYSIS

as at 31 December 1997

	MEMBERS			DEPENDANTS			BENEFICIARIES		
	1997	1996	% Change	1997	1996	% Change	1997	1996	% Change
Ordinary	2,345,957	2,318,646	1%	4,025,497	4,023,017	0%	6,371,454	6,341,663	0%
Continuation	347,291	353,284	-2%	246,257	271,103	-9%	593,548	624,387	-5%
Total	2,693,248	2,671,930	1%	4,271,754	4,294,120	-1%	6,965,002	6,966,050	0%
Average membership	2,676,604	2,587,867		4,229,425	4,208,300		6,906,029	6,796,167	
Average No of dependants per principal member	1.57	1.58							
Ratio of continuation members to principal members	13%	13%							

Explanatory notes:

*The following medical schemes did not submit 1996 Statutory Returns but Audited Financial statements, upon which the membership was divided between the principal and dependant members on the basis of the previou
two years' average:

1. 1551 - Medilife
2. 1437 - PG Glass

*The following medical schemes did not submit 1996 Statutory Returns but Audited Financial statements, however the principal membership was supplied in the Audited Financial Statements,

1. 3299 - Building Industry (Bloemfontein)

*The following medical schemes did not submit 1997 Statutory Returns but Audited Financial statements, upon which the membership was divided between the principal and dependant members on the basis of the previou
two years' average:

1. 1022 - Bloemmed
2. 1098 - Gold Fields
3. 1161 - Morcorp
4. 1195 - Protea Assurance
5. 1527 - Sappi
6. 1253 - Steeledale
7. 3310 - Electrical Industry (Natal)
8. 1180 - Vrystaat Munisipaliteit
9. 3378 - Building Industry (East London)

ANNEXURE D

ANALYSIS OF BENEFITS PAID

for the year ended 31 December 1997

	REGISTERED				EXEMPT				CONSOLIDATED				Average PMPM			As % of	As % of
	1997		1996		1997		1996		1997		1996		1997	1996			
	R'000	%	R'000	% Change	R'000	%	R'000	% Change	R'000	%	R'000	% Change	R	R	% Change	Gross contributions	Net contributions
GENERAL PRACITIONERS	1,683,685	10%	1,340,304	26%	309,208	12%	348,602	-11%	1,992,893	11%	1,688,906	18%	62	54	14%	9%	11%
MEDICAL SPECIALISTS	3,197,848	20%	2,715,734	18%	463,935	17%	428,640	8%	3,661,783	19%	3,144,374	16%	114	101	13%	17%	20%
DENTISTS	1,093,165	7%	1,023,031	7%	152,710	6%	160,743	-5%	1,245,874	7%	1,183,774	5%	39	38	2%	6%	7%
DENTAL SPECIALISTS	185,866	1%	153,634	21%	14,292	1%	15,376	-7%	200,158	1%	169,010	18%	6	5	15%	1%	1%
TOTAL HOSPITALS	4,717,838	29%	3,350,266	41%	825,105	31%	672,373	23%	5,542,943	29%	4,022,639	38%	173	130	33%	26%	30%
Provincial Hospitals	134,373	1%	172,747	-22%	44,768	2%	49,997	-10%	179,141	1%	222,743	-20%	6	7	-22%	1%	1%
Private Hospitals	4,583,465	28%	3,177,519	44%	780,337	29%	622,376	25%	5,363,802	28%	3,799,895	41%	167	122	36%	25%	29%
MEDICINES	3,840,358	24%	3,998,218	-4%	720,712	27%	828,719	-13%	4,561,070	24%	4,826,937	-6%	142	155	-9%	21%	25%
EX-GRATIA PAYMENTS	39,299	0%	-	0%	353	0%	-	0%	39,653	0%	-	0%	1	-	100%	0%	0%
OTHER BENEFITS	1,391,799	9%	1,133,922	23%	192,717	7%	137,389	40%	1,584,516	8%	1,271,311	25%	49	41	21%	7%	9%
TOTAL BENEFITS	16,149,860	100%	13,715,108	18%	2,679,031	100%	2,591,843	3%	18,828,891	100%	16,306,950	15%	759	655	16%		

Explanatory notes:

*The following medical schemes did not submit 1996 Statutory Returns but Audited Financial statements, upon which the benefits paid were divided between the suppliers on the basis of the previous two years' average:

1. 1551 - Medilife
2. 1437 - PG Glass
3. 3299 - Building Industry (Bloemfontein)

*The following medical schemes did not submit 1997 Statutory Returns but Audited Financial statements, upon which the benefits paid were divided between the suppliers on the basis of the previous two years' average:

1. 1022 - Bloemmed
2. 1098 - Gold Fields
3. 1161 - Morcorp
4. 1195 - Protea Assurance
5. 1527 - Sappi
6. 1253 - Steeledale
7. 3310 - Electrical Industry (Natal)

*The following medical schemes did not submit 1997 Statutory Returns but Audited Financial statements, however the division of the benefits paid were supplied in the Audited Financial Statements:

1. 1180 - Vrystaat Munisipaliteit
2. 3378 - Building Industry (East London)
3. 3304 - Cape Clothing
4. 3456 - Automed (Micwu)

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES

for the year ended 31 December 1997

Ref. No.	Name of Medical Scheme	Members 31/12/1997	Dependant: Members 31 December	Gross Contributions R'000	GCI:PMPM	Total Income R'000	Administration expenses			Total Expenditure R'000	Operating Profit/(Loss) R'000	Net Profit/(Loss) R'000	Accumulated Funds R'000	Net Assets R'000	Solvency Ratio
							R'000	% of GCI	PMPM						
1005	AECI	12,437	22,719	104,259	699	111,959	5,128	5%	34	98,649	5,610	13,311	75,119	75,119	72%
1011	Ammosal	8	2	3	35	(50)	6	175%	62	29	(25)	(79)	505	505	14938%
1012	Anglo American	30,832	55,721	309,685	837	329,557	21,357	7%	58	306,062	3,622	23,494	250,979	272,542	81%
1013	Aranda	890	0	105	10	252	28	27%	3	252	(148)	-	-	-	0%
1001	Automobile Association	742	858	5,443	611	5,961	368	7%	41	5,424	19	537	1,551	1,551	28%
1021	Beland	10,721	17,596	97,543	758	102,877	7,555	8%	59	93,601	3,942	9,276	41,505	41,505	43%
1089	Billmed	2,263	3,345	27,264	1,004	31,896	1,793	7%	66	26,363	901	5,533	6,638	34,522	24%
1022	Bloemmed	976	1,390	7,753	662	7,989	555	7%	47	8,410	(657)	(421)	4,047	11,444	52%
1043	CAMAF	13,088	10,632	100,310	639	72,345	10,339	10%	66	70,372	(5,671)	1,973	25,428	46,628	39%
1034	Cape	25,567	38,114	245,182	799	233,536	10,198	4%	33	219,211	(6,828)	14,325	92,714	114,688	44%
1039	CDA	1,366	2,432	13,866	846	15,960	119	1%	7	13,015	(546)	2,945	15,138	82,323	121%
1049	CEMAS	4,694	7,585	67,013	1,190	67,226	4,375	7%	78	60,565	5,368	6,661	(26,810)	13,328	-41%
1042	Chamber of Mines	2,566	3,108	33,323	1,082	22,979	2,261	7%	73	20,050	1,303	2,929	3,833	41,115	18%
1048	CIMAS	12,956	21,980	139,018	894	147,214	9,172	7%	59	128,856	10,163	18,358	73,627	73,627	53%
1040	CNA Gallo	2,016	2,162	14,961	618	16,025	1,062	7%	44	15,188	(228)	837	5,982	6,105	40%
1050	Commercial Union	0	0	-	-	-	-	0%	-	-	-	-	-	-	0%
1065	CT	800	758	4,937	514	5,467	230	5%	24	4,880	57	587	3,300	3,300	67%
1068	De Beers	11,056	18,948	74,611	562	83,564	3,104	4%	23	79,668	(5,057)	3,896	48,651	48,651	65%
1086	Foodworkers	6,100	8,324	5,953	81	6,671	722	12%	10	4,802	1,151	1,869	8,037	8,037	135%
1082	G5	2,955	5,039	29,875	842	30,609	2,457	8%	69	28,211	1,664	2,398	2,365	5,193	8%
1088	General Accident	538	667	4,161	644	4,655	26	1%	4	3,757	358	897	3,135	3,135	75%
1098	Goldfields	1,134	1,486	8,685	638	9,706	348	4%	26	9,421	(736)	285	3,137	3,137	36%
1016	Independent Newspaper	3,368	4,481	31,017	767	34,031	1,487	5%	37	29,063	1,954	4,968	14,068	17,703	45%
1009	KPMG	1,352	642	4,656	287	4,834	113	2%	7	4,746	(91)	88	855	855	18%
1087	Munimed	18,933	29,069	2[illegible]1,636	887	218,940	13,054	6%	57	201,[illegible]03	633	17,937	79,169	91,281	39%
1007	Perskor	872	822	4,972	475	4,774	7	0%	1	5,126	(626)	(352)	1,168	1,168	24%
1030	Saammed	1,087	1,330	10,184	781	10,781	538	5%	41	9,195	805	1,587	4,567	4,618	46%
1038	SAMWU	14,748	29,731	36,260	205	40,442	4,108	11%	23	30,252	6,008	10,190	38,814	38,814	107%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Members 31/12/1997	Dependant: Members 31 December	Gross Contributions R'000	GCI:PMPM	Total Income R'000	Administration expenses R'000	% of GCI	PMPM	Total Expenditure R'000	Operating Profit/(Loss) R'000	Net Profit/(Loss) R'000	Accumulated Funds R'000	Net Assets R'000	Solvency Ratio
1105	Metropolitan	5,477	11,935	33,281	506	36,276	35	0%	1	32,637	644	3,639	14,592	16,182	44%
1111	IBM	2,092	3,063	19,825	790	22,977	775	4%	31	19,825	-	3,152	75,072	80,994	379%
1115	JCCI	3,298	3,655	39,368	995	43,131	2,558	6%	65	41,124	(1,756)	2,007	22,101	22,101	56%
1116	Jomed	10,786	13,377	119,416	923	127,137	4,322	4%	33	132,531	(13,115)	(5,394)	25,372	27,863	21%
1121	Klerksdorp	9,631	14,900	68,208	590	78,633	2,454	4%	21	70,424	(2,215)	8,210	34,932	34,932	51%
1125	Discovery	86,855	125,894	672,444	645	173,637	34,771	5%	33	173,550	(1,276)	88	15,370	135,922	4%
1139	Meddent	42,161	71,263	449,050	888	469,981	38,244	9%	76	444,211	(1,277)	25,770	111,633	114,650	25%
1140	Medshield	40,745	89,539	218,466	447	166,649	33,774	15%	69	142,611	30,411	24,038	61,075	84,556	35%
1141	Spectramed	7,256	10,762	83,582	960	82,034	5,318	6%	61	79,025	(941)	3,009	22,763	27,280	29%
1142	MEDS	5,592	8,435	66,695	994	64,409	3,339	5%	50	50,582	4,336	13,828	62,101	67,327	113%
1143	MSP	14,037	22,190	151,417	899	154,681	9,135	6%	54	145,026	2,245	9,655	51,559	51,559	35%
1145	LAMAF	20,305	27,755	153,035	628	172,214	8,028	5%	33	176,169	(23,134)	(3,955)	14,180	18,772	9%
1147	Telemed	34,210	49,591	445,824	1,086	453,808	13,735	3%	33	382,140	63,685	71,668	93,678	104,384	21%
1148	Visimed	31,429	57,363	213,128	565	151,026	20,037	9%	53	150,637	(8,623)	389	13,198	31,728	9%
1149	Medihelp	172,062	181,207	1,452,345	703	1,524,140	33,897	2%	16	1,546,640	(94,295)	(22,500)	2,827	289,797	0%
1152	Mercantile & General	109	218	1,343	1,027	1,349	9	1%	7	1,159	185	190	343	343	26%
1154	Nampak	6,272	11,865	61,008	811	47,376	4,779	8%	63	44,861	(1,273)	2,516	14,414	22,742	33%
1158	CAWMED	795	290	1,613	169	4,851	1,157	72%	121	7,267	(5,653)	(2,416)	57,896	57,896	3589%
1161	Morcop	145	175	906	521	1,061	8	1%	5	983	(76)	79	635	635	70%
1162	Natalmed	15,818	24,205	112,894	595	81,081	7,405	7%	39	79,666	(2,475)	1,415	27,738	37,321	36%
1164	NBS	2,313	3,098	14,975	540	16,603	733	5%	26	15,021	(46)	1,582	5,123	5,123	34%
1166	NIMAS	15,573	23,700	105,464	564	110,297	4,875	5%	26	103,766	1,676	6,531	26,851	26,851	25%
1167	NMP	72,810	102,835	583,791	668	597,523	43,699	7%	50	572,581	1,674	24,942	127,359	162,936	22%
1170	NBC	15,394	26,794	175,561	950	166,633	17,772	10%	96	165,794	(11,023)	839	17,874	22,156	12%
1171	Northern	59,098	94,601	651,090	918	625,961	65,034	10%	92	594,541	6,831	31,420	100,958	144,606	17%
1176	OK Bazaars	3,060	3,688	26,282	716	27,350	942	4%	26	27,240	(959)	110	5,595	5,595	21%
1177	Highveld	4,042	6,521	37,459	772	40,0[illegible]	1,396	4%	29	32,971	4,489	7,120	17,837	17,837	48%
1180	Vrystaat Munisipaliteit	2,370	3,654	21,575	759	22,968	1,250	6%	44	20,413	1,161	2,555	708	8,464	3%
1184	Philips	929	1,433	11,912	1,068	13,616	841	7%	75	10,339	1,573	3,278	5,655	8,126	47%
1186	PG Group	1,755	2,282	19,950	947	27,848	1,270	6%	60	32,886	(18,273)	(5,040)	(6,914)	(4,702)	-47%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Members 31/12/1997	Dependant: Members 31 December	Gross Contributions R'000	GCI:PMPM	Total Income R'000	Administration expenses R'000	Administration expenses % of GCI	Administration expenses PMPM	Total Expenditure R'000	Operating Profit/(Loss) R'000	Net Profit/(Loss) R'000	Accumulated Funds R'000	Net Assets R'000	Solvency Ratio
1190	East Coast	0	0	-	-	-	-	0%	-	-	-	-	2,374	2,374	0%
1194	Profmed	16,611	33,863	123,633	620	135,491	10,378	8%	52	123,235	397	12,256	60,561	69,772	49%
1195	Protea Assurance	736	801	2,974	337	3,442	23	1%	3	3,888	(914)	(445)	2,193	2,193	74%
1196	Protea	4,886	5,579	39,096	667	38,942	3,376	9%	58	35,326	2,970	3,616	5,941	5,970	15%
1197	Libcare	3,985	6,019	43,592	912	46,978	2,565	6%	54	44,449	(857)	2,529	22,181	22,181	51%
1201	Rand Water	1,869	2,997	18,939	844	20,508	1,021	5%	46	18,288	651	2,220	9,631	9,631	51%
1202	Fedsure Health	107,138	197,399	793,848	617	424,248	77,180	10%	60	402,023	9,014	22,225	70,000	151,325	17%
1208	Mutual & Federal	1,810	1,926	11,497	529	12,157	1,030	9%	47	11,973	(552)	184	3,315	8,646	29%
1209	SABMAS	4,131	7,111	38,503	777	40,972	2,746	7%	55	34,620	3,883	6,352	17,521	18,872	46%
1210	SA Eagle	1,080	1,300	9,227	712	9,796	353	4%	27	9,251	(24)	545	3,994	3,994	43%
1211	Safmarine	1,667	2,410	12,274	614	7,333	262	2%	13	7,615	(539)	(281)	3,386	5,278	47%
1213	SAKAV	29,172	45,532	265,620	759	231,997	8,254	3%	24	228,004	(7,385)	3,993	48,345	67,615	22%
1214	SAMLAS	16,292	25,442	112,275	574	103,814	9,483	8%	49	98,696	(6,101)	5,118	62,285	72,047	67%
1215	Caremed	22,882	43,423	160,547	585	131,544	17,047	11%	62	116,760	1,235	14,784	74,796	80,377	52%
1234	Sasolmed	12,301	23,906	131,855	893	140,385	5,960	5%	40	128,787	3,068	11,598	21,087	21,233	16%
1237	BP	2,506	4,511	15,641	520	20,588	210	1%	7	19,178	(3,536)	1,411	29,482	29,482	188%
1241	Nasionale Pers	3,565	4,464	24,258	567	31,166	136	1%	3	22,964	639	8,202	28,387	36,907	120%
1242	Pretmed	5,036	6,522	65,644	1,086	67,745	3,286	5%	54	64,614	1,030	3,131	16,637	16,637	25%
1243	Siemens	4,316	7,511	32,674	631	32,674	830	3%	16	32,674	-	-	-	-	0%
1248	SACMAS	2,444	4,286	20,404	696	21,273	786	4%	27	18,978	(312)	2,296	6,738	6,738	36%
1249	Southern Health	611	1,187	6,424	876	6,990	646	10%	88	5,303	590	1,687	6,066	6,066	103%
1251	Stability	4,274	5,102	53,951	1,052	54,606	2,831	5%	55	54,213	(261)	393	3,866	3,866	7%
1252	Bestmed	17,447	25,213	177,440	848	176,179	8,716	5%	42	177,816	(9,877)	(1,637)	25,614	32,865	15%
1253	Steeledale	448	675	4,156	773	4,953	1,005	24%	187	4,922	(765)	31	1,377	1,377	33%
1254	Stocksmed	1,722	2,922	18,371	889	19,239	878	5%	42	19,299	(929)	(60)	4,330	6,625	24%
1260	Tafelberg	31,637	60,150	262,106	690	250,074	14,420	6%	38	255,113	(9,351)	(5,038)	31,766	41,235	13%
1270	Golden Arrow	2,121	3,786	5,601	220	5,707	423	8%	17	5,372	229	335	1,637	1,637	29%
1271	Trawlermen's	1,573	2,045	1,629	86	1,856	317	19%	17	1,389	240	467	1,147	1,305	70%
1276	Union Flour	0	0	-	-	-	-	0%	-	-	-	-	181	181	0%
1279	Bankmed	88,943	99,463	604,619	566	658,663	18,681	3%	18	649,407	(45,173)	9,256	271,853	273,978	45%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Members 31/12/1997	Dependant: Members 31 December	Gross Contributions R'000	GCI:PMPM	Total Income R'000	Administration expenses R'000	Administration expenses % of GCI	Administration expenses PMPM	Total Expenditure R'000	Operating Profit/(Loss) R'000	Net Profit/(Loss) R'000	Accumulated Funds R'000	Net Assets R'000	Solvency Ratio
1282	University of Wits	3,135	4,961	25,811	686	27,158	1,299	5%	35	24,922	888	2,236	2,812	5,248	11%
1285	Vaalmed	17,108	26,876	115,920	565	118,858	5,123	4%	25	118,401	(2,481)	457	34,462	59,053	30%
1291	Witbank	8,713	15,859	88,296	844	97,931	2,011	2%	19	83,206	5,090	14,725	68,838	68,838	78%
1293	Wooltru	7,457	9,246	40,934	457	34,435	2,794	7%	31	22,628	5,569	11,807	26,565	52,917	94%
1295	Kopano	13,084	19,522	127,667	813	140,781	9,088	7%	58	130,272	(2,887)	10,510	41,445	45,928	33%
1330	PIMAS	18,341	28,475	61,398	279	63,971	4,037	7%	18	63,013	(1,615)	958	11,265	12,366	18%
1346	ESMED	27,399	0	248,325	755	249,376	29,568	12%	90	313,841	(71,405)	(64,466)	(26,014)	(23,688)	-11%
1413	Helpmed	4,592	7,512	48,900	887	-	-	0%	-	-	-	-	-	-	0%
1416	Haggie	1,774	2,852	22,222	1,044	23,145	1,243	6%	58	20,306	1,917	2,839	6,205	6,205	28%
1420	Finmed	16,606	27,099	155,215	779	155,682	10,405	7%	52	149,440	2,443	6,242	21,736	23,273	14%
1422	Topmed	71,086	117,857	715,869	839	-	-	0%	-	-	-	-	-	-	0%
1423	Medsure	2,145	3,111	18,901	734	19,642	964	5%	37	19,596	(695)	46	4,501	4,501	24%
1424	SABC	3,952	5,769	37,508	791	41,193	1,923	5%	41	39,791	(2,283)	1,402	15,687	30,160	42%
1430	Remedi	7,135	10,304	55,237	645	46,242	2,786	5%	33	41,925	1,096	4,317	12,103	16,646	28%
1431	ICS	1,592	2,058	13,249	694	14,615	260	2%	14	14,437	(1,188)	177	6,704	6,704	51%
1434	Umed	10,917	19,339	103,847	793	117,012	6,474	6%	49	112,419	(8,573)	4,593	70,989	75,876	68%
1435	Murray & Roberts	7,737	12,575	73,163	788	65,853	4,299	6%	46	67,697	(4,517)	(1,844)	9,994	9,994	16%
1441	Parmed	1,812	3,524	28,552	1,313	29,524	1,012	4%	47	30,168	(1,616)	(644)	7,234	7,234	25%
1444	Ninham Shand	451	630	3,690	682	2,478	330	9%	61	2,306	(19)	172	1,051	1,366	46%
1446	Selfmed	45,938	67,763	285,274	517	-	-	0%	-	-	-	-	-	-	0%
1450	SABCAS	1,494	3,622	10,545	588	10,975	862	8%	48	8,938	1,607	2,037	4,863	4,863	46%
1453	Sanitas	14,241	28,692	152,235	891	156,404	11,738	8%	69	148,237	1,475	8,167	25,327	25,427	17%
1454	Pro Sano	49,745	93,954	500,812	839	530,934	26,603	5%	45	431,832	68,980	99,102	141,410	141,410	28%
1464	Erica	4,385	7,845	28,924	550	28,172	2,158	7%	41	28,421	(160)	(249)	1,976	1,976	7%
1465	Alliance	16,152	32,785	151,243	780	156,380	10,083	7%	52	153,891	(8,759)	2,489	16,378	26,186	11%
1466	Good Hope	5,162	11,540	24,080	389	25,048	2,064	9%	33	20,444	3,372	4,604	10,898	10,898	45%
1469	Nedcor	15,156	19,763	281,800	1,549	136,220	6,820	2%	38	103,891	14,193	32,329	112,413	281,004	95%
1474	Malesela	3,985	6,977	47,841	1,000	-	-	0%	-	-	-	-	-	-	0%
1484	Edgars	6,875	7,887	45,363	550	40,580	2,702	6%	33	43,265	(4,777)	(2,685)	4,909	5,516	13%
1485	Premier	7,515	13,038	84,592	938	87,313	5,041	6%	56	83,552	279	3,761	16,810	17,763	20%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Members 31/12/1997	Dependant: Members 31 December	Gross Contributions R'000	GCI:PMPM	Total Income R'000	Administration expenses R'000	Administration expenses % of GCI	Administration expenses PMPM	Total Expenditure R'000	Operating Profit/(Loss) R'000	Net Profit/(Loss) R'000	Accumulated Funds R'000	Net Assets R'000	Solvency Ratio
1486	Sizwe	60,419	132,327	484,661	668	493,205	37,465	8%	52	441,019	40,141	52,186	108,443	108,443	22%
1487	Alpha Group	2,453	5,073	22,204	754	22,739	1,199	5%	41	22,298	(94)	440	4,011	4,834	18%
1490	GF Group	0	0	-	-	-	-	0%	-	-	-	-	506	506	0%
1491	Compcare	17,633	28,854	132,982	628	138,456	13,126	10%	62	131,955	1,027	6,500	22,692	22,692	17%
1495	Massmart	1,169	1,816	10,146	723	8,518	613	6%	44	8,437	(394)	81	2,259	3,176	28%
1496	Allcare	4,811	10,117	44,772	776	36,865	4,209	9%	73	35,938	576	927	67	67	0%
1499	SACTA	287	387	2,494	724	2,783	328	13%	95	2,368	126	415	1,852	1,852	74%
1501	Free State	324	716	1,855	477	2,152	49	3%	13	1,681	174	471	1,210	1,286	65%
1503	Anglogold	20,133	38,934	156,135	646	158,556	3,720	2%	15	157,092	(958)	1,464	17,578	17,578	11%
1506	Medimed	315	606	2,457	650	-	-	0%	-	-	-	-	-	-	0%
1507	Barlow	12,265	19,580	123,469	839	133,718	5,323	4%	36	124,772	(1,303)	8,945	52,016	52,016	42%
1512	Bonitas	174,199	361,336	1,407,527	673	1,465,184	87,768	6%	42	1,334,909	72,617	130,275	510,347	539,595	36%
1513	Ellerines	477	947	4,539	793	5,295	235	5%	41	4,056	483	1,239	5,100	5,100	112%
1515	PG Bison	1,160	2,160	11,084	796	11,536	306	3%	22	11,363	(289)	173	2,076	2,076	19%
1516	Rennies	8,526	10,590	74,254	726	47,901	4,217	6%	41	36,816	3,507	11,085	54,333	61,654	135%
1520	University of Natal	2,836	4,056	18,722	550	19,796	1,158	6%	34	16,816	1,906	2,981	13,622	15,821	73%
1521	Clicks	2,024	2,361	8,148	335	8,255	400	5%	16	7,131	885	1,123	2,213	2,213	27%
1522	Da Gama	610	806	5,358	732	4,624	385	7%	53	3,649	540	975	2,230	2,534	53%
1523	Grinaker	914	1,510	9,785	892	10,245	406	4%	37	8,114	1,556	2,131	4,012	4,012	41%
1526	BMW	2,552	5,845	27,715	905	28,751	1,426	5%	47	25,395	2,320	3,357	7,685	10,447	28%
1527	Sappi	4,647	8,137	42,343	759	41,082	2,752	7%	49	29,349	(1,501)	11,733	9,859	12,908	35%
1528	Oilmed	5,229	15,052	23,970	382	26,378	2,578	11%	41	23,840	129	2,538	3,837	3,529	16%
1531	Sewendedag Adventiste	594	897	996	140	1,025	7	1%	1	1,003	(7)	21	176	176	18%
1532	Amrel	2,361	4,208	21,572	761	22,335	1,142	5%	40	18,470	3,102	3,864	6,598	6,598	31%
1534	Altron	5,929	9,373	62,269	875	41,260	4,259	7%	60	38,517	76	2,743	11,950	27,384	31%
1535	Metrocare	4,219	8,426	41,327	816	42,322	2,344	6%	46	38,341	2,986	3,981	8,877	10,377	21%
1536	Lifemed	3,361	6,389	34,214	848	36,084	2,896	8%	72	34,539	(325)	1,545	10,154	10,154	30%
1537	Hosmed	31,582	78,172	123,037	325	128,937	12,648	10%	33	120,393	2,644	8,544	26,563	26,563	22%
1538	Toyota	3,582	7,665	40,773	949	43,224	2,094	5%	49	42,019	(1,246)	1,205	8,463	8,663	21%
1539	Universal	2	9	17	720	23	56	325%	2,337	44	(27)	(21)	175	175	1014%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Members 31/12/1997	Dependant: Members 31 December	Gross Contributions R'000	GCI:PMPM	Total Income R'000	Administration expenses			Total Expenditure R'000	Operating Profit/(Loss) R'000	Net Profit/(Loss) R'000	Accumulated Funds R'000	Net Assets R'000	Solvency Ratio
							R'000	% of GCI	PMPM						
1541	Trimed	8,617	16,792	43,281	419	45,067	5,147	12%	50	40,683	2,597	4,384	8,852	14,200	20%
1544	Tiger Oats	3,907	6,983	44,179	942	17,410	998	2%	21	15,764	623	1,646	5,499	14,160	34%
1546	Pharos	2,491	4,023	19,156	641	19,667	308	2%	10	17,742	1,414	1,925	4,857	5,100	25%
1547	Malcor	5,811	8,862	63,558	911	64,830	1,988	3%	29	57,359	6,170	7,471	2,493	3,493	4%
1548	Medipos	15,136	18,991	162,234	893	180,952	7,067	4%	39	122,370	39,864	58,582	4,317	193,700	3%
1549	Medicover 2000	4,568	6,853	30,006	547	4,695	3,760	13%	69	3,760	622	935	1,193	4,604	7%
1551	Medilife	0	0	-	-	-	-	0%	-	-	-	-	4,311	4,311	0%
1552	COMMED	14,649	25,328	125,741	715	131,669	9,562	8%	54	101,381	24,359	30,288	44,526	44,526	35%
1553	ABI	1,527	3,189	15,141	826	15,341	833	6%	45	13,710	1,431	1,630	633	1,633	4%
1554	Docmed	902	2,196	16,042	1,482	17,366	2,004	12%	185	15,016	1,026	2,350	(1,007)	993	-6%
1555	Phila	5,483	14,227	37,378	568	38,561	3,349	9%	51	31,217	6,161	7,345	11,799	11,799	32%
1556	Kwazulu Natal	14,726	34,302	82,057	464	72,659	7,266	9%	41	64,152	5,625	8,507	18,777	29,110	24%
1557	Samancor	6,882	18,142	65,897	798	69,443	3,469	5%	42	59,521	6,376	9,922	24,973	31,674	38%
1558	Publiserve	3,905	9,261	21,517	459	17,891	2,379	11%	51	24,878	(7,222)	(6,987)	(5,074)	(3,877)	-29%
1559	Imperial	2,725	4,011	23,476	718	23,018	1,218	5%	37	19,437	2,494	3,581	5,223	7,790	24%
1560	Methealth	31,173	63,286	164,228	439	129,412	17,261	11%	46	128,690	(7,618)	721	(5,786)	10,058	-4%
1561	Promed	5,103	9,355	11,051	180	11,680	1,312	12%	21	9,753	1,298	1,927	2,676	3,676	24%
1562	Reunert	4,687	7,765	57,759	1,027	46,068	3,879	7%	69	45,367	(740)	702	2,449	2,449	5%
1563	Pick & Pay	6,035	10,017	47,982	663	26,313	922	2%	13	20,667	4,261	5,646	9,483	16,975	37%
1564	Regional	7,181	17,868	40,856	474	35,512	3,458	8%	40	34,827	(749)	686	5,640	11,145	15%
1565	Polprismed	1,061	2,396	2,637	207	3,004	415	16%	33	2,728	(92)	276	2,200	2,200	83%
1566	Moremed	2,920	4,059	8,823	252	9,382	1,414	16%	40	8,784	38	598	3,675	3,675	42%
1567	Afrox	4,861	7,214	44,686	766	38,674	2,623	6%	45	34,123	2,808	4,550	10,849	14,311	29%
1568	Medgold	11,125	16,767	97,523	731	90,512	3,847	4%	29	122,322	(32,338)	(31,811)	(31,811)	(14,216)	-35%
1569	Minemed	3,117	4,469	48,996	1,310	45,875	945	2%	25	45,916	(223)	(41)	(41)	3,792	0%
1570	CSIR	3,161	4,532	20,616	544	10,523	1,354	7%	36	8,260	1,326	2,263	2,263	182,959	19%
1571	Anglovaal	3,33[illegible]	5,101	21,221	530	12,319	2,161	10%	54	9,718	2,329	2,601	2,601	1[illegible],088	22%
1572	Engen	3,189	6,281	18,991	496	17,776	498	3%	13	10,010	7,324	7,766	7,766	11,996	45%
1573	JCI	4,410	6,372	29,208	552	27,679	1,347	5%	25	24,814	2,773	2,865	447	4,123	2%
1574	Aumed	4,185	6,728	34,784	693	25,168	2,767	8%	55	27,363	(2,920)	(2,195)	(2,195)	7,721	-9%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Members 31/12/1997	Dependant: Members 31 December	Gross Contributions R'000	GCI:PMPM	Total Income R'000	Administration expenses			Total Expenditure R'000	Operating Profit/(Loss) R'000	Net Profit/(Loss) R'000	Accumulated Funds R'000	Net Assets R'000	Solvency Ratio
							R'000	% of GCI	PMPM						
	TOTAL	2,218,858	3,635,928	18,586,639	698	16,474,503	1,093,289	6%	41	15,484,441	86,419	990,062	4,327,794	6,179,535	

Explanatory notes:

* The following medical schemes did not submit Audited Financial Statements or Statutory Returns for the 1997 financial year-end:

  Ref no. Name
  1. 1050 Commercial Union - The medical aid is run as an insurance policy through Commercial Union Insurance, and was therefore unable to supply separate Financial Statements for the Medical Aid Fund
  2. 1190 East Coast - Voluntary liquidation 31/12/1998: no 1997 Audited Financial Statements and Statutory Return were submitted, therefore the 1996 Closing balances as per the 1996 Audited Financial Statements were carried forward
  3. 1276 Union flour
  4. 1490 GF Group - Voluntary liquidation 1998: No 1997 Audited Financial Statements and Statutory Return were submitted, therefore the 1996 Closing balances as per the 1996 Audited Financial Statements were carried forward
  5. 1551 Medilife - Liquidation 1997: No 1997 Audited Financial Statements and Statutory Return were submitted, therefore the 1996 Closing balances as per the 1996 Audited Financial Statements were carried forward

* Steeledale (Ref. No. 1253) was unable to submit the 1997 Audited Financial Statements and Statutory Return, due to the information being destroyed in a fire - The comparative figures were subtracted from the audited 1998 Financial Statements
* Solvency Ratio = Accumulated funds/Net Contribution Income (NCI)
* NCI = Gross contributions less savings, pre-funding & non-risk contributions (Re-insurance was not taken into account)
* GCI = Gross Contribution Income.
* TPM = Total Principal Member.

ANNEXURE F

DETAILED FINANCIAL RESULTS: EXEMPTED SCHEMES

for the year ended 31 December 1997

Ref. No.	Name of Medical Scheme	P Members 31/12/1997	Dependants: TPM 31/12/1997	Gross Contributions R'000	GCI: PMPM	Total Income R'000	Administration expenses R'000	Administration expenses As % of GCI	Administration expenses PMPM	Total Expenditure R'000	Operating Profit/(Loss) R'000	Net Profit/(Loss) R'000	Accumulated Funds R'000	Net Assets R'000	Solvency Ratio
3299	Building Industry (Bloemfontein)	138	170	160	97	268	69	43%	42	226	(66)	43	931	931	582%
3301	Building Industry (Gauteng)	13,853	13,504	39,380	237	41,557	2,918	7%	18	42,932	(3,552)	(1,376)	12,387	12,387	31%
3302	Building Industry (WP)	6,873	18,766	8,677	105	9,919	2,041	24%	25	11,167	(2,490)	(1,248)	3,261	7,162	38%
3304	Cape Clothing	41,932	58,700	33,456	-	36,450	5,536	0%	-	29,278	4,179	4,653	29,509	29,509	0%
3310	Electrical Industry (Natal)	844	1,114	3,096	-	3,348	365	0%	-	2,830	265	518	1,944	1,944	0%
3314	Hairdressing (KZN)	865	31	493	47	548	200	41%	19	546	(53)	3	584	584	119%
3315	Hairmed	2,487	1,044	6,287	211	6,364	983	16%	33	6,215	72	149	939	959	15%
3316	Electrical (Cape)	2,258	3,747	4,413	163	4,797	532	12%	20	5,061	(648)	(264)	2,835	2,835	64%
3318	Clothing Industry (Natal)	26,927	0	9,542	30	9,546	3,623	38%	11	9,261	281	286	(1,712)	(1,712)	-18%
3319	Kimberley Garment	0	0	-	-	-	-	0%	-	-	-	-	422	422	0%
3322	Building Industry (Eastern Cape)	1,426	2,973	4,484	262	4,639	925	21%	54	4,844	(360)	(205)	121	502	3%
3323	Steelmed	15,967	24,857	154,440	806	155,938	8,491	5%	44	148,137	6,303	7,802	469	469	0.3%
3324	Motor Industry	29,335	37,165	245,697	698	254,795	13,224	5%	38	214,775	30,921	40,019	75,126	75,126	31%
3327	Clothing Industry (OFS & Northern Cape)	367	0	85	19	123	17	20%	4	109	(23)	15	215	215	252%
3339	Clothing Industry (TVL)	9,519	0	3,729	33	3,789	575	15%	5	3,547	182	241	445	445	12%
3343	Millinery Industry (Northern Areas)	112	0	38	28	49	10	26%	7	47	(9)	2	70	70	184%
3378	Building Industry (East London)	354	513	1,228	289	1,522	237	19%	56	1,386	(158)	136	1,900	1,900	155%
3419	Knitting Industry (Northern Areas)	947	228	259	23	317	42	16%	4	215	44	102	633	633	244%
3456	Micwu	21,033	41,292	53,668	-	61,535	4,136	0%	-	47,642	6,026	13,894	48,943	48,943	0%
3479	Furniture Workers' (KZN)	2,864	8,536	2,200	64	2,637	1,249	57%	36	2,781	(581)	(144)	2,793	2,793	127%
3517	Building Industry North & West Boland	2,987	5,922	2,586	72	2,875	591	23%	17	2,892	(306)	(17)	2,078	2,078	80%
3518	Polmed	132,662	180,617	1,174,603	-	1,186,149	36,815	0%	-	1,126,939	47,664	59,210	(83,347)	(83,347)	0
3519	Medcor	33,961	57,505	325,000	797	329,571	10,048	3%	25	315,897	9,103	13,674	18,594	18,594	6
3520	Transmed	125,850	178,304	1,036,698	686	860,708	69,782	7%	46	818,699	37,080	42,009	(54,289)	131,690	-6
3527	Furniture Workers' (SWD)	829	838	533	54	631	36	7%	4	635	(102)	(3)	732	732	137
3528	Furniture Workers (Border)	0	0	-	-	-	-	0%	-	-	-	-	264	264	0
	TOTAL	474,390	635,826	3,110,750	546	2,978,076	162,444	5%	29	2,796,059	133,773	179,498	65,848	256,129	

DETAILED FINANCIAL RESULTS: EXEMPTED SCHEMES ..'/CONTINUED

Explanatory notes:

* The data relate to exempted schemes which reported to this office and does not include all such schemes since a number of exempted schemes failed to report ito statutory requirements.
* GCI = Gross Contribution Income.
* TPM = Total Principal Member.
* Solvency Ratio = Accumulated funds/Net Contribution Income (NCI)
* NCI = Gross contributions less savings, pre-funding & non-risk contributions (Re-insurance was not taken into account)
* The following medical schemes have not submitted Audited Financial Statements and Statutory Returns since 1995, and were therefore omitted from this report:

Ref no.	Name
1. 3300	Building Industry (Natal)
2. 3313	Hairdressing (Cape)
3. 3326	Laundry Natal
4. 3405	Retail Trade
5. 3514	Building Industry (Kimberley)

* The following medical schemes did not submit Audited Financial Statements or Statutory Returns for the 1997 financial year end:

Ref no.	Name
1. 3319	Kimberley Garment
2. 3528	Furniture Workers (Border)

ANNEXURE G

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES

for the year ended 31 December 1997

Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI) 1997 R'000	1996 R'000	% Change	Benefits paid 1997 R'000	1996 R'000	% Change	As % of GCI	Total Principal Members 1997 '000	1996 '000	% Change	Average MPM	% Continuation Members
1001	Automobile Association	5,443	6,195	-12%	4,928	6,500	-24%	91%	742	830	-11%	62	22.6%
1005	AECI	104,259	90,307	15%	92,462	92,904	0%	89%	12,437	13,128	-5%	1,036	29.4%
1007	Perskor	4,972	4,377	14%	5,516	4,576	21%	111%	872	914	-5%	73	23.6%
1009	KPMG	4,656	3,584	30%	4,376	3,229	36%	94%	1,352	1,209	12%	113	3.7%
1011	Ammosal	3	10	-67%	24	76	-68%	712%	8	12	-33%	1	100.0%
1012	Anglo American	309,685	280,162	11%	319,712	259,784	23%	103%	30,832	32,050	-4%	2,569	20.6%
1013	Aranda	105	230	-55%	224	202	11%	215%	890	915	-3%	74	0.0%
1016	Independent Newspaper	31,017	29,573	5%	26,658	22,644	18%	86%	3,368	3,372	0%	281	27.5%
1021	Beland	97,543	102,483	-5%	82,617	77,503	7%	85%	10,721	11,036	-3%	893	9.1%
1022	Bloemmed	7,753	7,389	5%	7,573	6,665	14%	98%	976	933	5%	81	35.8%
1024	Boart	-	17,647	-100%	-	17,082	-100%	0%	-	2,284	-100%	-	0.0%
1030	Saammed	10,184	7,427	37%	8,824	7,517	17%	87%	1,087	1,160	-6%	91	11.4%
1034	Cape	245,182	233,778	5%	235,193	207,731	13%	96%	25,567	25,326	1%	2,131	16.4%
1038	SAMWU	36,260	27,357	33%	25,204	23,487	7%	70%	14,748	14,748	0%	1,229	20.8%
1039	CDA	13,866	10,516	32%	12,588	10,886	16%	91%	1,366	1,269	8%	114	0.0%
1040	CNA Gallo	14,961	14,892	0%	13,950	13,355	4%	93%	2,016	2,111	-5%	168	17.3%
1042	Chamber of Mines	33,323	26,217	27%	26,763	14,906	80%	80%	2,566	2,624	-2%	214	37.3%
1043	CAMAF	100,310	79,915	26%	86,257	65,098	33%	86%	13,088	12,032	9%	1,091	5.4%
1048	CIMAS	139,018	184,010	-24%	119,708	140,400	-15%	86%	12,956	14,832	-13%	1,080	0.0%
1049	CEMAS	67,013	70,999	-6%	57,626	70,103	-18%	86%	4,694	6,778	-31%	391	24.2%
1050	Commercial Union	-	8,083	-100%	-	8,083	-100%	0%	-	1,203	-100%	-	0.0%
1065	CT	4,937	4,404	12%	4,442	3,789	17%	90%	800	767	4%	67	26.8%
1068	De Beers	74,611	63,139	18%	75,244	60,994	23%	101%	11,056	10,745	3%	921	16.6%
1082	G5	29,875	26,649	12%	24,790	21,183	17%	83%	2,955	3,036	-3%	246	19.7%
1086	Foodworkers	5,953	5,133	16%	3,314	3,384	-2%	56%	6,100	6,511	-6%	508	0.0%
1087	Munimed	201,636	177,833	13%	182,125	152,302	20%	90%	18,933	18,506	2%	1,578	25.0%
1088	General Accident	4,161	3,677	13%	3,904	3,363	16%	94%	538	481	12%	45	23.4%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI) 1997 R'000	Gross Contribution income (GCI) 1996 R'000	Gross Contribution income (GCI) % Change	Benefits paid 1997 R'000	Benefits paid 1996 R'000	Benefits paid % Change	Benefits paid As % of GCI	Total Principal Members 1997 '000	Total Principal Members 1996 '000	Total Principal Members % Change	Average MPM	% Continuation Members
1089	Billmed	27,264	28,836	-5%	25,023	20,407	23%	92%	2,263	2,053	10%	189	46.3%
1098	Goldfields	8,685	7,592	14%	8,602	8,320	3%	99%	1,134	1,033	10%	95	34.7%
1105	Metropolitan	33,281	28,564	17%	31,614	24,553	29%	95%	5,477	5,404	1%	456	9.9%
1111	IBM	19,825	18,834	5%	18,613	16,262	14%	94%	2,092	2,251	-7%	174	24.6%
1115	JCCI	39,368	41,811	-6%	38,685	35,624	9%	98%	3,298	3,557	-7%	275	15.4%
1116	Jomed	119,416	85,318	40%	123,874	110,511	12%	104%	10,786	11,272	-4%	899	39.0%
1121	Klerksdorp	68,208	60,866	12%	67,149	57,788	16%	98%	9,631	10,148	-5%	803	15.1%
1125	Discovery	672,444	354,692	90%	513,955	263,708	95%	76%	86,855	47,637	82%	7,238	0.2%
1139	Meddent	449,050	406,590	10%	390,293	375,766	4%	87%	42,161	41,047	3%	3,513	14.9%
1140	Medshield	218,466	105,847	106%	125,757	82,572	52%	58%	40,745	10,135	302%	3,395	0.1%
1141	Spectramed	83,582	80,490	4%	75,834	73,797	3%	91%	7,256	7,419	-2%	605	8.2%
1142	MEDS	66,695	63,938	4%	51,538	51,622	0%	77%	5,592	5,645	-1%	466	16.3%
1143	MSP	151,417	125,967	20%	133,655	108,277	23%	88%	14,037	14,358	-2%	1,170	21.2%
1145	LAMAF	153,035	136,893	12%	164,399	136,710	20%	107%	20,305	20,163	1%	1,692	36.5%
1147	Telemed	445,824	327,297	36%	376,340	313,944	20%	84%	34,210	34,172	0%	2,851	25.8%
1148	Visimed	213,128	131,949	62%	179,104	111,813	60%	84%	31,429	25,700	22%	2,619	0.0%
1149	Medihelp	1,452,345	1,155,830	26%	1,428,825	1,162,945	23%	98%	172,062	174,497	-1%	14,339	28.3%
1152	Mercantile & General	1,343	593	126%	1,243	872	43%	93%	109	146	-25%	9	14.7%
1154	Nampak	61,008	35,397	72%	51,472	35,493	45%	84%	6,272	6,237	1%	523	9.7%
1158	CAWMED	1,613	302,363	-99%	4,574	294,186	-98%	284%	795	44,203	-98%	66	100.0%
1161	Morcop	906	949	-4%	1,155	1,033	12%	127%	145	134	8%	12	46.9%
1162	Natalmed	112,894	62,956	79%	101,059	59,561	70%	90%	15,818	13,416	18%	1,318	25.4%
1164	NBS	14,975	11,749	27%	14,271	11,711	22%	95%	2,313	2,108	10%	193	9.1%
1166	NIMAS	105,464	102,196	3%	97,825	93,727	4%	93%	15,573	16,437	-5%	1,298	14.0%
1167	NMP	583,791	508,038	15%	523,564	442,570	18%	90%	72,810	69,781	4%	6,068	9.6%
1170	NBC	175,561	151,776	16%	166,088	139,028	19%	95%	15,394	14,979	3%	1,283	7.5%
1171	Northern	651,090	658,354	-1%	536,523	598,285	-10%	82%	59,098	67,013	-12%	4,925	10.8%
1176	OK Bazaars	26,282	23,848	10%	26,680	22,375	19%	102%	3,060	3,481	-12%	255	0.0%
1177	Highveld	37,459	34,447	9%	31,284	29,395	6%	84%	4,042	4,148	-3%	337	11.9%
1180	Vrystaat Munisipaliteit	21,575	18,052	20%	19,033	16,475	16%	88%	2,370	2,354	1%	198	26.8%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI) 1997 R'000	1996 R'000	% Change	Benefits paid 1997 R'000	1996 R'000	% Change	As % of GCI	Total Principal Members 1997 '000	1996 '000	% Change	Average MPM	% Continuation Members
1184	Philips	11,912	10,835	10%	9,489	10,678	-11%	80%	929	1,030	-10%	77	28.1%
1186	PG Group	19,950	10,843	84%	38,431	12,857	199%	193%	1,755	2,830	-38%	146	33.8%
1190	East Coast	-	32,632	-100%	-	27,073	-100%	0%	-	4,799	-100%	-	0.0%
1194	Profmed	123,633	104,469	18%	111,856	97,207	15%	90%	16,611	15,925	4%	1,384	9.6%
1195	Protea Assurance	2,974	4,811	-38%	4,123	4,209	-2%	139%	736	748	-2%	61	22.1%
1196	Protea	39,096	45,683	-14%	33,639	37,404	-10%	86%	4,886	6,091	-20%	407	0.0%
1197	Libcare	43,592	39,868	9%	41,078	33,751	22%	94%	3,985	4,068	-2%	332	7.8%
1201	Rand Water	18,939	14,762	28%	14,867	13,518	10%	79%	1,869	1,733	8%	156	26.6%
1202	Fedsure Health	793,848	444,246	79%	582,338	285,517	104%	73%	107,138	91,090	18%	8,928	0.5%
1208	Mutual & Federal	11,497	9,885	16%	11,345	8,983	26%	99%	1,810	1,783	2%	151	17.6%
1209	SABMAS	38,503	33,546	15%	28,962	28,421	2%	75%	4,131	4,149	0%	344	16.2%
1210	SA Eagle	9,227	9,124	1%	9,286	7,936	17%	101%	1,080	1,057	2%	90	17.4%
1211	Safmarine	12,274	13,381	-8%	11,660	10,451	12%	95%	1,667	1,724	-3%	139	0.0%
1213	SAKAV	265,620	202,007	31%	249,124	197,777	26%	94%	29,172	29,827	-2%	2,431	18.7%
1214	SAMLAS	112,275	95,661	17%	103,801	80,593	29%	92%	16,292	15,697	4%	1,358	10.7%
1215	Caremed	160,547	68,876	133%	125,396	51,529	143%	78%	22,882	12,539	82%	1,907	1.3%
1234	Sasolmed	131,855	117,202	13%	122,402	116,273	5%	93%	12,301	11,892	3%	1,025	15.7%
1237	BP	15,641	13,888	13%	18,256	15,320	19%	117%	2,506	2,507	0%	209	0.0%
1241	Nasionale Pers	24,258	26,287	-8%	22,089	16,857	31%	91%	3,565	3,246	10%	297	12.3%
1242	Pretmed	65,644	53,070	24%	60,075	53,385	13%	92%	5,036	5,371	-6%	420	25.4%
1243	Siemens	32,674	31,438	4%	32,144	29,256	10%	98%	4,316	4,645	-7%	360	13.3%
1248	SACMAS	20,404	16,613	23%	17,739	15,976	11%	87%	2,444	2,420	1%	204	27.0%
1249	Southern Health	6,424	9,954	-35%	5,331	7,613	-30%	83%	611	1,024	-40%	51	0.0%
1251	Stability	53,951	51,285	5%	47,426	48,610	-2%	88%	4,274	5,036	-15%	356	20.0%
1252	Bestmed	177,440	170,417	4%	173,644	169,370	3%	98%	17,447	18,984	-8%	1,454	21.9%
1253	Steeledale	4,156	3,536	18%	3,582	3,159	13%	86%	448	447	0%	37	0.0%
1254	Stocksmed	18,371	15,388	19%	17,089	11,353	51%	93%	1,722	1,701	1%	144	5.9%
1260	Tafelberg	262,106	196,212	34%	252,869	155,425	63%	96%	31,637	27,979	13%	2,636	0.0%
1268	TM	-	3,783	-100%	-	4,124	-100%	0%	-	359	-100%	-	0.0%
1270	Golden Arrow	5,601	5,136	9%	4,292	4,294	0%	77%	2,121	2,207	-4%	177	30.6%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI) 1997 R'000	1996 R'000	% Change	Benefits paid 1997 R'000	1996 R'000	% Change	As % of GCI	Total Principal Members 1997 '000	1996 '000	% Change	Average MPM	% Continuation Members
1271	Trawlermen's	1,629	1,410	16%	1,066	974	9%	65%	1,573	1,519	4%	131	0.3%
1276	Union Flour	-	26	-100%	-	33	-100%	0%	-	6	-100%	-	0.0%
1279	Bankmed	604,619	537,904	12%	606,192	544,622	11%	100%	88,943	86,649	3%	7,412	12.5%
1282	University of Wits	25,811	22,228	16%	23,008	19,331	19%	89%	3,135	3,232	-3%	261	20.0%
1285	Vaalmed	115,920	107,553	8%	36,677	96,194	-62%	32%	17,108	17,557	-3%	1,426	0.3%
1291	Witbank	88,296	74,257	19%	79,558	67,679	18%	90%	8,713	8,332	5%	726	17.0%
1293	Wooltru	40,934	39,935	3%	31,020	27,300	14%	76%	7,457	7,033	6%	621	9.6%
1295	Kopano	127,667	102,960	24%	103,484	101,458	2%	81%	13,084	14,156	-8%	1,090	36.4%
1330	PIMAS	61,398	58,665	5%	58,883	57,608	2%	96%	18,341	19,365	-5%	1,528	18.0%
1346	ESMED	248,325	226,589	10%	263,662	206,757	28%	106%	27,399	29,110	-6%	2,283	25.6%
1413	Helpmed	48,900	48,708	0%	46,208	49,012	-6%	94%	4,592	6,209	-26%	383	9.4%
1416	Haggie	22,222	17,335	28%	19,748	15,970	24%	89%	1,774	1,728	3%	148	30.2%
1420	Finmed	155,215	161,055	-4%	139,926	145,034	-4%	90%	16,606	18,236	-9%	1,384	7.9%
1422	Topmed	715,869	684,585	5%	644,326	624,756	3%	90%	71,086	79,306	-10%	5,924	8.5%
1423	Medsure	18,901	17,393	9%	17,608	14,036	25%	93%	2,145	2,124	1%	179	13.1%
1424	SABC	37,508	40,019	-6%	39,237	34,724	13%	105%	3,952	5,463	-28%	329	28.4%
1430	Remedi	55,237	39,651	39%	46,937	35,699	31%	85%	7,135	5,590	28%	595	12.4%
1431	ICS	13,249	12,301	8%	13,725	11,132	23%	104%	1,592	1,566	2%	133	35.9%
1434	Umed	103,847	94,685	10%	104,736	92,492	13%	101%	10,917	11,381	-4%	910	24.3%
1435	Murray & Roberts	73,163	60,128	22%	73,715	54,017	36%	101%	7,737	8,009	-3%	645	29.6%
1441	Parmed	28,552	21,569	32%	28,958	21,756	33%	101%	1,812	1,673	8%	151	41.8%
1444	Ninham Shand	3,690	3,251	14%	3,175	2,669	19%	86%	451	430	5%	38	16.0%
1446	Selfmed	285,274	214,063	33%	260,026	224,200	16%	91%	45,938	44,035	4%	3,828	1.2%
1450	SABCAS	10,545	10,353	2%	8,024	9,194	-13%	76%	1,494	1,892	-21%	125	6.7%
1453	Sanitas	152,235	134,748	13%	139,719	125,927	11%	92%	14,241	15,376	-7%	1,187	24.5%
1454	Pro Sano	500,812	522,986	-4%	405,147	491,605	-18%	81%	49,745	69,850	-29%	4,145	15.6%
1464	Erica	28,924	41,013	-29%	26,397	33,703	-22%	91%	4,385	4,385	0%	365	0.0%
1465	Alliance	151,243	117,678	29%	145,338	104,139	40%	96%	16,152	16,070	1%	1,346	10.0%
1466	Good Hope	24,080	29,309	-18%	18,232	24,491	-26%	76%	5,162	5,484	-6%	430	3.4%
1469	Nedcor	281,800	102,669	174%	100,178	83,126	21%	36%	15,156	14,723	3%	1,263	13.0%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI) 1997 R'000	1996 R'000	% Change	Benefits paid 1997 R'000	1996 R'000	% Change	As % of GCI	Total Principal Members 1997 '000	1996 '000	% Change	Average MPM	% Continuation Members
1474	Malesela	47,841	56,750	-16%	42,790	54,581	-22%	89%	3,985	6,053	-34%	332	10.3%
1476	Ommed	-	9,502	-100%	-	6,606	-100%	0%	-	1,072	-100%	-	0.0%
1484	Edgars	45,363	36,833	23%	42,303	33,922	25%	93%	6,875	6,716	2%	573	10.6%
1485	Premier	84,592	76,953	10%	77,756	68,797	13%	92%	7,515	6,170	22%	626	0.0%
1486	Sizwe	484,661	416,371	16%	389,920	360,057	8%	80%	60,419	61,011	-1%	5,035	4.3%
1487	Alpha Group	22,204	18,791	18%	20,482	16,810	22%	92%	2,453	2,453	0%	204	19.5%
1490	GF Group	-	10,768	-100%	-	9,374	-100%	0%	-	3,019	-100%	-	0.0%
1491	Compcare	132,982	118,009	13%	114,224	99,159	15%	86%	17,633	17,148	3%	1,469	3.6%
1495	Massmart	10,146	9,034	12%	9,123	7,738	18%	90%	1,169	1,057	11%	97	5.2%
1496	Allcare	44,772	37,134	21%	39,196	33,181	18%	88%	4,811	4,885	-2%	401	1.5%
1499	SACTA	2,494	2,182	14%	2,247	1,743	29%	90%	287	297	-3%	24	0.0%
1501	Free State	1,855	1,513	23%	1,622	1,585	2%	87%	324	314	3%	27	0.0%
1503	Anglogold	156,135	29,696	426%	153,143	27,980	447%	98%	20,133	8,206	145%	1,678	19.8%
1506	Medimed	2,457	2,269	8%	1,328	1,539	-14%	54%	315	365	-14%	26	9.2%
1507	Barlow	123,469	130,703	-6%	120,416	123,885	-3%	98%	12,265	13,091	-6%	1,022	27.8%
1512	Bonitas	1,407,527	1,227,193	15%	1,193,057	1,002,447	19%	85%	174,199	180,326	-3%	14,517	4.3%
1513	Ellerines	4,539	4,441	2%	3,903	3,833	2%	86%	477	506	-6%	40	8.0%
1515	PG Bison	11,084	10,098	10%	9,216	8,969	3%	83%	1,160	1,183	-2%	97	76.6%
1516	Rennies	74,254	63,432	17%	56,239	44,974	25%	76%	8,526	8,779	-3%	711	8.7%
1520	University of Natal	18,722	16,810	11%	15,619	14,525	8%	83%	2,836	2,837	0%	236	27.0%
1521	Clicks	8,148	7,211	13%	7,053	5,119	38%	87%	2,024	1,994	2%	169	0.0%
1522	Da Gama	5,358	5,007	7%	4,311	4,404	-2%	80%	610	642	-5%	51	22.1%
1523	Grinaker	9,785	6,854	43%	7,564	5,726	32%	77%	914	871	5%	76	5.1%
1526	BMW	27,715	25,536	9%	23,877	21,014	14%	86%	2,552	2,613	-2%	213	2.0%
1527	Sappi	42,343	35,136	21%	38,431	35,563	8%	91%	4,647	4,758	-2%	387	22.3%
1528	Oilmed	23,970	21,117	14%	21,772	20,939	4%	91%	5,229	5,446	-4%	436	10.1%
1531	Sewendedag Adventiste	996	1,123	-11%	996	1,114	-11%	100%	594	588	1%	50	16.3%
1532	Amrel	21,572	18,919	14%	16,755	15,521	8%	78%	2,361	2,595	-9%	197	10.2%
1534	Altron	62,269	33,651	85%	52,512	28,500	84%	84%	5,929	6,028	-2%	494	11.3%
1535	Metrocare	41,327	30,893	34%	35,104	32,021	10%	85%	4,219	4,390	-4%	352	6.1%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI) 1997 R'000	1996 R'000	% Change	Benefits paid 1997 R'000	1996 R'000	% Change	As % of GCI	Total Principal Members 1997 '000	1996 '000	% Change	Average MPM	% Continuation Members
1536	Lifemed	34,214	26,584	29%	30,103	22,501	34%	88%	3,361	2,740	23%	280	2.7%
1537	Hosmed	123,037	79,989	54%	99,294	51,530	93%	81%	31,582	25,026	26%	2,632	5.8%
1538	Toyota	40,773	39,262	4%	39,414	36,426	8%	97%	3,582	3,867	-7%	299	4.0%
1539	Universal	17	94	-82%	18	4,383	-100%	104%	2	2	0%	0	0.0%
1541	Trimed	43,281	37,129	17%	35,206	30,193	17%	81%	8,617	8,986	-4%	718	0.0%
1544	Tiger Oats	44,179	28,307	56%	36,361	23,851	52%	82%	3,907	3,707	5%	326	15.1%
1546	Pharos	19,156	16,093	19%	16,103	11,900	35%	84%	2,491	1,868	33%	208	15.9%
1547	Malcor	63,558	31,597	101%	52,130	27,847	87%	82%	5,811	5,889	-1%	484	18.8%
1548	Medipos	162,234	104,386	55%	117,973	89,348	32%	73%	15,136	14,331	6%	1,261	21.0%
1549	Medicover 2000	30,006	21,341	41%	13,109	8,394	56%	44%	4,568	4,013	14%	381	0.0%
1550	Ubuntu	-	43,217	-100%	-	32,084	-100%	0%	-	6,354	-100%	-	0.0%
1551	Medilife	-	75,869	-100%	-	53,846	-100%	0%	-	14,011	-100%	-	0.0%
1552	COMMED	125,741	113,596	11%	92,073	96,752	-5%	73%	14,649	19,709	-26%	1,221	0.5%
1553	ABI	15,141	14,227	6%	13,162	12,544	5%	87%	1,527	1,710	-11%	127	7.6%
1554	Docmed	16,042	14,996	7%	14,607	12,627	16%	91%	902	3,168	-72%	75	0.4%
1555	Phila	37,378	26,171	43%	27,419	21,020	30%	73%	5,483	5,107	7%	457	0.3%
1556	Kwazulu Natal	82,057	57,077	44%	48,384	41,685	16%	59%	14,726	10,686	38%	1,227	0.0%
1557	Samancor	65,897	53,339	24%	56,510	48,401	17%	86%	6,882	6,659	3%	574	11.4%
1558	Publiserve	21,517	14,498	48%	23,233	10,181	128%	108%	3,905	3,602	8%	325	4.0%
1559	Imperial	23,476	15,399	52%	19,249	11,696	65%	82%	2,725	2,151	27%	227	1.8%
1560	Methealth	164,228	48,896	236%	122,842	27,984	339%	75%	31,173	13,945	124%	2,598	3.7%
1561	Promed	11,051	3,688	200%	6,306	1,858	239%	57%	5,103	1,901	168%	425	0.0%
1562	Reunert	57,759	35,611	62%	52,622	29,984	75%	91%	4,687	4,688	0%	391	21.1%
1563	Pick & Pay	47,982	41,823	15%	40,883	27,008	51%	85%	6,035	5,832	3%	503	0.0%
1564	Regional	40,856	11,948	242%	29,705	5,126	479%	73%	7,181	5,263	36%	598	0.0%
1565	Polprismed	2,637	3,523	-25%	2,532	3,582	-29%	96%	1,061	1,230	-14%	88	1.1%
1566	Moremed	8,823	5,630	57%	7,242	2,685	170%	82%	2,920	2,497	17%	243	0.0%
1567	Afrox	44,686	7,264	515%	34,281	2,415	1320%	77%	4,861	4,361	11%	405	12.7%
1568	Medgold	97,523		100%	104,122		100%	107%	11,125		100%	927	22.7%
1569	Minemed	48,996		100%	44,749		100%	91%	3,117		100%	260	36.3%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ..'/CONTINUED

Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI) 1997 R'000	1996 R'000	% Change	Benefits paid 1997 R'000	1996 R'000	% Change	As % of GCI	Total Principal Members 1997 '000	1996 '000	% Change	Average MPM	% Continuation Members
1570	CSIR	20,616		100%	14,053		100%	68%	3,161		100%	263	32.1%
1571	Anglovaal	21,221		100%	9,829		100%	46%	3,337		100%	278	18.4%
1572	Engen	18,991		100%	6,634		100%	35%	3,189		100%	266	35.3%
1573	JCI	29,208		100%	20,034		100%	69%	4,410		100%	368	29.2%
1574	Aumed	34,784		100%	29,421		100%	85%	4,185		100%	349	26.4%
	TOTAL	18,586,639	15,393,364	21%	16,149,860	13,715,108	18%	87%	2,218,858	2,171,853	2%	184,905	12.1%

Explanatory notes:

* The following medical schemes did not submit Audited Financial Statements or Statutory Returns for the 1997 financial year end:

Ref no.	Name
1. 1050	Commercial Union - The medical aid is run as an insurance policy through Commercial Union Insurance, and was therefore unable to supply separate Financial Statements for the Medical Aid Fund
2. 1190	East Coast - Voluntary liquidation 31/12/1998: no 1997 Audited Financial Statements and Statutory Return were submitted, therefore the 1996 Closing balances as per the 1996 Audited Financial Statements were carried forward
3. 1276	Union flour
4. 1490	GF Group - Voluntary liquidation 1998: No 1997 Audited Financial Statements and Statutory Return were submitted, therefore the 1996 Closing balances as per the 1996 Audited Financial Statements were carried forward
5. 1551	Medilife - Liquidation 1997: No 1997 Audited Financial Statements and Statutory Return were submitted, therefore the 1996 Closing balances as per the 1996 Audited Financial Statements were carried forward

* Steeledale (Ref. No. 1253) was unable to submit the 1997 Annual Financial Statements and Statutory Return, due to the information being destroyed in a fire - The comparative figures were subtracted from the 1998 Audited Financial Statements
* The following medical schemes amalgamated:

Ref no.	Name
1. 1024	Boart (Amalgamated with Anglo American w.e.f. 01/01/97)
2. 1268	TM (Amalgamated with Meddent w.e.f. 1997)
3. 1476	Ommed (Amalgamated with Caremed w.e.f. 01/01/97)
4. 1550	Ubuntu (Amalagamated with Caremed w.e.f 01/01/97)

ANNEXURE H

DETAILED FINANCIAL INFORMATION: EXEMPTED SCHEMES

for the year ended 31 December 1997

Ref. No.	Name of Medical Scheme	Gross Contribution Income (GCI) 1997 R'000	GCI 1996 R'000	GCI % Change	Benefits paid 1997 R'000	Benefits paid 1996 R'000	Benefits paid % Change	% of GCI	Total Principal Members 1997	Total Principal Members 1996	% Change	Average MPM	% Continuation Members
3299	Building Industry (Bloemfontein)	160	166	-4%	174	100	74%	109%	138	145	-5%	12	21.7%
3301	Building Industry (Gauteng)	39,380	37,994	4%	40,583	34,582	17%	103%	13,853	15,759	-12%	1,154	9.9%
3302	Building Industry (WP)	8,677	7,844	11%	9,126	8,459	8%	105%	6,873	7,390	-7%	573	8.8%
3304	Cape Clothing	33,456	31,563	6%	23,742	23,189	2%	0%	41,932	43,417	-3%	3,494	0.0%
3310	Electrical Industry (Natal)	3,096	2,931	6%	1,285	2,059	-38%	0%	844	855	-1%	70	0.0%
3314	Hairdressing (KZN)	493	470	5%	346	337	3%	70%	865	-	0%	72	0.6%
3315	Hairmed	6,287	5,561	13%	5,232	4,926	6%	83%	2,487	2,486	0%	207	1.4%
3316	Electrical (Cape)	4,413	4,189	5%	4,619	4,226	9%	105%	2,258	2,092	8%	188	2.5%
3318	Clothing Industry (Natal)	9,542	6,843	39%	5,637	6,085	-7%	59%	26,927	29,037	-7%	2,244	0.0%
3319	Kimberley Garment	-	191	-100%	-	143	-100%	0%	-	1,028	-100%	-	0.0%
3322	Building Industry (Eastern Cape)	4,484	4,652	-4%	3,864	3,475	11%	86%	1,426	1,480	-4%	119	5.3%
3323	Steelmed	154,440	139,607	11%	140,436	129,946	8%	91%	15,967	17,926	-11%	1,331	13.4%
3324	Motor Industry	245,697	226,738	8%	196,191	183,700	7%	80%	29,335	30,496	-4%	2,445	14.9%
3327	Clothing Industry (OFS & Northern Cape)	85	75	14%	85	76	12%	100%	367	368	0%	31	0.0%
3339	Clothing Industry (TVL)	3,729	3,599	4%	2,973	2,887	3%	80%	9,519	9,880	-4%	793	6.3%
3343	Millinery Industry (Northern Areas)	38	33	16%	32	24	34%	83%	112	125	-10%	9	0.0%
3378	Building Industry (East London)	1,228	1,112	10%	1,145	1,076	6%	93%	354	351	1%	30	11.9%
3419	Knitting Industry (Northern Areas)	259	174	49%	180	136	32%	69%	947	950	0%	79	0.0%
3456	Micwu	53,668	44,517	21%	42,404	37,237	14%	0%	21,033	21,157	-1%	1,753	0.0%
3479	Furniture Workers' (KZN)	2,200	2,279	-3%	1,532	1,528	0%	70%	2,864	3,091	-7%	239	1.0%
3517	Building Industry North & West Boland	2,586	2,216	17%	2,281	2,044	12%	88%	2,987	2,657	12%	249	1.9%
3518	Polmed	1,174,603	821,042	43%	1,058,266	954,421	11%	0%	132,662	130,669	2%	11,055	0.0%
3519	Medcor	325,000	254,000	28%	305,848	248,512	23%	94%	33,961	32,025	6%	2,830	13.9%
3520	Transmed	1,036,698	777,488	33%	832,411	942,012	-12%	80%	125,850	145,770	-14%	10,488	36.2%
3527	Furniture Workers' (SWD)	533	540	-1%	639	585	9%	120%	829	823	1%	69	2.1%
3528	Furniture Workers (Border)	-	93	-100%	-	77	-100%	0%	-	100	-100%	-	0.0%
	TOTAL	3,110,750	2,375,916	31%	2,679,031	2,591,843	3%	86%	474,390	500,077	-5%	39,533	16.5%

DETAILED FINANCIAL INFORMATION: EXEMPTED SCHEMES ..'/CONTINUED

Explanatory notes:

* The data relate to exempted schemes which reported to this office and does not include all such schemes since a number of exempted schemes failed to report i.t.o. statutory requirements.
* The following medical schemes have not submitted Audited Financial Statements and Statutory Returns since 1995, and were therefore omitted from this report:

Ref no.	Name
1. 3300	Building Industry (Natal)
2. 3313	Hairdressing (Cape)
3. 3326	Laundry Natal
4. 3405	Retail Trade
5. 3514	Building Industry (Kimberley)

* The following medical schemes did not submit Audited Financial Statements or Statutory Returns for the 1997 financial year end:

Ref no.	Name
1. 3319	Kimberley Garment
2. 3528	Furniture Workers (Border)