



COUNCIL FOR MEDICAL SCHEMES

**REPORT OF THE REGISTRAR
OF MEDICAL SCHEMES**

1998



**REPORT OF THE
REGISTRAR OF MEDICAL SCHEMES**

1998

ADDRESSES

Physical Address:

1267 Pretorius Street
Hadefields Block E
Hatfield
Pretoria

Postal Address:

Private Bag X34
Hatfield
0028

Telephone:

(012) 431 0500

Telefax:

(012) 430 7644

Internet:

<http://www.medicalschemes.com>

CONTENTS

REPORT BY THE REGISTRAR OF MEDICAL SCHEMES	3
1.1 OPERATIONAL AND ADMINISTRATIVE ACTIVITIES	3
1.2 REGULATORY DEVELOPMENTS	4
1.3 GENERAL INFORMATION	5
RESULTS	8
2.1 FINANCIAL SUMMARY	8
2.2 MEMBERSHIP	9
2.3 BENEFITS PAID	10
2.4 REVIEW OF OVERALL BUSINESS	13
SCHEDULES OF RESULTS	16
CONSOLIDATED BALANCE SHEET ANNEXURE A	16
CONSOLIDATED INCOME STATEMENT ANNEXURE B	17
CONSOLIDATED MEMBERSHIP ANALYSIS ANNEXURE C	18
ANALYSIS OF ALL BENEFITS PAID ANNEXURE D	19
ANALYSIS OF RISK BENEFITS PAID ANNEXURE E	20
ANALYSIS OF SAVINGS BENEFITS PAID ANNEXURE F	21
DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES	ANNEXURE G
DETAILED FINANCIAL RESULTS: EXEMPTED SCHEMES	ANNEXURE H
DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES	ANNEXURE I
DETAILED FINANCIAL INFORMATION: EXEMPTED SCHEMES	ANNEXURE J
EXPLANATORY NOTES TO THE ANNEXURES	34

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.
- monitoring the legislation and providing recommendations for regulatory improvement

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.

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 improve substantially the governance and financial supervision of medical schemes. It will 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

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.

GF Group Medical Scheme

Stability Medical Scheme

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. 1 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 Mercantile & General, Helpmed and Malasela Medical Scheme were withdrawn with effect from 1 January 1998 as 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 1998 financial year has 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 and my colleagues for their assistance, goodwill and dedication during this period.

REGISTRAR OF MEDICAL SCHEMES

RESULTS

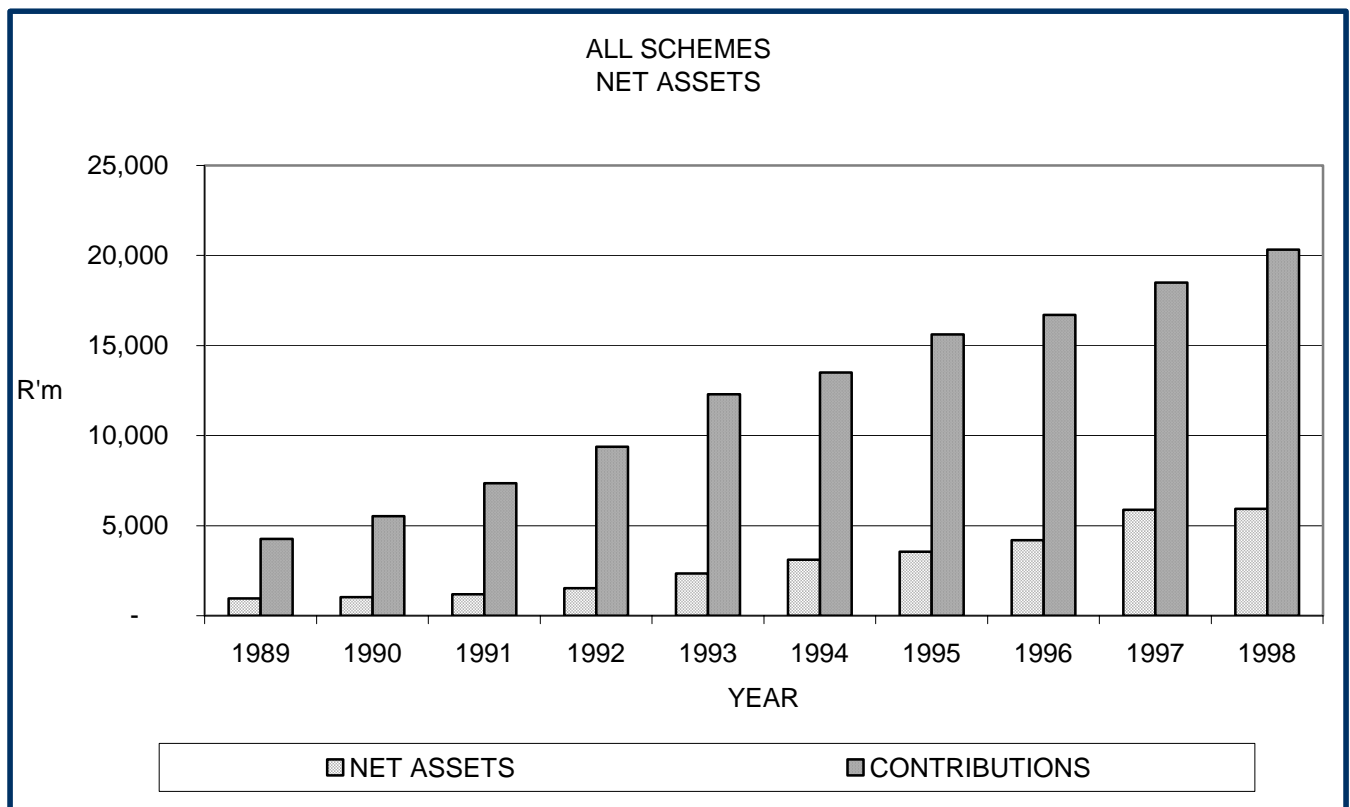
2.1 FINANCIAL SUMMARY

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 changed the past ten calendar years.





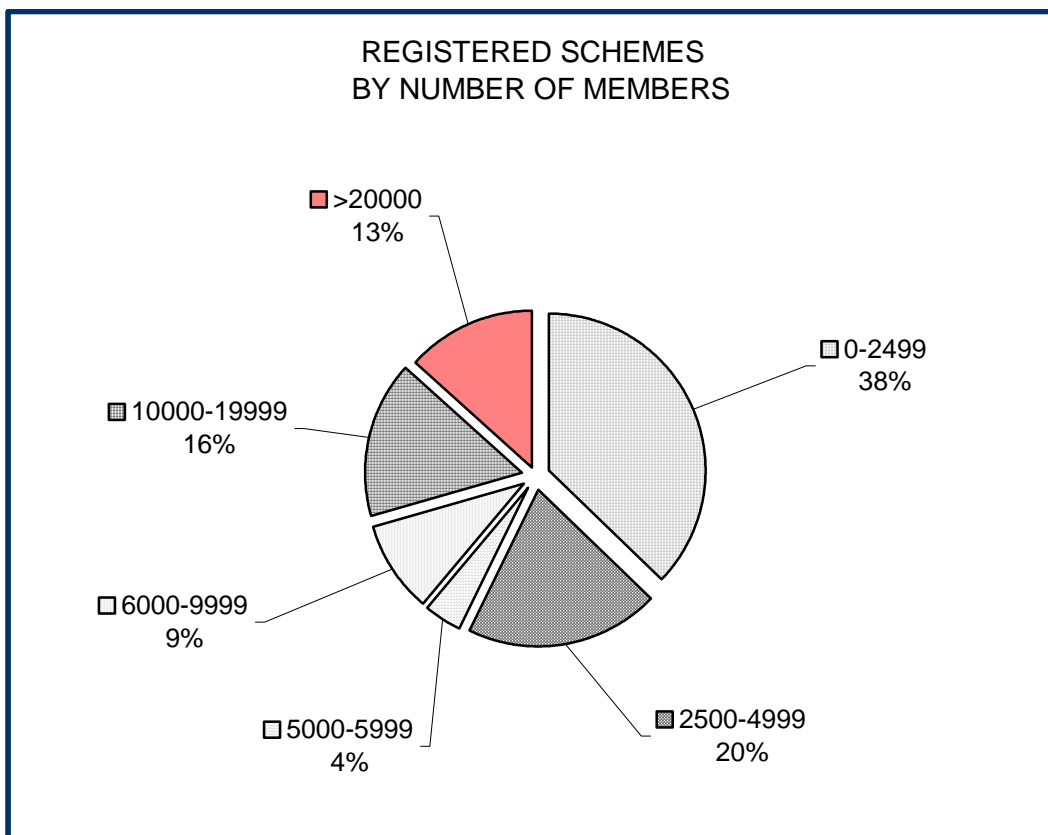
2.2 MEMBERSHIP

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.

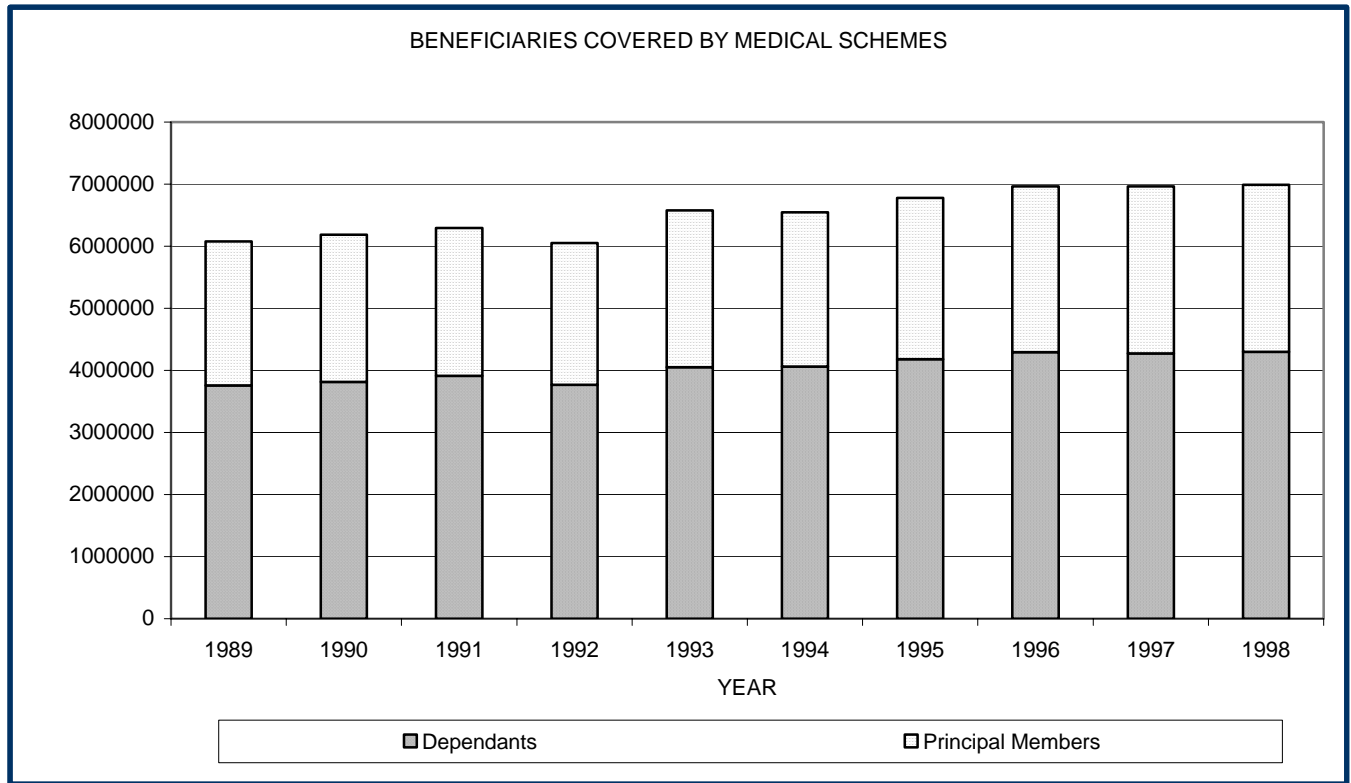
Detailed results for the period of assessment are shown in Annexure C, G and H

The size of the registered medical schemes (by number of Principal members) at 31 December 1998 are shown below:





The chart below shows how the membership position of the medical schemes has changed 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 the 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 outstanding claims 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.

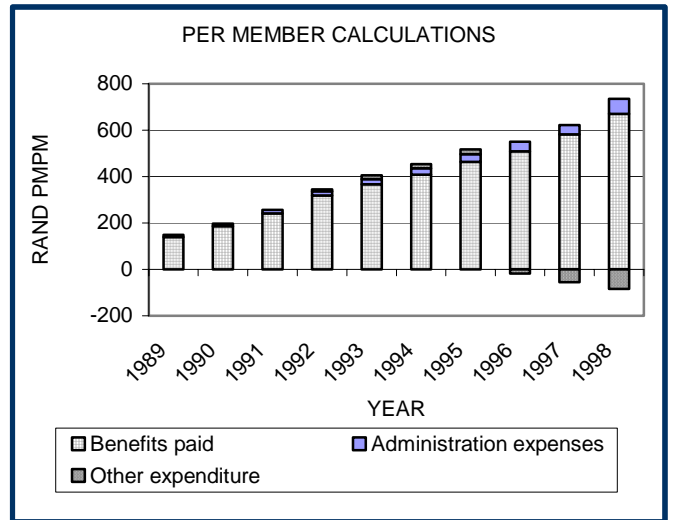
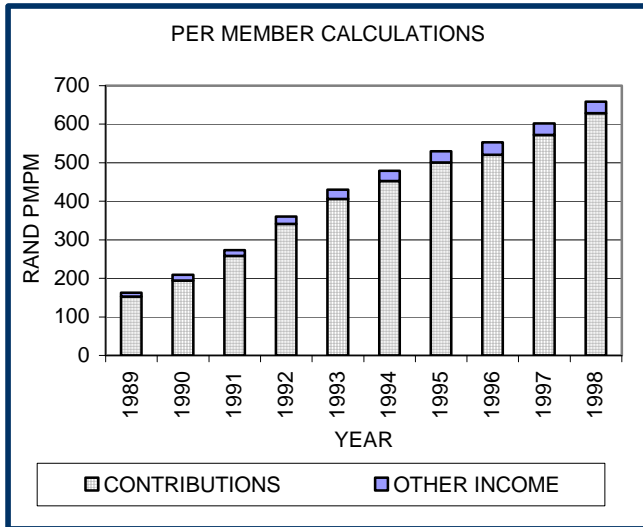
Net Claims Incurred represent the amount of claims incurred in respect of benefits for which the scheme is at risk. Where the relevant information has been provided, net claims incurred has been calculated as gross claims incurred less re-insurance recoveries, discount received, and claims towards savings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

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.

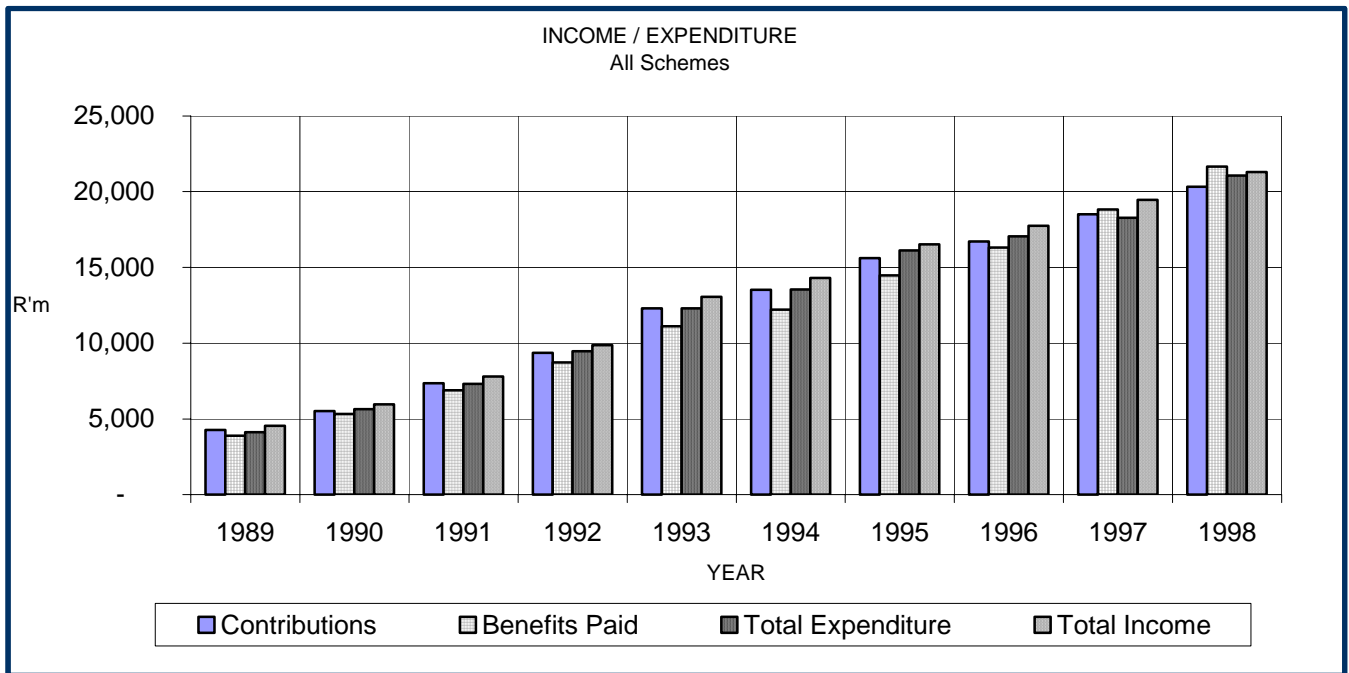


Detailed information for the period of assessment is shown in Annexure D, G and H. The benefits paid are in respect of both that for which the scheme is at risk and not at risk.

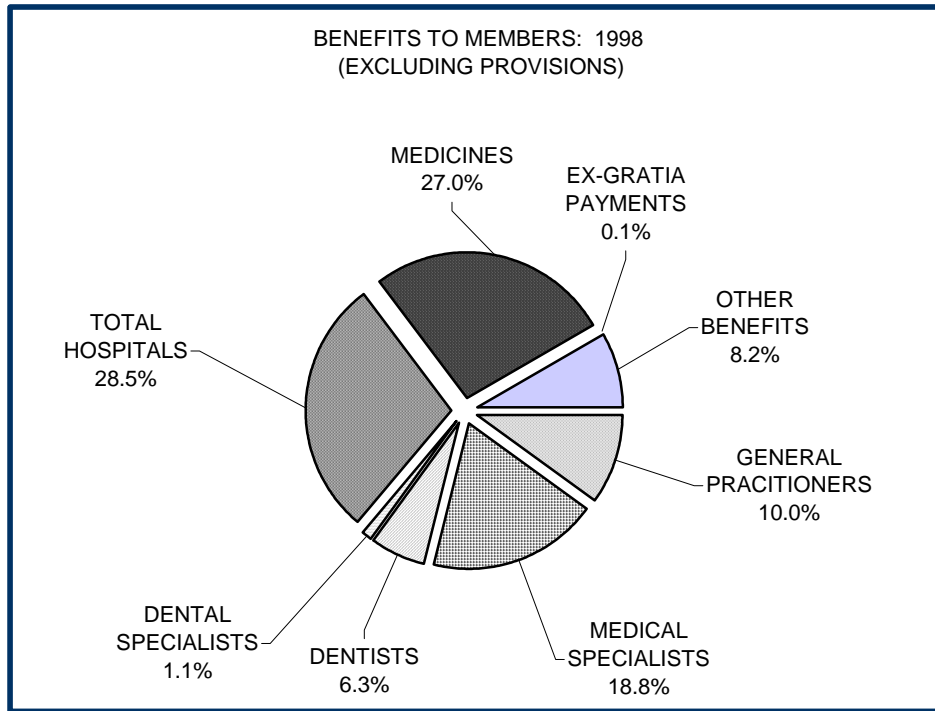
The following charts indicate the distribution of income and expenditure per member per month



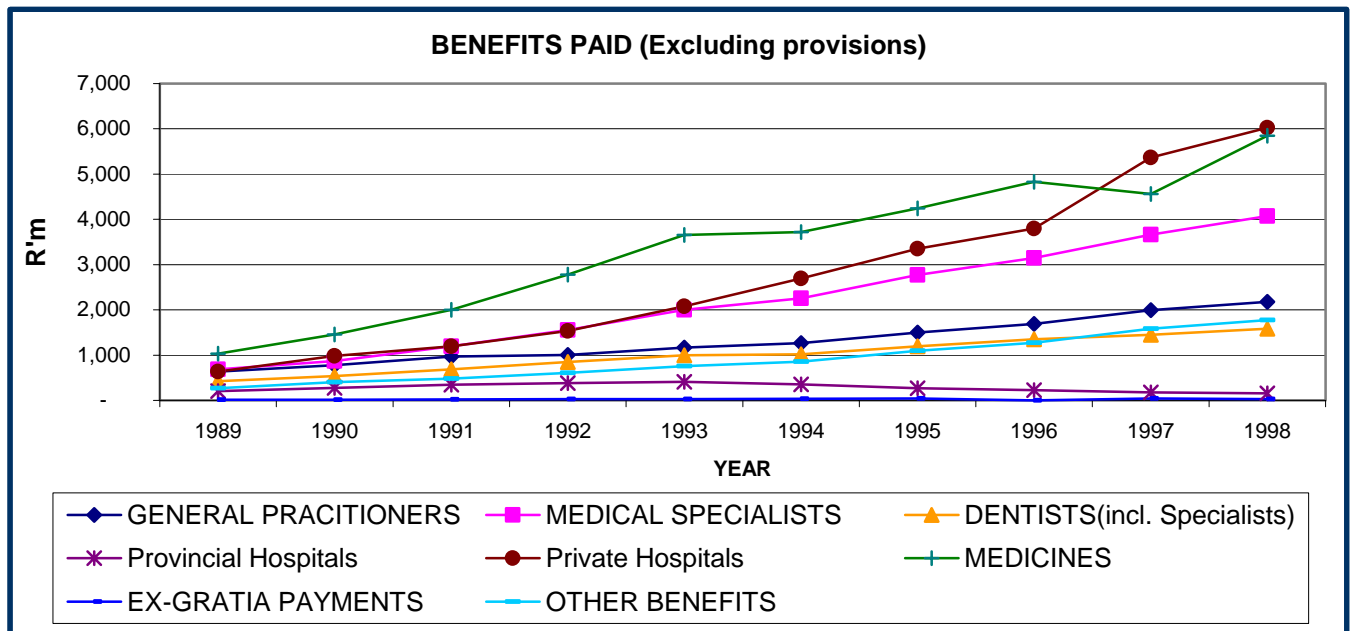
The chart below is an indication of the relation between the key performance indicators



The chart below shows the benefits paid by category of service



The graph illustrates the changes in benefits paid by category of service providers 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.

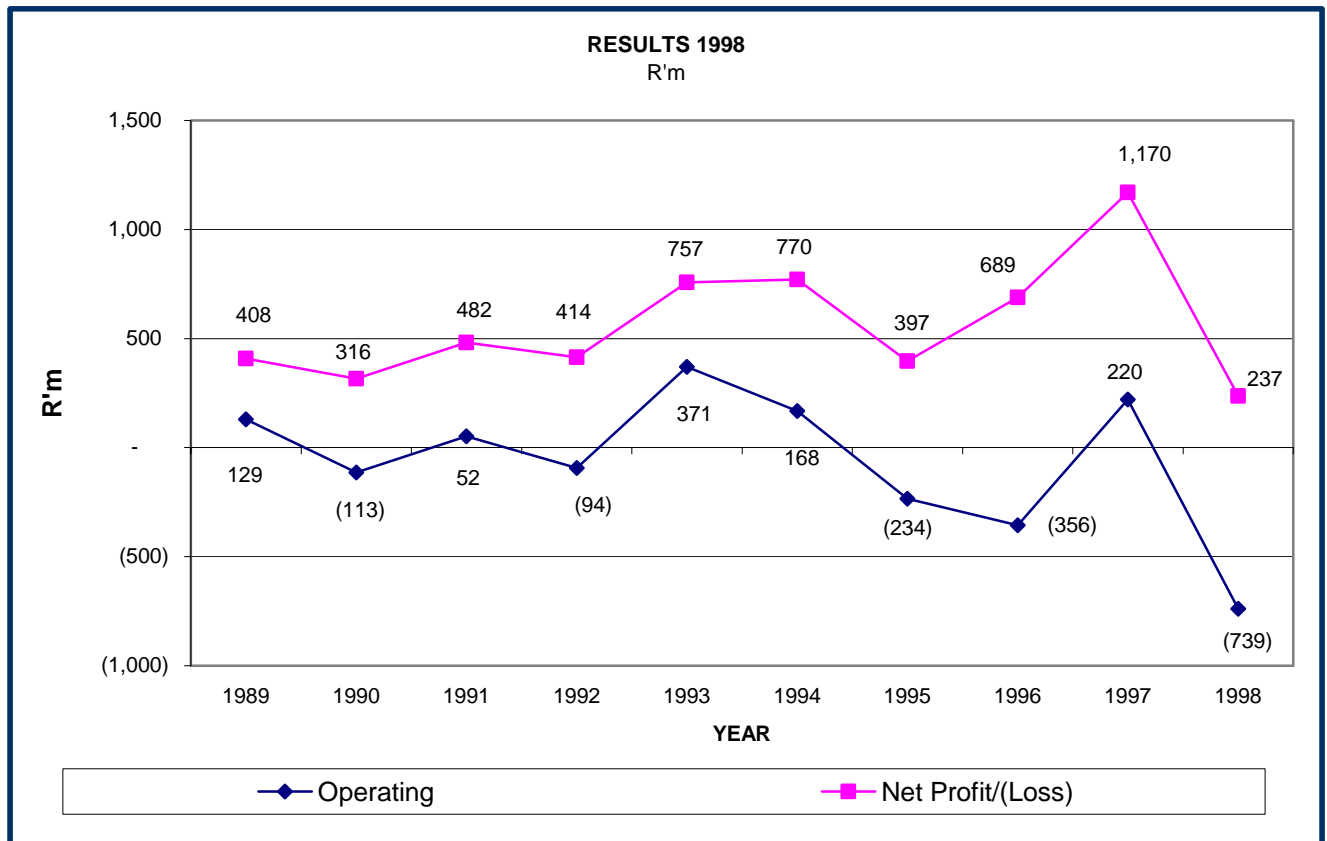


Net Contribution Income in respect of the solvency ratio represents the amount of contribution income in respect of benefits for which the scheme is at risk. Where the relevant information has been provided, Net Contribution Income has been calculated as Gross Contribution Income less contributions towards 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.

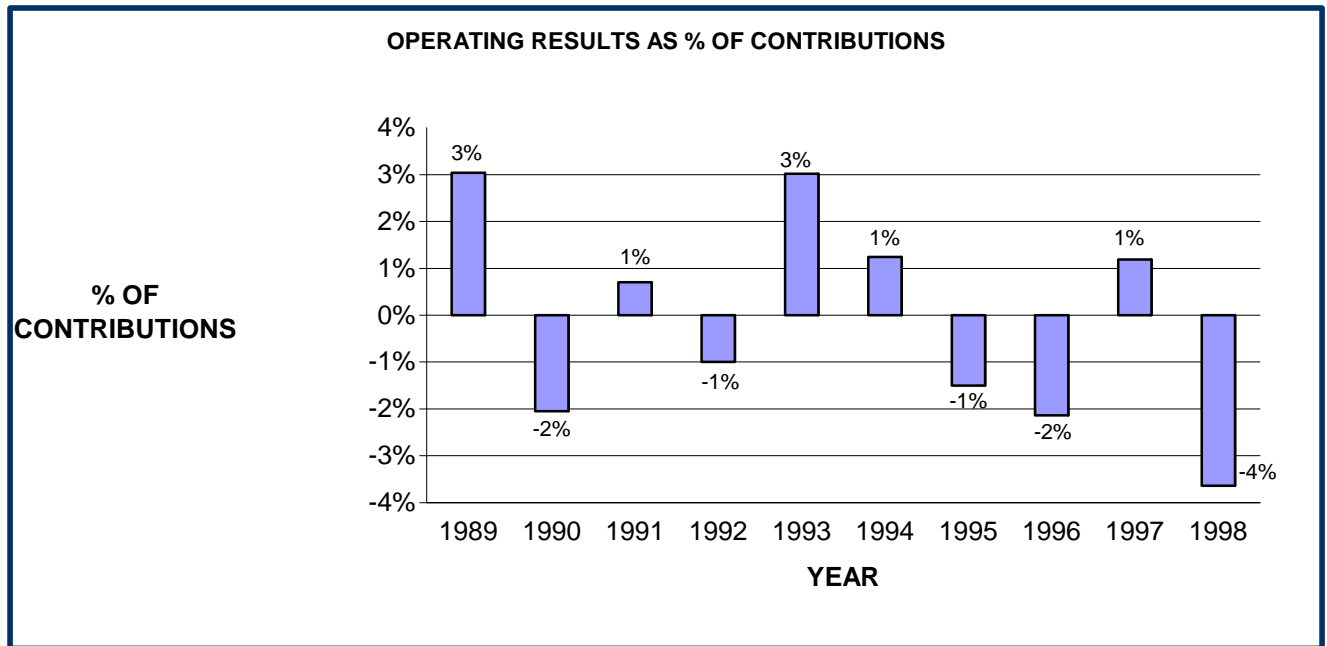
Detailed results for the period of assessment are shown in Annexure E and F

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

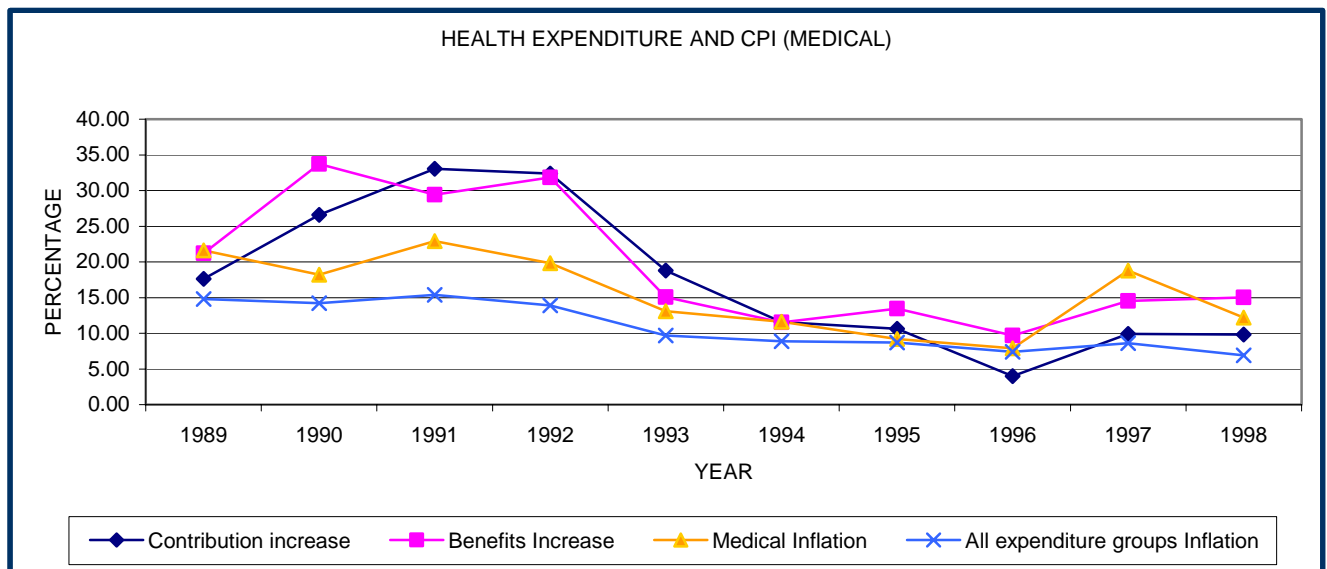




The chart below shows how the operating results, as a percentage of contributions, have fluctuated over the past ten calendar years.



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.



CONSOLIDATED BALANCE SHEET

SCHEDULES OF RESULTS
ANNEXURE A

as at 31 December 1998

	REGISTERED			EXEMPTED			CONSOLIDATED		
	1998 R'000	1997 R'000	% Change	1998 R'000	1997 R'000	% Change	1998 R'000	1997 R'000	% Change
FUNDS EMPLOYED									
ACCUMULATED FUNDS	4,824,636	4,327,794	11.5%	(36,093)	65,848	-154.8%	4,788,543	4,393,642	9.0%
REVALUATION RESERVE	124,500	119,096	4.5%	-	-	0.0%	124,500	119,096	4.5%
PRE-FUNDING PLAN RESERVE	-	265,420	-100.0%	-	-	0.0%	-	265,420	-100.0%
SAVINGS PLAN RESERVE	-	178,170	-100.0%	-	-	0.0%	-	178,170	-100.0%
OTHER RESERVES	1,018,946	924,132	10.3%	4,214	4,281	-1.6%	1,023,159	928,414	10.2%
TOTAL MEMBERS' FUNDS	5,968,081	5,814,612	2.6%	(31,880)	70,129	-145.5%	5,936,202	5,884,741	0.9%
NON-CURRENT LIABILITIES	941,661	364,923	158.0%	219,342	185,999	17.9%	1,161,003	550,922	110.7%
Pre-Funding plan liability	-	84,253	-100.0%	-	-	0.0%	-	84,253	-100.0%
Savings plan liability	808,212	193,433	317.8%	131,038	67,642	93.7%	939,250	261,075	259.8%
Guarantee deposit	15,061	26,162	-42.4%	-	-	0.0%	15,061	26,162	-42.4%
Borrowings	118,388	61,075	93.8%	88,304	118,357	-25.4%	206,692	179,432	15.2%
	6,909,743	6,179,535	11.8%	187,462	256,129	-26.8%	7,097,205	6,435,664	10.3%
EMPLOYMENT OF FUNDS									
PROPERTY, PLANT & EQUIPMENT	234,630	156,039	50.4%	11,512	13,495	-14.7%	246,142	169,534	45.2%
INVESTMENTS	4,956,228	4,407,462	12.5%	183,236	152,707	20.0%	5,139,464	4,560,168	12.7%
NET CURRENT ASSETS/(LIABILITIES)	1,718,885	1,616,034	6.4%	(7,286)	89,927	-108.1%	1,711,599	1,705,961	0.3%
CURRENT ASSETS	5,563,681	4,774,727	16.5%	438,612	403,220	8.8%	6,002,293	5,177,947	15.9%
Debtors and prepayments	2,056,722	1,374,650	49.6%	158,391	157,887	0.3%	2,215,113	1,532,537	44.5%
Bank	1,266,894	1,339,084	-5.4%	47,057	229,451	-79.5%	1,313,951	1,568,535	-16.2%
Other cash and cash equivalents	2,240,064	2,060,993	8.7%	233,164	15,881	1368.2%	2,473,229	2,076,874	19.1%
CURRENT LIABILITIES	3,844,796	3,158,693	21.7%	445,898	313,293	42.3%	4,290,694	3,471,986	23.6%
Creditors and provisions	1,568,077	1,312,814	19.4%	94,169	86,803	8.5%	1,662,246	1,399,617	18.8%
Outstanding claims provision	2,072,983	1,652,248	25.5%	341,564	216,165	58.0%	2,414,547	1,868,413	29.2%
Bank overdraft	33,932	64,327	-47.3%	3,571	3,731	-4.3%	37,503	68,059	-44.9%
Bad debts provision	169,804	129,303	31.3%	6,594	6,594	0.0%	176,398	135,897	29.8%
	6,909,743	6,179,535	11.8%	187,462	256,129	-26.8%	7,097,205	6,435,664	10.3%



CONSOLIDATED INCOME STATEMENT

ANNEXURE B

for the year ended 31 December 1998

	REGISTERED			EXEMPTED			CONSOLIDATED			Average PMPM			Average PBPM		
	1998 R,000	1997 R,000	% Change	1998 R,000	1997 R,000	% Change	1998 R,000	1997 R,000	% Change	1998 R	1997 R	% Change	1998 R	1997 R	% Change
INCOME															
Net contribution income	17,401,466	15,570,860	11.8%	2,931,037	2,929,831	0.0%	20,332,503	18,500,692	9.9%	637	580	9.9%	245	223	9.9%
EXPENDITURE	17,946,863	15,484,441	15.9%	3,124,976	2,796,059	11.8%	21,071,839	18,280,500	15.3%	660	573	15.3%	254	220	15.3%
Net claims incurred	15,989,849	14,097,849	13.4%	2,886,414	2,601,960	10.9%	18,876,263	16,699,809	13.0%	591	523	13.0%	228	201	13.0%
Own facility costs	105,335	104,621	0.7%	9,438	-	100.0%	114,774	104,621	9.7%	4	3	9.7%	1	1	9.7%
Bad debts written off	23,438	22,357	4.8%	15	36	-59.2%	23,453	22,394	4.7%	1	1	4.7%	0	0	4.7%
Increase/Decrease in provision for bad debts	56,354	22,003	156.1%	-	5,594	-100.0%	56,354	27,597	104.2%	2	1	104.2%	1	0	104.2%
Healthcare management expenses	311,044	144,321	115.5%	33,727	26,024	29.6%	344,771	170,345	102.4%	11	5	102.4%	4	2	102.4%
Administration expenses	1,460,843	1,093,289	33.6%	195,382	162,444	20.3%	1,656,225	1,255,733	31.9%	52	39	31.9%	20	15	31.9%
OPERATING INCOME/(LOSS)	(545,397)	86,419	-731.1%	(193,939)	133,773	-245.0%	(739,336)	220,192	-435.8%	-23	7	-435.8%	-9	3	-435.8%
NET INVESTMENT INCOME	864,644	733,549	17.9%	88,442	47,280	87.1%	953,087	780,829	22.1%	30	24	22.1%	11	9	22.1%
PROFIT/(LOSS) ON SALE OF INVESTMENTS	10,945	62,035	-82.4%	262	-	100.0%	11,207	62,035	-81.9%	0	2	-81.9%	0	1	-81.9%
ADJUSTMENT TO MARKET/TRUSTEES' VALUE OF INVESTMENTS	(75,041)	(1,735)	-4225.6%	(1,540)	(2,520)	38.9%	(76,581)	(4,254)	-1700.0%	-2	-0	-1700.0%	-1	-0	-1700.0%
OTHER INCOME/(LOSS)	50,874	109,794	-53.7%	37,386	965	3774.8%	88,260	110,759	-20.3%	3	3	-20.3%	1	1	-20.3%
NET PROFIT/(LOSS) for the year	306,025	990,062	-69.1%	(69,388)	179,498	-138.7%	236,637	1,169,560	-79.8%	7	37	-79.8%	3	14	-79.8%
TRANSFER TO/(FROM) RESERVES	171,983	(113,181)	252.0%	(32,553)	-	100.0%	139,430	(113,181)	223.2%	4	-4	223.2%	2	-1	223.2%
ACCUMULATED FUNDS for the year	478,008	876,881	-45.5%	(101,941)	179,498	-156.8%	376,066	1,056,379	-64.4%	12	33	-64.4%	5	13	-64.4%
ACCUMULATED FUNDS at the beginning of the year	4,346,628	3,450,912	26.0%	65,848	(113,650)	157.9%	4,412,476	3,337,263	32.2%			0.0%			0.0%
As previously reported	4,327,794	3,450,912	25.4%	65,848	(113,650)	157.9%	4,393,642	3,337,263	31.7%		105	-100.0%		40	-100.0%
Prior year adjustment	18,835	-	100.0%	-	-	0.0%	18,835	-	100.0%			0.0%			0.0%
ACCUMULATED FUNDS at the end of the year	4,824,636	4,327,794	11.5%	(36,093)	65,848	-154.8%	4,788,543	4,393,642	9.0%	12	33	-64.4%	5	13	-64.4%

CONSOLIDATED MEMBERSHIP ANALYSIS

ANNEXURE C

as at 31 December 1998

	MEMBERS			DEPENDANTS			BENEFICIARIES		
	1998	1997	% Change	1998	1997	% Change	1998	1997	% Change
Ordinary	2,310,174	2,345,957	-1.5%	3,970,888	4,025,497	-1.4%	6,281,062	6,371,454	-1.4%
Registered schemes	1,953,975	1,950,010	0.2%	3,440,136	3,446,287	-0.2%	5,394,111	5,396,297	0.0%
- Open schemes	1,266,624	1,201,412	5.4%	2,251,039	2,166,839	3.9%	3,517,663	3,368,251	4.4%
- Restricted schemes	687,351	748,598	-8.2%	1,189,097	1,279,448	-7.1%	1,876,448	2,028,046	-7.5%
Exempt schemes	356,199	395,947	-10.0%	530,752	579,210	-8.4%	886,951	975,157	-9.0%
Continuation	384,871	347,291	10.8%	325,578	246,257	32.2%	710,449	593,548	19.7%
Registered schemes	289,355	268,848	7.6%	248,224	189,641	30.9%	537,579	458,489	17.3%
- Open schemes	147,390	123,338	19.5%	138,868	86,860	59.9%	286,258	210,198	36.2%
- Restricted schemes	141,965	145,510	-2.4%	109,356	102,781	6.4%	251,321	248,291	1.2%
Exempt schemes	95,516	78,443	21.8%	77,354	56,616	36.6%	172,870	135,059	28.0%
Total	2,695,045	2,693,248	0.1%	4,296,466	4,271,754	0.6%	6,991,511	6,965,002	0.4%
Average membership	2,660,204	2,676,604		4,253,853	4,229,425		6,914,057	6,906,029	
Average No of dependants per principal member	1.58	1.57							
Ratio of continuation members to principal members	14%	13%							



ANALYSIS OF SAVINGS BENEFITS PAID

ANNEXURE F

for the year ended 31 December 1998

Table with columns: REGISTERED, EXEMPT, CONSOLIDATED, Average PMPM, As % of GCI, As % of NCI. Rows include various medical categories like GENERAL PRACTITIONERS, MEDICAL SPECIALISTS, DENTISTS, HOSPITALS, and MEDICINES.

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES

ANNEXURE G

for the year ended 31 December 1998

Open for public	Ref. No.	Name of Medical Scheme	Members 31/12/98	Dependants 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	As % of GCI	PMPM						
++	1496	ALLCARE MEDICAL AID SCHEME	4,563	9,451	50,416	921	51,031	4,779	9%	87	47,972	2,444	3,059	3,126	3,126	6%
++	1021	BELAND MEDICAL AID SOCIETY	10,455	16,418	120,482	960	104,131	10,102	8%	81	114,099	(14,886)	(9,968)	31,537	31,537	26%
++	1252	BESTMED MEDICAL SCHEME	17,031	24,274	196,007	959	195,066	10,673	5%	52	199,454	(12,882)	(4,388)	20,751	30,183	11%
++	1512	BONITAS MEDICAL FUND	192,916	392,668	1,662,696	718	1,719,871	123,100	7%	53	1,707,755	(45,059)	12,116	513,692	551,711	31%
++	1034	CAPE MEDICAL PLAN	24,206	36,057	262,587	904	231,202	13,288	5%	46	203,662	4,147	27,540	125,461	154,628	48%
++	1215	CAREMED MEDICAL SCHEME	28,380	51,682	216,841	637	98,005	24,176	11%	71	84,638	(3,169)	13,367	88,402	108,592	41%
++	1048	COMMERCIAL AND INDUSTRIAL M.A.S. (CIMAS)	12,233	17,730	138,484	943	124,136	10,164	7%	69	131,935	(17,424)	(7,799)	65,829	65,829	48%
++	1552	COMMUNITY MEDICAL AID SCHEME (COMMED)	11,640	21,000	120,996	866	130,773	15,289	13%	109	104,966	16,030	25,806	70,332	70,332	58%
++	1491	COMPCARE MEDICAL SCHEME	16,772	27,314	152,853	759	158,627	14,682	10%	73	146,109	5,206	12,518	35,210	35,210	23%
++	1125	DISCOVERY HEALTH MEDICAL SCHEME	146,150	208,923	1,307,100	745	356,892	68,453	5%	39	356,649	(28,677)	243	15,613	235,604	1%
++	1464	ERICA MEDICAL AID SOCIETY	2,142	3,332	24,634	958	24,807	1,901	8%	74	21,518	2,591	3,289	5,265	5,265	21%
++	1202	FEDSURE HEALTH	107,383	190,178	899,462	698	483,093	90,066	10%	70	491,743	(22,406)	(8,650)	61,350	178,729	7%
++	1501	FREE STATE MEDICAL SCHEME	394	700	2,644	559	1,421	213	8%	45	1,315	(345)	106	1,393	1,876	53%
++	1466	GOOD HOPE MEDICAL AID SOCIETY	4,139	11,754	22,709	457	25,029	1,873	8%	38	21,212	1,497	3,817	14,715	14,715	65%
++	1537	HOSMED MEDICAL AID SCHEME	40,619	103,222	191,040	392	200,924	18,596	10%	38	195,319	(4,279)	5,604	32,167	32,167	17%
++	1295	KOPANO HEALTHCARE	20,674	34,130	163,671	660	152,910	13,772	8%	56	147,960	(12,144)	4,950	65,608	66,679	41%
++	1556	KWAZULU NATAL MEDICAL AID SCHEME	16,625	39,801	120,224	603	78,392	15,189	13%	76	118,875	(17,876)	(40,484)	(12,373)	(11,373)	-10%
++	1536	LIFEMED MEDICAL SCHEME	3,317	6,131	40,560	1,019	42,778	3,451	9%	87	41,524	(971)	1,254	11,407	11,407	28%
++	1139	MEDDENT MEDICAL SCHEME	51,201	93,262	515,454	839	507,609	53,855	10%	88	514,415	(25,762)	(6,807)	104,826	104,826	20%
++	1142	MEDICAL EXPENSES DISTRIBUTION SOCIETY (MEDS)	9,418	14,409	144,423	1,278	125,406	6,863	5%	61	126,429	(6,290)	(1,023)	64,578	87,742	45%
++	1549	MEDICOVER 2000	16,568	25,600	90,132	453	12,254	11,598	13%	58	11,776	(270)	478	1,671	13,191	2%
++	1149	MEDIHELP	168,892	178,507	1,662,635	820	1,724,419	45,049	3%	22	1,746,983	(84,396)	(22,564)	263,942	267,232	16%
++	1506	MEDIMED MEDICAL SCHEME	2,835	5,134	13,470	396	24,502	972	7%	29	12,808	663	11,695	11,695	11,695	87%
++	1548	MEDIPOS MEDICAL SCHEME	14,962	19,027	140,640	783	107,218	9,328	7%	52	112,371	(7,313)	(5,153)	(304)	194,824	134%
++	1140	MEDSHIELD MEDICAL SCHEME	45,625	101,431	300,925	550	276,373	63,485	21%	116	256,982	38,105	19,391	80,467	80,467	27%
++	1560	METHEALTH OPENPLAN MEDICAL SCHEME	32,671	68,783	307,812	785	217,772	29,367	10%	75	207,772	(2,652)	10,000	4,215	18,965	1%
++	1569	MINEMED MEDICAL SCHEME	3,207	4,662	27,988	727	26,316	2,221	8%	58	27,680	(1,677)	(1,364)	(1,405)	3,279	-1%
++	1087	MUNIMED	21,311	32,962	250,715	980	274,550	17,893	7%	70	270,016	(19,301)	4,534	91,207	103,778	38%
++	1162	NATALMED	15,729	24,193	147,932	784	102,139	9,278	6%	49	103,289	(5,980)	(1,150)	27,344	44,752	19%
++	1166	NATIONAL INDEPENDENT M.A.S. (NIMAS)	14,758	22,353	109,207	617	113,811	6,338	6%	36	116,044	(6,837)	(2,233)	24,618	24,618	23%
++	1167	NATIONAL MEDICAL PLAN (NMP)	76,559	106,808	701,708	764	686,124	77,397	11%	84	714,536	(34,012)	(28,411)	112,598	142,237	16%
++	1170	NBC M.A.S.	13,807	23,254	197,441	1,192	183,800	19,954	10%	120	183,853	(8,311)	(53)	17,821	19,321	9%
++	1555	PHILA MEDICAL SCHEME	5,568	13,046	41,511	621	43,303	3,706	9%	55	36,815	4,695	6,487	18,287	18,287	44%
++	1454	PRO SANO MEDICAL AID SCHEME	47,172	87,462	492,907	871	536,660	36,038	7%	64	470,765	22,142	65,895	207,305	207,305	42%
++	1561	PROMED MEDICAL SCHEME	5,128	10,153	30,285	492	21,379	2,562	8%	42	16,574	3,877	4,805	7,481	10,464	25%
++	1196	PROTEA MEDICAL AID SOCIETY	4,215	4,813	41,405	819	40,228	3,611	9%	71	37,626	1,197	2,602	10,395	10,422	25%
++	1576	PROVIA MEDICAL SCHEME	576	940	792	115	623	521	66%	75	603	(123)	19	19	2,631	2%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES/CONTINUED

Open for public	Ref. No.	Name of Medical Scheme	Members 31/12/98	Dependants 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	As % of GCI	PMPM						
++	1558	PUBLISERVE HEALTHCARE SCHEME	4,821	10,504	41,111	711	24,473	3,937	10%	68	25,209	(1,237)	(736)	(5,824)	(4,568)	-14%
++	1575	RESOLUTION HEALTH MEDICAL SCHEME	63	92	127	169	158	262	205%	346	320	(290)	(162)	(162)	1,854	-127%
++	1446	SELFMED MEDICAL SCHEME	33,321	46,957	285,796	715	22,103	12,897	5%	32	21,872	226	230	230	582	0%
++	1486	SIZWE MEDICAL FUND	58,005	125,009	522,075	750	540,658	40,584	8%	58	501,447	20,628	39,211	147,655	147,655	28%
++	1249	SOUTHERN HEALTH	2,627	4,246	20,914	663	22,316	705	3%	22	21,071	(157)	1,245	7,311	7,311	35%
++	1141	SPECTRAMED	8,992	13,855	100,543	932	90,034	6,583	7%	61	95,002	(7,423)	(4,968)	17,795	26,532	18%
++	1422	TOPMED MEDICAL FUND	54,027	88,604	729,502	1,125	47,378	32,727	4%	50	46,579	(762)	799	799	29,118	0%
++	1285	VAALMED	15,923	24,481	126,574	662	127,804	5,439	4%	28	131,148	(4,574)	(3,344)	33,839	56,325	42%
++	1148	VISIMED	22,451	35,423	213,287	792	171,223	26,369	12%	98	162,255	(8,585)	8,968	22,165	33,023	10%
	1553	ABI MEDICAL SCHEME	1,450	2,840	15,218	875	15,563	876	6%	50	13,910	1,308	1,653	2,285	3,285	1458%
	1005	AECI MEDICAL AID SOCIETY	11,673	20,697	112,182	801	123,940	5,199	5%	37	109,201	2,981	14,739	89,858	89,858	80%
	1567	AFROX MEDICAL AID SOCIETY	4,584	6,816	47,764	868	41,006	3,269	7%	59	36,465	3,455	4,541	15,390	21,574	32%
	1465	ALLIANCE MEDICAL BENEFIT SOCIETY	12,872	26,400	133,106	862	137,151	7,220	5%	47	135,695	(8,998)	1,456	2,719	19,601	2%
	1487	ALPHA GROUP MEDICAL AID SOCIETY	2,396	4,806	26,597	925	28,464	1,467	6%	51	26,788	(191)	1,676	5,392	6,509	20%
	1534	ALTRON MEDICAL AID SCHEME	5,779	8,670	66,605	960	44,699	6,238	9%	90	42,746	(773)	1,953	14,458	32,024	41%
	1011	AMMOSAL BENEFIT SOCIETY	8	2	3	26	81	3	124%	33	16	(13)	65	570	570	66544%
	1532	AMREL MEDICAL AID SOCIETY	2,100	3,633	21,929	870	23,252	1,653	8%	66	19,785	1,964	3,467	10,065	10,509	46%
	1012	ANGLO AMERICAN CORPORATION MEDICAL SCHEME (AACMED)	28,773	50,796	336,823	976	343,466	5,026	1%	15	329,362	7,462	14,105	265,084	288,658	79%
	1503	ANGLOGOLD MEDICAL SCHEME (GOLDMED)	15,886	29,049	151,664	796	153,341	1,022	1%	5	150,724	940	2,617	20,195	20,195	14%
	1571	ANGLOVAAL GROUP MEDICAL SCHEME	7,071	11,197	76,098	897	53,560	4,902	6%	58	42,554	7,419	11,005	21,326	34,108	59%
	1013	ARANDA TEXTILES	807	0	104	11	217	24	23%	2	217	(113)	-	-	-	0%
	1574	AUMED MEDICAL SCHEME	3,834	6,047	40,585	882	31,735	2,741	7%	60	31,255	(1,098)	480	(2,118)	12,811	-5%
	1001	AUTOMOBILE ASSOCIATION M.A.S.	699	786	3,307	394	3,817	327	10%	39	3,878	(571)	(61)	1,491	1,491	45%
	1279	BANKMED	87,274	98,619	700,282	669	735,435	32,444	5%	31	727,168	(26,886)	8,267	280,120	282,348	41%
	1507	BARLOW MEDICAL SCHEME	9,717	14,060	126,609	1,086	137,994	5,603	4%	48	137,537	(10,928)	457	52,087	52,087	41%
	1089	BILLMED MEDICAL SCHEME	2,057	2,755	38,189	1,547	42,734	1,817	5%	74	28,624	9,565	14,109	10,152	38,251	27%
	1022	BLOEMMED	0	0	4,183	-	4,317	464	11%	-	6,023	(1,840)	(1,705)	-	-	0%
	1526	BMW EMPLOYEES MEDICAL AID SOCIETY	2,503	5,803	31,028	1,033	35,747	1,569	5%	52	29,249	1,779	6,498	12,498	16,945	131%
	1237	BP MEDICAL AID SOCIETY	2,493	4,337	17,918	599	23,165	798	4%	27	20,789	(2,871)	2,376	31,858	31,858	178%
	1043	CAMAF	15,276	11,769	129,380	706	87,241	12,243	9%	67	88,802	(5,072)	(1,561)	25,289	51,108	23%
	1158	CAWMED MEDICAL SCHEME	715	256	2,919	340	8,939	1,359	47%	158	12,208	(9,289)	(3,269)	54,627	54,627	1871%
	1039	CDA MEDICAL AID FUND	1,297	2,307	13,995	899	13,689	898	6%	58	14,333	(337)	(643)	9,169	110,353	137%
	1049	CEMAS	0	0	668	-	2,088	834	125%	-	339	329	1,748	(28,561)	2,439	-4276%
	1042	CHAMBER OF MINES M.A.S.	1,427	1,437	25,119	1,467	29,098	1,991	8%	116	24,651	468	4,447	8,052	37,583	300%
	1521	CLICKS GROUP MEDICAL SCHEME	2,148	2,583	9,423	366	9,521	535	6%	21	7,937	1,326	1,584	3,797	3,797	40%
	1040	CNA GALLO MEDICAL AID SCHEME	1,798	1,892	15,070	698	16,172	896	6%	42	14,805	265	1,367	7,236	7,472	190%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ../CONTINUED

Open for public	Ref. No.	Name of Medical Scheme	Members 31/12/98	Dependants 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	As % of GCI	PMPM						
	1050	COMMERCIAL UNION MEDICAL AID SCHEME	1,436	1,573	10,864	630	10,875	40	0%	2	10,875	(10)	-	-	-	0%
	1065	CT MEDICAL AID SOCIETY	848	820	6,308	620	7,010	330	5%	32	5,600	708	1,410	4,710	4,710	75%
	1522	DA GAMA MEDICAL SCHEME	605	811	5,560	766	4,410	336	6%	46	3,771	90	639	2,844	3,684	2857%
	1068	DE BEERS BENEFIT SOCIETY	11,639	18,934	92,607	663	103,764	3,976	4%	28	90,006	2,601	13,758	62,409	62,409	67%
	1190	EAST COAST	0	0	-	-	-	-	0%	-	-	-	-	2,374	2,374	0%
	1484	EDCON MEDICAL AID SCHEME	5,883	6,707	49,578	702	40,048	3,629	7%	51	43,396	(4,275)	(3,348)	3,562	5,932	7%
	1513	ELLERINE HOLDINGS MEDICAL AID SOCIETY	512	1,001	5,000	814	6,009	252	5%	41	4,776	224	1,232	6,332	6,332	127%
	1572	ENGEN MEDICAL BENEFIT FUND	3,161	6,164	35,270	930	31,675	1,756	5%	46	32,566	(2,334)	(891)	10,011	11,341	28%
	1346	ESMED	7,988	11,983	309,889	3,233	313,017	34,605	11%	361	286,985	20,564	26,032	18	4,684	0%
	1420	FINMED MEDICAL AID SCHEME	17,321	30,207	179,909	866	165,686	11,745	7%	57	161,941	(2,688)	3,744	26,673	34,342	15%
	1082	G5 MED	2,807	4,645	32,590	968	24,341	2,781	9%	83	22,940	290	1,401	6,594	9,716	20%
	1088	GENERAL ACCIDENT	509	612	4,750	778	5,353	9	0%	1	4,578	78	775	3,910	3,910	82%
	1490	GF GROUP	0	0	-	-	-	-	0%	-	-	-	-	506	506	0%
	1270	GOLDEN ARROW EMPLOYEES MEDICAL FUND	2,129	3,923	6,326	248	6,441	534	8%	21	6,705	(380)	(264)	1,373	1,373	22%
	1098	GOLDFIELDS	0	0	5,898	-	6,646	1,186	20%	-	9,689	(3,791)	(3,043)	94	94	2%
	1523	GRINTEK ELECTRONICS MEDICAL AID SCHEME	941	1,503	12,196	1,080	11,747	336	3%	30	8,984	1,654	2,763	6,775	10,130	56%
	1416	HAGGIE MEDICAL SCHEME	1,615	2,528	21,831	1,126	22,728	511	2%	26	20,508	1,323	2,219	8,424	8,424	39%
	1413	HELPMED	0	0	-	-	-	-	0%	-	-	-	-	-	-	0%
	1177	HIGHVELD MEDICAL SCHEME	3,813	7,404	38,729	846	42,613	1,274	3%	28	39,906	(1,177)	2,707	20,543	20,543	53%
	1111	IBM SOUTH AFRICA M.A.S.	2,280	3,321	22,066	807	13,553	1,574	7%	58	13,553	-	-	-	83,785	0%
	1431	ICS M.A.S.	1,416	1,869	15,484	911	16,821	638	4%	38	16,919	(1,435)	(98)	6,606	6,606	43%
	1559	IMPERIAL GROUP MEDICAL SCHEME	3,157	4,731	30,902	816	29,530	1,700	6%	45	27,797	1,199	1,733	7,548	9,851	221%
	1016	INDEPENDENT NEWSPAPERS M.A.S.	3,318	4,342	34,312	862	37,673	1,797	5%	45	33,388	924	4,286	17,089	21,989	50%
	1115	JOHANNESBURG CHAMBER OF COMMERCE & INDUSTRY M.A.S. (JCCI)	3,159	3,398	41,281	1,089	45,569	2,839	7%	75	45,674	(4,392)	(105)	21,996	21,996	65%
	1116	JOMED MEDICAL SCHEME	9,765	11,844	127,175	1,085	127,228	2,884	2%	25	140,823	(13,647)	(13,594)	13,429	14,269	14%
	1121	KLERKSDORP MEDICAL BENEFIT SOCIETY (KDM)	9,837	17,974	78,824	668	85,260	2,851	4%	24	83,234	(4,410)	2,026	36,959	36,959	47%
	1009	KPMG M.A.S.	1,462	745	6,367	363	6,560	111	2%	6	6,361	6	199	1,054	1,054	17%
	1197	LIBCARE MEDICAL SCHEME	4,015	5,994	49,251	1,022	53,127	2,873	6%	60	46,705	2,545	6,422	28,602	28,602	58%
	1145	LOCAL AUTHORITIES MEDICAL AID FUND (LAMAF)	19,475	26,450	200,955	860	216,968	9,792	5%	42	213,287	(12,332)	3,680	17,279	22,429	9%
	1547	MALCOR MEDICAL AID SCHEME	5,696	8,331	67,328	985	66,484	2,209	3%	32	62,693	1,909	3,791	6,284	30,767	9%
	1551	MEDILIFE	0	0	-	-	-	-	0%	-	-	-	-	4,311	4,311	0%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ../CONTINUED

Open for public	Ref. No.	Name of Medical Scheme	Members 31/12/98	Dependants 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	As % of GCI	PMPM						
	1568	MEDISENSE MEDICAL SCHEME	9,681	14,115	95,397	821	95,717	4,780	5%	41	123,289	(27,893)	(27,572)	(59,383)	(10,485)	-62%
	1423	MEDSURE MEDICAL AID SCHEME	1,268	1,673	17,393	1,143	11,312	1,205	7%	79	11,403	(1,193)	(91)	4,410	11,409	25%
	1152	MERCANTILE & GENERAL	0	0	-	-	-	-	0%	-	-	-	-	343	343	0%
	1535	METROCARE	4,100	8,140	47,039	956	48,004	2,283	5%	46	45,200	1,839	2,803	10,903	13,180	23%
	1105	METROPOLITAN MEDICAL SCHEME	5,213	11,192	36,288	580	40,041	44	0%	1	36,302	(14)	3,740	17,840	19,922	49%
	1161	MORCORP	0	0	-	-	-	-	0%	-	-	-	-	-	-	0%
	1566	MOREMED MEDICAL SCHEME	3,619	4,807	12,361	285	12,797	1,744	14%	40	11,184	1,177	1,613	5,288	5,288	43%
	1143	MSP	14,438	21,894	155,593	898	158,772	9,957	6%	57	158,271	(7,302)	502	52,061	52,061	33%
		MURRAY & ROBERTS MEDICAL BENEFIT SCHEME	6,824	10,770	85,315	1,042	67,454	4,363	5%	53	65,568	(540)	1,886	11,880	18,160	14%
	1435	MUTUAL & FEDERAL M.A.F.	2,190	2,377	17,878	680	15,950	1,573	9%	60	19,270	(1,674)	(3,320)	2,445	5,372	14%
	1208	NAMPAK GROUP M.A.S.	6,509	12,415	69,786	893	52,562	5,693	8%	73	47,891	(384)	4,671	19,085	33,165	27%
	1154	NACIONALE PERS SIEKE FONDS	3,666	4,514	29,652	674	32,386	50	0%	1	29,477	(632)	2,909	31,296	39,815	115%
	1241	NBS GROUP MEDICAL AID FUND	2,527	3,399	18,624	614	19,264	-	0%	-	19,071	(447)	192	5,315	5,315	29%
	1164	NEDCOR MEDICAL AID SCHEME	15,738	20,295	135,982	720	132,854	8,574	6%	45	128,392	(8,940)	4,461	116,875	329,076	92%
	1444	NINHAM SHAND M.A.S.	480	704	4,460	774	3,152	481	11%	83	3,227	(288)	(75)	977	1,451	22%
	1171	NORTHERN MEDICAL AID SCHEME	61,728	102,461	734,391	991	662,717	82,032	11%	111	684,162	(44,135)	(21,445)	75,064	161,607	39%
	1528	OILMED	4,969	13,616	25,119	421	27,010	1,978	8%	33	29,768	(4,649)	(2,758)	1,079	1,079	4%
	1176	OK BAZAARS M.A.S.	2,110	3,200	21,522	850	22,636	1,269	6%	50	24,212	(2,690)	(1,576)	4,019	4,019	60%
	1441	PARMED MEDICAL AID SCHEME	1,816	3,429	33,865	1,554	34,741	1,280	4%	59	33,921	(56)	820	8,283	8,283	24%
	1007	PERSKOR MEDICAL FUND	684	657	5,327	649	4,926	10	0%	1	5,207	(494)	(282)	887	887	61%
	1515	PG BISON M.A.S.	960	1,628	11,581	1,005	12,080	364	3%	32	12,711	(1,131)	(632)	1,444	1,444	12%
	1186	PG GROUP MEDICAL SCHEME	1,589	1,979	21,338	1,119	17,517	1,635	8%	86	15,502	144	2,015	7,035	9,813	33%
	1546	PHAROS MEDICAL PLAN	2,796	4,669	23,444	699	23,610	1,106	5%	33	22,851	120	758	5,615	6,355	24%
	1184	PHILIPS MEDICAL SCHEME	750	1,684	12,059	1,340	11,468	715	6%	79	7,267	1,453	4,201	4,655	12,328	39%
	1563	PICK & PAY MEDICAL SCHEME	6,104	10,003	54,544	745	33,157	2,865	5%	39	28,331	1,811	4,826	11,965	23,817	22%
	1485	PREMIER MEDICAL PLAN	7,505	12,690	92,854	1,031	94,034	6,011	6%	67	98,284	(8,184)	(4,250)	12,397	13,071	22%
	1242	PRETMED	4,683	6,087	67,737	1,205	70,077	3,598	5%	64	70,401	(2,664)	(325)	16,316	18,051	24%
		PRINTING INDUSTRY MEDICAL AID SCHEME	16,507	23,654	75,405	381	76,547	5,043	7%	25	66,180	9,226	10,367	21,632	22,733	30%
	1194	PROFMED	17,445	35,044	140,584	672	156,263	12,716	9%	61	154,829	(14,244)	1,434	64,843	71,216	47%
	1195	PROTEA ASSURANCE	0	0	-	-	-	-	0%	-	-	-	-	-	-	0%
	1564	REGIONAL	12,986	28,785	51,615	331	34,709	6,466	13%	41	46,408	(3,033)	(11,699)	(6,149)	(4,149)	-12%
	1516	RENNIES GROUP M.A.S.	8,494	10,730	67,842	666	37,791	4,865	7%	48	43,378	(9,536)	(5,588)	56,079	56,079	83%
	1562	REUNERT	0	0	-	-	-	-	0%	-	-	-	-	3,234	3,234	0%

DETAILED FINANCIAL RESULTS: REGISTERED SCHEMES ../CONTINUED

Open for public	Ref. No.	Name of Medical Scheme	Members 31/12/98	Dependants 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	As % of GCI	PMPM						
	1209	SA BREWERIES M.A.S. (SABMAS)	4,180	7,106	39,478	787	41,443	3,246	8%	65	37,952	9	3,491	21,013	22,363	53%
	1210	SA EAGLE M.A.S. (SAEMAS)	1,077	1,277	10,357	801	11,071	395	4%	31	10,055	302	1,016	5,010	5,010	48%
	1038	SA MUNICIPAL WORKERS' UNION (SAMWU)	14,370	28,294	35,895	208	41,842	5,185	14%	30	33,422	2,473	8,420	34	47,234	4%
	1030	SAAMMED MEDICAL SCHEME	1,037	1,287	10,648	856	11,409	626	6%	50	9,709	618	1,700	6,266	6,328	59%
	1450	SAB CASTELLION MEDICAL SCHEME (SABCAS)	1,354	3,314	8,941	550	10,033	965	11%	59	9,161	(220)	872	5,735	5,735	592%
	1424	SABC MEDICAL SCHEME	4,117	6,097	36,447	738	31,162	2,190	6%	44	30,774	(2,822)	388	26,318	30,391	72%
	1248	SACMAS	0	0	9,114	-	9,481	489	5%	-	8,500	169	981	-	-	0%
	1499	SACTA	0	0	-	-	-	-	0%	-	-	-	-	-	-	0%
	1211	SAFMARINE MEDICAL AID FUND	1,738	2,448	13,358	640	9,671	736	6%	35	9,855	(992)	(184)	4,589	7,736	34%
	1213	SAKAV MEDICAL FUND	28,747	42,743	300,495	871	254,711	8,785	3%	25	261,221	(15,923)	(6,510)	41,438	69,901	14%
	1557	SAMANCOR HEALTH PLAN	6,794	17,935	71,117	872	76,144	4,105	6%	50	67,611	3,506	8,533	31,860	40,097	45%
	1453	SANITAS	12,883	24,019	167,327	1,082	168,374	7,320	4%	47	168,109	(4,195)	265	24,737	24,837	17%
	1527	SAPPI M.A.S.	4,424	7,713	47,433	893	33,970	2,831	6%	53	35,918	(5,051)	(1,948)	7,911	14,531	34%
	1234	SASOLMED	12,262	23,922	144,639	983	153,131	4,151	3%	28	156,011	(11,372)	(2,880)	18,208	18,208	13%
	1243	SIEMENS MEDICAL SCHEME	4,352	7,059	33,448	640	32,838	1,288	4%	25	32,838	610	-	-	-	0%
	1251	STABILITY	0	0	-	-	-	-	0%	-	-	-	-	3,866	3,866	0%
	1253	STEELEDALE GROUP M.A.S.	441	675	4,497	850	5,041	944	21%	178	4,879	(381)	163	1,540	1,540	34%
	1254	STOCKSMED	1,791	2,897	20,835	969	12,450	1,038	5%	48	12,398	(987)	52	3,913	6,677	19%
	1260	TAFELBERG MEDICAL AID SOCIETY	28,810	51,109	279,009	807	273,648	15,101	5%	44	283,911	(15,501)	(10,263)	21,503	32,924	8%
	1147	TELEMED	34,676	48,857	427,006	1,026	449,788	19,627	5%	47	425,826	(1,267)	23,962	117,639	129,625	28%
	1544	TIGER OATS MEDICAL SCHEME (TOMS)	3,798	6,703	41,644	914	45,144	3,084	7%	68	44,161	(2,517)	984	14,780	15,780	35%
	1538	TOYOTA MEDICAL SOCIETY (TOYOMED)	3,514	7,587	42,744	1,014	45,880	2,434	6%	58	48,173	(5,429)	(2,294)	6,169	6,369	14%
	1271	TRAWLERS' MEDICAL FUND	1,453	2,020	1,708	98	1,872	360	21%	21	1,713	(4)	160	1,307	1,511	77%
	1541	TRIMED	0	0	22,722	-	25,657	2,423	11%	-	24,055	(1,333)	1,602	-	-	0%
	1434	UMED	9,929	17,226	104,405	876	100,739	6,129	6%	51	119,838	(28,093)	(19,100)	52,204	57,835	50%
	1276	UNION FLOUR MILLS SICK FUND	0	0	-	-	-	-	0%	-	-	-	-	181	181	0%
	1539	UNIVERSAL MEDICAL SCHEME	2	9	17	720	42	43	250%	1,800	31	(14)	10	186	186	27533%
	1520	UNIVERSITY OF NATAL MEDICAL SCHEME	2,819	3,894	19,833	586	22,344	1,234	6%	36	18,969	864	3,375	15,713	19,196	79%
	1565	VENDA POLICE AND PRISONS M.A.S. (POLPRISMED)	937	2,409	2,902	258	3,286	532	18%	47	3,747	(844)	(461)	1,740	1,740	60%
	1180	VRYSTAAT MUNISIPALITEIT	0	0	-	-	-	-	0%	-	-	-	-	-	-	0%
	1291	WITBANK COALFIELDS M.A.S.	9,597	18,048	103,917	902	116,713	2,295	2%	20	103,085	832	13,628	82,466	80,699	79%
	1282	WITS UNIVERSITY M.A.F.	3,084	4,873	29,557	799	30,791	1,562	5%	42	28,539	1,018	2,251	4,224	7,499	14%
	1293	WOOLTRU HEALTHCARE FUND	7,897	9,676	53,273	562	43,904	4,480	8%	47	33,583	4,875	10,321	30,602	64,672	57%
		TOTAL	2,243,330	3,688,360	21,169,658	786	18,252,888	1,460,843	7%	54	17,946,863	(545,397)	306,025	4,824,636	6,909,743	

DETAILED FINANCIAL RESULTS: EXEMPTED SCHEMES

ANNEXURE H

for the year ended 31 December 1998

Ref. No.	Name of Medical Scheme	Members 31/12/98	Dependants 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
							R'000	As % of GCI	PMPM					
3299	BUILDING INDUSTRY (BLOEMFONTEIN)	145	176	166,779	96	187	93	56%	54	218	(51)	(30)	901	901
3322	BUILDING INDUSTRY (EASTERN CAPE)	1,406	2,944	5,108,829	303	5,227	982	19%	58	5,317	(208)	(90)	32	345
3301	BUILDING INDUSTRY (GAUTENG)	16,485	14,334	40,641,962	205	42,107	3,047	7%	15	49,344	(8,702)	(7,237)	5,151	5,151
3514	BUILDING INDUSTRY (KIMBERLEY)	140	29	622,237	370	875	401	64%	239	663	(41)	212	1,854	1,854
3302	BUILDING INDUSTRY (WP)	6,517	17,578	8,749,241	112	9,190	2,465	28%	32	12,256	(3,507)	(3,066)	62	3,962
3517	BUILDING INDUSTRY (NORTH & WEST BOLAND)	3,325	6,423	3,054,531	77	3,325	686	22%	17	3,644	(589)	(319)	1,759	1,759
3304	CAPE CLOTHING	40,365	60,180	32,643,341	67	34,323	6,151	19%	13	28,252	4,392	6,071	35,580	35,580
3318	CLOTHING INDUSTRY (NATAL)	19,200	0	11,102,046	48	11,113	2,925	26%	13	9,002	2,100	2,111	399	399
3327	CLOTHING INDUSTRY (OFS & NORTHERN CAPE)	392	0	107,108	23	139	20	18%	4	118	(10)	22	237	237
3339	CLOTHING INDUSTRY (TVL)	8,692	0	3,908,120	37	4,044	662	17%	6	4,074	(166)	(30)	414	414
3316	ELECTRICAL (CAPE)	2,070	3,567	7,176,001	289	7,701	785	11%	32	7,320	(144)	381	3,216	3,216
3310	ELECTRICAL INDUSTRY (NATAL)	517	728	3,018,995	487	3,291	414	14%	67	3,496	(477)	(205)	1,738	1,738
3528	FURNITURE WORKERS (BORDER)	145	0	142,682	82	186	49	34%	28	185	(42)	1	271	271
3479	FURNITURE WORKERS (KZN)	2,915	8,745	2,482,452	71	2,968	2,071	83%	59	3,706	(1,224)	(738)	2,054	2,054
3527/3528	FURNITURE WORKERS (SWD)	638	784	609,884	80	720	52	9%	7	733	(123)	(13)	719	719
3314	HAIRDRESSING (KZN)	773	39	513,062	55	562	226	44%	24	621	(108)	(58)	369	369
3315	HAIRMED	2,460	1,052	5,814,278	197	6,064	928	16%	31	5,851	(37)	213	1,152	1,172
3419	KNITTING INDUSTRY (NORTHERN AREAS)	912	220	371,392	34	443	58	16%	5	276	96	167	800	800
3326	LAUNDRY NATAL	700	0	223,259	27	247	119	53%	14	182	42	65	553	553
3519	MEDCOR	33,134	55,591	343,999,998	865	352,385	15,215	4%	38	362,378	(18,378)	(9,994)	8,601	8,601
3456	AUTOMED (MICWU)	20,080	40,360	58,493,782	243	69,877	4,736	8%	20	53,949	4,545	15,929	64,872	64,872
3343	MILLINERY INDUSTRY (NORTHERN AREAS)	102	0	34,076	28	45	10	30%	8	50	(16)	(5)	66	66
3324	MOTOR INDUSTRY	25,219	31,655	233,525,054	772	250,445	13,089	6%	43	241,728	(8,203)	8,717	83,843	83,843
3518	POLMED	132,975	183,061	1,167,020,000	731	1,211,461	63,655	5%	40	1,340,252	(173,232)	(128,791)	(212,138)	(212,138)
3323	STEELMED	14,953	23,024	158,399,787	883	160,547	10,122	6%	56	172,385	(13,985)	(11,837)	(11,368)	(11,368)
3520	TRANSMED	117,156	157,073	1,041,687,000	741	876,647	66,151	6%	47	817,490	24,442	59,157	(29,532)	189,789
	TOTAL	451,416	607,563	3,129,615,896	578	3,054,118,649	195,113,340	6%	36	3,123,486,663	(193,625,767)	(69,368,014)	(37,972,816)	185,582,485

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES

ANNEXURE I

for the year ended 31 December 1998

Open for public	Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI)			Benefits paid				Total Principal Members				% Continuation Members
			1998 R'000	1997 R'000	% Change	1998 R'000	1997 R'000	% Change	As % of GCI	1998 R'000	1997 R'000	% Change	Average MPM	
++	1496	ALLCARE MEDICAL AID SCHEME	50,416	44,772	12.6%	42,043	39,196	7.3%	83.4%	4,563	4,811	-5.2%	380	77.4%
++	1021	BELAND MEDICAL AID SOCIETY	120,482	97,543	23.5%	110,136	82,617	33.3%	91.4%	10,455	10,721	-2.5%	871	85.9%
++	1252	BESTMED MEDICAL SCHEME	196,007	177,440	10.5%	190,717	173,644	9.8%	97.3%	17,031	17,447	-2.4%	1,419	0.0%
++	1512	BONITAS MEDICAL FUND	1,662,696	1,407,527	18.1%	1,493,709	1,193,057	25.2%	89.8%	192,916	174,199	10.7%	16,076	0.1%
++	1034	CAPE MEDICAL PLAN	262,587	245,182	7.1%	223,014	235,193	-5.2%	84.9%	24,206	25,567	-5.3%	2,017	6.5%
++	1215	CAREMED MEDICAL SCHEME	216,841	160,547	35.1%	166,772	125,396	33.0%	76.9%	28,380	22,882	24.0%	2,365	40.8%
++	1048	COMMERCIAL AND INDUSTRIAL M.A.S. (CIMAS)	138,484	139,018	-0.4%	128,406	119,708	7.3%	92.7%	12,233	12,956	-5.6%	1,019	5.1%
++	1552	COMMUNITY MEDICAL AID SCHEME (COMMED)	120,996	125,741	-3.8%	89,238	92,073	-3.1%	73.8%	11,640	14,649	-20.5%	970	6.4%
++	1491	COMPCARE MEDICAL SCHEME	152,853	132,982	14.9%	133,431	114,224	16.8%	87.3%	16,772	17,633	-4.9%	1,398	0.0%
++	1125	DISCOVERY HEALTH MEDICAL SCHEME	1,307,100	672,444	94.4%	1,075,102	513,955	109.2%	82.3%	146,150	86,855	68.3%	12,179	0.0%
++	1554	DOCMED MEDICAL SCHEME	25,319	16,042	57.8%	8,740	14,607	-40.2%	34.5%	3,943	902	337.1%	329	13.7%
++	1464	ERICA MEDICAL AID SOCIETY	24,634	28,924	-14.8%	20,625	26,397	-21.9%	83.7%	2,142	4,385	-51.2%	179	0.0%
++	1202	FEDSURE HEALTH	899,462	793,848	13.3%	665,141	582,338	14.2%	73.9%	107,383	107,138	0.2%	8,949	0.3%
++	1501	FREE STATE MEDICAL SCHEME	2,644	1,855	42.6%	2,348	1,622	44.8%	88.8%	394	324	21.6%	33	572.3%
++	1466	GOOD HOPE MEDICAL AID SOCIETY	22,709	24,080	-5.7%	19,577	18,232	7.4%	86.2%	4,139	5,162	-19.8%	345	108.9%
++	1537	HOSMED MEDICAL AID SCHEME	191,040	123,037	55.3%	167,583	99,294	68.8%	87.7%	40,619	31,582	28.6%	3,385	0.0%
++	1295	KOPANO HEALTHCARE	163,671	127,667	28.2%	131,171	103,484	26.8%	80.1%	20,674	13,084	58.0%	1,723	0.5%
++	1556	KWAZULU NATAL MEDICAL AID SCHEME	120,224	82,057	46.5%	90,156	48,384	86.3%	75.0%	16,625	14,726	12.9%	1,385	88.6%
++	1536	LIFEMED MEDICAL SCHEME	40,560	34,214	18.5%	36,900	30,103	22.6%	91.0%	3,317	3,361	-1.3%	276	60.6%
++	1139	MEDDENT MEDICAL SCHEME	515,454	449,050	14.8%	445,321	390,293	14.1%	86.4%	51,201	42,161	21.4%	4,267	0.0%
++	1142	MEDICAL EXPENSES DISTRIBUTION SOCIETY (MEDS)	144,423	66,695	116.5%	114,568	51,538	122.3%	79.3%	9,418	5,592	68.4%	785	560.8%
++	1549	MEDICOVER 2000	90,132	30,006	200.4%	38,299	13,109	192.2%	42.5%	16,568	4,568	262.7%	1,381	3.2%
++	1149	MEDIHELP	1,662,635	1,452,345	14.5%	1,721,927	1,428,825	20.5%	103.6%	168,892	172,062	-1.8%	14,074	1.9%
++	1506	MEDIMED MEDICAL SCHEME	13,470	2,457	448.3%	9,294	1,328	599.6%	69.0%	2,835	315	800.0%	236	0.3%
++	1548	MEDIPOS MEDICAL SCHEME	140,640	162,234	-13.3%	134,896	117,973	14.3%	95.9%	14,962	15,136	-1.1%	1,247	7.9%
++	1140	MEDSHIELD MEDICAL SCHEME	300,925	218,466	37.7%	169,714	125,757	35.0%	56.4%	45,625	40,745	12.0%	3,802	1.3%
++	1560	METHEALTH OPENPLAN MEDICAL SCHEME	307,812	164,228	87.4%	239,630	122,842	95.1%	77.8%	32,671	31,173	4.8%	2,723	17.0%
++	1569	MINEMED MEDICAL SCHEME	27,988	48,996	-42.9%	17,220	44,749	-61.5%	61.5%	3,207	3,117	2.9%	267	128.3%
++	1087	MUNIMED	250,715	201,636	24.3%	247,859	182,125	36.1%	98.9%	21,311	18,933	12.6%	1,776	10.5%
++	1162	NATALMED	147,932	112,894	31.0%	134,848	101,059	33.4%	91.2%	15,729	15,818	-0.6%	1,311	48.1%
++	1166	NATIONAL INDEPENDENT M.A.S. (NIMAS)	109,207	105,464	3.5%	110,633	97,825	13.1%	101.3%	14,758	15,573	-5.2%	1,230	5.3%
++	1167	NATIONAL MEDICAL PLAN (NMP)	701,708	583,791	20.2%	649,952	523,564	24.1%	92.6%	76,559	72,810	5.1%	6,380	0.0%
++	1170	NBC M.A.S.	197,441	175,561	12.5%	180,127	166,088	8.5%	91.2%	13,807	15,394	-10.3%	1,151	57.0%
++	1555	PHILA MEDICAL SCHEME	41,511	37,378	11.1%	31,290	27,419	14.1%	75.4%	5,568	5,483	1.6%	464	0.0%
++	1454	PRO SANO MEDICAL AID SCHEME	492,907	500,812	-1.6%	408,809	405,147	0.9%	82.9%	47,172	49,745	-5.2%	3,931	0.0%
++	1561	PROMED MEDICAL SCHEME	30,285	11,051	174.1%	21,590	6,306	242.4%	71.3%	5,128	5,103	0.5%	427	0.0%
++	1196	PROTEA MEDICAL AID SOCIETY	41,405	39,096	5.9%	33,865	33,639	0.7%	81.8%	4,215	4,886	-13.7%	351	3.0%
++	1576	PROVIA MEDICAL SCHEME	792	-	100.0%	249	-	100.0%	31.4%	576	-	100.0%	-	0.2%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ../CONTINUED

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++	1558	PUBLISERVE HEALTHCARE SCHEME	41,111	21,517	91.1%	33,188	23,233	42.8%	80.7%	4,821	3,905	23.5%	402	11.5%
++	1575	RESOLUTION HEALTH MEDICAL SCHEME	127	-	100.0%	32	-	100.0%	25.1%	63	-	100.0%	-	771.4%
++	1446	SELFMED MEDICAL SCHEME	285,796	285,274	0.2%	236,250	260,026	-9.1%	82.7%	33,321	45,938	-27.5%	2,777	1.1%
++	1486	SIZWE MEDICAL FUND	522,075	484,661	7.7%	443,455	389,920	13.7%	84.9%	58,005	60,419	-4.0%	4,834	2.0%
++	1249	SOUTHERN HEALTH	20,914	6,424	225.6%	5,419	5,331	1.6%	25.9%	2,627	611	330.0%	219	206.3%
++	1141	SPECTRAMED	100,543	83,582	20.3%	95,489	75,834	25.9%	95.0%	8,992	7,256	23.9%	749	0.6%
++	1422	TOPMED MEDICAL FUND	729,502	715,869	1.9%	604,578	644,326	-6.2%	82.9%	54,027	71,086	-24.0%	4,502	0.0%
++	1285	VAALMED	126,574	115,920	9.2%	49,902	36,677	36.1%	39.4%	15,923	17,108	-6.9%	1,327	925.6%
++	1148	VISIMED	213,287	213,128	0.1%	166,108	179,104	-7.3%	77.9%	22,451	31,429	-28.6%	1,871	0.0%
	1553	ABI MEDICAL SCHEME	15,218	15,141	0.5%	12,861	13,162	-2.3%	84.5%	1,450	1,527	-5.0%	121	8.5%
	1005	AECI MEDICAL AID SOCIETY	112,182	104,259	7.6%	104,478	92,462	13.0%	93.1%	11,673	12,437	-6.1%	973	31.7%
	1567	AFROX MEDICAL AID SOCIETY	47,764	44,686	6.9%	40,022	34,281	16.7%	83.8%	4,584	4,861	-5.7%	382	12.9%
	1465	ALLIANCE MEDICAL BENEFIT SOCIETY	133,106	151,243	-12.0%	132,286	145,338	-9.0%	99.4%	12,872	16,152	-20.3%	1,073	9.6%
	1487	ALPHA GROUP MEDICAL AID SOCIETY	26,597	22,204	19.8%	22,551	20,482	10.1%	84.8%	2,396	2,453	-2.3%	200	24.8%
	1534	ALTRON MEDICAL AID SCHEME	66,605	62,269	7.0%	58,946	52,512	12.3%	88.5%	5,779	5,929	-2.5%	482	12.3%
	1011	AMMOSAL BENEFIT SOCIETY	3	3	-25.0%	21	24	-12.7%	829.2%	8	8	0.0%	1	100.0%
	1532	AMREL MEDICAL AID SOCIETY	21,929	21,572	1.7%	20,252	16,755	20.9%	92.4%	2,100	2,361	-11.1%	175	12.3%
	1012	ANGLO AMERICAN CORPORATION MEDICAL SCHEME (AACMED)	336,823	309,685	8.8%	325,528	319,712	1.8%	96.6%	28,773	30,832	-6.7%	2,398	20.5%
		ANGLOGOLD MEDICAL SCHEME (GOLDMED)	151,664	156,135	-2.9%	149,943	153,143	-2.1%	98.9%	15,886	20,133	-21.1%	1,324	26.5%
	1571	ANGLOVAAL GROUP MEDICAL SCHEME	76,098	21,221	258.6%	55,276	9,829	462.4%	72.6%	7,071	3,337	111.9%	589	26.8%
	1013	ARANDA TEXTILES	104	105	-0.6%	192	224	-14.2%	185.1%	807	890	-9.3%	67	100.0%
	1574	AUMED MEDICAL SCHEME	40,585	34,784	16.7%	36,407	29,421	23.7%	89.7%	3,834	4,185	-8.4%	320	27.3%
	1001	AUTOMOBILE ASSOCIATION M.A.S.	3,307	5,443	-39.3%	3,473	4,928	-29.5%	105.0%	699	742	-5.8%	58	22.7%
	1279	BANKMED	700,282	604,619	15.8%	693,050	606,192	14.3%	99.0%	87,274	88,943	-1.9%	7,273	13.3%
	1507	BARLOW MEDICAL SCHEME	126,609	123,469	2.5%	131,134	120,416	8.9%	103.6%	9,717	12,265	-20.8%	810	28.7%
	1089	BILLMED MEDICAL SCHEME	38,189	27,264	40.1%	26,432	25,023	5.6%	69.2%	2,057	2,263	-9.1%	171	52.6%
	1022	BLOEMMED	4,183	7,753	-46.1%	5,558	7,573	-26.6%	132.9%	-	976	-100.0%	-	0%
	1526	BMW EMPLOYEES MEDICAL AID SOCIETY	31,028	27,715	12.0%	26,348	23,877	10.3%	84.9%	2,503	2,552	-1.9%	209	2.1%
	1237	BP MEDICAL AID SOCIETY	17,918	15,641	14.6%	19,347	18,256	6.0%	108.0%	2,493	2,506	-0.5%	208	47.5%
	1043	CAMAF	129,380	100,310	29.0%	111,418	86,257	29.2%	86.1%	15,276	13,088	16.7%	1,273	4.8%
	1158	CAWMED MEDICAL SCHEME	2,919	1,613	80.9%	10,083	4,574	120.4%	345.4%	715	795	-10.1%	60	100.0%
	1039	CDA MEDICAL AID FUND	13,995	13,866	0.9%	11,737	12,588	-6.8%	83.9%	1,297	1,366	-5.1%	108	21.0%
	1049	CEMAS	668	67,013	-99.0%	-	57,626	-100.0%	0.0%	-	4,694	-100.0%	-	0.0%
	1042	CHAMBER OF MINES M.A.S.	25,119	33,323	-24.6%	29,000	26,763	8.4%	115.4%	1,427	2,566	-44.4%	119	62.4%
	1521	CLICKS GROUP MEDICAL SCHEME	9,423	8,148	15.7%	7,049	7,053	-0.1%	74.8%	2,148	2,024	6.1%	179	0.0%
	1040	CNA GALLO MEDICAL AID SCHEME	15,070	14,961	0.7%	14,751	13,950	5.7%	97.9%	1,798	2,016	-10.8%	150	19.7%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ../CONTINUED

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1050		COMMERCIAL UNION MEDICAL AID SCHEME	10,864	-	100.0%	9,520	-	100.0%	87.6%	1,436	-	100.0%	120	16.2%
1570		CSIR MEDICAL SCHEME	41,254	20,616	100.1%	29,374	14,053	109.0%	71.2%	3,215	3,161	1.7%	268	33.3%
1065		CT MEDICAL AID SOCIETY	6,308	4,937	27.8%	5,148	4,442	15.9%	81.6%	848	800	6.0%	71	26.7%
1522		DA GAMA MEDICAL SCHEME	5,560	5,358	3.8%	4,542	4,311	5.4%	81.7%	605	610	-0.8%	50	24.1%
1068		DE BEERS BENEFIT SOCIETY	92,607	74,611	24.1%	84,428	75,244	12.2%	91.2%	11,639	11,056	5.3%	970	21.7%
1190		EAST COAST ELLERINE HOLDINGS MEDICAL AID SOCIETY	5,000	4,539	10.2%	4,495	3,903	15.2%	89.9%	512	477	7.3%	43	8.4%
1572		ENGEN MEDICAL BENEFIT FUND	35,270	18,991	85.7%	35,434	6,634	434.1%	100.5%	3,161	3,189	-0.9%	263	38.3%
1346		ESMED	309,889	248,325	24.8%	255,380	263,662	-3.1%	82.4%	7,988	27,399	-70.8%	666	36.9%
1420		FINMED MEDICAL AID SCHEME	179,909	155,215	15.9%	155,092	139,926	10.8%	86.2%	17,321	16,606	4.3%	1,443	6.5%
1086		FOODWORKERS	6,035	5,953	1.4%	3,310	3,314	-0.1%	54.8%	12,018	6,100	97.0%	1,002	0.0%
1082		G5 MED	32,590	29,875	9.1%	25,603	24,790	3.3%	78.6%	2,807	2,955	-5.0%	234	26.5%
1088		GENERAL ACCIDENT	4,750	4,161	14.2%	4,641	3,904	18.9%	97.7%	509	538	-5.4%	42	23.6%
1490		GF GROUP	-	-	0.0%	-	-	0.0%	0.0%	-	-	0.0%	-	0.0%
1270		GOLDEN ARROW EMPLOYEES MEDICAL BENEFIT FUND	6,326	5,601	12.9%	6,121	4,292	42.6%	96.8%	2,129	2,121	0.4%	177	30.6%
1098		GOLDFIELDS GRINTEK ELECTRONICS MEDICAL AID SCHEME	5,898	8,685	-32.1%	9,028	8,602	5.0%	153.1%	-	1,134	-100.0%	-	0.0%
1523		HAGGIE MEDICAL SCHEME	12,196	9,785	24.6%	9,004	7,564	19.0%	73.8%	941	914	3.0%	78	4.9%
1416		HELPMED	21,831	22,222	-1.8%	2,254	19,748	-88.6%	10.3%	1,615	1,774	-9.0%	135	32.3%
1413		HIGHVELD MEDICAL SCHEME	-	48,900	-100.0%	-	46,208	-100.0%	0.0%	-	4,592	-100.0%	-	0.0%
1177		IBM SOUTH AFRICA M.A.S.	38,729	37,459	3.4%	38,887	31,284	24.3%	100.4%	3,813	4,042	-5.7%	318	16.4%
1111		ICS M.A.S.	22,066	19,825	11.3%	17,112	18,613	-8.1%	77.5%	2,280	2,092	9.0%	190	23.1%
1431		IMPERIAL GROUP MEDICAL SCHEME	15,484	13,249	16.9%	15,521	13,725	13.1%	100.2%	1,416	1,592	-11.1%	118	42.0%
1559		INDEPENDENT NEWSPAPERS M.A.S.	30,902	23,476	31.6%	26,839	19,249	39.4%	86.9%	3,157	2,725	15.9%	263	1.5%
1016		JCI MEDICAL SCHEME	34,312	31,017	10.6%	30,826	26,658	15.6%	89.8%	3,318	3,368	-1.5%	277	28.6%
1573		JOHANNESBURG CHAMBER OF COMMERCE & INDUSTRY M.A.S. (JCCI)	38,160	29,208	30.6%	30,142	20,034	50.5%	79.0%	4,445	4,410	0.8%	370	0.0%
1115		KLERKSDORP MEDICAL BENEFIT SOCIETY (KDM)	41,281	39,368	4.9%	40,592	38,685	4.9%	98.3%	3,159	3,298	-4.2%	263	16.2%
1121		KPMG M.A.S.	78,824	68,208	15.6%	79,441	67,149	18.3%	100.8%	9,837	9,631	2.1%	820	3.6%
1009		LIBCARE MEDICAL SCHEME	6,367	4,656	36.8%	5,971	4,376	36.5%	93.8%	1,462	1,352	8.1%	122	3.5%
1197		LOCAL AUTHORITIES MEDICAL AID FUND (LAMAF)	49,251	43,592	13.0%	44,216	41,078	7.6%	89.8%	4,015	3,985	0.8%	335	8.0%
1145		MALCOR MEDICAL AID SCHEME	200,955	153,035	31.3%	190,202	164,399	15.7%	94.6%	19,475	20,305	-4.1%	1,623	38.4%
1547		MALESELA	67,328	63,558	5.9%	56,767	52,130	8.9%	84.3%	5,696	5,811	-2.0%	475	19.0%
1474		MASSMART HEALTH PLAN	-	47,841	-100.0%	-	42,790	-100.0%	0.0%	-	3,985	-100.0%	-	0.0%
1495		MEDILIFE	11,811	10,146	16.4%	9,781	9,123	7.2%	82.8%	1,289	1,169	10.3%	107	5.1%
1551			-	-	0.0%	-	-	0.0%	0.0%	-	-	0.0%	-	0.0%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ../CONTINUED

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	1568	MEDISENSE MEDICAL SCHEME	95,397	97,523	-2.2%	117,623	104,122	13.0%	123.3%	9,681	11,125	-13.0%	807	25.4%
	1423	MEDSURE MEDICAL AID SCHEME	17,393	18,901	-8.0%	16,652	17,608	-5.4%	95.7%	1,268	2,145	-40.9%	106	1.3%
	1152	MERCANTILE & GENERAL	-	1,343	-100.0%	-	1,243	-100.0%	0.0%	-	109	-100.0%	-	0.0%
	1535	METROCARE	47,039	41,327	13.8%	40,960	35,104	16.7%	87.1%	4,100	4,219	-2.8%	342	6.4%
	1105	METROPOLITAN MEDICAL SCHEME	36,288	33,281	9.0%	35,998	31,614	13.9%	99.2%	5,213	5,477	-4.8%	434	11.5%
	1161	MORCORP	-	906	-100.0%	-	1,155	-100.0%	0.0%	-	145	-100.0%	-	0.0%
	1566	MOREMED MEDICAL SCHEME	12,361	8,823	40.1%	8,317	7,242	14.8%	67.3%	3,619	2,920	23.9%	302	0.0%
	1143	MSP	155,593	151,417	2.8%	147,925	133,655	10.7%	95.1%	14,438	14,037	2.9%	1,203	23.5%
		MURRAY & ROBERTS MEDICAL BENEFIT SCHEME	85,315	73,163	16.6%	74,564	73,715	1.2%	87.4%	6,824	7,737	-11.8%	569	31.2%
	1435	MUTUAL & FEDERAL M.A.F.	17,878	11,497	55.5%	17,097	11,345	50.7%	95.6%	2,190	1,810	21.0%	183	23.6%
	1208	NAMPAK GROUP M.A.S.	69,786	61,008	14.4%	59,229	51,472	15.1%	84.9%	6,509	6,272	3.8%	542	9.1%
	1154	NAMPAK GROUP M.A.S.	69,786	61,008	14.4%	59,229	51,472	15.1%	84.9%	6,509	6,272	3.8%	542	9.1%
	1241	NASIONALE PERS SIEKE FONDS	29,652	24,258	22.2%	28,884	22,089	30.8%	97.4%	3,666	3,565	2.8%	306	14.6%
	1164	NBS GROUP MEDICAL AID FUND	18,624	14,975	24.4%	18,588	14,271	30.2%	99.8%	2,527	2,313	9.3%	211	9.2%
	1469	NEDCOR MEDICAL AID SCHEME	135,982	281,800	-51.7%	119,336	100,178	19.1%	87.8%	15,738	15,156	3.8%	1,312	13.2%
	1444	NINHAM SHAND M.A.S.	4,460	3,690	20.8%	4,180	3,175	31.6%	93.7%	480	451	6.4%	40	15.2%
	1171	NORTHERN MEDICAL AID SCHEME	734,391	651,090	12.8%	655,657	536,523	22.2%	89.3%	61,728	59,098	4.5%	5,144	12.1%
	1528	OILMED	25,119	23,970	4.8%	26,106	21,772	19.9%	103.9%	4,969	5,229	-5.0%	414	10.1%
	1176	OK BAZAARS M.A.S.	21,522	26,282	-18.1%	21,467	26,680	-19.5%	99.7%	2,110	3,060	-31.0%	176	29.4%
	1214	OLD MUTUAL STAFF M.A.F.	124,267	112,275	10.7%	113,810	103,801	9.6%	91.6%	15,398	16,292	-5.5%	1,283	12.5%
	1441	PARMED MEDICAL AID SCHEME	33,865	28,552	18.6%	31,389	28,958	8.4%	92.7%	1,816	1,812	0.2%	151	41.4%
	1007	PERSKOR MEDICAL FUND	5,327	4,972	7.1%	5,943	5,516	7.7%	111.6%	684	872	-21.6%	57	31.4%
	1515	PG BISON M.A.S.	11,581	11,084	4.5%	11,265	9,216	22.2%	97.3%	960	1,160	-17.2%	80	29.1%
	1186	PG GROUP MEDICAL SCHEME	21,338	19,950	7.0%	18,875	38,431	-50.9%	88.5%	1,589	1,755	-9.5%	132	36.8%
	1546	PHAROS MEDICAL PLAN	23,444	19,156	22.4%	22,143	16,103	37.5%	94.5%	2,796	2,491	12.2%	233	12.2%
	1184	PHILIPS MEDICAL SCHEME	12,059	11,912	1.2%	8,465	9,489	-10.8%	70.2%	750	929	-19.3%	63	29.3%
	1563	PICK & PAY MEDICAL SCHEME	54,544	47,982	13.7%	43,727	40,883	7.0%	80.2%	6,104	6,035	1.1%	509	0.0%
	1485	PREMIER MEDICAL PLAN	92,854	84,592	9.8%	91,131	77,756	17.2%	98.1%	7,505	7,515	-0.1%	625	0.0%
	1242	PRETMED	67,737	65,644	3.2%	66,066	60,075	10.0%	97.5%	4,683	5,036	-7.0%	390	38.1%
	1330	PRINTING INDUSTRY MEDICAL AID SCHEM	75,405	61,398	22.8%	62,407	58,883	6.0%	82.8%	16,507	18,341	-10.0%	1,376	18.6%
	1194	PROFMED	140,584	123,633	13.7%	134,225	111,856	20.0%	95.5%	17,445	16,611	5.0%	1,454	7.0%
	1195	PROTEA ASSURANCE	-	2,974	-100.0%	-	4,123	-100.0%	0.0%	-	736	-100.0%	-	0.0%
	1201	RAND WATER MEDICAL SCHEME	21,556	18,939	13.8%	21,650	14,867	45.6%	100.4%	1,961	1,869	4.9%	163	27.5%
	1564	REGIONAL	51,615	40,856	26.3%	22,408	29,705	-24.6%	43.4%	12,986	7,181	80.8%	1,082	0.0%
	1430	REMEDI M.A.S.	63,638	55,237	15.2%	61,622	46,937	31.3%	96.8%	7,514	7,135	5.3%	626	12.0%
	1516	RENNIES GROUP M.A.S.	67,842	74,254	-8.6%	72,159	56,239	28.3%	106.4%	8,494	8,526	-0.4%	708	9.0%
	1562	REUNERT	-	57,759	-100.0%	-	52,622	-100.0%	0.0%	-	4,687	-100.0%	-	0.0%

DETAILED FINANCIAL INFORMATION: REGISTERED SCHEMES ../CONTINUED

Open for public	Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI)			Benefits paid				Total Principal Members				% Continuation Members
			1998 R'000	1997 R'000	% Change	1998 R'000	1997 R'000	% Change	As % of GCI	1998 R'000	1997 R'000	% Change	Average MPM	
	1209	SA BREWERIES M.A.S. (SABMAS)	39,478	38,503	2.5%	35,690	28,962	23.2%	90.4%	4,180	4,131	1.2%	348	16.1%
	1210	SA EAGLE M.A.S. (SAEMAS)	10,357	9,227	12.2%	10,000	9,286	7.7%	96.6%	1,077	1,080	-0.3%	90	100.0%
	1038	SA MUNICIPAL WORKERS' UNION (SAMWU)	35,895	36,260	-1.0%	27,701	25,204	9.9%	77.2%	14,370	14,748	-2.6%	1,198	21.3%
	1030	SAAMMED MEDICAL SCHEME	10,648	10,184	4.6%	9,408	8,824	6.6%	88.4%	1,037	1,087	-4.6%	86	12.2%
	1450	SAB CASTELLION MEDICAL SCHEME (SABCAS)	8,941	10,545	-15.2%	7,815	8,024	-2.6%	87.4%	1,354	1,494	-9.4%	113	7.2%
	1424	SABC MEDICAL SCHEME	36,447	37,508	-2.8%	36,637	39,237	-6.6%	100.5%	4,117	3,952	4.2%	343	28.2%
	1248	SACMAS	9,114	20,404	-55.3%	7,595	17,739	-57.2%	83.3%	-	2,444	-100.0%	-	0.0%
	1499	SACTA	-	2,494	-100.0%	-	2,247	-100.0%	0.0%	-	287	-100.0%	-	0.0%
	1211	SAFMARINE MEDICAL AID FUND	13,358	12,274	8.8%	13,037	11,660	11.8%	97.6%	1,738	1,667	4.3%	145	21.7%
	1213	SAKAV MEDICAL FUND	300,495	265,620	13.1%	285,085	249,124	14.4%	94.9%	28,747	29,172	-1.5%	2,396	19.8%
	1453	SANITAS	167,327	152,235	9.9%	153,970	139,719	10.2%	92.0%	12,883	14,241	-9.5%	1,074	28.2%
	1527	SAPPI M.A.S.	47,433	42,343	12.0%	48,913	38,431	27.3%	103.1%	4,424	4,647	-4.8%	369	23.0%
	1234	SASOLMED	144,639	131,855	9.7%	148,190	122,402	21.1%	102.5%	12,262	12,301	-0.3%	1,022	15.5%
	1531	SEWENEDAG-AVENTISTE M.A.F.	1,123	996	12.7%	1,123	996	12.7%	100.0%	590	594	-0.7%	49	16.3%
	1243	SIEMENS MEDICAL SCHEME	33,448	32,674	2.4%	26,978	32,144	-16.1%	80.7%	4,352	4,316	0.8%	363	12.2%
	1251	STABILITY	-	53,951	-100.0%	-	47,426	-100.0%	0.0%	-	4,274	-100.0%	-	0.0%
	1253	STEELEDALE GROUP M.A.S.	4,497	4,156	8.2%	3,816	3,582	6.5%	84.8%	441	448	-1.6%	37	17.9%
	1254	STOCKSMED	20,835	18,371	13.4%	16,232	17,089	-5.0%	77.9%	1,791	1,722	4.0%	149	6.0%
	1260	TAFELBERG MEDICAL AID SOCIETY	279,009	262,106	6.4%	259,755	252,869	2.7%	93.1%	28,810	31,637	-8.9%	2,401	2.5%
	1147	TELEMED	427,006	445,824	-4.2%	391,492	376,340	4.0%	91.7%	34,676	34,210	1.4%	2,890	25.6%
	1544	TIGER OATS MEDICAL SCHEME (TOMS)	41,644	44,179	-5.7%	39,170	36,361	7.7%	94.1%	3,798	3,907	-2.8%	317	16.1%
	1538	TOYOTA MEDICAL SOCIETY (TOYOMED)	42,744	40,773	4.8%	45,573	39,414	15.6%	106.6%	3,514	3,582	-1.9%	293	8.2%
	1271	TRAWLERMEN'S MEDICAL FUND	1,708	1,629	4.9%	1,310	1,066	22.8%	76.7%	1,453	1,573	-7.6%	121	0.3%
	1541	TRIMED	22,722	43,281	-47.5%	21,222	35,206	-39.7%	93.4%	-	8,617	-100.0%	-	0.0%
	1434	UMED	104,405	103,847	0.5%	124,557	104,736	18.9%	119.3%	9,929	10,917	-9.1%	827	29.6%
	1276	UNION FLOUR MILLS SICK FUND	-	-	0.0%	-	-	0.0%	0.0%	-	-	0.0%	-	0.0%
	1539	UNIVERSAL MEDICAL SCHEME	17	17	0.0%	(12)	18	-166.1%	-69.0%	2	2	0.0%	0	0.0%
	1520	UNIVERSITY OF NATAL MEDICAL SCHEME	19,833	18,722	5.9%	17,546	15,619	12.3%	88.5%	2,819	2,836	-0.6%	235	28.6%
	1565	VENDA POLICE AND PRISONS M.A.S. (POLPRISMED)	2,902	2,637	10.1%	2,519	2,532	-0.5%	86.8%	937	1,061	-11.7%	78	0.2%
	1180	VRYSTAAT MUNISIPALITEIT	-	21,575	-100.0%	-	19,033	-100.0%	0.0%	-	2,370	-100.0%	-	0.0%
	1291	WITBANK COALFIELDS M.A.S.	103,917	88,296	17.7%	97,763	79,558	22.9%	94.1%	9,597	8,713	10.1%	800	16.0%
	1281	WITS UNIVERSITY M.A.F.	29,557	25,811	14.5%	25,123	23,008	9.2%	85.0%	3,084	3,135	-1.6%	257	19.9%
	1293	WOOLTRU HEALTHCARE FUND	53,273	40,934	30.1%	41,660	31,020	34.3%	78.2%	7,897	7,457	5.9%	658	10.6%
		TOTAL	21,169,666	18,586,647	13.9%	18,745,398	16,149,868	16.1%	88.5%	2,251,322	2,226,846	1.1%	187,610	17.4%

DETAILED FINANCIAL INFORMATION: EXEMPTED SCHEMES

ANNEXURE J

for the year ended 31 December 1998

Ref. No.	Name of Medical Scheme	Gross Contribution income (GCI)			Benefits paid				Total Principal Members				% Continuation Members
		1998	1997	%	1998	1997	%	As % of	1998	1997	%	Average	
		R'000	R'000	Change	R'000	R'000	Change	GCI	R	R	Change	MPM	
3299	BUILDING INDUSTRY (BLOEMFONTEIN)	167	160	4%	126	174	-28%	75%	145	138	5%	12	26.2%
3378	BUILDING INDUSTRY (EAST LONDON)	1,176	1,228	-4%	1,212	1,145	6%	103%	299	354	-16%	25	13.7%
3322	BUILDING INDUSTRY (EASTERN CAPE)	5,109	4,484	14%	4,335	3,864	12%	85%	1,406	1,426	-1%	117	8.0%
3301	BUILDING INDUSTRY (GAUTENG)	40,642	39,380	3%	46,730	40,583	15%	115%	16,485	13,853	19%	1,374	8.3%
3514	BUILDING INDUSTRY (KIMBERLEY)	622	-	100%	262	-	100%	42%	140	-	100%	12	0.0%
3302	BUILDING INDUSTRY (WP)	8,749	8,677	1%	9,791	9,126	7%	112%	6,517	6,873	-5%	543	8.8%
3517	BUILDING INDUSTRY (NORTH & WEST BOLAND)	3,055	2,586	18%	2,906	2,281	27%	95%	3,325	2,987	11%	277	2.2%
3304	CAPE CLOTHING	32,643	33,456	-2%	12,662	23,742	-47%	39%	40,365	41,932	-4%	3,364	0.0%
3318	CLOTHING INDUSTRY (NATAL)	11,102	9,542	16%	6,077	5,637	8%	55%	19,200	26,927	-29%	1,600	0.0%
3327	CLOTHING INDUSTRY (OFS & NORTHERN CAPE)	107	85	25%	101	85	18%	94%	392	367	7%	33	0.0%
3339	CLOTHING INDUSTRY (TVL)	3,908	3,729	5%	3,412	2,973	15%	87%	8,692	9,519	-9%	724	6.4%
3316	ELECTRICAL (CAPE)	7,176	4,413	63%	6,534	4,619	41%	91%	2,070	2,258	-8%	173	3.4%
3310	ELECTRICAL INDUSTRY (NATAL)	3,019	3,096	-2%	2,962	1,285	130%	98%	517	844	-39%	43	10.1%
3528	FURNITURE WORKERS (BORDER)	143	-	100%	121	-	100%	85%	145	-	100%	12	24.8%
3479	FURNITURE WORKERS' (KZN)	2,482	2,200	13%	1,635	1,532	7%	66%	2,915	2,864	2%	243	1.2%
3527	FURNITURE WORKERS' (SWD)	610	533	14%	646	639	1%	106%	638	829	-23%	53	2.7%
3314	HAIRDRESSING (KZN)	513	493	4%	394	346	14%	77%	773	865	-11%	64	1.0%
3315	HAIRMED	5,814	6,287	-8%	4,923	5,232	-6%	85%	2,460	2,487	-1%	205	1.5%
3419	KNITTING INDUSTRY (NORTHERN AREAS)	371	259	43%	218	180	21%	59%	912	947	-4%	76	0.0%
3326	LAUNDRY NATAL	223	-	100%	63	-	100%	28%	700	-	100%	58	0.0%
3519	MEDCOR	344,000	325,000	6%	347,163	305,848	14%	101%	33,134	33,961	-2%	2,761	13.6%
3456	AUTOMED (MICWU)	58,494	53,668	9%	50,488	42,404	19%	86%	20,080	21,033	-5%	1,673	0.0%
3343	MILLINERY INDUSTRY (NORTHERN AREAS)	34	38	-11%	45	32	41%	131%	102	112	-9%	9	0.0%
3324	MOTOR INDUSTRY	233,525	245,697	-5%	224,300	196,191	14%	96%	25,219	29,335	-14%	2,102	17.5%
3518	POLMED	1,167,020	1,174,603	-1%	1,156,035	1,058,266	9%	99%	132,975	132,662	0%	11,081	17.5%
3323	STEELMED	158,400	154,440	3%	157,998	140,436	13%	100%	14,953	15,967	-6%	1,246	15.3%
3520	TRANSMED	1,041,687	1,036,698	0%	881,922	832,411	6%	85%	117,156	125,850	-7%	9,763	49.6%
	TOTAL	3,130,792	3,110,750	1%	2,923,061	2,679,031	9%	93%	451,715	474,390	-5%	37,643	34.7%

EXPLANATORY NOTES TO THE ANNEXURES

EXPLANATORY NOTES TO THE EXEMPT SCHEMES:

* 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 in terms of statutory requirements.

* The following medical schemes have not submitted Audited Financial Statements and Statutory Returns since 1995, and were therefore omitted from this report:

<u>Ref no.</u>	<u>Name</u>
3300	Building Industry (Natal)
3313	Hairdressing (Cape)
3405	Retail Trade

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

<u>Ref no.</u>	<u>Name</u>
3319	Kimberley Garment
3528	Furniture Workers (Border)
3514	Building Industry (Kimberley)
3326	Laundry Natal

* The following medical schemes did not submit Audited Financial Statements or Statutory Returns for the 1998 financial year end:

- 3319 Kimberley Garment
- * Solvency ratio = Accumulated finds/Net Contribution Income (NCI)
- * GCI = Gross Contribution Income
- * TPM = Total Principal Member

EXPLANATORY NOTES TO THE REGISTERED SCHEMES:

* The following medical schemes did not submit Audited Financial Statements or Statutory Returns for the 1998 financial year end:

<u>Ref no.</u>	<u>Name</u>
1276	Union flour
1562	Reunert

* The following medical schemes are in the process of liquidation, and as their final Audited Financial Statements and Statutory Returns are still outstanding the closing balances as per the latest available Audited Financial Statements were carried forward:

<u>Ref no.</u>	<u>Name</u>
1190	East Coast - Voluntary liquidation 31/12/1998
1490	GF Group - Voluntary liquidation 1998
1551	Medilife - Liquidation 1997
1251	Stability - Liquidation

* The following medical schemes did not submit 1998 Statutory Returns but Audited Financial Statements, upon which the information required were obtained or the basis of the industry average

<u>Ref no.</u>	<u>Name</u>
1346	Bloemmed
1049	CEMAS
1346	ESMED
1098	Goldfields
1576	Provia Medical Scheme
1248	SACMAS

- * Solvency ratio = Accumulated finds/Net Contribution Income (NCI)
- * GCI = Gross Contribution Income
- * TPM = Total Principal Member
- * NCI = Net Contribution Income