37. Provisions (continued)

	Onerous contracts R'000	Business integration R'000	Insurance liabilities R'000	Legal claims R'000	Other R'000	**Total R'000**
Balance at 1 July 2018	22 597	–	323 703	139 852	44 013	530 165
Created	16 099	–	171 745	394 048	23 980	605 872
Utilised	(23 346)	–	(191 127)	(223 301)	(38 592)	(476 366)
Net acquisition of businesses	10 238	–	–	15 954	–	26 192
Exchange rate adjustments	–	–	–	(2 577)	(116)	(2 693)
Balance at 30 June 2019	25 588	–	304 321	323 976	29 285	683 170
Created	**120 051**	**373 947**	**201 257**	**187 019**	**43 385**	**925 659**
Utilised	**(21 355)**	**–**	**(253 637)**	**(166 943)**	**(30 970)**	**(472 905)**
Net acquisition of businesses	**24 146**	**212 533**	**–**	**107 596**	**–**	**344 275**
Exchange rate adjustments	**(2 186)**	**(19 306)**	**–**	**29 199**	**356**	**8 063**
Balance at 30 June 2020	**146 244**	**567 174**	**251 941**	**480 847**	**42 056**	**1 488 262**

Onerous contracts
Onerous contracts are identified through regular reviews of the terms and conditions of contracts as well as on the acquisition of businesses. A provision for onerous contracts is calculated as the present value of the portion which management deem to be onerous in light of the current market conditions, discounted using market-related rates.

Business integration
Provisions raised to restructure and re-align the Group's operations to the reduced demand arising during and post COVID-19 lockdown. Included are provisions for retrenchment arising from s189 (of the Labour Relations Act) notice and consultation processes and other provisions necessary to right-size the business to the new post COVID-19 environment (refer *note 43 Accounting estimates and judgements* for consideration and assessment of assumptions).

Insurance liabilities
Insurance liabilities include amounts provided for under IFRS 4 and include: unearned premiums, which represent the proportion of premiums written in the current year which relate to risks that have not expired by the end of the financial year and are calculated on a time proportionate basis; deferred acquisition costs, which are recognised on a basis consistent with the related provisions for unearned premiums; claims, which are calculated on the settlement amount outstanding at year end; and, claims incurred but not reported, for claims arising from events that occurred before the close of the accounting period but which had not been reported to the Group by that date, and are calculated based on the preceding six years' insurance premium revenue multiplied by percentages specified in the Short-term Insurance Act.

Legal claims
Legal claims include provisions raised under IAS 37 for the estimated cost of claims not covered by the Group's insurance policies and in certain instances for the cost of claims below the Group's inner deductibles. Legal claims have long lead times and the provision is determined using actuarial assumptions.

Other
Included in other is a provision raised for the estimated cost of honouring warranties on certain products sold where the manufacturers' warranty is inadequate or not available, R34 million (2019: R21 million).