



CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2009

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REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED 31ST DECEMBER, 2009

Senator the Honourable Larry Howai
Minister of Finance and the Economy
Ministry of Finance and the Economy
Eric Williams Finance Building
Eric Williams Plaza
Independence Square
PORT OF SPAIN

Dear Sir

- 1.01 I have the honor to submit to you for presentation to Parliament the Forty-second Annual Report on the administration of the Insurance Act being presented by the Central Bank of Trinidad and Tobago
- 1.02 This Report is submitted under the Insurance Act, Chap 84:01 and is for the period ended 31st December, 2009.
- 1.03 The Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.
- 1.04 This report is prepared in three parts
- | | |
|----------|--------------------------|
| PART I | INSURANCE COMPANIES |
| | A - LONG-TERM INSURANCE |
| | B - GENERAL INSURANCE |
| PART II | INSURANCE INTERMEDIARIES |
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- 1.05 A summary of the Balance Sheets of insurance companies is also provided at Appendix A.

Respectfully submitted

JWALA RAMBARRAN
GOVERNOR
CENTRAL BANK OF TRINIDAD AND TOBAGO

OVERVIEW OF THE INSURANCE INDUSTRY

2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.01 In 2009, Gross Premium Income in the industry totaled \$4,292.0 million which represents 3.5% of the Gross Domestic Product at current prices (2008 – 5.7%). This is a decrease of 56.0% over the gross premiums of \$9,670.5 million reported for 2008. It should be noted however that 2009 figures do not include Colonial Life Insurance Company Limited, a major contributor to gross premiums in the industry in prior years.
- 2.02 Apart from long term (life), Gross Premium Income for the year generally increased in respect of motor and property business.

	GROSS PREMIUM INCOME		
	2009 \$M	2008 \$M	%Inc
Long Term (Life)	1,500.9	7,064.9	(78.8)
Motor Vehicle	1,009.2	959.2	5.2
Property (Fire and Allied Perils)	931.1	799.0	16.5
Other	850.8	847.4	0.4
	4,292.0	9,670.5	(55.6)

LONG-TERM BUSINESS

- 2.03 Policies in force at the end of 2009 were reported as 472,607, a decrease of 27.4% over the 2008 reported figure of 651,106.

The total number of new policies sold during 2009 was 56,622, an increase of 36.0% over the previous year.

Policy lapses decreased by 7.3% in 2009 compared to a 17.3% increase during 2008. Surrenders increased by 21.7% in 2009 compared to a 18.2% decrease during 2008.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$10.45 billion (2008 – \$13.67 billion).

GENERAL INSURANCE BUSINESS

- 2.04 Gross Premiums increased in respect of Motor, Property Business and the group of other classes classified as 'Other than Motor, Property and Long-term Business'. Net Premiums increased in respect of Motor Business, Property Business and the group of classes classified as 'Other than Motor, Property and Long-term Business'.

INSURANCE INTERMEDIARIES

- 2.05 The number of intermediaries registered at the end of 2009 was 3,052 (2008 - 2,653).

The information is summarized as follows: -

	2009	2008	%Inc/(Dec)
Salesmen	2,423	2,119	14.3
Agents	509	427	19.2
Brokers	88	78	12.8
Adjusters	32	29	10.3
	3,052	2,653	15.0

PENSION FUND PLANS

- 2.06 The number of pension fund plans registered at the end of 2009 was 265 (2008 - 261).

The information is summarized as follows: -

	2009	2008	%Inc/(Dec)
Self-Administered Pension Fund Plans	93	91	1.1
Insured Pension Fund Plans	103	108	(3.7)
Pension Fund Plans (awaiting deregistration and in the process of winding up)	68	61	11.5
Judicial Management	1	1	-
	265	261	1.5

PART I - INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

3.01 There were twenty-two (22) companies registered to transact long-term business in Trinidad and Tobago at the end of 2009. Eight (8) companies are not writing new business as at December 2009.

3.02 The types of new business transacted by registered companies were as follows:

COMPANIES	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	PENSION AND ANNUITY
LOCAL					
1. American Life and General Insurance Company (Trinidad and Tobago) Limited	*	-	*	*	*
2. Bancassurance Caribbean Limited #	-	-	-	-	*
3. British-American Insurance Company (Trinidad) Limited	*	-	-	-	*
4. Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited +	NOT	WRITING	NEW	BUSINESS	
5. Caribbean Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
6. Colonial Life Insurance Company (Trinidad) Limited	*	-	*	*	*
7. Cuna Caribbean Insurance Society Limited	-	-	*	-	-
8. Guardian General Insurance Limited	-	-	-	-	-
9. Guardian Life of the Caribbean Limited	*	-	*	*	*
10. Maritime Life (Caribbean) Limited	*	-	*	*	*
11. Mega Insurance Company Limited~	*	-	-	-	*

LONG-TERM INSURANCE BUSINESS

COMPANIES	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	PENSION AND ANNUITY
LOCAL					
12. Nationwide Insurance Company Trinidad Limited	NOT	WRITING	NEW	BUSINESS	
13. ScotiaLife Trinidad and Tobago Limited	*	-	-	-	*
14. Tatil Life Assurance Company Limited	*	-	*	*	*
15. The Beacon Insurance Company Limited	-	-	*	-	-
16. The Demerara Life Assurance Company of Trinidad and Tobago Limited	NOT	WRITING	NEW	BUSINESS	
17. The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-
18. United Security Life Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
REGIONAL					
19. Life of Barbados Limited	NOT	WRITING	NEW	BUSINESS	
20. Sagicor Life Incorporated	*	-	*	-	*
OTHER					
21. Lincoln Assurance Limited ⁺	NOT	WRITING	NEW	BUSINESS	
22. Sun Life Assurance of Canada	NOT	WRITING	NEW	BUSINESS	

- + Operating as a closed fund under Guardian Life of the Caribbean Limited.
⁺ Formerly Cannon Assurance Limited
 # Formerly Crown Life (Caribbean) Limited.
 ~ Formerly GTM Life Insurance Company of Trinidad and Tobago Limited
⁺ Formerly Caribbean Home Insurance Company Limited
 * Denotes business written
 - Denotes business not written

NEW BUSINESS WRITTEN

3.03 Fourteen (14) companies which wrote new business (thirteen (13) in 2008) submitted the required information under this caption.

Details are as follows: -

	2009	2008
Number of Policies	56,622	88,507
Sum Assured	\$10,761,774,104	\$12,016,084,697
Annual Premiums	\$392,517,485	\$776,035,189

New Business underwritten during the years 2005 to 2009 was distributed as follows:

PERCENTAGE OF NEW INSURANCE ISSUED (SUM ASSURED)

	2005	2006	2007	2008	2009
Local Companies	86	87	88	88	85
Regional	14	13	12	12	15
Other	-	-	-	-	-

(See Figure 5)

EXISTING BUSINESS

3.04 Eighteen (18) Life Companies registered under the Act submitted Returns in respect of insurance existing.

The information is summarized as follows:

	2009	2008
Number of Policies	472,607	651,106
Sum Assured	\$71,432,551,999	\$82,804,250,106

POLICIES DISCONTINUED OR REDEEMED

- 3.05 Eighteen (18) companies submitted information concerning the discontinuance and redemption of policies. The information for the years 2006 to 2009 is summarized hereunder.

YEAR	NUMBER OF POLICIES	SUM ASSURED \$
2009	39,524	6,281,738,136
2008	40,289	6,697,123,592
2007	36,361	5,545,124,361
2006	37,441	4,875,819,307

- 3.06 Policies discontinued or redeemed during 2009 have been further classified as follows:

	NUMBER OF POLICIES	SUM ASSURED \$
Death	1,032	79,391,462
Surrender	9,186	949,156,845
Forfeiture	12,002	2,154,893,349
Lapse	12,058	1,915,821,549
Maturity	2,645	55,741,992
Miscellaneous	2,601	1,126,732,939
TOTAL	39,524	6,281,738,136

Details are listed in Table VIII

POLICY LOANS

- 3.07 Policy loans in respect of ten (10) companies for the year 2009 totaled \$208,524,361 a decrease of 24.4% over the 2008 figure of \$275,675,838. The ratio of policy loans to total reserves increased from 0.9% in 2008 to 2.0% in 2009.

	POLICY LOANS \$	RESERVES \$	POLICY LOAN / RESERVES %
Local Companies	200,405,741	8,114,516,296	2.5
Regional Companies	8,118,620	2,124,993,029	0.4
Other	0	0	0
	<u>208,524,361</u>	<u>10,239,509,325</u>	<u>2.04</u>

STATUTORY FUNDS

- 3.08 Section 37(4) of the Insurance Act, Chap. 84:01 requires that:

“Every company carrying on long-term insurance business in Trinidad and Tobago shall place in trust in Trinidad and Tobago assets equal to its liability and contingency reserves with respect to its Trinidad and Tobago policyholders as established by the balance sheet of the Company as at the end of its last financial year.”

- 3.09 The total policy liabilities of the twenty (20) companies which submitted Returns amounted to \$10,239,509,325 a decrease of 64.1% over the liabilities of \$28,488,390,899. Details of the policy liabilities of individual companies are shown in Table XI.

Hereunder is a summary of total policy liabilities:

	LOCAL COMPANIES \$	REGIONAL COMPANIES \$	OTHER \$	TOTAL \$
Policy Reserves	7,435,243,913	2,065,609,894	0	9,500,853,807
Outstanding Claims	143,108,347	41,390,149	0	184,498,496
Other Reserves	536,164,036	17,992,986	0	554,157,022
TOTAL RESERVES	8,114,516,296	2,124,993,029	0	10,239,509,325
Less:				
Policy Loans	200,405,741	8,118,620	0	208,524,361
Outstanding Premiums	62,732,029	1,406,633	0	64,138,662
Other Deductions	447,246	517,536	0	964,782
TOTAL DEDUCTIONS	263,585,016	10,042,789	0	273,627,805
Statutory Fund Requirement	7,850,931,280	2,114,950,240	0	9,965,881,520

- 3.10 Assets placed in trust to cover liabilities to Trinidad and Tobago policyholders amounted to \$10.45 billion which is a decrease from \$12.67 billion in 2008.
- 3.11 The relationship between policy liabilities and the assets placed in trust to meet these liabilities is shown in Table XIA in respect of each company which transacted long-term business.
- 3.12 Section 47(2) of the Insurance Act Chap. 84:01 states that:
- “... assets not exceeding ten per cent of the Trinidad and Tobago dollar liability in each statutory fund shall be deemed to be assets in Trinidad and Tobago where such assets -
- (a) are approved by the Central Bank; and
 - (b) originate in any of the member states of the Caribbean Community”

INSURANCE COMPANIES

Investments trusted in pursuance of the Statutory Fund Requirement of the Act are detailed hereunder: -

		2009		2008
		\$	%	%
(i)	Trinidad and Tobago Government Securities denoted in T&T \$	3,003,566,702	28.7	25.5
(ii)	Mortgages	947,030,091	9.1	10.1
(iii)	Real Estate	863,960,599	8.3	13.2
(iv)	Trinidad and Tobago Equities	1,373,249,099	13.1	18.3
(v)	Cash on Deposit	974,025,690	9.3	7.3
(vi)	Other Trinidad and Tobago "Local" Assets	2,225,795,388	21.3	18.6
TOTAL TRINIDAD AND TOBAGO "LOCAL" ASSETS		9,387,627,570	89.8	93.1
(vii)	Caricom Assets	106,190,003	1.0	1.9
(viii)	Other Caricom Assets denoted in Foreign Currency	209,171,181	2.0	0.1
TOTAL "LOCAL" ASSETS		9,702,988,755	92.9	95.1
(ix)	Foreign Government Securities	0	0	1.2
(x)	Other Foreign Assets	746,208,173	7.1	3.7
TOTAL FOREIGN ASSETS		746,208,173	7.1	4.9
TOTAL ASSETS		10,449,196,927	100.0	100.0

LOCAL ASSETS RATIO

3.13 Section 47(1) of the Insurance Act, Chap 84:01 requires every company to invest in Trinidad and Tobago an amount equal to at least eighty per cent (80%) of its Trinidad and Tobago dollar liability in the Statutory Fund. Section 47(2) further provides that assets not exceeding ten per cent (10%) of the Trinidad and Tobago dollar liability in each Statutory Fund are deemed to be assets in Trinidad and Tobago if such assets:

- (a) are approved by the Central Bank; and
- (b) originate in any of the member states of the Caribbean Community.

3.14 Total "Local" investment in Statutory Funds for the year 2009 was \$9,702,988,755 representing a local asset ratio of 92.9%; the amount reported for the previous year was \$12,050,037,723 (local asset ratio of 95.1%).

Details are as follows: -

	LOCAL COMPANIES \$	REGIONAL COMPANIES \$	OTHER \$	TOTAL \$
(i) T&T Government Securities	2,443,699,924	559,866,778	-	3,003,566,702
(ii) Mortgages	279,218,500	667,811,591	-	947,030,091
(iii) Real Estate	659,480,599	204,480,000	-	863,960,599
(iv) T&T Equities	1,236,909,085	136,340,014	-	1,373,249,099
(v) Cash on Deposit	896,654,761	77,370,929	-	974,025,690
(vi) Other Trinidad and Tobago "Local Assets"	1,768,890,775	456,904,613	-	2,225,795,388
TOTAL TRINIDAD AND TOBAGO "LOCAL" ASSETS	7,284,853,645	2,102,773,925	-	9,387,627,570
(vii) Caricom Assets	14,821,293	91,368,710	-	106,190,003
(viii) Other Caricom Assets denoted in Foreign Currency	209,171,181	-	-	209,171,181
TOTAL "LOCAL" ASSETS	7,508,846,120	2,194,142,635	-	9,702,988,755

REVENUE ACCOUNT

3.15 Detailed Revenue Accounts in respect of eighteen (18) companies transacting long-term business are shown in Tables I-VII. A summary of the Revenue Accounts for the years 2009 and 2008 listed hereunder:

REVENUE	2009 \$	2008 \$
Fund at beginning of year	10,010,012,633	21,178,496,688
Net Premiums	1,369,411,956	6,942,403,317
Commissions Received	10,368,559	5,377,342
Interest, Dividends, etc.	669,288,379	1,393,172,409
Other	980,766,587	562,291,619
Transfer from Reserves	-	-
TOTAL REVENUE	13,039,848,114	30,081,741,375
EXPENDITURE		
Policy Payments	1,333,650,583	4,303,085,435
Commissions	246,891,127	451,361,605
Salaries and other Management Expenses	606,026,433	1,223,294,791
Other	83,005,225	(3,189,434,624)
Fund at end of year	10,753,394,759	27,968,573,709
Transfer to Profit and Loss	16,879,989	(675,139,538)
TOTAL EXPENDITURE	13,039,848,116	30,081,741,376

DISTRIBUTION OF PREMIUM INCOME

3.16 Business was distributed among locally incorporated, Caribbean and other companies as follows:

Percentage of Long-Term Insurance Business (Net Premium Income)

	2005	2006	2007	2008	2009
Local Companies	93.972	94.250	94.970	95.660	76.571
Regional Companies	6.027	5.749	5.030	4.340	23.428
Other	0.001	0.001	0.001	0.000	0.001

3.17 Net Premium Income in respect of each company carrying on long-term business for the years 2005 to 2009 was as follows:

SCHEDULE SHOWING CHANGE IN NET PREMIUM INCOME - LONG-TERM BUSINESS

COMPANIES	2005 (000) \$	2006 (000) \$	2007 (000) \$	2008 (000) \$	2009 (000) \$
LOCAL					
American Life and General Insurance Company (Trinidad and Tobago) Limited	104,398	142,413	152,252	165,495	171,373
Bancassurance Caribbean Limited	7,801	6,858	4,881	9,003	5,673
British American Insurance Company (Trinidad) Limited	169,721	239,480	334,937	500,374	139,425
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	254	222	220	176	173
Caribbean Insurance Company Limited	NIL	NIL	NIL	NIL	NIL
Colonial Life Insurance Company (Trinidad) Limited	3,049,652	3,291,271	5,055,605	5,287,582	NR
Cuna Caribbean Insurance Society Limited	49,096	59,130	70,117	82,158	84,904
Guardian General Insurance Limited	-	(7)	-	-	-
Guardian Life of the Caribbean Limited	145,046	151,604	189,416	254,800	257,179
Maritime Life (Caribbean) Limited	71,791	80,895	89,837	107,813	118,125
Mega Insurance Company Limited	27,099	26,519	26,179	30,911	30,639
Nationwide Insurance Company Trinidad Limited	2,415	2,888	3,035	1,831	1,454
ScotiaLife Trinidad and Tobago Limited	56,234	48,727	88,796	124,825	141,353
Tatil Life Assurance Limited	66,753	65,133	73,201	74,634	95,488
The Beacon Insurance Company Limited	49	114	160	326	1,496
The Demerara Life Assurance Company of Trinidad and Tobago Limited	1,561	NR	NR	1,142	-

**SCHEDULE SHOWING CHANGE IN NET PREMIUM INCOME -
LONG-TERM BUSINESS (continued)**

COMPANIES	2005 (000) \$	2006 (000) \$	2007 (000) \$	2008 (000) \$	2009 (000) \$
LOCAL					
The Reinsurance Company of Trinidad and Tobago Limited	198	105	120	155	146
The Western General Insurance Company Limited	NIL	NIL	NIL	NIL	NIL
United Security Life Insurance Company Limited	241	207	493	219	225
TOTAL	3,752,309	4,115,561	6,089,250	6,641,444	1,048,566
REGIONAL					
Life of Barbados Limited	-	-	-	-	-
Sagicor Life Inc.	240,657	251,060	322,739	300,938	320,827
TOTAL	240,657	251,060	322,739	300,938	320,827
OTHER					
Lincoln Assurance Limited	-	-	-	-	-
Cuna Mutual Insurance Society	-	-	-	-	-
Sun Life Assurance Company of Canada	39	36	37	21	19
TOTAL	39	36	37	21	19
GRAND TOTAL	3,993,005	4,366,657	6,412,026	6,942,403	1,369,412

NR – Returns Not Received

REINSURANCE

- 3.18 Ninety-one percent (91%) of the life insurance premiums written during 2009 by sixteen (16) local companies was retained in the local economy (2087 – 99%); ninety-two percent (92%) was retained by Regional Companies.

REINSURANCE - LONG-TERM INSURANCE BUSINESS - 2009

COMPANIES	GROSS PREMIUMS	NET PREMIUMS	NET RETENTION RATIO
	\$	\$	%
LOCAL			
American Life and General Insurance Company (Trinidad and Tobago) Limited	178,881,167	171,373,177	95.80
Bancassurance Caribbean Limited	7,345,263	5,673,092	77.23
British American Insurance Company (Trinidad) Limited	141,697,605	139,424,965	98.40
Caribbean Atlantic Life Insurance Company Limited	184,902	172,617	93.36
Colonial Life Insurance Company (Trinidad) Limited	-	-	-
Cuna Caribbean Insurance Society Limited	90,467,554	84,903,542	93.85
Demerara Life Assurance Company of Trinidad & Tobago Limited	1,130,495	912,478	80.71
Guardian Life of the Caribbean Limited	302,133,753	255,179,090	85.12
Maritime Life (Caribbean) Limited	127,041,263	118,125,014	92.98
Mega Insurance Company Limited	32,390,911	30,639,227	94.59
Nationwide Insurance Company Limited	1,495,336	1,454,395	97.26
ScotiaLife Trinidad and Tobago Limited	163,237,856	141,352,772	86.59
Tatil Life Assurance Limited	102,796,520	95,488,451	92.89
The Beacon Insurance Company Limited	2,429,210	1,496,003	61.58
The Reinsurance Company of Trinidad & Tobago Limited	146,044	146,044	100.00
United Security Life Insurance Company Limited	225,319	225,319	100.00
TOTAL	1,151,603,197	1,048,566,185	91.05

REINSURANCE - LONG-TERM INSURANCE BUSINESS - 2009 (continued)

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
REGIONAL			
Sagicor Life Incorporated	349,242,476	320,827,149	91.86
TOTAL	349,242,476	320,827,149	91.86
OTHER			
Cuna Mutual Insurance Society	-	-	-
Sun Life Assurance Company of Canada	18,622	18,622	100.00
TOTAL	18,622	18,622	100.00
GRAND TOTAL	1,500,864,295	1,369,411,956	91.24

VALUATION REPORTS

3.19 Section 113 of the Insurance Act Chap. 84:01 requires that each company transacting long-term insurance business submit an Actuarial Valuation Report at intervals of three (3) years or such shorter periods as the Central Bank in its discretion notifies the company.

Reports were received from the following companies:

- American Life and General Insurance Company (Trinidad and Tobago) Limited
- Bancassurance Caribbean Limited
- Caribbean Atlantic Life Insurance Company (T&T) Ltd.
- CUNA Caribbean Insurance Society Limited
- Demerara Life Assurance Company of Trinidad and Tobago Limited
- Guardian Life of the Caribbean Limited
- Maritime Life (Caribbean) Limited
- Mega Insurance Company Limited
- Nationwide Insurance Company Limited
- Sagicor Life Incorporated
- Scotialife Trinidad and Tobago Limited
- Tatil Life Assurance Limited
- The Beacon Insurance Company Limited
- The Reinsurance Company of Trinidad and Tobago Limited

Details are contained in Tables XXII to XXXI

4. GENERAL INSURANCE BUSINESS

4.01 There were thirty-four (34) companies registered to transact general insurance business in Trinidad and Tobago at the end of 2009.

4.02 The types of new business transacted by registered companies were as follows:

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER ¹
LOCAL					
1. American Life and General Insurance (Trinidad and Tobago) Limited	*	*	*	*	*
2. Antilles Insurance Limited	IN	COMPULSORY	LIQUIDATION		
3. Bankers Insurance Company of Trinidad and Tobago Limited	*	*	*	-	*
4. British American Insurance Company (Trinidad) Limited	-	-	*	-	*
5. Capital Insurance Limited	-	*	*	-	-
6. Caribbean Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
7. Citizen Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
8. Colonial Fire and General Insurance Company Limited	*	*	*	*	*
9. Export-Import Bank of Trinidad and Tobago Limited	-	-	-	-	*
10. Furness Anchorage Insurance Limited	*	*	*	-	*
11. G.T.M. Insurance Company Limited	*	*	*	*	*
12. Guardian General Insurance Limited	*	*	*	*	*
13. Guardian Life of the Caribbean Limited	-	-	-	-	*
14. Gulf Insurance Limited	NO	ACCOUNTS	SUBMITTED		
15. Maritime General Insurance Company Limited	*	*	*	-	-
16. Mega Insurance Company Limited	-	-	-	-	-
17. Motor and General Insurance Company Limited	ACCOUNTS	REJECTED			

GENERAL INSURANCE BUSINESS

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER ¹
LOCAL					
18. Motor One Insurance Company Limited	-	*	-		-
19. Nationwide Insurance (Casualty and General) Company Limited	IN	COMPULSORY	LIQUIDATION		
20. N.E.M. (West Indies) Insurance Limited	NOT	TRANSFERRED	TO GGIL		
21. Royal Caribbean Insurance Limited		TRANSFERRED	TO GGIL		
22. The Beacon Insurance Company Limited	*	*	*	*	*
23. The Equitable Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
24. The Goodwill General Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
25. The Great Northern Insurance Company Limited	ACCOUNTS	REJECTED			
26. The Mountain General Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
27. The New India Assurance Company (Trinidad & Tobago) Limited	*	*	*	*	*
28. The Presidential Insurance Company Limited	-	*	-	-	-
29. The Reinsurance Company of Trinidad and Tobago Limited	-	*	*	-	*
30. Trinidad and Tobago Insurance Limited	*	*	*	*	*
31. United Security General Insurance Company Limited	IN	LIQUIDATION			
REGIONAL					
1. Sagicor Life Incorporated	-	-	-	-	*
2. Sagicor General Insurance	*	*	*	*	*
3. United Insurance Company Limited	*	-	*	*	*

* Denotes business written

- Denotes business not written

¹ Other includes Group Health, Marine, Pecuniary Loss, General Accident and Export Credit.

STATUTORY DEPOSITS

- 4.03 Section 29 of the Insurance Act Chap. 84:01 requires that companies transacting general insurance business maintain a deposit of not less than forty percent (40%) of their premium income less payments for reinsurance
- 4.04 Additionally, there were three (3) life insurance companies incorporated outside Trinidad and Tobago which were required by the Act to maintain a minimum deposit of \$250,000 each. Lloyd's Underwriters is also required to maintain a deposit.
- 4.05 At the end of 2009, total deposits of \$682,984,192 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago.

	2009 \$	2008 \$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	484,145,006	351,922,385
Other T&T Government Securities	121,140,280	114,658,582
² Other Securities	81,812,361	171,060,023
TOTAL	682,984,192	637,640,989

² Other Securities' includes Trinidad and Tobago Home Mortgage Bank Bonds, US Government Securities and other Common wealth Government Securities.

DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2009

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
LOCAL				
American Life and General Insurance Company Trinidad and Tobago Limited	34,668,254	-	18,998,938	53,667,193
Bankers Insurance Company of Trinidad and Tobago Limited	2,648,400	8,943,004		11,591,404
British American Insurance Company (Trinidad) Limited				-
Capital Insurance Limited				-
Caribbean Insurance Company Limited				-
Citizen Insurance Company Limited		4,113,456		
Colonial Fire & General Insurance Company Limited	71,211,691	-	33,456,143	104,667,834
Cuna Caribbean Insurance Society Limited				
Export-Import Bank of Trinidad and Tobago Limited	77,115	858,500		935,615
Furness Anchorage General Insurance Limited				-
GTM Insurance Company Limited	4,409,426	-	10,244,376	14,653,802
Guardian General Insurance Limited	72,913,195	15,750,965	146,060	88,810,220
Guardian Life of the Caribbean Limited	97,299,000	-	-	97,299,000
Gulf Insurance Limited				-
Maritime General Insurance Company Limited	39,224,556		10,302,200	49,526,756

**DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES
AS AT 31ST DECEMBER 2009 (continued)**

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
LOCAL				
Motor and General Insurance Company Limited				-
Motor One Insurance Company Limited	4,280,871	17,895,090	67,500	22,243,461
N.E.M. (West Indies) Insurance Limited				
Royal Caribbean Insurance Limited				
The Beacon Insurance Company Limited	33,649,000	-	6,097,144	39,746,144
The Goodwill General Insurance Company Limited				
The Great Northern Insurance Company Limited				
The Mountain General Insurance Company Limited				
The New India Assurance Company (T&T) Limited				-
The Presidential Insurance Company Limited	4,113,456	14,770,646		18,884,102
The Reinsurance Company of Trinidad & Tobago Limited	24,009,093	-	2,500,000	26,509,093
The Western General Insurance Company Limited				
Trinidad and Tobago Insurance Limited	52,764,327	44,370,419	-	97,134,746
TOTAL	441,268,384	106,702,080	81,812,361	625,669,370

INSURANCE COMPANIES

DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2007 (continued)

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
OTHER				
CARIBBEAN				
Sagicor Life Incorporated	16,182,836	14,438,200		30,621,036
Sagicor General Insurance Inc.	26,593,786	-	-	26,593,786
United Insurance Company Limited	N/A	N/A	N/A	-
TOTAL	42,776,622	14,438,200	-	57,214,822
Cuna Mutual Insurance Society	100,000			100,000
Lloyds Underwriters				-
Sun Life Assurance Company of Canada	300,000			300,000
TOTAL	400,000	-	-	400,000
GRAND TOTAL	484,445,006	121,140,280	81,812,361	683,284,192

GENERAL INSURANCE MOTOR

- 4.06 Sixteen (16) companies wrote business during 2009. The Caribbean Insurance Company, Gulf Insurance Limited, The Western General Insurance Company Limited and The Mountain General Insurance Company Limited wrote no new business, while Nationwide Casualty General Insurance Company Limited, Goodwill General Insurance Company and Citizens Insurance Company Limited are in liquidation and the registration of Western General Insurance Company Limited was cancelled in July 2007.

STATUTORY FUNDS

- 4.07 Section 37(5) of the Insurance Act, Chap. 84:01 requires that every company carrying on Motor Vehicle Insurance business should establish a statutory fund by placing in trust in Trinidad and Tobago assets equal to its liability and reserves less the amount held on deposit in accordance with Section 29 of the Act.
- 4.08 The Revenue Account of companies transacting motor business showed a cumulative liability of \$907,519,943. After deductions, including the amounts placed on deposit pursuant to Section 29 of the Act, the assets required to be placed in trust in the Fund totaled \$318,087,183. The value of assets actually placed in the Fund amounted to \$448,922,429.
- 4.09 The relationship between the policy liabilities and statutory fund assets of each company transacting motor insurance business is shown in Table XIII.

CHANGE IN PREMIUM INCOME

- 4.10 Net premium income in 2009 as reported by seventeen (17) companies totaled \$913,112,922 (2008 - \$839,452,259).
- 4.11 Premium Income in respect of individual companies carrying on motor vehicle insurance business for the years 2005 to 2009 was as follows:

**SCHEDULE SHOWING CHANGE IN NET PREMIUM INCOME
MOTOR INSURANCE BUSINESS**

COMPANIES	2005 (000) \$	2006 (000) \$	2007 (000) \$	2008 (000) \$	2009 (000) \$
LOCAL					
American Life and General Insurance Co (Trinidad and Tobago) Limited	13,052	18,879	22,027	26,629	28,359
Bankers Insurance Company of Trinidad and Tobago Limited	14,183	14,183	17,870	18,392	21,374
Capital Insurance Limited	48,719	55,316	73,586	80,202	60,459
Citizen Insurance Co Limited	25,709	NR	IN LIQUIDATION	IN LIQUIDATION	IN LIQUIDATION
Colonial Fire and General Insurance Company Limited	69,092	92,462	117,304	140,488	129,989
Furness Anchorage General Insurance Limited	2,226	2,196	3,673	2,664	3,628
G.T.M. Fire Insurance Company Limited	9,596	14,717	21,207	23,270	23,451
Guardian General Insurance Limited	103,408	130,642	149,627	163,601	164,161
Gulf Insurance Limited	10,148	10,148	13,319	NR	18,966
Maritime General Insurance Company Limited	50,143	69,018	97,460	105,660	107,340
Motor and General Insurance Company Limited	13,206	14,310	NR	NR	NR
Motor One Insurance Company Limited	13,673	20,549	30,988	41,711	47,648
Nationwide Insurance (Casualty and General) Company Limited	NR	NR	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION
N.E.M. (WI) Insurance Limited	-	-	TRANSFERRED TO GGIL	TRANSFERR ED TO GGIL	TRANSFERR ED TO GGIL
Royal Caribbean Insurance Limited	-	-	-	-	-
Sagicor General Insurance Inc.	21,594	32,442	47,856	21,795	33,040
The Beacon Insurance Company Limited	13,284	15,876	21,279	28,171	34,664

**SCHEDULE SHOWING CHANGE IN NET PREMIUM INCOME
MOTOR INSURANCE BUSINESS (continued)**

COMPANIES	2005 (000) \$	2006 (000) \$	2007 (000) \$	2008 (000) \$	2009 (000) \$
LOCAL					
The Goodwill General Insurance Company Limited	NR	NR	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION
The Great Northern Insurance Company Limited	8,265	9,778	NR	NR	21,701
The New India Assurance Company (Trinidad and Tobago) Limited	13,726	21,078	29,050	35,161	38,657
The Presidential Insurance Company Limited	19,059	21,343	32,933	40,765	40,461
The Reinsurance Company of Trinidad and Tobago Limited	8,487	15,898	23,750	33,580	35,803
Trinidad and Tobago Insurance Limited	66,164	79,498	96,185	110,551	112,338
Grand Total	523,735	638,335	798,112	872,640	922,038

NR – Returns Not Received

UNDERWRITING RESULTS

- 4.12 In 2009, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$51,041,352 as compared to an overall underwriting profit of \$46,281,012 in 2008.

Details are in Table XIV

REINSURANCE

- 4.13 An examination of "Premium Analysis" statements revealed the following net retention ratios (i.e., Net Premiums retained as a percentage of Gross Premiums written by companies).

YEAR	PER CENT
2009	91
2008	91
2007	95
2006	92
2005	89

REINSURANCE - MOTOR INSURANCE BUSINESS - 2009

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
American Life and General Insurance Company (Trinidad and Tobago) Limited	\$ 29,195,593	\$ 28,358,874	97.13
Bankers Insurance Company of T&T Limited	24,274,179	21,374,218	88.05
Capital Insurance Limited	63,775,428	60,459,106	94.80
Citizen Insurance Company Limited	UNDER INTERVENTION		
Colonial Fire & General Insurance Co. Limited	135,032,674	129,989,266	96.27
Furness Anchorage General Insurance Limited	4,033,372	3,627,510	89.94
G.T.M. Fire Insurance Company Limited	25,283,154	23,450,903	92.75
Guardian General Insurance Limited	177,286,398	164,160,561	92.60
Gulf Insurance Limited	23,820,291	18,965,823	79.62
Maritime General Insurance Company Limited	108,521,646	107,340,430	98.91
Motor and General Insurance Company Limited			-
Motor One Insurance Company Limited	49,278,576	47,647,602	96.69
N.E.M. (West Indies) Insurance Limited			-

REINSURANCE - MOTOR INSURANCE BUSINESS - 2009 (continued)

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
Reinsurance Company of Trinidad & Tobago	39,028,102	35,803,247	91.74
Royal Caribbean Insurance Limited	-	-	-
The Beacon Insurance Company Limited	38,305,872	34,663,512	90.49
The Great Northern Insurance Company Limited	22,361,878	21,700,747	97.04
The New India Assurance Company (T&T) Limited	41,054,246	38,657,022	94.16
The Presidential Insurance Company Limited	43,582,947	40,461,179	92.84
Trinidad and Tobago Insurance Limited	117,780,657	112,337,640	95.38
TOTAL	942,615,013	888,997,640	94.31
REGIONAL			
Sagicor General Insurance Company Limited	66,649,332	33,039,970	49.57
United Insurance Company Limited	-	-	-
TOTAL	66,649,332	33,039,970	49.57
GRAND TOTAL	1,009,264,345	922,037,610	91.36

GENERAL INSURANCE - OTHER THAN LONG-TERM OR MOTOR

- 4.14 Twenty (20) companies submitted Returns under this broad category, including three (3) life insurance companies transacting Personal Accident and Group Health businesses.
- 4.15 4.15 Group Health Insurance accounted for 44.2% of the premium in this category of business; five (5) insurers transacted this class of business during the year 2008.

Details are in Tables XVI-XX

CHANGE IN PREMIUM INCOME

- 4.16 During the year 2009 net premium income totaled \$668.3 million, an increase of 1.7% over the 2008 net premium income of \$657.2 million.
- 4.17 Premium Income in respect of individual companies during the years 2005 to 2009 was as follows:

**SCHEDULE SHOWING NET PREMIUM INCOME FOR PERIOD 2005 to 2009 –
OTHER THAN LONG-TERM OR MOTOR BUSINESS**

COMPANIES	2005 (000) \$	2006 (000) \$	2007 (000) \$	2008 (000) \$	2009 (000) \$
LOCAL					
American Life and General Insurance Company (Trinidad and Tobago) Limited	41,777	61,336	77,372	87,464	68,427
Bankers Insurance Company of Trinidad and Tobago Limited	5,692	5,883	10,460	9,276	6,995
British-American Insurance Company (Trinidad) Limited	298	2348	5,562	2,684	3,006
Capital Insurance Limited	8	122	84	81	86
Citizen Insurance Company Limited	66	NR	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION
Colonial Fire and General Insurance Company Limited	65,418	69,285	76,724	70,085	13,266
Export-Import Bank of Trinidad and Tobago Limited	2,290	2,085	2,125	1,290	1,209

NR – Returns Not Received

INSURANCE COMPANIES

SCHEDULE SHOWING NET PREMIUM INCOME FOR PERIOD 2005 to 2009 – OTHER THAN LONG-TERM OR MOTOR BUSINESS (continued)

COMPANIES	2005 (000) \$	2006 (000) \$	2007 (000) \$	2008 (000) \$	2009 (000) \$
LOCAL					
Furness Anchorage General Insurance Limited	636	2,337	5,784	11,926	21,183
G.T.M. Fire Insurance Company Limited	2,497	6,634	7,503	7,564	6,555
Guardian General Insurance Limited	47,965	61,022	69,889	70,318	65,158
Guardian Life of the Caribbean Limited	152,271	193,346	186,863	211,068	274,764
Gulf Insurance Limited	657	2,887	1,038	NR	2,147
Maritime General Insurance Company Limited	2,663	6,615	8,751	12,927	11,016
Motor & General Insurance Company Limited	-	-	-	-	-
Motor One Insurance Company Limited	-	-	-	-	-
Nationwide Insurance (Casualty & General) Company Limited	NR	NR	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION	NR
N.E.M. (West Indies) Insurance Limited	506	3	TRANSFERRED TO GGIL		
The Reinsurance Company of Trinidad and Tobago Limited	4,503	9,204	8,884	11,106	14,112
Royal Caribbean Insurance Limited	-	-	-	-	TRANSFERRED GGIL
The Beacon Insurance Company Limited	13,064	26,436	30,407	26,235	32,478
The Great Northern Insurance Company Limited	1	59	NR	NR	8
The Goodwill General Insurance Company Limited	NR	NR	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION	IN COMPULSORY LIQUIDATION
The Mountain General Insurance Company Limited	NR	NR	NR	NR	NR

NR – Returns Not Received

**SCHEDULE SHOWING NET PREMIUM INCOME FOR PERIOD 2005 to 2009 –
OTHER THAN LONG-TERM OR MOTOR BUSINESS (continued)**

COMPANIES	2005 (000) \$	2006 (000) \$	2007 (000) \$	2008 (000) \$	2009 (000) \$
The New India Assurance Company (Trinidad and Tobago) Limited	401	2,030	2,961	3,145	3,827
Trinidad and Tobago Insurance Limited	24,195	31,184	29,417	31,354	27,941
TOTAL	364,907	482,820	523,824	556,523	552,178
REGIONAL					
Sagicor Life Incorporated	37,749	48,264	62,030	63,938	82,545
Sagicor General Insurance Inc.	9,901	15,908	19,586	20,731	19,730
United Insurance Company Limited	5,012	11,342	13,428	16,054	13,933
TOTAL	52,662	75,514	95,044	100,723	116,208
GRAND TOTAL	417,568	558,334	618,868	657,246	668,386

NR – Returns Not Received

UNDERWRITING RESULTS

- 4.18 In 2009, the underwriting results of property insurance business revealed an overall underwriting profit of \$19,612,861. This class of business experienced an overall underwriting profit of \$10,597,251 in 2008.

Details are summarized in Table XXI.

REINSURANCE

- 4.19 An examination of the Premium Analysis statements revealed the following average net retention ratios (that is, Net Premiums retained as a percentage of Gross Premiums written by Companies).

	2005 %	2006 %	2007 %	2008 %	2009 %
Property	12	9	8	8	7
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	68	68	72	70	72

- 4.20 Details of the percentage of Gross Premium retained in respect of property insurance business are as follows:

REINSURANCE - PROPERTY BUSINESS 2009

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
American Life and General Insurance Co (Trinidad and Tobago) Limited.	264,008,081	9,914,723	3.76
Bankers Insurance Company of Trinidad and Tobago Limited	4,699,089	1,780,894	37.90
British-American Insurance Company (Trinidad) Limited	3,124,729	686,714	22.00
Capital Insurance Limited	188,017	85,731	45.60
Citizen Insurance Company Limited	Under	Intervention	

* Not writing new property business.

REINSURANCE - PROPERTY BUSINESS 2009 (continued)

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
Colonial Fire & General Insurance Co. Limited	131,089,191	5,929,923	4.52
Furness Anchorage General Insurance Limited	33,849,372	307,814	0.91
G.T.M. Fire Insurance Company Limited	18,443,090	3,127,923	16.97
Guardian General Insurance Limited	127,181,335	17,299,014	13.60
Gulf Insurance Limited	16,461,830	1,529	0.01
Maritime General Insurance Company Limited	46,359,158	5,780,848	12.47
N.E.M.(West Indies) Insurance Limited	-	-	-
Royal Caribbean Insurance Limited	-	-	-
The Beacon Insurance Company Limited	70,199,550	6,672,815	9.51
The Great Northern Insurance Company Limited	108,573	8,234	7.58
The New India Assurance Company (T&T) Limited	20,406,718	1,583,982	7.76
The Reinsurance Company of Trinidad & Tobago	27,114,717	438,472	1.62
Trinidad and Tobago Insurance Limited	50,554,193	2,333,455	4.62
TOTAL	813,777,643	55,952,071	6.88
REGIONAL			
Sagikor General Insurance Company Limited	64,654,536	3,335,216	5.16
United Insurance Company Limited	52,666,253	4,449,008	8.45
TOTAL	117,320,789	7,784,224	6.63
GRAND TOTAL	931,098,432	63,736,294	6.85

INSURANCE COMPANIES

- 4.21 Details of the percentage of Gross Premium retained in respect of other categories of general insurance business (excluding Motor and Property) are as follows:

REINSURANCE - OTHER THAN MOTOR, PROPERTY AND LONG-TERM BUSINESS 2009

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
American Life and General Insurance Company (Trinidad) Limited	\$ 93,637,215	\$ 58,511,973	62.49
Bankers Insurance Company of T&T Limited	6,114,527	5,214,067	85.27
British-American Insurance Company (T'dad) Ltd	2,629,211	2,319,491	88.22
Capital Insurance Limited	-	-	-
Citizen Insurance Company Limited	-	-	-
Colonial Fire & General Insurance Co. Limited.	19,335,297	7,335,582	37.94
Furness Anchorage General Insurance Limited	34,449,363	20,874,936	60.60
G.T.M. Fire Insurance Company Limited	4,473,297	3,426,763	76.60
Guardian General Insurance Limited	76,931,952	47,858,813	62.21
Guardian Life of the Caribbean Limited	293,025,769	274,763,865	93.77
Gulf Insurance Limited	4,856,528	2,145,416	44.18
Maritime General Insurance Company Limited	13,837,324	5,235,307	37.83
N.E.M. (West Indies) Insurance Limited	-	-	-
Reinsurance Company of Trinidad & Tobago	56,660,980	13,673,759	24.13
Royal Caribbean Insurance Limited	-	-	-

**REINSURANCE - OTHER THAN MOTOR, PROPERTY
AND LONG-TERM BUSINESS 2009 (continued)**

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
The Beacon Insurance Company Limited	59,431,384	25,804,710	43.42
The Great Northern Insurance Company Limited	-	-	-
The New India Assurance Company (T&T) Limited	2,291,357	2,242,704	97.88
Export Import Bank of Trinidad and Tobago Limited	1,209,423	1,209,423	100.00
Trinidad and Tobago Insurance Limited	42,341,662	25,607,863	60.48
TOTAL	711,225,288	496,224,671	69.77
REGIONAL			
Sagicor General Insurance Company Limited	36,355,674	16,394,668	45.10
Sagicor Life Incorporated	89,914,991	82,544,542	91.80
United Insurance Company Limited	13,266,452	9,483,649	71.49
TOTAL	139,537,117	108,422,859	77.70
GRAND TOTAL	850,762,405	604,647,530	71.07

SOLVENCY TEST

4.22 Section 77(1) of the Insurance Act, Chap. 84:01 states, inter alia, that:

“a company carrying on general insurance business shall be deemed for the purpose of the Companies Ordinance to be unable to pay its debts where the value of its admissible assets does not exceed the amount of its liabilities by which ever is the greater of the following amounts:

- (a) two hundred and fifty thousand dollars; or
- (b) twenty per cent (20%) of the general premium income of the company computed as at the end of its last financial year.”

4.23 Details of the solvency position of companies registered to underwrite motor and other general insurance business are shown as follows:

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2009

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
American Life and General Insurance Company Trinidad Limited	19,357,114	172,531,756	153,174,642
Bankers Insurance Company (T&T) Limited	5,673,836	12,047,891	6,374,056
British American Insurance Company (Trinidad) Limited	-	-	-
Capital Insurance Limited	-	-	-
Caribbean Insurance Company Limited	-	-	-
Citizen Insurance Company Limited	-	-	-
Colonial Fire & General Insurance Company Limited	28,650,954	70,612,916	41,961,962

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2009 (continued)

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
Export-Import Bank of Trinidad and Tobago Limited	250,000	113,540,856	113,290,856
Furness Anchorage General Insurance Limited	4,962,052	20,630,922	15,668,870
GTM Insurance Company Limited	6,001,118	19,008,071	13,006,953
Guardian General Insurance Limited	75,796,242	300,246,657	224,450,415
Guardian Life of the Caribbean Limited	65,497,565	11,973,156	54,234,001
Gulf Insurance Limited	-	-	-
Maritime General Insurance Company Limited	23,671,317	109,084,832	85,413,515
Motor and General Insurance Company Limited	-	-	-
Motor One Insurance Company Limited	9,529,520	15,949,785	6,420,265
N.E.M. (West Indies) Insurance Limited	-	-	-
Nationwide Insurance (Casualty & General) Co. Limited	-	-	-
Royal Caribbean Insurance Limited	-	-	-
The Beacon Insurance Company Limited	19,394,044	12,416,142	6,977,902
The Goodwill General Insurance Company Limited	-	-	-

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2009 (continued)

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
The Great Northern Insurance Company Limited	-	-	-
The Mountain General Insurance Company Limited	-	-	-
The New India Assurance Company (T&T) Limited	11,913,784	72,826,180	60,912,395
The Presidential Insurance Company Limited	8,092,236	26,589,332	18,497,096
The Reinsurance Company of Trinidad & Tobago Limited	7,832,013	25,573,245	17,741,232
The Western General Insurance Company Limited	-	-	-
Trinidad and Tobago Insurance Limited	32345,510	175219,128	142,873,618
TOTAL	299,610,191	1,093,477,523	793,867,332
CARIBBEAN			
Sagicor General	10,553,971	32,420,222	21,866,251
Sagicor Life	N/A	N/A	N/A
United Insurance Company Limited	2,786,531	73,742,583	70,956,052
TOTAL	13,340,502	106,162,805	92,822,303
GRAND TOTAL	312,950,693	1,199,640,328	886,689,635

Caribbean Insurance Company Limited is running off its portfolio. Nationwide Insurance (Casualty & General) Company Limited and the Mountain General Insurance Company have stopped writing business. Western General Insurance Company Limited was cancelled in July 2008.

NR- Returns Not Received

5. ASSOCIATION OF UNDERWRITERS

REGISTRATION

- 5.01 Lloyd's Underwriters remained the only association of underwriters registered to transact insurance business in Trinidad and Tobago.

INTERMEDIARIES

- 5.02 The names of Trinidad and Tobago intermediaries through whom insurance or reinsurance was placed at Lloyd's are listed hereunder:

Charlett and Gatcliffe Limited
Miller Insurance Brokers Limited

VOLUME OF BUSINESS

- 5.03 Insurance business placed at Lloyd's during the years 2009 and 2008 are detailed below:

	Premiums Received		Claims Paid	
	2009	2008	2009	2008
Direct Insurance	119,811,011	106,544,704	(6,933,437)	31,305,610
Reinsurance	187,608,886	161,512,548	-	-
TOTAL	307,419,897	268,057,252	(6,933,437)	31,305,610

6. PART II INSURANCE INTERMEDIARIES

6.01 The following table shows the number of intermediaries that were registered during 2009 in accordance with Part III of the Insurance Act, Chap. 84:01.

INTERMEDIARIES	NEW APPLICATIONS APPROVED IN 2009	RENEWAL CERTIFICATES ISSUED IN 2009
SALESMEN:	<u>138</u>	<u>2.285</u>
AGENTS:		
(a) Individuals	13	124
(b) Corporate Bodies	25	347
TOTAL	<u>38</u>	<u>471</u>
BROKERS:		
(a) Individuals	4	43
(b) Corporate Bodies	2	39
TOTAL	<u>6</u>	<u>82</u>
ADJUSTERS:		
(a) Individuals	-	16
(b) Corporate Bodies	-	16
TOTAL	<u>0</u>	<u>32</u>

List of registered Agents, Brokers and Adjusters are provided at Appendices B, C and D respectively of this report.

PART II - INSURANCE INTERMEDIARIES

EXAMINATIONS

- 6.02 The Trinidad and Tobago Insurance Institute is the approved educational institution to supervise and administer examinations referred to in Part III of the Act.
- 6.03 The results of examinations in life and general insurance and Diploma in Motor Insurance Claims Investigation & Adjusting which were held in 2009 are as follows:

	NO. OF PERSONS REGISTERED TO WRITE EXAMS	NO. OF PERSONS WHO WERE SUCCESSFUL	NO. OF PERSONS REGISTERED TO WRITE EXAMS BUT DID NOT
Long-Term Insurance Examinations			
February	40	16	6
April	145	88	13
June	30	17	2
August	91	58	10
October	52	30	5
December	88	57	10
General Insurance Examinations			
April	72	54	9
June	55	48	3
August	128	99	5
October	20	11	6
December	73	53	4
Paper 2 - Motor Insurance Claims Principles & Practices			
December	9	5	0

REVENUE

- 6.04 The total revenue collected from registration fees for the period ended 31st December, 2009 amounted to \$1,151,300 and in 2008 - \$992,400.

PART III – PENSION FUND PLANS

7. PART III PENSION FUND PLANS

- 7.01 No new Pension Plan was registered during 2009.
- 7.02 The number of active registered Pension Fund Plans now stands at one hundred and ninety-six (196) comprising of ninety-three (93) self-administered Pension Fund Plans and one hundred and three (103) insured/annuity plans. There are sixty-nine (69) plans in the process of being deregistered and twenty-nine (29) plans in the process of being wound-up; this figure is inclusive of one (1) plan which is under judicial management.
- 7.03 The list of the active registered pension plans is provided at Appendix E to this report.

AMENDMENTS

- 7.04 Nine (9) amendments were made to the Trust Deeds and Rules of nine (9) pension fund plans, during the period under review.

The amendments were registered upon payment of the prescribed fee.

REVENUE

- 7.05 Revenue in respect of the amendments thereto for the year ended 31st December 2009 was ***one hundred and forty dollars (\$140.00)***.

ANNUAL ACCOUNTS

- 7.06 The trustees of pension fund plans submitted annual audited accounts in respect of one hundred and ninety-six (196) plans. Ninety-three (93) were in respect of self-administered pension fund plans and one hundred and three (103) were in respect of insured/annuity pension fund plans.
- 7.07 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 7.08 The Accounts received are detailed at Tables XXXII to XXXV.

7.09 The following information has been extracted from the annual accounts received.

REVENUE ACCOUNTS 2009 - INSURED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	1,492,451,363
(2)	Contributions by employers	55,397,086
(3)	Contributions by employees	31,272,569
(4)	Any additional contribution by employer to meet deficiency or back service liability	1,544,682
(5)	Interest, Dividends and Rents	86,636,876
(6)	Other Income	35,791,470
TOTAL REVENUE		1,703,094,046
EXPENDITURE		\$
(1)	Superannuation benefits	
	(i) Pensions to retired employees	27,627,289
	(ii) Retirement Gratuities	11,785,352
(2)	Death Grants	2,324,772
(3)	Return of Contributions on withdrawal	5,083,398
(4)	Other Expenditure	25,142,555
(5)	Amount of Fund at end of period	1,631,130,680
TOTAL EXPENDITURE		1,703,094,046

PENSION FUND PLANS

REVENUE ACCOUNTS 2009 - SELF-ADMINISTERED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	28,235,900,466
(2)	Contributions by employers	442,920,070
(3)	Contributions by employees	223,570,248
(4)	Any additional contribution by employers to meet deficiency or back service liability	744,977
(5)	Interest, Dividends and Rents	1,281,419,174
(6)	Other Income & Transfers In	746,968,596
TOTAL REVENUE		30,931,523,531

EXPENDITURE		\$
(1)	Superannuation Benefits	
	(i) Pensions to Retired Employees	662,131,203
	(ii) Retirement Gratuities	274,576,733
(2)	Death Grants	45,879,032
(3)	Return of Contributions on withdrawal	19,360,232
(4)	Other Expenditure	1,269,584,193
(5)	Amount of Fund at end of period	28,659,992,138
EXPENDITURE		30,931,523,531

7.10 Contributions received for the years 2005 to 2009 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

	2005 \$	2006 \$	2007 \$	2008 \$	2009 \$
EMPLOYER	241,345,825	291,343,391	297,747,265	387,998,379	498,317,156
EMPLOYEES	138,806,109	159,494,964	175,005,941	498,317,156	254,842,817

BALANCE SHEETS

- 7.11 The Insurance Act requires that balance sheets should be furnished only in respect of self-administered pension fund plans. In respect of insured pension fund plans the relevant information is incorporated in the balance sheet which the insurance company is required to submit with its annual financial returns.
- 7.12 The following assets distribution statement in respect of self-administered plans has been compiled from the balance sheets of the accounts of self-administered plans received for the year 2009.

ASSETS OF SELF-ADMINISTERED PLANS

	2009 \$	2008 \$
(i) Trinidad and Tobago Government Securities denoted in T&T \$	5,644,902,471	3,596,845,568
(ii) Corporate Securities	6,591,392,561	-
(iii) Mortgages	249,982,463	255,617,214
(iv) Real Estate	-	60,355,996
(v) Trinidad and Tobago Equities	6,634,984,662	7,972,773,268
(vi) Fixed/Call Deposits	2,595,399,848	2,995,913,645
(vii) Trinidad and Tobago Assets	5,112,451,516	3,397,039,125
(viii) Trinidad and Tobago Government Securities denoted in Foreign Currency	178,224,590	159,833,099
TOTAL LOCAL ASSETS	27,007,338,111	18,438,377,914
(ix) Caricom/Foreign Government Securities	164,693,569	227,144,901
(x) Other Caricom/Foreign Securities	2,904,374,459	3,349,220,367
TOTAL ASSETS IN FUND	30,076,406,1	22,014,743,183
LOCAL ASSETS RATIO	89.80%	83.75%

- 7.13 During the year 2009, the Actuarial Valuations of sixty (60) registered pension fund plans were submitted.
- 7.14 The reports were reviewed with particular reference to the funding position of each Plan. The valuation results are summarized in the Tables below.

SUMMARIES OF THE RESULTS OF THE ACTUARIAL VALUATION REPORTS RECEIVED DURING 2008 ARE REPORTED HEREUNDER:

NAME OF PLAN	VALUATION DATE	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING RATIO
J.N. Harriman and Company Limited Pension Plan	January 1, 2006	15,997,000	12,342,000	3,655,000	129.6%
Rentokil International (Trinidad) Limited Pension Fund Plan	January 1, 2006	3,894,000	2,947,000	947,000	132.1%
Anthony N. Sabga Limited Pension Fund Plan	January 31, 2006	12,382,000	4,225,000	8,157,000	293.1%
Rhand Credit union Co- Operative Society Limited Staff Pension Plan	May 1, 2006	5,905,000	3,143,000	2,762,000	187.9%
Hand Arnold (Trinidad) Limited Employees Pension Scheme	June 30, 2006	59,673,000	41,940,000	17,733,000	142.3%
British High Commission Pension Plan	July 1, 2006	3,857,000	1,412,000	2,445,000	273.2%
Water and Sewage Authority Pension Plan	September 30, 2006	478,100,000	266,800,000	211,300,000	179.2%
Trinidad Contractors Limited Pension Plan	October 1, 2006	19,525,000	18,096,000	1,429,000	107.9%
Niherst Pension Fund Plan	November 1, 2006	23,534,000	17,816,000	5,718,000	132.1%
Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	December 31, 2006	29,105,000	18,800,000	10,305,000	154.8%
Johnson and Johnson (Trinidad) Limited Staff Pension Plan	December 31, 2006	51,032,000	21,817,000	29,215,000	233.9%
National Gas Company of Trinidad and Tobago Pension Plan	December 31, 2006	274,200,000	272,600,000	1,600,000	100.6%
TECU Credit Union Co- operative Society Limited Pension Fund Plan	December 31, 2006	4,797,000	1,747,000	3,050,000	274.6%
Trinidad and Tobago Electricity Commission Pension Fund Plan	December 31, 2006	3,335,900,000	1,667,500,000	1,668,400,000	200.1%
Trinidad Cement Limited Employees Pension Plan	December 31, 2006	604,860,000	426,820,000	178,040,000	141.7%

SUMMARIES OF THE RESULTS OF THE ACTUARIAL VALUATION REPORTS RECEIVED DURING 2008 ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	VALUATION DATE	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING RATIO
Albrosco Limited Staff Pension Plan	January 1, 2007	9,920,000	7,937,000	1,983,000	125.0%
Atlantic LNG Pension Plan	January 1, 2007	39,955,000	50,729,000	-10,774,000	78.8%
Lever Brothers (West Indies) Limited Pension Plan	January 1, 2007	216,340,000	166,553,000	49,787,000	129.9%
National Union of Government and Federated Workers Staff Pension Fund Plan	January 1, 2007	22,972,000	16,382,000	6,590,000	140.2%
Small Business Development Company Limited Staff Pension Fund Plan	January 1, 2007	4,403,000	1,662,000	2,741,000	264.9%
Trinidad Concrete Products Limited Pension Fund Plan	January 1, 2007	8,978,000	3,775,000	5,203,000	237.8%
RBTT Pension Fund Plan	March 31, 2007	204,606,000	191,297,000	13,309,000	107.0%
Southern Medical Clinic Limited Pension Fund Plan	April 1, 2007	3,691,000	2,104,000	1,587,000	175.4%
The Mainstream Foods Limited Pension Plan	April 1, 2007	339,000	761,000	-422,000	44.5%
Waste Disposal Limited Pension Fund Plan	April 1, 2007	6,748,000	7,038,000	-290,000	95.9%
E&Y Services Limited Pension Plan	April 30, 2007	29,456,000	21,753,000	7,703,000	135.4%
Junior Schools Limited Staff Pension Plan	June 1, 2007	3,385,000	3,149,000	236,000	107.5%
Consolidated Insurance Consultants Limited Pension Fund	June 30, 2007	103,463,000	17,915,000	85,548,000	577.5%
CUNA Caribbean Insurance Society Pension Fund Plan	June 30, 2007	28,752,000	26,736,000	2,016,000	107.5%
Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	June 30, 2007	12,158,000	10,629,000	1,529,000	114.4%
Coopers and Lybrand Pension Fund Plan	July 1, 2007	54,523,000	53,126,000	1,397,000	102.6%

SUMMARIES OF THE RESULTS OF THE ACTUARIAL VALUATION REPORTS RECEIVED DURING 2008 ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	VALUATION DATE	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING RATIO
National Insurance Property Development Company Limited Pension Fund Plan	July 1, 2007	46,846,000	13,986,000	32,860,000	334.9%
Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	July 1, 2007	8,623,000	6,780,000	1,843,000	127.2%
Youth Training and Employment Partnership Programme Limited Pension Fund Plan	July 1, 2007	3,764,000	3,538,000	226,000	106.4%
National Insurance Board Pension Fund Plan	July 2, 2007	639,077,000	401,294,000	237,783,000	159.3%
Ferreira Optical Limited Pension Fund Plan	August 31, 2007	12,329,000	11,301,000	1,028,000	109.1%
Agostini Insurance Brokers Limited Pension Fund Plan	September 30, 2007	40,066,000	40,288,000	-222,000	99.4%
Clico Investment Bank Limited Staff Pension Fund Plan	September 30, 2007	6,061,000	6,511,000	-450,000	93.1%
First Citizens Bank Pension Plan	September 30, 2007	693,700,000	366,400,000	327,300,000	189.3%
Trinidad and Tobago Oil Company Limited Contributory Pension Fund Plan B	September 30, 2007	828,500,000	422,500,000	406,000,000	196.1%
Trinidad and Tobago Oil Company Limited Employees Benefit Plan	September 30, 2007	1,867,700,000	1,168,600,000	699,100,000	159.8%
Trinidad and Tobago Oil Company Limited Staff Retirement Plan	September 30, 2007	2,070,700,000	1,905,100,000	165,600,000	108.7%
Trinidad and Tobago Oil Company Non Contributory Pension Fund Plan	September 30, 2007	131,500,000	26,300,000	105,200,000	500.0%
Trinidad and Tobago Petroleum Company Limited Employees Pension Plan	September 30, 2007	869,100,000	499,000,000	370,100,000	174.2%

**SUMMARIES OF THE RESULTS OF THE ACTUARIAL VALUATION REPORTS
RECEIVED DURING 2008 ARE REPORTED HEREUNDER (continued)**

NAME OF PLAN	VALUATION DATE	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING RATIO
Trinmar Limited Employees Benefit Plan	September 30, 2007	480,600,000	422,700,000	57,900,000	113.7%
L.J. Williams Pension Fund Plan	October 1, 2007	16,870,000	12,127,000	4,743,000	139.1%
Coates Brothers (Caribbean) Limited Pension Plan	October 31, 2007	689,100,000	321,700,000	367,400,000	214.2%
Perreira and Company Limited Pension Fund Plan	October 31, 2007	5,538,000	5,948,000	-410,000	93.1%
A.S. Bryden & Sons (Trinidad) Limited Pension Plan	December 31, 2007	27,600,000	29,044,000	-1,444,000	95.0%
Agostini's Limited Retirement Plan	December 31, 2007	66,474,000	47,898,000	18,576,000	138.8%
Citibank (Trinidad and Tobago) Limited Pension Fund Plan	December 31, 2007	83,539,000	60,271,000	23,268,000	138.6%
Colonial Life Insurance Company (Trinidad) Limited Agents Pension Plan	December 31, 2007	240,000,000	206,000,000	34,000,000	116.5%
IBM Non Contributory Pension Fund Plan	December 31, 2007	52,508,964	27,947,967	24,560,997	187.9%
Industrial Agencies Limited Pension Plan	December 31, 2007	67,995,000	64,110,000	3,885,000	106.1%
Nestle Trinidad Limited Senior Staff Pension Plan	December 31, 2007	84,291,000	86,879,000	-2,588,000	97.0%
Point Lisas Industrial Port Development Corporation Limited Pension Plan	December 31, 2007	60,494,000	55,679,000	4,815,000	108.6%
Texaco (Trinidad) Limited Staff Retirement Plan	December 31, 2007	47,718,000	15,836,000	31,882,000	301.3%
Associated Brands Limited Group Pension Fund Plan	January 1, 2008	47,523,000	45,236,000	2,287,000	105.1%
3M Interamerican Inc.- Trinidad and Tobago Division Pension Fund Plan	January 31, 2008	15,103,000	12,602,000	2,501,000	119.8%
TOTAL		14,875,769,964	9,645,126,967	5,230,642,997	154.2%

APPENDIX A

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

AMERICAN LIFE AND GENERAL INSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED INCORPORATED - 1977

Directors: G. MC CLENNEN ; G. P. DEANE; C. TALAVERA; D. PATRICK; I. SINANAN;
E. GONZALEZ; R. GARCIA; A. ZAVALA; J. FERRER

Secretary: Y. EMANUEL

Auditors: PRICEWATERHOUSECOOPERS

Actuary: K R SERVICES LIMITED

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	203,864,199		
Trinidad and Tobago Government Securities	731,919,261		
Securities guaranteed by the Gov't of T&T	544,476,055		
Other Caricom Government Securities	3,653,412		
Ordinary shares in T&T Companies	1,591,920		
Preference shares in T&T Companies	415,800		
Bonds and Debentures in T&T Companies	3,614,572		
Bonds and Debentures in non-T&T Companies	1,479,165		
Investment in dependent companies (non-insurance)	5,915,125		
Other Investments	4,157,337		1,501,086,846
			53,517,729
Cash on Current Account and in hand			328,392
Mortgage Loans			97,235,541
Policy Loans			2,055,865
Other Loans			
Outstanding Premiums Amount due from Brokers			14,131,618
Amount due from Policyholders			19,625,715
Amount due from other Insurance Companies			6,915,587
Interest, dividends and rents accruing but not due			20,342,656
Sundry Debtors			24,258,835
Fixed Assets			101,566,248
TOTAL ASSETS			1,841,065,031
LIABILITIES		\$	\$
Insurance Funds:	1,259,794,609		
Long-Term	1,206,309,679		
Unearned Premiums Reserve	44,251,159		
Unexpired Risk reserve	5,018,517		
Long-Term	4,215,254		
Claims admitted or intimated but not paid	6,476,695		
Amount due to Reinsurers	30,425,982		
Bank Loans and Overdrafts	879,498		
Deposits re policies	5,687,808		
Unpaid Policyholders dividends	20,265,414		
Other Liabilities	109,908,436		
NET LIABILITIES			1,480,748,538
Paid-up Share Capital			12,000,000
Non-Admissible Assets Adjustment			(29,193,094)
Unrealised Revaluation Reserves			4,096,217
Retained Account			294,092,893
Other			79,320,476
TOTAL LIABILITIES			1,841,065,031

BANCASSURANCE CARIBBEAN LIMITED
INCORPORATED – 1977

Directors: D. CAMACHO; R. TEWARI

Secretary: DAWN SEEPERSAD

Auditors: PRICEWATERHOUSECOOPERS

Actuary: KYLE RUDDEN

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	13,117,149		
Fixed Deposits with Other Financial Institutions	1,506,554		
Securities guaranteed by the Gov't of T&T	57,455,905		
Ordinary shares in T&T Companies	76,847,500		
Ordinary shares in non-T&T Companies	4,100,305		
Bonds and Debentures in T&T Companies	18,500,001		
Bonds and Debentures in non-T&T Companies	9,250,862		
			180,778,276
Cash on Current Account and in hand			10,954,386
Mortgage Loans			263,954
Policy Loans			12,936,043
Policy Loan Interest Accrued			612,249
Outstanding Premiums:			
Amounts due from Policyholders			1,701,928
Interest, dividends and rents accruing but not due			2,809,655
Sundry Debtors			14,532,208
Fixed Assets			28,000,728
Other Assets			67,783,176
TOTAL ASSETS			320,372,603
LIABILITIES		\$	\$
Insurance Funds:			
Long-Term	200,848,729		
Life Surplus Account	82,384,365		
Claims admitted or intimated but not paid	118,464,364		
Premiums paid in advance	5,693,945		
Amount due to Reinsurers	40,728		
Bank Loans and Overdrafts	2,133,729		
Deposits re: policies	222		
Other Liabilities	21,269,448		
	28,863,493		
NET LIABILITIES			256,850,294
Paid-up Share Capital			4,940,334
Share Premium Account			4,222,736
Non- Admissable Assets Adjustment			(60,069,038)
Other			114,428,276
TOTAL LIABILITIES			320,372,603

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

BANKERS INSURANCE COMPANY LIMITED INCORPORATED - 1976

Directors: R. AMAR; G. FUNG; R. DASS; Z. ALI; S. MAHARAJ; A. CHARRAN

Secretary: P. SEESAHAJ

Auditors: KPMG

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST MARCH, 2009

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	4,016,296	
Securities guaranteed by the Gov't of T&T	2,648,400	
Ordinary shares in T&T Companies	5,651	
Bonds and Debentures in T&T Companies	3,048,004	
Other Investments	5,200,000	14,918,351
Cash on Current Account and in hand		30,243
Outstanding Premiums		
Amounts due from Agents and sub-agents		1,145,755
Amounts due from Brokers		6,666,211
Amounts due from Policyholders		2,603,989
Amounts due from other Insurance Companies		3,584,773
Interest, dividends and rents outstanding		243,883
Sundry Debtors		7,184,636
Fixed Assets		22,127,645
Other Assets		759,778
TOTAL ASSETS		59,265,263
LIABILITIES	\$	\$
Insurance Funds:	14720336	
Unearned Premiums Reserve	13,889,913	
Unexpired Risk reserve	830,423	
Claims admitted or intimated but not paid	1,388,991	
Claims Equalisation Reserve	8,304,228	
Amount due to Reinsurers	6,853,604	
Bank Loans and Overdrafts	411,092	
Other Liabilities	3,567,631	
NET LIABILITIES		35,245,882
Paid-up Share Capital		6,890,002
Preference Shares		11,000,000
Retained Account		3,474,443
Other		2,654,936
TOTAL LIABILITIES		59,265,263

CAPITAL INSURANCE LIMITED
INCORPORATED - 1968

Directors: Y. ALI; S. ALI; V. BELLAMY; F. ALI-KANGALOO; L. SINANAN; C. CALLANDER; A. JOHNSON; S. ALI

Secretary: F. NANAN

Auditors: MADAN RAMNARINE & COMPANY

Countries other than Trinidad and Tobago in which the Company writes business: Antigua.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	7,494,261		
Fixed Deposits with Other Financial Institutions	1,010,000		
Securities guaranteed by the Gov't of T&T	5,310,980		
Ordinary shares in T&T Companies	14,937,065		
Bonds and Debentures in T&T Companies	54,431,701		83,184,007
Cash on Deposits with SOI			100,000
Cash on Current Account and in hand			4,126,366
Outstanding Premiums:			
Amounts due from Agents and sub-agents			1,015,837
Amounts due from other Insurance Companies			870,975
Interest, dividends and rents accruing but not due			763,184
Sundry Debtors			20,150,212
Fixed Assets			110,210,581
TOTAL ASSETS			110,210,581
LIABILITIES		\$	\$
Insurance Funds:			
Unearned Premiums Reserve	32,612,369		
Unexpired Risk reserve	29,647,609		
Claims admitted or intimated but not paid	2,964,760		
Amount due to Reinsurers	60,201,123		
Other Liabilities	630,673		
	2,713,059		96,157,224
NET LIABILITIES			
Paid-up Share Capital			9,750,000
Non-Admissible Assets Adjustment			(45,573,713)
Unrealised Revaluation Reserves			15,960,376
Retained Account			22,531,554
Other			11,385,140
TOTAL LIABILITIES			110,210,581

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

CARIBBEAN ATLANTIC LIFE INSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED INCORPORATED - 1977

Directors: Not Available

Secretary: Not Available

Auditors: Not Available

Actuary: Not Available

Countries other than Trinidad and Tobago in which the Company writes Business: Not Available

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER 2009

ASSETS		\$	\$
Investments:			
Trinidad and Tobago Government Securities	100,000		
Ordinary shares in T&T Companies	45,454		
Bonds and Debentures in T&T Companies	2,003,166		2,148,620
Cash on Current Account and in hand			2,187,474
Policy Loans			734,247
Policy Loan Interest Accrued			49,871
Outstanding Premiums			
Amounts due from Policyholders			6,582
Interest, dividends and rents accruing but not due			66,099
Sundry Debtors			54,340
Other Assets			12,573,370
TOTAL ASSETS			17,820,602
LIABILITIES		\$	
Insurance Funds	14,742,252		
Long Term	6,628,356		
Life Surplus Account	8,113,896		
Claims admitted or intimated but not paid	88,766		
Premiums paid in advance	1,331		
Amount due to Reinsurers	27,815		
Other Liabilities	2,968,218		
			17,828,382
NET LIABILITIES			
Non- Admissible Assets Adjustment			(7,780)
TOTAL LIABILITIES			17,820,602

**COLONIAL FIRE AND GENERAL INSURANCE COMPANY LIMITED
INCORPORATED - 1955**

Directors: R. Ng CHOW; N. REIS; A. THOMAS; W.P. HARRIS; H. GOON LUN; R.A. MAYERS; F.T. PREVATT;

Secretary: N. REIS

Auditors: PRICEWATERHOUSECOOPERS

Countries other than Trinidad and Tobago in which the Company writes business: Turks & Caicos.

**SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009**

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	2,050,000	
Trinidad and Tobago Government Securities	95,863,981	
Other Caricom Government Securities	778,457	
Ordinary shares in T&T Companies	9,802,572	
Ordinary shares in non-T&T Companies	4,128,671	
Preference shares in non-T&T Companies	20,533	
Bonds and Debentures in T&T Companies	40,803,193	
Investment in dependent companies (insurance)	619,100	
Investment in dependent companies (non-insurance)	6,500,213	
Other Investments	5,100,000	165,666,720
Cash on Current Account and in hand		17,292,843
Outstanding Premiums		
Amounts due from Agents and sub-agents		2,143,074
Amounts due from Brokers		19,926,495
Amounts due from Policyholders		14,051,109
Amounts due from other Insurance Companies		18,191
Interest, dividends and rents accruing but not due		2,128,711
Sundry Debtors		4,250,525
Fixed Assets		32,690,490
Other Assets		(2,893,228)
TOTAL ASSETS		255,274,930
LIABILITIES	\$	\$
Insurance Funds	66,562,374	
Unearned Premiums Reserve	65,914,488	
Unexpired Risk reserve	647,886	
Claims admitted or intimated but not paid	47,241,104	
Claims Equalisation Reserve	5,511,090	
Outstanding Commissions	1,415,758	
Amount due to Reinsurers	23,950,194	
Other Liabilities	44,704,009	
NET LIABILITIES		189,384,529
Paid-up Share Capital		15,751,034
Non- Admissible Assets Adjustment		(19,519,811)
Unrealised Revaluation Reserves		10,667,548
Retained Account		13,953,630
Other		45,038,000
TOTAL LIABILITIES		255,274,930

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

CUNA CARIBBEAN INSURANCE SOCIETY LIMITED INCORPORATED - 1989

Directors: T. FARRELL; U. WARNER; J. TEJEDA-VERA; M. CELICHOWSKI; M. PFIFFNER

Secretary: A. GOINDOO

Auditors: KPMG

Actuary: KR CONSULTING SERVICES LIMITED

Countries other than Trinidad and Tobago in which the Company writes business: Antigua & Barbuda, Dominica, Montserrat, St. Kitts & Nevis, St. Lucia.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	11,054,248		
Fixed Deposits with Other Financial Institutions	20,014,098		
Trinidad and Tobago Government Securities	29,492,120		
Securities guaranteed by the Gov't of T&T	38,181,466		
Other Caricom Government Securities	6,077,203		
Bonds and Debentures in T&T Companies	23,060,992		
Investment in dependent companies (insurance)	25,000		
Other Investments	13,437,991		141,343,118
Cash on Current Account and in hand			9,724,573
Policy Loans			3,370,584
Policy Loan Interest Accrued			144,729
Amounts due from Policyholders			11,303,396
Interest, dividends and rents outstanding			7,466,476
Sundry Debtors			1,502,984
Fixed Assets			4,071,863
Other Assets			8,831,324
TOTAL ASSETS			187,705,047
LIABILITIES		\$	\$
Insurance Funds	132,129,643		
Long Term	32,588,108		
Life Surplus Account	99,541,535		
Premiums paid in advance	417,327		
Amount due to Reinsurers	1,605,855		
Deposits re policies	502,958		
Unpaid Policyholders dividends	4,573		
Other Liabilities	21,946,198		
NET LIABILITIES			156,606,554
Paid-up Share Capital			23,423,565
Non- Admissible Assets Adjustment			(3,450,208)
Retained Account			11,125,136
TOTAL LIABILITIES			187,705,047

**EXPORT-IMPORT BANK OF TRINIDAD AND TOBAGO LIMITED
INCORPORATED – 1973**

Directors: C. BENN; A. CATO; A. HADEED; L. LEQUAY; R. ABASALI; G. LAUGHLIN; K. PARKER

Secretary: J.A. IBLE

Auditors: PANNELL KERR FOSTER

Countries other than Trinidad and Tobago in which the Company writes business: Barbados, St. Lucia, Guyana, Grenada, St. Vincent, Jamaica, Antigua.

**SUMMARY OF BALANCE SHEET IN RESPECT OF
TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009**

ASSETS		\$	\$
Investments:			
Fixed Deposits with Other Financial Institutions	4,000,000		
Securities guaranteed by Gov't of T&T	187,000		
Bonds and Debentures in T&T Companies	14,000,000		
Other Investments	30,420,000		48,607,000
Cash on Current Account and in hand			25,670,586
Sundry Debtors			227,430,046
Fixed Assets			2,233,815
TOTAL ASSETS			303,941,447
LIABILITIES		\$	\$
Insurance Funds	130,604		
Unexpired Risk reserve	130,604		
Other Liabilities	188,037,075		
NET LIABILITIES			188,167,679
Paid-up Share Capital			112,234,000
Non- Admissible Assets Adjustment			(3,949,510)
Retained Account			6,432,291
Other			1,056,987
TOTAL LIABILITIES			303,941,447

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

FURNESS ANCHORAGE GENERAL INSURANCE LIMITED INCORPORATED – 1979

Directors: W. A. FERREIRA; J. G. FERREIRA; A. FERREIRA; J. MARTIN, V. PRAIM, T. BOSWELL-INNISS

Secretary: V. GROSVENOR

Auditors: MONTANO RAMCHARITAR CHARTERED ACCOUNTANTS

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Other Financial Institutions	14,728,324		
Trinidad and Tobago Government Securities	2,880,938		
Ordinary Shares in on T&T Companies	183,588		
Bonds and Debentures in T&T Companies	11,342,510		
Investment in dependent companies (non-insurance)	<u>6,300</u>		29,141,660
Cash on Current Account and in hand			7,991,107
Outstanding Premiums			
Amounts due from Agents and sub-agents			832,216
Amounts due from Brokers			3,069,983
Interest, dividends and rents outstanding			269,591
Sundry Debtors			1,867,116
Fixed Assets			<u>11,512</u>
TOTAL ASSETS			43,183,185
LIABILITIES		\$	\$
Insurance Funds	16,250,878		LIABILITIES
Unearned Premiums Reserve	14,799,914		
Unexpired Risk reserve	1,450,964		
Claims admitted or intimated but not paid	393,432		
Amount due to Reinsurers	3,613,455		
Other Liabilities	<u>1,663,338</u>		
NET LIABILITIES			21,921,103
Paid-up Share Capital			3,300,000
Non- Admissible Assets Adjustment			(70,185)
Retained Account			13,295,356
Other			<u>4,736,911</u>
TOTAL LIABILITIES			43,183,185

G.T.M. FIRE INSURANCE COMPANY LIMITED
INCORPORATED – 1977

Directors: V. RAMLOGAN; D. RAMLAL; L. DHANOO

Secretary: L. LOPEZ

Auditors: L DE NOBRIGA & COMPANY

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Other Financial Institutions	3,745,301		
Trinidad and Tobago Government Securities	6,026,551		
Ordinary shares in T&T Companies	782,297		
Ordinary shares in non-T&T Companies	107,654		
Bonds and Debentures in T&T Companies	11,748,184		
Other Investments	1,136,787		23,546,774
Cash on Current Account and in hand			1,465,319
Outstanding Premiums			
Amounts due from Agents and sub-agents			700,951
Amounts due from Brokers			4,939,153
Amounts due from other Insurance Companies			428,665
Interest, dividends and rents accruing but not due			532,603
Fixed Assets			26,138,995
TOTAL ASSETS			57,752,460
LIABILITIES		\$	\$
Insurance Funds	18,400,472		
Unearned Premiums Reserve	16,727,702		
Unexpired Risk reserve	1,672,770		
Claims admitted or intimated but not paid	10,180,000		
Claims Equalisation Reserve	2,047,720		
Amount due to Reinsurers	3,744,783		
Bank Loans and Overdrafts	111,289		
Other Liabilities	4,260,104		
NET LIABILITIES			38,744,388
Paid-up Share Capital			8,816,417
Non- Admissible Assets Adjustment			(54,887,987)
Unrealised Revaluation Reserves			20,458,882
Retained Account			33,331,477
Other			11,289,283
TOTAL LIABILITIES			57,752,460

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

GUARDIAN GENERAL INSURANCE LIMITED INCORPORATED - 1973

Directors: S. WILSON; I. AHAMAD; R. ESPINET; J. MACK; A. LOK JACK; A. LANCASTER; P. GANTEAUME; N. LOK JACK

Secretary: K. ABDULLA

Auditors: ERNST & YOUNG

Countries other than Trinidad and Tobago in which the Company writes Business: Barbados; Grenada; Turks & Caicos; Anguilla; Antigua; Bahamas; Belize; British Virgin Islands; Cayman Islands, Monsterrat; St Kitts/Nevis; St. Lucia; St. Vincent & the Grenadines; United States Virgin Islands.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	58,350,376	
Fixed Deposits with Other Financial Institutions	72,741,366	
Securities guaranteed by the Gov't of T&T	103,303,068	
Other Caricom Government Securities	1,224,594	
Ordinary shares in T&T Companies	26,836,269	
Bonds and Debentures in T&T Companies	41,649,929	
Investment in dependent companies (insurance)	24,828,948	
Other Investments	17,850,050	
		346,784,600
Cash on Current Account and in hand		87,995,262
Other Loans		2,733,261
Outstanding Premiums		
Amounts due from Agents and sub-agents		2,820,282
Amounts due from Brokers		22,245,369
Amounts due from Policyholders		664,392
Amounts due from other Insurance Companies		925,357
Interest, dividends and rents accruing but not due		18,215,629
Sundry Debtors		184,334,047
TOTAL ASSETS		666,718,199
LIABILITIES	\$	\$
Insurance Funds	94,754,626	
Long Term	266,330	
Unearned Premiums Reserve	94,488,296	
Claims admitted or intimated but not paid	208,568,847	
Amount due to Reinsurers	44,470,788	
Other Liabilities	20,951,958	
NET LIABILITIES		368,746,219
Paid-up Share Capital		46,797,434
Non- Admissible Assets Adjustment		(22,921,568)
Retained Account		166,369,294
Other		107,726,820
TOTAL LIABILITIES		666,718,199

GUARDIAN LIFE OF THE CARIBBEAN LIMITED
INCORPORATED- 1981

Directors: N. LOK JACK; R. TEWARI; S. WILSON; S. AHAMAD; H. GANTEAUME; D. DAVIES; D. HAMEL-SMITH; D. CAMACHO; J. MACK

Secretary: R. TEWARI

Auditors: PricewaterhouseCoopers

Actuary: D. SEEPERSAD

Countries other than Trinidad and Tobago in which the Company writes business: Barbados;

St Vincent & The Grenadines; British Virgin Islands.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	968,772,313		
Fixed Deposits with Other Financial Institutions	441,211,018		
Trinidad and Tobago Government Securities	11,613,805		
Securities guaranteed by the Gov't of T&T	886,322,290		
Other Caricom Government Securities	11,015,850		
Ordinary shares in T&T Companies	553,006,022		
Ordinary shares in non-T&T Companies	365,485,681		
Preference shares in T&T Companies	126,236,936		
Preference shares in non-T&T Companies	1,609,616		
Bonds and Debentures in T&T Companies	457,071,434		
Bonds and Debentures in non-T&T Companies	149,812,924		
Other Investments	3,124,672		3,975,282,561
Cash on Current Account and in hand			79,472,610
Mortgage Loans			148,691,149
Policy Loans			18,376,114
Policy Loan Interest Accrued			826,685
Other Loans			9,655,865
Outstanding Premiums			
Amounts due from Policyholders			50,268,850
Amounts due from other Insurance Companies			58,587,229
Interest, dividends and rents outstanding			55,164,695
Sundry Debtors			426,925,680
Fixed Assets			356,160,549
Other Assets			84,216,102
TOTAL ASSETS			5,263,628,089
LIABILITIES		\$	\$
Insurance Funds			
Long Term	4,317,054,842		
Life Surplus Account	3,823,918,915		
Unearned Premiums Reserve	433,810,681		
Claims admitted or intimated but not paid	59,325,246		
Premiums paid in advance	108,997,747		
Outstanding Commissions	1,253,573		
Amount due to Reinsurers	8,218,107		
Deposits re policies	15,523,539		
Accrued interest on policies	32,798,100		
Other Liabilities	8,108,895		
	225,363,685		
NET LIABILITIES			4,717,318,488
Paid-up Share Capital			61,388,680
Non- Admissible Assets Adjustment			(91,733,985)
Unrealised Revaluation Reserves			33,612,749
Retained Account			52,396,104
Other			490,646,054
TOTAL LIABILITIES			5,263,628,089

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

GULF INSURANCE LIMITED INCORPORATED - 1974

Directors: G. LEE-INNISS; E. COLLIER; C. JONES; M. POON TIP; M. SINGH; J. DALGLEISH; P. BUXO

Secretary: LEON WILLIAMS

Auditors: KPMG CHARTERED ACCOUNTANTS

Countries other than Trinidad and Tobago in which the Company writes business: Anguilla, British Virgin Islands, Dominica, Grenada, St. Kitts & Nevis, St. Lucia, St Maarten, US Virgin Islands, Turks & Caicos, Cayman Islands, St. Vincent and The Grenadines

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST MARCH, 2009

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	3,033,096	
Fixed Deposits with Other Financial Institutions	24,196,802	
Trinidad and Tobago Government Securities	4,300,000	
Securities guaranteed by the Gov't of T&T	695,174	
Ordinary shares in T&T Companies	2,344,978	34,570,050
Cash on Current Account and in hand		3,868,977
Outstanding Premiums		
Amounts due from Agents and sub-agents		1,588,681
Amounts due from Brokers		1,852,434
Amounts due from Policyholders		3,283,274
Amounts due from other Insurance Companies		3,866,819
Sundry Debtors		488,334
Fixed Assets		27,795,021
Other Assets		24,834,493
TOTAL ASSETS		107,456,385
LIABILITIES	\$	\$
Insurance Funds		
Unearned Premiums Reserve	11,494,900	
Unexpired Risk reserve	10,449,909	
Claims admitted or intimated but not paid	1,044,991	
Amount due to Reinsurers	16,258,874	
Bank Loans and Overdrafts	7,421,051	
Other Liabilities	11,056,719	
	(6,061,256)	
NET LIABILITIES		40,170,288
Paid-up Share Capital		13,500,000
Retained Account		18,201,841
Other		35,584,256
TOTAL LIABILITIES		107,456,385

**MARITIME GENERAL INSURANCE COMPANY LIMITED
INCORPORATED - 1978**

Directors: J.H. SMITH; J. SOHUN; O. CAMPS

Secretary: THE MARITIME FINANCIAL GROUP LIMITED

Auditors: PANNELL KERR FORSTER

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

**SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009**

ASSETS		\$	\$
Investments:			
Fixed Deposits with Other Financial Institutions	15,750,000		
Securities guaranteed by the Gov't of T&T	125,097,662		
Ordinary shares in T&T Companies	15,831,699		
Bonds and Debentures in T&T Companies	57,187,968		236,189,771
Cash on Current Account and in hand			17,219,817
Outstanding Premiums			3,435,824
Amounts due from brokers			2,085,790
Interest, dividends and rents accruing but not due			22,513
Sundry Debtors			16,411,546
Fixed Assets			36,306,214
Other Assets			
TOTAL ASSETS			344,270,093
LIABILITIES		\$	\$
Insurance Funds	55,082,540		
Unearned Premiums Reserve	51,239,573		
Unexpired Risk reserve	3,842,967		
Claims admitted or intimated but not paid	78,179,302		
Outstanding Commissions	2,323,469		
Amount due to Reinsurers	10,539,838		
Bank Loans and Overdrafts	6,432		
Premiums paid in advance	4,546,033		
Other Liabilities	71,620,182		
NET LIABILITIES			225,112,760
Paid-up Share Capital			4,965,000
Retained Account			71,842,713
Other			42,367,661
TOTAL LIABILITIES			344,270,093

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

MARITIME LIFE (CARIBBEAN) LIMITED INCORPORATED - 1971

Directors: J.H. SMITH; J. SOHUN; L. ALFONSO; A. FURGUSON

Secretary: THE MARITIME FINANCIAL GROUP LIMITED

Auditors: PANNELL KERR FORSTER

Actuary: VALANI CONSULTING INC.

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	104,719,577	
Fixed Deposits with Other Financial Institutions	28,739,201	
Trinidad and Tobago Government Securities	324,271,356	
Securities guaranteed by the Gov't of T&T	25,525,067	
Other Caricom Government Securities	26,472,214	
Ordinary shares in T&T Companies	56,625,934	
Ordinary shares in non-T&T Companies	11,056,770	
Preference shares in T&T Companies	217,717	
Bonds and Debentures in T&T Companies	78,145,198	
Investment in dependent companies (insurance)	28,350,100	
Investment in dependent companies (non-insurance)	89,845,082	773,968,216
Cash on Current Account and in hand		2,127,333
Mortgage Loans		71,722,193
Policy Loans		43,656,573
Outstanding Premiums		
Amounts due from Policyholders		8,118,127
Amounts due from other Insurance Companies		15,661,962
Interest, dividends and rents outstanding		8,306,487
Sundry Debtors		14,780,206
Fixed Assets		235,793,141
TOTAL ASSETS		1,174,134,238
LIABILITIES	\$	\$
Insurance Funds	911,767,747	
Long term	911,767,747	
Amount due to Reinsurers	1,872,737	
Bank Loans and Overdrafts	8,561,287	
Provisions for unreported claims	12,673,443	
Unpaid Policyholders dividends	6,991,292	
Other Liabilities	61,695,178	
NET LIABILITIES		1,003,561,684
Paid-up Share Capital		10,871,387
Share Premium Account		5,712,341
Retained Account		30,285,007
Other		123,703,819
TOTAL LIABILITIES		1,174,134,238

MEGA INSURANCE COMPANY LIMITED
INCORPORATED - 1980

Directors: E. CHEONG; I. BEHARRY; K. CHOLMONDELEY; B. DOYLE; C. GILL; K. ISAACS; H. RUSSELL;
A. TOMYEW; P. VILAIN; O. TAYLOR; D. TEMPRO

Secretary: P. ALEONG

Auditors: KPMG

Actuary: PRESCIENCE INSURANCE CONSULTING AND ACTUARIES INC.

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	4,678,120		
Fixed Deposits with other financial institutions	3,000,000		
Trinidad and Tobago Government Securities	26,909,957		
Ordinary shares in T&T Companies	11,442,162		
Bonds and Debentures in T&T Companies	54,195,900		
Investment in dependent companies (insurance)	5,384,697		
Other Investments	10,111,599		115,722,435
Cash on Current Account and in hand			9,224,299
Mortgage Loans			854,607
Policy Loans			4,643,660
Policy Loan Interest Accrued			222,896
Outstanding Premiums			
Amounts due from Policyholders			35,435
Amounts due from other Insurance Companies			3,512,247
Interest, dividends and rents accruing but not due			1,968,631
Sundry Debtors			989,809
Fixed Assets			65,740,063
Other Assets			12,473,800
TOTAL ASSETS			215,387,882
LIABILITIES		\$	\$
Insurance Funds	176,494,608		
Long Term	176,494,608		
Claims admitted or intimated but not paid	4,609,483		
Premiums paid in advance	177,819		
Outstanding Commissions	147,343		
Amount due to Reinsurers	1,244,912		
Bank Loans and overdrafts	13,528,987		
Deposits re policies	512,711		
Other Liabilities	5,067,455		
NET LIABILITIES			201,783,318
Paid-up Share Capital			36,465,357
Non- Admissible Assets Adjustment			(12,449,645)
Retained Account			(52,924,897)
Other			42,513,749
TOTAL LIABILITIES			215,387,882

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

MOTOR ONE INSURANCE COMPANY LIMITED INCORPORATED - 1976

Directors: D. RAMLAL; S. RAMDATH; V. RAMLOGAN; L. DHANOO; G. MAHARAJ; L. AYOUNG

Secretary: S. DHANOO

Auditors: DE LOITTE & TOUCHE

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	386,986		
Trinidad and Tobago Government Securities	4,778,834		
Securities guaranteed by the Gov't of T&T	21,717,440		
Preference shares in T&T Companies	122,584		
Other Investments	4,070,009		31,075,853
Cash on Current Account and in hand			3,097,345
Outstanding Premiums			
Amounts due from Agents and sub-agents			227,791
Interest, dividends and rents accruing but not due			342,539
Fixed Assets			14,850,665
Other Assets			7,064,318
TOTAL ASSETS			56,658,511
LIABILITIES		\$	\$
Insurance Funds	25,112,120		
Unearned Premiums Reserve	22,829,200		
Unexpired Risk Reserve	2,282,920		
Claims admitted or intimated but not paid	5,188,954		
Claims Equalisation Reserve	1,037,790		
Amount due to Reinsurers	346,278		
Bank Loans and Overdrafts	3,447,683		
Other Liabilities	5,575,902		
NET LIABILITIES			40,708,727
Paid-up Share Capital			9,000,000
Non-admissible Assets Adjustment			(4,239,852)
Unrealised Revaluation Reserves			3,581,615
Retained Account			1,654,174
Other			5,953,847
TOTAL LIABILITIES			56,658,511

NATIONWIDE INSURANCE COMPANY LIMITED
INCORPORATED - 1973

Directors: P. DOWNES-GRANT; K. MARSHALL; T. MARTINS; A. ALEONG; J. BETHELL

Secretary: C. PASEA

Auditors: PRICEWATERHOUSECOOPERS

Actuary: S. GOULET-ECKLER LTD.

Countries other than Trinidad and Tobago in which the company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	29,776,194		
Trinidad and Tobago Government Securities	12,623,342		
Securities guaranteed by the Gov't of T&T	4,356,412		
Ordinary shares in T&T Companies	3,976,066		
Bonds and debentures in Trinidad and Tobago Companies	5,169,247		55,901,260
Cash on Current Account and in hand			916,640
Mortgage Loans			321,187
Policy Loans			4,865,750
Outstanding Premiums			
Amounts due from Policyholders			83,790
Amounts due from other Insurance Companies			1,856,853
Interest, dividends and rents accruing but not due			293,194
Interest, dividends and rents outstanding			65,336
Sundry Debtors			309,272
Fixed Assets			8,053,648
TOTAL ASSETS			72,666,932
LIABILITIES		\$	\$
Insurance Funds	38,738,137		
Long Term	38,710,281		
Life Surplus Account	27,856		
Claims admitted or intimated but not paid	2,022,864		
Premiums paid in advance	50,585		
Amount due to Reinsurers	(2,460)		
Bank Loans and overdrafts	95,192		
Deposits re policies	541,791		
Other Liabilities	1,121,192		
NET LIABILITIES			42,567,301
Paid-up Share Capital			3,394,587
Share Premium Account			44,861
Non- Admissible Assets Adjustment			(3,036,204)
Unrealised Revaluation Reserves			1,836,389
Retained Account			27,859,997
TOTAL LIABILITIES			72,666,932

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

SAGICOR GENERAL INSURANCE INCORPORATED INCORPORATED - 2006

Directors: M.J.K. PRITCHARD; D. DEANE; M.P. DOWNES-GRANT; C.N. SMALL; A. THOMAS; V.L. YEARWOOD; R.C. RAMBARRAN

Secretary: A.C. HAZZARD

Auditors: PRICEWATERHOUSECOOPERS

Actuary: ECKLER CONSULTANTS & ACTUARIES

Countries other than Trinidad and Tobago in which the company writes business: Barbados, Dominica, St. Lucia, Antigua.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	15,402,115	
Fixed Deposits with Other Financial Institutions	23,506,970	
Trinidad and Tobago Government Securities	29,631,925	
Bonds and Debentures in T&T Companies	17,999,000	86,540,010
Cash on Current Account and in hand		18,963,953
Outstanding Premiums		
Amounts due from Agents and sub-agents		2,030,545
Amounts due from Brokers		13,328,489
Amounts due from Policyholders		424,928
Amounts due from other Insurance Companies		2,389,154
Interest, dividends and rents outstanding		1,412,881
Sundry Debtors		15,907,051
Fixed Assets		2,894,693
Other Assets		220,122
TOTAL ASSETS		144,111,826
LIABILITIES	\$	\$
Insurance Funds	30,869,705	
Unexpired Risk reserve	30,869,705	
Claims admitted or intimated but not paid	30,446,656	
Amount due to Reinsurers	12,907,467	
Other Liabilities	40,263,568	
NET LIABILITIES		114,487,396
Non- Admissible Assets Adjustment		(2,910,439)
Retained Accounts		31,867,826
Other		667,043
TOTAL LIABILITIES		144,111,826

SAGICOR LIFE INCORPORATED INCORPORATED 2002

Directors: A. BETHELL; S. Mc NAMARA; J. LIONEL; A. ALEONG; D. MILLER; W. LUCIE- SMITH; C. de CAIRES;
J. COMMA; PROF. H Mc. DONALD BECKLES; M DOWNES- GRANT; D WRIGHT

Secretary: S. OSBORNE

Auditors: PRICEWATERHOUSECOOPERS

Actuary: S. GOULET

Countries other than Trinidad and Tobago in which the Company writes business: Anguilla, Antigua & Barbuda, Dominica, Grenada, St. Kitts, St. Lucia, St. Vincent & The Grenadines, Barbados.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	10,000,000	
Fixed Deposits with Other Financial Institutions	80,706,585	
Trinidad and Tobago Government Securities	325,984,090	
Securities guaranteed by the Gov't of T&T	231,299,702	
Other Caricom Government Securities	127,739,827	
Ordinary shares in T&T Companies	45,906,984	
Foreign Government Securities		
Other Foreign Government Securities	16,473,376	
Ordinary shares in T&T Companies	40,341,618	
Ordinary shares in non-T&T Companies	51,409,936	
Preference shares in T&T Companies	124,391,991	
Preference shares in non T&T Companies	1,335,233	
Bonds and Debentures in T&T Companies	441,644,154	
Bonds and Debentures in non-T&T Companies	42,758,548	
Investment in dependent companies (insurance)	9,675,162	
Investment in dependent companies (non-insurance)	664,158	
		1,504,424,380
Cash on Current Account and in hand		11,118,601
Mortgage Loans		671,678,269
Policy Loans		8,118,620
Policy Loan Interest Accrued		517,536
Other Loans		35,266,048
Outstanding Premiums		
Amounts due from Policyholders		12,985,822
Amounts due from other Insurance Companies		10,378,225
Interest, dividends and rents accruing but not due		22,153,522
Interest, dividends and rents outstanding		1,476,894
Sundry Debtors		205,202,180
Fixed Assets		211,539,221
Other Assets		30,997,645
TOTAL ASSETS		2,725,856,963
LIABILITIES	\$	\$
Insurance Funds	2,789,652,204	
Long Term	2,065,609,894	
Life Surplus Account	709,355,889	
Unexpired Risk reserve	14,686,421	
Claims admitted or intimated but not paid	41,390,149	
Premiums paid in advance	735,843	
Outstanding Commissions	5,215,587	
Amount due to Reinsurers	7,198,897	
Unpaid Policyholders dividends	3,353,074	
Other Liabilities	34,900,163	
NET LIABILITIES		2,882,445,917
Non- Admissible Assets Adjustment		(225,208,463)
Unrealised Revaluation Reserves		63,869,469
Retained Account		4,750,039
TOTAL LIABILITIES		2,725,856,963

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

SCOTIALIFE INSURANCE LIMITED INCORPORATED 2003

Directors: R. YOUNG; T. FARRELL; O. ZIMMERMAN; H. MAZELY

Secretary: B. JAMES

Auditors: KPMG CHARTERED ACCOUNTANTS

Actuary: RICHARD LABELLE

Countries other than Trinidad and Tobago in which the Company writes Business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	2,800,000		
Fixed Deposits with Other Financial Institutions	4,431,283		
Trinidad and Tobago Government Securities	142,267,231		
Securities guaranteed by the Gov't of T&T	26,591,865		
Ordinary shares in T&T Companies	1,586,708		
Ordinary shares in non- T&T Companies	128,318		
Bonds and Debentures in T&T Companies	25,000,000		202,805,404
Cash on Current Account and in hand			7,022,334
Mortgage Loans			202,122,367
Outstanding Premiums			
Amounts due from Policyholders			77,958
Interest, dividends and rents accruing but not due			7,077,774
Sundry Debtors			121,154
TOTAL ASSETS			419,226,992
LIABILITIES		\$	\$
Insurance Funds	303,722,614		
Long Term	303,722,614		
Claims admitted or intimated but not paid	261,157		
Premiums paid in advance	1,080,103		
Deposits re policies	119,172		
Other Liabilities	8,169,985		
NET LIABILITIES			313,353,030
Paid-up Share Capital			60,000,000
Retained Account			45,873,962
TOTAL LIABILITIES			419,226,992

SUN LIFE ASSURANCE OF CANADA INCORPORATED 1952

Directors: J.C. BAILLIE, G.W. CARMANY III, J.H. CLAPPISON; D.A. GANONG, G.GIBARA; K.T. HOEG; D.W. KERR;
I.F. KESNER; B.F. NADEAU; R.W.OSBOURNE; D.A. STEWART; W.V. STOUGHTON; M. MERIN

Secretary: J. M. WILSON

Auditors: DELOITTE & TOUCHE LLP

Actuary: R. W. WILSON

Countries other than Trinidad and Tobago in which the Company writes business: Canada, United States, United Kingdom, Philippines, Hong Kong, Bermuda, Indonesia, India and China.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Trinidad and Tobago Government Securities	1,162,030		1,162,030
Cash on Current Account and in hand			271,372
Policy Loans			246,689
Interest, dividends and rents accruing but not due			9,604
TOTAL ASSETS			1,689,695
LIABILITIES		\$	\$
Insurance Funds:	397,024		
Long-Term	397,024		
Claims admitted or intimated but not paid	36,431		
Deposits re: policies	465,517		
Other Liabilities	790,723		
NET LIABILITIES			1,689,695
TOTAL LIABILITIES			1,689,695

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

TATIL LIFE ASSURANCE LIMITED INCORPORATED - 1977

Directors: A. N. SABGA; R. A. SUMAIRSINGH; G. BROOKS; V. HERDE; D. CLARKE; M. MOSES. N. EDWARDS;
M.M IBRAHIM
Secretary: R. LAI FANG
Auditors: ERNST & YOUNG
Actuary: APEX CONSULTING LIMITED
Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Other Financial Institutions	114,998,112		
Trinidad and Tobago Government Securities	126,298,113		
Securities guaranteed by the Gov't of T&T	122,463,610		
Other Caricom Government Securities	7,019,918		
Ordinary shares in T&T Companies	177,578,697		
Ordinary shares in non-T&T Companies	86,633,130		
Preference shares in T&T Companies	1,560,684		
Bonds and Debentures in T&T Companies	240,184,572		1,039,379,102
Cash on Current Account and in hand			36,637,552
Mortgage Loans			72,609,690
Policy Loans			11,664,540
Policy Loan Interest Accrued			1,044,873
Outstanding Premiums			
Amounts due from Policyholders			610,567
Amounts due from other Insurance Companies			8,717,170
Interest, dividends and rents accruing but not due			34,143,177
Sundry Debtors			9,448,834
Fixed Assets			22,000,000
Other Assets			167,204,934
TOTAL ASSETS			1,403,460,439
LIABILITIES		\$	\$
Insurance Funds	1,201,551,916		
Long Term	619,753,280		
Life Surplus Account	581,798,636		
Claims admitted or intimated but not paid	20,405,450		
Premiums paid in advance	5,366,331		
Amount due to Reinsurers	1,574,757		
Deposits re policies	4,919,481		
Other Liabilities	104,223,238		
NET LIABILITIES			1,338,041,172
Paid-up Share Capital			3,000,000
Non- Admissible Assets Adjustment			(1,215,364)
Unrealised Revaluation Reserves			63,634,631
TOTAL LIABILITIES			1,403,460,439

THE BEACON INSURANCE COMPANY LIMITED
INCORPORATED - 1970

Directors: G.S.HADEED; P. BRYAN; R. LEWIS; L. GONSALVES; F. DE NOBRIGA; D. GONSALVES; R. HAMEL-SMITH

Secretary: D. GONZALEZ

Auditors: PRICEWATERHOUSECOOPERS

Actuary: ECKLER PARTNERS, PRESCIENCE INSURANCE CONSULTANTS & ACTUARIES

Countries other than Trinidad and Tobago in which the Company writes Business: Barbados, Commonwealth of Dominica, Grenada, Suriname, St Lucia, St. Vincent and The Grenadines, St. Christopher and Nevis.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 30TH JUNE, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	5,471,974		
Securities guaranteed by the Gov't of T&T	33,649,000		
Other Foreign Government Securities	1,093,750		
Ordinary shares in T&T Companies	7,713,955		
Ordinary shares in non-T&T Companies	1,137,015		
Bonds and Debentures in T&T Companies	6,097,145		55,162,839
Cash on Current Account and in hand			11,483,954
Loans on Debentures of Shares			3,050,209
Outstanding Premiums			
Amounts due from Brokers			11,464,189
Amounts due from Policyholders			4,047,916
Amounts due from other Insurance Companies			83,031,694
Sundry Debtors			902,946
Fixed Assets			8,079,501
Other Assets			2,272,704
TOTAL ASSETS			179,495,952
LIABILITIES		\$	\$
Insurance Funds	39,406,053		
Long Term	194,256		
Unearned Premiums Reserve	36,592,832		
Unexpired Risk Reserve	2,618,965		
Claims admitted or intimated but not paid	39,554,845		
Amount due to Reinsurers	10,440,112		
Other Liabilities	87,536,258		
NET LIABILITIES			176,937,268
Paid-up Share Capital			10,000,000
Non- Admissible Assets Adjustment			(8,212,570)
Unrealised Revaluation Reserves			248,186
Retained Account			(8,507,282)
Other			9,030,350
TOTAL LIABILITIES			179,495,952

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

THE DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED INCORPORATED - 1970

Directors: P. GILLETTE; R. FIELDS; K. CHOLMONDELEY; H. RUSSELL; C. NIMBLETT; J. MORGAN; C. GILL
 Secretary: G. DE MATAS
 Auditors: PANNELL KERR FORSTER
 Actuary: PRESCIENCE INSURANCE CONSULTANTS & ACTUARIES INC.
 Countries other than Trinidad and Tobago in which the Company writes business: Nil

SSUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAG BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	34,718,289		
Trinidad and Tobago Government Security	4,998,127		
Ordinary shares in T&T Companies	32,765,377		
Bonds and Debentures in T&T Companies	3,698,740		
Investment in dependent companies (non-insurance)	6,138,203		
Other Investments	600,392		82,919,128
Cash on Current Account and in hand			1,629,644
Mortgage Loans			421,938
Policy Loans			3,809,466
Policy Loan Interest Accrued			174,479
Outstanding Premiums			
Amount due from Policyholders			62,985
Amounts due from other Insurance Companies			471,377
Interest, dividends, and rents accruing but not due			2,007,057
Sundry Debtors			2,403,422
Fixed Assets			40,629,770
TOTAL ASSETS			134,529,266
LIABILITIES		\$	\$
Insurance Funds	98,211,661		
Long Term	54,088,045		
Life Surplus Account	44,123,616		
Claims admitted or intimated but not	2,072,710		
Premiums paid in advance	180,129		
Other Liabilities	11,098,056		
NET LIABILITIES			111,562,556
Paid-up Share Capital			5,750,000
Retained Account			14,300,571
Other			2,916,139
TOTAL LIABILITIES			134,529,266

**THE NEW INDIA ASSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED
INCORPORATED - 1976**

Directors: M. RAMADOSS; K. SIRJU; A. BAJAJ; J. SIEWRATTAN; H. BROOMES ; A. SEKAR ; J. JOSEPH

Secretary: H.S SERVICES LIMITED

Auditors: KPMG CHARTERED ACCOUNTANTS

Countries other than Trinidad and Tobago in which the Company writes business: Dominica, St. Lucia, St. Maarten.

**SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 30TH JUNE, 2009**

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	15,981,405		
Securities guaranteed by the Gov't of T&T	9,233,571		
Ordinary shares in T&T Companies	12,553,907		
Ordinary shares in non-T&T Companies	179,360		
Bonds and Debentures in T&T Companies	21,327,794		59,276,037
Cash on Current Account and in hand			35,707,742
Outstanding Premiums			
Amounts due from Policyholders			16,367,487
Amounts due from other Insurance Companies			4,991
Sundry Debtors			9,053,319
Fixed Assets			16,811,460
TOTAL ASSETS			137,221,036
LIABILITIES		\$	\$
Insurance Funds	28,225,773		
Unearned Premiums Reserve	25,659,795		
Unexpired Risk reserve	2,565,978		
Claims admitted or intimated but not paid	15,997,935		
Claims Equalisation Reserve	3,199,985		
Amount due to Reinsurers	31,673,352		
Other Liabilities	6,473,684		
NET LIABILITIES			85,570,729
Preference Shares			17,418,945
Share Premium Account			199,242
Non- Admissible Assets Adjustment			(8,711,831)
Unrealised Revaluation Reserves			7,020,085
Retained Account			25,571,026
Other			10,152,840
TOTAL LIABILITIES			137,221,036

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

THE PRESIDENTIAL INSURANCE COMPANY LIMITED INCORPORATED - 1970

Directors: A. HALLIM; A. ALI; N. ALI-MOHAMMED; R. RAJCOOMAR; H. HOSPEDALES; S. ALI

Secretary: R. RAJCOOMAR

Auditors: KRISHNA SEEOBIN & COMPANY

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST OCTOBER, 2009

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	1,681,456	
Fixed Deposits with Other Financial Institutions	1,425,000	
Trinidad and Tobago Government Securities	6,203,522	
Securities guaranteed by the Gov't of T&T	14,770,646	
Ordinary shares in T&T Companies	64,624	24,145,248
Cash on Current Account and in hand		813,309
Other Loans		240,752
Outstanding Premiums		
Amounts due from Policyholders		4,784,564
Amounts due from other Insurance Companies		5,067,399
Interest, dividends and rents accruing but not due		438,470
Sundry Debtors		40,131
Fixed Assets		27,538,777
Other Assets		1,788,849
TOTAL ASSETS		64,857,499
LIABILITIES	\$	\$
Insurance Funds	16,320,959	
Unearned Premiums Reserve	16,320,959	
Claims admitted or intimated but not paid	12,868,223	
Amount due to Reinsurers	2,188,559	
Bank Loans and Overdrafts	1,052,400	
Other Liabilities	5,838,057	
NET LIABILITIES		38,268,198
Paid-up Share Capital		15,000,000
Unrealized Revaluation Reserves		6,272,065
Retained Account		2,924,124
Other		2,363,807
TOTAL LIABILITIES		64,857,499

**THE REINSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
INCORPORATED - 1975**

Directors: R. LAKHAN-NARACE; D. LALOR; P LALOR; D. MITCHELL; F. AL RAWI; R. TIM KEEL; J. GONZALES

Secretary: A. WEST SMITH

Auditors: KPMG

Actuary: W. AGUAYO

Countries other than Trinidad and Tobago in which the company writes business: Barbados.

**SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2009**

ASSETS	\$	\$
Investments:		
Fixed Deposits with Other Financial Institutions	5,803,095	
Trinidad and Tobago Government Securities	22,507,256	
Trinidad and Tobago Government Securities guaranteed	4,000,000	
Other Caricom Governments	1,606,500	
Ordinary shares in T&T Companies	2,873,787	
Ordinary shares in non-T&T Companies	2,998,220	
Other Investments	12,741,450	
Preference Shares in non-Trinidad and Tobago Companies	64	52,530,372
Cash on Current Account and in hand		8,570,785
Outstanding Premiums		
Amounts due from Brokers		8,358,191
Amounts due from other Insurance Companies		4,290,358
Interest, dividends and rents accruing but not due		421,525
Interests, dividends and rents outstanding		14,375
Sundry Debtors		1,055,446
Fixed Assets		6,476,838
Other Assets		0
TOTAL ASSETS		81,744,890
LIABILITIES	\$	\$
Insurance Funds	23,262,454	
Long Term	581,044	
Unearned Premiums Reserve	22,681,410	
Claims admitted or intimated but not paid	21,973,892	
Amount due to Reinsurers	6,443,940	
Other Liabilities	1,610,769	
NET LIABILITIES		55,488,444
Paid-up Share Capital		20,333,333
Share Premium Account		1,929,166
Non- Admissible Assets Adjustment		-15,391,788
Retained Account		10,898,830
Other		8,486,905
TOTAL LIABILITIES		81,744,890

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

THE UNITED SECURITY LIFE INSURANCE COMPANY LIMITED INCORPORATED – 1959

Directors: N/A
Secretary: N/A
Auditors: N/A
Actuary: N/A

Countries other than Trinidad and Tobago in which the Company writes business: Anguilla, Antigua & Barbuda, Dominica, Grenada, Montserrat, St. Kitts, St. Lucia, St. Vincent & The Grenadines, Guyana.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2008

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	1,471,303		
Fixed Deposits with Other Financial Institutions	1,002,711		
Trinidad and Tobago Government Securities	5,500,000		
Other Caricom Government Securities	1,766,124		
Ordinary shares in T&T Companies	395,092		
Ordinary shares in non-T&T Companies	301,369		
Bonds and Debentures in T&T Companies	5,407,793		15,844,392
Cash on Current Account and in hand			3,086,711
Mortgage Loans			106,725
Amounts due from other Insurance Companies			0
Interest, dividends and rents accruing but not due			256,091
Sundry Debtors			52,610
TOTAL ASSETS			19,347,529
LIABILITIES		\$	\$
Insurance Funds	17,308,874		
Long Term	17,308,		
Claims admitted or intimated but not paid	1,143,921		
Premiums paid in advance	384,415		
Other Liabilities	510,319		
NET LIABILITIES			19,347,529
Non- Admissible Assets Adjustment			
TOTAL LIABILITIES			19,347,529

TRINIDAD AND TOBAGO INSURANCE LIMITED- INCORPORATED – 1963

Directors: ANTHONY N. SABGA; RAY A. SUMAIRSINGH; GERRY BROOKS; VICTOR HERDE; DAVID CLARKE;
MICHAEL MOSES; M. IBRAHIM; N. EDWARDS; R. JONES.

Secretary: R. LAI FANG

Auditors: ERNST & YOUNG

Actuary: APEX CONSULTING LIMITED

Countries other than Trinidad and Tobago in which the company writes business: Barbados

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank		0	
Fixed Deposits with Other Financial Institutions		28,113,308	
Trinidad and Tobago Government Securities		39,818,809	
Securities guaranteed by the Gov't of T&T		26,362,459	
Other Caricom Government Securities		2,147,979	
Ordinary shares in T&T Companies		57,146,638	
Ordinary shares in non-T&T Companies		9,700,585	
Preference shares in T&T Companies		14,140	
Bonds and Debentures in T&T Companies		52,591,603	
Bonds and Debentures in non-T&T Companies		38,762,511	
Investment in dependent companies (insurance)		6,861,241	
Investment in dependent companies (non-insurance)		27,953,566	289,472,839
Cash on Current Account and in hand			30,424,461
Outstanding Premiums			
Amounts due from Agents and sub-agents			8,434,800
Amounts due from Brokers			8,530,497
Amounts due from Policyholders			1,833,975
Amounts due from other Insurance Companies			219,403
Interest, dividends and rents accruing but not due			6,307,482
Sundry Debtors			13,590,840
Fixed Assets			75,640,979
Other Assets			65,235,537
TOTAL ASSETS			499,689,913
LIABILITIES		\$	\$
Insurance Funds		73,746,446	
Unearned Premiums Reserve		65,671,231	
Unexpired Risk reserve		8,075,215	
Claims admitted or intimated but not paid		78,627,394	
Outstanding Commissions		1,985,507	
Amount due to Reinsurers		15,106,238	
Other Liabilities		58,883,790	
NET LIABILITIES			228,349,375
Paid-up Share Capital			19,069,596
Share Premium Account			32,944
Non- Admissible Assets Adjustment			-11,974,139
Unrealised Revaluation Reserves			34,057,056
Retained Account			167,164,702
Other			62,779,914
TOTAL LIABILITIES			499,689,913

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

THE UNITED SECURITY LIFE INSURANCE COMPANY LIMITED INCORPORATED – 1959

Directors: H.A. TOPPIN; R.G. CAVE; G. KING; D.A. BLACKMAN; P. SYMMONDS; D. O'BRIEN; B DULAL-WHITEWAY; D. ALLEYNE

Secretary: N. BRACE

Auditors: ERNST AND YOUNG

Countries other than Trinidad and Tobago in which the company writes business: Antigua, Aruba and the Netherland Antilles, Bahamas, Barbados, Belize, Dominica, Grenada, Guyana, Montserrat, St Lucia, St. Vincent and The Grenadines, Turks and Caicos.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2009

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	21,034,088	
Trinidad and Tobago Government Securities	3,638,136	
Securities guaranteed by the Gov't of T&T	6,350,000	
Other Investments	32,062,773	63,084,997
Cash Deposits with the Supervisor of Insurance		0
Cash on Current Account and in hand		20,696,733
Loans on Debentures of Shares		0
Outstanding Premiums		
Amounts due from Brokers		4,179,797
Amounts due from Policyholders		1,718,216
Interest, dividends and rents accruing but not due		1,232,862
Fixed Assets		179,616
TOTAL ASSETS		91,092,222
LIABILITIES	\$	\$
Insurance Funds	6,084,525	
Unearned Premiums Reserve	6,084,525	
Claims admitted or intimated but not paid	8,008,502	
Claims Equalisation Reserve	-230,505	
Outstanding Commissions	3,487,117	
Other Liabilities	90,919,804	
NET LIABILITIES		17,349,638
Non- Admissible Assets Adjustment		-26,412,230
Retained Account		26,322,577
Other		73,832,237
TOTAL LIABILITIES		91,092,222

APPENDIX B

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
1	1 On 1 Solutions Limited
2	A & R Financial Advisory Services Limited
3	A.B. Financial Solutions Limited
4	A.E.R. Investment Services Limited
5	A.S. Bryden & Sons (Insurance) Limited
6	Abco Insurance Services Limited
7	ABS Financial Services Limited
8	Accident Insurance Marketing Limited
9	Adrian Balkissoon t/a Adrian Balkissoon Enterprises
10	Affonso Insurance Services and Investments Limited
11	AGN Insurance and Investments Limited
12	Albert N. Abreu t/a Abreu Trading Company
13	Allan Anthony Tang Choon
14	ALM Insurance Services Limited
15	Almandoz (Tobago) Limited
16	Alternative Insurance Services Limited
17	Amada Investments & Financial Services Limited
18	Ameera Dattadeen
19	Amity Insurance Agencies Limited
20	Amrit Insurance & Investments Consultants Limited
21	Amritam Services Limited
22	Anaid Investments Limited
23	Andrea Mar t/a AJM Financial Services

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
24	Andrew Calcut t/a Calcut Insurance Services
25	Andy De Vert Insurance Consultants Limited
26	Anina Financial Services Limited
27	Anna Easton
28	Anna Gillian Mohammed
29	Anna Nunes t/a Erna Insurance Services
30	Annette Khan
31	Anormel Investments Limited
32	Anthony Ramsingh t/a Anthony Ramsingh Insurance Services
33	Archton Services Limited
34	Arthur Bishop Insurance Services Limited
35	ASC Insurance Services limited
36	Assure Investments Limited
37	Astad Investments Limited
38	Atherly Services Limited
39	Avalon Marcus & Company Limited
40	B&B Gray Enterprises Limited
41	B. Pedro Insurance Services Limited
42	B. Williams-Groome Financial Services Limited
43	B.J. Financial Services Limited
44	Babita Gosine t/a B. Gosine's Insurance Agency
45	Balgovind Indar Lal Insurance Services Limited Barbara Kanhai t/a St. Clair Financial Services

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
46	Barbara Kanhai t/a St. Clair Financial Services
47	Basil Fraser t/a Basfra Insurance Services
48	Bates Asset Management Company Limited
49	Ben's Insurance & Financial Services Limited
50	Betty Beatrice De Roche t/a Elizabeth Enterprises
51	Beverly Warner t/a First Brokerage International
52	BMW Professional Services Limited
53	Brent Durity t/a B.D's Services
54	Brian Christopher Samlalsingh Limited
55	Bridon's Wealth Management Services Limited
56	Brittasia Investments Limited
57	Build To Win Investment Solutions Limited
58	Byron Enterprises Limited
59	C & Y Dass Services Limited
60	C. Leotaud & Son Limited
61	C.A.J. Limited
62	C.A.P. Services Limited
63	Caesar's Advisory Services Limited
64	Calvin Mendez Financial Services Limited
65	Camacon Limited
66	CAMWILL Financial Enterprises Limited
67	Candy Financial Services Limited
68	Carew Financial Services Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
69	CFJ Services Limited
70	Chanrakali S. Mangaroo
71	Charles Murray
72	Charmaine Maharaj
73	Chase Financial Solutions Limited
74	Cheelan's Financial Advisory Services Limited
75	Chetwyn Financial Services Limited
76	Christian B. Grant Financial Solutions Limited
77	Christian Hosang
78	Christopher Knaggs t/a Kris K. Insurance Services
79	Christopher Lyons Financial Services Limited
80	Claims Consultants & Administrators Limited
81	Clayton's Financial and Investments Services Limited
82	CLICO Credit Union Co-operative Society Limited
83	CLS Insurance Advisory Services Limited
84	Coastline Financial Services Limited
85	Conec Marketing & Financial Services Limited
86	Cournand Insurance Services Company Limited
87	Cuna Caribbean Insurance Services Limited
88	Czar Insurance Services Limited
89	D.R. Investment & Financial Services Limited
90	Dalchand Harrilal Seerattan t/a DHS Insurance Consultants & Advisory Services

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
91	Daryl Dasent t/a DJZ Investments
92	David A. Stephens Insurance Services Limited
93	David Antoine
94	David Namsoo t/a D.A.N. Insurance Services
95	David Parasram
96	Dayna Vieira t/a Mayfair Insurance Services
97	Delothmar Parray t/a Universal Financial Advisory Services
98	Demming Marketing Limited
99	Deneco Limited
100	Dennis Ramdwar Insurance Agency Limited
101	Deodath Ramdath Singh Insurance & Investment Services Limited
102	Dilmatie Siewbaran-Boodram
103	Dipnarine Sinanan
104	Dominic Gonzalez t/a Suretrade Investments Services
105	Doncabris Financial Planning Associates Limited
106	Donna Salandy t/a Meihkofin Services
107	Dove Financial Services Limited
108	Duncan Financial Services Limited
109	DVD Services Limited
110	Dwarika and Associates Limited
111	Dyal Ramcharan t/a Dyal Ramcharan Insurance Services

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
112	Dynamic Financial & Concepts Limited
113	E.K.H. Consultancy Services Limited
114	Eaglestar Insurance Services Limited
115	Eastern Credit Union Co-operative Society Limited
116	ED Investments Limited
117	Edwin Boyce t/a Edwin T. Boyce Insurance Services
118	EKTA Consultants Company Limited
119	Elizabeth Grace Ganga
120	Elizabeth Ramathally t/a Frank Ramdeen's Insurance Agency
121	Emmanuel Lawrence t/a EC Lawrence Insurance Services
122	Enrique Huggins Insurance Services Ltd.
123	Ephraim Thompson t/a Ephraim Insurance Consultant Services
124	Estee Enterprises Limited
125	Eugene Nurse
126	Euodoo Financial Services Limited
127	Everard Cabral
128	Executive Insurance Company Services Limited
129	Expert Financial Investments Company Limited
130	F&G Enterprises Limited
131	FAM Investments Limited
132	FAN Financial Services Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
133	Fazaad Bacchus & Company Limited
134	Federal Financial Services Limited
135	Ferm Insurance Services Limited
136	FFS Limited
137	Financial Advisory Services Limited
138	Financial Evaluation Sales & Services Limited
139	Flemco Services Limited
140	Fortunata Services Limited
141	Fuentes Financial Services Limited
142	Futuristic Insurance Services Limited
143	FYC Limited
144	G.M. Investments Limited
145	G.R.B. Financial Services Limited
146	Garon Limited
147	Gee Hee Tee Insurance Services Limited
148	Geeta Manbodh-Lakhan
149	General Financial Services Limited
150	Gerald John Investments Limited
151	Gerard Charran Ramroach
152	Gerhard Akien Limited
153	Gervase Hannays t/a G.H. Insurance Services
154	GFiguera Insurance Services Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
155	GHOS Financial Consultant Services Limited
156	Glenn Redhead Services Limited
157	Gold Coin Financial Solutions Limited
158	Golden Future Investments Limited
159	Good Financial Services Limited
160	Gopee Samlalsingh & Associates Limited
161	Gordon, Grant & Company Limited
162	Grandwheels Services Ltd.
163	Great Horizons Limited
164	Gregory Emile Joseph t/a Quick Services Enterprise
165	Guy Algernon Burton Ottley
166	GVL Financial Solutions Limited
167	H.H. Services Limited
168	Habil Mohammed t/a Habil Mohammed Agency
169	Hamilson's Insurance Services Limited
170	Hansa Marketing Limited
171	Haven Financial Services Advisory Limited
172	Health & Wealth Management Consultants Ltd.
173	Helen Ache t/a H. Ache Insurance Services
174	Herman O. Creque & Company Limited
175	Hillcrest Investments Limited
176	Hugo Mc Farlane

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
177	I Will Finance Limited
178	Ian Stone t/a I.S. Insurance Consultants
179	iCAN Corporation Limited
180	Ignatius and Company Limited
181	Iles Insurance Services Limited
182	Indira Mohammed
183	Investor's Paradise Financial Services Limited
184	J & L Financial & Counselling Services Limited
185	J&C Agencies Limited
186	J. Mohess & Company Limited
187	J. Rampersad & Co. Limited
188	J.K.N. Financial Services Limited
189	Jacqueline Bennett t/a J. Bennett Insurance Consultants
190	Jae-Birch Financial Services Limited
191	Jai Services Limited
192	Jeewan Birbal t/a Jeewan Enterprises
193	Jemmot Manmohan t/a Jemmot Manmohan Insurance and Investments
194	Jenkha Limited
195	Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
196	Jennifer Lessey-Jordan t/a JLJ Consultant
197	Jewels Financial Management Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
198	JJ's Insurance & Financial Services Limited
199	Joan Carr t/a Joan Carr Insurance Services
200	Joel Martinez & Associates Ltd.
201	Jofanca Financial Services Limited
202	John Andre Wood-Salomon t/a Andre's Financial Management Services
203	Jonathan Declé t/a J.D. Insurance Services
204	Jones Motors Limited
205	Joseph Gregory Farfan t/a J.G.F. Insurance Services
206	Joseph Ramlal
207	Judy Weaver T/A J.V.W. Financial Services
208	Jury Mohammed t/a Mohammed Motor Insurance Agency
209	K.J.F. Insurance & Financial Services Limited
210	K.S.W. Financial Services Limited
211	Kaav Enterprises Limited
212	Kalyaani Limited
213	Kanith Investments Limited
214	Karian Investments Limited
215	Kedar Gajadharsingh t/a Gajadharsingh Insurance & Travel Services
216	Kee Investment Strategies Limited
217	Keith Charles Financial Services Limited
218	Keith's Financial Services Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
219	Kelvin Rollock Insurance Associates Limited
220	Kermit Khan t/a Khan's Motor Insurance Agency
221	Kerry Ramjag
222	Kevin Davis t/a K. Davis Consultants
223	Kirby Ifill Financial Services Limited
224	Kirby Panchoo t/a E.R. Insurance Agency
225	Kirton Daniel t/a Quantum Financial Solutions
226	Krat Investments Limited
227	Krishna Ramgoolam t/a K. Ramgoolam Financial Services
228	L F M Investments Limited
229	L R J Financial Advisory Services Limited
230	L.G.G. Investments Limited
231	L.R.& J Investments Limited
232	Lange Trinidad Limited
233	Leroy David
234	Lester Persad Insurance Agency Limited
235	Lexcorp Company Limited
236	LFM Investments Limited
237	Lincar Limited
238	Logimex Group Limited
239	Loren Investments and Financial Enterprises Limited
240	Lucky Robinson Insurance & Allied Services Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
241	Lurson Financial & Investment Services Limited
242	Lydia Pierre
243	Lynda Persad
244	M & G Enterprises Limited
245	M.S.B. Insurance Services Limited
246	M.S.C.D. Investments Limited
247	M.U.C.H. Services Limited
248	Marcia Assam t/a Marcia Assam Financial Services
249	Margaret Griffith-Edwards
250	Mariana Galindo t/a Kaym's Financial Services
251	Marius Advisory Services Limited
252	Marjen Financial & Insurance Services Limited
253	Mar-Q Financial Services Limited
254	Martel Investment Limited
255	Maxim Investments Limited
256	Mayans Services Limited
257	Mazely Enterprises Limited
258	Mervina Hosein
259	Michael Harricharan
260	Michael Leacock
261	Michelle Prashad t/a M.A.P. Financial Services
262	MMVL Financial Services Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
263	MPA Insurance Services Limited
264	Muhammed Dattadeen
265	Myron Rudder t/a Myron Rudder Agency
266	N & Q Investments Limited
267	Naceri Limited
268	Nadeira Yasmin Khan
269	Naidu Powdhar t/a Naidu Powdhar Insurance Agency
270	Nare Insurance Agencies Limited
271	Narendra Russel Sookram
272	Nazia Ali-Azim
273	New Creation Investments Limited
274	Nigel F. Hadley t/a Nigel F. Hadley Insurance Services
275	Nigel G. Salina & Associates Company Limited
276	Nirveeta Agencies Limited
277	Noel Noel & Associates Limited
278	Noel's Ultimate Financial Solutions Limited
279	Northern Atlantic Insurance & Finance Company Limited
280	On Line Financial Services Limited
281	Oodles Financial Services Limited
282	Oswald Alexis Joseph
283	P.K. Management Services Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
284	Padmawatee Maharaj-Despot t/a Soldado Insurance Agency
285	Palm Trees Services Limited
286	Pamela Momen Rampersad
287	Paramount Investments Limited
288	Patricia James-Wilson t/a Semaj Consultancy Services
289	Paul Gerard Massiah t/a PGM Enterprises
290	Paul Gyan t/a Paul Gyan Insurance Services
291	Pauline De Souza t/a P.D. Insurance Services
292	Pegasus Financial Services Limited
293	Persad's Financial Services Limited
294	Peter Ramlochan
295	Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
296	PGM Financial Services Limited
297	Portfolio Development Services Limited
298	Portfolio Serve Limited
299	Premdath Seegolam t/a V.I.P.S. Financial Services
300	Presidential Insurance Company Limited
301	Prime General Insurance Limited
302	Prince Primus Investment Limited
303	Proffer Investments Limited
304	Q-Rator Financial Services Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
305	Quality Investments Limited
306	Qwest Investments Limited
307	R & N Insurance Services Limited
308	R & Z Electrical Sales & Services Limited
309	R. Singh Financial Services Limited
310	R.C.S.N. Investments Limited
311	R.J.R. Investments and Insurance Services Limited
312	Rabah Financial Services Limited
313	Radha Soochit-Augustine
314	Rae Francis t/a Investment & Financial Planning Solutions
315	Rafael Mouttet t/a R.E.M. Financial Services
316	Rahamut & Company Limited
317	Ralico Insurance Services Limited
318	Ramanan Jaikaran
319	Ramkhelawan Financial and Insurance Services Limited
320	Ramlogan Associates Limited
321	Ramsahai Investment Service Enterprise Limited
322	Randy Hosein Limited
323	Rasheed Ali t/a Rasheed Ali Insurance Services
324	Raymond Elias
325	RBTT Insurance Agency Limited
326	RDA Financial Services Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
327	Recover Insurance Services Limited
328	Reis Financial Services Limited
329	Reward Enterprises Limited
330	Rhevol Insurance and Investment Services Ltd.
331	Riansel Financial Planning Services Limited
332	Ricanice Investments Limited
333	Richard Daly t/a NRICH Enterprises
334	Richard Sirjoo
335	Richsons Financials Limited
336	Right Choice Insurance Services Limited
337	RIIB Financial Services Limited
338	Risk Protection Insurance Agencies Limited
339	Riskasyst Insurance and Investment Company Limited
340	RKS Financial Services Limited
341	Robard Insurance Services Limited
342	Ro-Je Management and Investment Services Limited
343	Rolfe Moyou t/a Moyou Investment and Insurance
344	Rolf's Insurance and Financial Advisory Services Limited
345	Ronald Barlay t/as Ronbaris
346	Rondel Investment Services Enterprise Limited
347	Royal Insurance Consultants Limited
348	Rudy Rampersad t/a Omega Insurance Consultants

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
349	Rupert Clovis Insurance Agency Limited
350	Russ Financial Services Limited
351	Russell Bholal Insurance Services Limited
352	Rybre Services Limited
353	S & S Insurance & Associated Services Limited
354	S&R Insurance & Advisory Service Ltd.
355	S. Deonarine Insurance Services Limited
356	S. Sookhoo Insurance Services Limited
357	S.D.R. Nandlal Advisory Services Limited
358	S.F.D. Insurance & Investments Limited
359	S.G. Financial Services Limited
360	S.H. Financial Limited
361	S.O.S. Agencies Limited
362	S.S. Services Limited
363	S.W. Financial Services Ltd.
364	SAADA Services Limited
365	Sagicor Life Incorporated
366	Samsaun Financial Services Limited
367	Satish Maharaj Agency Limited
368	Saving Security Investment Limited
369	Security Motor Insurance Agencies Limited
370	Seepersad Agencies Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
371	Selona Gransam
372	Ser Qualis Company Limited
373	Serene Insurance Agencies Limited
374	Shawn Crooks t/a Shawn Crooks Consultancy Services
375	Sheila Smith t/a Shenkson Insurance Services
376	Simplicity Financial Services Limited
377	Sitkam General Insurance Services Limited
378	SMCF Financial Services Limited
379	SMH Services Limited
380	SMW Limited
381	Spotnic Prudent Marketing & Financial Limited
382	Stanley Hospedales
383	Starlet General and Financial Services Limited
384	Stokely Regis Insurance Services Limited
385	Strategic Investment Company Limited
386	Successful Ideas Limited
387	Sumar Consultants Ltd.
388	Supreme Concepts & Solutions Limited
389	Swar-raj Marketing Company Limited
390	Sydsons Services Limited
391	Synovations Limited
392	Tando Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
393	Teague's Inc. Ltd
394	TECU Credit Union Co-operative Society Limited
395	Telly Paul General Insurance Services Limited
396	The Daniel Dookie Consultancy Group Limited
397	The New Edition Insurance Services Limited
398	Thecla Enterprises Limited
399	Thijs Investments Limited
400	Thomas Nancoo
401	Thomas Sosa Wanguemert
402	Thomas Wood t/a Nitim Insurance Services
403	Timco Insurance Services Limited
404	Tobias & Tobias Insurance Services Limited
405	Tommy Elias Insurance Services Ltd.
406	Top Notch Financial Services Limited
407	Total Insurance Services Limited
408	Total Needs Services Limited
409	Towheed Ali
410	Trevor Rex Baddaloo Enterprises Limited
411	Trinidad Financial Management Services Limited
412	Trinidad Insurance Centre Limited
413	Trinmesh Limited
414	U4RIA Investments and Services Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2009

AGENT	
415	UM Trading Limited
416	Urban Mathura
417	Usuff Abraham t/a U.M.A. Insurance Services
418	V & A Services Limited
419	Varona Usha Polat t/a Kushal Agencies
420	Vasantie Singh t/a Premier Insurance Services
421	Vashti Balgaroo
422	Veda Consultants Limited
423	Vernon Fingal Financial Services Limited
424	Victory Insurance Services Limited
425	Viva Financial Solutions Limited
426	Vivian Quintin Mohammed t/a Affiliated General Insurance Services
427	W. Lezama Insurance and Investment Services Limited
428	Wajeeda Bissoondath
429	Wallum Insurance Services Limited
430	Walter H. Stewart Financial Services Limited
431	Wayne Declé t/a Declé Insurance Services
432	Wayne Griffith t/a W. Griffith Insurance and Financial Services
433	Wayne Mohammed t/a Waymo Financial Services
434	Wayne Rezende t/a W.J.R. Insurance Services
435	Wealth Management Solutions Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980
AS AT 31ST DECEMBER 2009

AGENT	
436	Wealthy Street Limited
437	Whedek Insurance & Financial Services Limited
438	Whibco Associates Limited
439	William Gibbs t/a Astute Financial Services
440	William St. Aubyn t/a St. Aubyn Insurance Services
441	Winston Bartolo
442	X-Press Financial Solutions Limited
443	X-Setra Limited
444	Xylia Consulting Services Limited
445	Yousure Investment Company Limited
446	Yovraj Investment Limited
447	Z K Insurance Investments Limited
448	Zahaida Ali Insurance Services (1991) Limited
449	Zenobia Baksh

APPENDIX C

LIST OF REGISTERED BROKERS

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2009

BROKER	
1	21st Century Insurance and Reinsurance Brokers Limited
2	3K's Services Limited
3	Ace Insurance Brokers Limited
4	Agostini Insurance Brokers Limited
5	Amalgamated Insurance Brokers Limited
6	AMRIB Services Limited
7	Anthony David Farah
8	Anthony Nigel Vere Slinger
9	AON Energy Caribbean Limited
10	Bindranath Maharajh
11	Blaine Hosang
12	Brian Lewis t/a Legacy Financial
13	Camacho De Bruin Insurance Brokers Limited
14	Carl Spicer
15	Charlett & Gatcliffe Limited
16	Chateram Dabideen
17	Christian Low
18	CIC Insurance Brokers Limited
19	Comprehensive Insurance Brokers Limited
20	Craig Millar
21	Darryl Chung
22	Dave Patterson

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2009

BROKER	
23	Derek DeSilva
24	E.P. Insurance Services Limited
25	Erickson Ramkhelawan
26	Errol Sooknanan
27	Farah Insurance Brokers Limited
28	Fazal Ali
29	Fidelity Insurance Brokers Limited
30	Garvin Anslem Manzano
31	Global Financial Brokers Limited
32	Gregory de Montrichard
33	Hardath General Insurance Consultants Limited
34	Horizon Insurance Services Limited
35	Insurance and Allied Services Limited
36	Insurance Brokers West Indies limited
37	Insurance Managers Limited
38	Irma Bishop
39	Islands Insurance Brokers Limited
40	Janice Roberts
41	Joseph Gomes
42	L. Dereck Soobransingh
43	Lou-Anna Ferreira-Patterson
44	M&M Insurance Broking Services Limited

LIST OF REGISTERED BROKERS

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2009

BROKER	
45	Maibrol Insurance Brokers Limited
46	Merchants and General Insurance and Reinsurance Brokers (W.I.) Limited
47	Michael Redhead t/a Pensurance Brokers
48	Millar Insurance Brokers Limited
49	Millenium Insurance Brokers Limited
50	Nautica Insurance Brokers Limited
51	Nazreen Deosingh
52	Neil Gosine
53	Nizam Mohammed
54	Norman Gabriel
55	Norman Gabriel Limited
56	Omah Seetahal
57	P.R.F.C. Limited
58	Palm Insurance Brokers Limited
59	Pan West Indian Insurance Brokers Limited
60	Patrick Ferreira
61	Personalised Insurance Brokers & Re-Insurance Limited
62	Peter Malcolm George Farah
63	Pooran Hardath
64	Prakash Bhaggan
65	Professional & Employee Benefit Brokers Limited
66	Ramnarine Maharaj

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2009

BROKER	
67	Ravi Surjan
68	Richard Ramdwar
69	Risk Management Services Limited
70	Risk Research Limited
71	Robert Gordon Charlett
72	Robert Lazzari
73	Rodney B. D. Farah
74	Samsoondar Surjan
75	Samtrin Insurance Brokers Limited
76	Sandra Chin Yuen Kee
77	Satchan Ramsaran
78	SDS Insurance Brokers Limited
79	Seunarine Hardath
80	Specialists Insurance Brokers Limited
81	Stephen Castagne
82	Sterling Insurance Services Limited
83	Surujdeo Mangaroo
84	Trinidad & Tobago Insurance Consultants Limited
85	Trinity Insurance Brokers Limited
86	Walter De Bruin
87	Wayne Gosine
88	Winston Siriram

APPENDIX D

LIST OF REGISTERED ADJUSTERS

LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2009

- 1 Accord Adjusting Company Limited
- 2 Adam Sanguinette
- 3 Aldith Bernard
- 4 Armah Adjusting Services Limited
- 5 Axis (Eastern Caribbean) Limited
- 6 Bertrand H. Doyle
- 7 Bertrand Nicholas
- 8 Cariclaims Investigators & Adjusters Limited
- 9 Claims Adjusting Bureau Limited
- 10 Clevon Singh t/a Reliance Adjusters & Investigators Services
- 11 Danny Leed t/a Lead Insurance Assessors
- 12 Ezekiel Joseph t/a EZEE Adjusting Services
- 13 FactFinders Business Investigators Limited
- 14 Ganesh Rampersad t/a Investigations & Claims Adjusting Services
- 15 General Adjusters Limited
- 16 Glen Mohammed
- 17 Insurance Investigations Services Limited
- 18 International Business Investigations Services Limited
- 19 Jacob Jules t/a Jules Investigators & Adjusters Services
- 20 Jason Greenidge
- 21 Kerwin Allan Simmons
- 22 McLarens Young International (T'dad & T'bago) Limited
- 23 Micad Enterprises Limited
- 24 Michael Samms

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2008
SELF-ADMINISTERED PENSION FUND PLANS

- 25 Oliver Rosemin & Company Limited
- 26 Orion Adjusters Ltd
- 27 Peter S. Bowman
- 28 Pioneer Claims Services Company Limited
- 29 Raphael's Investigators, Adjusters & Realtors Ltd
- 30 Robert Ferreira t/a Robard (Marine Recovery) Services
- 31 Rudy Rampersad
- 32 Twin-Isle Adjusters Limited

APPENDIX E

LIST OF PENSION PLANS

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2008 SELF-ADMINISTERED PENSION FUND PLANS

1. Aegis Business Solutions Limited Pension Plan
2. Agostini Insurance Brokers Limited Pension Fund Plan
3. Agostini's Limited Retirement Plan
4. Airports Authority of Trinidad and Tobago Pension Fund
5. Ansa Mc Al Limited Pension Fund Plan
6. Associated Brands Limited Group Pension Fund Plan
7. Atlantic LNG Pension Plan
8. Bank of Commerce Trinidad and Tobago Limited Retirement Plan
9. Bawodes Limited Pension Fund Plan
10. Berger Paints Trinidad Limited Pension Plan (Monthly Paid Employees)
11. BPTT LLC Pension Plan
12. British American Insurance Company (Trinidad) Limited Pension Fund Plan
13. British Gas Trinidad Limited Pension Plan
14. B.W.I.A. Pilots Pension Fund Plan
15. Caribbean Industrial Research Institute Pension Plan
16. Caribbean Ispat Employees' Pension Fund Plan
17. Central Bank of Trinidad and Tobago Pension Fund Plan
18. Citibank (Trinidad and Tobago) Limited Pension Fund Plan
19. Coca Cola Bottling (Trinidad and Tobago) Limited Pension Fund Plan
20. Consolidated Insurance Consultants Limited Staff Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2008
SELF-ADMINISTERED PENSION FUND PLANS

21. Coopers and Lybrand Pension Fund Plan
22. Courts (Trinidad) Limited Pension Fund Plan
23. Cuna Caribbean Insurance Society Limited Pension Fund Plan
24. Development Finance Limited Pension Plan
25. EOG Resources Trinidad Limited Pension Fund Plan
26. E&Y Services Limited Pension Scheme
27. Ferreira Optical Limited Pension Fund Plan
28. First Citizen Bank Pension Plan
29. Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan
30. Hand Arnold (Trinidad) Limited Employees' Pension Scheme
31. H.S. Services Limited Pension Fund Plan
32. Hydro Agri Trinidad Limited Salaried Employees Pension Plan
33. Industrial Agencies Limited Pension Fund Plan
34. IBM Retirement Plan
35. Lever Brothers (West Indies) Limited Pension Plan
36. Mandev-Qualassure Pension Fund Plan
37. Mega Insurance Company Limited Pension Plan
38. MTS Pension FundPlan
39. National Gas Company Pension Fund Plan
40. National Insurance Board Pension Fund Plan
41. National Insurance Property Development Company Limited Pension Fund Plan
42. National Union of Government and Federated Workers Pension Fund Plan - Elected Officers

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2007 SELF-ADMINISTERED PENSION FUND PLANS

43. National Union of Government and Federated Workers Staff Pension Fund Plan
44. Neal and Massy Group Pension Plan
45. Nestle Trinidad and Tobago Limited Pension Fund Plan
46. Nestle Trinidad and Tobago Limited Unionised Employees' Pension Plan
47. Niherst Pension Fund Plan
48. PCS Nitrogen Trinidad Limited Pension Fund Plan 1 (formerly Arcadian Trinidad)
49. PCS Nitrogen Trinidad Limited Pension Fund Plan 2 (formerly Trinidad and Tobago Urea)
50. Pheonix Park Gas Processors Limited Pension Plan
51. Point Lisas Industrial Development Corporation Pension Fund Plan
52. Port Authority of Trinidad and Tobago Pension Plan (Daily and Weekly)
53. Port Authority of Trinidad and Tobago Pension Plan (Monthly)
54. RBTT Pension Plan
55. Regional Health Authority Pension Plan
56. Republic Bank of Trinidad and Tobago Limited Pension Plan
57. Scotiabank Trinidad and Tobago Limited Pension Fund Plan
58. Servol Limited Pension Fund Plan
59. Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
60. Texaco Trinidad Limited Staff Retirement Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2007
SELF-ADMINISTERED PENSION FUND PLANS

61. The Demerara Life Assurance Company of Trinidad and Tobago Limited Sales Staff Pension Plan
62. The Home Mortgage Bank Pension Fund Plan
63. The Mercantile Banking and Finance Corporation Limited Pension Fund Plan
64. Thomas Peake and Company Limited Pension Plan
65. Trinidad Building and Loan Association Pension Fund Plan
66. Trinidad Cement Limited Employees' Pension Fund Plan
67. Trinidad Hilton Limited Pension Fund Plan
68. Trinidad and Tobago Civil Aviation Authority Pension Plan
69. Trinidad and Tobago Electricity Commission Pension Fund Plan
70. Trinidad and Tobago Electricity Commission Provident Fund
71. Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan
72. Trinidad and Tobago Methanol Company Limited Pension Fund Plan
73. Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I
74. Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II
75. Trinidad and Tobago Oil Company Limited Contributory Pension Fund "A"
76. Trinidad and Tobago Oil Company Limited Contributory Pension Fund "B"

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2007 SELF-ADMINISTERED PENSION FUND PLANS

77. The Trinidad and Tobago Oil Company Limited Non-Contributory Pension Fund
78. Trinidad and Tobago Oil Company Limited Employees' Benefit Plan
79. Trinidad and Tobago Oil Company Limited Staff Retirement Plan
80. Trinidad and Tobago Petroleum Company Limited Employees' Pension Fund Plan
81. Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan
82. Trinidad and Tobago Port Contractors Limited Pension Fund Plan
83. Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan
84. Trinidad and Tobago Unit Trust Corporation Pension Fund Plan
85. Trinmar Limited Employees Benefit Plan
86. Trintoplan Consultants Limited Staff Pension Plan
87. T. Geddes Grant Limited Pension Fund Plan
88. T. Geddes Grant (Trinidad) Staff Savings and Pension Fund Plan
89. Water and Sewerage Authority Pension Plan
90. West Indian Tobacco Company Pension Plan
91. Y. De Lima & Company Limited Staff Pension Fund Plan

INSURED PENSION FUND PLANS

1. AlbroSCO Limited Staff Pension Plan
2. All Trinidad Sugar and General Workers Trade Union Staff Pension Fund Plan
3. Alstons Limited Pension Fund Plan
4. Anthony N. Sabga Limited Pension Fund Plan
5. Angostura Bitters (Dr. J. G. B. Siegert & Sons) Limited Pension Fund Plan
6. Armour's Funeral Homes Limited Pension Fund Plan
7. ASA Wright Nature Centre Pension Fund Plan
8. Barbados Mutual Life Assurance Society Employees' Pension Plan
9. Bel Air International Airport Hotel Limited Pension Plan
10. Berger Paints Trinidad Limited Pension Fund Plan for Weekly-Paid Employees
11. Bermudez Biscuit Company Limited Pension Plan
12. British High Commission Pension Fund
13. Bristol Myers (West Indies) Limited Pension Fund Plan
14. BWIA General Staff Pension Plan
15. Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan
16. Caribbean Packaging Industries Limited Fund Pension Plan for Senior Staff Employees
17. Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees

INSURED PENSION FUND PLANS (continued)

18. CBP Limited Pension Plan
19. Century Eslon Limited Pension Plan
20. Clark & Battoo Limited Pension Plan
21. Clico Investment Bank Limited Staff Pension Fund Plan
22. C.M.B. Packaging Trinidad Limited Pension Fund Plan
23. Coates Brothers (Caribbean) Limited Pension Plan
24. Colonial Fire and General Insurance Company Limited Pension Plan
25. Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan
26. Diego Martin Credit Union Co-operative Society Limited Staff Pension Fund Plan
27. Eric Solis Marketing Limited Staff Pension Plan
28. F.T.Farfan and Sons Limited Pension Plan
29. Furness Trinidad Limited Pension Fund Plan
30. Fujitsu ICL Caribbean Trinidad Limited (formerly International Computers Limited) Pension Fund Plan
31. Grace Kennedy (Trinidad and Tobago) Limited Pension Fund Plan
32. Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad) Limited
33. Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad) Limited

INSURED PENSION FUND PLANS (continued)

34. Gulf Engineering Services Limited Pension Fund Plan
35. Gulf Insurance Limited Pension Fund Plan
36. Halliburton Trinidad Limited Pension Plan
37. Home Construction Limited Staff Pension Fund Plan
38. Insurance Brokers West Indies Limited Pension Fund Plan
39. J. N. Harriman & Company Limited Pension Plan
40. Johnson and Johnson (Trinidad) Limited Staff Pension Plan
41. Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
42. J.T.A. Supermarkets Limited Pension Fund Plan
43. Junior Schools Limited Pension Fund Plan
44. Lake Asphalt of Trinidad and Tobago (1978) Limited (Monthly) Pension Plan
45. Lake Asphalt of Trinidad and Tobago (1978) Limited Employees (Weekly) Pension Plan
46. Lange Trinidad Limited Pension Fund Plan
47. Lazzari and Sampson Limited Pension Plan
48. Life of Barbados Limited Pension Plan
49. L. J. Williams Limited Pension Fund Plan
50. Lonsdale/Saatchi & Saatchi Advertising Limited Staff Pension Plan
51. Mainstream Foods Limited Pension Plan
52. Maritime Life (Caribbean) Limited Pension Fund Plan
53. Master Mix of Trinidad & Tobago Limited Staff Pension Fund Plan
54. Mc Cann-Erickson (Trinidad) Limited Pension Fund Plan

INSURED PENSION FUND PLANS (continued)

55. Medianet Limited Monthly Paid Staff Pension Plan
56. 3M Interamerica Inc. Trinidad and Tobago Division Pension Fund Plan
57. National Agro Chemicals Limited Pension Fund Plan
58. National Flour Mills Limited Pension Fund Plan for Employees of the Company
59. National Helicopter Services Limited Pension Fund Plan
60. Navarro's Shipping Limited Pension Plan
61. N.E.M. (West Indies) Limited Pension Fund Plan
62. Oilfields Workers Trade Union Staff Pension Fund Plan
63. Pepsi –Cola Trinidad Bottling Company Limited. Pension Plan
64. Perreira & Company Limited Staff Pension Fund Plan
65. Prestige Holdings Limited Pension Fund Plan
66. Print - A - Pak Limited Pension Plan
67. R. B. P. Elevator and Escalator Limited Pension Plan
68. Rentokil (Trinidad) Limited Pension Fund Plan
69. Rhand Credit Union Co-operative Society Limited Pension Plan
70. Royal Caribbean Insurance Company Limited Group Pension Fund Plan
71. Sealand Service Inc. Pension Plan
72. Selco Limited Pension Fund Plan
73. Stellar Distributors (Trinidad) Staff Pension Plan
74. Small Business Development Company Limited Staff Pension Fund Plan

INSURED PENSION FUND PLANS (continued)

75. Southern Medical Clinic Limited Pension Fund Plan
76. Southern Sales and Services Company Limited Pension Plan
77. TECU Credit Union Co-operative Society Limited Pension Fund Plan
78. Tatil Life Sales Representatives Pension Plan
79. The Agents of American Life and General Insurance Company (Trinidad) Limited Pension Scheme
80. The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees
81. The Group Pension Plan for the Non-Professional Employees of Fitzstone Limited.
82. The Institute of Marine Affairs Pension Plan
83. The Myerson Tooth Company Limited Pension Fund Plan
84. The Synod of the Presbyterian Church in Trinidad Pension Plan
85. The Trinidad Pilots and Berthing Masters Association Limited Pension Fund Plan
86. The University of the West Indies (St. Augustine) Staff Pension Fund Plan
87. Toyota Trinidad and Tobago Staff Pension Plan
88. Trinidad Concrete Products Company Limited Pension Fund Plan
89. Trinidad Contractors Limited Pension Plan
90. Trinidad Express Newspapers Limited Pension Plan
91. Trinidad Nitrogen Company Limited Staff Pension Fund Plan

INSURED PENSION FUND PLANS (continued)

92. Trinidad Ropeworks Limited Retirement Plan
93. Trinidad Systems Limited Pension Fund Plan
94. Trinidad and Tobago Chamber of Commerce Pension Plan
95. Trinidad and Tobago Mortgage Finance Company Limited Pension Plan
96. Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
97. Trinrico Steel & Wire Products Limited Pension Fund Plan
98. United States of America Embassy in Trinidad and Tobago Pension Fund Plan
99. Waste Disposals Limited Pension Fund Plan
100. Western Scientific Company Pension Plan
101. William H. Scott Limited Pension Fund Plan
102. Youth Training Employment Partnership Programme Pension Plan

ANNUITIES

1. A.S. Bryden and Sons (Trinidad) Limited Pension Fund Plan
2. Baroid Trinidad Services Limited Staff Pension Fund Plan
3. Coconut Growers Association Pension Fund Plan
4. Laughlin and De Gannes and its Associated Companies Staff Pension Fund Plan
5. Penta Paints (Caribbean) Limited Pension Plan
6. The Incorporated Trustees of the Anglican Church in the

WINDING UP PENSION FUND PLANS

1. Aviation Services Trinidad and Tobago Limited Pension Fund Plan
2. Associated Battery and Metal Industries Trinidad Limited Pension Fund Plan
3. B.H.Rose Limited Pension Fund Plan
4. Bottlers Limited Pension Fund Plan
5. British Airways Staff Pension Plan
6. C. Lloyd Trestrail & Company Limited Pension Plan
7. Cliffs and Associates Limited Pension Plan
8. CTC Electronics Limited Pension Plan
9. Caroni (1975) Limited Employees' Pension Plan
10. Caroni (1975) Limited Daily Paid Employees Contributory Pension Plan
11. Caroni (1967) Limited Pension Plan

WINDING UP PENSION FUND PLANS (continued)

12. Colgate Palmolive (Caribbean) Inc. Pension Fund Plan
13. Colonial Life Insurance Company (Trinidad) Limited Agents Pension Plan
14. Corbin Compton Limited Staff Pension Plan
15. Crown Life Caribbean Limited Employees' Pension Fund Plan
16. Employers Consultative Association Pension Fund Plan
17. Electrotec Services Limited Pension Fund Plan
18. F.W. Woolworth Limited Pension Fund Plan
19. George Wimpey Caribbean Limited Pension Plan
20. General Building and Loan Association Staff Pension Fund Plan
21. Goellnicht and Stollmeyer (Marketing) Limited Pension Fund Plan
22. Gordon Grant Staff Pension Plan
23. Guardian Life of the Caribbean Limited Pension Fund Plan
24. Hydro Agri Trinidad Limited Hourly Paid Employees Pension Scheme
25. Industrial Development Corporation Pension Plan
26. Inglefield/Ogilvy Mather Pension Fund Plan
27. Insurance Consultants Limited. (Antilles Insurance Limited)
28. International Loss Adjusters Limited Pension Plan
29. International Trust Limited Pension Fund Plan
30. KLM (Trinidad and Tobago) Pension Fund Plan
31. Label House Limited Staff Pension Plan

WINDING UP PENSION FUND PLANS (continued)

32. Metal Industries Company Pension Plan
33. National Broadcasting Services of Trinidad and Tobago Pension Fund Plan
34. Nationwide Staff "A" Pension Plan
35. Nationwide Staff "B" Pension Plan
36. Nationwide Staff "C" Pension Plan
37. Orange Grove National Company Limited Pension Fund Plan
38. Premier Consolidated Oilfields Limited Pension Plan
39. Price WaterhouseCoopers Limited Pension Plan
40. Rediffusion (Trinidad) Limited Pension Plan
41. Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
42. Santana Services Limited Pension Fund Plan
43. Sissons Paints Limited Staff Pension Fund Plan
44. Smith International Inc. Pension Fund Plan
45. Stephen and Ross Limited Pension Fund Plan
46. Super Chem Pension Fund Plan
47. Sherwin Williams (Caribbean) N.V. Pension Plan
48. The National Commercial Bank of Trinidad and Tobago Pension Plan
49. The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan
50. Tourism and Industrial Development Company of Trinidad and Tobago Pension Plan

WINDING UP PENSION FUND PLANS (continued)

51. Trinidad Broadcasting Company Limited Pension Fund Plan
52. Trinidad and Tobago Forest Products Limited Staff Pension Fund Plan
53. Trinidad and Tobago Oil Company Limited Provident Fund
54. Trinidad and Tobago Television Company Limited Pension Fund Plan
55. Trinidad Shipping Company Limited Pension Fund Plan
56. Trinidad Textile Manufacturing Company Limited Pension Fund Plan
57. Trinidad and Tobago Export Development Corporation Pension Fund Plan
58. Trinidad and Tobago Printing and Packaging Company Pension Fund
59. Van Leer Containers Trinidad Limited Pension Fund Plan
60. Victoria Nursing Home Pension Fund Plan
61. Workers Bank of Trinidad and Tobago Limited Pension Fund Plan

JUDICIAL MANAGEMENT

1. West Indian National Insurance Company Pension Fund Plan

TABLES

TABLE I

REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2009 INCOME

	COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES AND OTHER DEPOSITS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
			SINGLE	OTHER	SINGLE	OTHER						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	1,070,329,620	(63,061)	85,425,860	-	86,010,378	171,373,177	1,612,533	86,220,457	135,125,931	-	1,464,661,718
2.	Bancassurance Caribbean Ltd	72,735,342	2,599,889	2,650,015	343,457	79,731	5,673,092	-	19,149,013	(3,013,533)	-	94,543,914
3.	British-American Insurance Company (Trinidad) Ltd.	1,418,305,725	-	19,798,780	-	119,626,185	139,424,965	-	38,348,754	1,952,566	-	1,598,032,010
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	6,402,822	(10,159)	171,242	(2,178)	13,712	172,617	-	926,126	(10,408)	-	7,491,157
5.	Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
6.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
7.	Cuna Caribbean Insurance Society Ltd.	28,341,297	-	84,903,542	-	-	84,903,542	2,835,521	7,980,485	1,792,867	-	125,853,712
8.	Demerara Life Assurance Company of T&T Ltd.	98,211,661	-	912,478	-	-	912,478	21,978	5,310,303	(6,057,575)	-	98,398,845
9.	Guardian General Insurance Ltd	278,216	-	-	-	-	-	-	13,343	-	-	291,559
10.	Guardian Life of the Caribbean Ltd.	3,391,672,842	20,136,059	121,416,147	71,525,779	44,101,105	257,179,090	518,852	209,310,168	697,712,405	-	4,556,393,358
11.	Maritime Life (Caribbean) Ltd.	866,840,043	62,944	96,726,636	4,017,388	17,318,046	118,125,014	847,461	40,580,822	53,174,323	-	1,079,567,663
12.	Mega Insurance Company Ltd.	143,817,414	-	20,383,069	-	10,256,158	30,639,227	110,186	7,410,878	4,009,386	-	185,987,091
13.	Nationwide Insurance Company Ltd.	36,722,039	-	1,108,142	24,616	321,636	1,454,395	-	4,170,248	220,440	-	42,567,121
14.	Scotialife Trinidad and Tobago Ltd.	303,722,614	38,780,153	59,285,317	18,305,390	24,981,912	141,352,772	-	24,151,182	12,019,734	-	481,246,301
15.	Tatil Life Assurance Ltd.	590,978,616	2,349,225	21,132,708	10,500,294	61,506,224	95,488,451	1,841,899	70,415,876	48,974,020	-	807,698,863
16.	The Beacon Insurance Company Ltd.	112,534	-	1,467,659	28,344	-	1,496,003	62,925	22,076	4,081	-	1,697,619
17.	The Reinsurance Company of Trinidad and Tobago Ltd.	611,996	-	146,044	-	-	146,044	-	25,568	-	-	783,608
18.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
19.	United Security Life Insurance Company Ltd.	16,689,964	-	225,319	-	-	225,319	-	641,880	98,826	-	17,655,989
	TOTAL	8,045,772,746	63,855,050	515,752,958	104,743,089	364,215,088	1,048,566,185	7,851,356	514,677,178	946,003,062	-	10,562,870,527
	CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagor Life Inc.	1,963,853,489	10,583,554	121,758,277	44,007,140	144,478,178	320,827,149	2,517,203	154,568,012	34,707,651	-	2,476,473,504
	TOTAL	1,963,853,489	10,583,554	121,758,277	44,007,140	144,478,178	320,827,149	2,517,203	154,568,012	34,707,651	-	2,476,473,504
	OTHER	-	-	-	-	-	-	-	-	-	-	-
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	386,398	-	18,622	-	-	18,622	-	43,189	55,874	-	504,083
	TOTAL	386,398	-	18,622	-	-	18,622	-	43,189	55,874	-	504,083
	GRAND TOTAL	10,010,012,633	74,438,604	637,529,857	148,750,229	508,693,266	1,369,411,956	10,368,559	669,288,379	980,766,587	-	13,039,848,114

REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2009 EXPENDITURE

COMPANIES		CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT INTEREST THEREON				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	LOCAL												
	American Life and General Insurance Company (T&T) Ltd.	23,941,007	1,797,212		32,328,925	17,964,290	82,167,263	24,047,920	70,743,873	10,215,359	1,206,309,679	71,177,624	1,464,661,718
2.	Bancassurance Caribbean Ltd	2,769,099	533,632	3,042,174	3,374,147	137,351	9,856,403	(33,704)	1,916,915	192,437	82,384,365	227,497	94,543,914
3.	British-American Insurance Company (Trinidad) Ltd.	4,862,698	354,386	310,571	5,656,346	288,670,208	299,854,209	9,635,365	75,278,708	-	1,323,033,043	-109,769,315	1,598,032,010
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	117,000	12,500	-	173,776	57,813	361,089	-	22,108	-	6,628,356	479,605	7,491,157
5.	Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	0	-
6.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	0	-
7.	Cuna Caribbean Insurance Society Ltd.	47,702,399	-	8,090,597	366,606	-	56,159,603	4,285,938	20,207,345	-	32,588,108	12,612,720	125,853,714
8.	Denerara Life Assurance Company of T&T Ltd.	(65,808)	258,452	-	1,847,835	-	2,040,479	3,516	3,122,136	44,123,616	54,088,045	-4,978,947	98,398,845
9.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	266,330	25,229	291,559
10.	Guardian Life of the Caribbean Ltd.	35,795,039	1,277,422	4,932,478	250,683,320	97,496,370	390,184,630	128,033,195	316,141,088	866,583	3,823,918,915	-102,751,053	4,556,393,358
11.	Maritime Life (Caribbean) Ltd	8,091,592	14,237,207	23,005,777	29,463,756	13,462,839	88,261,170	27,849,876	31,427,347	14,988,002	911,767,747	5,273,521	1,079,567,663
12.	Mega Insurance Company Ltd	2,957,798	4,423,967	12,104	11,892,003	-	19,285,872	2,074,921	12,698,922	258,304	176,494,608	-24,825,536	185,987,091
13.	Nationwide Insurance Company Ltd.	54,400	388,786	38,203	2,303,157	623,117	3,407,663	(48,424)	192,370	(6,830)	38,710,281	312,061	42,567,122
14.	Scotialife Trinidad and Tobago Ltd.	6,450,309	122,163	618,605	45,075,062	-	52,266,140	780,348	7,248,395	-	393,360,910	27,590,508	481,246,301
15.	Tatill Life Assurance Ltd.	4,088,077	14,227,979	41,769,592	23,162,174	5,774,318	89,022,140	8,203,228	17,858,707	1,912,000	619,753,280	70,949,508	807,698,863
16.	The Beacon Insurance Company Ltd.	-	-	172,500	-	-	172,500	267,856	535,011	7,689	194,256	520,308	1,697,619
17.	The Reinsurance Company of Trinidad and Tobago Ltd.	5,000	-	-	-	-	5,000	18,691	178,873	-	581,044	0	783,608
18.	The Western General Insurance Company Ltd.												
19.	United Security Life Insurance Company Ltd.	136,295	31,718	-	30,064	35,883	233,960	-	113,155	-	17,308,874	0	17,655,989
	TOTAL	136,904,906	37,665,424	88,128,430	406,357,171	424,222,190	1,093,278,121	205,118,726	557,684,952	72,557,160	8,687,387,841	(53,156,270)	10,562,870,529
1.	CARIBBEAN												
	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagcor Life Inc.	11,634,144	19,467,929	2,735,546	97,787,434	108,629,980	240,255,033	41,772,402	48,263,373	10,448,065	2,065,609,894	70,124,738	2,476,473,504
	TOTAL	11,634,144	19,467,929	2,735,546	97,787,434	108,629,980	240,255,033	41,772,402	48,263,373	10,448,065	2,065,609,894	70,124,738	2,476,473,504
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	50,930	-	66,500	-	-	117,430	-	78,108	-	397,024	-88,479	504,083
	TOTAL	50,930	-	66,500	-	-	117,430	-	78,108	-	397,024	(88,479)	504,083
	GRAND TOTAL	148,589,980	57,133,353	90,930,476	504,144,605	532,852,170	1,333,650,583	246,891,127	606,026,433	83,005,225	10,753,394,759	16,879,989	13,039,848,116

TABLES

TABLE II

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2009

INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE		OTHER							
		\$	\$	\$	\$						
LOCAL											
1. American Life and General Insurance Company (T&T) Ltd	855,511,882	(63,061)	77,260,694	-	40,311,686	117,509,319	317,245	67,860,304	107,858,298	-	1,149,057,048
2. Bancassurance Caribbean Limited	68,113,548	59,538	2,650,015	343,457	79,731	3,132,741	-	17,631,333	(2,774,781)	-	86,102,840
3. British-American Insurance Company (Trinidad) Ltd.	1,415,863,679	-	19,614,794	-	119,626,185	139,240,979	-	38,282,319	1,949,182	-	1,595,336,159
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd	6,402,822	(10,159)	171,242	(2,178)	13,712	172,617	-	926,126	(10,408)	-	7,491,157
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	8,386,978	-	578,337	-	-	578,337	-	2,195,330	641,103	-	11,801,748
7. Demerara Life Assurance Company of T&T Ltd.	98,211,661	-	912,478	-	-	912,478	21,978	5,310,303	(6,057,575)	-	98,398,845
8. Guardian Life of the Caribbean Ltd.	749,459,766	(63,614)	121,416,147	-	44,101,105	236,979,417	-	41,565,082	151,188,565	-	1,179,192,830
9. Maritime Life (Caribbean) Ltd.	807,379,648	62,944	85,122,196	71,525,779	17,318,046	106,520,574	847,461	37,393,613	53,174,323	-	1,005,315,619
10. Mega Insurance Company Ltd.	143,817,414	-	20,383,069	4,017,388	10,256,158	30,639,227	110,186	7,410,878	4,009,386	-	185,987,091
11. Nationwide Insurance Company Ltd.	36,722,039	-	1,108,142	-	321,636	1,454,395	-	4,170,248	220,440	-	42,567,121
12. Scotialife Trinidad and Tobago Ltd.	293,752,021	21,533,631	59,285,317	24,616	24,981,912	124,106,250	-	20,640,129	12,019,734	-	450,518,133
13. Tatil Life Assurance Ltd.	415,183,324	-	21,132,708	18,305,390	58,712,482	90,345,484	1,000,770	37,572,550	23,340,262	-	567,442,392
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	10,500,294	-	-	-	-	-	-	-
R E G I S T R A T I O N B E I N G C A N C E L L E D											
15. The Western General Insurance Company Ltd.	16,689,964	-	225,319	-	-	225,319	-	641,880	98,826	-	17,655,989
16. United Security Life Insurance Company Ltd.	4,915,494,747	21,519,279	409,860,458	104,714,745	315,722,654	851,817,136	2,297,640	281,600,095	345,657,354	-	6,396,866,972
T R A N S F E R R E D											
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Sagacor Life Inc.	1,452,406,750	10,583,554	100,863,357	44,007,140	92,852,318	248,306,369	2,517,203	114,935,060	16,440,226	-	1,834,605,608
T O T A L											
O T H E R											
1. Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3. Sun Life Assurance Company of Canada	386,398	-	18,622	-	-	18,622	-	43,189	55,874	-	504,083
T O T A L											
G R A N D T O T A L											
	6,368,287,894	32,102,833	510,742,437	148,721,885	408,574,972	1,100,142,127	4,814,843	396,578,344	362,153,454	-	8,231,976,662

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2009 INCOME

COMPANIES		FUNDS AT THE BEGINNING OF THE YEAR		PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
				SINGLE	OTHER	SINGLE	OTHER						
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	34,738,587	94,748	-	1,270,676	-	-	1,365,424	-	9,274,404	(1,458,992)	-	43,919,424
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	74,262,068	-	-	728,325	-	-	728,325	21,978	5,193,561	(6,057,575)	-	74,148,357
8.	Guardian Life of the Caribbean Ltd.	86,596,366	2,789	-	2,506,953	-	-	2,509,742	-	5,572,868	(906,557)	-	93,772,420
9.	Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
10.	Mega Insurance Company Ltd.	9,800,641	-	-	672,312	-	-	672,312	4,348	326,079	176,412	-	10,979,792
11.	Nationwide Insurance Company Ltd.	6,470,583	-	-	353,248	-	-	353,248	-	761,713	39,217	-	7,624,761
12.	Scotiabank Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
13.	Tatil Life Assurance Ltd.	61,566,891	-	-	-	-	1,925,698	1,925,698	-	11,770,000	-	-	75,262,590
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL													
CARIBBEAN		273,435,137	97,537	5,531,514	-	-	1,925,698	7,554,749	26,326	32,898,627	(8,207,495)	-	305,707,344
1	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2	Sagicor Life Inc.	84,804,250	-	5,097,590	-	-	-	5,097,590	-	3,020,025	-	-	92,921,865
-	TOTAL	84,804,250	-	5,097,590	-	-	-	5,097,590	-	3,020,025	-	-	92,921,865
OTHER		-	-	-	-	-	-	-	-	-	-	-	-
1	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
3	Sun Life Assurance Company of Canada	386,398	-	18,622	-	-	-	18,622	-	43,189	55,874	-	504,083
-	TOTAL	386,398	-	18,622	-	-	-	18,622	-	43,189	55,874	-	504,083
GRAND TOTAL		358,625,785	97,537	10,647,726	-	-	1,925,698	12,670,961	26,326	35,961,841	(8,151,621)	-	399,133,293

TABLES

TABLE II (2) continued

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2009 INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE	OTHER	SINGLE	OTHER						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	505,518,626	(63,061)	61,473,955	-	-	61,410,894	317,245	38,017,678	62,412,557	-	667,677,000
2. Bancassurance Caribbean Limited	30,151,731	(35,210)	1,379,339	-	-	1,344,129	-	7,461,278	(1,173,762)	-	37,783,376
3. British-American Insurance Company (Trinidad) Ltd.	110,327,403	-	19,614,794	-	-	19,614,794	-	3,008,323	153,274	-	133,103,794
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5,278,755	(10,159)	171,242	-	-	161,083	-	760,875	(8,629)	-	6,192,084
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	8,386,978	-	578,337	-	-	578,337	-	2,195,330	641,103	-	11,801,748
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
8. Guardian Life of the Caribbean Ltd.	83,012,812	(66,403)	118,909,194	-	-	118,842,791	-	5,395,156	18,200,373	-	225,451,132
9. Maritime Life (Caribbean) Ltd.	807,379,648	62,944	85,122,196	-	-	85,185,140	847,461	37,393,613	53,174,323	-	983,980,185
10. Mega Insurance Company Ltd.	53,813,926	-	19,710,757	-	-	19,710,757	105,838	2,638,273	1,427,342	-	77,696,136
11. Nationwide Insurance Company Ltd.	13,883,008	-	754,895	-	-	754,895	-	1,627,790	83,807	-	16,349,500
12. Scotialife Trinidad and Tobago Ltd.	234,566,178	21,533,631	59,285,317	-	-	80,818,948	-	12,689,810	9,126,103	-	337,201,039
13. Tatil Life Assurance Ltd.	353,616,433	-	21,132,708	10,500,294	56,786,784	88,419,786	1,000,770	25,802,550	23,340,262	-	492,179,801
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	16,689,964	-	225,319	-	-	225,319	-	641,880	98,826	-	17,655,989
16. United Security Life Insurance Company Ltd.	2,222,625,462	21,421,742	388,358,052	10,500,294	56,786,784	477,066,872	2,271,314	137,632,555	167,475,580	-	3,007,071,783
C A N C E L L E D											
R E G I S T R A T I O N B E I N G											
1 Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2 Sagcor Life Inc.	342,839,148	10,583,554	95,765,767	-	-	106,349,321	2,517,203	22,683,493	3,805,959	-	478,195,123
TOTAL	342,839,148	10,583,554	95,765,767	-	-	106,349,321	2,517,203	22,683,493	3,805,959	-	478,195,123
O T H E R											
1 Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	2,565,464,609	32,005,296	484,123,819	10,500,294	56,786,784	583,416,193	4,788,517	160,316,048	171,281,539	-	3,485,266,906

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2009 INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE	OTHER	SINGLE	OTHER						
1. LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
American Life and General Insurance Company (T&T) Ltd.	247,058,233	-	-	-	40,311,686	40,311,686	-	21,621,875	32,071,886	-	341,063,680
Bancassurance Caribbean Limited	614,451	-	-	-	1,300	1,300	-	140,221	(22,236)	-	733,737
British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-
Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-
Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
Guardian Life of the Caribbean Ltd.	-	-	-	-	-	-	-	-	-	-	-
Maritime Life (Caribbean) Ltd.	-	-	-	4,017,388	17,318,046	21,335,434	-	-	-	-	21,335,434
Mega Insurance Company Ltd.	80,202,847	-	-	-	10,256,158	10,256,158	-	4,446,526	2,405,632	-	97,311,163
Nationwide Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
Scotialife Trinidad and Tobago Ltd.	10,369,449	-	-	269,314	4,282,775	4,552,089	-	741,406	273,404	-	15,936,348
Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15 The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16 United Security Life Insurance Company Ltd.	338,244,980	-	-	4,286,702	72,169,965	76,456,667	-	26,950,028	34,728,686	-	476,380,362
TOTAL CARIBBEAN											
1 Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2 Sagior Life Inc.	-	-	-	-	-	-	-	-	-	-	-
TOTAL OTHER	-	-	-	-	-	-	-	-	-	-	-
1 Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	338,244,980	-	-	4,286,702	72,169,965	76,456,667	-	26,950,028	34,728,686	-	476,380,362

TABLES

TABLE II (4) continued

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2009 INCOME

	COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
			SINGLE	OTHER	SINGLE	OTHER						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	LOCAL											
	American Life and General Insurance Company (T&T) Ltd.	102,935,023	-	15,786,739	-	-	15,786,739	-	8,220,751	13,373,855	-	140,316,368
2.	Bancassurance Caribbean Limited	2,608,778	-	-	343,457	78,431	421,888	-	755,431	(119,793)	-	3,666,304
3.	British-American Insurance Company (Trinidad) Ltd.	1,305,536,276	-	-	-	119,626,185	119,626,185	-	-	1,795,908	-	1,462,232,365
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	1,124,068	-	-	(2,178)	13,712	11,534	-	35,273,996	(1,780)	-	1,299,073
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	165,251	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	23,949,593	-	184,153	-	-	184,153	-	-	-	-	24,250,488
8.	Guardian Life of the Caribbean Ltd.	579,850,589	-	-	71,525,779	-	115,626,884	-	116,742	133,894,749	-	859,969,279
9.	Maritime Life (Caribbean) Ltd.	-	-	-	-	44,101,105	-	-	30,597,058	-	-	-
10.	Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
11.	Nationwide Insurance Company Ltd.	16,368,448	-	-	24,616	-	346,252	-	-	97,416	-	18,592,860
12.	Scotialife Trinidad and Tobago Ltd.	48,816,393	-	-	18,036,076	321,636	38,735,213	-	1,780,744	2,620,227	-	97,380,746
13.	Tat'l Life Assurance Ltd.	-	-	-	-	20,699,137	-	-	7,208,913	-	-	-
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	2,081,189,167	-	15,970,892	89,927,749	184,840,206	290,738,847	-	84,118,886	151,660,582	-	2,607,707,482
	TOTAL											
	CARIBBEAN											
1	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2	Sagicor Life Inc.	1,024,763,352	-	-	44,007,140	92,852,318	136,859,458	-	89,231,541	12,634,268	-	1,263,488,619
	TOTAL	1,024,763,352	-	-	44,007,140	92,852,318	136,859,458	-	89,231,541	12,634,268	-	1,263,488,619
	OTHER											
1	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	3,105,952,519	-	15,970,892	133,934,889	277,692,524	427,598,305	-	173,350,427	164,294,849	-	3,871,196,101

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PENSION AND ANNUITY INSURANCE - 2009

EXPENDITURE

	COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		DEATH	MATURITIES				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT EXPENSES OF MANAGEMENT				
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	11,470,168	1,797,212	6,135,829	13,587,429	59,283,752	15,816,607	49,418,129	10,185,023	977,293,047	37,060,490	1,149,057,048
2.	Bancassurance Caribbean Limited	2,147,099	533,632	3,042,174	137,351	9,234,403	(33,704)	1,058,541	180,292	74,716,556	946,752	86,102,841
3.	British-American Insurance Company (Trinidad) Ltd.	4,785,198	361,134	156,750	288,670,208	299,629,636	9,244,064	74,834,604	-	1,320,726,030	(109,098,175)	1,595,336,159
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	117,000	12,500	-	57,813	361,089	-	22,108	-	6,628,356	479,605	7,491,157
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	40,592	-	(16,763)	-	390,435	20,453	610,982	-	10,939,807	(159,927)	11,801,750
7.	Demerara Life Assurance Company of T&T Ltd.	(65,808)	258,452	-	-	2,040,479	3,516	3,122,136	44,123,616	54,088,045	(4,978,947)	98,398,845
8.	Guardian Life of the Caribbean Ltd.	27,275,932	1,277,422	1,924,473	78,426,349	120,945,039	125,278,936	147,899,748	-	909,529,115	(124,460,008)	1,179,192,830
9.	Maritime Life (Caribbean) Ltd.	8,091,592	14,237,207	14,166,048	13,462,839	79,421,442	27,464,780	30,755,030	14,988,002	848,640,088	4,046,277	1,005,315,619
10.	Mega Insurance Company Ltd.	2,957,798	4,423,967	12,104	-	19,285,872	2,074,921	12,698,922	258,304	176,494,608	(24,825,536)	185,987,091
11.	Nationwide Insurance Company Ltd.	54,400	388,786	38,203	623,117	3,407,663	(48,424)	192,370	(6,830)	38,710,281	312,061	42,567,122
12.	Scotialife Trinidad and Tobago Ltd.	2,473,784	122,163	618,605	-	48,289,615	-	6,364,014	-	384,889,124	10,975,379	450,518,133
13.	Tatil Life Assurance Ltd.	3,449,661	14,227,979	1,328,759	3,090,669	44,934,261	8,141,319	16,965,772	1,816,400	459,527,585	36,057,054	567,442,391
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	136,295	31,718	-	35,883	233,960	-	113,155	-	17,308,874	-	17,655,989
16.	United Security Life Insurance Company Ltd.	62,933,710	37,672,172	27,406,183	398,091,659	687,457,646	187,962,468	344,055,510	71,544,808	5,279,491,516	(173,644,975)	6,396,866,973
	CARIBBEAN											
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	6,068,780	19,467,929	2,735,546	36,373,909	162,433,598	39,641,404	45,143,675	10,448,065	1,517,827,495	59,111,371	1,834,605,607
	OTHER											
1.	Cuna Mutual Insurance Society	6,068,780	19,467,929	2,735,546	36,373,909	162,433,598	39,641,404	45,143,675	10,448,065	1,517,827,495	59,111,371	1,834,605,607
2.	Sun Life Assurance Company of Canada	50,930	-	66,500	-	117,430	-	78,108	-	-	-	-
	TOTAL	50,930	-	66,500	-	117,430	-	78,108	-	397,024	(88,479)	504,083
	GRAND TOTAL	69,033,420	57,140,101	30,208,228	434,465,568	850,008,674	227,603,872	231,977,002	81,992,873	6,797,716,035	(114,622,083)	8,231,976,663

TABLES

TABLE II a (1) continued

'REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2009 EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)		ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	-	-	-	-	-	-	-	-	-	-	-	-
2. Bancassurance Caribbean Limited	1,320,450	93,200	2,665,645	1,549,205	-	5,628,500	-	461,371	109,891	40,362,073	(2,642,411)	43,919,424
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
7. Demerara Life Assurance Company of T&T Ltd.	(65,808)	173,108	-	1,541,951	-	1,649,251	3,516	3,113,816	38,547,600	35,714,468	(4,880,294)	74,148,357
8. Guardian Life of the Caribbean Ltd.	1,484,523	974,409	26,143	8,696,775	-	11,181,850	9,260	17,037,151	-	81,922,395	(16,378,236)	93,772,420
9. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
10. Mega Insurance Company Ltd.	132,344	472,810	-	1,511,152	-	2,116,306	15,115	558,753	11,365	7,638,845	(1,092,324)	9,248,060
11. Nationwide Insurance Company Ltd.	17,341	123,935	27,206	357,625	-	526,108	(15,436)	45,466	(2,177)	6,949,076	121,725	7,624,761
12. Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
13. Tatil Life Assurance Ltd.	931,432	924,548	1,328,759	2,767,972	-	5,952,711	2,113,359	-	-	59,675,728	7,520,792	75,262,590
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
16. United Security Life Insurance Company Ltd.	3,820,282	2,762,011	4,047,753	16,424,680	-	27,054,726	2,125,813	21,216,557	38,666,678	232,262,585	(17,350,748)	303,975,612
TOTAL CARIBBEAN												
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagor Life Inc.	2,215,036	2,062,094	1,274,486	5,858,747	-	11,410,364	363,733	1,535,493	-	84,994,600	(5,382,325)	92,921,865
TOTAL OTHER	2,215,036	2,062,094	1,274,486	5,858,747	-	11,410,364	363,733	1,535,493	-	84,994,600	(5,382,325)	92,921,865
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	50,930	-	66,500	-	-	117,430	-	78,108	-	397,024	(88,479)	504,083
TOTAL	50,930	-	66,500	-	-	117,430	-	78,108	-	397,024	(88,479)	504,083
GRAND TOTAL	6,086,248	4,824,105	5,388,739	22,283,427	-	38,582,519	2,489,546	231,977,002	38,666,678	317,654,210	(22,821,552)	397,401,560

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2009

EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)		ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT EXPENSES OF MANAGEMENT				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	11,184,908	1,797,212	6,135,829	-	-	31,843,726	9,816,244	27,020,264	9,895,343	587,567,466	1,533,957	667,677,000
2. Bancassurance Caribbean Limited	826,649	97,800	281,299	-	-	2,722,589	(33,704)	454,176	53,156	30,266,904	4,320,255	37,783,376
3. British-American Insurance Company (Trinidad) Ltd.	4,785,198	361,134	5,656,346	-	-	10,959,428	3,437,065	11,733,929	-	104,720,847	2,252,525	133,103,794
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	117,000	12,500	-	-	-	303,276	-	20,630	-	5,524,396	343,782	6,192,084
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	40,592	-	(16,763)	-	-	390,435	20,453	610,982	-	10,939,807	(159,927)	11,801,750
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
8. Guardian Life of the Caribbean Ltd.	25,791,409	303,012	1,898,330	(292,832)	-	31,044,008	94,630,160	16,422,833	-	90,116,609	(6,762,478)	225,451,132
9. Maritime Life (Caribbean) Ltd.	8,091,592	14,237,207	14,166,048	-	-	65,958,603	27,464,780	30,755,030	14,988,002	848,640,088	(3,826,318)	983,980,185
10. Mega Insurance Company Ltd.	2,565,284	157,305	12,104	-	-	11,257,371	1,590,976	4,520,816	91,956	62,425,217	(8,837,891)	71,048,445
11. Nationwide Insurance Company Ltd.	37,059	264,851	10,996	-	-	1,077,154	(32,988)	97,161	(4,653)	14,794,956	417,869	16,349,500
12. Scotialife Trinidad and Tobago Ltd.	1,894,985	-	585,998	-	-	37,845,792	-	4,144,295	-	292,500,874	2,710,078	337,201,039
13. Tatil Life Assurance Ltd.	2,518,229	13,303,431	-	-	3,090,669	38,981,550	6,027,960	16,965,772	1,816,400	399,851,857	28,536,262	492,179,801
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	-	31,718	-	35,883	-	233,960	-	113,155	-	17,308,874	-	17,655,989
16. United Security Life Insurance Company Ltd.	57,989,199	30,566,170	23,230,592	117,998,211	2,833,720	232,617,892	142,920,946	112,859,042	26,840,204	2,464,657,895	20,528,114	3,000,424,093
TOTAL												
CARIBBEAN												
1. Life of Barbados Ltd.	3,536,348	1,978,328	1,439,233	36,558,407	-	43,512,315	39,146,352	26,408,216	10,448,065	305,469,537	53,210,638	478,195,123
2. Sagor Life Inc.	3,536,348	1,978,328	1,439,233	36,558,407	-	43,512,315	39,146,352	26,408,216	10,448,065	305,469,537	53,210,638	478,195,123
TOTAL												
OTHER												
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL												
GRAND TOTAL	61,525,547	32,544,498	24,669,824	154,556,618	2,833,720	276,130,207	182,067,299	231,977,002	37,288,269	2,770,127,432	73,738,752	3,478,619,217

TABLES

TABLE II a (3) continued

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR- 2009 EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER			COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	-	-	-	7,234,463	13,587,429	20,821,892	16,487,508	-	274,974,807	24,654,195	341,063,680
2. Bancassurance Caribbean Limited	-	34,883	26,619	246,729	-	308,231	439	6,018	530,109	(111,060)	733,737
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
8. Guardian Life of the Caribbean Ltd.	-	-	-	-	-	-	-	-	-	-	-
9. Maritime Life (Caribbean) Ltd.	-	-	-	-	13,462,839	13,462,839	-	-	-	7,872,595	21,335,434
10. Mega Insurance Company Ltd.	260,170	3,793,852	-	1,858,173	-	5,912,195	7,619,353	154,983	106,430,546	(14,895,321)	105,690,586
11. Nationwide Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
12. Scotialife Trinidad and Tobago Ltd.	915	99,071	(0)	300,450	-	400,436	233,425	-	14,742,946	559,540	15,936,348
13. Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16. United Security Life Insurance Company Ltd.	261,085	3,927,806	26,619	9,639,815	27,050,268	40,905,593	4,594,108	161,001	396,678,408	18,079,950	484,759,785
TOTAL											
CARIBBEAN											
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-
TOTAL											
OTHER											
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL											
GRAND TOTAL	261,085	3,927,806	26,619	9,639,815	27,050,268	40,905,593	4,594,108	161,001	396,678,408	18,079,950	484,759,785

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR- 2009

EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)		ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT EXPENSES OF MANAGEMENT				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL												
1. American Life and General Insurance Company (T&T) Ltd.	285,260	-	-	6,332,874	-	6,618,134	1,875,085	5,910,357	289,681	114,750,774	10,872,337	140,316,368
2. Bancassurance Caribbean Limited	-	307,749	68,611	61,372	137,351	575,083	-	142,555	11,228	3,557,470	(620,032)	3,666,304
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	288,670,208	288,670,208	5,806,999	63,100,675	-	1,216,005,183	(111,350,700)	1,462,232,365
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	57,813	57,813	-	1,477	-	1,103,960	135,823	1,299,073
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
7. Demerara Life Assurance Company of T&T Ltd.	-	85,344	-	305,884	-	391,228	-	8,320	5,576,016	18,373,577	(98,653)	24,250,488
8. Guardian Life of the Caribbean Ltd.	-	-	-	-	78,719,182	78,719,182	30,639,516	114,439,764	-	737,490,111	(101,319,294)	859,969,279
9. Maritine Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
10. Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
11. Natonwide Insurance Company Ltd.	-	-	-	1,181,284	623,117	1,804,401	-	49,743	-	16,966,249	(227,533)	18,592,861
12. Scotialife Trinidad and Tobago Ltd.	577,884	23,092	32,608	9,409,803	-	10,043,387	-	1,986,294	-	77,645,304	7,705,761	97,380,746
13. Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL												
15. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
16. United Security Life Insurance Company Ltd.	863,144	416,185	101,219	17,291,217	368,207,671	386,879,436	38,321,600	185,639,185	5,876,925	2,185,892,628	(194,902,290)	2,607,707,483
CARIBBEAN												
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagior Life Inc.	317,396	15,427,507	21,827	55,370,280	36,373,909	107,510,919	131,319	17,199,966	-	1,127,363,358	11,283,057	1,263,488,619
TOTAL												
OTHER												
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL												
GRAND TOTAL	1,180,540	15,843,692	123,046	72,661,497	404,581,580	494,390,355	38,452,919	231,977,002	5,876,925	3,313,255,986	(183,619,233)	3,871,196,102

TABLES

TABLE III

REVENUE ACCOUNT IN RESPECT OF INDUSTRIAL LIFE INSURANCE - 2009 INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS			CONSIDERATION FOR ANNUITIES			TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE	OTHER		SINGLE	OTHER							
1. British-American Insurance Company (Trinidad) Ltd.	\$ 2,354,665	\$ -	\$ 142,618		\$ -	\$ -		\$ 142,618	\$ -	\$ 64,160	\$ 3,269	\$ -	\$ 2,564,712
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-		-	-		-	-	-	-	-	-
3. The Goodwill General Insurance Company Ltd.													
4. The Western General Insurance Company Ltd.													
UNDER INTERVENTION													
REGISTRATION BEING CANCELLED													
TOTAL	2,354,665	-	142,618		-	-		142,618	-	64,160	3,269	-	2,564,712

EXPENDITURE

COMPANIES	CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUSES)	BONUSES PAID IN CASH	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
1. British-American Insurance Company (Trinidad) Ltd.	77,500	(6,748)	(70,752)	-	-	-	163,382	146,159	60,699	-	2,231,766	(37,294)	2,564,712
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
3. The Goodwill General Insurance Company Ltd.													
4. The Western General Insurance Company Ltd.													
UNDER INTERVENTION													
REGISTRATION BEING CANCELLED													
TOTAL	77,500	(6,748)	(70,752)	-	-	-	163,382	146,159	60,699	-	2,231,766	(37,294)	2,564,712

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2009

INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE	OTHER					
1. American Life and General Insurance Company (T&T) Ltd.	\$ 2,790,675	-	35,846,570	35,846,570	1,145,389	232,541	378,307	40,393,481
2. British-American Insurance Company (Trinidad) Ltd.	87,381	-	41,368	41,368	-	2,275	115	131,139
3. Maritime Life (Caribbean) Ltd.	-	-	6,614,987	6,614,987	-	-	-	6,614,987
TOTAL	2,878,056	-	42,502,925	42,502,925	1,145,389	234,816	378,422	47,139,607

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		COMMISSIONS	EXPENSES OF MANAGEMENT				
1. American Life and General Insurance Company (T&T) Ltd.	\$ 8,373,010	7,276,645	13,764,000	1,354	3,367,006	7,611,466	40,393,481
2. British-American Insurance Company (Trinidad) Ltd.	61,191	245,142	383,405	-	75,247	(633,846)	131,139
3. Maritime Life (Caribbean) Ltd.	5,643,011	316,849	383,247	-	-	271,880	6,614,987
TOTAL	14,077,212	7,838,636	14,530,652	1,354	3,442,253	7,249,500	47,139,607

TABLES

TABLE IV (1) continued

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2009 INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE	OTHER					
1. American Life and General Insurance Company (T&T) Ltd.	\$ 2,790,675	-	\$ 35,846,570	\$ 35,846,570	\$ 1,145,389	\$ 232,541	\$ 378,307	\$ 40,393,481
2. British-American Insurance Company (Trinidad) Ltd.	87,381	-	41,368	41,368	-	2,275	115	131,139
3. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-
TOTAL	2,878,056	-	35,887,938	35,887,938	1,145,389	234,816	378,422	40,524,620

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		COMMISSIONS	EXPENSES OF MANAGEMENT				
1. American Life and General Insurance Company (T&T) Ltd.	\$ 8,373,010	\$ 7,276,645	\$ 13,764,000	\$ 1,354	\$ 3,367,006	\$ 7,611,466	\$ 40,393,481
2. British-American Insurance Company (Trinidad) Ltd.	61,191	245,142	383,405	-	75,247	(633,846)	131,139
3. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-
TOTAL	8,434,201	7,521,787	14,147,405	1,354	3,442,253	6,977,620	40,524,620

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2009
INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE	OTHER					
1. American Life and General Insurance Company (T&T) Ltd.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. British-American Insurance Company (Trinidad) Ltd.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3. Maritime Life (Caribbean) Ltd.	\$ -	\$ -	\$ 6,614,987	\$ 6,614,987	\$ -	\$ -	\$ -	\$ 6,614,987
TOTAL	\$ -	\$ -	\$ 6,614,987	\$ 6,614,987	\$ -	\$ -	\$ -	\$ 6,614,987

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		COMMISSIONS	EXPENSES OF MANAGEMENT				
1. American Life and General Insurance Company (T&T) Ltd.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. British-American Insurance Company (Trinidad) Ltd.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3. Maritime Life (Caribbean) Ltd.	\$ 5,643,011	\$ 316,849	\$ 383,247	\$ -	\$ -	\$ 271,880	\$ 6,614,987
TOTAL	\$ 5,643,011	\$ 316,849	\$ 383,247	\$ -	\$ -	\$ 271,880	\$ 6,614,987

TABLES

TABLE V

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2009
INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES AND OTHER DEPOSITS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE	OTHER	SINGLE	OTHER						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. LOCAL											
American Life and General Insurance Company (T&T) Ltd.	49,805	-	8,165,166	-	-	8,165,166	149,899	3,527	5,737	-	8,374,134
2. Bancassurance Caribbean Ltd.	4,621,795	2,540,351	-	-	-	2,540,351	-	1,517,679	(238,752)	-	8,441,074
3. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Ltd.	18,570,610	-	44,182,678	-	-	44,182,678	1,485,688	5,400,109	1,075,104	-	70,714,189
5. Guardian General Insurance Ltd.	278,216	-	-	-	-	-	-	13,343	-	-	291,559
6. Guardian Life of the Caribbean Ltd.	6,274,554	19,226,646	-	-	-	19,226,646	-	651,033	(105,906)	-	26,046,327
7. Maritime Life (Caribbean) Ltd.	-	-	1,026,162	-	-	1,026,162	-	-	-	-	1,026,162
8. Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
9. Tatil Life Assurance Ltd.	471,953	40,479	-	-	2,606,967	2,647,446	841,129	6,827,293	4,263,096	-	15,050,917
10. The Beacon Insurance Company Ltd.	85,500	-	1,255,353	-	-	1,255,353	62,925	19,852	3,670	-	1,427,300
TOTAL	30,352,433	21,807,476	54,629,359	0	2,606,967	79,043,803	2,539,641	14,432,835	5,002,949	0	131,371,662
CARIBBEAN											
1. Sagitor Life Inc.	3,010,999	-	20,894,920	-	-	20,894,920	-	236,100	35,471	-	24,177,490
TOTAL	3,010,999	-	20,894,920	-	-	20,894,920	-	236,100	35,471	-	24,177,490
OTHER											
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	33,363,432	21,807,476	75,524,279	0	2,606,967	99,938,723	2,539,641	14,668,935	5,038,421	0	155,549,152

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2009

EXPENDITURE

COMPANIES		CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)		ANNUITIES		TOTAL POLICY PAYMENTS		OTHER EXPENSES		OTHER		FUNDS AT THE END OF THE YEAR		TRANSFERS TO PROFIT AND LOSS		TOTAL	
		DEATH		MATURITIES		OTHER				COMMISSIONS		EXPENSES OF MANAGEMENT							
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL																			
1.	American Life and General Insurance Company (T&T) Ltd.	4,097,829	-	-	-	-	-	4,097,829	937,840	4,196,024	28,982	43,577	(930,119)	8,374,134					
2.	Bancassurance Caribbean Ltd.	622,000	-	-	-	-	-	622,000	-	858,374	12,144	7,667,809	(719,253)	8,441,074					
3.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-					
4.	Cuna Caribbean Insurance Society Ltd.	23,184,308	-	3,765,684	-	-	-	26,949,992	477,976	10,089,085	-	20,103,460	13,093,676	70,714,189					
5.	Guardian General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	266,330	25,229	291,559					
6.	Guardian Life of the Caribbean Ltd.	8,420,350	-	-	-	-	-	8,420,350	2,704,092	3,423,094	-	8,162,720	3,336,072	26,046,327					
7.	Maritime Life (Caribbean) Ltd.	-	-	(21,928)	-	-	-	(21,928)	68,247	59,452	-	-	920,391	1,026,162					
8.	Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-					
9.	Tatil Life Assurance Ltd.	638,416	-	-	-	-	-	638,416	33,029	357,174	38,240	801,260	13,182,798	15,050,917					
10.	The Beacon Insurance Company Ltd.	-	-	172,500	-	-	-	172,500	206,237	481,113	7,223	19,242	540,985	1,427,300					
TOTAL		36,962,902	-	3,916,256	-	-	-	40,879,158	4,427,421	19,464,316	86,589	37,064,398	29,449,779	131,371,662					
CARIBBEAN																			
1.	Sagitor Life Inc.	5,565,364	-	-	-	-	-	5,565,364	2,010,832	2,436,575	-	3,031,188	11,133,531	24,177,490					
TOTAL		5,565,364	0	0	0	0	0	5,565,364	2,010,832	2,436,575	0	3,031,188	11,133,531.46	24,177,490					
OTHER																			
1.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-					
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-					
GRAND TOTAL		42,528,266	0	3,916,256	0	0	0	46,444,522	6,438,253	21,900,891	86,589	40,095,586	40,583,310	155,549,152					

TABLES

TABLE VI

REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2009 INCOME

COMPANIES		FUNDS AT THE BEGINNING OF THE YEAR	NET PREMIUM	TOTAL PREMIUM	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
LOCAL		\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	211,977,258	9,852,122	9,852,122	-	18,124,086	26,883,589	266,837,055
2.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	92,675,554	973,027	973,027	-	5,301,258	(1,119,953)	97,829,886
4.	Maritime Life (Caribbean) Ltd.	59,460,395	3,963,291	3,963,291	-	3,187,209	-	66,610,895
5.	Tatil Life Assurance Ltd.	27,467,576	2,495,521	2,495,521	-	19,274,137	10,528,094	59,765,328
TOTAL		391,580,783	17,283,961	17,283,961	-	45,886,690	36,291,730	491,043,164

EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	TRANSFERS TO PROFIT AND LOSS	FUNDS AT THE END OF THE YEAR	TOTAL
	DEATH	OTHER				COMMISSIONS	EXPENSES OF MANAGEMENT				
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	-	-	6,035,811	4,376,861	10,412,672	16,828	3,365,720	-	27,435,786	225,606,049	266,837,055
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	-	3,008,006	-	-	3,008,006	-	1,127,719	-	18,372,883	75,321,279	97,829,886
4. Maritime Life (Caribbean) Ltd.	-	3,218,645	-	-	3,218,645	-	229,618	-	34,973	63,127,659	66,610,895
5. Tatil Life Assurance Ltd.	-	-	52,820	2,683,649	2,736,469	28,880	535,761	57,360	21,709,656	34,697,202	59,765,328
TOTAL	-	6,226,651	6,088,631	7,060,510	19,375,792	45,708	5,258,818	57,360	67,553,298	398,752,189	491,043,165

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS - 2009

INCOME

COMPANIES		FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL
LOCAL		\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Ltd.	0	0	0	0	0
2.	Demerara Life Assurance Company of T&T Ltd.	0	0	0	0	0
3.	Guardian Life of the Caribbean Ltd.	417,764,974	0	31,617,477	33,160,182	482,542,633
4.	Sagcor Life Inc.	508,435,741	51,625,860	39,396,853	18,231,953	617,690,406
5.	Tatil Life Assurance Ltd.	145,342,370	0	6,621,850	10,842,568	162,806,788
TOTAL		1,071,543,085	51,625,860	77,636,179	62,234,703	1,263,039,828

EXPENDITURE

COMPANIES		ANNUITY PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSIONS PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-
3	Guardian Life of the Caribbean Ltd.	19,070,021	-	98,758	-	50,168	3,734,909	866,583	458,722,195	482,542,633
4	Sagcor Life Inc.	72,256,071	-	-	-	120,166	683,123	(120,165)	544,751,211	617,690,406
5.	Tatil Life Assurance Ltd.	-	61,168	40,440,833	-	-	-	-	122,304,787	162,806,788
TOTAL		91,326,092	61,168	40,539,591	-	170,333	4,418,033	746,418	1,125,778,193	1,263,039,828

TABLES

TABLE VII (1) continued

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2009 INCOME

COMPANIES		FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL
LOCAL		\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	417,764,974	-	31,617,477	33,160,182	482,542,633.37
4.	Sagikor Life Inc.	508,435,741	51,625,860	39,396,853	18,231,953	617,690,406.40
5.	Tatil Life Assurance Ltd.	145,342,370	-	6,621,850	10,842,568	162,806,788.00
TOTAL		1,071,543,085.10	51,625,860.04	77,636,179.14	62,234,703.49	1,263,039,827.77

EXPENDITURE

COMPANIES		ANNUITY PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSIONS PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	19,070,021	-	98,758	-	50,168	3,734,909	866,583	458,722,195	482,542,633.43
4.	Sagikor Life Inc.	72,256,071	-	-	-	120,166	683,123	(120,165)	544,751,211	617,690,406.30
5.	Tatil Life Assurance Ltd.	-	61,168	40,440,833	-	-	-	-	122,304,787	162,806,788.00
TOTAL		91,326,092.18	61,168.00	40,539,591.11	-	170,333.44	4,418,032.66	746,417.54	1,125,778,192.80	1,263,039,827.73

REPORT ON INSURANCE AND PENSIONS

REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS - 2009
INCOME

COMPANIES	FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL
LOCAL					
1. Colonial Life Insurance Company (Trinidad) Ltd.	\$ -	\$ -	\$ -	\$ -	\$ -
2. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	-	-	-	-	-
4. Sagacor Life Inc.	-	-	-	-	-
5. Tatil Life Assurance Ltd.	-	-	-	-	-
TOTAL	-	-	-	-	-

EXPENDITURE

[illegible]

TABLES

TABLE VIII

LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2009

COMPANIES		NUMBER OF POLICIES							SUM ASSURED						
		DEATH	SURRENDER	FORFEITURE	LAPSED	MATURITIES	MISCELLANEOUS	TOTAL	DEATH	SURRENDER	FORFEITURE	LAPSED	MATURITIES	MISCELLANEOUS	TOTAL
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	154	1,315	1,048	1,852	268	187	4,824	9,309,720	76,748,356	140,054,988	431,134,616	1,901,006	124,187,873	783,336,559
2.	Bancassurance Caribbean Ltd.	49	81	-	157	9	52	348	2,987,000	7,050,324	4,490	10,839,366	137,698	30,137,754	51,156,631
3.	British-American Insurance Company (Trinidad) Ltd.	89	719	-	1,926	758	234	3,726	3,314,760	5,545,002	-	391,704,006	845,500	10,946,139	412,355,407
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5	9	-	6	4	1	25	88,899	199,072	-	238,673	24,157	170,067	720,868
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	CUNA Caribbean Insurance Society Ltd.	2	34	-	49	-	8	93	40,000	1,224,994	-	5,812,000	-	3,286,797	10,363,791
7.	Demerara Life Assurance Company of T&T Ltd.	5	13	134	-	12	1	165	190,000	645,000	300,000	-	271,657	4,545,685	5,952,342
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	306	2,732	9,088	664	854	1,298	14,942	34,994,560	660,699,547	1,885,424,340	238,273,120	38,137,963	840,769,704	3,698,299,233
10.	Maritime Life (Caribbean) Ltd.	107	649	1,471	1,511	456	155	4,349	7,538,218	43,458,039	118,416,224	240,778,731	4,818,682	2,038,590	417,048,484
11.	Mega Insurance Company Ltd.	60	270	73	913	146	112	1,574	2,848,745	11,698,856	3,304,307	78,451,362	1,169,664	1,340,433	98,813,367
12.	Nationwide Insurance Company Ltd.	2	14	-	-	9	-	25	-	-	-	-	-	-	-
13.	Scotialife Trinidad and Tobago Ltd.	60	2,410	188	1,197	6	-	3,861	1,463,950	75,119,849	7,389,000	51,372,200	39,000	2,010,000	137,393,999
14.	Tatil Life Assurance Ltd.	101	696	-	1,290	102	415	2,604	5,955,821	41,820,456	-	63,140,938	7,665,424	50,340,864	168,923,503
15.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	(3,232,000)	(3,232,000)
16.	The Reinsurance Company of T&T Ltd.	1	-	-	-	-	510	511	5,000	-	-	-	-	7,945,790	7,950,790
TOTAL		940	8,942	12,002	9,565	2,624	2,463	36,536	68,731,672	924,209,494	2,154,893,349	1,511,745,012	55,010,751	1,066,541,906	5,781,132,184
CARIBBEAN															
1.	Life of Barbados	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagitor Life Inc	92	244	-	2,493	21	138	2,988	10,659,790	24,947,351	-	404,076,537	731,241	60,186,225	500,601,144
TOTAL		92	244	-	2,493	21	138	2,988	10,659,790	24,947,351	-	404,076,537	731,241	60,186,225	500,601,144
OTHER															
1.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	4,808	4,808
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	4,808	4,808
GRAND TOTAL		1,032	9,186	12,002	12,058	2,645	2,601	39,524	79,391,462	949,156,845	2,154,893,349	1,915,821,549	55,741,992	1,126,732,939	6,281,738,136

INSURANCE IN FORCE - 2009

COMPANIES		NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	SINGLE PREMIUMS AND CONSIDERATION	NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM
LOCAL			\$	\$	\$		\$
1.	American Life and General Insurance Company (T&T) Ltd.	7,967	765,901,645	-	-	61,055	7,138,516,369
2.	Bancassurance Caribbean Ltd.	2	8,269,344	-	-	4,083	1,483,625,847
3.	British-American Insurance Company (Trinidad) Ltd.	1,899	188,982,000	28,838,337	-	50,288	2,670,244,261
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	319	10,884,687
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	59	125,215,438	349,967	-	1,774	10,401,315,047
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	1,255	40,063,318
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	21,736	4,960,129,518	190,522,695	223,484,977	157,775	26,247,759,427
10.	Maritime Life (Caribbean) Ltd.	4,534	739,625,406	17,791,862	838,201	38,369	3,947,356,701
11.	Mega Insurance Company Ltd.	1,150	78,596,354	2,003,603	-	21,779	1,515,609,098
12.	Nationwide Insurance Company	-	-	-	-	(21)	-
13.	Tatil Life Assurance Ltd.	2,198	578,902,623	56,623,920	-	36,820	2,736,417,141
14.	Scotiabank Trinidad and Tobago Ltd.	9,557	1,682,221,448	57,736,374	47,843,517	27,757	2,171,589,892
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	7,405	44,019,310
16.	The Beacon Insurance Company Ltd.	-	-	-	-	184	265,026,100
	TOTAL	49,102	9,127,843,776	353,866,758	272,166,695	408,842	58,672,427,198
CARIBBEAN							
1.	Life of Barbados Ltd.						
2.	Sagor Life Inc.	7,520	1,633,930,328	38,650,727	19,262,753	63,739	12,759,607,051
	TOTAL	7,520	1,633,930,328	38,650,727	19,262,753	63,739	12,759,607,051
OTHER							
1.	Lincoln Assurance Ltd.						
2.	Sun Life Assurance Company of Canada	-	-	-	-	26	517,750
	TOTAL	-	-	-	-	26	517,750
	GRAND TOTAL	56,622	10,761,774,104	392,517,485	291,429,448	472,607	71,432,551,999

TABLES

TABLE IX (1) continued

INSURANCE IN FORCE -ASSURANCES- 2009

COMPANIES		NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	SINGLE PREMIUMS AND CONSIDERATION	NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM
	LOCAL		\$	\$	\$		\$
1.	American Life and General Insurance Company (T&T) Ltd.	4,990	765,901,645	-	-	40,881	7,129,598,486
2.	Bancassurance Caribbean Ltd.	1	8,253,460	-	-	3,862	1,483,465,830
3.	British-American Insurance Company (Trinidad) Ltd.	731	179,682,000	1,758,111	-	21,419	2,670,073,562
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	278	10,820,056
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	59	125,215,438	349,967	-	1,774	10,401,315,047
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	852	29,268,300
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	12,642	4,954,103,233	90,586,753	19,378,806	98,365	26,179,595,033
10.	Maritime Life (Caribbean) Ltd.	3,946	739,435,998	13,636,183	-	29,715	3,897,817,279
11.	Mega Insurance Company Ltd.	942	77,873,222	1,280,471	-	14,640	1,501,943,945
12.	Nationwide Insurance Company	-	-	-	-	(7)	-
13.	Tatil Life Assurance Ltd.	1,246	35,333,985	2,209,797	-	25,350	2,318,722,902
14.	Scotiabank Trinidad and Tobago Ltd.	3,993	1,550,359,448	39,512,178	29,087,082	15,032	1,902,194,892
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	7,405	44,019,310
16.	The Beacon Insurance Company Ltd.	-	-	-	-	182	264,973,300
	TOTAL	28,550	8,436,158,429	149,333,460	48,465,889	259,748	57,833,807,942
	CARIBBEAN						
1.	Life of Barbados Ltd.	-	-	-	-	-	-
2.	Sagicor Life Inc.	4,820	1,629,741,855	18,271,538	-	41,722	12,685,129,528
	TOTAL	4,820	1,629,741,855	18,271,538	-	41,722	12,685,129,528
	OTHER						
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	26	517,750
	TOTAL	-	-	-	-	26	517,750
	GRAND TOTAL	33,370	10,065,900,284	167,604,998	48,465,889	301,496	70,519,455,220

INSURANCE IN FORCE -DEFERRED ANNUITIES- 2009

COMPANIES		NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING		
		NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	SINGLE PREMIUMS AND CONSIDERATION	NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	
	LOCAL		\$	\$	\$		\$	
1.	American Life and General Insurance Company (T&T) Ltd.	2,977	-	-	-	19,167	-	
2.	Bancassurance Caribbean Ltd.	-	-	-	-	186	-	
3.	British-American Insurance Company (Trinidad) Ltd.	1,112	-	27,080,226	-	28,827	-	
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	16	-	
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	140	10,228,853	
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-	
9.	Guardian Life of the Caribbean Ltd.	8,702	-	99,935,942	204,106,171	53,419	-	
10.	Maritime Life (Caribbean) Ltd.	511	110,752	4,155,679	-	6,725	38,553,932	
11.	Mega Insurance Company Ltd.	208	723,132	723,132	-	7,139	13,665,153	
12.	Nationwide Insurance Company	-	-	-	-	(14)	-	
13.	Tatil Life Assurance Ltd.	952	543,568,638	54,414,123	-	10,576	410,530,096	
14.	Scotialife Trinidad and Tobago Ltd.	5,564	131,862,000	18,224,196	18,756,435	12,725	269,395,000	
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	
16.	The Beacon Insurance Company Ltd.	-	-	-	-	2	52,800	
	TOTAL	20,026	676,264,522	204,533,298	222,862,606	138,908	742,425,834	
	CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-	
2.	Sagcor Life Inc.	2,489	-	20,379,189	19,262,753	20,003	48,034,135	
	TOTAL	2,489	-	20,379,189	19,262,753	20,003	48,034,135	
	OTHER							
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	
	GRAND TOTAL	22,515	676,264,522	224,912,487	242,125,359	158,911	790,459,969	

TABLES

TABLE IX (3) continued

INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2009

COMPANIES		NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING		
		NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	SINGLE PREMIUMS AND CONSIDERATION	NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	
	LOCAL		\$	\$	\$		\$	
1.	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	958	4,546,891	
2.	Bancassurance Caribbean Ltd.	1	15,884	-	-	35	160,017	
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	42	170,699	
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	25	64,631	
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	263	566,165	
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-	
9.	Guardian Life of the Caribbean Ltd.	392	6,026,285	-	-	5,940	67,656,063	
10.	Maritime Life (Caribbean) Ltd.	77	78,656	-	838,201	1,777	10,985,490	
11.	Mega Insurance Company Ltd.	-	-	-	-	-	-	
12.	Nationwide Insurance Company	-	-	-	-	-	-	
13.	Tatil Life Assurance Ltd.	-	-	-	-	882	6,699,374	
14.	Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-	
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-	
	TOTAL	470	6,120,825	-	838,201	9,922	90,849,331	
	CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-	
2.	Sagicor Life Inc.	211	4,188,473	-	-	2,014	26,443,388	
	TOTAL	211	4,188,473	-	-	2,014	26,443,388	
	OTHER							
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	
	GRAND TOTAL	681	10,309,298	-	838,201	11,936	117,292,719	

INSURANCE IN FORCE -OTHER- 2009

COMPANIES		NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	SINGLE PREMIUMS AND CONSIDERATION	NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM
	LOCAL		\$	\$	\$		\$
1.	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	49	4,370,992
2.	Bancassurance Caribbean Ltd.	-	-	-	-	-	-
3.	British-American Insurance Company (Trinidad) Ltd.	56	9,300,000	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	-	-	-	-	51	508,331
10.	Maritime Life (Caribbean) Ltd.	-	-	-	-	152	-
11.	Mega Insurance Company Ltd.	-	-	-	-	-	-
12.	Nationwide Insurance Company	-	-	-	-	-	-
13.	Tatil Life Assurance Ltd.	-	-	-	-	12	464,769
14.	Scotiabank Trinidad and Tobago Ltd.	-	-	-	-	-	-
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-
	TOTAL	56	9,300,000	-	-	264	5,344,092
	CARIBBEAN						
1.	Life of Barbados Ltd.	-	-	-	-	-	-
2.	Sagicor Life Inc.	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	OTHER						
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	56	9,300,000	-	-	264	5,344,092

TABLES

TABLE X

LONG-TERM INSURANCE - ANNUITY BUSINESS 2009

COMPANIES			NUMBER OF POLICIES					ANNUITY PER ANNUM						
			GENERAL ANNUITIES		APPROVED PENSION ANNUITIES (IMMEDIATE) PER ANNUM	APPROVED PENSION ANNUITIES (DEFERRED)	OTHER	TOTAL	GENERAL ANNUITIES		APPROVED PENSION ANNUITIES (IMMEDIATE) ANNUITY PER ANNUM	APPROVED PENSION ANNUITIES (DEFERRED)	OTHER	TOTAL
			IMMEDIATE	DEFERRED					IMMEDIATE	DEFERRED				
	LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.		958	19,167	-	49	-	20,174	4,546,891	-	-	4,370,992	-	8,917,883
2.	Bancassurance Caribbean Ltd.		35	186	-	-	-	221	160,017	-	-	-	-	160,017
3.	British-American Insurance Company (Trinidad) Ltd.		42	28,827	-	-	-	28,869	170,699	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company Ltd.		25	16	-	-	-	41	64,631	-	-	-	-	64,631
5.	Colonial Life Insurance Company (Trinidad) Ltd.		-	-	-	-	-	-	-	-	-	-	-	-
6.	Demerara Life Assurance Company of T&T Ltd.		263	140	-	-	-	403	566,165	10,228,853	-	-	-	10,795,018
7.	Guardian Life of the Caribbean Ltd.		5,940	53,419	-	51	-	59,410	67,656,063	-	-	508,331	-	68,164,394
8.	Maritime Life (Caribbean) Ltd.		1,777	6,725	-	152	-	8,654	10,985,490	38,553,932	-	-	-	49,539,422
9.	Mega Insurance Company Ltd.		-	7,139	-	-	-	7,139	-	13,665,153	-	-	-	-
10.	Nationwide Insurance Company		-	(14)	-	-	-	(14)	-	-	-	-	-	-
11.	Scotialife Trinidad and Tobago Ltd.		-	12,725	-	-	-	12,725	-	269,395,000	-	-	-	-
12.	Tatil Life Assurance Ltd.		882	10,576	-	12	-	11,470	6,699,374	410,530,096	-	464,769	-	417,694,239
	TOTAL		9,922	138,906	-	264	-	149,092	90,849,331	742,373,034	-	5,344,092	-	555,335,605
	CARIBBEAN													
1.	Life of Barbados Ltd.		-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagcor Life Inc.		-	16,414	-	-	-	16,414	-	-	-	-	-	-
	TOTAL		-	16,414	-	-	-	16,414	-	-	-	-	-	-
	GRAND TOTAL		9,922	155,320	-	264	-	165,506	90,849,331	742,373,034	-	5,344,092	-	555,335,605

STATEMENT OF STATUTORY FUND 2009 - LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

COMPANIES		POLICY RESERVES							CLAIMS ADMITTED OR INTIMATED BUT NOT PAID	OTHER RESERVES	TOTAL RESERVES	DEDUCTIONS				TOTAL	FUND REQUIREMENT
		ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	NON- CANCELLABLE SICKNESS AND ACCIDENT	OTHER	TOTAL				OUTSTANDING PREMIUMS	POLICY LOANS	OTHER DEDUCTIONS			
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1.	American Life and General Insurance Company (T&T) Limited	587,567,466	-	43,577	225,606,049	-	393,092,587	1,206,309,679	35,053,367	30,347,826	1,271,710,872	17,496,638	97,235,541	114,732,179	1,156,978,693		
2.	Bancassurance Caribbean Limited	82,384,365					118,464,364	200,848,729	5,693,945	23,242,437	229,785,111	1,701,928	13,548,292	15,250,220	214,534,891		
3.	British-American Insurance Company (Trinidad) Limited																
4.	Caribbean Atlantic Life Insurance Company (T&T) Limited	5,524,396	-	-	-	-	9,217,856	14,742,252	88,766	738,492	15,569,510	6,582	734,247	790,700	14,778,810		
5.	Caribbean Insurance Company Limited																
6.	Colonial Life Insurance Company (Trinidad) Limited																
7.	Cuna Caribbean Insurance Society Limited	32,588,108					99,541,535	132,129,643			141,531,354	11,303,396	3,370,584	144,729	126,712,645		
8.	Demerara Life Assurance Company of T&T Limited	54,088,045	-	-	-	-	44,123,616	98,211,661	2,072,710	9,401,711	100,464,500	62,985	3,809,466	4,046,930	96,417,570		
9.	Guardian General Insurance Limited			266,330				266,330		180,129	266,330				266,330		
10.	Guardian Life of the Caribbean Limited	172,039,004		8,162,720	534,043,473		3,169,175,734	3,883,420,932	71,940,341	433,810,681	4,389,171,954	34,615,977	19,202,799	53,818,776	4,335,353,178		
11.	Maritime Life (Caribbean) Limited	848,640,088		-	63,127,659	-	-	911,767,747	-	35,891,338	947,659,085	8,118,127	43,656,573	51,774,700	895,884,385		
12.	Mega Insurance Company Limited	176,494,608		-	-	-	-	176,494,608	4,609,483	690,530	181,794,621	35,435	4,643,660	4,901,991	176,892,630		
13.	Nationwide Life Insurance Company Limited	21,744,032	-	-	-	-	16,966,249	38,710,281	2,022,864	592,376	41,325,521	83,790	4,865,750	4,949,540	36,375,981		
14.	Scotialife Trinidad and Tobago Limited																
15.	Tatil Life Assurance Limited	459,527,585	-	801,260	34,697,202		268,990,505	764,016,552,000	20,405,450	10,285,812	794,707,814	610,567	12,709,413	13,319,980	781,387,834		
16.	The Beacon Insurance Company Limited	122,632		19,242	-		52,381	194,255	77,500	-	271,755	-	-	-	271,755		
17.	The Reinsurance Company of Trinidad & Tobago Limited			-	-		581,044	581,044		-	581,044	-	-	-	581,044		
18.	United Security Life Insurance Company Limited	17,308,874		-	-	-	-	17,308,874	1,143,921	384,415	18,837,210	-	-	-	18,837,210		
TOTAL		2,458,029,203	-	9,293,129	857,474,383	-	4,120,205,871	7,445,002,587	143,108,347	545,565,747	8,133,676,681	74,035,425	203,776,325	591,975	7,855,272,956		
CARIBBEAN																	
1.	Life of Barbados Limited																
2.	Sagor Life Incorporated	390,464,137	-	3,031,188	-	-	1,672,114,569	2,065,609,894	41,390,149	17,992,986	2,124,993,029	1,406,633	8,118,620	517,536	2,114,950,240		
TOTAL		390,464,137	-	3,031,188	-	-	1,672,114,569	2,065,609,894	41,390,149	17,992,986	2,124,993,029	1,406,633	8,118,620	517,536	2,114,950,240		
OTHER																	
1.	Lincoln Assurance Limited																
2.	Sun Life Assurance Company of Canada																
TOTAL																	
GRAND TOTAL		2,848,493,340	-	12,324,317	857,474,383	-	5,792,320,440	9,510,612,481	184,498,496	563,558,733	10,258,669,710	75,442,058	211,894,945	1,109,511	9,970,223,196		

TABLES

TABLE XIA

STATEMENT OF STATUTORY FUND 2009 - SECURITIES HELD IN TRUST (LONG-TERM BUSINESS)

COMPANIES		TRINIDAD TOBAGO GOVERNMENT SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED DEPOSITS	OTHER TRINIDAD AND TOBAGO "LOCAL" ASSETS	TOTAL TRINIDAD AND TOBAGO "LOCAL" ASSETS	CARICOM ASSETS	OTHER CARICOM ASSETS DEVOTED IN FOREIGN CURRENCY	TOTAL "LOCAL" ASSETS	"LOCAL" ASSETS RATIO	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN ASSETS	TOTAL FOREIGN ASSETS	TOTAL ASSETS IN FUND	MORE OR LESS THAN REQUIREMENT
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	597,773,386		90,000,000	10,000	45,144,363	457,700,270	1,190,628,019		8,459,577	1,199,087,596	100				1,199,087,596	42,108,903
2.	Bancassurance Caribbean Limited	57,455,905	279,301	28,000,000	80,947,805	31,535,520	77,406,614	275,625,145	9,250,862		284,876,007	100				284,876,007	70,341,116
3.	British-American Insurance Company (Trinidad) Limited																
4.	Caribbean Atlantic Life Insurance Company (T&T) Limited	100,000	-		45,454	-	16,054,417	16,199,871		-	16,199,871	100				16,199,871	1,421,061
5.	Caribbean Insurance Company Limited																
6.	Colonial Life Insurance Company (Trinidad) Limited	29,492,120															
7.	Cuna Caribbean Insurance Society Limited	4,998,128	44,216	19,000,000	32,765,377	27,994,308	65,560,892	123,047,320	5,391,001	-	128,438,321	100				128,438,321	1,725,676
8.	Demerara Life Assurance Company of Trinidad and Tobago Limited	270,279					793,490	81,216,784		-	81,216,784	100		14,042	14,041	81,230,825	(15,186,745)
9.	Guardian General Insurance Limited	1,155,398,269	121,343,525	284,650,000	824,625,351	675,205,906	810,559,703	3,871,782,754		185,348,456	4,057,131,210	92		339,590,832	339,590,832	4,396,722,042	61,368,864
10.	Guardian Life of the Caribbean Limited	321,484,600	83,765,974	179,176,877	114,616,897	93,703,000	7,455,000	800,202,348			800,202,348	87		114,900,572	114,900,572	915,102,920	19,218,535
11.	Maritime Life (Caribbean) Limited	26,287,976	854,607	35,378,526	11,420,301	7,847,038	59,637,315	141,425,763	3,804,307	-	145,230,070	99		1,487,858	1,487,858	146,717,928	(30,174,702)
12.	Mega Insurance Company Limited																
13.	Nationwide Insurance (Casualty & General) Co. Limited	17,750,003	321,187	7,275,196	719,155	19,286,690	11,612,749	56,964,981			56,964,981	100				56,964,981	20,589,000
14.	Nationwide Life Insurance Company Limited																
15.	ScotiLife Trinidad and Tobago Limited	262,181,378	72,609,690	16,000,000	171,409,108	-	316,055,750	838,255,926		15,363,148	853,619,074	85		156,277,567	156,277,567	1,009,896,641	228,508,807
16.	Tatil Life Assurance Limited																
17.	The Beacon Insurance Company Limited																
18.	The Reinsurance Company of Trinidad & Tobago Limited																
19.	United Security Life Insurance Company Limited																
TOTAL		2,473,192,044	279,218,500	659,480,599	1,236,909,085	924,649,069	1,834,451,667	7,407,900,945	20,212,294	209,171,181	7,637,284,441	93		612,572,240	612,572,239	8,249,856,680	358,207,742
CARIBBEAN																	
1.	Life of Barbados Limited																
2.	Sagicor Life Incorporated	559,866,778	667,811,591	204,480,000	136,340,014	77,370,929	456,904,613	2,102,773,925	91,368,710	-	2,194,142,635	94		133,635,933	133,635,933	2,327,778,568	212,828,328
TOTAL		559,866,778	667,811,591	204,480,000	136,340,014	77,370,929	456,904,613	2,102,773,925	91,368,710	-	2,194,142,635	94		133,635,933	133,635,933	2,327,778,568	212,828,328
OTHER																	
1.	Lincoln Assurance Limited																
2.	Sun Life Assurance Company of Canada																
TOTAL																	
GRAND TOTAL		3,033,058,822	947,030,091	863,960,599	1,373,249,099	1,002,019,998	2,291,356,280	9,510,674,890	111,581,004	209,171,181	9,831,427,076	187		746,208,173	746,208,172	10,577,835,248	571,036,070

TABLES

TABLE XIII

STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2009

COMPANIES			FUNDS AT END OF YEAR				DEDUCTIONS			ASSETS HELD IN FUND									
	UNEARNED PREMIUM RESERVE	ESTIMATED LIABILITY IN RESPECT OF OUTSTANDING CLAIMS	OTHER	TOTAL LIABILITY	AMOUNT HELD ON DEPOSIT	OTHER DEDUCTIONS	FUND REQUIREMENTS	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	FIXED DEPOSITS	OTHER TRINIDAD AND TOBAGO ASSETS	TOTAL TRINIDAD AND TOBAGO ASSETS	CARICOM ASSETS	TOTAL "LOCAL" ASSETS	FOREIGN ASSETS	TOTAL ASSETS	MORE OR (LESS) THAN FUND REQUIREMENTS			
LOCAL																			
1.	American Life and General Insurance Company (T&T) Limited	\$ 15,721,375	\$ 5,014,984	\$ 1,404,196	\$ 22,140,555	\$ 26,296,514	\$ 1,122,000	\$ (5,277,959)	\$ 27,246,600	\$ 24,808,850	\$ 52,055,450	\$ 52,055,450	\$ 52,055,450	\$ 52,055,450	\$ 57,333,409	\$ 57,333,409			
2.	Bankers Insurance Company (T&T) Limited	12,779,753	10,835,351	-	23,615,104	8,793,420	6,412,265	8,409,419	-	3,864,041	3,864,041	3,864,041	3,864,041	3,864,041	(4,545,378)	(4,545,378)			
3.	Capital Insurance Limited	29,615,739	60,201,123	2,961,574	92,778,436	32,233,395	1,015,837	59,529,204	582,390	8,244,261	41,027,241	49,853,892	49,853,892	49,853,892	(9,675,312)	(9,675,312)			
4.	Caribbean Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
IN COMPULSORY LIQUIDATION																			
6.	Colonial Fire & General Insurance Company Limited	57,330,441	44,580,963	-	101,911,404	99,361,632	6,534,236	(3,984,464)	15,171,889	3,000,000	13,453,177	31,625,066	31,625,066	31,625,066	35,609,530	35,609,530			
7.	Furness Anchorage General Insurance Limited	879,506	70,782	58,927	1,009,215	-	234,132	775,083	3,100,000	179,468	3,279,468	3,279,468	3,279,468	3,279,468	2,504,385	2,504,385			
8.	GTM Insurance Company Limited	12,126,971	7,058,311	2,624,359	21,809,641	12,031,927	2,121,865	7,655,849	1,916,261	1,600,000	2,331,946	5,848,207	5,848,207	5,848,207	(1,807,642)	(1,807,642)			
9.	Guardian General Insurance Limited	72,313,024.00	110,133,627.00	-	182,446,651	62,747,088.77	14,802,416.00	104,897,146	27,127,221	51,776,669	28,410,893	107,314,783	281,451.00	107,596,234	2,699,088	2,699,088			
10.	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11.	Maritime General Insurance Company Limited	45,160,799	67,034,356	3,387,060	115,582,215	45,120,294	6,301,909	64,160,012	28,173,200	15,750,000	17,338,804	61,262,004	61,262,004	12,841,948	9,943,940	9,943,940			
12.	Motor and General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
13.	Motor One Insurance Company Limited	25,112,120	6,226,744	-	31,338,864	22,143,461	227,791	8,967,612	4,206,513	6,958,584	11,165,097	11,165,097	11,165,097	11,165,097	2,197,485	2,197,485			
IN COMPULSORY LIQUIDATION																			
TRANSFERRED TO GGIL																			
15.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
16.	Sagcor General Insurance Inc.	16,873,190	16,732,824	-	33,606,014	22,203,084	8,225,413	3,177,517	3,000,000	13,522,487	1,207,688	17,730,175	17,730,175	-	17,730,175	14,552,658			
17.	The Beacon Insurance Company Limited.	21,604,775	20,427,179	-	42,031,954	26,755,134	3,487,813	11,789,007	1,093,750	-	1,490,160	2,583,910	2,583,910	-	2,583,910	(9,205,097)			
IN COMPULSORY LIQUIDATION																			
18.	The Goodwill General Insurance Company Limited	-	-	877,643	15,867,034	7,033,600	344,178	8,489,256	3,795,415	6,464,557	10,259,972	10,259,972	10,259,972	10,259,972	1,770,716	1,770,716			
19.	The Great Northern Insurance Company Limited	8,776,430	6,212,961	-	-	-	-	-	-	-	-	-	-	-	-	-			
20.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
21.	The New India Assurance Company (T&T) Limited	24,149,001	16,231,420	-	40,380,421	17,019,334	10,540,662	12,820,425	2,885,881	10,252,127	13,138,008	13,138,008	13,138,008	13,138,008	317,583	317,583			
22.	The Presidential Insurance Company Limited	16,320,959	12,868,223	-	29,189,182	17,763,414	4,784,564	6,641,204	2,059,328	556,670	2,615,998	-	2,615,998	2,615,998	(4,025,206)	(4,025,206)			
23.	The Reinsurance Company of Trinidad & Tobago Limited	14,294,268	13,944,829	1,394,483	29,633,580	20,864,200	5,761,788	3,007,592	-	7,580,152	7,580,152	-	7,580,152	7,580,152	4,572,560	4,572,560			
24.	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
25.	Trinidad and Tobago Insurance Limited	63,497,770	60,681,903	-	124,179,673	85,666,174	11,483,219	27,030,280	-	55,622,807	55,622,807	-	55,622,807	-	55,622,807	28,592,527			
TOTAL		436,556,121	458,255,580	12,708,242	907,519,943	506,032,672	83,400,088	318,087,183	111,617,824	102,634,041	221,547,165	435,799,030	281,451	436,080,481	448,922,429	130,835,246			
CARIBBEAN		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
GRAND TOTAL		436,556,121	458,255,580	12,708,242	907,519,943	506,032,672	83,400,088	318,087,183	111,617,824	102,634,041	221,547,165	435,799,030	281,451	436,080,481	448,922,429	130,835,246			

UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE BUSINESS - 2009

COMPANIES	(1) UNEARNED PREMIUM (BEGINNING OF YEAR)	(2) NET PREMIUM WRITTEN	(3) UNEARNED PREMIUM (END OF YEAR)	(4) NET PREMIUMS EARNED (1+2)-3	(5) NET CLAIMS PAID DURING THE YEAR	(6) CLAIMS OUTSTANDING (END OF YEAR)	(7) CLAIMS OUTSTANDING (BEGINNING OF YEAR)	(8) NET CLAIMS INCURRED (5+6)-7	(9) 8 AS A % OF 4	(10) EXPENSES OF MANAGEMENT AND NET COMMISSIONS	(11) 10 AS A PERCENT OF 4	(12) TOTAL PREMIUMS (8+10)	(13) 12 AS A % OF 4	(14) PROFIT OR (LOSS) (4-12)	(15) PROFIT OR (LOSS) PER CENT
LOCAL															
1. American Life and General Insurance Company (T&T) Ltd.	\$ 13,539,454	\$ 283,588,874	\$ 15,721,375	\$ 26,176,953	\$ 13,892,939	\$ 6,419,180	\$ 5,735,811	\$ 14,576,308	55.68	\$ 4,555,829	17.40	\$ 19,132,137	73.09	\$ 7,044,816	26.91
2. Bankers Insurance Company (T&T) Ltd.	10,817,488	21,374,218	12,779,753	19,411,954	13,682,845	8,332,294	12,510,262	9,504,877	48.96	19,838,560	50.63	19,333,437	99.60	78,517	0.40
3. Capital Insurance Ltd.	42,016,697	60,459,106	32,577,313	69,898,490	64,430,216	60,201,123	51,826,780	72,804,559	104.16	12,006,298	17.18	84,810,857	121.33	(14,912,367)	(21.33)
4. Caribbean Insurance Company Ltd.															
5. Citizen Insurance Company Ltd.															
6. Colonial Fire General Insurance Company Ltd.	61,610,768	129,989,266	57,330,441	134,269,593	70,279,434	44,580,963	31,777,180	83,083,217	61.88	57,613,020	42.91	140,696,237	104.79	(6,426,644)	(4.79)
7. Furness Anchorage General Insurance Ltd.	300,288	3,627,510	938,433	2,989,365	1,486,136	70,782	75,041	1,481,877	49.57	797,243	26.67	2,279,120	76.24	710,245	23.76
8. GTM Fire Insurance Co. Ltd.	13,568,491	23,450,903	13,339,668	23,679,727	11,795,116	8,469,973	4,714,657	15,550,432	65.67	10,012,310	42.28	25,562,741	107.95	(1,883,015)	(7.95)
9. Guardian General Insurance Ltd.	71,662,846	164,160,561	72,313,024	163,510,383	93,605,489	110,133,627	111,888,945	91,850,171	56.17	46,000,368	28.13	137,850,539	84.31	25,659,844	15.69
10. Gulf Insurance Ltd.	9,473,950	18,965,823	10,461,773	17,978,000	7,831,754	11,101,966	9,389,141	9,544,578	53.09	9,939,269	55.29	19,483,847	108.38	(1,505,847)	(8.38)
11. Maritime General Insurance Company Ltd.	45,092,678	107,340,430	48,547,859	103,885,249	56,754,829	67,034,356	63,398,768	60,390,417	58.13	36,379,700	35.02	96,770,117	93.15	7,115,132	6.85
12. Motor and General Insurance Company Ltd.															
13. Motor One Insurance Company Ltd.	21,171,366	47,647,602	25,112,120	43,706,848	18,791,572	6,226,744	5,784,201	19,234,115	44.01	16,049,159	36.72	35,283,274	80.73	8,423,574	19.27
14. Nationwide Insurance (Casualty & General) Company Ltd.															
15. Royal Caribbean Insurance Ltd.															
16. The Beacon Insurance Company Ltd	18,580,026	34,663,512	21,604,775	31,638,763	17,038,922	20,427,179	17,881,105	19,584,996	61.90	11,828,070	37.38	31,413,066	99.29	225,697	0.71
17. The Goodwill General Insurance Company Ltd.															
18. The Great Northern Insurance Company Ltd.	8,610,137	21,700,747	9,654,073	20,656,811	11,878,209	6,212,961	5,177,250	12,913,920	62.52	7,363,081	35.64	20,277,001	98.16	379,810	1.84
19. The Mountain General Insurance Company Ltd.															
20. The New India Assurance Company (T&T) Ltd.	22,040,779	38,657,022	24,149,001	36,548,800	16,362,838	16,231,420	14,941,146	17,653,112	48.30	13,116,255	35.89	30,769,367	84.19	5,779,433	15.81
21. The Presidential Insurance Company Ltd.	16,599,833	40,461,179	16,320,959	40,740,053	22,238,647	12,868,223	12,551,611	22,555,259	55.36	20,567,566	50.48	43,122,825	105.85	(2,382,773)	(5.85)
22. The Reinsurance Company of T&T Ltd.	13,714,303	35,803,247	14,294,268	35,223,282	15,134,706	15,339,312	12,434,028	18,039,990	51.22	16,071,122	45.63	34,111,112	96.84	1,112,170	3.16
23. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24. Trinidad & Tobago Insurance Ltd.	62,218,401	112,337,640	63,497,770	111,058,271	67,950,287	60,681,903	52,499,479	76,132,711	68.55	25,185,019	22.68	101,317,730	91.23	9,740,541	8.77
TOTAL	431,017,506	888,997,640	438,642,605	881,372,540	503,153,939	454,332,006	412,585,405	544,900,540	945	297,312,868	580	842,213,408	1,525	39,159,132	74.89
CARIBBEAN															
1. United Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
2. Sagor General Insurance	15,573,602	33,039,970	16,873,190	31,740,382	17,723,609	16,732,824	12,823,449	21,632,984	68.16	(1,774,822)	(5.59)	19,858,162	62.56	11,882,220	37.44
TOTAL	15,573,602	33,039,970	16,873,190	31,740,382	17,723,609	16,732,824	12,823,449	21,632,984	68.16	-1,774,822	-5.59	19,858,162	62.56	11,882,220	37.44
GRAND TOTAL	446,591,108	922,037,610	455,515,795	913,112,922	520,877,548	471,064,830	425,408,854	566,533,524	1,013.33	295,538,046	574.34	862,071,570	1,587.68	51,041,352	112.37

TABLES

TABLE XV

REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG TERM OR MOTOR INSURANCE - 2009

COMPANIES		REVENUE							EXPENDITURE								
		FUND AT THE BEGINNING OF YEAR		COMMISSIONS RECEIVED	PREMIUMS	NET INTEREST	OTHER P&L	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER P&L	TRANSFERTO PROFIT & LOSS ACCOUNT	FUND AT AT END OF YEAR		TOTAL
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL																	
1.	American Life and General Insurance Company (T&T) Ltd.	50,625,138	18,584,548	15,267,358	68,426,696	25,846,314	-	1,969,337	180,719,392	33,088,861	16,194,327	18,109,779	47,724,672	33,548,300	12,314,244	180,719,392	
2.	Bankers Insurance Company (T&T) Ltd.	4,031,031	2,263,521	831,755	6,994,961	196,447	517,650	-	14,835,366	1,117,119	1,560,980	4,051,076	266,934	2,499,152	802,356	14,835,365	
3.	British-American Insurance Company Trinidad Ltd.	2,713,507	793,197	-	3,006,205	67,367	3,432	3,313,960	9,897,668	3,363,413	591,456	3,102,162	-	2,102,246	370,473	9,897,668	
4.	Capital Insurance Ltd.	36,669	-	90,057	85,731	-	-	-	212,457	-	-	-	-	35,056	-	212,457	
5.	Citizen Insurance Company Ltd.																
6.	Colonial Fire & General Insurance Company Ltd.	15,655,820	7,334,223	22,036,232	13,265,505	1,355,818	-	41,828	59,689,426	4,568,415	12,530,795	12,875,676	-	9,231,933	8,171,231	59,689,426	
7.	Export Import Bank of Trinidad and Tobago Co. Ltd.	73,507	-	-	1,209,423	56,893	-	-	1,339,822	(92,283)	-	109,470	-	130,604	-	1,339,822	
8.	Furness Anchorage General Insurance Ltd.	5,809,011	950,161	3,859,086	21,182,750	765,323	77,985	3,475,973	36,120,289	1,776,794	4,406,095	7,739,621	-	15,312,445	322,650	36,120,288	
9.	GTM Fire Insurance Company Ltd	5,539,703	2,768,461	4,267,170	6,554,685	475,354	317,500	858,551	20,781,424	3,217,170	2,626,799	6,077,126	-	5,060,804	3,757,767	20,781,422	
10.	Guardian General Insurance Limited	22,951,822	106,183,440	25,363,811	65,157,827	6,042,362	105,040	134,128	225,938,430	26,918,797	20,923,534	23,969,587	-	22,175,272	98,435,220	225,938,430	
11.	Guardian Life of the Caribbean Ltd.	22,145,421	17,451,186	-	274,763,865	-	58,174	28,379,733	342,798,379	142,329,092	53,020,233	15,252,657	3,625,781	59,325,246	37,057,406	342,798,378	
12.	Gulf Insurance Ltd.	3,809,799	2,376,556	3,660,240	2,146,945	313,776	-	2,006,797	14,314,113	(1,498,575)	2,131,638	961,717	-	1,033,127	5,156,908	14,314,113	
13.	Maritime General Insurance Company Ltd.	6,556,968	14,780,534	10,751,942	11,016,155	1,127,469	-	1,389,681	45,622,749	2,021,866	8,841,873	8,499,269	-	6,534,681	16,815,682	45,622,748	
14.	Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16.	Nationwide Insurance (Casualty & General) Co. Ltd.																
17.	Royal Caribbean Insurance Ltd.	18,104,176	18,505,340	15,710,274	32,477,525	1,192,169	220,398	9,817,090	96,026,973	14,390,268	8,764,374	28,891,936	412,878	17,607,022	19,050,166	96,026,973	
18.	The Beacon Insurance Company Ltd																
19.	The Goodwill General Insurance Company Ltd.																
20.	The Great Northern Insurance Company Ltd.																
21.	The Mountain General Insurance Company Ltd.																
22.	The New India Assurance Company (T&T) Ltd	3,873,023	1,773,278	4,524,308	3,826,686	2,539,025	-	748,402	15,452,039	589,592	3,415,747	3,742,374	-	661,054	2,966,500	15,452,039	
23.	The Reinsurance Company of T&T Ltd	5,935,144	7,076,592	8,070,383	14,112,231	-	-	-	35,194,350	3,550,034	4,461,741	5,467,865	-	4,495,599	8,831,969	35,194,350	
24.	The Western General Insurance Company Ltd.																
25.	Trinidad & Tobago Insurance Ltd.	11,397,621	13,199,110	6,291,084	27,941,319	10,648,211	-	-	69,477,345	11,764,717	5,506,523	8,113,223	-	10,248,676	17,945,490	69,477,345	
	TOTAL	179,274,244	214,096,957	120,737,273	552,176,742	50,627,961	1,300,179	52,135,480	1,168,516,154	247,115,819	144,976,919	146,973,910	24,044,800	197,312,017	232,054,873	1,168,516,148	
CARIBBEAN																	
1.	Sagcor Life Inc.	11,750,940	-	545,154	82,544,542	-	2,318,477	1,835,383	98,994,497	73,555,255	8,531,693	6,174,281	(4,602,877)	14,686,421	-	98,994,497	
2.	Sagcor General Insurance Company Limited	12,766,116	15,541,957	19,134,402	19,729,884	-	-	-	67,172,359	7,204,332	13,926,673	-	-	13,996,515	13,713,832	67,172,359	
3.	United Insurance Company Ltd	7,019,250	8,329,721	11,437,430	13,932,656	3,273,645	-	3,823	43,996,526	7,341,261	8,630,051	6,432,182	2,700,948	6,084,525	7,777,996	43,996,516	
	TOTAL	31,536,307	23,871,678	31,116,986	116,207,082	3,273,645	2,318,477	1,839,207	210,163,382	88,100,848	31,088,417	12,606,463	(1,901,929)	34,767,462	21,491,828	210,163,372	
	GRAND TOTAL	210,810,551	237,968,636	151,854,259	668,383,824	53,901,606	3,618,656	53,974,687	1,378,679,536	335,216,667	176,065,337	159,580,374	22,142,871	232,079,478	253,546,701	1,378,679,520	

REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2009

COMPANIES			REVENUE						EXPENDITURE									
			FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	INTEREST DIVIDENDS AND RENT	OTHER	PROFIT & LOSS ADJUSTMENT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFERTO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
			UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	LOCAL																	
	American Life and General Insurance Company (T&T) Ltd.	64,164,593	24,320,359	96,785,570	15,269,878	27,990,879	-	1,969,337	230,500,616	46,981,800	19,771,299	19,091,156	21,307,710	55,345,551	49,269,676	18,733,425	230,500,616	
2	Bankers Insurance Company (T&T) Ltd.	14,848,519	14,773,783	28,369,179	831,755	796,724	2,099,413	-	61,719,373	14,799,964	5,007,480	10,433,136	1,082,593	5,982,646	15,278,904	9,134,651	61,719,373	
3	British-American Insurance Company Trinidad Ltd.	2,713,507	793,197	3,006,205	-	67,367	3,432	3,313,960	9,897,668	3,363,413	591,456	3,102,162	-	367,918	2,102,246	370,473	9,897,668	
4	Capital Insurance Ltd.	42,053,366	51,826,780	60,544,837	90,057	9,696,187	-	-	164,211,227	64,430,216	4,090,178	7,916,120	-	(5,038,779)	32,612,369	60,201,123	164,211,227	
5	Caribbean Insurance Company Ltd.																	
6	Citizen Insurance Company Ltd.																	
7	Colonial Fire & General Insurance Company Ltd.	77,266,588	39,111,403	143,254,771	22,036,232	9,343,995	-	41,828	291,054,817	74,847,849	24,913,044	58,106,447	-	13,872,908	66,562,374	52,752,194	291,054,817	
8	Export Import Bank of Trinidad and Tobago Co. Ltd.	73,507	-	1,209,423	-	56,893	-	-	1,339,822	(92,283)	-	109,470	-	1,192,031	130,604	-	1,339,822	
9	Furness Anchorage General Insurance Ltd.	6,109,299	1,025,202	24,810,260	3,859,086	895,428	91,243	3,475,973	40,266,491	3,262,930	4,658,201	8,284,758	-	7,416,291	16,250,878	393,432	40,266,490	
10	GTM Fire Insurance Company Ltd	19,108,194	7,483,118	30,005,589	4,364,937	1,521,430	1,016,197	996,793	64,496,258	15,012,286	6,029,188	12,784,814	-	41,757	18,400,472	12,227,740	64,496,257	
11	Guardian General Insurance Limited	94,614,668	218,072,385	229,318,388	25,363,811	15,182,601	105,040	134,128	582,791,021	120,524,286	46,104,671	44,788,818	-	68,316,103	94,488,296	208,568,847	582,791,021	
12	Guardian Life of the Caribbean Ltd.	22,145,421	17,451,186	274,763,865	-	-	58,174	28,379,733	342,798,379	142,329,092	53,020,233	15,252,657	3,625,781	32,187,965	59,325,246	37,057,406	342,798,379	
13	Gulf Insurance Ltd.	13,283,749	11,765,697	21,112,768	4,560,241	3,085,312	-	2,006,797	55,814,564	6,333,179	4,261,457	9,671,167	-	7,794,988	11,494,900	16,258,874	55,814,565	
14	Maritime General Insurance Company Ltd.	51,649,646	78,179,302	118,356,585	10,751,942	12,113,424	-	1,389,681	272,440,580	58,776,695	29,899,172	23,821,670	1,323,514	19,686,952	55,082,540	83,850,037	272,440,580	
15	Motor & General Insurance Company Ltd.																	
16	Motor One Insurance Company Ltd.	21,171,366	5,784,201	47,647,602	-	2,013,161	-	-	76,616,330	18,791,572	3,418,108	12,631,051	2,696,209	7,740,526	25,112,120	6,226,744	76,616,330	
17	Motor One Insurance Company Limited																	
18	Nationwide Insurance (Casualty & General) Co. Ltd																	
19	Royal Caribbean Insurance Ltd.																	
20	The Beacon Insurance Company Ltd	36,684,202	36,386,445	67,141,037	15,984,505	1,544,454	285,525	9,817,090	167,843,258	31,429,190	12,329,119	37,429,491	534,883	7,431,432	39,211,797	39,477,345	167,843,258	
21	The Goodwill General Insurance Company Ltd.																	
22	The Great Northern Insurance Company Ltd.	8,626,021	5,234,060	21,708,981	13,572	843,270	-	-	36,425,904	11,888,748	1,272,217	6,102,043	-	1,235,513	9,657,612	6,269,771	36,425,904	
23	The Mountain General Insurance Company Ltd.																	
24	The New India Assurance Company (T&T) Ltd	25,913,802	16,714,424	42,483,708	4,651,465	2,539,025	-	748,402	93,050,826	16,952,430	9,890,288	10,511,245	-	8,273,170	28,225,773	19,197,920	93,050,826	
25	The Presidential Insurance Company Ltd.	16,599,833	12,551,611	40,461,179	-	3,263,331	32,713	-	72,908,667	22,238,647	3,167,149	17,400,417	-	913,272	16,320,959	12,868,223	72,908,667	
26	The Reinsurance Company ofT&T Ltd.	19,649,447	19,510,620	49,915,478	8,070,383	-	-	-	97,145,928	18,684,740	10,871,106	15,129,622	-	5,607,769	22,681,410	24,171,281	97,145,928	
27	The Western General Insurance Company Ltd.																	
	Trinidad & Tobago Insurance Ltd.	73,616,022	65,698,589	140,278,959	6,347,445	27,701,895	-	-	313,642,910	79,715,004	17,754,140	21,106,986	-	42,692,941	73,746,446	78,627,394	313,642,910	
	TOTAL	610,291,750	626,682,363	1,441,174,382	122,195,309	118,655,376	3,691,738	52,273,722	2,974,964,639	750,269,758	257,048,505	333,673,230	30,570,690	281,060,953	635,954,622	686,386,879	2,974,964,638	
1	CARIBBEAN																	
	Sagitor Life Inc.	11,750,940	-	82,544,542	545,154	-	2,318,477	1,835,383	98,994,497	73,555,255	8,531,693	6,174,281	(4,602,877)	649,723	14,686,421	-	98,994,497	
2	Sagitor General Insurance Company Limited	28,339,718	28,365,406	52,769,854	30,089,119	-	-	-	139,564,097	24,927,941	23,106,568	-	-	30,213,227	30,869,705	30,446,656	139,564,097	
3	United Insurance Company Limited	7,019,250	8,329,721	13,932,656	11,437,430	3,273,645	-	3,823	43,996,526	7,341,261	8,630,051	6,432,182	2,700,948	5,029,563	6,084,525	7,777,996	43,996,526	
	TOTAL	47,109,909	36,695,127	149,247,052	42,071,703	3,273,645	2,318,477	1,839,207	282,555,120	105,824,457	40,268,312	12,606,463	(1,901,929)	35,892,513	51,640,652	38,224,652	282,555,120	
	GRAND TOTAL	657,401,658	663,377,490	1,590,421,434	164,267,013	121,929,020	6,010,215	54,112,929	3,257,519,759	856,094,215	297,316,817	346,279,693	28,668,761	316,953,466	687,595,274	724,611,531	3,257,519,758	

TABLES

TABLE XVI

REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2009

COMPANIES		REVENUE					EXPENDITURE										
		FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL																	
1.	American Life and General Insurance Company (T&T) Ltd.	6,789,041	4,154,102	9,914,723	10,477,412	19,392,744	-	-	50,728,022	3,912,492	7,164,552	8,874,331	17,120,956	3,298,603	7,010,697	3,346,390	50,728,022
2.	Bankers Insurance Company (T&T) Ltd.	379,876	634,241	1,780,894	743,558	50,015	131,792	2,116,813	3,745,812	159,897	639,569	1,287,410	67,961	254,968	832,647	533,295	3,745,812
3.	British-American Insurance Co. Trinidad Ltd.	2,419,100	478,830	686,714	-	58,828	2,997	-	5,763,282	1,423,586	355,536	2,098,201	-	-	1,786,214	99,745	5,763,282
4.	Capital Insurance Ltd.	36,669	-	85,731	90,057	-	-	-	212,457	-	-	-	-	177,401	35,056	-	212,457
5.	Citizen Insurance Company Ltd.																
IN LIQUIDATION																	
6.	Colonial Fire & General Insurance Company Ltd.	6,926,286	1,610,732	5,929,923	20,521,510	898,031	-	-	35,886,482	1,811,598	10,859,478	5,084,846	-	11,207,460	5,940,967	982,133	35,886,482
7.	Furness Anchorage General Insurance Ltd.	198,614	114,503	307,814	2,134,821	55,070	5,611	3,025,878	5,842,311	104,885	1,294,256	4,052,324	-	-	381,082	9,764	5,842,311
8.	GTM Fire Insurance Co. Ltd.	3,426,695	801,163	3,127,923	4,061,209	241,898	161,569	446,788	12,267,245	1,531,736	2,115,951	4,890,905	-	-	2,988,157	740,495	12,267,245
9.	Guardian General Insurance Limited	6,537,129	9,118,515	17,299,014	21,534,447	726,976	87,569	-	55,303,650	3,422,765	12,070,853	14,935,255	-	10,363,741	6,944,948	7,566,088	55,303,650
10.	Gulf Insurance Ltd.	2,400,806	953,339	1,529	3,028,193	309	-	-	6,384,175	(2,087,332)	1,722,132	93,772	-	6,092,034	(302,303)	865,873	6,384,176
11.	Maritime General Insurance Company Ltd.	4,124,006	4,212,221	5,780,848	9,980,994	591,652	-	-	24,689,721	780,224	7,635,303	6,545,548	-	1,860,973	4,128,706	3,738,967	24,689,721
NO ACCOUNTS SUBMITTED																	
12.	Nationwide Insurance (Casualty & General) Co. Ltd.																
13.	Sagcor General Insurance Company Limited	4,371,437	1,412,602	3,335,216	12,296,737	-	-	-	21,415,992	2,918,228	9,036,110	-	-	3,034,586	5,561,341	865,727	21,415,992
14.	Royal Caribbean Insurance Ltd.																
15.	The Beacon Insurance Company Ltd	4,372,868	1,008,623	6,672,815	8,519,065	645,600	119,353	5,601,567	26,939,891	1,522,635	4,031,911	15,645,961	223,587	-	4,102,441	1,413,355	26,939,891
NO ACCOUNTS SUBMITTED																	
16.	The Goodwill General Insurance Company Ltd.																
17.	The Great Northern Insurance Company Ltd.	15,884	56,810	8,234	13,572	1,433	-	-	95,933	10,539	806	10,373	-	13,866	3,539	56,810	95,933
NO ACCOUNTS SUBMITTED																	
18.	The Mountain General Insurance Company Ltd.																
19.	The New India Assurance Company (T&T) Ltd.	2,340,531	467,665	1,583,982	4,510,212	-	-	748,402	10,285,830	270,151	3,157,019	3,364,584	-	-	2,534,453	959,623	10,285,830
20.	The Reinsurance Company of T&T Ltd.	365,264	1,226,963	438,472	4,476,106	-	-	-	6,506,805	183,925	2,263,233	1,262,846	-	1,833,101	370,516	593,184	6,506,805
21.	Trinidad & Tobago Insurance Ltd.	5,323,319	1,920,528	2,333,455	5,414,640	5,948,421	-	-	20,940,364	1,187,877	3,972,870	4,532,297	-	3,523,206	5,429,164	2,294,949	20,940,364
	TOTAL CARIBBEAN	50,027,525	28,170,837	59,287,287	107,802,532	28,610,976	508,891	11,939,448	287,007,971	17,153,207	66,319,579	72,678,653	17,412,504	41,659,940	47,747,625	24,066,399	287,007,972
1.	United Insurance Company Limited	2,425,845	2,345,257	4,449,008	10,971,513	2,614,948	-	-	22,734,640	2,487,685	6,893,581	5,137,950	2,157,485	2,692,236	2,082,248	1,420,830	22,734,640
	TOTAL	2,425,845	2,345,257	4,449,008	10,971,513	2,614,948	-	-	22,734,640	2,487,685	6,893,581	5,137,950	2,157,485	2,692,236	2,082,248	1,420,830	22,734,640
	GRAND TOTAL	52,453,370	30,516,095	63,736,294	118,774,045	31,225,924	508,891	11,939,448	309,742,610	19,640,891	73,213,161	77,816,603	19,569,989	44,352,175	49,829,872	25,487,229	309,742,612

REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2009

COMPANIES		REVENUE						EXPENDITURE									
FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL		
UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS			
LOCAL																	
1.	American Life and General Insurance Company (T&T) Ltd.	\$ 1,067,031	\$ 4,600,385	\$ 18,196,862	\$ 3,085,003	\$ 1,888,943	-	\$ 1,969,337	\$ 30,807,561	\$ 13,763,164	\$ 2,310,245	\$ 7,146,626	\$ 1,064,513	\$ 2,415,130	\$ 1,048,920	\$ 3,060,960	\$ 30,807,561
2.	Bankers Insurance Company (T&T) Ltd.	2,699,890	-	3,727,446	-	104,682	275,843	-	6,807,861	109,617	653,922	2,218,433	142,242	2,844,931	832,794	5,922	6,807,861
3.	British-American Insurance Co. Trinidad Ltd.	294,407	314,367	2,319,491	-	8,539	1,302	1,197,147	4,134,386	1,939,827	235,920	1,003,961	-	367,918	316,032	270,728	4,134,386
4.	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IN LIQUIDATION																	
6.	Colonial Fire & General Insurance Company Ltd	-	249,218	402,542	717,616	2,403	-	-	6,589,061	4,895	420,772	5,212,354	-	716,321	79,643	135,598	6,589,061
7.	Export Import Bank of Trinidad and Tobago Co. Ltd.	3,446,962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Furness Anchorage General Insurance Ltd.	-	494,138	15,123,821	1,471,425	347,784	35,440	450,095	21,369,665	135,654	2,106,771	2,444,833	-	4,353,450	12,194,576	1,234,388	21,369,665
9.	Gulf Insurance Ltd	1,542,345	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Guardian General Insurance Limited	60,194	1,319,982	3,319,129	1,025,086	130,084	102	-	7,336,728	956,294	509,286	1,840,010	-	1,434,556	1,261,564	1,335,018	7,336,728
11.	GTM Fire Insurance Co. Ltd	539,364	1,190	66,594	67,160	3,512	2,346	-	200,996	6,480	37,641	93,759	-	6,584	53,842	7,137	200,996
12.	Maritime General Insurance Company Ltd	-	261,229	308,330	319,363	31,557	-	-	1,459,843	35,518	163,846	222,463	-	401,485	383,517	279,771	1,459,843
NO ACCOUNTS SUBMITTED																	
13.	Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	839,343	693,229	2,972,190	3,052,649	121,508	22,464	285,833	7,987,216	623,535	1,182,107	2,944,716	42,082	1,420,953	1,348,953	456,808	7,987,216
17.	The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.	The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19.	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	The Reinsurance Company of Trinidad &Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21.	Trinidad and Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL																	
	15,706,816	7,933,738	46,436,405	9,738,302	2,639,012	2,639,012	337,497	3,902,412	86,693,316	17,574,984	7,620,510	23,127,155	1,248,837	13,961,328	17,519,840	6,786,330	86,693,316
CARIBBEAN																	
1.	Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	United Insurance Company Ltd.	118,842	16,131	310,527	348,491	86,769	-	-	880,759	129,799	228,741	170,486	71,589	62,554	109,375	108,215	880,759
TOTAL																	
	118,842	16,131	310,527	348,491	86,769	86,769	-	-	880,759	129,799	228,741	170,486	71,589	62,554	109,375	108,215	880,759
GRAND TOTAL																	
	15,825,658	7,949,870	46,746,932	10,086,792	2,725,780	2,725,780	337,497	3,902,412	87,574,075	17,704,783	7,849,252	23,297,641	1,320,426	14,023,882	17,629,216	6,894,545	87,574,075

TABLES

TABLE XVII (1) continued

REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2009

COMPANIES		REVENUE							EXPENDITURE								
		FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	LOCAL																
	American Life and General Insurance Company (T&T) Ltd.	6,658	-	74,923	929,951	360,909	-	-	1,372,441	-	332,912	165,156	258,877	547,891	59,606	9,996	1,372,441
2.	British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Citizen Insurance Company Ltd.																
5.	Colonial Fire & General Insurance Company Ltd	18,535	249,218	402,542	717,616	2,403	-	-	1,390,314	4,895	420,772	13,607	-	716,321	79,643	135,598	1,390,314
6.	Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Furness Anchorage General Insurance Ltd.	3,352,429	480,000	14,951,683	917,409	321,637	32,774	-	20,055,932	133,572	1,773,023	1,575,761	-	4,353,450	12,100,126	1,220,008	20,055,932
8.	Gulf Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Guardian General Insurance Limited	1,542,345	1,319,982	3,319,129	1,025,086	130,084	102	-	7,336,728	956,294	509,286	1,840,010	-	1,434,556	1,261,564	1,335,018	7,336,728
10.	GTM Fire Insurance Co. Ltd	60,194	1,190	66,594	67,160	3,512	2,346	-	200,996	6,480	37,641	93,759	-	6,584	53,842	7,137	200,996
11.	Maritime General Insurance Company Ltd	539,364	261,229	308,330	319,363	31,557	-	-	1,459,843	35,518	163,846	222,463	-	401,485	383,517	279,771	1,459,843
12.	Nationwide Insurance (Casualty & General) Co. Ltd.																
13.	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Beacon Insurance Company Ltd.	836,145	693,229	3,058,698	2,798,650	105,548	19,513	-	7,511,783	614,099	1,108,421	2,557,934	36,554	1,420,953	1,348,953	456,808	7,511,783
16.	The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	The Mountain General Insurance Company Ltd.																
18.	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19.	The Reinsurance Company of Trinidad &Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	Trinidad and Tobago Insurance Ltd.	6,355,670	3,004,848	22,181,899	6,775,235	955,649	54,735	-	39,328,036	1,750,858	4,345,901	6,468,690	295,431	8,881,240	15,287,250	3,444,336	39,328,037
	TOTAL																
	CARIBBEAN																
1.	Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	United Insurance Company Ltd.	118,842	16,131	310,527	348,491	86,769	-	-	880,759	129,799	228,741	170,486	71,589	62,554	109,375	108,215	880,759
	TOTAL	118,842	16,131	310,527	348,491	86,769	-	-	880,759	129,799	228,741	170,486	71,589	62,554	109,375	108,215	880,759
	GRAND TOTAL	6,474,511	3,020,980	22,492,426	7,123,726	1,042,418	54,735	-	40,208,796	1,880,657	4,574,642	6,639,176	367,020	8,943,794	15,396,626	3,552,551	40,208,797

REVENUE ACCOUNT IN RESPECT OF OTHER LINES OF INSURANCE BUSINESS - 2009

COMPANIES		REVENUE							EXPENDITURE								
		FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
		UN-EARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UN-EARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	1,060,373	4,600,385	18,121,939	2,155,052	1,528,034	-	1,969,337	29,435,120	13,763,164	1,977,333	6,981,470	805,636	1,867,239	989,314	3,050,964	29,435,120
2.	Bankers Insurance Company (T&T) Ltd.	2,699,890	-	3,727,446	-	104,682	275,843	-	6,807,861	109,617	653,922	2,218,433	142,242	2,844,931	832,794	5,922	6,807,861
3.	British-American Insurance Co. Trinidad Ltd.	294,407	314,367	2,319,491	-	8,539	1,302	1,197,147	4,134,386	1,939,827	235,920	1,003,961	-	367,918	316,032	270,728	4,134,386
4.	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Colonial Fire & General Insurance Company Ltd	5,198,747	-	-	-	-	-	-	5,198,747	-	-	5,198,747	-	-	-	-	5,198,747
7.	Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Furness Anchorage General Insurance Ltd.	94,533	14,138	172,138	554,016	26,147	2,666	450,095	1,313,733	2,082	333,748	869,072	-	-	94,450	14,381	1,313,733
9.	Gulf Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	GTM Fire Insurance Co. Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	Maritime General Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	3,198	-	(86,508)	253,999	15,960	2,951	285,833	475,433	9,436	73,686	386,782	5,528	-	-	-	475,433
17.	The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.	The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19.	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	The Reinsurance Company of Trinidad &Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21.	Trinidad and Tobago Insurance Ltd.	9,351,147	4,928,890	24,254,506	2,963,067	1,683,362	282,762	3,902,412	47,365,279	15,824,126	3,274,609	16,658,465	953,406	5,080,088	2,232,590	3,341,994	47,365,278
TOTAL CARIBBEAN																	
1.	Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	United Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL																	
GRAND TOTAL		9,351,147	4,928,890	24,254,506	2,963,067	1,683,362	282,762	3,902,412	47,365,279	15,824,126	3,274,609	16,658,465	953,406	5,080,088	2,232,590	3,341,994	47,365,278

TABLES

TABLE XVIII

REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2009

COMPANIES		REVENUE						EXPENDITURE									
		FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
		UN-EARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UN-EARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	1,904,528	4,042,359	2,809,601	1,693,908	832,771	-	-	11,367,342	1,358,282	906,057	381,085	597,339	3,663,217	1,478,149	2,983,212	11,367,342
2	Bankers Insurance Company (T&T) Ltd.	723,555	1,603,843	1,452,242	-	40,785	107,471	-	3,928,998	847,606	226,896	532,590	55,419	1,354,103	619,310	293,075	3,928,998
3	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Fire & General Insurance Company Ltd.	3,312,080	5,384,043	6,518,850	556,238	431,210	-	41,828	16,257,982	2,656,519	1,110,561	2,441,604	-	49,182	3,083,636	6,916,480	16,257,982
5	Furness Anchorage General Insurance Ltd.	2,058,109	341,520	5,676,573	252,840	344,919	35,146	-	8,809,311	1,493,149	997,860	1,242,713	-	2,181,559	2,715,525	178,505	8,809,311
6	GTM Fire Insurance Co. Ltd.	1,870,400	1,910,539	3,158,166	(98)	219,713	146,751	334,173	7,698,811	1,594,543	385,248	899,883	-	-	1,829,106	2,990,029	7,698,810
7	Guardian General Insurance Limited	13,513,574	91,541,079	35,585,102	743,537	4,987,327	12,699	44,666	146,427,984	21,357,756	5,401,617	4,982,671	-	15,134,819	12,753,615	86,797,506	146,427,984
8	Gulf Insurance Ltd.	1,244,034	1,168,732	2,028,722	456,080	296,499	-	1,429,599	6,661,201	95,216	334,272	774,173	-	437,265	1,323,238	3,697,035	6,661,200
9	Maritime General Insurance Company Ltd.	1,805,564	4,449,785	4,288,596	7,152	438,924	-	927,227	11,917,248	1,198,757	817,940	643,868	-	-	1,914,276	7,342,407	11,917,248
10	Nationwide Insurance (Casualty & General) Co. Ltd.																
11	N.E.M. (West Indies) Insurance Ltd.																
12	Royal Caribbean Insurance Ltd.																
13	Sagico General Insurance Company Limited	3,956,003	11,085,855	7,176,767	1,129,484	-	-	-	23,348,109	2,449,620	1,530,762	-	-	4,783,734	3,957,167	10,626,826	23,348,109
14	The Beacon Insurance Company Ltd	3,484,817	13,759,876	7,491,542	730,653	140,501	25,974	3,464,994	29,356,488	2,992,996	996,159	3,405,022	48,659	2,982,193	4,430,745	14,500,714	29,356,488
15	The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	The Mountain General Insurance Company Ltd.																
17	The New India Assurance Company (T&T) Ltd.	1,500,362	1,301,890	2,228,153	-	-	-	-	5,120,706	319,441	253,769	367,369	-	643,621	1,533,352	2,003,154	5,120,706
18	Trinidad & Tobago Insurance Ltd.	4,251,379	8,828,186	8,857,307	520,102	1,806,871	-	-	24,607,776	2,707,401	1,248,825	1,376,715	-	2,897,341	3,407,965	12,969,529	24,607,776
	TOTAL	39,624,405	145,417,707	87,271,622	6,089,895	9,539,520	328,041	6,242,487	295,501,956	39,071,286	14,209,966	17,047,693	701,417	34,127,034	39,046,085	151,298,472	295,501,954
	CARIBBEAN																
1	United Insurance Company Ltd.	2,735,969	2,733,458	4,877,014	-	269,956	-	-	10,616,397	3,442,774	711,662	530,419	222,729	1,216,602	2,129,996	2,362,215	10,616,397
	TOTAL	2,735,969	2,733,458	4,877,014	-	269,956	-	-	10,616,397	3,442,774	711,662	530,419	222,729	1,216,602	2,129,996	2,362,215	10,616,397
	GRAND TOTAL	42,360,374	148,151,165	92,148,636	6,089,895	9,809,475	328,041	6,242,487	306,118,353	42,514,060	14,921,629	17,578,112	924,147	35,343,635	41,176,081	153,660,687	306,118,350

REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2009

COMPANIES		REVENUE						EXPENDITURE										
		FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	INTEREST DIVIDENDS & RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL	
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS		
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	40,780,364	5,787,702	37,505,510	-	3,707,189	-	-	87,780,765	14,055,620	5,813,473	1,696,450	938,705	38,340,304	24,010,535	2,925,678	87,780,765	
2	British-American Insurance Company (Trinidad) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Colonial Fire & General Insurance Company Ltd.	88,755	13,167	247,579	-	11,508	-	-	361,009	18,038	48,815	65,159	-	119,797	96,033	13,167	361,009	
5	Furness Anchorage General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	GTM Fire Insurance Co. Ltd.	(3,803)	-	5,945	1,386	(218)	(145)	4,532	7,696	-	1,110	2,858	-	-	3,728	-	7,696	
7	Guardian General Insurance Limited	269,950	147,521	1,241,508	-	18,073	-	-	1,677,052	20,453	170,163	153,086	-	972,592	250,458	110,300	1,677,052	
8	Maritime General Insurance Company Ltd.	-	-	38,966	303,105	3,988	-	462,454	808,513	-	47,346	747,112	-	-	14,055	-	808,513	
9	Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Nationwide Insurance (Casualty & General) Co. Ltd.																	
11	N.E.M. (West Indies) Insurance Ltd.																	
12	Sagcor General Insurance Company Limited	46,980	(53,282)	82,843	-	-	-	-	76,541	-	10,324	-	-	79,462	37,469	(50,714)	76,541	
13	The Beacon Insurance Company Ltd	6,371,986	1,387,053	11,068,475	13	107,516	19,877	-	18,954,920	8,277,196	991,483	2,605,622	37,235	613,617	6,004,001	425,766	18,954,920	
14	The New India Assurance Company (T&T) Ltd.	742	-	1,250	2,125	-	-	-	4,428	-	1,000	1,648	-	1,379	401	-	4,428	
15	Trinidad and Tobago Insurance Ltd.	25,155	-	(730,112)	-	11,391	-	-	(693,567)	-	6,214	8,679	-	(815,052)	25,155	81,437	(693,567)	
16	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	47,580,128	7,282,161	49,461,963	306,629	3,859,447	19,732	466,986	108,977,357	22,371,307	7,089,928	5,280,614	975,940	39,312,099	30,441,835	3,505,634	108,977,357	
	CARIBBEAN																	
1	United Insurance Company Ltd.	411	187,500	44,564	-	2,293	-	-	234,768	-	6,045	4,505	1,892	14,041	20,786	187,500	234,768	
	TOTAL	411	187,500	44,564	-	2,293	-	-	234,768	-	6,045	4,505	1,892	14,041	20,786	187,500	234,768	
	GRAND TOTAL	47,580,539	7,469,661	49,506,528	306,629	3,861,740	19,732	466,986	109,212,125	22,371,307	7,095,973	5,285,119	977,832	39,326,139	30,462,620	3,693,134	109,212,125	

TABLES

TABLE XIXA

REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2009 INCOME

	COMPANIES	FUND AT BEGINNING OF YEAR		PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE						
		\$	\$	\$	\$	\$	\$	\$	\$
1.	LOCAL								
	American Life and General Insurance Company (T&T) Ltd.	947,036	4,599,785	18,031,361	-	980,027	-	1,963,439	26,521,649
2.	Colonial Fire & General Insurance Company Ltd.	5,198,747	-	-	-	-	-	-	5,198,747
3.	Guardian Life of the Caribbean Ltd.	50,850	12,606,639	151,320,707	-	-	50,014	-	164,028,210
4.	Trinidad and Tobago Insurance Ltd.	877,330	1,492,930	11,201,546	12,714	1,698,696	-	-	15,283,216
	TOTAL	7,073,963	18,699,354	180,553,614	12,714	2,678,724	50,014	1,963,439	211,031,822
	CARIBBEAN								
1.	Life of Barbados	11,223,387	-	78,448,928	-	-	45,178.00	1,071,943	90,789,436
2.	Sagicor Life Inc.	11,223,387	-	78,448,928	-	-	45,178	1,071,943	90,789,436
	TOTAL	18,297,350	18,699,354	259,002,542	12,714	2,678,724	95,192	3,035,382	301,821,258

EXPENDITURE

	COMPANIES	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
							RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
		\$	\$	\$	\$	\$	\$	\$	\$
1.	LOCAL								
	American Life and General Insurance Company (T&T) Ltd.	13,763,072	1,631,890	6,730,541	414,735	-	936,600	3,044,811	26,521,649
2.	Colonial Fire & General Insurance Company Ltd.	-	-	5,198,747	0	-	0	0	5,198,747
3.	Guardian Life of the Caribbean Limited	87,499,045	25,806,203	7,807,612	1,349,961	32,187,965	111,416	9,266,008	164,028,209
4.	Trinidad and Tobago Insurance Ltd	7,244,791	148,809	1,294,293	0	4,384,900	877,330	1,333,093	15,283,216
	TOTAL	108,506,908	27,586,902	21,031,192	1,764,696	36,572,865	1,925,346	13,643,912	211,031,821
	CARIBBEAN								
1.	Life of Barbados	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	68,714,546	6,471,206	5,914,862	-3,890,295	-	13,579,117	0	90,789,436
	TOTAL	68,714,546	6,471,206	5,914,862	(3,890,295.20)	0	13,579,117	0	90,789,436
	GRAND TOTAL	177,221,454	34,058,108	26,946,054	-2,125,599	36,572,865	15,504,463	13,643,912	301,821,257

REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2009

COMPANIES			REVENUE							EXPENDITURE							
			FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
			UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE											RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	LOCAL																
1	American Life and General Insurance Company (T&T) Ltd.	-	-	11,035	24,667	-	-	-	35,702	(697)	-	11,288	17,694	7,418	-	-	35,702
2	Bankers Insurance Company (T&T) Ltd.	221,312	-	29,777	88,197	836	2,204	-	342,326	-	40,593	10,951	1,136	75,246	214,400	-	342,326
3	Colonial Fire & General Insurance Company Ltd.	97,684	77,063	166,610	240,868	12,666	-	-	594,891	77,365	91,169	71,713	-	218,615	31,654	104,375	594,891
4	Furness Anchorage General Insurance Ltd	5,122	-	74,542	-	17,550	1,788	-	99,002	43,106	7,208	(249)	-	27,674	21,263	-	99,002
5	GTM Fire Insurance Co. Ltd.	57,651	29,508	87,675	-	4,987	3,331	-	183,151	46,630	9,137	23,260	-	35,173	68,950	-	183,151
6	Gulf Insurance Ltd.	127,423	254,485	116,694	175,968	16,969	-	577,198	1,268,737	493,541	75,234	93,772	-	-	12,191	594,000	1,268,737
7	Guardian General Insurance Limited	(3,518)	857,977	901,524	874,390	64,381	4,171	71,942	2,770,867	206,376	529,570	584,451	-	165,358	(408)	1,285,520	2,770,867
8	Maritime General Insurance Company Ltd.	88,034	5,857,299	599,415	141,328	61,348	-	-	6,747,424	7,367	177,438	340,278	-	646,921	94,127	5,481,293	6,747,424
9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Sagcor General Insurance Company Limited	1,598,293	524,904	2,558,729	25,882	-	-	-	4,707,808	489,863	587,218	-	-	1,692,132	1,460,567	478,028	4,707,808
12	The Beacon Insurance Company Limited	2,777,032	1,656,559	4,272,503	3,407,895	177,044	32,730	464,695	12,788,458	973,905	1,562,713	4,290,615	61,315	1,893,565	1,720,882	2,285,462	12,788,458
13	The New India Assurance Company (T&T) Ltd.	10,474	3,723	13,301	11,971	-	-	-	41,125	-	3,959	8,773	-	16,054	8,616	3,723	41,125
14	The Reinsurance Company of Trinidad and Tobago Ltd	450	89,592	207,583	1,254,590	-	-	-	1,552,215	65,980	31,227	67,587	-	1,372,436	9,967	5,018	1,552,215
15	Trinidad & Tobago Insurance Ltd.	409,484	808,326	4,609,591	343,628	924,696	-	-	7,095,724	(62,530)	37,802	704,556	-	5,097,924	342,039	975,934	7,095,724
	TOTAL	5,389,442	10,159,436	13,637,944	6,575,752	1,305,145	44,223	1,113,835	38,227,432	2,340,906	3,153,268	6,206,995	80,145	11,248,517	3,984,247	11,213,353	38,227,430
	CARIBBEAN																
1	United Insurance Company Ltd.	118,114	8,266	258,424	-	13,357	-	3,823	401,985	47,472	35,213	26,245	11,021	55,244	111,516	115,275	401,985
	TOTAL	118,114	8,266	258,424	-	13,357	-	3,823	401,985	47,472	35,213	26,245	11,021	55,244	111,516	115,275	401,985
	GRAND TOTAL	5,507,556	10,167,702	13,896,368	6,575,752	1,318,502	44,223	1,117,658	38,629,417	2,388,378	3,188,480	6,233,240	91,165	11,303,761	4,095,763	11,328,627	38,629,416

TABLES

TABLE XX (1) continued

REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2009

COMPANIES			REVENUE						EXPENDITURE						FUND AT END OF YEAR		TOTAL
FUND AT THE BEGINNING OF YEAR			PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	TOTAL	
UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE																
LOCAL			\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	American Life and General Insurance Company (T&T) Ltd.	-	-	11,035	24,667	-	-	35,702	(697)	-	11,288	17,694	7,418	-	-	35,702	
2	Bankers Insurance Company (T&T) Ltd.	221,312	-	29,777	88,197	836	2,204	342,326	-	40,593	10,951	1,136	75,246	214,400	-	342,326	
3	Colonial Fire & General Insurance Company Ltd.	68,116	-	1,623	-	8,832	-	78,571	-	(2,843)	50,006	-	13,992	17,416	-	78,571	
4	Furness Anchorage General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	GTM Fire Insurance Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Gulf Insurance Ltd.	127,423	254,485	116,694	175,968	16,969	-	577,198	493,541	75,234	93,772	-	-	12,191	594,000	1,268,737	
7	Guardian General Insurance Limited	(3,518)	592,237	448,695	874,390	34,263	4,171	1,950,238	56,946	529,570	514,437	-	165,358	(408)	684,335	1,950,238	
8	Maritime General Insurance Company Ltd.	88,034	5,857,299	599,415	141,328	61,348	-	6,747,424	7,367	177,438	340,278	-	646,921	94,127	5,481,293	6,747,424	
9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Sagcor General Insurance Company Limited	213,107	294,062	377,520	(4,579)	-	-	880,110	(201,820)	44,860	-	-	879,731	157,339	-	880,110	
12	The Beacon Insurance Company Limited	801,794	1,059,632	811,276	1,806,587	76,227	14,092	5,034,303	526,958	875,710	1,847,334	26,400	-	814,615	943,286	5,034,303	
13	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	The Reinsurance Company of Trinidad and Tobago Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Trinidad & Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			1,516,269	8,057,716	2,385,000	3,092,926	223,143	20,467	1,041,893	16,337,413	882,295	2,868,065	45,230	1,788,667	1,309,680	16,337,412	
CARIBBEAN																	
1	United Insurance Company Ltd.	41,388	-	72,328	-	3,780	-	-	117,496	10,151	9,965	7,427	3,119	55,244	31,589	117,496	
TOTAL			41,388	-	72,328	-	3,780	-	117,496	10,151	9,965	7,427	3,119	55,244	31,589	117,496	
GRAND TOTAL			1,557,657	8,057,716	2,457,328	3,092,926	226,923	20,467	1,041,893	16,454,908	892,446	2,875,493	48,348	1,843,911	1,341,269	16,454,908	

REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2009

COMPANIES		REVENUE						EXPENDITURE						FUND AT END OF YEAR		TOTAL
		FUND AT THE BEGINNING OF YEAR	PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Colonial Fire & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Furness Anchorage General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	GTM Fire Insurance Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Gulf Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Maritime General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	The Reinsurance Company of Trinidad and Tobago Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Trinidad & Tobago Insurance Ltd.	415,254	-	-	-	-	-	415,254	-	-	-	-	-	-	415,254	415,254
	TOTAL	415,254	-	-	-	-	-	415,254	-	-	-	-	-	-	415,254	415,254
	CARIBBEAN															
1	United Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	-	415,254	-	-	-	-	415,254	-	-	-	-	-	-	415,254	415,254

TABLES

TABLE XX (3) continued

REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2009

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	LOCAL																
	1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2	Bankers Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	3	Colonial Fire & General Insurance Company Ltd.	29,568	77,063	164,987	240,868	3,834	-	-	516,320	77,365	94,012	21,707	-	204,623	14,238	516,320
	4	Furness Anchorage General Insurance Ltd	5,122	-	74,542	-	17,550	1,788	-	99,002	43,106	7,208	(249)	-	27,674	21,263	99,002
	5	GTM Fire Insurance Co. Ltd.	57,651	29,508	87,675	-	4,987	3,331	-	183,151	46,630	9,137	23,260	-	35,173	68,950	183,151
	6	Gulf Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	7	Guardian General Insurance Limited	-	265,740	452,829	-	30,118	-	71,942	820,629	149,430	-	70,014	-	-	601,185	820,629
	8	Maritime General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	11	Sagcor General Insurance Company Limited	1,385,186	230,842	2,181,209	30,461	-	-	-	3,827,698	691,683	542,358	-	812,401	1,303,228	478,028	3,827,698
	12	The Beacon Insurance Company Limited	1,975,238	596,927	3,461,227	1,601,308	100,817	18,638	-	7,754,155	446,947	687,004	2,443,281	34,915	1,893,565	906,267	7,754,155
	13	The New India Assurance Company (T&T) Ltd.	10,474	3,723	13,301	11,971	-	-	-	41,125	-	3,959	8,773	-	16,054	8,616	41,125
	14	The Reinsurance Company of Trinidad and Tobago Ltd	450	89,592	207,583	1,254,590	-	-	-	1,552,215	65,980	31,227	67,587	-	1,372,436	9,967	1,552,215
	15	Trinidad & Tobago Insurance Ltd.	409,484	393,072	4,609,591	343,628	924,696	-	-	6,680,470	(62,530)	37,802	704,556	-	5,097,924	342,039	6,680,470
		TOTAL	3,873,173	1,686,466	11,252,943	3,482,826	1,082,002	23,757	71,942	21,474,766	1,458,612	1,412,706	3,338,930	34,915	9,459,850	2,674,567	21,474,765
	1	CARIBBEAN															
	1	United Insurance Company Ltd.	76,726	8,266	186,096	-	9,577	-	3,823	284,489	37,321	25,247	18,817	7,902	-	79,927	284,489
		TOTAL	76,726	8,266	186,096	-	9,577	-	3,823	284,489	37,321	25,247	18,817	7,902	-	79,927	284,489
		GRAND TOTAL	3,949,900	1,694,733	11,439,039	3,482,826	1,091,579	23,757	75,765	21,759,255	1,495,933	1,437,954	3,357,747	42,817	9,459,850	2,754,494	21,759,254

UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE – 2009

	COMPANIES	IN LIQUIDATION										PROFIT OR (LOSS) PERCENT
		UNEARNED PREMIUM (BEGINNING OF YEAR)	NET PREMIUM WRITTEN	UNEARNED PREMIUM (END OF YEAR)	NET PREMIUMS EARNED (1+2)-3	NET CLAIMS INCURRED	5 AS A PERCENT OF 4	EXPENSES OF MANAGEMENT AND NET COMMISSIONS	7 AS A PERCENT OF 4	TOTAL PREMIUM PAYMENTS (7+5)	9 AS A PERCENT OF 4	
		\$	\$	\$	\$	\$	%	\$	%	\$	%	\$
LOCAL												
1.	American Life and General Insurance Company (T&T) Ltd.	6,789,041	9,914,723	7,010,697	9,693,067	3,104,780	32.03	5,561,471	57.38	8,666,251	89.41	1,026,816
2.	Bankers Insurance Company (T&T) Ltd.	379,876	1,780,894	832,647	1,328,122	3,579	0.27	1,183,421	89.10	1,186,999	89.37	141,122
3.	British - American Insurance Company (Trinidad) Ltd	2,419,100	686,714	1,786,214	1,319,600	1,044,501	79.15	2,453,737	185.95	3,498,238	265.10	(2,178,638)
4.	Capital Insurance Ltd.	36,669	85,731	35,056	87,344	-	-	(90,057)	(103.11)	(90,057)	(103.11)	177,401
5.	Citizen Insurance Company Ltd											
6.	Colonial Fire & General Insurance Company Ltd.	6,926,286	5,929,923	5,940,967	6,915,242	1,182,999	17.11	(4,577,186)	(66.19)	(3,394,187)	(49.08)	10,309,429
7.	Furness Anchorage General Insurance Ltd.	196,614	307,814	381,082	125,346	146	0.12	3,211,759	2,562.31	3,211,905	2,562.42	(3,086,559)
8.	Gulf Insurance Ltd.	2,400,806	1,529	(302,303)	2,704,639	(2,174,797)	(80.41)	(1,212,289)	(44.82)	(3,387,086)	(125.23)	6,091,725
9.	Guardian General Insurance Company Ltd.	6,537,129	17,299,014	6,944,948	16,891,195	1,870,338	11.07	5,471,661	32.39	7,341,999	43.47	9,549,196
10.	GTM Fire Insurance Company Ltd.	3,426,695	3,127,923	2,988,157	3,566,461	1,471,068	41.25	2,945,648	82.59	4,416,716	123.84	(850,255)
11.	Maritime General Insurance Company Ltd.	4,124,006	5,780,848	4,128,706	5,776,148	306,970	5.31	4,199,857	72.71	4,506,827	78.02	1,269,321
NO ACCOUNTS SUBMITTED												
12.	Nationwide Insurance (Casualty & General) Co. Ltd.											
13.	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
14.	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	Sagcor General Insurance Company Limited	4,371,437	3,335,216	5,561,341	2,145,312	2,371,353	110.54	(3,260,627)	(151.99)	(889,274)	(41.45)	3,034,586
16.	The Beacon Insurance Company Limited	4,372,868	6,672,815	4,102,441	6,943,241	1,927,368	27.76	11,158,807	160.71	13,086,175	188.47	(6,142,933)
NO ACCOUNTS SUBMITTED												
17.	Thr Goodwill General Insurance Company Ltd											
18.	The Great Northern Insurance Company Ltd.	15,884	8,234	3,539	20,579	10,539	51.21	(2,393)	(11.63)	8,146	39.58	12,433
19.	The Mountain General Insurance Company Ltd.											
20.	The New India Assurance Company (T&T) Ltd.	2,340,531	1,583,982	2,534,453	1,390,060	762,109	54.83	2,011,391	144.70	2,773,500	199.52	(1,383,440)
21.	The Reinsurance Company of T&T Limited	365,264	438,472	370,516	433,220	(449,854)	(103.84)	(950,027)	(219.29)	(1,399,881)	(323.13)	1,833,101
22.	Trinidad & Tobago Insurance Ltd.	5,323,319	2,333,455	5,429,164	2,227,611	1,562,298	70.13	3,090,528	138.74	4,652,825	208.87	(2,425,215)
	TOTAL	50,027,525	59,287,287	47,747,625	61,567,187	12,993,397	21.10	31,195,700	50.67	44,189,097	71.77	17,378,089
CARIBBEAN												
1.	United Insurance Company Ltd.	2,425,845	4,449,008	2,082,248	4,792,605	1,497,815	31.25	1,060,018	22.12	2,557,833	53.37	2,234,772
	TOTAL	2,425,845	4,449,008	2,082,248	4,792,605	1,497,815	31.25	1,060,018	22.12	2,557,833	53.37	2,234,772
	GRAND TOTAL	52,453,370	63,736,294	49,829,872	66,359,792	14,491,212	21.84	32,255,718	48.61	46,746,930	70.44	19,612,861
												29.56

TABLES

TABLE XXII

SUMMARY AND VALUATION OF POLICIES OF AMERICAN LIFE & GENERAL INSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED IN RESPECT OF LONG-TERM INSURANCE AS AT DECEMBER 31, 2009

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				
	NUMBER OF POLICIES	SUMS ASSURED AND BONUSES	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$
Total Assurances with Profits	12,771	908,758,627	19,731,535	9,294,186	138,906,409
Total Assurances without Profits	16,235	3,852,926,491	38,030,834	27,603,874	216,469,775
TOTAL ASSURANCES	29,006	4,761,685,118	57,762,369	36,898,060	355,376,184
Supplementary Benefits	-	0	9,185,922	5,947,927	5,535,069
Group Life Insurances	202	2,367,913,367	9,956,701	7,965,361	43,577
Individual Annuities - Deferred In Payment	11,673	-	-	-	114,750,774
TOTAL IND. ANNUITIES	11,673	-	-	-	114,750,774
Tax Qual. Ind. Annuities - Deferred In Payment	19,167	-	-	-	224,144,385
	958	4,546,891	-	-	50,802,409
TOTAL TAX QUAL. IND. ANNUITIES	20,125	4,546,891	-	-	274,946,794
Group Annuities - Deferred In Payment	49	-	-	-	183,253,055
	-	4,370,992	-	-	42,352,994
TOTAL GROUP ANNUITIES	49	4,370,992	-	-	225,606,049
AIDS RESERVE	-	-	-	-	27,000,000
PERSONAL ACCIDENT BENEFITS	-	-	-	-	2,790,676
GRAND TOTAL - NET	61,055	7,138,516,368	76,904,992	50,811,348	1,006,049,123

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF AMERICAN LIFE & GENERAL INSURANCE COMPANY (TRINIDAD) LIMITED AS AT DECEMBER 31, 2009

Net Liabilities under Policies on Register in Trinidad and Tobago	\$	1,006,625,454	Balance of Long Term Fund per Revenue Account	\$	1,206,309,679
Other					
Surplus (if any)		199,684,225	Deficiency (if any)		-
TOTAL		1,206,309,679	TOTAL		1,206,309,679

SUMMARY AND VALUATION OF THE POLICIES OF THE BANCASSURANCE CARIBBEAN LIMITED
IN RESPECT OF LONG TERM AND CREDIT LIFE INSURANCE AT DECEMBER 31, 2009
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$ ' 000	\$ ' 000
Actuarial Reserves		
Participating Policies	40,892	
Non Participating Policies	41,492	
	82,384	
Investment and Contingency Reserves		
Participating Policies	10,659	
Non Participating Policies	16,578	
	27,237	
Unappropriated Surplus		
Participating Policies	83,917	
Non Participating Policies	61,670	
	145,587	
Share Capital	4,940	
Shareholders' Account	4,223	
Total	264,371	Total
		264,371
		320,373
		-56,002

**SUMMARY AND VALUATION OF POLICIES OF BANCASSURANCE CARIBBEAN LIMITED
IN RESPECT OF LONG-TERM BUSINESS AS AT DECEMBER 31, 2009**

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	SUM ASSURED	REVERSIONARY BONUS	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUM	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$	\$
Group 1 - With full Participation in Profits Less Reinsurance	1,998	113,712,295 292,394	31,626,241	1,247,086	810,927	810,927
TOTAL NET GROUP 1	1,998	113,419,901	31,626,241	1,247,086	810,927	810,927
Group 3 - Without Participation in Profits Less Reinsurance	1,859	499,603,486 21,357,707	-	1,756,046	951,689	951,689
TOTAL NET GROUP 3	1,859	478,245,779	0	1,756,046	951,689	951,689
Group 5 - Annuities Less Reinsurance	221	160,017	-	4,745	4,530	4,530
TOTAL NET GROUP 5	221	160,017	-	4,745	4,530	4,530
Group 6 - Other Group Life Less Reinsurance	5	36,220,816 1,681,557,463 724,893,014	-	8,064 4,015,298 1,582,637	- - -	- - -
TOTAL NET GROUP 6	0	992,885,265	-	2,440,725	-	-
GRAND TOTAL	4,078	1,584,710,962	31,626,241	5,448,602	1,767,146	1,767,146

**VALUATION BALANCE SHEET OF BANCASSURANCE CARIBBEAN LIMITED IN RESPECT OF
BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY AS AT DECEMBER 31, 2009**

	\$'000	\$'000
Actuarial Reserves: Par	40,892	Value of Assets
Non Par	41,492	
	82,384	
Investment and Contingency Reserves		Less
Participating Policies	10,659	Current Liabilities
Non Participating Policies	16,578	
	27,237	
Unappropriated Surplus: Par	83,917	
Non-Par	61,670	
	145,587	
Share Premium	4,940	
Share Capital	4,223	
TOTAL	264,371	TOTAL
		264,371

**SUMMARY AND VALUATION OF POLICIES OF CARIBBEAN ATLANTIC INSURANCE COMPANY LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2009**

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	BASIC SUM ASSURED	DIVIDENDS	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUM	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$	\$
Group 3 - Whole Life	256	9,982,657	-	155,033	136,919	5,204,681
Group 3 - Endowment	20	523,000	-	8,903	7,338	301,008
Group 3 - Term	1	538,000	-	3,252	1,794	12,526
Group 3 - Carib Fund	-	-	-	-	-	512,648
Group 3 - Additional Benefits	-	4,426,440	-	6,987	-	6,987
Group 3 - Extra Premiums	-	-	-	4,983	-	4,983
Less Re-assurance	-	-512,365	-	-11,578	-	-5,789
TOTAL GROUP 3	277	14,957,732	0	167,580	146,051	6,037,044
ANNUITIES						
Group 5a: Immediate Annuities	-	-	-	-	-	-
Approved Immediate Annuities	11	31,760	-	-	-	227,529
Unapproved Immediate Annuities	14	32,872	-	-	-	216,465
Total Immediate Annuities	25	64,632	0	0	0	443,994
Group 5b: Deferred Annuities	-	-	-	-	-	-
Approved Deferred Annuities	16	75,790	-	13,189	10,024	659,966
Unapproved Deferred Annuities	-	-	-	-	-	-
Total Deferred Annuities	16	75,790	0	13,189	10,024	659,966
TOTAL GROUP 5	41	140,422	0	13,189	10,024	1,103,960
GRAND TOTAL	318	15,098,154	0	180,769	156,075	7,141,004

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF CARIBBEAN ATLANTIC INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2009**

Net Asset Value in Trinidad and Tobago	\$	\$
Policy Reserves	15,159,208	Balance of Long Term Fund per Revenue Account
Total Policy Reserves	7,141,004	37,459,420
Surplus (if any)	7,141,004	
TOTAL	8,018,204	Deficiency (if any)
	37,459,420	TOTAL
		37,459,420

TABLES

TABLE XXV

SUMMARY AND VALUATION OF THE POLICIES OF CUNA CARIBBEAN INSURANCE SOCIETY LIMITED IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2009

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	BASIC SUM ASSURED	DIVIDENDS	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUM	NET LIABILITY
GROUP 1 INSURANCE POLICIES		\$	\$	\$	\$	\$
Group 1 - Whole Life	217	7,668,655	87,464	137,824	135,218	3,233,054
Group 1 - Limited Pay Life	339	13,784,635	347,435	286,092	281,222	5,771,523
Group 1 - Term	131	13,570,705	-	146,935	144,463	422,363
Group 1 - Single Premium Term	1	47,728	-	-	-	2,130
Group 1 - Pensions Plus Term and ADB Rider	559	64,100,000	-	134,160	130,303	130,303
Group 1 - Endowment	70	2,273,579	12,321	86,417	85,075	1,318,049
TOTAL GROUP 3	1,317	101,445,302	447,220	791,428	776,281	10,877,422
GROUP 5 DEFERRED ANNUITIES						
Unit Linked Pension Plus	-	-	-	-	-	-
Total Deferred Annuities	0	0	0	0	0	8,831,324
GROUP 6 OTHER LONG TERM INSURANCE BUSINESS						
Group 6 - Group Life	258	3,190,828,273	-	57,778,748	-	9,336,230
Group 6 - Loan Protection and Life Saving	199	7,077,553,158	-	43,039,675	-	18,820,290
TOTAL OTHER BUSINESS	457	10,268,381,431	0	100,818,423	0	28,156,520
POLICY RIDERS						
EXTRA PREMIUMS	-	31,488,314	-	56,726	-	56,726
CSV DEFICIENCY RESERVE	-	-	-	5,660	-	5,660
AIDS RESERVE	-	-	-	-	-	-
GRAND TOTAL	1,774	10,401,315,047	447,220	101,672,237	776,281	47,927,652

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF CUNA CARIBBEAN INSURANCE SOCIETY LIMITED AS AT DECEMBER 31, 2009

	\$	\$
Net Liabilities under Policies on Register in Trinidad and Tobago	47,927,651	Balance of Long Term Fund per Revenue Account
Other - Outstanding claims on behalf of Individual Ordinary Life	97,588,724	Deficiency (if any)
Surplus (if any)	145,516,375	TOTAL
TOTAL	145,516,375	145,516,375

**SUMMARY AND VALUATION OF POLICIES OF DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
IN RESPECT OF LONG-TERM BUSINESS AS AT DECEMBER 31, 2009**

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				NET LIABILITY
	NUMBER OF POLICIES	SUM INSURED	BONUSES	OFFICE YEARLY PREMIUMS	
INSURANCE POLICIES		\$		\$	\$
Group 1 - With Immediate Participation in profits	371	17,092,625	10,381,004	365,662	15,805,159
Whole Life	-	-	-	1,043	521
Extra Premiums	-	-	-	5,787	869,284
Supplementary Benefits	-	-	-	-	34,145
Claims Reserve	371	17,092,625	10,381,004	372,492	16,709,109
Total Insurance	-	6821,625	-	-	309,262
Deduct Reinsurance	371	10,271,000	10,381,004	372,492	17,018,371
TOTAL NET ASSURANCES WITH PROFITS					
Group 3 - Without Participation in profits	281	20,412,300	-	385,380	10,029,169
Whole Life	26	1,864,000	-	131,86	130,098
Level Term	8	1,124,200	-	61,20	36,087
Annual Premium Decreasing Term	-	-	-	641	671,937
Supplementary Benefits	-	-	-	-	37,155
Claims Reserve	315	23,400,500	0	405,327	10,904,446
Total Insurance	-	10,768,300	-	-	(526,200)
Deduct Reinsurance	315	12,632,200	0	405,327	11,430,646
TOTAL NET ASSURANCES WITHOUT PROFITS					
Group 4 - Endowments	154	7,960,100	4,384,244	190,326	6,621,779
Endowments (Participating)	2	110,000	-	3,021	79,858
Endowments (Non-Participating)	10	348,000	61,722	207,95	156,483
Anticipated Endowments (Participating)	-	-	-	-	377,197
Supplementary Benefits	-	-	-	-	19,630
Claims Reserve	166	8,418,100	4,445,966	214,142	7,254,947
Total Insurance	-	2,053,000	-	-	-10,506
Deduct Reinsurance	166	6,365,100	4,445,966	214,142	7,265,453
TOTAL NET ENDOWMENTS					
Group 5 - Annuities	-	-	-	-	-
Immediate Annuities	-	-	-	-	-
Deferred Annuities	209	-	-	0	10,228,853
Approved Immediate Annuities	140	-	-	-	6,430,207
Approved Deferred Annuities	54	-	-	-	1,714,517
Claim Reserve	403	0	0	0	18,373,577
Total Insurance	-	-	-	-	-
Deduct Reinsurance	403	0	0	0	18,373,577
TOTAL NET ANNUITIES					
GRAND TOTAL	1,255	29,268,300	14,826,970	991,961	54,088,047

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2009**

Net Liabilities under Policies on Register in Trinidad and Tobago	\$	54,088,045	Balance of Long Term Fund per Revenue Account	\$	98,211,661
Other			Deficiency (if any)		-
Surplus (if any)		44,123,616			-
TOTAL		<u>98,211,661</u>			<u>98,211,661</u>

**SUMMARY AND VALUATION OF THE POLICIES OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED IN RESPECT OF LONG TERM INSURANCE BUSINESS
AS AT DECEMBER 31, 2009**

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	SUMS INSURED	BONUS	OFFICE PREMIUMS	NET PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$	\$
Group 1 - With full participation in profits	1,700	160,728,669	80,822,529	2,378,610	1,383,515	82,442,864
Less Reinsurance	-	4,876,622	-	190,026	-	63,377
TOTAL NET FULL PARTICIPATION	1,700	155,852,047	80,822,529	2,188,584	1,383,515	82,379,487
With Quarter Participation in Profits						
Less Reinsurance	-	-	-	-	-	-
TOTAL NET QUARTER PARTICIPATION	0	0	0	0	0	0
Bonus Provision						
TOTAL NET GROUP 1	1,700	155,852,047	80,822,529	2,188,584	1,383,515	82,379,487
Group 3 - Without participation in profits						
Less Reinsurance	95,222	37,968,705,376	-	300,695,083	17,015,563	887,791,078
TOTAL NET GROUP 3	95,222	28,362,923,798	0	272,520,528	17,015,563	872,224,063
Group 5 - Annuities						
Less Reinsurance	59,162	77,745,829	-	377,680,159	131,374	2,860,948,143
TOTAL NET GROUP 5	59,162	77,745,829	0	377,680,159	131,374	2,860,948,143
Group 6 - Other Long Term Insurance Business						
Less Reinsurance	224	9,270,880,728	-	28,100,137	-	9,856,437
TOTAL NET GROUP 6	224	4,398,958,630	-	6,108,397	-	1,587,630
GRAND TOTAL	156,308	33,468,443,772	80,822,529	674,381,011	18,530,452	3,823,820,500

**VALUATION BALANCE SHEET OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED IN RESPECT OF BUSINESS DONE IN
TRINIDAD AND TOBAGO ONLY AS AT DECEMBER 31, 2009**

	\$'000	\$'000
Actuarial Reserves	81,922	Value of Assets 5,023,406
Participating Policies	3,741,997	
Non Participating Policies	3,823,919	
Investment & Contingency Reserve	16,123	Current Liabilities (351,739)
Participating Policies	131,836	
Non Participating Policies	147,959	
Unappropriated Surplus	285,952	
Participating Policies	315,891	
Non Participating Policies	601,743	
Share Capital	61,389	
Shareholder's account	3,044	
Revaluation Reserve	33,613	
TOTAL	4,671,667	TOTAL 4,671,667

**SUMMARY AND VALUATION OF POLICIES OF MARITIME LIFE (CARIBBEAN) LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2009**

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					NET LIABILITY
	NUMBER OF POLICIES	SUMS INSURED	BONUSES	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUMS	
INSURANCE POLICIES		\$		\$	\$	\$
Life Participating	1,012	31,575,292		693,485	13,194	15,185,575
Life Non Par	13,591	2,904,660,106		49,390,898	28,675,685	139,339,778
Endowments (Participating & Non Par)	595	8,546,010		803,892	301,157	16,441,787
Annuities (Participating & Non Par)	6,362	556,024,854		21,065,265	8,086,477	366,485,832
Single Premium & Paid-up	4,764	74,294,424		13,012		73,160,617
Venture Growth, Insurance Plus & Triflex	12,292	2,819,796,495		49,580,610	7,691,404	172,513,099
Group Life & Pension		180,923,221		904,225		63,127,659
Non-Deduction of Premium Reserve						586,565
Disabled Lives						725,284
Expenses on Ltd Pay Policies						10,453,429
Contingency Reserve						57,103,338
Data Integrity						8,073,234
Incurred but not reported (IBNR)						1,002,984
TOTAL NET OTHER INSURANCES	38,616	6,575,820,402	0	122,451,387	44,767,917	924,199,181
Less Reinsurance		-1,111,819,034			-4,448,098	-12,431,434
GRAND TOTAL	38,616	5,464,001,368	0	122,451,387	40,319,819	911,767,747

**VALUATION BALANCE SHEET OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED IN RESPECT OF BUSINESS DONE IN
TRINIDAD AND TOBAGO ONLY AS AT DECEMBER 31, 2009**

	\$'000	\$'000
Net Liabilities Under Policies Registered in Trinidad and Tobago		Balance of Revenue Account
Surplus	0	
TOTAL	0	TOTAL
		0

SUMMARY AND VALUATION OF POLICIES OF MEGA INSURANCE COMPANY LIMITED
IN RESPECT OF LONG TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2009

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	SUMS INSURED	BONUSES	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$		\$	\$	\$
Group 1 - With Immediate Participation in profits Less Reinsurance	736	28,792,121 7,880,756	2,107,971	552,683	552,683	7,289,220 (349,626)
Group 2 - With Deferred Participation in profits		-				
TOTAL NET INSURANCE WITH PROFITS	736	20,911,365	2,107,971	552,683	552,683	7,638,846
Group 3 - Without participation in profits Less Reinsurance	13,387	1,903,113,873 339,134,761		26,084,073	19,844,964	55,376,786 (2,940,410)
TOTAL NET INSURANCE WITHOUT PROFITS	13,387	1,563,979,112	0	26,084,073	19,844,964	58,317,196
Group 4 - Endowments Less Reinsurance	194	6,326,150 397,436	238,630	242,778	242,778	4,099,064 (1,089)
TOTAL NET ENDOWMENTS	194	5,928,714	238,630	242,778	242,778	4,100,153
Group 5 - Annuities Less Reinsurance	7,270 -	-	-	-	-	106,430,546 -
TOTAL NET ANNUITIES	7,270	-	-	-	-	106,430,546
Group 6 - Other Long-Term Insurance Business	321			334,300	334,300	15,736 7,868
TOTAL NET OTHER INSURANCES	321	-	-	334,300	334,300	7,868
GRAND TOTAL	21,908	1,590,819,191	2,346,601	27,213,834	20,974,725	176,494,609

SUMMARY AND VALUATION OF POLICIES OF NATIONWIDE INSURANCE COMPANY LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2009

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				
	NUMBER OF POLICIES	BASIC SUMS INSURED	BONUSES	OFFICE YEARLY PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$
Group 1	242	13,265,175	6,545,142	256,450	6,949,076
Group 3	795	49,025,821		942,874	13,018,603
Group 5	322				8,746,298
Group 6- Other Long Term Insurance Business	1,364	24,366,975		2,710,056	9,849,984
TOTAL OTHER BUSINESS	2,723	86,657,971	6,545,142	3,909,380	38,563,961
Rounding Effect		-	-	-	2
Development Expense Reserve		-	-	-	-
Coinurance Reserve		-	-	-	-
GRAND TOTAL	2,723	86,657,971	6,545,142	3,909,380	38,563,963

SUMMARY AND VALUATION OF POLICIES OF SAGICOR LIFE INCORPORATED
IN RESPECT OF LONG TERM INSURANCE BUSINESS
AS AT DECEMBER 31, 2009

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				
	NUMBER OF POLICIES	BASIC SUMS INSURED	BONUSES	OFFICE YEARLY PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$
Group 1 - With Immediate Participation inprofits Less Reinsurance	2,906 -	230,451,109 16,391,654	29,118,392 -	4,167,798 -	84,573,464 -
Group 2 - With Deferred Participation in profits	-	-	-	-	-
TOTAL NET INSURANCE WITH PROFITS	2,906	214,059,455	29,118,392	4,167,798	84,573,464
Group 3 - Without participation in profits Less Reinsurance	6,051 -	7,072,029,962 232,078,085	- -	58,207,761 -	(20,703,551) -
Group 4 - Endowments Less Reinsurance	- -	- -	- -	- -	- -
TOTAL NET INSURANCE WITHOUT PROFITS	6,051	6,839,951,877	0	58,207,761	-20,703,551
Group 5 - Annuities Less Reinsurance	3,785 -	19,573,102 -	- -	46,181 -	500,562,850 -
TOTAL NET ANNUITIES	3,785	19,573,102	0	46,181	500,562,850
Group 6 - Other Long-Term Insurance Business	117,911	11,978,723,620		219,873,290	795,825,325
TOTAL NET OTHER INSURANCES	117,911	11,978,723,620	0	219,873,290	795,825,325
GRAND TOTAL	130,653	19,052,308,054	29,118,392	282,295,030	1,360,258,088

SUMMARY AND VALUATION OF POLICIES OF THE SCOTIALIFE TRINIDAD & TOBAGO LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT OCTOBER 31, 2009

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO			
	NUMBER OF POLICIES	GROSS AMOUNT	ANNUAL PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$
Universal Life	21,409	856,153,728	91,622,870	331,136,880
Approved Annuities	6,428	14,742,946	4,328,013	14,742,946
Group Life	76,740	2,967,189,264	39,983,017	5,857,334
GRAND TOTAL	104,577	3,838,085,938	135,933,899	351,737,160

**SUMMARY AND VALUATION OF POLICIES OF TATIL LIFE ASSURANCE LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2009**

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				
	NUMBER OF POLICIES	BASIC SUMS INSURED	BONUSES	OFFICE YEARLY PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$
Group 1 - With Immediate Participation in profits	2,473	84,230,129	42,812,610	1,748,092	58,189,844
Full Profits	-	-	-	-	-
One - Quarter Profits	-	-	-	28,578	28,578
Extra Premiums	-	-	-	-	17,826
Reserve for Waiver of Premium Benefit	-	-	-	-	29,979
Reserve for Accidental Death	-	-	-	-	-
TOTAL NET ASSURANCES WITH PROFITS	2,473	84,230,129	42,812,610	1,776,670	58,266,227
Group 3 - Without Participation in profits	22,815	3,487,299,296	-	49,883,699	160,155,743
Total assurances without profits	-	-	-	662,383	662,383
Extra Premiums	-	-	-	-	655,331
Reserve for Waiver of Premium Benefit	-	-	-	-	2,901,008
Reserve for Refund of Premium Benefit	-	-	-	-	1,030,448
Reserve for Accidental Death	-	-	-	-	-
TOTAL NET ASSURANCES WITHOUT PROFITS	22,815	3,487,299,296	-	50,546,082	165,404,913
Group 5 - Annuities	11,595	215,425,111	47,792	52,192,716	393,971,657
TOTAL NET ANNUITIES	11,595	215,425,111	47,792	52,192,716	393,971,657
Group 6 - Other Long-Term Insurance Business	92	713,466,629	-	4,601,877	801,260
Less Reinsurance	-	-	-	-	-
TOTAL NET OTHER INSURANCES	92	713,466,629	-	4,601,877	801,260
GRAND TOTAL	36,975	4,500,421,165	42,860,402	109,117,345	618,444,057

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF TATIL LIFE ASSURANCE LIMITED
AS AT DECEMBER 31, 2009**

	\$'000	\$'000
Net Liabilities under Policies on Register in Trinidad and Tobago	618,444,057	Balance of Long Term Fund per Revenue Account (excluding policyholder deposits)
Other Liabilities	144,262,586	1,323,936,861
Provision for payment of Bonuses and Dividends	1,309,223	
Unrealised Investment Reserve	63,634,631	
Surplus (if any)	496,286,364	Deficiency (if any)
TOTAL	1,323,936,861	TOTAL
		1,323,936,861

SUMMARY AND VALUATION OF POLICIES OF THE BEACON INSURANCE COMPANY LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT JUNE 30, 2009

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				
	NUMBER OF POLICIES	BASIC SUMS INSURED	BONUSES	OFFICE YEARLY PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$
Group 1 - With Immediate Participation in profits	-	-	-	-	-
Full Profits	-	-	-	-	-
One - Quarter Profits	-	-	-	-	-
Extra Premiums	-	-	-	-	-
Reserve for Waiver of Premium Benefit	-	-	-	-	-
Reserve for Accidental Death	-	-	-	-	-
TOTAL NET ASSURANCES WITH PROFITS	0	0	0	0	0
Group 3 - Without Participation in profits	44	14,440,000	-	54,911	9,192
Level term Insurance	5	750,000	-	5,685	-
Critical Illness Insurance	-	-	-	4,159	382
Waiver of Premium Benefit	-	-	-	6,519	1,631
Extra Premium	-	-	-	-	5,940
Claims Reserve	-	-	-	-	-
TOTAL NET INSURANCES WITHOUT PROFITS	49	15,190,000	-	71,274	17,145
Group 5 - Annuities	-	-	-	-	-
TOTAL NET ANNUITIES	0	0	0	0	0
Group 6 - Other Long-Term Insurance Business	1,403	220,608,000	-	655,076	19,242
Less Reinsurance	-	-	-	-	-
TOTAL NET OTHER INSURANCES	1,403	220,608,000	-	655,076	19,242
GRAND TOTAL	1,452	235,798,000	0	726,350	36,387

SUMMARY AND VALUATION OF POLICIES OF THE REINSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2009

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				NET LIABILITY
	NUMBER OF POLICIES	GROSS AMOUNT	ANNUAL PREMIUMS		
INSURANCE POLICIES		\$	\$		\$
UTC Free ADB	6,985	177,636	16,764		34,925,000
UTC Term Benefit	287	157,215	58,439		5,720,989
UTC Family Benefit	133	199,017	59,329		3,373,321
GRAND TOTAL	7,405	533,868	134,532		44,019,310

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS			DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES	TOTAL					
1. A.S. Bryden & Sons (Trinidad) Limited Pension Plan	\$ 31,412,357	\$ 3,684,795	\$ 1,340,732	-	\$ 2,572,182	-	\$ 39,010,066	\$ 1,758,849	-	\$ 1,758,849	\$ -	\$ 217,319	\$ 789,363	\$ 2,765,531	\$ 36,244,535
2. Boreid Trinidad Services Limited Staff Pension Fund Plan	\$ 31,916,553	-	-	\$ 263,987	\$ 1,587,421	-	\$ 33,767,961	\$ 246,716	\$ 152,505	\$ 399,221	-	\$ 401,290	\$ 299,218	\$ 1,099,729	\$ 32,668,232
3. Coconut Growers Association Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Laughlin and DeGannes and Associate Companies Pension Fund Plan	\$ 23,470,887	-	-	\$ 1,007,083	\$ 3,137,689	-	\$ 27,615,659	\$ 740,778	-	\$ 740,778	-	-	\$ 945,607	\$ 1,686,385	\$ 25,929,274
5. Penta Paints Caribbean Limited Pension and Widows Benefit Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. The Incorporated Trustees of the Anglican Church in the Dioceses of Trinidad and Tobago Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$ 86,799,797	\$ 3,684,795	\$ 1,340,732	\$ 1,271,070	\$ 7,297,292	-	\$ 100,393,686	\$ 2,746,343	\$ 152,505	\$ 2,898,848	-	\$ 618,609	\$ 2,034,188	\$ 5,551,645	\$ 94,842,041

CONTRIBUTIONS - 2009

	Insured/Ann	Self Admin	Total
Employer	55,397,086	44,292,007	498,317,156
Employee	31,272,569	22,357,024	254,842,817

CONTRIBUTIONS		2005	2006	2007	2008	2009
1. Insured		1,405,651,566	51,712,291	29,931,837	273,612	79,339,584
2. Annuity		86,799,797	3,684,795	1,340,732	1,271,070	7,297,292
Total		1,492,451,363	55,397,086	31,272,569	1,544,682	86,636,876

TABLES

TABLE XXXVIII

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND REIT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES					
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. 3M Interamerica Inc-T&T Division Pension Fund Plan	13,023,224	365,496	365,496	-	939,601	-	14,693,817	801,268	-	-	49,225	151,456	1,001,949	13,691,868
2. Albrocco Limited Staff Pension Plan	11,425,060	1,029,416	-	-	1,550,952	-	14,005,428	209,208	297,411	-	741,169	131,166	711,954	13,293,474
3. Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan	138,039,932	5,786,386	2,261,032	-	-	-	155,814,193	3,681,422	-	-	591,642	3,110,764	7,383,828	148,430,365
4. Area MacAl Pension Fund Plan (Formerly Altons Limited Pension Fund Plan)	66,433,477	2,299,246	2,299,246	-	349,081	-	80,529,002	38,670	25,584	-	20,499	92,753	1,774,409	78,754,593
5. Anthony N. Sabga Limited Pension Fund Plan	16,035,114	466,806	466,806	-	878,557	-	17,847,283	197,442	112,985	-	58,489	108,896	477,812	17,369,471
6. Amour's Funeral Homes Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. ASA Wright Nature Centre Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Barbados Mutual Life Assurance Society Employee Pension Plan	38,166,222	1,669,859	1,551,180	-	5,257,505	-	46,645,836	963,831	142,072	-	81,587	540,182	1,727,672	44,918,164
9. Bel Air International Airport Hotel Limited Pension Plan	399,631	-	-	-	35,830	-	491,461	67,039	66,062	3,532	-	13,165	149,798	341,663
10. Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees	3,760,267	-	-	-	-	-	3,954,228	12,051	36,153	-	-	45,652	93,856	3,860,672
11. Bermudez Biscuit Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Bristo Myers (West Indies) Limited Pension Fund Plan	5,252,162	-	-	-	352,945	-	5,605,107	-	-	-	-	-	-	5,605,107
13. British High Commission Pension Plan	3,573,752	99,304	99,304	-	-	-	4,006,527	242,252	726,756	-	-	278,819	1,247,827	2,758,700
14. BWIA General Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. C.M.B Packaging Trinidad Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan	2,884,380	168,079	-	-	207,121	-	3,259,580	36,653	-	-	-	68,796	105,449	3,154,131
17. Caribbean Packaging Industries Limited Pension Fund for Junior Staff Employees	10,336,404	533,312	402,487	-	1,384,052	-	12,656,255	178,630	121,002	-	131,695	378,077	809,404	11,846,851
18. CBP Limited Pension Fund Plan	5,940,850	371,100	827,895	-	-	-	8,137,591	159,231	49,149	-	32,406	79,663	320,749	7,816,842
19. Century Eslon Limited Pension Plan	23,134,786	637,166	637,166	-	1,586,601	-	25,995,719	135,762	-	-	71,534	120,084	327,380	25,668,339
20. Clark and Batoo Ltd Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21. Clico Investment Bank Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22. Coates Brothers (Caribbean) Limited Pension Plan	5,991,093	84,221	73,236	-	451,271	-	6,599,821	18,911	-	-	29,447	57,736	54,094	6,545,727
23. Colonial Fire and General Insurance Company Limited Pension Plan	44,950,511	-	-	-	7,298	-	48,920,399	-	214,332	-	103,623	755,365	1,073,320	47,847,079
24. Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25. Diego Martin Credit Union Cooperative Society Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26. Envirotech Holdings Limited Pension Fund Plan for Plant Disposals Limited Pension Fund Plan	7,161,572	377,484	272,321	-	663,900	-	8,475,227	132,283	6,032	-	15,634	91,314	245,263	8,229,964

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
27. Eric Soils Marketing Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28. F.T. Farfan and Sons Limited Pension Fund Plan	10,858,440	1,433,908	739,644	-	927,567	-	13,959,559	97,275	89,722	186,997	-	196,513	294,829	678,339	13,281,220
29. Fujitsu (CL Caribbean (Trinidad)) Limited Pension Fund Plan	13,215,569	855,666	519,466	-	-	(30,251)	14,560,450	49,872	-	49,872	909,300	61,085	747,028	1,767,285	12,793,165
30. Furness Trinidad Limited Pension Fund Plan	10,370,310	363,382	363,382	-	813,573	-	11,910,647	-	-	-	-	115,902	789,196	905,098	11,005,549
31. Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan	1,729,284	177,541	177,541	-	134,988	-	2,219,354	-	-	-	-	56,945	22,153	79,098	2,140,256
32. Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33. Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34. Gulf Engineering Services Limited Pension Fund Plan	4,068,868	317,036	158,518	-	308,144	-	4,852,566	-	-	-	-	32,499	34,874	67,373	4,785,193
35. Gulf Insurance Limited Pension Fund Plan	4,068,868	317,036	158,518	-	308,144	-	4,852,566	-	-	-	-	32,499	34,874	67,373	4,785,193
36. Halliburton Trinidad Limited Pension Plan	8,890,478	280,382	280,382	-	846,645	-	10,297,887	62,204	-	62,204	-	11,543	195,722	269,469	10,028,418
37. Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38. J.N. Harriman and Company Limited Pension Plan	13,167,496	123,230	123,230	-	784,270	-	14,198,226	-	1,107,039	1,107,039	-	18,121	(94,430)	1,030,730	13,167,496
39. JTA Supermarkets Limited Pension Fund Plan	13,167,862	367,732	367,732	-	967,684	-	14,871,010	255,422	-	255,422	-	54,384	414,152	723,958	14,147,052
40. Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	3,402,166	-	-	-	457,736	74,319	3,934,220	14,255	-	14,255	-	-	32,444	46,699	3,887,522
41. Junior Schools Limited Staff Pension Plan	3,641,247	132,600	137,559	-	342,356	-	4,253,762	77,620	-	77,620	-	-	53,386	131,006	4,122,756
42. L.J. Williams Pension Fund Plan	12,536,810	188,055	188,055	-	929,079	-	13,841,999	666,967	-	666,967	-	20,968	29,062	716,997	13,125,002
43. Lake Asphalt of Trinidad and Tobago (1978) Limited (Monthly Pension Plan - Staff	12,430,746	314,662	314,662	-	963,572	-	14,023,642	-	1,081,781	1,081,781	-	51,374	20,155	1,153,310	12,870,332
44. Lake Asphalt of Trinidad and Tobago (1978) Limited (Monthly Pension Plan - Employees	25,817,982	1,124,380	278,544	-	1,353,764	-	28,574,670	808,705	-	808,705	954,710	79,664	24,537	1,867,616	26,707,054
45. Lange Trinidad Limited Pension Fund Plan	11,640,546	418,011	194,425	-	1,551,082	-	13,804,064	468,197	63,972	532,169	-	3,242	1,251,111	660,522	13,143,542
46. Lazari and Sampson Limited Pension Fund Plan	10,171,198	304,124	304,124	-	750,203	-	11,229,649	101,159	438,904	540,063	66,457	66,833	19,447	692,800	10,836,849
47. Life of Barbados Pension Plan	4,027,269	-	-	-	260,897	-	4,288,166	-	-	-	-	-	-	-	-
48. Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan	12,682,994	-	-	-	1,648,229	-	14,331,163	391,100	236,966	628,066	-	183,994	21,982	928,678	13,402,485
49. Mainstream Foods Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50. Maritime Life (Trinidad) Limited Pension Fund Plan	45,586,887	1,456,619	1,456,619	-	2,161,047	-	50,661,172	-	693,698	693,698	53,379	157,801	2,081,096	2,985,974	47,675,198
51. Master Mix of Trinidad and Tobago Limited Pension Fund Plan	7,415,090	-	-	-	555,511	-	7,970,601	-	-	-	-	-	-	-	7,970,601
52. McCann Erickson (Trinidad) Limited Pension Fund Plan	10,236,455	298,845	298,845	-	1,207,903	-	12,042,048	190,359	435,396	625,755	-	164,856	1,251,74	915,785	11,126,263

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NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
53. Mediant Limited Monthly paid Staff Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
54. National Flour Mills Pension Plan	115,398,282	3,742,363	1,089,720	-	804,665	7,462,380	128,497,410	2,363,523	-	2,363,523	-	216,863	600,314	3,180,700	125,316,710
55. National Helicopter Services Limited Pension Fund Plan	10,365,410	512,659	512,676	-	71,2618	-	12,103,363	-	-	-	100,381	-	1,139,165	1,239,546	10,863,817
56. Navarro's Shipping Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57. Oilfield Workers Trade Union Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58. Pepsi Cola Trinidad Bottling Company Limited Pension Plan	3,414,762	121,578	117,015	-	222,920	-	3,876,675	-	-	-	-	338,633	53,586	392,219	3,484,056
59. Port Authority of Trinidad and Tobago Pension Plan (Daily and Weekly)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60. Port Authority of Trinidad and Tobago Pension Plan (Monthly)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61. Prestige Holdings Limited Pension Fund Plan	13,071,123	511,138	511,138	-	892,528	-	14,985,927	24,220	-	24,220	-	186,815	15,334	226,369	14,759,558
62. Print - A - Pak Limited Pension Plan	1,853,831	189,775	190,495	-	229,655	-	2,463,757	77,483	55,165	132,648	-	38,251	32,402	203,302	2,260,455
63. RBP Elevator and Escalator Limited Pension Fund Plan	5,049,038	238,592	238,591	-	316,294	-	5,842,515	-	-	-	-	-	46,563	46,563	5,795,952
64. Rentold Initial (Trinidad) Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65. Rhand Credit Union Co-Operative Society Limited Staff Pension Plan	6,954,176	115,855	115,855	-	515,298	-	7,701,184	-	-	-	-	36,379	3,217	39,596	7,661,588
66. Sealand Services Incorporative Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67. Selco Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68. Small Business Development Company Limited Staff Pension Fund Plan	5,819,611	418,869	199,615	-	407,537	-	6,889,206	-	-	-	-	70,435	7,893	78,328	6,810,878
69. Southern Medical Clinic Limited Pension Fund Plan	3,971,134	142,690	85,838	-	366,403	-	4,366,065	86,288	102,926	189,214	-	4,092	47,081	240,387	4,325,678
70. Southern Sales and Services Company Limited Pension Plan	46,089,142	784,273	784,273	-	5,461,403	-	53,119,091	1,173,380	376,363	1,549,743	-	87,554	55,861	1,693,198	51,425,933
71. Stellar Distributions (Trinidad) Staff Pension Plan	5,384,300	25,205	25,205	-	39,511	-	5,830,321	-	-	-	-	58,874	107,158	166,032	5,664,289
72. TECU Credit Union Co-operative Society Limited Pension Fund Plan	5,026,129	70,599	70,599	-	253,614	-	5,420,941	71,112	46,371	117,483	-	33,115	67,148	217,746	5,203,195
73. The Agents of American Life and General Insurance Company (Trinidad) Limited Pension Scheme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74. The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly paid Employees	21,655,852	612,192	612,192	-	1,484,715	-	24,364,951	-	-	-	-	166,312	-	166,312	24,196,639
75. The Group Pension Plan for Non-Professional Employees of Fitzstone Limited	11,362,313	720,223	481,333	-	1,371,696	-	13,935,565	383,907	-	383,907	2,936	60,991	138,631	586,465	13,349,100
76. The Guardian Holdings Group Defined Contribution Pension Scheme (West Indies) Staff Superannuation Scheme	42,670,273	1,667,410	662,824	-	3,219,087	-	48,219,594	1,500,413	500,138	2,000,551	88,756	21,727	166,558	2,277,592	45,942,002
77. The Institute Of Marine Affairs Pension Plan	27,760,096	805,661	308,377	-	-	3,604,039	32,478,173	581,930	570,019	1,151,949	69,669	40,165	239,174	1,500,957	30,977,216

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND BERT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PERSONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
79. The Myerson Tooth Company Limited Pension Plan	28,860,815	366,794	256,499	-	(6,441)	-	29,477,667	1,961,727	-	1,961,727	-	26,179	1,716,007	3,703,913	25,773,754
80. The Synod of the Presbyterian Church in Trinidad Pension Plan	6,860,261	85,085	85,085	57,489	484,012	-	7,659,060	-	-	-	-	-	757,510	757,510	6,901,550
81. The Trinidad Pilots and Berthing Masters Association Limited Pension Fund Plan	31,770,903	1,775,319	1,123,332	-	2,029,884	-	36,699,438	998,480	-	998,480	-	65,278	136,188	1,200,046	35,499,392
82. The University of the West Indies (St Augustine) Staff Pension Plan	244,870,233	9,497,082	4,782,604	-	18,438,992	-	277,588,911	2,066,059	2,434,780	4,500,839	-	22,850	4,214,452	8,738,141	268,850,770
83. Toyota Trinidad and Tobago Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84. Trinidad and Tobago Chamber of Commerce Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
85. Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	16,127,778	1,843,833	618,730	4,469	808,181	-	19,402,991	870,213	268,692	1,138,905	-	86,208	154,816	1,379,929	18,023,062
86. Trinidad and Tobago Port Contractors Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
87. Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	8,811,257	-	-	-	1,035,611	-	9,844,868	115,053	134,241	249,294	-	-	102,613	351,907	9,492,961
88. Trinidad Concrete Products Limited Pension Fund Plan	44,927,336	1,718,418	1,031,051	-	7,298	-	50,898,324	214,332	-	214,332	-	103,623	868,365	1,186,320	49,712,004
89. Trinidad Contractors Limited Pension Plan	20,027,357	274,690	137,445	-	2,558,208	-	22,997,600	725,046	86,171	811,217	-	-	207,943	1,019,160	21,978,440
90. Trinidad Nitrogen Company Limited Staff Pension Fund Plan	3,447,784	87,381	43,690	-	260,799	-	3,839,654	-	-	-	-	-	49,511	49,511	3,790,143
91. Trinidad Popeworks Limited Retirement Plan for Employees	1,692,382	65,805	65,805	-	-	-	2,024,797	45,385	-	45,385	-	8,252	40,309	93,946	1,990,851
92. Trinidad Systems Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
93. Trinrico Steel & Wire Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
94. United States of America Embassy in Trinidad and Tobago Pension Fund Plan	27,354,426	1,493,179	415,269	-	2,000,328	-	31,263,202	1,212,107	404,037	1,616,144	75,652	39,450	172,169	1,903,415	29,359,787
95. Western Scientific Company Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
96. William H. Scott Limited Pension Plan	4,828,154	44,265	44,266	-	358,018	-	5,274,703	-	370,014	370,014	-	-	4,437	374,451	4,900,252
97. Youth Training and Employment Partnership Programme Limited Pension Fund Plan	4,592,466	1,420,324	5,000	168,080	633,742	-	6,819,612	4,800	108,664	113,464	-	-	69,881	183,345	6,636,267
Total	1,405,651,566	51,712,291	29,931,837	273,612	793,339,584	-	1,602,700,360	24,880,946	11,632,847	36,513,793	2,324,772	4,464,789	23,108,367	66,411,721	1,536,288,639

TABLES

TABLE XXXIX

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN		CORPORATE SECURITIES		MORTGAGES		REAL ESTATE		TRINIDAD AND TOBAGO EQUITIES		FIXED / CALL DEPOSIT		OTHER TRINIDAD AND TOBAGO ASSETS		TRINIDAD AND TOBAGO SECURITIES DENOTED IN FOREIGN CURRENCY		TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN FOREIGN CURRENCY		10% CARICOM EQUITY		10% CARICOM GOVERNMENT		10% CARICOM OTHER		TOTAL LOCAL ASSETS		90% CARICOM EQUITY		90% CARICOM GOVERNMENT		90% CARICOM OTHER		FOREIGN GOVERNMENT SECURITIES		OTHER FOREIGN SECURITIES		FOREIGN EQUITY		TOTAL FOREIGN ASSETS		TOTAL ASSETS INFUND		TOTAL LOCAL ASSET RATIO		LOCAL EQUITY RATIO		100% CARICOM EQUITY		100% CARICOM GOVERNMENT		100% CARICOM OTHER																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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NAME OF PLAN		TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN	CORPORATE SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED / CALL DEPOSIT	OTHER TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO SECURITIES DENOTED IN FOREIGN CURRENCY	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN FOREIGN CURRENCY	10% CARICOM EQUITY	10% CARICOM GOVERNMENT	10% CARICOM OTHER	TOTAL LOCAL ASSETS	90% CARICOM EQUITY	90% CARICOM GOVERNMENT	90% CARICOM OTHER	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN SECURITIES	FOREIGN EQUITY	TOTAL FOREIGN ASSETS	TOTAL ASSETS IN FUND	TOTAL LOCAL ASSET RATIO	100% CARICOM EQUITY	100% CARICOM GOVERNMENT	100% CARICOM OTHER	
28.	**FirstCaribbean International Bank T&T Ltd. (The Mercantile Banking and Financial Corporation Limited Pension Fund Plan)	-	-	-	-	-	-	3,611,136	-	-	-	-	-	3,611,136	-	-	-	-	-	-	-	-	-	-	-	-	
29.	Global Santa Fe South America LLC Pension Fund Plan	2,701,915	1,927,817	-	-	776,630	155,529	675,030	163,373	-	26,438	16,665	7,341	6,400,294	237,938	149,982	66,072	-	60,986	66,981	581,959	6,982,253	91,67	11.12	264,375	166,647	73,413
30.	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
31.	H.S Services Limited Pension Fund Plan	4,800,917	4,103,981	114,011	-	2,609,256	-	1,888,412	143,972	236,548	98,128	53,512	-	13,897,097	883,148	481,606	-	1,631,553	2,996,308	16,893,405	82,26	15.45	981,276	535,118	-	-	
32.	Hand Arnold (Trinidad) Limited Employees Pension Scheme	15,873,913	14,965,974	628,068	-	17,880,328	2,510,000	4,217,684	1,673,664	-	166,200	161,375	54,303	57,749,631	1,495,800	1,452,378	488,731	2,852,621	6,289,529	64,039,160	90.18	27.92	1,662,000	1,613,753	548,034		
33.	Hydro Agri Trinidad Limited Pension Plan	51,652,822	55,660,366	-	-	57,101,598	52,143,018	23,679,833	-	-	260,750	-	126,602	240,237,637	2,346,750	-	1,139,417	-	37,490,825	69,024,263	309,261,900	77,68	18.46	2,607,500	-	1,266,019	
34.	IBM Retirement Plan	2,390,000	-	-	-	2,397,652	28,405,288	428,658	-	-	-	-	-	33,621,598	-	-	-	3,072,543	15,683,456	49,305,054	68,19	4.86	-	-	-		
35.	Insurance Brokers West Indian Limited Pension Fund Plan	3,768,644	2,141,411	-	-	1,175,333	-	507,878	-	-	19,492	-	5,880	7,593,266	175,424	-	52,916	400,754	653,474	8,246,740	92,08	14.25	194,915	-	58,795		
36.	Johnson and Johnson (Trinidad) Limited Staff Pension Plan	16,553,560	14,035,556	-	-	8,190,262	-	4,815,149	-	-	108,728	-	109,279	43,594,527	978,555	-	983,512	-	8,587,860	901,140	11,451,067	55,045,594	-	1,087,283	1,092,791		
37.	Lever Brothers (West Indies) Limited Pension Plan	41,352,137	75,799,233	-	-	47,210,323	-	15,307,501	9,622,518	2,267,348	590,327	246,632	167,383	191,559,060	5,312,940	2,219,691	1,506,445	31,888,350	46,015,810	237,574,870	80,63	19.87	5,903,267	2,466,323	1,673,828		
38.	Mander-Quigley Pension Fund Plan/Trinidad & Tobago Bureau of Standards Staff Pension Fund Plan	12,429,875	37,519,775	9,293	-	16,750,290	410,022	5,694,111	4,524,567	-	7,900	-	77,337,933	71,100	-	-	-	-	3,279,915	3,351,015	80,688,948	95,85	20.76	79,000	-	-	
39.	Mega Insurance Company Limited Pension Plan	8,876,022	7,124,519	40,055	-	8,665,924	652,388	1,109,006	419,248	568,517	58,575	98,160	129,987	27,455,679	527,175	883,440	1,109,885	2,764,472	5,344,972	32,800,651	83,70	26.42	585,750	981,600	1,299,872		
40.	Mittal Steel Point Lisas Ltd Pension Plan (formerly Caribbean Lepat Employees Pension Fund Plan)	88,689,022	271,043,405	9,389,159	-	145,675,969	41,780,049	57,627,711	956,051	-	1,264,338	7,558	684,516	615,161,366	11,379,222	68,023	6,160,643	1,751,583	36,456,982	651,598,348	94,41	22.36	12,643,580	75,581	6,845,159		
41.	National Gas Company of Trinidad and Tobago	65,959,390	101,530,247	-	-	51,783,912	5,088,028	57,084,049	20,662,406	-	598,123	252,746	426,564	302,108,052	5,383,105	2,274,710	3,839,073	28,970,819	48,319,416	350,427,468	86,21	14.78	5,981,228	2,527,455	4,265,637		
42.	National Insurance Board Pension Fund Plan	108,232,565	265,420,925	57,576	-	172,445,865	33,536,195	34,087,245	18,389,030	10,597,525	831,890	-	112,222	642,766,926	7,487,010	-	1,009,994	33,800,301	42,297,305	685,064,231	93,83	25.17	8,318,900	-	1,122,216		
43.	National Insurance Property Development Company Limited Pension Fund Plan	8,801,516	20,178,911	-	-	14,373,651	800,000	3,093,007	1,518,323	-	117,170	-	21,400	48,765,408	1,054,530	-	192,601	-	3,081,348	51,796,756	94,15	27.75	1,171,700	-	214,001		
44.	National Maintenance Training & Security Company Ltd Pension Fund Plan	-	-	-	-	-	13,842,265	13,065,845	-	-	-	-	26,908,110	-	-	-	-	-	-	26,908,110	100,00	0.00	-	-	-		
45.	National Union of Government and Federated Workers Officers Pension Plan	946,282	656,092	-	-	233,691	599,666	119,331	-	-	16,550	-	2,555,062	148,950	-	-	67,379	216,329	2,771,391	92,19	8.43	165,500	-	-	-		
46.	National Union of Government and Federated Workers Staff Pension Fund Plan	4,724,033	10,191,745	-	-	4,856,628	-	4,054,766	-	-	10,818	-	23,827,172	97,364	-	-	1,458,476	1,555,840	25,383,072	93,87	19.13	108,182	-	-	-		
47.	Neal and Massy Group Pension Plan	123,109,172	163,859,546	4,430,382	-	249,515,406	28,242,016	182,686,175	41,738,946	11,545,886	4,223,106	831,520	3,606,675	805,127,479	38,007,950	7,483,680	32,460,071	183,040,152	260,991,853	1,066,119,332	75,52	23.40	42,231,056	831,500	360,667,45		
48.	Nestle Trinidad Limited Pension Fund Plan	22,388,322	34,015,787	-	-	10,895,107	-	19,066,044	-	-	235,900	-	63,308	86,365,260	2,123,100	-	569,773	1,634,897	7,688,622	94,053,882	91,83	11.58	2,359,000	-	633,081		
49.	Nestle Unionized Employees Pension Fund Plan	5,789,964	14,187,165	-	-	2,872,190	-	6,456,938	-	-	206,000	-	45,543	29,306,257	1,854,000	-	409,883	251,523	3,587,739	32,893,996	89,09	8.73	2,060,000	-	455,425		
50.	Niherst Pension Fund Plan	6,280,141	12,574,074	-	-	5,002,117	1,613,071	5,049,768	281,150	-	31,670	-	-	30,800,701	285,030	-	-	2,000,709	2,285,739	33,086,440	93,09	15.12	316,700	-	-		

TABLES

TABLE XXXIX continued

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN		CORPORATE SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED / CALL DEPOSIT	OTHER TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO SECURITIES DENOTED IN FOREIGN CURRENCY	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DEVOTED IN FOREIGN CURRENCY		10% CARICOM EQUITY	10% CARICOM GOVERNMENT	10% CARICOM OTHER	TOTAL LOCAL ASSETS	90% CARICOM EQUITY	90% CARICOM GOVERNMENT	90% CARICOM OTHER	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN SECURITIES	FOREIGN EQUITY	TOTAL FOREIGN ASSETS	TOTAL ASSETS IN FUND	TOTAL LOCAL EQUITY ASSET RATIO	100% CARICOM EQUITY	100% CARICOM GOVERNMENT	100% CARICOM OTHER
	\$	\$								\$	\$																
51. PCS Nitrogen Trinidad Limited Pension Fund Plan No.1 (formerly Arcadian Trinidad Limited Pension Fund Plan)	138,411,174	80,201,624	1,649,606	-	73,962,462	11,138,000	24,520,159	9,696,941	9,602,341	416,250	218,718	1,034,611	349,182,307	3,746,250	1,968,458	9,311,499	-	48,804,983	-	63,831,190	413,013,497	84.55	17.91	4,162,500	2,187,176	10,346,110	
52. PCS Nitrogen Trinidad Limited Pension Fund Plan No.2 (formerly Trinidad and Tobago Urea Company Ltd)	5,411,266	6,380,279	-	-	5,715,841	11,000	2,571,824	1,405,886	-	-	10,187	27,497	21,496,096	-	91,680	247,473	-	3,216,021	-	3,555,174	25,051,270	85.81	22.82	-	101,867	274,970	
53. Phoenix Park Gas Processors Limited Staff Pension Fund Plan	15,706,045	6,513,509	-	-	6,712,321	1,300,000	2,908,862	533,073	639,140	99,125	75,874	19,577	34,312,950	892,125	682,864	176,192	-	4,931,694	-	6,682,875	40,995,825	83.70	16.37	991,250	758,738	195,769	
54. Point Lisas Industrial Port Development Corporation Limited Pension Plan	18,070,856	27,510,110	-	-	9,331,641	-	12,510,639	-	-	184,439	-	-	67,423,246	1,659,951	-	-	-	913,576	2,573,527	69,996,773	96.32	13.33	1,844,390	-	-		
55. RBT Pension Plan	112,339,230	84,451,652	184,678	-	26,965,350	6,315,000	30,864,291	-	7,217,245	449,089	-	48,997	268,339,446	4,041,799	-	440,971	-	614,861	-	5,097,631	273,437,077	98.14	9.86	4,490,888	-	489,968	
56. Regional Health Authority Pension Fund Plan	165,029,998	143,049,734	1,041,093	-	36,503,294	28,384,533	18,962,459	22,712,591	-	985,318	-	440,332	415,683,702	8,867,864	-	3,962,992	-	1,184,663	5,067,258	19,082,776	434,766,478	95.61	8.40	9,853,182	-	4,403,324	
57. Republic Bank of Trinidad and Tobago Limited Pension Plan	311,453,091	650,653,681	16,823,520	-	541,390,008	-	851,802,032	2,217,011	14,406,693	4,406,560	74,293	2,196,053	2,388,766,036	39,659,044	668,636	19,764,473	-	13,623,781	106,089,679	179,805,612	2,588,571,648	93.00	21.08	44,065,604	742,929	21,960,525	
58. Scotiabank Trinidad and Tobago Limited Pension Fund Plan	-	213,473,209	23,055,960	-	108,144,149	-	102,373,291	2,497,205	-	281,440	778,925	894,566	449,543,814	2,532,960	7,010,325	8,051,092	-	22,285,767	-	39,880,144	489,423,958	91.85	22.10	2,814,400	7,789,250	8,945,658	
59. Servol Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60. T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	-	15,610,908	-	-	18,500,125	3,000,000	5,703,472	2,364,697	-	144,600	427,322	-	45,179,202	1,301,400	3,845,898	-	2,079,834	-	7,227,132	52,406,334	86.21	35.30	1,446,000	4,273,220	-		
61. T. Geddes Grant Limited Pension Fund Plan	37,317	210,221	-	-	174,832	8,129	65,698	6,650	-	2,428	2,258	1,125	502,847	21,848	20,326	10,122	-	31,661	28,186	112,142	614,989	81.77	28.43	24,275	22,384	11,247	
62. Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	92,197,194	193,646,708	2,386,181	-	128,696,271	25,719,494	907,016,227	26,284,372	-	1,019,192	780,422	1,068,689	1,375,946,447	9,172,732	7,023,794	9,618,202	-	8,991,722	44,806,449	1,420,752,896	96.85	9.06	10,191,924	7,804,215	10,686,891		
63. Texaco (Trinidad) Limited Staff Retirement Plan	10,101,930	16,933,287	-	-	10,056,855	4,675,985	3,855,069	-	-	77,802	-	45,543	45,623,126	700,214	-	409,883	-	23,392	1,119,161	2,252,650	47,857,776	95.29	21.01	778,016	-	455,425	
64. The Demerara Life Assurance Company of T&T Limited Sales Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
65. The Home Mortgage Bank Pension Fund Plan	39,796	8,876,660	-	-	998,775	659,222	236,166	-	-	31,549	-	-	10,810,619	283,939	-	-	-	-	283,939	11,094,558	97.44	9.00	315,488	-	-		
66. The Trinidad and Tobago Oil Co. Non Contributory Pension Fund Plan	21,423,852	45,179,550	-	-	53,322,804	-	7,286,267	3,446,795	-	-	-	-	130,659,268	-	-	-	-	8,605,173	881,052	9,486,225	140,145,493	93.23	38.05	-	-	-	
67. Thomas Peake and Company Limited Pension Plan	6,067,003	7,329,212	-	-	6,172,159	2,594,709	1,745,026	39,714	17,334	33,808	-	22,771	23,965,157	304,268	-	204,941	-	428,457	759,695	1,697,361	25,662,518	93.39	24.05	338,076	-	227,712	
68. Trinidad and Tobago Civil Aviation Authority Pension Plan	12,988,972	10,557,870	-	-	6,785,813	-	9,570,824	-	-	128,064	324,854	284,472	39,903,479	1,152,575	2,923,683	2,560,244	-	4,982,497	446,541	12,065,541	51,969,020	76.78	13.06	1,280,639	3,248,537	2,844,716	
69. Trinidad and Tobago Electricity Commission Pension Fund Plan	289,878,142	59,174,517	95,850,491	-	1,141,468,536	1,786,283,496	110,364,105	-	-	12,917,976	-	-	3,483,009,287	116,261,783	-	-	-	-	173,493,549	289,755,332	3,772,964,619	92.32	30.26	129,179,759	-	-	
70. Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
71. Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan	167,579,941	104,381,678	4,770,315	-	150,763,484	-	10,338,117	44,063,856	9,039,854	608,100	849,317	690,378	491,136,345	5,472,900	7,643,850	6,213,399	-	16,804,855	36,135,005	527,271,350	93.15	28.59	6,081,000	8,493,167	6,903,777		
72. Trinidad and Tobago Methanol Company Limited Pension Fund Plan	61,103,426	33,251,133	130,199	-	423,300	65,755,220	11,744,801	4,411,931	-	29,375	-	-	176,823,010	264,375	-	-	-	109,479	4,840,826	5,214,680	182,037,690	97.14	0.23	293,750	-	-	
73. Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan 1	24,292,308	83,201,598	-	-	45,127,426	14,056,091	24,460,267	3,078,255	-	545,306	94,315	242,080	194,215,945	4,907,756	848,833	2,178,716	-	7,673,998	4,168,354	19,777,657	213,993,602	90.76	21.09	5,453,062	943,148	2,420,796	

TABLES

TABLE XXXIX continued

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DEROSATED IN		CORPORATE SECURITIES		MORTGAGES		REAL ESTATE		TRINIDAD AND TOBAGO EQUITIES		FIXED /CALL DEPOSIT		OTHER TRINIDAD AND TOBAGO ASSETS		TRINIDAD AND TOBAGO SECURITIES DEROSATED IN FOREIGN CURRENCY		TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DEROSATED IN FOREIGN CURRENCY		10% CARCOM EQUITY		10% CARCOM GOVERNMENT		10% CARCOM OTHER		TOTAL LOCAL ASSETS		90% CARCOM EQUITY		90% CARCOM GOVERNMENT		90% CARCOM OTHER		FOREIGN GOVERNMENT SECURITIES		OTHER FOREIGN SECURITIES		FOREIGN EQUITY		TOTAL FOREIGN ASSETS		TOTAL ASSETS INFUND		TOTAL LOCAL EQUITY ASSET RATIO		100% CARCOM EQUITY		100% CARCOM GOVERNMENT		100% CARCOM OTHER																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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*** The First Caribbean International Bank (Trinidad & Tobago) Limited Pension Plan did not provide enough details on the Plan's investments to complete the table thoroughly. Therefore, only the fund balance has been recorded.

***The Trinidad & Tobago Unit Trust Corporation Pension Fund Plans funds are invested in the Trinidad and Tobago Unit Trust Corporation's Universal Retirement Fund and Money Market Fund. No breakdown on the composition of these funds is provided. Therefore, only the fund

TABLES

TABLE XL

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TRANSFERS	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES						PERSONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
1. Aegis Business Solutions Limited Pension Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Agostini Insurance Brokers Limited Pension Fund Plan	45,085,987	1,169,899	818,299	-	2,205,300	21,133	-	49,303,618	1,253,571	125,909	1,379,480	-	150,057	3,763,949	5,293,486	44,010,132
3. Agostini's Limited Retirement Plan	63,984,072	1,313,652	1,313,652	-	3,462,485	3,137,534	-	73,211,395	1,595,593	2,020,959	3,616,552	-	232,433	383,176	4,232,161	68,979,234
4. Airport Authority Pension Fund	99,088,520	6,519,909	2,333,468	-	5,639,411	5,007,180	-	118,588,488	954,002	1,000,840	1,954,842	-	74,609	499,763	2,529,214	116,059,274
5. Amoco Trinidad Oil Company Pension Fund Plan	496,839,468	21,104,759	12,145,215	3,132	27,171,827	30,242,557	-	587,506,958	17,969,739	3,151,204	21,120,943	-	371,432	44,333,318	25,925,693	561,581,265
6. Ansa McAl Limited Pension Fund Plan	66,433,477	2,299,246	2,299,246	-	3,490,881	6,006,152	-	80,529,002	386,070	255,834	641,904	-	204,969	927,536	1,774,409	78,754,593
7. Associated Brands Limited Group Pension Fund Plan	46,567,924	1,845,793	1,230,287	-	950,584	4,383,243	-	54,977,831	1,515,485	132,135	1,647,620	100,781	170,074	556,439	2,474,914	52,502,917
8. Atlantic LNG Pension Plan	75,690,201	13,602,045	6,924,180	-	2,567,586	5,707,116	-	104,491,128	204,918	-	204,918	-	413,074	561,363	1,179,355	103,311,773
9. B.W.I.A. Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	235,153,994	39,536	39,536	-	8,611,513	3,818,347	-	247,662,926	416,165	372,750	788,915	-	-	14,774,940	15,563,855	232,099,071
11. Bawodes Limited Pension Fund Plan	10,252,022	301,634	186,200	-	850,638	49,909	-	11,640,403	-	-	-	-	-	6,915	6,915	11,633,488
12. Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	25,411,188	-	-	-	1,335,544	239,247	-	27,005,979	850,962	96,238	947,200	-	-	198,582	1,145,782	25,860,197
13. British American Insurance Company (Trinidad) Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. British Gas Trinidad Limited Pension Plan	40,259,663	4,664,590	3,506,032	-	243,356	4,044,613	-	52,718,254	45,301	-	45,301	-	492,319	421,495	959,115	51,759,139
15. Caribbean Industrial Research Institute Pension Plan	144,495,705	936	936	-	5,932,763	166,815	-	150,597,155	3,379,938	242,977	3,622,915	-	47,752	5,683,167	9,353,834	141,243,321
16. Caribbean Packaging Industries Limited Defined Contribution Pension Plan	2,133,014	307,327	175,615	21,768	116,150	75,161	-	2,829,035	-	68,791	68,791	-	64,047	26,439	159,277	2,669,758
17. Central Bank of Trinidad and Tobago Pension Fund Plan	555,733	3,195	3,195	-	-	1,461	-	563,584	7,550	2,512	10,062	295	115	1,103	11,575	552,009
18. Citibank (Trinidad and Tobago) Limited Pension Fund Plan	80,549,293	-	-	-	4,721,911	6,541,799	-	91,813,003	1,027,032	495,053	1,522,085	-	-	1,699,749	3,181,834	88,631,169
19. Coca Cola Bottling (Trinidad and Tobago) Pension Plan	21,048,918	1,030,385	1,030,385	-	2,463,514	34,218	-	25,607,420	-	186,677	186,677	-	50,727	220,641	458,045	25,149,375
20. Consolidated Insurance Consultants Limited Pension Fund	116,556,341	-	-	-	6,183,798	243,726	-	122,983,865	569,016	445,366	1,014,382	-	81,981	12,970,855	14,067,218	108,916,647
21. Coopers and Lybrand Pension Fund Plan	61,712,554	1,717,820	1,717,820	1,391,139	5,093,419	-	-	71,632,752	1,151,385	1,634,994	2,786,379	178,174	264,793	187,249	3,416,595	68,216,157
22. CUNA Caribbean Insurance Society Pension Fund Plan	33,978,882	795,619	397,809	4,950	12,028	(1,172,015)	-	34,017,273	429,697	655,725	1,085,422	317,920	204,815	456,672	2,064,829	31,952,444
23. Development Finance Limited Pension Plan	39,347,130	-	-	19,700	-	38,481,127	-	43,214,957	530,568	-	530,568	-	-	455,041	985,609	42,229,348
24. E&Y Services Limited Pension Plan	35,024,602	393,047	393,047	-	2,310,943	1,804,295	-	39,925,934	1,353,700	-	1,353,700	50,177	97,183	2,342,872	3,843,932	36,082,002
25. EOG Resources Trinidad Limited Employees Pension Fund Plan	14,027,140	1,125,679	804,046	-	856,670	171,721	-	16,985,256	47,782	16,808	64,590	-	121,783	1,432,393	1,618,666	15,366,590
26. Ferreira Optical Limited Pension Fund Plan	15,353,993	384,883	384,883	104,430	1,634,304	-	-	17,862,493	618,000	201,827	819,827	-	120,534	1,710,909	2,651,270	15,211,223
27. First Citizens Bank Pension Plan	757,425,616	6,203,540	6,203,540	-	40,804,036	318,369	-	810,955,101	5,412,384	2,508,493	7,920,877	777,500	-	32,778,236	41,476,613	769,478,488
28. FirstCaribbean International Bank T&T Ltd. (The Mercantile Banking and Financial Corporation Limited Pension Fund Plan)	2,249,687	950,672	210,746	7,953	194,652	15,051	-	3,628,761	-	-	-	-	-	17,625	17,625	3,611,136
29. Global Santa Fe South America LLC Pension Fund Plan	4,580,882	1,261,381	631,690	-	333,335	319,099	-	7,126,387	-	-	-	-	104,032	32,309	136,341	6,990,046

TABLES

TABLE XL continued

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		INTERESTS, DIVIDENDS AND REIT	OTHER INCOME	TRANSFERS	TOTAL REVENUE	SUPERANNUATION BENEFITS		DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES					
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
30. Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31. H.S Services Limited Pension Fund Plan	14,632,931	700,300	683,770	836,045	959,242	-	17,821,288	-	-	181,269	30,655	633,820	845,744	16,975,544
32. Hand Arnold (Trinidad) Limited Employees Pension Scheme	70,476,123	-	-	5,789,533	-	-	76,941,385	1,779,641	329,370	-	163,681	10,566,655	12,839,347	64,102,038
33. Hydro Agri Trinidad Limited Pension Plan IBM Retirement Plan	291,559,808	6,122,394	3,258,580	14,864,841	15,921,451	-	331,727,074	12,608,388	7,356,005	110,000	1,058,183	1,802,049	22,934,625	308,792,449
34. Insurance Brokers West Indian Limited Pension Fund Plan	46,770,798	-	-	-	4,735,774	-	51,506,572	2,200,348	-	-	-	1,170	2,201,518	49,305,054
35. Johnson and Johnson (Trinidad) Limited Staff Pension Plan	8,313,163	-	-	-	527,312	-	8,840,475	104,919	-	56,368	-	407,077	568,364	8,272,111
36. Lever Brothers (West Indies) Limited Pension Plan	49,155,039	-	-	3,862,240	4,014,853	-	57,032,132	949,803	221,334	92,088	-	566,793	1,830,018	55,202,114
37. Mandev-Quallasure Pension Fund Plan/ Trinidad & Tobago Bureau of Standards Staff Pension Fund Plan	209,230,565	1,602,430	1,602,430	11,191,322	21,146,859	-	244,773,606	4,952,543	550,004	-	96,547	995,637	6,594,731	238,178,875
38. Mega Insurance Company Limited Pension Plan	76,820,934	986,661	275,321	750,817	4,742,792	-	83,576,525	819,877	851,148	-	28,457	1,185,894	2,885,376	80,691,149
39. Mittal Steel Point Lisas Ltd Pension Plan (formerly Caribbean Ispat Employees Pension Fund Plan)	29,673,958	213,671	213,671	1,906,662	2,014,374	-	34,022,336	754,221	-	-	36,230	245,512	1,035,963	32,986,373
40. National Gas Company of Trinidad and Tobago	638,568,082	5,081,002	5,081,002	33,733,147	30,876,498	-	713,339,731	18,524,003	32,601,882	-	682,417	8,463,379	60,271,681	653,068,050
41. National Insurance Board Pension Fund Plan	295,759,663	17,010,062	7,227,343	-	53,570,241	-	373,567,309	3,959,618	8,607,781	41,155	138,784	10,111,412	22,858,750	350,708,559
42. National Insurance Property Development Company Limited Pension Fund Plan	709,002,546	2,681,802	2,680,616	38,793,545	-	-	733,738,509	12,108,664	-	4,751,202	102,507	51,837,249	68,799,622	684,958,887
43. National Maintenance Training & Security Company Ltd Pension Fund Plan	53,386,364	276,340	276,340	80,941	3,319,753	-	57,539,738	258,715	233,909	-	68,747	519,4029	5,755,400	51,784,338
44. National Union of Government and Federated Workers Officers Pension Plan	22,815,824	1,676,228	455,497	2,717,268	-	-	27,664,817	291,872	139,802	-	-	382,869	814,543	26,850,274
45. National Union of Government and Federated Workers Staff Pension Fund Plan	2,562,095	136,931	42,133	165,527	155,612	-	3,062,298	261,944	-	-	-	93,574	355,518	2,706,780
46. Neil and Massy Group Pension Plan	22,935,602	469,604	234,802	939,384	2,315,860	-	26,895,252	887,239	430,308	-	26,238	229,784	1,573,569	25,321,683
47. Nestle Trinidad Limited Pension Fund Plan	1,122,098,368	40,898	625	1,739,765	98,266,504	-	1,222,146,160	27,855,353	-	645,471	56,999	126,839,279	155,397,102	1,066,749,058
48. Nestle Unionized Employees Pension Fund Plan	80,633,295	4,931,649	1,950,874	3,540,234	7,263,866	-	98,319,918	6,254	2,390,652	-	231,639	1,544,755	4,173,300	94,146,618
49. Nihera Pension Fund Plan	28,431,820	1,529,906	1,381,791	1,461,825	2,025,755	-	34,831,097	572,565	626,482	-	80,535	588,711	1,868,293	32,962,804
50. PCS Nitrogen Trinidad Limited Pension Fund Plan No.1 (formerly Arcadian Trinidad Limited Pension Fund Plan)	29,185,808	1,052,936	409,910	3,060,323	-	-	33,708,977	196,358	241,727	-	41,601	254,793	734,479	32,974,498
51. PCS Nitrogen Trinidad Limited Pension Fund Plan No.2 (formerly Trinidad and Tobago Urea Company Ltd)	368,742,832	-	-	24,904,169	27,932,907	-	421,754,732	4,669,884	634,818	-	67,567	2,432,952	7,805,221	413,949,511
52. Phoenix Park Gas Processors Limited Staff Pension Fund Plan	22,630,963	-	-	1,347,452	1,963,652	-	25,981,067	223,659	469,549	-	34,525	270,214	997,947	24,983,120
53. Point Lisas Industrial Port Development Corporation Limited Pension Plan	35,182,253	2,042,001	2,042,001	1,868,271	3,075,339	-	44,274,857	-	-	-	-	3,316,866	3,316,866	40,957,991
54. R8TT Pension Plan	57,436,985	2,470,196	2,034,574	400,942	102,912,126	-	72,569,993	1,000,147	489,590	-	674,088	472,141	2,635,966	69,934,027

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NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TRANSFERS	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES						PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
55. RRTT Pension Plan	237,657,100	28,941,679	-	-	4,793,735	13,971,335	-	285,363,849	630,763	2,230,944	2,861,707	-	-	8,813,820	11,675,527	275,688,322
56. Regional Health Authority Pension Fund Plan	359,129,754	46,851,815	13,494,054	-	19,898,158	1,302,940	-	440,676,721	1,484,119	1,009,755	2,493,874	184,380	368,917	2,214,844	5,262,015	435,414,706
57. Republic Bank of Trinidad and Tobago Limited Pension Plan	2,599,995,481	-	-	-	124,332,531	29,369,594	-	2,753,297,606	27,954,654	10,034,697	37,989,351	-	-	142,176,801	180,166,152	2,573,131,454
58. Scotiabank Trinidad and Tobago Limited Pension Fund Plan	472,774,323	-	-	-	28,626,297	6,667,316	-	508,067,936	7,594,030	4,942,397	12,536,427	-	-	4,198,936	16,735,363	491,332,573
59. Sevol Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60. T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	51,958,048	-	-	-	3,263,887	3,005,000	-	58,226,935	1,621,352	7,156,841	8,778,193	-	5,020,281	160,028	13,958,502	44,268,633
61. T. Geddes Grant Limited Pension Fund Plan	524,659	997	2264	-	34,572	26,552	-	589,044	23,434	-	23,434	-	90	35,902	59,426	529,618
62. Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	1,347,153,310	15,346,185	15,346,298	-	-	131,353,661	-	1,509,199,454	38,096,105	11,720,147	49,816,252	1,038,429	1,819,345	37,206,677	89,870,703	1,419,328,751
63. Texaco (Trinidad) Limited Staff Retirement Plan	44,648,279	252,015	252,015	-	2,298,306	2,432,340	-	49,882,955	1,132,793	64,112	1,196,905	17,268	12,497	657,165	1,883,835	47,999,120
64. The Demerara Life Assurance Company of Tr&T Limited Sales Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65. The Home Mortgage Bank Pension Fund Plan	17,300,387	370,928	184,447	-	1,173,383	-	-	19,029,145	-	6,225,484	6,225,484	2,075,161	-	129,631	8,430,276	10,598,869
66. The Trinidad and Tobago Oil Co. Non Contributory Pension Fund Plan	143,343,090	-	-	-	-	699,184	-	144,042,274	3,667,961	-	3,667,961	109,930	-	2,012,856	5,790,747	138,251,527
67. Thomas Peake and Company Limited Pension Plan	23,002,740	828,832	325,538	-	1,233,705	1,242,550	-	26,633,365	501,925	48,738	550,663	-	37,760	406,036	994,459	25,638,906
68. Trinidad and Tobago Civil Aviation Authority Pension Plan	46,278,958	3,129,143	1,143,522	-	2,790,391	4,546	-	53,346,560	192,353	-	192,353	-	-	528,603	720,956	52,625,604
69. Trinidad and Tobago Electricity Commission Pension Fund Plan	3,636,228,660	57,018,606	28,513,149	-	151,706,003	5,353,116	-	3,878,819,534	116,384,534	35,817,131	152,201,665	6,741,262	322,556	15,090,676	174,356,159	3,704,463,375
70. Trinidad and Tobago Electricity Commission Provident Fund	7,584,864	-	-	-	208,477	(125,735)	-	7,667,606	-	-	-	-	-	223,580	223,580	7,444,026
71. Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan	281,606,065	-	-	(3,882,137)	30,677,064	3,361,374	-	311,762,366	44,036	23,562	67,598	-	-	37,852,977	37,920,575	273,841,791
72. Trinidad and Tobago Methanol Company Limited Pension Fund Plan	168,199,852	100,800	100,800	-	-	17,080,907	-	185,482,359	1,749,594	719,845	2,469,439	-	-	1,291,330	3,760,769	181,721,590
73. Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan 1	205,337,307	4,097,129	2,083,265	-	3,232,896	10,815,214	-	225,565,811	4,131,112	4,116,257	8,247,369	115,949	185,588	31,338,356	39,887,262	185,678,549
74. Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan 2	230,088,757	3,117,418	1,557,871	-	238,281	13,536,350	-	248,538,677	6,844,952	3,195,110	10,040,062	85,962	186,984	1,246,250	11,559,258	236,979,419
75. Trinidad and Tobago Oil Company Limited Contributory Pension Fund Plan A	886,743,146	4,381,541	2,190,770	17,899	41,369,793	1,314	-	934,704,463	15,052,826	11,299,340	26,352,166	301,158	575,843	14,103,592	41,332,759	893,371,704
76. Trinidad and Tobago Oil Company Limited Contributory Pension Fund Plan B	688,689,916	8,890,237	44,451,119	48,588	56,420,421	-	-	758,494,281	12,565,916	2,575,163	15,141,079	3,586,442	11,2492	53,264,641	72,104,654	686,389,627
77. Trinidad and Tobago Oil Company Limited Employees Benefit Plan	1,809,464,374	36,840,113	19,406,752	-	85,820,028	9,437,487	-	1,960,968,754	74,853,390	18,549,774	93,403,164	10,124,931	69,298	115,907,371	219,504,764	1,741,463,990
78. Trinidad and Tobago Oil Company Limited Staff Retirement Plan	2,183,226,532	44,855,534	22,972,566	-	86,358,938	3,668,771	-	2,343,555,341	78,286,900	40,290,244	118,577,144	5,405,651	742,090	42,856,159	167,581,044	2,175,975,297
79. Trinidad and Tobago Petroleum Company Limited Employees Pension Plan	913,456,928	7,793,796	3,968,575	-	46,265,377	2,964,498	-	974,449,174	15,402,217	6,399,014	21,801,231	3,770,018	-	44,339,664	69,910,913	904,538,261
80. Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,299,187,119	10,282,555	5,141,278	-	113,462,419	136,623	-	1,428,205,994	24,970,043	9,411,447	34,381,490	57,457	464,573	99,603,900	134,507,420	1,293,702,779

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	NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TRANSFERS	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
			EMPLOYERS	EMPLOYEES						PERSONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
81.	Trinidad and Tobago Telephone Co. Ltd. Staff Pension Plan	\$ 1,553,057,319	\$ 2,748,525	\$ 2,748,525	-	\$ 114,537,820	\$ 30,822,024	\$ -	\$ 1,703,914,213	\$ 36,051,911	\$ 7,807,817	\$ 43,859,728	\$ 562,592	\$ -	\$ 245,678,935	\$ 290,101,255	\$ 1,413,812,568
82.	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	66,398,039	9,781,180	34,932,79	5,900	721,707	1,466,155	-	81,866,260	-	740,953	740,953	499,975	274,993	384,202	1,894,123	79,972,137
83.	Trinidad Building and Loan Association Pension Fund Plan	15,664,489	-	60,764	-	1,130,459	1,007,183	-	17,862,895	592,337	-	592,337	-	6,664	49,055	648,056	17,214,839
84.	Trinidad Cement Limited Employees Pension Plan	629,504,366	8,544,598	6,346,430	-	33,345,878	20,711,754	-	698,453,026	12,793,835	6,033,581	18,827,416	354,203	176,017	4,112,418	23,470,054	674,982,972
85.	Trinidad Express Newspapers Limited Pension Plan	65,506,593	2,710,949	1,876,999	-	-	7,406,092	-	77,500,633	262,733	-	262,733	-	540,261	373,732	1,176,726	76,323,907
86.	Trinidad Hilton (International) Limited Pension Fund Plan	57,163,265	501,706	284,365	-	3,309,209	2,543,126	-	63,801,671	1,511,176	160,166	1,671,342	-	79,569	527,067	2,277,978	61,523,693
87.	Trinmar Limited Employees Benefit Plan	508,560,493	13,732,401	7,510,797	463,037	-	27,280,831	-	557,547,559	10,955,149	9,489,134	20,444,283	1,924,645	-	262,268,876	48,595,804	508,951,755
88.	Trintoplan Consultants Limited Staff Pension Plan	92,687,294	-	-	-	1,505,508	11,770,764	-	105,963,566	1,257,334	658,393	1,915,727	-	-	1,666,778	3,582,505	102,381,061
89.	Tucker Energy Services Holdings Limited Pension Fund Plan (formerly Industrial Agencies Limited Pension Fund Plan)	68,477,229	2,226,532	-	1,566,903	8,320,565	-	-	80,591,229	1,155,850	1,333,027	2,488,877	21,836	217,767	511,426	3,239,906	77,351,323
90.	Unicomer (Trinidad) Limited Pension Plan (formerly Courts (Trinidad) Limited Pension Fund Plan)	25,541,700	1,896,824	1,977,199	-	1,455,358	1,162,928	-	32,034,009	47,688	282,054	329,742	294,362	459,088	541,915	1,625,107	30,408,902
91.	Water and Sewage Authority Pension Plan	552,815,444	6,292,217	3,766,265	-	30,796,302	122,536	-	593,792,764	22,478,334	1,785,366	24,265,700	1,100,853	185,613	17,771,563	43,321,729	550,471,035
92.	West Indian Tobacco Company Limited Pension Fund Plan	115,197,315	4,727,147	1,776,235	-	950,805	12,880,283	-	135,531,785	6,641,754	666,787	7,308,541	220,168	615,817	821,402	8,965,928	126,565,857
93.	Y. De Lima and Company Limited Pension Fund Plan	11,532,446	598,110	-	-	-	923,355	-	13,053,911	493,220	-	493,220	-	-	319,779	812,999	12,240,912
	Total	28,235,900,466	442,920,070	223,570,248	744,977	1,281,419,174	744,494,596	2,474,000	30,931,523,531	662,131,203	274,576,733	936,707,936	45,879,032	19,360,232	1,269,584,193	2,271,531,393	28,659,992,138



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