



CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2012

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

Dear Sir

- 1.1 I have the honor to submit to you for presentation to Parliament the Forty-fourth Annual Report on the administration of the Insurance Act being presented by the Central Bank of Trinidad and Tobago
- 1.2 This Report is submitted under the Insurance Act, Chap 84:01 and is for the period ended 31st December, 2012.
- 1.3 The Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.
- 1.4 This report is prepared in three parts
- PART I** INSURANCE COMPANIES

A - LONG-TERM INSURANCE

B - GENERAL INSURANCE

PART II INSURANCE INTERMEDIARIES

PART III PENSION FUND PLANS
- 1.5 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

2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.1 In 2012, Gross Premium Income in the industry totaled \$4,753.7 million which represents 3.6% of the Gross Domestic Product at current prices (2011 – 3.5%). This is an increase of 9.5% over the gross premiums of \$4,340.5 million reported for 2011. It should be noted that 2012 figures do not include Colonial Life Insurance Company Limited and British American, major contributors to gross premiums in the industry in prior years.
- 2.2 Apart from long term (life), Gross Premium Income for the year reflected overall growth in respect of motor, property and other non-life business.

	GROSS PREMIUM INCOME		
	2012 \$M	2011 \$M	%Inc/(Dec)
Long-Term (Life)	1,705.8	1,573.6	8.4
Motor Vehicle	997.4	947.0	5.3
Property (Fire and Allied Perils)	1,233.0	1,057.1	16.6
Other	817.5	762.8	7.2
	4,753.7	4,340.5	9.5

(See Figure 1)

LONG-TERM BUSINESS

- 2.3 Policies in force at the end of 2012 were reported as 479,972, a decrease of 5.2% over the 2011 reported figure of 506,089.

The total number of new policies sold during 2012 was 61,631, an increase of 6.3% over the previous year (58,000).

Policy lapses decreased by 4.8% in 2012 compared to a 14.9% increase during 2011. Surrenders increased by 12% in 2012 compared to a 19.7% increase during 2011.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$12.6 billion (2011 – \$12.5 billion).

GENERAL INSURANCE BUSINESS

- 2.4 Both Gross and Net Premiums increased in respect of all classes of general insurance business.

INSURANCE INTERMEDIARIES

- 2.5 The number of intermediaries registered at the end of 2012 was 3084 (2011 – 2,524).

The information is summarized as follows:

	2012	2011	%Inc/(Dec)
Salesmen	2,429	1,948	24.7
Agents	540	463	16.6
Brokers	86	86	0
Adjusters	29	27	7.4
	3,084	2,524	22.2

The total revenue collected from registration fees for the period ended 31st December, 2012 amounted to \$1,072,790 and in 2011 - \$5,426,500.

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

PENSION FUND PLANS

2.6 The number of pension fund plans registered at the end of 2012 was 274 (2011 - 271).

The information is summarized as follows: -

	2012	2011	%Inc/(Dec)
Self-Administered Pension Fund Plans	94	91	3.3
Insured Pension Fund Plans	93	98	(5.1)
Pension Fund Plans (awaiting deregistration and in the process of winding up)	86	81	6.2
Judicial Management	1	1	0
	274	271	1.1

3. LONG-TERM INSURANCE BUSINESS

3.1 There were twenty-two (22) companies registered to transact long-term business in Trinidad and Tobago at the end of 2012. Eight (8) companies are not writing new business as at December 2012.

3.2 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 Φ	-	-	-	-	-
9. Guardian Life of the Caribbean Limited	*	-	*	*	*
10. Maritime Life (Caribbean) Limited	*	-	*	*	*
11. Mega Insurance Company Limited~os Limited	*	-	-	-	*

COMPANIES	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	PENSION AND ANNUITY
LOCAL					
12. Nationwide Insurance Company Trinidad Limited	NOT	WRITING	NEW	BUSINESS	
13. Scotia Life 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

□ Business transferred to Sagicor Life Inc.

Formerly Crown Life (Caribbean) Limited.

~ Formerly GTM Life Insurance Company of Trinidad and Tobago Limited

Φ Formerly Caribbean Home Insurance Company Limited

* Denotes business written

- Denotes business not written

NEW BUSINESS WRITTEN

3.3 Nine (9) companies which wrote new business (ten (10) in 2011) submitted the required information under this caption.

Details are as follows: -

	2012	2011
Number of Policies	61,631	58,000
Sum Assured	13,142,033,993	10,190,807,760
Annual Premiums	320,736,882	321,464,596

EXISTING BUSINESS

3.4 Thirteen (13) Life Companies registered under the Act submitted Returns in respect of insurance existing.

The information is summarized as follows:

	2012	2011
Number of Policies	479,972	448,089
Sum Assured	91,734,512,816	82,962,630,555

POLICIES DISCONTINUED OR REDEEMED

3.5 Thirteen (13) companies submitted information concerning the discontinuance and redemption of policies. The information for the years 2009 to 2012 is summarized hereunder.

YEAR	NUMBER OF POLICIES	SUM ASSURED \$
2012	37,273	4,348,242,191
2011	36,867	4,771,537,386
2010	34,554	3,618,527,958
2009	39,524	6,281,738,136

(See Figure 6)

POLICY LOANS

3.6 Policy loans in respect of eleven (11) companies for the year 2012 totaled \$217,120,143, a decrease of 1.7% over the 2011 figure of \$220,832,907. The ratio of policy loans to total reserves decreased from 2.04% in 2011 to 1.71% in 2012.

	POLICY LOANS \$	RESERVES \$	POLICY LOAN / RESERVES %
Local Companies	208,138,948	9,854,660,266	2.1
Regional Companies	8,981,195	2,854,461,962	0.3
Other	0	0	0
TOTAL	217,120,143	12,709,122,228	1.71

STATUTORY FUNDS¹

3.7 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.”

3.8 The total policy liabilities of the fifteen (15) companies which submitted Returns amounted to \$12,257,461,491 an increase of 17.4% over the liabilities of \$10,441,991,162 in 2011. Details of the policy liabilities of individual companies are shown in Table XI.

3.9 Assets placed in trust to cover liabilities to Trinidad and Tobago policyholders amounted to \$12.6 billion which is an increase from \$12.5 billion in 2011.

3.10 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.

¹Companies that recorded a deficit in their Statutory Fund requirement have addressed or are currently addressing their positions to be in accordance with the Act.

LOCAL ASSETS RATIO

- 3.11 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 percent (80%) of its Trinidad and Tobago dollar liability in the Statutory Fund. Section 47(2) further provides that assets not exceeding ten percent (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.
- 3.12 Total “Local” investment in Statutory Funds for the year 2012 was \$12,167,896,175 representing a local asset ratio of 96.3%; the amount reported for the previous year was \$11,476,636,925 (local asset ratio of 91.9%).

REVENUE ACCOUNT

- 3.13 Detailed Revenue Accounts in respect of fifteen (15) companies transacting long-term business are shown in Tables I-VII.

REINSURANCE

- 3.14 Ninety-one percent (91%) of the life insurance premiums written during 2012 by thirteen (13) local companies was retained in the local economy (2011 – 89%); ninety-five percent (95%) was retained by Regional Companies (See Appendix F).

VALUATION REPORTS

- 3.15 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 XXXIV

4. GENERAL INSURANCE BUSINESS

4.1 There were thirty-four (34) companies registered to transact general insurance business in Trinidad and Tobago at the end of 2012.

4.2 The types of 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	*	*	*	-	-

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER ¹
LOCAL					
16. Mega Insurance Company Limited	-	-	-	-	-
17. Motor and General Insurance Company Limited	ACCOUNTS	REJECTED		-	-
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		TRANSFERRED	TO GGIL		
21. Royal Caribbean Insurance Limited		TRANSFERRED	TO GGIL	*	
22. The Beacon Insurance Company Limited	*	*	*		*
23. The Equitable Insurance Company Limited	IN	COM PULSORY	LIQUIDA TION		
24. The Goodwill General Insurance Company Limited	IN	COM PULSORY	LIQUIDATION		
25. The Great Northern Insurance Company Limited	ACCOUNTS	REJECTED		BUSINESS	
26. The Mountain General Insurance Company Limited	NOT	WRITING	NEW		
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

- 4.3 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.
- 4.4 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.
- 4.5 At the end of 2012, total deposits of \$828,695,738 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago

	2012 \$	2011 \$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	634,697,109	598,614,557
Other T&T Government Securities	79,534,213	133,097,251
² Other Securities	114,464,416	157,201,988
TOTAL	828,695,738	888,913,797

- 3 Companies that recorded a deficit in their Statutory Deposit requirement have addressed or are currently addressing their positions to be in accordance with the Act.
- 4 Other Securities' includes Trinidad and Tobago Home Mortgage Bank Bonds, US Government Securities and other Commonwealth Government Securities.

	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TTS	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	OTHER SECURITIES	TOTAL
COMPANIES	\$	\$	\$	\$
LOCAL				
American Life and General Insurance Company Trinidad Limited	49,253,443	22,849,700	2,000,000	74,103,143
Bankers Insurance Company (T&T) Limited	10,416,400		3,033,852	13,450,252
British American Insurance Company (Trinidad) Limited				-
Capital Insurance Limited	1,548,450	6,509,798	300,000	8,358,248
Caribbean Insurance Company Limited				-
Citizen Insurance Company Limited				-
Colonial Fire & General Insurance Company Limited	71,010,515		12,828,250	83,838,765
Cuna Caribbean Insurance Society Limited			200,000	200,000
Export-Import Bank of Trinidad and Tobago Limited	1,189,416	-		1,189,416
Furness Anchorage General Insurance Limited	6,248,716	3,283,584		9,532,300
GTM Insurance Company Limited	10,851,340	-	728,249	11,579,589
Guardian General Insurance Limited	82,909,001	3,342,052	6,326,300	92,577,353
Guardian Life of the Caribbean Limited	126,016,000			126,016,000
Gulf Insurance Limited	4,300,000		515,000	4,815,000
Maritime General Insurance Company Limited	47,194,594	12,657,770		59,852,364
Motor and General Insurance Company Limited				-
Motor One Insurance Company Limited	7,749,532		17,767,250	25,516,782
N.E.M. (West Indies) Insurance Limited				-
Royal Caribbean Insurance Limited				-
The Beacon Insurance Company Limited	24,390,250	-	15,219,731	39,609,981
The Goodwill General Insurance Company Limited				-
The Great Northern Insurance Company Limited	109,124		6,791,551	6,900,675
The Mountain General Insurance Company Limited				-
The New India Assurance Company (T&T) Limited	24,307,311	4,943,540	787,500	30,038,351
The Presidential Insurance Company Limited	12,084,291	789,158	13,306,021	26,179,470
The Reinsurance Company of Trinidad & Tobago Limited	22,859,011			22,859,011
The Western General Insurance Company Limited				-
Trinidad and Tobago Insurance Limited	49,795,000		21,911,001	71,706,001
TOTAL	552,232,394	54,375,602	101,714,705	708,322,701
CARIBBEAN				
Sagicor General Insurance Inc.	9,291,035	25,158,611	-	34,449,646
Sagicor Life Incorporated				
United Insurance Company Limited	8,746,680	-	-	8,746,680
TOTAL	18,037,715	25,158,611	-	43,196,326
OTHER				
Cuna Mutual Insurance Society				-
Lloyds Underwriters	64,427,000		12,749,711	77,176,711
Sun Life Assurance Company of Canada				-
TOTAL	64,427,000	-	12,749,711	77,176,711
GRAND TOTAL	634,697,109	79,534,213	114,464,416	828,695,738

GENERAL INSURANCE MOTOR

- 4.6 Fourteen (14) companies wrote motor business during 2012. The Caribbean Insurance Company and Nationwide Casualty General Insurance Company Limited wrote no new business, while The Mountain 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

- 4.7 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.
- 4.8 The Revenue Account of companies transacting motor business showed a cumulative liability of \$1,195,438,459. 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 \$685,109,721. The value of assets actually placed in the Fund amounted to \$647,265,194.
- 4.9 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 2012 as reported by fourteen (14) companies totaled \$881,546,098 (2011 - \$833,776,240).

UNDERWRITING RESULTS

- 4.11 In 2012, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$139,959,703 as compared to an overall underwriting profit of \$104,531,829 in 2011.

Details are in Table XIV.

REINSURANCE

- 4.12 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	Percent
2012	88
2011	88
2010	92
2009	91
2008	91

4 Companies that recorded a deficit in their Statutory Fund – Motor requirement have addressed or are currently addressing their positions to be in accordance with the Act.

GENERAL INSURANCE - OTHER THAN LONG-TERM OR MOTOR

- 4.13 Eighteen (18) companies submitted Returns under this broad category, including three (3) life insurance companies transacting Personal Accident and Group Health businesses.
- 4.14 Group Health Insurance accounted for 50.5% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2012.

Details are in Tables XV-XXI.

CHANGE IN PREMIUM INCOME

- 4.15 During the year 2012 net premium income totaled \$690,443,282, an increase of 5.1% over the 2011 net premium income of \$656,883,594.

UNDERWRITING RESULTS

- 4.16 In 2012, the underwriting results of property insurance business revealed an overall underwriting loss of (\$31,121,480). This class of business experienced an overall underwriting loss of (\$31,935,215) in 2011

Details are summarized in Table XXI.

REINSURANCE

- 4.17 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).

	'08	'09	'10	'11	'12
	%	%	%	%	%
Property	8	7	6	6	6
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	70	72	73	76	78

SOLVENCY TEST

- 4.18 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 whichever 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."
- 4.19 Details of the solvency position of companies registered to underwrite motor and other general insurance business are shown as follows:

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	4,188,137	157,182,842	152,994,705
Bankers Insurance Company (T&T) Limited	7,049,806	(25,345,082)	(32,394,888)
British American Insurance Company (Trinidad) Limited			
Capital Insurance Limited	7,494,523	10,559,587	3,065,064
Caribbean Insurance Company Limited			
Citizen Insurance Company Limited			
Colonial Fire & General Insurance Company Limited	32,091,953	96,897,065	64,805,112
Export-Import Bank of Trinidad and Tobago Limited	317,514	140,438,617	140,121,103
Furness Anchorage General Insurance Limited	3,954,260	42,347,223	38,392,963
GTM Insurance Company Limited	14,042,912	14,150,760	107,847
Guardian General Insurance Limited	73,571,984	376,895,967	303,323,983
Guardian Life of the Caribbean Limited	63,487,119	138,878,224	75,391,105
Gulf Insurance Limited	12,178,617	(31,639,992)	(43,818,609)
Maritime General Insurance Company Limited	22,759,650	150,120,393	127,360,743
Motor and General Insurance Company Limited			
Motor One Insurance Company Limited	12,418,749	7,710,028	(4,708,721)
N.E.M. (West Indies) Insurance Limited			
Nationwide Insurance (Casualty & General) Co. Limited			
Royal Caribbean Insurance Limited			
The Beacon Insurance Company Limited	22,141,193	43,344,847	21,203,654
The Goodwill General Insurance Company Limited			
The Great Northern Insurance Company Limited	5,049,081	(4,822,220)	(9,871,301)
The Mountain General Insurance Company Limited			
The New India Assurance Company (T&T) Limited	13,619,690	73,867,312	60,247,622
The Presidential Insurance Company Limited	8,895,924	26,301,495	17,405,571
The Reinsurance Company of Trinidad & Tobago Limited	9,299,809	18,085,170	8,785,361
The Western General Insurance Company Limited			
Trinidad and Tobago Insurance Limited	30,871,301	320,463,843	289,592,542
TOTAL	339,244,085	1,398,253,237	1,059,009,151
CARIBBEAN			
Sagicor General	14,908,866	53,675,182	38,766,316
Sagicor Life			
United Insurance Company Limited	3,646,878	40,889,290	37,242,412
TOTAL	18,555,744	94,564,472	76,008,728
GRAND TOTAL	357,799,829	1,492,817,709	1,135,017,880

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

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

INTERMEDIARIES

5.2 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

5.3 Insurance business placed at Lloyd's during the years 2012 and 2011 are detailed below:

	Premiums Received		Claims Paid	
	2012 \$	2011 \$	2012 \$	2011 \$
Direct Insurance	175,581,187	166,172,333	55,573,549	100,587,974
Reinsurance	165,074,135	182,723,161	-	-
TOTAL	340,655,322	348,895,494	55,573,549	100,587,974

6. PART III - PENSION FUND PLANS

- 6.1 Three (3) new Pension Plans were registered during 2012.
- 6.2 The number of active registered Pension Fund Plans now stands at one hundred and eighty-seven (187) comprising ninety-four (94) self-administered Pension Fund Plans and ninety-three (93) insured/annuity plans. There are eighty-seven (87) plans in the process of being wound-up; this figure is inclusive of one (1) plan which is under judicial management.
- 6.3 The list of the active registered pension plans is provided at Appendix E to this report.

Amendments

- 6.4 Twenty-two (22) amendments were made to the Trust Deeds and Rules of twenty (20) pension fund plans, during the period under review. The amendments were registered upon payment of the prescribed fee.

Revenue

- 6.5 Revenue in respect of the amendments thereto for the year ended 31st December 2012 was three hundred and seventy dollars (\$370.00).

Annual Accounts

- 6.6 The trustees of pension fund plans submitted annual audited accounts in respect of one hundred and forty-four (144) plans. Eighty-three (83) were in respect of self-administered pension fund plans and sixty-one (61) were in respect of insured/annuity pension fund plans.
- 6.7 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 6.8 The Accounts received are detailed at Tables XXXII to XXXV
- 6.9 The following information has been extracted from the annual accounts received.

REVENUE ACCOUNTS 2012 - INSURED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	\$ 1,638,954,210
(2)	Contributions by employers	71,814,909
(3)	Contributions by employees	32,429,903
(4)	Any additional contribution by employer to meet deficiency or back service liability	0
(5)	Interest, Dividends and Rents	73,968,810
(6)	Other Income	115,326,321
TOTAL REVENUE		1,932,494,153
EXPENDITURE		\$
(1)	Superannuation benefits	
	(i) Pensions to retired employees	48,698,278
	(ii) Retirement Gratuities	8,266,378
(2)	Death Grants	853,081
(3)	Return of Contributions on withdrawal	8,744,260
(4)	Other Expenditure	26,927,462
(5)	Amount of Fund at end of period	1,839,004,694
TOTAL EXPENDITURE		1,932,494,153

PENSION FUND PLANS

PENSION FUND PLANS

REVENUE ACCOUNTS 2012 - SELF ADMINISTERED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	26,801,528,118
(2)	Contributions by employers	569,658,703
(3)	Contributions by employees	245,721,579
(4)	Any additional contribution by employers to meet deficiency or back service liability	31,360,639
(5)	Interest, Dividends and Rents	1,032,637,958
(6)	Other Income & Transfers In	2,123,093,182
TOTAL REVENUE		30,840,000,179
EXPENDITURE		\$
(1)	Superannuation Benefits	
	(i) Pensions to Retired Employees	604,764,127
	(ii) Retirement Gratuities	237,864,134
(2)	Death Grants	17,333,674
(3)	Return of Contributions on withdrawal	17,034,928
(4)	Other Expenditure	284,673,267
(5)	Amount of Fund at end of period	29,642,330,049
EXPENDITURE		30,840,000,179

6.10 Contributions received for the years 2008 to 2012 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

	2008 \$	2009 \$	2010 \$	2011 \$	2012 \$
EMPLOYER	387,998,379	498,317,156	551,569,214	552,825,476	641,473,612
EMPLOYEES	212,932,119	254,842,817	282,247,339	240,911,711	278,151,482

BALANCE SHEETS

- 6.11 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.
- 6.12 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 2011.

ASSETS OF SELF-ADMINISTERED PLANS

	2012 \$	2011 \$
Trinidad and Tobago Government Securities denoted in TT \$	9,598,794,400	4,345,936,115
Corporate Securities	2,190,659,723	6,713,964,356
Mortgages	201,554,300	199,525,791
Real Estate	15,000,000	-
Trinidad and Tobago Equities	8,443,531,324	6,862,265,191
Fixed/Call Deposits	2,012,697,253	1,708,183,480
Other Trinidad and Tobago Assets		
Trinidad and Tobago Government Securities denoted in Foreign Currency	4,784,797,260	4,311,875,362
	362,295,471	202,556,322
TOTAL LOCAL ASSETS	27,609,329,731	24,344,306,617
Caricom/Foreign Government Securities	244,520,874	227,300,296
Other Caricom/Foreign Securities	2,868,133,673	2,953,051,362
TOTAL ASSETS IN FUND	30,721,984,278	27,524,658,275
LOCAL ASSETS RATIO	89.87%	91.84%

- 6.13 During the year 2012 the Actuarial Valuations of forty-three (43) registered pension fund plans were submitted.
- 6.14 The reports were reviewed with particular reference to the funding position of each Plan. The valuation results are summarized in the Tables below.

ACTUARIAL INVESTIGATIONS

NAME OF PENSION FUND PLAN	DATE OF ACTUARIAL VALUATION	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING LEVEL
Agostini Insurance Brokers Limited Pension Fund Plan	30-Sep-10	KR Services Limited	\$47,290,000	\$51,465,000	(\$4,175,000)	92%
Agostini's Limited Retirement Plan	31-Dec-10	Apex Consulting Ltd.	\$69,841,000	\$55,857,000	\$13,984,000	125%
Amoco Trinidad Oil Company Pension Plan	31-Dec-11	Bacon Woodrow & de Souza Limited	\$675,400,000	\$889,800,000	(\$214,400,000)	76%
Angostura Limited Pension Plan	01-Jan-12	Bacon Woodrow & de Souza Limited	\$210,482,000	\$204,180,000	\$6,302,000	103%
Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	30-Sep-11	Bacon Woodrow & de Souza Limited	\$30,700,000	\$19,580,000	\$11,120,000	157%
Baroid Trinidad Services Limited Pension Fund Plan	31-Dec-09	Apex Consulting Ltd.	\$32,686,000	\$24,874,000	\$7,812,000	131%
Bristol-Myers Squibb (West Indies) Limited Pension Fund Plan	31-Dec-10	Apex Consulting Ltd.	\$5,918,000	\$2,716,000	\$3,202,000	218%
BWIA General Staff Pension Plan	31-Dec-10	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$200,200,000	\$197,400,000	\$2,800,000	101%
C.B.P. Limited Pension Plan	01-Feb-12	James Camacho (SAGICOR Life Inc.)	\$13,718,000	\$17,900,000	(\$4,182,000)	77%
Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	31-Dec-11	Bacon Woodrow & de Souza Limited	\$14,229,000	\$16,335,000	(\$2,106,000)	87%

ACTUARIAL INVESTIGATIONS

NAME OF PENSION FUND PLAN	DATE OF ACTUARIAL VALUATION	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING LEVEL
Caroni (1975) Limited Employees' Pension Scheme	30-Jun-08	KR Services Limited	\$47,290,000	\$51,465,000	(\$4,175,000)	92%
Central Bank of Trinidad and Tobago Pension Scheme	30-Sep-11	Apex Consulting Ltd.	\$69,841,000	\$55,857,000	\$13,984,000	125%
Colonial Life Insurance (Trinidad) Limited Staff Pension Fund Plan	31-Dec-10	Bacon Woodrow & de Souza Limited	\$675,400,000	\$889,800,000	(\$214,400,000)	76%
Guardian Defined Benefit Pension Fund Plan	31-Dec-10	Bacon Woodrow & de Souza Limited	\$210,482,000	\$204,180,000	\$6,302,000	103%
Gulf Engineering Services Limited Pension Plan	31-Dec-10	Bacon Woodrow & de Souza Limited	\$30,700,000	\$19,580,000	\$11,120,000	157%
Hydro Agri Trinidad Limited Pension Fund Plan	31-Mar-11	Apex Consulting Ltd.	\$32,686,000	\$24,874,000	\$7,812,000	131%
J N Harriman & Company Limited Pension Plan	31-Dec-11	Apex Consulting Ltd.	\$32,686,000	\$24,874,000	\$7,812,000	131%
Lake Asphalt Company Limited Employees' Pension Scheme	01-Jan-12	Apex Consulting Ltd.	\$5,918,000	\$2,716,000	\$3,202,000	218%
Lake Asphalt Company Limited Staff Pension Plan	30-Sep-11	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$200,200,000	\$197,400,000	\$2,800,000	101%
Lange Trinidad Limited Pension Fund Plan	30-Sep-11	James Camacho (SAGICOR Life Inc.)	\$200,200,000	\$197,400,000	\$2,800,000	101%
	30-Sep-11	James Camacho (SAGICOR Life Inc.)	\$13,718,000	\$17,900,000	(\$4,182,000)	77%
	30-Sep-11	Bacon Woodrow & de Souza Limited	\$14,229,000	\$16,335,000	(\$2,106,000)	87%
	01-Jul-11					

ACTUARIAL INVESTIGATIONS

NAME OF PENSION FUND PLAN	DATE OF ACTUARIAL VALUATION	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING LEVEL
Myerson Tooth Company Limited Retirement Plan	31-Jul-11	Bacon Woodrow & de Souza Limited	\$45,337,000	\$27,693,000	\$17,644,000	164%
National Flour Mills Limited Pension Fund Plan	31-Dec-11	Bacon Woodrow & de Souza Limited	\$133,967,000	\$120,953,000	\$13,014,000	111%
Nestle Trinidad & Tobago Limited Unionised Employees Pension Plan	01-Jan-12	Bacon Woodrow & de Souza Limited	\$39,308,000	\$50,192,000	(\$10,884,000)	78%
Oilfields Workers' Trade Union Pension Plan	31-May-12	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$39,881,000	\$26,634,000	\$13,247,000	150%
Print-A-Pak Limited Pension Plan	01-Jul-11	James Camacho (SAGICOR Life Inc.)	\$3,315,000	\$2,795,000	\$520,000	119%
R.B.P. Lifts Limited Pension Plan	01-Jul-11	KR Services Limited	\$5,705,000	\$4,031,000	\$1,674,000	142%
Republic Bank Limited Staff Pension Plan	30-Sep-11	Bacon Woodrow & de Souza Limited	\$2,987,000,000	\$1,962,000,000	\$1,025,000,000	152%
The Development Finance Limited Pension Plan	31-Dec-10	Apex Consulting Ltd.	\$41,127,000	\$24,834,000	\$16,293,000	166%
The Group Pension Plan for Agents of American Life and General Insurance Company (Trinidad) Limited	31-Dec-08	KR Services Limited	\$21,656,000	\$16,378,000	\$5,278,000	132%

ACTUARIAL INVESTIGATIONS

NAME OF PENSION FUND PLAN	DATE OF ACTUARIAL VALUATION	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING LEVEL
Trinidad and Tobago Mortgage Finance Company Limited Pension Plan	31-Dec-11	Apex Consulting Ltd.	\$24,308,000	\$26,925,000	(\$2,617,000)	90%
Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II Trinidad and	31-Mar-11	Bacon Woodrow & de Souza Limited	\$272,228,000	\$238,570,000	\$33,658,000	114%
Tobago Pilots Association Limited Pension Plan	31-Jul-09	KR Services Limited	\$35,500,000	\$42,400,000	(\$6,900,000)	84%
Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	01-Jan-10	Apex Consulting Ltd.	\$79,820,000	\$80,075,000	(\$255,000)	100%
Trinidad Express Newspapers Limited Pension Fund Plan	31-Dec-08	KR Services Limited	\$65,507,000	\$58,188,000	\$7,319,000	113%
Trinidad Hilton Pension Fund Plan	01-Jan-12	Bacon Woodrow & de Souza Limited	\$66,054,000	\$39,905,000	\$26,149,000	166%
Trinidad Nitrogen Company Limited Pension Fund Plan	31-Dec-11	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$4,412,000	\$5,274,000	(\$862,000)	84%
Trintoplan Consultants Limited Pension Plan	31-Dec-11	Bacon Woodrow & de Souza Limited	\$115,685,000	\$59,808,000	\$55,877,000	193%

ACTUARIAL INVESTIGATIONS

NAME OF PENSION FUND PLAN	DATE OF ACTUARIAL VALUATION	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING LEVEL
United States of America Embassy in Trinidad and Tobago Pension Fund Plan	31-Mar-11	Apex Consulting Ltd.	\$33,645,000	\$32,579,000	\$1,066,000	103%
William H Scott Limited Pension Plan	29-Feb-12	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$8,092,000	\$6,479,000	\$1,613,000	125%

APPENDIX A

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

COMPANY	ASSETS	LIABILITIES	CAPITAL
American Life and General Insurance Company (Trinidad and Tobago) limited	\$2,080,608,293	\$1,716,334,678	\$364,273,614
Bancassurance Caribbean Limited	\$315,062,137	\$267,992,903	\$47,069,235
Bankers Insurance Company Limited	\$68,504,066	\$51,835,469	\$16,668,597
British-American Insurance Company			
Capital Insurance Limited	\$138,724,539	\$108,763,605	\$29,960,934
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	\$20,124,782	\$20,124,782	\$0
Colonial Fire and General Insurance Company Limited	\$267,376,519	\$170,479,454	\$96,897,065
CUNA Caribbean Insurance Society Limited	\$264,135,305	\$161,248,868	\$102,886,437
Export- Import Bank of Trinidad and Tobago Limited	\$432,447,832	\$247,347,858	\$185,099,974
Furness Anchorage General Insurance Limited	\$64,792,114	\$22,444,891	\$42,347,223
G.T.M. Fire Insurance Company Limited	\$187,013,448	\$110,181,884	\$76,831,564
Guardian General Insurance Limited	\$1,048,354,144	\$623,382,800	\$424,971,344
Guardian Life of the Caribbean Limited	\$6,780,744,272	\$6,211,282,879	\$569,461,393
Gulf Insurance Limited	\$93,142,828	\$118,826,860	\$(25,684,032)
Maritime General Insurance Company Limited	\$407,803,929	\$256,270,667	\$151,533,262
Maritime Life (Caribbean) Limited	\$1,420,948,316	\$1,098,040,451	\$322,907,865
Mega Insurance Company Limited	\$256,759,923	\$246,504,864	\$10,255,059
Motor One Insurance Company Limited	\$135,840,522	\$118,853,680	\$16,986,842
Nationwide Insurance Company Limited	\$83,454,396	\$44,773,028	\$38,681,368
Sagicor General Insurance Incorporated	\$207,952,845	\$154,053,696	\$53,899,149
Sagicor Life Incorporated	\$3,703,014,846	\$3,640,810,523	\$62,204,323
Scotialife Insurance Limited	\$1,055,617,691	\$778,413,523	\$277,204,168
Sun Life Assurance of Canada			
Tatil Life Assurance Limited	\$1,615,830,786	\$1,640,406,603	\$(24,575,817)
The Beacon Insurance Company Limited	\$406,462,210	\$348,685,764	\$57,776,446

APPENDIX A - (cont'd)

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

COMPANY	ASSETS	LIABILITIES	CAPITAL
The Demerara Life Assurance Company of Trinidad and Tobago Limited	\$144,005,463	\$117,312,962	\$26,692,501
The New India Assurance Company (Trinidad and Tobago) Limited	\$197,264,638	\$113,148,119	\$84,116,519
The Presidential Insurance Company Limited	\$69,527,714	\$42,318,368	\$27,209,346
The Reinsurance Company of Trinidad and Tobago Limited	\$89,997,380	\$56,235,735	\$33,761,645
The United Security Life Insurance Company Limited	\$21,229,206	\$21,229,206	\$0
Trinidad and Tobago Insurance Limited	\$599,870,189	\$267,915,818	\$331,954,371
United Insurance Company Limited	\$845,540,079	\$593,551,531	\$251,988,548

APPENDIX B

American Life and General Insurance Company Trinidad Limited

- Rauseo & Associates Limited
- Allan Anthony Tang Choon
- Astad Investments Limited
- Boxil Charles Insurance Services Limited
- Eaglestar Insurance Services Limited
- KCJ Financial Services Limited
- LFM Investments Limited
- Maxim Investments Limited
- Ramkhelawan Financial & Insurance Services Limited
- R.G.F. Asset Management Limited
- Saltes Insurance & Financial Services Limited
- Supreme Concepts & Solutions Limited
- TAJI Financial Services Limited
- Teague's Inc. Limited
- The New Edition Insurance Services Limited
- Ultraline Investments Limited
- VCAFF Insurance & Financial Services Limited
- W.B. Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Bankers Insurance Company T&T Limited

- Avant Garde Insurance Services Limited

British American Insurance Company Trinidad Limited

- GDC Financial Services Limited
- Kellar's Insurance Services Limited

Capital Insurance Limited

- Jury Mohammed t/a Mohammed Motor Insurance Agency
- Kermit Khan t/a Khan's Motor Insurance Agency
- Pamela Momen Rampersad
- Ramlogan Associates Limited
- Security Motor Insurance Agencies Limited

Colonial Fire and General Insurance Company Limited

- Accident Insurance Marketing Limited
- Atherly Services Limited
- Axis Financial Systems Limited
- Chase Financial Solutions Limited
- Christian Hosang
- CLICO Credit Union Co-operative Society Limited
- Eastern Credit Union Co-operative Society Limited

Colonial Life Insurance Company Limited

- A & R Financial Advisory Services Limited
- Adrian Balkissoon t/a Adrian Balkissoon Enterprises
- Andrew A. Bates t/a Andrew A. Bates Insurance Services
- ASCGOR Limited
- Atherly Services Limited
- Brian Christopher Samlalsingh Limited
- Caesar's Advisory Services Limited
- Chase Financial Solutions Limited
- Christian B. Grant Financial Solutions Limited
- Dwarika and Associates Limited
- Emmanuel Lawrence t/a E.C. Lawrence Insurance Services
- Eugene Nurse
- Everard Cabral
- F&G Enterprises Limited
- Hillcrest Investments Limited
- Iles Insurance Services Limited
- Jarod Perryman t/a Jarim Enterprises
- Jeewan Birbal
- Jemmot Manmohan t/a Jemmot Manmohan Insurance and Investments
- Kerry Ramjag
- Kirton Daniel t/a Quantum Financial Solutions
- Krishna Ramgoolam t/a K. Ramgoolam Financial Services
- Martha Telesford

Colonial Life Insurance Company Limited (Continued)

- Noel's Ultimate Financial Solutions Limited
- Paramount Investments Limited
- Ramsahai Investment Service Enterprise Limited
- Rolfe Moyou t/a Moyou Investment and Insurance
- Rondel Investment Services Enterprise Limited
- S. Deonarine Insurance Services Limited
- S.O.S. Agencies Limited
- Stokely Regis Insurance Services Limited

GTM Insurance Company Limited

- Evolution Insurance Services Company Limited
- Joseph Ramlal
- Right Choice Insurance Services Limited
- S.D.R. Nandlal Advisory Services Limited
- Sitkam General Insurance Services Limited
- Wallum & Associates Limited

Guardian General Insurance Company Limited

- A.S. Bryden & Sons (Insurance) Limited
- AGN Insurance and Investments Limited
- Ajax Services Limited
- ALM Insurance Services Limited
- Anna Nunes t/a Erna Insurance Services
- Brisk Insurance Services Limited
- Cuna Caribbean Insurance Services Limited
- EKTA Consultants Company Limited
- GFiguera Insurance Services Limited
- Gordon, Grant & Company Limited
- Guardian Life of the Caribbean Limited
- J & C Agencies Limited
- Jones Motors Limited
- Lange Trinidad Limited

Guardian General Insurance Company Limited (Continued)

- Nirveeta Agencies Limited
- Noel Noel & Associates Limited
- RBC Insurance Services (Caribbean) Limited
- Robard Insurance Services Limited
- Royal Insurance Consultants Limited
- Rupert Clovis Insurance Agency Limited
- Samsaun Financial Services Limited
- TECU Credit Union Co-operative Society Limited
- Wajeeda Bissoondath

Guardian Life of the Caribbean Limited

- Accident Insurance Marketing Limited
- ADLA Services Limited
- Advanced Investments Management Limited
- Aerie International Limited
- Affonso Insurance Services and Investments Limited
- Akal Assets & Risk Management Limited
- ALM Insurance Services Limited
- Amada Investments & Financial Services Limited
- Amritam Services Limited
- Anaid Investments Limited
- Andrew Hackett Insurance Services Limited
- Archton Services Limited
- B.D's Services Limited
- B.J. Financial Services Limited
- Bates Asset Management Company Limited
- Ben's Insurance & Financial Services Limited
- Betimes Consulting Limited
- BMW Professional Services Limited
- Brittasia Investments Limited
- Build To Win Investment Solutions Limited

Guardian Life of the Caribbean Limited (cont'd)

- Byron Enterprises Limited
- C & S Moonah Financial Services Limited
- Calvin Mendez Financial Services Limited
- Candy Financial Services Limited
- Chaab Financial Company Limited
- Chelsea & Company Limited
- & Associates Company Limited
- Conec Marketing & Financial Services Limited
- Cournand Insurance Services Company Limited
- Cuna Caribbean Insurance Services Limited
- D.L. Financial Services Limited
- Daryl Dasent t/a DJZ Investments
- Demming Marketing Limited
- Dove Financial Services Limited
- Dynamic Financial and Concepts Limited
- E. Holdings Limited
- ED Investments Limited
- EKTA Consultants Company Limited
- Euodoo Financial Services Limited
- Expert Financial Investments Company Limited
- FAM Investments Limited
- Ferm Insurance Services Limited
- FFS Limited
- Fortunata Services Limited
- Futuristic Insurance Services Limited
- FYC Limited
- G.E.T. Financial Services Limited
- Gee Tee & F Personal Financial Services Limited
- Gerhard Akien Limited
- Giowong Financial Services Limited
- Glenn Redhead Services Limited

Guardian Life of the Caribbean Limited (Continued)

- Gnosis Financial Services Limited
- Golden Future Investments Limited
- Great Horizons Limited
- Gregg A.M. Mannette & Associates Financial Services Limited
- Holistic Investments Limited
- iCAN Corporation Limited
- Ignatius and Company Limited
- Insurance & Financial Services Limited
- ISZ Financial Group Limited
- JJ's Insurance & Financial Services Limited
- G.R.B. Financial Services Limited
- Kanith Investments Limited
- Karlla Agencies Limited
- Kirby Ifill Financial Services Limited
- K.R.A.T. Investments Limited
- L Train Limited
- L.G.G. Investments Limited
- Lark Investment Limited
- LG Consultancy and Associates Limited
- Life Line Financial Services Limited
- LR&J Investments Limited
- LRJ Financial Advisory Services Limited
- Lurson Financial & Investment Services Limited
- Lynchris Financial Services Limited
- M & G Enterprises Limited
- M.A.L.S. Insurance Services Limited
- M.S.C.D. Investments Limited
- M.U.C.H. Services Limited
- Malayam Financial Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited

Guardian Life of the Caribbean Limited (Continued)

- Naceri Limited
- NAN Associates Limited
- Nazir Mohammed Investments Limited
- Oodles Financial Services Limited
- PGM Financial Services Limited
- Premdath Seegolam t/a V.I.P.S. Financial Services
- Privilege Insurance & Financial Services Limited
- Prophet Financial Services Limited
- Quincy Tyner Consultancy Limited
- R.C.S.N. Investments Limited
- Rabah Financial Services Limited
- RBC Insurance Services (Caribbean) Limited
- RDA Financial Services Limited
- Reward Enterprises Limited
- Rhevol Insurance & Investment Services Limited
- Ricanice Investments Limited
- Richsons Financials Limited
- RIIB Financial Services Limited
- Ro-Je Management and Investment Services Limited
- Rozana Gaffoor-Ali
- Rudy Gaskin Insurance Investments & Financial Services Limited
- Rybre Services Limited
- S.F.D. Insurance and Investments Limited
- SAFH Services Limited
- Sevens Financial Services Limited
- Sharon Gray Supernova Financial Solutions Limited
- ShawnAshton Consultancy Limited
- Simplicity Financial Services Limited
- SMCF Financial Services Limited
- SML Insurance Services Limited
- Successful Ideas Limited

Guardian Life of the Caribbean Limited (Continued)

- Tando Limited
- The Daniel Dookie Consultancy Group Limited
- Today-Tomorrow Limited
- U4RIA Investments and Services Limited
- V.H. Investments Limited
- Vernon Fingal Financial Services Limited
- Victory Insurance Services Limited
- Wheddeck Insurance & Financial Services Limited
- X-Press Financial Solutions Limited
- Xylia Consulting Services Limited
- Zai's Financial Services Limited

Gulf Insurance Limited

- ASC Insurance Services Limited
- Charmaine Maharaj
- Dipnarine Sinanan
- Michael Harricharan
- Richard Sirjoo
- Satish Maharaj Agency Limited

Maritime General Insurance Company Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- Ben's Insurance and Financial Services Limited
- C & Y Dass Services Limited
- C&O Financial Services Limited
- CFJ Services Limited

Maritime General Insurance Company Limited (Continued)

- Colspring Financial Services Limited
- Deodath Ramdath Singh Insurance and Investment Services Limited
- Donna Salandy t/a Meihkofin Services
- Djerf Insurance and Investments Limited
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Mar-Q Financial Services Limited
- Northern Atlantic Insurance & Finance Company Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- R & N Insurance Services Limited
- R. Singh Financial Services Limited
- Ralico Insurance Services Limited
- Randy Hosein Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Starlet General and Financial Services Limited
- Swar-raj Marketing Company Limited
- Tai Chew Investment Services Limited
- Thecla Enterprises Limited

Maritime General Insurance Company Limited (Continued)

- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Maritime Life (Caribbean) Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- C & Y Dass Services Limited
- C&O Financial Services Limited
- CFJ Services Limited
- Coastline Financial Services Limited
- Colspring Financial Services Limited
- Deodath Ramdath Singh Insurance & Investment Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meihkofin Services
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Mar-Q Financial Services Limited
- Patricia James-Wilson t/a Semaj Consultancy Services

Maritime Life (Caribbean) Limited (cont'd)

- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- R. Singh Financial Services Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Starlet General and Financial Services Limited
- Swar-raj Marketing Company Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Mega Insurance Company Limited

- S.D.R. Nandlal Advisory Services Limited
- Yousure Investment Company Limited

Motor One Insurance Company Limited

- Chanrakali S.Mangaroo
- Dalchand Harrilal Seerattan t/a DHS Insurance Consultants & Advisory Services
- Dattadeen Insurance Company Limited
- Dilmatie Siewbaran-Boodram
- Muhammad Dattadeen
- Rudy Rampersad t/a Omega Insurance Consultants
- Urban Mathura
- Vashti Balgaroo
- Wallum Insurance Services Limited

Reinsurance Company of Trinidad and Tobago Limited

- Kirby Panchoo t/a E.R. Insurance Agency

Sagicor General Insurance

- De Liberare Company Limited
- Financial Advisory Services Limited
- Grandwheels General Insurance Services Limited
- J. Rampersad & Company Limited
- K.J.F. Insurance & Financial Services Limited
- Maxim General Insurance Services Limited
- Maxim Investments Limited
- Portfolio Development Services Limited
- Prime General Insurance Limited
- Regingen Company Limited
- Reis Financial Services Limited
- Sagicor Life Incorporated
- Seepersad Agencies Limited
- Sui Financial Services Limited
- T.A.S. General Insurance Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor Life Incorporated

- Allan Kercelus t/a Kercelus Financial Services
- Andy De Vert Insurance Consultants Limited
- Ansloc Financial Services Limited
- Apex Enterprises Limited
- B.I. Lal Insurance Services Limited
- Basil Fraser t/a Basfra Insurance Services
- Beatrice Investments Limited
- Blue Thunder Financial Services Limited
- C.A.P. Services Limited
- Carew Financial Services Limited
- Christopher Knaggs t/a Kris K. Insurance Services
- D. Ache Financial Concepts & Solutions Limited
- David Namsoo t/a D.A.N. Insurance Services
- Dayna Vieira t/a Mayfair Insurance Services

Sagicor Life Incorporated (Continued)

- Dianne Grell t/a Financial & Insurance Solutions (FINSOL)
- Doncabris Financial Planning Associates Limited
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Edwin T. Boyce t/a Edwin T. Boyce Insurance Services
- Emile Gregory Joseph t/a Quick Services Enterprise
- Enrique Huggins Insurance Services Limited
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Executive Insurance Company Services Limited
- FAM Investments Limited
- FAN Financial Services Limited
- Financial Advisory Services Limited
- G.M. Investments Limited
- Garon Limited
- Gervase Hannays t/a G.H. Insurance Services
- Grandwheels Services Limited
- H.H. Services Limited
- Health and Wealth Management Consultants Limited
- Helen Ache t/a H. Ache Insurance Services
- I.S. Insurance Consultants Limited
- Integritus Company Limited
- Investor's Paradise Financial Services Limited
- J & L Financial & Counselling Services Limited
- Jai Services Limited
- Jenkha Limited
- Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
- Jewels Financial Management Limited
- Joan Carr t/a Joan Carr Insurance Services
- Joel Martinez & Associates Limited
- Jonathan Declé t/a J.D. Insurance Services
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Kaav Enterprises Limited

Sagicor Life Incorporated

- Loren Investments and Financial Enterprises Limited
- Marcia Assam t/a Marcia Assam Financial Services
- Mariana Galindo t/a Kaym's Financial Services
- Masam Financial Advisory Services Limited
- Merlene Financial Services Limited
- Michelle Prashad t/a M.A.P. Financial Services
- MMVL Financial Services Limited
- MPA Insurance Services Limited
- O'Marie Financial & Advisory Services Limited
- P.K. Management Services Limited
- Pauline De Souza t/a P.D. Insurance Services
- Persad's Financial Services Limited
- Pollonais Financial Services Limited
- Portfolio Development Services Limited
- Q-Rator Financial Services Limited
- Qwest Investments Limited
- R.J.R. Investments and Insurance Services Limited
- Ralph Coutain Insurance Services and Investments Limited
- Rafael Mouttet t/a R.E.M. Financial Services
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Richard Daly t/a NRICH Enterprises
- Ruby Wealth Management Limited
- S.H. Financial Limited
- S.S. Services Limited
- Sumar Consultants Limited
- Sydsons Services Limited
- TC & F Services Limited
- Thomas Wood t/a Nitim Insurance Services
- Tobias and Tobias Insurance Services Limited
- Top Notch Financial Services Limited
- Trinidad Insurance Centre Limited
- Usuff Abraham t/a U.M.A. Insurance Services

Sagicor Life Incorporated (cont'd)

- W. Lezama Insurance and Investment Services Limited
- Wayne Declé t/a Declé Insurance Services
- Wayne Griffith t/a W. Griffith Insurance and Financial Services
- Wayne Mohammed t/a Waymo Financial Services
- Wayne Rezende t/a W.J.R. Insurance Services
- Whibco Associates Limited
- William St. Aubyn t/a St. Aubyn Insurance Services

Tatil Life Assurance Limited

- B&B Gray Enterprises Limited
- B. Pedro Insurance Services Limited
- B. Williams-Groome Financial Services Limited
- Beextraordinary Limited
- C.A.J. Limited
- CAMWIL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited
- Christopher Lyons Financial Services Limited
- Elite Investment Services Limited
- H.L. Seukumar Financial Services Limited
- Herman O. Creque & Company Limited
- J. Mohess & Company Limited
- K.S.W. Financial Services Limited
- Keith Charles Financial Services Limited
- M.S.B. Insurance Services Limited
- MAC Financial Services Limited
- Russell Bholá Insurance Services Limited
- S&P Investments Limited
- S&R Insurance & Advisory Service Limited
- Walter H. Stewart Financial Services Limited

The Beacon Insurance Company Limited

- Nare Insurance Agencies Limited

The Great Northern Insurance Company Limited

- Mervina Hosein

The New India Assurance Company (Trinidad and Tobago) Limited

- A Rauseo & Associates Limited
- Affiliated General Insurance Services Limited
- Gail K. Mohammed
- Kushal Co. Limited
- Nazia Ali-Azim
- Ramdharsingh's Finance & Investment Consultants Limited
- RUSS Financial Services Limited
- S.G. Financial Services Limited
- Serene Insurance Agencies Limited
- Vasantie Singh t/a Premier Insurance Services
- Veda Consultants Limited

The Presidential Insurance Company Limited

- Elizabeth Ramathally t/a Frank Ramdeen's Insurance Agency
- Geeta Manbodh-Lakhan
- Indira Mohammed
- Marlon Cabral-Samaroo

Trinidad and Tobago Insurance Limited

- Albert N. Abreu t/a Abreu Trading Company
- Almandoz (Tobago) Limited
- Alternative Insurance Services Limited
- Anna Gillian Mohammed
- B K Insurance Agency Limited
- B&B Gray Enterprises Limited

Trinidad and Tobago Insurance Limited (Continued)

- B. Gosine's Insurance Services Limited
- B. Williams-Groome Financial Services Limited
- C. Leotaud & Son Limited
- Claims Consultants & Administrators Limited
- Czar Insurance Services Limited
- David A. Stephens Insurance Services Limited
- Deneco Limited
- DVD Services Limited
- Elite Investment Services Limited
- Habil Mohammed Agency
- Hamilson's Insurance Services Limited
- J. Mohess & Company Limited
- Kalyaani Limited
- Kedar Gajadharsingh t/a Gajadharsingh Insurance & Travel Services
- Keith Charles Financial Services Limited
- Kelvin Rollock Insurance Associates Limited (K.R.I.A.L.)
- Padmawatee Maharaj-Despot t/a Soldado Insurance Agency
- Pegasus Financial Services Limited
- R & Z Electrical Sales & Services Limited
- Recover Insurance Services Limited
- S. Sookhoo Insurance Services Limited
- Saving Security Investment Limited
- SMH Services Limited
- Suresh Geelalsingh
- Telly Paul General Insurance Services Limited
- The Presidential Insurance Company Limited
- Winston Bartolo
- Zenobia Baksh
- ZK Insurance Investments Limited

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2012

- 21st Century Insurance and Reinsurance Brokers Limited
- Ace Insurance Brokers Limited
- Agostini Insurance Brokers Limited
- Amalgamated Insurance Brokers Limited
- Anthony David Farah
- Anthony Nigel Vere Slinger
- AON Energy Caribbean Limited
- Bindranath Maharajh
- Blaine Hosang
- Brian Lewis t/a Legacy Financial
- Camacho De Bruin Insurance Brokers Limited
- Charlett & Gatcliffe Limited
- Chateram Dabideen
- Christian Low
- CIC Insurance Brokers Limited
- Comprehensive Insurance Brokers Limited
- Craig Millar
- Darryl Chung
- Dave Patterson
- Derek De Silva
- E.P. Insurance Services Limited
- Erickson Ramkhelawan
- Errol Sooknanan
- Farah Insurance Brokers Limited
- Fazal Ali
- Fidelity Insurance Brokers Limited
- Garvin Anslem Manzano
- Global Financial Brokers Limited
- Gregory S. de Montrichard

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2012 (CONT'D)

- Hardath General Insurance Consultants Limited
- Horizon Insurance Services Limited
- Insurance & Allied Services Limited
- Insurance Brokers West Indies Limited
- Insurance Managers Limited
- Islands Insurance Brokers Limited
- Jerry Narace
- Joseph Gomes
- L. Dereck Soobransingh
- M&M Insurance Broking Services Limited
- Maibrol Insurance Brokers Limited
- Michael Redhead t/a Pensurance Brokers
- Millar Insurance Brokers Limited
- Millennium Insurance Brokers Limited
- Nautica Insurance Brokers Limited
- Neil Colin Gosine
- Nizam Mohammed
- Norman Gabriel
- Norman Gabriel Limited
- Omah Seetahal
- Palm Insurance Brokers Limited
- Pan West Indian Insurance Brokers Limited
- Personalised Insurance Brokers & Reinsurance Limited
- Peter Malcolm George Farah
- Pooran Carl Hardath
- Prakash Bhaggan
- P.R.F.C. Limited
- Ramnarine Maharaj
- Ravi Surjan
- Richard Ramdwar

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2012 (CONT'D)

- Risk Management Services Limited
- Risk Research Limited
- Robert Gordon Charlett
- Robert Lazarri
- Rodney B.D. Farah
- Samsoundar Surjan
- Samtrin Insurance Brokers Limited
- Sandra Chin Yuen Kee
- SDS Insurance Brokers Limited
- Seunarine Hardath
- Specialists Insurance Brokers Limited
- Stephen Castagne
- Sterling Insurance Services Limited
- Surujdeo Mangaroo
- Trevor Montoute
- Trinidad & Tobago Insurance Consultants Limited
- Trinity Insurance Brokers Limited
- Walter De Bruin
- Wayne Gosine
- Winston Siriram

LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT CHAP.
84:01 AS AT 31ST DECEMBER 2012

- Accord Adjusting Company Limited
- Adam Francois Sanguinette
- Aldith Bernard
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Bertrand Nicholas
- Cariclaims Investigators & Adjusters Limited
- Claims Adjusting Bureau Limited
- Damian Aquing t/a Fung's Enterprises
- Danny Leed t/a Lead Insurance Assessors
- Ezekiel Joseph t/a Ezee Adjusting Services
- Ganesh Rampersad t/a Investigations & Claims Adjusting Services
- General Adjusters Limited
- Glen Mohammed
- Insurance Investigations Services Limited
- International Business Investigations Services Limited
- Jacob Jules t/a Jules Investigators & Adjusters Services
- Jason Greenidge
- Legis Adjusting Limited
- Michael Samms
- Oliver Rosemin & Company Limited
- Orion Adjusters Limited
- Peter S. Bowman
- Pioneer Insurance Claims Services Company Limited
- Robert Anthony Ferreira t/a Robard (Marine Recovery) Services

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2012 SELF-ADMINISTERED PENSION FUND PLANS

1	Agostini Insurance Brokers Limited Pension Fund Plan
2	Agostini's Limited Retirement Plan
3	Airports Authority Pension Fund
4	Amoco Trinidad Oil Company Pension Fund Plan
5	Ansa McAl Limited Pension Fund Plan
6	ANSA McAl Pension Fund Plan
7	Associated Brands Limited Group Pension Fund Plan
8	Atlantic LNG Pension Plan
9	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan
10	Bawodes Limited Pension Fund Plan
11	Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees
12	BG Trinidad and Tobago Limited Pension Fund Plan
13	British American Insurance Company (Trinidad) Limited Pension Fund Plan
14	BWIA General Staff Pension Fund Plan
15	BWIA Pilots Pension Fund Plan
16	Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan
17	Caribbean Industrial Research Institute Pension Plan
18	Caribbean Services Company Limited Pension Fund Plan
19	Central Bank of Trinidad and Tobago Pension Scheme
20	Citibank (Trinidad and Tobago) Limited Pension Fund Plan
21	Coca Cola Bottling (Trinidad and Tobago) Pension Plan
22	Consolidated Insurance Consultants Limited Pension Fund
23	Coopers and Lybrand Pension Fund Plan
24	CPI Ltd Defined Contribution Pension Plan
25	CUNA Caribbean Insurance Society Pension Fund Plan
26	Development Finance Limited Pension Plan
27	E&Y Services Limited Pension Fund Plan
28	EOG Resources Trinidad Limited Employees' Pension Fund Plan
29	Ferreira Optical Limited Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2012 SELF-ADMINISTERED PENSION FUND PLANS (CONT'D)

30	First Caribbean International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan
31	First Citizens Bank Pension Fund Plan
32	Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan
33	Global Santa Fe South America LLC Pension Fund Plan
34	Guardian Defined Benefit Pension Fund Plan
35	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan
36	H.S Services Limited Pension Fund Plan
37	Halliburton Trinidad Limited Pension Fund Plan
38	Hand Arnold (Trinidad) Limited Employees' Pension Scheme
39	Hydro Agri Trinidad Limited Pension Fund Plan
40	IBM World Trade Corporation (Trinidad Branch) Retirement Plan
41	Insurance Brokers West Indian Limited Pension Fund Plan
42	Johnson and Johnson (Trinidad) Ltd Staff Pension Plan
43	Lever Brothers (WI) Ltd Pension Plan
44	Mega Insurance Company Limited Pension Plan
45	Mittal Steel Point Lisas Limited Employees' Pension Plan
46	NALIS Pension Fund Plan
47	National Flour Mills Pension Plan
48	National Gas Company of Trinidad and Tobago Limited Pension Fund Plan
49	National Insurance Board Pension Fund Plan
50	National Insurance Property Development Company Limited Pension Fund Plan
51	National Maintenance Training and Security Co Ltd Pension Fund Plan
52	National Union of Government and Federated Workers Officers Pension Plan
53	National Union of Government and Federated Workers Staff Pension Fund Plan
54	Neal and Massy Group Pension Plan
55	Nestle Trinidad and Tobago Limited Senior Staff Pension Plan
56	Nestle Unionized Employees Pension Fund Plan
57	Niherst Pension Fund Plan
58	PCS Nitrogen Merged Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2012 SELF-ADMINISTERED PENSION FUND PLANS (CONT'D)

59	Phoenix Park Gas Processors Limited Staff Pension Fund Plan
60	Point Lisas Industrial Port Development Corporation Limited Pension Plan
61	RBTT Pension Fund Plan
62	Repsol E&P T&T Limited Pension Fund Plan
63	Republic Bank of Trinidad and Tobago Limited Pension Plan
64	Scotiabank Trinidad and Tobago Limited Pension Fund Plan
65	Servol Limited Pension Fund Plan
66	T. Geddes Grant (Trinidad) Staff Savings and Pension Plan
67	T. Geddes Grant Limited Pension Fund Plan
68	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
69	Texaco (Trinidad) Limited Staff Retirement Plan
70	The Home Mortgage Bank Pension Fund Plan
71	The Regional Health Authorities Pension Fund Plan
72	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan
73	Thomas Peake and Company Limited Pension Plan
74	Trinidad and Tobago Bureau of Standards Saff Pension Fund Plan
75	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan
76	Trinidad and Tobago Electricity Commission Pension Plan
77	Trinidad and Tobago Electricity Commission Provident Fund
78	Trinidad and Tobago Methanol Company Limited Pension Fund Plan
79	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I
80	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II
81	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan
82	Trinidad and Tobago Pilots' Association 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	Trinidad Building and Loan Association Pension Fund Plan
86	Trinidad Cement Limited Employees' Pension Fund Plan
87	Trinidad Express Newspapers Limited Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2012 SELF-ADMINISTERED PENSION FUND PLANS (CONT'D)

88	Trinidad Hilton Pension Plan
89	Trintoplan Consultants Limited Staff Pension Plan
90	Tucker Energy Services Holdings Limited Pension Fund Plan
91	Unicomer (Trinidad) Limited Pension Plan
92	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan
93	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan
94	Y. De Lima and Company Limited Pension Fund Plan

INSURED PENSION FUND PLANS

1	3M Interamerica Inc-T&T Division Pension Fund Plan
2	Aegis Business Solution Limited Pension Plan
3	Albroscro Limited Staff Pension Plan
4	Amour's Funeral Homes Limited Pension Fund Plan
5	Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan
6	Anthony N. Sabga Limited Pension Fund Plan
7	ASA Wright Nature Centre Pension Fund Plan
8	Ashland Trinidad and Tobago Limited Pension Fund Plan
9	Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees
10	Bermudez Biscuit Company Limited Pension Plan
11	Bristol Myers Squibb (West Indies) Limited Pension Fund Plan
12	British High Commission Pension Plan
13	C.B.P. Limited Pension Fund Plan
14	C.M.B Packaging Trinidad Limited Pension Fund Plan
15	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees
16	Century Eslon Limited Pension Plan
17	Clark and Batoo Ltd Staff Pension Fund Plan
18	Colonial Fire and General Insurance Company Limited Pension Plan
19	Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan
20	Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2012 SELF-ADMINISTERED PENSION FUND PLANS (CONT'D)

21	Envirotec Holdings Limited Pension Fund Plan
22	Eric Solis Marketing Limited Staff Pension Fund Plan
23	F.T. Farfan and Sons Limited Pension Fund Plan
24	Furness Trinidad Limited Pension Fund Plan
25	Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan
26	Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
27	Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
28	Guardian Holdings Group Defined Contribution Pension Plan
29	Gulf Engineering Services Limited Pension Fund Plan
30	Gulf Insurance Limited Pension Fund Plan
31	Heinekin Trinidad and Tobago Limited Pension Fund Plan
32	Home Construction Limited Staff Pension Fund Plan
33	J.N. Harriman and Company Limited Pension Plan
34	J.T.A Supermarkets Limited Pension Fund Plan
35	Janouras Customs Design Limited Pension Fund Plan
36	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
37	Junior Schools Limited Staff Pension Plan
38	L.J. Williams Limited Pension Fund Plan
39	Lake Asphalt of Trinidad and Tobago (1978) Limited (Employees) Pension Plan
40	Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan
41	Lange Trinidad Limited Pension Fund Plan
42	Lazzari and Sampson Limited Pension Fund Plan
43	Life of Barbados Pension Fund Plan
44	Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan
45	Mainstream Foods Limited Pension Plan
46	Maritime Life (Trinidad) Limited Pension Fund Plan
47	Master Mix of Trinidad and Tobago Limited Pension Fund Plan
48	Mc Cann Erickson (Trinidad) Limited Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2012 SELF-ADMINISTERED PENSION FUND PLANS (CONT'D)

49	National Helicopter Services Limited Pension Fund Plan
50	Navarro's Shipping Limited Pension Plan
51	Neal and Massy Wood Group Limited Pension Plan
52	Oilfield Workers Trade Union Staff Pension Fund Plan
53	Pension Plan for Employees of Sagicor Life Inc
54	Pepsi Cola Trinidad Bottling Company Limited Pension Plan
55	Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan
56	Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan
57	Prestige Holdings Limited Pension Fund Plan
58	Print - A - Pak Ltd Pension Plan
59	R.B.P. Elevator and Escalator Limited Pension Fund Plan
60	Rentokil Initial (Trinidad) Limited Pension Fund Plan
61	Rhand Credit Union Co-Operative Society Limited Staff Pension Plan
62	Sealand Services Incorporative Pension Plan
63	Small Business Development Company Limited Staff Pension Fund Plan
64	Southern Medical Clinic Limited Pension Fund Plan
65	Southern Sales and Services Company Limited Pension Plan
66	Stellar Distributions (Trinidad) Staff Pension Fund Plan
67	Tatil Life Sales Representatives Pension Plan
68	TECU Credit Union Co-operative Society Limited Pension Fund Plan
69	The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees
70	The Group Pension Plan for Non-Professional Employees of Fitzstone Limited
71	The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad and Tobago) Limited
72	The Myerson Tooth Company Limited Pension Plan
73	The Pension Plan for the Institute Of Marine Affairs
74	The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan
75	The University of the West Indies (St. Augustine) Staff Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2012 SELF-ADMINISTERED PENSION FUND PLANS (CONT'D)

76	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan
77	Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan
78	Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
79	Trinidad and Tobago Stock Exchange Pension Fund Plan
80	Trinidad Concrete Products Limited Pension Fund Plan
81	Trinidad Contractors Limited Pension Plan
82	Trinidad Nitrogen Company Limited Pension Plan
83	Trinidad Ropeworks Limited Retirement Plan for Employees
84	Trinidad Systems Limited Pension Plan
85	Trinrico Steel & Wire Products Limited Pension Fund Plan
86	United States of America Embassy in Trinidad and Tobago Pension Fund Plan
87	Western Scientific Company Limited Pension Fund Plan
88	William H Scott Limited Pension Plan
89	Youth Training & Employment Partnership Programme Limited Pension Fund Plan

ANNUITIES

1	A.S. Bryden & Sons (Trinidad) Limited Pension Plan
2	Baroid Trinidad Services Limited Staff Pension Fund Plan
3	Laughlin and DeGannes and Associate Companies Pension Fund Plan
4	The Incorporated Trustees of the Anglican Church in the Dioceses of Trinidad and Tobago Pension Plan

WINDING UP PENSION FUND PLANS

1.	All Trinidad Sugar and General Workers Trade Union Staff Pension Fund Plan
2.	Aviation Services Trinidad and Tobago Limited Pension Fund Plan
3.	B.H.Rose Limited Pension Fund Plan
4.	Bel Air International Airport Hotel Limited Pension Plan
5.	Bottlers Limited Pension Fund Plan
6.	British Airways Staff Pension Plan
7.	BWIA (Ltd) Pilots Provident Fund
8.	BWIA Limited General Staff Provident Fund
9.	C. Lloyd Trestrail & Company Limited Pension Plan
10.	Caribbean Packaging Industries Limited Fund Pension Plan for Senior Staff Employees
11.	Caroni (1967) Limited Pension Plan
12.	Caroni (1975) Limited Daily Paid Employees Contributory Pension Plan
13.	Caroni (1975) Limited Employees' Pension Plan
14.	Clico Investment Bank Limited Staff Pension Fund Plan
15.	Cliffs and Associates Limited Pension Plan
16.	Coates Brothers (Caribbean) Limited Pension Plan
17.	Coconut Growers Association Pension Fund Plan
18.	Colgate Palmolive (Caribbean) Inc. Pension Fund Plan
19.	Colonial Life Insurance Company (Trinidad) Limited Agents Pension Plan
20.	Corbin Compton Limited Staff Pension Plan
21.	Crown Life Caribbean Limited Employees Pension Fund Plan
22.	CTC Electronics Limited Pension Plan
23.	Electrotec Services Limited Pension Fund Plan
24.	Employers Consultative Association Pension Fund Plan
25.	F.W. Woolworth Limited Pension Fund Plan
26.	General Building and Loan Association Staff Pension Fund Plan
27.	George Wimpey Caribbean Limited Pension Plan
28.	Goellnicht and Stollmeyer (Marketing) Limited Pension Fund Plan
29.	Gordon Grant Staff Pension Plan
30.	Guardian Life of the Caribbean Limited Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2012 SELF-ADMINISTERED PENSION FUND PLANS (CONT'D)

76	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan
77	Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan
78	Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
79	Trinidad and Tobago Stock Exchange Pension Fund Plan
80	Trinidad Concrete Products Limited Pension Fund Plan
81	Trinidad Contractors Limited Pension Plan
82	Trinidad Nitrogen Company Limited Pension Plan
83	Trinidad Ropeworks Limited Retirement Plan for Employees
84	Trinidad Systems Limited Pension Plan
85	Trinrico Steel & Wire Products Limited Pension Fund Plan
86	United States of America Embassy in Trinidad and Tobago Pension Fund Plan
87	Western Scientific Company Limited Pension Fund Plan
88	William H Scott Limited Pension Plan
89	Youth Training & Employment Partnership Programme Limited Pension Fund Plan

WINDING UP PENSION FUND PLANS

1. All Trinidad Sugar and General Workers Trade Union Staff Pension Fund Plan
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5. Bottlers Limited Pension Fund Plan
6. British Airways Staff Pension Plan
7. BWIA (Ltd) Pilots Provident Fund
8. BWIA Limited General Staff Provident Fund
9. C. Lloyd Trestrail & Company Limited Pension Plan
10. Caribbean Packaging Industries Limited Fund Pension Plan for Senior Staff Employees
11. Caroni (1967) Limited Pension Plan
12. Caroni (1975) Limited Daily Paid Employees Contributory Pension Plan
13. Caroni (1975) Limited Employees' Pension Plan
14. Clico Investment Bank Limited Staff Pension Fund Plan
15. Cliffs and Associates Limited Pension Plan
16. Coates Brothers (Caribbean) Limited Pension Plan
17. Coconut Growers Association Pension Fund Plan
18. Colgate Palmolive (Caribbean) Inc. Pension Fund Plan
19. Colonial Life Insurance Company (Trinidad) Limited Agents Pension Plan
20. Corbin Compton Limited Staff Pension Plan
21. Crown Life Caribbean Limited Employees Pension Fund Plan
22. CTC Electronics Limited Pension Plan
23. Electrotec Services Limited Pension Fund Plan
24. Employers Consultative Association Pension Fund Plan
25. F.W. Woolworth Limited Pension Fund Plan
26. General Building and Loan Association Staff Pension Fund Plan
27. George Wimpey Caribbean Limited Pension Plan
28. Goellnicht and Stollmeyer (Marketing) Limited Pension Fund Plan
29. Gordon Grant Staff Pension Plan
30. Guardian Life of the Caribbean Limited Pension Fund Plan

WINDING UP PENSION FUND PLANS (CONT'D)

30. Guardian Life of the Caribbean Limited Pension Fund Plan
31. Hydro Agri Trinidad Limited Hourly Paid Employees Pension Scheme
32. Industrial Development Corporation Pension Plan
33. Inglefield/Ogilvy Mather Pension Fund Plan
34. Insurance Consultants Limited. (Antilles Insurance Limited)
35. International Loss Adjusters Limited Pension Plan
36. International Trust Limited Pension Fund Plan
37. Label House Limited Staff Pension Plan
38. Medianet Limited Monthly Paid Staff Pension Plan
39. Metal Industries Company Pension Plan
40. National Agro Chemicals Limited Pension Fund Plan
41. National Broadcasting Services of Trinidad and Tobago Pension Fund Plan
42. Nationwide Staff "A" Pension Plan
43. Nationwide Staff "B" Pension Plan
44. Nationwide Staff "C" Pension Plan
45. Orange Grove National Company Limited Pension Fund Plan
46. PCS Nitrogen Trinidad Limited Pension Fund Plan 2
47. Penta Paints (Caribbean) Limited Pension Plan
48. Perreira & Company Limited Staff Pension Fund Plan
49. Premier Consolidated Oilfields Limited Pension Plan
50. Price WaterhouseCoopers Limited Pension Plan
51. Rediffusion (Trinidad) Limited Pension Plan
52. Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
53. Royal Caribbean Insurance Company Limited Group Pension Fund Plan
54. Santana Services Limited Pension Fund Plan
55. Selco Limited Pension Fund Plan
56. Sherwin Williams (Caribbean) N.V. Pension Plan
57. Sissons Paints Limited Staff Pension Fund Plan
58. Smith International Inc. Pension Fund Plan
59. Stephen and Ross Limited Pension Fund Plan
60. Super Chem Pension Fund Plan

WINDING UP PENSION FUND PLANS (CONT'D)

61. Swan Hunter Trinidad Ltd. Pension Fund Plan
62. The National Commercial Bank of Trinidad and Tobago Pension Plan
63. The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan
64. The Trinidad and Tobago Oil Company Limited Non-Contributory Pension Fund
65. Tourism and Industrial Development Company of Trinidad And Tobago Pension Plan
66. Toyota Trinidad and Tobago Staff Pension Plan
67. Trinidad and Tobago BWIA International Airways Pension Fund Plan
68. Trinidad and Tobago Chamber of Commerce Pension Plan
69. Trinidad and Tobago Export Development Corporation Pension Fund Plan
70. Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan
71. Trinidad and Tobago Forest Products Limited Staff Pension Fund Plan
72. Trinidad and Tobago Oil Company Limited Contributory Pension Fund "A"
73. Trinidad and Tobago Oil Company Limited Contributory Pension Fund "B"
74. Trinidad and Tobago Oil Company Limited Employees' Benefit Plan
75. Trinidad and Tobago Oil Company Limited Provident Fund
76. Trinidad and Tobago Oil Company Limited Staff Retirement Plan
77. Trinidad and Tobago Petroleum Company Limited Employees' Pension Fund Plan
78. Trinidad and Tobago Printing and Packaging Company Pension Fund
79. Trinidad and Tobago Television Company Limited Pension Fund Plan
80. Trinidad Broadcasting Company Limited Pension Fund Plan
81. Trinidad Shipping Company Limited Pension Fund Plan
82. Trinidad Textile Manufacturing Company Limited Pension Fund Plan
83. Trinmar Limited Employees Benefit Plan
84. Van Leer Containers Trinidad Limited Pension Fund Plan
85. Workers Bank of Trinidad and Tobago Limited Pension Fund Plan
86. Yorke Structures Ltd Pension Fund Plan

JUDICIAL MANAGEMENT

1. West Indian National Insurance Company Pension Fund Plan

APPENDIX F - REINSURANCE BY LINES OF BUSINESS, 2012

COMPANIES	LONG TERM	MOTOR	PROPERTY	OTHER
LOCAL	\$	\$	\$	\$
American Life and General Insurance Company (Trinidad) Limited	96.22	-	-	82.42
Bancassurance Caribbean Limited	69.26			
Bankers Insurance Company of T&T Limited		75.00	25.05	85.50
British-American Insurance Company (T'dad) Ltd				
Caribbean Atlantic Life Insurance Company Limited	90.35			
Capital Insurance Limited		93.10	3.23	
Citizen Insurance Company Limited				
Colonial Life Insurance Company (Trinidad) Limited				
Colonial Fire & General Insurance Co. Limited.		94.93	3.92	44.97
Cuna Caribbean Insurance Society Limited	93.87			
Demerara Life Assurance Company of Trinidad and Tobago Limited	81.45			
Furness Anchorage General Insurance Limited		78.78	9.10	28.75
G.T.M. Fire Insurance Company Limited		89.92	67.93	57.05
Guardian General Insurance Limited		94.39	2.76	47.96
Guardian Life of the Caribbean Limited	78.95			98.13
Gulf Insurance Limited		97.26	-	-
Maritime Life (Caribbean) Limited	94.78			
Maritime General Insurance Company Limited		98.90	9.59	51.74
Motor and General Insurance Company Limited				
Motor One Insurance Company Limited				
N.E.M. (West Indies) Insurance Limited				
Royal Caribbean Insurance Limited				
Mega Insurance Company Limited				
Nationwide Insurance Company Limited	100.00			
Scotia Life of T&T Limited	88.10			
Tatil Life Assurance Limited	94.6			

APPENDIX F - REINSURANCE BY LINES OF BUSINESS, 2012 (CONT'D)

COMPANIES	LONG TERM	MOTOR	PROPERTY	OTHER
LOCAL	\$	\$	\$	\$
The Beacon Insurance Company Limited	51.05	42.91	8.56	63.66
The Great Northern Insurance Company Limited				
The New India Assurance Company (T&T) Limited		93.87	8.48	97.93
Export Import Bank of Trinidad and Tobago Limited				100.00
The Presidential Insurance Company Limited		92.40		
The Reinsurance Company of Trinidad & Tobago Ltd	100.00	93.43	3.01	19.42
Trinidad and Tobago Insurance Limited		94.29	2.79	63.29
United Security Life Insurance Company Limited	100.00	-	-	-
REGIONAL	-	-	-	-
Sagicor General Insurance Company Limited		59.44	6.68	49.21
Sagicor Life Incorporated	94.77	-		118.05
United Insurance Company Limited		-	6.07	64.67
INTERNATIONAL	-	-	-	-
Cuna Mutual Insurance Society	-	-	-	-
Sun Life Assurance Company of Canada	-	-	-	-

REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2012
EXPENDITURE

COMPANIES	CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUS)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS OF PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
LOCAL												
1. American Life and General Insurance Company (T&T) Ltd	\$ 28,113,695	\$ 2,170,103	\$ 7,411,707	\$ 50,454,887	\$ 23,354,023	\$ 111,504,415	\$ 32,129,474	\$ 114,317,799	\$ 2,650,649	\$ 1,446,444,848	\$ -205,015,561	\$ 1,502,031,624
2. Bancassurance Caribbean Ltd	4,604,375	96,729	2,735,510	2,632,241	131,665	10,200,521	(23,712)	2,509,033	(74,158)	89,625,230	6,909,196	109,146,110
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	173,000	-	-	54,154	41,590	270,744	-	60,249	-	5,486,016	587,647	6,404,656
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
7. Cuna Caribbean Insurance Society Ltd.	62,478,722	-	10,810,539	216,394	-	73,505,655	5,698,373	25,428,661	-	46,122,547	10,661,606	161,416,842
8. Demerara Life Assurance Company of T&T Ltd.	400,560	604,930	105,154	847,017	842,584	2,800,245	(136)	4,351,023	-	101,855,433	557,304	109,563,869
9. Guardian General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	0	-
10. Guardian Life of the Caribbean Ltd.	51,173,712	598,876	1,011,408	274,861,831	117,246,978	449,670,416	141,807,820	438,693,816	2,134,949	5,188,654,568	-7,014,760	6,213,946,808
11. Maritime Life (Caribbean) Ltd.	7,612,006	8,984,851	28,984,159	20,377,993	15,200,732	81,159,741	23,169,385	36,940,968	15,766,419	970,969,670	8,404,995	1,136,411,178
12. Mega Insurance Company Ltd.	4,137,457	5,817,917	134,960	7,836,492	-	17,926,636	1,284,777	12,314,635	2,066,803	21,131,786	-3,994,479	24,031,6448
13. Nationwide Insurance Company Ltd.	852,922	265,513	186,820	2,310,232	690,236	4,305,782	-	126,060	289,063	39,375,970	3,839,409	47,927,285
14. ScotiaLife Trinidad and Tobago Ltd.	2,938,349	1,008,413	10,208,500	88,350,461	-	102,505,722	892,277	14,924,470	-	746,293,190	42,330,995	906,946,655
15. Taft Life Assurance Ltd.	9,565,288	23,150,605	9,498,948	21,025,706	9,255,133	72,495,680	11,824,113	34,129,390	604,000	795,673,830	27,346,454	942,073,467
16. The Beacon Insurance Company Ltd.	3,649,306	-	-	-	-	3,649,306	1,995,001	4,009,331	230,967	2,638,684	630,063	13,153,352
17. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	141,680	-	488,690	0	645,321
18. The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED											
19. United Security Life Insurance Company Ltd.	1,051,566	173,589	-	6,376	52,775	1,284,306	-	143,560	-	9,946,850	-1,165,674	10,208,042
CARIBBEAN												
TOTAL												
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	16,654,183	20,746,777	10,788,328	110,402,750	61,146,552	219,738,591	60,408,070	73,621,017	(276,834)	2,774,184,873	41,870,665	3,169,546,382
OTHER												
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL												
GRAND TOTAL												
193,407,142 63,618,302 81,876,034 579,376,594 227,962,268 1,151,017,951 279,200,393 761,711,691 23,391,858 12,429,077,285 (74,061,140) 14,570,338,038												

TABLES TABLE I

REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2012
INCOME

COMPANIES		FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	1,114,930,112	(46,788)	155,003,914	5,964,984	73,630,911	234,553,041	2,501,923	90,433,569	59,612,979	-	1,502,031,624
2.	Bancassurance Caribbean Ltd	80,412,036	2,920,778	2,056,687	141,162	53,044	5,171,671	-	10,305,932	13,256,470	-	109,146,110
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5,665,728	(2,009)	127,644	-	6,223	131,867	-	365,942	241,129	-	6,404,656
5.	Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
6.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
7.	Cuna Caribbean Insurance Society Ltd.	42,837,810	-	105,616,999	-	-	105,616,999	3,896,793	7,192,051	1,873,189	-	161,416,842
8.	Demerara Life Assurance Company of T&T Ltd.	97,215,228	-	835,251	-	-	835,251	-	3,420,507	8,092,883	-	109,563,869
9.	Guardian General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-
10.	Guardian Life of the Caribbean Ltd.	4,642,920,254	24,423,799	112,626,865	76,244,585	46,196,835	259,492,084	348,107	190,926,456	1,120,259,907	-	6,213,946,808
11.	Maritime Life (Caribbean) Ltd.	904,467,168	(34,812)	128,181,163	3,203,708	24,234,878	155,584,937	47,002,106	47,002,106	29,356,967	-	1,136,411,178
12.	Mega Insurance Company Ltd.	199,021,324	-	19,939,706	-	8,662,559	28,202,265	90,664	8,098,305	5,503,890	-	240,916,448
13.	Nationwide Insurance Company Ltd.	36,616,592	-	94,035	7,629	629,887	1,580,571	-	1,552,747	8,177,374	-	47,927,285
14.	Scotialife Trinidad and Tobago Ltd.	620,061,068	36,064,840	55,215,618	61,224,236	76,110,730	228,665,424	-	40,713,156	17,507,006	-	906,946,655
15.	Taill Life Assurance Ltd.	727,312,367	5,242,427	30,404,731	7,254,571	69,848,745	112,750,474	1,045,100	73,809,147	27,156,380	-	942,073,468
16.	The Beacon Insurance Company Ltd.	2,880,444	-	8,424,442	-	-	8,424,442	1,595,425	240,270	12,771	-	13,153,352
17.	The Reinsurance Company of Trinidad and Tobago Ltd.	518,149	119,691	-	-	-	119,691	-	7,481	-	-	645,321
18.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
19.	United Security Life Insurance Company Ltd.	9,251,175	-	247,034	-	-	247,034	-	631,710	78,123	-	10,208,042
TOTAL		8,404,109,456	68,687,946	619,223,107	154,090,876	299,733,812	1,141,375,741	9,478,012	47,469,381	1,291,129,068	-	11,400,791,668
CARIBBEAN												
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagitor Life Inc.	2,541,754,934	12,444,936	183,497,572	56,451,722	174,871,584	427,265,814	3,308,710	171,119,875	26,097,049	-	3,169,546,382
TOTAL		2,541,754,934	12,444,936	183,497,572	56,451,722	174,871,584	427,265,814	3,308,710	171,119,875	26,097,049	-	3,169,546,382
OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		11,025,864,390	81,132,882	802,720,679	210,542,588	474,245,395	1,568,641,555	12,786,722	645,819,256	1,317,226,117	-	14,570,338,040

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2012
INCOME

COMPANIES		FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATIONS FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFER FROM RESERVES	TOTAL
			SINGLE	OTHER	SINGLE	OTHER						
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	287,749,348	-	44,607,341	-	-	44,607,341	239,873	22,849,791	15,768,088	-	371,214,440
2.	Bancassurance Caribbean Ltd	45,170,645	57,528	1,020,718	-	-	1,078,245	-	5,781,760	7,508,249	-	59,538,898
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.	79,246,130	-	737,937	-	-	737,937	-	2,993,580	8,092,883	-	91,070,530
8.	Guardian Life of the Caribbean Ltd.	79,228,454	(6211,539)	1,439,306	-	-	(4,772,233)	-	1,458,843	1,149,156	-	77,064,220
9.	Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-
10.	Mega Insurance Company Ltd.	9,513,616	-	1,758,574	-	-	1,758,574	8,160	341,053	203,094	-	11,824,497
11.	Nationwide Insurance Company Ltd.	6,960,006	-	306,763	-	-	306,763	-	184,585	1,594,732	-	9,046,086
12.	ScottiaLife Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
13.	Taill Life Assurance Ltd.	59,644,013	-	6,318	-	1,410,474	1,416,792	-	11,519,000	-	-	72,579,805
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
REGISTRATION BEING CANCELLED												
TOTAL		567,512,212	(6,154,011)	49,876,957	-	1,410,474	45,133,420	248,033	45,128,611	34,316,202	-	692,338,477
CARIBBEAN												
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	104,213,448	-	7,427,738	-	-	7,427,738	-	7,029,573	-	-	118,670,758
TOTAL		104,213,448	-	7,427,738	-	-	7,427,738	-	7,029,573	-	-	118,670,758
OTHER												
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		671,725,660	(6,154,011)	57,304,694	-	1,410,474	52,561,157	248,033	52,158,184	34,316,202	-	811,009,235

TABLES TABLE II

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2012
INCOME

COMPANIES		FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATIONS FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFER FROM RESERVES	TOTAL
			SINGLE	OTHER	SINGLE	OTHER						
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	875,244,162	(46,768)	95,972,101	5,964,984	57,963,316	159,853,633	726,443	73,119,163	49,058,709	-	1,158,002,110
2.	Bancassurance Caribbean Ltd	76,433,939	25,328	2,056,687	141,162	53,044	2,276,220	-	9,801,594	12,601,532	-	101,113,286
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5,665,728	(2,009)	127,644	-	6,223	131,857	-	365,942	241,129	-	6,404,656
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	11,342,955	-	479,446	-	-	479,446	-	2,028,517	734,896	-	14,585,815
7.	Demerara Life Assurance Company of T&T Ltd.	97,215,228	-	835,251	-	-	835,251	-	3,420,507	8,092,883	-	109,563,869
8.	Guardian Life of the Caribbean Ltd.	999,911,517	(6,255,674)	112,626,865	76,244,585	46,196,835	228,812,611	-	27,887,185	245,144,845	-	1,461,756,157
9.	Maritime Life (Caribbean) Ltd.	832,926,431	(34,812)	115,243,684	3,203,708	24,234,878	142,647,458	-	43,457,307	29,356,967	-	1,048,388,163
10.	Mega Insurance Company Ltd.	199,021,324	-	19,539,706	-	8,662,559	28,202,265	90,664	8,098,305	5,503,890	-	240,916,448
11.	Nationwide Insurance Company Ltd.	36,616,592	-	943,055	7,629	629,887	1,580,571	-	1,552,747	8,177,374	-	47,927,285
12.	Scottialife Trinidad and Tobago Ltd.	611,002,948	10,988,745	55,215,618	61,274,236	76,110,730	203,589,329	-	36,248,437	17,507,006	-	868,347,720
13.	Taill Life Assurance Ltd.	535,350,248	-	30,404,731	7,254,571	63,640,381	101,299,683	1,045,100	39,768,481	12,489,869	-	689,953,381
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	9,251,175	-	247,034	-	-	247,034	-	631,710	78,123	-	10,208,042
TOTAL		4,249,982,248	4,674,809	433,691,821	154,090,876	277,497,853	869,955,359	1,862,207	246,379,896	388,987,222	-	5,757,166,932
CARIBBEAN												
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	1,870,914,307	12,444,936	153,578,068	56,451,722	111,183,273	333,657,999	3,308,710	133,938,679	27,449,508	-	2,369,269,203
TOTAL		1,870,914,307	12,444,936	153,578,068	56,451,722	111,183,273	333,657,999	3,308,710	133,938,679	27,449,508	-	2,369,269,203
OTHER												
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		6,120,896,554	17,119,745	587,269,890	210,542,598	388,681,125	1,203,613,358	5,170,917	380,318,575	416,436,731	-	8,126,436,135

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2012
INCOME

COMPANIES		FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATIONS FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFER FROM RESERVES	TOTAL
LOCAL		\$	SINGLE	OTHER	SINGLE	OTHER	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	254,928,044	-	-	-	51,932,464	51,932,464	-	25,226,519	16,325,597	-	348,413,424
2.	Bancassurance Caribbean Ltd	662,853	-	-	-	4,745	4,745	-	105,088	111,036	-	883,723
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.	-	-	-	3,203,708	24,234,878	27,438,586	-	-	-	-	27,438,586
10.	Mega Insurance Company Ltd.	100,873,098	-	-	-	7,449,800	7,449,800	-	3,705,595	2,792,674	-	114,821,167
11.	Nationwide Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
12.	Scotiabank Trinidad and Tobago Ltd.	24,731,704	-	-	645,891	6,745,474	7,389,364	-	1,315,653	2,145,971	-	35,582,692
13.	Taill Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	74,875	-	-	1,063,137
16.	United Security Life Insurance Company Ltd.	988,262	-	-	-	-	-	-	30,427,730	21,375,278	-	528,202,729
REGISTRATION BEING CANCELLED												
CARIBBEAN		382,184,761	-	-	3,847,599	90,367,361	94,214,960	-	30,427,730	21,375,278	-	528,202,729
TOTAL		-	-	-	-	-	-	-	-	-	-	-
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-
OTHER		-	-	-	-	-	-	-	-	-	-	-
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL		382,184,761	-	-	3,847,599	90,367,361	94,214,960	-	30,427,730	21,375,278	-	528,202,729

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2012
INCOME

COMPANIES		FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATIONS FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFER FROM RESERVES	TOTAL
			SINGLE	OTHER	SINGLE	OTHER						
LOCAL												
1.	American Life and General Insurance Company (T&T) Ltd	\$ 255,899,133	\$ (46,768)	\$ 51,364,760	\$ -	\$ -	\$ 51,317,992	\$ 486,570	\$ 19,080,351	\$ 13,156,118	\$ -	\$ 339,940,165
2.	Bancassurance Caribbean Ltd	27,790,512	(32,200)	1,035,969	-	-	1,003,769	-	3,495,413	4,539,176	-	36,828,870
3.	British-American Insurance Company (Trinidad) Ltd.											
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	4,884,299	(2,009)	127,644	-	-	125,634	-	311,668	209,062	-	5,530,663
5.	Colonial Life Insurance Company (Trinidad) Ltd.											
6.	Cuna Caribbean Insurance Society Ltd.	11,342,955	-	479,446	-	-	479,446	-	2,028,517	734,886	-	14,585,815
7.	Demerara Life Assurance Company of T&T Ltd.											
8.	Guardian Life of the Caribbean Ltd.	103,631,551	(44,136)	111,187,559	-	-	111,143,423	-	1,776,818	25,147,423	-	241,699,215
9.	Maritime Life (Caribbean) Ltd.	832,926,431	(34,812)	115,243,684	-	-	115,208,872	-	43,457,307	29,356,967	-	1,020,949,577
10.	Mega Insurance Company Ltd.	73,860,294	-	17,781,132	-	-	17,781,132	82,504	3,448,422	2,053,501	-	97,225,853
11.	Nationwide Insurance Company Ltd.	14,578,010	-	636,292	-	-	636,292	-	382,868	3,307,809	-	18,904,979
12.	Scotiabank Trinidad and Tobago Ltd.	359,398,392	10,988,745	55,215,618	-	-	66,204,363	-	11,787,478	8,156,610	-	445,546,843
13.	Tatill Life Assurance Ltd.	475,706,235	-	30,398,413	7,254,571	62,229,907	99,882,891	1,045,100	28,249,481	12,489,869	-	617,373,576
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.											
16.	United Security Life Insurance Company Ltd.	8,262,913	-	247,034	-	-	247,034	-	556,835	78,123	-	9,144,905
REGISTRATION BEING CANCELLED												
CARIBBEAN												
TOTAL		2,168,280,725	10,828,820	383,717,551	7,254,571	62,229,907	464,030,849	1,614,174	114,575,158	99,229,554	-	2,847,730,461
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	429,719,001	12,444,936	146,150,331	-	-	158,595,267	3,308,710	23,571,001	6,597,390	-	621,791,368
TOTAL		429,719,001	12,444,936	146,150,331	-	-	158,595,267	3,308,710	23,571,001	6,597,390	-	621,791,368
OTHER												
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2,597,999,726	23,273,756	529,867,881	7,254,571	62,229,907	622,626,115	4,922,885	138,146,159	105,826,944	-	3,469,571,829

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2012
EXPENDITURE

COMPANIES	CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUS)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS OF PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	13,604,749	2,170,103	7,411,707	40,174,818	17,994,080	81,355,457	21,192,083	82,165,610	2,482,099	1,187,836,635	(217,029,773)	1,158,002,110
2. Bancassurance Caribbean Ltd	2,225,887	96,729	2,735,510	2,632,241	131,665	7,822,033	(23,712)	1,104,307	(56,866)	85,202,601	7,064,923	101,113,286
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	175,000	-	(0)	54,154	41,590	270,744	-	60,249	-	5,486,016	587,647	6,404,656
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	176,134	-	45,706	216,394	-	438,233	11,853	525,173	-	12,429,312	1,181,243	14,585,815
7. Demerara Life Assurance Company of T&T Ltd.	400,560	604,930	105,154	847,017	842,584	2,800,245	(136)	4,351,023	(17,289,274)	101,855,433	557,304	109,563,869
8. Guardian Life of the Caribbean Ltd.	150794.087	42,812,677	(290,992,147)	967,865,508	598,876	0	-	133,950,149	-	-	(116,660,875)	-
9. Maritime Life (Caribbean) Ltd.	7,612,006	8,984,851	20,923,647	20,377,993	15,200,732	73,099,229	22,259,814	36,134,511	15,766,419	892,815,489	8,312,701	1,048,388,163
10. Mega Insurance Company Ltd.	4,137,457	5,817,917	134,960	7,866,492	-	17,926,826	12,847,777	12,314,635	2,066,803	211,317,886	(3,994,479)	240,916,448
11. Nationwide Insurance Company Ltd.	852,922	265,513	186,820	2,310,292	690,236	4,305,782	-	126,060	289,063	39,375,970	3,830,409	47,927,285
12. Scotialife Trinidad and Tobago Ltd.	2,356,162	1,008,413	1,196,958	88,350,461	-	92,911,994	-	13,287,810	-	736,719,533	25,428,383	868,347,720
13. Taitil Life Assurance Ltd.	8,358,504	23,150,605	1,252,607	19,102,229	5,482,994	57,346,939	11,748,078	32,422,921	573,800	593,490,584	(5,628,941)	689,953,381
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
16. United Security Life Insurance Company Ltd.	1,051,566	173,589	-	6,376	52,775	1,284,306	-	143,559	-	9,945,850	(1,165,674)	10,208,042
TOTAL	191,745,033	85,085,326	(256,999,078)	278,694,975	41,035,532	339,561,788	56,472,757	316,586,008	3,832,044	3,876,475,310	(297,517,132)	4,259,410,774
CARIBBEAN												
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
Sagico Life Inc.	8,375,429	20,746,777	10,788,328	11,040,250	36,867,230	187,180,515	57,776,185	69,249,008	(276,834)	2,029,160,021	26,180,308	2,369,269,203
TOTAL	8,375,429	20,746,777	10,788,328	11,040,250	36,867,230	187,180,515	57,776,185	69,249,008	(276,834)	2,029,160,021	26,180,308	2,369,269,203
OTHER												
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	200,120,463	105,832,103	(246,210,750)	389,097,724	77,902,762	526,742,303	114,248,943	385,835,015	3,555,210	5,995,635,330	(271,336,824)	6,664,679,977

TABLES TABLE II (4)

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2012

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATIONS FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFER FROM RESERVES	TOTAL
		SINGLE	OTHER	SINGLE	OTHER						
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	76,666,837	-	-	5,964,984	6,030,852	11,995,836	-	5,962,502	3,808,906	-	98,434,081
2. Bancassurance Caribbean Ltd	2,809,930	-	-	141,162	48,299	189,461	-	419,334	443,070	-	3,861,795
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	781,429	-	-	-	6,223	6,223	-	54,274	32,067	-	873,993
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-
7. Demerara Life Assurance Company of T&T Ltd.	17,969,098	-	97,314	-	-	97,314	-	426,927	-	-	18,493,339
8. Guardian Life of the Caribbean Ltd.	777,051,512	-	-	76,244,585	46,196,835	122,441,420	-	24,651,524	21,884,266	-	1,142,992,722
9. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-
10. Mega Insurance Company Ltd.	14,774,316	-	-	-	1,212,759	1,212,759	-	603,235	454,621	-	17,044,931
11. Nationwide Insurance Company Ltd.	15,078,576	-	-	7,629	629,887	637,516	-	985,294	3,274,833	-	19,976,219
12. Scotialife Trinidad and Tobago Ltd.	226,672,852	-	-	60,630,346	69,365,256	129,995,602	-	23,145,306	7,204,425	-	387,218,185
13. Taitil 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.	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,132,004,549	-	97,314	142,888,706	123,490,111	266,576,131	-	56,248,397	234,066,188	-	1,688,895,265
CARIBBEAN											
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Sagico Life Inc.	1,336,981,858	-	-	56,451,722	111,183,273	167,634,995	-	103,338,106	20,852,118	-	1,628,807,077
TOTAL	1,336,981,858	-	-	56,451,722	111,183,273	167,634,995	-	103,338,106	20,852,118	-	1,628,807,077
OTHER											
1. Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	2,468,986,407	-	97,314	199,440,428	234,673,383	434,211,126	-	159,586,502	254,918,307	-	3,317,702,342

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR- 2012
EXPENDITURE

COMPANIES	CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUS)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS OF PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	9,771,139	195,309	-	8,865,338	-	18,831,786	8,329,442	29,001,686	(17,510,369)	190,445,097	110,842,523	339,940,165
2. Bancassurance Caribbean Ltd	1,360,155	(67,100)	258,020	939,802	-	2,490,877	(23,712)	486,978	(18,109)	30,432,312	3,460,524	36,828,870
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	175,000	-	(0)	54,154	-	229,154	-	57,405	-	4,784,408	459,695	5,530,663
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	176,134	-	45,706	216,394	-	438,233	11,853	525,173	-	12,429,312	1,181,243	14,585,815
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
8. Guardian Life of the Caribbean Ltd.	46,053,346	40,529,262	(86,534,067)	(490,996)	442,456	-	-	92,781,035	(30,528,182)	-	(62,252,853)	1,020,949,577
9. Maritime Life (Caribbean) Ltd.	7,612,006	8,984,851	20,923,647	20,377,993	57,888,497	22,259,814	36,134,511	4,594,590	15,766,419	892,815,489	(3,925,153)	97,225,853
10. Mega Insurance Company Ltd.	3,036,321	224,411	1,301	5,185,342	8,447,375	916,936	4,594,590	50,933	771,124	79,330,583	3,165,245	18,904,979
11. Nationwide Insurance Company Ltd.	575,477	179,145	126,631	985,206	1,866,460	-	-	4,321,008	-	375,879,810	6,998,342	445,546,843
12. Scotialife Trinidad and Tobago Ltd.	1,484,798	-	1,102,966	55,759,919	58,347,684	52,196,477	7,583,755	32,422,921	573,800	534,971,787	(10,375,164)	617,373,576
13. Tatill Life Assurance Ltd.	6,858,193	22,904,875	-	16,950,415	5,482,994	-	-	-	-	-	-	-
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
16. United Security Life Insurance Company Ltd.	1,051,566	173,589	-	6,376	-	1,231,531	-	128,224	-	8,937,794	(1,152,644)	9,144,905
TOTAL	78,154,136	73,124,342	(64,075,796)	108,849,943	5,925,450	201,978,074	39,078,088	200,504,483	(30,750,282)	2,146,188,142	49,032,740	2,606,031,245
CARIBBEAN												
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	7,194,784	1,335,135	5,431,199	46,419,059	-	60,380,178	30,393,660	40,063,449	(276,834)	470,152,999	21,077,917	621,791,369
TOTAL	7,194,784	1,335,135	5,431,199	46,419,059	-	60,380,178	30,393,660	40,063,449	(276,834)	470,152,999	21,077,917	621,791,369
OTHER												
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	85,348,920	74,459,476	(58,644,597)	155,269,002	5,925,450.0	262,586,252	69,471,748	231,977,002	(31,027,116)	2,616,341,141	70,110,658	3,227,822,614

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR- 2012
EXPENDITURE

COMPANIES			CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUS)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS OF PROFIT AND LOSS	TOTAL	
			DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT					
LOCAL			\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1.	American Life and General Insurance Company (T&T) Ltd	3,883,610	1,974,794	7,411,707	15,419,821	-	28,639,932	7,894,528	23,747,596	12,266,281	378,385,697	(79,719,594)	371,214,440		
2.	Bancassurance Caribbean Ltd	865,732	107,740	2,380,342	1,411,315	-	4,765,130	-	523,110	(34,642)	51,135,691	3,149,611	59,538,898		
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.	400,560	604,930	105,154	847,017	-	1,957,661	(136)	4,351,023	-	84,196,240	557,304	91,062,092		
8.	Guardian Life of the Caribbean Ltd.	7,463,236	2,283,415	(9,903,071)	-	156,420	-	-	3,217	(24,459,770)	-	24,456,553	-		
9.	Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
10.	Mega Insurance Company Ltd.	681,710	22,000	133,659	535,557	-	1,372,926	90,686	454,410	76,265	7,995,367	1,834,843	11,824,497		
11.	Nationwide Insurance Company Ltd.	277,444	86,368	60,189	474,979	-	898,980	-	24,565	94,028	7,859,881	168,632	9,046,086		
12.	Scotiabank Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
13.	Tatill Life Assurance Ltd.	1,500,311	245,730	1,252,607	2,151,814	-	5,150,462	4,164,323	-	-	58,518,797	4,746,223	72,579,805		
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
16.	United Security Life Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
REGISTRATION BEING CANCELLED															
TOTAL			15,022,603	5,324,976	1,440,587	20,840,504	156,420	42,785,091	12,149,401	29,103,921	(12,057,838)	588,091,673	(44,806,429)	615,265,818	
CARIBBEAN															
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Sagicor Life Inc.	857,128	1,247,736	5,334,830	3,248,007	-	10,687,701	102,888	1,407,783	-	109,937,874	(3,465,488)	118,670,758		
TOTAL			857,128	1,247,736	5,334,830	3,248,007	-	10,687,701	102,888	1,407,783	-	109,937,874	(3,465,488)	118,670,758	
OTHER															
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			15,879,731	6,572,712	6,775,418	24,088,511	156,420	53,472,791	12,252,289	231,977,002	(12,057,838)	698,029,547	(48,271,917)	739,936,576	

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2012
EXPENDITURE

COMPANIES	CLAIMS	SURRENDER (INCLUDING SURRENDER OF BONUS)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS OF PROFIT AND LOSS	TOTAL		
					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT						
											DEATH	MATURITIES
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1. American Life and General Insurance Company (T&T) Ltd	-	-	-	-	6,257,269	-	3,441,701	1,209,314	103,161,393	(15,635,597)	98,434,081	
2. Bancassurance Caribbean Ltd	-	55,500	78,320	268,865	131,665	534,250	91,917	(3,884)	2,873,217	364,295	3,861,795	
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	41,590	41,590	2,843	-	701,608	127,952	873,993	
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
6. Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-	
7. Denerara Life Assurance Company of T&T Ltd.	-	-	-	-	842,584	-	-	-	17,659,193	-	18,501,777	
8. Guardian Life of the Caribbean Ltd.	97,277,504	-	(194,555,009)	97,277,504	-	-	41,165,897	37,698,678	-	(78,864,575)	-	
9. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
10. Mega Insurance Company Ltd.	2,700	780,011	-	286,183	-	38,802	1,017,189	170,718	17,149,304	(2,409,976)	17,044,931	
11. Nationwide Insurance Company Ltd.	-	-	-	850,107	690,236	-	50,543	-	15,354,539	3,030,795	19,976,219	
12. Scotialife Trinidad and Tobago Ltd.	800,331	612,935	79,789	31,714,488	-	33,207,543	8,484,516	-	329,243,787	16,282,339	387,218,185	
13. Taill 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.	-	-	-	-	-	-	-	-	-	-	-	
REGISTRATION BEING CANCELLED												
CARIBBEAN												
TOTAL	98,080,535	1,448,446	(194,396,999)	130,407,147	7,963,344	43,502,473	38,802	54,254,606	39,074,826	486,143,041	(77,102,768)	545,910,981
LIFE OF BARBADOS LTD.												
1. S&Gcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-
323,517	181,63,907	22,299	60,735,683	36,867,230	116,112,636	27,279,637	27,777,777	-	1,449,069,148	8,567,879	1,628,807,077	
TOTAL	323,517	181,63,907	22,299	60,735,683	36,867,230	116,112,636	27,279,637	27,777,777	-	1,449,069,148	8,567,879	1,628,807,077
OTHER												
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	98,404,052	19,612,352	(194,374,701)	191,142,831	44,830,575	159,615,109	27,318,439	231,977,002	39,074,826	1,935,212,189	(68,534,889)	2,174,718,058

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR- 2012
EXPENDITURE

COMPANIES	CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUS)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS OF PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES	OTHER				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
1. American Life and General Insurance Company (T&T) Ltd	-	\$ -	\$ -	\$ 15,889,659	\$ 11,736,811	\$ 27,626,470	\$ 4,968,113	\$ 25,974,627	\$ 6,516,872	\$ 515,844,448	\$ (232,517,106)	\$ 348,413,424
2. Bancassurance Caribbean Ltd	-	\$ 589	\$ 18,928	\$ 12,259	-	\$ 31,776	-	\$ 2,202	\$ (231)	\$ 761,382	\$ 88,494	\$ 883,723
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.	-	-	-	-	\$ 15,200,732	\$ 15,200,732	-	-	-	-	-	\$ 27,438,586
10. Mega Insurance Company Ltd.	\$ 416,726	\$ 4,791,495	\$ -	\$ 1,819,410	-	\$ 7,027,631	\$ 238,353	\$ 6,248,446	\$ 1,048,696	\$ 106,842,632	\$ (6,584,591)	\$ 114,821,167
11. Nationwide Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
12. Scotialife Trinidad and Tobago Ltd.	\$ 71,033	\$ 395,478	\$ 14,203	\$ 876,053	-	\$ 1,356,767	-	\$ 482,287	-	\$ 31,595,596	\$ 2,147,702	\$ 35,582,692
13. Taill 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.	-	-	-	-	\$ 52,775	\$ 52,775	-	\$ 15,336	-	\$ 1,008,056	\$ (13,030)	\$ 1,063,137
TOTAL	\$ 487,759	\$ 5,187,562	\$ 33,131	\$ 18,597,381	\$ 26,990,318	\$ 51,296,151	\$ 5,206,466	\$ 32,722,988	\$ 7,565,337	\$ 656,052,454	\$ (224,640,677)	\$ 528,202,729
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	\$ 487,759	\$ 5,187,562	\$ 33,131	\$ 18,597,381	\$ 26,990,318	\$ 51,296,151	\$ 5,206,466	\$ 23,197,7002	\$ 7,565,337	\$ 656,052,454	\$ (224,640,677)	\$ 528,202,729
GRAND TOTAL												

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2012
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.	\$ 4,331,129	-	45,375,143	\$ 45,375,143	\$ 1,000,113	\$ 251,731	\$ 174,819	\$ 51,132,935
2.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3.	Maritime Life (Caribbean) Ltd.	-	-	6,480,750	6,480,750	-	-	-	6,480,750
TOTAL		4,331,129	-	51,055,893	51,055,893	1,000,113	251,731	174,819	57,613,685

EXPENDITURE

COMPANIES		TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF YEAR	TRANSFER TO PROFIT AND LOSS	TOTAL
			COMMISSION	EXPENSES OF MANAGEMENT				
1.	American Life and General Insurance Company (T&T) Ltd.	\$ 9,400,909	\$ 9,653,054	\$ 19,696,796	\$ 143,202	\$ 3,922,530	\$ 8,316,444	\$ 51,132,935
2.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-
3.	Maritime Life (Caribbean) Ltd.	5,555,700	768,546	403,977	-	-	(247,473)	6,480,750
TOTAL		14,956,609	10,421,600	20,100,773	143,202	3,922,530	8,068,971	57,613,685

REVENUE ACCOUNT IN RESPECT OF INDUSTRIAL LIFE INSURANCE - 2012
INCOME

COMPANIES		FUNDS AT THE END 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.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-
3.	The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-
4.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-

EXPENDITURE

COMPANIES		CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUSES)	BONUSES PAID IN CASH	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		DEATH	MATURITIES	OTHER					SALARIES AND OTHER EXPENSES OF MANAGEMENT					
1.	British-American Insurance Company (Trinidad) Ltd.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2012
INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE	OTHER					
1. LOCAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	-	-	6,480,750	6,480,750	-	-	-	6,480,750
TOTAL	-	-	6,480,750	6,480,750	-	-	-	6,480,750

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF YEAR	TRANSFER TO PROFIT AND LOSS	TOTAL
		COMMISSION	EXPENSES OF MANAGEMENT				
LOCAL	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	5,555,700	768,546	403,977	-	-	(247,473)	6,480,750
TOTAL	5,555,700	768,546	403,977	-	-	(247,473)	6,480,750

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2012
INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE	OTHER					
1. LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
American Life and General Insurance Company (T&T) Ltd.	4,331,129	-	45,375,143	45,375,143	1,000,113	251,731	174,819	51,132,935
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-
TOTAL	4,331,129	-	45,375,143	45,375,143	1,000,113	251,731	174,819	51,132,935

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF YEAR	TRANSFER TO PROFIT AND LOSS	TOTAL
		COMMISSION	EXPENSES OF MANAGEMENT				
1. American Life and General Insurance Company (T&T) Ltd.	\$ 9,400,909	\$ 9,653,054	\$ 19,096,796	\$ 143,202	\$ 3,922,530	\$ 8,316,444	\$ 51,132,935
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-
TOTAL	9,400,909	9,653,054	19,096,796	143,202	3,922,530	8,316,444	51,132,935

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2012
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	SINGLE	OTHER					COMMISSIONS	EXPENSES OF MANAGEMENT				
LOCAL													
1. American Life and General Insurance Company (T&T) Ltd	\$ 5,106,037	-	\$ -	-	\$ -	-	\$ 5,106,037	\$ 1,157,698	\$ 6,147,439	\$ 25,348	\$ 345	\$ 2,116,703	\$ 14,557,570
2. Bancassurance Caribbean Ltd	2,378,488	-	-	-	-	-	2,378,488	-	1,404,726	(17,292)	4,422,629	(155,727)	8,032,824
3. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Ltd.	62,302,588	-	10,764,834	-	-	-	73,067,422	5,686,519	24,903,488	-	33,693,235	9,480,362	146,831,027
5. Guardian General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Guardian Life of the Caribbean Ltd.	7,868,257	7,868,257	(15,616,515)	-	-	-	-	-	7,857,671	9,511,573	-	(17,369,244)	-
7. Maritime Life (Caribbean) Ltd.	-	-	782,371	-	-	-	782,371	141,025	90,754	-	-	441,756	1,455,906
8. Scottialife Trinidad and Tobago Ltd.	582,187	-	9,011,542	-	-	-	9,593,729	892,277	1,636,659	-	9,573,657	16,902,612	38,598,935
9. Taill Life Assurance Ltd.	771,714	-	-	-	-	-	771,714	55,253	682,588	12,080	1,108,016	14,899,447	17,529,098
10. The Beacon Insurance Company Ltd.	3,649,306	-	-	-	-	-	3,649,306	1,940,590	3,915,474	229,763	1,191,780	1,077,416	12,004,329
TOTAL	82,600,578	-	4,942,232	-	-	-	95,351,067	9,873,363	46,638,799	9,761,472	49,989,661	27,395,327	239,009,689
CARIBBEAN													
Sagicor Life Inc.	8,278,754	-	-	-	-	-	8,278,754	2,300,990	3,291,906	-	3,691,147	16,019,719	33,582,516
TOTAL	8,278,754	0	0	0	0	0	8,278,754	2,300,990	3,291,906	0	3,691,147	16,019,719,000	33,582,516
OTHER													
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	90,879,332	0	4,942,232	-	-	-	103,629,821	12,174,352	49,930,705	9,761,472	53,680,808	43,415,046	272,592,205

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2012
INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE	OTHER	SINGLE	OTHER						
1. LOCAL											
1. American Life and General Insurance Company (T&T) Ltd	\$ 11,9328	-	\$ 13,656,670	-	-	\$ 13,656,670	\$ 775,367	\$ 3,671	\$ 2,535	\$ -	\$ 14,557,570
2. Bancassurance Caribbean Ltd	3,978,097	2,895,451	-	-	-	2,895,451	-	504,338	654,939	-	8,032,824
3. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Ltd.	31,494,855	-	105,137,552	-	-	105,137,552	3,896,793	5,163,534	1,138,293	-	146,831,027
5. Guardian General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-
6. Guardian Life of the Caribbean Ltd.	8,972,010	30,679,473	-	-	-	30,679,473	-	318,675	251,026	-	40,221,185
7. Maritime Life (Caribbean) Ltd.	-	-	1,455,906	-	-	1,455,906	-	-	-	-	1,455,906
8. Scotialife Trinidad and Tobago Ltd.	9,058,120	25,076,095	-	-	-	25,076,095	-	4,464,719	-	-	38,598,935
9. Taill Life Assurance Ltd.	920,330	554,926	-	-	-	6,573,152	-	7,754,343	2,281,273	-	17,529,098
10. The Beacon Insurance Company Ltd.	21,723,660	-	8,038,127	-	-	8,038,127	1,595,425	234,646	12,472	-	12,004,329
TOTAL	56,666,400	59,205,945	128,288,255	0	6,018,226	193,512,426	6,267,585	18,443,926	4,340,537	0	279,230,874
CARIBBEAN											
Sagicor Life Inc.	3,390,906	-	29,919,504	-	-	29,919,504	-	219,101	53,005	-	33,582,516
TOTAL	3,390,906	-	29,919,504	-	-	29,919,504	-	219,101	53,005	-	33,582,516
OTHER											
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	60,057,305	59,205,945	158,207,759	0	6,018,226	223,431,930	6,267,585	18,663,027	4,393,543	0	312,813,390

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS - 2012
INCOME

COMPANIES		FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL
LOCAL						
1.	Colonial Life Insurance Company (Trinidad) Limited	\$ 0	0	0	\$ 0	\$ 0
2.	Demerara Life Insurance Company of T&T Ltd	0	0	0	0	0
3.	Guardian Life of the Caribbean Ltd.	522,993,983	0	25,418,834	36,500,645	584,913,463
4.	Sagicor life Assurance Ltd.	667,449,722	63,688,311	36,962,095	-1,405,465	766,694,663
5	Tatil Life Assurance Ltd.	141,743,893	0	6,443,559	3,823,815	152,011,267
TOTAL		1,332,187,598	63,688,311	68,824,488	38,918,995	1,503,619,392

EXPENDITURE

COMPANIES		ANNUITIES PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSION PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL										
1.	Colonial Life Insurance Company (Trinidad) Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2.	Demerara Life Insurance Company of T&T Ltd	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	20,460,470	-	552,778	-	-	9,207,054	2,181,162	552,511,999	584,913,463
4.	Sagicor life Assurance Ltd.	24,279,322	-	-	-	330,895	1,080,103	-	741,333,706	766,694,663
5	Tatil Life Assurance Ltd.	-	-	8,246,341	-	-	-	-	143,764,926	152,011,267
TOTAL		44,739,792	0	8,799,119	-	330,895	10,287,157	2,181,162	1,437,610,631	1,503,619,393

REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2012
INCOME

COMPANIES		FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS	TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
LOCAL								
1.	American Life and General Insurance Company (T&T) Ltd.	\$ 235,235,493	\$ 15,667,595	\$ 15,667,595	\$ -	\$ 17,059,004	\$ 10,376,916	\$ 278,339,009
2.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	69,934,708	-	-	-	2,412,279	1,192,213	73,539,200
4.	Maritime Life (Caribbean) Ltd.	71,540,737	5,000,823	5,000,823	-	3,544,799	-	80,086,359
5	Tatil Life Assurance Ltd.	39,152,827	4,877,639	4,877,639	-	19,525,222	5,633,806	69,189,495
TOTAL		415,863,765	25,546,057	25,546,057	-	42,541,305	17,202,936	501,154,063

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	EXPENSE OF MANAGEMENT				
LOCAL												
1.	American Life and General Insurance Company (T&T) Ltd.	\$ -	\$ -	\$ 10,280,069	\$ 5,359,943	\$ 15,640,012	\$ 126,639	\$ 6,307,954	\$ -	\$ 1,579,066	\$ 254,685,338	\$ 278,339,009
2.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	-	3,157,407	-	-	-	-	1,476,985	-	762,941	681,411,867	73,539,200
4.	Maritime Life (Caribbean) Ltd.	-	1,722,441	-	-	1,722,441	-	311,726	-	-101,389	78,154,181	80,086,359
5	Tatil Life Assurance Ltd.	331,040	-	108,801	3,772,139	4,211,980	20,782	1,023,882	18,120	18,075,948	45,838,783	69,189,495
TOTAL		331,040	4,879,848	10,388,870	9,132,082	21,574,433	147,421	9,120,547	18,120	20,315,966	446,820,169	501,154,063

REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS - 2012									
INCOME									
COMPANIES		FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL			
LOCAL		\$	\$	\$	\$	\$			
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-			
2.	Demerara Life Insurance Company of T&T Ltd	-	-	-	-	-			
3.	Guardian Life of the Caribbean Ltd.	-	-	-	-	-			
4.	Sagcor life Assurance Ltd.	-	-	-	-	-			
5	Tatil Life Assurance Ltd.	-	-	-	-	-			
TOTAL		-	-	-	-	-			

EXPENDITURE										
COMPANIES		ANNUITIES PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSION PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-
2.	Demerara Life Insurance Company of T&T Ltd	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	-	-	-	-	-	-	-	-	-
4.	Sagcor life Assurance Ltd.	-	-	-	-	-	-	-	-	-
5	Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2012									
INCOME									
COMPANIES		FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL			
LOCAL		\$	\$	\$	\$	\$			
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-			
2.	Demerara Life Insurance Company of T&T Ltd	-	-	-	-	-			
3.	Guardian Life of the Caribbean Ltd.	521,293,950	-	25,375,663	36,193,081	582,862,693.28			
4.	Sagcor life Assurance Ltd.	667,449,722	63,688,311	36,962,095	(1,405,465)	766,694,662.63			
5	Tatil Life Assurance Ltd.	141,743,893	-	6,443,559	3,823,815	152,011,267.00			
TOTAL		1,330,487,564.60	63,688,310.92	68,781,316.63	38,611,430.76	1,501,568,622.91			

EXPENDITURE										
COMPANIES		ANNUITIES PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSION PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-
2.	Demerara Life Insurance Company of T&T Ltd	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	20,460,470	-	552,778	-	-	9,207,054	2,181,162	552,511,999	584,913,463.00
4.	Sagcor life Assurance Ltd.	24,279,322	-	-	-	330,895	1,080,103	-	741,333,706	767,024,025.50
5	Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	143,764,926	143,764,926.00
TOTAL		44,739,791.74	-	552,778.00	-	330,895.44	10,287,156.72	2,181,162.00	1,437,610,630.60	1,495,702,414.50

INSURANCE IN FORCE - 2012

COMPANIES		NUMBER OF POLICIES				INSURANCE EXISTING	
		NUMBER OF POLICIES	SUM ASSURED OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	LAPSED	SINGLE PREMIUMS AND CONSIDERATION	SUM ASSURED OF ANNUITY PER ANNUM
LOCAL							
1.	American Life and General Insurance Company (T&T) Ltd	\$ 7,382	1,081,514,997	-	-	\$ 69,061	\$ 9,245,381,581
2.	Bancassurance Caribbean Ltd	-	38,676,552	-	-	3,373	1,516,883,891
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	248	8,492,302
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	23	27,684,000	24,389	-	1,872	12,981,831,969
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	1,038	46,215,185
8.	Guardian General Insurance Ltd	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	20,043	3,174,821,140	1,461,172,200	4,725,214	174,361	30,197,198,358
10.	Maritime Life (Caribbean) Ltd.	4,524	776,657,695	20,110,729	763,397	41,481	5,629,492,230
11.	Mega Insurance Company Ltd.	412	28,755,181	965,693	-	20,104	1,412,563,112
12.	Nationwide Insurance Company Ltd.	-	-	-	-	(21)	-
13.	Taill Life Assurance Ltd.	2,899	243,620,215	11,299,026	3,572,692	37,319	2,837,369,068
14.	ScotiLife Trinidad and Tobago Ltd.	15,350	4,386,510,735	76,099,830	79,267,061	51,670	6,055,952,086
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	6,888	42,721,100
16.	The Beacon Insurance Company Ltd.	3	42,226,000	357,706	29,836	242	5,510,022,154
TOTAL		50,696	9,800,466,515	258,010,494	88,358,190	411,636	75,484,123,036
CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-
2.	Sagitor Life Inc.	10,935	3,341,567,478	62,726,388	10,983,896	68,336	16,250,389,780
TOTAL		10,935	3,341,567,478	62,726,388	10,983,896	68,336	16,250,389,780
OTHER							
1.	Lincoln Assurance Limited	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-
GRAND TOTAL		61,631	13,142,033,993	320,736,882	99,342,086	479,972	91,734,512,816

LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2012

INCOME

COMPANIES		NUMBER OF POLICIES						SUM ASSURED					
		DEATH	SURRENDER	FORFEITURE	LAPSED	MATURITIES	MISCELLANEOUS	TOTAL	DEATH	SURRENDER	FORFEITURE	LAPSED	MATURITIES
LOCAL													
1.	American Life and General Insurance Company (T&T) Ltd	\$ 179	\$ 2,437	\$ -	\$ 1,364	\$ 345	\$ 269	\$ 4,594	\$ 11,984,461	\$ 213,179,104	\$ -	\$ 320,121,114	\$ 5,336,299
2.	Bancassurance Caribbean Ltd	36	64	-	131	6	8	245	3,980,538	22,464,065	-	8,906,451	130,159
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	6	4	-	8	3	-	21	175,235	65,763	-	327,846	38,644
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	0
6.	Cuna Caribbean Insurance Society Ltd.	7	7	-	30	4	5	53	234,291	2,249,362	-	3,925,000	72,177
7.	Demerara Life Assurance Company of T&T Ltd.	6	23	10	-	17	4	60	233,003	1,585,716	597,037	-	949,492
8.	Guardian General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	450	4,089	7,929	723	736	776	14,703	33,966,657	610,119,539	1,280,000,903	223,171,710	38,813,881
10.	Maritime Life (Caribbean) Ltd.	101	631	42	1,400	866	38	3,078	87,934,545	41,139,192	3,969,955	25,408,063	60,781,277
11.	Mega Insurance Company Ltd.	59	274	23	700	210	4	1,270	2,992,590	17,488,924	1,379,073	63,670,097	1,102,799
12.	Nationwide Insurance Company Ltd.	2	14	-	-	9	-	25	-	-	-	-	-
13.	ScotiLife Trinidad and Tobago Ltd.	84	4,702	427	2,464	35	-	7,712	1,235,658	138,775,322	11,358,000	82,016,000	439,000
14.	Taill Life Assurance Ltd.	119	613	-	1,294	78	495	2,599	3,067,357	41,475,261	-	50,660,550	6,697,316
15.	The Beacon Insurance Company Ltd.	-	-	-	-	-	(73)	(73)	-	-	-	-	-
16.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	228	228	-	-	-	-	-
TOTAL		1,049	12,858	8,431	8,114	2,309	1,524	34,285	66,631,135	1,088,542,248	1,297,304,968	1,006,881,830	114,361,084
CARIBBEAN													
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagitor Life Inc.	92	244	-	2,493	21	138	2,988	10,659,790	24,497,351	-	404,076,537	731,241
TOTAL		92	244	-	2,493	21	138	2,988	10,659,790	24,497,351	-	404,076,537	731,241
OTHER													
1.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		1,141	13,102	8,431	10,607	2,330	1,662	37,273	77,231,125	1,113,480,599	1,297,304,968	1,410,958,367	115,092,325

INSURANCE IN FORCE - DEFERRED ANNUITIES - 2012

COMPANIES		NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		NUMBER OF POLICES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	SINGLE PREMIUMS AND CONSIDERATION	NUMBER OF POLICES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM
LOCAL		\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	2,875	17,878,635	-	-	25,246	32,359,458
2.	Bancassurance Caribbean Ltd	-	-	-	-	155	-
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	10	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	101	5,732,629
8.	Guardian General Insurance Ltd	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	7,695	-	86,234,579	3,981,753	65,683	-
10.	Maritime Life (Caribbean) Ltd.	639	65,370	5,059,629	-	7,021	36,488,653
11.	Mega Insurance Company Ltd.	41	-	250,800	-	6,440	11,529,896
12.	Nationwide Insurance Company Ltd.	-	-	-	-	(14)	-
13.	Taill Life Assurance Ltd.	1,743	82,250,011	8,223,990	-	12,068	536,029,928
14.	Scotiabank Trinidad and Tobago Ltd.	13,262	288,416,000	45,672,064	62,986,538	37,716	771,088,000
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	-	-	2	103,654
TOTAL		26,235	388,610,016	145,441,022	66,970,291	154,430	1,399,323,128
CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-
2.	Sagicor Life Inc.	60	37,171	2,839,682	10,983,896	20,700	31,883,795
TOTAL		60	37,171	2,839,682	10,983,896	20,700	31,883,795
OTHER							
1.	Lincoln Assurance Limited	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-
GRAND TOTAL		26,315	388,647,187	148,280,704	77,954,187	175,130	1,425,206,923

INSURANCE IN FORCE - ASSURANCES - 2012

COMPANIES		NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		NUMBER OF POLICES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	SINGLE PREMIUMS AND CONSIDERATION	NUMBER OF POLICES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM
LOCAL		\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	4,474	1,063,102,911	-	-	42,722	9,202,174,724
2.	Bancassurance Caribbean Ltd	-	38,676,552	-	-	3,186	1,516,733,869
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	216	8,436,100
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	23	27,684,000	24,389	-	1,872	12,981,831,969
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	683	23,694,100
8.	Guardian General Insurance Ltd	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	11,157	3,167,115,136	62,938,342	743,461	105,009	30,111,707,492
10.	Maritime Life (Caribbean) Ltd.	3,810	776,517,512	15,051,100	-	32,320	5,582,094,650
11.	Mega Insurance Company Ltd.	371	28,755,181	694,893	-	13,664	1,401,033,306
12.	Nationwide Insurance Company Ltd.	-	-	-	-	(7)	-
13.	Taill Life Assurance Ltd.	1,127	159,697,029	3,075,076	-	24,158	2,291,246,221
14.	Scotiabank Trinidad and Tobago Ltd.	2,088	4,098,094,735	30,427,766	16,278,523	13,952	5,284,864,086
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	6,888	42,721,100
16.	The Beacon Insurance Company Ltd.	3	42,286,000	357,996	28,826	240	5,509,918,500
TOTAL		23,053	9,401,869,056	112,569,472	17,051,809	244,903	73,996,456,117
CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-
2.	Sagicor Life Inc.	10,621	3,336,902,249	59,886,706	-	45,318	16,185,746,808
TOTAL		10,621	3,336,902,249	59,886,706	-	45,318	16,185,746,808
OTHER							
1.	Lincoln Assurance Limited	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-
GRAND TOTAL		33,674	127,387,713,05	172,456,178	17,051,809	290,221	90,142,201,925

INSURANCE IN FORCE -OTHER- 2012

COMPANIES		NEW BUSINESS ISSUED DURING THE YEAR				OTHER 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	-	-	-	-	53	521,838
2.	Bancassurance Caribbean Ltd	-	-	-	-	-	-
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 General Insurance Ltd	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	-	-	-	-	49	508,331
10.	Maritime Life (Caribbean) Ltd.	-	-	-	-	201	-
11.	Mega Insurance Company Ltd.	-	-	-	-	-	-
12.	Nationwide Insurance Company Ltd.	-	-	-	-	-	-
13.	Taill Life Assurance Ltd.	-	-	-	-	12	132,877
14.	ScotiLife Trinidad and Tobago Ltd.	-	-	-	-	-	-
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-
TOTAL		-	-	-	-	315	585,046
CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-
2.	Sagicor Life Inc.	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-
OTHER							
1.	Lincoln Assurance Limited	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-
GRAND TOTAL		-	-	-	-	315	585,046

INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2012

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	33	537,451	-	-	1,040	5,642,562
2.	Bancassurance Caribbean Ltd	-	-	-	-	32	150,022
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	22	56,202
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	254	16,788,456
8.	Guardian General Insurance Ltd	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	1,191	7,706,004	-	-	7,620	84,982,535
10.	Maritime Life (Caribbean) Ltd.	75	748,13	-	765,397	1,939	10,908,928
11.	Mega Insurance Company Ltd.	-	-	-	-	-	-
12.	Nationwide Insurance Company Ltd.	-	-	-	-	-	-
13.	Taill Life Assurance Ltd.	89	1,673,175	-	3,572,692	1,081	9,960,042
14.	ScotiLife Trinidad and Tobago Ltd.	-	-	-	-	-	-
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-
TOTAL		1,388	9,987,443	-	4,326,089	11,288	128,488,746
CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-
2.	Sagicor Life Inc.	254	4,628,058	-	-	2,318	32,760,178
TOTAL		254	4,628,058	-	-	2,318	32,760,178
OTHER							
1.	Lincoln Assurance Limited	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-
GRAND TOTAL		1,642	14,615,501	-	4,326,089	14,206	161,248,924

STATEMENT OF STATUTORY FUND 2012- LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)
INCOME

COMPANIES	POLICY RESERVES					CLAIMS ADMITTED OR INITIATED BUT NOT PAID	OTHER RESERVES	TOTAL RESERVES	DEDUCTIONS			TOTAL	FUND REQUIREMENT
	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	NON- CANCELABLE SICKNESS AND ACCIDENT				OUTSTANDING PREMIUMS	POLICY LOANS	OTHER DEDUCTIONS		
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	633,071,035	-	-	0	-	49,351,369	13,590,777	1,532,929,762	21,209,053	118,174,802	516,723	189,333,855	1,393,595,907
2. Bancassurance Caribbean Ltd	81,268,003	4,426,299	-	130,072,951	216,065,589	229,802,830	17,148,942	264,193,555	632,725	11,926,438	598,377	13,147,540	243,038,515
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	4,784,408	-	-	-	-	6,243	11,378,699	16,870,958	7,245	306,085	54,170	366,500	16,509,458
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Cuna Caribbean Insurance Society Ltd.	12,929,312	-	33,693,335	-	-	3,121,832	56,412,230	15,564,193	13,777,281	3,914,930	516,723	18,208,934	135,638,980
8. Demerara Life Assurance Company of T&T Ltd.	84,196,340	-	-	-	-	-	-	105,122,220	20,115	3,207,792	-	3,227,907	101,884,813
9. Guardian General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Guardian Life of the Caribbean Ltd.	190,773,617	-	105,604,422	618,649,309	-	113,881,436	66,920,526	5,747,999,070	37,065,866	17,200,230	706,671	55,072,767	5,692,886,301
11. Maritime Life (Caribbean) Ltd.	892,815,489	-	-	78,154,181	-	5,759,076	526,685	1,004,326,210	5,566,164	44,923,198	196,536	50,499,362	99,338,038
12. Mega Insurance Company Ltd.	87,325,950	-	-	-	-	258,1030	696,278	42,653,278	29,623	4,079,522	226,619	4,305,671	21,327,976
13. Nationwide Insurance Company Ltd.	24,021,431	-	-	15,354,539	-	-	-	-	55,792	4,350,951	-	4,403,362	38,079,916
14. Scotiabank Trinidad and Tobago Ltd.	786,719,533	-	957,8657	10,929,246	-	-	-	75,722,436	93,062	-	-	93,062	75,712,9374
15. Tait Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
16. The Beacon Insurance Company Ltd.	1343,274	-	119,730	-	-	3,263,556	-	5,907,240	2,358,931	-	-	2,358,931	3,548,309
17. The Demerara Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	488,690	-	-	-	-	488,690
18. United Security Life Insurance Company Ltd	9345,850	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	27,28,994,142	-	59,441,723	696,803,490	-	204,174,967	167,298,682	9,854,660,266	80,815,837	208,138,348	2,289,086	291,243,891	9,656,416,373
CARIBBEAN													
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	580,090,873	-	3,691,147	2,190,402,854	-	662,400,003	140,828,085	2,854,461,962	1,955,576	8,861,195	598,095	11,531,866	2,842,927,095
TOTAL	580,090,873	-	3,691,147	2,190,402,854	-	662,400,003	140,828,085	2,854,461,962	1,955,576	8,861,195	598,095	11,531,866	2,842,927,095
OTHER													
1. Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	33,33,085,015	-	63,132,870	696,803,490	-	204,174,967	167,298,682	12,709,122,238	82,771,433	217,130,143	2,289,181	302,778,757	12,406,343,609

TABLES TABLE X

LONG-TERM INSURANCE - ANNUITY BUSINESS 2012

COMPANIES	NUMBER OF POLICIES						ANNUITY PER ANNUM					
	GENERAL ANNUITIES		APPROVED PENSION ANNUITIES (IMMEDIATE)	APPROVED PENSION ANNUITIES (DEFERRED)	OTHER	TOTAL	GENERAL ANNUITIES		APPROVED PENSION ANNUITIES (IMMEDIATE)	APPROVED PENSION ANNUITIES (DEFERRED)	OTHER	TOTAL
	IMMEDIATE	DEFERRED					IMMEDIATE	DEFERRED				
LOCAL												
1. American Life and General Insurance Company (T&T) Ltd	\$ 1,040	\$ 25,246	-	\$ 53	-	\$ 26,339	\$ 5,642,562	\$ 32,350,458	-	\$ 5,213,838	-	\$ 43,206,857
2. Bancassurance Caribbean Ltd	32	155	-	-	-	187	150,022	-	-	-	-	150,022
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company Ltd.	22	10	-	-	-	32	56,202	-	-	-	-	56,202
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Demerara Life Assurance Company Ltd.	254	101	-	-	-	355	16,788,456	5,732,629	-	-	-	22,521,085
7. Guardian Life of the Caribbean Ltd.	7,620	65,683	-	49	-	73,352	84,982,535	-	-	-	-	85,490,866
8. Maritime Life (Caribbean) Ltd.	1,939	7,021	-	201	-	9,161	10,908,928	36,488,653	-	-	-	47,397,580
9. Mega Insurance Company Ltd.	-	6,440	-	-	-	6,440	-	11,529,806	-	-	-	11,529,806
10. Nationwide Insurance Company	-	(14)	-	-	-	(14)	-	-	-	-	-	-
11. Scotialife Trinidad and Tobago Ltd.	-	37,718	-	-	-	37,718	-	771,088,000	-	-	-	771,088,000
12. Taitl Life Assurance Ltd.	1,081	12,068	-	12	-	13,161	9,960,042	536,029,928	-	132,877	-	546,122,847
TOTAL	11,988	154,428	-	315	-	166,731	128,488,746	1,393,219,473	-	5,855,046	-	1,527,563,265
CARIBBEAN												
1. Life of Barbados	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	-	16,414	-	-	-	16,414	-	-	-	-	-	-
TOTAL	-	16,414	-	315	-	16,414	-	-	-	-	-	-
GRAND TOTAL	11,988	170,842	-	315	-	183,145	128,488,746	1,393,219,473	-	5,855,046	-	1,527,563,265

REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2012

COMPANIES	REVENUE										AMOUNT OF FUND AT THE END OF YEAR					TOTAL
	LOCAL	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE	PREMIUMS RECEIVED	COMMISSIONS RECEIVED	INTEREST DIVIDENDS AND RENTS	OTHER	PROFIT & LOSS ADJUSTMENTS	TOTAL	INVESTMENT OF FUNDS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFERS TO PROFIT & LOSS ACCOUNT	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE
1. American Life and General Insurance Company (T&T) Ltd	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	\$	\$	\$
2. Bencussurance Caribbean Ltd	-	9,710,429	-	-	-	302,553	5,133,194	134,799	15,280,975	1,546,751	-	12,72,557	130,141	-	-	134,76,727
3. Capital Insurance Limited	10,031,712	18,328,095	23,114,496	2,466,934	-	257,894	680,189	2,075,338	56,976,659	13,545,539	4,393,092	5,386,930	1,600,726	-	12,811,078	19,34,294
4. Citizen Insurance Company Ltd.	21,675,930	78,088,341	37,435,819	-	-	4,190,151	-	-	14,110,141	234,63,663	2,004,080	7,992,882	-	7,723,445	20,463,454	79,734,917
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Fire & General Insurance Company Ltd.	66,451,559	50,427,270	149,977,535	-	-	6,588,420	-	1,575,805	2,692,028,689	73,777,244	15,551,048	55,678,326	-	-	65,758,377	58,555,594
7. Furness Anstrange General Insurance Ltd.	539,906	390,317	2,215,927	1,437	-	120,905	7,017	-	3,974,072	1,986,857	131,306	605,526	-	306,743	679,664	203,976
8. GTM Fire Insurance Company Ltd	14,811,681	25,600,330	38,435,687	1,437	-	820,793	2,003,109	-	81,696,637	2,888,925	4,333,249	8,208,724	-	21,036,904	26,078,338	19,150,496
9. Guardian General Insurance Limited	78,509,846	111,687,791	189,522,955	82,018	-	12,744,418	4	-	39,925,8232	79,221,460	30,380,857	17,697,211	(60,814)	63,403,193	83,599,519	118,317,806
10. Gulf Insurance Ltd.	12,133,552	9,946,557	33,590,399	11,286,404	-	-	-	-	66,586,712	83,177,275	3,299,674	8,409,882	-	14,607,733	19,616,045	12,741,749
11. Maritime General Insurance Company Ltd.	49,964,862	75,235,462	101,480,232	-	-	7,140,684	-	-	233,841,260	49,481,144	18,800,944	13,361,241	1,002,098	12,117,353	52,312,642	86,765,838
12. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Sagor General Insurance Company Limited	25,112,296	28,368,072	50,376,808	12,867,888	-	2,226,493	-	-	118,951,357	26,638,960	14,933,448	8,023,285	-	16,550,191	25,377,633	28,033,940
18. The Beacon Insurance Company Ltd	26,464,873	17,173,909	21,794,108	11,483,525	-	739,201	39,290	-	77,704,906	10,874,000	5,090,211	12,334,859	15,601,197	13,501,177	15,323,585	19,042,827
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.	26,024,657	17,955,913	48,542,396	25,298	-	1,089,913	-	-	9,606,377	17,049,320	8,164,556	9,047,146	-	9,356,662	28,819,389	23,199,434
23. The Presidential Insurance Company Ltd.	17,737,834	14,785,101	44,479,618	-	-	1,834,815	82,235	-	78,919,222	19,630,047	3,713,881	22,281,466	-	44,481	17,789,253	15,081,034
24. The Reinsurance Company of T&T Ltd.	14,043,184	15,068,697	30,481,735	58,037	-	1,970,265	-	-	61,603,138	12,050,797	4,716,942	13,225,943	-	4,959,669	13,988,636	13,579,351
25. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26. Trinidad & Tobago Insurance Ltd.	57,438,496	78,184,435	109,448,284	154,471	-	19,538,996	-	-	264,764,682	58,176,994	12,817,407	13,398,942	-	51,844,338	61,776,426	66,815,554
CARIBBEAN TOTAL	416,972,588	550,920,219	881,546,098	38,405,812	-	59,656,500	7,945,236	3,865,943	1,956,742,238	397,972,296	12,834,396	196,847,720	423,2347	211,796,369	443,397,779	571,672,611
1. United Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	416,972,588	550,920,219	881,546,098	38,405,812	-	59,656,500	7,945,236	3,865,943	1,956,742,238	397,972,296	12,834,396	196,847,720	423,2347	211,796,369	443,397,779	571,672,611

STATEMENT OF STATUTORY FUND 2012 - SECURITIES HELD IN TRUST (LONG-TERM BUSINESS) INCOME

COMPANIES		TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED DEPOSITS	TRINIDAD AND TOBAGO LOCAL ASSETS	TOTAL TRINIDAD AND TOBAGO LOCAL ASSETS	CARICOM ASSETS	OTHER CARICOM ASSETS DENOTED 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
1.	LOCAL American Life and General Insurance Company (T&T) Ltd	1,215,463,275	\$ 0	\$ 88,900,000	\$ 586,020	\$ 0	\$ 193,164,116	\$ 1,498,036,411	\$ 38,146,613	\$ 1,536,203,044	% 92	-	\$ 14,264,845	\$ 14,264,845	-	\$ 1,678,667,889	\$ 285,271,982
2.	Bancassurance Caribbean Ltd	102,703,648	11,125	24,500,000	823,38,232	1,002,085	53,458,300	265,913,640	-	265,913,640	100	-	-	-	-	265,913,640	22,867,825
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	3,080,905	-	-	-	-	14,679,308	17,960,213	-	17,960,213	100	-	-	-	-	-	1,455,755
5.	Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Colonial Life Insurance Company (Trinidad) Ltd.	64,123,857	7,036	20,378,863	50,947,407	8,800,000	77,571,601	149,945,458	-	149,945,458	100	-	-	-	-	-	14,506,478
7.	Cuna Caribbean Insurance Society Ltd.	1,695,137	-	-	-	16,077,150	2,088,425	92,089,118	-	92,089,118	95	-	4,624,810	4,624,810	-	96,713,028	(5,108,885)
8.	Demerara Life Assurance Company of T&T Ltd.	284,079	-	-	-	-	-	-	-	-	-	-	-	-	-	284,079	284,079
9.	Guardian General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Guardian Life of the Caribbean Ltd.	2,018,604,930	125,04,651	288,023,159	794,940,958	774,858,951	1,031,343,109	5,030,013,958	-	5,030,013,958	95	-	282,530,583	282,530,583	-	5,313,344,541	(37,541,761)
11.	Maritime Life (Caribbean) Ltd.	375,827,152	104,687,964	190,764,172	166,478,223	81,529,172	51,699,961	970,745,644	34,152,525	1,018,919,706	100	-	-	-	-	1,018,919,706	65,088,848
12.	Mega Insurance Company Ltd.	33,382,392	65,985	23,140,000	179,16,000	2,580,000	69,647,492	14,681,169	-	14,681,169	89	-	17,640,097	17,640,097	-	16,449,266	(48,062,710)
13.	Nationwide Insurance (Casualty & General) Co. Limited	8,651,000	4,385	7,595,066	99,302	18,634,447	46,392,628	62,144,561	-	62,144,561	100	-	-	-	-	24,124,445	(3,830,193,61)
14.	Nationwide Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	Scotiabank Trinidad and Tobago Ltd.	407,956,725	37,420,850	-	1,635,266	18,634,447	25,000,000	828,836,788	-	828,836,788	100	-	-	-	-	828,836,788	69,707,414
16.	Taill Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	The Beacon Insurance Company Ltd.	-	-	-	1,746,179	1,00,000	1,000,000	2,846,179	-	2,846,179	100	-	-	-	-	2,846,179	(702,130)
18.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	700,000	700,000	700,000	-	700,000	100	-	-	-	-	700,000	21,1310
19.	United Security Life Insurance Company Ltd.	-	-	-	172,56,015	102,326	17,238,541	17,238,541	1,416,479	18,744,820	100	-	-	-	-	18,744,820	5,099,844
TOTAL CARIBBEAN		4,23,412,399	64,028,326	638,033,160	1,13,481,502	9,031,04,631	1,569,830,140	9,082,213,359	73,715,637	14,023,537	91,703,25,533	95	-	447,740,335	447,740,335	9,617,712,868	16,275,678
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagor Life Inc.	590,193,912	523,991,980	205,814,666	724,187,893	-	105,288,400	21,49,802,451	722,522,637	125,131,634	2,997,645,642	99	-	23,682,452	23,682,452	3,021,326,094	178,398,998
TOTAL OTHER		590,193,912	523,991,980	205,814,666	724,187,893	-	105,288,400	21,49,802,451	722,522,637	125,131,634	2,997,645,642	99	-	23,682,452	23,682,452	3,021,326,094	178,398,998
1.	Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		4,82,932,211	1,13,800,206	844,117,526	1,85,900,295	9,903,04,631	1,675,336,540	11,22,333,810	796,382,394	139,242,071	12,510,886,175	96.3	-	471,742,387	471,742,387	12,639,838,862	19,675,576

UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2012

COMPANIES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	UNEARNED PREMIUM (BEGINNING OF YEAR)	NET PREMIUM WRITTEN	UNEARNED PREMIUM (END OF YEAR)	NET PREMIUMS EARNED (1+2-3)	NET CLAIMS PAID DURING THE YEAR	CLAIMS OUTSTANDING (END OF YEAR)	CLAIMS OUTSTANDING (BEGINNING OF YEAR)	NET CLAIMS INCURRED (5+6-7)	8 AS A % OF 4	EXPENSES OF MANAGEMENT AND COMMISSIONS	10 AS A PERCENT OF 4	TOTAL PREMIUMS (8+10)	12 AS A % OF 4	PROFIT OR LOSS (14-12)	PROFIT OR LOSS PERCENT
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
1. American Life and General Insurance Company (T&T) Ltd	-	-	-	-	15,46,751	13,47,42,727	9,71,04,29	5,31,10,09	-	12,72,357	-	5,44,006	-	(5,44,006)	-
2. Bankers Insurance Company (T&T) Limited	100,31,712	23,11,44,966	12,81,6,078	20,32,12,130	13,54,53,919	18,28,09,956	18,28,09,956	14,61,72,138	71.08	7,313,088	35.97	21,79,44,836	107.05	(1,402,096)	(7.05)
3. Capital Insurance Limited	21,62,59,300	37,45,58,919	20,46,85,854	38,65,89,955	23,45,65,615	79,73,49,177	78,08,82,441	25,083,239	64.87	1,00,08,962	25.96	3,512,201	90.84	3,543,694	9.16
4. Caribbean Insurance Company Limited															
5. Citizen Insurance Company Limited															
6. Colonial Fire & General Insurance Company Ltd.	60,651,559	1,49,77,68,55	62,78,38,377	14,60,08,177	73,77,73,444	58,53,55,94	50,62,72,70	81,68,56,68	56.41	71,28,39,374	49.24	15,283,502	105.64	(8,164,225)	(5.64)
7. Furness Anchorage General Insurance Ltd.	539,906	2,915,927	679,664	2,276,169	1,096,857	26,839,6	39,031,7	1,86,516	67.02	7,76,832	26.54	2,297,348	93.56	17,83,21	6.44
8. GTM Fire Insurance Company Ltd	1,46,11,081	38,655,687	26,078,338	27,1,86,430	2,886,925	19,15,04,96	25,64,330	(3,564,699)	(13.11)	12,54,536	46.12	8,075,627	33.01	18,21,28,03	66.99
9. Guardian General Insurance Limited	78,800,466	188,553,955	83,59,519	1,83,16,806	184,434,282	11,83,16,806	11,697,991	85,58,275	46.54	47,996,050	26.02	13,836,325	72.57	50,699,29,66	27.43
10. Gulf Insurance Ltd.	1,06,17,73	17,46,54,10	7,281,81	20,19,00,02	98,99,488	1,09,74,503	11,101,966	9,734,025	48%	4,176,557	20.68%	1,910,582	0.69	6,287,450	31.1%
11. Maritime General Insurance Company Ltd.	49,984,652	101,480,232	52,312,642	99,152,452	49,481,144	86,765,838	75,35,482	61,011,500	61.53	32,162,185	32.44	9,317,36,85	93.97	5,078,767	6.03
12. Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Royal Caribbean Insurance Limited															
16. Sagcor General Insurance Inc.	25,112,296	50,376,608	25,377,633	50,117,471	26,038,960	28,033,840	28,86,602	25,704,728	51.29	1,00,89,045	20.13	35,793,773	71.42	1,432,3,698	28.58
17. The Beacon Insurance Company Limited.	26,844,913	21,784,108	15,325,585	32,943,396	10,976,030	19,048,827	17,173,009	12,744,968	38.69	5,913,465	17.95	18,655,513	56.64	1,428,48,84	43.56
18. The Goodwill General Insurance Company Limited															
19. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. The Mountain General Insurance Company Limited															
21. The New India Assurance Company (T&T) Limited	28,024,857	48,542,396	28,813,389	47,47,664	17,049,200	23,19,94,84	17,953,313	22,794,811	46.69	17,186,404	35.99	39,461,215	82.69	8,266,649	17.31
22. The Presidential Insurance Company Limited	17,237,344	44,479,618	17,789,253	44,427,799	19,629,047	15,601,034	14,785,101	19,904,980	44.80	25,995,047	58.51	45,980,027	103.31	(1,472,228)	(3.11)
23. The Reinsurance Company of Trinidad & Tobago Ltd.	14,043,184	30,481,735	13,588,086	30,902,483	12,500,797	13,975,531	15,068,097	10,582,231	34.14	17,884,848	57.81	28,447,079	91.95	2,489,204	8.05
24. The Western General Insurance Company Limited	57,838,946	1,09,448,384	61,176,486	1,05,10,354	58,126,994	66,815,554	78,184,35	46,738,113	44.23	26,646,879	25.21	7,36,49,992	66.44	32,303,562	30.56
25. Trinidad and Tobago Insurance Limited	415,300,809	868,511,109	481,510,575	849,301,343	399,515,209	571,960,271	552,117,648	419,904,932	49.37	289,006,709	46.811	70,934,641	1,07.3	139,939,703	28.23
TOTAL CARIBBEAN United Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRAND TOTAL	415,300,809	868,511,109	481,510,575	849,301,343	399,515,209	571,960,271	552,117,648	419,904,932	49.37	289,006,709	46.811	70,934,641	1,07.277	139,939,703	28.23

STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2012

COMPANIES	AMOUNT OF FUND AT THE END OF YEAR				DEDUCTIONS			FUNDS				ASSETS HELD IN FUND				MORE OR LESS THAN FUND REQUIREMENTS
	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 & TOBAGO ASSETS	TOTAL TRINIDAD & TOBAGO ASSETS	CARICOM ASSETS	TOTAL "LOCAL" ASSETS	FOREIGN ASSETS	TOTAL ASSETS	
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd	0	8,098,422	4,493,305	13,476,727	250,000	4,438,434	13,226,677	28,328,121	-	4,423,183	32,801,304	-	32,801,304	-	32,801,304	19,574,577
2. Bankers Insurance Company (T&T) Limited	128,6078	3,102,792	43,843,170	43,843,170	8,596,438	4,438,434	30,808,298	15,432,361	15,432,361	15,432,361	15,432,361	15,432,361	15,432,361	-	15,432,361	(3,573,597)
3. Capital Insurance Limited	1,66,05,322	779,749,17	1,86,03,32	100,200,771	8,348,988	484,952	91,350,851	500,000	11,790,000	41,353,816	53,538,816	-	53,538,816	-	53,538,816	(7,815,035)
4. Caribbean Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Fire & General Insurance Company Ltd.	65,758,377	58,255,994	42,678	124,013,971	79,645,913	4,669,942	39,699,9016	28,058,801	6,000,000	11,969,316	46,028,136	46,028,136	46,028,136	-	46,028,136	6,320,120
7. Furness Anchorage General Insurance Ltd.	636,986	263,796	42,678	949,440	2,790,130	593,500	(2,406,010)	2,029,862	1,3091,900	260,136	260,136	260,136	260,136	-	260,136	2,666,146
8. GTM Fire Insurance Company Ltd	2,607,838	19,150,486	45,28,834	45,28,834	-	11,536,706	33,692,138	32,838,984	32,838,984	32,838,984	32,838,984	32,838,984	32,838,984	-	32,838,984	8,551,141
9. Guardian General Insurance Limited	83,99,519	11,831,606	11,831,606	201,91,6235	66,955,929	17,999,318	11,725,178	12,234,534	5,899,541	73,508,032	91,694,727	91,694,727	91,694,727	-	91,694,727	(2,446,451)
10. Gulf Insurance Ltd.	1,961,005	12,741,743	12,741,743	32,352,148	1,855,711	2,683,270	27,837,667	3,730,051	3,730,051	3,730,051	3,730,051	3,730,051	3,730,051	-	3,730,051	(24,107,616)
11. Maritime General Insurance Company Ltd.	48,662,923	86,765,838	3,649,719	139,078,480	54,025,157	3,248,002	80,904,821	40,475,233	-	59,694,222	100,169,955	100,169,955	100,169,955	-	100,169,955	19,265,134
12. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Sagcor General Insurance Inc.	25,377,633	28,033,840	-	53,406,473	24,782,637	8,500,315	20,122,231	24,918,092	4,000,000	557,688	29,475,780	29,475,780	29,475,780	-	29,475,780	9,533,459
17. The Beacon Insurance Company Limited.	15,325,585	19,042,827	-	34,388,412	17,560,911	6,046,715	10,753,486	14,664,176	5,049,747	11,084,821	11,084,821	11,084,821	11,084,821	-	11,084,821	380,135
18. The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. The Mountain General Insurance Company Limited	1,309,485	2,624,491	1,309,485	40,499,231	6,906,975	198,983	33,549,973	6,670,467	9,945,414	9,945,414	19,305,593	19,305,593	19,305,593	-	19,305,593	(14,243,980)
21. The New India Assurance Company (T&T) Limited	28,813,389	23,119,944	52,018,823	52,018,823	27,722,813	10,314,385	13,971,625	8,670,467	2,600,892	17,782,315	26,452,782	26,452,782	26,452,782	-	26,452,782	12,481,157
22. The Presidential Insurance Company Limited	17,789,253	16,816,194	1,234,003	34,605,447	26,079,470	3,609,407	52,16,570	539,666	-	4,248,441	7,388,799	7,388,799	7,388,799	-	7,388,799	21,722,229
23. The Reinsurance Company of Trinidad & Tobago Ltd.	13,588,086	12,345,028	-	27,184,617	18,113,112	2,621,132	6,413,203	-	-	9,966,857	9,966,857	9,966,857	9,966,857	-	9,966,857	3,433,654
24. The Western General Insurance Company Limited	54,739,046	66,815,554	6,379,281	127,991,981	60,785,909	2,783,103	64,423,099	76,251,090	-	76,251,090	76,251,090	-	76,251,090	-	76,251,090	11,828,031
25. Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CARIBBEAN TOTAL	479,626,175	696,424,681	19,387,603	1,195,438,459	430,763,375	79,555,363	685,109,221	148,866,176	5,049,747	44,735,1271	64,7265,194	64,7265,194	64,7265,194	-	64,7265,194	(37,844,527)
GRAND TOTAL	479,626,175	696,424,681	19,387,603	1,195,438,459	430,763,375	79,555,363	685,109,221	148,866,176	5,049,747	44,735,1271	64,7265,194	64,7265,194	64,7265,194	-	64,7265,194	(37,844,527)

REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2012

COMPANIES	REVENUE					EXPENDITURE													
	AMOUNT OF FUND AT THE BEGINNING OF YEAR	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE	PREMIUMS	COMMISSIONS RECEIVED	INTEREST AND DIVIDENDS	OTHER	PROFIT & LOSS ADJUSTMENTS	TOTAL	PAYMENT OF CLAIMS INCLUDING MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	AMOUNT OF FUND AT THE END OF YEAR	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE	TOTAL	
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	2,177,610	23,205,964	20,940,686	678,932	73,991,148	12,119,973	5,982,268	72,544,601	16,880,097	2,007,549	13,950,118	4,122,066	9,161,136	1,002,337	25,590,818	72,544,601	23,205,964	20,940,686	72,544,601
2. Bankers Insurance Company (T&T) Limited	13,669,753	20,722,269	35,249,030	4,056,686	424,821	1,101,376	2,631,739	77,344,675	14,277,058	7,165,455	8,222,624	2,391,927	3,662,338	19,345,676	21,851,196	19,345,676	21,851,196	19,345,676	21,851,196
3. British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Capital Insurance Limited	21,724,688	78,088,241	37,472,615	109,837	41,901,151	-	-	141,585,322	23,436,563	2,046,680	8,096,517	-	-	-	20,725,145	79,734,917	141,585,322	23,436,563	20,725,145
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Colonial Fire & General Insurance Company Ltd.	70,799,396	631,162,237	160,493,765	19,855,344	77,716,197	-	3,780,658	32,580,497	78,738,995	26,671,660	65,200,102	-	11,211,323	75,861,319	68,794,200	32,580,497	78,738,995	26,671,660	32,580,497
8. Export Import Bank of Trinidad and Tobago Ltd.	166,661	-	1,277,883	46,637	46,637	-	-	1,460,171	-	-	537,772	-	831,971	100,405	-	-	-	-	-
9. Furness Anchorage General Insurance Ltd.	12,006,988	5,100,888	19,271,301	4,973,718	1,394,823	115,197	-	43,923,215	4,398,341	5,973,381	5,856,423	-	10,630,145	11,221,968	5,960,657	43,923,215	4,398,341	5,973,381	43,923,215
10. GTM Fire Insurance Company Ltd	31,821,022	331,171,004	702,145,662	663,954	1,761,338	4,298,647	970,1664	151,793,811	17,970,913	9,260,788	17,612,887	-	21,966,489	53,907,488	31,612,246	151,793,811	17,970,913	9,260,788	17,612,887
11. Guardian General Insurance Limited	103,946,745	2,102,231,301	253,986,515	32,031,791	20,059,347	460,160	25,048,655	64,456,199	98,523,497	54,487,159	78,000,733	98,000,733	95,898,416	105,000,703	64,456,189	105,000,703	95,898,416	105,000,703	64,456,189
12. Guardian Life of the Caribbean Ltd.	53,921,423	84,321,776	257,039,732	63,831,005	115,175	-	24,382,312	42,670,723	160,234,477	53,682,325	20,686,068	2,111,364	45,046,314	39,338,071	104,774,505	42,670,723	104,774,505	39,338,071	104,774,505
13. Gulf Insurance Ltd.	13,166,345	1,464,265	36,343,269	15,880,260	490,510	-	87,337	80,611,086	8,302,366	5,973,889	11,979,896	16,087,432	20,511,381	17,726,222	16,087,432	20,511,381	17,726,222	16,087,432	20,511,381
14. Maritime General Insurance Company Ltd.	56,761,484	923,168,823	113,798,249	13,320,778	8,007,445	-	1,081,552	285,295,330	52,792,231	29,998,465	22,627,389	-	1,002,098	12,746,271	99,500,188	52,792,231	29,998,465	22,627,389	99,500,188
15. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. Sagor General Insurance Inc.	43,633,714	43,748,990	74,544,330	37,565,633	4,937,103	-	-	20,443,810	34,295,425	32,912,668	17,791,110	-	33,184,656	44,823,397	20,443,810	44,823,397	33,184,656	44,823,397	20,443,810
20. The Beacon Insurance Company Limited.	50,948,560	42,528,031	76,891,554	32,838,206	22,886,649	153,536	17,207,706	22,786,824	47,343,826	19,682,071	48,203,185	-	22,029,443	42,527,448	40,950,464	42,527,448	40,950,464	42,527,448	40,950,464
21. The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24. The New India Assurance Company (T&T) Limited	33,570,712	22,286,732	54,306,342	6,051,144	1,271,270	-	-	118,810,000	19,324,345	12,614,707	14,207,036	-	10,560,335	34,666,178	27,653,059	118,810,000	34,666,178	27,653,059	118,810,000
25. The Prudential Insurance Company Ltd.	17,377,434	14,705,101	44,797,618	-	1,34,815	8,235	-	78,919,222	19,629,047	3,713,381	22,281,466	-	444,841	17,997,333	15,801,034	78,919,222	17,997,333	15,801,034	78,919,222
26. The Reinsurance Company of Trinidad & Tobago Ltd.	20,971,744	23,527,282	42,344,732	6,683,800	22,85,468	-	609,624	100,423,070	16,957,784	10,217,495	21,809,960	-	6,333,699	20,571,339	24,332,883	100,423,070	16,957,784	10,217,495	21,809,960
27. The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28. Trinidad and Tobago Insurance Limited	68,463,307	97,756,625	136,746,316	16,002,442	36,438,840	-	-	35,542,070	70,638,905	22,754,115	26,079,060	-	72,327,785	74,444,508	88,056,158	35,542,070	72,327,785	74,444,508	88,056,158
TOTAL	615,023,227	870,525,929	1,435,468,578	193,599,465	108,569,078	17,946,293	90,231,915	333,169,785	684,077,231	299,162,787	483,207,706	12,386,167	380,335,602	640,803,444	917,733,233	640,803,444	917,733,233	640,803,444	917,733,233
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Sagor Life Inc.	17,291,520	1,569,421	121,129,382	-	-	5,406,785	-	14,539,7108	102,335,596	10,828,030	9,965,778	-	1,607,245	19,289,022	2,095,242	14,539,710	19,289,022	2,095,242	14,539,710
2. United Insurance Company Limited	8,320,098	14,506,096	18,234,380	19,144,759	1,313,840	-	62,155	62,355,327	10,595,659	14,532,999	8,492,411	103,110	5,605,442	8,307,668	15,188,548	62,355,327	8,307,668	15,188,548	8,307,668
TOTAL	25,611,618	16,075,517	139,363,772	19,144,759	1,313,840	5,406,785	62,155	207,652,445	112,349,255	24,860,728	18,357,989	-	7,216,487	27,596,591	17,283,790	27,596,591	17,283,790	17,283,790	27,596,591
GRAND TOTAL	640,837,145	886,901,446	1,574,832,350	213,010,224	109,882,918	23,353,078	91,335,070	354,602,231	797,028,986	324,143,715	420,078,695	11,803,574	387,552,178	664,400,035	920,017,023	354,602,231	920,017,023	664,400,035	920,017,023

TABLES TABLE XV

REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG TERM OR MOTOR INSURANCE - 2012

COMPANIES	REVENUE										EXPENDITURE									
	FUND AT THE BEGINNING OF YEAR		COMMISSIONS RECEIVED	PREMIUMS		NET INTEREST	OTHER PROFIT & LOSS	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	CLAIMS INCLUDING MEDICAL EXPENSES		COMMISSIONS	EXPENSES OF MANAGEMENT		OTHER PROFIT & LOSS	TRANSFER FROM PROFIT & LOSS ACCOUNT	FUND AT THE END OF YEAR			
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE		\$	\$					\$	\$		\$	\$			\$	\$	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS
1. American Life and General Insurance Company (T&T) Ltd	\$		\$	\$	\$	\$		\$	\$		\$	\$	\$	\$	\$	\$	\$	\$		
2. Bankers Insurance Company (T&T) Limited	2,177,610	13,555,535	67,952	20,900,666	7,796,594	6,986,260	5,987,469	57,283,625	15,333,346	2,007,549	13,822,762	3,991,905	9,161,136	1,002,337	11,914,091	57,283,625	11,914,091	57,283,625		
3. British-American Insurance Company Trinidad Ltd.	3,575,041	1,944,174	1,589,752	12,134,534	166,927	421,186	586,401	20,368,016	731,519	2,276,362	3,335,694	991,201	3,662,438	6,529,988	2,397,202	20,368,016	6,529,988	2,397,202		
4. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5. Citizen Insurance Company Limited	48,738	-	109,837	163,796	-	-	-	173,391	-	-	103,835	-	62,465	9,291	-	-	-	-		
6. Colonial Fire & General Insurance Company Ltd.	103,473,837	12,748,967	1,985,544	104,821,30	1,127,777	-	2,204,832	56,796,808	4,981,651	10,920,912	9,530,776	-	11,211,921	10,102,942	10,938,606	56,796,808	10,102,942	10,938,606		
7. Export Import Bank of Trinidad And Tobago Ltd.	166,661	-	-	1,277,883	46,637	-	-	1,460,171	-	5,973,381	5,973,772	-	851,971	100,405	-	1,460,148	100,405	-		
8. Furness Anchorage General Insurance Ltd.	11,467,082	4,710,571	4,973,718	16,635,374	1,869,818	108,180	39,979,843	2,611,484	5,944,075	5,230,897	-	10,312,402	10,542,304	5,456,681	3,997,843	5,456,681	10,542,304	3,997,843		
9. GTM Fire Insurance Company Ltd	17,009,942	7,512,674	662,517	31,758,875	940,655	2,295,637	9,916,864	70,097,174	15,981,988	4,907,338	9,406,564	-	929,585	27,289,150	12,462,350	70,097,174	929,585	27,289,150		
10. Guardian General Insurance Limited	25,447,899	98,523,110	31,940,773	64,033,560	7,314,529	460,160	25,048,655	252,297,958	24,596,302	60,307,522	32,493,223	21,407,184	94,486,966	252,297,957	21,407,184	94,486,966	252,297,957	21,407,184		
11. Guardian Life of the Caribbean Ltd.	53,921,423	84,321,716	-	257,039,732	6,388,005	115,175	24,382,312	426,076,273	160,234,477	53,682,325	20,686,068	2,111,364	45,046,314	39,338,071	104,774,505	426,076,272	39,338,071	104,774,505		
12. Gulf Insurance Ltd.	1,032,693	5,158,908	4,613,866	2,442,870	490,510	-	87,537	14,243,374	14,699	22,672,315	3,570,014	-	20,797,699	900,876	5,014,479	14,243,374	5,014,479	14,243,374		
13. Maritime General Insurance Company Ltd.	67,76,622	17,281,341	13,329,778	123,180,017	866,361	-	1,081,552	51,554,671	3,301,087	111,980,021	9,266,148	-	669,918	7,187,246	19,850,351	51,554,669	7,187,246	19,850,351		
14. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16. National Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18. Sagor General Insurance Inc.	18,523,438	15,380,918	2,469,965	24,162,522	2,710,610	114,247	17,260,706	85,406,453	8,256,665	17,979,000	9,767,325	-	16,634,665	19,452,304	13,390,174	85,406,453	13,390,174	85,406,453		
19. The Beacon Insurance Company Limited.	24,003,687	23,084,122	2,135,681	55,107,426	2,199,449	-	-	145,081,318	36,467,776	14,619,800	37,867,236	-	8,700,266	27,207,863	21,007,637	145,081,318	27,207,863	21,007,637		
20. The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
21. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
22. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23. The New India Assurance Company (T&T) Limited	5,545,555	4,312,919	6,899,846	5,793,846	611,857	-	-	21,174,223	2,174,955	4,250,151	5,244,910	-	1,203,793	5,846,789	4,483,525	21,174,223	5,846,789	4,483,525		
24. The Renaissance Company of Trinidad & Tobago Ltd.	6,928,580	10,693,185	8,625,763	11,662,997	315,203	-	669,624	38,801,352	4,906,087	5,500,533	8,385,957	-	2,073,800	6,802,703	10,753,352	38,801,352	6,802,703	10,753,352		
25. The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
26. Trinidad and Tobago Insurance Limited	11,026,811	19,581,190	1,584,971	27,750,223	16,899,844	-	-	90,656,048	12,731,911	9,936,908	12,095,117	-	20,485,427	13,268,081	22,140,604	90,656,048	13,268,081	22,140,604		
TOTAL	186,009,939	320,323,880	155,189,653	555,922,480	40,003,578	10,001,016	86,255,972	1,314,236,437	286,104,735	17,041,839.1	207,255,066	8,103,820	16,557,122	197,411,645	1,373,426,530	1,373,426,530	197,411,645	1,373,426,530		
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1. Sagor Life Inc.	17,291,520	1,569,421	-	121,179,382	-	-	5,406,785	-	-	-	9,865,578	-	1,607,345	19,289,022	2,095,342	145,397,109	1,607,345	19,289,022		
2. United Insurance Company Limited	8,263,096	14,506,096	1,914,479	18,234,960	1,313,480	-	623,155	62,655,537	16,539,659	14,152,899	8,492,411	106,110	5,609,142	8,207,504	15,188,548	62,655,537	8,207,504	15,188,548		
TOTAL	25,654,618	16,075,517	1,914,479	139,360,772	1,313,480	-	623,155	207,832,445	24,800,255	24,800,255	18,357,089	-	7,216,487	27,596,591	17,283,790	207,832,446	17,283,790	207,832,446		
GRAND TOTAL	223,714,537	383,399,407	174,604,412	691,286,252	50,317,741.8	15,407,261	87,981,327	1,581,326,782	399,653,990	196,799,319	223,713,975	7,927,227	17,227,869	22,008,235	355,344,412	1,581,326,855	22,008,235	355,344,412		

REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2012

COMPANIES	AMOUNT OF FUND AT THE BEGINNING OF YEAR			REVENUE						EXPENDITURE						AMOUNT OF FUND AT THE END OF YEAR		
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS	PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	CLAIMS INCLUDING LEGAL & MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	TOTAL		
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1. American Life and General Insurance Company (T&T) Ltd	2,177,610	4,635,866	20,240,686	678,952	489,305	500,330	5,847,469	35,320,221	13,999,149	2,007,549	11,041,493	1,149,837	491,788	1,023,337	5,569,969	35,320,221		
2. Bankers Insurance Company (T&T) Limited	1,794,885	5,922	7,459,890	-	69,495	179,345	-	9,475,537	-	873,800	1,420,370	422,063	2,278,567	4,470,037	11,000	9,475,537		
3. British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6. Colonial Fire & General Insurance Company Ltd.	20,721	306,076	472,759	738,042	2,258	-	-	1,565,856	8,469	408,780	19,086	-	803,910	17,605	287,791	1,565,856		
7. Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8. Furness Anchorage General Insurance Ltd.	4,237,701	2,806	3,184,908	1,525,398	513,345	28,794	-	9,503,842	80,000	1,103,769	3,079,140	-	3,063,693	21,203,425	18,652	9,503,842		
9. Gulf Insurance Ltd	1,344,996	4,391,035	1,889,249	990,596	162,564	-	-	8,643,440	250,235	491,259	815,299	-	2,079,699	777,344	4,239,554	8,643,440		
10. Guardian General Insurance Limited	1,139,820	758,022	2,879,199	589,699	109,795	6	-	5,517,801	802,586	485,442	84,073	(2,908)	1,646,119	1,066,789	632,732	5,517,801		
11. GTM Fire Insurance Co. Ltd	777,955	-	1,069,447	688,725	72,744	177,547	728,918	3,516,336	28,7073	378,804	727,511	-	-	2,105,747	201,868	3,516,336		
12. Maritime General Insurance Company Ltd	247,677	389,343	291,069	407,838	20,481	-	-	1,336,417	97,469	276,967	206,688	-	324,488	184,532	239,147	1,336,417		
13. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14. Royal Caribbean Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15. Sagor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16. The Beacon Insurance Company Ltd.	411,882	148,289	1,665,978	2,483,785	178,164	9,470	777,211	5,584,579	37,6377	1,430,668	2,972,984	22,504	-	669,676	94,537	5,584,579		
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 Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	12,143,047	10,317,168	39,866,275	8,012,385	1,623,152	898,511	7,333,597	80,426,179	15,873,658	7,457,038	21,126,585	1,591,504	10,090,964	12,864,742	11,492,289	80,426,128		
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1. Sagor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2. United Insurance Company Limited	206,543	216,023	412,394	594,043	32,577	-	-	1,371,580	387,857	359,921	210,669	2,705	5,265	197,889	21,6274	1,371,580		
TOTAL	206,543	216,023	412,394	594,043	32,577	-	-	1,371,580	387,857	359,921	210,669	2,705	5,265	197,889	21,6274	1,371,580		
GRAND TOTAL	12,349,590	10,533,191	40,278,669	8,616,328	1,655,729	898,511	7,333,597	81,797,769	16,261,515	7,807,959	21,337,154	1,594,209	10,096,229	12,862,231	11,708,543	81,797,769		

REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2012

1.	COMPANIES	AMOUNT OF FUND AT THE BEGINNING OF YEAR				REVENUE						EXPENDITURE						AMOUNT OF FUND AT THE END OF YEAR	
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE	PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL & MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	TOTAL		
1.	American Life and General Insurance Company (T&T) Ltd	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
2.	Bankers Insurance Company (T&T) Limited	273,073	4,534,914	-	1,733,276	6,501,333	6,148,684	-	17,183,131	17,470	-	2,276,752	2,796,578	7,706,539	-	3,864,791	17,183,131		
3.	British-American Insurance Company Trinidad Ltd.	-	1,000,768	-	1,374,820	64,090	152,696	-	4,671,932	46,898	1,292,888	1,209,315	359,348	880,192	340,059	551,635	4,671,932		
4.	Capital Insurance Limited	48,758	-	16,796	109,837	-	-	-	175,391	-	-	103,635	-	62,465	9,291	-	175,391		
5.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6.	Colonial Fire & General Insurance Company Ltd.	8,064,105	1,267,024	44,156,699	18,597,582	878,881	-	-	33,133,201	1,276,620	9,393,598	7,427,366	-	6,864,691	7,587,918	642,988	33,133,201		
7.	Furness Anchorage General Insurance Ltd.	2,997,575	593,080	5,747,750	3,351,285	1,001,912	581,150	-	13,748,752	330,312	3,141,579	1,026,835	-	4,519,771	3,274,860	962,275	13,748,752		
8.	GTM Fire Insurance Co. Ltd	12,647,217	1,713,231	21,726,467	18,620,081	670,549	1,616,699	2,247,293	42,623,958	6,015,563	3,610,208	6,706,140	-	-	19,306,724	6,987,122	42,623,957		
9.	Guardian General Insurance Limited	6,897,178	6,489,391	16,106,760	26,653,165	720,913	162,251	25,046,655	81,306,927	3,282,112	15,153,333	51,496,323	076,960	-	6,065,677	81,306,927	15,153,333		
10.	Gulf Insurance Ltd	802,203	868,873	993,621	3,653,200	322,246	162,251	87,237	5,580,934	126,144	2,182,956	2,754,715	-	-	12,348	784,935	5,580,934		
11.	Maritime General Insurance Company Ltd	3,998,679	3,315,998	5,575,675	12,846,462	392,334	-	323,282	26,446,430	1,593,632	970,831	7,569,286	-	-	4,096,502	3,541,379	26,446,430		
12.	Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13.	Sagor General Insurance Company Limited	9,447,206	4,459,855	51,288,812	19,246,804	1,910,946	-	-	40,198,723	3,862,922	12,844,082	6,886,192	-	6,288,336	9,238,586	1,078,405	40,198,723		
14.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15.	The Beacon Insurance Company Ltd.	5,315,708	1,341,263	6,041,516	12,706,860	1,027,234	54,599	7,545,986	34,033,255	3,727,345	6,070,646	17,141,029	129,746	-	4,464,010	1,863,459	34,033,255		
16.	The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17.	The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18.	The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19.	The New India Assurance Company (T&T) Ltd.	3,177,799	987,801	2,236,218	6,676,226	555,448	-	-	13,834,686	687,708	3,674,283	4,614,813	-	3,667,725	3,819,360	481,797	13,834,686		
20.	The Reinsurance Company of Trinidad & Tobago Ltd.	861,493	452,739	1,047,634	5,290,838	27,836	-	699,624	8,290,162	46,935	3,304,857	2,628,237	-	-	1,618,545	268,972	8,290,162		
21.	Trinidad and Tobago Insurance Limited	5,675,064	2,841,389	21,792,531	13,904,214	11,309,916	-	-	33,006,954	1,140,873	8,106,646	8,097,795	-	7,286,889	7,269,273	2,509,479	33,006,954		
	TOTAL	59,102,345	29,874,236	74,907,385	122,990,883	25,397,227	8,014,502	35,862,677	356,237,095	22,002,363	79,320,807	126,394,933	3,108,172	34,298,608	68,014,647	20,013,667	356,237,095		
	CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1.	United Insurance Company Limited	215,4815	1,767,897	5,202,022	18,484,900	1,063,812	-	-	29,106,312	2,769,123	11,459,558	6,876,278	88,346	3,287,234	2,863,279	1,772,148	29,106,312		
	TOTAL	215,4815	1,767,897	5,202,022	18,484,900	1,063,812	-	-	29,106,312	2,769,123	11,459,558	6,876,278	88,346	3,287,234	2,863,279	1,772,148	29,106,312		
	GRAND TOTAL	61,257,160	31,642,222	80,112,467	141,475,783	26,463,039	8,014,502	35,862,677	385,343,406	24,831,485	90,780,365	172,271,211	3,197,039	37,285,932	70,978,377	30,783,814	385,343,407		

REVENUE ACCOUNT IN RESPECT OF OTHER LINES OF INSURANCE BUSINESS - 2012

COMPANIES	AMOUNT OF FUND AT THE				REVENUE						EXPENDITURE							
	THE BEGINNING OF YEAR			PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDEND AND RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	AMOUNT OF FUND AT THE		TOTAL	
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS	RESERVE												THE END OF YEAR	RESERVE FOR OUTSTANDING CLAIMS		
1.	American Life and General Insurance Company (T&T) Ltd	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2.	Bankers Insurance Company (T&T) Limited	21,779.10	4,613,836	20,940,666	678,932	468,153	448,736	5,847,469	35,210,575	14,155,478	2,007,549	11,032,589	1,140,739	251,745	1,002,537	5,569,938	35,210,575	
3.	British-American Insurance Company Trinidad Ltd.	1,74,885	5,932	742,580	-	69,495	179,345	-	947,557	-	87,800	1,420,270	422,063	2,278,267	4,470,037	11,100	9,475,537	
4.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Colonial Fire & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Export Import bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Furness Anchorage General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Gulf Insurance Ltd	740,190	2,686	1,046,517	857,517	91,804	5,328	-	2,743,962	80,000	688,051	298,517	-	1,007,560	703,219	6,815	2,743,962	
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 Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	Sagor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	(42,438)	212,904	28,278	1,503	429,415	629,662	96,501	57,718	471,871	3,572	-	-	-	629,662	
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 Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		4,712,685	4,644,384	29,370,655	1,746,373	657,730	635,932	6,276,883	48,039,736	14,311,979	3,627,118	13,183,147	1,566,373	3,572,722	6,252,793	5,587,753	48,039,735	
CARIBBEAN		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.	Sagor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	United Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		4,712,685	4,644,384	29,370,655	1,746,373	657,730	635,932	6,276,883	48,039,736	14,311,979	3,627,118	13,183,147	1,566,373	3,572,722	6,252,793	5,587,753	48,039,735	

REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2012

COMPANIES	REVENUE				EXPENDITURE												
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS AND RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL & MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	AMOUNT OF FUND AT THE END OF YEAR		TOTAL	
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR OUTSTANDING CLAIMS	RESERVE FOR OUTSTANDING CLAIMS		
LOCAL																	
1. American Life and General Insurance Company (T&T) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Citicoin Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Fire & General Insurance Company Ltd.	20,271	306,076	478,739	758,042	2,258	-	-	1,565,856	6,569	408,780	19,086	-	80,510	17,605	287,791	1,565,856	-
6. Export Import bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Furness Anchorage General Insurance Ltd.	3,497,211	-	2,148,481	667,881	421,541	2,466	-	6,759,880	-	415,718	2,820,823	-	2,056,133	1,417,206	178,837	6,759,880	-
8. Gulf Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Guardian General Insurance Limited	1,139,820	758,022	2,979,199	530,959	109,795	6	-	5,517,801	802,586	485,442	844,013	(2,000)	1,449,119	1,086,789	652,752	5,517,801	-
10. GTM Fire Insurance Co. Ltd	777,935	-	1,006,447	698,725	72,744	177,547	728,918	3,516,336	287,073	378,804	727,311	-	-	2,105,247	207,868	3,516,336	-
11. Maritime General Insurance Company Ltd	247,677	369,363	291,699	407,283	20,481	-	-	1,356,417	97,469	276,967	206,688	-	324,488	184,522	293,147	1,356,417	-
12. National Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Soglor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. The Beacon Insurance Company Ltd.	417,882	148,289	1,648,416	2,240,881	149,886	7,967	347,796	4,954,917	282,076	1,372,950	2,201,113	18,932	-	669,676	94,537	4,954,917	-
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 Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL																	
6,093,866 1,581,750 8,646,371 5,584,316 797,858 2,605,797 1,076,714 23,722,953 1,291,444 3,388,661 7,128,139 25,130 5,073,693 5,481,555 1,674,962 23,722,953																	
CARIBBEAN																	
1. Soglor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. United Insurance Company Limited	208,543	216,023	412,394	590,043	32,577	-	-	1,371,580	387,857	336,921	210,669	2,705	5,265	197,899	216,274	1,371,580	-
TOTAL																	
208,543 216,023 412,394 590,043 32,577 - - 1,371,580 387,857 336,921 210,669 2,705 5,265 197,899 216,274 1,371,580																	
GRAND TOTAL																	
6,301,910 1,797,772 9,018,765 5,888,359 830,434 2,605,797 1,076,714 25,094,533 1,679,301 3,686,582 7,338,708 27,836 5,078,958 5,679,544 1,891,235 25,094,533																	

REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2012

COMPANIES	REVENUE					EXPENDITURE				
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		THE END OF YEAR		TOTAL	AMOUNT OF FUND AT THE BEGINNING OF YEAR		THE END OF YEAR		TOTAL
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE	PREMIUMS	COMMISSIONS RECEIVED		CLAIMS INCLUDING MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	
1. American Life and General Insurance Company (T&T) Ltd	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. British-American Insurance Company (Trinidad) Ltd	-	-	-	-	-	-	-	-	-	-
3. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-
4. Colonial Fire & General Insurance Company Ltd.	58,937	13,167	268,497	-	347,604	5,890	80,561	54,283	-	82,560
5. Furness Anchorage General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-
6. GTM Fire Insurance Co. Ltd	17,654	-	9,284	-	26,938	16,660	1,371	-	-	29,228
7. Guardian General Insurance Limited	296,981	16,000	1,089,808	-	1,492,606	2,000	159,747	99,140	(141)	877,777
8. Maritime General Insurance Company Ltd	5,105	-	13,979	16,150	34,524	-	3,046	374,546	-	3,860
9. Mega Insurance Company Ltd.	-	-	-	-	381,452	-	-	-	-	-
10. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-
11. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-
12. Sagor General Insurance Company Limited	50,081	-	137,311	-	192,007	10,020	20,218	13,388	-	48,515
13. The Beacon Insurance Company Ltd.	11,106,931	4,447,862	28,059,316	495,892	8,884,509	26,322,137	3,177,098	7,503,500	57,001	12,472,894
14. The New India Assurance Company (T&T) Ltd.	744	-	3,750	2,219	6,979	1,280	1,108	2,187	-	2,912
15. Trinidad and Tobago Insurance Limited	2,068	-	82,104	-	97,792	4,643	8,540	9,891	-	71,661
16. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-
TOTAL	11,539,401	4,476,849	29,814,648	514,261	56,092,600	26,340,970	3,445,531	8,083,935	56,660	11,126,553
CARIBBEAN	-	-	-	-	-	-	-	-	-	-
United Insurance Company Limited	311	213,763	37,096	-	399,031	-	4,928	2,957	38	29,637
TOTAL	311	213,763	37,096	-	399,031	-	4,928	2,957	38	29,637
GRAND TOTAL	11,539,712	4,690,612	29,851,744	514,261	56,491,631	26,340,970	3,450,458	8,086,892	56,698	11,126,553

REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2012
INCOME

COMPANIES	REVENUE					EXPENDITURE				
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		THE END OF YEAR		TOTAL	AMOUNT OF FUND AT THE BEGINNING OF YEAR		THE END OF YEAR		TOTAL
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE	PREMIUMS	COMMISSIONS RECEIVED		CLAIMS INCLUDING LEGAL & MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	
1. American Life and General Insurance Company (T&T) Ltd	\$ -	\$ 4,386,705	\$ -	\$ -	\$ 105,206	\$ 31,647	\$ -	\$ 44,285	\$ 45,253	\$ 89,932
2. Bankers Insurance Company (T&T) Limited	1,435,474	628,745	2,871,290	-	24,997	682,239	478,393	551,268	163,809	1,666,327
3. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-
4. Colonial Fire & General Insurance Company Ltd.	2,171,011	111,47,234	5,071,277	211,866	237,352	3,742,014	795,080	2,005,850	-	3,117,442
5. Furness Anchorage General Insurance Ltd.	3,883,358	4,114,885	7,848,444	97,035	346,598	2,201,172	1,586,704	1,114,613	-	2,680,587
6. GTM Fire Insurance Co. Ltd	2,912,205	5,377,112	4,298,463	-	121,710	8,525,590	544,871	1,277,716	-	990,357
7. Guardian General Insurance Limited	16,155,132	89,232,270	371,424,223	3,163,787	6,256,843	13,661,370	6,344,915	5,816,516	(119,980)	26,409,326
8. Gulf Insurance Ltd	2,610,133	4,406,668	5,522,883	8,230,031	339,722	12,646,099	1,127,892	1,375,074	-	1,746,727
9. Maritime General Insurance Company Ltd	2,453,853	7,845,071	5,903,141	17,022	413,376	1,452,202	1,097,144	885,563	-	2,747,293
10. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-
11. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-
12. Sagor Caribbean Insurance Limited	4,192,161	7,785,467	10,103,30	1,759,891	381,920	2,811,688	367,391	612,550	-	823,962
13. The Beacon Insurance Company Ltd.	5,506,478	17,280,627	11,244,311	529,856	212,750	11,207	1,377,582	3,499,270	571,914	5,077,588
14. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-
15. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-
16. The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-
17. Trinidad and Tobago Insurance Limited	2,310,863	3,442,795	3,581,429	-	72,795	1,487,247	367,391	612,550	-	823,962
18. TOTAL	47,255,408	199,097,237	102,012,695	7,480,995	10,488,087	69,477	8,044,834	34,673,756	44,324,905	17,766,634
CARIBBEAN	-	-	-	-	-	-	-	-	-	-
United Insurance Company Limited	3,155,870	2,275,351	7,940,086	-	109,540	3,155,772	1,179,986	708,647	9,097	3,336,616
TOTAL	3,155,870	2,275,351	7,940,086	-	109,540	3,155,772	1,179,986	708,647	9,097	3,336,616
GRAND TOTAL	50,411,278	172,382,848	109,952,781	7,480,995	10,598,627	69,477	8,571,185	38,170,955	47,288,078	18,206,620

REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2012

COMPANIES	AMOUNT OF FUND AT THE BEGINNING OF YEAR		PREMIUMS	REVENUE			TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	EXPENDITURE			AMOUNT OF FUND AT THE END OF YEAR	
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE		COMMISSIONS RECEIVED	NET INTEREST	OTHER						OTHER PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	TOTAL	
1. American Life and General Insurance Company (T&T) Ltd	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2. Bankers Insurance Company (T&T) Ltd.	18,393	35,970	106,078	214,832	8,247	16,539	307,028	708,186	2,382	153,182	154,741	45,981	9,277	53,175	326,725	708,186
3. Colonial Fire & General Insurance Company Ltd.	26,355	34,966	307,988	377,724	2,883	-	-	749,806	8,618	242,893	24,191	-	346,218	63,963	63,923	749,806
4. Furness Anchorage General Insurance Ltd.	37,780	-	77,782	-	2,063	120	-	117,745	-	12,023	10,309	-	48,881	46,432	-	117,745
5. GFM Fire Insurance Co. Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Gulf Insurance Ltd.	12,191	594,000	284,605	187,734	88,913	-	-	1,167,443	(351,871)	60,800	155,699	-	754,582	(346,94)	582,837	1,167,443
7. Guardian General Insurance Company Limited	(19,524)	1,173,361	762,068	677,228	48,190	(4,781)	-	2,641,745	501,368	464,001	360,786	(1,248)	613,332	61,900	752,307	2,641,744
8. Maritime General Insurance Company Ltd	71,388	5,550,909	534,154	137,381	37,586	-	-	6,331,317	220,784	118,232	230,065	-	326,430	154,721	5,281,085	6,331,317
9. N.E.M. (West Indies) Insurance Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Sagcor General Insurance Company Limited	1,357,470	329,528	2,415,179	-	58,400	-	-	4,160,577	463,275	553,394	210,448	-	1,353,048	1,352,977	227,415	4,160,577
12. The Beakon Insurance Company Ltd.	1,380,730	1,704,631	7,906,806	5,168,187	280,045	14,885	-	16,946,014	2,282,981	1,593,866	412,043	435,424	3,682,738	2,976,533	938,409	16,946,014
13. The New India Assurance Company (T&T) Ltd.	12,571	2,223	21,949	21,401	1,850	-	-	59,994	59,994	7,227	15,360	-	20,194	14,960	2,223	59,994
14. The Reinsurance Company of Trinidad and Tobago Ltd	8,292	9,709	245,385	535,115	6,520	-	-	805,021	22,297	116,361	167,909	-	484,966	13,449	39	805,021
15. Trinidad and Tobago Insurance Limited	29,687	1,093,819	6,165,088	980,823	1,454,558	-	-	9,722,733	262,009	61,213	1,041,017	-	6,519,167	444,712	1,584,614	9,722,733
TOTAL	3,361,843	102,901,146	18,825,792	8,300,405	1,989,883	43,261	307,028	43,418,327	3,411,383	3,626,192	7,243,800	460,403	14,158,953	5,112,338	9,574,598	43,418,325
CARIBBEAN																
United Insurance Company Limited	739,976	384,437	422,627	17,264	27,320	-	-	1,551,623	197,465	284,291	176,589	2,269	646,519	(122,046)	354,537	1,551,623
TOTAL	739,976	384,437	422,627	17,264	27,320	-	-	1,551,623	197,465	284,291	176,589	2,269	646,519	(122,046)	354,537	1,551,623
GRAND TOTAL	4,101,818	103,345,583	19,248,389	8,317,669	2,017,203	43,261	307,028	44,969,949	3,609,308	3,910,483	7,220,388	462,671	14,807,471	4,990,492	9,929,135	44,969,948

TABLES TABLE XIX a

REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2012

COMPANIES	AMOUNT OF FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE						
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	2,177,610	4,625,958	20,940,686	678,952	467,493	238,319	5,847,469	34,976,487
2. Colonial Fire & General Insurance Company Ltd.	-	-	-	-	-	-	-	0
3. Guardian Life of the Caribbean Ltd.	9,621,843	33,352,113	208,534,628	-	5,537,641	105,425	24,385,212	281,536,861
4. Trinidad and Tobago Insurance Ltd.	912,633	2,297,184	8,892,327	11,559	1,617,655	-	-	13,731,357
TOTAL	12,712,085	40,275,254	228,367,641	690,511	7,622,790	343,744	30,232,681	330,244,706
CARIBBEAN								
1. Life Of Barbados	13,139,038	1,471,434	111,909,502	-	-	45,178,00	-	126,565,152
2. Sagcor Life Inc.	13,139,038	1,471,434	111,909,502	-	-	45,178	-	126,565,152
TOTAL	25,851,123	41,746,688	350,277,143	690,511,114	7,622,790	388,922	30,232,681	456,809,858
GRAND TOTAL								

EXPENDITURE

COMPANIES	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT AND LOSS ACCOUNT	AMOUNT OF FUND AT THE END OF YEAR		
						RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
LOCAL	\$	\$	\$	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd	14,173,711	2,007,549	11,032,311	1,140,455	-	1,052,537	5,569,924	34,976,487
2. Colonial Fire & General Insurance Company Ltd.				0		0	0	0
3. Guardian Life of the Caribbean Ltd.	131,407,827	40,311,338	18,028,334	1,831,736	-	6,987,517	82,970,111	281,536,863
4. Trinidad and Tobago Insurance Ltd.	7,389,673	183,283	1,157,746	0	2,407,110	738,617	1,854,929	13,731,357
TOTAL	152,971,210	42,502,170	30,218,391	2,972,191	2,407,110	8,778,671	90,394,964	330,244,707
CARIBBEAN								
1. Life Of Barbados	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	92,252,122	8,264,657	9,451,550	-187,824	2,806,391	13,777,824	1,884,473	128,249,192
TOTAL	92,252,122	8,264,657	9,451,550	(187,824)	2,806,391	13,777,824	1,884,473	128,249,192
GRAND TOTAL	245,223,332	50,766,826	39,669,941	2,784,367	5,213,501	22,556,495	92,279,437	458,493,899

REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2012

COMPANIES	REVENUE						EXPENDITURE						
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		PREMIUMS	AMOUNT OF FUND AT THE END OF YEAR		TOTAL	AMOUNT OF FUND AT THE BEGINNING OF YEAR		AMOUNT OF FUND AT THE END OF YEAR		TOTAL		
	UNPAID PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE		COMMISSIONS RECEIVED	NET INTEREST		OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	RESERVE FOR UNPAID 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 Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	
13. The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	
14. The Reinsurance Company of Trinidad and Tobago Ltd	-	415,001	-	-	-	415,001	-	-	-	-	415,001	415,001	
15. TOTAL	-	415,001	-	-	-	415,001	-	-	-	-	415,001	415,001	
CARIBBEAN													
United Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	
GRAND TOTAL	-	415,001	-	-	-	415,001	-	-	-	-	415,001	415,001	

TABLES TABLE XX (1)

REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2012

COMPANIES	REVENUE						EXPENDITURE									
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL & MEDICAL EXPENSES	COMMISSIONS	EXPENSES MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	AMOUNT OF FUND AT THE END OF YEAR		
	UNPAID PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNPAID PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
LOCAL																
1. American Life and General Insurance Company (T&T) Ltd	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Bankers Insurance Company (T&T) Ltd.	18,393	35,970	106,078	27,483.2	8,347	9,195	307,028	708,186	2,382	153,182	156,741	45,981	9,277	-	336,725	708,186
3. Colonial Fire & General Insurance Company Ltd.	6,150	-	4,900	270,156	-	19,539	-	281,206	-	145,466	-	-	-	135,740	-	281,206
4. Furness Anchorage General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. GTM Fire Insurance Co. Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Gulf Insurance Ltd.	122,895	53,985	8,270	177,180	-	-	-	362,310	(18,994)	69,677	293,560	-	28,423	(18,190)	8,350	362,310
7. Guardian General Insurance Company Ltd	(19,524)	456,398	312,418	677,228	16,277	(478)	-	1,422,319	250,060	404,001	308,471	(1,006)	202,862	6,190	251,694	1,422,318
8. Maritime General Insurance Company Ltd	71,368	5,550,909	554,154	137,261	37,286	-	-	6,331,317	220,784	118,232	230,065	-	328,430	154,721	5,281,085	6,331,317
9. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Sagor General Insurance Company Limited	262,647	9,550	483,572	-	10,365	-	-	715,534	715,534	50,618	37,351	-	421,263	206,302	-	715,534
12. The Beacon Insurance Company Ltd.	1,032,227	964,131	4,128,003	3,389,631	165,204	8,781	-	9,666,477	1,564,297	1,247,901	2,736,715	205,151	1,696,469	1,912,234	293,709	9,666,477
13. The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. The Reinsurance Company of Trinidad and Tobago Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		1,493,406	7,050,913	5,323,995	4,466,388	238,329	307,028	19,486,995	2,008,529	2,180,477	3,781,135	250,310	2,803,544	2,314,516	6,161,463	19,486,994
CARIBBEAN																
United Insurance Company Limited		36,833	-	81,286	-	1,062	-	119,181	-	11,438	6,863	88	71,748	29,043	-	119,181
TOTAL		36,833	-	81,286	-	1,062	-	119,181	-	11,438	6,863	88	71,748	29,043	-	119,181
GRAND TOTAL		1,530,239	7,050,913	5,405,181	4,466,388	239,391	307,028	19,616,176	2,008,529	2,191,915	3,787,998	250,398	2,875,212	2,343,560	6,161,463	19,616,174

UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2012
INCOME

COMPANIES		(1) UNEARNED PREMIUM (BEGINNING OF YEAR)	(2) NET PREMIUM WRITTEN	(3) UNEARNED PREMIUM (END OF YEAR)	(4) NET EARNED PREMIUMS (1+2-3)	(5) NET CLAIMS INCURRED	(6) 5 AS A PER CENT OF 4	(7) EXPENSES OF MANAGEMENT AND NET COMMISSIONS	(8) 7 AS A PER CENT OF 4	(9) TOTAL PREMIUM PAYMENTS (7+5)	(10) 9 AS A PER CENT OF 4	PROFIT OR (LOSS) (4-9) (+/-)	PROFIT OR (LOSS) PER CENT
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	-	-	-	-	(65,2653)	-	2,736,752	-	2,084,099	-	(2,084,099)	-
2.	Bankers Insurance Company (T&T) Limited	273,073	1,733,276	340,059	1,666,290	(453,847)	(27,24)	1,127,383	67,66	673,536	40,42	992,754	59,58
3.	British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4.	Capital Insurance Limited	48,758	16,796	9,291	56,63	-	-	(6,202)	(11,02)	(6,202)	(11,02)	62,465	111,02
5.	Citizen Insurance Company Limited					I N	L I Q U I D A T I O N						
6.	Colonial Fire & General Insurance Company Ltd.	8,064,105	4,415,609	7,567,938	4,891,776	592,584	12,11	(1,686,618)	(34,48)	(1,094,034)	(22,36)	5,985,810	122,36
7.	Furness Anchorage General Insurance Ltd.	2,997,575	5,747,750	3,774,980	4,970,345	693,507	13,95	817,129	16,44	1,510,636	30,39	3,459,709	69,61
8.	Gulf Insurance Ltd	(302,303)	953,621	123,482	527,836	(265,144)	(0,50)	2,754,715	5,22	2,489,571	47,2	(1,961,735)	(3,72)
9.	Guardian General Insurance Limited	6,897,178	16,106,750	6,065,877	16,938,061	2,276,962	13,44	40,999,491	238,69	42,876,453	253,14	(25,938,920)	(153,14)
10.	GTM Fire Insurance Co. Ltd	12,647,717	23,726,467	19,306,24	17,067,460	11,269,654	66,03	10,352,556	60,66	21,622,210	126,69	(4,554,750)	(26,69)
11.	Maritime General Insurance Company Ltd	3,998,679	5,575,675	4,096,502	5,477,852	1,756,013	32,06	4,437,456	81,01	6,193,469	113,06	(715,616)	(13,06)
12.	Nationwide Insurance (Casualty & General) Co. Ltd.				N O	A C C O U N T S	S U B M I T T E D						
13.	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
14.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
15.	Sagcor General Insurance Company Limited	9,447,306	51,288,12	9,238,586	5,337,532	490,672	9,19	469,470	8,80	960,142	17,99	4,377,390	82,01
16.	The Beacon Insurance Company Ltd.	5,315,708	6,041,516	4,464,030	6,893,193	4,249,541	61,65	11,141,715	161,63	15,391,256	223,28	(8,498,062)	(123,28)
17.	The Goodwill General Insurance Company Ltd.				N O	A C C O U N T S	S U B M I T T E D						
18.	The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
19.	The Mountain General Insurance Company Ltd.				N O	A C C O U N T S	S U B M I T T E D						
20.	The New India Assurance Company (T&T) Ltd.	3,177,993	2,236,718	3,819,360	1,595,351	181,704	11,39	1,612,870	101,10	1,794,574	112,49	(199,223)	(12,49)
21.	The Rensuance Company of Trinidad & Tobago Ltd.	861,493	1,047,634	1,618,545	290,582	285,284	98,18	642,758	221,20	928,042	319,37	(637,460)	(219,37)
22.	Trinidad and Tobago Insurance Limited	5,675,064	2,176,751	7,569,273	282,541	808,962	286,32	3,195,707	1,131,06	4,004,669	1,417,37	(3,722,128)	(1,317,37)
	TOTAL	591,02,345	74,907,385	68,014,647	65,995,083	21,233,240	32,17	78,195,181	118,49	99,428,421	150,66	(3,433,339)	(50,66)
CARIBBEAN													
United Insurance Company Limited		2,154,815	5,205,022	2,963,729	4,396,108	2,233,313	50,80	(149,064)	(3,39)	2,084,250	47,41	2,311,888	52,59
TOTAL		2,154,815	5,205,022	2,963,729	4,396,108	2,233,313	50,80	(149,064)	(3,39)	2,084,250	47,41	2,311,888	52,59
GRAND TOTAL		61,257,160	80,112,407	70,978,377	70,391,190	23,466,553	33,34	78,046,117	110,87	101,512,671	144,21	(31,121,480)	(44,21)

TABLES TABLE XX(3)

REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2012

COMPANIES	AMOUNT OF FUND AT THE BEGINNING OF YEAR		OUTSTANDING CLAIMS		PREMIUMS		COMMISSIONS RECEIVED		NET INTEREST		OTHER		TRANSFER FROM & LOSS ACCOUNT		TOTAL		PAYMENT OF CLAIMS INCLUDING MEDICAL EXPENSES		COMMISSIONS		EXPENSES MANAGEMENT		OTHER		TRANSFER TO PROFIT & LOSS ACCOUNT		AMOUNT OF FUND AT THE END OF YEAR		RESERVE FOR OUTSTANDING CLAIMS		TOTAL	
	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.	20,115	34,966	30,088	107,568	2,863	2,863	120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Furness Anchorage General Insurance Ltd.	37,780	-	77,782	-	2,063	2,063	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. GTM Fire Insurance Co. Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Gulf Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Guardian General Insurance Limited	-	737,163	463,330	-	31,913	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1,095,423	319,978	1,981,607	-	48,035	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. The Beacon Insurance Company Ltd.	775,603	802,130	3,780,303	1,798,556	11,461	6,104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. The New India Assurance Company (T&T) Ltd.	12,371	2,223	21,849	1,350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. The Rensuance Company of Trinidad and Tobago Ltd	8,292	9,779	24,536	515,115	6,520	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Trinidad and Tobago Insurance Limited	29,567	678,018	6,165,068	980,823	1,454,556	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,979,651	2,584,187	13,025,533	3,443,463	1,602,641	6,234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
United Insurance Company Limited	703,143	344,437	341,341	17,264	26,238	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	703,143	344,437	341,341	17,264	26,238	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	2,682,193	2,928,624	13,366,873	3,460,727	1,688,899	6,234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLES TABLE XXII

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF PAN-AMERICAN LIFE INSURANCE COMPANY (OF TRINIDAD AND TOBAGO) LIMITED AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,446,444,847	Balance of Long Term Fund per Revenue Account	1,446,444,847
Other	0	Balance of Life Surplus Account per Balance Sheet	51,870,429
Surplus (If any)	51,870,429	Deficiency (If any)	0
TOTAL	1,498,315,276	TOTAL	1,498,315,276

TABLES TABLE XXIII

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF BANCASSURANCE CARIBBEAN LIMITED AS AT DECEMBER 31, 2012 (IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	51,897	Value of Assets	315,062
Non Participating Policies	37,728		
	89,625		
Investment and Contingency Reserves		Current Liabilities	-51,930
Participating Policies	8,865		
Non Participating Policies	7,420		
	16,285		
Unappropriated Surplus			
Participating Policies	115,551		
Non Participating Policies	32,508		
	148,059		
Share Capital	4,940		
Shareholders' Account	4,223		
TOTAL	263,132	TOTAL	263,132

TABLES TABLE XXIV

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF LIMITED CARIBBEAN ATLANTIC INSURANCE COMPANY AS AT DECEMBER 31, 2012

	\$		\$
Net Asset Value in Trinidad and Tobago	20,175,301	Balance of Long Term Fund per Revenue Account	36,932,696
Policy Reserve	5,998,664		
Surplus (If any)	10,758,731	Deficiency (If any)	0
TOTAL	36,932,696	TOTAL	36,932,696

TABLES TABLE XXIV (2)

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF THE REINSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	485,731	Balance of Long Term Fund per Revenue Account	488,690
Other	0		
Surplus (If any)	2,959	Deficiency (if any)	0
TOTAL	488,690	TOTAL	488,690

TABLES TABLE XXV

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF CUNA CARIBBEAN INSURANCE SOCIETY LIMITED AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	102,167,920	Balance of Long Term Fund per Revenue Account	113,023,115
Other - Outstanding claims on behalf of Individual Ordinary Life	0	Balance of Life Surplus Account per Balance Sheet	0
Surplus (If any)	10,855,195	Deficiency (if any)	0
TOTAL	113,023,115	TOTAL	113,023,115

TABLES TABLE XXVI

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF DEMERRA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	63,133,214	Balance of Long Term Fund per Revenue Account	101,855,433
Other	0		
Surplus (If any)	38,722,219	Deficiency (if any)	0
TOTAL	101,855,433	TOTAL	101,855,433

TABLES TABLE XXVII

VALUATION BALANCE SHEET OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED
IN REPECT OF BUSINESS DONE IN
TRINIDAD AND TOBAGO ONLY AS AT DECEMBER 31, 2012

	\$'000		\$'000
Actuarial Reserves		Value of Assets	6,462,787
Participating Policies	78,190		
Non Participating Policies	5,110,465		
	5,188,655	Current Liabilities	(445,692)
Investment and Contingency Reserves			
Participating Policies	13,632		
Non Participating Policies	53,984		
	67,616		
Unappropriated Surplus			
Participating Policies	310,917		
Non Participating Policies	363,448		
	674,365		
Share Capital	45,835	TOTAL	6,017,095
Shareholders' Account	3,044		
Revaluation Reserve	37,580		
TOTAL	6,017,095		

TABLES TABLE XXVIII

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
MARITIME LIFE(CARIBBEAN) LIMITED
AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	970,969,670	Balance of Revenue Account	979,374,665
Other	0		
Surplus	8,404,995	Deficiency	0
TOTAL	979,374,665	TOTAL	979,374,665

TABLES TABLE XXIX

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
MEGA INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	211,317,886	Balance of Long Term Fund per Revenue Account	211,317,886
Other	0	Balance of Life Surplus Account per Balance Sheet	0
Surplus (if any)	0	Deficiency (If any)	0
TOTAL	211,317,886	TOTAL	211,317,886

TABLES TABLE XXX

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
NATIONWIDE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	39,375,970	Balance of Long Term Fund per Revenue Account	39,375,970
Other	0		
Surplus (if any)	0	Deficiency (If any)	0
TOTAL	39,375,970	TOTAL	39,375,970

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
UNITED SECURITY LIFE INSURANCE COMPANY
AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	9,945,849	Balance of Revenue Account	9,945,849
Other	0		
Surplus	0	Deficiency	0
TOTAL	9,945,849	TOTAL	9,945,849

TABLES TABLE XXXI

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
SAGICOR LIFE INCORPORATED
AS AT DECEMBER 31, 2012

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	2,795,569,137	Balance of Revenue Account	2,795,569,137
Other	0	Balance of Life Surplus Account per Balance Sheet	
Surplus (unappropriated)	0	Deficiency	0
TOTAL	2,795,569,137	TOTAL	2,795,569,137

ANNUITY PENSION FUND PLANS - REVENUE ACCOUNT 2012

NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contributions by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contributions on Withdrawals	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retirees Employees	Retirement Gratuities						
1. A.S. Bryden & Sons (Trinidad Limited Pension Plan	46,766,427	4,581,000	1,833,079	-	3,136,265	1,145,929	66,462,700	1,939,201	164,009	2,093,210	46,021	425,222	519,719	3,084,172	57,378,238
2. Broad Trinidad Services Limited Staff Pension Fund Plan	33,667,338	257,273	-	-	1,634,131	3,332	35,562,114	23,832,311	866,858	3,220,089	-	2,949	161,466	3,384,364	32,177,720
3. Loughlin and O'Connell and Associate Companies Pension Fund Plan	26,944,024	570,200	342,859	-	1,766,145	-	31,643,228	87,5231	162,867	992,418	-	15,507	355,038	1,363,463	30,279,765
4. The Incorporated Trustees of the Anglican Church in the Dioceses of Trinidad and Tobago Pension Plan	12,514,711	447,934	148,311	-	261,227	-	13,373,183	58,746	103,532	162,278	-	8,285	7,481,250	7,611,854	5,761,329
TOTAL	124,892,520	5,856,407	2,323,249	0	6,817,768	1,149,281	141,041,225	5,181,709	1,287,286	6,468,995	46,021	451,244	8,473,503	15,443,483	128,597,392

TYPE OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contributions on Withdrawals	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retirees Employees	Retirement Gratuities						
Insured Annuity	1,514,061,690	65,998,502	30,104,654	0	67,151,642	114,177,040	1,791,452,928	43,316,669	6,979,092	50,495,661	807,260	8,202,897	18,448,939	78,605,577	1,713,467,352
	124,892,520	5,856,407	2,323,249	0	6,817,768	1,149,281	141,041,225	5,181,709	1,287,286	6,468,995	46,021	451,244	8,473,503	15,443,483	128,597,392
TOTAL	1,638,954,210	71,814,909	32,429,903	0	73,969,410	115,326,321	1,932,941,153	48,498,278	8,266,378	56,964,656	853,081	8,744,261	26,927,442	91,489,460	1,839,064,694

TABLES TABLE XXXII

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF THE SCOTIALIFE TRINIDAD AND TOBAGO LIMITED AS AT DECEMBER 31, 2012

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 619,008,448	Balance of Revenue Account	\$ 619,008,448
Other	0		
Surplus	0	Deficiency	-
TOTAL	619,008,448	TOTAL	619,008,448

TABLES TABLE XXXIII

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF TATIL LIFE ASSURANCE LIMITED AS AT DECEMBER 31, 2012

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 795,673,830	BalaBalance of Long Term Fund per Revenue Account (excluding policyholder deposits)nce of Revenue Account	\$ 1,501,139,092
Other Liabilities	0	Balance of Life Surplus Account per Balance Sheet	0
Provision for payment of Bonuses and Dividends	0		
Unrealised Investment Reserve	0		
Surplus (If any)	705,465,262	Deficiency (If any)	0
TOTAL	1,501,139,092	TOTAL	1,501,139,092

TABLES TABLE XXXIV

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF THE BEACON INSURANCE COMPANY LIMITED AS AT DECEMBER 31, 2012

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 12,947,619	Balance of Revenue Account	\$ 12,947,619
Other	0		
Surplus	0	Deficiency	0
TOTAL	12,947,619	TOTAL	12,947,619

DEPOSIT ADMINISTRATION PENSION FUND PLANS - REVENUE ACCOUNT 2012

NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	TOTAL REVENUE	Supernumerary Benefits		Total	Death Grants	Return of Contributions on Withdrawals	Other Expenditure	Total Expenditure	Fund at end of Period
		Employees	Employees					Pensions to Retired Employees	Retirement Gratuities						
31. Heinenken Trinidad and Tobago Limited Pension Fund Plan	\$ -	-	-	\$ -	-	-	-	-	-	-	-	-	-	-	-
32. Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33. J.N. Harman and Company Limited Pension Plan	13,827,231	94,923	94,923	-	490,302	-	14,317,669	2,775,695	-	2,775,695	-	101,632	220,903	3,096,230	11,119,239
34. J.T. A Supermarkets Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35. Janouas Customs Design Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36. Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37. Junior's Schools Limited Staff Pension Plan	5,340,818	172,700	101,834	-	310,744	-	6,056,696	100,469	-	100,469	-	85,027	55,397	240,893	5,891,203
38. L.I. Williams Limited Pension Fund Plan	14,038,612	161,734	161,734	-	478,018	-	15,693,233	-	-	-	-	194	110,364	110,558	15,928,295
39. Lake Asphalt of Trinidad and Tobago (1978) Limited (Employee) Pension Plan	18,081,816	1,371,236	348,718	-	696,373	-	20,098,143	4,349,357	-	4,349,357	-	17,993	266,019	4,612,249	15,965,924
40. Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan	12,754,235	343,515	343,515	-	632,713	-	14,066,998	668,384	-	668,384	-	30,297	279,370	979,051	13,088,647
41. Lange T Trinidad Limited Pension Fund Plan	15,450,048	620,308	248,138	-	915,234	-	17,270,348	537,194	3,67,599	904,703	-	31,837	199,161	1,095,201	16,775,947
42. Lazzari and Sampson Limited Pension Fund Plan	12,110,210	343,195	343,195	-	-	592,700	13,289,300	238,805	238,805	238,805	-	24,803	119,131	380,539	13,008,261
43. Life of Barbados Pension Fund Plan	4,547,349	-	-	-	119,337	-	4,744,706	67,006	-	67,006	-	-	98,172	165,178	4,579,528
44. Longdale Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan	14,511,488	-	-	-	839,839	-	15,171,327	41,875	272,841	684,716	-	288,023	117,311	1,070,059	14,101,277
45. Mainstream Foods Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46. Maritime Life (Trinidad) Limited Pension Fund Plan	53,366,836	1,669,227	1,669,227	-	2,600,980	-	59,306,270	763,397	387,099	1,150,996	43,618	302,703	279,370	1,436,817	57,993,453
47. Master Mix of Trinidad and Tobago Limited Pension Fund Plan	8,999,940	-	-	-	379,125	-	9,278,965	-	-	-	-	1,079,899	5,300	1,074,699	8,292,556
48. Mc Cann Erickson (Trinidad) Limited Pension Fund Plan	13,632,145	398,363	398,363	-	914,975	-	15,343,846	336,106	336,968	630,074	-	105,559	14,772	946,360	14,977,486
49. National Helicopter Services Limited Pension Fund Plan	13,151,496	1,270,193	619,671	-	555,005	-	15,596,355	-	-	-	-	796,102	25,603	821,705	14,774,660
50. Navarro's Shipping Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51. Neal and Massey Wood Group Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52. Offield Workers Trade Union Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53. Pension Plan for Employees of Sagicor Life Inc	54,958,177	2,213,266	2,275,129	-	3,476,671	-	63,232,343	1,218,345	233,771	1,472,116	11,047	669,917	1,238,382	3,372,662	60,150,881
54. Pepsi Cola Trinidad Bottling Company Limited Pension Plan	3,608,342	54,779	52,639	-	146,581	-	3,802,341	22,667	-	22,667	-	449	43,440	66,556	3,795,785
55. Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56. Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57. Prestige Holdings Limited Pension Fund Plan	17,570,448	392,707	392,707	-	883,194	-	19,341,656	29,383	-	29,583	-	207,541	11,752	248,876	18,992,180
58. Print - A - Pak Ltd Pension Plan	3,291,875	203,103	204,364	-	233,247	-	3,693,589	7,567	42,899	50,506	-	77,280	77,280	199,206	3,773,383
59. R.B.P. Elevator and Escalator Limited Pension Fund Plan	5,705,228	332,250	332,250	-	247,335	-	6,617,063	43,541	14,514	58,055	-	9,339	96,599	163,783	6,881,390
60. Rendell Initial (Trinidad) Limited Pension Fund Plan	5,404,926	366,869	278,869	-	212,404	-	6,263,068	746,910	364,630	1,113,460	-	11,593	24,473	1,149,406	5,113,562

TABLES TABLE XXXVI

DEPOSIT ADMINISTRATION PENSION FUND PLANS - REVENUE ACCOUNT 2012

NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	TOTAL REVENUE	Supernumerary Benefits		Total	Death Grants	Return of Contributions on Withdrawals	Other Expenditure	Total Expenditure	Fund at end of Period
		Employees	Employees					Pensions to Retired Employees	Retirement Gratuities						
1. 3M Interamerica Inc-T&T Division Pension Fund Plan	14,804,432	430,668	430,668	-	669,075	-	16,268,843	-	-	-	-	109,807	171,005	2,809,12	15,988,031
2. Asgile Business Solution Limited Pension Plan	3,347,237	-	-	-	66,936	-	3,398,173	-	-	-	-	302,188	-	3,02,188	3,095,985
3. Albosco Limited Staff Pension Plan	16,095,974	433,466	433,465	-	996,335	-	17,973,590	401,875	57,404	459,279	-	136,518	162,413	7,602,10	17,213,280
4. Anou's Funeral Homes Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Angesta Bikers (Dx. J.G.B. Siegent & Sons) Limited Pension Fund Plan	205,811,651	6,574,761	2,989,187	-	13,745	45,155,660	260,945,004	5,342,116	1,119,680	6,533,836	-	543,384	3,153,844	10,235,064	250,689,940
6. Anthony N. Sagea Limited Pension Fund Plan	18,934,416	523,224	523,224	-	958,395	-	20,959,139	302,627	100,876	403,503	-	118,375	126,922	648,800	20,310,359
7. ASA Wright Nature Centre Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Ashland Trinidad and Tobago Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees	3,941,711	-	-	-	151,976	-	4,093,687	33,567	95,706	129,273	-	-	88,817	218,090	3,873,597
10. Bernudez Biscuit Company Limited Pension Plan	103,371,631	10,262,156	2,256,600	-	6,982,308	-	123,172,695	828,550	-	828,550	-	814,900	1,059,422	2,702,872	120,469,823
11. Bristol Myers Squibb (West Indies) Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. British High Commission Pension Plan	2,853,263	103,502	103,502	-	117,670	-	3,177,337	-	-	-	-	-	81,997	81,997	3,095,940
13. C.B.P. Limited Pension Fund Plan	12,447,774	805,103	264,499	-	440,005	-	13,993,881	93,383	-	93,383	-	12,420	69,252	175,055	13,791,326
14. C.M.B Packaging Trinidad Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	14,085,158	565,151	373,451	-	873,262	-	15,897,022	302,804	-	302,804	-	70,655	339,683	713,142	15,183,880
16. Century Eaton Limited Pension Plan	28,882,548	332,615	332,615	-	1,060,103	-	30,447,881	3,952,967	-	3,952,967	-	223,735	399,265	4,586,967	25,861,914
17. Clark and Bates Ltd Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Colonial Fire and General Insurance Company Limited Pension Plan	72,404,888	2,281,261	1,368,756	-	1,008	15,952,737	92,010,350	2,739,520	-	2,739,520	584,22	120,954	1,163,354	4,102,250	87,906,100
19. Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21. Envirtec Holdings Limited Pension Fund Plan	11,159,923	630,228	364,453	-	706,466	-	12,861,132	167,371	29,069	196,440	28,007	83,615	111,190	420,892	12,442,260
22. Eric Solis Marketing Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23. F.T. Farfan and Sons Limited Pension Fund Plan	19,564,978	1,550,214	794,981	-	1,243,102	516,464	23,669,739	112,484	-	112,484	22,490	340,338	235,771	701,013	22,968,636
24. Furness Trinidad Limited Pension Fund Plan	12,733,973	735,116	-	-	612,108	-	13,271,197	887,751	73,415	911,166	-	98,696	51,473	1,058,335	12,661,862
25. Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan	3,076,153	223,271	-	-	145,245	-	3,667,940	-	-	-	-	64,028	51,367	115,395	3,552,545
26. Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27. Group Pension Plan for the Non-Manual Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28. Guardian Holdings Group Defined Contribution Pension Plan	50,031,683	7,202,297	659,883	-	2,392,062	-	66,086,525	2,172,154	899,934	3,072,088	356,007	64,188	360,704	3,457,047	64,228,878
29. Gulf Engineering Services Limited Pension Fund Plan	6,089,033	264,670	189,473	-	313,264	-	6,364,440	-	-	-	-	17,216	53,095	70,421	6,786,019
30. Gulf Insurance Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SELF-ADMINISTERED - BALANCE SHEET 2012

	NAME OF PLAN	Tribal and Tobago Corporate Securities denoted in	Mortgages	Real Estate	Tribal and Fixed / Call Equities	Other Tobago Assets	Tribal and Securities denoted in Currency	Tribal and Government Securities denoted in Currency	10% Calcom Equity	10% Calcom Government	10% Calcom Other	Total Local Assets	90% Calcom Equity	90% Calcom Government	90% Calcom Other	Foreign Securities	Other Securities	Foreign Equity	Total Foreign Assets	Total In Fund	Total Local Asset	Equity Ratio	100% Calcom Equity	100% Calcom Government	100% Calcom Other		
1	AgriNet Insurance Broker Limited Pension Fund Plan	24,116.66	2,329,270	-	-	17,279,466	4,771,024	2,067,738	3,974,739	-	846.54	581	55,611	55,664,110	779,807	5,233	502,299	-	1,060,425	1,724,182	4,607,246	55,621,535	9316	2803	686,541	5,814	5,814
2	AgriNet Limited Retirement Plan	24,027,266	4,340,052	-	-	3,402,726	3,402,727	1,054,277	5,457,458	7,546.7	7,546.7	180,665	84,646,832	680,279	-	-	1,517,985	-	831,463	3,273,238	4,309,445	96,960,267	9306	2707	755,866	-	1,946,520
3	AgriNet Authority Pension Fund	92,881,928	16,306,241	-	-	43,911,638	-	20,973,809	429,009	6,636.79	6,636.79	-	17,802,319.4	591,107	-	-	9216	-	-	14,651,168	15,102,725	109,230,637	9216	2245	666,766	-	-
4	Amco Trinidad Off-Campus Pension Fund Plan	38,123,486	23,794,278	394,211	-	16,002,432	64,657,293	1791,628.2	104,543,796	529,427	1,281	1,481,106	774,133,171	4,794,467	1,123.3	12,097,251	-	15,131,917	-	12,098,248	880,134,418	9542	2016	5,242,214	12,814	14,331,057	
5	Amco MCA Limited Pension Fund Plan	482,70,184	5,537,942	6,86,886	-	31,260,399	1,126,309	4,013,703	2,792,660	1,908,006	1,94,150	229,712	194,881	965,96,462	1,76,723.0	2,60,741.1	943,660	-	6,080,465	11,486,334	22,486,220	119,083,622	8112	2678	1,941,500	1,046,511	-
6	ANCO MCA Pension Fund Plan	26,257,497	5,308,952	-	-	20,003,380	99,115.5	2,279,628	2,192,442	3,707,039	215,423	147,464	75,429	62,090,829	1,948,804	1,327,960	6,78,888	-	7,222,644	1,644,796	235,75,196	202,083,834	8541	9.31	1,060,086	1,474,444	22,44,868
7	Associated Funds Limited Group Pension Fund Plan	90,286,849	26,204,657	-	-	18,054,988	-	36,008,554	-	180,039	373,125	-	1713,133,838	-	-	-	2,020,471	-	21,001,020	994,154	546,739	31,889,327	9638	0.00	-	609,710	-
8	Atlantic LDC Pension Plan	284,75,412	264,471	-	-	4,001,008	-	590,272.6	-	-	-	-	313,456,584	-	-	-	546,739	-	-	-	546,739	18,806,185	109,000	0.00	-	-	-
9	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	144,82,017	1,546,242	-	-	3	-	2,497,223	-	283,330	-	120,711	28,240,345	263,806	-	-	1,084,395	-	-	-	0	18,806,185	9143	33.56	249,266	-	1207,106
10	Barclods Limited Pension Fund Plan	11,70,75,254	1,636,115	-	-	10,003,312	773,260	66,465.7	2,503,607	-	-	-	21,724,491	1,76,723.0	1,01,607.2	-	-	-	1,208,112	2,381,174	3,803,519	8524	1440	40,554	-	-	
11	Bayport West Trinidad Limited Pension Fund Plan Monthly Paid Employees	21,625,200	27,11,939	-	-	7,295,407	1,042,601	11,427,461	-	31,108	-	-	248,884	99,689,868	279,760	-	2,201,232	-	162,148	721,484	3,403,375	102,00,573	9670	1843	317,094	2,468,058	-
12	BDO Trinidad and Tobago Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	British American Insurance Company (Trinidad) Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	BWIA General Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	BWIA West Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Caribbean Bank Savings and Trading Company Limited Pension Fund Plan	322,448	-	-	-	198,606	3,193,844	102,94	-	-	-	-	-	-	-	-	-	-	-	-	66,035	3,759,277	9816	0.00	-	-	-
17	Caribbean Industrial Research Institute Pension Plan	87,040,038	4,548,594	-	-	70,344,324	6,061,235	1,364,271	-	-	-	-	17,144,512	-	-	-	-	-	-	12,994,003	1,294,463	146,402,115	9256	3817	-	-	-
18	Caribbean Securities Company Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Central Bank of Trinidad and Tobago Pension Scheme	-	464,957,200	-	-	202,629,000	-	79,039,000	-	-	-	-	-	-	-	-	-	-	-	-	0	762,525,000	109,000	2871	-	-	-
20	CIBC Bank (Trinidad and Tobago) Limited Pension Fund Plan	36,741,247	7,261,297	-	-	29,006,600	14,997,572	3,803,031	64,367	61,02,980	137,656	46,525	56,834	99,243,500	1,24,169.4	610,728	457,420	839,715	6,555,898	12,008,460	1,519,354	11,113,973.7	8234	2442	1,376,560	468,253	592,244
21	Co-Op Cash Banking (Trinidad and Tobago) Pension Plan	21,638,124	1,538,393	-	-	5,885,395	4,100,749	445,104	2,842,448	-	3,453.2	-	30,255	3,669,823	310,705	-	272,298	-	-	919,471	1,902,739	381,12,961	9606	1543	346,523	302.53	-
22	Co-operative Insurance Consultants Limited Pension Fund	54,66,294	8,104,944	-	-	51,803,709	3,242,231	3,051,344	956,811	2,170,047	186,164	72,009	12,656,633	3,244,630	955,632	-	4,468,082	694,156	3,342,051	1,288,018	21,724,491	4,374,728.1	8524	3520	3,805,000	1,061,846	-
23	Co-ops and Advanced Pension Fund Plan	48,657,237	8,586,659	-	-	5,460,576	2,047,829	15,109,193	6,425,183	-	-	-	861,35,411	1,201,432	-	-	-	-	-	1,201,432	1,201,432	87,339,793	9859	6.18	-	-	-
24	CPI Ltd Defined Contribution Pension Plan	2,604,477	274,286	-	-	696,731	54,605	154,157	1,14,028	5,032	-	-	6,411,396	56,688	179,726	-	-	-	-	20,414	5,092,254	46,570,227	8526	2740	54,320	199.65	-
25	CIMA Caribbean Insurance Society Pension Fund Plan	132,29,357	1,836,373	-	-	11,795,644	44,402	3,107,208	923,064	1,485,039	431,80	27,900	3,456,493	3,868,400	201,096	-	182,559	-	1,283,822	3,869,838	5,000,720	46,570,227	8526	2740	41,800	202,843	-
26	Development Finance Limited Pension Plan	14,665,035	5,680,893	666,290	-	19,487,212	3,897,227	61,083.3	1,810,327	1,30,086	68,525	25,412	47,014,781	616,728	616,728	-	228,710	-	1,82,240.2	1,274,507	5,000,720	44,570,184	9039	3735	1,306,660	485,253	254,122
27	EDF Services Limited Pension Fund Plan	28,75,034	964,466	-	-	6,435,066	-	2,973,225	899.73	1,984,206	41,035	112,964	399,684	399,689	1,01,607.2	-	-	2,200,888	-	1,274,504	4,374,728.1	1,090,620	9539	1735	40,554	-	-
28	ECO Resources Trinidad Limited Employees Pension Fund Plan	12,555,482	1,811,424	-	-	4,523,179	2,427,227	2,202,154	799.23	-	-	-	241,49,999	324,457	-	-	282,282	-	-	473,131	1,090,620	25,200,619	9539	2872	282,462	319,647	-
29	Fernex Optical Limited Pension Fund Plan	7,181,836	1,085,368	171,882	-	5,885,114	347,892	1,024,518	828,801	1,464,219	462,85	383,95	424,71	1,68,038.7	360,633	773,588	383,554	-	317,771	1,944,236	3,281,774	21,891,881	8501	2672	402,948	303,893	426,173

TABLES TABLE XXXVI - Continued

DEPOSIT ADMINISTRATION PENSION FUND PLANS - REVENUE ACCOUNT 2012

RANK	NAME OF PLAN	Fund at beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	TOTAL REVENUE	Superannuation Benefits		Total	Death Grants	Return of Contributions on Withdrawals	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retirees	Retirement Gratuities						
61	Bhand Credit Union Co-Operative Society Limited Staff Pension Plan	\$ 9,250,003	\$ 191,739	\$ 191,739	-	\$ 375,365	-	\$ 10,009,066	\$ -	\$ -	\$ -	\$ 91,251	\$ 11,124	\$ 6,448	\$ 109,322	\$ 9,920,163
62	Sanford Services Incorporative Pension Plan	-	-	-	-	\$ 51,106,094	\$ 51,106,094	\$ 51,106,094	-	-	-	-	-	-	-	\$ 51,106,094
63	Small Business Development Company Limited Staff Pension Fund Plan	\$ 8,786,690	\$ 478,128	\$ 228,564	-	\$ 339,449	-	\$ 9,263,281	-	-	-	-	\$ 1,66,057	\$ 8,115	\$ 174,772	\$ 9,678,659
64	Southern Medical Clinic Limited Pension Fund Plan	\$ 5,550,058	\$ 224,425	\$ 151,178	-	\$ 399,588	-	\$ 6,295,019	\$ 143,893	-	\$ 143,893	-	\$ 2,448	\$ 61,838	\$ 230,599	\$ 6,064,420
65	Southern Sales and Services Company Limited Pension Plan	\$ 56,310,731	\$ 757,844	\$ 757,844	-	\$ 3,097,519	-	\$ 61,763,958	\$ 1,349,500	-	\$ 1,811,859	\$ 15,946	\$ 3,906,238	\$ 77,793	\$ 2,302,336	\$ 59,461,022
66	Stellar Oil Refineries (Trinidad) Staff Pension Fund Plan	\$ 6,652,893	\$ 22,405	\$ 22,405	-	\$ 295,857	-	\$ 6,993,560	-	-	-	-	\$ 2,416	\$ 15,100	\$ 17,516	\$ 6,976,044
67	Tall Life Sales Representatives Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	TTC/Credit Union Co-Operative Society Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees	\$ 17,402,901	\$ 1,116,842	\$ 723,468	-	\$ 1,195,385	-	\$ 20,438,835	\$ 449,127	\$ 18,907	\$ 468,034	-	\$ 271,144	\$ 184,254	\$ 679,432	\$ 19,795,604
70	The Group Pension Plan for Non-Professional Employees of Fitzhens Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad and Tobago) Limited	\$ 24,372,672	\$ 645,523	\$ 645,523	-	\$ 990,272	-	\$ 26,023,990	\$ 1,503,367	-	\$ 1,503,367	-	\$ 7,226	-	\$ 1,595,593	\$ 25,097,397
72	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	The Pension Plan for the Institute Of Marine Affairs	\$ 37,326,939	\$ 1,195,179	\$ 300,598	-	\$ 2,327,950	-	\$ 41,350,666	\$ 805,290	\$ 516,039	\$ 1,321,319	\$ 4,6071	\$ 17,316	\$ 314,292	\$ 1,698,998	\$ 39,651,668
74	The Sprad of the Presbyterian Church in Trinidad and General Pension Plan	\$ 8,116,667	\$ 142,177	\$ 142,177	-	\$ 370,379	-	\$ 8,771,200	-	-	-	-	-	\$ 29,563	\$ 29,563	\$ 8,741,437
75	The University of the West Indies (St.Augustine) Staff Pension Fund Plan	\$ 325,528,412	\$ 11,388,713	\$ 5,694,356	-	\$ 18,167,600	-	\$ 366,879,111	\$ 5,106,987	-	\$ 5,106,987	\$ 132,741	\$ 238,071	\$ 6,029,790	\$ 11,527,549	\$ 348,351,662
76	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	\$ 24,337,590	\$ 2,011,492	\$ 687,679	-	\$ 1,209,550	-	\$ 28,246,311	\$ 1,090,160	-	\$ 350,413	-	\$ 1,40,035	\$ 214,459	\$ 1,795,467	\$ 26,450,844
77	Trinidad and Tobago Port Corporation (Day & Weekly) Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78	Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan	\$ 10,308,211	-	-	-	\$ 692,333	-	\$ 11,000,534	\$ 16,645	-	\$ 16,645	-	\$ 3,372	\$ 12,168	\$ 239,075	\$ 10,709,859
79	Trinidad and Tobago Stock Exchange Pension Fund Plan	\$ 4,211,395	\$ 221,652	\$ 110,826	-	\$ 298,279	-	\$ 4,811,232	\$ 64,439	-	\$ 64,439	-	\$ 209,840	\$ 52,543	\$ 336,822	\$ 4,488,330
80	Trinidad Concrete Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	Trinidad Concrete Limited Pension Plan	\$ 23,119,640	\$ 264,718	\$ 132,339	-	\$ 155,462	-	\$ 23,270,899	\$ 981,795	\$ 130,150	\$ 1,111,945	-	\$ 262,324	\$ 1,314,269	\$ 23,996,610	\$ 25,310,879
82	Trinidad Nitrogen Company Limited Pension Plan	\$ 3,686,800	\$ 113,874	\$ 59,187	-	\$ 184,959	-	\$ 4,032,270	-	-	-	-	\$ 10,801	\$ 10,801	\$ 4,022,069	\$ 4,043,070
83	Trinidad Petroleum Limited Pension Plan for Employees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84	Trinidad Systems Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
85	Trinidad Steel & Wire Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
86	United States of America Embassy in Trinidad and Tobago Pension Fund Plan	\$ 3,664,459	\$ 1,934,653	\$ 541,137	-	\$ 1,657,169	-	\$ 37,777,798	\$ 2,055,020	-	\$ 665,099	-	\$ 45,215	\$ 21,835	\$ 3,004,279	\$ 34,777,519
87	Western & Kim Company Limited Pension Fund Plan	\$ 2,525,039	\$ 783,300	\$ 783,300	-	\$ 115,533	-	\$ 2,797,172	\$ 5,746,021	-	\$ 381,219	-	\$ 5,098	\$ 2,797,274	\$ 5,098	\$ 2,797,274
88	William's Scott Limited Pension Plan	\$ 5,427,513	\$ 39,650	\$ 39,650	-	\$ 239,848	-	\$ 5,467,361	\$ 381,219	-	\$ 381,219	-	\$ 5,392,092	\$ 5,392,092	\$ 387,530	\$ 5,392,092
89	Youth Training & Employment Partnership Programme Limited Pension Fund Plan	\$ 10,102,469	\$ 1,359,107	-	-	\$ 713,013	-	\$ 12,233,589	\$ 148,12	-	\$ 67,275	-	-	\$ 120,379	\$ 202,466	\$ 12,030,733
TOTAL		\$ 151,636,1690	\$ 65,958,502	\$ 38,104,654	\$ 0	\$ 67,151,042	\$ 114,177,040	\$ 1,791,452,928	\$ 43,156,569	\$ 6,979,092	\$ 50,459,651	\$ 807,060	\$ 8,239,897	\$ 18,449,939	\$ 78,045,577	\$ 1,715,400,752

SELF-ADMINISTERED - BALANCE SHEET 2012

NAME OF PLAN	Fund and Investment Government Securities	Mortgages	Real Estate	Fixed Income Equities	Fixed Cash Deposits	Other Assets	Fixed and Floating Securities in Foreign Currencies	Fixed Income Equity	100% Common Government	10% Common Other	Total Assets	90% Common Equity	50% Common Government	30% Common Other	Foreign Securities	Other Securities	Foreign Equity	Total Assets	Total Assets in Fund	Total Assets	Ratio	Total Assets	Ratio	100% Common Equity	100% Common Other		
																										%	%
59	Personal Pak Gas Processors Limited Staff Pension Fund Plan	21,700,990	44,762,10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
60	Port of Vancouver Limited Staff Pension Fund Plan	7,937,846	31,122,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
61	Port of Vancouver Limited Staff Pension Fund Plan	18,717,457,408	38,763,383	55,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
62	Port of Vancouver Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
63	Republic Bank of Montreal and St-Joeel Limited Pension Plan	1,265,072,18	63,015,058	2,774,430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
64	Scotiabank Limited and St-Joeel Limited Pension Plan	16,602,035	43,000,000	47,402,393	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
65	Service Employees Union Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
66	T. C. O'Brien (Canada) Staff Pension and Welfare Plan	11,338,654	4,801,113	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
67	T. C. O'Brien (Canada) Staff Pension and Welfare Plan	39,535,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
68	Telecommunications Service Union Pension and St-Joeel Limited Pension Plan	22,554,944	39,535,000	79,039	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
69	Tranco (United) Limited Staff Pension Plan	21,796,700	3,882,41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
70	The Bank of Montreal and St-Joeel Limited Pension Plan	1,949,502	82,10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
71	The Bank of Montreal and St-Joeel Limited Pension Plan	4,639,313,06	33,688,427	38,600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
72	The West-Indian Bank Company Limited (Staff) Pension Fund Plan	16,437,832	10,888,794	2,342,338	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
73	Thomson Reuters and Computer Limited Pension Plan	16,437,834	13,46,532	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
74	Timberland and St-Joeel Limited Pension Plan	5,128,021	11,002,974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
75	Timberland and St-Joeel Limited Pension Plan	2,628,815	1,317,9354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
76	Timberland and St-Joeel Limited Pension Plan	6,020,402,78	54,425,481	11,295,155	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
77	Timberland and St-Joeel Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
78	Timberland and St-Joeel Limited Pension Plan	10,624,134	24,620,302	4,395	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
79	Timberland and St-Joeel Limited Pension Plan	9,330,661	11,57,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
80	Timberland and St-Joeel Limited Pension Plan	3,845,533	3,845,533	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
81	Timberland and St-Joeel Limited Pension Plan	11,020,529	1,736,444	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
82	Timberland and St-Joeel Limited Pension Plan	9,602,044,008	2,921,180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
83	Timberland and St-Joeel Limited Pension Plan	24,072,026	2,225,711	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
84	Timberland and St-Joeel Limited Pension Plan	18,142,033	2,033,376	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
85	Timberland and St-Joeel Limited Pension Plan	91,142,083	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
86	Timberland and St-Joeel Limited Pension Plan	36,434,276	3,952,639	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
87	Timberland and St-Joeel Limited Pension Plan	3,634,671	10,307,624	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
88	Timberland and St-Joeel Limited Pension Plan	2,171,545	5,45,821	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
89	Timberland and St-Joeel Limited Pension Plan	5,542,288	9,79,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
90	Timberland and St-Joeel Limited Pension Plan	3,152,648	5,668,377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
91	Timberland and St-Joeel Limited Pension Plan	2,420,195	3,601,790	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
92	Timberland and St-Joeel Limited Pension Plan	4,497,10	9,956,65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
93	Timberland and St-Joeel Limited Pension Plan	2,964,837	71,21,137	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
94	Timberland and St-Joeel Limited Pension Plan	4,644,951	12,55,33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL				9,598,794,400	21,90,99,722	20,54,54,00	15,00,000	84,63,13,24	21,28,69,23	3,445,45,899	82,10,50,08	34,29,47,1	4,87,77,06	20,87,79,06	22,59,23,37	77,09,92,30	99,94,697	16,43,53,16	20,29,37,13	60,73,51,18	62,63,23,78	1,648,28,379	31,21,64,437	30,71,98,473	484,77,897	204,71,303	23,92,52,9

TABLES

TABLE XXXVII - Continued

SELF-ADMINISTERED - BALANCE SHEET 2012

[illegible]

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2012

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer or interest Deductible	Interest Dividends and Rent	Other Income	Total Revenue	Supplementation Benefits		Total	Death Grants	Return of Contributions on Withdrawals	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to retired Employees	Retirement Gratuities						
31	F&B Clients Bank Pension Fund Plan	\$ 928,214.602	\$ 100,034.02	\$ 938,555	-	\$ 40,999,000	\$ 92,123.450	\$ 1,081,540.019	\$ 9,122.112	\$ 1,056,23.8	\$ 19,796,330	\$ 687,495	\$ 1,023,372	\$ 5,351,624	\$ 26,910,841	\$ 1,056,531,178
32	Fujitsu T.C. Caribbean (Trinidad) Limited Pension Fund Plan	16,000,668	1,081,796	556,713	-	454,860	995,070	19,089,047	1,800,202	706,443	2,597,645	-	74,021	339,065	3,007,471	16,000,756
33	Global Service Fe South America LLC Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	Guaridan Defined Benefit Pension Fund Plan	213,125,143	1,300,000	-	-	10,481,485	3,161,3199	228,066,027	9,746,023	-	9,746,023	-	-	3,129,677	12,877,700	215,170,327
35	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	HLS Services Limited Pension Fund Plan	21,973,270	708,095	700,175	-	997,291	1,127,164	25,502,995	586,062	195,544	78,416	-	45,380	335,606	1,182,472	24,300,523
37	Halliburton (Trinidad) Limited Pension Fund Plan	42,472,176	1,602,385	-	255,232	1,989,229	1,692,778	46,071,600	1,114,794	46,288	1,161,082	-	17,916	47,4435	1,653,433	46,418,867
38	Henry Arnold (Trinidad) Limited Employees Pension Scheme	66,024,448	97,3280	345,534	-	27,064,164	4,207,822	77,617,798	3,298,746	1,27,017	4,272,433	-	771,183	1,127,644	6,472,320	77,145,378
39	Hydro Agri (Trinidad) Limited Pension Fund Plan	378,231,161	18,050,238	4,332,223	-	18,333,94	17,113,953	406,263,659	15,288,406	3,496,407	18,783,813	60,000	88,063	2,183,233	21,115,309	415,148,550
40	IBM World Trade Corporation (Trinidad Branch) Retirement Plan	49,881,215	-	-	-	867,470	3,145,948	55,896,463	1,555,469	-	1,555,469	-	-	26,251	1,582,220	52,372,433
41	Insurance Brokers West Indies Limited Pension Fund Plan	9,223,796	164,697	92,055	-	440,618	577,239	10,999,465	224,921	36,812	20,183	-	8,669	104,185	374,487	10,604,718
42	Johnson and Johnson (Trinidad) Ltd Staff Pension Plan	58,796,431	-	-	-	27,081,64	2,612,786	64,105,381	1,830,003	2,452,32	2,075,235	-	54,994	54,9197	2,678,826	61,426,555
43	Leang Brothers (NM) Ltd Pension Plan	286,46,680	1,172,820	1,172,855	-	9,472,835	14,475,041	285,500,131	5,949,934	1,791,278	7,241,212	-	177,279	1,417,291	9,36,422	276,613,709
44	Mega Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	Mitch Steel Port Limited Employee Pension Plan	779,242,415	5,776,856	5,776,835	-	27,793,111	50,022,048	829,137,465	23,057,466	1,461,988	24,514,454	531,603	199,708	4,301,535	29,546,300	799,588,165
46	NALIS Pension Fund Plan	38,753,016	5,780,982	3,010,928	5,172,239	3,774,685	120,678	52,857,843	-	-	-	-	17,350	164,480	183,800	52,654,043
47	National Flour Mills Pension Plan	141,880,973	4,248,126	1,383,517	-	1,798,940	13,041,241	153,041,241	3,874,038	-	3,874,038	-	370,838	2,091,655	63,36,551	146,014,690
48	National Gas Company of Trinidad and Tobago Pension Fund Plan	462,086,146	319,6404	9,951,518	-	18,962,699	25,554,470	546,533,607	7,210,140	7,910,380	15,120,500	162,380	340,534	3,485,642	18,946,496	529,065,511
49	National Insurance Board Pension Fund Plan	785,800,732	2,842,302	2,842,82	-	37,844,95	21,336,465	850,656,776	18,047,123	4,159,779	22,206,902	-	146,855	2,434,626	24,980,543	852,507,233
50	National Insurance Property Development Company Limited Pension Fund Plan	61,430,812	391,165	391,165	-	3,081,955	27,783,04	66,071,351	576,835	432,011	1,088,996	519,079	97,788	487,249	1,594,133	66,797,218
51	National Maintenance Training and Security Co Ltd Pension Fund Plan	31,225,007	1,797,020	468,321	-	1,110,019	1,936,055	36,564,482	718,335	941,100	1,659,455	-	24,441	34,4032	2,547,027	34,016,455
52	National Union of Government and Federated Worker Offices Pension Plan	3,273,651	370,168	77,921	-	138,615	3,927,544	70,189	269,282	29,401	298,683	-	-	84,320	381,003	3,544,541
53	National Union of Government and Federated Workers Staff Pension Fund Plan	26,445,765	546,545	27,3272	-	1,519,365	1,544,784	30,329,731	1,145,718	516,457	1,662,175	-	41,842	22,670	179,0897	28,396,744
54	Ned and Massey Group Pension Plan	1,302,04,423	27,238	-	-	47,601,42	67,514,523	1,437,847,646	19,052,939	6,256,280	25,309,219	382,729	47,293	7,579,716	33,18,517	1,406,529,129
55	Nelco (Trinidad and Tobago) Limited Senior Staff Pension Plan	116,631,357	44,019,94	2,014,235	-	3,761,638	6,991,138	133,203,222	3,241,219	1,111,446	4,352,665	-	189,207	96,4033	5,506,035	127,14,297
56	Nelco (Trinidad and Tobago) Limited Senior Staff Pension Plan	40,514,192	2,392,994	1,595,140	-	1,550,338	21,388,79	46,107,943	944,79	606,462	1,554,258	-	74,970	57,1640	2,151,548	45,566,395
57	Nileent Pension Fund Plan	40219,003	1,054,325	482,295	-	1,869,591	3,797,538	47,423,472	332,060	45,864	371,914	-	133,604	491,331	962,201	46,460,271
58	NCS Nitrogen Merged Pension Fund Plan	514,851,076	312,600	312,600	-	19,505,829	36,495,527	570,065,032	6,091,778	2,387,669	9,079,447	-	14,577	3,383,380	12,497,404	538,007,628
59	Phoenix Park Gas Piceoson Limited Staff Pension Fund Plan	56,274,019	2,689,236	2,993,28	-	4,067,075	6,237,596	62,371,596	60,893	351,381	412,274	-	-	1,041,954	1,454,228	65,823,708
60	Port-Liss Industrial Per Development Corporation Limited Pension Plan	92,542,532	8,165,518	21,95,14	-	4,465,955	7,293,878	114,662,247	1,577,790	768,476	2,285,666	-	3,491	627,463	2,916,609	111,714,627

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2012

	NAME OF PLAN	Fund at beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Supplementation Benefits		Total	Death Grants	Return of Contributions on Withdrawals	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
1	Algorithm Insurance Brokers Limited Pension Fund Plan	\$ 503,8566	\$ 1,202,231	\$ 831,581	\$ 1,183,168	\$ 2,092,164	\$ 5,177,805	\$ 61,345,915	\$ 1,391,745	\$ 107,274	\$ 1,595,000	-	\$ 6,308	\$ 433,669	\$ 1,944,977	\$ 59,460,338
2	Alipore's Authority Pension Plan	81,422,707	1,696,799	1,696,799	-	3,375,277	6,607,610	94,603,652	1,739,403	1,115,675	2,855,078	-	247,416	679,674	3,791,168	96,022,534
3	Amoco Authority Pension Fund	157,997,895	13,064,458	4,672,020	-	77,709,414	15,386,708	198,745,695	1,664,898	2,451,586	4,136,484	-	173,499	1,442,734	5,742,717	193,620,798
4	Amoco Trinidad Oil Company Pension Fund Plan	699,180,232	55,628,710	19,434,474	-	23,646,842	44,415,314	842,305,412	23,020,015	5,468,876	28,786,891	37,667	620,125	7,142,271	36,920,044	865,385,558
5	Arco M&L Limited Pension Fund Plan	102,702,024	2,897,191	2,897,191	-	4,590,155	7,675,533	120,721,194	739,460	381,624	1,121,084	25,007	279,081	777,589	2,202,281	118,528,413
6	AT&T M&L Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Associated Bank Limited Group Pension Fund Plan	65,329,086	3,693,176	1,251,189	-	2,728,380	4,233,069	77,240,900	1,662,883	680,111	2,343,094	-	292,288	689,643	3,325,025	74,415,875
8	Atipore LMG Pension Plan	164,684,127	18,184,546	8,653,876	-	5,043,127	8,086,148	205,313,824	479,934	479,934	479,934	108,484	1,284,362	1,129,963	2,993,743	202,406,081
9	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	302,742,234	-	-	-	1,833,237	2,586,241	35,065,402	913,440	19,700	933,140	-	-	49,518	1,454,658	31,667,744
10	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	16,622,103	374,329	235,867	-	1,003,239	592,244	18,486,022	-	-	-	-	-	41,847	1,487	18,806,185
11	Bayer Paints (Trinidad) Limited Pension Fund Plan (Monthly Paid) Employees	28,594,235	-	-	-	1,117,032	2,243,350	32,054,617	924,109	203,682	1,127,791	-	-	191,468	131,9259	30,735,358
12	BG Trinidad and Tobago Limited Pension Fund Plan	82,960,690	8,233,349	3,887,048	-	3,096,575	6,708,761	104,856,423	59,754	289,048	348,802	-	659,159	752,729	1,760,690	103,609,233
13	Beatty American Insurance Company (Trinidad) Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	BWA General Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	BWA Risk Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Caribbean Risk Storage and Trading Company Limited Pension Fund Plan	3,659,981	150,192	-	-	109,768	17,246	3,937,287	16,448	-	16,448	-	-	161,262	177,710	3,795,577
17	Caribbean Industrial Research Institute Pension Plan	162,143,151	1,139	1,139	-	6,528,340	21,595,419	180,269,228	4,171,964	1,090,832	5,272,856	-	-	904,014	6,116,870	184,152,258
18	Caribbean Services Company Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Central Bank of Trinidad and Tobago Pension Scheme	67,372,000	3,966,000	3,966,000	-	3,337,100	68,148,000	78,823,100	11,762,000	643,000	18,911,000	184,000	141,000	385,000	18,991,000	76,152,200
20	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	194,552,660	7,344,997	-	-	4,214,692	8,371,600	124,461,349	1,090,679	516,412	2,467,491	-	-	1,155,443	3,592,334	120,971,415
21	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	33,833,492	1,313,927	1,371,312	-	1,218,883	2,027,036	39,764,650	637,319	212,440	849,739	141,716	406,110	334,233	1,731,318	38,602,282
22	Consolidated Insurance Consultants Limited Pension Fund	134,352,794	-	-	-	5,212,986	11,274,948	150,840,338	1,182,640	272,446	1,455,286	-	21,888	2,221,152	3,698,206	146,841,712
23	Copies and Upload Pension Fund Plan	79,605,465	1,584,534	2,773,466	-	4,155,148	2,280,743	90,242,236	2,210,827	77,600	2,288,527	-	31,565	427,429	3,176,151	87,067,085
24	CPI Ltd Defined Contribution Pension Plan	3,864,496	423,721	235,782	-	173,931	88,115	4,906,045	141,142	188,190	169,411	-	16,921	77,885	282,996	4,620,493
25	CNA Caribbean Insurance Society Pension Fund Plan	38,120,576	1,110,212	559,619	-	1,567,994	1,176,574	42,525,558	846,205	894,386	1,740,591	-	48,200	398,154	2,122,795	40,467,263
26	Development Finance Limited Pension Plan	48,188,184	5,801	-	-	2,243,919	4,143,181	54,581,085	1,120,873	1,330,493	2,457,366	-	-	566,879	3,020,245	51,596,940
27	EGY Services Limited Pension Fund Plan	40,933,824	509,476	509,476	-	1,831,452	2,295,163	46,099,391	112,377	97,904	112,377	-	64,400	200,229	1,586,355	44,511,716
28	EGG Resources (Trinidad) Limited Employees Pension Fund Plan	21,221,388	1,387,543	932,826	-	1,042,098	728,685	25,414,691	-	-	-	-	-	157,026	269,397	25,463,294
29	Ferrera Optical Union Pension Fund Plan	18,709,546	513,115	656,600	-	875,490	1,458,233	22,917,074	11,556	-	11,556	-	79,661	294,389	385,066	21,806,068
30	First Caribbean International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan	5,731,172	998,401	1,964,844	-	163,079	1,116	7,702,522	-	-	-	-	627,769	627,769	627,769	6,444,883

TABLES TABLE XXXVII - Continued

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2012

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer (Directly)	Interest Dividends and Rent	Other Income	TOTAL REVENUE	Superannuation Benefits		Total	Death Grants	Return of Contributions on Withdrawals	Other Expenditure	Total Expenditure	Fund at end of Period
			Employees	Employees					Retirees	Gratuities						
61	8871 Pension Fund Plan	\$ 392,586,293	\$ 35,553,048	-	-	\$ 18,573,548	\$ 23,492,155	\$ 470,207,024	\$ 138,172,707	\$ 79,657	\$ 13,897,207	\$ 215,931	\$ 16,625	\$ 7,086,931	\$ 212,20,694	\$ 448,966,330
62	Repeal E&P T&R Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	Republic Bank of Trinidad and Tobago Limited Pension Plan	\$ 3,105,333,292	-	-	-	\$ 102,624,583	\$ 352,473,628	\$ 3,506,313,940	\$ 43,027,296	\$ 18,694,158	\$ 61,631,554	-	-	\$ 21,818,350	\$ 83,449,904	\$ 3,477,085,006
64	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	\$ 54,251,1274	\$ 12,581,1122	-	-	\$ 28,164,409	\$ 51,106,604	\$ 6,552,73,399	\$ 11,317,038	\$ 8,029,820	\$ 19,346,658	-	-	\$ 7,466,924	\$ 26,815,582	\$ 608,557,817
65	Sevrol Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	T Crediters Grant (Trinidad) Staff Savings and Pension Fund	\$ 46,317,486	-	-	-	\$ 3,088,462	\$ 6,524,725	\$ 55,986,473	\$ 1,293,724	-	\$ 1,293,724	-	-	\$ 2,882,879	\$ 3,67,663	\$ 52,303,870
67	T Crediters Grant (Trinidad) Staff Savings and Pension Fund	\$ 564,597,500	\$ 294,000	\$ 846,000	-	\$ 34,899,000	\$ 33,837,700	\$ 6,569,1,000	\$ 27,152,200	\$ 3,471,000	\$ 30,623,000	-	\$ 181,000	\$ 3,315,000	\$ 99,972,200	\$ 99,972,200
68	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	\$ 1,336,789,433	\$ 19,651,467	\$ 19,651,383	-	\$ 28,549,703	\$ 154,704,672	\$ 1,738,37,358	\$ 47,070,427	\$ 6,786,107	\$ 54,656,534	\$ 1,990,130	\$ 2,077,935	\$ 6,696,435	\$ 65,47,704	\$ 1,693,523,324
69	Telcelco Trinidad Limited Staff Retirement Plan	\$ 54,970,033	\$ 128,318	\$ 128,318	-	\$ 2,091,741	\$ 3,779,395	\$ 61,038,305	\$ 1,169,818	-	\$ 1,169,818	-	-	\$ 187,153	\$ 1,355,671	\$ 55,661,334
70	The Home Mortgage Bank Pension Fund Plan	\$ 12,575,578	\$ 288,326	\$ 142,132	-	\$ 879,199	\$ 140,146	\$ 1,402,278	\$ 310,400	\$ 103,483	\$ 413,383	-	-	-	-	\$ 13,608,798
71	The Regional Health Authorities Pension Fund Plan	\$ 68,517,72313	\$ 81,290,962	\$ 217,39,788	-	\$ 28,320,077	\$ 56,484,49	\$ 871,283,369	\$ 21,053,544	\$ 1,261,558	\$ 3,382,102	\$ 202,773	\$ 582,799	\$ 3,401,886	\$ 7,571,554	\$ 863,171,415
72	The West Indian Tobacco Company Limited Staff Pension Fund Plan	\$ 148,893,117	\$ 61,056,999	\$ 2,016,463	-	\$ 5,549,131	\$ 7,095,505	\$ 19,447,5415	\$ 71,482,212	\$ 12,001,7	\$ 7,268,229	\$ 202,773	\$ 333,650	\$ 881,937	\$ 8,503,816	\$ 18,507,1999
73	Thompas Peale and Company Limited Pension Fund Plan	\$ 31,698,644	\$ 1,082,297	\$ 842,072	-	\$ 1,220,361	\$ 2,794,703	\$ 37,946,977	\$ 662,335	\$ 278,658	\$ 941,523	-	\$ 165,578	\$ 403,936	\$ 1,515,487	\$ 36,156,490
74	Trinidad and Tobago Bureau of Standard Staff Pension Fund Plan	\$ 9,223,172	\$ 1,350,362	\$ 403,207	-	\$ 4,570,824	\$ 7,578,529	\$ 106,135,094	\$ 1,173,256	\$ 220,844	\$ 1,404,140	-	-	\$ 129,920	\$ 1,534,060	\$ 104,601,034
75	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	\$ 65,059,195	\$ 11,003,277	\$ 3,177,957	-	\$ 3,223,737	\$ 4,665,783	\$ 87,230,379	\$ 1,560,386	\$ 4,564,419	\$ 6,124,775	-	-	\$ 1,128,689	\$ 7,253,464	\$ 80,456,915
76	Trinidad and Tobago Electricity Commission Pension Plan	\$ 4,206,494,429	\$ 104,223,460	\$ 51,829,042	-	\$ 127,815,785	\$ 323,883,381	\$ 4,814,607,037	\$ 97,829,430	\$ 68,362,201	\$ 166,19,631	\$ 92,142,15	\$ 683,344	\$ 1,050,822	\$ 186,720,072	\$ 4,627,887,025
77	Trinidad and Tobago Electricity Commission Pension Fund	\$ 7,284,677	-	-	-	\$ 54,229	\$ 120,966	\$ 7,493,992	-	-	-	-	-	\$ 1,587,505	\$ 5,872,387	\$ 12,16,162
78	Trinidad and Tobago Methodist Company Limited Pension Fund Plan	\$ 195,152,091	\$ 115,354	\$ 115,354	-	\$ 751,070	\$ 3,846,383	\$ 2,067,791,972	\$ 2,087,617	\$ 407,641	\$ 2,615,258	-	\$ 87,650	\$ 2,069,932	\$ 4,77,320	\$ 202,089,152
79	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	\$ 208,650,501	\$ 4,180,521	\$ 2,090,445	-	\$ 91,705,649	\$ 11,246,002	\$ 235,781,138	\$ 5,059,529	\$ 22,765,544	\$ 7,766,113	\$ 76,102	-	\$ 4,581,727	\$ 12,425,942	\$ 222,052,196
80	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	\$ 272,798,690	\$ 3,137,158	\$ 1,564,879	-	\$ 12,023,366	\$ 16,648,382	\$ 3,061,193,395	\$ 7,991,138	\$ 3,080,990	\$ 11,068,238	\$ 130,662	-	\$ 2,207,152	\$ 13,882,042	\$ 292,311,353
81	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	\$ 1,500,202,699	\$ 10,832,708	\$ 5,546,892	-	\$ 55,895,669	\$ 138,237,622	\$ 1,710,708,481	\$ 33,099,435	\$ 17,345,650	\$ 51,045,655	\$ 390,712	\$ 533,584	\$ 2,546,186	\$ 545,15,537	\$ 1,665,12,944
82	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan	\$ 51,367,673	\$ 2,502,290	\$ 1,300,104	-	\$ 2,201,907	\$ 3,381,491	\$ 61,235,765	\$ 1,100,881	\$ 1,100,881	\$ 1,100,881	-	\$ 21,564	-	\$ 1,121,645	\$ 60,132,720
83	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan	\$ 1,747,986,678	\$ 5,462,678	\$ 5,462,678	-	\$ 92,855,535	\$ 121,949,133	\$ 1,973,387,302	\$ 44,313,621	\$ 6,990,565	\$ 51,222,466	\$ 594,461	-	\$ 132,70,000	\$ 184,79,027	\$ 1,798,213,375
84	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	\$ 11,385,548	\$ 10,006,313	\$ 3,594,076	-	\$ 388,813	\$ 7,397,875	\$ 135,505,145	\$ 1,404,811	\$ 1,183,962	\$ 2,124,773	-	\$ 1,140,162	\$ 121,140	\$ 3,586,295	\$ 131,718,500
85	Trinidad Building and Loan Association Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
86	Trinidad Cement Limited Employees Pension Fund Plan	\$ 78,563,580	\$ 721,505	\$ 5,186,736	-	\$ 32,726,179	\$ 66,092,492	\$ 89,737,992	\$ 18,886,371	\$ 19,504,142	\$ 38,400,13	\$ 204,504	\$ 280,235	\$ 4,090,230	\$ 43,054,572	\$ 854,702,520
87	Trinidad Express Newspapers Limited Pension Fund Plan	\$ 89,075,197	\$ 2,812,299	\$ 1,544,683	-	\$ 3,854,467	\$ 3,430,099	\$ 101,116,455	\$ 3,523,770	\$ 3,523,770	\$ 3,523,770	-	\$ 3,882,236	\$ 7709,30	\$ 4,621,326	\$ 96,495,419
88	Trinidad Hilton Pension Plan	\$ 70,223,796	\$ 48,942	\$ 294,712	-	\$ 2,775,330	\$ 5,538,826	\$ 79,064,706	\$ 1,749,868	\$ 191,206	\$ 1,941,074	\$ 30,012	-	\$ 990,394	\$ 2,893,515	\$ 76,174,191
89	Trinidad Consultants Limited Staff Pension Plan	\$ 123,264,105	\$ 78,466	\$ 78,466	-	\$ 5,725,689	\$ 10,235,506	\$ 139,322,272	\$ 1,698,870	-	\$ 1,698,870	-	-	\$ 884,104	\$ 2,493,294	\$ 136,029,288
90	Tucker Energy Services Holdings Limited Pension Fund Plan	\$ 90,910,820	\$ 2,938,017	\$ 1,818,291	-	\$ 3,368,838	\$ 5,083,577	\$ 104,114,643	\$ 1,862,849	\$ 945,834	\$ 2,808,783	\$ 83,023	\$ 65,192	\$ 734,887	\$ 3,693,485	\$ 100,21,558
91	Unicomer (Trinidad) Limited Pension Plan	\$ 41,793,309	\$ 2,386,177	\$ 2,473,020	-	\$ 1,623,728	\$ 231,27,399	\$ 507,85,533	\$ 155,731	\$ 242,801	\$ 398,632	-	\$ 646,153	\$ 538,873	\$ 1,585,658	\$ 49,201,875
92	Universal Caribbean Limited Hourly-Rated Employees' Pension Plan	\$ 8,483,354	\$ 84,205	\$ 1,135,036	-	\$ 386,100	\$ 338,943	\$ 11,377,638	\$ 92,865	\$ 269,726	\$ 362,591	-	-	\$ 321,843	\$ 684,154	\$ 10,682,304
93	Water and Sewerage Authority (Public) Rated Employees' Pension Fund Plan	\$ 65,045,431	\$ 10,34,049	\$ 641,187	-	\$ 27,644,601	\$ 73,219,864	\$ 74,555,702	\$ 30,46,654	\$ 4,382,390	\$ 34,729,444	\$ 920,114	\$ 511,865	\$ 6,565	\$ 36,67,888	\$ 72,387,814
94	Y D&L Lina and Company Limited Pension Fund Plan	\$ 13,233,495	\$ 77,690	\$ 77,690	-	\$ 594,029	\$ 887,760	\$ 14,870,664	\$ 632,380	-	\$ 632,380	\$ 35,075	-	\$ 342,271	\$ 1,007,256	\$ 13,860,338
TOTAL		\$ 24,601,526,118	\$ 566,657,703	\$ 246,721,579	\$ 31,366,639	\$ 1,032,637,958	\$ 2,123,093,182	\$ 30,604,080,179	\$ 664,764,127	\$ 237,864,134	\$ 842,828,261	\$ 17,233,074	\$ 17,004,828	\$ 284,673,267	\$ 1,161,670,130	\$ 29,642,310,419



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