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CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2016

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**REPORT ON INSURANCE AND PENSIONS FOR THE YEAR ENDED
31ST DECEMBER, 2016**

Honourable Minister of Finance
Colm Imbert
Ministry of Finance
Eric Williams Finance Building
Eric Williams Plaza
Independence Square
PORT OF SPAIN

Dear Sir

- 1.01 I have the honor to submit to you for presentation to Parliament the Forty-ninth Annual Report on the administration of the Insurance Act, Chap. 84:01 (Insurance Act) being presented by The Central Bank of Trinidad and Tobago.
- 1.02 This Report is submitted under the Insurance Act and is for the period ended 31st December, 2016.
- 1.03 The Insurance Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.
- 1.04 This Report is based on the documents submitted under sections 56, 60, 113, 184, 185 and 191 of the Insurance Act for the year 2016 and on directions and explanations made up to February 22, 2018 pursuant to section 61 of the Insurance Act.
- 1.05 This report is prepared in two parts:
- | | |
|---------|---|
| PART I | INSURANCE COMPANIES
A - LONG-TERM INSURANCE
B - GENERAL INSURANCE |
| PART II | PENSION FUND PLANS |
- 1.06 A summary of the Balance Sheets of insurance companies is included as Appendix A.

Respectfully submitted

Alvin Hilaire
Governor
CENTRAL BANK OF TRINIDAD AND TOBAGO

2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.01 In 2016, Gross Premium Income in the industry totaled \$6,707.4 million which represents 4.5% of the Gross Domestic Product at current prices (2015 – 4.1%). This is an increase of 8.0% over the gross premiums of \$6,211.2 million reported for 2015. It should be noted that, similar to the previous nine (9) years, 2016 figures do not include Colonial Life Insurance Company Limited and British American Insurance Company (Trinidad) Limited.
- 2.02 Gross Premium Income for the year reflected an overall increase in respect of long-term (life), motor and other lines of business.

	Gross Premium Income		
	<u>2016</u>	<u>2015</u>	<u>% Inc/(Dec)</u>
	\$M	\$M	
Long-Term (Life)	3,250.4	2,352.7	38.2
Motor Vehicle	1,301.7	1,279.7	1.7
Property (Fire and Allied Perils)	1,144.2	1,441.6	(20.6)
Other	1,011.1	1,137.1	(11.1)
	<u>6,707.4</u>	<u>6,211.2</u>	<u>8.0</u>

Long-term Business

- 2.03 Policies in force at the end of 2016 were reported as 567,280, an increase of 2.3% over the 2015 reported figure of 554,357.

The total number of new policies sold during 2016 was 60,938, a decrease of 6.2% from the previous year 64,928.

Policy lapses and forfeitures decreased by 1.7% in 2016 compared to a 6.5% increase during 2015. Surrenders increased by 30.6% in 2016 compared to a 1.2% increase during 2015.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$18.1 billion (2015 – \$16.6 billion).

General Insurance Business

- 2.04 Gross Premiums decreased in respect of all classes of general insurance except motor business during 2016. Net Premiums decreased for all classes of general insurance business.

Insurance Intermediaries

- 2.05 The number of intermediaries registered at the end of 2016 was **2,756** (2015 – **2,669**).

The information is summarized as follows:

	<u>2016</u>	<u>2015</u>	<u>% Inc./(Dec.)</u>
Salesmen	2,116	2,050	3.2
Agents	529	504	4.9
Brokers	80	86	(6.9)
Adjusters	31	29	6.8
Total	<u>2,756</u>	<u>2,669</u>	<u>3.2</u>

The total revenue collected from registration fees for the period ended 31st December, 2016 amounted to **\$1,183,750** and in 2015 - \$1,224,983 (a decrease of 3.4%).

Lists of registered **Agents, Brokers and Adjusters** under the Insurance Act, Chap. 84:01 as at 31st December 2016 are provided at Appendices B, C and D respectively of this report.

Pension Fund Plans

- 2.06 The number of pension fund plans registered at the end of 2016 was 289 (2015 – 291). The information is summarized as follows:

	<u>2016</u>	<u>2015</u>	<u>% Inc/(Dec)</u>
Self Administered Pension Fund Plans	100	103	(2.9)
Insured Pension Fund Plans	86	87	(1.1)
Pension Fund Plans (awaiting deregistration and in the process of winding up)	103	101	2.0
	<u>289</u>	<u>291</u>	<u>(0.7)</u>

PART I INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

3.01 There were nineteen (19) companies registered to transact long-term business in Trinidad and Tobago at the end of 2016. Eight (8) companies were not writing new business as at December 2016.

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

COMPANIES	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	PENSION AND ANNUITY
LOCAL					
1. Assuria Life (T&T) Ltd.~	*	-	-	-	*
2. Bancassurance Caribbean Limited #	*	-	*	-	*
3. British-American Insurance Company (Trinidad) Limited	NOT	WRITING	NEW	BUSINESS	
4. Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited +	NOT	WRITING	NEW	BUSINESS	
5. Colonial Life Insurance Company (Trinidad) Limited	NOT	WRITING	NEW	BUSINESS	
6. Cuna Caribbean Insurance Society Limited	*	-	*	-	-
7. Guardian Life of the Caribbean Limited	*	-	*	*	*
8. Maritime Life (Caribbean) Limited	*	-	*	*	*
9. Nationwide Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
10. Pan-American Life Insurance Company of Trinidad and Tobago △	*	-	*	*	*
11. Scotia Life Trinidad and Tobago Limited	*	-	*	-	*
12. Tatil Life Assurance Company Limited	*	-	*	*	*
13. The Beacon Insurance Company Limited	-	-	*	-	*
14. Demerara Life Assurance Company of Trinidad and Tobago Limited	NOT	WRITING	NEW	BUSINESS	
15. TRINRE Insurance Company Limited	-	-	*	-	-
16. United Security Life Insurance Company Limited □	NOT	WRITING	NEW	BUSINESS	
REGIONAL					
17. Life of Barbados Limited □	NOT	WRITING	NEW	BUSINESS	
18. Sagicor Life Incorporated	*	-	*	-	*
OTHER					
19. Lincoln Assurance Limited ◇	NOT	WRITING	NEW	BUSINESS	

- * Denotes business written
- Denotes business not written
- + Operating as a closed fund under Guardian Life of the Caribbean Limited
- Business transferred to Sagicor Life Inc.
- ◇ Formerly Cannon Assurance Limited
- # Formerly Crown Life (Caribbean) Limited.
- ~ Formerly MEGA Insurance Company Limited
- △ Formerly American Life and General Insurance Company

New Business Written

- 3.03 Eleven (11) companies which wrote new business (11 in 2015) submitted the required information under this caption.

Details are as follows: -

	<u>2016</u>	<u>2015</u>
Number of Policies	60,938	64,928
Sum Assured \$	15,212,875,549	14,172,903,237
Annual Premiums \$	458,775,820	431,872,946

Existing Business

- 3.04 Fifteen (15) Life Companies registered under the Act submitted Returns in respect of existing insurance business.

The information is summarized as follows:

	<u>2016</u>	<u>2015</u>
Number of Policies	567,280	554,357
Sum Assured \$	126,639,834,559	129,779,463,257

Policies Discontinued or Redeemed

- 3.05 Fifteen (15) companies submitted information concerning policies discontinued or redeemed during 2016. The information for the years 2012 to 2016 is summarized hereunder.

<i>Year</i>	<i>Number of Policies</i>	<i>Sum Assured</i> \$
2016	51,769	9,018,688,646
2015	46,074	10,198,118,583
2014	46,614	8,696,027,264
2013	42,199	7,621,379,559
2012	41,348	6,384,571,523

Policy Loans

- 3.06 Policy loans in respect of eleven (11) companies for the year 2016 totalled \$272,660,496 an increase of 6.4% over the 2015 figure of \$256,331,050. The ratio of policy loans to total reserves decreased from 1.54% in 2015 to 1.48% in 2016.

	<i>Policy Loans</i> \$	<i>Reserves</i> \$	<i>Policy Loan/ Reserves</i> %
Local Companies	255,162,058	14,831,994,979	1.73%
Regional Companies	17,498,438	3,646,807,207	0.48%
TOTAL	<u>272,660,496</u>	<u>18,478,802,186</u>	<u>1.48%</u>

Statutory Funds ¹

- 3.07 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."

- 3.08 The total policy liabilities of the sixteen (16) companies which submitted Returns amounted to \$18.1 billion an increase of 11.3% over the liabilities of \$16.2 billion in 2015. Details of the policy liabilities of individual companies are shown in Table XI.
- 3.09 Assets placed in trust to cover liabilities to Trinidad and Tobago policyholders amounted to \$18.1 billion which is an increase of 8.9% from \$16.6 billion in 2015.
- 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.

¹ Companies 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 2016 was \$16,211,474,352 representing a local asset ratio of 89.6%; the amount reported for the previous year was \$14,394,905,297 (local asset ratio of 86.5%).

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 The average retention of life insurance premiums written by fifteen (15) companies during 2016 was 92.1%, compared to 90.4% in 2015.

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:

- Assuria Life (T&T) Ltd.
- Bancassurance Caribbean Limited
- CUNA Caribbean Insurance Society Limited
- Guardian Life of the Caribbean Limited
- Maritime Life (Caribbean) Limited
- Nationwide Insurance Company Limited
- Pan-American Life Insurance Company of Trinidad and Tobago Ltd.
- Sagicor Life Incorporated
- Scotialife Trinidad and Tobago Limited
- Tatil Life Assurance Limited
- The Beacon Insurance Company Limited
- The Demerara Life Assurance Company of Trinidad and Tobago Limited
- TRINRE Insurance Company Limited
- United Security Life Insurance Company Limited

Details are contained in Tables XXII to XXXV

4. GENERAL INSURANCE BUSINESS

4.01 There were thirty-four (34) companies registered to transact general insurance business in Trinidad and Tobago at the end of 2016.

4.02 The types of business² transacted by registered companies were as follows:

COMPANIES		LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER
LOCAL						
1.	Antilles Insurance Limited	IN	COMPULSORY	LIQUIDATION		
2.	Assuria Life (T & T) Limited	-	-	-	-	-
3.	Bankers Insurance Company of Trinidad and Tobago Limited	*	*	*	-	*
4.	British American Insurance Company (Trinidad) Limited	NOT	WRITING	NEW	BUSINESS	
5.	Capital Insurance Limited	-	*	*	-	-
6.	Citizen Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
7.	Colonial Fire and General Insurance Company Limited	*	*	*	*	*
8.	Export-Import Bank of Trinidad and Tobago Limited	-	-	-	-	*
9.	Furness Anchorage Insurance Limited	*	*	*	-	*
10.	Guardian General Insurance Limited	*	*	*	*	*
11.	Guardian Life of the Caribbean Limited	-	-	-	-	*
12.	Gulf Insurance Limited	*	*	*	-	-
13.	Maritime General Insurance Company Limited	*	*	*	-	-
14.	Motor and General Insurance Company Limited	IN	LIQUIDATION			
15.	Motor One Insurance Company Limited	-	*	-	-	-
16.	Nagico Insurance (Trinidad and Tobago) Limited (NAGICO) ^α	*	*	*	-	*
17.	Nationwide Insurance (Casualty and General) Company Limited	IN	COMPULSORY	LIQUIDATION		
18.	N.E.M. (West Indies) Insurance Limited		TRANSFERRED	TO GGIL		
19.	Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	NOT	WRITING	NEW	BUSINESS	
20.	Royal Caribbean Insurance Limited		TRANSFERRED	TO GGIL		

^α Formerly G.T.M. Insurance Company Limited

² Other business includes Group Health, Marine, Pecuniary Loss, General Accident and Export Credit

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER
21. The Beacon Insurance Company Limited	*	*	*	*	*
22. The Equitable Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
23. The Goodwill General Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
24. The Great Northern Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
25. The Mountain General Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
26. The New India Assurance Company (Trinidad & Tobago) Limited	*	*	*	*	-
27. The Presidential Insurance Company Limited	-	*	-	-	-
28. TRINRE Insurance Company Limited	*	*	*	-	*
29. Trinidad and Tobago Insurance Limited	*	*	*	*	*
30. United Security General Insurance Company Limited	IN	LIQUIDATION			
CARIBBEAN					
1. Insurance Company of West Indies Limited	-	*	*	-	-
2. Sagicor Life Incorporated	-	-	-	-	*
3. Sagicor General Insurance	*	*	*	*	*
4. Massy United Insurance Limited	*	*	*	*	*

* Denotes business written
 - Denotes business not written

Statutory Deposits ³

- 4.03 Section 29 of the Insurance Act Chap. 84:01 requires that companies transacting general insurance business maintain a deposit of not less than forty percent (40%) of their premium income less payments for reinsurance.
- 4.04 Additionally, one (1) life insurance company incorporated outside Trinidad and Tobago was required by the Act to maintain a minimum deposit of \$250,000. Lloyd's Underwriters is also required to maintain a deposit.
- 4.05 At the end of 2016, total deposits of \$825,293,822 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago.

	<u>2016</u>	<u>2015</u>
	\$	\$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	639,497,564	734,920,816
Other T&T Government Securities	112,129,189	65,658,393
Other Securities ⁴	73,667,069	83,060,448
TOTAL	<u>825,293,822</u>	<u>883,639,657</u>

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

DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2016

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES TT\$	OTHER SECURITIES TT\$	TOTAL TT\$
LOCAL				
Bankers Insurance Company (T&T) Limited	3,635,973	-	-	3,635,973
Capital Insurance Limited	775,000	-	13,814,665	14,589,665
Colonial Fire & General Insurance Company Limited	59,099,356	22,103,700	-	81,203,056
Cuna Caribbean Insurance Society Limited	355,588	-	-	355,588
Export-Import Bank of Trinidad and Tobago Limited	1,550,600	-	-	1,550,600
Furness Anchorage General Insurance Limited	14,312,593	-	1,346,062	15,658,655
Guardian General Insurance Limited	106,146,581	-	4,849,964	110,996,545
Guardian Life of the Caribbean Limited	88,852,000	-	-	88,852,000
Gulf Insurance Limited	20,641,517	4,008,727	-	24,650,244
Maritime General Insurance Company Limited	61,889,756	-	-	61,889,756
Motor One Insurance Company Limited *	-	-	-	-
NAGICO Insurance (Trinidad and Tobago) Limited	26,372,613	-	12,785,005	39,157,618
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	20,564,564	-	-	20,564,564
The Beacon Insurance Company Limited	13,231,691	34,900,000	-	48,131,691
The Great Northern Insurance Company Limited	-	-	601,662	601,662
The New India Assurance Company (T&T) Limited	30,522,177	-	4,000,000	34,522,177
The Presidential Insurance Company Limited	19,027,862	4,849,039	569,706	24,446,607
TRINRE Insurance Company Limited	13,999,933	-	3,183,171	17,183,104
Trinidad and Tobago Insurance Limited	29,615,106	19,682,400	-	49,297,506
TOTAL	510,592,910	85,563,866	41,150,235	637,287,011
CARIBBEAN				
The Insurance Company of the West Indies Limited	3,149,736	-	3,484,444	6,634,180
Massy United Insurance Limited	27,048,770	-	29,032,390	56,081,160
Sagicor General Insurance Inc.	33,479,676	5,062,963	-	38,542,639
Sagicor Life Incorporated	65,226,471	21,522,360	-	86,748,831
TOTAL	128,904,653	26,585,323	32,516,834	188,006,810
GRAND TOTAL	639,497,564	112,129,189	73,667,069	825,293,822

*Insurance Act Accounts for 2016 were not submitted

GENERAL INSURANCE - MOTOR

4.06 Sixteen (16) companies wrote motor business during 2016.

Statutory Funds ⁵

- 4.07 Section 37(5) of the Insurance Act, Chap. 84:01 requires that every company carrying on Motor Vehicle Insurance business should establish a statutory fund by placing in trust in Trinidad and Tobago assets equal to its liability and reserves less the amount held on deposit in accordance with Section 29 of the Act.
- 4.08 The Revenue Account of companies transacting motor business showed a cumulative liability of \$1,191,427,251. 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 \$596,341,369. The value of assets actually placed in the Fund amounted to \$636,716,576.
- 4.09 The relationship between the policy liabilities and statutory fund assets of each company transacting motor insurance business is shown in Table XIII.

Change in Premium Income

- 4.10 Net premium income in 2016 as reported by sixteen (16) companies totaled \$1,035,579,986 (2015 - \$1,059,160,882).

Underwriting Results

- 4.11 In 2016, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$153,504,630 as compared to an overall underwriting profit of \$150,187,490 in 2015.

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
2016	80
2015	83
2014	86
2013	85
2012	88

⁵ 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 Nineteen(19) 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 60.3% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2016.

Details are in Tables XV-XXI.

Change in Premium Income

- 4.15 During the year 2016 net premium income totaled \$841,307,297 a decrease of 6.9% over the 2015 net premium income of \$903,739,538.

Underwriting Results

- 4.16 In 2016, the underwriting results of property insurance business revealed an overall underwriting loss of (\$65,573,244) This class of business experienced an overall underwriting loss of (\$52,465,528) in 2015.

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).

	2012	2013	2014	2015	2016
	%	%	%	%	%
Property	6	7	5	6	6
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	78	71	69	72	77

Solvency Test⁶

- 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 which ever is the greater of the following amounts:

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

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

⁶ Companies that recorded an insolvency in their general insurance business have addressed or are currently addressing their positions to be in accordance with the Act.

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS – 2016

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980 TT\$	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES TT\$	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-) TT\$
LOCAL			
Bankers Insurance Company (T&T) Limited	7,768,091	22,182,366	14,414,275
Capital Insurance Limited	6,718,770	47,569,167	40,850,397
Colonial Fire & General Insurance Company Limited	37,149,711	97,973,193	60,823,481
Export-Import Bank of Trinidad and Tobago Limited	313,234	197,634,997	197,321,762
Furness Anchorage General Insurance Limited	4,589,740	47,698,729	43,108,989
Guardian General Insurance Limited	65,468,829	294,929,645	229,460,816
Guardian Life of the Caribbean Limited	90,596,429	215,933,298	125,336,869
Gulf Insurance Limited	12,036,165	23,989,340	11,953,175
Maritime General Insurance Company Limited	20,480,970	172,834,760	152,353,790
Motor One Insurance Company Limited *	-	-	-
NAGICO Insurance (Trinidad and Tobago) Limited	8,036,558	(22,731,318)	(30,767,876)
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	6,689,339	185,251,230	178,561,891
The Beacon Insurance Company Limited	24,895,779	94,328,174	69,432,395
The Great Northern Insurance Company Limited	250,000	468,772	218,772
The New India Assurance Company (T&T) Limited	18,239,428	50,333,979	32,094,551
The Presidential Insurance Company Limited	10,405,535	16,014,210	5,608,675
TRINRE Insurance Company Limited	6,459,993	41,980,447	35,520,454
Trinidad and Tobago Insurance Limited	36,284,763	400,369,297	364,084,534
TOTAL	356,383,335	1,886,760,285	1,530,376,950
CARIBBEAN			
The Insurance Company of the West Indies	2,492,121	4,804,748	2,312,627
Massy United Insurance Limited	16,534,463	30,721,743	14,187,280
Sagicor General Insurance Inc.	15,105,044	77,799,340	62,694,296
Sagicor Life Inc.	-	533,012,877	533,012,877
TOTAL	34,131,628	646,338,708	612,207,080
GRAND TOTAL	390,514,963	2,533,098,993	2,142,584,030

*Insurance Act Accounts for 2016 were not submitted.

5. ASSOCIATION OF UNDERWRITERS

Registration

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

Intermediaries

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

- ❖ 21st Century Insurance and Reinsurance Brokers Limited
- ❖ Agostini Insurance Brokers Limited
- ❖ Charlett and Gatcliffe Limited
- ❖ CIC Insurance Brokers Limited
- ❖ Comprehensive Insurance Brokers Limited
- ❖ Insurance Brokers West Indies Limited
- ❖ M&M Insurance Broking Services Limited
- ❖ Risk Management Services Limited
- ❖ Trinidad & Tobago Insurance Consultants Limited

Volume of Business

- 5.03 Insurance business placed at Lloyd's during the years 2016 and 2015:

	Premiums Received		Claims Paid	
	2016	2015	2016	2015
Direct Insurance	144,313,761	171,515,290	24,331,466	26,807,762
Reinsurance	<u>173,546,782</u>	<u>156,495,879</u>	<u>-</u>	<u>-</u>
TOTAL	<u>317,860,543</u>	<u>328,011,169</u>	<u>24,331,466</u>	<u>26,807,762</u>

6. PART II - PENSION FUND PLANS

Registration

- 6.01 No new Pension Plans were registered during 2016.
- 6.02 The number of active registered Pension Fund Plans now stands at one hundred and eighty-six (186) comprising one hundred (100) self-administered Pension Fund Plans and eighty-six (86) insured plans. There are one hundred and three (103) plans in the process of being wound-up. The registrations of two (2) plans were cancelled during 2016.
- 6.03 The list of the active registered pension plans is provided at Appendix E to this report.

Amendments

- 6.04 Eleven (11) amendments were made to the Trust Deeds and Rules of eight (8) pension fund plans, during the period under review. The amendments were registered upon payment of the prescribed fee.

Revenue

- 6.05 Revenue in respect of the registration of new Pension Plans and amendments for the year ended 31st December 2016 was *one hundred and ten dollars (\$110.00)*.

Annual Accounts

- 6.06 The trustees of pension fund plans submitted annual audited accounts for the year ended December 31, 2016 in respect of one hundred and sixty-three (163) plans. Ninety-one (91) were in respect of self-administered pension fund plans and seventy-two (72) were in respect of insured pension fund plans.
- 6.07 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 6.08 The Accounts received are detailed at Tables XXXVI to XXXVIII.
- 6.09 The following information has been extracted from the annual accounts received.

REVENUE ACCOUNTS 2016 - INSURED PENSION FUND PLANS

	REVENUE	\$
(1)	Amount of Fund at beginning of period	2,730,589,032
(2)	Contributions by employers	137,002,392
(3)	Contributions by employees	61,603,313
(4)	Any add. Contr. by employer to meet deficiency/back service liabs.	5,536
(5)	Interest, Dividends and Rents	93,146,630
(6)	Other Income	2,179,756

TOTAL REVENUE **3,024,526,659**

EXPENDITURE

(1)	Superannuation benefits	
	(i) Pensions to retired employees	65,228,226
	(ii) Retirement Gratuities	28,023,861
(2)	Death Grants	2,643,805
(3)	Return of Contributions on withdrawal	13,437,160
(4)	Other Operating Expenses	16,808,597
(5)	Amount of Fund at end of period	2,898,385,010

TOTAL EXPENDITURE **3,024,526,659**

REVENUE ACCOUNTS 2016 - SELF ADMINISTERED PENSION FUND PLANS

	REVENUE	\$
(1)	Amount of Fund at beginning of period	44,130,582,532
(2)	Contributions by employers	1,220,175,883
(3)	Contributions by employees	428,895,073
(4)	Any add. Contrib. by employer to meet deficiency/back service liability	15,473,428
(5)	Interest, Dividends and Rents	546,214,148
(6)	Other Income & Transfers In	244,149,374

TOTAL REVENUE **46,585,490,438**

EXPENDITURE

(1)	Superannuation benefits	
	(i) Pensions to retired employees	1,253,110,643
	(ii) Retirement Gratuities	551,787,538
(2)	Death Grants	39,214,205
(3)	Return of Contributions on withdrawal	29,761,954
(4)	Other Operating Expenses	225,067,157
(5)	Amount of Fund at end of period	44,486,548,941

TOTAL EXPENDITURE **46,585,490,438**

6.10 Contributions received for the years 2012 to 2016 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

YEAR/ CONTRIBUTIONS	2012 \$	2013 \$	2014 \$	2015 \$	2016 \$
EMPLOYER	641,473,612	775,542,033	1,076,079,006	1,204,734,398	1,372,657,239
EMPLOYEE	278,151,482	301,460,586	407,150,267	446,710,840	490,498,386

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 asset 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 2016.

ASSETS OF SELF-ADMINISTERED PLANS

	2016 \$	2015 \$
Trinidad and Tobago Government Securities denoted in TT\$	14,557,432,286	14,917,555,341
Corporate Securities	2,852,841,165	2,635,956,534
Mortgages	221,885,613	182,488,320
Real Estate	44,799,426	85,215,000
Trinidad and Tobago Equities	13,072,970,465	14,056,422,458
Fixed /Call Deposits	1,682,485,748	1,991,425,183
Other Trinidad and Tobago Assets	5,024,354,185	5,357,551,947
Trinidad and Tobago Government Securities denoted in foreign currency	1,542,040,667	1,147,653,020
TOTAL LOCAL ASSETS	38,998,809,555	40,374,267,803
Caricom/Foreign Government Securities	279,267,199	291,659,203
Other Caricom/ Foreign Securities	6,557,592,544	5,829,256,749
TOTAL ASSETS IN FUND	45,835,669,298	46,495,183,755
LOCAL ASSET RATIO	85.08%	86.84%

6.13 During the year 2016 the Actuarial Valuations of sixty-six (66) 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 Table below:

Pension Plans' Actuarial Valuation Reports received during 2016							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
1	A.S. Bryden & Sons (Trinidad) Limited Pension Plan	01-Apr-2016	James Camacho (SAGICOR Life Inc.)	\$91,582,000	\$105,929,000	(\$14,347,000)	86%
2	Albrosco Limited Staff Pension Plan	01-Jan-2016	James Camacho (SAGICOR Life Inc.)	\$20,815,000	\$21,741,000	(\$926,000)	96%
3	ANSA McAl Limited Pension Fund Plan	31-Dec-2014	Apex Consulting Limited	\$146,085,000	\$98,740,000	\$47,345,000	148%
4	Ashland Trinidad and Tobago Limited Pension Fund Plan	28-Feb-2016	Bacon Woodrow & de Souza Limited	\$6,003,247	\$5,374,609	\$628,638	112%
5	Atlantic LNG Pension Plan	01-Jan-2016	Bacon Woodrow & de Souza Limited	\$332,567,000	\$388,376,000	(\$55,809,000)	86%
6	Bawodes Ltd Pension Fund Plan	31-Jan-2016	Rohan Harrilal	\$20,762,000	\$20,499,000	\$263,000	101%
7	Berger Paints Trinidad Limited Monthly-Paid Pension Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$31,690,000	\$32,302,000	(\$612,000)	98%
8	Berger Paints Trinidad Limited Weekly-Paid Pension Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$4,867,000	\$6,698,000	(\$1,831,000)	73%
9	BG Trinidad and Tobago Limited Pension Fund Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$152,258,000	\$163,496,000	(\$11,238,000)	93%
10	British High Commission Pension Plan	01-Jul-2015	Bacon Woodrow & de Souza Limited	\$5,181,000	\$4,981,000	\$200,000	104%
11	Caribbean Industrial Research Institute Pension Plan	30-Sep-2015	Bacon Woodrow & de Souza Limited	\$192,528,000	\$135,371,000	\$57,157,000	142%
12	Clark and Battoo Limited Staff Pension Fund Plan	30-Nov-2015	Morneau Shepell	\$9,687,100	\$4,048,900	\$5,638,200	239%
13	Colonial Fire and General Insurance Company Limited Pension Plan	01-Jan-2016	Morneau Shepell	\$143,726,800	\$119,559,700	\$24,167,100	120%
14	Envirotec Holdings Limited Pension Plan (Waste Disposal Limited Pension Fund Plan)	01-Apr-2016	James Camacho (SAGICOR Life Inc.)	\$18,489,000	\$22,014,000	(\$3,525,000)	84%
15	Gulf Insurance Limited Pension Fund Plan	01-Apr-2015	Eckler	\$16,041,000	\$18,570,000	(\$2,529,000)	86%
16	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$113,056,000	\$37,996,000	\$75,060,000	298%
17	Halliburton Trinidad Limited Pension Plan	01-Jan-2016	Bacon Woodrow & de Souza Limited	\$53,912,000	\$63,898,000	(\$9,986,000)	84%
18	Hand Arnold (Trinidad) Limited Employees Pension Scheme	30-Jun-2015	KR Services Limited	\$72,716,000	\$67,859,000	\$4,857,000	107%

Pension Plans' Actuarial Valuation Reports received during 2016							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
19	Home Construction Limited Staff Pension Fund Plan	31-Mar-2014	KR Services Limited	\$131,411,000	\$79,574,000	\$51,837,000	165%
20	Janouras Custom Design Limited Pension Plan	01-Jul-2015	James Camacho (SAGICOR Life Inc.)	\$5,600,000	\$5,358,000	\$242,000	105%
21	Johnson and Johnson (Trinidad) Limited Staff Pension Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$62,085,000	\$51,733,000	\$10,352,000	120%
22	Laughlin and DeGannes and Associate Companies Pension Fund Plan	31-Dec-2014	KR Services Limited	\$29,799,000	\$31,422,000	(\$1,623,000)	95%
23	Lazarri and Sampson Limited Pension Fund Plan	31-Aug-2014	KR Services Limited	\$11,901,000	\$11,492,000	\$409,000	104%
24	Lifestyle Motors Limited Pension Fund Plan	30-Jun-2015	Apex Consulting Limited	\$1,664,000	\$1,641,000	\$23,000	101%
25	Master Mix of Trinidad and Tobago Limited Pension Fund Plan	01-Jun-2015	Bacon Woodrow & de Souza Limited	\$11,637,000	\$12,745,000	(\$1,108,000)	91%
26	Mc Cann Erickson (Trinidad) Limited Pension Fund Plan	01-Jul-2015	James Camacho (SAGICOR Life Inc.)	\$16,666,000	\$16,100,000	\$566,000	104%
27	NALIS Pension Fund Plan	30-Sep-2015	Bacon Woodrow & de Souza Limited	\$109,758,000	\$203,050,000	(\$93,292,000)	54%
28	National Gas Company of Trinidad and Tobago Pension Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$716,300,000	\$1,096,700,000	(\$380,400,000)	65%
29	National Union of Government and Federated Workers Officers Pension Plan	01-Jan-2016	Morneau Shepell	\$4,473,300	\$7,394,200	(\$2,920,900)	60%
30	National Union of Government and Federated Workers Staff Pension Fund Plan	01-Jan-2016	Bacon Woodrow & de Souza Limited	\$27,811,000	\$28,964,000	(\$1,153,000)	96%
31	Neal & Massy Wood Group Ltd. Pension Plan	01-May-2013	James Camacho (SAGICOR Life Inc.)	\$32,162,000	\$28,271,000	\$3,891,000	114%
32	NIHERST Pension Fund Plan	01-Nov-2015	Bacon Woodrow & de Souza Limited	\$52,668,000	\$44,588,000	\$8,080,000	118%
33	Oilfield Workers Trade Union Staff Pension Fund Plan	31-May-2015	Morneau Shepell	\$60,133,000	\$32,496,000	\$27,637,000	185%
34	PCS Nitrogen Merged Pension Fund Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$600,486,000	\$534,445,000	\$66,041,000	112%
35	Pension Plan for Employees of The Barbados Mutual Life Assurance Society	01-Jan-2016	Eckler	\$75,129,000	\$82,532,000	(\$7,403,000)	91%
36	Port Authority of Trinidad and Tobago Daily Paid Pension Plan	31-Dec-2012	Apex Consulting Limited	\$17,088,000	\$15,205,000	\$1,883,000	112%

Pension Plans' Actuarial Valuation Reports received during 2016							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
37	Port Authority of Trinidad and Tobago Monthly Paid Pension Plan	31-Dec-2012	Apex Consulting Limited	\$116,210,000	\$127,354,000	(\$11,144,000)	91%
38	RBP Elevator and Escalator Limited Pension Fund Plan	01-Jul-2014	KR Services Limited	\$8,235,000	\$7,249,000	\$986,000	114%
39	Rhand Credit Union Co-Operative Society Limited Staff Pension Plan	01-May-2015	Apex Consulting Limited	\$10,412,000	\$14,084,000	(\$3,672,000)	74%
40	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	31-Oct-2015	Bacon Woodrow & de Souza Limited	\$694,624,000	\$647,635,000	\$46,989,000	107%
41	Small Business Development Company Limited Staff Pension Fund Plan	01-Jan-2016	Apex Consulting Limited	\$11,828,000	\$9,350,000	\$2,478,000	127%
42	Southern Medical Clinic Limited Pension Fund Plan	01-Apr-2016	James Camacho (SAGICOR Life Inc.)	\$6,957,000	\$6,418,000	\$539,000	108%
43	Southern Sales and Services Company Limited Pension Plan	01-Jan-2015	KR Services Limited	\$70,000,000	\$72,700,000	(\$2,700,000)	96%
44	T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	30-Sep-2015	Apex Consulting Limited	\$77,406,000	\$43,219,000	\$34,187,000	179%
45	T. Geddes Grant Limited Pension Fund Plan	31-Dec-2015	Apex Consulting Limited	\$783,260,000	\$442,933,000	\$340,327,000	177%
46	TECU Credit Union Co-operative Society Limited Pension Fund Plan	31-Dec-2015	Morneau Shepell	\$18,458,000	\$22,039,000	(\$3,581,000)	84%
47	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	31-Mar-2015	Bacon Woodrow & de Souza Limited	\$1,672,400,000	\$1,868,200,000	(\$195,800,000)	90%
48	The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad) Limited	31-Dec-2014	KR Services Limited	\$30,084,000	\$23,267,000	\$6,817,000	129%
49	The Regional Health Authorities Pension Fund Plan	30-Sep-2015	Bacon Woodrow & de Souza Limited	\$1,411,200,000	\$1,535,000,000	(\$123,800,000)	92%
50	The Synod of the Presbyterian Church in Trinidad Pension Plan	30-Sep-2015	Morneau Shepell	\$12,217,000	\$13,214,000	(\$997,000)	92%
51	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	30-Sep-2015	Bacon Woodrow & de Souza Limited	\$118,887,000	\$81,237,000	\$37,650,000	146%
52	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	30-Sep-2015	Bacon Woodrow & de Souza Limited	\$108,818,000	\$212,753,000	(\$103,935,000)	51%
53	Trinidad and Tobago Electricity Commission Pension Fund Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$4,941,400,000	\$4,770,300,000	\$171,100,000	104%

Pension Plans' Actuarial Valuation Reports received during 2016							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
54	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	31-Dec-2014	Apex Consulting Limited	\$34,997,000	\$43,432,000	(\$8,435,000)	81%
55	Trinidad and Tobago Pilots Association Pension Plan	31-Jul-2016	KR Services Limited	\$95,700,000	\$97,000,000	(\$1,300,000)	99%
56	Trinidad and Tobago Port Contractors Limited Pension Fund Plan	31-Dec-2012	Apex Consulting Limited	\$197,026,000	\$149,698,000	\$47,328,000	132%
57	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	01-Jan-2016	Apex Consulting Limited	\$174,995,000	\$171,252,000	\$3,743,000	102%
58	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan	31-Mar-2015	Bacon Woodrow & de Souza Limited	\$2,398,500,000	\$1,565,100,000	\$833,400,000	153%
59	Trinidad Cement Limited Employees Pension Plan	31-Dec-2015	Bacon Woodrow & de Souza Limited	\$914,513,000	\$845,645,000	\$68,868,000	108%
60	Trinidad Concrete Products Limited Pension Fund Plan	01-Jan-2013	KR Services Limited	\$12,095,000	\$11,969,000	\$126,000	101%
61	Trinidad Contractors Limited Pension Plan	01-Oct-2015	James Camacho (SAGICOR Life Inc.)	\$23,114,000	\$23,687,000	(\$573,000)	98%
62	Trinidad Express Newspapers Limited Pension Plan	31-Dec-2014	KR Services Limited	\$116,736,000	\$115,475,000	\$1,261,000	101%
63	Trinidad Nitrogen Company Limited Staff Pension Fund Plan	31-Dec-2014	KR Services Limited	\$4,772,000	\$7,701,000	(\$2,929,000)	62%
64	Unilever Caribbean Limited Monthly-Rated Employees' Pension Fund (formerly Lever Brothers)	01-Jan-2016	Bacon Woodrow & de Souza Limited	\$289,430,000	\$249,874,000	\$39,556,000	116%
65	United States of America Embassy in Trinidad and Tobago Pension Fund Plan	31-Mar-2014	Apex Consulting Limited	\$42,053,000	\$40,678,000	\$1,375,000	103%
66	Water and Sewage Authority Pension Fund Plan	30-Sep-2015	Bacon Woodrow & de Souza Limited	\$698,100,000	\$573,900,000	\$124,200,000	122%

APPENDIX A

SUMMARY OF BALANCE SHEETS OF INSURANCE COMPANIES

AS AT 31ST DECEMBER 2016

COMPANY	ASSETS	LIABILITIES	CAPITAL
Assuria Life (T&T) Ltd.	294,641,984	293,454,075	1,187,909
Bancassurance Caribbean Limited	244,306,711	254,297,557	(9,990,846)
Bankers Insurance Company Limited	93,183,621	71,001,256	22,182,365
Capital Insurance Limited	143,032,066	96,533,153	46,498,913
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	20,681,578	20,681,575	3
Colonial Fire and General Insurance Company Limited	307,394,205	209,421,013	97,973,192
CUNA Caribbean Insurance Society Limited	385,916,162	282,547,588	103,368,574
Export- Import Bank of Trinidad and Tobago Limited	486,032,379	288,397,383	197,634,996
Furness Anchorage General Insurance Limited	69,130,551	21,431,822	47,698,729
Guardian General Insurance Limited	749,103,817	425,570,997	323,532,820
Guardian Life of the Caribbean Limited	8,823,556,265	8,081,739,405	741,816,860
Gulf Insurance Limited	104,293,263	92,487,380	11,805,883
Maritime General Insurance Company Limited	468,284,039	281,610,334	186,673,705
Maritime Life (Caribbean) Limited	2,094,087,872	1,683,965,564	410,122,308
Massy United Insurance Ltd.	138,423,550	107,701,807	30,721,743
Motor One Insurance Company Limited *	-	-	-
Nagico Insurance (Trinidad and Tobago) Limited	187,491,929	208,857,771	(21,365,842)
Nationwide Insurance Company Limited	60,110,542	33,606,277	26,504,265
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	2,333,336,795	1,966,876,508	366,460,287
Sagicor General Insurance Incorporated	212,516,504	134,717,164	77,799,340
Sagicor Life Incorporated	4,241,104,560	3,708,091,684	533,012,876
Scotialife Insurance Limited	1,841,773,787	1,563,393,486	278,380,302
Tatil Life Assurance Limited	1,983,817,726	1,343,652,138	640,165,588
The Beacon Insurance Company Limited	325,544,267	263,260,547	62,283,720
The Demerara Life Assurance Company of Trinidad and Tobago Limited	148,202,808	125,468,881	22,733,927
The Great Northern Insurance Company Limited	6,793,094	5,872,314	920,780
The Insurance Company of the West Indies	29,018,151	21,900,440	7,117,711
The New India Assurance Company (Trinidad and Tobago) Limited	218,477,001	133,743,767	84,733,234
The Presidential Insurance Company Limited	82,214,159	66,199,949	16,014,210
The United Security Life Insurance Company Limited	21,162,001	15,541,325	5,620,676
Trinidad and Tobago Insurance Limited	569,523,227	239,738,669	329,784,558
TRINRE Insurance Company Limited	99,071,772	56,408,123	42,663,649

*Insurance Act Accounts for 2016 were not submitted

APPENDIX B**List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016****Assuria Life (Trinidad and Tobago) Limited**

- S.D.R. Nandlal Advisory Services Limited
- Satish Maharaj Agency Limited

Bankers Insurance Company (Trinidad and Tobago) Limited

- Avant Garde Insurance Services Limited
- Carlyle Consulting Services Limited
- Competitive Insurers Limited
- DSC Insurance Services Limited
- Faborja Limited
- Front Line Insurance Services Limited
- HSL Insurance Services Limited
- Insurable Risks Limited
- Insure 'R' Us General Insurance Agency Limited
- LBV Financial Services Limited
- Muhammad Dattadeen
- Paul Phillip
- NKS Insurance Solutions Limited
- Rodeo Financial Services Limited
- Sovereign Financial Services Limited
- Tommy Gray & Associates United Insurance Company Limited
- Triple A Insurance Services Limited
- Verindra Maharaj Insurance Services Limited
- Watts Insurance and Financial Services Limited
- WGA Company 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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**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
- Farrell's Insurance Services Limited
- Health & Wealth Management Consultants Limited
- Investor's Paradise Financial Services Limited
- Marjen Financial & Insurance Services Limited
- N & Q Investments Limited
- S.O.S. Agencies Limited
- Ser Qualis Limited
- Titan Insurance Services Limited
- Verisure Advisors Limited
- Win Financial Services Limited
- Your General Insurance Limited

Colonial Life Insurance Company (Trinidad and Tobago) Limited

- Emmanuel Lawrence t/a E.C. Lawrence Insurance Services
- Jeewan Birbal t/a Jeewan Enterprises
- Jemmot Manmohan t/a Jemmot Manmohan Insurance and Investments
- S.O.S. Agencies Limited

Guardian General Insurance Company Limited

- A.G.N. Insurance and Investments Limited
- A.S. Bryden & Sons (Insurance) Limited
- Ajax Services Limited
- ALM Insurance Services Limited
- EKTA Consultants Company Limited
- G.Figuera Insurance Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Guardian General Insurance Company Limited (cont'd)**

- Gordon Grant & Company Limited
- Guardian Life of the Caribbean Limited
- J & C Agencies Limited
- Jones Motors Limited
- Lange Trinidad Limited
- Nirveeta Agencies Limited
- Noel Noel & Associates Limited
- Robard Insurance Services Limited
- Royal Insurance Consultants Limited
- Rupert Clovis Insurance Agency Limited
- Samsaun Financial Services Limited
- SCN Agency Limited
- TECU Credit Union Co-operative Society Limited
- Wajeeda Bissoondath

Guardian Life of the Caribbean Limited

- A & R Financial Advisory Services Limited
- Accident Insurance Marketing Limited
- Advanced Investments Management Limited
- Aerie International Limited
- Affonso Insurance Services & Investments Limited
- Akal Assets & Risk Management Limited
- All Care Insurance Limited
- ALM Insurance Services Limited
- Amada Investments & Financial Services Limited
- Amritam Services Limited
- Andrew Hackett Insurance Services Limited
- Architects for Insurance & Financial Services Limited
- Archton Services Limited
- B.D.'s Services Limited
- B.J. Financial Services Limited
- BMW Professional Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Guardian Life of the Caribbean Limited (cont'd)**

- Bates Asset Management Company Limited
- Ben's Insurance & Financial Services Limited
- Betimes Consulting Limited
- Brensselle Financial & Investment Services Limited
- Brittasia Investments Limited
- Build To Win Investment Solutions Limited
- Byron Enterprises Limited
- C & R Basdeo Services Limited
- C & S Moonah Financial Services Limited
- Calvin Mendez Financial Services Limited
- Candy Financial Services Limited
- Capital Gain Consultants Limited
- Chaab Financial Company Limited
- Chelsea & Company Limited
- CJ's & Associates Company Limited
- Clayton's Financial and Investments Services Limited
- Courmand Insurance Services Company Limited
- D.L. Financial Services Limited
- Dabar & Associates Enterprises Limited
- Darren Bepath Investments Limited
- Demming Marketing Limited
- Dianne Mohammed Financial Services Limited
- D.Steeple Financial Services Limited
- Dynamic Financial & Concepts Limited
- Eagle Financial Solutions Limited
- ED Investments Limited
- EKTA Consultants Company Limited
- Emmanuel Financial Services Limited
- Euodoo Financial Services Limited
- FAM Investments Limited
- Ferm Insurance Services Limited
- Financial Service Partner Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Guardian Life of the Caribbean Limited (cont'd)**

- Fortunata Services Limited
- Futuristic Insurance Services Limited
- FYC Limited
- G.E.T. Financial Services Limited
- Gerhard Akien Limited
- Giowong Financial Services Limited
- Glenn Redhead Services Limited
- GMS Associates International Limited
- 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
- Jieovane Investments Limited
- JJ's Insurance & Financial Services Limited
- JL Life Solutions Limited
- Kanith Investments Limited
- Karlla Agencies Limited
- Krat Investments Limited
- Lange Trinidad Limited
- L.G.G. Investments Limited
- L.R. & J. Investments Limited
- LC's Investment Limited
- LFM Investments Limited
- Life Line Financial Services Limited
- Lisa Pollonais Financial Services Limited
- LRJ Financial Advisory Services Limited
- Lurson Financial & Investment Services Limited
- Lynchris Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Guardian Life of the Caribbean Limited (cont'd)**

- M & G Enterprises Limited
- M.U.C.H. Services Limited
- Malayam Financial Services Limited
- MALS Insurance Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited
- MIA (Melissa Insurance Advisory) Services Limited
- N.A.G. Insurance and Financial Services Limited
- Naceri Limited
- NAN Associates Limited
- Nazir Mohammed Investments Limited
- NGB Financial Services Limited
- Nigel Sookbir's Insurance Solutions Limited
- Noel Charles Financial Services Limited
- Noel's Ultimate Financial Solutions Limited
- Oodles Financial Services Limited
- P.P.S. Financial Services Limited
- Paramount Investments Limited
- PGM Financial Services Limited
- Premdath Seegolam t/a V.I.P.S. Financial Services
- Privilege Insurance & Financial Services Limited
- Prophet Financial Services Limited
- Prosperity Plus Advisory Services Limited
- Quincy Tyner Consultancy Limited
- R & A Financial Risk Management Consultants Limited
- R.C.S.N. Investments Limited
- Rabah Financial Services Limited
- Ramsahai Investment Service Enterprise Limited
- RDA Financial Services Limited
- Reward Enterprises Limited
- Rhevol Insurance & Investment Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Guardian Life of the Caribbean Limited (cont'd)**

- Ricanice Investments Limited
- Richsons Financials Limited
- RIIB Financial Services Limited
- Ro-Je Management and Investment Services Limited
- Rondel Investment Services Enterprise Limited
- Roxanne Pacheco & Associates Limited
- Rozana Gaffoor-Ali
- Rudy Gaskin Insurance Investments & Financial Services Limited
- S.F.D. Insurance and Investments Limited
- SAFH Services Limited
- Selverondm Limited
- Sevens Financial Services Limited
- Sharon Gray Supernova Financial Solutions Limited
- Shawn Ashton Consultancy Limited
- Simplicity Financial Services Limited
- SMCF Financial Services Limited
- SML Insurance Services Limited
- Successful Ideas Limited
- Supreme Concepts & Solutions Limited
- Supreme Financial Services Limited
- Tai Chew Investment Services Limited
- Tando Limited
- The Daniel Dookie Consultancy Group Limited
- The Model Financial Limited
- Thijs Investments Limited
- Today-Tomorrow Limited
- U4RIA Investments and Services Limited
- V & A Services Limited
- V.H. Investments Limited
- Validus Financial Consultancy Limited
- Vernon Fingal Financial Services Limited
- Victory Insurance Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016

Guardian Life of the Caribbean Limited (cont'd)

- Wealth Engineering Services Limited
- Whedeck Insurance & Financial Services Limited
- Z.N. Mathura Investments Limited
- Zai's Financial Services Limited

Gulf Insurance Limited

- ASC Insurance Services Limited
- Charmaine Maharaj
- Dipnarine Sinanan
- Michael Harricharan
- Ramanan Jaikaran
- Usha Sirjoo
- S.D.R. Nandlal Advisory Services Limited
- Satish Maharaj Agency Limited

Maritime General Insurance Company Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- A. Harricharan Financial Solutions Limited
- A.H. Creative Concepts & Advisory Services Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Ansloc Financial Services Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- Ben's Insurance and Financial Services Limited
- C & O Financial Services Limited
- C & Y Dass Services Limited
- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meikhofin Financial Services
- Financial Evaluation Sales & Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Maritime General Insurance Company Limited (cont'd)**

- Financial Physicians Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Islandwide Financial & Insurance Solutions Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- K. Balkaran Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Northern Atlantic Insurance & Finance Company Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- Pioneer Investments (Trinidad & Tobago) Limited
- R & N Insurance Services Limited
- R. Singh Financial Services Limited
- Ralico Insurance 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
- Tai Chew Investment Services 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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Maritime Life (Caribbean) Limited**

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- A. Harricharan Financial Solutions Limited
- A.H. Creative Concepts & Advisory Services Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Ansloc Financial Services Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- C & O Financial Services Limited
- C & Y Dass Services Limited
- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meihkofin Financial Services
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Islandwide Financial & Insurance Solutions Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- K. Balkaran Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Maritime Life (Caribbean) Limited (cont'd)**

- Pioneer Investments (Trinidad & Tobago) Limited
- 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
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Massy United Insurance Limited

- Nations Insurance Advisors Limited
- Niklex Insurance Services Limited
- S.W.L. Financial Limited
- Sandee Communications Limited
- Sarz Agencies Limited
- Savannah Insurance Services Limited

Motor One Insurance Company Limited

- Chanrakali S.Mangaroo
- Dalchand Harrilal Seerattan t/a DHS Insurance Consultants & Advisory Services
- Dilmatie Siewbaran-Boodram
- Naline Rooplal
- Wallum Insurance Services Limited

Nagico Insurance (Trinidad and Tobago) Limited

- CMFS General Insurance Limited
- Joseph Ramlal Agency Limited
- Omega Insurance Consultants Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Nagico Insurance (Trinidad and Tobago) Limited (cont'd)**

- Seepersad Insurance Services Limited
- Sitkam General Insurance Services Limited
- W Insurance Services Limited
- Wallum Insurance Services Limited

Pan-American Life Insurance Company of Trinidad and Tobago Ltd

- Allan Anthony Tang Choon
- Anthony Ramsingh Financial Services Limited
- Boxil Charles Insurance Services Limited
- Carew Financial Services Limited
- Coastline Financial Services Limited
- David Grainger t/a Financial One
- Dwarika and Associates Limited
- Eaglestar Insurance Services Limited
- Faith Financial Services Limited
- Financial Advisory Services Limited
- G.D.C. Financial Services Limited
- G.M. Investments Limited
- Integritus Company Limited
- J & L Financial & Counselling Services Limited
- KCJ Financial Services Limited
- Kerry Ramjag
- Lynbar Financial Services Limited
- Maxim Investments Limited
- Mc Ewin Joseph Financial Services Limited
- Phoenix Estate Management Services Limited
- R.G.F. Asset Management Limited
- Ramkhelawan Financial & Insurance Services Limited
- Saltes Insurance & Financial Services Limited
- TAJI Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016

Pan-American Life Insurance Company of Trinidad and Tobago Ltd (cont'd)

- The New Edition Insurance Services Limited
- Ultraline Investments Limited
- VCAFF Insurance & Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor General Insurance Incorporated

- A. Rauseo & Associates Limited
- Aberdeen Investments Limited
- De Liberare Company Limited
- GDC Financial Services Limited
- Gobin's Financial Services Limited
- Grandwheels General Insurance Services Limited
- Hudama Limited
- In One General Insurance Services Limited
- J. Rampersad & Company Limited
- Maxim General Insurance Services Limited
- Plan +3 and Associates Limited
- Portfolio Development Services Limited
- Prime General Insurance Limited
- Regingen Company Limited
- Risk Expertz Services Limited
- Sagicor Life Incorporated
- TLS Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor Life Incorporated

- A. Rauseo & Associates Limited
- ADS Financial Services Limited
- Allan Kerelus t/a Kerelus Financial Services
- Andy De Vert Insurance Consultants Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Sagicor Life Incorporated (cont'd)**

- Astad Investments Limited
- B.I. Lal Insurance Services Limited
- Basil Fraser t/a Basfra Insurance Services
- Beatrice Investments Limited
- Christopher Knaggs t/a Kris K. Insurance Services
- Christopher Maraj t/a C. Maraj Financial Services
- D. Ache Financial Concepts & Solutions Limited
- David Namsoo t/a D.A.N. Insurance Services
- Dayna Vieira t/a Mayfair Insurance Services
- De Leon Insurance Financial Freedom Limited
- Dianne Grell t/a Financial & Insurance Solutions (FINSOL)
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Edwin T. Boyce t/a Edwin T. Boyce Insurance Services
- Enrique Huggins Insurance Services Limited
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Executive Insurance Company Services Limited
- Garon Limited
- Gervase Hannays t/a G.H. Insurance Services
- Grandwheels Services Limited
- H.H. Services Limited
- I.S. Insurance Consultants 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
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Kaav Enterprises Limited
- KR Insurance Consulting Limited
- Livewell Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Sagicor Life Incorporated (cont'd)**

- Loren Investments and Financial Enterprises Limited
- Marcia Assam t/a Marcia Assam Financial Services
- Mariana Galindo t/a Kaym's Financial Services
- MPA Insurance Services Limited
- Nitim Insurance Services Limited
- OCL Insurance & Financial Services Limited
- Pollonais Financial Services Company Limited
- Portfolio Development Services Limited
- Q-Rator Financial Services Limited
- Qwest Investments Limited
- Ralph Coutain Insurance Services and Investments Limited
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Richard Daly t/a NRICH Enterprises
- S.S. Services Limited
- Sumar Consultants Limited
- Sydsons Services Limited
- TC & F Services Limited
- Top Notch Financial Services Limited
- Trinidad Insurance Centre Limited
- Vic Insurance Services Limited
- Vijay Gary Lubin t/a Gary Lubin's Executive Financial Services
- W.B. Financial Services Limited
- W. Lezama Insurance and Investment Services Limited
- 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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**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
- CAMWILL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited
- Christopher Lyons Financial Services Limited
- Fuentes Financial 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
- Real Insure Investment Services Limited
- Russ Financial Services Limited
- Russell Bhola Insurance Services Limited
- S & R Insurance & Advisory Service Limited
- Saving Security Investment Limited
- Walter H. Stewart Financial Services Limited

The Beacon Insurance Company Limited

- Alliance General Insurance Limited
- Falcon Insurance Services Limited
- Nare Insurance Agencies Limited
- YMT Insurance and Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**The Insurance Company of the West Indies Limited**

- Anthony Marcellin
- Kenny Majeed
- M & E Insurance Services Limited
- Omari Donkor

The New India Assurance Company (Trinidad and Tobago) Limited

- Affiliated General Insurance Services Limited
- Ahalia Manoo
- Calcut Insurance Services Limited
- Felmine Financial Limited
- GCC Insurance Services Limited
- Kinetika Consultants Limited
- Kushal Co. Limited
- Nazia Ali-Azim Insurance Agency Limited
- Premier Insurance Services Limited
- Russ Financial Services Limited
- S.G. Financial Services Limited
- Serene Insurance Agencies Limited
- Topline Insurance Services Limited
- Veda Consultants Limited

The Presidential Insurance Company Limited

- Dillon Ali
- Marlon Cabral-Samaroo
- MRK Consultants Limited
- Elizabeth Ramathally Ramdeen Insurance Agency

The Reinsurance Company of Trinidad and Tobago Limited

- A & J Insurance Agency Limited
- Carew Financial Services Limited
- Kirby Panchoo t/a E.R. Insurance Agency
- Tianna Parriag-Lee Chong

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Trinidad and Tobago Insurance Limited**

- Albert N. Abreu t/a Abreu Trading Company
- Alternative Insurance Services Limited
- B K Insurance Agency Limited
- B&B Gray Enterprises Limited
- B. Gosine's Insurance Services Limited
- C. Leotaud & Son Limited
- Czar Insurance Services Limited
- David A. Stephens Insurance Services Limited
- Deneco Limited
- DVD Services Limited
- Fairways Insurance Services Limited
- First Class Insurance Services Limited
- Habil Mohammed Agency Company Limited
- Hamilson's Insurance Services Limited
- J. Mohess & Company Limited
- Kalyaani Limited
- Kedar Gajadharsingh Insurance Services Limited
- Keith Charles Financial Services Limited
- Kelvin Rollock Insurance Associates Limited (K.R.I.A.L.)
- Majestic Financial Services Limited
- Pegasus Financial Services Limited
- R & Z Electrical Sales & Services Limited
- Recover Insurance Services Limited
- Risk Protection Insurance Agencies Limited
- S&R Insurance & Advisory Service Limited
- S. Sookhoo Insurance Services Limited
- Saving Security Investment Limited
- SMH Services Limited
- Soldado Insurance Agency Limited
- S. Geelalsingh's Insurance Enterprises Limited
- Telly Paul General Insurance Services Limited
- The Presidential Insurance Company Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2016**Trinidad and Tobago Insurance Limited (cont'd)**

- Tonya Marhue-Maraj Insurance Services Limited
- Zenobia Baksh
- ZK Insurance Investments Limited

APPENDIX C**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2016**

- 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
- Bell Insurance Services Limited
- Blaine Hosang
- Brian Lewis
- 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 Imtiaz Ali
- Fidelity Insurance Brokers Limited
- Garvin Anslem Manzano
- Global Financial Brokers Limited
- Gregory S. de Montrichard
- Hardath General Insurance Consultants Limited
- Horizon Insurance Services Limited
- Insurance & Allied Services Limited

- Insurance Brokers West Indies Limited
- L. Dereck Soobransingh
- Lou-Anna Ferreira-Patterson
- Legacy Brokerage Services Limited
- M&M Insurance Broking Services Limited
- Maibrol Insurance Brokers Limited
- Mark Henderson
- Matthew Peter Moses
- 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
- Pooran Carl Hardath
- Prakash Bhaggan
- PRFC Limited
- Ramnarine Maharaj
- Ravi Surjan
- Richard Ramdwar
- Risk Management Services Limited
- Risk Research Limited
- Robert Gordon Charlett
- Robert Lazzari
- Rodney B.D. Farah
- Samsoundar Surjan
- Samtrin Insurance Brokers Limited
- SDS Insurance Brokers Limited
- Seunarine Hardath

- Specialists Insurance Brokers Limited
- Stephen Castagne
- Sterling Insurance Brokers Limited
- Surujdeo Mangaroo
- Trevor Montoute
- Trinidad & Tobago Insurance Consultants Limited
- Trinity Insurance Brokers Limited
- Troy Gabriel
- Universal Insurance Brokers Limited
- Walter De Bruin
- Wayne Gosine
- Winston Siriram
- Yogendranath Ramsingh

APPENDIX D**LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2016**

- Accord Adjusting Company Limited
- Adam Francois Sanguinette
- Aldith Bernard
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Cariclaims Investigators & Adjusters Limited
- Christian Rampersad t/a Charis Adjusting & Investigation Services
- 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
- General Adjusters Limited
- Glen Mohammed
- Insurance Investigations Services Limited
- International Business Investigations Services Limited
- Jacob Jules t/a Jules Investigators & Adjusters Services
- Jason Greenidge
- Kerwin Allan Simmons
- Legis Adjusting Limited
- McLarens (Trinidad and Tobago) Limited
- Ottis Aguillera
- Michael Samms
- Oliver Rosemin & Company Limited
- Peter S. Bowman
- Pioneer Insurance Claims Services Company Limited
- Premiere Adjusters and Valuations Services Limited
- Quantitas Services Limited
- Rawle Raphael t/a Trinidad Accident Assessors and Valuers
- Robert Anthony Ferreira t/a Robard (Marine Recovery) Services
- Rudy Rampersad
- Trevor Cooper t/a Cooper Insurance Investigators and Adjusters

APPENDIX E**LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2016****SELF-ADMINISTERED PENSION PLANS****Pension Plans**

- 1 Aegis Business Solutions Limited Pension Plan
- 2 Agostini Insurance Brokers Limited Pension Fund Plan
- 3 Agostini's Limited Retirement Plan
- 4 Airports Authority Pension Fund Plan
- 5 AMOCO Trinidad Oil Company Pension Plan
- 6 Ansa McAl Limited Pension Fund Plan
- 7 Ansa McAl Pension Fund Plan
- 8 Associated Brands Limited Group Pension Fund Plan
- 9 Atlantic LNG Pension Plan
- 10 B.W.I.A. Pilots Pension Fund Plan
- 11 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan
- 12 Bawodes Limited Pension Fund Plan
- 13 Berger Paints Trinidad Limited Monthly-Paid Pension Plan
- 14 BG Trinidad and Tobago Limited Pension Fund Plan
- 15 Bishop Anstey High School East / Trinity College East Pension Fund Plan
- 16 Caribbean Airlines Limited Pension Fund Plan
- 17 Caribbean Industrial Research Institute Pension Plan
- 18 Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees
- 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 Fund Plan
- 22 Consolidated Insurance Consultants Limited Staff Pension Fund Plan
- 23 CPI Limited Defined Contribution Pension Plan
- 24 CUNA Caribbean Insurance Society Pension Fund Plan
- 25 Development Finance Limited Pension Fund Plan
- 26 E&Y Services Limited Pension Scheme
- 27 EOG Resources Trinidad Limited Employees Pension Fund Plan
- 28 Ferreira Optical Limited Pension Fund Plan
- 29 First Citizens Bank Pension Fund Plan
- 30 First Caribbean International Bank (Trinidad & Tobago) Limited Pension Plan
- 31 Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan
- 32 Guardian Defined Benefit Pension Fund Plan
- 33 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan
- 34 H.S Services Limited Pension Fund Plan
- 35 Halliburton Trinidad Limited Pension Plan
- 36 Hand Arnold (Trinidad) Limited Employees Pension Scheme
- 37 HDC Daily-Rated Pension Fund Plan
- 38 HDC Monthly-Paid Pension Fund Plan
- 39 Hydro Agri Trinidad Limited Salaried Employees Pension Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2016

SELF-ADMINISTERED PENSION PLANS (CONT'D)

- 40 IBM Retirement Plan for IBM Employees in Trinidad and Tobago
- 41 Insurance Brokers West Indian Limited Pension Fund Plan
- 42 L.J. Williams Limited Pension Fund Plan
- 43 Mega Insurance Company Limited Pension Plan
- 44 NALIS Pension Fund Plan
- 45 National Flour Mills Limited Pension Fund Plan
- 46 National Gas Company of Trinidad and Tobago Pension Fund Plan
- 47 National Insurance Board Pension Fund Plan
- 48 National Insurance Property Development Company Limited Pension Fund Plan
- 49 National Maintenance Training and Security Co Ltd Pension Fund Plan
- 50 National Union of Government and Federated Workers Officers Pension Plan
- 51 National Union of Government and Federated Workers Staff Pension Fund Plan
- 52 Neal and Massy Group Pension Plan
- 53 Nestle Trinidad & Tobago Limited Senior Staff Pension Plan
- 54 Nestle Trinidad & Tobago Unionized Employees Pension Plan
- 55 NIHERST Pension Fund Plan
- 56 PCS Nitrogen Merged Pension Fund Plan
- 57 Petrotrin Employees Pension Plan
- 58 Phoenix Park Gas Processors Limited Staff Pension Fund Plan
- 59 Point Lisas Industrial Port Development Corporation Limited Pension Fund Plan
- 60 PWC Limited Pension Fund Plan
- 61 RBC Financial (Caribbean) Pension Fund Plan
- 62 Repsol E&P T&T Limited Pension Fund Plan
- 63 Republic Bank Staff Pension Plan
- 64 Schlumberger Trinidad Inc. Pension Plan
- 65 Scotiabank Trinidad and Tobago Limited Pension Fund Plan
- 66 Servol Limited Pension Fund Plan
- 67 T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan
- 68 T. Geddes Grant Limited Pension Fund Plan
- 69 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
- 70 Texaco (Trinidad) Limited Staff Retirement Plan
- 71 The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 72 The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 73 The Home Mortgage Bank Pension Fund Plan
- 74 The Myerson Tooth Company Limited Pension Plan
- 75 The Regional Health Authorities Pension Fund Plan
- 76 The West Indian Tobacco Company Limited Pension Fund Plan
- 77 Thomas Peake and Company Limited Pension Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2016

SELF-ADMINISTERED PENSION PLANS (CONT'D)

- 78 Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan
- 79 Trinidad and Tobago Civil Aviation Authority Pension Fund Plan
- 80 Trinidad and Tobago Electricity Commission Pension Plan
- 81 Trinidad and Tobago Electricity Commission Provident Fund
- 82 Trinidad and Tobago Methanol Company Limited Pension Fund Plan
- 83 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I
- 84 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II
- 85 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan
- 86 Trinidad and Tobago Pilots' Association Pension Fund Plan
- 87 Trinidad and Tobago Telephone Company Limited Staff Pension Plan
- 88 Trinidad and Tobago Unit Trust Corporation Pension Fund Plan
- 89 Trinidad Building and Loan Association Pension Fund Plan
- 90 Trinidad Cement Limited Employees' Pension Fund Plan
- 91 Trinidad Hilton Pension Plan
- 92 Trinidad Express Newspapers Limited Pension Fund Plan
- 93 Trintoplan Consultants Limited Staff Pension Plan
- 94 Tucker Energy Services Holdings Limited Pension Fund Plan
- 95 UM Bulk Liquids Trinidad Pension Plan
- 96 Unicomer (Trinidad) Limited Pension Fund Plan
- 97 Unilever Caribbean Limited Hourly-Rated Employees Pension Plan
- 98 Unilever Caribbean Limited Monthly-Rated Employees' Pension Fund (formerly Lever Brothers)
- 99 Water and Sewage Authority Pension Fund Plan
- 100 Y. De Lima and Company Limited Pension Fund Plan

INSURED PENSION PLANS

Pension Plans

- 1 A.S. Bryden & Sons (Trinidad) Limited Pension Plan
- 2 Albrosco Limited Staff Pension Plan
- 3 Amenable Habitat Limited Pension Fund Plan
- 4 Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan
- 5 Anthony N. Sabga Limited Pension Fund Plan
- 6 ASA Wright Nature Centre Pension Fund Plan
- 7 Ashland Trinidad and Tobago Limited Pension Fund Plan
- 8 Barbados Mutual Life Assurance Society Employee Pension Fund Plan
- 9 Baroid Trinidad Services Limited Staff Pension Fund Plan
- 10 Berger Paints Trinidad Limited Weekly-Paid Pension Plan
- 11 Bermudez Biscuit Company Limited Pension Plan
- 12 Bermudez Biscuit Company Limited Weekly Paid Staff Pension Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2016**INSURED PENSION PLANS (CONT'D)**

- 13 British High Commission Pension Plan
- 14 C.B.P. Limited Pension Fund Plan
- 15 C.M.B Packaging Trinidad Ltd. Pension Fund Plan
- 16 Chaguaramas Development Authority Pension Plan
- 17 Clark and Battoo Ltd Staff Pension Fund Plan
- 18 Collier Morrison Belgrave Limited Pension Plan
- 19 Colonial Fire and General Insurance Company Limited Pension Plan
- 20 Envirotec Holdings Limited Pension Plan
- 21 Eric Solis Marketing Limited Staff Pension Plan
- 22 F.T. Farfan and Sons Limited Pension Fund Plan
- 23 Furness Trinidad Limited Pension Fund Plan
- 24 Grace Kennedy Trinidad and Tobago Limited Pension Fund Plan
- 25 Guardian Holdings Group Defined Contribution Pension Plan
- 26 Gulf Engineering Services Limited Pension Fund Plan
- 27 Gulf Insurance Limited Pension Fund Plan
- 28 Home Construction Limited Staff Pension Fund Plan
- 29 J.N. Harriman and Company Limited Pension Plan
- 30 J.T.A. Supermarkets Limited Pension Fund Plan
- 31 Janouras Custom Design Limited Pension Plan
- 32 Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
- 33 Junior Schools Limited Staff Pension Plan
- 34 Lake Asphalt of Trinidad and Tobago (1978) Limited Employees' Pension Plan
- 35 Lake Asphalt of Trinidad and Tobago (1978) Limited Staff Pension Plan
- 36 Lange Trinidad Limited Pension Fund Plan
- 37 Laughlin and DeGannes and Associate Companies Pension Fund Plan
- 38 Lazarri and Sampson Limited Pension Fund Plan
- 39 Lifestyle Motors Limited Pension Fund Plan
- 40 Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan
- 41 Mainstream Foods Limited Pension Fund Plan
- 42 Maritime Life (Trinidad) Limited Pension Fund Plan
- 43 Master Mix of Trinidad and Tobago Limited Pension Fund Plan
- 44 Mc Cann Erickson (Trinidad) Limited Pension Fund Plan
- 45 National Helicopter Services Limited Pension Fund Plan
- 46 Navarro's Shipping Limited Pension Fund Plan
- 47 Neal & Massy Wood Group Ltd. Pension Plan
- 48 Oilfield Workers Trade Union Staff Pension Fund Plan
- 49 Pepsi Cola Trinidad Bottling Company Limited Pension Fund Plan
- 50 Port Authority of Trinidad and Tobago Daily Paid Pension Fund Plan
- 51 Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan
- 52 Prestige Holdings Limited Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2016

INSURED PENSION PLANS (CONT'D)

- 53 Print - A - Pak Limited Pension Plan
- 54 RBP Elevator and Escalator Limited Pension Fund Plan
- 55 Rentokil Initial (Trinidad) Limited Pension Fund Plan
- 56 Rhand Credit Union Co-operative Society Limited Staff Pension Plan
- 57 Sealand Services Incorporative Pension Plan
- 58 Small Business Development Company Limited Staff Pension Fund Plan
- 59 Southern Medical Clinic Limited Pension Fund Plan
- 60 Southern Sales and Services Company Limited Pension Plan
- 61 Tatil Life Sales Representatives Pension Fund Plan
- 62 TECU Credit Union Co-operative Society Limited Pension Fund Plan
- 63 The ANSA McAL Limited DC Pension Plan
- 64 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly paid Employees
- 65 The Demerara Life Assurance Company of Trinidad and Tobago Limited Sales Staff Pension plan
- 66 The Group Pension Fund Plan for Non-Professional Employees of Fitzstone Limited
- 67 The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad) Limited
- 68 The Institute of Marine Affairs Pension Fund Plan
- 69 The National Schools Dietary Services Limited Pension Plan
- 70 The Synod of the Presbyterian Church in Trinidad Pension Plan
- 71 The Trinidad and Tobago Stock Exchange Pension Fund Plan
- 72 The University of the West Indies (St. Augustine) Staff Pension Plan
- 73 Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan
- 74 Trinidad and Tobago Port Contractors Limited Pension Fund Plan
- 75 Trinidad & Tobago Securities and Exchange Commission Pension Fund Plan
- 76 Trinidad and Tobago Solid Waste Management Company Limited Pension Plan
- 77 Trinidad Concrete Products Limited Pension Fund Plan
- 78 Trinidad Contractors Limited Pension Plan
- 79 Trinidad Nitrogen Company Limited Staff Pension Fund Plan
- 80 Trinidad Ropeworks Limited Retirement Plan for Employees
- 81 Trinidad Systems Limited Pension Plan
- 82 Trinrico Steel & Wire Products Limited Pension Fund
- 83 United States of America Embassy in Trinidad and Tobago Pension Fund Plan
- 84 Western Scientific Company Limited Pension Fund Plan
- 85 William H Scott Limited Pension Plan
- 86 Youth Training and Employment Partnership Programme Limited Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2016

WINDING-UP PENSION PLANS

Pension Plans

- 1 3M Interamerica Inc-T&T Division Pension Fund Plan
- 2 All Trinidad Sugar and General Workers Trade Union Pension Fund Plan
- 3 Amour's Funeral Home Limited Pension Fund Plan
- 4 Aviation Services Trinidad and Tobago Ltd. Pension Fund Plan
- 5 B.H. Rose Limited Pension Fund Plan
- 6 Bel Air International Airport Hotel Limited Pension Fund Plan
- 7 Bottlers Ltd. Pension Fund Plan
- 8 British Airways Pension Fund Plan
- 9 British American Insurance Pension Plan
- 10 Bristol Myers (West Indies) Limited Pension Fund Plan
- 11 BWIA General Staff Pension Fund Plan
- 12 BWIA Limited General Staff Provident Fund
- 13 C. Lloyd Trestrail & Co. Ltd. Pension Fund Plan
- 14 Caribbean Services Company Limited Pension Plan
- 15 Caroni (1967) Limited Pension Fund Plan
- 16 Caroni (1975) Limited Daily Paid Employees Non-Contributory Pension Fund Plan
- 17 Caroni (1975) Limited Employees Pension Fund Plan
- 18 Century Eslon Limited Pension Plan
- 19 Clico Investment Bank Limited Staff Pension Fund Plan
- 20 Cliffs and Associates Limited Pension Fund Plan
- 21 Coates Brothers (Caribbean) Limited Pension Fund Plan
- 22 Coconut Growers' Association Limited Staff Pension Fund Plan
- 23 Colgate Palmolive (Caribbean) Inc. Pension Fund Plan
- 24 Colonial Life Insurance Co. (Trinidad) Limited Agents Pension Fund Plan
- 25 Colonial Life Insurance Company (Trinidad) Limited Staff Pension Fund Plan
- 26 Crown Life Caribbean Limited Employees Pension Fund Plan
- 27 CTC Electronics Limited Pension Fund Plan
- 28 Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan
- 29 Electrotec Services Limited Pension Fund Plan
- 30 Employers Consultative Association Pension Fund Plan
- 31 F.W. Woolworth Limited Pension Fund Plan
- 32 General Building and Loan Association Staff Pension Fund Plan
- 33 George Wimpey Caribbean Limited Pension Fund Plan
- 34 GlobalSantaFe South America LLC Pension Fund Plan
- 35 Goellnicht and Stollmeyer (Marketing) Limited Pension Fund Plan
- 36 Gordon Grant Staff Pension Fund Plan
- 37 Guardian Life of the Caribbean Limited Pension Fund Plan
- 38 Heineken Trinidad & Tobago Limited Pension Fund Plan
- 39 Hydro Agri Trinidad Limited Hourly Paid Employees Pension Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2016

WINDING-UP PENSION PLANS (CONT'D)

- 40 Industrial Development Corporation Pension Fund Plan
- 41 Inglefield Ogilvy & Mather Caribbean Pension Fund Plan
- 42 Insurance Consultants Limited Pension Fund Plan
- 43 International Loss Adjusters Limited Pension Fund Plan
- 44 International Trust Limited Pension Fund Plan
- 45 Johnson and Johnson (Trinidad) Limited Staff Pension Plan
- 46 Label House Limited Staff Pension Fund Plan
- 47 Life of Barbados Pension Plan
- 48 Marine Consultants Limited
- 49 Medianet Limited Monthly Paid Staff Pension Fund Plan
- 50 Mittal Steel Point Lisas Employees' Pension Fund Plan
- 51 Moore Trinidad Limited Pension Plan
- 52 National Agro Chemicals Pension Fund Plan
- 53 National Broadcasting Services of Trinidad and Tobago Pension Fund Plan
- 54 Nationwide Staff "A" Pension Fund Plan
- 55 Nationwide Staff "B" Pension Fund Plan
- 56 Nationwide Staff "C" Pension Fund Plan
- 57 Orange Grove National Company Limited Pension Fund Plan
- 58 PCS Nitrogen Pension Fund Plan 2
- 59 Penta Paints Caribbean Limited Pension and Widows Benefit Scheme
- 60 Pereira & Company Limited Staff Pension Plan
- 61 Premier Consolidated Oilfields Limited Pension Fund Plan
- 62 Pres T Con Limited Pension Fund Plan
- 63 PriceWaterhouse Coopers Limited Pension Fund Plan
- 64 Rediffusion (Trinidad) Limited Pension Fund Plan
- 65 Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
- 66 Royal Caribbean Insurance Limited Staff Pension Fund Plan
- 67 Santana Services Limited Pension Fund Plan
- 68 Selco Limited Pension Fund Plan
- 69 Sherwin Williams (Caribbean) N.V. Pension Fund Plan
- 70 Sissons Paints Limited Staff Pension Fund Plan
- 71 Smith International Inc. Pension Fund Plan
- 72 Stellar Distributions (Trinidad) Limited Staff Pension Plan
- 73 Stephens and Ross Limited Pension Fund Plan
- 74 Super Chem Pension Fund Plan
- 75 Swan Hunter Trinidad Limited Pension Fund Plan
- 76 The Incorporated Trustees of the Anglican Church in the Dioceses of Trinidad and Tobago Pension Fund Plan
- 77 The National Commercial Bank of Trinidad and Tobago Pension Scheme
- 78 The Retirement Plan for the Employees of Metal Box Trinidad Limited

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2016**WINDING-UP PENSION PLANS (CONT'D)**

- 79 The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan
- 80 Tourism & Industrial Development Company of Trinidad & Tobago Pension Fund Plan
- 81 Toyota Trinidad and Tobago Staff Pension Fund Plan
- 82 Trinidad & Tobago Forest Products Limited Staff Pension Fund Plan
- 83 Trinidad and Tobago BWIA International Airways Pension Fund Plan
- 84 Trinidad and Tobago Chamber of Commerce Pension Fund Plan
- 85 Trinidad and Tobago Export Development Corporation Pension Fund Plan
- 86 Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan
- 87 Trinidad and Tobago Oil Company Limited Contributory Pension Fund A
- 88 Trinidad and Tobago Oil Company Limited Contributory Pension Fund B
- 89 Trinidad and Tobago Oil Company Limited Employees Benefit Plan
- 90 Trinidad and Tobago Oil Company Limited Non Contributory Pension Fund Plan
- 91 Trinidad and Tobago Oil Company Local Provident Fund
- 92 Trinidad and Tobago Oil Company Staff Retirement Plan
- 93 Trinidad and Tobago Petroleum Company Limited Employees Pension Fund Plan
- 94 Trinidad and Tobago Printing and Packaging Company Pension Fund Plan
- 95 Trinidad and Tobago Television Company Limited Pension Fund Plan
- 96 Trinidad Broadcasting Company Limited Pension Fund Plan
- 97 Trinidad Shipping Company Limited Pension Fund Plan
- 98 Trinidad Textile Manufacturing Company Limited Pension Fund Plan
- 99 Trinmar Limited Employees Benefit Pension Plan
- 100 Van Leer Containers Trinidad Limited Pension Fund Plan
- 101 West Indian National Insurance Company Pension Fund Plan
- 102 Workers Bank (1989) Limited Pension Fund Plan
- 103 Yorke Structures Limited Pension Fund Plan

APPENDIX F

REINSURANCE BY LINES OF BUSINESS 2016 (%)

COMPANIES	LONG TERM	MOTOR	PROPERTY	OTHER**
LOCAL				
Assuria Life (T&T) Limited	91.29	-	-	-
Bancassurance Caribbean Limited	86.48	-	-	-
Bankers Insurance Company of T&T Limited	-	50.00	9.39	44.66
Capital Insurance Limited	-	90.22	1.89	1.89
Caribbean Atlantic Life Insurance Company Limited	107.78	-	-	-
Citizen Insurance Company Limited	IN	COMPULSORY	LIQUIDATION	
Colonial Fire & General Insurance Co. Limited	-	96.33	1.72	7.38
Cuna Caribbean Insurance Society Limited	93.91	-	-	-
Demerara Life Assurance Company of Trinidad and Tobago Limited	64.76	-	-	-
Export Import Bank of Trinidad and Tobago Limited	-	-	-	100.00
Furness Anchorage General Insurance Limited	-	84.02	29.82	37.01
Guardian General Insurance Limited	-	95.26	3.54	9.77
Guardian Life of the Caribbean Limited	89.05	-	-	91.84
Gulf Insurance Limited	-	96.49	3.73	22.61
Maritime General Insurance Company Limited	-	99.12	10.39	17.13
Maritime Life (Caribbean) Limited	96.45	-	-	-
Motor and General Insurance Company Limited	IN	LIQUIDATION	-	-
Motor One Insurance Company Limited*	-	-	-	-
Nagico Insurance (Trinidad and Tobago) Limited	-	32.24	17.02	21.90
Nationwide Insurance Company Limited	100.00	-	-	-
Pan-American Life Insurance Company of Trinidad and Tobago Limited	94.71	-	-	85.19
Scotia Life of T&T Limited	87.86	-	-	-
Tatil Life Assurance Limited	90.26	-	-	-
The Beacon Insurance Company Limited	85.24	57.10	7.71	28.19
The Great Northern Insurance Company Limited	NOT	WRITING	NEW	BUSINESS
The Insurance Company of the West Indies	-	44.87	9.54	12.43
The New India Assurance Company (T&T) Limited	-	95.58	11.00	26.08
The Presidential Insurance Company Limited	-	92.64		-
Trinidad and Tobago Insurance Limited	-	94.77	1.00	21.54
TRINRE Insurance Company Limited	100.00	51.32	7.72	12.38
United Security Life Insurance Company Limited	100.00	-	-	-
CARIBBEAN				
Massy United Insurance Ltd.	-	-	8.48	22.85
Sagicor General Insurance Company Limited	-	49.49	5.90	20.31
Sagicor Life Incorporated	94.96	-	-	97.81

* Insurance Act Accounts were not submitted for 2016

** Other represents Other than Long-term and Motor business

TABLE I
REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2016

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfer from Reserves	TOTAL
			Single	Other	Single	Other						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	246,076,558	-	8,082,525	15,499,699	-	23,582,224	130,096	8,260,341	1,425,106	-	279,474,325
2.	Bancassurance Caribbean Limited	70,061,654	427,511	1,501,937	94,745	45,575	2,069,767	-	11,029,624	(1,178,114)	-	81,982,932
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	4,760,080	(192,493)	90,855	3,707	-	(97,930)	-	396,030	(31,722)	-	5,026,458
4.	Cuna Caribbean Insurance Society Limited	62,641,711	-	154,211,549	-	-	154,211,549	5,588,291	7,711,736	6,587,808	-	236,741,095
5.	Demerara Life Assurance Company of T&T Limited	109,494,167	-	263,510	-	-	263,510	-	4,163,919	(1,381,684)	-	112,539,912
6.	Guardian Life of the Caribbean Limited	6,339,099,565	38,544,791	133,642,222	587,196,612	41,514,422	800,898,047	171,854	296,330,331	1,456,073,226	-	8,892,573,023
7.	Maritime Life (Caribbean) Limited	1,155,823,813	-	166,894,071	333,657,147	37,316,973	537,868,191	432,661	45,842,184	13,626,679	-	1,753,593,528
8.	Nationwide Insurance Company Limited	31,050,676	-	687,272	294,444	297,174	1,278,890	-	2,299,317	1,255,471	-	35,884,354
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	1,617,555,361	(898)	231,766,937	-	100,915,354	332,681,392	4,640,588	77,444,282	18,927,703	-	2,051,249,325
10.	Scotialife Trinidad and Tobago Limited	1,325,572,466	115,434,726	97,577,749	51,401,497	103,729,041	368,143,014	-	52,281,242	25,235,066	-	1,771,231,788
11.	Tatil Life Assurance Limited	963,993,615	-	51,265,088	15,219,786	51,276,724	117,761,598	3,309,550	91,780,113	45,710,717	-	1,222,555,593
12.	The Beacon Insurance Company Limited	6,858,983	-	66,911,131	-	-	66,911,131	2,459,222	766,098	(103,790)	-	76,891,644
13.	TRINRE Insurance Company Limited	393,621	84,748	-	-	-	84,748	-	4,639	-	-	483,008
14.	United Security Life Insurance Company Limited	8,305,950	-	176,812	-	-	176,812	-	105,520	356,158	-	8,944,439
	TOTAL	11,941,688,220	154,298,386	913,071,658	1,003,367,637	335,095,263	2,405,832,943	16,732,262	598,415,374	1,566,502,625	-	16,529,171,424
1.	CARIBBEAN											
	Sagicor Life Inc.	3,295,474,682	8,640,243	270,836,299	90,950,137	218,091,263	588,517,942	2,654,146	173,071,420	73,328,116	-	4,133,046,306
	TOTAL	3,295,474,682	8,640,243	270,836,299	90,950,137	218,091,263	588,517,942	2,654,146	173,071,420	73,328,116	-	4,133,046,306
	GRAND TOTAL	15,237,162,902	162,938,628	1,183,907,957	1,094,317,774	553,186,526	2,994,350,885	19,386,408	771,486,794	1,639,830,741	-	20,662,217,730

TABLE I - Continued
REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2016

EXPENDITURE

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfer from Reserves	TOTAL
			Single	Other	Single	Other						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	246,076,558	-	8,082,525	15,499,699	-	23,582,224	130,096	8,260,341	1,425,106	-	279,474,325
2.	Bancassurance Caribbean Limited	70,061,654	427,511	1,501,937	94,745	45,575	2,069,767	-	11,029,624	(1,178,114)	-	81,982,932
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	4,760,080	(192,493)	90,855	3,707	-	(97,930)	-	396,030	(31,722)	-	5,026,458
4.	Cuna Caribbean Insurance Society Limited	62,641,711	-	154,211,549	-	-	154,211,549	5,588,291	7,711,736	6,587,808	-	236,741,095
5.	Demerara Life Assurance Company of T&T Limited	109,494,167	-	263,510	-	-	263,510	-	4,163,919	(1,381,684)	-	112,539,912
6.	Guardian Life of the Caribbean Limited	6,339,099,565	38,544,791	133,642,222	587,196,612	41,514,422	800,898,047	171,854	296,330,331	1,456,073,226	-	8,892,573,023
7.	Maritime Life (Caribbean) Limited	1,155,823,813	-	166,894,071	333,657,147	37,316,973	537,868,191	432,661	45,842,184	13,626,679	-	1,753,593,528
8.	Nationwide Insurance Company Limited	31,050,676	-	687,272	294,444	297,174	1,278,890	-	2,299,317	1,255,471	-	35,884,354
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	1,617,555,361	(898)	231,766,937	-	100,915,354	332,681,392	4,640,588	77,444,282	18,927,703	-	2,051,249,325
10.	Scotialife Trinidad and Tobago Limited	1,325,572,466	115,434,726	97,577,749	51,401,497	103,729,041	368,143,014	-	52,281,242	25,235,066	-	1,771,231,788
11.	Tatil Life Assurance Limited	963,993,615	-	51,265,088	15,219,786	51,276,724	117,761,598	3,309,550	91,780,113	45,710,717	-	1,222,555,593
12.	The Beacon Insurance Company Limited	6,858,983	-	66,911,131	-	-	66,911,131	2,459,222	766,098	(103,790)	-	76,891,644
13.	TRINRE Insurance Company Limited	393,621	84,748	-	-	-	84,748	-	4,639	-	-	483,008
14.	United Security Life Insurance Company Limited	8,305,950	-	176,812	-	-	176,812	-	105,520	356,158	-	8,944,439
	TOTAL	11,941,688,220	154,298,386	913,071,658	1,003,367,637	335,095,263	2,405,832,943	16,732,262	598,415,374	1,566,502,625	-	16,529,171,424
1.	CARIBBEAN											
	Sagicor Life Inc.	3,295,474,682	8,640,243	270,836,299	90,950,137	218,091,263	588,517,942	2,654,146	173,071,420	73,328,116	-	4,133,046,306
	TOTAL	3,295,474,682	8,640,243	270,836,299	90,950,137	218,091,263	588,517,942	2,654,146	173,071,420	73,328,116	-	4,133,046,306
	GRAND TOTAL	15,237,162,902	162,938,628	1,183,907,957	1,094,317,774	553,186,526	2,994,350,885	19,386,408	771,486,794	1,639,830,741	-	20,662,217,730

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfer from Reserves	TOTAL
			Single	Other	Single	Other						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL											
1.	Assuria Life (T&T) Ltd.	246,076,558	-	8,082,525	15,499,699	-	23,582,224	130,096	8,260,341	1,425,106	-	279,474,325
2.	Bancassurance Caribbean Limited	69,357,317	15,321	1,501,937	94,745	45,575	1,657,577	-	10,969,820	(1,171,674)	-	80,813,040
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	4,760,080	(192,493)	90,855	3,707	-	(97,930)	-	396,030	(31,722)	-	5,026,458
4.	Cuna Caribbean Insurance Society Limited	13,393,528	-	399,658	-	-	399,658	-	1,833,150	1,416,056	-	17,042,392
5.	Demerara Life Assurance Company of T&T Limited	109,494,167	-	263,510	-	-	263,510	-	4,163,919	(1,381,684)	-	112,539,912
6.	Guardian Life of the Caribbean Limited	1,449,188,813	(3,630)	132,387,388	587,196,612	41,514,422	761,094,792	171,854	61,277,140	293,159,455	-	2,564,892,055
7.	Maritime Life (Caribbean) Limited	1,060,485,772	-	152,662,663	333,657,147	37,316,973	523,636,783	432,661	40,753,339	13,626,679	-	1,638,935,234
8.	Nationwide Insurance Company Limited	31,050,676	-	687,272	294,444	297,174	1,278,890	-	2,299,317	1,255,471	-	35,884,354
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	1,297,030,043	(898)	149,939,187	-	75,560,504	225,498,793	1,787,606	58,605,744	14,567,550	-	1,597,489,737
10.	Scotialife Trinidad and Tobago Limited	1,306,254,684	61,195,367	97,577,749	51,401,497	103,729,041	313,903,655	-	44,760,781	25,373,758	-	1,690,292,877
11.	Tatil Life Assurance Limited	698,238,692	-	46,496,527	6,320,384	51,276,724	104,093,635	3,290,718	75,636,212	23,225,899	-	904,485,156
12.	The Beacon Insurance Company Limited	846,597	-	55,868	-	-	55,868	-	752	(102)	-	903,115
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	8,305,950	-	176,812	-	-	176,812	-	105,520	356,158	-	8,944,439
	TOTAL	6,294,482,877	61,013,666	590,321,952	994,468,235	309,740,413	1,955,544,266	5,812,935	309,062,065	371,820,950	-	8,936,723,093
	CARIBBEAN											
1.	Sagicor Life Inc.	2,341,354,268	8,640,243	232,889,074	90,950,137	134,650,167	467,129,620	2,654,146	131,171,729	74,631,964	-	3,016,941,727
	TOTAL	2,341,354,268	8,640,243	232,889,074	90,950,137	134,650,167	467,129,620	2,654,146	131,171,729	74,631,964	-	3,016,941,727
	GRAND TOTAL	8,635,837,145	69,653,909	823,211,026	1,085,418,372	444,390,580	2,422,673,887	8,467,081	440,233,794	446,452,914	-	11,953,664,820

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfer from Reserves	TOTAL
			Single	Other	Single	Other						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	8,177,802	-	594,936	-	-	594,936	10,408	247,810	42,753	-	9,073,709
2.	Bancassurance Caribbean Limited	39,708,525	84,125	787,281	-	-	871,406	-	6,346,249	(683,375)	-	46,242,805
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	85,315,079	-	170,198	-	-	170,198	-	3,196,755	(1,381,684)	-	87,300,348
6.	Guardian Life of the Caribbean Limited	89,615,913	(6,478)	1,158,448	-	-	1,151,970	-	1,405,811	965,643	-	93,139,336
7.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8.	Nationwide Insurance Company Limited	6,665,923	-	90,088	-	-	90,088	-	457,540	274,859	-	7,488,410
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	469,705,821	(5,829)	72,003,473	-	-	71,997,643	587,258	21,300,929	5,490,728	-	569,082,379
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	54,581,756	-	1,597,923	-	-	1,597,923	-	8,971,550	-	-	65,151,229
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	753,770,819	71,817	76,402,347	-	-	76,474,165	597,665	41,926,644	4,708,924	-	877,478,217
	CARIBBEAN											
1.	Sagicor Life Inc.	77,306,112	-	2,382,798	-	-	2,382,798	-	4,370,144	-	-	84,059,054
	TOTAL	77,306,112	-	2,382,798	-	-	2,382,798	-	4,370,144	-	-	84,059,054
	GRAND TOTAL	831,076,931	71,817	78,785,145	-	-	78,856,963	597,665	46,296,788	4,708,924	-	961,537,271

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfer from Reserves	TOTAL
			Single	Other	Single	Other						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	98,136,638	-	7,487,588	-	-	7,487,588	119,688	3,056,326	527,289	-	109,327,530
2.	Bancassurance Caribbean Limited	26,814,440	(68,804)	714,656	-	-	645,852	-	4,073,855	(438,680)	-	31,095,468
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	4,192,418	(192,493)	90,855	-	-	(101,638)	-	344,538	(28,273)	-	4,407,046
4.	Cuna Caribbean Insurance Society Limited	13,393,528	-	399,658	-	-	399,658	-	1,833,150	1,416,056	-	17,042,392
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	85,711,567	2,848	131,228,940	-	-	131,231,788	171,854	6,437,188	193,021,120	-	416,573,518
7.	Maritime Life (Caribbean) Limited	1,060,485,772	-	152,662,663	-	-	152,662,663	432,661	40,753,339	13,626,679	-	1,267,961,114
8.	Nationwide Insurance Company Limited	12,322,257	-	597,184	-	-	597,184	-	827,055	496,838	-	14,243,333
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	190,899,903	4,931	77,935,715	-	-	77,940,646	1,200,348	9,070,274	2,318,036	-	281,429,206
10.	Scotialife Trinidad and Tobago Limited	592,148,634	61,195,367	97,577,749	-	-	158,773,116	-	21,876,400	13,878,017	-	786,676,167
11.	Tatil Life Assurance Limited	643,656,936	-	44,898,604	6,320,384	51,276,724	102,495,712	3,290,718	66,664,662	23,225,899	-	839,333,927
12.	The Beacon Insurance Company Limited	685,463	-	52,416	-	-	52,416	-	718	(97)	-	738,500
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	7,513,456	-	176,812	-	-	176,812	-	81,431	322,175	-	8,093,873
	TOTAL	2,735,961,012	60,941,849	513,822,841	6,320,384	51,276,724	632,361,798	5,215,270	155,018,937	248,365,059	-	3,776,922,075
	CARIBBEAN											
1.	Sagicor Life Inc.	487,811,389	8,640,243	230,506,276	-	-	239,146,519	2,654,146	15,196,969	17,209,280	-	762,018,303
	TOTAL	487,811,389	8,640,243	230,506,276	-	-	239,146,519	2,654,146	15,196,969	17,209,280	-	762,018,303
	GRAND TOTAL	3,223,772,401	69,582,092	744,329,117	6,320,384	51,276,724	871,508,317	7,869,416	170,215,906	265,574,339	-	4,538,940,378

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfer from Reserves	TOTAL
			Single	Other	Single	Other						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	120,132,328	-	-	13,433,073	-	13,433,073	-	4,295,377	741,055	-	138,601,833
2.	Bancassurance Caribbean Limited	395,548	-	-	-	4,745	4,745	-	77,537	(6,999)	-	470,832
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	567,662	-	-	3,707	-	3,707	-	51,492	(3,449)	-	619,412
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-
7.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8.	Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	525,778,772	-	-	-	70,808,385	70,808,385	-	20,755,737	5,030,943	-	622,373,838
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12.	The Beacon Insurance Company Limited	161,134	-	3,452	-	-	3,452	-	34	(5)	-	164,615
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	647,035,445	-	3,452	13,436,780	70,813,130	84,253,362	-	25,180,178	5,761,545	-	762,230,530
	CARIBBEAN											
1.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	647,035,445	-	3,452	13,436,780	70,813,130	84,253,362	-	25,180,178	5,761,545	-	762,230,530

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfer from Reserves	TOTAL
			Single	Other	Single	Other						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	19,629,790	-	-	2,066,627	-	2,066,627	-	660,827	114,008	-	22,471,252
2.	Bancassurance Caribbean Limited	2,438,803	-	-	94,745	40,830	135,574	-	472,178	(42,621)	-	3,003,935
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	24,179,088	-	93,312	-	-	93,312	-	967,164	-	-	25,239,564
6.	Guardian Life of the Caribbean Limited	1,273,861,333	-	-	587,196,612	41,514,422	628,711,034	-	53,434,141	99,172,692	-	2,055,179,200
7.	Maritime Life (Caribbean) Limited	-	-	-	333,657,147	37,316,973	370,974,120	-	-	-	-	370,974,120
8.	Nationwide Insurance Company Limited	12,062,496	-	-	294,444	297,174	591,618	-	1,014,723	483,775	-	14,152,611
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	110,645,547	-	-	-	4,752,118	4,752,118	-	7,478,804	1,727,843	-	124,604,313
10.	Scotialife Trinidad and Tobago Limited	714,106,050	-	-	51,401,497	103,729,041	155,130,539	-	22,884,380	11,495,741	-	903,616,710
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	792,494	-	-	-	-	-	-	24,089	33,983	-	850,566
	TOTAL	2,157,715,601	-	93,312	974,711,071	187,650,558	1,162,454,942	-	86,936,306	112,985,422	-	3,520,092,271
1.	CARIBBEAN Sagicor Life Inc.	1,776,236,767	-	-	90,950,137	134,650,167	225,600,304	-	111,604,616	57,422,684	-	2,170,864,370
	TOTAL	1,776,236,767	-	-	90,950,137	134,650,167	225,600,304	-	111,604,616	57,422,684	-	2,170,864,370
	GRAND TOTAL	3,933,952,368	-	93,312	1,065,661,208	322,300,725	1,388,055,245	-	198,540,922	170,408,106	-	5,690,956,641

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSIONS AND ANNUITY INSURANCE - 2016
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfer to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	3,930,102	6,957,501	12,000	10,802,127	-	21,701,730	626,337	10,888,342	1,781,697	247,261,930	(2,785,711)	279,474,325
2.	Bancassurance Caribbean Limited	2,027,295	568,169	2,365,147	2,119,657	-	7,080,268	(12,784)	2,279,400	(548,147)	67,359,306	4,654,997	80,813,040
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	370,000	-	-	353,942	-	723,942	-	62,290	-	3,789,160	451,066	5,026,458
4.	Cuna Caribbean Insurance Society Limited	180,031	32,000	37,959	173,521	-	423,512	10,103	453,486	-	13,743,623	2,411,668	17,042,392
5.	Demerara Life Assurance Company of T&T Limited	331,476	355,711	87,449	2,669,208	805,723	4,249,567	-	2,490,094	(3,693,916)	109,494,167	-	112,539,912
6.	Guardian Life of the Caribbean Limited	49,317,812	(289,752)	3,370,966	7,700,446	142,234,080	202,333,552	166,890,203	210,286,377	-	1,885,852,334	99,529,589	2,564,892,054
7.	Maritime Life (Caribbean) Limited	5,270,638	8,034,733	28,960,480	-	91,645,257	133,911,108	20,058,793	44,737,689	56,751	1,384,136,109	56,034,784	1,638,935,234
8.	Nationwide Insurance Company Limited	315,504	-	11,417	2,115,551	571,749	3,014,220	-	341,674	74,561	30,418,261	2,035,638	35,884,354
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	16,371,287	19,691,361	6,333,601	47,436,603	6,519,402	96,352,254	29,297,221	99,228,034	(1,069,430)	1,377,940,224	(4,258,565)	1,597,489,737
10.	Scotialife Trinidad and Tobago Limited	9,374,736	9,104,190	75,623	167,891,490	-	186,446,039	-	24,211,058	-	1,444,631,950	35,003,831	1,690,292,878
11.	Tatil Life Assurance Limited	10,152,885	20,767,024	1,107,317	35,417,960	9,121,483	76,566,669	11,278,123	33,669,841	2,664,656	738,864,466	41,441,401	904,485,156
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-	756	18,563	207	1,037,068	(153,479)	903,115
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	306,655	(68,491)	-	26,233	14,259	278,657	-	290,533	29,479	9,279,370	(933,600)	8,944,439
	TOTAL	97,948,422	65,152,446	42,361,958	276,706,739	250,911,953	733,081,518	228,148,750	428,957,382	(704,142)	7,313,807,967	233,431,618	8,936,723,093
1.	CARIBBEAN												
	Sagicor Life Inc.	7,923,037	21,201,690	8,035,406	141,753,965	46,690,237	225,604,334	65,913,469	90,614,262	2,402,315	2,514,282,187	118,125,160	3,016,941,726
	TOTAL	7,923,037	21,201,690	8,035,406	141,753,965	46,690,237	225,604,334	65,913,469	90,614,262	2,402,315	2,514,282,187	118,125,160	3,016,941,726
	GRAND TOTAL	105,871,459	86,354,136	50,397,364	418,460,704	297,602,189	958,685,852	294,062,219	519,571,643	1,698,173	9,828,090,154	351,556,779	11,953,664,819

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2016
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfer to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Assuria Life (T&T) Ltd.	117,903	208,725	360	324,064	-	651,052	18,790	326,650	53,451	7,951,740	72,026	9,073,709
Bancassurance Caribbean Limited	1,087,295	71,000	2,246,741	946,838	-	4,351,874	-	1,199,483	(336,917)	40,030,980	997,385	46,242,805
Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
Demerara Life Assurance Company of T&T Limited	331,476	355,711	87,449	2,669,208	-	3,443,844	-	1,422,318	(4,025,996)	86,460,182	-	87,300,348
Guardian Life of the Caribbean Limited	2,540,388	266,751	340,080	6,729,065	-	9,876,284	(1,837)	11,603,834	-	78,161,265	(6,500,210)	93,139,336
Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
Nationwide Insurance Company Limited	112,374	-	4,066	418,932	-	535,373	-	49,201	26,557	6,791,390	85,890	7,488,410
Pan-American Life Insurance Company of Trinidad and Tobago Limited	3,982,211	19,247,389	6,333,591	19,549,519	-	49,112,711	15,984,464	35,013,957	(2,535,365)	483,836,214	(12,329,601)	569,082,379
Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
Tatil Life Assurance Limited	1,310,353	280,636	1,107,317	2,962,620	-	5,660,926	461,088	-	-	59,486,668	(457,453)	65,151,229
The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	9,482,001	20,430,212	10,119,605	33,600,246	-	73,632,064	16,462,504	49,615,444	(6,818,270)	762,718,439	(18,131,963)	877,478,217
CARIBBEAN												
Sagicor Life Inc.	1,342,778	667,836	1,054,228	4,041,791	-	7,106,633	62,735	4,618	-	75,408,025	1,477,042	84,059,054
TOTAL	1,342,778	667,836	1,054,228	4,041,791	-	7,106,633	62,735	4,618	-	75,408,025	1,477,042	84,059,054
GRAND TOTAL	10,824,780	21,098,048	11,173,833	37,642,036	-	80,738,697	16,525,240	49,620,062	(6,818,270)	838,126,464	(16,654,921)	961,537,271

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2016
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfer to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL												
Assuria Life (T&T) Ltd.	1,454,138	2,574,275	4,440	3,996,787	-	8,029,640	231,745	4,028,687	659,228	91,930,879	4,447,352	109,327,530
Bancassurance Caribbean Limited	940,000	412,140	8,624	946,536	-	2,307,300	(12,784)	886,958	(178,629)	24,372,832	3,719,792	31,095,468
Caribbean Atlantic Life Insurance Company (T&T) Limited	370,000	-	-	353,942	-	723,942	-	64,648	-	3,427,325	191,131	4,407,046
Cuna Caribbean Insurance Society Limited	180,031	32,000	37,959	173,521	-	423,512	10,103	453,486	-	13,743,623	2,411,668	17,042,392
Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
Guardian Life of the Caribbean Limited	46,777,424	(556,503)	3,030,886	971,381	-	50,223,188	120,825,232	8,738,077	-	40,630,285	196,156,736	416,573,518
Maritime Life (Caribbean) Limited	5,270,638	8,034,733	28,960,480	-	25,582,146	67,847,997	20,058,793	44,737,689	56,751	1,384,136,109	(248,876,225)	1,267,961,114
Nationwide Insurance Company Limited	203,130	-	7,350	757,267	-	967,747	-	147,492	48,004	12,003,351	1,076,739	14,243,333
Pan-American Life Insurance Company of Trinidad and Tobago Limited	12,389,076	443,972	-	12,222,453	-	25,055,501	10,174,716	33,002,441	1,229,080	180,070,469	31,896,999	281,429,206
Scotialife Trinidad and Tobago Limited	3,593,545	-	11,961	78,559,814	-	82,165,320	-	14,348,163	-	672,964,668	17,198,016	786,676,167
Tatil Life Assurance Limited	8,842,532	20,486,388	-	32,455,340	9,121,483	70,905,743	10,817,035	33,669,841	2,664,656	679,377,798	41,898,854	839,333,927
The Beacon Insurance Company Limited	-	-	-	-	-	-	250	17,730	198	839,388	(119,066)	738,500
TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
United Security Life Insurance Company Limited	306,655	(68,491)	-	26,233	-	264,398	-	262,812	29,479	8,757,790	(1,220,606)	8,093,873
TOTAL	80,327,168	31,358,515	32,061,700	130,463,276	34,703,629	308,914,287	162,105,089	140,358,023	4,508,767	3,112,254,517	48,781,390	3,776,922,074
CARIBBEAN												
Sagicor Life Inc.	6,364,889	793,279	6,975,353	47,026,456	-	61,159,977	35,895,369	60,938,624	355,589	555,211,633	48,457,111	762,018,303
TOTAL	6,364,889	793,279	6,975,353	47,026,456	-	61,159,977	35,895,369	60,938,624	355,589	555,211,633	48,457,111	762,018,303
GRAND TOTAL	86,692,057	32,151,794	39,037,053	177,489,732	34,703,629	370,074,264	198,000,458	201,296,647	4,864,356	3,667,466,150	97,238,501	4,538,940,377

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfer from Reserves	TOTAL
			Single	Other	Single	Other						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	120,132,328	-	-	13,433,073	-	13,433,073	-	4,295,377	741,055	-	138,601,833
2.	Bancassurance Caribbean Limited	395,548	-	-	-	4,745	4,745	-	77,537	(6,999)	-	470,832
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	567,662	-	-	3,707	-	3,707	-	51,492	(3,449)	-	619,412
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-
7.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8.	Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	525,778,772	-	-	-	70,808,385	70,808,385	-	20,755,737	5,030,943	-	622,373,838
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12.	The Beacon Insurance Company Limited	161,134	-	3,452	-	-	3,452	-	34	(5)	-	164,615
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	647,035,445	-	3,452	13,436,780	70,813,130	84,253,362	-	25,180,178	5,761,545	-	762,230,530
	CARIBBEAN											
1.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	647,035,445	-	3,452	13,436,780	70,813,130	84,253,362	-	25,180,178	5,761,545	-	762,230,530

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2016
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfer to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	314,408	556,600	960	864,170	-	1,736,138	50,107	871,067	142,536	18,458,760	1,212,644	22,471,252
2.	Bancassurance Caribbean Limited	-	85,029	95,398	226,283	-	406,710	-	186,434	(31,487)	2,534,383	(92,105)	3,003,935
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	805,723	805,723	-	1,067,776	332,080	23,033,985	-	25,239,564
6.	Guardian Life of the Caribbean Limited	-	-	-	-	142,234,080	142,234,080	46,066,809	189,944,466	-	1,767,060,784	(90,126,938)	2,055,179,200
7.	Maritime Life (Caribbean) Limited	-	-	-	-	66,063,111	66,063,111	-	-	-	-	304,911,009	370,974,120
8.	Nationwide Insurance Company Limited	-	-	-	939,352	571,749	1,511,101	-	144,981	-	11,623,520	873,009	14,152,611
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	6,519,402	6,519,402	-	5,305,978	419,202	145,394,178	(33,034,448)	124,604,313
10.	Scotialife Trinidad and Tobago Limited	5,781,191	9,104,190	63,662	89,331,675	-	104,280,719	-	9,862,895	-	771,667,282	17,805,815	903,616,710
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	14,259	14,259	-	27,721	-	521,580	287,006	850,566
	TOTAL	6,095,599	9,745,819	160,021	91,361,481	216,208,324	323,571,243	46,116,915	207,411,318	862,331	2,740,294,472	201,835,991	3,520,092,271
1.	Sagicor Life Inc.	215,369	19,740,575	5,825	90,685,718	46,690,237	157,337,724	29,955,364	29,671,020	2,046,726	1,883,662,529	68,191,007	2,170,864,370
	TOTAL	215,369	19,740,575	5,825	90,685,718	46,690,237	157,337,724	29,955,364	29,671,020	2,046,726	1,883,662,529	68,191,007	2,170,864,370
	GRAND TOTAL	6,310,969	29,486,394	165,845	182,047,199	262,898,560	480,908,967	76,072,280	237,082,338	2,909,057	4,623,957,001	270,026,998	5,690,956,641

TABLE III
REVENUE ACCOUNT IN RESPECT OF INDUSTRIAL LIFE INSURANCE - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
			Single	Other	Single	Other						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	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 the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other					Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	1,254,834	1,254,834	-	-	-	1,254,834
2.	Maritime Life (Caribbean) Limited	-	-	8,118,876	8,118,876	-	-	-	8,118,876
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	5,689,232	-	49,002,805	49,002,805	1,234,967	279,910	70,583	56,277,496
4.	The Beacon Insurance Company Limited	4,417,905	-	51,328,920	51,328,920	729,414	527,152	(71,418)	56,931,973
	TOTAL	10,107,137	-	109,705,434	109,705,434	1,964,381	807,062	(835)	122,583,179

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	127,268	389,811	-	-	-	737,755	1,254,834
2.	Maritime Life (Caribbean) Limited	7,885,923	536,016	486,158	-	-	(789,221)	8,118,876
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	8,258,869	10,235,473	22,453,300	(20,092)	4,935,454	10,414,492	56,277,496
4.	The Beacon Insurance Company Limited	47,971,909	4,871,621	13,032,879	145,264	4,464,193	(13,553,893)	56,931,973
	TOTAL	64,243,969	16,032,921	35,972,337	125,172	9,399,647	(3,190,866)	122,583,179

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	1,254,834	1,254,834	-	-	-	1,254,834
2.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	5,689,232	-	49,002,805	49,002,805	1,234,967	279,910	70,583	56,277,496
4.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-
	TOTAL	5,689,232	-	50,257,638	50,257,638	1,234,967	279,910	70,583	57,532,330

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfer to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	127,268	389,811	-	-	-	737,755	1,254,834
2.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	8,258,869	10,235,473	22,453,300	(20,092)	4,935,454	10,414,492	56,277,496
4.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-
	TOTAL	8,386,137	10,625,284	22,453,300	(20,092)	4,935,454	11,152,248	57,532,330

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-
2.	Maritime Life (Caribbean) Limited	-	-	8,118,876	8,118,876	-	-	-	8,118,876
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-
4.	The Beacon Insurance Company Limited	4,417,905	-	51,328,920	51,328,920	729,414	527,152	(71,418)	56,931,973
	TOTAL	4,417,905	-	59,447,796	59,447,796	729,414	527,152	(71,418)	65,050,849

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfer to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-
2.	Maritime Life (Caribbean) Limited	7,885,923	536,016	486,158	-	-	(789,221)	8,118,876
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-
4.	The Beacon Insurance Company Limited	47,971,909	4,871,621	13,032,879	145,264	4,464,193	(13,553,893)	56,931,973
	TOTAL	55,857,832	5,407,637	13,519,037	145,264	4,464,193	(14,343,114)	65,050,849

TABLE V
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers\ from Reserves	TOTAL
			Single	Other	Single	Other						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Bancassurance Caribbean Limited	704,337	412,190	-	-	-	412,190	-	59,804	(6,440)	-	1,169,892
2.	Cuna Caribbean Insurance Society Limited	49,248,183	-	153,811,891	-	-	153,811,891	5,588,291	5,878,586	5,171,752	-	219,698,703
3.	Guardian Life of the Caribbean Limited	11,314,623	38,548,422	-	-	-	38,548,422	-	81,664	138,345	-	50,083,053
4.	Maritime Life (Caribbean) Limited	-	-	1,203,696	-	-	1,203,696	-	-	-	-	1,203,696
5.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	1,776,167	-	24,319,469	-	-	24,319,469	1,618,015	246,203	56,415	-	28,016,269
6.	Scotialife Trinidad and Tobago Limited	19,317,782	54,239,359	-	-	-	54,239,359	-	7,520,461	(138,691)	-	80,938,911
7.	Tatil Life Assurance Limited	1,226,265	-	4,768,561	-	-	4,768,561	18,832	78,250	41,860	-	6,133,769
8.	The Beacon Insurance Company Limited	1,594,481	-	15,526,343	-	-	15,526,343	1,729,808	238,194	(32,270)	-	19,056,556
9.	TRINRE Insurance Company Limited	393,621	84,748	-	-	-	84,748	-	4,639	-	-	483,008
	TOTAL	85,575,459	93,284,719	199,629,959	-	-	292,914,679	8,954,946	14,107,801	5,230,972	-	406,783,857
	CARIBBEAN											
1.	Sagicor Life Inc.	5,468,394	-	37,947,225	-	-	37,947,225	-	182,627	169,174	-	43,767,421
	TOTAL	5,468,394	-	37,947,225	-	-	37,947,225	-	182,627	169,174	-	43,767,421
	GRAND TOTAL	91,043,853	93,284,719	237,577,185	-	-	330,861,904	8,954,946	14,290,429	5,400,146	-	450,551,277

TABLE V - Continued
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2016
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfer to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Expenses of Management				
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Bancassurance Caribbean Limited	154,000	-	-	-	-	154,000	-	566,819	(11,923)	47,093	413,902	1,169,892
Cuna Caribbean Insurance Society Limited	98,452,746	-	1,492,312	-	-	99,945,058	9,128,440	36,268,820	-	55,766,891	18,589,494	219,698,703
Guardian Life of the Caribbean Limited	10,119,156	-	786,402	-	-	10,905,558	5,524,160	1,662,452	-	12,722,387	19,268,497	50,083,053
Maritime Life (Caribbean) Limited	-	-	50,000	-	-	50,000	82,426	72,077	-	-	999,193	1,203,696
Pan-American Life Insurance Company of Trinidad and Tobago Limited	8,330,973	-	5,245,955	-	-	13,576,928	2,100,326	11,055,037	461,842	6,715,861	(5,893,725)	28,016,269
Scotialife Trinidad and Tobago Limited	3,338,477	-	(267,624)	-	-	3,070,853	-	4,771,789	-	21,826,285	51,269,984	80,938,911
Tatil Life Assurance Limited	81,000	-	-	-	-	81,000	104,940	59,219	4,807	843,330	5,040,473	6,133,769
The Beacon Insurance Company Limited	2,626,935	-	-	-	-	2,626,935	2,238,219	5,888,922	569,823	1,649,748	6,082,909	19,056,556
TRINRE Insurance Company Limited	55,640	-	-	-	-	55,640	10,043	65,341	-	351,984	-	483,008
TOTAL	123,158,927	-	7,307,044	-	-	130,465,971	19,188,554	60,410,476	1,024,549	99,923,579	95,770,728	406,783,857
CARIBBEAN												
Sagicor Life Inc.	11,615,950	-	-	-	-	11,615,950	2,166,117	4,709,420	6,030	5,314,102	19,955,802	43,767,421
TOTAL	11,615,950	-	-	-	-	11,615,950	2,166,117	4,709,420	6,030	5,314,102	19,955,802.00	43,767,421
GRAND TOTAL	134,774,877	-	7,307,044	-	-	142,081,921	21,354,671	65,119,895	1,030,579	105,237,681	115,726,530	450,551,278

TABLE VI
REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2016
INCOME

	COMPANIES	Funds at the beginning of the year	Net Premium	Total Premiums	Commission Received	Net Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	111,620,902	-	-	-	3,907,019	1,279,723	116,807,644
2.	Maritime Life (Caribbean) Limited	95,338,041	4,908,836	4,908,836	-	5,088,845	-	105,335,722
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	309,812,649	25,354,850	25,354,850	-	18,116,202	3,987,517	357,271,218
4.	Tatil Life Assurance Limited	59,109,735	8,899,402	8,899,402	-	6,391,967	2,264,348	76,665,451
	TOTAL	575,881,327	39,163,088	39,163,088	-	33,504,033	7,531,587	656,080,035

EXPENDITURE

	COMPANIES	CLAIMS		Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Transfer to Profit and Loss	Funds at the end of the Year	TOTAL
		Death	Other				Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	18,969	-	18,969	6,494	15,378,029	-	(9,322,336)	110,726,488	116,807,644
2.	Maritime Life (Caribbean) Limited	-	4,053,610	-	-	4,053,610	-	293,941	-	1,585	100,986,586	105,335,722
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	51,787,960	6,972,161	58,760,122	116,705	9,143,392	-	388,543	288,862,456	357,271,218
4.	Tatil Life Assurance Limited	-	-	65,736	4,871,687	4,937,423	140,972	3,282,967	259,782	1,343,182	66,701,125	76,665,451
	TOTAL	-	4,053,610	51,872,666	11,843,848	67,770,124	264,171	28,098,329	259,782	(7,589,026)	567,276,655	656,080,035

TABLE VII
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS/OTHER - 2016
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	4,766,975,228	-	231,064,508	1,161,495,703	6,159,535,439
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	3,247,269	8,505,476	196,223	245,637	12,194,605
4.	Sagicor Life Assurance Limited	948,652,020	83,441,096	41,717,063	(1,473,022)	1,072,337,158
5.	Tatil Life Assurance Limited	205,418,923	-	9,673,684	20,178,610	235,271,217
	TOTAL	5,924,293,441	91,946,572	282,651,478	1,180,446,928	7,479,338,418

EXPENDITURE

	COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfer to Profit and Loss	TOTAL
	LOCAL	\$											
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	27,135,645	515,276	572,845,723	-	600,496,644	-	-	322,094,326	1,608,904	5,211,043,993	24,291,572	6,159,535,439
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	2,081,338	2,081,338	-	898,153	3,217,021	11,745	4,200,870	1,785,478	12,194,605
4.	Sagicor Life Assurance Limited	40,010,093	-	-	-	40,010,093	-	325,548	1,431,862	-	1,030,859,490	(289,835)	1,072,337,158
5.	Tatil Life Assurance Limited	-	48,442	852,552	14,231,816	15,132,810	-	-	-	-	220,138,407	-	235,271,217
	TOTAL	67,145,738	563,718	573,698,275	16,313,154	657,720,885	-	1,223,701	326,743,208	1,620,649	6,466,242,760	25,787,215	7,479,338,418

TABLE VII
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2016
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	660,109,982	-	34,398,539	51,161,580	745,670,101
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-
4.	Sagicor Life Assurance Limited	948,652,020	83,441,096	41,717,063	(1,473,022)	1,072,337,158
5.	Tatil Life Assurance Limited	170,732,591	-	8,526,228	14,674,569	193,933,388
	TOTAL	1,779,494,593	83,441,096	84,641,830	64,363,127	2,011,940,646

EXPENDITURE

	COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfer to Profit and Loss	TOTAL
	LOCAL	\$											
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	27,135,645	515,276	-	-	27,650,921	-	-	20,372,318	1,608,904	696,037,958	-	745,670,101
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
4.	Sagicor Life Assurance Limited	40,010,093	-	-	-	40,010,093	-	325,548	1,431,862	-	1,030,859,490	(289,835)	1,072,337,158
5.	Tatil Life Assurance Limited	-	-	-	14,231,816	14,231,816	-	-	-	-	179,701,572	-	193,933,388
	TOTAL	67,145,738	515,276	-	14,231,816	81,892,830	-	325,548	21,804,179	1,608,904	1,906,599,020	(289,835)	2,011,940,646

TABLE VII
REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS - 2016

INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
		\$	\$	\$	\$	\$
	LOCAL					
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	4,106,865,246	-	196,665,969	1,110,334,123	5,413,865,338
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-
4.	Sagicor Life Assurance Limited	-	-	-	-	-
5.	Tatil Life Assurance Limited	-	-	-	-	-
	TOTAL	4,106,865,246	-	196,665,969	1,110,334,123	5,413,865,338

EXPENDITURE

	COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfer to Profit and Loss	TOTAL
		\$											
	LOCAL												
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	-	-	572,845,723	-	572,845,723	-	-	301,722,008	-	4,515,006,035	24,291,572	5,413,865,338
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
4.	Sagicor Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	572,845,723	-	572,845,723	-	-	301,722,008	-	4,515,006,035	24,291,572	5,413,865,338

TABLE VII
REVENUE ACCOUNT IN RESPECT OF OTHER - 2016
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	-	-	-	-	-
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	3,247,269	8,505,476	196,223	245,637	12,194,605
4.	Sagicor Life Assurance Limited	-	-	-	-	-
5.	Tatil Life Assurance Limited	34,686,332	-	1,147,456	5,504,041	41,337,829
	TOTAL	37,933,601	8,505,476	1,343,679	5,749,678	53,532,434

EXPENDITURE

	COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfer to Profit and Loss	TOTAL
	LOCAL	\$											
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	2,081,338	2,081,338	-	898,153	3,217,021	11,745	4,200,870	1,785,478	12,194,605
4.	Sagicor Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Tatil Life Assurance Limited	-	48,442	852,552	-	900,994	-	-	-	-	40,436,835	-	41,337,829
	TOTAL	-	48,442	852,552	2,081,338	2,982,332	-	898,153	3,217,021	11,745	44,637,705	1,785,478	53,532,434

TABLE VIII
LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2016

	COMPANIES	NUMBER OF POLICIES							SUM ASSURED							TOTAL
		Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	
	LOCAL								\$	\$	\$	\$	\$	\$	\$	
1.	Assuria Life (T&T) Ltd.	56	221	2	453	179	-	911	3,233,654	13,766,987	-	44,899,351	563,623	-	62,463,615	
2.	Bancassurance Caribbean Limited	40	67	-	34	13	14	168	1,630,985	13,872,335	-	2,467,126	670,000	4,767,288	23,407,734	
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	6	6	-	7	4	-	23	216,230	215,000	-	811,800	5,000	-	1,248,030	
4.	CUNA Caribbean Insurance Society Limited	1	7	-	29	2	12	51	15,000	1,673,000	-	4,239,494	25,897	4,510,947	10,464,338	
5.	Demerara Life Assurance Company of T&T Limited	-	43	46	17	9	13	128	-	1,637,698	4,054,607	1,075,000	212,000	685,000	7,664,305	
6.	Guardian Life of the Caribbean Limited	598	6,596	-	9,845	1,409	425	18,873	73,483,051	2,200,462,478	-	2,347,418,081	5,807,081	382,370,392	5,009,541,083	
7.	Maritime Life (Caribbean) Limited	137	630	42	1,351	184	12	2,356	11,700,379	54,665,069	5,844,418	388,610,398	2,096,459	2,104,000	465,020,723	
8.	Nationwide Insurance Company Limited	14	31	-	20	42	-	107	273,115	1,296,000	-	1,813,000	-	4,399,005	7,781,120	
9.	Pan American Life Insurance Company Trinidad and Tobago Limited	189	2,891	-	1,636	454	378	5,548	15,116,444	655,239,931	10,912,757	1,591,000,698	6,757,899	300,908,876	2,579,936,605	
10.	Scotialife Trinidad and Tobago Limited	156	8,055	379	3,623	277	-	12,490	3,415,240	173,564,215	5,682,800	85,244,498	3,251,000	736,324,868	1,007,482,621	
11.	Tatil Life Assurance Limited	166	1,196	-	1,354	114	379	3,209	11,737,554	127,910,474	-	40,686,324	14,120,600	36,614,075	231,069,027	
12.	The Beacon Insurance Company Limited	-	-	-	-	-	(25)	(25)	-	-	-	-	-	(4,297,953,500)	(4,297,953,500)	
13.	TRINRE Insurance Company Limited	2	-	-	240	-	-	242	55,640	-	-	1,674,960	-	-	1,730,600	
14.	United Security Life Insurance Company Limited	15	5	-	-	1	-	21	288,432	208,000	-	-	-	65,512	561,944	
	TOTAL	1,380	19,748	469	18,609	2,688	1,208	44,102	121,165,724	3,244,511,187	26,494,582	4,509,940,730	33,509,559	(2,825,203,537)	5,110,418,244	
	CARIBBEAN															
1.	Sagicor Life Inc	276	1,484	56	4,988	426	437	7,667	31,376,532	202,646,181	1,433,783	1,976,079,917	2,663,028	1,694,070,961	3,908,270,402	
	TOTAL	276	1,484	56	4,988	426	437	7,667	31,376,532	202,646,181	1,433,783	1,976,079,917	2,663,028	1,694,070,961	3,908,270,402	
	GRAND TOTAL	1,656	21,232	525	23,597	3,114	1,645	51,769	152,542,256	3,447,157,368	27,928,365	6,486,020,647	36,172,587	(1,131,132,577)	9,018,688,646	

TABLE IX
INSURANCE IN FORCE - 2016

	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.	Assuria Life (T&T) Ltd.	375	22,833,935	964,619	-	17,440	1,048,608,600
2.	Bancassurance Caribbean Limited	-	-	-	-	2,682	541,030,476
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	184	5,569,882
4.	Cuna Caribbean Insurance Society Limited	60	15,077,015	707,807	-	1,809	17,043,152,477
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	806	39,610,758
6.	Guardian Life of the Caribbean Limited	22,785	8,535,503,069	255,874,710	-	212,866	43,528,690,419
7.	Maritime Life (Caribbean) Limited	4,358	936,669,347	19,348,579	-	48,433	7,693,565,804
8.	Nationwide Insurance Company Limited	2	20,785	-	-	1,783	67,122,849
9.	Pan American Life Insurance Company Trinidad and Tobago Limited	7,759	1,485,477,016	-	-	81,892	15,207,014,314
10.	Scotialife Trinidad and Tobago Limited	13,195	868,453,324	99,160,060	143,286,665	68,697	4,092,285,554
11.	Tatil Life Assurance Limited	3,387	336,348,700	13,305,863	-	37,401	3,136,419,957
12.	The Beacon Insurance Company Limited	25	107,377,000	10,716	893	208	7,108,825,258
13.	TRINRE Insurance Company Limited	-	-	-	-	5,923	35,288,700
14.	United Security Life Insurance Company Limited	-	-	-	-	666	12,230,530
	TOTAL	51,946	12,307,760,191	389,372,354	143,287,558	480,790	99,559,415,579
	CARIBBEAN						
1.	Sagicor Life Inc.	8,992	2,905,115,358	69,403,466	36,662,189	86,490	27,080,418,980
	TOTAL	8,992	2,905,115,358	69,403,466	36,662,189	86,490	27,080,418,980
	GRAND TOTAL	60,938	15,212,875,549	458,775,820	179,949,747	567,280	126,639,834,559

TABLE IX
INSURANCE IN FORCE - ASSURANCES - 2016

	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.	Assuria Life (T&T) Ltd.	297	22,833,935	649,619	-	11,821	1,031,661,664
2.	Bancassurance Caribbean Limited	-	-	-	-	2,529	540,887,432
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	161	5,526,840
4.	Cuna Caribbean Insurance Society Limited	60	15,077,015	707,807	-	1,809	17,043,152,477
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	462	16,576,772
6.	Guardian Life of the Caribbean Limited	14,499	8,497,793,148	93,203,313	-	123,255	43,385,647,470
7.	Maritime Life (Caribbean) Limited	2,762	935,692,694	11,212,919	-	36,594	7,640,403,904
8.	Nationwide Insurance Company Limited	-	-	-	-	863	66,431,803
9.	Pan American Life Insurance Company Trinidad and Tobago Limited	5,152	1,466,901,986	-	-	50,206	15,127,455,241
10.	Scotialife Trinidad and Tobago Limited	6,805	833,320,324	80,702,886	91,462,310	21,884	3,397,555,554
11.	Tatil Life Assurance Limited	2,276	276,211,556	7,429,915	-	24,021	2,492,643,754
12.	The Beacon Insurance Company Limited	25	107,377,000	10,716	893	206	7,108,664,100
13.	TRINRE Insurance Company Limited	-	-	-	-	5,923	35,288,700
14.	United Security Life Insurance Company Limited	-	-	-	-	548	12,217,032
	TOTAL	31,876	12,155,207,658	193,917,175	91,463,203	280,282	97,904,112,743
	CARIBBEAN						
1.	Sagicor Life Inc.	6,504	2,898,073,690	50,552,634	-	57,188	27,006,818,300
	TOTAL	6,504	2,898,073,690	50,552,634	-	57,188	27,006,818,300
	GRAND TOTAL	38,380	15,053,281,348	244,469,809	91,463,203	337,470	124,910,931,043

TABLE IX
INSURANCE IN FORCE - DEFERRED ANNUITIES - 2016

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES 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.	Assuria Life (T&T) Ltd.	78	-	315,000	-	5,619	16,946,936
2.	Bancassurance Caribbean Limited	-	-	-	-	129	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	5	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	86	4,720,935
6.	Guardian Life of the Caribbean Limited	7,106	-	162,671,398	-	79,814	-
7.	Maritime Life (Caribbean) Limited	979	-	8,135,660	-	8,829	41,273,296
8.	Nationwide Insurance Company Limited	-	-	-	-	676	7,270
9.	Pan American Life Insurance Company Trinidad and Tobago Limited	2,568	18,247,579	-	-	30,696	66,943,771
10.	Scotialife Trinidad and Tobago Limited	6,390	35,133,000	18,457,174	51,824,355	46,813	694,730,000
11.	Tatil Life Assurance Limited	1,034	58,759,480	5,875,948	-	12,050	629,367,494
12.	The Beacon Insurance Company Limited	-	-	-	-	2	161,158
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	112	-
	TOTAL	18,155	112,140,059	195,455,179	51,824,355	184,831	1,454,150,860
	CARIBBEAN						
1.	Sagicor Life Inc.	2,141	106,346	18,850,832	36,662,189	26,014	20,507,606
	TOTAL	2,141	106,346	18,850,832	36,662,189	26,014	20,507,606
	GRAND TOTAL	20,296	112,246,405	214,306,011	88,486,544	210,845	1,474,658,465

TABLE IX
INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2016

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES 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.	Assuria Life (T&T) Ltd.	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	-	-	-	-	24	143,044
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	18	43,042
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	258	18,313,051
6.	Guardian Life of the Caribbean Limited	1,180	37,709,921	-	-	9,749	142,534,618
7.	Maritime Life (Caribbean) Limited	590	976,653	-	-	2,724	11,888,604
8.	Nationwide Insurance Company Limited	2	20,785	-	-	244	683,776
9.	Pan American Life Insurance Company Trinidad and Tobago Limited	39	327,451	-	-	951	6,222,904
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	77	1,377,664	-	-	1,318	14,295,515
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	6	13,498
	TOTAL	1,888	40,412,473	-	-	15,292	194,138,052
	CARIBBEAN						
1.	Sagicor Life Inc.	347	6,935,322	-	-	3,288	53,093,074
	TOTAL	347	6,935,322	-	-	3,288	53,093,074
	GRAND TOTAL	2,235	47,347,796	-	-	18,580	247,231,127

TABLE IX
INSURANCE IN FORCE - OTHER - 2016

	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.	Assuria Life (T&T) Ltd.	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	-	-	-	-	-	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	-	-	-	-	48	508,331
7.	Maritime Life (Caribbean) Limited	27	-	-	-	286	-
8.	Nationwide Insurance Company Limited	-	-	-	-	-	-
9.	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	39	6,392,399
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	-	-	-	-	12	113,194
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	-	-
	TOTAL	27	-	-	-	385	7,013,924
	CARIBBEAN						
1.	Sagicor Life Inc.	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	27	-	-	-	385	7,013,924

TABLE X
LONG TERM INSURANCE - ANNUITY BUSINESS - 2016

	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.	Assuria Life (T&T) Ltd.	-	5,619	-	-	-	5,619	-	16,946,936	-	-	-	16,946,936
2.	Bancassurance Caribbean Limited	24	129	-	-	-	153	143,044	-	-	-	-	143,044
3.	Caribbean Atlantic Life Insurance Company Limited	18	5	-	-	-	23	43,042	-	-	-	-	43,042
4.	Demerara Life Assurance Company of T&T Limited	258	86	-	-	-	344	18,313,051	4,720,935	-	-	-	23,033,986
5.	Guardian Life of the Caribbean Limited	9,749	79,814	-	48	-	89,611	142,534,618	-	-	508,331	-	143,042,949
6.	Maritime Life (Caribbean) Limited	2,724	8,829	-	286	-	11,839	11,888,604	41,273,296	-	-	-	53,161,900
7.	Nationwide Insurance Company	244	676	-	-	-	920	683,776	7,270	-	-	-	691,046
8.	Pan American Life Insurance Company Trinidad and Tobago Limited	951	30,696	-	39	-	31,686	6,222,904	66,943,771	-	6,392,399	-	79,559,073
9.	Scotialife Trinidad and Tobago Limited	-	46,813	-	-	-	46,813	-	694,730,000	-	-	-	694,730,000
10.	Tatil Life Assurance Limited	1,318	12,050	-	12	-	13,380	14,295,515	629,367,494	-	113,194	-	643,776,203
	TOTAL	15,286	184,717	-	385	-	200,388	194,124,554	1,453,989,702	-	7,013,924	-	1,655,128,180
	CARIBBEAN												
1.	Sagicor Life Inc.	3,288	26,014	-	-	-	29,302	53,093,074	20,507,606	-	-	-	73,600,680
	TOTAL	3,288	26,014	-	-	-	29,302	53,093,074	20,507,606	-	-	-	73,600,680
	GRAND TOTAL	18,574	210,731	-	385	-	229,690	247,217,629	1,474,497,307	-	7,013,924	-	1,728,728,860

TABLE XI
STATEMENT OF STATUTORY FUND 2016 - LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

COMPANIES	POLICY RESERVES						TOTAL	Claims admitted or intimated but not paid	Other Reserves	Total Reserves	DEDUCTIONS			TOTAL	Fund Requirement
	Ordinary Life	Industrial Life	Group Life	Group Pension	Non-Cancellable Sickness and Accident	Other					Outstanding Premiums	Policy Loans	Other Deductions		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL															
1 Assuria Life (T&T) Ltd.	99,882,619	-	-	147,379,311	-	-	247,261,930	8,229,393	-	255,491,323	1,429,839	3,318,731	117,899	4,866,469	250,624,854
2 Bancassurance Caribbean Limited	40,030,980	-	47,093	-	-	181,659,672	221,737,745	23,043,729	592,014	245,373,488	140,776	11,753,494	600,227	12,494,497	232,878,991
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	3,427,325	-	-	-	-	12,807,815	16,235,140	230,996	-	16,466,136	(29,379)	44,444	24,741	39,806	16,426,330
4 Cuna Caribbean Insurance Society Limited	13,743,623	-	55,766,891	-	-	114,892,066	184,402,580	-	73,738,315	258,140,895	17,071,752	4,310,900	1,529,802	22,912,454	235,228,441
5 Demerara Life Assurance Company of T&T Limited	86,460,182	-	-	-	-	23,033,985	109,494,167	2,304,805	305,116	112,104,088	(55,945)	1,145,711	-	1,089,766	111,014,322
6 Guardian General Insurance Limited	-	-	47,697	-	-	-	47,697	-	-	47,697	-	-	-	-	47,697
7 Guardian Life of the Caribbean Limited	118,791,550	-	12,722,387	806,764,446	-	6,561,330,321	7,499,608,704	164,913,433	99,646,720	7,764,168,857	37,190,531	13,384,348	538,835	51,113,714	7,713,055,143
8 Maritime Life (Caribbean) Limited	1,485,122,695	-	-	-	-	-	1,485,122,695	23,593,004	26,835,112	1,535,550,811	13,897,616	56,776,440	-	70,674,056	1,464,876,755
9 Nationwide Life Insurance Co. Limited	18,794,741	-	-	-	-	11,623,520	30,418,261	2,677,193	143,305	33,238,759	45,002	3,109,481	162,519	3,317,002	29,921,757
10 Pan-American Life Insurance Company Trinidad and Tobago Limited	663,906,683	-	6,715,861	288,862,456	-	723,169,864	1,682,654,863	57,725,670	119,033,799	1,859,414,332	42,938,619	149,979,469	-	192,918,088	1,666,496,244
11 Scotialife Trinidad and Tobago Limited	672,964,668	-	21,826,285	-	-	771,667,282	1,466,458,235	8,772,720	4,972,632	1,480,203,587	117,875	-	-	117,875	1,480,085,712
12 Tatil Life Assurance Limited	738,864,466	-	843,330	66,701,125	-	229,957,927	1,036,366,848	31,736,400	175,236,756	1,243,340,004	661,026	11,339,041	-	12,000,067	1,231,339,937
13 The Beacon Insurance Company Limited	-	-	1,649,748	-	-	5,501,261	7,151,009	8,642,708	-	15,793,717	11,981,722	-	-	11,981,722	3,811,995
14 TRINRE Insurance Company Limited	351,984	-	-	-	-	-	351,984	-	-	351,984	-	-	-	-	351,984
15 United Security Life Insurance Company Limited	8,757,790	-	-	-	-	999,090	9,756,880	2,552,421	-	12,309,301	-	-	-	-	12,309,301
TOTAL	3,951,099,306	-	99,619,292	1,309,707,338	-	8,636,642,803	13,997,068,738	334,422,472	500,503,769	14,831,994,979	125,389,434	255,162,058	2,974,023	383,525,516	14,448,469,463
CARIBBEAN															
1 Sagior Life Incorporated	630,619,658	-	5,314,102	-	-	2,914,522,019	3,550,455,779	75,172,878	21,178,550	3,646,807,207	1,491,145	17,498,438	900,047	19,889,630	3,626,917,577
TOTAL	630,619,658	-	5,314,102	-	-	2,914,522,019	3,550,455,779	75,172,878	21,178,550	3,646,807,207	1,491,145	17,498,438	900,047	19,889,630	3,626,917,577
GRAND TOTAL	4,581,718,964	-	104,933,394	1,309,707,338	-	11,551,164,822	17,547,524,517	409,595,350	521,682,319	18,478,802,186	126,880,579	272,660,496	3,874,070	403,415,146	18,075,387,040

TABLE XIA
STATEMENT OF STATUTORY FUND 2016 - SECURITIES HELD IN TRUST (LONG-TERM BUSINESS)

COMPANIES		Trinidad and Tobago Government securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed Deposits	Other Trinidad and Tobago "Local" Assets	Total Trinidad and Tobago "Local" Assets	Caricom Assets	Other Caricom Assets 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
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$		\$	%	\$	\$	\$	\$	
1	Assuria Life (T&T) Ltd.	25,716,471	820,194	50,124,971	20,147,952	2,700,000	98,546,443	198,056,031	27,823,009	22,658,949	248,537,989	99		2,304,842	2,304,842	250,842,831	217,977
2	Bancassurance Caribbean Limited	82,555,392	-	26,775,000	2,918,382	1,537,584	4,825,321	118,611,679			118,611,679	100			-	118,611,679	(114,267,312)
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	2,507,201	-	-	45,454	-	15,069,331	17,621,986	-	-	17,621,986		-	-	-	17,621,986	1,195,656
4	Cuna Caribbean Insurance Society Limited	152,274,330	-	-	-	15,000,000	72,199,689	239,474,019	166,239	-	239,640,258	100			-	239,640,258	4,411,817
5	Demerara Life Assurance Company of Trinidad and Tobago Limited	87,077	-	22,202,864	47,822,239	15,401,459	16,906,169	102,419,808			102,419,808	100			-	102,419,808	(8,594,514)
6	Guardian General Insurance Limited	300,000	-	-	-	-	-	300,000	-	-	300,000	-			-	300,000	252,303
7	Guardian Life of the Caribbean Limited	3,462,233,126	116,921,453	224,629,300	1,230,260,286	900,545,736	358,721,478	6,293,311,379	-	-	6,293,311,379	85	731,558,918	396,737,718	1,128,296,636	7,421,608,015	(291,447,128)
8	Maritime Life (Caribbean) Limited	732,498,044	150,471,317	257,555,000	76,454,229	145,000,000	154,949,816	1,516,928,406			1,516,928,406	100			-	1,516,928,406	52,051,651
9	Nationwide Life Insurance Company Limited	5,605,171			1,090,513		31,871,193	38,566,877	4,610,923	4,376,933	47,554,733	100			-	47,554,733	17,632,975
10	Pan American Life Insurance Company Trinidad and Tobago Limited	651,359,933		103,345,896	3,983,700	15,000,000	658,089,368	1,431,778,898	75,754,541		1,507,533,439	86		254,760,027	254,760,027	1,762,293,466	95,797,222
11	Scotialife Trinidad and Tobago Limited	489,218,787	632,678,029		20,415,786	10,435,630	346,115,652	1,498,863,884			1,498,863,884	100			-	1,498,863,884	18,778,172
12	Tatil Life Assurance Limited	507,276,645	110,370,841	25,300,000	256,281,848	82,061,125	117,456,626	1,098,747,085	42,716,810	37,560,261	1,179,024,156	84	-	221,620,956	221,620,956	1,400,645,112	169,305,175
13	The Beacon Insurance Company Limited	-	-	-	862,056	-	6,369,636	7,231,692	-	-	7,231,692	100	-	-	-	7,231,692	3,419,697
14	TRINRE Insurance Company Limited	-	-	-	-	-	700,000	700,000	-	-	700,000	100	-	-	-	700,000	348,016
15	United Security Life Insurance Company Limited	980,957	-	-	480,290	-	14,500,000	15,961,247	1,579,795	-	17,541,042	96	-	756,812	756,812	18,297,854	5,988,553
TOTAL		6,112,613,134	1,011,261,834	709,933,031	1,660,762,735	1,187,681,534	1,896,320,723	12,578,572,991	152,651,318	64,596,143	12,795,820,451	89	731,558,918	876,180,355	1,607,739,273	14,403,559,724	(44,909,739)
CARIBBEAN																	
1	Sagicor Life Incorporated	1,010,103,745	953,449,002	195,650,000	121,557,751	50,000,000	271,969,413	2,602,729,911	812,923,990	-	3,415,653,901	92	239,526,890	44,143,647	283,670,537	3,699,324,438	72,406,861
TOTAL		1,010,103,745	953,449,002	195,650,000	121,557,751	50,000,000	271,969,413	2,602,729,911	812,923,990	-	3,415,653,901	92	239,526,890	44,143,647	283,670,537	3,699,324,438	72,406,861
GRAND TOTAL		7,122,716,879	1,964,710,836	905,583,031	1,782,320,486	1,237,681,534	2,168,290,136	15,181,302,902	965,575,308	64,596,143	16,211,474,352	90	971,085,808	920,324,002	1,891,409,810	18,102,884,162	27,497,122

TABLE XII
REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		AMOUNT OF FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends and Rents	Other	Profit and Loss Adjustments	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit and Loss Account	AMOUNT OF FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Unearned Premium Reserve	Outstanding Claims Reserve	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	22,300,308	7,136,094	175,567	797,920	4,713,329	79,662,922	12,591,160	7,328,815	17,375,762	-	-	-	-	79,662,922
2.	Capital Insurance Limited	-	-	33,582,989	-	2,953,543	471,536	-	126,103,911	16,037,949	1,902,856	9,391,752	-	9,777,883	-	-	126,103,911
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	-	-	178,848,189	-	6,583,491	-	-	334,172,695	84,867,656	21,688,651	66,371,351	-	13,392,990	-	-	334,172,695
5.	Furness Anchorage General Insurance Limited	-	-	3,333,153	-	143,413	7,497	-	4,048,322	755,024	85,432	884,333	-	1,543,889	-	-	4,048,322
6.	Guardian General Insurance Limited	-	-	182,440,193	65,154	4,031,582	22,891	-	362,054,749	83,994,468	32,194,305	24,911,879	-	62,197,405	-	-	362,054,749
7.	Gulf Insurance Limited	-	-	48,957,222	-	-	-	-	92,907,688	23,230,620	5,522,286	-	-	20,478,692	-	-	92,907,688
8.	Maritime General Insurance Company Limited	-	-	92,124,528	139	15,906,604	-	-	276,715,375	39,522,947	20,306,009	18,308,257	-	31,667,673	-	-	276,715,375
9.	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	27,546,290	14,099,473	2,486,408	2,658,856	5,101,684	167,557,875	37,200,543	10,053,514	24,009,898	-	-	-	-	167,557,875
12.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	1,424,604	(724,525)	-	1,110,619	(87,197)	-	3,638	-	1,335,801	-	-	1,110,619
13.	The Beacon Insurance Company Limited	-	-	77,395,184	26,227,331	1,322,869	(179,222)	-	153,093,301	34,907,910	15,881,968	32,705,564	-	3,402,383	-	-	153,093,301
14.	The Great Northern Insurance Company Limited	-	-	-	-	9,560,010	-	241,659	21,101,328	7,206,617	-	9,388,264	-	-	-	-	21,101,328
15.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The New India Assurance Company (T&T) Limited	-	-	58,124,292	-	1,243,225	-	-	116,944,988	26,300,319	9,841,845	10,809,998	-	13,190,725	-	-	116,944,988
17.	The Presidential Insurance Company Limited	-	-	52,027,677	-	2,430,486	1,247,415	-	108,563,136	20,690,690	3,517,168	25,960,425	-	1,194,750	-	-	108,563,135
18.	Trinidad & Tobago Insurance Limited	-	-	125,927,810	82,748	12,460,672	-	-	284,879,299	52,203,658	16,720,122	19,787,986	-	60,120,377	-	-	284,879,299
19.	TRINRE Insurance Company Limited	-	-	20,959,739	9,173,259	941,267	-	-	50,673,431	13,129,189	5,237,547	14,281,508	-	661,048	-	-	50,673,431
	TOTAL	-	-	923,567,573	56,784,199	61,663,741	4,302,367	10,056,672	2,179,589,640	452,551,553	150,280,517	274,190,615	-	218,963,616	-	-	2,179,589,640
	CARIBBEAN																
1.	Massy United Insurance Ltd.	-	-	49,868,724	-	804,421	249,950	3,440,787	79,549,318	24,947,577	6,833,248	8,460,932	-	-	-	-	79,549,318
2.	Sagicor General Insurance Company Limited	-	-	49,865,204	18,404,213	2,306,274	-	-	130,818,446	26,256,891	15,405,444	15,941,820	-	16,285,211	-	-	130,818,446
3.	The Insurance Company of the West Indies	-	-	12,278,485	6,312,837	276,835	-	3,788,523	37,618,363	7,833,216	10,819,556	3,600,868	-	-	-	-	37,618,363
	TOTAL	-	-	112,012,413	24,717,050	3,387,530	249,950	7,229,310	247,986,127	59,037,684	33,058,248	28,003,620	-	16,285,211	-	-	247,986,127
	GRAND TOTAL	-	-	1,035,579,986	81,501,249	65,051,271	4,552,317	17,285,982	2,427,575,768	511,589,237	183,338,765	302,194,235	-	235,248,827	-	-	2,427,575,767

TABLE XIII

STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2016

COMPANIES		FUNDS AT END OF YEAR				DEDUCTIONS		Fund Requirements	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		Trinidad and Tobago Government Securities	Fixed Deposits	Other Trinidad and Tobago Assets	Total Trinidad and Tobago Assets	Caricom Assets	Total "Local" Assets	Foreign Assets	Total Assets	
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
1	Bankers Insurance Company (T&T) Limited	13,317,300	29,049,886	-	42,367,186	-	4,140,026	38,227,160	-	41,829,919	13,208,072	55,037,991	-	55,037,991	-	55,037,991	16,810,831
2	Capital Insurance Limited	17,078,057	70,207,608	1,707,806	88,993,471	14,489,665	416,709	74,087,097	-	18,200,000	59,517,801	77,717,801	-	77,717,801	-	77,717,801	3,630,704
3	Citizen Insurance Company Limited	IN COMPULSORY LIQUIDATION				IN COMPULSORY LIQUIDATION											
4	Colonial Fire & General Insurance Company Limited	76,286,396	57,802,787	13,762,864	147,852,047	78,442,909	6,755,880	62,653,259	31,374,722	4,000,000	35,043,972	70,418,694	-	70,418,694	-	70,418,694	7,765,435
5	Furness Anchorage General Insurance Limited	403,123	349,512	27,009	779,644	7,812,437	171,960	-	-	-	171,960	171,960	-	171,960	-	171,960	171,960
6	NAGICO Insurance (Trinidad and Tobago) Limited	22,510,274	73,783,646	-	96,293,920	34,032,966	8,263,887	53,997,067	4,075,069	25,271,314	25,467,949	54,814,332	5,399,707	60,214,039	5,385,696	65,599,735	11,602,668
7	Guardian General Insurance Limited	80,130,639	75,646,312	-	155,776,951	89,220,488	13,990,801	52,565,662	16,465,745	6,390,657	56,268,601	79,125,003	-	79,125,003	-	79,125,003	26,559,341
8	Gulf Insurance Limited	22,605,351	18,810,204	2,260,535	43,676,090	20,208,539	2,192,716	21,274,835	1,960,090	12,549,704	7,245,084	21,754,878	-	21,754,878	-	21,754,878	480,043
9	Maritime General Insurance Company Limited	47,335,071	114,656,030	4,918,050	166,909,151	57,777,628	1,829,090	107,302,433	61,889,756	-	-	61,889,756	-	61,889,756	-	61,889,756	(45,412,677)
10	Motor and General Insurance Company Limited	IN SUSPENSION				IN SUSPENSION											
11	Motor One Insurance Company Limited*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Pan American Life Insurance Company Trinidad and Tobago Limited	-	154,818	77,409	232,227	7,185,886	-	-	-	-	-	-	-	-	-	-	-
13	The Beacon Insurance Company Limited.	44,535,692	17,478,505	3,505,485	65,519,682	38,152,439	17,309,972	10,057,271	-	-	13,136,312	13,136,312	-	13,136,312	-	13,136,312	3,079,041
14	The Great Northern Insurance Company Limited	-	4,506,447	-	4,506,447	501,662	-	4,004,785	-	3,572,689	606,684	4,179,373	-	4,179,373	-	4,179,373	174,588
15	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	The New India Assurance Company (T&T) Limited	31,874,213	24,434,892	-	56,309,105	31,004,997	6,311,226	18,992,882	2,537,210	2,126,924	14,660,248	19,324,382	-	19,324,382	-	19,324,382	331,500
17	The Presidential Insurance Company Limited	21,026,433	36,173,670	-	57,200,103	24,446,607	3,467,762	29,285,734	5,520,350	6,864,305	11,081,708	23,466,363	-	23,466,363	-	23,466,363	(5,819,371)
18	TRINRE Insurance Company Limited	8,865,877	7,516,234	982,028	17,364,139	12,647,013	2,959,235	1,757,891	1,139,800	-	5,936,535	7,076,335	-	7,076,335	-	7,076,335	5,318,444
19	Trinidad and Tobago Insurance Limited	65,589,318	62,259,175	8,198,665	136,047,158	34,942,790	4,843,506	96,260,862	42,824,736	-	47,623,397	90,448,133	-	90,448,133	-	90,448,133	(5,812,729)
TOTAL		451,557,744	592,829,726	35,439,851	1,079,827,321	450,866,025	72,652,770	570,466,938	167,787,478	120,805,512	289,968,323	578,561,313	5,399,707	583,961,020	5,385,696	589,346,716	18,879,778
CARIBBEAN																	
1	Massy United Insurance Limited	25,614,180	13,691,947	-	39,306,127	42,924,749	9,111,924	-	-	-	9,934,451	9,934,451	-	9,934,451	-	9,934,451	9,934,451
2	Sagacor General Insurance Inc.	25,322,533	31,606,547	-	56,929,080	28,278,633	10,783,899	17,866,548	16,646,442	8,557,688	4,929,028	30,133,158	-	30,133,158	-	30,133,158	12,266,610
3	The Insurance Company of the West Indies Limited	7,257,065	8,107,658	-	15,364,723	6,534,180	822,660	8,007,883	495,118	850,000	5,957,133	7,302,251	-	7,302,251	-	7,302,251	-705,632
TOTAL		58,193,778	53,406,152	-	111,599,930	77,737,562	20,718,483	25,874,431	17,141,560	9,407,688	20,820,612	47,369,860	-	47,369,860	-	47,369,860	21,495,429
GRAND TOTAL		509,751,522	646,235,878	35,439,851	1,191,427,251	528,603,587	93,371,253	596,341,369	184,929,038	130,213,200	310,788,935	625,931,173	5,399,707	631,330,880	5,385,696	636,716,576	40,375,207

* Motor One Insurance Company Limited did not submit Insurance Act Accounts for 2016

TABLE XIV
UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2016

		(1) Unearned Premium (Beginning of year)	(2) Net Premium Written	(3) Unearned Premium (end of year)	(4) Net Premiums Earned (1+2)-3	(5) Net Claims paid during the year	(6) Claims outstanding (end of year)	(7) Claims outstanding (beginning of year)	(8) Net Claims Incurred (5+6)-7	(9) 8 as a % of 4	(10) Expenses of Management and Net Commissions	(11) 10 as a per cent of 4	(12) Total Premium Payments (8+10)	(13) 12 as a % of 4	(14) Profit or (Loss) (4-12)	(15) Profit or (Loss) per cent
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
1.	Bankers Insurance CO. (T&T) Limited	-	22,300,308	-	22,300,308	12,591,160	-	-	12,591,160	56.46	-	-	12,591,160	56.46	9,709,148	43.54
2.	Capital Insurance Limited	-	33,582,989	-	33,582,989	16,037,949	-	-	16,037,949	47.76	-	-	16,037,949	47.76	17,545,040	52.24
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire General Insurance Company Limited	-	178,848,189	-	178,848,189	84,867,656	-	-	84,867,656	47.45	-	-	84,867,656	47.45	93,980,533	52.55
5.	Furness Anchorage General Insurance Limited	-	3,333,153	-	3,333,153	755,024	-	-	755,024	22.65	-	-	755,024	22.65	2,578,129	77.35
6.	Guardian General Insurance Limited	-	182,440,193	-	182,440,193	83,994,468	-	-	83,994,468	46.04	-	-	83,994,468	46.04	98,445,725	53.96
7.	Gulf Insurance Limited	-	48,957,222	-	48,957,222	23,230,620	-	-	23,230,620	47.45	-	-	23,230,620	47.45	25,726,602	52.55
8.	Maritime General Insurance Company Limited	-	92,124,528	-	92,124,528	39,522,947	-	-	39,522,947	42.90	-	-	39,522,947	42.90	52,601,581	57.10
9.	Motor and General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	NAGICO Insurance (Trinidad and Tobago) Limited	-	27,546,290	-	27,546,290	37,200,543	-	-	37,200,543	135.05	-	-	37,200,543	135.05	(9,654,253)	(35.05)
12.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	(87,197)	-	-	(87,197)	-	-	-	(87,197)	-	87,197	-
13.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	The Beacon Insurance Company Limited	-	77,395,184	-	77,395,184	34,907,910	-	-	34,907,910	45.10	-	-	34,907,910	45.10	42,487,274	54.90
15.	The Great Northern Insurance Company Limited	-	-	-	-	7,206,617	-	-	7,206,617	-	-	-	7,206,617	-	(7,206,617)	-
16.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	The New India Assurance Company (T&T) Limited	-	58,124,292	-	58,124,292	26,300,319	-	-	26,300,319	45.25	-	-	26,300,319	45.25	31,823,973	54.75
18.	The Presidential Insurance Company Limited	-	52,027,677	-	52,027,677	20,690,690	-	-	20,690,690	39.77	-	-	20,690,690	39.77	31,336,987	60.23
19.	Trinidad & Tobago Insurance Limited	-	125,927,810	-	125,927,810	52,203,658	-	-	52,203,658	41.46	-	-	52,203,658	41.46	73,724,152	58.54
20.	TRINRE Insurance Company Limited	-	20,959,739	-	20,959,739	13,129,189	-	-	13,129,189	62.64	-	-	13,129,189	62.64	7,830,550	37.36
	TOTAL	-	923,567,573	-	923,567,573	452,551,553	-	-	452,551,553	45.34	-	38.96	452,551,553	84.31	471,016,020	15.69
	CARIBBEAN															
1.	Massy United Insurance Limited	-	49,868,724	-	49,868,724	24,947,577	-	-	24,947,577	50.03	-	-	24,947,577	50.03	24,921,148	49.97
2.	Sagicor General Insurance	-	49,865,204	-	49,865,204	26,256,891	-	-	26,256,891	52.66	-	-	26,256,891	52.66	23,608,313	47.34
3.	The Insurance Company of the West Indies	-	12,278,485	-	12,278,485	7,833,216	-	-	7,833,216	63.80	-	-	7,833,216	63.80	4,445,269	36.20
	TOTAL	0	112,012,413	0	112,012,413	59,037,684	0	0	59,037,684	52.71	0	-	59,037,684	52.71	52,974,729	47.29
	GRAND TOTAL	-	1,035,579,986	-	1,035,579,986	511,589,237	-	-	511,589,237	45.34	-	38.96	511,589,237	84.31	523,990,750	15.69

TABLE XV
REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG TERM OR MOTOR INSURANCE - 2016

	COMPANIES	REVENUE								EXPENDITURE							
		FUND AT THE THE BEGINNING OF YEAR		Commissions Received	Premiums	Net Interest	Other P&L	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other P&L	Transfer to Profit & Loss Account	FUND AT AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	5,199,214	16,540,147	145,792	662,599	3,732,934	48,832,028	1,560,965	7,158,193	14,428,977	-	12,791,544	-	-	48,832,027
2.	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Capital Insurance Limited	-	-	113,598	10,863	-	-	-	149,427	-	-	132,942	-	11,184	-	-	149,427
4.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Fire & General Insurance Company Limited	-	-	19,519,898	6,900,368	983,970	-	637,175	49,739,561	2,882,911	9,905,823	9,919,884	-	9,271,362	-	-	49,739,561
6.	Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	1,566,172	803,618	-	-	2,482,014	-	-	727,783	-	1,642,136	-	-	2,482,014
7.	Furness Anchorage General Insurance Limited	-	-	3,177,586	19,615,545	2,210,916	115,570	4,276,522	46,140,904	2,541,832	5,245,816	7,639,404	-	13,238,516	-	-	46,140,904
8.	Guardian General Insurance Limited	-	-	38,543,400	54,440,143	2,556,869	1,150,296	71,252,762	257,120,671	17,039,861	30,466,228	72,484,573	-	29,664,747	-	-	257,120,671
9.	Guardian Life of the Caribbean Limited	-	-	-	361,324,681	2,130,699	775,494	-	397,761,488	206,542,707	73,341,021	21,531,563	-	15,528,558	-	-	397,761,487
10.	Gulf Insurance Limited	-	-	3,827,288	6,204,038	-	-	45,610	20,823,919	2,773,493	3,216,221	-	-	4,404,497	-	-	20,823,919
11.	Maritime General Insurance Company Limited	-	-	12,046,355	10,280,321	1,775,043	-	2,950,438	54,948,952	3,264,047	9,792,713	11,823,345	-	3,296,525	-	-	54,948,950
12.	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	9,978,961	12,636,499	1,140,607	622,661	4,930,675	63,043,531	9,359,760	8,360,314	11,014,225	-	4,486,516	-	-	63,043,530
15.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	994,998	33,446,696	3,169,502	(1,404,938)	6,380,573	49,707,119	27,811,556	2,622,215	14,180,069	-	1,904,198	-	-	49,707,119
16.	The Beacon Insurance Company Limited	-	-	20,070,086	24,948,130	863,769	(117,024)	-	88,265,597	7,821,898	10,410,729	21,355,154	-	12,328,307	-	-	88,265,597
17.	The Great Northern Insurance Company Limited	-	-	46,297,417	102,343,314	2,186,638	(296,246)	-	241,358,898	42,729,808	26,292,697	54,060,718	-	15,730,690	-	-	241,358,898
18.	The Mountain General Insurance Company Limited	-	-	-	-	9,560,010	-	241,659	21,101,328	7,206,617	-	9,388,264	-	-	-	-	21,101,328
19.	The New India Assurance Company (T&T) Limited	-	-	6,876,207	8,792,952	689,289	-	1,618,091	29,324,586	2,211,908	4,879,911	5,993,979	-	3,483,413	-	-	29,324,585
20.	Trinidad & Tobago Insurance Limited	-	-	15,848,349	35,886,789	15,621,137	-	-	94,532,742	23,781,974	9,519,460	24,806,917	-	9,423,652	-	-	94,532,742
21.	TRINRE Insurance Company Limited	-	-	13,314,881	11,340,227	347,081	-	235,471	41,276,093	7,166,978	6,637,897	11,508,146	-	2,317,516	-	-	41,276,093
	TOTAL	-	-	195,808,239	706,276,884	44,184,941	1,508,412	96,301,910	1,506,608,857	364,696,315	207,849,238	290,995,943	-	139,523,360	-	-	1,506,608,851
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	25,972,123	32,803,592	2,089,632	580,351	15,516,336	117,111,774	13,009,300	17,750,621	21,977,034	-	5,496,211	-	-	117,111,774
2.	Sagicor General Insurance Company Limited	-	-	27,329,509	25,660,016	2,891,834	-	-	94,462,766	10,159,964	19,049,921	19,989,435	-	13,530,447	-	-	94,462,766
3.	Sagicor Life Inc.	-	-	-	178,728,000	5,432,873	4,510,869	-	214,510,684	139,226,987	15,090,630	21,342,570	-	10,750,329	-	-	214,510,684
3.	The Insurance Company of the West Indies	-	-	-	182,118	-	-	-	223,545	-	-	-	-	223,545	-	-	223,545
	TOTAL	-	-	53,301,632	237,373,726	10,414,339	5,091,220	15,516,336	426,308,769	162,396,252	51,891,172	63,309,039	-	30,000,532	-	-	426,308,769
	GRAND TOTAL	-	-	249,109,871	943,650,611	54,599,281	6,599,633	111,818,246	1,932,917,627	527,092,567	259,740,411	354,304,981	-	169,523,892	-	-	1,932,917,621

TABLE XV(2)
REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		AMOUNT OF FUND AT THE BEGINNING OF YEAR Unearned Premium Reserve Outstanding Claims Reserve		Premiums	Commissions Received	Interest Dividends and Rents	Other	Profit and Loss Adjustments	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit and Loss Account	AMOUNT OF FUND AT END OF YEAR		TOTAL
															Unearned Premium Reserve	Outstanding Claims Reserve	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	38,840,455	12,335,308	321,359	1,460,519	8,446,262	128,494,951	14,152,125	14,487,008	31,804,739	-	12,791,544	-	-	128,494,951
2.	Brtish-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Capital Insurance Limited	-	-	33,593,852	113,598	2,953,543	471,536	-	126,253,338	16,037,949	1,902,856	9,524,694	-	9,789,067	-	-	126,253,338
4.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Fire & General Insurance Company Limited	-	-	185,748,557	19,519,898	7,567,461	-	637,175	383,912,256	87,750,567	31,594,474	76,291,235	-	22,664,352	-	-	383,912,256
6.	Export Import Bank of Trinidad and Tobago Company Limited	-	-	1,566,172	-	803,618	-	-	2,482,014	-	-	727,783	-	1,642,136	-	-	2,482,014
7.	Furness Anchorage General Insurance Limited	-	-	22,948,698	3,177,586	2,354,329	123,067	4,276,522	50,189,226	3,296,856	5,331,248	8,523,737	-	14,782,405	-	-	50,189,226
8.	Guardian General Insurance Limited	-	-	236,880,336	38,608,554	6,588,451	1,173,187	71,252,762	619,175,421	101,034,329	62,660,533	97,396,451	-	91,862,152	-	-	619,175,421
9.	Guardian Life of the Caribbean Limited	-	-	361,324,681	-	2,130,699	775,494	-	397,761,488	206,542,707	73,341,021	21,531,563	-	15,528,558	-	-	397,761,488
10.	Gulf Insurance Limited	-	-	55,161,260	3,827,288	-	-	45,610	113,731,607	26,004,113	8,738,507	-	-	24,883,189	-	-	113,731,607
11.	Maritime General Insurance Company Limited	-	-	102,404,849	12,046,494	17,681,647	-	2,950,438	331,664,327	42,786,994	30,098,722	30,131,602	-	34,964,198	-	-	331,664,327
12.	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	40,182,789	24,078,435	3,627,015	3,281,517	10,032,360	230,601,406	46,560,303	18,413,828	35,024,123	-	4,486,516	-	-	230,601,406
15.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	33,446,696	994,998	4,594,107	(2,129,463)	6,380,573	50,817,738	27,724,359	2,622,215	14,183,707	-	3,239,999	-	-	50,817,738
16.	Sagicor General Insurance Company Limited	-	-	75,525,220	45,733,722	5,198,108	-	-	225,281,212	36,416,855	34,455,365	35,931,255	-	29,815,658	-	-	225,281,212
17.	The Beacon Insurance Company Limited	-	-	102,343,314	46,297,417	2,186,638	(296,246)	-	241,358,898	42,729,808	26,292,697	54,060,718	-	15,730,690	-	-	241,358,898
18.	The Great Northern Insurance Company Limited	-	-	-	-	9,560,010	-	241,659	21,101,328	7,206,617	-	9,388,264	-	-	-	-	21,101,328
19.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	The New India Assurance Company (T&T) Limited	-	-	66,917,244	6,876,207	1,932,514	-	1,618,091	146,269,574	28,512,227	14,721,756	16,803,977	-	16,674,138	-	-	146,269,573
21.	The Presidential Insurance Company Limited	-	-	52,027,677	-	2,430,486	1,247,415	-	108,563,136	20,690,690	3,517,168	25,960,425	-	1,194,750	-	-	108,563,135
22.	Trinidad & Tobago Insurance Limited	-	-	161,814,599	15,931,098	28,081,809	-	-	379,412,041	75,985,632	26,239,581	44,594,902	-	69,544,029	-	-	379,412,041
23.	TRINRE Insurance Company Limited	-	-	32,299,966	22,488,140	1,288,348	-	235,471	91,949,524	20,296,167	11,875,444	25,789,654	-	2,978,564	-	-	91,949,524
	TOTAL	-	-	1,603,026,364	252,028,743	99,300,142	6,107,025	106,116,923	3,649,019,484	803,728,298	366,292,424	537,668,831	-	372,571,944	-	-	3,649,019,482
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	82,672,316	25,972,123	2,894,053	830,301	18,957,123	196,661,093	37,956,877	24,583,869	30,437,966	-	5,496,211	-	-	196,661,093
2.	Sagicor Life Inc.	-	-	178,728,000	-	5,432,873	4,510,869	-	214,510,684	139,226,987	15,090,630	21,342,570	-	10,750,329	-	-	214,510,684
3.	The Insurance Company of the West Indies	-	-	12,460,603	6,312,837	276,835	-	3,788,523	37,841,908	7,833,216	10,819,556	3,600,868	-	223,545	-	-	37,841,908
	TOTAL	-	-	273,860,919	32,284,960	8,603,761	5,341,170	22,745,646	449,013,684	185,017,080	50,494,055	55,381,404	-	16,470,085	-	-	449,013,684
	GRAND TOTAL	-	-	1,876,887,283	284,313,702	107,903,904	11,448,195	128,862,569	4,098,033,168	988,745,378	416,786,479	593,050,235	-	389,042,028	-	-	4,098,033,167

TABLE XVI
REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	1,215,115	3,048,475	50,952	231,567	3,463,145	9,138,757	187,144	3,407,719	5,042,677	-	-	-	-	9,138,757
2.	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Capital Insurance Limited	-	-	10,863	113,598	-	-	-	149,427	-	-	132,942	-	11,184	-	-	149,427
4.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Fire & General Insurance Company Limited	-	-	1,449,582	18,743,576	822,659	-	-	32,155,607	683,456	8,596,164	8,293,626	-	7,931,291	-	-	32,155,607
6.	Furness Anchorage General Insurance Limited	-	-	8,923,070	2,221,351	1,188,434	62,122	-	16,965,652	188,476	3,226,073	1,499,629	-	6,357,935	-	-	16,965,652
7.	Guardian General Insurance Limited	-	-	16,549,272	32,288,609	793,709	454,141	55,689,462	126,166,831	5,366,535	22,017,688	60,837,489	-	-	-	-	126,166,831
8.	Gulf Insurance Limited	-	-	704,947	3,277,581	-	-	-	8,170,579	472,861	2,403,810	-	-	1,104,802	-	-	8,170,579
9.	Maritime General Insurance Company Limited	-	-	5,268,218	11,692,604	909,632	-	2,774,820	28,101,826	1,409,804	8,561,678	9,983,795	-	-	-	-	28,101,826
10.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	7,880,163	7,537,904	711,286	388,294	-	37,431,892	4,739,912	6,557,772	6,868,508	-	794,052	-	-	37,431,892
11.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	1,505,476	(765,655)	-	928,836	49,182	-	3,845	-	780,641	-	-	928,836
12.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	The Beacon Insurance Company Limited	-	-	4,035,489	15,226,990	510,843	(69,209)	-	29,438,682	1,279,186	6,234,047	12,629,680	-	1,034,192	-	-	29,438,682
14.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The New India Assurance Company (T&T) Limited	-	-	3,062,376	6,831,825	569,336	-	1,618,091	17,379,733	1,404,677	4,174,041	4,950,452	-	-	-	-	17,379,733
17.	Trinidad & Tobago Insurance Limited	-	-	1,204,673	13,801,558	11,299,963	-	-	35,613,502	2,985,596	7,810,399	17,944,740	-	(4,020,339)	-	-	35,613,502
18.	TRINRE Insurance Company Limited	-	-	2,665,216	7,492,751	81,572	-	-	11,352,091	265,842	3,998,789	4,759,216	-	1,126,927	-	-	11,352,091
	TOTAL CARIBBEAN	-	-	52,968,984	122,276,823	18,443,863	301,260	63,545,518	352,993,415	19,032,670	76,988,180	132,946,598	-	15,120,685	-	-	352,993,415
1.	Massy United Insurance Limited	-	-	9,146,058	23,511,878	1,569,473	580,351	1,615,849	43,712,784	3,803,034	13,332,066	16,507,774	-	-	-	-	43,712,784
2.	Sagikor General Insurance Company Limited	-	-	5,218,035	20,792,318	2,023,321	-	-	37,700,920	3,026,536	13,843,794	13,985,945	-	(453,732)	-	-	37,700,920
3.	The Insurance Company of the West Indies	-	-	125,743	-	-	-	-	164,553	-	-	-	-	164,553	-	-	164,553
	TOTAL	-	-	14,489,836	44,304,196	3,592,794	580,351	1,615,849	81,578,257	6,829,570	27,175,860	30,493,719	-	(289,179)	-	-	81,578,257
	GRAND TOTAL	-	-	67,458,820	166,581,019	22,036,657	881,612	65,161,367	434,571,672	25,862,240	104,164,041	163,440,317	-	14,831,506	-	-	434,571,672

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	10,769,090	2,134,885	75,035	341,020	-	26,873,139	765,269	2,922,528	7,426,158	-	12,307,887	-	-	26,873,139
2.	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Fire & General Insurance Company Limited	-	-	194,831	596,794	12,327	-	-	1,218,904	43,731	349,248	124,278	-	416,025	-	-	1,218,904
6.	Export Import Bank of Trinidad and Tobago Company Limited	-	-	1,566,172	-	803,618	-	-	2,482,014	-	-	727,783	-	1,642,136	-	-	2,482,014
7.	Furness Anchorage General Insurance Limited	-	-	2,142,918	881,762	608,913	31,829	2,462,384	7,737,522	306,789	605,019	4,496,895	-	1,108,261	-	-	7,737,522
8.	Guardian General Insurance Limited	-	-	7,578,342	1,492,907	53,040	16,579	-	11,414,325	414,764	2,495,335	2,167,583	-	4,027,952	-	-	11,414,325
9.	Gulf Insurance Limited	-	-	221,695	-	-	-	45,610	372,231	211,233	6,445	-	-	-	-	-	372,231
10.	Maritime General Insurance Company Limited	-	-	131,223	166,880	22,657	-	59,498	1,025,618	117,295	142,947	155,006	-	-	-	-	1,025,618
11.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	3,028,741	807,990	273,383	149,241	661,221	7,302,844	1,262,147	769,906	2,639,911	-	357,900	-	-	7,302,844
12.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	33,446,696	994,998	284,082	62,529	6,380,573	47,682,866	27,637,239	2,622,215	14,172,700	-	-	-	-	47,682,866
13.	The Beacon Insurance Company Limited	-	-	1,882,698	2,357,645	95,580	(12,949)	-	6,100,323	167,217	1,176,640	2,363,050	-	844,253	-	-	6,100,323
14.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	(50)	-	-	-	-	-	-	-	(50)
17.	Trinidad and Tobago Insurance Limited	-	-	20,976,688	82,678	2,095,932	-	-	26,484,069	12,728,134	776,873	3,328,414	-	6,835,565	-	-	26,484,069
18.	TRINRE Insurance Company Limited	-	-	193,710	408,284	5,929	-	75,578	1,121,371	35,500	160,911	280,250	-	-	-	-	1,121,371
	TOTAL	-	-	82,132,804	9,924,824	4,330,496	588,248	9,684,864	139,815,176	43,689,318	12,028,067	37,882,028	-	27,539,979	-	-	139,815,176
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	7,124,549	1,839,785	237,826	-	7,564,131	30,353,000	2,636,203	2,020,240	2,499,666	-	1,906,898	-	-	30,353,000
2.	Sagicor General Insurance Company Limited	-	-	5,955,031	3,413,068	318,940	-	-	18,850,086	1,898,339	1,891,415	2,204,632	-	4,430,919	-	-	18,850,086
3.	Sagicor Life Inc.	-	-	178,728,000	-	5,432,873	4,510,869	-	214,510,684	139,226,987	15,090,630	21,342,570	-	10,750,329	-	-	214,510,684
4.	The Insurance Company of the West Indies	-	-	975	-	-	-	-	1,209	-	-	-	-	1,209	-	-	1,209
	TOTAL	-	-	191,808,555	5,252,853	5,989,639	4,510,869	7,564,131	263,714,979	143,761,529	19,002,285	26,046,867	-	17,089,355	-	-	263,714,979
	GRAND TOTAL	-	-	273,941,359	15,177,677	10,320,135	5,099,117	17,248,994	403,530,155	187,450,847	31,030,352	63,928,895	-	44,629,333	-	-	403,530,154

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1.	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	-	-	194,831	596,794	12,327	-	-	1,218,904	43,731	349,248	124,278	-	416,025	-	-	1,218,904
5.	Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Furness Anchorage General Insurance Limited	-	-	715,613	277,602	500,018	26,137	2,462,384	5,083,054	9,225	184,727	4,119,639	-	-	-	-	5,083,054
7.	Guardian General Insurance Limited	-	-	2,440,628	250,563	30,487	357	-	3,798,787	101,953	422,121	520,322	-	1,514,167	-	-	3,798,787
8.	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Maritime General Insurance Company Limited	-	-	131,223	166,880	22,657	-	59,498	1,025,618	117,295	142,947	155,006	-	-	-	-	1,025,618
10.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	2,464,658	807,990	222,467	121,446	-	5,998,829	974,647	759,187	2,148,245	-	357,900	-	-	5,998,829
11.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	The Beacon Insurance Company Limited	-	-	1,880,549	2,357,645	95,559	(12,946)	-	6,098,156	167,217	1,184,919	2,362,532	-	835,163	-	-	6,098,156
14.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	7,827,502	4,457,474	883,515	134,994	2,521,882	23,223,348	1,414,068	3,043,150	9,430,022	-	3,123,255	-	-	23,223,347
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	894,165	1,066,385	77,074	-	-	4,208,507	555,989	654,717	810,671	-	813,544	-	-	4,208,507
2.	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	The Insurance Company of the West Indies	-	-	975	-	-	-	-	1,209	-	-	-	-	1,209	-	-	1,209
	TOTAL	-	-	895,140	1,066,385	77,074	-	-	4,209,717	555,989	654,717	810,671	-	814,753	-	-	4,209,716
	GRAND TOTAL	-	-	8,722,641	5,523,860	960,589	134,994	2,521,882	27,433,065	1,970,058	3,697,867	10,240,693	-	3,938,009	-	-	27,433,063

TABLE XVII(2)
REVENUE ACCOUNT IN RESPECT OF OTHER LINES OF INSURANCE BUSINESS - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium	Outstanding Claims												Reserve for Unearned Premium	Reserve for Outstanding Claims	
		Reserve	Reserve														
		\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
	LOCAL																
1.	Bankers Insurance Company (T&T) Limited	-	-	10,769,090	2,134,885	75,035	341,020	-	26,873,139	765,269	2,922,528	7,426,158	-	12,307,887	-	-	26,873,139
2.	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Export Import Bank of Trinidad and Tobago Company Limited	-	-	1,566,172	-	803,618	-	-	2,482,014	-	-	727,783	-	1,642,136	-	-	2,482,014
7.	Furness Anchorage General Insurance Limited	-	-	1,427,305	604,160	108,895	5,692	-	2,654,468	297,564	420,292	377,256	-	1,108,261	-	-	2,654,468
8.	Guardian General Insurance Limited	-	-	5,137,715	1,242,344	22,553	16,222	-	7,615,538	312,811	2,073,213	1,647,261	-	2,513,785	-	-	7,615,538
9.	Gulf Insurance Limited	-	-	221,695	-	-	-	45,610	372,231	211,233	6,445	-	-	-	-	-	372,231
10.	Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	564,083	-	50,916	27,795	661,221	1,304,014	287,500	10,718	491,666	-	-	-	-	1,304,014
12.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	33,446,696	994,998	284,082	62,529	6,380,573	47,682,866	27,637,239	2,622,215	14,172,700	-	-	-	-	47,682,866
13.	The Beacon Insurance Company Limited	-	-	2,149	-	21	(3)	-	2,167	-	(8,279)	518	-	9,090	-	-	2,167
14.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	(50)	-	-	-	-	-	-	-	(50)
17.	Trinidad and Tobago Insurance Limited	-	-	20,976,688	82,678	2,095,932	-	-	26,484,069	12,728,134	776,873	3,328,414	-	6,835,565	-	-	26,484,069
18.	TRINRE Insurance Company Limited	-	-	193,710	408,284	5,929	-	75,578	1,121,371	35,500	160,911	280,250	-	-	-	-	1,121,371
	TOTAL	-	-	74,305,302	5,467,349	3,446,981	453,255	7,162,982	116,591,828	42,275,250	8,984,917	28,452,006	-	24,416,723	-	-	116,591,827
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	6,230,384	773,400	160,752	-	7,564,131	26,144,493	2,080,213	1,365,523	1,688,994	-	1,093,353	-	-	26,144,493
2.	Sagicor General Insurance Company Limited	-	-	5,955,031	3,413,068	318,940	-	-	18,850,086	1,898,339	1,891,415	2,204,632	-	4,430,919	-	-	18,850,086
3.	Sagicor Life Inc.	-	-	178,728,000	-	5,432,873	4,510,869	-	214,510,684	139,226,987	15,090,630	21,342,570	-	10,750,329	-	-	214,510,684
4.	The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	190,913,416	4,186,468	5,912,565	4,510,869	7,564,131	259,505,262	143,205,540	18,347,568	25,236,196	-	16,274,601	-	-	259,505,262
	GRAND TOTAL	-	-	265,218,718	9,653,817	9,359,545	4,964,124	14,727,112	376,097,090	185,480,790	27,332,485	53,688,202	-	40,691,325	-	-	376,097,089

TABLE XVIII
REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	4,550,490	-	19,591	89,037	269,789	12,638,001	598,802	778,712	1,938,902	-	450,306	-	-	12,638,001
2.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Colonial Fire & General Insurance Company Limited	-	-	4,924,598	143,493	141,383	-	637,175	15,870,231	2,155,724	815,990	1,425,351	-	848,229	-	-	15,870,231
4.	Furness Anchorage General Insurance Limited	-	-	8,521,148	74,473	411,122	21,491	1,814,138	21,377,418	2,046,567	1,411,626	1,627,824	-	5,746,196	-	-	21,377,418
5.	Guardian General Insurance Limited	-	-	27,754,265	3,757,569	1,673,826	673,320	15,453,686	115,234,454	11,125,508	5,176,975	8,648,625	-	24,573,645	-	-	115,234,454
6.	Gulf Insurance Limited	-	-	4,381,864	549,707	-	-	-	10,898,805	2,046,739	721,186	-	-	2,727,918	-	-	10,898,805
7.	Maritime General Insurance Company Limited	-	-	4,556,291	70,171	786,709	-	-	20,370,890	1,736,628	961,104	1,329,628	-	3,155,090	-	-	20,370,890
8.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	1,727,594	1,633,067	155,938	85,127	4,269,455	18,308,795	3,357,701	1,032,637	1,505,806	-	3,334,563	-	-	18,308,795
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	1,379,944	(701,812)	-	1,095,417	125,135	-	3,524	-	1,123,557	-	-	1,095,417
10.	The Beacon Insurance Company Limited	-	-	13,487,932	32,563	138,032	(18,701)	-	36,632,040	5,803,679	1,531,988	3,412,592	-	5,562,705	-	-	36,632,040
11.	The Great Northern Insurance Company Limited	-	-	26,807	-	-	-	-	26,807	-	-	-	-	26,807	-	-	26,807
12.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	The New India Assurance Company (T&T) Limited	-	-	5,708,851	9,586	117,306	-	-	11,863,337	807,129	694,129	1,020,001	-	3,451,994	-	-	11,863,337
14.	Trinidad & Tobago Insurance Limited	-	-	6,198,187	1,002,805	1,282,015	-	-	22,172,317	2,085,436	889,779	2,035,885	-	6,815,763	-	-	22,172,317
15.	TRINRE Insurance Company Limited	-	-	8,050,559	4,681,248	246,397	-	159,893	27,442,859	6,852,322	2,263,760	5,927,105	-	789,130	-	-	27,442,859
	TOTAL	-	-	89,888,588	11,954,681	6,352,262	148,463	22,604,135	313,931,372	38,741,371	16,277,886	28,875,243	-	58,605,903	-	-	313,931,371
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	14,271,043	-	216,071	-	6,336,356	39,128,905	6,517,286	1,835,438	2,272,641	-	2,100,607	-	-	39,128,905
2.	Sagicor General Insurance Company Limited	-	-	11,697,162	3,111,934	477,942	-	-	32,203,654	4,355,041	2,742,877	3,303,717	-	7,713,331	-	-	32,203,654
3.	The Insurance Company of the West Indies	-	-	26,807	-	-	-	-	26,807	-	-	-	-	26,807	-	-	26,807
	TOTAL	-	-	25,995,012	3,111,934	694,013	-	6,336,356	71,359,366	10,872,327	4,578,315	5,576,358	-	9,840,745	-	-	71,359,366
	GRAND TOTAL	-	-	115,883,600	15,066,615	7,046,275	148,463	28,940,491	385,290,739	49,613,697	20,856,201	34,451,601	-	68,446,648	-	-	385,290,737

TABLE XIX
REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Colonial Fire & General Insurance Company Limited	-	-	176,933	-	6,414	-	-	278,009	-	94,507	64,662	-	36,951	-	-	278,009
4.	Fumess Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Guardian General Insurance Limited	-	-	718,522	52,183	3,226	-	-	869,681	4,501	90,168	139,221	-	494,501	-	-	869,681
6.	Maritime General Insurance Company Limited	-	-	6,213	11,872	1,073	-	116,120	211,150	-	2,308	136,842	-	-	-	-	211,150
7.	Mega Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	The Beacon Insurance Company Limited	-	-	436,792	3	4,263	(578)	-	3,270,500	53,013	44,280	105,401	-	617,218	-	-	3,270,500
11.	The New India Assurance Company (T&T) Limited	-	-	7,715	2,925	328	-	-	11,032	-	1,682	3,361	-	2,896	-	-	11,032
12.	Trinidad and Tobago Insurance Limited	-	-	19,927	21,919	9,344	-	-	52,045	-	7,275	14,838	-	25,121	-	-	52,045
	TOTAL	-	-	1,366,101	88,903	24,647	(578)	116,120	4,692,416	57,514	240,221	464,324	-	1,176,687	-	-	4,692,416
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	5,675	-	83	-	-	8,319	-	702	869	-	5,223	-	-	8,319
2.	Sagicor General Insurance Company Limited	-	-	168,612	-	4,521	-	-	280,883	5,159	17,293	31,253	-	141,646	-	-	280,883
	TOTAL	-	-	174,287	-	4,604	-	-	289,202	5,159	17,995	32,122	-	146,869	-	-	289,202
	GRAND TOTAL	-	-	1,540,388	88,903	29,251	(578)	116,120	4,981,618	62,673	258,215	496,446	-	1,323,556	-	-	4,981,618

TABLE XIXa
REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2016

INCOME

	COMPANIES	FUND AT BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	-	-	325,364,411	-	1,906,593	693,928	-	327,964,931
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-
4.	Trinidad and Tobago Insurance Limited	-	-	19,696,674	82,678	1,968,891	-	-	21,748,243
	TOTAL	0	0	345,061,085	82,678	3,875,484	693,928	-	349,713,174
	CARIBBEAN								
1.	Sagicor Life Inc.	-	-	162,128,991	-	4,927,390	1,382,601	-	168,438,981
	TOTAL	-	-	162,128,991	-	4,927,390	1,382,601	-	168,438,981
	GRAND TOTAL	0	0	507,190,075	82,678	8,802,873	2,076,529	-	518,152,155

EXPENDITURE

	COMPANIES	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUNDS AT END OF YEAR		TOTAL
							Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	162,702,312	62,250,783	19,266,875	0	45,892,565	0	0	290,112,536
3.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-
4.	Trinidad and Tobago Insurance Limited	12,260,894	678,235	3,126,669	-	6,432,883	0	0	22,498,681
	TOTAL	174,963,206	62,929,018	22,393,544	0	52,325,448	0	0	312,611,216
	CARIBBEAN								
1.	Sagicor Life Inc.	130,996,183	11,286,456	19,559,328	0	6,413,115	0	0	168,255,082
	TOTAL	130,996,183	11,286,456	19,559,328	-	6,413,115	0	0	168,255,082
	GRAND TOTAL	305,959,390	74,215,473	41,952,872	0	58,738,563	0	0	480,866,298

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	5,452	15,854	215	975	-	182,131	9,750	49,234	21,240	-	33,351	-	-	182,131
2.	Colonial Fire & General Insurance Company Limited	-	-	154,424	36,035	1,187	-	-	216,810	-	49,914	11,967	-	38,866	-	-	216,810
3.	Furness Anchorage General Insurance Limited	-	-	28,409	-	2,447	128	-	60,312	-	3,098	15,056	-	26,124	-	-	60,312
4.	Guardian General Insurance Limited	-	-	1,839,741	952,132	33,068	6,255	109,614	3,435,380	128,553	686,062	691,655	-	568,649	-	-	3,435,380
5.	Gulf Insurance Limited	-	-	895,532	-	-	-	-	1,382,304	42,660	84,780	-	-	571,777	-	-	1,382,304
6.	Maritime General Insurance Company Limited	-	-	318,376	104,828	54,972	-	-	5,239,468	320	124,676	218,074	-	141,435	-	-	5,239,468
7.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	The Beacon Insurance Company Limited	-	-	5,105,219	2,452,885	115,051	(15,587)	-	12,824,052	518,803	1,423,774	2,844,431	-	4,269,939	-	-	12,824,052
10.	The New India Assurance Company (T&T) Limited	-	-	14,009	31,871	2,319	-	-	70,533	102	10,059	20,165	-	28,523	-	-	70,533
11.	Trinidad & Tobago Insurance Limited	-	-	7,487,315	939,389	933,884	-	-	10,210,809	5,982,808	35,133	1,483,040	-	(232,457)	-	-	10,210,809
12.	TRINRE Insurance Company Limited	-	-	430,742	732,598	13,183	-	-	1,359,772	13,314	214,437	541,575	-	401,459	-	-	1,359,772
	TOTAL	-	-	16,279,219	5,265,592	1,156,326	(8,229)	109,614	34,981,572	6,696,310	2,681,167	5,847,204	-	5,847,666	-	-	34,981,572
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	2,256,267	620,459	66,180	-	-	3,908,767	52,779	562,175	696,085	-	1,483,483	-	-	3,908,767
2.	Sagicor General Insurance Company Limited	-	-	2,621,176	12,189	67,110	-	-	5,427,223	874,889	554,542	463,888	-	1,698,283	-	-	5,427,223
	TOTAL	-	-	4,877,443	632,648	133,290	-	-	9,335,990	927,668	1,116,717	1,159,973	-	3,181,766	-	-	9,335,990
	GRAND TOTAL	-	-	21,156,663	5,898,240	1,289,616	(8,229)	109,614	44,317,562	7,623,978	3,797,884	7,007,177	-	9,029,431	-	-	44,317,562

TABLE XX(1)
REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	5,452	15,854	215	975	-	182,131	9,750	49,234	21,240	-	33,351	-	-	182,131
2.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Guardian General Insurance Limited	-	-	1,513,739	952,132	22,381	6,255	-	2,948,229	107,490	686,062	644,198	-	568,649	-	-	2,948,229
5.	Gulf Insurance Limited	-	-	895,532	-	-	-	-	1,382,304	42,660	84,780	-	-	571,777	-	-	1,382,304
6.	Maritime General Insurance Company Limited	-	-	318,376	104,828	54,972	-	-	5,239,468	320	124,676	218,074	-	141,435	-	-	5,239,468
7.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	The Beacon Insurance Company Limited	-	-	2,509,781	1,275,730	66,755	(9,044)	-	7,390,022	152,116	887,352	1,650,403	-	2,526,002	-	-	7,390,022
10.	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	5,242,880	2,348,544	144,322	(1,814)	-	17,142,154	312,336	1,832,104	2,533,916	-	3,841,214	-	-	17,142,154
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	6,663	17,843	485	-	-	30,462	-	4,119	5,100	-	18,721	-	-	30,462
2.	Sagicor General Insurance Company Limited	-	-	416,588	12,189	11,326	-	-	1,065,169	727,228	51,658	78,289	-	(46,760)	-	-	1,065,169
	TOTAL	-	-	423,251	30,032	11,811	-	-	1,095,631	727,228	55,777	83,389	-	(28,039)	-	-	1,095,631
	GRAND TOTAL	-	-	5,666,131	2,378,575	156,133	(1,814)	-	18,237,785	1,039,564	1,887,881	2,617,304	-	3,813,174	-	-	18,237,785

TABLE XX(2)
REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	CARIBBEAN																
1.	Massy United Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE XX(3)
REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2016

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
LOCAL		\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Colonial Fire & General Insurance Company Limited	-	-	154,424	36,035	1,187	-	-	216,810	-	49,914	11,967	-	38,866	-	-	216,810
3.	Furness Anchorage General Insurance Limited	-	-	28,409	-	2,447	128	-	60,312	-	3,098	15,056	-	26,124	-	-	60,312
4.	Guardian General Insurance Limited	-	-	326,002	-	10,687	-	109,614	487,151	21,063	-	47,457	-	-	-	-	487,151
5.	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Pan-American Life Insurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	The Beacon Insurance Company Limited	-	-	2,595,438	1,177,155	48,296	(6,543)	-	5,434,030	366,687	536,422	1,194,028	-	1,743,937	-	-	5,434,030
10.	The New India Assurance Company (T&T) Limited	-	-	14,009	31,871	2,319	-	-	70,533	102	10,059	20,165	-	28,523	-	-	70,533
11.	Trinidad & Tobago Insurance Limited	-	-	7,487,315	939,389	933,884	-	-	10,210,809	5,982,808	35,133	1,483,040	-	(232,457)	-	-	10,210,809
12.	TRINRE Insurance Company Limited	-	-	430,742	732,598	13,183	-	-	1,359,772	13,314	214,437	541,575	-	401,459	-	-	1,359,772
TOTAL		-	-	11,036,340	2,917,048	1,012,003	(6,415)	109,614	17,839,418	6,383,974	849,063	3,313,288	-	2,006,452	-	-	17,839,417
CARIBBEAN																	
1.	Massy United Insurance Limited	-	-	2,249,604	602,617	65,695	-	-	3,878,305	52,779	558,056	690,985	-	1,464,762	-	-	3,878,305
2.	Sagicor General Insurance Company Limited	-	-	2,204,588	-	55,784	-	-	4,362,054	147,661	502,884	385,599	-	1,745,043	-	-	4,362,054
TOTAL		-	-	4,454,192	602,617	121,479	-	-	8,240,359	200,440	1,060,940	1,076,584	-	3,209,805	-	-	8,240,359
GRAND TOTAL		-	-	15,490,532	3,519,665	1,133,482	(6,415)	109,614	26,079,777	6,584,414	1,910,003	4,389,873	-	5,216,257	-	-	26,079,776

TABLE XXI
UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2016

	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.	Bankers Insurance Company (T&T) Limited	-	1,215,115	-	1,215,115	-	-	-	-	-	-	1,215,115	100.00
2.	British - American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3.	Capital Insurance Limited	-	10,863	-	10,863	-	-	-	-	-	-	10,863	100.00
4.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Fire & General Insurance Company Limited	-	1,449,582	-	1,449,582	-	-	-	-	-	-	1,449,582	100.00
6.	Fumess Anchorage General Insurance Limited	-	8,923,070	-	8,923,070	-	-	-	-	-	-	8,923,070	100.00
7.	Guardian General Insurance Company Limited	-	16,549,272	-	16,549,272	-	-	-	-	-	-	16,549,272	100.00
8.	Gulf Insurance Limited	-	704,947	-	704,947	-	-	-	-	-	-	704,947	100.00
9.	Maritime General Insurance Company Limited	-	5,268,218	-	5,268,218	-	-	-	-	-	-	5,268,218	100.00
10.	NAGICO Insurance (Trinidad and Tobago) Limited	-	7,880,163	-	7,880,163	-	-	-	-	-	-	7,880,163	100.00
11.	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
12.	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
13.	The Beacon Insurance Company Limited	-	4,035,489	-	4,035,489	-	-	-	-	-	-	4,035,489	100.00
14.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16.	The New India Assurance Company (T&T) Limited	-	3,062,376	-	3,062,376	-	-	-	-	-	-	3,062,376	100.00
17.	The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
18.	Trinidad & Tobago Insurance Limited	-	1,204,673	-	1,204,673	-	-	-	-	-	-	1,204,673	100.00
19.	TRINRE Insurance Company Limited	-	2,665,216	-	2,665,216	-	-	-	-	-	-	2,665,216	100.00
	TOTAL	-	52,968,984	-	52,968,984	-	-	-	-	-	-	52,968,984	100.00
	CARIBBEAN												
1.	Massy United Insurance Limited	-	9,146,058	-	9,146,058	-	-	-	-	-	-	9,146,058	100.00
2.	Sagicor General Insurance Company Limited	-	5,218,035	-	5,218,035	-	-	-	-	-	-	5,218,035	100.00
3.	The Insurance Company of the West Indies	-	125,743	-	125,743	-	-	-	-	-	-	125,743	100.00
	TOTAL	-	14,489,836	-	14,489,836	-	-	-	-	-	-	14,489,836	100.00
	GRAND TOTAL	-	67,458,820	-	67,458,820	-	-	-	-	-	-	67,458,820	100.00

TABLE XXII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
ASSURIA LIFE T&T LIMITED (FORMERLY MEGA INSURANCE COMPANY LIMITED)
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	-	Balance of Long Term Fund per Revenue Account	-
Surplus (if any)	-	Deficiency (if any)	-
TOTAL	<u>-</u>	TOTAL	<u>-</u>

TABLE XXIII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
BANCASSURANCE CARIBBEAN LIMITED
AS AT DECEMBER 31, 2016
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	40,452	Value of Assets	250,571
Non Participating Policies	<u>26,954</u>		
	67,406		
Unappropriated Surplus		Current Liabilities	(32,560)
Participating Policies	123,034		
Non Participating Policies	<u>18,408</u>		
	141,442		
Share Capital	4,940		
Share Premium	4,223		
TOTAL	<u><u>218,011</u></u>	TOTAL	<u><u>218,011</u></u>

TABLE XXIV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
CUNA CARIBBEAN INSURANCE SOCIETY LIMITED
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	146,842,406	Balance of Long Term Fund per Revenue Account	272,015,717
Other - Outstanding claims on behalf of Individual Ordinary Life	-		
Surplus (if any)	125,173,311	Deficiency (if any)	-
TOTAL	<u>272,015,717</u>	TOTAL	<u>272,015,717</u>

TABLE XXV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
GUARDIAN LIFE OF THE CARIBBEAN LIMITED
AS AT DECEMBER 31, 2016
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	78,161	Value of Assets	8,551,106
Non Participating Policies	7,142,184		
	<u>7,220,345</u>		
Unappropriated Surplus		Current Liabilities	(506,708)
Participating Policies	279,264		
Non Participating Policies	338,427		
	<u>617,691</u>		
Share Capital	111,535		
Shareholder's account	41,940		
Revaluation Reserve	52,887		
TOTAL	<u><u>8,044,398</u></u>	TOTAL	<u><u>8,044,398</u></u>

TABLE XXVI
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
MARITIME LIFE (CARIBBEAN) LIMITED
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,485,122,695	Balance of Long Term Fund per Revenue Account	1,541,369,036
Surplus (if any)	56,246,341	Deficiency (if any)	-
Total	<u>1,541,369,036</u>	Total	<u>1,541,369,036</u>

TABLE XXVII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
NATIONWIDE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	-	Balance of Long Term Fund per Revenue Account	-
Surplus (if any)	-	Deficiency (if any)	-
TOTAL	<u><u>-</u></u>	TOTAL	<u><u>-</u></u>

TABLE XXVIII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
PAN-AMERICAN LIFE INSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,682,654,864	Balance of Long Term Fund per Revenue Account	1,682,654,864
Other	-	Balance of Life Surplus Account per Balance Sheet	62,619,568
Surplus (if any) carried forward after distribution	62,619,568	Deficiency (if any)	-
TOTAL	<u><u>1,745,274,432</u></u>	TOTAL	<u><u>1,745,274,432</u></u>

TABLE XXIX
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
SAGICOR LIFE INCORPORATED
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	-	Balance of Long Term Fund per Revenue Account	-
Surplus (if any)	-	Deficiency (if any)	-
TOTAL	<u><u>-</u></u>	TOTAL	<u><u>-</u></u>

TABLE XXX
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
SCOTIALIFE TRINIDAD AND TOBAGO LIMITED
AS AT OCTOBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	-	Balance of Long Term Fund per Revenue Account	-
Surplus (if any)	-	Deficiency (if any)	-
TOTAL	<u><u>-</u></u>	TOTAL	<u><u>-</u></u>

TABLE XXXI
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
TATIL LIFE ASSURANCE LIMITED AS AT DECEMBER 31, 2016
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$		\$
Net Liabilities under Individual Policies registered in Trinidad and Tobago	1,025,381,338	Value of Long-Term Insurance Funds (excluding policyholder deposits)	1,197,895,944
Appropriate Par Surplus for Bonus Granted	65,000,000		
Appropriation for Shareholder Dividend	7,222,222		
Remaining Par Surplus	100,292,384		
Non Par Surplus	-		
TOTAL	<u>1,197,895,944</u>	TOTAL	<u>1,197,895,944</u>

TABLE XXXII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
THE BEACON INSURANCE COMPANY LIMITED
AS AT JUNE 30, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	-	Balance of Long Term Fund per Revenue Account	-
Surplus (if any)	-	Deficiency (if any)	-
TOTAL	<hr/> <hr/> -	TOTAL	<hr/> <hr/> -

TABLE XXXIII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
THE DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	57,052,284	Balance of Long Term Fund per Revenue Account	109,494,167
Surplus (if any)	52,441,883	Deficiency (if any)	-
TOTAL	<u>109,494,167</u>	TOTAL	<u>109,494,167</u>

TABLE XXXIV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
TRINRE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	347,918	Balance of Long Term Fund per Revenue Account	351,984
Other	-		
Non-participating surplus	4,066	Deficiency (if any)	-
TOTAL	<u>351,984</u>	TOTAL	<u>351,984</u>

TABLE XXXV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
UNITED SECURITY LIFE INSURANCE COMPANY
AS AT DECEMBER 31, 2016

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	-	Balance of Long Term Fund per Revenue Account	-
Surplus (if any)	-	Deficiency (if any)	-
TOTAL	<u><u>-</u></u>	TOTAL	<u><u>-</u></u>

TABLE XXXVI

INSURED PENSION FUND PLANS - REVENUE ACCOUNTS 2016

	Pension Plan	Opening Fund Balance	Employer's contributions	Employer's Additional Contributions to fund the deficit	Employer's Additional Contributions to fund past service benefits	Employees' contributions	Employees' Additional Voluntary Contributions	Total contributions	Accrued contributions (due but not received)	Interest Credited (e.g. Interest on Deposit Administration Fund)	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Lump Sum / Gratuity	Annuities Purchased / Pensions Paid	Refund of contributions	Death Benefits	Total benefit payments	Investment expenses (fees)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance
1	A.S. Bryden & Sons (Trinidad) Limited Pension Plan	82,624,954	7,951,622	-	-	3,274,519	-	11,226,141	-	3,377,445	213,460	14,817,046	97,442,000	687,481	2,280,268	994,846	35,956	3,998,551	-	834,696	-	4,833,247	92,608,753
2	Albrosco Limited Staff Pension Plan	20,832,289	825,111	-	-	439,672	-	1,264,783	-	1,174,247	-	2,439,030	23,271,319	-	442,713	34,430	-	477,143	-	233,983	-	711,126	22,560,193
3	Amovable Habitat Limited Pension Fund Plan	615,754	28,640	-	-	-	-	28,640	-	28,613	-	57,252	673,006	-	28,646	-	-	28,646	-	41,212	-	69,858	603,149
4	Angerona Britten (Dr. J.G.B. Siegart & Sons) Limited Pension Fund Plan	349,494,522	8,254,280	-	-	3,538,451	-	11,792,731	-	(759,687)	-	11,033,044	360,527,566	3,041,975	8,086,965	49,222	-	11,178,162	-	1,462,329	30,000	12,670,491	347,857,075
5	Anthony N. Sabga Limited Pension Fund Plan	23,261,035	443,111	-	-	443,111	-	886,222	-	1,166,836	-	2,053,058	25,314,093	37,215	131,877	188,727	-	357,819	-	142,268	-	500,087	24,814,006
6	ASA Wright Nature Centre Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Ashland Trinidad and Tobago Limited Pension Fund Plan	5,097,157	436,701	-	-	436,701	-	873,402	-	222,665	-	1,096,067	6,193,224	-	-	115,778	-	115,778	-	61,449	12,750	189,977	6,003,247
8	Baroid Trinidad Services Limited Staff Pension Fund Plan	33,063,136	-	-	-	-	318,958	-	-	1,601,811	-	1,920,769	34,983,905	1,453,134	4,274,356	9,000	-	5,736,490	-	243,081	15,000	5,994,471	28,989,334
9	Berger Paints Trinidad Limited Weekly-Paid Pension Plan	4,163,116	329,292	-	-	129,453	-	458,745	-	106,056	-	564,801	4,727,917	146,740	783,706	-	-	930,446	-	271,193	7,500	1,209,139	3,518,778
10	Bermuder Biscuit Company Limited Pension Plan	161,541,620	8,910,843	-	-	2,169,809	-	11,080,652	409,198	7,428,543	1,610	18,920,003	180,461,623	364,641	2,444,266	1,065,758	-	3,874,665	1,255,254	66,805	-	5,196,724	175,264,899
11	Bermuder Biscuit Company Limited Weekly Paid Staff Pension Plan	24,292,901	2,463,282	-	-	1,409,246	-	3,872,528	141,950	1,147,586	-	5,162,064	29,454,965	127,274	27,968	234,710	3,817	393,769	195,413	101,035	-	690,217	28,764,748
12	British High Commission Pension Plan	3,310,403	96,181	-	-	96,181	-	192,362	-	118,990	-	311,352	3,621,755	135,571	490,059	-	-	625,630	-	118,912	7,500	752,042	2,869,713
13	C.M.B Packaging Trinidad Ltd. Pension Fund Plan	16,048,138	505,724	-	-	156,088	-	661,812	-	683,920	-	1,345,732	17,393,870	1,279,778	396,870	284,005	-	1,960,653	117,124	38,320	10,000	2,126,097	15,267,773
14	CBP Limited Pension Fund Plan	22,406,296	2,383,873	-	-	744,295	-	3,128,168	-	872,561	-	4,000,729	26,407,025	170,024	235,100	203,392	10,457	618,973	156,827	55,045	9,435	840,280	25,566,745
15	Chaguaramas Development Authority Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Clark and Bartoo Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Collier Morrison Belgrave Limited Pension Plan	1,660,106	215,330	-	-	205,190	-	420,520	-	95,645	-	516,165	2,176,271	-	-	-	47,075	47,075	-	42,362	-	89,437	2,086,834
18	Colonial Fire and General Insurance Company Limited Pension Plan	119,998,395	4,276,395	-	-	1,995,651	-	6,272,046	-	(280,992)	-	5,991,054	125,989,449	-	668,474	729,401	-	1,397,875	-	1,117,973	461,668	2,977,516	123,011,933
19	Envirotec Holdings Limited Pension Plan (Waste Disposal Limited Pension Fund Plan)	16,709,975	1,220,075	-	-	493,132	-	1,713,207	-	755,171	-	2,468,378	19,178,353	21,380	201,417	106,413	-	329,210	132,077	21,010	10,000	492,297	18,686,056
20	Eric Solis Marketing Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	F.T. Farlin and Sons Limited Pension Fund Plan	33,374,057	2,367,798	-	-	1,218,934	-	3,586,732	-	1,532,052	28,500	5,147,284	38,521,341	28,094	307,680	614,012	-	949,786	225,950	48,394	7,500	1,231,630	37,289,711
22	Furness Trinidad Limited Pension Fund Plan	15,149,606	581,771	-	-	581,771	-	1,163,542	-	579,144	-	1,742,686	16,892,292	108,996	355,283	43,835	-	508,114	-	185,953	-	694,067	16,198,225
23	Grace Kennedy Trinidad and Tobago Limited Pension Fund Plan	5,192,546	262,789	-	-	262,789	-	525,578	-	195,964	-	721,542	5,914,088	-	-	81,336	-	81,336	-	37,506	-	118,842	5,795,246
24	Guardian Holdings Group Defined Contribution Pension Plan (Formerly N.E.M (West Indies) Staff Superannuation Scheme)	93,731,805	10,210,542	-	-	710,294	-	10,920,836	-	2,864,397	-	13,785,233	107,517,038	1,317,458	2,661,329	-	142,407	4,121,194	-	499,528	-	4,620,722	102,896,316
25	Gulf Engineering Services Limited Pension Fund Plan	8,146,592	345,241	-	-	246,601	-	591,842	-	404,516	-	996,358	9,142,950	116,008	331,292	21,193	-	468,493	-	61,853	-	530,346	8,612,604
26	Gulf Insurance Limited Pension Fund Plan	16,657,276	316,890	-	-	316,890	-	633,780	-	890,668	-	1,524,448	18,181,724	349,307	207,903	106,172	-	663,382	-	213,926	10,000	887,308	17,294,416
27	Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	J.N. Harriman and Company Limited Pension Plan	9,318,852	-	-	-	-	-	-	311,475	201,971	-	513,446	9,832,298	-	1,329,821	193,659	-	1,523,480	-	71,602	10,000	1,605,082	8,227,216
29	J.T.A. Supermarkets Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Janouras Custom Design Limited Pension Plan	5,604,945	297,668	-	-	297,668	-	595,536	-	236,674	-	832,210	6,437,155	-	-	98,876	89,588	188,464	-	85,423	-	273,887	6,163,268
31	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Junior Schools Limited Staff Pension Plan	6,978,395	190,856	-	5,536	191,315	20,120	407,827	-	324,527	-	732,354	7,710,749	-	191,892	99,768	-	291,660	53,804	25,270	7,500	378,234	7,332,515
33	Lake Asphalt of Trinidad and Tobago (1978) Limited Employees' Pension Plan	22,167,129	2,591,303	-	-	496,419	-	3,087,722	287,643	885,494	-	4,260,859	26,427,988	310,040	598,516	125,428	-	1,033,984	-	180,459	-	1,214,443	25,213,545
34	Lake Asphalt of Trinidad and Tobago (1978) Limited Staff Pension Plan	15,439,382	3,095,529	-	-	459,768	-	3,555,297	338,326	546,932	-	4,440,555	19,879,937	-	1,744,307	31,897	-	1,776,204	-	199,453	-	1,975,657	17,904,280
35	Large Trinidad Limited Pension Fund Plan	19,097,080	961,492	-	-	338,554	-	1,300,046	-	1,021,683	-	2,321,729	21,418,809	-	1,224,612	103,984	-	1,328,596	-	162,669	-	1,491,265	19,927,544
36	Laughlin and DeGannes and Associate Companies Pension Fund Plan	30,106,975	636,132	-	-	382,192	-	1,018,324	-	1,605,061	82,091	2,705,476	32,812,451	324,539	1,304,599	29,396	-	1,658,534	228,090	266,863	15,000	2,168,487	30,643,964
37	Lazari and Sampson Limited Pension Fund Plan	12,500,974	405,414	-	-	405,414	-	810,828	-	393,555	-	1,204,383	13,705,357	85,772	137,225	61,016	-	284,013	-	35,525	134,249	453,787	13,251,570
38	Lifestyle Motors Limited Pension Fund Plan	1,871,439	372,050	-	-	372,050	-	744,100	-	104,918	-	849,018	2,720,457	-	14,143	138,751	-	152,894	14,950	20,662	-	188,506	2,531,951
39	Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan	17,510,853	758,905	-	-	545,221	-	1,304,126	-	953,187	-	2,257,313	19,768,166	214,868	481,569	129,797	-	826,234	136,185	29,900	-	992,319	18,775,847
40	Mainstream Foods Limited Pension Fund Plan	7,453,165	298,925	-	-	92,885	-	391,810	-	356,932	-	748,742	8,201,907	-	-	482,131	-	482,131	-	62,709	7,500	552,340	7,649,567
41	Maritime Life (Trinidad) Limited Pension Fund Plan	70,481,616	2,022,287	-	-	2,022,287	-	4,044,574	-	3,378,162	-	7,422,736	77,904,352	493,491	1,461,666	332,527	1,163,308	3,450,992	-	-	-	3,450,992	74,453,360
42	Master Mix of Trinidad and Tobago Limited Pension Fund Plan	8,585,054	239,152	-	-	115,448	-	354,600	39,212	277,615	-	671,427	9,256,481	194,321	582,964	-	-	777,285	-	12,825	1,377	791,487	8,464,994
43	Mc Cann Erickson (Trinidad) Limited Pension Fund Plan	16,568,302	440,320	-	-	423,385	-	863,705	-	763,620	-	1,627,325	18,195,627	879	376,063	86,888	-	463,830	127,649	76,104	10,000	677,583	17,518,044
44	National Helicopter Services Limited Pension Fund Plan	22,955,150	1,662,716	-	-	1,154,664	-	2,817,380	-	954,124	-	3,771,504	26,726,654	53,328	377,860	349,395	-	780,583	-	38,871	-	819,454	25,907,200
45	Navarro's Shipping Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	Neal & Massy Wood Group Ltd. Pension Plan	53,207,459	4,945,296	-	-	4,945,296	55,718	9,946,310	-	2,603,461	-	12,549,771	65,757,230	302,966	125,993	3,375,591	-	3,804,550	437,690	122,549	-	4,364,789	61,392,441
47	Oilfield Workers Trade Union Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	Pension Plan for Employees of The Barbados Mutual Life Assurance Society	75,675,114	5,219,269	-	-	2,724,330	-	7,943,599	-	4,169,489	-	12,113,088	87,788,202	330,896	1,397,188	764,869	26,420	2,519,373	-	959,424	20,000	3,498,797	84,289,405
49	Pepsi Cola Trinidad Bottling Company Limited Pension Fund Plan	3,635,414	45,523	-	-	43,814	-	89,337	-	147,999	-	237,336	3,872,750	-	-	-	-	-	-	42,502	7,500	50,002	3,822,748
50	Port Authority of Trinidad and Tobago Daily Paid Pension Plan	15,051,099	380,601	-	-	190,300	-	570,901	-	512,488	-	1,083,389	16,134,488	312,875	509,666	-	-	822,541	-	24,242	-	846,783	15,287,705

TABLE XXXVI

INSURED PENSION FUND PLANS - REVENUE ACCOUNTS 2016 - CONTINUED

		Opening Fund Balance	Employer's contributions	Employer's Additional Contributions to fund the deficit	Employer's Additional Contributions to fund past service benefits	Employees' contributions	Employees' Additional Voluntary Contributions	Total contributions	Accrued contributions (due but not received)	Interest Credited (e.g. Interest on Deposit Administration Fund)	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Lump Sum / Gratuity	Annuities Purchased / Pensions Paid	Refund of contributions	Death Benefits	Total benefit payments	Investment expenses (fees)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance
51	Port Authority of Trinidad and Tobago Monthly Paid Pension Plan	145,047,492	7,461,088	-	-	2,072,329	-	9,533,417	-	5,187,747	-	14,721,164	159,768,656	4,987,242	4,440,584	124,094	17,247	9,569,167	-	138,547	-	9,707,714	150,060,942
52	Prestige Holdings Limited Pension Fund Plan	24,183,287	363,049	-	-	363,049	-	726,098	-	1,389,428	-	2,115,526	26,298,813	-	220,646	197,725	-	418,371	-	11,111	-	429,482	25,869,331
53	Print-A-Pak Limited Pension Plan	4,701,804	230,706	-	-	230,706	2,550	463,962	-	223,588	-	687,550	5,389,354	-	35,281	42,694	-	77,975	-	89,602	-	167,577	5,221,777
54	RBP Elevator and Escalator Limited Pension Fund Plan	8,105,610	521,580	-	-	521,580	-	1,043,160	-	245,323	-	1,288,483	9,394,093	265,437	796,310	2,377	-	1,064,124	-	70,454	7,500	1,142,078	8,252,015
55	Rentokil Initial (Trinidad) Limited Pension Fund Plan	6,035,387	436,071	-	-	352,340	-	788,411	-	112,520	-	900,931	6,936,318	-	121,417	28,565	-	149,982	-	21,000	640,551	811,533	6,124,785
56	Rhund Credit Union Co-operative Society Limited Staff Pension Plan	10,415,564	234,157	-	-	618,177	-	852,334	-	431,907	-	1,284,241	11,699,805	-	-	22,637	-	22,637	-	38,187	10,000	70,824	11,628,981
57	Sandland Services Incorporated Pension Plan	5,740,512	-	-	-	-	-	-	-	226,363	-	226,363	5,966,875	-	106,274	-	-	106,274	-	2,300	-	108,574	5,858,301
58	Small Business Development Company Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	Southern Medical Clinic Limited Pension Fund Plan	6,972,037	268,050	-	-	180,969	-	449,019	-	323,509	-	772,528	7,744,565	198,321	240,383	95,582	-	534,486	52,461	14,380	-	601,327	7,143,238
60	Southern Sales and Services Company Limited Pension Plan	74,780,188	4,292,323	-	-	1,151,577	-	5,443,900	-	1,680,650	-	7,124,550	81,904,738	626,827	1,797,727	150,258	-	2,574,812	-	171,518	-	2,746,330	79,158,408
61	Tatil Life Sales Representatives Pension Fund Plan	4,864,346	97,109	-	-	97,109	-	194,218	-	247,307	-	441,525	5,305,871	17,638	-	14,583	-	32,221	-	64,148	-	96,369	5,209,502
62	TECU Credit Union Co-operative Society Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	The ANSA McAL Limited DC Pension Plan	387,813	145,484	-	-	145,484	-	290,968	-	22,243	-	313,211	701,024	-	-	48,632	-	48,632	-	116,729	-	165,361	535,663
64	The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly paid Employees	27,256,995	1,672,452	-	-	1,121,518	-	2,793,970	-	1,270,145	-	4,064,115	31,321,110	9,801	515,504	507,754	-	1,033,059	211,997	31,150	10,000	1,286,206	30,034,904
65	The Demerara Life Assurance Company of Trinidad and Tobago Limited Sales Staff Pension plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	The Group Pension Fund Plan for Non-Professional Employees of Fitzstone Limited	1,443,692	227,596	-	-	227,596	112,465	567,657	-	66,246	-	633,903	2,077,595	-	-	122,034	-	122,034	-	25,545	-	147,579	1,930,016
67	The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad) Limited	29,485,586	1,010,374	-	-	1,010,374	-	2,020,748	-	1,213,837	-	3,234,585	32,720,171	-	1,063,091	41,770	-	1,104,861	-	-	-	1,104,861	31,615,310
68	The Institute of Marine Affairs Pension Fund Plan	45,739,964	1,656,378	-	-	416,594	-	2,072,972	-	2,528,055	-	4,601,027	50,340,991	448,027	1,298,487	281,633	-	2,028,147	346,275	38,350	15,000	2,427,772	47,913,219
69	The National Schools Dietary Services Limited Pension Plan	1,011,403	574,760	-	-	287,055	4,125	865,940	-	65,024	-	930,964	1,942,367	-	-	7,550	-	7,550	-	22,489	-	30,039	1,912,328
70	The Synod of the Presbyterian Church in Trinidad Pension Plan	9,385,529	201,061	-	-	201,061	-	402,122	-	336,098	-	738,220	10,123,749	-	-	-	285,334	285,334	-	38,267	-	323,601	9,800,148
71	The Trinidad and Tobago Stock Exchange Pension Fund Plan	5,702,720	368,850	-	-	184,425	-	553,275	-	-	316,241	869,516	6,572,236	-	64,439	22,065	-	86,504	-	65,178	7,500	159,182	6,413,054
72	The University of the West Indies (St. Augustine) Staff Pension Plan	415,598,684	17,357,360	-	-	8,745,629	-	26,102,989	-	15,335,857	-	41,438,846	457,037,530	4,983,058	8,958,990	109,826	248,186	14,300,060	-	483,125	-	14,783,185	442,254,345
73	Trinidad & Tobago Securities and Exchange Commission Pension Fund Plan	9,752,442	1,249,909	-	-	624,955	-	1,874,864	-	314,233	-	2,189,097	11,941,539	-	-	11,425	-	11,425	-	105,583	7,500	124,508	11,817,031
74	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	37,982,887	5,260,773	-	-	1,198,764	25,857	6,485,394	-	1,930,569	-	8,415,963	46,398,850	172,429	723,797	35,846	-	932,072	196,496	123,912	-	1,252,480	45,146,370
75	Trinidad and Tobago Port Contractors Limited Pension Fund Plan	245,895,143	8,278,724	-	-	4,141,908	-	12,420,632	-	9,292,502	-	21,713,134	267,608,277	3,406,052	5,259,362	-	621,085	9,286,499	-	198,712	-	9,485,211	258,123,066
76	Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	11,195,656	-	-	-	-	-	-	-	507,819	-	507,819	11,703,475	-	185,147	-	-	185,147	85,024	61,745	10,000	341,916	11,361,559
77	Trinidad Concrete Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78	Trinidad Contractors Limited Pension Plan	23,142,098	363,330	-	-	181,290	-	544,620	-	1,274,743	-	1,819,363	24,961,461	-	1,194,491	8,819	-	1,203,310	174,693	49,995	10,000	1,437,998	23,523,463
79	Trinidad Nitrogen Company Limited Staff Pension Fund Plan	4,188,365	1,529,760	-	-	68,753	-	1,598,513	-	213,384	-	1,811,897	6,020,262	-	224,360	-	-	224,360	-	-	-	224,360	5,795,902
80	Trinidad Ropeworks Limited Retirement Plan for Employees	3,023,433	315,418	-	-	138,888	-	454,306	-	140,535	-	594,841	3,618,274	56,416	99,950	-	-	156,366	23,848	38,438	7,500	226,152	3,392,122
81	Trinidad Systems Pension Fund Plan	27,821,571	1,179,692	-	-	1,894,258	-	3,073,950	-	1,621,634	-	4,695,584	32,517,155	-	92,983	203,812	-	296,795	-	279,211	15,000	591,006	31,926,149
82	Trimpro Steel & Wire Products Limited Pension Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83	United States of America Embassy in Trinidad and Tobago Pension Fund Plan	43,079,097	2,475,187	-	-	692,359	-	3,167,546	-	2,120,093	10,050	5,297,689	48,376,786	623,012	1,297,995	24,201	-	1,945,208	-	261,335	-	2,206,543	46,170,243
84	Western Scientific Company Limited Pension Fund Plan	3,775,470	105,600	-	-	105,600	-	211,200	-	134,259	-	345,459	4,120,929	61,358	184,073	-	-	245,431	-	7,536	-	252,967	3,867,962
85	William H Scott Limited Pension Plan	3,267,718	19,185	-	-	19,185	-	38,370	-	127,009	-	165,379	3,433,098	-	-	-	-	-	-	2,170	7,500	9,670	3,423,428
86	Youth Training and Employment Partnership Programme Limited Pension Fund Plan	19,026,463	2,117,437	-	-	-	-	2,117,437	-	899,960	-	3,017,397	22,043,860	158,992	92,679	-	-	251,671	-	197,659	10,000	459,330	21,584,530
	Total	2,730,589,033	137,002,392	-	5,536	61,063,520	539,793	198,611,241	1,527,804	93,146,630	651,952	293,937,627	3,024,526,659	28,023,861	65,228,226	13,437,160	2,643,805	109,333,052	4,171,807	11,084,260	1,552,530	126,141,649	2,898,385,010

TABLE XXXVII

SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2016

		Opening Fund Balance	Employer's contributions	Employer's Additional Contributions to fund deficit	Employer's Additional Contributions to fund past service benefits	Employees' Voluntary Contributions	Accrued contributions (due but not received)	Income from Investments (Interest and dividends)	Appreciation on investments	Accrued Income	Other investment Income (net total of realized and/or unrealized gains and losses on investments)	Provision for impaired investments	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Lump Sum / Gratuity	Annuitants Purchased / Pensions Paid	Refund of contributions	Death Benefits	Other benefit payments	Investment expenses (fees)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance	
1	Pension Plan																									
2	Aggis Business Solutions Limited Pension Plan	2,920,000	-	-	-	-	-	26,014	-	-	-	-	-	26,014	2,946,014	-	-	-	93,093	-	62,581	-	45,329	-	201,003	2,745,011
3	Agostini Insurance Brokers Limited Pension Fund Plan	62,194,887	1,036,177	935,000	-	725,324	-	2,184,489	(1,699,343)	465,558	95,928	-	-	1,046,632	63,241,519	350,839	2,362,380	46,222	-	-	-	354,325	-	3,113,766	60,127,753	
4	Agostini's Limited Retirement Plan	102,829,599	3,448,972	-	-	3,448,972	-	3,597,449	(185,647)	335,144	514,286	-	-	4,261,232	107,090,831	548,142	2,650,433	529,632	11,455	-	-	534,114	326	4,274,102	102,816,729	
5	Airports Authority Pension Fund Plan	268,248,155	18,887,652	-	-	6,660,888	-	9,103,963	120,661	-	(178,090)	-	14,155	9,060,689	277,308,844	2,411,235	3,641,500	547,192	-	-	1,417	1,200,775	31,395	7,833,514	269,475,330	
6	AMOCO Trinidad Oil Company Pension Plan	1,072,075,450	87,045,320	-	-	2,051,332	600	34,923,137	(1,233,831)	7,894,191	2,353,446	-	-	153,444,195	1,225,519,645	12,594,111	35,655,984	1,137,638	205,878	-	-	7,023,503	-	56,617,114	1,168,902,531	
7	Ansa McAl Limited Pension Fund Plan	143,870,246	2,698,166	-	-	2,698,166	-	613,120	5,067,911	(663,270)	2,851,883	-	-	13,285,976	157,156,222	527,114	1,224,337	711,405	-	-	550,557	522,142	587	3,536,142	153,620,080	
8	Ansa McAl Pension Fund Plan	1,560,345,000	11,194,000	-	-	11,292,000	-	63,511,000	(19,258,000)	-	11,880,000	1,148,000	5,797,000	85,564,000	1,645,909,000	8,668,000	21,577,000	2,341,000	-	-	-	7,011,000	884,000	40,481,000	1,695,428,000	
9	Associated Brands Ltd Group Pension Fund Plan	93,440,629	4,862,786	-	-	2,101,204	-	3,071,595	722,230	-	539,236	-	-	11,297,051	104,737,680	146,130	2,276,180	348,726	-	-	-	485,644	176,128	3,432,808	101,304,872	
10	Atlantic LNG Pension Plan	333,754,424	32,446,635	-	-	10,811,638	-	11,852,961	1,082,363	-	1,101,389	-	8,750	57,303,736	391,058,160	723,768	1,278,982	612,221	-	-	-	1,662,418	47,004	4,324,393	386,733,767	
11	B.W.I.A. Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	32,176,758	-	-	-	-	-	1,557,793	(1,647,068)	24,098	40,604	-	-	(24,573)	32,152,185	-	-	965,978	-	-	-	249,124	-	1,215,102	30,937,083	
13	Barados Ltd Pension Fund Plan	18,354,045	-	-	-	336,311	-	581,166	(1,034,586)	79,726	-	-	-	(373,694)	17,980,351	1,909,047	5,727,140	5,892	-	-	10,000	-	7,652,079	10,328,272		
14	Berger Paints Trinidad Limited Monthly-Paid Pension Plan	31,451,088	513,423	-	-	277,837	-	1,135,129	(221,762)	228,857	94,490	-	-	1,236,714	32,687,802	553,231	1,189,705	27,195	35,695	-	-	377,517	-	2,183,343	30,504,459	
15	BIG Trinidad and Tobago Limited Pension Fund Plan	152,839,039	12,627,012	-	-	3,190,966	-	3,220,186	(1,613,803)	686,546	1,767,387	-	998,751	5,059,067	157,898,106	2,090,460	490,616	124,229	-	-	-	993,731	-	3,699,036	154,199,070	
16	Bishop Anstey High School East / Trinity College East Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Caribbean Airlines Limited Pension Plan	163,794,064	13,167,215	-	-	13,009,328	-	4,978,838	2,111,654	-	1,461,915	-	-	8,552,407	172,346,471	1,144,399	1,478,560	851,905	211,967	-	-	509,607	-	4,196,438	168,150,033	
18	Caribbean Industrial Research Institute Pension Plan	193,694,472	766,600	-	-	384,230	-	7,637,091	(4,187,137)	-	(127,881)	-	47,559	3,369,632	197,064,104	1,559,897	6,000,602	-	-	-	-	892,714	44,690	8,997,903	188,566,201	
19	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	16,462,365	939,283	-	-	370,752	7,779	-	519,495	238,272	-	44,011	-	2,119,592	18,581,957	-	683,387	-	-	-	-	229,721	20,332	933,440	17,648,517	
20	Central Bank of Trinidad and Tobago Pension Scheme	834,477,000	6,921,000	-	-	6,921,000	-	34,932,000	(31,574,000)	-	(662,000)	-	-	16,538,000	851,015,000	8,240,000	18,624,000	246,000	91,000	-	-	56,000	27,400,000	823,615,000	14,813,316	
21	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	138,971,959	6,753,000	-	-	4,164,794	-	4,164,794	234,511	-	2,379,490	-	-	13,501,795	152,473,754	3,370,765	4,371,900	-	-	-	503,713	389,227	25,791	8,660,398	143,813,356	
22	Coca Cola Bottling (Trinidad and Tobago) Pension Fund Plan	48,013,055	2,134,338	2,134,338	-	309,998	-	1,606,095	-	196,219	(129,715)	-	-	6,251,273	54,264,328	110,695	332,083	357,268	-	-	-	360,526	-	1,160,574	53,103,754	
23	Consolidated Insurance Consultants Limited Pension Fund Plan	178,459,878	-	-	-	-	-	5,996,963	(7,586,785)	-	(445,685)	-	-	(2,035,507)	176,424,371	-	1,479,540	-	-	-	-	830,660	72,810	2,383,010	174,041,361	
24	CPI Limited Defined Contribution Pension Fund Plan	8,510,622	991,422	-	-	567,282	29,012	-	331,246	(191,605)	9,740	-	-	1,736,786	10,247,408	-	-	132,065	-	-	-	123,730	-	255,795	9,991,613	
25	CUNA Caribbean Insurance Society Pension Fund Plan	47,774,083	1,807,128	-	-	999,559	6,000	-	1,516,463	(2,137,462)	-	246,301	-	2,024,141	49,798,224	496,674	1,379,031	215,180	-	-	-	158,236	427,057	139,213	2,815,391	46,982,833
26	Development Finance Limited Pension Fund Plan	54,422,027	-	-	-	-	-	2,201,455	-	226,029	-	-	-	2,427,448	56,849,511	254,246	1,345,905	-	-	-	-	417,283	43,877	461,160	56,388,351	
27	E&Y Services Limited Pension Plan	51,239,165	484,897	-	-	484,897	-	1,980,164	(2,444,260)	-	(110,847)	-	-	394,851	51,634,016	-	1,286,340	-	-	-	-	197,245	750	197,995	51,436,021	
28	EOG Resources Trinidad Limited Employees Pension Fund Plan	42,680,428	3,491,508	-	-	1,317,371	-	1,475,363	(2,456,072)	133,239	46,472,668	-	-	3,792,240	46,472,668	581,448	225,976	-	-	-	-	306,535	-	46,166,133	-	
29	Farnits Optical Limited Pension Fund Plan	26,993,076	662,038	-	-	662,038	178,761	-	962,022	(729,691)	-	462,198	-	2,197,366	29,190,442	-	12,519	75,721	15,338	-	-	248,879	15,720	264,599	28,925,843	
30	First Citizens Bank Pension Plan	1,201,858,442	27,654,955	-	-	13,487,483	4,697	44,118,619	(28,906,732)	-	(848,938)	-	533,741	56,043,825	1,257,902,267	10,088,354	18,586,906	1,260,444	-	-	-	6,236,307	-	6,236,307	1,251,665,960	
31	FirstCaribbean International Bank (Trinidad & Tobago) Limited Pension Plan	9,745,503	945,199	-	-	178,875	-	132,553	(65,292)	-	67,241	-	-	9,812,744	10,727,744	-	102,773	-	-	-	-	-	-	-	9,812,744	
32	Fujitsu RCL Caribbean (Trinidad) Limited Pension Fund Plan	24,077,754	1,540,995	-	-	926,931	-	649,328	(900,316)	-	68,980	-	-	(182,008)	23,895,746	159,402	496,970	25,297	-	-	-	76,974	150,768	39,750	949,161	22,946,585
33	Guardian Defined Benefit Pension Fund Plan	270,052,919	14,811,133	-	-	-	-	15,714,303	325,001	2,512,672	(43,603)	61	18,508,434	288,561,353	-	10,822,279	-	-	-	-	-	1,902,376	348,394	2,250,770	286,310,583	
34	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	116,815,370	86,708	-	-	86,708	-	1,442,695	2,550,777	-	48,768	-	-	4,042,240	120,857,610	-	730,761	25,469	-	-	-	320,530	12,702	333,232	120,524,378	
35	H.S. Services Limited Pension Fund Plan	18,844,174	754,510	-	-	723,530	72,700	-	744,908	(50,511)	-	96,078	-	2,341,215	21,185,389	-	-	23,570	-	-	-	143,190	10,414	177,174	21,008,215	
36	Halliburton Trinidad Limited Pension Plan	54,071,630	1,487,901	-	1,032,000	478,528	-	1,687,958	376,517	119,289	153,879	-	-	2,337,643	56,409,273	1,038,945	1,779,914	80,189	-	207,057	-	383,707	20,389	3,510,201	52,899,072	
37	Hand Arnold (Trinidad) Limited Employees Pension Scheme	72,834,730	209,438	-	-	199,859	-	2,450,626	(3,871,220)	-	(39,854)	-	-	(1,460,448)	71,374,282	301,497	3,609,160	32,232	-	-	-	533,355	20,480	4,496,724	66,877,558	
38	HDC Daily-Retired Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
39	HDC Monthly-Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
40	Hydro Agri Trinidad Limited Salaried Employees Pension Plan	529,559,561	29,888,063	-	-	5,349,989	-	27,392,750	(7,756,007)	-	(651,243)	-	-	18,985,500	548,545,061	11,015,095	20,075,393	46,031	40,000	-	-	2,374,593	-	33,551,112	514,993,949	
41	IBM World Trade Corporation (Trinidad Branch) Retirement Plan	53,666,416	-	-	-	1,236,710	-	604,512	-	228,402	-	-	-	2,063,824	55,132,040	-	2,841,304	-	-	-	-	18,754	2,860,058	-	52,271,982	
42	Insurance Brokers West Indian Limited Pension Fund Plan	11,723,468	259,027	-	-	143,904	-	424,020	31,887	-	66,008	-	-	521,975	12,245,623	-	442,111	29,568	-	-	-	239	-	471,918	11,773,705	
43	J.J. Williams Pension Fund Plan	17,612,568	184,653	-	-	521,396	(421,911)	-	233,187	-	233,187	-	-	332,672	17,945,240	-	-	-	-	-	-	67,193	68,684	10,336	1,425,599	16,519,641
44	Mean Insurance Company Limited Pension Plan	46,505,257	184,596	-	-	184,596	-	1,571,927	(511,205)	-	730,428	-	-	1,791,150	48,296,407	1,613,529	1,200,286	110,827	-	-	-	181,258	194,522	15,432	3,315,854	44,980,553
45	MTS Pension Fund Plan	39,500,943	1,687,556	-	-	458,575	-	1,378,613	300,861	-	422,929	-	-	4,248,534	43,749,477	1,293,734	1,485,932	-	-	-	-	317,739	-	3,097,405	40,652,072	
46	NALIS Pension Fund Plan	96,077,715	16,867,459	-	8,856,486	5,369,817	35,520	2,797,629	(1,721,235)	901,301	15,932	-	-	33,301,245	129,378,960	542,666	726,546	67,660	-	-	-	1,533,234	24,330	2,894,436	126,484,524	
47	National Flour Mills Limited Pension Plan	161,762,331	5,084,715	-	-	2,045,255	-	5,084,180	1,953,116	-	1,264,902	-	-	15,432,168	177,194,499	-	4,603,250	67,023	-	-	-	976,603	3,140	5,650,016	171,544,483	
48	National Gas Company of Trinidad and Tobago Pension Plan	713,237,710	67,679																							

TABLE XXXVII

SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2016 - CONTINUED

	Pension Plan	Opening Fund Balance	Employer's contributions	Employer's Additional Contributions to fund deficit	Employer's Additional Contributions to fund past service benefits	Employees' contributions	Employees' Additional Voluntary Contributions	Accrued contributions (due but not received)	Income from Investments (Interest and dividends)	Appreciation on investments	Accrued Income	Other Investment Income (net total of realized and/or unrealized gains and realised and/or unrealised losses on investments)	Provision for impaired investments	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Lump Sum / Gratuity	Annuities Purchased / Pensions Paid	Refund of contributions	Death Benefits	Other benefit payments	Investment expenses (fees)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance
68	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	1,919,202,184	143,018,080	-	-	35,141,333	-	-	30,697,881	(30,146,193)	-	735,320	-	(3,910,270)	(2,621,262)	1,916,578,922	12,450,265	52,786,289	2,850,870	1,926,835	-	-	6,688,174	284,485	6,972,659	1,909,606,263
69	Texaco (Trinidad) Limited Staff Retirement Plan	63,476,801	-	-	-	-	-	-	2,115,055	(467,066)	-	744,800	-	-	2,392,879	65,869,680	699,871	1,320,360	-	-	-	-	-	-	-	65,869,680
70	The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	The Home Mortgage Bank Pension Fund Plan	19,391,253	467,632	-	-	233,816	425,362	-	756,289	(51,081)	9,435	(5,664)	-	-	1,835,789	21,227,042	-	-	164	-	-	-	-	401	401	21,226,641
73	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	The Phoenix Park Gas Processors Limited Staff Pension Fund Plan	103,100,105	4,590,749	-	148,595	3,060,499	-	-	2,790,436	(1,384,159)	-	3,340,043	-	140,936	12,687,099	115,787,204	1,380,566	7,219,719	19,300	-	-	511,000	398,576	1,043	9,530,204	106,257,000
75	The Regional Health Authorities Pension Fund Plan	1,337,454,098	205,995,819	-	-	40,022,535	-	-	46,013,852	(55,906,510)	-	11,500,227	-	-	247,625,923	1,585,080,021	3,126,824	5,029,002	1,020,738	1,317,345	-	-	5,546,962	3,169	16,044,040	1,569,035,981
76	The West Indian Tobacco Company Limited Pension Fund Plan	192,521,814	4,066,922	-	-	1,258,133	-	-	6,674,457	1,927,588	-	(33,196)	-	-	13,893,904	206,415,718	482,001	8,370,628	87,562	5,305	-	-	1,056,629	25,490	10,027,615	196,388,103
77	Thomas Penke and Company Limited Pension Plan	40,382,002	1,553,428	-	-	538,994	-	-	1,341,764	(210,594)	-	490,811	-	-	3,714,403	44,096,405	56,227	1,185,513	7,910	-	-	-	309,328	-	1,558,978	42,537,427
78	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	118,061,813	1,897,635	-	-	504,939	-	-	4,507,885	(3,069,435)	-	137,596	-	8,847	3,987,467	122,049,280	659,765	1,533,213	16,233	-	-	-	-	92,040	2,301,251	119,748,029
79	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	108,876,405	10,791,830	-	-	2,981,168	-	-	3,966,074	(1,140,001)	-	342,643	-	-	16,941,714	125,818,119	159,164	3,213,711	-	15,816	-	-	654,296	4,494	4,047,481	121,770,638
80	Trinidad and Tobago Electricity Commission Pension Fund Plan	4,908,914,155	114,197,493	-	-	57,106,303	-	-	139,278,135	(19,765,792)	7,982,774	(2,383,437)	560,140	-	125,671,820	5,034,585,975	122,317,161	158,067,597	794,896	13,722,685	-	-	2,960,661	27,958	297,890,958	4,736,695,017
81	Trinidad and Tobago Electricity Commission Provident Fund	(33,244)	-	-	-	-	-	-	58,746	-	-	-	-	-	58,746	25,502	-	-	-	-	-	-	487,251	19,555	506,806	(481,304)
82	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	196,053,361	-	-	-	-	-	-	5,944,535	630,478	1,155,455	1,048,276	-	-	8,778,744	204,832,105	491,718	3,606,594	-	-	-	-	776,019	-	4,874,331	199,957,774
83	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	247,239,878	7,965,378	-	-	2,616,777	-	-	9,089,286	-	-	(14,881,134)	-	-	(5,791,848)	241,448,030	2,239,052	7,012,125	185,101	146,647	-	-	1,337,374	4,377,875	15,298,174	226,149,856
84	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	351,472,488	3,829,028	-	-	1,914,515	-	-	16,021,413	(24,482,711)	-	-	-	-	(8,461,298)	343,011,190	5,992,588	10,690,540	23,940	110,901	-	-	1,548,440	458,434	18,824,843	324,186,347
85	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,702,290,183	7,219,071	-	-	3,673,225	-	-	50,514,728	(27,088,399)	-	14,581,551	-	204,612	38,212,492	1,740,502,675	34,679,164	52,018,373	29,438	670,120	-	-	36,402,807	78,035	123,877,937	1,616,624,738
86	Trinidad and Tobago Pilots Association Pension Plan	95,659,689	4,436,444	-	1,100,000	1,774,577	180,733	-	4,084,255	(2,460,392)	-	678,898	-	-	9,794,515	105,445,204	1,580,078	-	-	-	-	345	261,315	684	1,842,422	103,602,782
87	Trinidad and Tobago Telephone Company Limited Staff Pension Plan	2,161,914,086	9,870,522	-	-	9,870,522	-	-	93,423,599	(146,053,356)	-	35,396,593	-	2,057,000	(15,176,164)	2,146,737,922	10,501,504	46,920,956	620,262	174,384	-	-	20,166,742	-	20,166,742	2,126,571,180
88	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	175,098,615	10,094,384	-	-	3,605,131	-	-	504,055	3,547,723	-	-	-	53,486	4,105,264	179,203,879	542,001	2,591,827	889,389	873,881	-	-	196,190	-	196,190	179,007,689
89	Trinidad Building and Loan Association Pension Fund Plan	26,474,622	-	-	-	45,693	-	-	1,106,563	(132,749)	-	(24,116)	-	-	949,698	27,424,320	-	636,596	4,536	-	-	-	49,436	4,963	54,399	27,369,921
90	Trinidad Cement Limited Employees Pension Plan	910,906,170	10,696,100	-	-	5,386,114	-	-	37,364,568	(15,791,662)	-	4,620,132	3,707	-	26,196,745	937,102,915	9,407,772	30,633,832	271,700	319,093	-	-	2,873,357	5,200	2,878,557	934,224,358
91	Trinidad Express Newspapers Limited Pension Plan	116,977,296	4,752,603	-	-	2,204,885	-	-	4,821,520	(2,645,607)	33,756	-	-	-	2,209,669	119,186,965	106,096	449,232	546,597	-	-	-	817,483	-	817,483	118,369,482
92	Trinidad Hilton (International) Limited Pension Fund Plan	82,115,865	402,220	-	-	254,770	-	-	3,234,612	(381,712)	-	1,040,603	-	-	3,893,503	86,009,368	220,475	2,046,070	51,063	-	-	-	567,513	-	567,513	85,441,855
93	Trintoplan Consultants Limited Staff Pension Plan	144,553,458	54,679	-	-	54,679	-	-	5,085,576	(989,469)	-	(18,544)	-	301,733	4,379,296	148,932,754	809,848	2,518,440	4,222	171,600	-	-	740,677	745	741,422	148,191,332
94	Tucker Energy Services Holdings Limited Pension Fund Plan	120,307,662	4,487,461	-	-	3,105,153	-	-	4,082,099	1,282,876	-	657,091	-	-	13,614,680	133,922,342	2,019,528	2,905,247	137,085	564,655	-	-	886,834	25,390	912,233	133,010,109
95	UM Bulk Liquids Trinidad Limited Pension Plan	5,987,817	239,024	-	-	-	-	-	207,605	135,679	-	61,491	-	2,741	646,540	6,634,357	-	-	-	-	-	-	-	269	269	6,634,088
96	Unicomex (Trinidad) Limited Pension Fund Plan	63,051,675	2,320,464	-	-	2,463,652	-	-	1,876,427	(486,636)	278,834	498,140	-	-	6,950,881	70,002,556	400,073	574,335	894,247	61,255	-	-	652,153	-	652,153	69,350,403
97	Unilever Caribbean Limited Hourly-Rated Employees Pension Plan	16,783,890	1,375,271	-	-	916,514	-	-	514,977	156,040	-	(13,647)	-	-	2,949,155	19,733,045	242,202	646,836	-	-	-	-	228,907	10,988	239,895	19,493,150
98	Unilever Caribbean Limited Monthly-Rated Employees' Pension Fund	291,125,904	2,109,898	-	-	2,109,898	-	-	8,212,277	(238,145)	-	586,770	-	-	12,780,698	303,906,602	2,297,782	8,319,005	199,465	-	-	-	1,408,435	30,576	1,439,011	302,467,591
99	Water and Sewage Authority Pension Fund Plan	697,366,456	8,916,182	-	-	5,429,196	-	-	27,947,901	(26,936,692)	-	6,690,514	-	67,476	7,769,199	705,135,655	707,313	37,193,188	1,066,881	1,717,973	-	-	-	59,320	705,076,335	
100	Y. De Lima and Company Limited Pension Fund Plan	13,459,086	59,904	-	-	59,904	-	-	508,885	(218,923)	-	464,122	-	-	754,084	14,613,890	-	511,370	-	-	-	-	110,104	5,425	115,529	14,498,361
	Total	44,130,582,532	1,220,175,883	3,069,338	12,404,090	418,821,222	10,073,851	613,120	1,483,435,739	(937,221,591)	62,715,366	161,642,529	2,443,049	16,735,310	1,820,021,202	45,950,603,734	551,787,538	1,253,110,643	29,761,954	39,214,205	7,255,678	4,357,212	198,073,301	15,381,966	1,639,487,563	44,311,116,171

TABLE XXXVIII

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS 2016

	Pension Plan	Local Ordinary Shares	T&T UTC Growth and Income Fund	Mortgages and Mortgage pass through securities	Trinidad and Tobago Government and Government Guaranteed Bonds	Trinidad and Tobago Corporate Bonds Dominated in STT (including)	Trinidad and Tobago Government and Government Guaranteed	Trinidad and Tobago Corporate Bonds Dominated in a Foreign Currency	Other T&T Assets Denominated in a Foreign Currency	Fixed & Call Deposits	Real Estate	Income Accrued/Interest Receivables	Accrued Contributions	Steady Debts	Cash in Bank/On Hand	Mutual Funds	Other T&T Assets	Total Local Assets	100 % Caricom Ordinary Shares	100% Caricom Governments Debt	100% Other Caricom	Total Caricom Assets	Foreign Ordinary Shares (other than Caricom)	Other Foreign Securities (other than Caricom)	Foreign Governments (other than Caricom)	Total Assets	Total Assets	Payables	Accumulated Fund		
1	Agria Business Solutions Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,745,011	2,745,011	-	-	-	-	-	-	-	-	2,745,011	-	-	2,745,011	
2	Agustin Insurance Brokers Limited Pension Fund Plan	18,459,238	-	-	21,176,781	4,277,613	-	-	-	4,668,105	-	426,719	-	228,851	650,549	234,382	-	50,117,238	702,168	-	505,857	1,208,025	11,693,264	-	-	11,693,264	63,018,527	194,711	62,824,256		
3	Agustin's Limited Retirement Plan	23,993,915	-	-	42,285,997	12,247,783	-	-	-	14,676,907	-	571,802	498,138	213,218	321,328	246,349	-	95,055,437	1,345,262	-	1,869,618	3,214,880	11,706,868	-	-	11,706,868	109,977,185	262,512	109,714,673		
4	Airports Authority Pension Fund Plan	77,728,822	149,786	-	115,921,912	13,867,014	-	4,949,263	28,747	16,995,805	-	1,308,001	-	2,527,907	7,396,428	-	-	240,873,685	-	3,002,600	-	3,002,600	51,743,731	-	-	51,743,731	295,620,616	596,146	295,023,870		
5	AMOCO Trinidad Oil Company Pension Plan	201,315,666	9,943,106	-	511,549,433	94,332,317	19,866,033	3,173,406	155,581	83,241,163	-	12,433,234	-	-	2,944,361	12,018,398	-	950,978,698	10,013,270	7,634	54,383,529	64,404,433	18,088,761	141,250,725	-	159,339,486	1,174,716,617	5,814,086	1,168,902,531		
6	Ansa Meati Limited Pension Fund Plan	43,334,664	-	83,327	53,416,585	6,080,095	9,155,860	-	1,663,612	4,448,922	-	1,063,926	613,120	726,639	3,603,755	1,137,750	-	125,328,255	1,236,500	319,607	402,377	1,958,484	25,828,216	1,367,953	-	27,196,169	154,682,908	862,828	153,820,080		
7	Ansa Meati Pension Fund Plan	255,162,173	17,154,162	99,000	402,876,163	151,765,623	4,276,547	-	3,888,496	65,448,982	34,000,000	8,452,000	1,616,000	2,457,000	54,483,631	-	-	1,268,403,420	9,598,714	4,965,329	-	14,564,083	324,338,520	324,338,520	1,607,305,993	1,878,000	1,606,427,993	1,878,000			
8	Associated Brands Ltd Group Pension Fund Plan	26,207,564	-	-	33,737,203	4,276,547	7,217,715	-	482,916	815,396	4,434,617	-	-	573,902	587,298	183,404	1,907,713	1,468,681	-	81,892,836	400,500	1,036,600	301,783	1,738,883	17,719,044	-	184,576	17,903,620	101,335,339	230,467	101,304,872
9	Atlantic LNG Pension Plan	57,497,520	-	-	144,292,493	68,505,416	-	7,405,997	-	-	-	11,787,182	-	3,786,875	41,029,437	16,093,866	-	350,398,796	4,520,947	-	3,740,972	8,261,919	-	27,712,731	1,451,324	29,164,055	387,824,760	1,090,993	386,733,767		
10	B.W.I. Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	-	-	-	22,671,709	3,332,244	-	-	12	2,798,768	-	516,581	-	98,763	(52,629)	-	-	29,365,448	-	-	1,814,102	1,814,102	-	-	-	-	31,179,550	242,467	30,937,083		
12	Bawodes Ltd Pension Fund Plan	-	-	-	7,788,544	1,853,687	-	-	-	-	2	159,659	25,614	18,279	3,706	815,092	-	10,664,583	-	-	-	-	-	-	-	-	-	10,664,583	-	10,664,583	
13	Burger Paints Trinidad Limited Monthly-Paid Pension Plan	9,969,494	-	-	11,374,904	1,401,912	-	-	-	2,006,588	-	160,524	-	177,492	119,345	123,173	-	25,333,432	1,036,457	-	-	1,036,457	3,697,620	1,453,832	-	5,151,452	31,521,341	225,622	31,295,719		
14	BIG Trinidad and Tobago Limited Pension Fund Plan	24,281,680	-	-	74,023,449	15,901,950	-	-	-	-	-	876,122	-	560,146	207,230	49,269	-	148,143,661	4,900,971	-	-	4,900,971	17,723,538	-	-	17,723,538	170,768,170	751,122	170,017,048		
15	Bishop Ansony High School East / Trinity College East Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Caribbean Airlines Limited Pension Plan	51,671,154	-	-	69,098,003	7,164,643	6,746,398	-	-	13,312,661	-	1,036,402	1,853,441	282,324	7,762,485	-	-	158,927,511	1,615,000	-	429,100	2,044,100	31,042,404	2,757,577	-	33,799,881	194,771,592	445,016	194,326,576		
17	Caribbean Industrial Research Institute Pension Plan	61,892,500	43,120	-	77,474,876	10,085,182	494,659	701,469	101,503	-	-	1,066,974	-	-	3,629,142	3,876,521	-	159,365,946	602,340	-	-	602,340	30,035,003	-	-	30,035,003	190,003,289	286,258	189,717,031		
18	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	4,779,660	-	-	2,776,798	1,732,560	1,081,898	-	18,920	3,683,713	-	103,292	-	88,847	381,208	-	-	14,646,916	-	-	2,601,288	3,098,572	17,745,488	407,284	-	96,971	17,648,517	-	17,648,517		
19	Central Bank of Trinidad and Tobago Pension Scheme	236,299,000	56,576,000	-	429,650,000	33,168,000	-	-	-	30,479,000	-	6,212,000	12,000	-	3,210,000	25,696,000	-	821,302,000	-	-	-	-	4,821,000	-	-	4,821,000	826,123,000	2,507,000	823,616,000		
20	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	39,529,785	-	-	54,115,892	4,519,644	11,830,137	344,040	-	750,000	-	857,971	-	1,480,298	2,565,720	98,543	-	116,092,940	255,000	-	502,971	1,055,305	25,786,282	1,329,615	-	27,115,897	144,264,142	450,786	143,813,356		
21	Coast Cola Bottling (Trinidad and Tobago) Pension Fund Plan	8,910,655	-	-	24,103,634	5,139,898	-	-	-	3,112,107	-	503,407	-	-	3,460,117	98,540	-	45,328,358	433,130	2,501,745	2,934,875	1,086,077	3,887,521	-	-	3,887,521	35,236,831	133,077	53,103,754		
22	Consolidated Insurance Consultants Limited Pension Fund Plan	66,354,170	-	-	58,039,411	9,737,456	10,879,136	137,196	-	1,000,000	-	1,026,046	-	304,664	2,634,500	517,341	-	150,629,920	-	269,845	705,007	974,852	20,693,390	365,855	1,712,419	22,771,664	174,376,436	335,075	174,041,361		
23	CPL Limited Defined Contribution Pension Fund Plan	2,171,732	-	-	3,995,070	1,343,376	-	6,370	1,792,136	-	66,052	236,673	40,407	26,238	265,485	-	-	9,543,539	61,840	-	267,224	329,064	-	154,243	-	154,243	10,026,846	15,233	9,991,613		
24	CUNA Caribbean Insurance Society Pension Fund Plan	13,249,418	-	-	15,671,428	1,972,692	3,527,063	-	154,296	-	-	226,508	594,621	107,934	1,643,500	648,541	801,757	370,300	-	-	-	370,300	7,954,344	-	-	8,722,764	47,340,822	257,989	46,982,833		
25	Development Finance Limited Pension Fund Plan	16,887,027	650,587	11,874,534	2,707,461	4,766,432	3,669,689	-	1,299,846	-	-	589,129	-	-	842,912	570,951	500,000	44,357,568	1,836,881	297,334	251,486	2,385,703	7,802,549	367,784	258,496	8,428,739	55,172,010	383,810	54,788,200		
26	EAVY Services Limited Pension Plan	-	-	-	18,615,647	16,565,162	3,094,013	-	22,448	-	-	477,697	81,658	131,494	3,669,532	3,438,592	-	46,096,643	450,364	192,597	-	642,961	-	-	3,519,300	3,519,300	50,258,904	109,223	50,149,681		
27	EBC Resources Trinidad Limited Employees Pension Fund Plan	8,305,515	-	-	25,394,406	4,115,706	-	-	2,080,789	-	-	268,494	420,377	76,098	340,930	24,098	-	41,026,431	-	-	778,737	3,610,919	-	-	-	3,610,919	45,416,669	57,360	45,359,309		
28	Ferretis Critical Limited Pension Fund Plan	7,971,766	-	-	9,617,550	977,912	3,652,330	-	346,772	-	-	198,529	-	121,306	535,494	91,853	-	23,513,512	-	-	88,925	88,925	4,983,459	391,414	-	5,374,873	28,977,310	155,045	28,822,265		
29	First Citizens Bank Pension Plan	361,788,878	11,440,654	-	478,370,048	72,503,902	1,305,901	-	92,335	4,967,727	-	6,070,108	-	2,067,774	51,842,895	21,160,305	-	1,011,610,437	6,123,790	1,409,506	-	7,533,296	197,154,552	7,026,881	-	204,181,393	1,223,325,126	1,594,870	1,221,730,256		
30	FirstCaribbean International Bank (Trinidad & Tobago) Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
31	Fujitsu KCI Caribbean (Trinidad) Limited Pension Fund Plan	7,534,029	-	-	8,564,959	1,321,177	-	-	-	107,626	227,138	-	575,078	338,529	200,291	-	-	18,858,827	210,000	-	-	210,000	6,261,439	195,642	-	6,457,081	25,525,908	111,397	25,414,511		
32	Guardian Defined Benefit Pension Fund Plan	124,775,920	-	-	16,700,000	69,620,984	43,675,681	25,791,600	-	-	-	3,287,028	-	339,426,347	876,372	1,450,920	-	339,426,347	6,062,496	-	1,396,973	7,459,469	8,308,737	-	-	6,305,941	14,614,678	361,500,494	71,201,057	290,299,437	
33	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	53,326,683	-	21,918,120	-	-	-	-	-	-	5,225,206	28,572	-	29,921,169	-	-	110,419,750	89,139	-	-	89,139	10,122,363	151,108	-	10,273,471	120,782,360	840,796	119,941,564		
34	H.S. Services Limited Pension Fund Plan	5,672,163	-	-	6,791,000	1,269,408	1,501,474	208,105	198,979	-	-	151,425	128,175	43,219	1,210,154	52,788	-	17,226,890	492,367	119,629	-	611,996	2,884,241	114,698	304,582	3,303,521	21,142,407	134,192	31,008,215		
35	Halliburton Trinidad Limited Pension Plan	13,593,004	-	-	19,000,465	2,923,495	4,555,630	344,940	282,775	1,478,542	-	320,295	235,795	-	1,641,717	378,669	-	44,755,327	170,000	1,701,534	-	1,871,534	8,932,013	569,167	-	9,501,180	56,128,041	230,540	55,897,501		
36	Hend Amald (Trinidad) Limited Employees Pension Scheme	22,728,245	-	106,683	19,366,643	3,395,903	5,876,889	799,877	-	300,437	-	415,140	31,201	328,019	113,740	1,164,411	-	54,627,188	630,000	10,092	1,048,608	1,688,700	10,788,072	-	402,893	11,190,965	67,506,853	219,998	67,286,855		
37	HDC Daily-Retired Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
38	HDC Monthly-Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
39	Hydro Agri Trinidad Limited Salaried Employees Pension Plan	143,795,207	-	-	173,533,129	62,878,403	34,668,962	6,205,734	1,258,962	48,413,705	-	3,686,486	-	1,964,941	29,851,436	7,255	-	506,284,320	2,883,600	1,235,903	3,844,134	7,963,637	-	-	36,936,072	551,164,029	932,028	550,232,001			

TABLE XXXVIII

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS 2016 - CONTINUED

Pension Plan	Local Ordinary Shares	T&T UTC Growth and Income Fund	Mortgages and Mortgage pass-through securities	Trinidad and Tobago Government and Government Guaranteed Bonds	Trinidad and Tobago Corporate Bonds Dominated in STT (including)	Trinidad and Tobago Government and Government Guaranteed	Trinidad and Tobago Corporate Bonds Dominated in a Foreign Currency	Other T&T Assets Dominated in a Foreign Currency	Fixed & Call Deposits	Real Estate	Income Accrued/Interest Receivables	Accrued Contributions	Sundry Debtors	Cash in Bank/On Hand	Mutual Funds	Other T&T Assets	Total Local Assets	100 % Caricom Ordinary Shares	100% Caricom Governments Debt	100% Other Caricom	Total Caricom Assets	Foreign Ordinary Shares (other than Caricom)	Other Foreign Securities (other than Caricom)	Foreign Governments (other than Caricom)	Total Foreign Assets	Total Assets	Payables	Accumulated Fund	
61. Republic E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
62. Republic Bank of Trinidad and Tobago Limited Pension Fund Plan	1,072,346,933	-	286,896	1,481,493,626	121,643,032	68,425,990	-	26,036,701	71,976,869	10,540,000	19,997,989	-	1,946,659	818,530	2,782,559	524,679,809	3,402,975,593	50,289,443	39,153	73,043,110	123,371,706	143,682,968	15,967,781	27,995,132	187,645,881	3,713,993,180	3,586,627	3,710,406,553	
63. Schlumberger Trinidad Inc. Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
64. Scotiabank Trinidad and Tobago Limited Pension Fund Plan	173,305,605	-	40,324,836	175,534,181	54,393,130	4,776,110	42,515,303	79,683	23,701,700	-	15,638,510	-	-	8,424,407	22,984,106	1,641,474	563,319,045	20,032,000	-	-	20,032,000	113,312,318	-	15,355,967	128,660,285	712,019,330	1,380,226	710,639,104	
65. Serval Limited Pension Fund Plan	15,957,688	-	-	7,302,982	6,642,897	-	-	-	-	-	242,438	-	-	14,098,730	477,786	-	44,722,521	712,295	-	-	4,737,402	4,812,506	-	-	9,549,908	54,984,724	-	54,984,724	
66. T. Golden Grant (Trinidad) Staff Savings Pension Fund Plan	37,983,200	-	-	9,213,794	1,872,969	-	1,535,537	-	-	-	1,085,734	-	-	9,002,579	5,246,101	-	66,029,914	1,271,549	1,834,585	-	3,106,134	1,758,428	1,738,646	7,168,583	10,665,657	79,801,705	17,991,653	61,810,052	
67. T. Golden Grant Limited Pension Fund Plan	294,545,000	-	-	139,867,000	76,277,000	50,090,000	-	6,341,000	28,452,000	-	3,247,000	-	5,103,000	4,184,000	30,971,000	(2,384,000)	636,693,000	20,591,000	726,000	18,183,000	39,500,000	19,134,000	55,128,000	25,330,000	99,592,000	775,785,000	140,278,000	635,507,000	
68. Tobago Limited Pension Fund Plan	219,457,781	-	-	267,876,952	50,930,492	13,351,493	18,789,957	-	20,798,761	-	1,122,186,455	62,806,472	11,111,638	23,016,480	95,402,824	-	1,905,729,305	7,415,239	-	6,200,744	13,615,983	69,728,449	24,432,652	9,684,185	103,835,286	2,023,180,574	5,429,157	2,017,751,417	
69. Texaco (Trinidad) Limited Staff Retirement Plan	17,300,278	-	-	26,306,452	6,183,930	-	-	-	3,881,002	-	370,226	-	-	104,206	224,745	374,743	54,745,582	1,131,603	-	803,599	1,935,202	7,168,665	-	-	7,168,665	63,849,449	-	63,849,449	
70. The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
71. The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
72. The Home Mortgage Bank Pension Fund Plan	2,343,710	-	-	8,860,321	6,089,350	-	-	158,691	1,300,000	-	191,964	-	-	7,737	1,342,233	76,684	20,370,690	855,787	-	-	855,787	-	-	-	-	21,226,477	-	21,226,477	
73. The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
74. The Phoenix Park Gas Processors Limited Staff Pension Fund Plan	27,661,543	-	-	42,968,242	6,893,782	4,893,847	206,964	-	-	-	553,566	-	219,419	12,646,716	128,103	-	96,172,182	1,080,650	-	201,188	1,281,838	11,528,842	652,357	153,113	12,334,312	109,788,332	3,531,332	106,257,000	
75. The Regional Health Authorities Pension Fund	207,649,566	-	-	748,940,742	154,715,529	-	3,323,546	2,462,503	282,163,403	-	21,483,222	-	408,528	7,075,049	14,370,420	-	1,442,592,508	5,924,996	-	30,181,039	36,106,035	91,888,659	-	-	91,888,659	1,570,587,202	1,551,221	1,569,035,981	
76. The West Indian Tobacco Company Limited Pension Fund Plan	54,830,714	-	-	54,411,708	15,090,084	20,570,181	344,940	-	1,478,780	259,426	1,409,302	406,269	1,301,769	4,906,922	3,679,564	-	158,689,579	-	-	1,508,913	1,508,913	31,614,069	5,725,452	-	37,339,521	197,518,013	1,149,910	196,388,103	
77. Thomas Pake and Company Limited Pension Plan	10,369,432	-	-	17,488,949	4,846,589	-	-	50,243	2,318,491	-	186,656	518,954	289,344	91,738	88,684	-	36,249,100	477,098	-	802,636	1,279,734	1,020,034	4,175,033	-	5,195,067	42,723,901	186,474	42,537,427	
78. Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	30,674,316	59,535	-	43,406,334	11,458,449	-	-	11,147	993,575	-	707,084	450,357	-	3,172,474	2,536,728	-	93,470,009	-	-	5,276,330	5,276,330	20,303,614	701,219	-	21,004,833	119,751,172	3,143	119,748,029	
79. Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	24,204,575	-	-	45,710,963	18,280,966	-	-	-	-	-	3,700,816	-	-	20,149,135	3,862,918	-	115,909,373	1,708,259	-	784,320	2,492,579	-	4,098,361	-	4,098,361	122,500,313	729,675	121,770,638	
80. Trinidad and Tobago Electricity Commission Pension Fund Plan	2,132,886,928	257,807,230	137,349,450	789,245,839	60,580,846	98,591,293	-	128,192,315	537,521,833	-	14,550,606	-	15,634,471	202,947,255	59,539,208	4,434,847,274	68,909,711	66,765,425	256,174,373	391,849,509	232,947,817	-	-	232,947,817	5,059,644,600	151,645,787	4,907,998,813		
81. Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	-	-	-	-	3,152,375	-	18,193	-	-	-	-	-	3,170,568	-	-	-	-	-	-	-	-	3,170,568	3,651,872	-	(481,304)
82. Trinidad and Tobago Methanol Company Limited Pension Fund Plan	4,669,153	-	82	104,551,320	22,431,068	-	-	2,989,539	30,977,683	-	996,373	-	613,050	199,872	-	167,428,140	193,250	-	11,877,301	12,070,551	19,228,814	19,228,814	198,727,505	455,908	198,727,505	-	-	198,727,505	
83. Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	61,814,044	-	-	92,513,835	14,692,076	-	-	36,962,745	3,164,320	-	1,592,809	3,698,044	560,916	2,206,273	2,351,324	2,084,000	221,640,386	2,109,325	18,610	8,302,010	10,429,945	7,798,871	2,805,613	-	10,604,484	242,674,815	5,942,804	236,732,011	
84. Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	95,437,038	48,259	696,932	117,520,347	26,726,506	-	-	2,178,288	-	-	1,794,530	-	2,580,142	18,783,804	6,442,662	1,464,573	273,673,081	418,059	-	10,405,256	10,823,315	49,453,716	-	-	49,453,716	333,950,112	4,020,222	329,929,890	
85. Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	438,115,107	-	383,578	507,907,080	84,104,396	202,132,144	-	3,808,368	2,503,408	-	9,416,656	-	21,513,944	3,866,157	35,517,968	-	1,309,268,806	19,125,195	2,926,387	-	22,051,582	293,999,465	-	7,601,253	301,600,718	1,632,921,106	5,404,072	1,627,517,034	
86. Trinidad and Tobago Pilots Association Pension Plan	34,961,993	-	-	36,254,499	13,598,375	-	-	217,485	-	-	1,052,563	-	-	8,634,388	-	-	94,719,303	1,421,756	-	1,339,880	2,761,636	-	6,221,863	-	6,221,863	103,702,802	100,020	103,602,782	
87. Trinidad and Tobago Telephone Company Limited Staff Pension Plan	931,691,039	-	751,462	869,798,339	137,661,972	199,005,647	2,016,463	9,399,870	19,650,000	-	15,831,895	4,521,302	7,240,882	33,475,847	46,398,485	11,503,840	2,288,947,043	5,849,664	6,261,781	66,580,560	78,680,005	398,353,209	45,540,850	26,029,912	469,923,971	2,837,551,019	749,455,901	2,088,095,118	
88. Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
89. Trinidad Building and Loan Association Pension Fund Plan	14,848,713	295,403	-	5,407,211	700,000	-	-	1,051,401	-	-	811,198	-	-	347,601	1,689,989	-	25,151,516	-	-	70,748	70,748	1,595,665	-	-	1,595,665	26,817,929	43,447	26,774,482	
90. Trinidad Cement Limited Employees Pension Plan	257,145,210	-	5,776,444	390,969,398	48,486,681	6,938,334	1,311,215	796,007	41,699,892	-	4,718,329	202,867	4,395,212	1,215,334	492,701	85,171,527	849,319,151	12,273,318	-	18,860,403	31,133,721	28,343,084	3,230,225	-	31,573,309	912,026,181	2,352,006	909,674,175	
91. Trinidad Express Newspapers Limited Pension Plan	22,825,523	1,078,862	-	99,414,980	12,148,727	1,336,120	-	1,389,402	14,393,572	-	1,330,583	-	-	254,985	3,018,276	-	117,191,030	193,250	-	1,402,926	1,596,176	4,455,947	1,269,314	-	5,725,261	124,512,467	287,422	124,225,045	
92. Trinidad Hilton (International) Limited Pension Fund Plan	25,398,171	-	-	29,984,430	3,009,461	4,400,718	-	136,561	295,024	-	584,704	161,459	294,887	1,710,711	1,662,183	1,000,000	68,638,309	595,150	-	125,743	720,893	14,025,516	1,310,632	-	15,336,148	84,695,350	914,113	83,781,237	
93. Trinoplex Consultants Limited Staff Pension Plan	44,047,545	20,977	-	57,718,704	11,993,147	89,585	-	223,110	-	-	618,330	-	47,312	1,520,698	3,144,800	-	119,424,128	-	-	2,294,440	2,294,440	24,139,432	-	-	24,139,432	145,858,000	1,061,420	144,796,580	
94. Tucker Energy Services Holdings Limited Pension Fund Plan	35,921,198	-	38,540	41,745,385	3,637,835	14,167,099	-	74,925	2,226,497	-	882,400	836,463	511,185	2,940,777	896,095	-	103,878,399	1,551,850	2,244	502,971	2,059,065	20,651,210	1,285,326	-	21,936,536	127,874,000	490,066	127,383,994	
95. U/M Bulk Liquide Trinidad Limited Pension Plan	1,660,246	-	-	2,250,591	479,666	481,157	-	183,938	-	-	49,336	-	109,600	69,793	109,458	-	5,393,785	762,912	-	-	1,097,890	68,583	73,830	-	1,240,303	6,634,088	-	6,634,088	
96. Unilever (Trinidad) Limited Pension Fund Plan	11,970,462	-	-	29,151,148	9,840,429	-	-	26,664	7,476,524	-	352,224	465,795	127,817	61,218	59,122	-	59,531,503	-	-	2,284,435	5,977,724	-	-	-	5,977,724	67,793,662	373,169	67,420,493	
97. Unilever Caribbean Limited Hourly-Rated Employees Pension Plan	5,690,691	-	-	7,434,332	1,347,775	761,270	-	9,780	295,024	-	137,784	236,767	-	626,541	-	-	16,539,973	30,897	-	-	30,897	-	-	-	2,613,553	19,184,423	567,463	18,616,960	
98. Unilever Caribbean Limited Monthly-Rated Employees' Pension Fund	86,588,535	-	-	100,473,224	8,495,094	32,663,918	-	1,678,051	737,559	-	2,207,819	395,450	-	2,756,609	492,701	-	236,688,960	-	4,695	4,695	57,603,384	-	-	-	57,603,384	294,097,039	2,445,700	291,651,339	
99. Water and Sewerage Authority Pension Fund Plan	204,913,375	-	-	254,475,710	75,671,214	2,710,733	350,73																						