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CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2013

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

Dear Sir

- 1.01 I have the honor to submit to you for presentation to Parliament the Forty-sixth Annual Report on the administration of the Insurance Act being presented by the Central Bank of Trinidad and Tobago.
- 1.02 This Report is submitted under the Insurance Act, Chap 84:01 and is for the period ended 31st December, 2013.
- 1.03 The Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.
- 1.04 This report is prepared in two parts
- | | |
|---------|---|
| Part I | INSURANCE COMPANIES
A - LONG-TERM INSURANCE
B - GENERAL INSURANCE |
| PART II | PENSION FUND PLANS |
- 1.05 A summary of the Balance Sheets of insurance companies is included as Appendix A.

Respectfully submitted

Jwala Rambarran
 Governor
 CENTRAL BANK OF TRINIDAD AND TOBAGO

2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.01 In 2013, Gross Premium Income in the industry totaled \$5,442.8 million which represents 3.1% of the Gross Domestic Product at current prices (2012 – 3.6%). This is an increase of 14.5% over the gross premiums of \$4,753.7 million reported for 2012. It should be noted that, similar to the previous five (5) years, 2013 figures do not include Colonial Life Insurance Company Limited and British American.
- 2.02 Gross Premium Income for the year reflected overall growth in respect of long term (life) and motor whilst property and other non-life business declined over the year.

	Gross Premium Income		
	2013	2012	% Inc/(Dec)
	\$M	\$M	
Long Term (Life)	1,965.6	1,705.8	15.2
Motor Vehicle	1,188.4	997.4	19.2
Property (Fire and Allied Perils)	1,308.9	1,233.0	6.2
Other	979.5	817.5	19.8
	5,442.4	4,753.7	14.5

Long-term Business

- 2.03 Policies in force at the end of 2013 were reported as 488,370, an increase of 1.8% over the 2012 reported figure of 479,972.

The total number of new policies sold during 2013 was 66,082, an increase of 7.2% over the previous year 61,631.

Policy lapses increased by 1.3% in 2013 compared to a 4.8% decrease during 2012. Surrenders increased by 6.4% in 2013 compared to a 12.0% increase during 2012.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$14.2 billion (2012 – \$12.6 billion).

General Insurance Business

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

Insurance Intermediaries

- 2.05 The number of intermediaries registered at the end of 2013 was 2,780 (2012 – 3,084).

The information is summarized as follows:

	2013	2012	% Inc./ (Dec.)
Salesmen	2,211	2,429	(9.0)
Agents	488	540	(9.6)
Brokers	51	86	(40.7)
Adjusters	30	29	3.4
Total	2,780	3,084	(9.8)

The total revenue collected from registration fees for the period ended 31st December, 2013 amounted to \$1,183,180 versus - \$1,072,790 in 2012 (an increase of 10.3%).

Lists of registered Agents, Brokers and Adjusters are provided in 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 2013 was 276 (2012 – 274). The information is summarized as follows:

	2013	2012	% Inc/(Dec)
Self Administered Pension Fund Plans	90	94	(4.3)
Insured Pension Fund Plans	92	93	(1.1)
Pension Fund Plans (awaiting deregistration and In the process of winding up)	93	86	8.1
Judicial Management	1	1	0
	276	274	0.7

PART I INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

3.01 There were twenty-one (21) companies registered to transact long-term business in Trinidad and Tobago at the end of 2013. Seven (7) companies were not writing new business as at December 2013.

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. Bancassurance Caribbean Limited #	*	-	-	-	*
2. British-American Insurance Company (Trinidad) Limited	*	-	-	-	*
3. Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited +	NOT	WRITING	NEW	BUSINESS	
4. Colonial Life Insurance Company (Trinidad) Limited	*	-	*	*	*
5. Cuna Caribbean Insurance Society Limited	-	-	*	-	-
6. Guardian General Insurance Limited Φ	-	-	-	-	-
7. Guardian Life of the Caribbean Limited	*	-	*	*	*
8. Maritime Life (Caribbean) Limited	*	-	*	*	*
9. Mega Insurance Company Limited~	*	-	-	-	*
10. Nationwide Insurance Company Trinidad Limited	NOT	WRITING	NEW	BUSINESS	
11. Pan-American Life Insurance Company of Trinidad and Tobago	*	-	*	*	-
12. Scotia Life Trinidad and Tobago Limited	*	-	-	-	*
13. Tatil Life Assurance Company Limited	*	-	*	*	*
14. The Beacon Insurance Company Limited	-	-	*	-	-
15. The Demerara Life Assurance Company of Trinidad and Tobago Limited	NOT	WRITING	NEW	BUSINESS	
16. The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-

COMPANIES	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	PENSION AND ANNUITY
17. United Security Life Insurance Company Limited□ REGIONAL	NOT	WRITING	NEW	BUSINESS	
18. Life of Barbados Limited □	NOT	WRITING	NEW	BUSINESS	
19. Sagicor Life Incorporated OTHER	*	-	*	-	*
20. Lincoln Assurance Limited◇	NOT	WRITING	NEW	BUSINESS	
21. Sun Life Assurance of Canada	NOT	WRITING	NEW	BUSINESS	

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

New Business Written

- 3.03 Ten (10) companies which wrote new business (9 in 2012) submitted the required information under this caption.

Details are as follows: -

	2013	2012
Number of Policies	66,082	61,631
Sum Assured	11,967,102,718	13,142,033,993
Annual Premiums	420,418,387	320,736,882

Existing Business

- 3.04 Fourteen (14) Life Companies registered under the Act submitted Returns in respect of existing insurance business.

The information is summarized as follows:

	2013	2012
Number of Policies	488,370	479,972
Sum Assured	89,347,331,832	91,734,512,816

Policies Discontinued or Redeemed

- 3.05 Fourteen (14) companies submitted information concerning policies discontinued or redeemed during 2013. The information for the years 2010 to 2013 is summarized hereunder.

<i>Year</i>	<i>Number of Policies</i>	<i>Sum Assured</i> \$
2013	37,690	4,188,162,619
2012	37,273	4,348,242,191
2011	36,867	4,771,537,386
2010	34,554	3,618,527,958

Policy Loans

- 3.06 Policy loans in respect of twelve (12) companies for the year 2013 totaled \$234,483,979 an increase of 8.0% over the 2012 figure of \$217,120,143. The ratio of policy loans to total reserves decreased from 1.71% in 2012 to 1.59% in 2013.

	<i>Policy Loans</i>	<i>Reserves</i>	<i>Policy Loan/ Reserves</i> %
	\$	\$	
Local Companies	224,446,191	11,749,852,986	1.91
Regional Companies	10,037,788	2,994,194,864	0.34
Other	0	0	0
TOTAL	<u>234,483,979</u>	<u>14,744,047,850</u>	<u>1.59</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 fourteen (14) companies which submitted Returns amounted to \$14,232,995,720 an increase of 16.1% over the liabilities of \$12,257,461,491 in 2012. 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 \$14.2 billion which is an increase from \$12.6 billion in 2012.
- 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 2013 was \$13,304,316,508 representing a local asset ratio of 93.4%; the amount reported for the previous year was \$12,167,896,175 (local asset ratio of 96.3%).

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 2013 was 89.8%, compared with an average retention of 88.1% in 2012.

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:

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

Details are contained in Tables XXII to XXXVI

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 2013.

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

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER 1
LOCAL					
1. American Life and General Insurance Company (Trinidad and Tobago) Limited/ Pan-American Life Insurance Company of T&T Limited	-	-	-	*	-
2. Antilles Insurance Limited	IN	COMPULSORY	LIQUIDATION		
3. Bankers Insurance Company of Trinidad and Tobago Limited	*	*	*	-	*
4. British American Insurance Company (Trinidad) Limited	-	-	*	-	*
5. Capital Insurance Limited	-	*	*	-	-
6. 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	*	*	*	-	
14. Maritime General Insurance Company Limited	*	*	*	-	-
15. Mega Insurance Company Limited	-	-	-	-	-
16. Motor and General Insurance Company Limited	IN	SUSPENSION			
17. Motor One Insurance Company Limited	-	*	-	-	-
18. Nagico Insurance (Trinidad and Tobago) Limited (NAGICO), formerly G.T.M. Insurance Company Limited	*	*	*	*	*
19. Nationwide Insurance (Casualty and General) Company Limited	IN	COMPULSORY	LIQUIDATION		
20. N.E.M. (West Indies) Insurance Limited		TRANSFERRED	TO GGIL		
21. Royal Caribbean Insurance Limited		TRANSFERRED	TO GGIL		

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

* Denotes business written

- Denotes business not written

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

2 Registration completed in December 2013

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 which 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 2013, total deposits of \$1,032,512,081 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago.

	2013	2012
	\$	\$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	780,811,590	634,697,109
Other T&T Government Securities	158,617,041	79,534,213
Other Securities ⁴	93,083,448	114,464,416
TOTAL	1,032,512,081	828,695,738

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 2013

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	OTHER SECURITIES	TOTAL
	\$	\$	\$	\$
LOCAL				
American Life and General Insurance Company Trinidad Limited	50,232,111	24,509,822	0	74,741,933
Bankers Insurance Company (T&T) Limited	3,624,733	-	9,824,080	13,448,813
British American Insurance Company (Trinidad) Limited				-
Capital Insurance Limited	2,115,778		16,285,227	18,401,005
Caribbean Insurance Company Limited				-
Citizen Insurance Company Limited				-
Colonial Fire & General Insurance Company Limited	70,279,935	13,451,000	-	83,730,935
Cuna Caribbean Insurance Society Limited				-
Export-Import Bank of Trinidad and Tobago Limited	110,000	-	1,000,000	1,110,000
Furness Anchorage General Insurance Limited	10,661,558	1,958,938		12,620,496
GTM Insurance Company Limited	22,501,555	18,273,853	90,833	40,866,241
Guardian General Insurance Limited	55,084,601	51,728,793	4,408,191	111,221,585
Guardian Life of the Caribbean Limited	167,594,000			167,594,000
Gulf Insurance Limited	4,300,000		515,000	4,815,000
Maritime General Insurance Company Limited	50,820,965	12,100,000		62,920,965
Motor and General Insurance Company Limited				-
Motor One Insurance Company Limited	3,878,940	18,848,011		22,726,951
N.E.M. (West Indies) Insurance Limited				-
Royal Caribbean Insurance Limited				-
The Beacon Insurance Company Limited	41,899,159		1,232,750	43,131,909
The Goodwill General Insurance Company Limited				-
The Great Northern Insurance Company Limited		6,338,889	3,722,000	10,060,889
The Mountain General Insurance Company Limited				-
The New India Assurance Company (T&T) Limited	24,746,366		1,000,000	25,746,366
The Presidential Insurance Company Limited	12,527,311	9,143,846	6,155,229	27,826,386
The Reinsurance Company of Trinidad & Tobago Limited	23,976,109	2,263,889	-	26,239,998
The Western General Insurance Company Limited				-
Trinidad and Tobago Insurance Limited	85,227,774			85,227,774
TOTAL	629,580,895	158,617,041	44,233,310	832,431,246
CARIBBEAN				
Sagicor General Insurance Inc.	30,378,662	-	5,236,381	35,615,044
Sagicor Life Incorporated	49,001,433		25,357,500	74,358,933
United Insurance Company Limited	3,874,600		6,000,000	9,874,600
The Insurance Company of the West Indies Limited	3,549,000			3,549,000
TOTAL	86,803,695	-	36,593,881	123,397,577
OTHER				
Cuna Mutual Insurance Society				-
Lloyds Underwriters	64,427,000		12,256,258	76,683,258
Sun Life Assurance Company of Canada				-
TOTAL	64,427,000	-	12,256,258	76,683,258
GRAND TOTAL	780,811,590	158,617,041	93,083,449	1,032,512,081

GENERAL INSURANCE - MOTOR

- 4.06 Sixteen (16) companies wrote motor business during 2013. Nationwide Casualty General Insurance Company Limited wrote no new business, while The Mountain General Insurance Company Limited, Goodwill General Insurance Company and Citizens Insurance Company Limited are in liquidation.

Statutory Funds ⁴

- 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 \$1,264,414,946. 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 \$644,047,849. The value of assets actually placed in the Fund amounted to \$781,227, 851.
- 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 2013 as reported by sixteen (16) companies totaled \$1,014,538,394 (2012 - \$881,546,098).

Underwriting Results

- 4.11 In 2013, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$127,779,265 as compared to an overall underwriting profit of \$139,959,703 in 2012.

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
2013	85
2012	88
2011	88
2010	92
2009	91

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

GENERAL INSURANCE - OTHER THAN LONG-TERM OR MOTOR

- 4.13 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 49.9% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2013.

Details are in Tables XV-XXI.

Change in Premium Income

- 4.15 During the year 2013 net premium income totaled \$784,867,160, an increase of 13.7% over the 2012 net premium income of \$690,443,282.

Underwriting Results

- 4.16 In 2013, the underwriting results of property insurance business revealed an overall underwriting loss of (\$22,718,475). This class of business experienced an overall underwriting loss of (\$31,121,480) in 2012.

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).

	‘09	‘10	‘11	‘12	‘13
	%	%	%	%	%
Property	7	6	6	6	7
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	72	73	76	78	71

Solvency Test

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

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

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS – 2013

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
LOCAL			
American Life and General Insurance Company Trinidad Limited	4,680,474	208,829,810	204,149,336
Bankers Insurance Company (T&T) Limited	7,572,655	(5,780,091)	(13,352,746)
British American Insurance Company (Trinidad) Limited	n/a	n/a	n/a
Capital Insurance Limited	7,010,934	36,677,563	29,656,629
Caribbean Insurance Company Limited			
Citizen Insurance Company Limited			
Colonial Fire & General Insurance Company Limited	35,900,609	101,471,387	65,570,778
Export-Import Bank of Trinidad and Tobago Limited	333,831	185,611,811	185,277,980
Furness Anchorage General Insurance Limited	4,611,657	36,747,298	32,135,641
GTM Insurance Company Limited	18,260,710	14,714,071	(3,546,639)
Guardian General Insurance Limited	73,081,352	403,982,754	330,901,402
Guardian Life of the Caribbean Limited	80,151,022	171,694,370	91,543,348
Gulf Insurance Limited	9,406,037	(18,749,892)	(28,155,929)
Maritime General Insurance Company Limited	23,241,453	175,210,384	151,968,931
Motor and General Insurance Company Limited			
Motor One Insurance Company Limited	11,231,616	12,226,067	994,451
N.E.M. (West Indies) Insurance Limited			
Nationwide Insurance (Casualty & General) Co. Limited			
Royal Caribbean Insurance Limited			
The Beacon Insurance Company Limited	16,158,329	69,477,288	53,318,959
The Goodwill General Insurance Company Limited			
The Great Northern Insurance Company Limited	3,194,602	7,619,423	4,424,821
The Mountain General Insurance Company Limited			
The New India Assurance Company (T&T) Limited	14,050,412	103,152,127	89,101,715
The Presidential Insurance Company Limited	8,954,025	18,462,514	9,508,489
The Reinsurance Company of Trinidad & Tobago Limited	9,100,723	29,496,983	20,396,260
The Western General Insurance Company Limited			
Trinidad and Tobago Insurance Limited	31,911,775	353,375,884	321,464,110
TOTAL	354,171,742	1,695,389,941	1,341,208,199
CARIBBEAN			
Sagicor General	15,502,216	80,004,671	64,502,455
United Insurance Company Limited	4,048,244	34,460,439	30,412,195
TOTAL	19,550,461	114,465,110	94,914,649
GRAND TOTAL	373,722,203	1,809,855,051	1,436,122,848

Nationwide Insurance (Casualty & General) Company Limited and the Mountain General Insurance Company have stopped writing business.

5. ASSOCIATION OF UNDERWRITERS

Registration

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

Intermediaries

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

Charlett and Gatliffe Limited
CIC Insurance Brokers Limited
Risk Management Services Limited

Volume of Business

- 5.03 Insurance business placed at Lloyd's during the years 2013 and 2012:

	Premiums Received		Claims Paid	
	2013	2012	2013	2012
Direct Insurance	175,399,469	175,581,187	65,920,576	55,573,549
Reinsurance	<u>178,870,089</u>	<u>165,074,135</u>	<u>-</u>	<u>-</u>
TOTAL	<u>354,269,558</u>	<u>340,655,322</u>	<u>65,920,576</u>	<u>55,573,549</u>

6. PART II - PENSION FUND PLANS

- 6.01 Two (2) new Pension Plans were registered during 2013.
- 6.02 The number of active registered Pension Fund Plans now stands at one hundred and eighty-two (182) comprising ninety (90) self-administered Pension Fund Plans and ninety-two (92) insured/annuity plans. There are ninety-four (94) plans in the process of being wound-up; this figure is inclusive of one (1) plan which is under judicial management.
- 6.03 The list of the active registered pension plans is provided at Appendix E this report.

Amendments

- 6.04 Sixteen (16) amendments were made to the Trust Deeds and Rules of fifteen (15) 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 2013 was *two hundred and sixty dollars (\$260.00)*.

Annual Accounts

- 6.06 The trustees of pension fund plans submitted annual audited accounts in respect of one hundred and sixty-six (166) plans. Eighty-eight (88) were in respect of self-administered pension fund plans and seventy-eight (78) were in respect of insured/annuity 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 XXXV to XXXVIII.
- 6.09 The following information has been extracted from the annual accounts received.

REVENUE ACCOUNTS 2013 - INSURED PENSION FUND PLANS

REVENUE	\$
(1) Amount of Fund at beginning of period	2,813,382,802
(2) Contributions by employers	145,933,350
(3) Contributions by employees	55,746,577
(4) Any add. Contr. by employer to meet deficiency/back service liabs.	1,200,364
(5) Interest, Dividends and Rents	168,550,752
(6) Other Income	95,478,755
TOTAL REVENUE	<u>3,280,292,601</u>

EXPENDITURE	
(1) Superannuation benefits	
(i) Pensions to retired employees	69,462,867
(ii) Retirement Gratuities	33,995,521
(2) Death Grants	1,705,841
(3) Return of Contributions on withdrawal	12,402,133
(4) Other Expenditure	20,611,038
(5) Amount of Fund at end of period	3,142,115,201
TOTAL EXPENDITURE	3,280,292,601

REVENUE ACCOUNTS 2013 - SELF ADMINISTERED PENSION FUND PLANS

REVENUE		\$
(1) Amount of Fund at beginning of period		31,051,996,184
(2) Contributions by employers		621,651,178
(3) Contributions by employees		245,714,009
(4) Any add. Contrib. by employer to meet deficiency/back service liability		6,757,140
(5) Interest, Dividends and Rents		1,122,227,829
(6) Other Income & Transfers In		2,132,911,534
TOTAL REVENUE		35,181,257,874

EXPENDITURE	
(1) Superannuation benefits	
(i) Pensions to retired employees	662,016,485
(ii) Retirement Gratuities	303,507,663
(2) Death Grants	21,098,477
(3) Return of Contributions on withdrawal	17,888,257
(4) Other Expenditure	185,055,479
(5) Amount of Fund at end of period	33,991,691,513
TOTAL EXPENDITURE	35,181,257,874

6.10 Contributions received for the years 2009 to 2013 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

YEAR/ CONTRIBUTIONS	2009 \$	2010 \$	2011 \$	2012 \$	2013 \$
EMPLOYER	498,317,156	551,569,214	552,825,476	641,473,612	775,542,033
EMPLOYEE	254,842,817	282,247,339	240,911,711	278,151,482	301,460,586

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 2013.

ASSETS OF SELF-ADMINISTERED PLANS

	2013 \$	2012 \$
Trinidad and Tobago Government Securities denoted in TT\$	11,141,799,073	9,598,794,400
Corporate Securities	1,956,319,664	2,190,659,723
Mortgages	184,385,872	201,554,300
Real Estate	68,350,000	15,000,000
Trinidad and Tobago Equities	10,607,329,977	8,443,531,324
Fixed /Call Deposits	1,962,162,873	2,012,697,253
Other Trinidad and Tobago Assets	4,829,154,588	4,784,797,260
Trinidad and Tobago Government Securities denoted in foreign currency	262,100,385	362,295,471
TOTAL LOCAL ASSETS	31,011,602,432	27,609,329,731
Caricom/Foreign Government Securities	305,556,315	244,520,874
Other Caricom/ Foreign Securities	3,654,041,630	2,868,133,673
TOTAL ASSETS IN FUND	34,971,200,377	30,721,984,278
LOCAL ASSET RATIO	88.68%	89.87%

- 6.13 During the year 2013 the Actuarial Valuations of seventy-one (71) registered pension fund plans were submitted.

- 6.14 The reports were reviewed with particular reference to the funding position of each Plan. The valuation results are summarized in the Tables below.

No.	Pension Plan	Date of Valuation	Actuary	Assets \$	Liabilities \$	Surplus/Deficit \$	Funding Level
1	Airports Authority Pension Fund Plan	31-Dec-11	Bacon Woodrow & de Souza Limited	157,838,000	194,240,000	(36,402,000)	81%
2	Albrosco Limited Staff Pension Plan	1-Jan-13	James Camacho (Sagicor Life Inc.)	17,316,000	17,019,000	297,000	102%
3	Ansa McAl Limited Pension Fund Plan for Weekly-Paid Staff	31-Dec-11	Apex Consulting Ltd.	102,085,000	67,979,000	34,106,000	150%
4	Ansa McAl Pension Fund Plan for Monthly-Paid Staff	31-Dec-11	Apex Consulting Ltd.	1,226,492,000	561,899,000	664,593,000	218%
5	Anthony N. Sabga Limited Pension Plan	31-Jan-12	Apex Consulting Ltd.	19,923,000	8,305,000	11,618,000	240%

No.	Pension Plan	Date of Valuation	Actuary	Assets \$	Liabilities \$	Surplus/Deficit \$	Funding Level
6	AS Bryden & Sons (Trinidad) Limited Pension Plan	1-Apr-13	James Camacho (Sagicor Life Inc.)	65,636,000	74,835,000	(9,199,000)	88%
7	Atlantic LNG Pension Plan	1-Jan-13	Bacon Woodrow & de Souza Limited	198,282,000	254,690,000	(56,408,000)	78%
8	Baroid Trinidad Services Limited Pension Fund Plan	31-Dec-12	Apex Consulting Ltd.	32,178,000	25,736,000	6,442,000	126%
9	Berger Paints Trinidad Limited Monthly-Paid Pension Plan	31-Dec-12	Bacon Woodrow & de Souza Limited	29,519,000	28,951,000	568,000	102%
10	Berger Paints Trinidad Limited Weekly-Paid Pension Plan	31-Dec-12	Bacon Woodrow & de Souza Limited	4,406,000	4,924,000	(518,000)	89%
11	BG Trinidad & Tobago Limited Pension Fund Plan	31-Dec-12	Bacon Woodrow & de Souza Limited	99,525,000	121,082,000	(21,557,000)	82%
12	British High Commission Pension Fund Plan	1-Jul-12	Bacon Woodrow & de Souza Limited	4,956,000	4,820,000	136,000	103%
13	Caribbean Bulk Storage & Trading Company Limited Pension Fund Plan	31-Dec-11	Bacon Woodrow & de Souza Limited	3,678,000	4,576,000	(898,000)	80%
14	Caribbean Industrial Research Institute Pension Fund Plan	30-Sep-12	Bacon Woodrow & de Souza Limited	172,595,000	153,269,000	19,326,000	113%
15	Century Eslon Limited Pension Plan	31-Dec-12	Bacon Woodrow & de Souza Limited	30,296,000	27,624,000	2,672,000	110%
16	Clark & Battoo Limited Staff Pension Fund Plan	30-Nov-12	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	6,601,900	2,840,300	3,761,600	232%
17	Colonial Fire & General Insurance Company Limited Staff Pension Fund Plan	1-Jan-13	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	100,610,000	94,762,000	5,848,000	106%
18	Crown Packaging Trinidad Limited Pension Plan	1-Jan-12	James Camacho (Sagicor Life Inc.)	12,530,000	12,112,000	418,000	103%
19	Diego Martin Credit Union Co-operative Society Limited Staff Pension Fund Plan	1-Nov-12	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	587,300	755,700	(168,400)	78%
20	Envirotec Holdings Limited Pension Plan	1-Apr-13	James Camacho (Sagicor Life Inc.)	13,875,000	16,962,000	(3,087,000)	82%
21	EOG Resources Trinidad Limited Pension Fund Plan	1-May-12	Bacon Woodrow & de Souza Limited	24,244,000	29,192,000	(4,948,000)	83%
22	E & Y Services Limited Pension Scheme	30-Apr-12	Apex Consulting Ltd.	44,326,000	35,870,000	8,456,000	124%
23	GlobalSantaFe South America LLC Pension Plan (wind-up report)	1-May-11	Bacon Woodrow & de Souza Limited	6,681,649	2,882,666	3,798,983	232%
24	Hand Arnold (Trinidad) Limited Employees Pension Scheme	30-Jun-12	KR Services Limited	71,500,000	61,000,000	10,500,000	117%

No.	Pension Plan	Date of Valuation	Actuary	Assets \$	Liabilities \$	Surplus/Deficit \$	Funding Level
25	Janouras Custom Design Limited Pension Plan	1-Jul-03	Eckler Partners Ltd.	429,000	443,000	(14,000)	97%
26	Janouras Custom Design Limited Pension Plan	1-Jul-06	James Camacho (Sagicor Life Inc.)	1,327,000	1,307,000	20,000	102%
27	Janouras Custom Design Limited Pension Plan	1-Jul-09	James Camacho (Sagicor Life Inc.)	2,394,000	2,196,000	198,000	109%
28	Janouras Custom Design Limited Pension Plan	1-Jul-12	James Camacho (Sagicor Life Inc.)	3,926,000	3,451,000	475,000	114%
29	Lazzari and Sampson Limited Pension and Life Assurance Scheme	31-Aug-11	KR Services Limited	11,600,000	10,628,000	972,000	109%
30	Lever Brothers West Indies Limited Pension Fund	1-Jan-13	Bacon Woodrow & de Souza Limited	264,479,000	231,840,000	32,639,000	114%
31	Mainstream Foods Limited Pension Plan	1-Apr-13	James Camacho (Sagicor Life Inc.)	5,333,000	4,833,000	500,000	110%
32	Mainstream Foods Limited Pension Plan	1-Apr-10	James Camacho (Sagicor Life Inc.)	2,123,000	2,468,000	(345,000)	86%
33	Master Mix of Trinidad Limited Staff Pension Fund Plan	1-Jun-12	Apex Consulting Ltd.	8,203,000	9,102,000	(899,000)	90%
34	McCann-Erickson (Trinidad) Limited Pension Plan	1-Jul-12	James Camacho (Sagicor Life Inc.)	14,390,000	13,020,000	1,370,000	111%
35	Mittal Steel Point Lisas Limited Employees' Pension Fund Plan	31-Dec-12	Bacon Woodrow & de Souza Limited	762,231,000	708,620,000	53,611,000	108%
36	National Gas Company of Trinidad Limited Pension Fund Plan	31-Dec-12	Bacon Woodrow & de Souza Limited	519,900,000	847,200,000	(327,300,000)	61%
37	National Union of Government and Federated Workers Officers' Pension Plan	1-Jan-13	Bacon Woodrow & de Souza Limited	3,839,000	5,136,000	(1,297,000)	75%
38	National Union of Government and Federated Workers Staff Pension Fund Plan	1-Jan-13	Bacon Woodrow & de Souza Limited	27,434,000	26,119,000	1,315,000	105%
39	NIHERST Pension Fund Plan	1-Nov-12	Bacon Woodrow & de Souza Limited	44,528,000	38,744,000	5,784,000	115%
40	PCS Nitrogen Trinidad Limited Merged Pension Fund Plan	31-Dec-12	Bacon Woodrow & de Souza Limited	529,871,000	469,049,000	60,822,000	113%
41	Phoenix Park Gas Processors Limited Pension Fund Plan	1-Jan-12	Apex Consulting Ltd.	56,250,000	55,731,000	519,000	101%
42	Port Authority of Trinidad and Tobago Daily Paid Pension Fund Plan	31-Dec-06	Apex Consulting Ltd.	9,475,000	7,436,000	2,039,000	127%
43	Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan	31-Dec-06	Apex Consulting Ltd.	57,878,000	61,494,000	(3,616,000)	94%
44	Regional Health Authorities Pension Fund Plan	30-Sep-12	Bacon Woodrow & de Souza Limited	868,400,000	1,029,500,000	(161,100,000)	84%

No.	Pension Plan	Date of Valuation	Actuary	Assets \$	Liabilities \$	Surplus/Deficit \$	Funding Level
45	Rhand Credit Union Co-Operative Society Limited Pension Plan	1-May-12	Apex Consulting Ltd.	9,892,000	10,213,000	(321,000)	97%
46	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	31-Oct-12	Bacon Woodrow & de Souza Limited	578,304,000	547,840,000	30,464,000	106%
47	Selco Limited Retirement Plan (wind-up report)	31-Jul-13	Aftab Ali (Guardian Life of the Caribbean Limited)	4,271,000	4,271,000	-	100%
48	Servol Limited Pension Fund Plan	31-Dec-10	Apex Consulting Ltd.	32,121,000	24,122,000	7,999,000	133%
49	Small Business Development Company Limited Staff Pension Fund Plan	1-Jan-13	Apex Consulting Ltd.	9,462,000	7,011,000	2,451,000	135%
50	Southern Medical Clinic Limited Pension Plan	1-Apr-13	James Camacho (Sagicor Life Inc.)	6,140,000	5,112,000	1,028,000	120%
51	Southern Sales & Service Company Limited Pension Fund Plan	1-Jan-12	KR Services Limited	56,200,000	55,100,000	1,100,000	102%
52	Tatil Life Sales Representatives Pension Fund Plan	31-Dec-11	Apex Consulting Ltd.	5,523,000	3,748,000	1,775,000	147%
53	TECU Credit Union Co-operative Society Limited Pension Fund Plan	31-Dec-12	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	12,964,000	15,684,000	(2,720,000)	83%
54	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	31-Mar-12	Bacon Woodrow & de Souza Limited	1,250,900,000	1,479,200,000	(228,300,000)	85%
55	The Pension Plan for the Institute Of Marine Affairs	1-Oct-11	Eckler Partners Ltd.	37,419,000	33,972,000	3,447,000	110%
56	The Synod of the Presbyterian Church in Trinidad Pension Plan	30-Sep-12	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	11,402,000	10,643,000	759,000	107%
57	The West Indian Tobacco Company Limited Pension Fund Plan	1-Jan-12	KR Services Limited	153,500,000	185,500,000	(32,000,000)	83%
58	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	30-Sep-12	Bacon Woodrow & de Souza Limited	100,497,000	63,816,000	36,681,000	158%
59	Trinidad and Tobago Civil Aviation Authority Pension Plan	30-Sep-12	Bacon Woodrow & de Souza Limited	77,383,000	163,387,000	(86,004,000)	47%
60	Trinidad and Tobago Electricity Commission Pension Plan	31-Dec-12	Bacon Woodrow & de Souza Limited	4,288,600,000	4,002,000,000	286,600,000	107%
61	Trinidad and Tobago Pilots' Association Pension Fund Plan	31-Jul-12	KR Services Limited	60,100,000	69,900,000	(9,800,000)	86%
62	Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan	31-Dec-06	Apex Consulting Ltd.	94,681,000	57,601,000	37,080,000	164%
63	Trinidad and Tobago Telephone Company Limited Staff Pension Plan	31-Mar-12	Bacon Woodrow & de Souza Limited	2,107,300,000	1,456,900,000	650,400,000	145%

No.	Pension Plan	Date of Valuation	Actuary	Assets \$	Liabilities \$	Surplus/Deficit \$	Funding Level
64	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	1-Jan-13	Apex Consulting Ltd.	131,219,000	125,798,000	5,421,000	104%
65	Trinidad Concrete Products Limited Pension Fund Plan	1-Jan-10	KR Services Limited	10,086,000	6,254,000	3,832,000	161%
66	Trinidad Contractors Limited Pension Plan	1-Oct-12	James Camacho (Sagicor Life Inc.)	23,757,000	21,292,000	2,465,000	112%
67	Trinidad Ropeworks Limited Pension Plan	1-Sep-11	James Camacho (Sagicor Life Inc.)	2,419,000	2,080,000	339,000	116%
68	Trinidad Systems Limited Pension Plan	1-Oct-11	James Camacho (Sagicor Life Inc.)	17,789,000	12,793,000	4,996,000	139%
69	Unilever Caribbean Limited Hourly Rated Employees' Pension Plan	31-Dec-11	Bacon Woodrow & de Souza Limited	8,513,000	9,998,000	(1,485,000)	85%
70	Water and Sewerage Authority Daily-Rated Employees Pension Fund Plan	30-Sep-12	Bacon Woodrow & de Souza Limited	693,000,000	634,600,000	58,400,000	109%
71	Y. De Lima & Company Limited Pension Fund Plan	31-Dec-11	Bacon Woodrow & de Souza Limited	14,718,000	14,098,000	620,000	104%

APPENDIX A
SUMMARY OF BALANCE SHEETS OF INSURANCE COMPANIES
AS AT 31ST DECEMBER 2013

COMPANY	ASSETS (\$)	LIABILITIES (\$)	CAPITAL (\$)
American Life and General Insurance Company (Trinidad and Tobago) limited	2,192,753,841	1,790,510,073	402,243,768
Bancassurance Caribbean Limited	315,190,892	278,043,643	37,147,249
Bankers Insurance Company Limited	65,805,529	64,677,549	1,127,980
Capital Insurance Limited	140,515,454	104,098,051	36,417,403
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	20,625,791	20,669,260	(43,469)
Colonial Fire and General Insurance Company Limited	279,891,139	185,318,748	94,572,391
CUNA Caribbean Insurance Society Limited	281,333,718	173,636,197	107,697,521
Export- Import Bank of Trinidad and Tobago Limited	444,362,991	258,751,180	185,611,811
Furness Anchorage General Insurance Limited	64,570,525	27,823,227	36,747,298
G.T.M. Fire Insurance Company Limited	151,620,944	145,570,919	6,050,025
Guardian General Insurance Limited	821,533,040	408,959,944	412,573,096
Guardian Life of the Caribbean Limited	7,100,584,529	6,730,504,423	370,080,106
Gulf Insurance Limited	57,537,830	82,173,582	(24,635,752)
Maritime General Insurance Company Limited	446,489,774	270,332,710	176,157,064
Maritime Life (Caribbean) Limited	1,513,327,202	1,165,682,079	347,645,123
Mega Insurance Company Limited	274,159,756	257,012,534	17,147,222
Motor One Insurance Company Limited	154,911,894	142,168,556	12,743,338
Nationwide Insurance Company Limited	82,871,159	43,166,306	39,704,853
Sagicor General Insurance Incorporated	203,794,505	123,789,834	80,004,671
Sagicor Life Incorporated	3,826,272,599	3,830,629,351	(4,356,752)
Scotialife Insurance Limited	1,271,813,237	935,614,639	336,198,598
Tatil Life Assurance Limited	1,728,330,122	1,146,234,631	582,095,491
The Beacon Insurance Company Limited	245,290,780	205,451,928	39,838,852
The Demerara Life Assurance Company of Trinidad and Tobago Limited	147,478,089	120,422,228	27,055,861
The New India Assurance Company (Trinidad and Tobago) Limited	195,626,462	126,930,245	68,696,217
The Presidential Insurance Company Limited	67,518,043	47,088,273	20,429,770
The Reinsurance Company of Trinidad and Tobago Limited	94,358,435	64,861,452	29,496,983
The United Security Life Insurance Company Limited	20,544,236	20,563,597	(19,361)
Trinidad and Tobago Insurance Limited	519,830,860	239,045,326	280,785,534
United Insurance Company Limited	67,593,769	33,133,330	34,460,439

APPENDIX B

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2013

Bankers Insurance Company T&T Limited

- Avant Garde Insurance Services Limited
- Carlyle Consulting Services Limited
- Insure 'R' Us General Insurance Agency Limited
- Watts Insurance and Financial Services Limited

British American Insurance Company Trinidad Limited

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

Capital Insurance Limited

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

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
- CMFS General Insurance Limited
- Eastern Credit Union Co-operative Society Limited
- Farrell's Insurance Services Limited
- Gopee Samlalsingh & Associates Limited
- Health & Wealth Management Consultants Limited Investor's Paradise Financial Services Limited LOGIMEX Group Limited
- Investor's Paradise Financial Services Limited
- LOGIMEX Group Limited
- Marjen Financial & Insurance Services Limited
- N & Q Investments Limited
- S.O.S. Agencies Limited
- Ser Qualis Limited
- Trinidad & Tobago Police Service Credit Union Verisure Advisors Limited
- Verisure Advisors Limited

Colonial Life Insurance Company (Trinidad and Tobago) Limited

- A & R Financial Advisory Services Limited
- ASCGOR Limited
- Atherly Services Limited
- Brian Christopher Samlalsingh Limited
- Caesar's Advisory Services Limited
- Chase Financial Solutions Limited
- Christian B. Grant Financial Solutions Limited
- Dwarika and Associates Limited
- Emmanuel Lawrence t/a E.C. Lawrence Insurance Services

- Everard Cabral
- Hillcrest Investments Limited
- Jeewan Birbal
- Jemmot Manmohan t/a Jemmot Manmohan Insurance and Investments
- Jennifer Lessey-Jordan t/a JLJ Consultant
- Kerry Ramjag
- Krishna Ramgoolam t/a K. Ramgoolam Financial Services
- Martel Investment Limited
- Noel's Ultimate Financial Solutions Limited
- Paramount Investments Limited
- Paul G. Massiah t/a PGM Enterprises
- Ramsahai Investment Service Enterprise Limited
- Rondel Investment Services Enterprise Limited
- S.O.S. Agencies Limited

Guardian General Insurance Company Limited

- A.S. Bryden & Sons (Insurance) Limited
- AGN Insurance and Investments Limited
- Ajax Services Limited
- ALM Insurance Services Limited
- Anna Nunes t/a Erna Insurance Services
- Cuna Caribbean Insurance Services Limited
- EKTA Consultants Company Limited
- GFiguera Insurance Services Limited
- Gordon, Grant & Company Limited
- Guardian Life of the Caribbean Limited
- J & C Agencies Limited
- Jones Motors Limited
- Lange Trinidad Limited
- Nirveeta Agencies Limited
- Noel Noel & Associates Limited
- Robard Insurance Services Limited
- Royal Insurance Consultants Limited
- Rupert Clovis Insurance Agency Limited
- Samsaun Financial Services Limited
- TECU Credit Union Co-operative Society Limited
- Wajeeda Bissoondath

Guardian Life of the Caribbean Limited

- Accident Insurance Marketing Limited
- ADLA Services Limited
- Advanced Investments Management Limited
- Aerie International Limited
- Affonso Insurance Services & Investments Limited
- Akal Assets & Risk Management Limited
- ALM Insurance Services Limited
- Amada Investments & Financial Services Limited
- Amritam Services Limited
- Anaid Investments Limited
- Andrew Hackett Insurance Services Limited
- Archton Services Limited

- B.D.'s Services Limited
- B.J. Financial Services Limited
- Bates Asset Management Company Limited
- Ben's Insurance & Financial Services Limited
- Betimes Consulting Limited
- BMW Professional Services Limited
- Brittasia Investments Limited
- Build To Win Investment Solutions Limited
- Byron Enterprises Limited
- C & S Moonah Financial Services Limited
- Calvin Mendez Financial Services Limited
- Candy Financial Services Limited
- Chaab Financial Company Limited
- Chelsea & Company Limited
- CJ's & Associates Company Limited
- Cournand Insurance Services Company Limited
- Cuna Caribbean Insurance Services Limited
- D.L. Financial Services Limited
- Daryl Dasent t/a DJZ Investments
- Demming Marketing Limited
- Dove Financial Services Limited
- Dynamic Financial & Concepts Limited
- E. Holdings Limited
- ED Investments Limited
- Eddie's Financial Services Limited
- EKTA Consultants Company Limited
- Euodoo Financial Services Limited
- Expert Financial Investments Company Limited
- FAM Investments Limited
- Ferm Insurance Services Limited
- FFS Limited
- Fortunata Services Limited
- Futuristic Insurance Services Limited
- FYC Limited
- G.E.T. Financial Services Limited
- Gee Tee & F Personal Financial Services Limited
- Gerhard Akien Limited
- Giowong Financial Services Limited
- Glenn Redhead Services Limited
- Gnosis Financial Services Limited
- Golden Future Investments Limited
- Great Horizons Limited
- Gregg A.M. Mannette & Associates Financial Services Limited
- Holistic Investments Limited
- iCAN Corporation Limited
- Ignatius and Company Limited
- Insurance & Financial Services Limited
- ISZ Financial Group Limited
- JJ's Insurance & Financial Services Limited
- Kanith Investments Limited

- Karlla Agencies Limited
- Krat Investments Limited
- L.G.G. Investments Limited
- L.R. & J. Investments Limited
- Lark Investment Limited
- LC's Investments Limited
- Life Line Financial Services Limited
- LRJ Financial Advisory Services Limited
- Lurson Financial & Investment Services Limited
- Lynchris Financial Services Limited
- M & G Enterprises Limited
- M.A.L.S. Insurance Services Limited
- M.S.C.D. Investments Limited
- M.U.C.H. Services Limited
- Malayam Financial Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited
- Naceri Limited
- NAN Associates Limited
- Nazir Mohammed 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
- Quincy Tyner Consultancy Limited
- R. A. Tim Kee Investments and Insurance Services Limited
- R.C.S.N. Investments Limited
- Rabah Financial Services Limited
- RDA Financial Services Limited
- Reward Enterprises Limited
- Rhevol Insurance & Investment Services Limited
- Ricanice Investments Limited
- Richsons Financials Limited
- RIIB Financial Services Limited
- Ro-Je Management and Investment Services Limited
- Rozana Gaffoor-Ali
- Rudy Gaskin Insurance Investments & Financial Services Limited
- Rybre Services Limited
- S.F.D. Insurance and Investments Limited
- SAFH Services Limited
- Sevens Financial Services Limited
- Sharon Gray Supernova Financial Solutions Limited
- ShawnAshton Consultancy Limited
- Simplicity Financial Services Limited
- SMCF Financial Services Limited
- SML Insurance Services Limited
- Successful Ideas Limited
- Synovations Limited
- Tai Chew Investment Services Limited
- Tando Limited

- The Daniel Dookie Consultancy Group Limited
- Thijs Investments Limited
- Total Needs Services Limited
- Today-Tomorrow Limited
- U4RIA Investments and Services Limited
- V.H. Investments Limited
- Vernon Fingal Financial Services Limited
- Victory Insurance Services Limited
- Whedeck Insurance & Financial Services Limited
- X-Press Financial Solutions Limited
- Xylia Consulting Services Limited
- Z.N. Mathura Investments Limited
- Zai's Financial Services Limited

Gulf Insurance Limited

- Charmaine Maharaj
- Dipnarine Sinanan
- Michael Harricharan
- Ramanan Jaikaran
- Richard Sirjoo
- Satish Maharaj Agency Limited

Maritime General Insurance Company Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Ansloc Financial Services Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- Ben's Insurance and Financial Services Limited
- C & Y Dass Services Limited
- C&O Financial Services Limited
- CFJ Services Limited
- Coastline Financial Services Limited
- Colspring Financial Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meikhofin Services
- Financial Evaluation Sales & Services Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Mar-Q Financial Services Limited
- Northern Atlantic Insurance & Finance Company Limited
- Patricia James-Wilson t/a Semaj Consultancy Services

- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- Pioneer Investments (Trinidad & Tobago) Limited
- Quality Investments 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
- Swar-raj Marketing Company Limited
- Tai Chew Investment Services Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Maritime Life (Caribbean) Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- C & Y Dass Services Limited
- C&O Financial Services Limited
- Cera Financial Services Limited
- CFJ Services Limited
- Chiron Investments Limited
- Coastline Financial Services Limited
- Colspring Financial Services Limited
- Donna Salandy t/a Meihkofin Services
- Financial Evaluation Sales & Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Mar-Q Financial Services Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- Quality Investments 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
- Swar-raj Marketing Company Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Mega Insurance Company Limited

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

Motor One Insurance Company Limited

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

Nagico Insurance (Trinidad and Tobago) Limited

- Joseph Ramlal
- Right Choice Insurance Services Limited
- S.D.R. Nandlal Advisory Services Limited
- Seepersad Insurance Services Limited
- Sitkam General Insurance Services Limited
- Wallum Insurance Services Limited

Pan American Life Insurance (Trinidad and Tobago) Limited

- Rauseo & Associates Limited
- Allan Anthony Tang Choon
- Astad Investments Limited
- Boxil Charles Insurance Services Limited
- David Grainger t/a Financial One
- Eaglestar Insurance Services Limited
- Faith Financial Services Limited
- LFM Investments Limited
- Maxim Investments Limited
- MMVL Financial Services Limited
- Paul Gyan t/a Paul Gyan Insurance Services
- R.G.F. Asset Management Limited
- R.J.R Investments & Insurance Services Limited
- Ramkhelawan Financial & Insurance Services Limited
- Saltes Insurance & Financial Services Limited
- Supreme Concepts & Solutions Limited
- TAJI Financial Services Limited
- Teague's Inc. Limited

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

Sagicor General Insurance

- 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
- Interchange Insurance Agency Limited
- J. Rampersad & Company Limited
- Plan +3 and Associates Limited
- Portfolio Development Services Limited
- Prime General Insurance Limited
- Regingen Company Limited
- Risk Expertz Services Limited
- Sagicor Life Incorporated
- T.A.S. General Insurance Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor Life Incorporated

- A.B. Financial Solutions Limited
- Allan Kerelus t/a Kerelus Financial Services
- Andy De Vert Insurance Consultants Limited
- Ansloc Financial Services Limited
- B.I. Lal Insurance Services Limited
- Basil Fraser t/a Basfra Insurance Services
- Beatrice Investments Limited
- Beverly Samaroo Warner t/a First Brokerage International
- Blue Thunder Financial Services Limited
- C.A.P. Services Limited
- Cera Financial Services Limited
- Christopher Knaggs t/a Kris K. Insurance Services
- D. Ache Financial Concepts & Solutions Limited
- David Namsoo t/a D.A.N. Insurance Services
- Dayna Vieira t/a Mayfair Insurance Services
- Dianne Grell t/a Financial & Insurance Solutions (FINSOL)
- Doncabris Financial Planning Associates Limited
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Edwin T. Boyce
- Emile Gregory Joseph t/a Quick Services Enterprise
- Enrique Huggins Insurance Services Limited
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Executive Insurance Company Services Limited
- FAM Investments Limited
- FAN Financial Services Limited
- Financial Advisory Services Limited

- Garon Limited
- Gervase Hannays t/a G.H. Insurance Services
- Gold Coin Financial Solutions Limited
- Grandwheels Services Limited
- H.H. Services Limited
- Helen Ache t/a H.Ache Insurance Services
- I.S. Insurance Consultants
- Investor's Paradise Financial Services Limited
- J & L Financial & Counselling Services Limited
- Jai Services Limited
- Jenkha Limited
- Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
- Jewels Financial Management Limited
- Joan Carr t/a Joan Carr Insurance Services
- Joel Martinez & Associates Limited
- Jonathan Declé t/a J.D. Insurance Services
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Kaav Enterprises Limited
- KR Insurance Consulting Limited
- Livewell Financial Services Limited
- Loren Investments and Financial Enterprises Limited
- Marcia Assam t/a Marcia Assam Financial Services
- Mariana Galindo t/a Kaym's Financial Services
- Michelle Prashad t/a M.A.P. Financial Services
- MPA Insurance Services Limited
- OCL Insurance & Financial Services Limited
- P.K. Management Services Limited
- Persad's Financial Services Limited
- Pollonais Financial Services Company Limited
- Portfolio Development Services Limited
- Q-Rator Financial Services Limited
- Rafael Mouttet t/a R.E.M. Financial Services
- Ralph Coutain Insurance Services and Investments Limited
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Richard Daly t/a NRICH Enterprises
- Ruby Wealth Management Limited
- Saving Security Investment Limited
- S.H. Financial Limited
- S.S. Services Limited
- Sumar Consultants Limited
- Sydsons Services Limited
- TC & F Services Limited
- Thomas Wood t/a Nitim Insurance Services
- Tobias and Tobias Insurance Services Limited
- Top Notch Financial Services Limited
- Trinidad Insurance Centre Limited
- Usuff Abraham t/a U.M.A. Insurance Services
- W. Lezama Insurance and Investment Services Limited
- Wayne Declé t/a Declé Insurance Services
- Wayne Griffith t/a W. Griffith Insurance and Financial Services

- Wayne Mohammed t/a Waymo Financial Services
- Wayne Rezende t/a W.J.R. Insurance Services
- Wealthcare Consulting Limited
- Whibco Associates Limited
- William St. Aubyn t/a St. Aubyn Insurance Services

Tatil Life Assurance Limited

- B&B Gray Enterprises Limited
- B. Pedro Insurance Services Limited
- B. Williams-Groome Financial Services Limited
- Beextraordinary Limited
- C.A.J. Limited
- CAMWILL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited
- Christopher Lyons Financial Services Limited
- Elite Investment 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
- Russ Financial Services Limited
- Russell Bholia Insurance Services Limited
- S&P Investments Limited
- Saving Security Investment Limited
- S&R Insurance & Advisory Service Limited
- Walter H. Stewart Financial Services Limited

The Beacon Insurance Company Limited

- Nare Insurance Agencies Limited

The Great Northern Insurance Company Limited

- Mervina Hosein

The New India Assurance Company (Trinidad and Tobago) Limited

- A. Rauseo & Associates Limited
- Affiliated General Insurance Services Limited
- Calcut Insurance Services
- Nazia Ali-Azim
- Russ Financial Services Limited
- Veda Consultants Limited

The Presidential Insurance Company Limited

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

The Reinsurance Company of Trinidad and Tobago Limited

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

Trinidad and Tobago Insurance Limited

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

APPENDIX C**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2013**

- 21st Century Insurance and Reinsurance Brokers Limited
- 3K's Services Limited
- Ace Insurance Brokers Limited
- Agostini Insurance Brokers Limited
- Amalgamated Insurance Brokers Limited
- Anthony David Farah
- Anthony Nigel Vere Slinger
- AON Energy Caribbean Limited
- Bindranath Maharajh
- Blaine Hosang
- Brian Lewis t/a Legacy Financial
- Camacho De Bruin Insurance Brokers Limited
- Charlett & Gatcliffe Limited
- Chateram Dabideen
- Christian Low
- CIC Insurance Brokers Limited
- Comprehensive Insurance Brokers Limited
- Craig Millar
- Darryl Chung
- Dave Patterson
- Deosingh Indarjit
- Derek De Silva
- E.P. Insurance Services Limited
- Erickson Ramkhelawan
- Errol Sooknanan
- Farah Insurance Brokers Limited
- Fazal Ali
- Fidelity Insurance Brokers Limited
- Garvin Anslem Manzano
- Global Financial Brokers Limited
- Gregory S. de Montrichard
- Hardath General Insurance Consultants Limited
- Horizon Insurance Services Limited
- Insurance & Allied Services Limited
- Insurance Brokers West Indies limited
- Insurance Managers Limited
- Islands Insurance Brokers Limited
- Joseph Gomes

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01

AS AT 31ST DECEMBER 2013 (CONT'D)

- L. Dereck Soobransingh
- M&M Insurance Broking Services Limited
- Maibrol Insurance Brokers Limited
- Michael Redhead t/a Pensurance Brokers
- Millar Insurance Brokers Limited
- Millenium Insurance Brokers Limited
- Nautica Insurance Brokers Limited
- Neil Colin Gosine
- Nizam Mohammed
- Norman Gabriel
- Norman Gabriel Limited
- Omah Seetahal
- Palm Insurance Brokers Limited
- Pan West Indian Insurance Brokers Limited
- Personalised Insurance Brokers & Reinsurance Limited
- Peter Malcolm George Farah
- Pooran Carl Hardath
- Prakash Bhaggan
- P.R.F.C. Limited
- Ramnarine Maharaj
- Ravi Surjan
- Richard Ramdwar
- Risk Management Services Limited
- Risk Research Limited
- Robert Gordon Charlett
- Robert Lazarri
- Rodney B.D. Farah
- Samsoodar Surjan
- Samtrin Insurance Brokers Limited
- Sandra Chin Yuen Kee
- SDS Insurance Brokers Limited
- Seunarine Hardath
- Specialists Insurance Brokers Limited
- Stephen Castagne
- Sterling Insurance Services Limited
- Surujdeo Mangaroo
- Trevor Montoute
- Trinidad & Tobago Insurance Consultants Limited
- Trinity Insurance Brokers Limited
- Walter De Bruin
- Wayne Gosine
- Winston Siriram

APPENDIX D**LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2013**

- Accord Adjusting Company Limited
- Adam Francis Sanguinette
- Aldith Bernard
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Bertrand Nicholas
- Cariclaims Investigators & Adjusters Limited
- Claims Adjusting Bureau Limited
- Clevon Singh
- Damian Aquing t/a Fung's Enterprises
- Danny Leed t/a Lead Insurance Assessors
- Ezekiel Joseph t/a Ezee Adjusting Services
- Ganesh Rampersad t/a Investigations & Claims Adjusting Services
- General Adjusters Limited
- Glen Mohammed
- Insurance Investigations Services Limited
- International Business Investigations Services Limited
- Jacob Jules t/a Jules Investigators & Adjusters Services
- Jason Greenidge t/a Expert Auto Appraisal
- Legis Adjusting Limited
- McLarens Young International (Trinidad and Tobago) Limited
- Michael Samms
- Oliver Rosemin & Company Limited
- Ottis Aguillera
- Peter S. Bowman
- Pioneer Insurance Claims Services Company Limited
- Premiere Adjusters and Valuations Services Limited
- Robert Anthony Ferreira t/a Robard (Marine Recovery) Services
- Rudy Rampersad
- Twin Isle Adjusters Limited

APPENDIX E

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2013

SELF-ADMINISTERED PENSION PLANS

- 1 Agostini Insurance Brokers Limited Pension Fund Plan
- 2 Agostini's Limited Retirement Plan
- 3 Airports Authority Pension Fund
- 4 Amoco Trinidad Oil Company Pension Fund Plan
- 5 Ansa Mc Al Limited Pension Fund Plan
- 6 Ansa McAl Pension Fund Plan
- 7 Associated Brands Limited Group Pension Fund Plan
- 8 Atlantic LNG Pension Plan
- 9 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan
- 10 Bawodes Limited Pension Fund Plan
- 11 Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees
- 12 BG Trinidad and Tobago Limited Pension Fund Plan
- 13 British American Insurance Company (Trinidad) Limited Pension Fund Plan
- 14 BWIA Pilots Pension Fund Plan
- 15 BWIA General Staff Pension Fund Plan
- 16 Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan
- 17 Caribbean Industrial Research Institute Pension Plan
- 18 Central Bank of Trinidad and Tobago Pension Scheme
- 19 Citibank (Trinidad and Tobago) Limited Pension Fund Plan
- 20 Coca Cola Bottling (Trinidad and Tobago) Pension Plan
- 21 Consolidated Insurance Consultants Limited Pension Fund
- 22 Coopers and Lybrand Pension Fund Plan
- 23 CPI Ltd Defined Contribution Pension Plan
- 24 CUNA Caribbean Insurance Society Pension Fund Plan
- 25 Development Finance Limited Pension 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 Citizen Bank Pension Fund Plan
- 30 FirstCaribbean International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan
- 31 Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan
- 32 Guardian Defined Benefit Pension Fund Plan
- 33 H.S. Services Limited Pension Fund Plan
- 34 Halliburton Trinidad Limited Pension Fund Plan
- 35 Hand Arnold (Trinidad) Limited Employees' Pension Scheme
- 36 IBM World Trade Corporation (Trinidad Branch) Retirement Plan
- 37 Insurance Brokers West Indies Limited Pension Fund Plan
- 38 Johnson and Johnson (Trinidad) Ltd Staff Pension Plan
- 39 Lever Brothers (WI) Ltd Pension Fund Plan
- 40 Mega Insurance Company Limited Pension Plan
- 41 Mittal Steel Point Lisas Limited Employees' Pension Plan
- 42 NALIS Pension Fund Plan
- 43 National Flour Mills Pension Plan

44	National Gas Company of Trinidad and Tobago Pension Fund Plan
45	National Insurance Board Pension Fund Plan
46	National Insurance Property Development Company Limited Pension Fund Plan
47	National Maintenance Training and Security Co Ltd Pension Fund Plan
48	National Union of Government and Federated Workers Officers Pension Plan
49	National Union of Government and Federated Workers Staff Pension Fund Plan
50	Neal and Massy Group Pension Plan
51	Nestle Trinidad and Tobago Limited Senior Staff Pension Plan
52	Nestle Unionised Employees Pension Fund Plan
53	NIHERST Pension Fund Plan
54	PCS Nitrogen Merged Pension Fund Plan
55	Phoenix Park Gas Processors Limited Staff Pension Fund Plan
56	Point Lisas Industrial Port Development Corporation Limited Pension Plan
57	RBTT Pension Fund Plan
58	Republic Bank of Trinidad and Tobago Limited Pension Plan
59	Scotiabank Trinidad and Tobago Limited Pension Fund Plan
60	Servol Limited Pension Fund Plan
61	T. Geddes Grant (Trinidad) Staff Savings and Pension Fund
62	T. Geddes Grant Limited Pension Fund Plan
63	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
64	Texaco (Trinidad) Limited Staff Retirement Plan
65	The Home Mortgage Bank Pension Fund Plan
66	The Myerson Tooth Company Limited Pension Plan
67	The Regional Health Authorities Pension Fund Plan
68	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan
69	Thomas Peake and Company Limited Pension Fund Plan
70	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan
71	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan
72	Trinidad and Tobago Electricity Commission Pension Plan
73	Trinidad and Tobago Electricity Commission Provident Fund
74	Trinidad and Tobago Methanol Company Limited Pension Fund Plan
75	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I
76	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II
77	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan
78	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan
79	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan
80	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan
81	Trinidad Building and Loan Association Pension Fund Plan
82	Trinidad Cement Limited Employees' Pension Fund Plan
83	Trinidad Express Newspapers Limited Pension Fund Plan
84	Trinidad Hilton Pension Plan
85	Trintoplan Consultants Limited Staff Pension Plan
86	Tucker Energy Services Holdings Limited Pension Fund Plan
87	Unicomer (Trinidad) Limited Pension Plan
88	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan
89	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan
90	Y. De Lima & Company Limited Staff Pension Fund Plan

INSURED PENSION PLANS

- 1 3M Interamerica Inc- T&T Division Pension Fund Plan
- 2 Aegis Business Solutions Limited Pension Plan
- 3 Albrosco Limited Staff Pension Plan
- 4 Amour's Funeral Homes Limited Pension Fund Plan
- 5 Angostura Bitters (Dr. J. G. B. Siegert & Sons) Limited Pension Fund Plan
- 6 Anthony N. Sabga Limited Pension Fund Plan
- 7 ASA Wright Nature Centre Pension Fund Plan
- 8 Ashland Trinidad and Tobago Limited Pension Fund Plan
- 9 Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees
- 10 Bermudez Biscuit Company Limited Pension Plan
- 11 British High Commission Pension Plan
- 12 C.B.P. Limited Pension Fund Plan
- 13 C.M.B. Packaging Trinidad Limited Pension Fund Plan
- 14 Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees
- 15 Century Eslon Limited Pension Plan
- 16 Clark and Battoo Ltd Staff Pension Fund Plan
- 17 Colonial Fire and General Insurance Company Limited Pension Plan
- 18 Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan
- 19 Envirotec Holdings Limited Pension Fund Plan
- 20 Eric Solis Marketing Limited Staff Pension Fund Plan
- 21 F.T.Farfan and Sons Limited Pension Fund Plan
- 22 Furness Trinidad Limited Pension Fund Plan
- 23 Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan
- 24 Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 25 Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 26 Guardian Holdings Group Defined Contribution Pension Plan
- 27 Gulf Engineering Services Limited Pension Fund Plan
- 28 Gulf Insurance Limited Pension Fund Plan
- 29 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan
- 30 Home Construction Limited Staff Pension Fund Plan
- 31 Hydro Agri Trinidad Limited Pension Fund Plan
- 32 J. N. Harriman and Company Limited Pension Plan
- 33 J.T.A. Supermarkets Limited Pension Fund Plan
- 34 Janouras Customs Design Limited Pension Fund Plan
- 35 Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
- 36 Junior Schools Limited Staff Pension Plan
- 37 L. J. Williams Limited Pension Fund Plan
- 38 Lake Asphalt of Trinidad and Tobago (1978) Limited (Employees) Pension Plan
- 39 Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan
- 40 Lange Trinidad Limited Pension Fund Plan
- 41 Lazzari and Sampson Limited Pension Fund Plan
- 42 Lifestyle Motors Limited Pension Fund Plan
- 43 Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan
- 44 Mainstream Foods Limited Pension Plan
- 45 Maritime Life (Trinidad) Limited Pension Fund Plan
- 46 Master Mix of Trinidad and Tobago Limited Pension Fund Plan

- 47 Mc Cann-Erickson (Trinidad) Limited Pension Fund Plan
- 48 National Helicopter Services Limited Pension Fund Plan
- 49 Navarro's Shipping Limited Pension Plan
- 50 Neal and Massy Wood Group Limited Pension Plan
- 51 Oilfields Workers Trade Union Staff Pension Fund Plan
- 52 Pension Plan for Employees of Sagicor Life Inc
- 53 Pepsi Cola Trinidad Bottling Company Limited Pension Plan
- 54 Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan
- 55 Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan
- 56 Prestige Holdings Limited Pension Fund Plan
- 57 Print-a-Pak Ltd Pension Plan
- 58 R. B. P. Elevator and Escalator Limited Pension Fund Plan
- 59 Rentokil Initial (Trinidad) Limited Pension Fund Plan
- 60 Repsol E&P T&T Limited Pension Fund Plan
- 61 Rhand Credit Union Co-operative Society Limited Staff Pension Plan
- 62 Sealand Service Incorporated Pension Plan
- 63 Small Business Development Company Limited Staff Pension Fund Plan
- 64 Southern Medical Clinic Limited Pension Fund Plan
- 65 Southern Sales and Services Company Limited Pension Plan
- 66 Stellar Distributors (Trinidad) Limited Staff Pension Fund Plan
- 67 Tatil Life Sales Representatives Pension Plan
- 68 TECU Credit Union Co-operative Society Limited Pension Fund Plan
- 69 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees
- 70 The Group Pension Plan for the Agents of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 71 The Group Pension Plan for the Non-Professional Employees of Fitzstone Limited
- 72 The Pension Plan for the Institute of Marine Affairs
- 73 The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan
- 74 The Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
- 75 The University of the West Indies (St. Augustine) Staff Pension Fund Plan
- 76 Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan
- 77 Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan
- 78 Trinidad and Tobago Stock Exchange Pension Fund Plan
- 79 Trinidad Concrete Products Company Limited Pension Fund Plan
- 80 Trinidad Contractors Limited Pension Plan
- 81 Trinidad Nitrogen Company Limited Pension Plan
- 82 Trinidad Ropeworks Limited Retirement Plan for Employees
- 83 Trinidad Systems Limited Pension Plan
- 84 Trinrico Steel & Wire Products Limited Pension Fund Plan
- 85 United States of America Embassy in Trinidad and Tobago Pension Fund Plan
- 86 Western Scientific Company Limited Pension Fund Plan
- 87 William H. Scott Limited Pension Plan
- 88 Youth Training & Employment Partnership Programme Limited Pension Fund Plan

WINDING-UP PENSION PLANS

- 1 All Trinidad Sugar and General Workers Trade Union Staff Pension Fund Plan
- 2 Aviation Services Trinidad and Tobago Limited Pension Fund Plan
- 3 B.H.Rose Limited Pension Fund Plan
- 4 Bel Air International Airport Hotel Limited Pension Plan
- 5 Bottlers Limited Pension Fund Plan
- 6 Bristol Myers Squibb (West Indies) Limited Pension Fund Plan
- 7 British Airways Staff Pension Plan
- 8 BWIA (Ltd) Pilots Provident Fund
- 9 BWIA Limited General Staff Provident Fund
- 10 C. Lloyd Trestrail & Company Limited Pension Plan
- 11 Caribbean Packaging Industries Limited Fund Pension Plan for Senior Staff Employees
- 12 Caribbean Services Company Ltd. Pension Fund Plan
- 13 Caroni (1967) Limited Pension Plan
- 14 Caroni (1975) Limited Daily Paid Employees Contributory Pension Plan
- 15 Caroni (1975) Limited Employees' Pension Plan
- 16 Clico Investment Bank Limited Staff Pension Fund Plan
- 17 Cliffs and Associates Limited Pension Plan
- 18 Coates Brothers (Caribbean) Limited Pension Plan
- 19 Coconut Growers Association Pension Fund Plan
- 20 Colgate Palmolive (Caribbean) Inc. Pension Fund Plan
- 21 Colonial Life Insurance Company (Trinidad) Limited Agents Pension Plan
- 22 Corbin Compton Limited Staff Pension Plan
- 23 Crown Life Caribbean Limited Employees' Pension Fund Plan
- 24 CTC Electronics Limited Pension Plan
- 25 Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan
- 26 Electrotec Services Limited Pension Fund Plan
- 27 Employers Consultative Association Pension Fund Plan
- 28 F.W. Woolworth Limited Pension Fund Plan
- 29 General Building and Loan Association Staff Pension Fund Plan
- 30 George Wimpey Caribbean Limited Pension Plan
- 31 Global Santa Fe South America LLC Pension Fund
- 32 Goellnicht and Stollmeyer (Marketing) Limited Pension Fund Plan
- 33 Gordon Grant Staff Pension Plan
- 34 Guardian Life of the Caribbean Limited Pension Fund Plan
- 35 Heinekin Trinidad and Tobago Limited Pension Fund Plan
- 36 Hydro Agri Trinidad Limited Hourly Paid Employees Pension Scheme
- 37 Industrial Development Corporation Pension Plan
- 38 Inglefield/Ogilvy Mather Pension Fund Plan
- 39 Insurance Consultants Limited. (Antilles Insurance Limited)
- 40 International Loss Adjusters Limited Pension Plan
- 41 International Trust Limited Pension Fund Plan
- 42 Label House Limited Staff Pension Plan
- 43 Life of Barbados Pension Fund Plan
- 44 Medianet Limited Monthly Paid Staff Pension Plan
- 45 Metal Industries Company Pension Plan
- 46 National Agro Chemicals Limited Pension Fund Plan
- 47 National Broadcasting Services of Trinidad and Tobago Pension Fund Plan
- 48 Nationwide Staff "A" Pension Plan

49	Nationwide Staff "B" Pension Plan
50	Nationwide Staff "C" Pension Plan
51	Orange Grove National Company Limited Pension Fund Plan
52	PCS Nitrogen Trinidad Limited Pension Fund Plan 2
53	Penta Paints (Caribbean) Limited Pension Plan
54	Perreira & Company Limited Staff Pension Fund Plan
55	Premier Consolidated Oilfields Limited Pension Plan
56	Pres-T-Con Limited Pension Fund Plan
57	Price WaterhouseCoopers Limited Pension Plan
58	Rediffusion (Trinidad) Limited Pension Plan
59	Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
60	Royal Caribbean Insurance Company Limited Group Pension Fund Plan
61	Santana Services Limited Pension Fund Plan
62	Selco Limited Pension Fund Plan
63	Sherwin Williams (Caribbean) N.V. Pension Plan
64	Sissons Paints Limited Staff Pension Fund Plan
65	Smith International Inc. Pension Fund Plan
66	Stephen and Ross Limited Pension Fund Plan
67	Super Chem Pension Fund Plan
68	Swan Hunter Trinidad Ltd. Pension Fund Plan
69	The National Commercial Bank of Trinidad and Tobago Pension Plan
70	The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan
71	The Trinidad and Tobago Oil Company Limited Non-Contributory Pension Fund
72	Tourism and Industrial Development Company of Trinidad and Tobago Pension Plan
73	Toyota Trinidad and Tobago Staff Pension Plan
74	Trinidad and Tobago BWIA International Airways Pension Fund Plan
75	Trinidad and Tobago Chamber of Commerce Pension Plan
76	Trinidad and Tobago Export Development Corporation Pension Fund Plan
77	Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan
78	Trinidad and Tobago Forest Products Limited Staff Pension Fund Plan
79	Trinidad and Tobago Oil Company Limited Contributory Pension Fund "A"
80	Trinidad and Tobago Oil Company Limited Contributory Pension Fund "B"
81	Trinidad and Tobago Oil Company Limited Employees' Benefit Plan
82	Trinidad and Tobago Oil Company Limited Provident Fund
83	Trinidad and Tobago Oil Company Limited Staff Retirement Plan
84	Trinidad and Tobago Petroleum Company Limited Employees' Pension Fund Plan
85	Trinidad and Tobago Printing and Packaging Company Pension Fund
86	Trinidad and Tobago Television Company Limited Pension Fund Plan
87	Trinidad Broadcasting Company Limited Pension Fund Plan
88	Trinidad Shipping Company Limited Pension Fund Plan
89	Trinidad Textile Manufacturing Company Limited Pension Fund Plan
90	Trinmar Limited Employees Benefit Plan
91	Van Leer Containers Trinidad Limited Pension Fund Plan
92	Workers Bank of Trinidad and Tobago Limited Pension Fund Plan
93	Yorke Structures Ltd Pension Fund Plan

ANNUITY PENSION PLANS

- 1 A.S. Bryden and Sons (Trinidad) Limited Pension Fund Plan
- 2 Baroid Trinidad Services Limited Staff Pension Fund Plan
- 3 Laughlin and De Gannes and its Associated Companies Staff Pension Fund Plan
- 4 The Incorporated Trustees of the Anglican Church in the Diocese of Trinidad and Tobago Pension Plan

JUDICAL MANAGEMENT PENSION PLAN

- 1 West Indian National Insurance Company Pension Fund Plan

TABLE I
REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2013
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	89,625,230	2,224,030	1,941,433	295,457	49,022	4,509,943	-	11,131,908	10,704,692	-	115,971,773
2.	British-American Insurance Company (Trinidad) Ltd.											
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5,486,016	(22,505)	139,750	-	3,789	121,033	-	433,661	3,847	-	6,044,558
4.	Caribbean Insurance Company Ltd.										-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.											
6.	Cuna Caribbean Insurance Society Ltd.	46,122,547	-	121,048,151	-	-	121,048,151	4,241,001	6,923,026	2,025,413	-	180,360,139
7.	Demerara Life Assurance Company of T&T Ltd.	101,855,433	-	857,620	-	-	857,620	-	3,504,797	9,446,132	-	115,663,982
8.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	5,188,654,568	36,466,792	124,127,360	147,464,586	6,780,873	314,839,612	231,940	204,371,967	1,269,697,364	-	6,977,795,450
10.	Maritime Life (Caribbean) Ltd.	970,969,670	(146,294)	131,154,744	5,434,684	26,214,741	162,657,875	-	34,535,788	17,214,566	-	1,185,377,899
11.	Mega Insurance Company Ltd.	216,342,397	-	18,870,171	-	8,358,478	27,228,649	84,142	7,790,108	12,710,742	-	264,156,038
12.	Nationwide Insurance Company Ltd.	39,375,970	-	874,348	282,122	358,065	1,514,534	-	1,361,272	2,038,595	-	44,290,371
13.	Pan-American Life Insurance Company of T&T Limited	1,446,444,848	(42,896)	164,316,121	315,365	82,584,524	247,173,114	2,479,535	84,915,401	1,789,686	-	1,782,802,584
14.	Scotiabank Trinidad and Tobago Ltd.	746,293,190	47,413,820	61,878,520	50,976,334	95,204,044	255,472,718	-	41,000,406	17,226,094	-	1,059,992,408
15.	Tatil Life Assurance Ltd.	795,673,830	1,761,333	49,385,692	16,627,431	60,242,126	128,016,582	1,125,000	70,759,157	58,748,858	-	1,054,323,427
16.	The Beacon Insurance Company Ltd.	12,599,540	-	45,424,212	-	-	45,424,212	1,534,245	565,569	(19,553)	-	60,104,013
17.	The Reinsurance Company of Trinidad and Tobago Ltd.	488,690	111,415	-	-	-	111,415	-	5,750	-	-	605,855
18.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED										
19.	United Security Life Insurance Company Ltd.	9,945,850	-	197,164	-	-	197,164	-	584,035	(973,235)	-	9,753,814
	TOTAL	9,669,877,779	87,765,695	720,215,286	221,395,979	279,795,662	1,309,172,622	9,695,863	467,882,844	1,400,613,203	-	12,857,242,312
	CARIBBEAN											
1.	Life of Barbados Ltd.						-					-
2.	Sagicor Life Inc.	2,774,184,873	13,998,308	198,960,685	57,034,315	195,010,311	465,003,619	2,770,615	151,850,752	(28,061,277)	-	3,365,748,582
	TOTAL	2,774,184,873	13,998,308	198,960,685	57,034,315	195,010,311	465,003,619	2,770,615	151,850,752	(28,061,277)	-	3,365,748,582
	OTHER											
1.	Cuna Mutual Insurance Society						-					-
2.	Sun Life Assurance Company of Canada										-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	12,444,062,652	101,764,003	919,175,971	278,430,293	474,805,974	1,774,176,241	12,466,478	619,733,596	1,372,551,926	-	16,222,990,894

TABLE I continued
REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2013
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1.	Bancassurance Caribbean Limited	2,502,779	483,886	2,604,693	2,527,555	152,461	8,271,373	(21,366)	2,347,020	(103,435)	86,521,325	18,956,856	115,971,774
2.	British-American Insurance Company (Trinidad) Ltd.												
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	200,000	36,227	-	83,972	42,300	362,499	-	18,237	-	5,380,887	282,934	6,044,557
4.	Caribbean Insurance Company Ltd.			-								0	
5.	Colonial Life Insurance Company (Trinidad) Ltd.												
6.	Cuna Caribbean Insurance Society Ltd.	59,104,685	145,250	11,103,004	236,655	-	70,589,594	6,414,686	26,830,508	(129)	47,408,710	29,116,771	180,360,139
7.	Demerara Life Assurance Company of T&T Ltd.	601,520	1,818,094	30,008	-	1,015,854	3,465,476	-	3,223,425	4,847,684	104,127,397	0	115,663,982
8.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	0	-
9.	Guardian Life of the Caribbean Ltd.	45,908,264	845,022	11,795,027	335,638,672	126,591,992	520,778,976	155,476,951	492,365,134	1,630,800	5,732,745,660	74,797,929	6,977,795,450
10.	Maritime Life (Caribbean) Limited	3,997,460	8,607,009	33,393,517	19,351,104	16,958,375	82,307,465	23,371,848	39,411,360	3,244,346	1,023,221,955	13,820,925	1,185,377,899
11.	Mega Insurance Company Limited	4,842,256	6,920,620	163,012	8,035,239	-	19,961,127	907,510	9,621,852	650,243	223,100,438	9,914,868	264,156,038
12.	Nationwide Insurance Company Ltd.	287,530	210,723	12,920	2,208,222	641,954	3,361,348	-	300,244	265,573	37,832,902	2,530,305	44,290,371
13.	Pan-American Life Insurance Company of T&T Limited	25,142,732	1,685,652	7,309,146	37,485,868	27,211,927	98,835,325	33,361,642	110,590,817	14,040,276	1,540,545,810	(14,571,287)	1,782,802,583
14.	Scotialife Trinidad and Tobago Ltd.	10,236,692	2,575,871	(5,837,428)	89,446,771	-	96,421,905	(1,138,042)	18,343,725	(2,289,272)	886,138,808	62,515,283	1,059,992,408
15.	Tatil Life Assurance Ltd.	6,871,146	34,209,665	12,204,152	26,446,124	10,454,925	90,186,012	9,882,786	30,509,429	4,909,000	844,979,865	73,856,334	1,054,323,426
16.	The Beacon Insurance Company Ltd.	29,974,832	-	-	-	-	29,974,832	6,202,443	14,498,293	774,854	4,203,447	4,450,145	60,104,013
17.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	13,777	119,872	-	472,206	0	605,855
18.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED											
19.	United Security Life Insurance Company Ltd.	466,079	22,455	-	67,308	28,421	584,263	-	317,243	-	8,543,792	308,516	9,753,814
	TOTAL	190,135,974	57,560,474	72,778,050	521,527,489	183,098,208	1,025,100,195	234,472,235	748,497,159	27,969,940	10,545,223,202	275,979,578	12,857,242,309
	CARIBBEAN												
1.	Life of Barbados Ltd.						-						-
2.	Sagicor Life Inc.	13,776,185	20,218,798	5,963,446	125,640,155	96,221,018	261,819,602	49,237,383	75,380,959	2,738,905	2,909,971,042	66,600,690	3,365,748,582
	TOTAL	13,776,185	20,218,798	5,963,446	125,640,155	96,221,018	261,819,602	49,237,383	75,380,959	2,738,905	2,909,971,042	66,600,690	3,365,748,582
	OTHER												
1.	Cuna Mutual Insurance Society					-	-					0	-
2.	Sun Life Assurance Company of Canada			-									
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	203,912,159	77,779,272	78,741,496	647,167,644	279,319,226	1,286,919,797	283,709,618	823,878,118	30,708,844	13,455,194,244	342,580,269	16,222,990,891

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2013
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	85,202,601	106,338	1,941,433	295,457	49,022	2,392,251	-	10,483,851	10,078,211	-	108,156,914
2.	British-American Insurance Company (Trinidad) Ltd.											
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5,486,016	(22,505)	139,750	-	3,789	121,033	-	433,661	3,847	-	6,044,558
4.	Colonial Life Insurance Company (Trinidad) Ltd.											
5.	Cuna Caribbean Insurance Society Ltd.	12,429,312	-	455,716	-	-	455,716	-	1,734,181	623,871	-	15,243,080
6.	Demerara Life Assurance Company of T&T Ltd.	101,855,433	-	857,620	-	-	857,620	-	3,504,797	9,446,132	-	115,663,982
7.	Guardian Life of the Caribbean Ltd.	1,001,515,171	2,932	124,127,360	147,464,586	6,780,873	278,375,751	-	31,069,364	267,988,946	-	1,578,949,232
8.	Maritime Life (Caribbean) Ltd.	892,815,489	(146,294)	120,286,473	5,434,684	26,214,741	151,789,604	-	30,467,982	17,214,566	-	1,092,287,641
9.	Mega Insurance Company Ltd.	216,342,397	-	18,870,171	-	8,358,478	27,228,649	84,142	7,790,108	12,710,742	-	264,156,038
10.	Nationwide Insurance Company Ltd.	39,375,970	-	874,348	282,122	358,065	1,514,534	-	1,361,272	2,038,595	-	44,290,371
11.	Pan-American Life Insurance Company of T&T Limited	1,187,836,635	(42,896)	105,965,983	315,365	64,371,176	170,609,628	904,022	66,597,096	1,411,077	-	1,427,358,458
12.	Scotialife Trinidad and Tobago Ltd.	736,719,533	15,411,535	61,878,520	50,976,334	95,204,044	223,470,433	-	35,864,411	17,226,094	-	1,013,280,471
13.	Tatil Life Assurance Ltd.	593,490,584	-	49,385,692	16,627,431	57,106,164	123,119,287	625,000	36,336,117	27,968,138	-	781,539,126
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED										
16.	United Security Life Insurance Company Ltd.	9,945,850	-	197,164	-	-	197,164	-	584,035	(973,235)	-	9,753,814
	TOTAL	4,883,014,992	15,309,109	484,980,230	221,395,979	258,446,352	980,131,670	1,613,164	226,226,874	365,736,985	-	6,456,723,685
	CARIBBEAN											
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	2,029,160,021	13,998,308	168,879,353	57,034,315	118,713,892	358,625,868	2,770,615	112,677,650	(21,800,969)	-	2,481,433,185
	TOTAL	2,029,160,021	13,998,308	168,879,353	57,034,315	118,713,892	358,625,868	2,770,615	112,677,650	(21,800,969)	-	2,481,433,185
	OTHER											
1.	Lincoln Assurance Ltd.											
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	6,912,175,013	29,307,417	653,859,583	278,430,293	377,160,244	1,338,757,538	4,383,779	338,904,524	343,936,016	-	8,938,156,870

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2013
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	51,135,691	104,985	959,363	-	-	1,064,348	-	6,148,534	5,943,826	-	64,292,398
2.	British-American Insurance Company (Trinidad) Ltd.										-	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.										-	-
4.	Colonial Life Insurance Company (Trinidad) Ltd.										-	-
5.	Cuna Caribbean Insurance Society Ltd.										-	-
6.	Demerara Life Assurance Company of T&T Ltd.	84,196,240	-	741,607	-	-	741,607	-	2,981,216	4,743,090	-	92,662,153
7.	Guardian Life of the Caribbean Ltd.	78,190,055	431	1,720,352	-	-	1,720,783	-	1,709,868	834,159	-	82,454,865
8.	Maritime Life (Caribbean) Ltd.										-	-
9.	Mega Insurance Company Ltd.	9,745,087	-	1,887,017	-	-	1,887,017	8,414	311,605	508,429	-	12,460,552
10.	Nationwide Insurance Company Ltd.	7,859,881	-	296,862	-	-	296,862	-	244,980	422,458	-	8,824,181
11.	Pan-American Life Insurance Company of T&T Limited	378,385,697	-	48,021,480	-	-	48,021,480	298,475	25,193,482	542,755	-	452,441,889
12.	Scotialife Trinidad and Tobago Ltd.										-	-
13.	Tatil Life Assurance Ltd.	58,518,797	-	210,552	-	1,437,407	1,647,959	-	11,864,000	-	-	72,030,756
14.	The Reinsurance Company of Trinidad and Tobago Ltd.										-	-
15.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED									-	-
16.	United Security Life Insurance Company Ltd.										-	-
	TOTAL	668,031,448	105,416	53,837,232	-	1,437,407	55,380,055	306,889	48,453,684	12,994,717	-	785,166,793
	CARIBBEAN											
1.	Life of Barbados Ltd.						-					-
2.	Sagicor Life Inc.	109,937,874	-	3,862,676	-	-	3,862,676	-	5,047,735	-	-	118,848,286
	TOTAL	109,937,874	-	3,862,676	-	-	3,862,676	-	5,047,735	-	-	118,848,286
	OTHER											
1.	Lincoln Assurance Ltd.											
2.	Cuna Mutual Insurance Society						-					-
3.	Sun Life Assurance Company of Canada										-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	777,969,322	105,416	57,699,908	-	1,437,407	59,242,731	306,889	53,501,420	12,994,717	-	904,015,079

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2013
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	30,432,312	1,353	982,071	-	-	983,424	-	3,845,218	3,717,197	-	38,978,150
2.	British-American Insurance Company (Trinidad) Ltd.											
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	4,784,408	(22,505)	139,750	-	-	117,244	-	375,628	3,369	-	5,280,649
4.	Colonial Life Insurance Company (Trinidad) Ltd.											
5.	Cuna Caribbean Insurance Society Ltd.	12,429,312	-	455,716	-	-	455,716	-	1,734,181	623,871	-	15,243,080
6.	Demerara Life Assurance Company of T&T Ltd.											
7.	Guardian Life of the Caribbean Ltd.	112,583,562	2,500	122,407,009	-	-	122,409,509	-	1,857,951	25,897,339	-	262,748,361
8.	Maritime Life (Caribbean) Ltd.	892,815,489	(146,294)	120,286,473	-	-	120,140,179	-	30,467,982	17,214,566	-	1,060,638,216
9.	Mega Insurance Company Ltd.	82,326,924	-	16,983,154	-	-	16,983,154	75,728	3,038,142	4,957,190	-	107,381,138
10.	Nationwide Insurance Company Ltd.	16,161,550	-	577,486	-	-	577,486	-	476,560	821,809	-	18,037,406
11.	Pan-American Life Insurance Company of T&T Limited	190,445,097	(42,896)	57,944,503	-	-	57,901,607	605,547	13,187,528	278,788	-	262,418,566
12.	Scotialife Trinidad and Tobago Ltd.	375,879,810	15,411,535	61,878,520	-	-	77,290,055	-	12,404,157	8,422,666	-	473,996,687
13.	Tatil Life Assurance Ltd.	534,971,787	-	49,175,140	16,627,431	55,668,757	121,471,328	625,000	24,472,117	27,968,138	-	709,508,370
14.	The Reinsurance Company of Trinidad and Tobago Ltd.											
15.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED										
16.	United Security Life Insurance Company Ltd.	8,937,794	-	197,164	-	-	197,164	-	529,188	(973,235)	-	8,690,911
	TOTAL	2,261,768,044	15,203,693	431,026,985	16,627,431	55,668,757	518,526,866	1,306,275	92,388,651	88,931,697	-	2,962,921,534
	CARIBBEAN											
1.	Life of Barbados Ltd.						-					-
2.	Sagikor Life Inc.	470,152,999	13,998,308	165,016,677	-	-	179,014,985	2,770,615	12,599,476	(5,107,270)	-	659,430,805
	TOTAL	470,152,999	13,998,308	165,016,677	-	-	179,014,985	2,770,615	12,599,476	(5,107,270)	-	659,430,805
	OTHER											
1.	Lincoln Assurance Ltd.						-					-
2.	Cuna Mutual Insurance Society						-					-
3.	Sun Life Assurance Company of Canada											-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	2,731,921,043	29,202,001	596,043,662	16,627,431	55,668,757	697,541,851	4,076,890	104,988,127	83,824,427	-	3,622,352,338

TABLE II
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2013
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	761,382	-	-	-	4,745	4,745	-	87,966	74,879	-	928,972
2.	British-American Insurance Company (Trinidad) Ltd.										-	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.										-	-
4.	Colonial Life Insurance Company (Trinidad) Ltd.										-	-
5.	Cuna Caribbean Insurance Society Ltd.										-	-
6.	Demerara Life Assurance Company of T&T Ltd.										-	-
7.	Guardian Life of the Caribbean Ltd.	-	-	-	-	-	-	-	-	-	-	-
8.	Maritime Life (Caribbean) Ltd.	-	-	-	5,434,684	26,214,741	31,649,425	-	-	-	-	31,649,425
9.	Mega Insurance Company Ltd.	107,101,072	-	-	-	7,104,706	7,104,706	-	3,817,152	6,228,265	-	124,251,195
10.	Nationwide Insurance Company Ltd.										-	-
11.	Pan-American Life Insurance Company of T&T Limited	515,844,448	-	-	-	59,565,736	59,565,736	-	20,909,906	437,386	-	596,757,476
12.	Scotialife Trinidad and Tobago Ltd.	31,595,936	-	-	732,829	8,073,793	8,806,622	-	1,413,361	215,812	-	42,031,731
13.	Tatil Life Assurance Ltd.										-	-
14.	The Reinsurance Company of Trinidad and Tobago Ltd.										-	-
15.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED										
16.	United Security Life Insurance Company Ltd.	1,008,056	-	-	-	-	-	-	54,847	-	-	1,062,903
	TOTAL	656,310,894	-	-	6,167,513	100,963,721	107,131,234	-	26,283,232	6,956,342	-	796,681,702
	CARIBBEAN											
1.	Life of Barbados Ltd.						-					-
2.	Sagicor Life Inc.										-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	OTHER											
1.	Lincoln Assurance Ltd.						-					-
2.	Cuna Mutual Insurance Society						-					-
3.	Sun Life Assurance Company of Canada										-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	656,310,894	-	-	6,167,513	100,963,721	107,131,234	-	26,283,232	6,956,342	-	796,681,702

TABLE II
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2013
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	2,873,217	-	-	295,457	44,278	339,735	-	402,133	342,309	-	3,957,394
2.	British-American Insurance Company (Trinidad) Ltd.											
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	701,608	-	-	-	3,789	3,789	-	58,034	478	-	763,909
4.	Colonial Life Insurance Company (Trinidad) Ltd.											
5.	Cuna Caribbean Insurance Society Ltd.											
6.	Demerara Life Assurance Company of T&T Ltd.	17,659,193	-	116,013	-	-	116,013	-	523,581	4,703,042	-	23,001,829
7.	Guardian Life of the Caribbean Ltd.	810,741,555	-	-	147,464,586	6,780,873	154,245,459	-	27,501,544	241,257,448	-	1,233,746,006
8.	Maritime Life (Caribbean) Ltd.											
9.	Mega Insurance Company Ltd.	17,169,314	-	-	-	1,253,772	1,253,772	-	623,209	1,016,858	-	20,063,153
10.	Nationwide Insurance Company Ltd.	15,354,539	-	-	282,122	358,065	640,187	-	639,732	794,328	-	17,428,785
11.	Pan-American Life Insurance Company of T&T Limited	103,161,393	-	-	315,365	4,805,440	5,120,805	-	7,306,180	152,149	-	115,740,527
12.	Scotialife Trinidad and Tobago Ltd.	329,243,787	-	-	50,243,505	87,130,250	137,373,756	-	22,046,893	8,587,617	-	497,252,053
13.	Tatil Life Assurance Ltd.											
14.	The Reinsurance Company of Trinidad and Tobago Ltd.											
15.	The Western General Insurance Company Ltd.											
16.	United Security Life Insurance Company Ltd.											
	TOTAL	1,296,904,606	-	116,013	198,601,035	100,376,467	299,093,515	-	59,101,307	256,854,229	-	1,911,953,656
	CARIBBEAN											
1.	Life of Barbados Ltd.						-					-
2.	Sagicor Life Inc.	1,449,069,148	-	-	57,034,315	118,713,892	175,748,207	-	95,030,439	(16,693,699)	-	1,703,154,094
	TOTAL	1,449,069,148	-	-	57,034,315	118,713,892	175,748,207	-	95,030,439	(16,693,699)	-	1,703,154,094
	OTHER											
1.	Lincoln Assurance Ltd.						-					-
2.	Cuna Mutual Insurance Society						-					-
3.	Sun Life Assurance Company of Canada											
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	2,745,973,754	-	116,013	255,635,350	219,090,359	474,841,721	-	154,131,746	240,160,530	-	3,615,107,751

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2013
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1.	Bancassurance Caribbean Limited	968,417	483,886	2,604,693	2,527,555	152,461	6,737,011	(21,366)	1,244,952	(84,247)	80,635,159	19,645,406	108,156,915
2.	British-American Insurance Company (Trinidad) Ltd.												
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	200,000	36,227	0	83,972	42,300	362,499	-	18,237	-	5,380,887	282,934	6,044,558
4.	Colonial Life Insurance Company (Trinidad) Ltd.												
5.	Cuna Caribbean Insurance Society Ltd.	178,114	145,250	26,861	236,655	-	586,879	17,215	491,947	(27)	13,161,350	985,716	15,243,080
6.	Demerara Life Assurance Company of T&T Ltd.	601,520	1,818,094	30,008	-	1,015,854	3,465,476	-	3,223,425	4,847,684	104,127,397	-	115,663,982
7.	Guardian Life of the Caribbean Ltd.	35,955,800	845,022	3,725,380	8,750,524	97,048,029	146,324,755	150,641,947	209,978,131	-	1,009,968,288	62,036,112	1,578,949,233
8.	Maritime Life (Caribbean) Ltd.	3,997,460	8,607,009	22,412,596	19,351,104	16,958,375	71,326,544	23,202,377	38,405,419	3,244,346	942,771,200	13,337,755	1,092,287,641
9.	Mega Insurance Company Ltd.	4,842,256	6,920,620	163,012	8,035,239	-	19,961,127	907,510	9,621,852	650,243	223,100,438	9,914,868	264,156,038
10.	Nationwide Insurance Company Ltd.	287,530	210,723	12,920	2,208,222	641,954	3,361,348	-	300,244	265,573	37,832,902	2,530,305	44,290,371
11.	Pan-American Life Insurance Company of T&T Limited	14,696,571	1,685,652	7,309,146	30,288,751	19,891,593	73,871,713	22,248,871	79,018,052	13,914,965	1,267,808,267	(29,503,410)	1,427,358,458
12.	Scotialife Trinidad and Tobago Ltd.	5,509,179	2,575,871	(3,600,167)	89,446,771	-	93,931,654	-	16,045,863	-	873,419,140	29,883,815	1,013,280,471
13.	Tatil Life Assurance Ltd.	5,976,474	34,209,665	1,213,398	24,950,060	6,743,876	73,093,473	9,737,054	28,983,958	4,663,550	632,096,909	32,964,182	781,539,126
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED											
16.	United Security Life Insurance Company Ltd.	466,079	22,455	-	67,308	28,421	584,263	-	317,243	-	8,543,792	308,516	9,753,814
	TOTAL	73,679,399	57,560,474	33,897,846	185,946,160	142,522,863	493,606,742	206,733,608	387,649,322	27,502,086	5,198,845,728	142,386,200	6,456,723,686
	CARIBBEAN												
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	4,437,138	20,218,798	5,963,446	125,640,155	65,815,530	222,075,068	46,537,793	70,879,102	2,734,402	2,087,090,659	52,116,161	2,481,433,184
	TOTAL	4,437,138	20,218,798	5,963,446	125,640,155	65,815,530	222,075,068	46,537,793	70,879,102	2,734,402	2,087,090,659	52,116,161	2,481,433,184
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	78,116,538	77,779,272	39,861,293	311,586,315	208,338,393	715,681,810	253,271,401	458,528,423	30,236,488	7,285,936,387	194,502,360	8,938,156,870

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2013
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1.	Bancassurance Caribbean Limited	768,417	15,000	2,347,224	1,373,349	-	4,503,990	-	553,897	(56,323)	46,670,436	12,620,398	64,292,398
2.	British-American Insurance Company (Trinidad) Ltd.			-								-	
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.			-								-	
4.	Colonial Life Insurance Company (Trinidad) Ltd.												
5.	Cuna Caribbean Insurance Society Ltd.			-								-	
6.	Demerara Life Assurance Company of T&T Ltd.	601,520	1,818,094	30,008	-	-	2,449,622	-	3,217,885	4,847,684	82,146,962	-	92,662,153
7.	Guardian Life of the Caribbean Ltd.	314,952	293,968	334,739	4,930,046	-	5,873,705	2,899	16,171,961	-	77,785,091	(17,378,791)	82,454,865
8.	Maritime Life (Caribbean) Ltd.			-								-	
9.	Mega Insurance Company Ltd.	268,333	125,305	163,012	603,548	-	1,160,198	68,580	384,875	26,010	9,246,488	1,574,401	12,460,552
10.	Nationwide Insurance Company Ltd.	97,623	71,545	4,387	447,268	-	620,823	-	60,783	90,168	8,140,111	(87,705)	8,824,181
11.	Pan-American Life Insurance Company of T&T Limited	3,917,975	1,668,795	7,309,146	14,160,613	-	27,056,530	6,663,414	22,383,894	5,529,417	393,619,038	(2,810,404)	452,441,889
12.	Scotialife Trinidad and Tobago Ltd.			-								-	
13.	Tatil Life Assurance Ltd.	773,355	700,664	1,213,398	3,164,886	-	5,852,303	4,164,323	-	-	57,755,866	4,258,264	72,030,756
14.	The Reinsurance Company of Trinidad and Tobago Ltd.			-								-	
15.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED											
16.	United Security Life Insurance Company Ltd.			-								-	
	TOTAL	6,742,176	4,693,372	11,401,913	24,679,710	-	47,517,171	10,899,215	42,773,296	10,436,955	675,363,993	(1,823,837)	785,166,794
	CARIBBEAN												
1.	Life of Barbados Ltd.						-						-
2.	Sagacor Life Inc.	1,753,478	1,375,161	1,657,443	3,694,591	-	8,480,672	89,275	580,781	-	110,427,497	(729,940)	118,848,285
	TOTAL	1,753,478	1,375,161	1,657,443	3,694,591	-	8,480,672	89,275	580,781	-	110,427,497	(729,940)	118,848,285
	OTHER												
1.	Cuna Mutual Insurance Society					-	-						-
2.	Sun Life Assurance Company of Canada			-								-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	8,495,654	6,068,533	13,059,356	28,374,301	-	55,997,844	10,988,490	43,354,077	10,436,955	785,791,489	(2,553,776)	904,015,079

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2013
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1.	Bancassurance Caribbean Limited	200,000	188,621	158,660	900,053	-	1,447,334	(21,366)	511,784	(18,099)	30,734,453	6,324,044	38,978,150
2.	British-American Insurance Company (Trinidad) Ltd.												
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	200,000	36,227	0	83,972	-	320,199	-	17,666	-	4,731,145	211,639	5,280,649
4.	Colonial Life Insurance Company (Trinidad) Ltd.			-								-	
5.	Cuna Caribbean Insurance Society Ltd.	178,114	145,250	26,861	236,655	-	586,879	17,215	491,947	(27)	13,161,350	985,716	15,243,080
6.	Demerara Life Assurance Company of T&T Ltd.			-								-	
7.	Guardian Life of the Caribbean Ltd.	35,640,848	551,054	3,390,641	3,820,478	(958,895)	42,444,125	111,478,692	25,657,958	-	123,411,540	(40,243,954)	262,748,361
8.	Maritime Life (Caribbean) Ltd.	3,997,460	8,607,009	22,412,596	19,351,104	-	54,368,169	23,202,377	38,405,419	3,244,346	942,771,200	(1,353,295)	1,060,638,216
9.	Mega Insurance Company Ltd.	4,158,254	1,127,740	-	5,431,927	-	10,717,921	617,200	3,752,522	253,594	86,580,051	5,459,850	107,381,138
10.	Nationwide Insurance Company Ltd.	189,906	139,178	8,533	870,073	-	1,207,690	-	118,242	175,405	14,963,298	1,572,771	18,037,406
11.	Pan-American Life Insurance Company of T&T Limited	10,778,596	16,857	0	8,810,820	-	19,606,272	8,703,931	28,824,000	(2,499,741)	200,799,920	6,984,184	262,418,566
12.	Scotialife Trinidad and Tobago Ltd.	2,707,839	-	(3,794,570)	48,075,992	-	46,989,260	-	5,549,663	-	406,906,634	14,551,130	473,996,687
13.	Tatil Life Assurance Ltd.	5,203,119	33,509,001	-	21,785,174	6,743,876	67,241,170	5,572,731	28,983,958	4,663,550	574,341,043	28,705,918	709,508,370
14.	The Reinsurance Company of Trinidad and Tobago Ltd.			-								-	
15.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED											
16.	United Security Life Insurance Company Ltd.	466,079	22,455	-	67,308	-	555,842	-	285,089	-	7,376,087	473,893	8,690,911
	TOTAL	63,720,214	44,343,391	22,202,721	109,433,555	5,784,981	245,484,862	149,570,780	132,598,248	5,819,028	2,405,776,719	23,671,896	2,962,921,533
	CARIBBEAN												
1.	Life of Barbados Ltd.						-						-
2.	Sagicor Life Inc.	2,624,143	1,621,757	4,290,060	52,514,890	-	61,050,850	24,889,502	41,863,687	963,357	461,641,227	69,022,181	659,430,805
	TOTAL	2,624,143	1,621,757	4,290,060	52,514,890	-	61,050,850	24,889,502	41,863,687	963,357	461,641,227	69,022,181	659,430,805
	OTHER												
1.	Cuna Mutual Insurance Society					-	-						-
2.	Sun Life Assurance Company of Canada			-								-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	66,344,357	45,965,148	26,492,781	161,948,445	5,784,981	306,535,712	174,460,282	174,461,935	6,782,385	2,867,417,946	92,694,078	3,622,352,337

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2013
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1.	Bancassurance Caribbean Limited	-	7,404	18,594	-	-	25,998	-	2,469	(325)	470,763	430,067	928,972
2.	British-American Insurance Company (Trinidad) Ltd.			-								-	
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.			-								-	
4.	Colonial Life Insurance Company (Trinidad) Ltd.			-								-	
5.	Cuna Caribbean Insurance Society Ltd.			-								-	
6.	Demerara Life Assurance Company of T&T Ltd.			-								-	
7.	Guardian Life of the Caribbean Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
8.	Maritime Life (Caribbean) Ltd.	-	-	-	-	16,958,375	16,958,375	-	-	-	-	14,691,050	31,649,425
9.	Mega Insurance Company Ltd.	408,585	4,862,707	-	1,699,799	-	6,971,091	188,470	4,714,707	318,618	108,635,514	3,422,795	124,251,195
10.	Nationwide Insurance Company Ltd.			-								-	
11.	Pan-American Life Insurance Company of T&T Limited	-	-	-	7,317,318	14,282,376	21,599,694	6,881,526	23,082,431	7,291,393	563,023,039	(25,120,607)	596,757,476
12.	Scotialife Trinidad and Tobago Ltd.	59,911	881,102	63,275	1,567,140	-	2,571,428	-	632,342	-	38,824,688	3,272	42,031,731
13.	Tatil Life Assurance Ltd.			-								-	
14.	The Reinsurance Company of Trinidad and Tobago Ltd.			-								-	
15.	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED											
16.	United Security Life Insurance Company Ltd.	-	-	-	-	28,421	28,421	-	32,154	-	1,167,705	(165,377)	1,062,903
	TOTAL	468,496	5,751,213	81,869	10,584,257	31,269,172	48,155,007	7,069,996	28,464,104	7,609,686	712,121,709	(6,738,800)	796,681,702
	CARIBBEAN												
1.	Life of Barbados Ltd.						-						-
2.	Sagicor Life Inc.			-								-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	OTHER												
1.	Cuna Mutual Insurance Society					-	-						-
2.	Sun Life Assurance Company of Canada			-								-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	468,496	5,751,213	81,869	10,584,257	31,269,172	48,155,007	7,069,996	28,464,104	7,609,686	712,121,709	(6,738,800)	796,681,702

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2013
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Bancassurance Caribbean Limited	-	272,860	80,215	254,153	152,461	759,689	-	176,802	(9,500)	2,759,506	270,897	3,957,394
2.	British-American Insurance Company (Trinidad) Ltd.												
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	42,300	42,300	-	571	-	649,743	71,295	763,909
4.	Colonial Life Insurance Company (Trinidad) Ltd.			-								-	
5.	Cuna Caribbean Insurance Society Ltd.			-								-	
6.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	1,015,854	1,015,854	-	5,540	-	21,980,435	-	23,001,829
7.	Guardian Life of the Caribbean Ltd.	-	-	-	-	98,006,925	98,006,925	39,160,357	168,148,211	-	808,771,657	119,658,857	1,233,746,007
8.	Maritime Life (Caribbean) Ltd.			-								-	
9.	Mega Insurance Company Ltd.	7,084	804,868	-	299,965	-	1,111,917	33,260	769,748	52,021	18,638,385	(542,178)	20,063,153
10.	Nationwide Insurance Company Ltd.	-	-	-	890,881	641,954	1,532,834	-	121,218	-	14,729,493	1,045,239	17,428,785
11.	Pan-American Life Insurance Company of T&T Limited	-	-	-	-	5,609,217	5,609,217	-	4,727,727	3,593,896	110,366,270	(8,556,583)	115,740,527
12.	Scotialife Trinidad and Tobago Ltd.	2,741,430	1,694,769	131,128	39,803,639	-	44,370,966	-	9,863,857	-	427,687,818	15,329,412	497,252,053
13.	Tatil Life Assurance Ltd.			-								-	
14.	The Reinsurance Company of Trinidad and Tobago Ltd.			-								-	
15.	The Western General Insurance Company Ltd.												
16.	United Security Life Insurance Company Ltd.			-								-	
	TOTAL	2,748,514	2,772,497	211,343	41,248,638	105,468,711	152,449,702	39,193,617	183,813,674	3,636,417	1,405,583,307	127,276,940	1,911,953,657
	CARIBBEAN												
1.	Life of Barbados Ltd.						-						-
2.	Sagicor Life Inc.	59,518	17,221,880	15,944	69,430,674	65,815,530	152,543,545	21,559,016	28,434,634	1,771,045	1,515,021,935	(16,176,081)	1,703,154,094
	TOTAL	59,518	17,221,880	15,944	69,430,674	65,815,530	152,543,545	21,559,016	28,434,634	1,771,045	1,515,021,935	(16,176,081)	1,703,154,094
	OTHER												
1.	Cuna Mutual Insurance Society					-	-						-
2.	Sun Life Assurance Company of Canada			-								-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	2,808,031	19,994,377	227,287	110,679,311	171,284,241	304,993,248	60,752,633	212,248,308	5,407,461	2,920,605,242	111,100,858	3,615,107,751

TABLE III
REVENUE ACCOUNT IN RESPECT OF INDUSTRIAL LIFE INSURANCE - 2013
INCOME

[illegible]

EXPENDITURE

[illegible]

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2013
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1	British-American Insurance Company (Trinidad) Ltd.								
2	Maritime Life (Caribbean) Ltd.	-	-	6,900,640	6,900,640	-	-	-	6,900,640
3	Pan-American Life Insurance Company of T&T Limited	3,922,530	-	46,205,549	46,205,549	699,798	256,542	5,750	51,090,169
	TOTAL	3,922,530.00	-	53,106,189.00	53,106,189.00	699,798.00	256,541.77	5,749.79	57,990,808.56

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	British-American Insurance Company (Trinidad) Ltd.							
2	Maritime Life (Caribbean) Ltd.	6,156,004	163,461	638,707	-	-	(57,532)	6,900,640
3	Pan-American Life Insurance Company of T&T Limited	6,564,251	9,655,084	19,042,139	91,234	4,146,798	11,590,663	51,090,169
	TOTAL	12,720,255.00	9,818,545.00	19,680,846.00	-	4,146,798.00	11,533,130.59	57,990,808.56

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2013
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1	British-American Insurance Company (Trinidad) Ltd.								
2	Maritime Life (Caribbean) Ltd.				-				-
3	Pan-American Life Insurance Company of T&T Limited	3,922,530	-	46,205,549	46,205,549	699,798	256,542	5,750	51,090,169
	TOTAL	3,922,530	-	46,205,549	46,205,549	699,798	256,542	5,750	51,090,169

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	British-American Insurance Company (Trinidad) Ltd.							
2	Maritime Life (Caribbean) Ltd.						-	
3	Pan-American Life Insurance Company of T&T Limited	6,564,251	9,655,084	19,042,139	91,234	4,146,798	11,590,663	51,090,169
	TOTAL	6,564,251	9,655,084	19,042,139	-	4,146,798	11,590,663	51,090,169

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2013
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1	British-American Insurance Company (Trinidad) Ltd.				-				-
2	Maritime Life (Caribbean) Ltd.	-	-	6,900,640	6,900,640	-	-	-	6,900,640
3	Pan-American Life Insurance Company of T&T Limited				-				-
	TOTAL	-	-	6,900,640.00	6,900,640.00	-	-	-	6,900,640

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	British-American Insurance Company (Trinidad) Ltd.						-	
2	Maritime Life (Caribbean) Ltd.	6,156,004	163,461	638,707	-	-	(57,532)	6,900,640
3	Pan-American Life Insurance Company of T&T Limited						-	
	TOTAL	6,156,004.00	163,461.00	638,707.00	-	-	(57,532.00)	6,900,640

TABLE V
REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2013
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 Ltd.	4,422,629	2,117,692	-	-	-	2,117,692	-	648,057	626,481		7,814,859
2.	Colonial Life Insurance Company (Trinidad) Ltd.											
3.	Cuna Caribbean Insurance Society Ltd.	33,693,235	-	120,592,435	-	-	120,592,435	4,241,001	5,188,845	1,401,543		165,117,059
4.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-		-
5	Guardian Life of the Caribbean Ltd.	10,560,422	36,463,861	-	-	-	36,463,861	-	433,679	211,571		47,669,532
6	Maritime Life (Caribbean) Ltd.	-	-	619,365	-	-	619,365	-	-	-		619,365
7	Pan-American Life Insurance Company of T&T Limited	345	-	12,144,589	-	-	12,144,589	875,715	57	1		13,020,707
8	Scotialife Trinidad and Tobago Ltd.	9,573,657	32,002,285	-	-	-	32,002,285	-	5,135,995	-		46,711,938
9	Tatil Life Assurance Ltd.	1,108,016	373,158	-	-	3,093,077	3,466,235	500,000	7,416,204	5,108,377		17,598,833
10	The Beacon Insurance Company Ltd.	1,191,780	-	9,301,052	-	-	9,301,052	1,534,245	176,487	(6,101)		12,197,463
	TOTAL	60,550,083	70,956,996	142,657,441	0	3,093,077	216,707,514	7,150,961	18,999,326	7,341,871	0	310,749,756
	CARIBBEAN											
1.	Sagicor Life Inc.	3,691,147	-	30,081,331	-	-	30,081,331	-	112,873	(42,443)		33,842,908
	TOTAL	3,691,147	-	30,081,331	-	-	30,081,331	-	112,873	(42,443)	-	33,842,908
	OTHER											
1.	Sun Life Assurance Company of Canada											-
	TOTAL		-		-	-					-	-
	GRAND TOTAL	64,241,230	70,956,996	172,738,772	0	3,093,077	246,788,845	7,150,961	19,112,199	7,299,428	0	344,592,664

TABLE V continued
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2013
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1.	Bancassurance Caribbean Ltd.	1,534,362	-	-	-	-	1,534,362	-	1,102,068	(19,187)	5,886,166	(688,550)	7,814,859
2.	Colonial Life Insurance Company (Trinidad) Ltd.												
3.	Cuna Caribbean Insurance Society Ltd.	58,926,571	-	11,076,143	-	-	70,002,714	6,397,471	26,338,561	(102)	34,247,360	28,131,054	165,117,059
4.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Guardian Life of the Caribbean Ltd.	9,661,401	-	-	-	-	9,661,401	4,801,247	4,911,087	-	10,265,618	18,030,179	47,669,532
6.	Maritime Life (Caribbean) Ltd.	-	-	(148,424)	-	-	(148,424)	6,010	57,327	-	-	704,452	619,365
7.	Pan-American Life Insurance Company of T&T Limited	3,881,910	-	-	-	-	3,881,910	1,345,128	5,881,092	34,077	1,355	1,877,145	13,020,707
8.	Scotialife Trinidad and Tobago Ltd.	4,727,513	-	(2,237,261)	-	-	2,490,252	(1,138,042)	2,297,862	(2,289,272)	12,719,668	32,631,469	46,711,938
9.	Tatil Life Assurance Ltd.	894,672	-	-	-	-	894,672	104,234	610,189	98,180	986,235	14,905,323	17,598,833
10.	The Beacon Insurance Company Ltd.	2,050,736	-	-	-	-	2,050,736	1,665,043	4,524,230	445,602	711,608	2,800,244	12,197,463
	TOTAL	81,677,165	-	8,690,458	-	-	90,367,623	13,181,091	45,722,417	(1,730,702)	64,818,011	98,391,316	310,749,756
	CARIBBEAN												
1.	Sagicor Life Inc.	9,339,047	-	-	-	-	9,339,047	2,352,694	3,470,237	4,503	3,845,002	14,831,426	33,842,908
	TOTAL	9,339,047	0	0	0	0	9,339,047	2,352,694	3,470,237	4,503	3,845,002	14,831,426.00	33,842,908
	OTHER												
1.	Sun Life Assurance Company of Canada			-								-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	91,016,211	0	8,690,458	0	0	99,706,669	15,533,785	49,192,654	(1,726,199)	68,663,013	113,222,742	344,592,663

TABLE VI
REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2013
INCOME

	COMPANIES	Funds at the beginning of the year	Net Premium	Total Premiums	Commission Received	Net Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Limited							
2.	Guardian Life of the Caribbean Ltd.	68,141,867	-	-	-	2,480,842	764,317	71,387,027
3.	Maritime Life (Caribbean) Ltd.	78,154,181	3,348,266	3,348,266	-	4,067,806	-	85,570,253
4.	Tatil Life Assurance Ltd.	45,838,783	1,431,060	1,431,060	-	19,741,550	12,615,590	79,626,983
5.	Pan-American Life Insurance Company of T&T Limited	254,685,338	18,213,348	18,213,348	-	18,061,705	372,858	291,333,250
	TOTAL	192,134,831	4,779,326	4,779,326	-	26,290,198	13,379,908	527,917,512

EXPENDITURE

	COMPANIES	CLAIMS		Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Transfers to Profit and Loss	Funds at the end of the Year	TOTAL
		Death	Other				Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Ltd.											
2.	Guardian Life of the Caribbean Ltd.	-	8,069,647	32,223	-	8,101,869	-	1,617,930	-	(5,268,361)	66,935,589	71,387,027
3.	Maritime Life (Caribbean) Ltd.	-	4,973,341	-	-	4,973,341	-	309,907	-	(163,750)	80,450,755	85,570,253
4.	Tatil Life Assurance Ltd.	-	-	159,422	3,711,049	3,870,471	41,498	915,283	147,270	25,986,829	48,665,632	79,626,983
5.	Pan-American Life Insurance Company of T&T Limited	-	-	7,197,117	7,320,334	14,517,451	112,559	6,649,534	-	1,464,316	268,589,390	291,333,250
	TOTAL	-	13,042,988	191,645	3,711,049	16,945,681	41,498	2,843,120	147,270	20,554,718	196,051,976	527,917,513

TABLE VII
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS - 2013
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Ltd.					
2.	Demerara Life Assurance Company of T&T Ltd.	0	0	0	0	0
3.	Guardian Life of the Caribbean Ltd.	550,507,442	0	26,825,705	51,559,852	628,892,999
4.	Sagicor Life Assurance Ltd.	741,333,706	76,296,419	39,060,229	(6,217,864)	850,472,489
5.	Tatil Life Assurance Ltd.	143,764,926	0	6,892,941	8,887,735	159,545,602
	TOTAL	1,435,606,074	76,296,419	72,778,874	54,229,723	1,638,911,090

EXPENDITURE

	COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
	LOCAL	\$								
1.	Colonial Life Insurance Company (Trinidad) Ltd.									
2.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	29,543,962	-	291,063	-	33,757	17,849,430	1,630,800	579,543,987	628,892,999
4.	Sagicor Life Assurance Ltd.	30,405,487	-	-	-	346,896	1,031,621	(346,896)	819,035,381	850,472,490
5.	Tatil Life Assurance Ltd.	-	-	10,990,754	-	-	-	-	148,554,848	159,545,602
	TOTAL	59,949,450	0	11,281,817	-	380,653	18,881,051	1,283,904	1,547,134,216	1,638,911,091

TABLE VII
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2013
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Ltd.					
2.	Demerara Life Assurance Company of T&T Ltd.					-
3.	Guardian Life of the Caribbean Ltd.	550,507,442	-	26,825,705	51,559,852	628,892,999.00
4.	Sagicor Life Assurance Ltd.	741,333,706	76,296,419	39,060,229	(6,217,864)	850,472,489.40
5.	Tatil Life Assurance Ltd.	143,764,926	-	6,892,941	8,887,735	159,545,602.00
	TOTAL	1,435,606,074.00	76,296,419.20	72,778,874.49	54,229,722.71	1,638,911,090.40

EXPENDITURE

	COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
	LOCAL	\$								
1.	Colonial Life Insurance Company (Trinidad) Ltd.									
2.	Demerara Life Assurance Company of T&T Ltd.			-	-					-
3.	Guardian Life of the Caribbean Ltd.	29,543,962	-	291,063	-	33,757	17,849,430	1,630,800	579,543,987	628,892,999.06
4.	Sagicor Life Assurance Ltd.	30,405,487	-	-	-	346,896	1,031,621	(346,896)	819,035,381	850,472,489.72
5.	Tatil Life Assurance Ltd.	-	-	10,990,754	-	-	-	-	148,554,848	159,545,602.00
	TOTAL	59,949,449.89	-	11,281,816.85	-	380,653.15	18,881,051.21	1,283,903.78	1,547,134,215.90	1,638,911,090.78

INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Ltd.					-
2.	Demerara Life Assurance Company of					-
3.	Guardian Life of the Caribbean Ltd.					-
4.	Sagicor Life Assurance Ltd.					-
5.	Tatil Life Assurance Ltd.					-
	TOTAL	-	-	-	-	-

EXPENDITURE

[illegible]

TABLE VIII
LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2013

	COMPANIES	NUMBER OF POLICIES							SUM ASSURED							
		Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	
	LOCAL								\$	\$	\$	\$	\$	\$	\$	
1.	Bancassurance Caribbean Ltd.	42	51	-	100	7	3	203	2,770,769	24,684,365	-	6,622,758	269,062	25,715,758	60,062,711	
2.	British-American Insurance Company (Trinidad) Ltd.															
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5	1	-	2	1	3	12	189,389	94,695	-	118,368	508	51,135	454,095	
4.	Colonial Life Insurance Company (Trinidad) Ltd.															
5.	CUNA Caribbean Insurance Society Ltd.	4	15	-	37	10	7	73	145,500	1,196,042	-	4,078,000	172,099	4,446,993	10,038,634	
6.	Demerrara Life Assurance Company of T&T Ltd.	10	21	11	-	17	4	63	588,100	1,123,700	572,000	-	965,785	240,031	3,489,616	
7.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Guardian Life of the Caribbean Ltd.	426	4,685	6,923	743	790	889	14,456	41,038,854	1,638,093,820	982,899,345	249,017,634	19,069,332	738,860,130	3,668,979,114	
9.	Maritime Life (Caribbean) Ltd.	80	607	42	1,223	878	53	2,883	5,779,585	39,737,718	2,814,000	224,765,018	68,782,620	8,880,400	350,759,341	
10.	Mega Insurance Company Ltd.	67	215	31	734	192	5	1,244	3,993,944	13,663,069	1,267,335	60,960,039	1,215,521	431,769	81,531,677	
11.	Nationwide Insurance Company Ltd.	19	49	-	26	54	1	149	343,699	2,514,500	-	1,660,058	162,037	665,000	5,345,294	
12.	Pan-American Life Insurance Company of T&T Limited	205	1,939	-	1,292	315	415	4,166	16,442,148	284,118,666	-	337,381,149	3,144,996	163,635,992	804,722,951	
13.	Scotialife Trinidad and Tobago Ltd.	108	5,474	505	2,931	80	-	9,098	2,209,085	153,707,248	11,224,000	90,896,672	926,000	6,350,000	265,313,005	
14.	Tatil Life Assurance Ltd.	96	637	-	1,162	82	422	2,399	5,088,302	43,033,430	-	5,084,892	7,566,673	39,004,740	99,778,037	
15.	The Beacon Insurance Company Ltd.	-	-	-	-	-	(44)	(44)	-	-	-	-	-	(1,662,913,000)	(1,662,913,000)	
16.	The Reinsurance Company of T&T Limited	-	-	-	-	-	240	240	-	-	-	-	-	1,931,100	1,931,100	
	TOTAL	1,062	13,694	7,512	8,250	2,426	1,758	34,702	78,589,375	2,201,967,253	998,776,680	980,584,587	102,274,632	(674,631,052)	3,687,561,475	
	CARIBBEAN															
1.	Life of Barbados															
2.	Sagicor Life Inc	92	244	-	2,493	21	138	2,988	10,659,790	24,947,351	-	404,076,537	731,241	60,186,225	500,601,144	
	TOTAL	92	244	-	2,493	21	138	2,988	10,659,790	24,947,351	-	404,076,537	731,241	60,186,225	500,601,144	
	OTHER															
1.	Sun Life Assurance Company of Canada						-							-		
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	GRAND TOTAL	1,154	13,938	7,512	10,743	2,447	1,896	37,690	89,249,165	2,226,914,604	998,776,680	1,384,661,124	103,005,873	(614,444,827)	4,188,162,619	

TABLE IX
INSURANCE IN FORCE - 2013

	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.	Bancassurance Caribbean Ltd.	1	22,327,811	-	-	3,185	1,479,866,509
2.	British-American Insurance Company (Trinidad) Ltd.						
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	237	8,132,902
4.	Colonial Life Insurance Company (Trinidad) Ltd.						
5.	Cuna Caribbean Insurance Society Ltd.	47	44,803,245	649,983	-	1,869	13,021,212,339
6.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	978	43,000,734
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	24,077	4,320,369,047	225,678,369	712,483	189,443	33,737,912,545
9.	Maritime Life (Caribbean) Ltd.	4,510	844,396,201	19,810,952	3,229,267	43,108	6,123,129,091
10.	Mega Insurance Company Ltd.	483	30,117,344	857,208	-	19,343	1,361,148,779
11.	Nationwide Insurance Company	-	-	-	-	2,146	80,382,582
12.	Tatil Life Assurance Ltd.	2,959	243,620,215	11,299,026	3,572,692	37,686	3,006,569,821
13.	Pan-American Life Insurance Company of T&T Limited	7,562	1,235,523,614	-	-	72,889	10,293,842,109
14.	Scotialife Trinidad and Tobago Ltd.	16,959	2,524,563,771	106,804,885	73,975,187	59,531	8,318,194,710
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	6,648	40,790,000
16.	The Beacon Insurance Company Ltd.	2	57,119,000	180,635	15,053	200	6,106,745,063
	TOTAL	56,600	9,322,840,248	365,281,058	81,504,683	437,263	83,620,927,184
	CARIBBEAN						
1.	Life of Barbados Ltd.						
2.	Sagicor Life Inc.	9,482	2,644,262,470	55,137,329	9,253,738	51,107	5,726,404,648
	TOTAL	9,482	2,644,262,470	55,137,329	9,253,738	51,107	5,726,404,648
	OTHER						
1.	Lincoln Assurance Ltd.						
2.	Sun Life Assurance Company of Canada	-	-	-	-		
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	66,082	11,967,102,718	420,418,387	90,758,421	488,370	89,347,331,832

TABLE IX
INSURANCE IN FORCE - ASSURANCES - 2013

	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.	Bancassurance Caribbean Ltd.	1	22,327,811	-	-	3,008	1,479,712,645
2.	British-American Insurance Company (Trinidad) Ltd.						
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	206	8,076,700
4.	Colonial Life Insurance Company (Trinidad) Ltd.						
5.	Cuna Caribbean Insurance Society Ltd.	47	44,803,245	649,983	-	1,869	13,021,212,339
6.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	632	21,020,300
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	14,172	4,312,845,467	89,232,345	-	110,640	33,646,485,763
9.	Maritime Life (Caribbean) Ltd.	3,667	838,784,769	14,322,359	-	33,558	6,072,082,135
10.	Mega Insurance Company Ltd.	404	29,828,444	568,308	-	13,100	1,350,381,583
11.	Nationwide Insurance Company	-	-	-	-	1,051	79,679,293
12.	Tatil Life Assurance Ltd.	1,127	159,697,029	3,075,076	-	24,398	2,436,223,686
13.	Pan-American Life Insurance Company of T&T Limited	4,473	1,216,564,913	-	-	44,374	10,233,972,493
14.	Scotialife Trinidad and Tobago Ltd.	3,255	2,270,745,771	57,262,311	21,491,508	14,981	7,458,381,710
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	6,648	40,790,000
16.	The Beacon Insurance Company Ltd.	2	57,119,000	180,635	15,053	198	6,106,616,500
	TOTAL	27,148	8,952,716,449	165,291,016	21,506,561	254,663	81,954,635,148
	CARIBBEAN						
1.	Life of Barbados Ltd.					-	-
2.	Sagicor Life Inc.	6,918	2,640,021,326	35,250,342	-	34,693	5,726,404,648
	TOTAL	6,918	2,640,021,326	35,250,342	-	34,693	5,726,404,648
	OTHER						
1.	Lincoln Assurance Ltd.					-	-
2.	Sun Life Assurance Company of Canada					-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	34,066	11,592,737,775	200,541,358	21,506,561	289,356	87,681,039,796

TABLE IX
INSURANCE IN FORCE - DEFERRED ANNUITIES - 2013

	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.	Bancassurance Caribbean Ltd.	-	-	-	-	145	-
2.	British-American Insurance Company (Trinidad) Ltd.						
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	9	-
4.	Colonial Life Insurance Company (Trinidad) Ltd.						
5.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-
6.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	93	5,011,112
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	9,226	-	136,446,024	712,483	70,644	-
9.	Maritime Life (Caribbean) Ltd.	715	5,488,593	5,488,593	-	7,362	40,314,453
10.	Mega Insurance Company Ltd.	79	288,900	288,900	-	6,243	10,767,196
11.	Nationwide Insurance Company	-	-	-	-	835	17,158
12.	Tatil Life Assurance Ltd.	1,743	82,250,011	8,223,950	-	12,134	559,441,344
13.	Pan-American Life Insurance Company of T&T Limited	3,062	17,433,572	-	-	27,395	45,377,887
14.	Scotialife Trinidad and Tobago Ltd.	13,704	253,818,000	49,542,575	52,483,679	44,550	859,813,000
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	-	-	2	128,563
	TOTAL	28,529	359,279,076	199,990,042	53,196,163	169,412	1,520,870,713
	CARIBBEAN						
1.	Life of Barbados Ltd.						
2.	Sagicor Life Inc.	2,333	5,400	19,886,987	9,253,738	16,414	-
	TOTAL	2,333	5,400	19,886,987	9,253,738	16,414	-
	OTHER						
1.	Lincoln Assurance Ltd.						
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	30,862	359,284,476	219,877,029	62,449,901	185,826	1,520,870,713

TABLE IX
INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2013

	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.	Bancassurance Caribbean Ltd.	-	-	-	-	32	153,864
2.	British-American Insurance Company (Trinidad) Ltd.						
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	22	56,202
4.	Colonial Life Insurance Company (Trinidad) Ltd.						
5.	Cuna Caribbean Insurance Society Ltd.	-		-	-	-	-
6.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	253	16,969,322
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	679	7,523,580	-	-	8,110	90,918,451
9.	Maritime Life (Caribbean) Ltd.	104	122,839	-	3,229,267	1,966	10,732,503
10.	Mega Insurance Company Ltd.	-		-	-	-	-
11.	Nationwide Insurance Company	-	-	-	-	260	686,131
12.	Tatil Life Assurance Ltd.	89	1,673,175	-	3,572,692	1,142	10,773,611
13.	Pan-American Life Insurance Company of T&T Limited	27	1,525,129	-	-	1,067	7,167,691
14.	Scotialife Trinidad and Tobago Ltd.	-		-	-	-	-
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-
	TOTAL	899	10,844,723	-	6,801,959	12,852	137,457,774
	CARIBBEAN						
1.	Life of Barbados Ltd.						
2.	Sagicor Life Inc.	231	4,235,744	-	-	-	-
	TOTAL	231	4,235,744	-	-	-	-
	OTHER						
1.	Lincoln Assurance Ltd.						
2.	Sun Life Assurance Company of Canada						
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	1,130	15,080,467	-	6,801,959	12,852	137,457,774

TABLE IX
INSURANCE IN FORCE - OTHER - 2013

	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.	Bancassurance Caribbean Ltd.	-	-	-	-	-	-
2.	British-American Insurance Company (Trinidad) Ltd.						
3.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-
4.	Colonial Life Insurance Company (Trinidad) Ltd.						
5.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-
6.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	-	-	-	-	49	508,331
9.	Maritime Life (Caribbean) Ltd.	24	-	-	-	222	-
10.	Mega Insurance Company Ltd.	-	-	-	-	-	-
11.	Nationwide Insurance Company	-	-	-	-	-	-
12.	Pan-American Life Insurance Company of T&T Limited	-	-	-	-	53	7,324,039
13.	Tatil Life Assurance Ltd.	-	-	-	-	12	131,179
14.	Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-
	TOTAL	24	-	-	-	336	7,963,549
	CARIBBEAN						
1.	Life of Barbados Ltd.						
2.	Sagicor Life Inc.	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	OTHER						
1.	Lincoln Assurance Ltd.						
2.	Sun Life Assurance Company of Canada						
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	24	-	-	-	336	7,963,549

TABLE X
LONG-TERM INSURANCE - ANNUITY BUSINESS 2013

	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.	Bancassurance Caribbean Ltd.	32	145	-	-	-	177	153,864	-	-	-	-	153,864
2.	British-American Insurance Company (Trinidad) Ltd.												
3.	Caribbean Atlantic Life Insurance Company Limited	22	9	-	-	-	31	56,202	-	-	-	-	56,202
4.	Colonial Life Insurance Company (Trinidad) Limited												
5.	Demerara Life Assurance Company of T&T Ltd.	253	93	-	-	-	346	16,969,322	5,011,112	-	-	-	21,980,434
6.	Guardian Life of the Caribbean Ltd.	8,110	70,644	-	49	-	78,803	90,918,451	-	-	508,331	-	91,426,782
7.	Maritime Life (Caribbean) Ltd.	1,966	7,362	-	222	-	9,550	10,732,503	40,314,453	-	-	-	51,046,956
8.	Mega Insurance Company Ltd.	-	6,243	-	-	-	6,243	-	10,767,196	-	-	-	10,767,196
9.	Nationwide Insurance Company	260	835	-	-	-	1,095	686,131	17,158	-	-	-	703,289
10.	Pan-American Life Insurance Company of T&T Limited	1,067	27,395	-	53	-	28,515	7,167,691	45,377,887	-	7,324,039	-	59,869,616
11.	Scotialife Trinidad and Tobago Ltd.	-	44,550	-	-	-	44,550	-	859,813,000	-	-	-	859,813,000
12.	Tatil Life Assurance Ltd.	1,142	12,134	-	12	-	13,288	10,773,611	559,441,344	-	131,179	-	570,346,135
	TOTAL	12,852	169,410	-	336	-	182,598	137,457,774	1,520,742,150	-	7,963,549	-	1,666,163,473
	CARIBBEAN												
1.	Life of Barbados Ltd.						-						-
2.	Sagikor Life Inc.	-	16,414	-	-	-	16,414	-	-	-	-	-	-
	TOTAL	-	16,414	-	-	-	16,414	-	-	-	-	-	-
	GRAND TOTAL	12,852	185,824	-	336	-	199,012	137,457,774	1,520,742,150	-	7,963,549	-	1,666,163,473

TABLE XI
STATEMENT OF STATUTORY FUND 2013 - 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-Cancelable Sickness and Accident	Other					Outstanding Premiums	Policy Loans	Other Deductions		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL															
1 American Life and General Insurance Company (T&T) Limited	594,418,958		1,355	268,589,390	4146798	673,389,309	1,540,545,810	47,552,803	73,305,792	1,661,404,405	25,884,598	123,745,494		149,730,092	1,511,674,313
2 Bancassurance Caribbean Limited	77,404,889		5,886,166			143,819,764	227,110,819	23,584,288	18,234,412	268,929,519	793,263	12,201,430	615,065	13,609,758	255,319,761
3 British-American Insurance Company (Trinidad) Limited *							-			-				-	-
4 Caribbean Atlantic Life Insurance Company (T&T) Limited	4,731,145					649,743	5,380,888	81,978	11,580,337	17,043,203	6,836	329,867	55,417	392,120	16,651,083
5 Caribbean Insurance Company Limited							-			-				-	-
6 Colonial Life Insurance Company (Trinidad) Limited							-			-				-	-
7 Cma Caribbean Insurance Society Limited	13,161,350	-	34,247,360	-	-	49,301,164	96,709,874	32,952,240	36,076,835	165,738,949	14,610,823	3,962,007	717,231	19,290,061	146,448,888
8 Demerara Life Assurance Company of T&T Limited	104,127,397						104,127,397	3,352,008	101,657	107,581,062		3,032,276		3,032,276	104,548,786
9 Guardian General Insurance Limited							-			-				-	-
10 Guardian Life of the Caribbean Limited	201,196,631	808,771,657	10,265,618	646,479,576		4,410,176,516	6,076,889,998	116,330,951	84,058,173	6,277,279,122	34,714,025	15,712,956	634,857	51,061,838	6,226,217,282
11 Maritime Life (Caribbean) Limited	1,023,221,955	-	-	-	-	42,333,912	1,065,555,867	-	-	1,065,555,867	7,149,644	47,179,029	-	54,328,673	1,011,227,194
12 Mega Insurance Company Limited	95,826,539	-	-	127,273,899	-	-	223,100,438	6,638,284	954,172	230,692,894	25,638	3,445,332	337,772	3,808,742	226,884,152
14 Nationwide Life Insurance Co. Limited	23,103,409					17,499,564	40,602,973			40,602,973	53,076	4,119,213		4,172,289	36,430,684
15 Scotialife Trinidad and Tobago Limited	406,906,634	-	12,719,668	-	-	466,512,506	886,138,808	5,008,163	5,191,726	896,338,697	104,700			104,700	896,233,997
16 Tait Life Assurance Limited	632,096,909		986,235	48,665,632		357,828,405	1,039,577,181.00			1,039,577,181	1,527,776	10,716,737	988,403	13,232,916	1,026,344,265
17 The Beacon Insurance Company Limited	235,050		711,608			3,256,789	4,203,447	7,493,515		11,696,962	9,425,788			9,425,788	2,271,174
18 The Reinsurance Company of Trinidad & Tobago Limited			472,206				472,206			472,206				-	472,206
19 United Security Life Insurance Company Limited	8,543,792					4,065,180	12,608,972			12,608,972		1,850		1,850	12,607,122
TOTAL	3,184,974,658	808,771,657	65,290,216	1,091,008,497	4,146,798	6,168,832,852	11,323,024,678	242,994,230	229,503,104	11,795,522,012	94,396,167	224,446,191	3,348,745	322,191,103	11,473,330,907
CARIBBEAN															
1 Life of Barbados Limited							-			-				-	-
2 Sagcor Life Incorporated	572,068,724		3,845,002			2,334,057,316	2,909,971,042	72,840,472	11,383,350	2,994,194,864	2,539,487	10,037,788	635,424	13,212,699	2,980,982,165
TOTAL	572,068,724	-	3,845,002	-	-	2,334,057,316	2,909,971,042	72,840,472	11,383,350	2,994,194,864	2,539,487	10,037,788	635,424	13,212,699	2,980,982,165
OTHER															
1 Lincoln Assurance Limited							-			-				-	-
2 Sun Life Assurance Company of Canada							-			-				-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	3,757,043,382	808,771,657	69,135,218	1,091,008,497	4,146,798	8,502,890,168	14,232,995,720	315,834,702	240,886,454	14,789,716,876	96,935,654	234,483,979	3,984,169	335,403,802	14,454,313,072

TABLE XIA
STATEMENT OF STATUTORY FUND 2013 - 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	Share or less than Requirement
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$		\$	%	\$	\$	\$	\$	
1	American Life and General Insurance Company (T&T) Limited	1,155,162,994		99,900,000	86,920	0	259,892,212	1,515,042,126	24,235,611		1,539,277,737	100			-	1,539,277,737	27,603,424
2	Bancassurance Caribbean Limited	87,617,573		25,600,000	77,946,099	1,005,800	62,184,051	254,354,124			254,354,124	95.3350663		12,446,051	12,446,051	266,800,175	11,480,414
3	British-American Insurance Company (Trinidad) Limited *							-			-				-	-	-
4	Caribbean Atlantic Life Insurance Company (T&T) Limited	3,078,575					14,990,518	18,069,093			18,069,093	100			-	18,069,093	1,418,010
5	Caribbean Insurance Company Limited							-			-				-	-	-
6	Colonial Life Insurance Company (Trinidad) Limited *							-			-				-	-	-
7	Cuna Caribbean Insurance Society Limited	65,948,375	-	-	-	8,000,000	75,917,119	149,865,495	-	-	149,865,495	100	-	-	-	149,865,495	3,416,607
8	Demerara Life Assurance Company of Trinidad and Tobago Limited	998,412		20,909,757	52,274,393	20,514,421	5,068,622	99,765,605			99,765,605	100			-	99,765,605	(4,783,181)
9	Guardian General Insurance Limited	299,788						299,788			299,788	-			-	299,788	299,788
10	Guardian Life of the Caribbean Limited*	2,035,819,250	110,361,712	257,350,000	935,783,986	999,446,654	1,174,415,076	5,513,176,979			5,513,176,979	95	276,374,256		276,374,256	5,789,551,235	(436,666,050)
11	Maritime Life (Caribbean) Limited	317,845,971	96,236,188	202,243,439	219,305,708	20,000,000	163,382,363	1,019,015,671	-	-	1,019,015,671	96	41,887,882	-	41,887,882	1,060,903,553	49,676,359
12	Mega Insurance Company Limited	41,972,791	30,470	45,376,830	20,716,075	-	70,310,197	178,406,363	22,688,415	-	201,094,778	97	4,915,920	737,311	5,653,231	206,748,009	(20,136,143)
13	Nationwide Insurance (Casualty & General) Co. Limited							-			-				-	-	(36,430,684)
14	Nationwide Life Insurance Company Limited	29,772,075			1,009,363		9,011,212	39,792,650			39,792,650	100			-	39,792,650	3,361,966
15	Scottish Life Trinidad and Tobago Limited	500,694,765	375,143,305	-	5,868,539	18,169,018	25,000,000	924,875,627	-	-	924,875,627	100	-	-	-	924,875,627	28,641,630
16	Tatill Life Assurance Limited	383,325,669	80,241,850	25,300,000	215,179,601	316,678,317	111,620,560	1,132,345,997			1,132,345,997	100			-	1,132,345,997	106,001,732
17	The Beacon Insurance Company Limited				1,646,368	4,000,000		5,646,368			5,646,368	100			-	5,646,368	3,375,194
18	The Reinsurance Company of Trinidad & Tobago Limited						700,000	700,000			700,000	100			-	700,000	227,794
19	United Security Life Insurance Company Limited				478,640		17,582,143	18,060,783	768,730		18,829,513	94		406,811	406,811	19,236,324	6,629,202
TOTAL		4,622,536,538	662,013,525	676,682,026	1,530,296,293	1,387,814,211	1,990,074,075	10,869,416,668	47,692,756	-	10,917,109,424	97	323,178,058	13,590,172	336,768,230	11,253,877,653	(255,883,930)
CARIBBEAN																	
1	Life of Barbados Limited																
2	Suprior Life Incorporated	527,409,776	485,822,671	224,650,000	103,750,703		747,475,717	2,089,108,867	298,098,216	-	2,387,207,083	80		603,615,429	603,615,429	2,988,536,091	7,553,926
TOTAL		527,409,776	485,822,671	224,650,000	103,750,703		747,475,717	2,089,108,867	298,098,216	-	2,387,207,083	80		603,615,429	603,615,429	2,988,536,091	7,553,926
OTHER																	
1	Lincoln Assurance Limited																
2	Sun Life Assurance Company of Canada																
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		5,149,946,314	1,147,836,196	901,332,026	1,634,046,996	1,387,814,211	2,737,549,792	12,958,525,535	345,790,972	-	13,304,316,508	93.4	323,178,058	617,205,601	940,383,659	14,242,413,746	(248,330,014)

TABLE XII
REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2013

COMPANIES		REVENUE								EXPENDITURE								AMOUNT OF FUND AT END OF YEAR		TOTAL
		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	Transfers to Profit and Loss Account						
		Unearned Premium Reserve	Outstanding Claims Reserve																	
		Unearned Premium Reserve	Outstanding Claims Reserve	Unearned Premium Reserve	Outstanding Claims Reserve															
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$			
1.	American Life and General Insurance Company (T&T) Ltd.	-	13,476,727	-	-	278,651	217,187	-	13,972,566	821,974	-	84,577	284,159	10,761,160	-	2,020,696	13,972,566			
2	Bankers Insurance Company (T&T) Ltd.	12,816,078	19,234,294	21,134,715	2,254,370	207,755	2,141,708	13,416,889	71,205,808	16,154,633	4,311,956	5,073,030	1,741,808	-	12,093,451	31,830,930	71,205,808			
3	Capital Insurance Ltd.	20,465,854	79,734,917	34,992,331	-	3,125,363	41,745	-	138,360,210	27,835,124	2,078,094	7,754,055	-	3,405,543	19,362,252	77,925,142	138,360,210			
4	Caribbean Insurance Company Ltd.	NO SUBMISSION																		
5	Citizen Insurance Company Ltd.	IN LIQUIDATION																		
6	Colonial Fire & General Insurance Company Ltd.	65,758,377	58,255,594	168,395,971	-	6,000,755	-	-	298,410,697	78,354,665	18,482,656	59,902,985	-	4,729,862	74,822,664	62,117,865	298,410,697			
7	Furness Anchorage General Insurance Ltd.	679,664	263,976	3,152,181	-	-	40,386	-	4,136,207	1,741,508	133,292	785,640	-	682,344	646,566	146,857	4,136,207			
8	Nagico Insurance (T&T) Limited	26,078,338	19,150,496	55,323,734	-	1,167,931	4,088,803	13,204,070	119,013,373	21,658,313	7,162,235	15,381,470	-	-	30,045,471	44,765,884	119,013,372			
9	Guardian General Insurance Limited	83,599,519	118,316,806	196,132,070	103,799	23,468,706	5	-	421,620,905	85,200,307	30,933,923	19,487,746	6,177,705	83,795,185	87,768,124	108,257,914	421,620,905			
10	Gulf Insurance Ltd.	19,610,405	12,741,743	34,090,628	1,892	-	-	-	66,444,668	13,458,344	3,763,335	1,618,772	-	9,640,778	22,848,558	15,114,881	66,444,668			
11	Maritime General Insurance Company Ltd.	52,312,642	86,765,838	105,289,613	792	8,131,654	-	-	252,500,539	42,826,419	21,756,556	14,383,992	1,289,252	19,733,071	54,849,984	97,661,265	252,500,539			
12	Motor & General Insurance Company Ltd.	NOT SUBMITTED																		
13	Motor One Insurance Company Limited	35,489,830	84,827,098	56,158,079	-	2,661,822	3,849,638	-	182,986,467	43,487,247	3,658,284	12,544,469	(3,301,021)	(9,870,441)	31,747,489	104,720,440	182,986,467			
14	Nationwide Insurance (Casualty & General) Co. Ltd.	In Liquidation																		
15	N.E.M. (West Indies) Insurance Ltd.	TRANSFERRED GGIL																		
16	Royal Caribbean Insurance Ltd.	TRANSFERRED GGIL																		
17	Sagicor General Insurance Company Limited	25,371,633	28,033,840	52,614,274	18,297,435	2,323,044	-	-	126,640,226	25,076,296	14,988,743	11,387,077	-	20,195,911	27,636,756	27,355,443	126,640,226			
18	The Beacon Insurance Company Ltd	15,325,585	19,042,827	29,617,572	17,352,425	692,671	(23,947)	-	82,007,133	14,795,094	6,885,223	17,756,540	1,335,176	6,774,784	19,303,682	15,156,633	82,007,133			
19	The Goodwill General Insurance Company Ltd.	In Liquidation																		
20	The Great Northern Insurance Company Ltd.	14,756,340	26,244,891	12,249,557	6,575,513	709,825	15,349,556	-	75,885,682	12,692,890	2,160,918	12,128,421	-	6,134,834	15,349,556	27,419,063	75,885,682			
21	The Mountain General Insurance Company Ltd.	No accounts submitted																		
22	The New India Assurance Company (T&T) Ltd.	28,819,390	23,199,434	50,750,077	10,616	1,071,018	-	-	103,850,535	19,918,488	8,616,368	10,105,957	-	12,184,055	30,917,301	22,108,366	103,850,535			
23	The Presidential Insurance Company Ltd.	17,789,253	15,061,034	44,770,125	45,938	2,117,461	1,775,567	-	81,559,378	21,287,510	3,433,101	22,457,079	-	(8,104,058)	18,012,545	24,473,200	81,559,377			
24	The Reinsurance Company of T&T Ltd.	13,588,636	13,579,531	32,866,760	225,743	1,543,949	-	378,625	62,183,244	15,830,492	5,264,338	13,300,866	-	-	15,814,933	11,972,615	62,183,244			
25	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED																		
26	Trinidad & Tobago Insurance Ltd.	61,176,426	66,815,554	117,000,707	123,036	33,499,112	-	-	278,614,836	52,554,223	14,585,939	14,149,688	-	69,315,353	67,527,469	60,482,163	278,614,836			
	TOTAL	493,637,970	684,744,600	1,014,538,394	44,991,558	86,999,717	27,480,649	26,999,584	2,379,392,472	493,693,528	148,214,960	238,302,363	7,527,080	229,378,381	528,746,801	733,529,357	2,379,392,470			
	CARIBBEAN																			
1	United Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	GRAND TOTAL	493,637,970	684,744,600	1,014,538,394	44,991,558	86,999,717	27,480,649	26,999,584	2,379,392,472	493,693,528	148,214,960	238,302,363	7,527,080	229,378,381	528,746,801	733,529,357	2,379,392,470			

TABLE XIII
STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2013

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	American Life and General Insurance Company (T&T) Limited		1,346,068	674,628	2,020,696	250,000		1,770,696	57,636,972			57,636,972	-	57,636,972	-	57,636,972	55,866,276
2	Bankers Insurance Company (T&T) Limited	12,093,452	31,830,950	-	43,924,382	6,757,389	3,842,878	33,324,115	-	18,511,766	11,803,248	30,315,014	-	30,315,014	-	30,315,014	(3,009,101)
3	Capital Insurance Limited	17,621,422	77,925,142	1,762,142	97,308,706	18,301,005	415,045	78,592,656	50,000	10,700,000	68,927,725	79,677,725	-	79,677,725	-	79,677,725	1,085,069
4	Caribbean Insurance Company Limited				-			-				-		-		-	-
5	Citizen Insurance Company Limited	IN COMPULSORY LIQUIDATION															
6	Colonial Fire & General Insurance Company Limited	74,822,684	47,117,865	15,000,000	136,940,529	79,288,107	4,379,297	53,273,125	41,644,593	8,000,000	10,071,268	59,715,861	-	59,715,861	-	59,715,861	6,442,736
7	Furness Anchorage General Insurance Limited	679,664	263,976	-	943,640	4,895,947	648,123	(4,600,430)	100,000	-	520,207	620,207	-	620,207	-	620,207	5,220,637
8	GTM Insurance Company Limited	30,045,471	44,765,884	-	74,811,355	26,474,314	16,597,120	31,739,921	-	18,214,614	13,182,584	31,397,198		31,397,198	6,416,727	37,813,925	6,074,004
9	Guardian General Insurance Limited	87,768,124	108,257,915	-	196,026,039	85,152,598	18,697,910	92,175,531	15,838,728		112,226,056	128,065,784	-	128,065,784	-	128,065,784	35,890,253
10	Gulf Insurance Limited	20,771,416	15,114,881	2,077,142	37,963,439	-	2,692,928	35,270,511	-	-	3,711,611	3,711,611	-	3,711,611	-	3,711,611	(31,558,900)
11	Maritime General Insurance Company Limited	51,023,241	97,661,265	3,826,743	152,511,249	58,553,905	3,787,715	90,169,629	16,810,230	-	88,237,548	105,047,778	-	105,047,778	-	105,047,778	14,878,149
12	Motor and General Insurance Company Limited	In Suspension															
13	Motor One Insurance Company Limited	31,747,489	104,720,440		136,467,929	22,626,951	297,901	113,543,077	111,000	5,692,681	86,572,372	92,376,053		92,376,053		92,376,053	(21,167,024)
14	Nationwide Insurance (Casualty & General) Co. Limited	IN COMPULSORY LIQUIDATION															
15	Royal Caribbean Insurance Limited	TRANSFERRED TO GGL															
16	Sagor General Insurance Inc.	27,636,756	27,355,443		54,992,199	25,656,321	9,434,426	19,901,452	26,586,320	-	557,688	27,144,008		-		27,144,008	7,242,556
17	The Beacon Insurance Company Limited.	19,303,682	11,334,083	3,822,550	34,460,315	31,434,821	8,683,974	(5,658,480)			5,081,103	5,081,103	410,588	5,491,691	-	5,491,691	11,150,171
18	The Goodwill General Insurance Company Limited	IN COMPULSORY LIQUIDATION															
19	The Great Northern Insurance Company Limited	15,349,556	27,419,083		42,768,639	8,571,508	15,457,219	18,739,892		12,868,329	9,387,810	22,256,139		22,256,139		22,256,139	3,516,247
20	The Mountain General Insurance Company Limited				-			-				-		-		-	-
21	The New India Assurance Company (T&T) Limited	30,917,301	22,108,366		53,025,667		34,261,863	18,763,804	2,941,300	5,051,490	12,608,227	20,601,017		20,601,017		20,601,017	1,837,213
22	The Presidential Insurance Company Limited	18,012,545	26,440,457		44,453,002	27,726,386	3,578,389	13,148,227	582,943	1,704,921	6,495,553	8,783,417		8,783,417		8,783,417	(4,364,810)
23	The Reinsurance Company of Trinidad & Tobago Limited	26,099,128	1,088,420	-	27,787,548	21,185,255	3,118,618	3,483,675	1,362,731		7,444,649	8,807,380		8,807,380	-	8,807,380	5,323,705
24	The Western General Insurance Company Limited				-			-				-		-		-	-
25	Trinidad and Tobago Insurance Limited	60,024,417	60,482,163	7,503,052	128,009,632	75,648,704	1,950,480	50,410,448	70,571,383	-	22,591,886	93,163,269	-	93,163,269	-	93,163,269	42,752,821
TOTAL		524,516,328	705,232,361	34,666,257	1,264,414,946	492,523,211	127,843,886	644,047,849	234,237,201	80,743,801	459,419,534	774,400,536	410,588	774,811,124	6,416,727	781,227,851	137,180,002
CARIBBEAN																	
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		524,516,328	705,232,361	34,666,257	1,264,414,946	492,523,211	127,843,886	644,047,849	234,237,201	80,743,801	459,419,534	774,400,536	410,588	774,811,124	6,416,727	781,227,851	137,180,002

TABLE XIV
UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2013

		(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.	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	821,974	2,020,696	13,476,727	(10,634,057)	-	84,577	-	(10,549,480)	-	10,549,480	-
2	Bankers Insurance Company (T&T) Ltd.	12,816,078	21,134,715	12,093,451	21,857,341	16,154,633	31,830,930	19,234,294	28,751,269	131.54	7,130,616	32.62	35,881,885	164.16	(14,024,543)	(64.16)
3	Capital Insurance Ltd.	20,465,854	34,992,331	19,362,252	36,095,933	27,835,124	77,925,142	79,734,917	26,025,349	72.10	9,832,149	27.24	35,857,498	99.34	238,435	0.66
4	Caribbean Insurance Company Ltd.	NO SUBMISSION														
5	Citizen Insurance Company Ltd.	IN LIQUIDATION														
6	Colonial Fire General Insurance Company Ltd.	65,758,377	168,395,971	74,822,664	159,331,684	78,354,665	62,117,865	58,255,594	82,216,936	51.60	78,385,641	49.20	160,602,577	100.80	(1,270,893)	(0.80)
7	Fumess Anchorage General Insurance Ltd.	679,664	3,152,181	646,566	3,185,279	1,741,508	146,857	263,976	1,624,389	51.00	918,932	28.85	2,543,321	79.85	641,958	20.15
8	Nagico Insurance (T&T) Limited	26,078,338	55,323,734	30,045,471	51,356,601	21,658,313	44,765,884	19,150,496	47,273,701	92.05	22,543,704	43.90	69,817,405	135.95	(18,460,804)	(35.95)
9	Guardian General Insurance Limited	83,599,519	196,132,070	87,768,124	191,963,465	85,200,307	108,257,914	118,316,806	75,141,416	39.14	50,317,870	26.21	125,459,286	65.36	66,504,179	34.64
10	Gulf Insurance Ltd.	19,610,405	34,090,628	22,848,558	30,852,476	13,458,344	15,114,881	12,741,743	15,831,482	51.31	5,380,215	17.44	21,211,697	68.75	9,640,779	31.25
11	Maritime General Insurance Company Ltd.	52,312,642	105,289,613	54,849,984	102,752,271	42,826,419	97,661,265	86,765,838	53,721,846	52.28	36,139,756	35.17	89,861,602	87.45	12,890,669	12.55
12	Motor and General Insurance Company Ltd.															
13	Motor One Insurance Company Limited	-	56,158,079	-	56,158,079	43,487,247	-	-	43,487,247	77.44	-	-	43,487,247	77.44	12,670,832	22.56
14	Nationwide Insurance (Casualty & General) Company Ltd.															
15	Royal Caribbean Insurance Ltd.	ANSFERRED GGIL														
16	Sagico General Insurance	25,371,633	52,614,274	27,636,756	50,349,151	25,076,296	27,355,443	28,033,840	24,397,899	48.46	8,078,385	16.04	32,476,284	64.50	17,872,867	35.50
17	The Beacon Insurance Company Ltd	15,325,585	29,617,572	19,303,682	25,639,475	14,795,094	15,156,633	19,042,827	10,908,900	42.55	7,289,338	28.43	18,198,238	70.98	7,441,237	29.02
18	The Goodwill General Insurance Company Ltd.	UNDER INTERVENTION														
19	The Great Northern Insurance Company Ltd.	14,756,340	12,249,557	15,349,556	11,656,341	12,692,890	27,419,063	26,244,891	13,867,062	118.97	7,713,826	66.18	21,580,888	185.14	(9,924,547)	(85.14)
20	The Mountain General Insurance Company Ltd.	No accounts	submitted													
21	The New India Assurance Company (T&T) Ltd.	28,819,390	50,750,077	30,917,301	48,652,166	19,918,488	22,108,366	23,199,434	18,827,420	38.70	18,711,709	38.46	37,539,129	77.16	11,113,037	22.84
22	The Presidential Insurance Company Ltd.	17,789,253	44,770,125	18,012,545	44,546,833	21,287,510	24,473,200	15,061,034	30,699,677	68.92	25,844,242	58.02	56,543,919	126.93	(11,997,086)	(26.93)
23	The Reinsurance Company of T&T Ltd.	13,588,636	32,866,760	15,814,933	30,640,463	15,830,492	11,972,615	13,579,531	14,223,576	46.42	18,339,461	59.85	32,563,037	106.27	(1,922,574)	(6.27)
24	The Western General Insurance Company Ltd.															
25	Trinidad & Tobago Insurance Ltd.	61,176,426	117,000,707	67,527,469	110,649,665	52,554,223	60,482,163	66,815,554	46,220,832	41.77	28,612,591	25.86	74,833,423	67.63	35,816,242	32.37
	TOTAL	458,148,140	1,014,538,394	496,999,312	975,687,222	493,693,528	628,808,917	599,917,502	522,584,943	1,024.24	325,323,013	553.47	847,907,956	1,577.71	127,779,266	22.29
	CARIBBEAN															
1	United Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	0	0	0	0	0	0	0	0	-	0	-	0	-	0	-
	GRAND TOTAL	458,148,140	1,014,538,394	496,999,312	975,687,222	493,693,528	628,808,917	599,917,502	522,584,943	1,024.24	325,323,013	553.47	847,907,956	1,577.71	127,779,266	22.29

TABLE XV
REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG-TERM OR MOTOR INSURANCE - 2013

	COMPANIES	REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Commissions Received	Premiums	Net Interest	Other P&L	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other P&L	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.	American Life and General Insurance Company (T&T) Ltd.	1,052,538	11,914,091	833,800	23,402,371	6,569,714	4,745,012	2,831,524	51,349,049	15,801,407	2,753,336	11,963,080	7,196,657	5,527,125	2,006,375	6,101,069	51,349,049
2	Bankers Insurance Company (T&T) Ltd.	6,529,598	2,347,202	2,017,818	16,728,558	190,943	1,968,398	8,633,202	38,415,718	4,981,131	4,808,291	4,662,512	1,600,859	9,642,559	5,760,271	6,960,097	38,415,717
3	British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Capital Insurance Ltd.	9,291	-	91,266	62,337	-	-	-	162,894	-	-	111,059	-	30,523	21,312	-	162,894
5	Citizen Insurance Company Ltd.	IN LIQUIDATION															
6	Colonial Fire & General Insurance Company Ltd.	10,102,942	10,038,606	19,160,147	11,107,072	921,940	-	395,419	51,026,126	4,562,912	10,295,675	9,203,336	-	8,859,808	10,116,990	8,687,405	51,726,126
7	Export Import Bank of Trinidad and Tobago Co. Ltd.	100,405	-	-	1,669,154	10,080	-	-	1,779,639	-	-	755,996	-	907,603	116,040	-	1,779,639
8	Furness Anchorage General Insurance Ltd.	10,542,304	5,426,681	4,119,481	19,906,104	-	622,617	1,490,682	42,107,869	3,615,895	5,979,705	6,786,838	-	9,774,065	10,774,245	5,177,121	42,107,869
9	Nagico Insurance (T&T) Limited	27,289,150	12,462,350	664,138	35,979,818	759,565	766,857	-	77,921,877	10,642,995	7,458,195	10,003,347	-	15,054,345	27,957,016	6,805,981	77,921,877
10	Guardian General Insurance Limited	21,407,185	94,486,967	39,761,642	65,172,469	11,554,654	(12,769)	45,145,609	277,515,736	19,578,978	26,743,446	69,311,221	21,971,974	43,398,080	17,253,429	79,258,627	277,515,735
11	Guardian Life of the Caribbean Ltd.	39,538,071	104,774,505	-	330,958,264	7,845,608	1,735,442	(42,248,832)	442,603,057	182,360,440	71,564,413	25,887,119	(14,498)	23,121,154	26,154,262	113,530,169	442,603,057
12	Gulf Insurance Ltd.	3,728,985	6,881,712	63,421	12,939,557	-	-	3,902,882	27,516,556	8,406,099	2,602,787	963,263	-	3,162,782	5,987,495	6,394,130	27,516,556
13	Maritime General Insurance Company Ltd.	7,187,546	19,850,351	15,032,223	10,917,650	843,185	-	347,983	54,178,938	1,937,099	11,336,627	10,093,992	-	2,029,084	6,620,521	22,161,615	54,178,936
14	Motor & General Insurance Company Ltd.																
15	Motor One Insurance Company Limited																
16	Nationwide Insurance (Casualty & General) Co. Ltd.	No accounts	submitted														
17	Royal Caribbean Insurance Ltd.	TRANSFERRED GGIL															
18	Sagicor General Insurance Company Limited	19,452,304	13,390,174	24,557,443	24,896,808	2,723,838	-	-	85,020,567	5,346,385	17,698,401	13,351,686	-	15,726,260	19,562,348	13,335,487	85,020,567
19	The Beacon Insurance Company Ltd	17,241,007	17,484,165	21,411,286	29,242,719	1,123,701	(38,848)	9,710,886	96,174,915	12,628,721	12,691,579	28,805,943	1,153,329	5,170,562	20,457,588	15,267,192	96,174,915
20	The Goodwill General Insurance Company Ltd.	No accounts	submitted			-	-	-	-	-	-	-	-	-	-	-	-
21	The Great Northern Insurance Company Ltd.	57,164	40,335	-	3,723,452	-	70,703	-	3,891,654	52,326	-	-	-	3,706,210	70,703	62,415	3,891,654
22	The Mountain General Insurance Company Ltd.	No accounts	submitted														
23	The New India Assurance Company (T&T) Ltd.	5,846,789	4,453,625	5,920,255	6,251,629	591,603	-	1,419,655	24,483,556	1,950,434	4,297,056	5,582,263	-	679,900	5,804,157	6,169,746	24,483,556
24	The Reinsurance Company of T&T Ltd.	6,982,703	10,753,352	16,693,939	12,636,857	296,464	-	-	47,363,315	5,384,549	6,444,960	9,205,990	-	9,731,225	7,656,414	8,940,177	47,363,315
25	The Western General Insurance Company Ltd.	REGISTRATION BEING CANCELLED															
26	Trinidad & Tobago Insurance Ltd.	13,268,081	22,140,604	14,540,693	23,947,676	28,255,930	-	-	102,152,985	12,898,722	10,568,503	11,096,703	-	35,447,250	11,964,313	20,177,493	102,152,985
	TOTAL	190,336,063	336,444,719	164,867,551	629,542,495	61,687,224	9,857,410	31,629,009	1,424,364,471	290,148,093	195,242,974	217,784,348	31,908,320	191,968,534	178,283,480	319,028,723	1,424,364,469
1	CARIBBEAN																
	Sagicor Life Inc.	19,289,023	2,095,241	-	135,083,444	4,536,091	4,464,606	-	165,468,405	114,958,574	14,274,608	11,092,562	(325,802)	110,835	23,177,491	2,180,136	165,468,405
2	United Insurance Company Ltd	8,307,567	15,188,549	19,080,370	20,241,221	1,254,747	1,119,121	3,889,484	69,081,059	7,710,506	16,545,578	14,962,086	653,949	5,207,340	8,398,882	15,602,718	69,081,049
	TOTAL	27,596,590	17,283,790	19,080,370	155,324,665	5,790,838	5,583,727	3,889,484	234,549,464	122,669,080	30,820,186	26,054,648	328,147	5,318,175	31,576,373	17,782,854	234,549,454
	GRAND TOTAL	217,932,653	353,728,509	183,947,921	784,867,160	67,478,062	15,441,137	35,518,493	1,658,913,935	412,817,173	226,063,160	243,838,996	32,236,468	197,286,710	209,859,853	336,811,577	1,658,913,924

TABLE XV(2)
REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2013

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	Transfers 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.	American Life and General Insurance Company (T&T) Ltd.	1,052,538	25,390,818	23,402,371	833,800	6,848,365	4,962,199	2,831,524	65,321,615	16,623,381	2,753,336	12,047,657	7,480,816	16,288,285	2,006,375	8,121,765	65,321,615
2	Bankers Insurance Company (T&T) Ltd.	19,345,676	21,581,496	37,863,273	4,272,187	398,697	4,110,106	22,050,091	109,621,526	21,135,764	9,120,247	9,735,541	3,342,667	9,642,559	17,853,722	38,791,026	109,621,526
3	British-American Insurance Company Trinidad Ltd.																
4	Capital Insurance Ltd.	20,475,145	79,734,917	35,054,668	91,266	3,125,363	41,745	-	138,523,104	27,835,124	2,078,094	7,865,114	-	3,436,066	19,383,564	77,925,142	138,523,104
5	Caribbean Insurance Company Ltd.																
6	Citizen Insurance Company Ltd.																
7	Colonial Fire & General Insurance Company Ltd.	75,861,319	68,294,200	179,503,043	19,160,147	6,922,695	-	395,419	350,136,823	82,917,577	28,778,331	69,106,321	-	13,589,670	84,939,654	70,805,270	350,136,823
8	Export Import Bank of Trinidad and Tobago Co. Ltd.	100,405	-	1,669,154	-	10,080	-	-	1,779,639	-	-	755,996	-	907,603	116,040	-	1,779,639
9	Furness Anchorage General Insurance Ltd.	11,221,968	5,690,657	23,058,285	4,119,481	-	663,003	1,490,682	46,244,076	5,357,403	6,112,997	7,572,478	-	10,456,409	11,420,811	5,323,978	46,244,076
10	Nagico Insurance (T&T) Limited	53,367,488	31,612,846	91,303,552	664,138	1,927,496	4,855,660	13,204,070	196,935,250	32,301,308	14,620,429	25,384,816	-	15,054,345	58,002,487	51,571,864	196,935,250
11	Guardian General Insurance Limited	105,006,704	212,803,773	261,304,538	39,865,440	35,023,360	(12,764)	45,145,609	699,136,661	104,779,285	57,677,369	88,798,967	28,149,679	127,193,285	105,021,554	187,516,542	699,136,660
12	Guardian Life of the Caribbean Ltd.	39,538,071	104,774,505	330,958,264	-	7,845,608	1,735,442	(42,248,832)	442,603,057	182,360,440	71,564,413	25,887,119	(14,498)	23,121,154	26,154,262	113,530,169	442,603,058
13	Gulf Insurance Ltd.	23,339,390	19,623,455	47,030,185	65,313	-	-	3,902,882	93,961,224	21,864,443	6,366,122	2,582,035	-	12,803,560	28,836,052	21,509,011	93,961,224
14	Maritime General Insurance Company Ltd.	59,500,188	106,616,189	116,207,263	15,033,015	8,974,839	-	347,983	306,679,477	44,763,518	33,093,183	24,477,984	1,289,252	21,762,155	61,470,505	119,822,880	306,679,477
15	Motor & General Insurance Company Ltd.																
16	Motor One Insurance Company Limited	35,489,830	84,827,098	56,158,079	-	2,661,822	3,849,638	-	182,986,467	43,487,247	3,658,284	12,544,469	(3,301,021)	(9,870,441)	31,747,489	104,720,440	182,986,467
17	Nationwide Insurance (Casualty & General) Co. Ltd.																
18	Royal Caribbean Insurance Ltd.																
19	Sagicor General Insurance Company Limited	44,823,937	41,424,014	77,511,082	42,854,878	5,046,882	-	-	211,660,793	30,422,681	32,687,144	24,738,763	-	35,922,171	47,199,104	40,690,930	211,660,793
20	The Beacon Insurance Company Ltd	32,566,592	36,526,992	58,860,291	38,763,711	1,816,371	(62,795)	9,710,886	178,182,048	27,423,815	19,576,802	46,562,483	2,488,505	11,945,346	39,761,270	30,423,825	178,182,048
21	The Goodwill General Insurance Company Ltd.																
22	The Great Northern Insurance Company Ltd.	14,813,504	26,285,226	15,973,009	6,575,513	709,825	15,420,259	-	79,777,336	12,745,216	2,160,918	12,128,421	-	9,841,044	15,420,259	27,481,478	79,777,336
23	The Mountain General Insurance Company Ltd.		submitted														
24	The New India Assurance Company (T&T) Ltd.	34,666,179	27,653,059	57,001,706	5,930,871	1,662,621	-	1,419,655	128,334,091	21,868,922	12,913,424	15,688,220	-	12,863,955	36,721,458	28,278,112	128,334,091
25	The Presidential Insurance Company Ltd.	17,789,253	15,061,034	44,770,125	45,938	2,117,461	1,775,567	-	81,559,378	21,287,510	3,433,101	22,457,079	-	(8,104,058)	18,012,545	24,473,200	81,559,377
26	The Reinsurance Company of T&T Ltd.	20,571,339	24,332,883	45,503,617	16,919,682	1,840,413	-	378,625	109,546,559	21,215,041	11,709,298	22,506,856	-	9,731,225	23,471,347	20,912,792	109,546,559
27	The Western General Insurance Company Ltd.																
28	Trinidad & Tobago Insurance Ltd.	74,444,508	88,956,158	140,948,383	14,663,729	61,755,042	-	-	380,767,820	65,452,945	25,154,443	25,246,392	-	104,762,603	79,491,782	80,659,656	380,767,820
	TOTAL	683,974,033	1,021,189,319	1,644,080,889	209,859,109	148,686,941	37,338,060	58,628,593	3,803,756,943	783,841,621	343,457,934	456,086,711	39,435,400	421,346,916	707,030,280	1,052,558,080	3,803,756,944
	CARIBBEAN																
1	Sagicor Life Inc.	19,289,023	2,095,241	135,083,444	-	4,536,091	4,464,606	-	165,468,405	114,958,574	14,274,608	11,092,562	(325,802)	110,835	23,177,491	2,180,136	165,468,405
2	United Insurance Company Limited	8,307,567	15,188,549	20,241,221	19,080,370	1,254,747	1,119,121	3,889,484	69,081,059	7,710,506	16,545,578	14,962,086	653,949	5,207,340	8,398,882	15,602,718	69,081,059
	TOTAL	27,596,590	17,283,790	155,324,665	19,080,370	5,790,838	5,583,727	3,889,484	234,549,464	122,669,080	30,820,186	26,054,648	328,147	5,318,175	31,576,373	17,782,854	234,549,464
	GRAND TOTAL	711,570,623	1,038,473,109	1,799,405,553	228,939,479	154,477,779	42,921,786	62,518,077	4,038,306,407	906,510,701	374,278,120	482,141,359	39,763,547	426,665,091	738,606,654	1,070,340,934	4,038,306,408

TABLE XVI
REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2013

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	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
															Reserve for	Reserve for	
		Unearned	Outstanding												Unearned Premium	Outstanding Claims	
Premium Reserve	Claims Reserve								Medical Expenses								
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1.	American Life and General Insurance Company (T&T) Ltd.	-	3,864,791	-	-	5,987,904	4,233,325	-	14,086,020	975,936	-	1,817,461	5,937,265	4,806,759	-	548,600	14,086,020
2	Bankers Insurance Company (T&T) Ltd.	340,059	572,792	784,456	1,857,740	57,834	596,203	5,489,783	9,698,866	4,705,556	2,622,392	1,412,215	484,880	-	404,499	69,326	9,698,866
3	British-American Insurance Co. Trinidad Ltd.																
4	Capital Insurance Ltd.	9,291	-	62,337	91,266	-	-	-	162,894	-	-	111,059	-	30,523	21,312	-	162,894
5	Citizen Insurance Company Ltd.	IN LIQUIDATION															
6	Colonial Fire & General Insurance Company Ltd.	7,587,938	642,988	5,398,377	17,751,137	692,434	-	-	32,072,874	650,781	8,732,628	6,912,278	-	7,226,866	7,602,835	947,486	32,072,874
7	Furness Anchorage General Insurance Ltd.	3,774,980	956,275	7,848,821	2,931,127	-	334,675	-	15,845,878	99,826	3,347,016	1,332,268	-	7,033,871	3,649,219	383,678	15,845,878
8	Nagico Insurance (T&T) Limited	19,306,724	6,987,322	27,940,538	(743)	589,849	595,511	-	55,419,202	7,605,426	5,575,029	7,768,213	-	9,876,633	21,743,280	2,850,621	55,419,202
9	Guardian General Insurance Limited	6,065,877	5,484,241	19,017,615	33,546,004	1,035,446	10,550	41,764,506	106,924,238	1,941,591	17,697,579	59,708,482	18,927,861	-	4,275,316	4,373,409	106,924,238
10	Gulf Insurance Ltd.	595,587	2,232,523	7,346,310	30,946	-	-	3,037,939	13,243,305	6,391,566	1,905,213	671,582	-	-	2,466,129	1,808,815	13,243,305
11	Maritime General Insurance Company Ltd.	4,096,502	3,541,379	4,613,028	14,577,401	356,272	-	-	27,184,582	940,076	9,883,841	8,289,840	-	1,471,048	3,622,513	2,977,264	27,184,582
12	Nationwide Insurance (Casualty & General) Co. Ltd.	No accounts	submitted														
13	Sagcor General Insurance Company Limited	9,238,586	1,078,605	5,625,146	19,286,089	1,925,885	-	-	37,154,311	1,608,574	12,466,746	9,440,285	-	3,788,255	9,242,121	608,330	37,154,311
14	Royal Caribbean Insurance Ltd.																
15	The Beacon Insurance Company Ltd	4,464,030	1,863,459	4,814,662	13,202,284	597,999	(20,674)	7,561,631	32,483,391	2,426,285	6,971,682	15,329,645	134,979	-	5,648,402	1,972,399	32,483,391
16	The Goodwill General Insurance Company Ltd.	No accounts	submitted														
17	The Great Northern Insurance Company Ltd.	57,164	40,335	19,791	-	-	70,703	-	187,993	52,326	-	-	-	2,549	70,703	62,415	187,993
18	The Mountain General Insurance Company Ltd.	No accounts	submitted														
19	The New India Assurance Company (T&T) Ltd.	3,819,360	481,797	2,607,033	5,883,401	517,006	-	-	13,308,597	29,015	3,878,675	4,878,357	-	658,721	3,263,985	599,844	13,308,597
20	The Reinsurance Company of T&T Ltd.	1,618,545	268,972	384,734	8,496,326	44,590	-	-	10,813,167	458,708	3,811,939	2,618,307	-	2,420,771	1,256,973	246,469	10,813,167
21	Trinidad & Tobago Insurance Ltd.	7,569,273	2,509,479	(269,986)	11,629,314	17,939,131	-	-	39,377,211	1,507,929	8,790,483	7,358,096	-	13,287,460	7,095,694	1,337,550	39,377,211
TOTAL		68,543,916	30,524,958	86,192,862	129,282,293	29,744,350	5,820,293	57,853,858	407,962,529	29,393,595	85,683,223	127,648,088	25,484,984	50,603,455	70,362,979	18,786,205	407,962,529
CARIBBEAN																	
1	United Insurance Company Limited	2,963,729	1,772,148	4,010,029	18,356,253	1,031,947	1,119,121	3,775,176	32,918,208	1,527,793	14,276,844	12,305,339	537,830	-	1,854,276	2,498,101	32,918,208
TOTAL		2,963,729	1,772,148	4,010,029	18,356,253	1,031,947	1,119,121	3,775,176	32,918,208	1,527,793	14,276,844	12,305,339	537,830	-	1,854,276	2,498,101	32,918,208
GRAND TOTAL		71,507,645	32,297,106	90,202,891	147,638,546	30,776,297	6,939,414	61,629,034	440,880,737	30,921,388	99,960,067	139,953,427	26,022,814	50,603,455	72,217,255	21,284,306	440,880,737

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2013

COMPANIES		REVENUE								EXPENDITURE							TOTAL
		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		
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	1,052,538	5,569,969	23,402,371	833,800	484,408	435,769	2,831,524	34,610,379	14,054,051	2,753,336	10,116,055	1,160,066	231,569	2,006,375	4,288,927	34,610,379
2	Bankers Insurance Company (T&T) Ltd.	4,470,037	11,000	11,805,070	-	95,245	981,859	-	17,363,211	-	1,273,584	2,325,713	798,526	9,390,710	3,574,677	-	17,363,211
3	British-American Insurance Co. Trinidad Ltd.																
4	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Citizen Insurance Company Ltd.	IN LIQUIDATION															
6	Colonial Fire & General Insurance Company Ltd	17,605	307,906	415,019	703,348	1,607	-	-	1,445,485	65,624	352,861	16,037	-	450,915	247,172	312,876	1,445,485
7	Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Furness Anchorage General Insurance Ltd.	2,120,425	56,815	2,060,609	1,237,771	-	171,476	1,471,663	7,118,759	46,349	991,998	3,995,037	-	488,111	1,540,398	56,866	7,118,759
9	Gulf Insurance Ltd	3,133,397	4,649,189	5,593,247	32,475	-			13,408,308	2,014,533	697,574	291,681		3,162,782	3,521,366	4,585,315	14,273,251
10	Guardian General Insurance Limited	1,086,789	652,752	2,910,849	652,709	181,377	(0)	-	5,484,476	865,573	489,542	745,511	236,330	1,632,540	1,163,160	351,818	5,484,475
11	Guardian Life of the Caribbean Limited	39,538,071	104,774,505	330,958,264	-	7,845,608	1,735,441	(42,248,832)	442,603,059	182,360,440	71,564,413	25,887,119	(14,497)	23,121,154	26,154,262	113,530,169	442,603,060
12	Nagico Insurance (T&T) Limited	2,105,747	17,202	958,281	-	20,230	20,424	-	3,121,884	325,164	140,633	266,428	-	1,644,232	446,517	298,911	3,121,884
13	Maritime General Insurance Company Ltd	184,532	246,273	181,201	252,769	13,994	-	100,320	979,089	82,412	243,774	153,743	-	-	211,357	287,803	979,089
14	Nationwide Insurance (Casualty & General) Co. Ltd.	No accounts	submitted														
15	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	The Beacon Insurance Company Ltd.	669,676	110,169	2,807,074	3,223,676	164,311	(5,681)	1,312,844	8,282,070	191,567	1,761,155	4,212,105	37,088	-	1,852,570	227,584	8,282,070
18	The Great Northern Insurance Company Ltd.																
19	The Mountain General Insurance Company Ltd.	No accounts	submitted														
20	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	The Reinsurance Company of Trinidad & Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Trinidad and Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		54,378,817	116,395,780	381,091,986	6,936,548	8,806,780	3,339,289	(36,532,481)	534,416,720	200,005,713	80,268,871	48,009,430	2,217,513	40,122,013	40,717,854	123,940,270	535,281,662
CARIBBEAN																	
1	Sagicor Life Inc.	19,289,023	2,095,241	135,083,444	-	4,536,091	4,464,606	-	165,468,405	114,958,574	14,274,608	11,092,562	(325,802)	110,835	23,177,491	2,180,136	165,468,405
2	United Insurance Company Ltd.	197,989	216,274	477,321	429,793	25,001	-	21,098	1,367,476	427,855	293,921	298,119	13,030	-	222,263	112,288	1,367,476
TOTAL		19,487,012	2,311,515	135,560,765	429,793	4,561,092	4,464,606	21,098	166,835,881	115,386,429	14,568,529	11,390,681	(312,772)	110,835	23,399,754	2,292,424	166,835,881
GRAND TOTAL		73,865,829	118,707,295	516,652,750	7,366,341	13,367,872	7,803,895	(36,511,383)	701,252,600	315,392,142	94,837,400	59,400,111	1,904,741	40,232,848	64,117,608	126,232,694	702,117,543

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2013

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends &	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
															Reserve for Unearned	Reserve for Outstanding	
		Unearned Premium	Outstanding Claims												Premium	Claims	
LOCAL		Reserve	Reserve	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	-	30	-	-	19,481	15,184	-	34,695	(83,699)	-	5,913	19,866	92,614	-	2	34,695
2	British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Citizen Insurance Company Ltd.	IN LIQUIDATION															
5	Colonial Fire & General Insurance Company Ltd	17,605	307,906	415,019	703,348	1,607	-	-	1,445,485	65,624	352,861	16,037	-	450,915	247,172	312,876	1,445,485
6	Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Fumess Anchorage General Insurance Ltd.	1,417,206	50,000	1,623,121	448,730	-	140,811	1,471,663	5,151,531	(25,000)	394,326	3,659,883	-	-	1,072,322	50,000	5,151,531
8	Gulf Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Guardian General Insurance Limited	1,086,789	652,752	2,910,849	652,709	181,377	(0)	-	5,484,476	865,573	489,542	745,511	236,330	1,632,540	1,163,160	351,818	5,484,475
10	Nagico Insurance (T&T) Limited	2,105,747	17,202	958,281	-	20,230	20,424	-	3,121,884	325,164	140,633	266,428	-	1,644,232	446,517	298,911	3,121,884
11	Maritime General Insurance Company Ltd	184,532	246,273	181,201	252,769	13,994	-	100,320	979,089	82,412	243,774	153,743	-	-	211,357	287,803	979,089
12	Nationwide Insurance (Casualty & General) Co. Ltd.	No accounts	submitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	The Beacon Insurance Company Ltd.	669,676	110,169	2,838,913	3,030,026	145,812	(5,041)	930,349	7,719,903	191,567	1,677,398	3,737,871	32,912	-	1,852,570	227,584	7,719,903
16	The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	The Mountain General Insurance Company Ltd.	No accounts	submitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	The Reinsurance Company of Trinidad & Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Trinidad and Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		5,481,555	1,384,332	8,927,384	5,087,582	382,501	171,378	2,502,332	23,937,064	1,421,641	3,298,535	8,585,386	289,109	3,820,301	4,993,097	1,528,995	23,937,062
CARIBBEAN		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	United Insurance Company Ltd.	197,989	216,274	477,321	429,793	25,001	-	21,098	1,367,476	427,855	293,921	298,119	13,030	-	222,263	112,288	1,367,476
TOTAL		197,989	216,274	477,321	429,793	25,001	-	21,098	1,367,476	427,855	293,921	298,119	13,030	-	222,263	112,288	1,367,476
GRAND TOTAL		5,679,544	1,600,606	9,404,705	5,517,375	407,502	171,378	2,523,430	25,304,539	1,849,496	3,592,456	8,883,505	302,139	3,820,301	5,215,360	1,641,283	25,304,538

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF OTHER LINES OF INSURANCE BUSINESS - 2013

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends &	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
															Reserve for Unearned	Reserve for Outstanding	
		Unearned Premium	Outstanding Claims												Reserve Premium	Reserve Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	1,052,538	5,569,938	23,402,371	833,800	464,927	420,585	2,831,524	34,575,684	14,137,750	2,753,336	10,110,142	1,140,200	138,955	2,006,375	4,288,925	34,575,684
2	Bankers Insurance Company (T&T) Ltd.	4,470,037	11,000	11,805,070	-	95,245	981,859	-	17,363,211	-	1,273,584	2,325,713	798,526	9,390,710	3,574,677	-	17,363,211
3	British-American Insurance Co. Trinidad Ltd.																
4	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Citizen Insurance Company Ltd.	IN LIQUIDATION															
6	Colonial Fire & General Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Fumess Anchorage General Insurance Ltd.	703,219	6,815	437,488	789,041	-	30,665	-	1,967,228	71,349	597,672	335,154	-	488,111	468,076	6,866	1,967,228
9	Gulf Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Guardian Life of the Caribbean Limited	39,538,071	104,774,505	330,958,264	-	7,845,608	1,735,441	(42,248,832)	442,603,059	182,360,440	71,564,413	25,887,119	(14,497)	23,121,154	26,154,262	113,530,169	442,603,060
12	Nagico Insurance (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Maritime General Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Nationwide Insurance (Casualty & General) Co. Ltd.	No accounts	submitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	The Beacon Insurance Company Ltd.	-	-	(31,839)	193,650	18,500	(640)	382,496	562,167	-	83,757	474,234	4,176	-	-	-	562,167
18	The Great Northem Insurance Company Ltd.	-	-	3,703,661	-	-	-	-	-	-	-	-	-	-	-	-	-
19	The Mountain General Insurance Company Ltd.	No accounts	submitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	The Reinsurance Company of Trinidad & Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Trinidad and Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	45,763,865	110,362,258	370,275,015	1,816,491	8,424,279	3,167,911	(39,034,812)	497,071,348	196,569,539	76,272,762	39,132,363	1,928,404	33,138,930	32,203,390	117,825,960	497,071,348
	CARIBBEAN																
1	Sagicor Life Inc.	19,289,023	2,095,241	135,083,444	-	4,536,091	4,464,606	-	165,468,405	114,958,574	14,274,608	11,092,562	(325,802)	110,835	23,177,491	2,180,136	165,468,405
2	United Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	19,289,023	2,095,241	135,083,444	-	4,536,091	4,464,606	-	165,468,405	114,958,574	14,274,608	11,092,562	(325,802)	110,835	23,177,491	2,180,136	165,468,405
	GRAND TOTAL	65,052,888	112,457,499	505,358,459	1,816,491	12,960,370	7,632,517	(39,034,812)	662,539,753	311,528,113	90,547,370	50,224,925	1,602,602	33,249,765	55,380,881	120,006,096	662,539,753

TABLE XVIII
REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2013

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	Outstanding												Reserve for	Reserve for	
		Premium Reserve	Claims Reserve												Unearned Premium	Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	-	2,479,331	-	-	96,894	75,522	-	2,651,747	771,420	-	29,410	98,809	488,566	-	1,263,543	2,651,747
2	Bankers Insurance Company (T&T) Ltd.	1,666,326	1,436,685	4,074,742	-	33,125	341,475	3,143,419	10,695,772	207,277	805,379	808,845	277,715	-	1,745,660	6,850,895	10,695,771
3	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Fire & General Insurance Company Ltd.	2,322,813	9,010,622	4,898,536	176,424	211,967	-	375,736	16,996,098	3,786,507	832,687	2,115,981	-	730,835	2,138,385	7,391,703	16,996,098
5	Furness Anchorage General Insurance Ltd.	4,600,467	4,413,591	9,916,626	(49,417)	-	115,777	-	18,997,044	3,469,720	1,612,482	1,446,157	-	2,202,725	5,529,383	4,736,577	18,997,044
6	Nagico Insurance (T&T) Limited	3,783,758	3,410,803	6,004,964	664,880	126,770	127,987	-	14,119,162	1,934,341	1,240,601	1,669,540	-	1,273,459	5,108,939	2,892,282	14,119,161
7	Guardian General Insurance Limited	13,052,764	86,695,486	35,466,640	3,445,885	10,055,020	(22,813)	3,381,103	152,074,087	16,195,546	6,110,567	6,537,132	2,072,301	37,172,410	10,851,366	73,134,764	152,074,086
8	Gulf Insurance Ltd.	3,151,503	4,640,939	5,432,284	1	-	-	735,286	13,960,013	2,038,031	635,759	256,255	-	3,162,782	3,314,871	4,552,315	13,960,013
9	Maritime General Insurance Company Ltd.	2,747,931	10,781,614	5,584,965	58,293	431,334	-	-	19,604,137	913,836	1,064,192	1,079,252	-	322,926	2,707,228	13,516,703	19,604,137
10	Nationwide Insurance (Casualty & General) Co. Ltd.	No accounts	submitted														
11	N.E.M. (West Indies) Insurance Ltd.	Transferred GGIL															
12	Royal Caribbean Insurance Ltd.	Transferred GGIL															
13	Sagicor General Insurance Company Limited	5,697,875	9,104,123	10,350,387	1,954,361	403,115	-	-	27,509,861	2,399,944	2,477,360	1,975,987	-	5,553,918	5,534,129	9,568,523	27,509,861
14	The Beacon Insurance Company Ltd	6,598,930	14,029,428	13,610,194	83,640	150,679	(5,209)	836,411	35,304,072	8,597,743	1,523,539	3,862,630	336,390	1,737,787	7,485,367	11,760,615	35,304,072
15	The Great Northern Insurance Company Ltd.																
16	The Mountain General Insurance Company Ltd.	No accounts	submitted						-								-
17	The New India Assurance Company (T&T) Ltd.	2,011,859	3,969,605	3,624,420	2,167	72,079	-	1,419,655	11,099,785	1,918,598	407,873	680,134	-	-	2,525,501	5,567,679	11,099,785
18	The Reinsurance Company of Trinidad & Tobago Ltd.	5,089,928	10,484,341	11,428,786	5,349,178	235,701	-	-	32,587,934	4,964,421	2,184,237	5,735,749	-	5,035,381	5,984,476	8,683,670	32,587,934
19	Trinidad & Tobago Insurance Ltd.	4,278,999	16,381,582	5,741,167	2,054,504	3,103,475	-	-	31,559,728	3,436,551	1,450,207	1,205,985	-	6,378,929	3,222,231	15,865,825	31,559,728
	TOTAL	55,003,153	176,838,150	116,133,711	13,739,916	14,920,158	632,738	9,891,610	387,159,439	50,633,935	20,344,884	27,403,056	2,785,214	64,059,717	56,147,536	165,785,094	387,159,437
	CARIBBEAN																
1	United Insurance Company Ltd.	3,338,616	6,085,680	9,715,740	-	99,336	-	-	19,239,372	3,975,948	584,130	1,184,522	51,772	1,989,352	3,919,712	7,533,936	19,239,372
	TOTAL	3,338,616	6,085,680	9,715,740	-	99,336	-	-	19,239,372	3,975,948	584,130	1,184,522	51,772	1,989,352	3,919,712	7,533,936	19,239,372
	GRAND TOTAL	58,341,769	182,923,830	125,849,451	13,739,916	15,019,494	632,738	9,891,610	406,398,811	54,609,883	20,929,014	28,587,578	2,836,986	66,049,069	60,067,248	173,319,030	406,398,809

TABLE XIX
REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2013

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends &	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned	Outstanding												Reserve for	Reserve for	
		Premium Reserve	Claims Reserve												Unearned Premium	Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	British-American Insurance Company (Trinidad) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Fire & General Insurance Company Ltd.	110,623	13,167	166,973	-	10,095	-	19,683	320,541	12,400	99,568	100,773	-	-	94,633	13,167	320,541
5	Furness Anchorage General Insurance Ltd.	-	-	-	-	-	-	19,019	19,019	-	19,019	-	-	-	-	-	19,019
6	Nagico Insurance (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Guardian General Insurance Limited	262,376	19,907	1,052,138	-	8,253	-	-	1,342,675	9,835	139,942	103,235	32,727	987,999	58,436	10,500	1,342,675
8	Maritime General Insurance Company Ltd.	3,860	-	14,109	36,445	1,089	-	247,663	303,166	318	9,238	289,750	-	-	3,860	-	303,166
9	Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Nationwide Insurance (Casualty & General) Co. Ltd.	No accounts	submitted														
11	N.E.M. (West Indies) Insurance Ltd.																
12	Sagicor General Insurance Company Limited	53,662	46,204	118,080	-	3,197	-	-	221,143	1,230	13,774	15,673	-	91,418	60,278	38,770	221,143
13	The Beacon Insurance Company Ltd	2,511,838	542,700	277,225	7	2,862	(99)	-	3,334,533	221,236	27,785	73,368	112,693	643,938	2,254,507	1,007	3,334,533
14	The New India Assurance Company (T&T) Ltd.	630	-	2,500	2,438	198	-	-	5,766	-	1,000	1,873	-	1,404	1,489	-	5,766
15	Trinidad and Tobago Insurance Ltd.	3,258	-	36,580	-	8,277	-	-	48,116	-	3,042	4,175	-	38,638	2,261	-	48,116
16	The Western General Insurance Company Ltd.																
	TOTAL	2,946,247	621,978	1,667,606	38,890	33,972	(99)	286,365	5,594,959	245,019	313,369	588,847	145,419	1,763,397	2,475,464	63,444	5,594,959
	CARIBBEAN																
1	United Insurance Company Ltd.	29,637	361,472	4,145	-	33	-	-	395,287	2,100	4,125	393	17	291,602	(9,614)	106,664	395,287
	TOTAL	29,637	361,472	4,145	-	33	-	-	395,287	2,100	4,125	393	17	291,602	(9,614)	106,664	395,287
	GRAND TOTAL	2,975,884	983,450	1,671,751	38,890	34,005	(99)	286,365	5,990,246	247,119	317,494	589,240	145,436	2,054,999	2,465,850	170,108	5,990,246

TABLE XIXA
REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2013
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.	American Life and General Insurance Company (T&T) Ltd.	1,052,538	5,569,924	23,402,371	833,800	464,319	(13,680)	2,831,524	34,140,796
2	Colonial Fire & General Insurance Company Ltd.	-	-						0
3	Guardian Life of the Caribbean Limited	6,987,517	82,970,111	235,032,711	-	6,765,933	1,499,690	(42,248,832)	291,007,130
4	Trinidad and Tobago Insurance Ltd.	738,617	1,854,929	11,030,507	-	4,526,853	-	-	18,150,906
	TOTAL	8,778,672	90,394,964	269,465,589	833,800	11,757,105	1,486,010	(39,417,308)	343,298,832
	CARIBBEAN								
1	Life of Barbados								
2	Sagicor Life Inc.	13,777,824	1,884,473	122,208,529	-	4,173,204	45,178.00	-	142,089,208
	TOTAL	13,777,824	1,884,473	122,208,529	-	4,173,204	45,178	-	142,089,208
	GRAND TOTAL	22,556,496	92,279,437	391,674,118	833,800.00	15,930,309	1,531,188	(39,417,308)	485,388,040

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	Reserve for Outstanding	
							Premium	Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	14,137,750	2,753,336	10,109,958	970,588	-	2,006,375	4,162,789	34,140,796
2	Colonial Fire & General Insurance Company Ltd.				0		0	0	0
3	Guardian Life of the Caribbean Limited	149,880,555	41,797,244	22,324,657	(12,502)	-	10,635,267	66,381,910	291,007,131
4	Trinidad and Tobago Insurance Ltd	7,391,537	195,716	1,365,562	0	5,931,551	913,197	2,353,342	18,150,906
	TOTAL	171,409,842	44,746,296	33,800,177	958,086	5,931,551	13,554,839	72,898,041	343,298,833
	CARIBBEAN								
1	Life of Barbados	-	-	-	-	-	-	-	-
2	Sagicor Life Inc.	104,326,782	10,353,592	10,596,086	(213,872)	(103,837)	16,244,375	1,976,460	143,179,586
	TOTAL	104,326,782	10,353,592	10,596,086	(213,871.95)	(103,837)	16,244,375	1,976,460	143,179,586
	GRAND TOTAL	275,736,624	55,099,889	44,396,262	744,214	5,827,714	29,799,214	74,874,501	486,478,419

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2013

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	507	395	-	903	-	-	154	517	231	-	-	903
2	Bankers Insurance Company (T&T) Ltd.	53,175	326,725	64,290	160,078	4,740	48,862	-	657,870	68,299	106,936	115,738	39,738	251,848	35,435	39,876	657,870
3	Colonial Fire & General Insurance Company Ltd.	63,963	63,923	228,167	529,238	5,837	-	-	891,128	47,600	277,931	58,267	-	451,192	33,965	22,173	891,128
4	Furness Anchorage General Insurance Ltd	46,432	-	80,048	-	-	689	-	127,169	-	9,190	13,376	-	49,358	55,245	-	127,169
5	Nagico Insurance (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Gulf Insurance Ltd.	(18,106)	8,250	160,963	32,474	-	-	129,657	313,238	(23,498)	61,815	35,426	-	-	206,495	33,000	313,238
7	Guardian General Insurance Limited	6,190	757,307	854,125	693,177	73,752	(506)	-	2,384,044	(139,506)	565,290	393,775	124,828	823,633	14,400	601,624	2,384,044
8	Maritime General Insurance Company Ltd.	154,721	5,281,085	524,347	107,315	40,496	-	-	6,107,964	457	135,582	281,407	-	235,110	75,563	5,379,845	6,107,964
9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Sagicor General Insurance Company Limited	1,352,977	227,435	2,618,709	14,629	63,514	-	-	4,277,264	210,226	642,442	311,330	-	1,000,647	1,555,318	557,301	4,277,264
12	The Beacon Insurance Company Limited	2,996,533	938,409	7,733,564	4,901,679	207,849	(7,186)	-	16,770,848	1,191,890	2,407,417	5,328,195	532,180	2,788,837	3,216,743	1,305,587	16,770,848
13	The New India Assurance Company (T&T) Ltd.	14,990	2,223	17,676	32,249	2,320	-	-	69,458	2,821	9,508	21,899	-	19,775	13,232	2,223	69,458
14	The Reinsurance Company of Trinidad and Tobago Ltd	13,449	39	270,282	723,631	5,309	-	-	1,012,710	(38,580)	105,864	164,436	-	760,992	16,698	3,300	1,012,710
15	Trinidad & Tobago Insurance Ltd.	444,712	1,394,614	6,311,535	856,874	2,397,643	-	-	11,405,379	37,734	48,373	1,021,372	-	9,123,431	553,694	620,775	11,405,379
	TOTAL	5,129,035	9,000,010	18,863,706	8,051,344	2,801,967	42,254	129,657	44,017,974	1,357,443	4,370,347	7,745,374	697,263	15,505,055	5,776,788	8,565,704	44,017,974
1	CARIBBEAN																
	United Insurance Company Ltd.	(122,047)	354,537	443,625	20,903	20,230	-	90,559	807,807	154,944	6,163	241,231	10,544	60,342	(13,869)	348,452	807,807
	TOTAL	(122,047)	354,537	443,625	20,903	20,230	-	90,559	807,807	154,944	6,163	241,231	10,544	60,342	(13,869)	348,452	807,807
	GRAND TOTAL	5,006,988	9,354,547	19,307,331	8,072,247	2,822,197	42,254	220,216	44,825,781	1,512,387	4,376,510	7,986,605	707,807	15,565,397	5,762,919	8,914,156	44,825,781

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2013

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	Outstanding												Reserve for	Reserve for	
		Premium Reserve	Claims Reserve												Unearned Premium	Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	507	395	-	903	-	-	154	517	231	-	-	903
2	Bankers Insurance Company (T&T) Ltd.	53,175	326,725	64,290	160,078	4,740	48,862	-	657,870	68,299	106,936	115,738	39,738	251,848	35,435	39,876	657,870
3	Colonial Fire & General Insurance Company Ltd.	-	-	8,130	364,780	-	-	-	372,910	-	164,816	-	-	208,094	-	-	372,910
4	Furness Anchorage General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Nagico Insurance (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Gulf Insurance Ltd.	(18,106)	8,250	160,963	32,474	-	-	129,657	313,238	(23,498)	61,815	35,426	-	-	206,495	33,000	313,238
7	Guardian General Insurance Limited	6,190	251,694	389,913	693,177	31,323	(506)	-	1,371,791	(186,410)	565,290	336,594	106,702	287,985	14,400	247,230	1,371,790
8	Maritime General Insurance Company Ltd.	154,721	5,281,085	524,347	107,315	40,496	-	-	6,107,964	457	135,582	281,407	-	235,110	75,563	5,379,845	6,107,964
9	N.E.M. (West Indies) Insurance Ltd.																
10	Royal Caribbean Insurance Ltd.																
11	Sagicor General Insurance Company Limited	206,302	-	402,094	(656)	9,436	-	-	617,176	-	46,009	46,250	-	316,060	208,857	-	617,176
12	The Beacon Insurance Company Limited	1,912,234	293,709	4,006,965	3,113,120	129,854	(4,489)	-	9,451,393	128,028	1,620,648	3,328,798	325,650	1,703,075	2,267,421	77,773	9,451,393
13	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	The Reinsurance Company of Trinidad and Tobago Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Trinidad & Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,314,516	6,161,463	5,556,702	4,470,288	216,356	44,262	129,657	18,893,244	(13,124)	2,701,095	4,144,367	472,607	3,002,404	2,808,171	5,777,724	18,893,244
	CARIBBEAN																
1	United Insurance Company Ltd.	29,043	-	42,634	-	452	-	-	72,129	-	6,163	5,388	236	60,342	-	-	72,129
	TOTAL	29,043	-	42,634	-	452	-	-	72,129	-	6,163	5,388	236	60,342	-	-	72,129
	GRAND TOTAL	2,343,559	6,161,463	5,599,336	4,470,288	216,808	44,262	129,657	18,965,373	(13,124)	2,707,258	4,149,755	472,843	3,062,746	2,808,171	5,777,724	18,965,373

TABLE XX
REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2013

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
															Reserve for	Reserve for	
		Unearned	Outstanding												Reserve for	Reserve for	
Premium Reserve	Claims Reserve	Unearned Premium	Outstanding Claims														
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Colonial Fire & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Furness Anchorage General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Nagico Insurance (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Gulf Insurance Ltd.																
7	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Maritime General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	N.E.M. (West Indies) Insurance Ltd.																
10	Royal Caribbean Insurance Ltd.																
11	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	The Reinsurance Company of Trinidad and Tobago Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Trinidad & Tobago Insurance Ltd.	-	415,001	-	-	-	-	-	415,001	-	-	-	-	415,001	-	-	415,001
	TOTAL	-	415,001	-	-	-	-	-	415,001	-	-	-	-	415,001	-	-	415,001
1	CARIBBEAN																
	United Insurance Company Ltd.	-	-	-	-	-	-	19,042	19,042	-	-	-	-	-	19,042	-	19,042
	TOTAL	-	-	-	-	-	-	19,042	19,042	-	-	-	-	-	19,042	-	19,042
	GRAND TOTAL	-	415,001	-	-	-	-	19,042	434,043	-	-	-	-	415,001	19,042	-	434,043

TABLE XX
REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2013

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	Outstanding												Reserve for	Reserve for	
		Premium Reserve	Claims Reserve												Unearned Premium	Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Colonial Fire & General Insurance Company Ltd.	63,963	63,923	220,037	164,458	5,837	-	-	518,218	47,600	113,115	58,267	-	243,098	33,965	22,173	518,218
4	Furness Anchorage General Insurance Ltd	46,432	-	80,048	-	-	689	-	127,169	-	9,190	13,376	-	49,358	55,245	-	127,169
5	Nagico Insurance (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Gulf Insurance Ltd.																
7	Guardian General Insurance Limited	-	505,613	464,211	-	42,429	-	-	1,012,253	46,904	-	57,181	18,127	535,648	-	354,394	1,012,253
8	Maritime General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	N.E.M. (West Indies) Insurance Ltd.																
10	Royal Caribbean Insurance Ltd.																
11	Sagicor General Insurance Company Limited	1,146,675	227,435	2,216,615	15,285	54,078	-	-	3,660,088	210,226	596,433	265,080	-	684,587	1,346,461	557,301	3,660,088
12	The Beacon Insurance Company Limited	1,084,298	644,700	3,726,599	1,788,559	77,995	(2,696)	-	7,319,455	1,063,862	786,769	1,999,397	206,530	1,085,762	949,322	1,227,814	7,319,455
13	The New India Assurance Company (T&T) Ltd.	14,990	2,223	17,676	32,249	2,320	-	-	69,458	2,821	9,508	21,899	-	19,775	13,232	2,223	69,458
14	The Reinsurance Company of Trinidad and Tobago Ltd	13,449	39	270,282	723,631	5,309	-	-	1,012,710	(38,580)	105,864	164,436	-	760,992	16,698	3,300	1,012,710
15	Trinidad & Tobago Insurance Ltd.	444,712	979,613	6,311,535	856,874	2,397,643	-	-	10,990,378	37,734	48,373	1,021,372	-	8,708,430	553,694	620,775	10,990,378
	TOTAL	2,814,519	2,423,546	13,307,003	3,581,056	2,585,611	(2,007)	-	24,709,729	1,370,567	1,669,252	3,601,007	224,657	12,087,650	2,968,617	2,787,980	24,709,729
1	CARIBBEAN																
	United Insurance Company Ltd.	(151,090)	354,537	400,991	20,903	19,778	-	71,517	716,636	154,944	-	235,843	10,308	-	(32,911)	348,452	716,636
	TOTAL	(151,090)	354,537	400,991	20,903	19,778	-	71,517	716,636	154,944	-	235,843	10,308	-	(32,911)	348,452	716,636
	GRAND TOTAL	2,663,429	2,778,083	13,707,994	3,601,959	2,605,389	(2,007)	71,517	25,426,365	1,525,511	1,669,252	3,836,850	234,965	12,087,650	2,935,706	3,136,432	25,426,365

TABLE XXI
UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2013

	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
		\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
1	LOCAL												
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	(2,340,255)	-	1,817,461	-	(522,794)	-	522,794	-
2	Bankers Insurance Company (T&T) Ltd.	340,059	784,456	404,499	720,016	4,202,089	583.61	2,176,867	302.34	6,378,956	885.95	(5,658,940)	(785.95)
3	British - American Insurance Company (Trinidad) Ltd												
4	Capital Insurance Ltd.	9,291	62,337	21,312	50,316	-	-	19,793	39.34	19,793	39.34	30,523	60.66
5	Citizen Insurance Company Ltd	IN LIQUIDATION											
6	Colonial Fire & General Insurance Company Ltd.	7,587,938	5,398,377	7,602,835	5,383,480	955,279	17.74	(2,106,231)	(39.12)	(1,150,952)	(21.38)	6,534,432	121.38
7	Fumess Anchorage General Insurance Ltd.	3,774,980	7,848,821	3,649,219	7,974,582	(472,771)	(5.93)	1,748,157	21.92	1,275,386	15.99	6,699,196	84.01
8	Gulf Insurance Ltd.	595,587	7,346,310	2,466,129	5,475,769	5,967,858	108.99	2,545,849	46.49	8,513,707	155.48	(3,037,939)	(55.48)
9	Guardian General Insurance Company Ltd.	6,065,877	19,017,615	4,275,316	20,808,176	830,758	3.99	43,860,057	210.78	44,690,815	214.78	(23,882,640)	(114.78)
10	Nagico Insurance (T&T) Limited	19,306,724	27,940,538	21,743,280	25,503,982	3,468,726	13.60	13,343,984	52.32	16,812,710	65.92	8,691,272	34.08
11	Maritime General Insurance Company Ltd.	4,096,502	4,613,028	3,622,513	5,087,017	375,961	7.39	3,596,280	70.70	3,972,241	78.09	1,114,776	21.91
12	Natiionwide Insurance (Casualty & General) Co. Ltd.	No accounts	submitted										
13	N.E.M. (West Indies) Insurance Ltd.												
14	Royal Caribbean Insurance Ltd.												
15	Sagicor General Insurance Company Limited	9,238,586	5,625,146	9,242,121	5,621,611	1,138,299	20.25	2,620,942	46.62	3,759,241	66.87	1,862,370	33.13
16	The Beacon Insurance Company Limited	4,464,030	4,814,662	5,648,402	3,630,291	2,535,225	69.84	9,099,043	250.64	11,634,268	320.48	(8,003,977)	(220.48)
17	The Goodwill General Insurance Company Ltd	No accounts	submitted										
18	The Great Northern Insurance Company Ltd.	57,164	19,791	70,703	6,252	74,406	1,190.12	-	-	74,406	1,190.12	(68,154)	(1,090.12)
19	The Mountain General Insurance Company Ltd.	No accounts	submitted										
20	The New India Assurance Company (T&T) Ltd.	3,819,360	2,607,033	3,263,985	3,162,408	147,062	4.65	2,873,631	90.87	3,020,693	95.52	141,715	4.48
21	The Reinsurance Company of T&T Limited	1,618,545	384,734	1,256,973	746,306	436,205	58.45	(2,066,080)	(276.84)	(1,629,875)	(218.39)	2,376,181	318.39
22	Trinidad & Tobago Insurance Ltd.	7,569,273	(269,986)	7,095,694	203,593	336,000	165.04	4,519,264	2,219.75	4,855,264	2,384.79	(4,651,671)	(2,284.79)
	TOTAL	68,543,916	86,192,862	70,362,979	84,373,799	17,654,842	20.92	84,049,018	99.62	101,703,860	120.54	(17,330,061)	(20.54)
	CARIBBEAN												
1	United Insurance Company Ltd.	2,963,729	4,010,029	1,854,276	5,119,482	2,281,966	44.57	8,225,930	160.68	10,507,896	205.25	(5,388,414)	(105.25)
	TOTAL	2,963,729	4,010,029	1,854,276	5,119,482	2,281,966	44.57	8,225,930	160.68	10,507,896	205.25	(5,388,414)	(105.25)
	GRAND TOTAL	71,507,645	90,202,891	72,217,255	89,493,281	19,936,808	22.28	92,274,948	103.11	112,211,756	125.39	(22,718,475)	(25.39)

TABLE XXII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
PAN-AMERICAN LIFE INSURANCE COMPANY (OF TRINIDAD AND TOBAGO) LIMITED
AS AT DECEMBER 31, 2013

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,535,125,808	Balance of Long Term Fund per Revenue Account	1,540,545,810
		Balance of Life Surplus Account per Balance Sheet	
Other			32,640,221
Surplus (if any)	38,060,223	Deficiency (if any)	-
TOTAL	<u>1,573,186,031</u>	TOTAL	<u>1,573,186,031</u>

TABLE XXIII
SUMMARY AND VALUATION OF THE POLICIES OF BANCASSURANCE CARIBBEAN LIMITED
IN RESPECT OF LONG-TERM AND CREDIT LIFE AS AT DECEMBER 31, 2013
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	47,141	Value of Assets	316,800
Non Participating Policies	39,380		
	86,521		
Investment and Contingency Reserves		Current Liabilities	(52,521)
Participating Policies	10,970		
Non Participating Policies	8,083		
	19,053		
Unappropriated Surplus			
Participating Policies	123,935		
Non Participating Policies	25,607		
	149,542		
Share Capital	4,940		
Shareholders' Account	4,223		
TOTAL	264,279	TOTAL	264,279

TABLE XXIV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF LIMITED
CARIBBEAN ATLANTIC INSURANCE COMPANY
AS AT DECEMBER 31, 2013

	\$		\$
Net Asset Value in Trinidad and Tobago	20,669,260	Balance of Long Term Fund per Revenue Account	37,563,124
Policy Reserves	5,899,178		
Surplus (if any)	10,994,686	Deficiency (if any)	
TOTAL	<u>37,563,124</u>	TOTAL	<u>37,563,124</u>

TABLE XXIV (2)
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
THE REINSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2013

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	467,733	Balance of Long Term Fund per Revenue Account	472,006
Other			
Surplus (if any)	4,273	Deficiency (if any)	-
TOTAL	<u><u>472,006</u></u>	TOTAL	<u><u>472,006</u></u>

TABLE XXV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
CUNA CARIBBEAN INSURANCE SOCIETY LIMITED
AS AT DECEMBER 31, 2013

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	118,734,400	Balance of Long Term Fund per Revenue Account	185,573,616
Other - Outstanding claims on behalf of Individual Ordinary Life		Balance of Life Surplus Account per Balance Sheet	0
Surplus (if any)	66,839,216	Deficiency (if any)	0
TOTAL	<u>185,573,616</u>	TOTAL	<u>185,573,616</u>

TABLE XXVI
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2013

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 64,369,887	Balance of Long Term Fund per Revenue Account	\$ 101,855,433
Other			
Surplus (if any)	37,485,547	Deficiency (if any)	-
TOTAL	<u>101,855,434</u>	TOTAL	<u>101,855,433</u>

TABLE XXVII
VALUATION BALANCE SHEET OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED
IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO
ONLY AS AT DECEMBER 31, 2013

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	77,785	Value of Assets	6,754,127
Non Participating Policies	<u>5,654,961</u>		
	<u>5,732,746</u>		
Investment & Contingency Reserve		Current Liabilities	(488,272)
Participating Policies	14,160		
Non Participating Policies	<u>40,145</u>		
	<u>54,305</u>		
Unappropriated Surplus			
Participating Policies	285,690		
Non Participating Policies	<u>97,835</u>		
	<u>383,525</u>		
Share Capital	46,438		
Shareholder's account	3,044		
Revaluation Reserve	45,797		
TOTAL	<u><u>6,265,855</u></u>	TOTAL	<u><u>6,265,855</u></u>

TABLE XXVIII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
MARITIME LIFE (CARIBBEAN) LIMITED
AS AT DECEMBER 31, 2013

Net Liabilities Under Policies			
Registered in Trinidad and Tobago	1,023,221,955	Balance of Revenue Account	1,037,042,880
Other			
Surplus	13,820,925	Deficiency	0
Total	<u>1,037,042,880</u>	Total	<u>1,037,042,880</u>

TABLE XXIX
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
MEGA INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2013

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	223,100,438	Balance of Long Term Fund per Revenue Account	223,100,438
Other		Balance of Life Surplus Account per Balance Sheet	
Surplus (if any)	0	Deficiency (if any)	-
TOTAL	<u>223,100,438</u>	TOTAL	<u>223,100,438</u>

TABLE XXX
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
NATIONWIDE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2013

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	37,682,455	Balance of Long Term Fund per Revenue Account	37,682,455
Other			
Surplus (if any)		Deficiency (if any)	0
TOTAL	<u>37,682,455</u>	TOTAL	<u>37,682,455</u>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
UNITED SECURITY LIFE INSURANCE COMPANY
AS AT DECEMBER 31, 2013

	\$		\$
Net Liabilities Under Policies Registered in Trinidad and Tobago	8,543,792	Balance of Revenue Account	8,543,792
Other			
Surplus	0	Deficiency	
TOTAL	<u>8,543,792</u>	TOTAL	<u>8,543,792</u>

TABLE XXXI
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
SAGICOR LIFE INCORPORATED
AS AT DECEMBER 31, 2013

Net Liabilities Under Policies Registered in Trinidad and Tobago	2,935,328,669	Balance of Revenue Account	2,935,328,669
Other		Balance of Life Surplus Account per Balance Sheet	
Surplus(unappropriated)		Deficiency	0
TOTAL	<u>2,935,328,669</u>	TOTAL	<u>2,935,328,669</u>

TABLE XXXII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
THE SCOTIALIFE TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2013

Net Liabilities Under Policies Registered in Trinidad and Tobago	717,795,000	Balance of Revenue Account	717,795,000
Other			
Surplus	0	Deficiency	-
TOTAL	<u>717,795,000</u>	TOTAL	<u>717,795,000</u>

TABLE XXXIII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
TATIL LIFE ASSURANCE LIMITED
AS AT DECEMBER 31, 2013

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	844,269,584	Balance of Long Term Fund per Revenue Account (excluding policyholder deposits)	1,600,214,576
Other Liabilities			
Provision for payment of Bonuses and Dividends		Balance of Life Surplus Account per Balance Sheet	
Unrealised Investment Reserve			
Surplus (if any)	755,944,992	Deficiency (if any)	0
TOTAL	<u><u>1,600,214,576</u></u>	TOTAL	<u><u>1,600,214,576</u></u>

TABLE XXXIV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
THE BEACON INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2013

	\$		\$
Net Liabilities Under Policies			
Registered in Trinidad and Tobago	15,443,313	Balance of Revenue Account	15,443,313
Other			
Surplus	0	Deficiency	
TOTAL	<u>15,443,313</u>	TOTAL	<u>15,443,313</u>

TABLE XXXV
ANNUITY PENSION FUND PLANS - REVENUE ACCOUNT 2013

NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency \$	Interests Dividends and Rent \$	Other Income \$	Total Revenue \$	Superannuation Benefits		Total \$	Death Grants \$	Return of Contribution on Withdrawal \$	Other Expenditure \$	Total Expenditure \$	Fund at end of Period \$
		Employers	Employees					Pensions to Retired Employees \$	Retirement Gratuities \$						
1 A.S. Bryden & Sons (Trinidad) Limited Pension Plan	57,378,528	5,147,241	2,064,899	-	3,210,906	1,303,448	69,105,022	1,958,006	303,819	2,261,825	-	428,218	558,258	3,248,301	65,856,721
2 Baroid Trinidad Services Limited Staff Pension Fund Plan	32,177,720	-	-	250,373	1,621,480	-	34,049,573	304,450	291,090	595,540	-	26,608	159,351	781,499	33,268,074
3 Laughlin and DeGannes and Associate Companies Pension Fund Plan	30,279,765	594,467	358,077	-	1,514,511	-	32,746,820	1,153,545	1,222,585	2,376,130	-	331,530	429,700	3,137,360	29,609,460
4 The Incorporated Trustees of the Anglican Church in the Dioceses of Trinidad and Tobago Pension Plan	5,761,329	530,951	177,079	-	293,419	-	6,762,778	48,664	63,136	111,800	-	15,665	58,466	185,931	6,576,847
Total	125,597,342	6,272,659	2,600,055	250,373	6,640,316	1,303,448	142,664,193	3,464,665	1,880,630	5,345,295	-	802,021	1,205,775	7,353,091	135,311,102

Type of Plan	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency \$	Interests Dividends and Rent \$	Other Income \$	Total Revenue \$	Superannuation Benefits		Total \$	Death Grants \$	Return of Contribution on Withdrawal \$	Other Expenditure \$	Total Expenditure \$	Fund at end of Period \$
		Employers	Employees					Pensions to Retired Employees \$	Retirement Gratuities \$						
Insured	2,687,785,460	139,660,691	53,146,522	949,991	161,910,436	94,175,307	3,137,628,408	65,998,202	32,114,890	98,113,092	1,705,841	11,600,112	19,405,263	130,824,309	3,006,804,099
Annuity	125,597,342	6,272,659	2,600,055	250,373	6,640,316	1,303,448	142,664,193	3,464,665	1,880,630	5,345,295	-	802,021	1,205,775	7,353,091	135,311,102
Total	2,813,382,802	145,933,350	55,746,577	1,200,364	168,550,752	95,478,755	3,280,292,601	69,462,867	33,995,520	103,458,387	1,705,841	12,402,133	20,611,038	138,177,400	3,142,115,201

TABLE XXXVI
INSURED PENSION FUND PLANS - REVENUE ACCOUNT 2013

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	3M Interamerica Inc-T&T Division Pension Fund Plan	15,988,031	385,885	385,885	-	635,322	-	17,395,123	996,133	-	996,133	-	424,093	64,050	1,484,276	15,910,847
2	Aegis Business Solution Limited Pension Plan	3,005,985	-	-	-	44,615	-	3,050,600	-	-	0	-	83,809	68,688	152,497	2,898,103
3	Albrosco Limited Staff Pension Plan	17,213,380	554,304	554,304	-	913,418	-	19,235,406	406,900	38,715	445,615	-	81,181	197,750	724,546	18,510,860
4	Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan	250,689,940	7,346,153	3,148,351	-	-	65,787,716	326,972,160	5,985,620	3,700,219	9,685,839	271,268	166,366	3,714,552	13,838,025	313,134,135
5	Anthony N. Sabga Limited Pension Fund Plan	20,310,359	488,544	488,544	-	1,014,388	-	22,301,835	348,670	152,155	500,825	-	354,665	125,837	981,327	21,320,508
6	Armour's Funeral Homes Limited Pension Fund Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
7	ASA Wright Nature Centre Pension Fund Plan	1,576,317	41,156	41,156	-	64,501	-	1,723,130	-	-	0	-	-	11,280	11,280	1,711,850
8	Ashland Trinidad and Tobago Limited Pension Fund Plan	2,700,672	332,549	332,549	-	191,570	59,086	3,616,426	-	-	0	-	317,240	30,250	347,490	3,268,936
9	Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees	3,875,597	27,188	27,187	-	151,003	-	4,080,975	92,033	-	92,033	-	-	270,904	362,937	3,718,038
10	Bermudez Biscuit Company Limited Staff Pension Plan	120,469,823	10,993,281	2,936,946	-	6,772,538	133,984	141,306,572	1,276,532	529,069	1,805,601	101,240	1,067,093	1,351,315	4,325,249	136,981,323
11	British High Commission Pension Plan	3,095,940	102,465	102,465	-	125,976	-	3,426,846	-	-	0	-	64,781	162,644	227,425	3,199,421
12	C.B.P. Limited Pension Fund Plan	13,784,326	1,690,341	561,463	-	-	861,141	16,897,271	176,029	77,683	253,712	14,670	109,719	149,003	527,104	16,370,167
13	C.M.B Packaging Trinidad Limited Pension Fund Plan	13,231,702	576,966	249,251	-	719,637	-	14,777,556	94,531	453,347	547,878	-	-	134,949	682,827	14,094,729
14	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	15,183,880	630,173	353,685	-	798,579	-	16,966,317	342,447	272,535	614,982	-	33,738	208,457	857,177	16,109,140
15	Century Eslon Limited Pension Fund Plan	25,861,914	266,567	266,567	-	993,164	-	27,388,212	1,779,508	-	1,779,508	-	403,658	333,149	2,516,315	24,871,897
16	Clark and Battoo Ltd Staff Pension Fund Plan	6,355,028	86,524	86,524	-	-	1,877,892	8,405,968	-	-	0	-	-	128,371	128,371	8,277,597
17	Colonial Fire and General Insurance Company Limited Pension Plan	87,908,100	2,566,112	1,539,667	-	23,265,506	-	115,279,385	234,776	-	234,776	-	246,518	1,329,504	1,810,798	113,468,587
18	Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
19	Envirotec Holdings Limited Pension Fund Plan	12,442,260	634,728	368,954	-	714,872	-	14,160,814	174,041	-	174,041	23,211	20,432	125,121	342,805	13,818,009
20	Eric Solis Marketing Limited Staff Pension Fund Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
21	F.T. Farfan and Sons Limited Pension Fund Plan	22,968,636	1,798,026	922,063	-	1,289,053	550,252	27,528,030	117,090	155,146	272,236	-	332,531	246,445	851,212	26,676,818
22	Furness Trinidad Limited Pension Fund Plan	12,728,042	425,522	425,522	-	627,573	-	14,206,659	577,017	62,749	639,766	-	55,687	142,128	837,581	13,369,077
23	Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan	3,552,545	238,542	238,542	-	148,269	-	4,177,898	-	-	0	-	1,438	32,830	34,268	4,143,630
24	Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	18,977,985	556,684	556,684	-	950,915	-	21,042,268	1,163,259	-	1,163,259	-	135,311	-	1,298,570	19,743,698
25	Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	32,823,876	1,016,318	1,016,318	-	1,830,678	-	36,687,190	592,634	-	592,634	-	162,866	-	755,500	35,931,690
26	Guardian Holdings Group Defined Contribution Pension Plan	64,228,878	10,199,248	737,782	-	2,737,544	-	77,903,452	1,493,086	497,965	1,991,051	-	53,058	510,092	2,554,201	75,349,251
27	Gulf Engineering Services Limited Pension Fund Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
28	Gulf Insurance Limited Pension Fund Plan	13,660,981	247,999	247,999	-	828,901	-	14,985,880	117,302	-	117,302	-	241,111	145,879	504,292	14,481,588
29	Guyana and Trinidad Mutual Fire Insurance Co Ltd	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
30	Home Construction Limited Staff Pension Fund Plan	91,914,557	2,847,616	-	-	18,299,859	-	113,062,033	2,125,349	-	2,125,349	-	1,369,328	799,009	4,293,686	108,768,346
31	Hydro Agri Trinidad Limited Pension Fund Plan	415,148,350	31,472,600	4,675,657	-	19,208,278	23,244,970	493,749,855	15,912,810	6,210,074	22,122,884	60,000	239,856	1,821,558	24,244,298	469,505,557

TABLE XXXVI continued
INSURED PENSION FUND PLANS - REVENUE ACCOUNT 2013

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
32	J.N. Harriman and Company Limited Pension Plan	11,419,239	-	-	-	382,413	189,490	11,991,142	376,314	-	376,314	-	9,399	98,662	484,375	11,506,767
33	J.T.A Supermarkets Limited Pension Fund Plan	15,966,819	270,519	270,519	-	642,830	-	17,150,687	782,421	260,807	1,043,228	40,211	42,657	71,612	1,197,708	15,952,979
34	Janouras Customs Design Limited Pension Fund Plan	3,917,674	243,198	245,598	-	203,528	-	4,609,998	-	-	0	-	20,034	65,097	85,131	4,524,867
35	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
36	Junior Schools Limited Staff Pension Plan	5,815,203	190,507	201,573	-	348,534	-	6,555,817	94,798	-	94,798	-	129,588	61,382	285,768	6,270,049
37	L.J. Williams Limited Pension Fund Plan	15,582,965	151,250	151,250	-	569,146	702,700	17,157,311	66,935	262,931	329,866	41,255	7,936	109,454	488,511	16,668,800
38	Lake Asphalt of Trinidad and Tobago (1978) Limited (Employees) Pension Plan	15,865,674	1,846,065	432,466	-	561,256	-	18,705,461	852,150	4,600,858	5,453,008	-	30,041	57,240	5,540,289	13,165,172
39	Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan	13,088,947	382,409	382,409	-	591,571	-	14,445,336	1,960,171	-	1,960,171	-	72,018	75,939	2,108,128	12,337,208
40	Lange Trinidad Limited Pension Plan	16,175,047	697,019	268,084	-	851,476	-	17,991,626	597,738	41,862	639,600	-	86,051	150,349	876,000	17,115,626
41	Lazzari and Sampson Limited Pension Fund Plan	13,008,761	350,395	350,395	-	524,180	-	14,233,731	1,033,051	178,467	1,211,518	23,081	32,831	140,023	1,407,453	12,826,278
42	Lifestyle Motors Limited Pension Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
43	Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan	14,101,277	561,680	409,700	-	745,698	-	15,818,355	424,636	33,680	458,316	-	30,945	128,261	617,522	15,200,833
44	Mainstream Foods Limited Pension Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
45	Maritime Life (Trinidad) Limited Pension Fund Plan	57,809,453	1,692,644	1,692,644	-	2,659,668	-	63,854,409	3,229,267	1,153,920	4,383,187	67,527	284,949	-	4,735,663	59,118,746
46	Master Mix of Trinidad and Tobago Limited Pension Fund Plan	8,202,556	159,704	159,704	-	362,614	-	8,884,578	-	-	0	-	27,812	1,000	28,812	8,855,766
47	Mc Cann-Erickson (Trinidad) Limited Pension Fund Plan	14,397,486	403,545	403,545	-	810,868	-	16,015,444	393,907	45,696	439,603	-	83,231	173,202	696,036	15,319,408
48	National Helicopter Services Limited Pension Fund Plan	14,774,660	3,039,373	701,877	-	587,992	-	19,103,902	186,788	925,988	1,112,776	-	93,089	274,724	1,480,589	17,623,313
49	Navarro's Shipping Limited Pension Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
50	Neal and Massy Wood Group Limited Pension Plan	24,031,050	3,887,974	3,937,947	-	1,556,247	-	33,413,218	6,175	67,521	73,696	460	840,567	255,100	1,169,823	32,243,395
51	Oilfield Workers Trade Union Staff Pension Fund Plan	40,402,798	741,337	-	-	12,105,612	-	53,249,746	891,729	21,251	912,980	654	-	1,219,767	2,133,401	51,116,345
52	Pension Plan for Employees of Sagcor Life Inc	60,150,581	2,585,324	2,134,129	-	3,206,977	-	68,077,011	1,205,922	153,586	1,359,508	65,300	605,271	1,036,797	3,066,876	65,010,135
53	Pepsi Cola Trinidad Bottling Company Limited Pension Plan	3,795,785	51,866	50,039	-	147,813	-	4,045,503	222,870	-	222,870	5,023	60,756	49,160	337,809	3,707,694
54	Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan	12,668,339	468,915	234,457	-	656,677	-	14,028,388	455,279	-	455,279	-	-	16,740	472,019	13,556,369
55	Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan	115,421,097	8,123,072	2,263,312	-	5,771,865	-	131,579,346	2,037,791	1,088,215	3,126,006	123,829	-	128,917	3,378,752	128,200,594
56	Prestige Holdings Limited Pension Fund Plan	18,992,180	445,212	445,212	-	1,049,479	-	20,932,083	52,420	-	52,420	-	315,209	10,882	378,511	20,553,572
57	Print-a-Pak Ltd Pension Plan	3,733,383	202,890	204,390	-	218,347	-	4,359,010	11,090	64,200	75,290	-	57,826	59,424	192,540	4,166,469
58	R.B.P. Elevator and Escalator Limited Pension Fund Plan	6,453,280	354,686	354,686	-	261,203	-	7,423,855	221,406	73,802	295,208	4,429	28,375	62,579	390,591	7,033,264
59	Rentokil Initial (Trinidad) Limited Pension Fund Plan	5,113,662	418,280	324,836	-	217,404	-	6,074,182	-	0	0	-	66,931	28,106	95,037	5,979,145
60	Repsol E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
61	Rhand Credit Union Co-Operative Society Limited Staff Pension Plan	9,900,163	215,005	215,005	-	404,505	-	10,734,678	-	-	0	-	37,464	35,712	73,176	10,661,502

TABLE XXXVI continued
INSURED PENSION FUND PLANS - REVENUE ACCOUNT 2013

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
62	Sealand Services Incorporative Pension Plan	5,407,193	-	-	-	215,035	-	5,622,228	-	-	0	-	-	2,300	2,300	5,619,928
63	Small Business Development Company Limited Staff Pension Fund Plan	-	-	-	-	-	-	0	-	-	-	-	-	-	0	0
64	Southern Medical Clinic Limited Pension Fund Plan	6,064,420	233,888	157,711	-	365,970	-	6,821,989	145,226	33,190	178,416	-	27,614	64,320	270,350	6,551,639
65	Southern Sales and Services Company Limited Pension Plan	59,461,622	2,619,620	986,660	-	3,364,447	-	66,432,349	1,241,077	560,409	1,801,486	-	100,558	147,428	2,049,472	64,382,877
66	Stellar Distributors (Trinidad) Staff Pension Fund Plan	6,976,044	-3,716	-3,716	-	232,592	-	7,201,204	235,592	-	235,592	-	27,700	15,600	278,892	6,922,312
67	Tatil Life Sales Representatives Pension Plan	5,366,782	77,240	77,240	-	250,765	-	5,772,027	527,315	175,772	703,087	-	-	75,195	778,282	4,993,745
68	TECU Credit Union Co-operative Society Limited Pension Fund Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
69	The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees	19,759,405	1,331,095	792,122	-	1,115,266	-	22,997,888	483,807	184,202	668,009	-	324,882	193,493	1,186,384	21,811,504
70	The Group Pension Plan for Non-Professional Employees of Fitzstone Limited	5,183,648	194,171	194,171	87,991	192,550	305,897	6,158,428	999,622	-	999,622	300,931	12,006	19,798	1,332,357	4,826,071
71	The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad and Tobago) Limited	25,047,397	853,544	853,544	-	1,027,831	-	27,782,316	159,046	-	159,046	-	102,672	-	261,718	27,520,598
72	The Pension Plan for the Institute Of Marine Affairs	39,651,668	1,817,472	468,655	-	2,147,830	-	44,085,625	1,070,653	153,980	1,224,633	21,374	49,921	336,146	1,632,074	42,453,551
73	The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan	8,741,437	158,516	158,516	-	398,019	-	9,456,488	-	-	0	-	59,589	14,373	73,962	9,382,526
74	The Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan	10,709,859	-	-	-	60,126	221,818	10,991,803	-	-	0	-	-	74,108	74,108	10,917,695
75	The University of the West Indies (St.Augustine) Staff Pension Fund Plan	349,351,562	12,253,532	5,857,581	-	18,205,662	-	385,668,337	6,322,996	6,369,516	12,692,512	10,048	741,204	439,426	13,883,190	371,785,147
76	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	26,450,844	2,288,555	757,050	-	1,370,201	-	30,866,650	-	-	0	-	284,225	198,384	482,609	30,384,041
77	Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan	198,362,010	9,248,828	4,624,414	-	9,794,221	-	222,029,473	2,616,081	2,573,581	5,189,662	505,055	436,215	156,616	6,287,548	215,741,925
78	Trinidad and Tobago Stock Exchange Pension Fund Plan	4,485,330	234,916	117,458	-	-	240,361	5,078,065	64,439	-	64,439	-	88,421	58,214	211,074	4,866,991
79	Trinidad Concrete Products Limited Pension Fund Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
80	Trinidad Contractors Limited Pension Plan	23,956,630	282,724	139,460	-	1,261,986	-	25,640,800	1,033,254	414,163	1,447,417	26,275	16,548	264,104	1,754,344	23,886,456
81	Trinidad Nitrogen Company Limited Pension Plan	4,022,069	141,063	70,530	862,000	77,535	-	5,173,197	-	-	0	-	-	238,538	238,538	4,934,659
82	Trinidad Ropeworks Limited Retirement Plan for Employees	2,687,395	71,935	71,935	-	150,780	-	2,982,045	46,038	-	46,038	-	4,199	63,543	113,780	2,868,265
83	Trinidad Systems Limited Pension Plan	20,660,954	1,041,679	1,041,679	-	1,153,935	-	23,898,247	34,528	237,968	272,496	-	375,455	206,074	854,025	23,044,222
84	Trinrico Steel & Wire Products Limited Pension Fund Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0
85	United States of America Embassy in Trinidad and Tobago Pension Fund Plan	34,773,519	1,963,986	549,368	-	1,735,372	-	39,022,245	599,713	199,906	799,619	-	6,476	220,177	1,026,272	37,995,973
86	Western Scientific Company Limited Pension Fund Plan	2,791,274	102,300	102,300	-	114,691	-	3,110,565	-	-	0	-	-	7,338	7,338	3,103,227
87	William H Scott Limited Pension Plan	5,359,092	32,003	32,003	-	217,348	-	5,640,445	1,272,599	-	1,272,599	-	14,968	52,295	1,339,862	4,300,583
88	Youth Training & Employment Partnership Programme Limited Pension Fund Plan	12,030,123	1,708,981	-	-	694,213	-	14,433,317	37,591	89,762	127,353	-	-	143,899	271,252	14,162,065
	Total	2,687,785,460	139,660,691	53,146,522	949,991	161,910,436	94,175,307	3,137,628,408	65,998,202	32,114,890	98,113,092	1,705,841	11,600,112	19,405,263	130,824,309	3,006,804,099

TABLE XXXVII
SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEET 2013

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets	90% Caricom Equity	90% Caricom Government	90% Caricom Other	Foreign Government Securities	Other Foreign Securities	Foreign Equity	Total Foreign Assets	Total Assets in Fund	Total Local Asset Ratio	Local Equity Ratio	100% Caricom Equity	100% Caricom Government	100% Caricom Other
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
1	Agostini Insurance Brokers Limited Pension Fund Plan	26,661,000	1,539,807	-	-	18,698,613	3,100,000	9,547,682	162,441	-	68,131	530	67,054	59,845,257	613,175	4,767	603,486	-	1,039,638	1,929,126	4,190,193	64,035,450	93	29	681,306	5,297	670,540
2	Agostin's Limited Retirement Plan	47,542,001	7,864,617	-	-	25,551,078	6,132,879	1,404,711	80,919	-	70,894	-	87,880	88,734,979	638,046	-	790,923	-	7,150,848	3,674,805	12,254,622	100,989,601	88	25	708,940	0	878,803
3	Airports Authority Pension Fund Plan	92,176,839	22,430,571	-	-	52,775,317	-	18,424,303	393,514	-	66,414	-	-	186,266,958	597,726	-	-	-	-	41,460,020	42,057,746	228,324,704	82	23	664,140	0	0
4	Amoco Trinidad Oil Company Pension Fund Plan	460,252,264	33,722,256	245,029	-	194,458,835	52,297,723	144,177,460	-	-	529,482	1,150	2,167,593	887,851,792	4,765,339	10,349	19,508,337	-	27,908,544	-	52,192,569	940,044,361	94	21	5,294,821	11,499	21,675,930
5	Ansa McAl Limited Pension Fund Plan	51,254,400	7,399,268	203,658	-	41,017,557	-	7,594,207	1,504,635	-	179,750	202,424	40,706	109,396,606	1,617,750	1,821,819	366,357	15,189,055	8,631,723	948,340	28,575,043	137,971,649	79	30	1,797,500	2,024,243	407,063
6	ANSA McAl Pension Fund Plan	287,592,056	166,090,277	806,000	32,000,000	527,890,108	67,850,775	105,078,679	2,995,638	-	1,243,020	1,124,478	-	1,192,671,031	11,187,182	10,120,299	-	-	287,395,488	-	308,702,969	1,501,374,000	79	35	12,430,202	11,244,777	0
7	Associated Brands Limited Group Pension Fund Plan	29,203,452	6,350,264	-	-	24,695,198	-	4,482,250	5,487,343	-	167,000	127,910	112,778	70,626,195	1,503,000	1,151,193	1,015,000	1,741,222	9,719,901	173,333	15,303,649	85,929,844	82	29	1,670,000	1,279,103	1,127,778
8	Atlantic LNG Pension Plan	114,749,251	36,624,403	-	-	29,613,718	-	33,375,368	8,103,762	-	152,459	233,936	220,537	223,073,434	1,372,135	2,105,420	1,984,836	-	23,014,924	1,067,177	29,544,492	252,617,926	88	12	1,524,594	2,339,356	2,205,373
9	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	28,759,755	437,661	-	-	0	3,999,358	583,756	-	-	-	-	67,237	33,847,767	-	-	605,133	-	-	-	605,133	34,452,900	98	0	0	0	672,370
10	Bawodes Limited Pension Fund Plan	15,834,514	102,560	-	-	0	4,367,400	183,592	-	-	-	-	-	20,488,066	-	-	-	-	-	-	0	20,488,066	100	0	0	0	0
11	Berger Paints Trinidad Limited Pension Fund Plan for Monthly Paid Employees	12,890,916	1,673,704	-	-	10,848,339	1,144,036	604,130	-	-	23,174	-	38,051	27,222,350	208,569	-	342,460	-	4,401,610	-	4,952,639	32,174,989	85	34	231,743	0	380,511
12	BG Trinidad and Tobago Limited Pension Fund Plan	63,371,739	5,942,681	-	-	25,895,297	9,151,960	775,302	62,038	-	47,080	-	420,191	105,666,288	423,716	-	3,781,721	-	13,812,976	970,277	18,988,689	124,654,977	85	21	470,795	-	4,201,912
13	British American Insurance Company (Trinidad) Limited Pension Fund Plan	7,199,221	-	-	-	8,670,878	-	12,748,078	-	-	-	233,972	-	28,852,149	-	2,105,744	-	-	2,493,823	347,580	4,947,147	33,799,295	85	26	0	2,339,715	0
14	BWIA General Staff Pension Fund Plan	1,436,512	-	-	-	59,376,171	-	109,553,514	810,020	-	383,228	-	-	171,559,445	3,449,048	-	-	-	34,118,188	3,907,597	41,474,833	213,034,277	81	28	3,832,275	0	0
15	BWIA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan	2,193,743	409,049	-	-	969,799	-	365,523	265,366	91,913	-	-	-	4,295,393	-	-	-	125,377	398,828	625,256	1,149,461	5,444,854	79	18	0	0	0
17	Caribbean Industrial Research Institute Pension Plan	87,777,181	8,534,005	-	-	71,327,323	-	11,519,071	1,040,705	-	-	-	-	180,198,285	-	-	-	-	-	19,013,061	19,013,061	199,211,346	90	36	0	0	0
18	Central Bank of Trinidad and Tobago Pension Scheme	459,269,000	-	-	-	261,694,000	-	103,791,000	-	-	-	-	-	824,754,000	-	-	-	-	-	-	0	824,754,000	100	32	0	0	0
19	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	48,109,486	8,021,788	-	-	34,969,981	-	15,560,448	2,174,054	4,876,523	138,400	56,289	50,883	113,957,851	1,245,600	506,597	457,946	1,361,509	5,593,198	15,155,029	24,319,879	138,277,730	82	25	1,384,000	562,885	508,829
20	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	23,926,961	1,529,685	-	-	7,034,795	4,205,916	395,458	1,253	-	19,173	-	192,494	37,305,735	172,559	-	1,732,442	-	4,550,045	-	6,455,045	43,760,780	85	16	191,732	0	1,924,935
21	Consolidated Insurance Consultants Limited Pension Fund Plan	56,538,873	8,131,555	-	-	68,166,610	2,196,845	5,029,097	3,889,727	-	326,786	48,465	72,272	144,400,230	2,941,074	436,182	650,446	2,226,463	20,303,686	-	26,557,852	170,958,081	84	40	3,267,860	484,647	722,718
22	Coopers and Lybrand Pension Fund Plan	46,281,703	8,515,660	-	-	6,579,739	9,933,805	14,629,949	6,963,163	-	-	-	147,486	93,051,505	-	-	1,327,376	-	-	-	1,327,376	94,378,881	99	7	0	0	1,474,862
23	CPI Limited Defined Contribution Pension Plan	3,064,563	380,484	-	-	1,061,941	447,047	347,377	-	-	5,800	-	9,575	5,316,787	52,200	-	86,175	-	139,648	-	278,023	5,594,810	95	19	58,000	-	95,750
24	CUNA Caribbean Insurance Society Pension Fund Plan	14,571,343	3,497,671	-	-	13,464,655	798,648	2,854,452	2,400,965	-	39,600	25,498	20,358	37,673,190	356,400	229,479	183,225	-	6,594,060	-	7,363,164	45,036,354	84	30	396,000	254,977	203,583
25	Development Finance Limited Pension Plan	17,452,248	6,524,771	605,108	-	21,522,999	-	2,446,299	-	1,799,692	133,156	56,289	25,442	50,566,003	1,198,407	506,597	228,974	-	1,529,780	2,376,265	5,840,022	56,406,025	90	38	1,331,563	562,885	254,415
26	E&Y Services Limited Pension Scheme	21,714,522	564,935	-	-	8,551,547	-	9,166,058	92,025	2,006,582	32,903	115,726	-	42,244,298	296,127	1,041,533	-	4,969,734	-	-	6,307,394	48,551,692	87	18	329,030	1,157,259	0
27	EOG Resources Trinidad Limited Employees Pension Fund Plan	16,228,777	907,141	-	-	6,880,206	2,555,934	3,222,398	79,187	-	10,006	-	30,543	29,914,192	90,053	-	274,884	-	-	495,108	860,045	30,774,237	97	22	100,059	0	305,427
28	Ferreira Optical Limited Pension Fund Plan	8,445,319	1,050,595	95,264	-	6,813,794	-	1,285,619	21,556	1,882,081	36,769	29,292	43,183	19,703,471	330,918	263,628	388,643	278,806	625,884	2,436,803	4,324,683	24,028,154	82	28	367,687	292,920	431,826
29	First Caribbean International Bank (Trinidad & Tobago) Limited Pension Fund Plan	-	-	-	-	89,850	-	7,634,154	-	-	-	-	-	7,724,004	-	-	-	-	-	54,375	54,375	7,778,379	99	1	0	0	0

TABLE XXXVII continued
SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEET 2013

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets	90% Caricom Equity	90% Caricom Government	90% Caricom Other	Foreign Government Securities	Other Foreign Securities	Foreign Equity	Total Foreign Assets	Total Assets in Fund	Total Local Asset Ratio	Local Equity Ratio	100% Caricom Equity	100% Caricom Government	100% Caricom Other
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
30	First Citizens Bank Pension Fund Plan	484,544,516	71,666,346	-	-	344,731,813	-	100,847,149	6,801,140	-	580,446	-	32,274	1,009,203,683	5,224,010	-	290,462	-	-	127,110,875	132,625,347	1,141,829,030	88	30	5,804,455	0	322,736
31	Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	8,031,934	1,179,932	-	-	4,445,072	-	1,401,748	386,640	993,586	23,700	-	-	16,462,612	213,300	-	-	-	593,726	2,220,305	3,027,331	19,489,943	84	23	237,000	0	0
32	Guardian Defined Benefit Pension Fund Plan	56,526,257	25,216,211	-	14,500,000	135,957,487	-	55,197,881	944,582	25,970,772	485,024	-	-	314,798,214	4,365,215	-	-	-	-	7,941,005	12,306,220	327,104,434	96	42	4,850,239	0	0
33	H.S Services Limited Pension Fund Plan	8,250,354	1,742,339	-	-	5,835,281	-	1,076,539	1,260,260	452,968	78,296	37,501	-	18,733,537	704,660	337,505	-	282,325	999,374	1,257,367	3,581,231	22,314,768	84	26	782,956	375,005	0
34	Halliburton Trinidad Limited Pension Fund Plan	18,290,206	6,995,180	-	-	11,518,261	-	2,250,446	1,611,651	1,493,387	32,938	185,460	67,654	42,445,183	296,438	1,669,140	608,888	173,333	1,761,079	4,849,323	9,358,200	51,803,383	82	22	329,375	1,854,600	676,542
35	Hand Arnold (Trinidad) Limited Employees Pension Scheme	25,276,454	4,293,934	274,773	-	26,815,068	200,000	3,130,423	2,639,599	460,354	133,800	52,162	75,738	63,352,305	1,204,200	469,456	681,640	1,489,238	8,897,998	-	12,742,532	76,094,837	83	35	1,338,000	521,618	757,378
36	IBM World Trade Corporation (Trinidad Branch) Retirement Plan	100,000	-	-	-	1,951,983	-	36,091,856	-	-	-	-	-	38,143,839	-	-	-	-	6,943,708	10,701,636	17,645,344	55,789,183	68	3	0	0	0
37	Insurance Brokers West Indian Limited Pension Fund Plan	3,032,427	522,653	-	-	3,628,529	-	1,272,268	350,969	411,887	40,892	12,905	6,053	9,278,583	368,031	116,141	54,475	-	340,475	674,491	1,553,612	10,832,195	86	33	408,923	129,045	60,528
38	Johnson and Johnson (Trinidad) Ltd Staff Pension Plan	25,454,666	10,818,435	-	-	15,825,160	-	4,285,394	-	-	93,792	-	-	56,477,447	844,125	-	-	-	5,326,770	652,901	6,823,796	63,301,243	89	25	937,917	0	0
39	Lever Brothers (WI) Ltd Pension Plan	117,609,525	22,689,022	-	-	78,633,577	-	5,740,000	28,339,990	-	281,334	608	-	253,294,055	2,532,002	5,468	-	-	-	51,172,474	53,709,945	307,004,000	83	26	2,813,336	6,076	0
40	Mega Insurance Company Limited Pension Plan	16,275,720	2,547,575	-	-	17,165,177	-	1,545,218	1,292,291	937,340	65,075	128,667	40,675	39,997,738	585,675	1,158,003	366,077	495,641	738,816	4,395,761	7,739,973	47,737,711	84	36	650,750	1,286,670	406,752
41	Mittal Steel Point Lisas Limited Employees Pension Plan	361,651,800	52,489,162	8,852,932	-	282,025,488	-	96,284,805	1,582,562	4,764,924	898,627	16,840	2,490,643	811,057,783	8,087,644	151,557	22,415,785	-	3,909,201	20,172,590	54,736,777	865,794,560	94	33	8,986,271	168,397	24,906,428
42	NALIS Pension Fund Plan	5,162,696	1,295,367	-	-	5,621,670	-	48,959,828	-	-	-	-	-	61,039,561	-	-	-	-	-	7,660,912	7,660,912	68,700,473	89	8	0	0	0
43	National Flour Mills Pension Plan	72,709,008	10,960,442	-	-	35,365,547	3,717,970	11,006,980	2,144,839	-	400,115	128,627	396,983	136,830,511	3,601,035	1,157,642	3,572,844	-	9,226,137	1,232,536	18,790,194	155,620,705	88	23	4,001,150	1,286,269	3,969,827
44	National Gas Company of Trinidad and Tobago Pension Fund Plan	284,906,799	53,988,620	-	-	93,450,836	37,191,623	39,186,798	2,933,793	7,969,950	690,974	39,198	2,434,710	522,793,300	6,218,763	352,778	21,912,386	-	78,028,326	6,528,822	113,041,076	635,834,376	82	15	6,909,737	391,976	24,347,096
45	National Insurance Board Pension Fund Plan	452,183,702	85,183,382	-	-	241,630,344	-	48,400,092	31,514,271	-	659,653	-	-	859,571,444	5,936,876	-	-	-	-	55,516,137	61,453,013	921,024,457	93	26	6,596,529	0	0
46	National Insurance Property Development Company Limited Pension Fund Plan	34,818,935	7,032,124	-	-	24,516,568	-	2,274,164	1,609,102	-	104,194	-	-	70,355,087	937,742	-	-	-	-	2,741,537	3,679,279	74,034,365	95	33	1,041,935	0	0
47	National Maintenance Training and Security Co Ltd Pension Fund Plan	17,401,164	2,682,968	-	-	8,576,157	599,719	1,940,589	-	-	29,118	-	-	31,229,715	262,058	-	-	289,158	1,793,535	5,139,458	7,484,209	38,713,923	81	22	291,175	0	0
48	National Union of Government and Federated Workers Officers Pension Plan	2,456,388	-	-	-	342,267	217,380	83,938	-	-	22,172	-	35,354	3,157,500	199,552	-	318,188	-	112,676	85,830	716,245	3,873,745	82	9	221,724	0	353,542
49	National Union of Government and Federated Workers Staff Pension Fund Plan	12,652,680	3,358,604	-	-	7,119,464	-	3,222,237	803	-	6,675	-	-	26,360,463	60,076	-	-	-	-	3,777,725	3,837,801	30,198,264	87	24	66,751	0	0
50	Neal and Massy Group Pension Plan	108,861,720	200,087,124	1,419,275	-	523,421,720	-	216,268,288	109,155,634	72,334,674	3,047,781	-	3,146,822	1,237,743,038	27,430,028	-	28,321,400	11,433,656	175,284,724	60,962,127	303,431,935	1,541,174,973	80	34	30,477,809	0	31,468,222
51	Nestle Trinidad and Tobago Limited Pension Fund Plan	72,161,104	6,259,521	-	-	28,959,495	7,825,427	1,343,120	617,325	-	168,580	7,984	54,624	117,397,180	1,517,220	71,853	491,616	-	16,316,653	4,281,193	22,678,535	140,075,715	84	21	1,685,800	79,837	546,240
52	Nestle Unionized Employees Pension Fund Plan	26,039,618	2,322,282	-	-	11,262,683	3,737,929	775,456	1,035,355	-	136,700	-	55,223	45,365,246	1,230,300	-	497,011	-	5,733,221	1,365,982	8,826,514	54,191,760	84	21	1,367,000	0	552,234
53	NIHERST Pension Fund Plan	25,066,522	1,150,801	-	-	15,705,908	-	1,674,166	1,142,148	-	10,625	-	-	44,750,170	95,625	-	-	-	-	7,804,779	7,900,404	52,650,574	85	30	106,250	0	0
54	PCS Nitrogen Merged Pension Fund Plan	217,107,919	-	307,271	-	214,751,364	40,098,164	16,787,775	18,096,373	9,329,689	951,817	278,417	592,374	518,301,163	8,566,349	2,505,755	5,331,368	2,808,504	4,783,876	79,483,548	103,479,400	621,780,563	83	35	9,518,166	2,784,172	5,923,742
55	Phoenix Park Gas Processors Limited Staff Pension Fund Plan	37,275,220	5,675,137	-	-	19,955,627	-	8,593,754	1,267,457	1,899,323	106,282	28,721	20,353	74,821,874	956,534	258,486	183,179	-	-	10,956,587	12,354,787	87,176,660	86	23	1,062,816	287,207	203,532
56	Point Lisas Industrial Port Development Corporation Limited Pension Plan	75,908,994	2,674,918	-	-	20,158,501	-	15,505,518	22,747	-	132,473	-	-	114,403,151	1,192,257	-	-	-	-	11,004,605	12,196,862	126,600,013	90	16	1,324,730	0	0
57	RBTB Pension Fund Plan	230,352,079	45,620,934	4,454	-	69,762,369	33,953,038	25,777,294	1,256,981	14,917,308	494,599	625,594	288,572	423,053,222	4,451,393	5,630,344	2,597,144	2,552,266	44,859,614	33,198,230	93,288,991	516,342,213	82	14	4,945,992	6,255,938	2,885,716
58	Republic Bank Limited Staff Pension Plan	1,378,799,521	108,617,729	1,778,803	-	1,142,800,889	317,554,428	486,477,342	22,527,710	-	4,125,418	6,629	13,490,521	3,476,178,989	37,128,758	59,657	121,414,688	-	138,850	157,817,661	316,559,614	3,792,738,603	92	30	41,254,176	66,285	134,905,209

TABLE XXXVII continued
SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEET 2013

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets	90% Caricom Equity	90% Caricom Government	90% Caricom Other	Foreign Government Securities	Other Foreign Securities	Foreign Equity	Total Foreign Assets	Total Assets in Fund	Total Local Asset Ratio	Local Equity Ratio	100% Caricom Equity	100% Caricom Government	100% Caricom Other
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
59	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	169,880,076	45,100,000	24,321,641	21,850,000	188,230,752	58,280,854	83,059,552	45,124,293	-	161,719	724,751	-	636,733,638	1,455,469	6,522,762	-	-	-	17,093,200	25,071,431	661,805,069	96	28	1,617,188	7,247,513	0
60	Servol Limited Pension Fund Plan	8,730,630	1,000,000	-	-	14,586,432	-	13,083,170	-	-	74,037	-	-	37,474,269	666,336	-	-	-	7,556,620	1,494,261	9,717,217	47,191,486	79	31	740,373	0	0
61	T. Geddes Grant (Trinidad) Staff Savings and Pension Fund Plan	10,834,358	3,104,394	-	-	37,123,400	-	10,843,548	1,668,576	-	125,781	176,065	-	63,876,122	1,132,033	1,584,585	-	6,879,679	1,922,014	1,748,842	13,267,153	77,143,275	83	48	1,257,814	1,760,650	0
62	T. Geddes Grant Limited Pension Fund Plan	118,604,000	85,245,000	-	-	326,154,000	4,000,000	70,532,000	14,349,000	19,132,000	2,180,100	1,032,000	542,700	641,770,800	19,620,900	9,288,000	4,884,300	38,080,000	1,666,000	56,372,000	129,911,200	771,682,000	83	42	21,801,000	10,320,000	5,427,000
63	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	299,861,948	45,961,436	623,408	-	224,468,833	11,450,101	1,060,266,671	40,682,666	-	661,668	777,160	120,000	1,684,873,890	5,955,008	6,994,436	1,080,000	-	-	64,830,223	78,859,667	1,763,733,557	96	13	6,616,676	7,771,595	1,200,000
64	Texaco (Trinidad) Limited Staff Retirement Plan	28,666,177	5,091,244	-	-	18,904,131	2,405,674	1,807,231	-	-	64,422	-	77,049	57,015,928	579,796	-	693,445	-	5,108,436	1,425,634	7,807,311	64,823,239	88	29	644,218	0	770,494
65	The Home Mortgage Bank Pension Fund Plan	1,983,226	8,210,000	-	-	2,268,661	-	2,732,271	-	-	19,466	-	-	15,213,624	175,197	-	-	-	-	-	175,197	15,388,821	99	15	194,663	0	0
66	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	0	-	-	0	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-
67	The Regional Health Authorities Pension Fund Plan	572,874,730	65,690,383	413,628	-	161,109,140	116,962,675	38,240,852	4,322,913	-	572,554	-	733,285	960,920,161	5,152,988	-	6,599,568	-	53,249,466	6,134,458	71,136,480	1,032,056,640	93	16	5,725,542	0	7,332,853
68	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	67,580,288	16,440,654	1,570,401	-	50,471,061	3,000,000	11,308,362	2,039,013	12,311,508	293,852	-	152,649	165,167,787	2,644,665	-	1,373,838	-	7,318,647	26,595,869	37,933,020	203,100,807	81	25	2,938,517	0	1,526,487
69	Thomas Peake and Company Limited Pension Fund Plan	16,827,767	2,857,561	-	-	10,801,208	3,281,372	796,560	-	-	27,606	-	48,157	34,640,231	248,456	-	433,411	-	3,847,793	967,732	5,497,392	40,137,623	86	27	276,062	0	481,568
70	Trinidad and Tobago Bureau of Standards Saff Pension Fund Plan	49,672,087	12,440,554	-	-	25,075,477	-	9,600,466	509,760	-	-	-	-	97,298,344	-	-	-	-	-	15,183,503	15,183,503	112,481,847	87	22	0	0	0
71	Trinidad and Tobago Civil Aviation Authority Pension Plan	31,856,234	17,639,524	-	-	19,207,573	-	14,064,103	3,549,286	-	98,238	90,099	132,410	86,637,467	884,141	810,888	1,191,690	-	4,350,412	532,958	7,770,089	94,407,556	92	20	982,379	900,987	1,324,100
72	Trinidad and Tobago Electricity Commission Pension Plan	672,353,375	59,384,301	128,791,301	-	2,439,327,452	994,791,600	203,716,867	140,208,392	-	9,312,851	9,754,379	-	4,657,640,518	83,815,660	87,789,407	-	-	-	221,003,286	392,608,352	5,050,248,870	92	48	93,128,511	97,543,785	0
73	Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	0	4,349,065	407	-	-	-	-	-	4,349,472	-	-	-	-	-	-	0	4,349,472	100	0	0	0	0
74	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	105,070,897	24,408,842	-	-	420,000	44,783,439	1,836,360	1,746,904	-	18,125	-	901,912	179,186,479	163,125	-	8,117,206	-	11,804,352	6,166,446	26,251,129	205,437,608	87	0	181,250	0	9,019,118
75	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	101,258,778	14,263,600	-	-	63,238,433	15,514,191	35,857,323	226,179	-	284,991	2,826	602,698	231,249,019	2,564,920	25,434	5,424,283	-	-	8,840,958	16,855,595	248,104,614	93	25	2,849,911	28,260	6,026,981
76	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	124,375,974	38,090,952	1,497,863	-	110,048,962	-	18,459,449	3,118,487	-	577,373	-	-	296,169,060	5,196,355	-	-	-	-	21,374,979	26,571,334	322,740,394	92	34	5,773,728	0	0
77	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	635,468,725	118,329,443	1,606,624	-	433,995,531	37,795,425	96,129,322	54,657,351	63,220,333	631,350	403,527	18,493	1,442,256,124	5,682,150	3,631,739	166,441	12,316,376	292,701,496	-	314,498,201	1,756,754,325	82	25	6,313,500	4,035,265	184,934
78	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan	28,073,026	1,916,667	-	-	31,341,926	-	12,149,353	-	-	276,617	-	-	73,757,589	2,489,557	-	-	-	-	-	2,489,557	76,247,146	97	41	2,766,174	0	0
79	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan	949,097,730	170,179,576	1,458,094	-	746,022,259	5,835,163	194,621,379	100,878,959	5,561,535	5,051,086	3,473,419	4,645,001	2,186,824,201	45,459,776	31,260,768	41,805,006	16,669,114	116,889,277	269,202,308	521,286,249	2,708,110,450	81	28	50,510,862	34,734,187	46,450,007
80	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	-	-	-	-	0	-	151,971,296	-	-	-	-	-	151,971,296	-	-	-	-	-	-	0	151,971,296	100	0	0	0	0
81	Trinidad Building and Loan Association Pension Fund Plan	5,512,736	-	-	-	14,134,721	-	5,511,338	-	-	-	-	-	25,158,795	-	-	-	-	-	1,443,833	1,443,833	26,602,628	95	53	0	0	0
82	Trinidad Cement Limited Employees Pension Fund Plan	415,891,178	39,909,278	9,199,661	-	279,123,629	33,650,695	79,714,865	1,058,581	3,286,155	781,617	9,199	3,390,820	866,015,678	7,034,554	82,791	30,517,378	-	3,082,368	27,184,664	67,901,755	933,917,433	93	30	7,816,171	91,990	33,908,198
83	Trinidad Express Newspapers Limited Pension Fund Plan	60,388,604	6,317,242	-	-	23,940,321	6,081,255	7,190,958	196,449	-	18,125	-	19,788	104,152,742	163,125	-	178,094	-	4,401,889	976,315	5,719,423	109,872,165	95	22	181,250	0	197,882
84	Trinidad Hilton Pension Plan	29,031,876	6,346,597	-	-	29,068,260	2,831,211	3,927,468	284,179	1,087,314	63,996	-	-	72,640,901	575,967	-	-	224,175	1,364,852	9,995,145	12,160,139	84,801,040	86	34	639,963	0	0
85	Trintoplan Consultants Limited Pension Plan	64,417,732	11,319,944	-	-	50,190,740	-	4,947,752	204,582	199,671	38,348	-	-	131,318,769	345,134	-	-	-	684,155	17,472,310	18,501,599	149,820,368	88	34	383,482	0	0
86	Tucker Energy Services Holdings Limited Pension Fund Plan	38,746,251	7,994,690	145,091	-	30,794,484	-	6,646,477	3,421,837	4,291,666	108,125	48,134	57,337	92,254,092	973,125	433,207	516,031	394,703	3,818,195	15,436,243	21,571,504	113,825,596	81	27	1,081,250	481,341	573,368
87	Unicomer (Trinidad) Limited Pension Plan	28,647,511	4,170,987	-	-	12,633,169	3,872,149	970,529	4,808,657	-	57,839	-	103,324	55,264,165	520,547	-	929,919	-	-	717,108	2,167,573	57,431,738	96	22	578,385	0	1,033,243

TABLE XXXVII continued
SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEET 2013

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets	90% Caricom Equity	90% Caricom Government	90% Caricom Other	Foreign Government Securities	Other Foreign Securities	Foreign Equity	Total Foreign Assets	Total Assets in Fund	Total Local Asset Ratio	Local Equity Ratio	100% Caricom Equity	100% Caricom Government	100% Caricom Other
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
88	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan	5,941,884	2,268,022	-	-	3,726,696	-	1,222,560	355,787	-	2,898	-	-	13,517,847	26,080	-	-	-	805,342	21,674	853,096	14,370,943	94	26	28,978	0	0
89	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan	272,348,882	66,132,853	-	-	296,825,685	-	58,157,361	6,453,430	-	123,625	292,511	-	700,334,347	1,112,625	2,632,602	-	-	-	39,071,774	42,817,001	743,151,348	94	40	1,236,250	2,925,113	0
90	Y. De Lima and Company Limited Pension Fund Plan	4,396,826	1,189,770	165,593	-	4,416,478	-	739,784	725,236	417,250	27,179	22,515	14,595	12,115,227	244,614	202,639	131,357	69,333	764,703	1,289,120	2,701,765	14,816,992	82	30	271,793	225,154	145,952
	Total	11,141,799,073	1,956,319,664	184,385,872	68,350,000	10,568,202,067	1,962,162,873	4,064,286,635	705,653,050	262,100,385	39,127,910	20,611,850	38,603,053	31,011,602,432	352,151,189	185,506,648	347,427,481	120,049,667	1,346,547,568	1,607,915,392	3,959,597,945	34,971,200,377			391,279,099	206,118,498	386,030,534

TABLE XXXVIII
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2013

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	Agostini Insurance Brokers Limited Pension Fund Plan	59,400,938	1,408,180	985,726	-	2,160,187	2,510,285	66,465,316	1,454,996	447,654	1,902,650	-	178,198	468,309	2,549,157	63,916,159
2	Agostini's Limited Retirement Plan	90,822,524	2,000,132	2,000,132	-	3,550,696	6,126,827	104,500,311	2,024,427	657,664	2,682,091	-	522,168	485,510	3,689,769	100,810,542
3	Airports Authority Pension Fund Plan	193,002,978	12,320,444	4,372,947	-	7,993,346	15,119,466	232,809,181	2,111,798	513,938	2,625,736	-	139,917	1,947,523	4,713,176	228,096,005
4	Amoco Trinidad Oil Company Pension Fund Plan	805,385,357	63,092,903	21,665,464	-	26,470,012	54,428,769	971,042,505	24,564,219	3,741,251	28,305,470	236,207	337,602	6,831,298	35,710,577	935,331,928
5	Ansa McAl Limited Pension Fund Plan	118,538,413	3,181,137	3,180,995	-	4,536,399	11,162,127	140,599,071	762,329	657,625	1,419,954	68,988	307,535	1,411,118	3,207,595	137,391,476
6	ANSA McAl Pension Fund Plan	1,344,076,000	9,323,000	9,323,000	-	58,960,000	106,570,000	1,528,252,000	17,076,000	7,956,000	25,032,000	-	2,943,000	4,989,000	32,964,000	1,495,288,000
7	Associated Brands Limited Group Pension Fund Plan	74,415,875	4,038,230	1,838,521	-	2,709,309	5,579,068	88,581,003	1,812,584	448,814	2,261,398	-	24,875	815,652	3,101,925	85,479,078
8	Atlantic LNG Pension Plan	202,360,081	22,848,777	9,744,115	-	7,479,580	12,743,377	255,175,930	610,070	150,734	760,804	-	801,284	1,305,902	2,867,990	252,307,940
9	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	33,640,744	-	-	-	1,778,124	242,988	35,661,856	974,056	177,439	1,151,495	-	-	316,615	1,468,110	34,193,746
10	Bawodes Limited Pension Fund Plan	18,806,185	339,171	244,956	-	976,450	146,990	20,513,752	-	-	-	-	19,186	6,500	25,686	20,488,066
11	Berger Paints Trinidad Limited Pension Fund Plan for Monthly Paid Employees	30,735,358	66,719	66,719	-	1,040,481	1,659,184	33,568,461	1,029,337	283,194	1,312,531	-	-	428,510	1,741,041	31,827,420
12	BG Trinidad and Tobago Limited Pension Fund Plan	103,095,733	7,704,709	3,644,435	-	3,056,649	8,438,136	125,939,662	236,495	360,386	596,881	73,259	404,386	757,292	1,831,818	124,107,844
13	British American Insurance Company (Trinidad) Limited Pension Fund Plan	29,128,856	2,889,810	417,242	-	866,781	2,322,764	35,625,453	973,906	636,665	1,610,571	-	191,656	96,856	1,899,083	33,726,370
14	BWIA General Staff Pension Fund Plan	210,868,089	-	-	-	2,192,298	7,217,017	220,277,404	-	-	0	279,696	248,181	10,254,264	10,782,141	209,495,263
15	BWIA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan	3,759,577	1,473,815	-	-	127,212	96,082	5,456,686	16,448	-	16,448	-	-	132	16,580	5,440,106
17	Caribbean Industrial Research Institute Pension Plan	184,152,358	1,210	1,210	-	6,814,211	14,820,271	205,789,260	4,786,642	1,194,286	5,980,928	-	-	896,236	6,877,164	198,912,096
18	Central Bank of Trinidad and Tobago Pension Scheme	761,922,000	4,963,000	4,963,000	-	33,443,000	35,549,000	840,840,000	12,710,000	3,777,000	16,487,000	-	142,000	200,000	16,829,000	824,011,000

TABLE XXXVIII continued
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2013

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
19	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	120,891,415	7,499,000	-	-	4,806,369	8,835,814	142,032,598	2,222,124	977,014	3,199,138	-	-	943,102	4,142,240	137,890,358
20	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	38,032,832	1,515,688	1,434,811	-	1,253,790	2,278,659	44,515,780	-	210,570	210,570	75,020	275,987	315,869	877,446	43,638,334
21	Consolidated Insurance Consultants Limited Pension Fund Plan	146,841,912	-	-	-	5,482,732	20,415,687	172,740,331	918,520	41,321	959,841	-	-	1,141,916	2,101,757	170,638,574
22	Coopers and Lybrand Pension Fund Plan	87,067,085	1,595,805	2,996,684	-	3,451,019	2,313,114	97,423,707	2,336,157	121,438	2,457,595	15,310	216,637	558,078	3,247,620	94,176,087
23	CPI Limited Defined Contribution Pension Plan	4,623,049	418,615	255,349	-	191,341	271,242	5,759,596	-	-	-	-	108,608	86,080	194,688	5,564,908
24	CUNA Caribbean Insurance Society Pension Fund Plan	40,402,763	1,324,853	680,236	-	1,479,019	2,903,755	46,790,626	850,058	521,954	1,372,012	-	105,068	438,261	1,915,341	44,875,285
25	Development Finance Limited Pension Plan	51,560,840	-	-	-	5,397,724	1,363,721	58,322,285	1,301,778	106,726	1,408,504	-	-	811,824	2,220,328	56,101,957
26	E&Y Services Limited Pension Scheme	44,513,136	490,372	490,372	-	1,851,698	2,510,626	49,856,204	1,061,060	47,206	1,108,266	-	116,102	181,196	1,405,564	48,450,640
27	EOG Resources Trinidad Limited Employees Pension Fund Plan	25,145,294	1,926,751	1,019,673	-	1,012,711	1,970,043	31,074,472	112,371	-	112,371	-	4,358	266,907	383,636	30,690,836
28	Ferreira Optical Limited Pension Fund Plan	21,806,068	544,732	697,606	-	849,912	983,791	24,882,109	11,557	565,439	576,996	-	145,121	257,839	979,956	23,902,153
29	First Caribbean International Bank (Trinidad & Tobago) Limited Pension Fund Plan	6,464,883	1,054,563	179,718	-	67,796	91,571	7,858,531	-	-	0	-	113,074	-	113,074	7,745,457
30	First Citizens Bank Pension Fund Plan	1,054,593,178	9,754,761	9,638,402	-	41,027,524	52,225,737	1,167,239,602	11,852,592	7,902,802	19,755,394	74,232	654,162	6,012,580	26,496,368	1,140,743,234
31	Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	16,087,576	1,070,974	535,044	-	630,882	1,325,305	19,649,781	21,792	-	21,792	-	49,970	141,539	213,301	19,436,480
32	Guardian Defined Benefit Pension Fund Plan	215,170,327	16,497,926	-	-	13,014,729	-354,394	244,328,588	8,624,297	-	8,624,297	-	-	2,119,530	10,743,827	233,584,761
33	H.S Services Limited Pension Fund Plan	24,320,523	654,525	634,965	-	2,087,380	96,693	27,794,086	-	6,937,082	6,937,082	-	169,352	197,736	7,304,170	20,489,916
34	Halliburton Trinidad Limited Pension Fund Plan	46,418,367	1,847,252	-	-	1,978,462	3,878,861	54,122,942	1,230,552	864,181	2,094,733	-	-	390,826	2,485,559	51,637,383
35	Hand Arnold (Trinidad) Limited Employees Pension Scheme	71,145,378	732,672	262,010	-	2,738,554	5,503,523	80,382,137	3,392,575	395,356	3,787,931	-	164,733	625,184	4,577,848	75,804,289
36	IBM World Trade Corporation (Trinidad Branch) Retirement Plan	52,312,433	-	-	-	959,534	4,537,060	57,809,027	1,972,597	-	1,972,597	-	-	47,247	2,019,844	55,789,183

TABLE XXXVIII continued
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2013

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
37	Insurance Brokers West Indian Limited Pension Fund Plan	10,624,718	182,965	101,647	-	476,655	578,863	11,964,848	383,986	734,029	1,118,015	-	14,108	530	1,132,653	10,832,195
38	Johnson and Johnson (Trinidad) Ltd Staff Pension Plan	60,969,828	-	-	-	2,812,142	2,389,167	66,171,137	2,319,142	166,296	2,485,438	-	23,000	625,996	3,134,434	63,036,703
39	Lever Brothers (WI) Ltd Pension Plan	276,613,709	2,171,593	2,171,596	-	9,942,067	23,304,680	314,203,645	6,389,931	1,918,836	8,308,767	576,822	84,399	1,516,304	10,486,292	303,717,353
40	Mega Insurance Company Limited Pension Plan	43,559,968	177,979	177,979	-	1,612,988	4,096,676	49,625,590	782,358	829,292	1,611,650	-	66,285	364,714	2,042,649	47,582,941
41	Mittal Steel Point Lisas Limited Employees Pension Plan	799,588,165	7,203,141	7,122,860	-	28,292,186	56,102,973	898,309,325	23,944,637	5,321,123	29,265,760	690,083	149,235	3,825,078	33,930,156	864,379,169
42	NALIS Pension Fund Plan	52,654,043	6,188,659	3,223,260	6,757,140	148,750	100,593	69,072,445	206,717	563,430	770,147	-	51,218	625,339	1,446,704	67,625,741
43	National Flour Mills Pension Plan	146,704,690	4,816,818	1,582,239	-	4,920,022	1,038,620	159,062,389	2,386,562	-	2,386,562	-	73,010	1,197,612	3,657,184	155,405,205
44	National Gas Company of Trinidad and Tobago Pension Fund Plan	529,486,511	57,797,871	10,392,628	-	17,936,916	31,797,341	647,411,267	9,332,363	10,749,570	20,081,933	-	47,076	3,982,039	24,111,048	623,300,219
45	National Insurance Board Pension Fund Plan	825,707,232	7,805,388	4,555,489	-	38,384,459	74,953,485	951,406,053	21,087,597	9,261,658	30,349,255	69,506	409,678	1,338,310	32,166,749	919,239,304
46	National Insurance Property Development Company Limited Pension Fund Plan	66,479,218	329,750	330,474	-	3,168,791	6,128,761	76,436,994	767,954	1,310,789	2,078,743	-	14,263	435,730	2,528,736	73,908,258
47	National Maintenance Training and Security Co Ltd Pension Fund Plan	34,016,455	1,780,927	483,948	-	1,096,758	2,369,038	39,747,126	1,039,242	380,339	1,419,581	-	53,359	364,630	1,837,570	37,909,556
48	National Union of Government and Federated Workers Officers Pension Plan	3,544,541	444,036	100,606	-	147,187	94,700	4,331,070	258,008	41,977	299,985	-	-	216,048	516,033	3,815,037
49	National Union of Government and Federated Workers Staff Pension Fund Plan	28,398,744	488,044	259,224	-	1,358,937	1,528,533	32,033,482	1,223,846	272,000	1,495,846	-	11,233	426,290	1,933,369	30,100,113
50	Neal and Massy Group Pension Plan	1,404,529,129	-	-	-	50,381,755	116,016,126	1,570,927,010	22,178,059	6,430,062	28,608,121	306,083	20,537	9,069,473	38,004,214	1,532,922,796
51	Nestle Trinidad and Tobago Limited Pension Fund Plan	127,714,297	4,821,394	2,412,603	-	3,919,891	9,851,698	148,719,883	3,843,057	2,232,998	6,076,055	-	1,033,838	1,028,855	8,138,748	140,581,135
52	Nestle Unionized Employees Pension Fund Plan	45,956,395	3,003,464	1,728,339	-	1,633,082	3,896,228	56,217,508	1,183,089	242,206	1,425,295	-	287,519	468,032	2,180,846	54,036,662
53	NIHERST Pension Fund Plan	46,460,571	1,363,508	433,783	-	1,894,600	3,538,394	53,690,856	367,377	196,279	563,656	-	94,181	596,505	1,254,342	52,436,514
54	PCS Nitrogen Merged Pension Fund Plan	558,507,628	2,845,128	3,184,428	-	19,406,499	51,678,495	635,622,178	6,905,511	4,000,522	10,906,033	-	53,740	3,883,773	14,843,546	620,778,632

TABLE XXXVIII continued
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2013

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
55	Phoenix Park Gas Processors Limited Staff Pension Fund Plan	65,923,708	13,732,536	2,849,471	-	1,948,445	6,113,682	90,567,842	108,205	2,899,321	3,007,526	85,891	87,948	757,445	3,938,810	86,629,032
56	Point Lisas Industrial Port Development Corporation Limited Pension Plan	111,746,627	7,797,022	2,084,973	-	4,627,952	4,676,794	130,933,368	1,827,721	1,463,420	3,291,141	56,344	198,654	1,131,726	4,677,865	126,255,503
57	RBTT Pension Fund Plan	448,986,330	37,695,368	-	-	19,653,082	17,836,054	524,170,834	-	8,159,849	8,159,849	420,547	4,566	356,781	8,941,743	515,229,091
58	Republic Bank Limited Staff Pension Plan	3,477,082,036	-	-	-	110,023,897	289,853,494	3,876,959,427	47,425,128	18,235,768	65,660,896	70,944	-	22,283,326	88,015,166	3,788,944,261
59	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	608,557,817	22,964,325	-	-	27,575,225	26,813,033	685,910,400	12,895,281	5,633,376	18,528,657	-	-	5,628,672	24,157,329	661,753,071
60	Servol Limited Pension Fund Plan	43,146,673	1,428,792	1,428,792	-	1,649,739	674,859	48,328,855	624,800	-	624,800	-	400,204	114,931	1,139,935	47,188,920
61	T. Geddes Grant (Trinidad) Staff Savings and Pension Fund Plan	52,303,870	-	-	-	3,115,409	9,661,964	65,081,243	1,067,504	-	1,067,504	-	-	2,837,667	3,905,171	61,176,072
62	T. Geddes Grant Limited Pension Fund Plan	733,134,000	265,000	765,000	-	33,768,000	50,533,000	818,465,000	28,002,000	3,640,000	31,642,000	-	118,000	15,853,000	47,613,000	770,852,000
63	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	1,693,520,324	12,641,450	12,639,573	-	29,659,154	67,331,274	1,815,791,775	45,347,715	5,590,990	50,938,705	1,258,176	1,185,321	7,174,034	60,556,236	1,755,235,539
64	Texaco (Trinidad) Limited Staff Retirement Plan	59,681,334	160,097	160,097	-	2,047,705	4,438,466	66,487,699	1,295,611	262,890	1,558,501	-	-	105,958	1,664,459	64,823,240
65	The Home Mortgage Bank Pension Fund Plan	13,608,798	288,979	144,119	-	903,961	463,015	15,408,872	-	15,188	15,188	-	-	4,862	20,050	15,388,822
66	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	The Regional Health Authorities Pension Fund Plan	863,711,815	90,566,018	24,447,621	-	28,953,692	35,062,527	1,042,741,673	2,646,104	2,731,998	5,378,102	258,598	635,774	5,740,740	12,013,214	1,030,728,459
68	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	185,971,599	5,680,920	1,768,738	-	6,340,374	10,017,657	209,779,288	7,219,444	323,000	7,542,444	378,681	599,319	1,197,421	9,717,865	200,061,423
69	Thomas Peake and Company Limited Pension Fund Plan	36,136,490	1,183,340	423,310	-	1,198,559	2,795,971	41,737,670	790,897	629,919	1,420,816	-	-	292,931	1,713,747	40,023,923
70	Trinidad and Tobago Bureau of Standards Saff Pension Fund Plan	104,601,034	1,093,076	308,887	-	4,636,726	4,108,688	114,748,411	1,320,047	757,085	2,077,132	-	21,476	167,956	2,266,564	112,481,847
71	Trinidad and Tobago Civil Aviation Authority Pension Plan	80,476,915	7,788,987	2,160,323	-	3,587,843	4,280,297	98,294,365	1,970,978	1,856,161	3,827,139	326,610	-	1,316,670	5,470,419	92,823,946
72	Trinidad and Tobago Electricity Commission Pension Plan	4,627,887,024	61,792,287	31,914,090	-	133,046,824	306,090,383	5,160,730,608	128,998,312	55,605,175	184,603,487	12,693,917	615,474	4,826,554	202,739,432	4,957,991,176

TABLE XXXVIII continued
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2013

	NAME OF PLAN	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
73	Trinidad and Tobago Electricity Commission Provident Fund	3,984,884	-	-	-	52,780	-	4,037,664	-	-	0	-	-	165,811	165,811	3,871,853
74	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	202,009,152	50,880	50,880	-	6,179,300	4,379,924	212,670,136	3,086,937	3,629,870	6,716,807	-	-	1,032,547	7,749,354	204,920,782
75	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	222,952,196	7,675,754	3,837,895	-	9,265,983	16,306,755	260,038,583	6,384,839	4,111,503	10,496,342	77,059	-	2,852,927	13,426,328	246,612,255
76	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	292,311,353	5,453,589	1,753,844	-	12,934,658	26,837,417	339,290,861	8,691,330	5,522,893	14,214,223	75,426	79,555	3,325,083	17,694,287	321,596,574
77	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,656,192,944	10,749,496	5,303,822	-	54,300,207	96,106,701	1,822,653,170	36,802,708	25,149,439	61,952,147	333,531	750,920	5,348,877	68,385,475	1,754,267,695
78	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan	60,132,120	3,970,051	1,448,004	-	3,291,373	9,076,546	77,918,094	1,131,168	150,000	1,281,168	-	-	389,780	1,670,948	76,247,146
79	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan	1,789,210,375	8,099,516	7,669,519	-	101,605,037	191,486,192	2,098,070,639	46,541,680	6,675,310	53,216,990	1,028,601	-	18,749,458	72,995,049	2,025,075,590
80	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	131,718,850	10,016,757	3,576,323	-	393,486	11,790,906	157,496,322	1,664,534	3,319,499	4,984,033	334,330	436,292	156,398	5,911,053	151,585,269
81	Trinidad Building and Loan Association Pension Fund Plan	23,217,132	25,467	25,467	-	844,505	3,033,180	27,145,750	534,278	-	534,278	-	1,398	63,268	598,944	26,546,806
82	Trinidad Cement Limited Employees Pension Fund Plan	854,702,520	7,857,040	5,501,561	-	33,509,302	67,523,828	969,094,251	23,515,495	9,810,056	33,325,551	-	262,681	3,240,345	36,828,577	932,265,674
83	Trinidad Express Newspapers Limited Pension Fund Plan	96,495,419	2,980,027	2,066,338	-	4,068,023	5,377,983	110,987,790	-	259,554	259,554	33,176	423,798	707,694	1,424,222	109,563,568
84	Trinidad Hilton Pension Plan	76,174,191	454,894	287,439	-	2,744,473	7,607,574	87,268,571	1,880,092	374,322	2,254,414	-	1,920	703,696	2,960,030	84,308,541
85	Trintoplan Consultants Limited Pension Plan	136,829,298	12,891	34,391	-	5,883,553	10,798,402	153,558,535	1,892,884	1,376,889	3,269,773	-	632	1,031,677	4,302,082	149,256,453
86	Tucker Energy Services Holdings Limited Pension Fund Plan	100,421,558	3,422,457	2,095,270	-	3,397,292	7,672,186	117,008,763	2,103,978	923,534	3,027,512	81,593	245,367	720,837	4,075,309	112,933,454
87	Unicomer (Trinidad) Limited Pension Plan	49,201,875	2,748,318	2,822,531	-	1,666,193	3,531,579	59,970,496	-	1,604,146	1,604,146	36,949	530,839	533,632	2,705,566	57,264,930
88	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan	10,693,204	1,154,013	2,242,544	-	430,608	845,981	15,366,350	177,276	765,404	942,680	21,983	-	337,317	1,301,980	14,064,370
89	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan	732,387,814	7,828,509	6,295,820	-	28,375,050	43,676,205	818,563,398	33,965,645	47,685,959	81,651,604	1,060,915	418,280	12,689	83,143,488	735,419,910
90	Y. De Lima and Company Limited Pension Fund Plan	13,860,938	72,932	72,932	-	579,823	761,487	15,348,112	453,121	-	453,121	-	-	181,080	634,201	14,713,911
	Total	31,051,996,184.0	621,651,179	245,714,009	6,757,140	1,122,227,829	2,132,911,534	35,181,257,874	662,016,485	303,507,663	965,524,148	21,098,477	17,888,257	185,055,479	1,189,566,361	33,991,691,513