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CENTRAL BANK OF  
TRINIDAD & TOBAGO

# REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED  
31st DAY OF DECEMBER

# 2015

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**REPORT ON INSURANCE AND PENSIONS FOR THE YEAR ENDED  
31ST DECEMBER, 2015**

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

Dear Sir

- 1.01 I have the honor to submit to you for presentation to Parliament the Forty-eighth Annual Report on the administration of the Insurance Act, Chap 84:01 (Insurance Act) being presented by The Central Bank of Trinidad and Tobago.
- 1.02 This Report is submitted under the Insurance Act and is for the period ended 31st December, 2015.
- 1.03 The Insurance Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.
- 1.04 This Report is based on the documents submitted under sections 56, 60, 113, 184, 185 and 191 of the Insurance Act for the year 2015 and on directions and explanations made up to March 1<sup>st</sup> 2017 pursuant to section 61 of the Insurance Act.
- 1.05 This report is prepared in two parts:
- |         |   |
|---------|---|
| PART I  | INSURANCE COMPANIES<br>A - LONG-TERM INSURANCE<br>B - GENERAL INSURANCE |
| PART II | PENSION FUND PLANS  |
- 1.06 A summary of the Balance Sheets of insurance companies is included as Appendix A.

Respectfully submitted

Alvin Hilaire  
Governor  
CENTRAL BANK OF TRINIDAD AND TOBAGO

## 2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.01 In 2015, Gross Premium Income in the industry totaled \$6,211.2 million which represents 4.1% of the Gross Domestic Product at current prices (2014 - 3.5%). This is an increase of 1.8% over the gross premiums of \$6,103.8 million reported for 2014. It should be noted that, similar to the previous seven (7) years, 2015 figures do not include Colonial Life Insurance Company Limited and British American Insurance Company (Trinidad) Limited.
- 2.02 Gross Premium Income for the year reflected overall growth in respect of long-term (life), motor and other lines of business.

	Gross Premium Income		
	<u>2015</u>	<u>2014</u>	<u>% Inc/(Dec)</u>
	\$M	\$M	
Long-Term (Life)	2,352.7	2,319.5	1.4
Motor Vehicle	1,279.7	1,272.5	0.6
Property (Fire and Allied Perils)	1,441.6	1,445.7	(0.3)
Other	1,137.1	1,066.0	6.7
	<u>6,211.2</u>	<u>6,103.8</u>	<u>1.8</u>

### Long-term Business

- 2.03 Policies in force at the end of 2015 were reported as 554,357, an increase of 4.8% over the 2014 reported figure of 529,061.

The total number of new policies sold during 2015 was 64,928, an increase of 8.9% over the previous year 59,651.

Policy lapses and forfeitures increased by 6.5% in 2015 compared to a 26.3% increase during 2014. Surrenders increased by 1.2% in 2015 compared to a 6.5% increase during 2014.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$16.6 billion (2014 – \$15.5 billion).

## General Insurance Business

- 2.04 Gross Premiums increased in respect of all classes of general insurance except property business during 2015. Net Premiums increased for property and other classes, and decreased for motor.

## Insurance Intermediaries

- 2.05 The number of intermediaries registered at the end of 2015 was **2,669** (2014 – **2,764**).

The information is summarized as follows:

	<u><b>2015</b></u>	<u><b>2014</b></u>	<u><b>% Inc./(Dec.)</b></u>
Salesmen	2,050	2,162	(5.1)
Agents	504	486	3.7
Brokers	86	83	3.6
Adjusters	29	33	(12.1)
Total	<u><b>2,669</b></u>	<u><b>2,764</b></u>	<u><b>(3.4)</b></u>

The total revenue collected from registration fees for the period ended 31st December, 2015 amounted to **\$1,224,983.34** and in 2014 - **\$1,083,316.66** (an increase of 13.1%).

Lists of registered **Agents, Brokers and Adjusters** under the Insurance Act, Chapter 84:01 as at 31<sup>st</sup> December 2015 are provided at Appendices B, C and D respectively of this report.

## Pension Fund Plans

- 2.06 The number of pension fund plans registered at the end of 2015 was 291 (2014 – 284). The information is summarized as follows:

	<u><b>2015</b></u>	<u><b>2014</b></u>	<u><b>% Inc/(Dec)</b></u>
Self Administered Pension Fund Plans	103	101	2.0
Insured Pension Fund Plans	87	85	2.4
Pension Fund Plans (awaiting deregistration and In the process of winding up)	101	98	3.1
	<u><b>291</b></u>	<u><b>284</b></u>	<u><b>2.5</b></u>

## PART I INSURANCE COMPANIES

### 3. LONG-TERM INSURANCE BUSINESS

3.01 There were twenty (20) companies registered to transact long-term business in Trinidad and Tobago at the end of 2015. Nine (9) companies were not writing new business as at December 2015.

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
<b>LOCAL</b>					
1. Assuria Life (T&T) Ltd.~	*	-	-	-	*
2. Bancassurance Caribbean Limited #	*	-	*	-	*
3. British-American Insurance Company (Trinidad) Limited	NOT	WRITING	NEW	BUSINESS	
4. Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited +	NOT	WRITING	NEW	BUSINESS	
5. Colonial Life Insurance Company (Trinidad) Limited	NOT	WRITING	NEW	BUSINESS	
6. Cuna Caribbean Insurance Society Limited	*	-	*	-	-
7. Guardian Life of the Caribbean Limited	*	-	*	*	*
8. Maritime Life (Caribbean) Limited	*	-	*	*	*
9. Nationwide Insurance Company Trinidad Limited	NOT	WRITING	NEW	BUSINESS	
10. Pan-American Life Insurance Company of Trinidad and Tobago (formerly American Life and General Insurance Company)	*	-	*	*	*
11. Scotia Life Trinidad and Tobago Limited	*	-	*	-	*
12. Tatil Life Assurance Company Limited	*	-	*	*	*
13. The Beacon Insurance Company Limited	-	-	*	-	*
14. Demerara Life Assurance Company of Trinidad and Tobago Limited	NOT	WRITING	NEW	BUSINESS	
15. TRINRE Insurance Company Limited	-	-	*	-	-
16. United Security Life Insurance Company Limited □	NOT	WRITING	NEW	BUSINESS	
<b>REGIONAL</b>					
17. Life of Barbados Limited □	NOT	WRITING	NEW	BUSINESS	
18. Sagicor Life Incorporated	*	-	*	-	*
<b>OTHER</b>					
19. Lincoln Assurance Limited ◇	NOT	WRITING	NEW	BUSINESS	
20. Sun Life Assurance of Canada ɣ	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 MEGA Insurance Company Limited

ɣ Sun Life Assurance of Canada was deregistered in October 2015

\* Denotes business written

- Denotes business not written



**New Business Written**

- 3.03 Eleven (11) companies which wrote new business (10 in 2014) submitted the required information under this caption.

Details are as follows: -

	<u><b>2015</b></u>	<u><b>2014</b></u>
Number of Policies	64,928	59,651
Sum Assured \$	14,172,903,237	13,279,377,737
Annual Premiums \$	431,872,946	400,535,290

**Existing Business**

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

The information is summarized as follows:

	<u><b>2015</b></u>	<u><b>2014</b></u>
Number of Policies	554,357	529,061
Sum Assured \$	129,779,463,257	115,420,471,543

## Policies Discontinued or Redeemed

- 3.05 Fifteen (15) companies submitted information concerning policies discontinued or redeemed during 2015. The information for the years 2012 to 2015 is summarized hereunder.

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

## Policy Loans

- 3.06 Policy loans in respect of twelve (12) companies for the year 2015 totaled \$256,331,050 an increase of 5.5% over the 2014 figure of \$242,885,670. The ratio of policy loans to total reserves increased from 1.52% in 2014 to 1.54% in 2015.

	<i>Policy Loans</i>	<i>Reserves</i>	<i>Policy Loan/ Reserves</i> %
	\$	\$	
Local Companies	242,819,094	13,302,185,354	1.83
Regional Companies	13,511,956	3,377,377,660	0.40
TOTAL	256,331,050	16,679,563,014	1.54

## Statutory Funds <sup>1</sup>

- 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 fifteen (15) companies which submitted Returns amounted to \$16.2 billion an increase of 4.0% over the liabilities of \$15.6 billion in 2014. 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 \$16.6 billion which is an increase of 7.1% from \$15.5 billion in 2014.
- 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.

<sup>1</sup> 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 2015 was \$14,394,905,297 representing a local asset ratio of 86.5%; the amount reported for the previous year was \$13,797,598,459 (local asset ratio of 88.9%).

### **Revenue Account**

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

### **Reinsurance**

- 3.14 The average retention of life insurance premiums written by fifteen (15) companies during 2015 was 90.4%, compared to 90.6% in 2014.

### **Valuation Reports**

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

Reports were received from the following companies:

- Assuria Life (T&T) Ltd.
- Bancassurance Caribbean Limited
- CUNA Caribbean Insurance Society Limited
- Demerara Life Assurance Company of Trinidad and Tobago Limited
- Guardian Life of the Caribbean Limited
- Maritime Life (Caribbean) Limited
- Nationwide Insurance Company Limited /  
United Security Life 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
- TRINRE Insurance Company Limited

Details are contained in Tables XXII to XXXIV

#### 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 2015.

4.02 The types of business<sup>2</sup> transacted by registered companies were as follows:

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

<sup>2</sup> Other business includes Group Health, Marine, Pecuniary Loss, General Accident and Export Credit

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

\* Denotes business written

- Denotes business not written

**Statutory Deposits <sup>3</sup>**

- 4.03 Section 29 of the Insurance Act Chap. 84:01 requires that companies transacting general insurance business maintain a deposit of not less than forty percent (40%) of their premium income less payments for reinsurance.
- 4.04 Additionally, one (1) life insurance company incorporated outside Trinidad and Tobago was required by the Act to maintain a minimum deposit of \$250,000. Lloyd's Underwriters is also required to maintain a deposit.
- 4.05 At the end of 2015, total deposits of \$883,639,657 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago:

	<u><b>2015</b></u> \$	<u><b>2014</b></u> \$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	734,920,816	725,754,006
Other T&T Government Securities	65,658,393	180,889,848
Other Securities <sup>4</sup>	83,060,448	106,451,511
<b>TOTAL</b>	<u><b>883,639,657</b></u>	<u><b>1,013,095,366</b></u>

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<sup>3</sup> 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

<sup>4</sup> 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 2015

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	OTHER SECURITIES	TOTAL
	\$	\$	\$	\$
<b>LOCAL</b>				
Bankers Insurance Company (T&T) Limited	25,384,293	-	-	25,384,293
Capital Insurance Limited	838,395	-	16,152,434	16,990,829
Colonial Fire & General Insurance Company Limited	78,411,043	-	-	78,411,043
Cuna Caribbean Insurance Society Limited	355,588	-	-	355,588
Export-Import Bank of Trinidad and Tobago Limited	1,550,600	-	-	1,550,600
Furness Anchorage General Insurance Limited	-	13,508,900	1,553,190	15,062,090
Guardian General Insurance Limited	111,020,610	-	-	111,020,610
Guardian Life of the Caribbean Limited	150,700,115	-	-	150,700,115
Gulf Insurance Limited	14,952,552	-	6,386,689	21,339,241
Maritime General Insurance Company Limited	42,555,838	-	20,231,900	62,787,738
Motor One Insurance Company Limited*	-	-	-	-
NAGICO Insurance (Trinidad and Tobago) Limited	26,630,655	-	14,614,227	41,244,882
Pan-American Life Insurance Company Trinidad and Tobago Limited	57,980,607	-	-	57,980,607
The Beacon Insurance Company Limited	9,081,896	11,293,715	-	20,375,611
The Great Northern Insurance Company Limited	-	-	1,617,812	1,617,812
The New India Assurance Company (T&T) Limited	25,463,633	-	-	25,463,633
The Presidential Insurance Company Limited	14,898,917	5,247,608	1,379,608	21,526,133
TRINRE Insurance Company Limited	18,475,938	3,660,117	-	22,136,055
Trinidad and Tobago Insurance Limited	45,261,681	6,610,500	14,000,000	65,872,181
<b>TOTAL</b>	<b>623,562,360</b>	<b>40,320,840</b>	<b>75,935,860</b>	<b>739,819,060</b>
<b>CARIBBEAN</b>				
The Insurance Company of the West Indies Limited	3,149,736	-	4,013,333	7,163,069
Massy United Insurance Limited	15,900,250	-	3,111,255	19,011,505
Sagicor General Insurance Inc.	28,633,040	5,145,085	-	33,778,125
Sagicor Life Incorporated	63,675,430	20,192,468	-	83,867,898
<b>TOTAL</b>	<b>111,358,456</b>	<b>25,337,553</b>	<b>7,124,588</b>	<b>143,820,597</b>
<b>GRAND TOTAL</b>	<b>734,920,816</b>	<b>65,658,393</b>	<b>83,060,448</b>	<b>883,639,657</b>
*Motor One Insurance Company Limited did not submit Insurance Act Accounts for 2015.				

## GENERAL INSURANCE - MOTOR

4.06 Seventeen (17) companies wrote motor business during 2015.

### Statutory Funds <sup>5</sup>

- 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 \$1,224,973,889. 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 \$646,610,204. The value of assets actually placed in the Fund amounted to \$659,772,408.
- 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 2015 as reported by sixteen (16) companies totaled \$1,059,160,882 (2014 - \$1,092,183,832).

### Underwriting Results

- 4.11 In 2015, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$150,187,490 as compared to an overall underwriting profit of \$147,484,571 in 2014.

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
2015	83
2014	86
2013	85
2012	88
2011	88

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<sup>5</sup> 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 63.3% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2015.

Details are in Tables XV-XXI.

### **Change in Premium Income**

- 4.15 During the year 2015 net premium income totaled \$903,739,538 an increase of 11.7% over the 2014 net premium income of \$809,065,926.

### **Underwriting Results**

- 4.16 In 2015, the underwriting results of property insurance business revealed an overall underwriting loss of (\$52,465,528). This class of business experienced an overall underwriting loss of (\$20,738,208) in 2014.

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).

	'11	'12	'13	'14	'15
	%	%	%	%	%
Property	6	6	7	5	6
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	76	78	71	69	72

### **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 – 2015

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 (-)
<b>LOCAL</b>			
Bankers Insurance Company (T&T) Limited	9,928,824	16,724,793	6,795,969
Capital Insurance Limited	6,599,918	38,622,580	32,022,662
Colonial Fire & General Insurance Company Limited	39,756,753	90,512,714	50,755,961
Export-Import Bank of Trinidad and Tobago Limited	345,237	199,209,257	198,864,019
Furness Anchorage General Insurance Limited	4,800,794	48,157,607	43,356,813
Guardian General Insurance Limited	69,264,825	440,985,492	371,720,667
Guardian Life of the Caribbean Limited	97,634,649	159,715,577	62,080,928
Gulf Insurance Limited	11,697,151	14,256,041	2,558,890
Maritime General Insurance Company Limited	22,796,413	169,107,245	146,310,832
Motor One Insurance Company Limited *			
NAGICO Insurance (Trinidad and Tobago) Limited	18,379,251	28,631,208	10,251,957
Pan-American Life Insurance Company Trinidad and Tobago Limited	6,370,985	146,951,011	140,580,026
The Beacon Insurance Company Limited	20,662,002	70,092,212	49,430,210
The Great Northern Insurance Company Limited	250,000	852,532	602,532
The New India Assurance Company (T&T) Limited	17,588,544	124,372,054	106,783,510
The Presidential Insurance Company Limited	10,243,825	16,059,569	5,815,744
TRINRE Insurance Company Limited	5,325,201	41,493,084	36,167,883
Trinidad and Tobago Insurance Limited	35,600,853	265,178,623	229,577,770
<b>TOTAL</b>	<b>377,245,225</b>	<b>1,870,921,598</b>	<b>1,493,676,373</b>
<b>CARIBBEAN</b>			
The Insurance Company of the West Indies	1,204,576	7,389,063	6,184,487
Massy United Insurance Limited	13,036,883	22,916,870	9,879,987
Sagicor General Insurance Inc.	15,025,845	60,726,371	45,700,526
Sagicor Life Inc.	3,460,761,855	4,054,378,388	593,616,533
<b>TOTAL</b>	<b>3,490,029,159</b>	<b>4,145,410,692</b>	<b>655,381,533</b>
<b>GRAND TOTAL</b>	<b>3,867,274,384</b>	<b>6,016,332,290</b>	<b>2,149,057,906</b>

\*Motor One Insurance Company Limited did not submit Insurance Act Accounts for 2015.

## 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:

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

### Volume of Business

- 5.03 Insurance business placed at Lloyd's during the years 2015 and 2014:

	Premiums Received		Claims Paid	
	2015	2014	2015	2014
Direct Insurance	171,515,290	169,057,274	26,807,762	38,191,438
Reinsurance	<u>156,495,879</u>	<u>178,565,147</u>	<u>-</u>	<u>-</u>
<b>TOTAL</b>	<b><u>328,011,169</u></b>	<b><u>347,622,421</u></b>	<b><u>26,807,762</u></b>	<b><u>38,191,438</u></b>

## **6. PART II - PENSION FUND PLANS**

### **Registration**

- 6.01 Eight (8) new Pension Plans were registered during 2015.
- 6.02 The number of active registered Pension Fund Plans now stands at one hundred and ninety (190) comprising one hundred and three (103) self-administered Pension Fund Plans and eighty-seven (87) insured plans. There are one hundred and one (101) plans in the process of being wound-up.
- 6.03 The list of the active registered pension plans is provided at Appendix E to this report.

### **Amendments**

- 6.04 Eighteen (18) amendments were made to the Trust Deeds and Rules of fourteen (14) 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 2015 was *five hundred and eighty dollars (\$580.00)*.

### **Annual Accounts**

- 6.06 The trustees of pension fund plans submitted annual audited accounts in respect of one hundred and sixty-four (164) plans. Ninety-six (96) were in respect of self-administered pension fund plans and sixty-eight (68) were in respect of insured pension fund plans.
- 6.07 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 6.08 The Accounts received are detailed at Tables XXXV to XXXVII.
- 6.09 The following information has been extracted from the annual accounts received.

**REVENUE ACCOUNTS 2015 - INSURED PENSION FUND PLANS**

<b>REVENUE</b>		<b>\$</b>
(1)	Amount of Fund at beginning of period	2,575,875,152
(2)	Contributions by employers	134,421,092
(3)	Contributions by employees	58,576,567
(4)	Any add. Contr. By employer to meet deficiency/back service liabs.	0
(5)	Interest, Dividends and Rents	83,610,862
(6)	Other Income	<u>13,416,239</u>
<b>TOTAL REVENUE</b>		<b><u>2,865,899,912</u></b>

<b>EXPENDITURE</b>		
(1)	Superannuation benefits	
	(i) Pensions to retired employees	84,642,618
	(ii) Retirement Gratuities	26,980,301
(2)	Death Grants	2,430,111
(3)	Return of Contributions on withdrawal	9,655,920
(4)	Other Operating Expenses	17,247,199
(5)	Amount of Fund at end of period	<u>2,724,943,763</u>
<b>TOTAL EXPENDITURE</b>		<b><u>2,865,899,912</u></b>

**REVENUE ACCOUNTS 2015 - SELF ADMINISTERED PENSION FUND PLANS**

<b>REVENUE</b>		<b>\$</b>
(1)	Amount of Fund at beginning of period	45,642,737,371
(2)	Contributions by employers	1,070,313,306
(3)	Contributions by employees	388,134,273
(4)	Any add. Contrib. by employer to meet deficiency/back service liability	4,874,962
(5)	Interest, Dividends and Rents	1,446,838,482
(6)	Other Income & Transfers In	<u>252,014,193</u>
<b>TOTAL REVENUE</b>		<b><u>48,804,912,587</u></b>

<b>EXPENDITURE</b>		
(1)	Superannuation benefits	
	(i) Pensions to retired employees	1,168,500,400
	(ii) Retirement Gratuities	541,374,854
(2)	Death Grants	45,805,881
(3)	Return of Contributions on withdrawal	35,722,023
(4)	Other Operating Expenses	1,657,305,172
(5)	Amount of Fund at end of period	<u>45,356,204,257</u>
<b>TOTAL EXPENDITURE</b>		<b><u>48,804,912,587</u></b>

6.10 Contributions received for the years 2011 to 2015 were shared as follows:

**CONTRIBUTIONS RECEIVED IN:**

<b>YEAR/ CONTRIBUTIONS</b>	<b>2011 \$</b>	<b>2012 \$</b>	<b>2013 \$</b>	<b>2014 \$</b>	<b>2015 \$</b>
EMPLOYER	552,825,476	641,473,612	775,542,033	1,076,079,006	1,204,734,398
EMPLOYEE	240,911,711	278,151,482	301,460,586	407,150,267	446,710,840

**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 2015.

**ASSETS OF SELF-ADMINISTERED PLANS**

	<b>2015 \$</b>	<b>2014 \$</b>
Trinidad and Tobago Government Securities denoted in TT\$	14,917,555,341	15,448,063,375
Corporate Securities	2,635,956,534	2,936,622,868
Mortgages	182,488,320	191,188,194
Real Estate	85,215,000	23,400,000
Trinidad and Tobago Equities	14,056,422,458	13,907,741,352
Fixed /Call Deposits	1,991,425,183	1,615,203,755
Other Trinidad and Tobago Assets	5,357,551,947	5,519,774,216
Trinidad and Tobago Government Securities denoted in foreign currency	1,147,653,020	821,214,385
<b>TOTAL LOCAL ASSETS</b>	<b>40,374,267,803</b>	<b>40,463,208,145</b>
Caricom/Foreign Government Securities	291,659,203	323,013,166
Other Caricom/ Foreign Securities	5,829,256,749	5,751,967,479
<b>TOTAL ASSETS IN FUND</b>	<b>46,495,183,755</b>	<b>46,538,188,790</b>
<b>LOCAL ASSET RATIO</b>	<b>86.84%</b>	<b>86.95%</b>

6.13 During the year 2015 the Actuarial Valuations of fifty-eight (58) 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:

Pension Plans' Actuarial Valuation Reports received during 2015							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
1	Agostini's Limited Retirement Plan	31-Dec-2013	Apex Consulting Limited	\$91,683,000	\$76,039,000	\$15,644,000	121%
2	Airports Authority Pension Fund Plan	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$279,866,000	\$316,234,000	(\$36,368,000)	88%
3	AMOCO Trinidad Oil Company Pension Plan	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$1,024,900,000	\$1,247,800,000	(\$222,900,000)	82%
4	Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan	01-Jan-2015	Bacon Woodrow & de Souza Limited	\$347,461,000	\$264,135,000	\$83,326,000	132%
5	Ansa McAl Pension Fund Plan	31-Dec-2014	Apex Consulting Limited	\$1,510,070,000	\$665,835,000	\$844,235,000	227%
6	Anthony N. Sabga Limited Pension Fund Plan	31-Jan-2015	Apex Consulting Limited	\$22,777,000	\$15,691,000	\$7,086,000	145%
7	Armour's Funeral Home Ltd. Pension Fund Plan	31-Jan-2012	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$489,300	\$465,300	\$24,000	105%
8	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	30-Sep-2014	Bacon Woodrow & de Souza Limited	\$33,577,000	\$26,672,000	\$6,905,000	126%
9	British American Insurance Company (Trinidad) Limited Pension Fund Plan	31-Dec-2014	KR Services Limited	\$31,700,000	\$39,000,000	(\$7,300,000)	81%
10	C.B.P. Limited Pension Fund Plan	01-Feb-2015	James Camacho (SAGICOR Life Inc.)	\$22,219,000	\$31,038,000	(\$8,819,000)	72%
11	C.M.B Packaging Trinidad Ltd. Pension Fund Plan	01-Jan-2015	James Camacho (SAGICOR Life Inc.)	\$15,387,000	\$16,241,000	(\$854,000)	95%
12	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$16,707,000	\$20,095,000	(\$3,388,000)	83%
13	Central Bank of Trinidad and Tobago Pension Scheme	30-Sep-2014	Bacon Woodrow & de Souza Limited	\$816,200,000	\$668,100,000	\$148,100,000	122%
14	Collier Morrison Belgrave Limited Pension Plan	01-Jan-2014	James Camacho (SAGICOR Life Inc.)	\$1,387,000	\$1,302,000	\$85,000	107%
15	EOG Resources Trinidad Limited Employees Pension Fund Plan	01-May-2015	Bacon Woodrow & de Souza Limited	\$41,988,000	\$43,808,000	(\$1,820,000)	96%
16	F.T. Farfan and Sons Limited Pension Fund Plan	01-Apr-2014	James Camacho (SAGICOR Life Inc.)	\$30,137,000	\$28,277,000	\$1,860,000	107%
17	Furness Trinidad Limited Pension Fund Plan	31-Mar-2013	KR Services Limited	\$13,133,000	\$13,095,000	\$38,000	100%
18	H.S Services Limited Pension Fund Plan	31-Oct-2011	KR Services Limited	\$21,973,000	\$20,706,000	\$1,267,000	106%
19	H.S Services Limited Pension Fund Plan	31-Oct-2014	KR Services Limited	\$18,392,000	\$15,650,000	\$2,742,000	118%
20	Home Construction Limited Staff Pension Fund Plan	31-Mar-2011	KR Services Limited	\$76,321,000	\$79,470,000	(\$3,149,000)	96%

Pension Plans' Actuarial Valuation Reports received during 2015							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
21	Hydro Agri Trinidad Limited Salaried Employees Pension Plan	31-Dec-2014	KR Services Limited	\$500,200,000	\$555,400,000	(\$55,200,000)	90%
22	J.N. Harriman and Company Limited Pension Plan	01-Jan-2015	Bacon Woodrow & de Souza Limited	\$17,980,000	\$19,275,000	(\$1,295,000)	93%
23	J.T.A Supermarkets Limited Pension Fund Plan	31-Dec-2012	KR Services Limited	\$15,850,000	\$16,582,000	(\$732,000)	96%
24	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	01-Jan-2015	James Camacho (SAGICOR Life Inc.)	\$4,727,000	\$1,386,000	\$3,341,000	341%
25	Lake Asphalt of Trinidad and Tobago (1978) Limited Employees' Pension Plan	30-Sep-2014	Bacon Woodrow & de Souza Limited	\$30,762,000	\$46,025,000	(\$15,263,000)	67%
26	Lake Asphalt of Trinidad and Tobago (1978) Limited Staff Pension Plan	30-Sep-2014	Bacon Woodrow & de Souza Limited	\$20,818,000	\$33,586,000	(\$12,768,000)	62%
27	Lange Trinidad Limited Pension Fund Plan	01-Jul-2014	James Camacho (SAGICOR Life Inc.)	\$17,654,000	\$19,223,000	(\$1,569,000)	92%
28	National Flour Mills Limited Pension Plan	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$171,484,000	\$161,118,000	\$10,366,000	106%
29	National Helicopter Services Limited Pension Fund Plan	01-Sep-2014	Apex Consulting Limited	\$20,776,000	\$24,778,000	(\$4,002,000)	84%
30	Neal and Massy Group Pension Plan	31-Mar-2014	Apex Consulting Limited	\$1,479,501,000	\$624,947,000	\$854,554,000	237%
31	Nestle Unionized Employees Pension Fund Plan	01-Jan-2015	Bacon Woodrow & de Souza Limited	\$57,027,000	\$73,982,000	(\$16,955,000)	77%
32	Phoenix Park Gas Processors Limited Staff Pension Fund Plan	01-Jan-2015	Apex Consulting Limited	\$99,982,000	\$99,610,000	\$372,000	100%
33	Pres-T-Con Limited Pension Fund Plan	31-Jan-2012	KR Services Limited	\$3,765,000	\$3,150,000	\$615,000	120%
34	Print - A - Pak Limited Pension Plan	01-Jul-2014	James Camacho (SAGICOR Life Inc.)	\$4,444,000	\$4,098,000	\$346,000	108%
35	Rentokil Initial (Trinidad) Limited Pension Fund Plan	31-Dec-2011	KR Services Limited	\$5,405,000	\$5,367,000	\$38,000	101%
36	Republic Bank of Trinidad and Tobago Limited Pension Fund Plan	30-Sep-2014	Bacon Woodrow & de Souza Limited	\$3,741,000,000	\$2,627,000,000	\$1,114,000,000	142%
37	Sealand Services Incorporative Pension Plan	01-Jan-2015	KR Services Limited	\$5,841,000	\$3,351,000	\$2,490,000	174%
38	Servol Limited Pension Fund Plan	31-Dec-2013	Apex Consulting Limited	\$45,757,000	\$34,697,000	\$11,060,000	132%
39	Stellar Distributors (Trinidad) Staff Pension Plan	31-Dec-2012	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$8,873,400	\$3,966,000	\$4,907,400	224%



Pension Plans' Actuarial Valuation Reports received during 2015							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
40	Tatil Life Sales Representatives Pension Fund Plan	31-Dec-2014	Apex Consulting Limited	\$4,742,000	\$3,021,000	\$1,721,000	157%
41	The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	30-Jun-2014	KR Services Limited	\$19,008,000	\$15,173,000	\$3,835,000	125%
42	The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	31-Dec-2014	KR Services Limited	\$39,587,000	\$31,293,000	\$8,294,000	127%
43	The Institute of Marine Affairs Pension Fund Plan	01-Oct-2014	Eckler	\$44,102,000	\$42,658,000	\$1,444,000	103%
44	The Myerson Tooth Company Limited Pension Plan	31-Jul-2014	Bacon Woodrow & de Souza Limited	\$48,534,000	\$28,952,000	\$19,582,000	168%
45	The University of the West Indies (St.Augustine) Staff Pension Plan	01-Aug-2012	Apex Consulting Limited	\$345,156,000	\$344,813,000	\$343,000	100%
46	The West Indian Tobacco Company Limited Pension Fund Plan	31-Dec-2014	KR Services Limited	\$204,100,000	\$210,700,000	(\$6,600,000)	97%
47	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$202,300,000	\$97,400,000	\$104,900,000	208%
48	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	31-Mar-2014	Bacon Woodrow & de Souza Limited	\$259,659,000	\$255,824,000	\$3,835,000	101%
49	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	31-Mar-2014	Bacon Woodrow & de Souza Limited	\$315,887,000	\$293,321,000	\$22,566,000	108%
50	Trinidad Express Newspapers Limited Pension Plan	31-Dec-2011	KR Services Limited	\$89,075,000	\$80,021,000	\$9,054,000	111%
51	Trinidad Hilton (International) Limited Pension Fund Plan	01-Jan-2015	Bacon Woodrow & de Souza Limited	\$83,153,000	\$44,536,000	\$38,617,000	187%
52	Trinidad Ropeworks Limited Retirement Plan for Employees	01-Sep-2014	James Camacho (SAGICOR Life Inc.)	\$2,866,000	\$2,945,000	(\$79,000)	97%
53	Trinidad Systems Pension Fund Plan	01-Oct-2014	James Camacho (SAGICOR Life Inc.)	\$25,427,000	\$24,809,000	\$618,000	102%
54	Trintoplan Consultants Limited Staff Pension Plan	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$146,220,000	\$72,201,000	\$74,019,000	203%

<b>Pension Plans' Actuarial Valuation Reports received during 2015</b>							
<b>No.</b>	<b>Pension Plan</b>	<b>Date of Valuation</b>	<b>Actuary</b>	<b>Assets</b>	<b>Liabilities</b>	<b>Surplus/ (Deficit)</b>	<b>Funding Ratio</b>
55	UM Bulk Liquids Trinidad Limited Pension Plan	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$6,217,000	\$6,127,000	\$90,000	101%
56	Unilever Caribbean Limited Hourly-Rated Employees Pension Plan	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$16,501,000	\$16,766,000	(\$265,000)	98%
57	William H Scott Limited Pension Plan	31-Jan-2015	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$7,986,000	\$6,863,000	\$1,123,000	116%
58	Y. De Lima and Company Limited Pension Fund Plan	31-Dec-2014	Bacon Woodrow & de Souza Limited	\$15,505,000	\$15,153,000	\$352,000	102%

**APPENDIX A**

**SUMMARY OF BALANCE SHEETS OF INSURANCE COMPANIES**

**AS AT 31ST DECEMBER 2015**

COMPANY	ASSETS	LIABILITIES	CAPITAL
Assuria Life (T&T) Ltd.	286,657,572	282,900,490	3,757,082
Bancassurance Caribbean Limited	281,477,375	252,556,806	28,920,569
Bankers Insurance Company Limited	91,192,161	74,467,339	16,724,822
Capital Insurance Limited	133,297,402	96,338,033	36,959,369
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	20,666,555	20,345,042	321,513
Colonial Fire and General Insurance Company Limited	297,921,903	207,409,188	90,512,715
CUNA Caribbean Insurance Society Limited	327,990,213	229,945,714	98,044,499
Export- Import Bank of Trinidad and Tobago Limited	451,493,609	252,284,354	199,209,255
Furness Anchorage General Insurance Limited	67,274,064	19,116,457	48,157,607
Guardian General Insurance Limited	777,143,562	332,799,990	444,343,572
Guardian Life of the Caribbean Limited	7,834,044,159	7,173,619,852	660,424,307
Gulf Insurance Limited	97,643,555	93,360,786	4,282,769
Maritime General Insurance Company Limited	449,712,416	280,605,168	169,107,247
Maritime Life (Caribbean) Limited	1,650,920,143	1,334,649,590	316,270,553
Massy United Insurance Ltd.	125,845,430	102,903,950	22,941,480
Motor One Insurance Company Limited*			
Nagico Insurance (Trinidad and Tobago) Limited	206,281,273	177,650,066	28,631,207
Nationwide Insurance Company Limited	59,817,379	34,661,826	25,155,553
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	2,216,704,061	1,883,615,418	333,088,643
Sagicor General Insurance Incorporated	217,856,972	157,130,601	60,726,371
Sagicor Life Incorporated	4,054,378,387	3,460,761,855	593,616,532
Scotialife Insurance Limited	1,859,236,410	1,401,081,467	458,154,944
Tatil Life Assurance Limited	1,865,501,703	1,280,078,226	585,423,477
The Beacon Insurance Company Limited	293,826,078	253,544,998	40,281,081
The Demerara Life Assurance Company of Trinidad and Tobago Limited	151,735,879	126,613,146	25,122,733
The Great Northern Insurance Company Limited	13,070,448	12,217,917	852,531
The Insurance Company of the West Indies	27,121,057	19,731,996	7,389,061
The New India Assurance Company (Trinidad and Tobago) Limited	195,568,006	118,736,954	76,831,052
The Presidential Insurance Company Limited	73,724,856	57,665,284	16,059,571
Trinidad and Tobago Insurance Limited	420,018,013	245,499,776	174,518,237
TRINRE Insurance Company Limited	104,084,598	61,908,313	42,176,285
United Security Life Insurance Company Limited	18,597,099	12,042,824	6,554,275
* Motor One Insurance Company Limited did not submit Insurance Act Accounts for 2015			

## **APPENDIX B**

### **LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2015**

#### **Assuria Life (Trinidad and Tobago) Limited**

- Yousure Investment Company Limited

#### **Bankers Insurance Company T&T Limited**

- Avant Garde Insurance Services Limited
- Carlyle Consulting Services Limited
- Faborja Limited
- Insure 'R' Us General Insurance Agency Limited
- Paul Phillip
- NKS Insurance Solutions Limited
- Watts Insurance and Financial Services Limited

#### **Capital Insurance Limited**

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

#### **Colonial Fire and General Insurance Company Limited**

- Accident Insurance Marketing Limited
- Atherly Services Limited
- Axis Financial Systems Limited
- Chase Financial Solutions Limited
- Christian Hosang
- CLICO Credit Union Co-operative Society Limited
- Eastern Credit Union Co-operative Society Limited
- Farrell's Insurance Services Limited
- Health & Wealth Management Consultants Limited
- Investor's Paradise Financial Services Limited
- Marjen Financial & Insurance Services Limited
- N & Q Investments Limited
- S.O.S. Agencies Limited
- Ser Qualis Limited
- Titan Insurance Services Limited
- Trinidad & Tobago Police Service Credit Union
- Verisure Advisors Limited
- Your General Insurance.com Limited

### **Colonial Life Insurance Company (Trinidad and Tobago) Limited**

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

### **Guardian General Insurance Company Limited**

- A.G.N. Insurance and Investments Limited
- A.S. Bryden & Sons (Insurance) Limited
- Ajax Services Limited
- ALM Insurance Services Limited
- Anna Nunes t/a Erna Insurance Services
- 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
- SCN Agency Limited
- TECU Credit Union Co-operative Society Limited
- Wajeeda Bissoondath

### **Guardian Life of the Caribbean Limited**

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

**Guardian Life of the Caribbean Limited (cont'd)**

- Ben's Insurance & Financial Services Limited
- Betimes Consulting Limited
- Brensselle Financial & Investment Services Limited
- Brittasia Investments Limited
- Build To Win Investment Solutions Limited
- Byron Enterprises Limited
- C & S Moonah Financial Services Limited
- Calvin Mendez Financial Services Limited
- Candy Financial Services Limited
- Capital Gain Consultants Limited
- Cera Financial Services Limited
- Chaab Financial Company Limited
- Chelsea & Company Limited
- CJ's & Associates Company Limited
- Clayton's Financial and Investments Services Limited
- Courmand Insurance Services Company Limited
- D.L. Financial Services Limited
- Dabar & Associates Enterprises Limited
- Darren Bepath Investments Limited
- Demming Marketing Limited
- Dianne Mohammed Financial Services Limited
- Dove Financial Services Limited
- Dynamic Financial & Concepts Limited
- E. Holdings Limited
- ED Investments Limited
- EKTA Consultants Company Limited
- Emmanuel Financial Services Limited
- Euodoo Financial Services Limited
- FAM Investments Limited
- Ferm Insurance Services Limited
- Financial Service Partner Limited
- Fortunata Services Limited
- Futuristic Insurance Services Limited
- FYC Limited
- G.E.T. Financial Services Limited
- Gerhard Akien Limited
- Giowong Financial Services Limited
- Glenn Redhead Services Limited
- GMS Associates International Limited
- Gnosis Financial Services Limited
- Golden Future Investments Limited
- Great Horizons Limited
- Gregg A.M. Mannette & Associates Financial Services Limited
- Holistic Investments Limited
- iCAN Corporation Limited
- Ignatius and Company Limited
- Insurance & Financial Services Limited
- JJ's Insurance & Financial Services Limited

**Guardian Life of the Caribbean Limited (cont'd)**

- JL Life Solutions Limited
- Kanith Investments Limited
- Karlla Agencies Limited
- Krat Investments Limited
- L.G.G. Investments Limited
- L.R. & J. Investments Limited
- LC's Investment Limited
- Life Line Financial Services Limited
- Lisa Pollonais Financial Services Limited
- LRJ Financial Advisory Services Limited
- Lurson Financial & Investment Services Limited
- Lynchris Financial Services Limited
- M & G Enterprises Limited
- M.U.C.H. Services Limited
- MALS Insurance Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited
- MIA (Melissa Insurance & Advisory) Services Limited
- N.A.G. Insurance and Financial Services Limited
- Naceri Limited
- NAN Associates Limited
- Nazir Mohammed Investments Limited
- NGB Financial Services Limited
- Nigel Sookbir's Insurance Solutions Limited
- Noel Charles Financial Services Limited
- Noel's Ultimate Financial Solutions Limited
- Oodles Financial Services Limited
- P.P.S. Financial Services Limited
- Paramount Investments Limited
- PGM Financial Services Limited
- Premdath Seegolam t/a V.I.P.S. Financial Services
- Privilege Insurance & Financial Services Limited
- Prophet Financial Services Limited
- Quincy Tyner Consultancy 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
- Roxanne Pacheco & Associates Limited
- Rozana Gaffoor-Ali
- Rudy Gaskin Insurance Investments & Financial Services Limited
- S.F.D. Insurance and Investments Limited
- SAFH Services Limited

**Guardian Life of the Caribbean Limited (cont'd)**

- Selverondm Limited
- Sevens Financial Services Limited
- ShawnAshton Consultancy Limited
- Simplicity Financial Services Limited
- SMCF Financial Services Limited
- SML Insurance Services Limited
- Successful Ideas Limited
- Supreme Financial Services Limited
- Tai Chew Investment Services Limited
- Tando Limited
- The Daniel Dookie Consultancy Group Limited
- The Model Financial Limited
- Thijs Investments Limited
- Today-Tomorrow Limited
- Total Needs Services Limited
- U4RIA Investments and Services Limited
- V & A Services Limited
- V.H. Investments Limited
- Validus Financial Consultancy Limited
- Vernon Fingal Financial Services Limited
- Victory Insurance Services Limited
- Whedeck Insurance & Financial Services Limited
- Z.N. Mathura Investments Limited
- Zai's Financial Services Limited

**Gulf Insurance Limited**

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

**Maritime General Insurance Company Limited**

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- A. Harricharan Financial Solutions Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Ansloc Financial Services Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- Ben's Insurance and Financial Services Limited
- C & O Financial Services Limited



**Maritime General Insurance Company Limited (cont'd)**

- C & Y Dass Services Limited
- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meikhofin Services
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Islandwide Financial & Insurance Solutions Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- K. Balkaran Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Northern Atlantic Insurance & Finance Company Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- Pioneer Investments (Trinidad & Tobago) Limited
- R & N Insurance Services Limited
- R. Singh Financial Services Limited
- Ralico Insurance Services Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Starlet General and Financial Services Limited
- Tai Chew Investment Services Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

**Maritime Life (Caribbean) Limited**

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- A. Harricharan Financial Solutions Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Ansloc Financial Services Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited

**Maritime Life (Caribbean) Limited (cont'd)**

- C & O Financial Services Limited
- C & Y Dass Services Limited
- CFJ Services Limited Colspring Financial Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meihkofin Services
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Islandwide Financial & Insurance Solutions Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- K. Balkaran Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- Pioneer Investments (Trinidad & Tobago) Limited
- R. Singh Financial Services Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Starlet General and Financial Services Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

**Massy United Insurance Limited**

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

**Motor One Insurance Company Limited (cont'd)**

- Naline Rooplal
- Wallum Insurance Services Limited

**Nagico Insurance (Trinidad and Tobago) Limited**

- CMFS General Insurance Limited
- Joseph Ramlal
- Omega Insurance Consultants Limited
- Seepersad Insurance Services Limited
- Sitkam General Insurance Services Limited
- Wallum Insurance Services Limited

**Pan-American Life Insurance Company (Trinidad and Tobago) Limited**

- Allan Anthony Tang Choon
- Anthony Ramsingh Financial Services Limited
- Boxil Charles Insurance Services Limited
- Carew Financial Services Limited
- David Grainger t/a Financial One
- Dwarika and Associates Limited
- Eaglestar Insurance Services Limited
- Faith Financial Services Limited
- Financial Advisory Services Limited
- G.D.C. Financial Services Limited
- G.M. Investments Limited
- Integritus Company Limited
- J & L Financial & Counselling Services Limited
- KCJ Financial Services Limited
- Kerry Ramjag
- Laissez-Faire Portfolio Management Limited
- LFM Investments Limited
- Lynbar Financial Services Limited
- Maxim Investments Limited
- R.G.F. Asset Management Limited
- Ramkhelawan Financial & Insurance Services Limited
- Saltes Insurance & Financial Services Limited
- Supreme Concepts & Solutions Limited
- TAJI Financial Services Limited
- The New Edition Insurance Services Limited
- Ultraline Investments Limited
- VCAFF Insurance & Financial Services Limited
- Wilson's Insurance Advisory Services Limited

**Sagicor General Insurance Incorporated**

- A. Rauseo & Associates Limited
- Aberdeen Investments Limited
- De Liberare Company Limited

**Sagicor General Insurance Incorporated (cont'd)**

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

**Sagicor Life Incorporated**

- A. Rauseo & Associates Limited
- ADS Financial Services Limited
- Allan Kercelus t/a Kercelus Financial Services
- Andy De Vert Insurance Consultants Limited
- Astad Investments Limited
- B.I. Lal Insurance Services Limited
- Basil Fraser t/a Basfra Insurance Services
- Beatrice Investments Limited
- C.A.P. Services Limited
- Christopher Knaggs t/a Kris K. Insurance Services
- Christopher Maraj t/a C. Maraj Financial Services
- D. Ache Financial Concepts & Solutions Limited
- David Namssoo t/a D.A.N. Insurance Services
- Dayna Vieira t/a Mayfair Insurance Services
- De Leon Insurance Financial Freedom Limited
- Dianne Grell t/a Financial & Insurance Solutions (FINSOL)
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Edwin T. Boyce t/a Edwin T. Boyce Insurance Services
- Enrique Huggins Insurance Services Limited
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Executive Insurance Company Services Limited
- Garon Limited
- Gervase Hannays t/a G.H. Insurance Services
- Grandwheels Services Limited
- H.H. Services Limited
- I.S. Insurance Consultants Limited
- J & L Financial & Counselling Services Limited
- JAI Services Limited
- Jenkha Limited

**Sagicor Life Incorporated (cont'd)**

- Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
- Jewels Financial Management Limited Joan Carr t/a Joan Carr Insurance Services
- Joel Martinez & Associates Limited
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Kaav Enterprises Limited
- KR Insurance Consulting Limited
- Livewell Financial Services Limited
- 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
- Nitim Insurance Services Limited
- OCL Insurance & Financial Services Limited
- Pollonais Financial Services Company Limited
- Portfolio Development Services Limited
- Q-Rator Financial Services Limited
- Qwest Investments Limited
- Ralph Coutain Insurance Services and Investments Limited
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Richard Daly t/a NRICH Enterprises
- S.S. Services Limited
- Sumar Consultants Limited
- Sydsons Services Limited
- TC & F Services Limited
- Top Notch Financial Services Limited
- Trinidad Insurance Centre Limited
- Vic Insurance Services Limited
- Vijay Gary Lubin t/a Gary Lubin's Executive Financial Services
- W.B. Financial Services Limited
- W. Lezama Insurance and Investment Services Limited
- Wayne Griffith t/a W. Griffith Insurance and Financial Services
- Wayne Mohammed t/a Waymo Financial Services
- Wayne Rezende t/a W.J.R. Insurance Services
- Whibco Associates Limited
- William St. Aubyn t/a St. Aubyn Insurance Services

**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
- CAMWIIL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited
- Christopher Lyons Financial Services Limited
- Fuentes Financial Services Limited

**Tatil Life Assurance Limited (cont'd)**

- H.L. Seukumar Financial Services Limited
- Herman O. Creque & Company Limited
- J. Mohess & Company Limited
- K.S.W. Financial Services Limited
- Keith Charles Financial Services Limited
- M.S.B. Insurance Services Limited
- MAC Financial Services Limited
- Real Insure Investment Services Limited
- Russ Financial Services Limited
- Russell Bhola Insurance Services Limited
- S & P Investments Limited
- S & R Insurance & Advisory Service Limited
- Saving Security Investment Limited
- Walter H. Stewart Financial Services Limited

**The Beacon Insurance Company Limited**

- Alliance General Insurance Limited
- Falcon Insurance Services Limited
- Nare Insurance Agencies Limited

**The Insurance Company of the West Indies Limited**

- Carol Baldeo-Mohammed
- Kenny Majeed
- M & E Insurance Services Limited
- Wendy Lyons

**The New India Assurance Company (Trinidad and Tobago) Limited**

- Affiliated General Insurance Services Limited
- Calcut Insurance Services
- Felmine Financial Limited
- GCC Insurance Services Limited
- Kushal Co. Limited
- Nazia Ali-Azim Insurance Agency Limited
- Ramadharsingh's Finance and Investment Consultants Limited
- Russ Financial Services Limited
- S.G. Financial Services Limited
- Serene Insurance Agencies Limited
- Sharaz Mohammed t/a Sharaz Mohammed Agency
- Topline Insurance Services Limited
- Veda Consultants Limited

**The Presidential Insurance Company Limited**

- Dillon Ali
- Marlon Cabral-Samaroo

### **The Presidential Insurance Company Limited (cont'd)**

- MRK Consultants Limited
- Elizabeth Ramdeen Insurance Agency

### **TRINRE Insurance Company Limited**

- Aneesa Ali-Khan
- Carew Financial Services Limited
- Kirby Panchoo t/a E.R. Insurance Agency
- Tianna Parriag-Lee Chong

### **Trinidad and Tobago Insurance Limited**

- Albert N. Abreu t/a Abreu Trading Company
- Alternative Insurance Services Limited
- Anna Gillian Mohammed
- B K Insurance Agency Limited
- B&B Gray Enterprises 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
- Fairways Insurance Services Limited
- Habil Mohammed Agency Company Limited
- Hamilson's Insurance Services Limited
- J. Mohess & Company Limited
- Kalyaani Limited
- Kedar Gajadharsingh Insurance Services Limited
- Keith Charles Financial Services Limited
- Kelvin Rollock Insurance Associates Limited (K.R.I.A.L.)
- Pegasus Financial Services Limited
- R & Z Electrical Sales & Services Limited
- Recover Insurance Services Limited
- S&R Insurance & Advisory Service Limited
- S. Sookhoo Insurance Services Limited
- Saving Security Investment Limited
- SMH Services Limited
- Soldado Insurance Agency Limited
- S. Geelalsingh's Insurance Enterprises Limited
- Telly Paul General Insurance Services Limited
- Tonya Marhue-Maraj Insurance Services Limited
- Zenobia Baksh
- ZK Insurance Investments Limited

**APPENDIX C****LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01  
AS AT 31ST DECEMBER 2015**

- 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
- Derek De Silva
- E.P. Insurance Services Limited
- Erickson Ramkhelawan
- Errol Sooknanan
- Farah Insurance Brokers Limited
- Fazal Imtiaz Ali
- Fidelity Insurance Brokers Limited
- Garvin Anslem Manzano
- Global Financial Brokers Limited
- Gregory S. de Montrichard
- Hardath General Insurance Consultants Limited
- Horizon Insurance Services Limited
- Indarjit Deosingh
- Insurance & Allied Services Limited
- Insurance Brokers West Indies limited
- Insurance Managers Limited
- Islands Insurance Brokers Limited
- L. Dereck Soobransingh
- M&M Insurance Broking Services Limited
- Maibrol Insurance Brokers Limited



**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01  
AS AT 31ST DECEMBER 2015 (CONT'D)**

- Mark Henderson
- Matthew Peter Moses
- Merchants and General Insurance and Reinsurance Brokers (W.I.) 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 Bhagga
- PRFC Limited
- Ramnarine Maharaj
- Ravi Surjan
- Richard Ramdwar
- Risk Management Services Limited
- Risk Research Limited
- Robert Gordon Charlett
- Robert Lazarri
- Rodney B.D. Farah
- Rosalind Gabriel
- Samsoodar Surjan
- Samtrin Insurance Brokers Limited
- Sandra Chin Yuen Kee
- Satchan Ramsaran
- 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
- Troy Gabriel
- Universal Insurance Brokers Limited

**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01  
AS AT 31ST DECEMBER 2015 (CONT'D)**

- Walter De Bruin
- Wayne Gosine
- Winston Siriram
- Yogendranath Ramsingh

**APPENDIX D****LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01  
AS AT 31ST DECEMBER 2015**

- Accord Adjusting Company Limited
- Adam Francois Sanguinette
- Aldith Bernard
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Cariclaims Investigators & Adjusters Limited
- Christian Rampersad t/a Charis Adjusting & Investigation Services
- Claims Adjusting Bureau Limited
- Cuz Company Limited
- Damian Aquing t/a Fung's Enterprises
- Danny Leed t/a Lead Insurance Assessors
- Ezekiel Joseph t/a Ezee Adjusting Services
- 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
- Kerwin Allan Simmons
- Legis Adjusting Limited
- McLarens Young International (Trinidad and Tobago) Limited
- Oliver Rosemin & Company Limited
- Ottis Aguillera
- Michael Samms
- Pioneer Insurance Claims Services Company Limited
- Premiere Adjusters and Valuations Services Limited
- Quantitas 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 2015****SELF-ADMINISTERED PENSION PLANS****Pension Plans**

- 1 Aegis Business Solutions Limited Pension Plan
- 2 Agostini Insurance Brokers Limited Pension Fund Plan
- 3 Agostini's Limited Retirement Plan
- 4 Airports Authority Pension Fund
- 5 Amoco Trinidad Oil Company Pension Fund Plan
- 6 Ansa Mc Al Limited Pension Fund Plan
- 7 Ansa McAl Pension Fund Plan
- 8 Associated Brands Limited Group Pension Fund Plan
- 9 Atlantic LNG Pension Plan
- 10 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan
- 11 Bawodes Limited Pension Fund Plan
- 12 Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees
- 13 BG Trinidad and Tobago Limited Pension Fund Plan
- 14 Bishop Anstey High School East / Trinity College East Pension Fund Plan
- 15 British American Insurance Company (Trinidad) Limited Pension Fund Plan
- 16 BWIA Pilots Pension Fund Plan
- 17 Caribbean Airlines Limited Pension Plan
- 18 Caribbean Industrial Research Institute Pension Plan
- 19 Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees
- 20 Central Bank of Trinidad and Tobago Pension Scheme
- 21 Citibank (Trinidad and Tobago) Limited Pension Fund Plan
- 22 Coca Cola Bottling (Trinidad and Tobago) Pension Plan
- 23 Consolidated Insurance Consultants Limited Pension Fund
- 24 CPI Ltd Defined Contribution Pension Plan
- 25 CUNA Caribbean Insurance Society Pension Fund Plan
- 26 Development Finance Limited Pension Plan
- 27 EOG Resources Trinidad Limited Employees Pension Fund Plan
- 28 Ernst & Young Services Limited Pension Fund Plan
- 29 Ferreira Optical Limited Pension Fund Plan
- 30 First Citizen Bank Pension Fund Plan
- 31 FirstCaribbean International Bank (Trinidad & Tobago) Limited Pension Plan
- 32 Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan
- 33 Guardian Defined Benefit Pension Fund Plan
- 34 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan
- 35 H.S. Services Limited Pension Fund Plan
- 36 Halliburton Trinidad Limited Pension Fund Plan
- 37 Hand Arnold (Trinidad) Limited Employees Pension Scheme
- 38 HDC Daily-Rated Pension Fund Plan
- 39 HDC Monthly-Paid Pension Fund Plan
- 40 Hydro Agri Trinidad Limited Salaried Employees Pension Plan
- 41 IBM Retirement Plan for IBM Employees in Trinidad and Tobago
- 42 Insurance Brokers West Indies Limited Pension Fund Plan
- 43 Johnson and Johnson (Trinidad) Ltd Staff Pension Plan

44	L. J. Williams Limited Pension Fund Plan
45	Mega Insurance Company Limited Pension Plan
46	Mittal Steel Point Lisas Limited Employees Pension Plan
47	NALIS Pension Fund Plan
48	National Flour Mills Pension Plan
49	National Gas Company of Trinidad and Tobago Pension Fund Plan
50	National Insurance Board Pension Fund Plan
51	National Insurance Property Development Company Limited Pension Fund Plan
52	National Maintenance Training and Security Co Ltd Pension Fund Plan
53	National Union of Government and Federated Workers Officers Pension Plan
54	National Union of Government and Federated Workers Staff Pension Fund Plan
55	Neal and Massy Group Pension Plan
56	Nestle Trinidad and Tobago Limited Senior Staff Pension Plan
57	Nestle Unionised Employees Pension Fund Plan
58	NIHERST Pension Fund Plan
59	PCS Nitrogen Merged Pension Fund Plan
60	Petrotrin Employees Pension Plan
61	Phoenix Park Gas Processors Limited Staff Pension Fund Plan
62	Point Lisas Industrial Port Development Corporation Limited Pension Plan
63	PWC Limited Pension Fund Plan
64	RBC Financial (Caribbean) Pension Fund Plan (formerly RBTT Pension Fund Plan)
65	Repsol E&P T&T Limited Pension Fund Plan
66	Republic Bank of Trinidad and Tobago Limited Pension Plan
67	Schlumberger Trinidad Inc. Pension Plan
68	Scotiabank Trinidad and Tobago Limited Pension Fund Plan
69	Servol Limited Pension Fund Plan
70	T. Geddes Grant (Trinidad) Staff Savings and Pension Fund
71	T. Geddes Grant Limited Pension Fund Plan
72	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
73	Texaco (Trinidad) Limited Staff Retirement Plan
74	The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
	The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
75	Insurance Company (Trinidad and Tobago) Limited
76	The Home Mortgage Bank Pension Fund Plan
77	The Myerson Tooth Company Limited Pension Plan
78	The Regional Health Authorities Pension Fund Plan
79	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan
80	Thomas Peake and Company Limited Pension Fund Plan
81	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan
82	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan
83	Trinidad and Tobago Electricity Commission Pension Plan
84	Trinidad and Tobago Electricity Commission Provident Fund
85	Trinidad and Tobago Methanol Company Limited Pension Fund Plan
86	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I
	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II
87	Plan II
88	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan

89	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan
90	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan
91	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan
92	Trinidad Building and Loan Association Pension Fund Plan
93	Trinidad Cement Limited Employees Pension Fund Plan
94	Trinidad Express Newspapers Limited Pension Fund Plan
95	Trinidad Hilton Pension Plan
96	Trintoplan Consultants Limited Staff Pension Plan
97	Tucker Energy Services Holdings Limited Pension Fund Plan
98	UM Bulk Liquids Trinidad Limited Pension Plan
99	Unicomer (Trinidad) Limited Pension Plan
100	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan
101	Unilever Caribbean Limited Monthly-Rated Employees' Pension Fund
102	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan
103	Y. De Lima & Company Limited Staff Pension Fund Plan

## **INSURED PENSION PLANS**

### **Pension Plans**

- 1 A.S. Bryden and Sons (Trinidad) Limited Pension Fund Plan
- 2 Albrosco Limited Staff Pension Plan
- 3 Amenable Habitat Limited Pension Fund Plan
- 4 Angostura Bitters (Dr. J. G. B. Siegert & Sons) Limited Pension Fund Plan
- 5 Anthony N. Sabga Limited Pension Fund Plan
- 6 ASA Wright Nature Centre Pension Fund Plan
- 7 Ashland Trinidad and Tobago Limited Pension Fund Plan
- 8 Baroid Trinidad Services Limited Staff Pension Fund Plan
- 9 Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees
- 10 Bermudez Biscuit Company Limited Pension Plan
- 11 Bermudez Biscuit Company Limited Weekly Paid Staff Pension Plan
- 12 British High Commission Pension Plan
- 13 C.B.P. Limited Pension Fund Plan
- 14 C.M.B. Packaging Trinidad Limited Pension Fund Plan
- 15 Chaguaramas Development Authority Pension Plan
- 16 Clark and Battoo Ltd Staff Pension Fund Plan
- 17 Collier Morrison Belgrave Limited Pension Plan
- 18 Colonial Fire and General Insurance Company Limited 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 Guardian Holdings Group Defined Contribution Pension Plan
- 25 Gulf Engineering Services Limited Pension Fund Plan
- 26 Gulf Insurance Limited Pension Fund Plan
- 27 Home Construction Limited Staff Pension Fund Plan
- 28 J. N. Harriman and Company Limited Pension Plan
- 29 J.T.A. Supermarkets Limited Pension Fund Plan

**INSURED PENSION PLANS**

- 30 Janouras Customs Design Limited Pension Fund Plan
- 31 Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
- 32 Junior Schools Limited Staff Pension Plan
- 33 Lake Asphalt of Trinidad and Tobago (1978) Limited (Employees) Pension Plan
- 34 Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan
- 35 Lange Trinidad Limited Pension Fund Plan
- 36 Laughlin and De Gannes and its Associated Companies Staff Pension Fund Plan
- 37 Lazzari and Sampson Limited Pension Fund Plan
- 38 Lifestyle Motors Limited Pension Fund Plan
- 39 Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan
- 40 Mainstream Foods Limited Pension Plan
- 41 Maritime Life (Trinidad) Limited Pension Fund Plan
- 42 Master Mix of Trinidad and Tobago Limited Pension Fund Plan
- 43 Mc Cann-Erickson (Trinidad) Limited Pension Fund Plan
- 44 National Helicopter Services Limited Pension Fund Plan
- 45 Navarro's Shipping Limited Pension Plan
- 46 Neal and Massy Wood Group Limited Pension Plan
- 47 Oilfields Workers Trade Union Staff Pension Fund Plan
- 48 Pension Plan for Employees of The Barbados Mutual Life Assurance Society
- 49 Pepsi Cola Trinidad Bottling Company Limited Pension Plan
- 50 Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan
- 51 Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan
- 52 Prestige Holdings Limited Pension Fund Plan
- 53 Print-a-Pak Ltd Pension Plan
- 54 R. B. P. Elevator and Escalator Limited Pension Fund Plan
- 55 Rentokil Initial (Trinidad) Limited Pension Fund Plan
- 56 Rhand Credit Union Co-operative Society Limited Staff Pension Plan
- 57 Sealand Service Incorporated Pension Plan
- 58 Small Business Development Company Limited Staff Pension Fund Plan
- 59 Southern Medical Clinic Limited Pension Fund Plan
- 60 Southern Sales and Services Company Limited Pension Plan
- 61 Tatil Life Sales Representatives Pension Plan
- 62 TECU Credit Union Co-operative Society Limited Pension Fund Plan
- 63 The ANSA McAL Limited DC Pension Plan
- 64 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly paid Employees
- 65 The Demerara Life Assurance Company of Trinidad and Tobago Limited Sales Staff Pension Plan
- 66 The Group Pension Plan for the Agents of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 67 The Group Pension Plan for the Non-Professional Employees of Fitzstone Limited
- 68 The Incorporated Trustees of the Anglican Church in the Diocese of Trinidad and Tobago Pension Plan
- 69 The National Schools Dietary Services Limited Pension Plan
- 70 The Pension Plan for the Institute of Marine Affairs
- 71 The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan
- 72 The Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
- 73 The University of the West Indies (St. Augustine) Staff Pension Fund Plan
- 74 Trinidad & Tobago Securities and Exchange Comission Pension Fund Plan
- 75 Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan

**INSURED PENSION PLANS**

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

**WINDING-UP PENSION PLANS****Pension Plans**

- 1 3M Interamerica Inc.-Trinidad and Tobago Division Pension Fund Plan
- 2 All Trinidad Sugar and General Workers Trade Union Staff Pension Fund Plan
- 3 Armour's Funeral Home Limited Pension Fund Plan
- 4 Aviation Services Trinidad and Tobago Limited Pension Fund Plan
- 5 B.H.Rose Limited Pension Fund Plan
- 6 Bel Air International Airport Hotel Limited Pension Plan
- 7 Bottlers Limited Pension Fund Plan
- 8 Bristol Myers Squibb (West Indies) Limited Pension Fund Plan
- 9 British Airways Staff Pension Plan
- 10 BWIA (Ltd) Pilots Provident Fund
- 11 BWIA General Staff Pension Fund Plan
- 12 BWIA Limited General Staff Provident Fund
- 13 C. Lloyd Trestrail & Company Limited Pension Plan
- 14 Caribbean Packaging Industries Limited Fund Pension Plan for Senior Staff Employees
- 15 Caribbean Services Company Ltd. Pension Fund Plan
- 16 Caroni (1967) Limited Pension Plan
- 17 Caroni (1975) Limited Daily Paid Employees Contributory Pension Plan
- 18 Caroni (1975) Limited Employees Pension Plan
- 19 Century Eslon Limited Pension Plan
- 20 Clico Investment Bank Limited Staff Pension Fund Plan
- 21 Cliffs and Associates Limited Pension Plan
- 22 Coates Brothers (Caribbean) Limited Pension Plan
- 23 Coconut Growers Association Pension Fund Plan
- 24 Colgate Palmolive (Caribbean) Inc. Pension Fund Plan
- 25 Colonial Life Insurance Company (Trinidad) Limited Agents Pension Plan
- 26 Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan
- 27 Crown Life Caribbean Limited Employees Pension Fund Plan
- 28 CTC Electronics Limited Pension Plan
- 29 Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan
- 30 Electrotec Services Limited Pension Fund Plan



**WINDING-UP PENSION PLANS**

- 31 Employers Consultative Association Pension Fund Plan
- 32 F.W. Woolworth Limited Pension Fund Plan
- 33 General Building and Loan Association Staff Pension Fund Plan
- 34 George Wimpey Caribbean Limited Pension Plan
- 35 GlobalSantaFe South America LLC Pension Plan
- 36 Goellnicht and Stollmeyer (Marketing) Limited Pension Fund Plan
- 37 Gordon Grant Staff Pension Plan
- 38 Guardian Life of the Caribbean Limited Pension Fund Plan
- 39 Heineken Trinidad and Tobago Limited Pension Fund Plan
- 40 Hydro Agri Trinidad Limited Hourly Paid Employees Pension Scheme
- 41 Industrial Development Corporation Pension Plan
- 42 Inglefield/Ogilvy Mather Pension Fund Plan
- 43 Insurance Consultants Limited. (Antilles Insurance Limited)
- 44 International Loss Adjusters Limited Pension Plan
- 45 International Trust Limited Pension Fund Plan
- 46 Label House Limited Staff Pension Plan
- 47 Life of Barbados Pension Fund Plan
- 48 Marine Consultants Limited Pension Plan
- 49 Medianet Limited Monthly Paid Staff Pension Plan
- 50 Moore Trinidad Limited Pension Plan
- 51 National Agro Chemicals Limited Pension Fund Plan
- 52 National Broadcasting Services of Trinidad and Tobago Pension Fund Plan
- 53 Nationwide Staff "A" Pension Plan
- 54 Nationwide Staff "B" Pension Plan
- 55 Nationwide Staff "C" Pension Plan
- 56 Orange Grove National Company Limited Pension Fund Plan
- 57 PCS Nitrogen Trinidad Limited Pension Fund Plan 2
- 58 Penta Paints (Caribbean) Limited Pension Plan
- 59 Perreira & Company Limited Staff Pension Fund Plan
- 60 Premier Consolidated Oilfields Limited Pension Plan
- 61 Pres-T-Con Limited Pension Fund Plan
- 62 PriceWaterhouseCoopers Limited Pension Plan
- 63 Rediffusion (Trinidad) Limited Pension Plan
- 64 Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
- 65 Royal Caribbean Insurance Company Limited Group Pension Fund Plan
- 66 Santana Services Limited Pension Fund Plan
- 67 Selco Limited Pension Fund Plan
- 68 Sherwin Williams (Caribbean) N.V. Pension Plan
- 69 Sissons Paints Limited Staff Pension Fund Plan
- 70 Smith International Inc. Pension Fund Plan
- 71 Stellar Distributions (Trinidad) Staff Pension Plan (formerly Singer Sewing Machine Company)
- 72 Stephens and Ross Limited Pension Fund Plan
- 73 Super Chem Pension Fund Plan
- 74 Swan Hunter Trinidad Ltd. Pension Fund Plan
- 75 The National Commercial Bank of Trinidad and Tobago Pension Scheme
- 76 The Retirement Plan for the Employees of Metal Box Trinidad Limited
- 77 The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan

**WINDING-UP PENSION PLANS**

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

## APPENDIX F

## REINSURANCE BY LINES OF BUSINESS, 2015 (%)

COMPANIES				
LOCAL	LONG TERM	MOTOR	PROPERTY	OTHER
Assuria Life (T&T) Ltd.	92.55	-	-	-
Bancassurance Caribbean Limited	85.67	-	-	-
Bankers Insurance Company of T&T Limited	-	69.13	6.24	55.53
Capital Insurance Limited	-	89.69	8.46	-
Caribbean Atlantic Life Insurance Company Limited	86.83	-	-	-
Citizen Insurance Company Limited	-	-	-	-
Colonial Fire & General Insurance Co. Limited.		95.85	11.19	15.00
Cuna Caribbean Insurance Society Limited	93.91	-	-	-
Demerara Life Assurance Company of Trinidad and Tobago Limited	82.77	-	-	-
Export-Import Bank of Trinidad and Tobago Limited	-	-	-	100.00
Furness Anchorage General Insurance Limited	-	85.48	14.71	27.98
Guardian General Insurance Limited	-	94.74	2.52	7.29
Guardian Life of the Caribbean Limited	77.77	-	-	84.59
Gulf Insurance Limited	-	93.96	22.07	36.28
Maritime General Insurance Company Limited	-	99.10	10.53	17.28
Maritime Life (Caribbean) Limited	92.50	-	-	-
Motor and General Insurance Company Limited	-	-	-	-
Motor One Insurance Company Limited	-	-	-	-
Nagico Insurance (Trinidad and Tobago) Limited	-	99.54	26.65	41.87
Nationwide Insurance Company Limited	100.00	-	-	-
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	95.43	-	-	86.06
Scotia Life of T&T Limited	91.57	-	-	-
Tatil Life Assurance Limited	91.34	-	-	-
The Beacon Insurance Company Limited	83.77	45.74	13.38	28.88
The Great Northern Insurance Company Limited	-	-	-	-
The Insurance Company of the West Indies	-	22.32	(20.45)	2.44
The New India Assurance Company (T&T) Limited	-	95.53	10.28	21.79
The Presidential Insurance Company Limited	-	92.16	-	-
Trinidad and Tobago Insurance Limited	-	93.77	1.35	21.94
TRINRE Insurance Company Limited	100.00	40.00	3.27	8.01
United Security Life Insurance Company Limited	100.00	-	-	-
<b>REGIONAL</b>				
Massy United Insurance Ltd.	-	-	6.22	16.11
Sagicor General Insurance Company Limited	-	49.48	3.82	19.24
Sagicor Life Incorporated	94.71	-	-	97.65
*Motor One Insurance Company Limited did not submit Insurance Act Accounts for 2015.				

TABLE I  
REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2015  
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.	Assuria Life (T&T) Ltd.	241,336,870	-	19,668,190	7,585,916	-	27,254,106	87,248	7,779,881	1,904,154	-	278,362,259
2.	Bancassurance Caribbean Limited	85,794,819	681,824	1,559,108	95,997	49,205	2,386,134	-	11,777,669	(4,628,280)	-	95,330,342
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	5,307,873	2,600	103,668	-	-	106,268	-	351,687	(311,247)	-	5,454,580
4.	Cuna Caribbean Insurance Society Limited	61,724,286	-	144,825,972	-	-	144,825,972	5,164,111	5,519,028	2,758,446	-	219,991,842
5.	Demerara Life Assurance Company of T&T Limited	109,494,167	-	848,259	-	-	848,259	-	4,873,847	42,826	-	115,259,099
6.	Guardian Life of the Caribbean Limited	5,900,989,047	31,745,337	120,860,347	129,439,285	43,649,568	325,694,538	218,975	241,425,637	1,367,683,293	-	7,836,011,490
7.	Maritime Life (Caribbean) Limited	1,087,264,847	-	161,029,313	2,629,287	33,273,685	196,932,285	-	39,350,840	8,001,423	-	1,331,549,395
8.	Nationwide Insurance Company Limited	34,587,853	-	751,209	176,803	292,129	1,220,141	-	1,297,525	456,337	-	37,561,856
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	1,580,344,415	(41,058)	201,615,918	-	96,258,794	297,833,654	3,757,806	81,776,924	(99,329,003)	-	1,864,383,797
10.	Scotialife Trinidad and Tobago Limited	1,091,802,273	139,208,765	82,078,506	88,633,525	108,172,437	418,093,232	-	40,005,017	26,846,929	-	1,576,747,452
11.	Tatil Life Assurance Limited	919,684,134	7,638,506	17,356,981	2,281,502	80,237,754	107,514,743	329,561	83,891,436	25,938,845	-	1,137,358,719
12.	The Beacon Insurance Company Limited	5,480,535	-	61,182,794	-	-	61,182,794	2,509,337	505,739	26,277	-	69,704,681
13.	TRINRE Insurance Company Limited	434,654	91,994	-	-	-	91,994	-	4,312	-	-	530,960
14.	United Security Life Insurance Company Limited	8,553,425	-	146,314	-	-	146,314	-	(261,375)	1,215,266	-	9,653,630
	TOTAL	11,132,799,197	179,327,967	812,026,580	230,842,315	361,933,571	1,584,130,434	12,067,038	518,298,167	1,330,605,266	-	14,577,900,102
	CARIBBEAN											
1.	Sagicor Life Inc.	3,098,692,857	10,939,219	240,295,429	70,487,701	220,438,935	542,161,284	2,676,065	152,432,274	30,012,753	-	3,825,975,232
	TOTAL	3,098,692,857	10,939,219	240,295,429	70,487,701	220,438,935	542,161,284	2,676,065	152,432,274	30,012,753	-	3,825,975,232
	GRAND TOTAL	14,231,492,054	190,267,186	1,052,322,009	301,330,016	582,372,507	2,126,291,718	14,743,103	670,730,441	1,360,618,019	-	18,403,875,334

TABLE I continued  
REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2015  
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.	Assuria Life (T&T) Ltd.	4,618,021	7,431,834	136,562	11,251,421	-	23,437,838	849,795	11,341,355	1,498,520	246,076,558	(4,841,807)	278,362,259
2.	Bancassurance Caribbean Limited	4,841,369	169,729	2,377,792	2,068,218	-	9,457,107	(14,914)	2,543,285	(32,353)	70,061,654	13,315,563	95,330,342
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	75,000	117,114	-	223,549	-	415,663	-	45,020	-	4,760,080	233,817	5,454,580
4.	Cuna Caribbean Insurance Society Limited	90,723,975	-	3,961,988	345,423	-	95,031,386	7,973,798	36,733,449	-	62,641,711	17,611,498	219,991,842
5.	Demerara Life Assurance Company of T&T Limited	140,022	617,347	32,446	651,169	708,816	2,149,800	-	1,814,197	-	109,494,167	1,800,935	115,259,099
6.	Guardian Life of the Caribbean Limited	61,825,975	631,406	1,170,642	525,758,509	146,472,097	735,858,629	189,722,815	513,721,020	1,194,103	6,339,099,565	56,415,358	7,836,011,490
7.	Maritime Life (Caribbean) Limited	7,079,595	7,896,829	32,534,629	18,662,744	16,877,230	83,051,027	24,612,799	41,911,018	558,274	1,155,823,813	25,592,464	1,331,549,395
8.	Nationwide Insurance Company Limited	349,290	110,205	12,105	2,165,018	621,008	3,257,626	-	297,617	101,872	31,050,676	2,854,066	37,561,856
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	30,080,471	20,280,626	7,351,334	30,196,657	21,251,615	109,160,703	38,055,066	126,005,389	(16,519,313)	1,617,555,361	(9,873,409)	1,864,383,797
10.	Scotialife Trinidad and Tobago Limited	10,438,981	6,390,267	548,983	134,397,810	-	151,776,040	-	29,762,583	-	1,325,572,466	69,636,364	1,576,747,452
11.	Tatil Life Assurance Limited	8,459,333	18,326,822	12,900,662	27,695,528	12,905,396	80,287,741	8,861,942	29,719,228	806,750	963,993,615	53,689,442	1,137,358,718
12.	The Beacon Insurance Company Limited	39,707,847	-	-	-	-	39,707,847	6,162,238	17,199,778	1,369,323	6,858,984	(1,593,488)	69,704,681
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	11,047	126,292	-	393,621	0	530,960
14.	United Security Life Insurance Company Limited	304,769	(174,123)	-	9,702	19,709	160,057	-	193,775	21,100	8,305,950	972,748	9,653,630
	TOTAL	258,644,648	61,798,056	61,027,143	753,425,746	198,855,871	1,333,751,464	276,234,585	811,414,004	(11,001,724)	11,941,688,221	225,813,551	14,577,900,102
	CARIBBEAN												
1.	Sagicor Life Inc.	24,908,496	20,749,686	7,214,998	124,181,649	84,816,187	261,871,015	61,301,860	88,406,194	(3,577,274)	3,295,474,682	122,498,755	3,825,975,232
	TOTAL	24,908,496	20,749,686	7,214,998	124,181,649	84,816,187	261,871,015	61,301,860	88,406,194	(3,577,274)	3,295,474,682	122,498,755	3,825,975,232
	GRAND TOTAL	283,553,143	82,547,742	68,242,140	877,607,395	283,672,058	1,595,622,479	337,536,445	899,820,198	(14,578,998)	15,237,162,903	348,312,307	18,403,875,334

TABLE II  
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2015  
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.	Assuria Life (T&T) Ltd.	241,336,870	-	19,668,190	7,585,916	-	27,254,106	87,248	7,779,881	1,904,154	-	278,362,259
2.	Bancassurance Caribbean Limited	81,645,984	49,027	1,559,108	95,997	49,205	1,753,337	-	11,412,704	(4,484,161)	-	90,327,864
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	5,307,873	2,600	103,668	-	-	106,268	-	351,687	(311,247)	-	5,454,580
4.	Cuna Caribbean Insurance Society Limited	13,421,042	-	459,350	-	-	459,350	-	1,436,195	749,636	-	16,066,223
5.	Demerara Life Assurance Company of T&T Limited	109,494,167	-	848,259	-	-	848,259	-	4,873,847	42,826	-	115,259,099
6.	Guardian Life of the Caribbean Limited	1,326,275,024	(154,943)	120,637,261	129,439,285	43,649,568	293,571,171	218,975	44,583,458	262,973,231	-	1,927,621,860
7.	Maritime Life (Caribbean) Limited	999,996,550	-	147,617,380	2,629,287	33,273,685	183,520,352	-	34,608,927	8,001,423	-	1,226,127,252
8.	Nationwide Insurance Company Limited	34,587,853	-	751,209	176,803	292,129	1,220,141	-	1,297,525	456,337	-	37,561,856
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	1,276,354,883	(41,058)	132,299,172	-	69,383,197	201,641,311	1,433,097	61,873,646	(77,725,257)	-	1,463,577,681
10.	Scotialife Trinidad and Tobago Limited	1,075,614,874	88,838,483	82,078,506	88,633,525	108,172,436	367,722,951	-	35,185,365	26,843,018	-	1,505,366,208
11.	Tatil Life Assurance Limited	681,915,073	-	17,356,981	2,281,502	76,267,780	95,906,263	-	69,935,874	1,007,580	-	848,764,790
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	8,553,425	-	146,314	-	-	146,314	-	(261,375)	1,215,266	-	9,653,630
	TOTAL	5,854,503,618	88,694,108	523,525,398	230,842,315	331,088,000	1,174,149,822	1,739,320	273,077,736	220,672,806	-	7,524,143,302
	CARIBBEAN											
1.	Sagicor Life Inc.	2,212,851,609	10,939,219	204,964,020	70,487,701	134,606,928	420,997,867	2,676,065	110,572,820	47,555,348	-	2,794,653,710
	TOTAL	2,212,851,609	10,939,219	204,964,020	70,487,701	134,606,928	420,997,867	2,676,065	110,572,820	47,555,348	-	2,794,653,710
	GRAND TOTAL	8,067,355,227	99,633,327	728,489,418	301,330,016	465,694,928	1,595,147,689	4,415,385	383,650,556	268,228,155	-	10,318,797,012

TABLE II  
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2015  
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.	Assuria Life (T&T) Ltd.	8,872,046	-	1,573,455	-	-	1,573,455	5,913	233,397	(96,897)	-	10,587,914
2.	Bancassurance Caribbean Limited	46,262,157	70,850	840,944	-	-	911,794	-	6,465,108	(2,552,967)	-	51,086,091
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	85,652,905	-	750,646	-	-	750,646	-	3,920,197	42,826	-	90,366,574
6.	Guardian Life of the Caribbean Limited	98,394,248	(128,967)	1,369,932	-	-	1,240,965	-	1,072,874	(199,496)	-	100,508,591
7.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8.	Nationwide Insurance Company Limited	7,300,946	-	98,407	-	-	98,407	-	174,699	97,102	-	7,671,154
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	409,386,377	(30,037)	63,803,016	-	-	63,772,980	472,097	26,747,637	(33,522,854)	-	466,856,236
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	64,375,642	-	-	-	1,261,167	1,261,167	-	9,172,000	-	-	74,808,809
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	720,244,320	(88,154)	68,436,400	-	1,261,167	69,609,414	478,010	47,785,911	(36,232,285)	-	801,885,370
	CARIBBEAN											
1.	Sagicor Life Inc.	87,930,032	-	2,851,511	-	-	2,851,511	-	4,102,771	-	-	94,884,314
	TOTAL	87,930,032	-	2,851,511	-	-	2,851,511	-	4,102,771	-	-	94,884,314
	GRAND TOTAL	808,174,353	(88,154)	71,287,911	-	1,261,167	72,460,924	478,010	51,888,682	(36,232,285)	-	896,769,683

TABLE II  
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2015  
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.	Assuria Life (T&T) Ltd.	96,681,010	-	18,094,735	-	-	18,094,735	81,335	3,111,953	915,684	-	118,884,716
2.	Bancassurance Caribbean Limited	32,133,239	(21,823)	718,165	-	-	696,341	-	4,432,943	(1,750,497)	-	35,512,026
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	4,691,695	2,600	103,668	-	-	106,268	-	304,316	(274,649)	-	4,827,630
4.	Cuna Caribbean Insurance Society Limited	13,421,042	-	459,350	-	-	459,350	-	1,436,195	749,636	-	16,066,223
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	63,675,140	(25,976)	119,267,329	-	-	119,241,352	218,975	6,211,106	186,700,036	-	376,046,609
7.	Maritime Life (Caribbean) Limited	999,996,550	-	147,617,380	-	-	147,617,380	-	34,608,927	8,001,423	-	1,190,224,280
8.	Nationwide Insurance Company Limited	13,693,304	-	652,802	-	-	652,802	-	325,406	180,867	-	14,852,379
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	248,295,794	(11,021)	68,496,156	-	-	68,485,134	961,000	9,492,125	(12,821,788)	-	314,412,266
10.	Scotialife Trinidad and Tobago Limited	477,623,383	88,838,483	82,078,506	-	-	170,916,990	-	16,354,097	13,219,372	-	678,113,842
11.	Tatil Life Assurance Limited	617,539,431	-	17,356,981	2,281,502	75,006,613	94,645,096	-	60,763,874	1,007,580	-	773,955,981
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	7,646,098	-	146,314	-	-	146,314	-	(233,930)	1,055,388	-	8,613,870
	TOTAL	2,575,396,685	88,782,262	454,991,385	2,281,502	75,006,613	621,061,762	1,261,311	136,807,012	196,983,052	-	3,531,509,821
1.	CARIBBEAN	448,757,269	10,939,219	202,112,510	-	-	213,051,728	2,676,065	8,211,381	10,499,608	-	683,196,051
	TOTAL	448,757,269	10,939,219	202,112,510	-	-	213,051,728	2,676,065	8,211,381	10,499,608	-	683,196,051
	GRAND TOTAL	3,024,153,955	99,721,481	657,103,894	2,281,502	75,006,613	834,113,490	3,937,375	145,018,393	207,482,660	-	4,214,705,873



TABLE II  
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2015  
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.	Assuria Life (T&T) Ltd.	116,423,129	-	-	6,523,608	-	6,523,608	-	3,812,142	933,505	-	127,692,383
2.	Bancassurance Caribbean Limited	429,666	-	-	-	4,745	4,745	-	69,795	(24,505)	-	479,701
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-
7.	Maritime Life (Caribbean) Limited	-	-	-	2,629,287	33,273,685	35,902,972	-	-	-	-	35,902,972
8.	Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	510,590,759	-	-	-	66,427,019	66,427,019	-	19,141,765	(23,807,985)	-	572,351,559
10.	Scotialife Trinidad and Tobago Limited	46,972,816	-	-	1,428,959	9,149,800	10,578,759	-	1,012,223	1,060,087	-	59,623,885
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	907,327	-	-	-	-	-	-	(27,445)	159,878	-	1,039,760
	TOTAL	675,323,697	-	-	10,581,853	108,855,250	119,437,103	-	24,008,479	(21,679,020)	-	797,090,260
	CARIBBEAN											
1.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	675,323,697	-	-	10,581,853	108,855,250	119,437,103	-	24,008,479	(21,679,020)	-	797,090,260

TABLE II  
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2015  
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.	Assuria Life (T&T) Ltd.	19,360,685	-	-	1,062,308	-	1,062,308	-	622,390	151,862	-	21,197,245
2.	Bancassurance Caribbean Limited	2,820,922	-	-	95,997	44,460	140,457	-	444,858	(156,192)	-	3,250,046
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	616,178	-	-	-	-	-	-	47,370	(36,598)	-	626,951
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	23,841,262	-	97,613	-	-	97,613	-	953,650	-	-	24,892,525
6.	Guardian Life of the Caribbean Limited	1,164,205,636	-	-	129,439,285	43,649,568	173,088,854	-	37,299,479	76,472,691	-	1,451,066,659
7.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8.	Nationwide Insurance Company Limited	13,593,603	-	-	176,803	292,129	468,932	-	797,420	178,368	-	15,038,323
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	108,081,953	-	-	-	2,956,178	2,956,178	-	6,492,120	(7,572,630)	-	109,957,621
10.	Scotialife Trinidad and Tobago Limited	551,018,675	-	-	87,204,566	99,022,636	186,227,202	-	17,819,046	12,563,558	-	767,628,481
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,883,538,915	-	97,613	217,978,960	145,964,971	364,041,544	-	64,476,334	81,601,060	-	2,393,657,852
	CARIBBEAN											
1.	Sagicor Life Inc.	1,676,164,308	-	-	70,487,701	134,606,928	205,094,629	-	98,258,668	37,055,740	-	2,016,573,345
	TOTAL	1,676,164,308	-	-	70,487,701	134,606,928	205,094,629	-	98,258,668	37,055,740	-	2,016,573,345
	GRAND TOTAL	3,559,703,223	-	97,613	288,466,661	280,571,898	569,136,172	-	162,735,002	118,656,800	-	4,410,231,197

TABLE II continued  
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2015  
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.	Assuria Life (T&T) Ltd.	4,618,021	7,431,834	136,562	11,251,421	-	23,437,838	849,795	11,341,355	1,498,520	246,076,558	(4,841,807)	278,362,259
2.	Bancassurance Caribbean Limited	1,244,205	169,729	2,377,792	2,068,218	-	5,859,943	(14,914)	1,868,811	(20,047)	69,357,317	13,276,753	90,327,864
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	75,000	117,114	-	223,549	-	415,663	-	45,020	-	4,760,080	233,818	5,454,580
4.	Cuna Caribbean Insurance Society Limited	115,000	-	38,331	345,423	-	498,754	17,850	503,907	-	13,393,528	1,652,185	16,066,223
5.	Demerara Life Assurance Company of T&T Limited	140,022	617,347	32,446	651,169	708,816	2,149,800	-	1,814,197	-	109,494,167	1,800,935	115,259,099
6.	Guardian Life of the Caribbean Limited	48,534,328	631,406	1,170,643	5,765,710	116,971,931	173,074,018	184,924,247	209,768,584	-	1,449,188,813	(89,333,803)	1,927,621,860
7.	Maritime Life (Caribbean) Limited	7,079,595	7,896,829	24,128,776	18,662,744	16,877,230	74,645,174	24,049,418	40,939,205	558,274	1,060,485,772	25,449,409	1,226,127,252
8.	Nationwide Insurance Company Limited	349,290	110,205	12,105	2,165,018	621,008	3,257,626	-	297,617	101,872	31,050,676	2,854,066	37,561,856
9.	Pan American Life Insurance Company Trinidad and Tobago Limited	13,495,879	20,280,626	6,087,226	23,874,483	13,923,692	77,661,905	25,012,009	85,899,875	(16,303,367)	1,297,030,043	(5,722,785)	1,463,577,681
10.	Scotialife Trinidad and Tobago Limited	7,719,594	6,390,267	177,385	134,397,810	-	148,685,055	-	26,176,900	-	1,306,254,684	24,249,569	1,505,366,208
11.	Tatil Life Assurance Limited	6,886,467	18,326,822	1,139,146	25,466,754	8,384,533	60,203,722	8,729,539	27,187,150	738,017	698,238,692	53,667,670	848,764,790
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	304,769	(174,123)	(0)	9,702	19,709	160,057	-	193,775	21,100	8,305,950	972,748	9,653,630
	TOTAL	90,562,169	61,798,056	35,300,411	224,882,000	157,506,919	570,049,555	243,567,944	406,036,396	(13,405,631)	6,293,636,280	24,258,758	7,524,143,302
1.	CARIBBEAN												
	Sagicor Life Inc.	11,290,247	20,749,686	7,214,998	124,181,649	42,757,996	206,194,575	58,490,139	83,262,440	(3,573,896)	2,341,354,268	108,926,184	2,794,653,710
	TOTAL	11,290,247	20,749,686	7,214,998	124,181,649	42,757,996	206,194,575	58,490,139	83,262,440	(3,573,896)	2,341,354,268	108,926,184	2,794,653,710
	GRAND TOTAL	101,852,416	82,547,742	42,515,409	349,063,649	200,264,915	776,244,130	302,058,083	489,298,836	(16,979,527)	8,634,990,547	133,184,942	10,318,797,012

TABLE II continued  
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR- 2015  
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.	Assuria Life (T&T) Ltd.	138,541	222,955	4,097	337,543	-	703,135	43,298	340,241	44,956	8,177,802	1,278,483	10,587,914
2.	Bancassurance Caribbean Limited	792,730	20,000	2,264,496	984,039	-	4,061,265	-	969,968	(13,894)	39,708,525	6,360,227	51,086,091
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	140,022	617,347	32,446	651,169	-	1,440,984	-	1,809,577	-	85,315,079	1,800,935	90,366,575
6.	Guardian Life of the Caribbean Limited	2,271,447	211,579	178,754	4,735,289	-	7,397,069	388,376	12,958,270	-	89,615,913	(9,851,035)	100,508,591
7.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
8.	Nationwide Insurance Company Limited	122,016	38,497	4,229	413,493	-	578,234	-	34,708	35,586	6,665,923	356,702	7,671,154
9.	Pan American Life Insurance Company Trinidad and Tobago Ltd	3,110,070	15,840,947	6,087,226	15,575,431	-	40,613,674	12,526,600	30,021,369	(4,745,052)	469,705,821	(81,266,176)	466,856,236
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	1,270,546	198,823	1,139,146	2,781,365	-	5,389,880	235,964	-	-	54,581,756	14,601,209	74,808,809
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
1.	TOTAL	7,845,371	17,150,149	9,710,394	25,478,328	-	60,184,242	13,194,238	46,134,132	(4,678,404)	753,770,818	(66,719,656)	801,885,371
	CARIBBEAN	3,160,228	971,802	1,036,586	5,261,528	-	10,430,144	69,429	6,018	-	77,306,112	7,072,611	94,884,314
	TOTAL	3,160,228	971,802	1,036,586	5,261,528	-	10,430,144	69,429	6,018	-	77,306,112	7,072,611	94,884,314
	GRAND TOTAL	11,005,599	18,121,951	10,746,980	30,739,856	-	70,614,386	13,263,667	46,140,150	(4,678,404)	831,076,930	(59,647,044)	896,769,685

TABLE II continued  
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR- 2015  
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.	Assuria Life (T&T) Ltd.	1,847,208	2,972,734	54,625	4,500,568	-	9,375,135	497,926	4,536,542	599,408	98,136,638	5,739,067	118,884,716
2.	Bancassurance Caribbean Limited	540,000	144,400	8,624	772,631	-	1,465,655	(14,914)	744,078	(5,014)	26,814,440	6,507,780	35,512,026
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	75,000	117,114	-	223,549	-	415,663	-	45,020	-	4,192,418	174,529	4,827,630
4.	Cuna Caribbean Insurance Society Limited	115,000	-	38,331	345,423	-	498,754	17,850	503,907	-	13,393,528	1,652,185	16,066,223
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	46,262,881	419,827	991,888	1,030,422	-	48,705,018	124,740,043	12,612,685	-	85,711,567	104,277,296	376,046,609
7.	Maritime Life (Caribbean) Limited	7,079,595	7,896,829	24,128,776	18,662,744	-	57,767,944	24,049,418	40,939,205	558,274	1,060,485,772	6,423,667	1,190,224,280
8.	Nationwide Insurance Company Limited	227,274	71,708	7,876	770,197	-	1,077,055	-	147,997	66,286	12,322,257	1,238,785	14,852,379
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	10,385,808	381,634	(0)	8,299,052	-	19,066,493	9,727,751	28,165,893	(4,121,610)	190,899,903	70,673,836	314,412,266
10.	Scotiabank Trinidad and Tobago Limited	4,844,432	-	97,261	59,089,480	-	64,031,173	-	12,166,978	-	592,148,634	9,767,057	678,113,842
11.	Tatil Life Assurance Limited	5,615,921	18,127,999	-	22,685,389	8,384,533	54,813,842	8,493,575	27,187,150	738,017	643,656,936	39,066,461	773,955,981
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	304,769	(174,123)	(0)	9,702	-	140,348	-	173,220	21,100	7,513,456	765,746	8,613,870
	TOTAL	77,297,889	29,958,121	25,327,381	116,389,157	8,384,533	257,357,081	167,511,648	127,222,674	(2,143,539)	2,735,275,549	246,286,409	3,531,509,822
1.	CARIBBEAN	7,920,896	1,800,485	6,172,490	44,434,848	-	60,328,719	31,693,190	57,713,978	(2,334,620)	487,811,389	47,983,395	683,196,051
	TOTAL	7,920,896	1,800,485	6,172,490	44,434,848	-	60,328,719	31,693,190	57,713,978	(2,334,620)	487,811,389	47,983,395	683,196,051
	GRAND TOTAL	85,218,785	31,758,606	31,499,872	160,824,005	8,384,533	317,685,801	199,204,838	184,936,652	(4,478,159)	3,223,086,938	294,269,804	4,214,705,874

TABLE II continued  
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR- 2015  
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.	Assuria Life (T&T) Ltd.	2,262,830	3,641,599	66,915	5,513,196	-	11,484,541	265,371	5,557,264	734,275	120,132,328	(10,481,395)	127,692,383
2.	Bancassurance Caribbean Limited	(88,525)	376	14,024	-	-	(74,125)	-	5,057	254	395,548	152,966	479,701
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-
7.	Maritime Life (Caribbean) Limited	-	-	-	-	16,877,230	16,877,230	-	-	-	-	19,025,742	35,902,972
8.	Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	4,058,045	-	-	8,096,617	12,154,662	2,481,893	23,001,469	(4,951,562)	525,778,772	13,886,325	572,351,559
10.	Scotialife Trinidad and Tobago Limited	18,792	1,612,716	8,329	2,060,266	-	3,700,103	-	753,065	-	54,260,812	909,905	59,623,885
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	-	-	-	-	19,709	19,709	-	20,555	-	792,494	207,002	1,039,760
	TOTAL	2,193,097	9,312,736	89,268	7,573,463	24,993,556	44,162,120	2,747,264	29,337,410	(4,217,034)	701,359,955	23,700,545	797,090,260
	CARIBBEAN												
1.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	2,193,097	9,312,736	89,268	7,573,463	24,993,556	44,162,120	2,747,264	29,337,410	(4,217,034)	701,359,955	23,700,545	797,090,260

TABLE II continued  
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR- 2015  
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.	Assuria Life (T&T) Ltd.	369,442	594,547	10,925	900,114	-	1,875,027	43,200	907,308	119,882	19,629,790	(1,377,962)	21,197,245
2.	Bancassurance Caribbean Limited	-	4,953	90,647	311,548	-	407,147	-	149,708	(1,393)	2,438,803	255,780	3,250,046
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	567,662	59,289	626,951
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	708,816	708,816	-	4,620	-	24,179,088	-	24,892,524
6.	Guardian Life of the Caribbean Limited	-	-	-	-	116,971,931	116,971,931	59,795,829	184,197,630	-	1,273,861,333	(183,760,064)	1,451,066,659
7.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
8.	Nationwide Insurance Company Limited	-	-	-	981,328	621,008	1,602,336	-	114,912	-	12,062,496	1,258,579	15,038,323
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	5,827,075	5,827,075	275,765	4,711,144	(2,485,142)	110,645,548	(9,016,769)	109,957,621
10.	Scotialife Trinidad and Tobago Limited	2,856,369	4,777,551	71,795	73,248,063	-	80,953,779	-	13,256,858	-	659,845,238	13,572,607	767,628,481
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
13.	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	3,225,811	5,377,050	173,367	75,441,053	124,128,830	208,346,112	60,114,794	203,342,180	(2,366,654)	2,103,229,958	(179,008,541)	2,393,657,849
	CARIBBEAN												
1.	Sagicor Life Inc.	209,123	17,977,399	5,921	74,485,273	42,757,996	135,435,712	26,727,520	25,542,445	(1,239,277)	1,776,236,767	53,870,177	2,016,573,344
	TOTAL	209,123	17,977,399	5,921	74,485,273	42,757,996	135,435,712	26,727,520	25,542,445	(1,239,277)	1,776,236,767	53,870,177	2,016,573,344
	GRAND TOTAL	3,434,934	23,354,449	179,289	149,926,326	166,886,826	343,781,824	86,842,314	228,884,624	(3,605,931)	3,879,466,725	(125,138,363)	4,410,231,193

TABLE III  
REVENUE ACCOUNT IN RESPECT OF INDUSTRIAL LIFE INSURANCE - 2015  
INCOME

[illegible]

## EXPENDITURE

[illegible]



TABLE IV  
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2015  
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Maritime Life (Caribbean) Limited	-	-	7,601,985	7,601,985	-	-	-	7,601,985
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	3,750,885	-	48,453,315	48,453,315	1,123,960	280,283	(359,782)	53,248,662
3.	The Beacon Insurance Company Limited	4,029,202	-	48,013,018	48,013,018	1,200,605	367,102	19,074	53,629,000
	TOTAL	7,780,087	-	104,068,318	104,068,318	2,324,565	647,385	(340,709)	114,479,647

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.	Maritime Life (Caribbean) Limited	6,818,852	480,369	550,831	-	-	(248,067)	7,601,985
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	9,155,743	10,009,919	21,318,574	(1,006,533)	5,689,233	8,081,726	53,248,662
3.	The Beacon Insurance Company Limited	36,772,983	4,355,873	12,463,027	137,856	4,417,906	(4,518,645)	53,629,001
	TOTAL	52,747,578	14,846,161	34,332,432	(868,677)	10,107,138	3,315,014	114,479,647

TABLE IV  
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2015  
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	3,750,885	-	48,453,315	48,453,315	1,123,960	280,283	(359,782)	53,248,662
3.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-
	TOTAL	3,750,885	-	48,453,315	48,453,315	1,123,960	280,283	(359,782)	53,248,662

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.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	9,155,743	10,009,919	21,318,574	(1,006,533)	5,689,233	8,081,726	53,248,662
3.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-
	TOTAL	9,155,743	10,009,919	21,318,574	(1,006,533)	5,689,233	8,081,726	53,248,662

TABLE IV  
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2015  
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Maritime Life (Caribbean) Limited	-	-	7,601,985	7,601,985	-	-	-	7,601,985
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-
3.	The Beacon Insurance Company Limited	4,029,202	-	48,013,018	48,013,018	1,200,605	367,102	19,074	53,629,000
	TOTAL	4,029,202	-	55,615,003	55,615,003	1,200,605	367,102	19,074	61,230,985

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.	Maritime Life (Caribbean) Limited	6,818,852	480,369	550,831	-	-	(248,067)	7,601,985
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-
3.	The Beacon Insurance Company Limited	36,772,983	4,355,873	12,463,027	137,856	4,417,906	(4,518,645)	53,629,001
	TOTAL	43,591,835	4,836,242	13,013,858	137,856	4,417,906	(4,766,712)	61,230,986

TABLE V  
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2015  
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	4,148,835	632,797	-	-	-	632,797	-	364,965	(144,119)	-	5,002,478
2.	Cuna Caribbean Insurance Society Limited	48,303,244	-	144,366,622	-	-	144,366,622	5,164,111	4,082,832	2,008,809	-	203,925,618
3.	Guardian Life of the Caribbean Limited	10,357,692	31,900,280	-	-	-	31,900,280	-	85,334	(25,188)	-	42,318,118
4.	Maritime Life (Caribbean) Limited	-	-	1,097,794	-	-	1,097,794	-	-	-	-	1,097,794
5.	Pan-American Life Insurance Company Trinidad and Tobago Limited	8,777,658	-	14,200,715	-	-	14,200,715	1,200,749	259,606	(332,434)	-	24,106,295
6.	Scotialife Trinidad and Tobago Limited	16,187,399	50,370,281	-	-	-	50,370,281	-	4,819,652	3,912	-	71,381,244
7.	Tatil Life Assurance Limited	1,075,402	551,079	-	-	3,969,974	4,521,053	329,561	(205,537)	2,016	-	5,722,495
8.	The Beacon Insurance Company Limited	941,620	-	13,119,984	-	-	13,119,984	1,308,732	138,292	7,185	-	15,515,814
9.	TRINRE Insurance Company Limited	434,654	91,994	-	-	-	91,994	-	4,312	-	-	530,960
	TOTAL	90,226,504	83,546,432	172,785,116	0	3,969,974	260,301,522	8,003,152	9,549,456	1,520,182	0	369,600,817
	CARIBBEAN											
1.	Sagicor Life Inc.	3,941,086	-	35,331,409	-	-	35,331,409	-	112,693	100,995	-	39,486,184
	TOTAL	3,941,086	-	35,331,409	-	-	35,331,409	-	112,693	100,995	-	39,486,184
	GRAND TOTAL	94,167,591	83,546,432	208,116,525	0	3,969,974	295,632,930	8,003,152	9,662,149	1,621,177	0	409,087,000

TABLE V continued  
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2015  
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 Limited	3,597,164	-	-	-	-	3,597,164	-	674,473	(12,306)	704,337	38,809	5,002,478
2.	Cuna Caribbean Insurance Society Limited	90,608,975	-	3,923,657	-	-	94,532,632	7,955,948	36,229,542	-	49,248,183	15,959,314	203,925,618
3.	Guardian Life of the Caribbean Limited	12,696,414	-	-	-	-	12,696,414	4,213,806	1,636,070	-	11,314,623	12,457,205	42,318,118
4.	Maritime Life (Caribbean) Limited	-	-	471,000	-	-	471,000	83,012	79,545	-	-	464,237	1,097,794
5.	Pan-American Life Insurance Company Trinidad and Tobago Limited	7,428,849	-	-	-	-	7,428,849	2,459,966	7,219,987	741,193	1,776,167	4,480,133	24,106,295
6.	Scotialife Trinidad and Tobago Limited	2,719,387	-	371,598	-	-	3,090,985	-	3,585,683	-	19,317,782	45,386,795	71,381,244
7.	Tatil Life Assurance Limited	1,440,000	-	-	-	-	1,440,000	68,084	50,523	1,397	1,226,265	2,936,226	5,722,495
8.	The Beacon Insurance Company Limited	2,934,864	-	-	-	-	2,934,864	1,804,611	4,725,045	1,231,336	1,594,481	3,225,476	15,515,814
9.	TRINRE Insurance Company Limited	-	-	-	-	-	-	11,047	126,292	-	393,621	-	530,960
	TOTAL	121,425,654	-	4,766,255	-	-	126,191,908	16,596,474	54,327,160	1,961,620	85,575,459	84,948,195	369,600,816
	CARIBBEAN												
1.	Sagicor Life Inc.	13,618,249	-	-	-	-	13,618,249	2,432,048	3,911,127	(3,378)	5,468,394	14,059,743	39,486,184
	TOTAL	13,618,249	0	0	0	0	13,618,249	2,432,048	3,911,127	(3,378)	5,468,394	14,059,743.30	39,486,184
	GRAND TOTAL	135,043,902	0	4,766,255	0	0	139,810,157	19,028,522	58,238,287	1,958,242	91,043,853	99,007,938	409,087,000

TABLE VI  
REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2015  
INCOME

	COMPANIES	Funds at the beginning of the year	Net Premium	Total Premiums	Commission Received	Net Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	63,208,510	-	-	-	3,268,332	(248,481)	66,228,361
2.	Maritime Life (Caribbean) Limited	87,268,297	4,712,154	4,712,154	-	4,741,913	-	96,722,364
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	291,460,989	26,875,597	26,875,597	-	19,226,099	(20,816,874)	316,745,811
4.	Tatil Life Assurance Limited	50,707,308	7,087,427	7,087,427	-	5,461,167	91,811	63,347,714
	TOTAL	492,645,104	38,675,178	38,675,178	-	32,697,511	(20,973,544)	543,044,249

### 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.	Guardian Life of the Caribbean Limited	-	-	2,171	-	2,171	519,309	16,140,144	-	(62,054,165)	111,620,902	66,228,361
2.	Maritime Life (Caribbean) Limited	-	1,116,001	-	-	1,116,001	-	341,437	-	(73,115)	95,338,041	96,722,364
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	6,322,174	7,327,923	13,650,097	80,627	9,177,793	-	(15,975,355)	309,812,649	316,745,811
4.	Tatil Life Assurance Limited	-	-	18,359	4,520,863	4,539,222	64,319	2,481,556	67,336	(2,914,454)	59,109,735	63,347,714
	TOTAL	-	1,116,001	6,342,704	11,848,786	19,307,491	664,254	28,140,930	67,336	(81,017,089)	575,881,327	543,044,249

TABLE VII  
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/ UNIT LINKED FUNDS/ OTHER - 2015  
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Demerara Life Assurance Company of T&T Limited	0	0	0	0	0
2.	Guardian Life of the Caribbean Limited	4,501,147,820	0	193,488,513	1,104,983,731	5,799,620,065
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	0	6,662,716	137,289	(94,656)	6,705,349
4.	Sagicor Life Assurance Limited	881,900,161	85,832,008	41,746,760	(17,643,590)	991,835,338
5.	Tatil Life Assurance Limited	185,986,351	0	8,699,932	24,837,437	219,523,720
	TOTAL	5,569,034,332	92,494,723	244,072,494	1,112,082,922	7,017,684,471

EXPENDITURE

	COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
	LOCAL	\$								
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	29,500,166	519,990,628	550,086,026	-	-	286,176,221	196,382,590	4,766,975,228	5,799,620,065
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	1,264,108	-	492,546	2,389,160	(687,734)	3,247,269	6,705,349
4.	Sagicor Life Assurance Limited	42,058,191	-	42,058,191	-	379,673	1,232,626	(487,173)	948,652,021	991,835,338
5.	Tatil Life Assurance Limited	-	2,210,415	14,104,797	-	-	-	-	205,418,923	219,523,720
	TOTAL	71,558,357	522,201,043	607,513,122	-	872,219	289,798,007	195,207,683	5,924,293,441	7,017,684,472

TABLE VII  
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2015  
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	610,444,830	-	24,627,456	58,101,496	693,173,782
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-
4.	Sagicor Life Assurance Limited	881,900,161	85,832,008	41,746,760	(17,643,590)	991,835,338
5.	Tatil Life Assurance Limited	161,804,302	-	8,021,211	12,668,594	182,494,107
	TOTAL	1,654,149,293	85,832,008	74,395,427	53,126,500	1,867,503,228

EXPENDITURE

	COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
	LOCAL	\$								
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	29,500,166	-	30,095,399	-	-	1,774,298	1,194,103	660,109,982	693,173,782
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-
4.	Sagicor Life Assurance Limited	42,058,191	-	42,058,191	-	379,673	1,232,626	(487,173)	948,652,021	991,835,338
5.	Tatil Life Assurance Limited	-	-	11,761,516	-	-	-	-	170,732,591	182,494,107
	TOTAL	71,558,357	-	83,915,106	-	379,673	3,006,925	706,930.37	1,779,494,594	1,867,503,227



TABLE VII  
REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS - 2015  
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	-	-	-	-	-
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-
4.	Sagicor Life Assurance Limited	-	-	-	-	-
5.	Tatil Life Assurance Limited	-	-	-	-	-
	TOTAL	-	-	-	-	-

## EXPENDITURE

[illegible]

TABLE VII  
REVENUE ACCOUNT IN RESPECT OF OTHER - 2015  
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
		\$	\$	\$	\$	\$
	LOCAL					
1.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	3,890,702,990	-	168,861,057	1,046,882,235	5,106,446,282
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	6,662,716	137,289	(94,656)	6,705,349
4.	Sagicor Life Assurance Limited	-	-	-	-	-
5.	Tatil Life Assurance Limited	24,182,049	-	678,721	12,168,843	37,029,613
	TOTAL	3,914,885,039	6,662,716	169,677,067	1,058,956,422	5,150,181,244

EXPENDITURE

	COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
		\$								
	LOCAL									
1.	Demerara Life Assurance Company of T&T Limited				-					-
2.	Guardian Life of the Caribbean Limited	-	519,990,628	519,990,628	-	-	284,401,923	195,188,487	4,106,865,246	5,106,446,283
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	1,264,108	-	492,546	2,389,160	(687,734)	3,247,269	6,705,349
4.	Sagicor Life Assurance Limited				-					-
5.	Tatil Life Assurance Limited	-	2,210,415	2,343,281	-	-	-	-	34,686,332	37,029,613
	TOTAL	-	522,201,043	523,598,017	-	492,546	286,791,083	194,500,752	4,144,798,847	5,150,181,245

TABLE VIII  
LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2015

	COMPANIES	NUMBER OF POLICIES							SUM ASSURED						TOTAL	
		Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous		
		\$	\$	\$					\$	\$	\$	\$	\$	\$	\$	
	LOCAL															
1.	Assuria Life (T&T) Ltd.	63	264	5	487	237	1	1,057	3,936,495	18,983,251	250,977		46,736,788	1,207,995	2,100	71,117,606
2.	Bancassurance Caribbean Limited	30	44	-	85	2	5	166	993,196	22,979,776	-		5,550,694	177,287	7,012,231	36,713,184
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	2	6	-	14	-	1	23	9,826	110,251	-		633,794	-	255,483	1,009,354
4.	CUNA Caribbean Insurance Society Limited	-	10	-	63	5	6	84	-	730,461	-		9,439,999	152,000	4,440,000	14,762,460
5.	Demerara Life Assurance Company of T&T Limited	-	1	1	-	7	67	76	-	45,000	100,000		-	97,231	4,107,202	4,349,433
6.	Guardian Life of the Caribbean Limited	494	4,356	884	9,769	537	171	16,211	36,521,965	1,278,041,894	36,469,489		1,472,923,751	1,966,091	516,957,872	3,342,881,062
7.	Maritime Life (Caribbean) Limited	112	595	47	1,132	227	40	2,153	10,448,303	50,187,171	7,610,956		271,125,071	2,652,637	3,757,600	345,781,738
8.	Nationwide Insurance Company Limited	13	37	-	19	52	-	121	324,017	1,368,415	-		1,359,381	75,000	1,785,000	4,911,813
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	181	2,171	-	1,453	418	508	4,731	14,902,278	422,077,064	7,190,882		517,661,756	7,022,851	725,574,971	1,694,429,802
10.	Scotialife Trinidad and Tobago Limited	163	6,769	500	3,356	175	-	10,963	2,878,229	166,503,279	6,753,000		99,196,303	1,550,000	2,961,000	279,841,811
11.	Tatil Life Assurance Limited	130	871	-	1,113	85	367	2,566	5,364,189	81,828,955	-		52,815,290	8,733,525	41,893,669	190,635,628
12.	The Beacon Insurance Company Limited	-	-	-	-	-	4	4	-	-	-		-	-	39,761,500	39,761,500
13.	TRINRE Insurance Company Limited	-	-	-	-	-	242	242	-	-	-		-	-	1,890,200	1,890,200
14.	United Security Life Insurance Company Limited	17	2	-	-	5	3	27	315,954	68,000	-		-	-	119,686	503,640
	TOTAL	1,205	15,126	1,437	17,491	1,750	1,415	38,424	75,694,453	2,042,923,517	58,375,304		2,477,442,827	23,634,617	1,350,518,515	6,028,589,231
	CARIBBEAN															
1.	Sagicor Life Inc	222	1,130	162	5,457	381	298	7,650	28,543,623	127,967,647	3,127,300		1,826,608,064	2,598,486	2,180,684,232	4,169,529,352
	TOTAL	222	1,130	162	5,457	381	298	7,650	28,543,623	127,967,647	3,127,300		1,826,608,064	2,598,486	2,180,684,232	4,169,529,352
	GRAND TOTAL	1,427	16,256	1,599	22,948	2,131	1,713	46,074	104,238,076	2,170,891,164	61,502,604		4,304,050,891	26,233,103	3,531,202,746	10,198,118,583

TABLE IX  
INSURANCE IN FORCE - 2015

	COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	376	23,034,757	521,341	-	17,910	1,087,923,280
2.	Bancassurance Caribbean Limited	3	292,524	-	-	2,843	563,072,274
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	205	6,751,212
4.	Cuna Caribbean Insurance Society Limited	60	15,077,015	707,807	-	1,858	15,794,235,734
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	879	42,321,982
6.	Guardian Life of the Caribbean Limited	26,866	4,880,891,188	229,057,811	571,028	207,682	39,749,995,647
7.	Maritime Life (Caribbean) Limited	4,311	937,665,858	22,136,101	-	46,431	7,221,917,180
8.	Nationwide Insurance Company Limited	3	20,129	-	-	1,884	70,917,504
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	8,233	2,024,567,220	-	-	79,186	15,572,326,863
10.	Scotialife Trinidad and Tobago Limited	13,824	2,968,485,402	107,055,715	197,300,435	67,992	13,556,609,697
11.	Tatil Life Assurance Limited	2,113	152,778,447	10,331,592	3,572,692	37,039	2,970,974,199
12.	The Beacon Insurance Company Limited	8	48,442,000	97,499	8,125	208	7,103,792,858
13.	TRINRE Insurance Company Limited	-	-	-	-	6,165	37,019,300
14.	United Security Life Insurance Company Limited	-	-	-	-	681	12,621,453
	TOTAL	55,797	11,051,254,539	369,907,866	201,452,280	470,963	103,790,479,183
	CARIBBEAN						
1.	Sagicor Life Inc.	9,131	3,121,648,697	61,965,080	23,481,007	83,394	25,988,984,074
	TOTAL	9,131	3,121,648,697	61,965,080	23,481,007	83,394	25,988,984,074
	GRAND TOTAL	64,928	14,172,903,237	431,872,946	224,933,287	554,357	129,779,463,257

TABLE IX  
INSURANCE IN FORCE -ASSURANCES- 2015

	COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	Annual Premiums \$	Single Premiums and Consideration \$	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$
	LOCAL						
1.	Assuria Life (T&T) Ltd.	265	22,577,557	521,341	-	12,111	1,070,466,769
2.	Bancassurance Caribbean Limited	3	292,524	-	-	2,683	562,926,524
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	176	6,701,940
4.	Cuna Caribbean Insurance Society Limited	60	15,077,015	707,807	-	1,858	15,794,235,734
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	542	18,357,272
6.	Guardian Life of the Caribbean Limited	15,676	4,869,535,971	100,521,882	-	120,135	39,642,692,018
7.	Maritime Life (Caribbean) Limited	3,253	937,592,694	13,299,996	-	35,880	7,168,708,282
8.	Nationwide Insurance Company Limited	-	-	-	-	911	70,239,128
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	6,391	2,011,547,339	-	-	48,965	15,503,447,701
10.	Scotialife Trinidad and Tobago Limited	5,098	2,887,182,402	75,413,157	106,703,283	18,763	12,763,325,697
11.	Tatil Life Assurance Limited	1,289	101,619,312	3,982,232	-	23,814	2,356,504,009
12.	The Beacon Insurance Company Limited	8	48,442,000	97,499	8,125	206	7,103,631,700
13.	TRINRE Insurance Company Limited	-	-	-	-	6,165	37,019,300
14.	United Security Life Insurance Company Limited	-	-	-	-	560	12,605,351
	TOTAL	32,043	10,893,866,814	194,543,914	106,711,408	272,769	102,110,861,425
	CARIBBEAN						
1.	Sagicor Life Inc.	6,659	3,116,251,047	39,056,083	-	55,071	25,919,634,507
	TOTAL	6,659	3,116,251,047	39,056,083	-	55,071	25,919,634,507
	GRAND TOTAL	38,702	14,010,117,861	233,599,997	106,711,408	327,840	128,030,495,932

TABLE IX  
INSURANCE IN FORCE -DEFERRED ANNUITIES- 2015

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	Annual Premiums \$	Single Premiums and Consideration \$	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$
	LOCAL						
1.	Assuria Life (T&T) Ltd.	111	457,200	-	-	5,799	17,456,511
2.	Bancassurance Caribbean Limited	-	-	-	-	134	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	8	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	77	4,141,696
6.	Guardian Life of the Caribbean Limited	10,522	-	128,535,929	571,028	78,706	-
7.	Maritime Life (Caribbean) Limited	979	-	8,836,105	-	8,149	42,296,947
8.	Nationwide Insurance Company Limited	-	-	-	-	725	7,270
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	1,827	12,823,167	-	-	29,240	55,517,998
10.	Scotialife Trinidad and Tobago Limited	8,726	81,303,000	31,642,558	90,597,152	49,229	793,284,000
11.	Tatil Life Assurance Limited	762	49,987,713	6,349,360	-	11,962	601,094,840
12.	The Beacon Insurance Company Limited	-	-	-	-	2	161,158
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	113	-
	TOTAL	22,927	144,571,080	175,363,952	91,168,180	184,144	1,513,960,420
	CARIBBEAN						
1.	Sagicor Life Inc.	2,199	61,308	22,908,997	23,481,007	25,339	22,292,123
	TOTAL	2,199	61,308	22,908,997	23,481,007	25,339	22,292,123
	GRAND TOTAL	25,126	144,632,388	198,272,949	114,649,187	209,483	1,536,252,543

TABLE IX  
INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2015

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	-	-	-	-	26	145,750
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	21	49,272
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	260	19,823,014
6.	Guardian Life of the Caribbean Limited	668	11,355,217	-	-	8,793	106,795,298
7.	Maritime Life (Caribbean) Limited	79	73,164	-	-	2,134	10,911,951
8.	Nationwide Insurance Company Limited	3	20,129	-	-	248	671,106
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	15	196,714	-	-	942	6,036,138
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	62	1,171,422	-	3,572,692	1,251	13,262,156
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	8	16,102
	TOTAL	827	12,816,646	-	3,572,692	13,683	157,710,786
	CARIBBEAN						
1.	Sagicor Life Inc.	273	5,336,342	-	-	2,984	47,057,444
	TOTAL	273	5,336,342	-	-	2,984	47,057,444
	GRAND TOTAL	1,100	18,152,988	-	3,572,692	16,667	204,768,230

TABLE IX  
INSURANCE IN FORCE -OTHER- 2015

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				OTHER EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	-	-	-	-	-	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	-	-	-	-	48	508,331
7.	Maritime Life (Caribbean) Limited	-	-	-	-	268	-
8.	Nationwide Insurance Company Limited	-	-	-	-	-	-
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	39	7,325,025
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	-	-	-	-	12	113,194
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	-	-
	TOTAL	-	-	-	-	367	7,946,551
	CARIBBEAN						
1.	Sagicor Life Inc.	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	-	367	7,946,551



TABLE X  
LONG-TERM INSURANCE - ANNUITY BUSINESS 2015

	COMPANIES	NUMBER OF POLICIES						ANNUITY PER ANNUM					
		GENERAL ANNUITIES		Approved Pension Annuities (Immediate)	Approved Pension Annuities (Deferred)	Other	TOTAL	GENERAL ANNUITIES		Approved Pension Annuities (Immediate)	Approved Pension Annuities (Deferred)	Other	TOTAL
		Immediate	Deferred					Immediate	Deferred				
	LOCAL							\$	\$	\$	\$	\$	\$
1.	Assuria Life (T&T) Ltd.	-	5,799	-	-	-	5,799	-	17,456,511	-	-	-	17,456,511
2.	Bancassurance Caribbean Limited	26	134	-	-	-	160	145,750	-	-	-	-	145,750
3.	Caribbean Atlantic Life Insurance Company Limited	21	8	-	-	-	29	49,272	-	-	-	-	49,272
4.	Demerara Life Assurance Company of T&T Limited	260	77	-	-	-	337	19,823,014	4,141,696	-	-	-	23,964,710
5.	Guardian Life of the Caribbean Limited	8,793	78,706	-	48	-	87,547	106,795,298	-	-	508,331	-	107,303,629
6.	Maritime Life (Caribbean) Limited	2,134	8,149	-	268	-	10,551	10,911,951	42,296,947	-	-	-	53,208,898
7.	Nationwide Insurance Company	248	725	-	-	-	973	671,106	7,270	-	-	-	678,376
8.	Pan-American Life Insurance Company Trinidad and Tobago Limited	942	29,240	-	39	-	30,221	6,036,138	55,517,998	-	7,325,025	-	68,879,162
9.	Scotialife Trinidad and Tobago Limited	-	49,229	-	-	-	49,229	-	793,284,000	-	-	-	793,284,000
10.	Tatil Life Assurance Limited	1,251	11,962	-	12	-	13,225	13,262,156	601,094,840	-	113,194	-	614,470,190
	TOTAL	13,675	184,029	-	367	-	198,071	157,694,684	1,513,799,262	-	7,946,551	-	1,679,440,497
	CARIBBEAN												
1.	Sagicor Life Inc.	2,984	25,339	-	-	-	28,323	47,057,444	22,292,123	-	-	-	69,349,567
	TOTAL	2,984	25,339	-	-	-	28,323	47,057,444	22,292,123	-	-	-	69,349,567
	GRAND TOTAL	16,659	209,368	-	367	-	226,394	204,752,128	1,536,091,385	-	7,946,551	-	1,748,790,064

TABLE XI  
STATEMENT OF STATUTORY FUND 2015- LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

COMPANIES	POLICY RESERVES						TOTAL	Claims admitted or intimated but not paid	Other Reserves	Total Reserves	DEDUCTIONS			TOTAL	Fund Requirement
	Ordinary Life	Industrial Life	Group Life	Group Pension	Non- Cancellable Sickness and Accident	Other					Outstanding Premiums	Policy Loans	Other Deductions		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>LOCAL</b>															
1 Assuria Life (T&T) Ltd.	106,314,440	-	-	-	-	139,762,118	246,076,558	8,672,284	1,104,643	255,853,485	2,265,884	3,369,446	114,978	5,750,308	250,103,177
2 Bancassurance Caribbean Limited	70,061,653	-	-	-	-	150,732,003	220,793,656	23,157,984	652,540	244,604,180	143,163	12,106,612	607,805	12,857,580	231,746,600
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	4,760,080	-	-	-	-	11,337,141	16,097,221	93,814	657,653	16,848,688	5,160	365,032	56,875	427,067	16,421,621
4 Cuna Caribbean Insurance Society Limited	13,393,528	-	49,248,183	-	-	83,950,096	146,591,807	-	73,262,482	219,854,289	19,808,527	4,200,465	1,216,576	25,225,568	194,628,721
5 Demerara Life Assurance Company of T&T Limited	85,315,079	-	-	-	-	28,040,023	113,355,102	2,632,933	42,632	116,030,667	(52,087)	2,934,982	-	2,882,895	113,147,772
6 Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Guardian Life of the Caribbean Limited	175,327,480	-	11,314,623	771,730,884	-	5,677,005,113	6,635,378,100	158,165,930	94,272,163	6,887,816,193	37,018,772	14,086,461	50,706,171	101,811,404	6,786,004,789
8 Maritime Life (Caribbean) Limited	1,060,485,772	-	-	95,338,041	-	-	1,155,823,813	47,172,557	-	1,202,996,370	10,030,607	51,835,767	-	61,866,374	1,141,129,996
9 Nationwide Life Insurance Co. Limited	18,988,180	-	-	-	-	12,062,496	31,050,676	2,730,438	151,661	33,932,775	41,525	3,530,950	189,783	3,762,258	30,170,517
10 Pan-American Life Insurance Company Trinidad and Tobago Limited	660,605,724	0	1,776,167	309,812,649	-	707,127,566	1,679,322,106	51,443,782	48,899,755	1,779,665,643	34,195,076	139,417,973	-	173,613,049	1,606,052,594
11 Scotialife Trinidad and Tobago Limited	592,148,634	-	19,317,782	659,845,238	-	66,133,357	1,337,445,011	-	-	1,337,445,011	600,679	-	-	600,679	1,336,844,332
12 Tail Life Assurance Limited	698,238,692	-	1,226,265	59,109,735	-	390,957,947	1,149,532,639	31,448,171	-	1,180,980,810	2,229,753	10,969,271	-	13,199,024	1,167,781,786
13 The Beacon Insurance Company Limited	-	-	1,594,481	-	-	5,264,503	6,858,984	7,365,097	-	14,224,081	15,035,446	-	-	15,035,446	-
14 TRINRE Insurance Company Limited	-	-	393,621	-	-	-	393,621	-	-	393,621	-	-	-	-	393,621
15 United Security Life Insurance Company Limited	8,305,950	-	-	-	-	-	8,305,950	2,706,705	526,885	11,539,540	-	2,135	-	2,135	11,537,405
<b>TOTAL</b>	3,493,945,212	-	84,871,122	1,895,836,547	-	7,272,372,363	12,747,025,244	335,589,695	219,570,414	13,302,185,354	121,322,505	242,819,094	52,892,188	417,033,787	12,885,962,931
<b>CARIBBEAN</b>															
1 Sagivor Life Incorporated	565,117,501	-	5,468,394	-	-	2,738,933,041	3,309,518,936	67,858,724	-	3,377,377,660	4,301,157	13,511,956	-	17,813,113	3,359,564,547
<b>TOTAL</b>	565,117,501	-	5,468,394	-	-	2,738,933,041	3,309,518,936	67,858,724	-	3,377,377,660	4,301,157	13,511,956	-	17,813,113	3,359,564,547
<b>GRAND TOTAL</b>	4,059,062,713	-	90,339,516	1,895,836,547	-	10,011,305,404	16,056,544,180	403,448,420	219,570,414	16,679,563,014	125,623,662	256,331,050	52,892,188	434,846,900	16,245,527,478

TABLE XIA  
STATEMENT OF STATUTORY FUND 2015 - SECURITIES HELD IN TRUST (LONG-TERM BUSINESS)

COMPANIES		Trinidad and Tobago Government securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed Deposits	Other Trinidad and Tobago "Local" Assets	Total Trinidad and Tobago "Local" Assets	Caricom Assets	Other Caricom Assets denoted in Foreign Currency	Total "Local" Assets	"Local" Assets Ratio	Foreign Government Securities	Other Foreign Assets	Total Foreign Assets	Total Assets in Fund	More or less than Requirement
	<b>LOCAL</b>	\$	\$	\$	\$	\$	\$	\$	\$		\$	%	\$	\$	\$	\$	
1	Assuria Life (T&T) Ltd.	60,885,802	-	50,020,635	21,462,641	33,317,195	29,836,993	195,523,266	21,467,140	-	216,990,406	88	29,459,985	1,156,260	30,616,245	247,606,651	(2,496,526)
2	Bancassurance Caribbean Limited	94,193,449	-	27,900,000	75,966,048	9,518,550	12,160,800	219,738,847	-	-	219,738,847	88	30,939,262	-	30,939,262	250,678,109	18,931,509
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	2,648,116	-	-	45,454	-	15,101,357	17,794,927	-	-	-	-	-	-	-	-	(16,421,621)
4	Cuna Caribbean Insurance Society Limited	137,426,790	-	-	-	15,500,000	64,975,465	217,902,255	-	530,060	218,432,315	100	-	-	-	218,432,315	23,803,594
5	Demerara Life Assurance Company of Trinidad and Tobago Limited	386,001	-	22,629,554	49,726,504	15,796,554	14,732,922	103,271,535	-	-	103,271,535	100	-	-	-	103,271,535	(9,876,237)
6	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Guardian Life of the Caribbean Limited	1,875,481,415	65,328,691	215,200,000	962,139,153	1,203,802,655	1,111,423,999	5,433,375,912	-	-	5,433,375,912	80	674,967,376	718,032,700	1,393,000,076	6,826,375,987	40,371,198
8	Maritime Life (Caribbean) Limited	455,613,050	155,931,221	228,225,999	162,675,977	117,669,360	74,226,181	1,194,341,789	-	-	1,194,341,789	100	-	-	-	1,194,341,789	53,211,793
9	Nationwide Life Insurance Company Limited	3,225,070	-	-	199,251	2,600,000	33,063,401	39,087,722	-	-	39,087,722	100	-	-	-	39,087,722	8,917,206
10	Pan-American Life Insurance Company Trinidad and Tobago Limited	228,728,280	0	99,900,000	80,493	0	891,369,723	1,220,078,496	299,631,303	0	1,519,709,799	90	-	167,656,300	167,656,300	1,687,366,099	81,313,505
11	Scotiabank Trinidad and Tobago Limited	902,911,640	488,366,947	-	9,703,572	-	30,414,779	1,431,396,938	-	-	1,431,396,938	100	-	-	-	1,431,396,938	94,552,606
12	Tatil Life Assurance Limited	351,551,258	55,051,127	25,300,000	277,824,951	145,916,690	75,768,968	931,412,993	54,211,651	-	985,624,645	81	3,983,061	225,339,142	229,322,204	1,214,946,849	47,165,063
13	The Beacon Insurance Company Limited	-	-	-	1,003,080	-	6,344,800	7,347,880	-	-	7,347,880	100	-	-	-	7,347,880	7,347,880
14	TRINRE Insurance Company Limited	-	-	-	-	-	700,000	700,000	-	-	700,000	100	-	-	-	700,000	306,379
15	United Security Life Insurance Company Limited	1,478,483	-	-	-	3,000,000	10,400,801	14,879,284	0	1,569,660	16,448,944	100	0	0	-	16,448,944	4,911,539
<b>TOTAL</b>		4,114,529,353	764,677,986	669,176,188	1,560,827,124	1,547,121,004	2,370,520,189	11,026,851,843	375,310,094	2,099,720	11,386,466,731	86	739,349,684	1,112,184,402	1,851,534,086	13,238,000,818	352,037,887
1	<b>CARIBBEAN</b>	708,110,338	944,221,802	195,350,000	116,042,586	44,500,000	308,908,966	2,317,133,691	691,304,874	-	3,008,438,565	89	270,682,818	118,678,919	389,361,737	3,397,800,303	38,235,756
<b>TOTAL</b>		708,110,338	944,221,802	195,350,000	116,042,586	44,500,000	308,908,966	2,317,133,691	691,304,874	-	3,008,438,565	89	270,682,818	118,678,919	389,361,737	3,397,800,303	38,235,756
<b>GRAND TOTAL</b>		4,822,639,691	1,708,899,788	864,526,188	1,676,869,710	1,591,621,004	2,679,429,155	13,343,985,535	1,066,614,968	2,099,720	14,394,905,297	87	1,010,032,503	1,230,863,321	2,240,895,824	16,635,801,120	390,273,643

TABLE XII  
REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2015

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.	Bankers Insurance Company (T&T) Limited	12,532,172	31,382,462	24,193,427	2,730,680	90,900	1,256,829	4,935,355	77,121,825	17,224,349	5,683,468	9,674,302	-	-	11,200,820	33,338,885	77,121,825
2.	Capital Insurance Limited	18,517,868	74,851,043	32,950,623	-	2,652,698	(672,784)	-	128,299,448	22,075,063	1,955,413	8,035,790	-	7,137,339	18,460,688	70,635,155	128,299,448
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	76,637,824	68,323,258	182,306,676	-	5,819,364	-	-	333,087,122	93,599,377	21,809,141	66,972,539	-	1,965,050	80,149,050	68,591,965	333,087,122
5.	Furness Anchorage General Insurance Limited	1,381,064	158,099	3,903,349	-	(29,509)	14,353	-	5,427,356	1,410,327	86,041	954,135	-	2,412,594	493,279	70,980	5,427,356
6.	Guardian General Insurance Limited	92,344,787	96,188,595	203,125,185	4,834,994	2,631,397	602,611	-	399,727,569	82,495,873	32,481,592	17,913,460	4,987,471	86,354,243	91,565,392	83,929,538	399,727,569
7.	Gulf Insurance Limited	25,059,798	17,673,766	43,034,436	-	-	-	-	85,767,999	20,059,891	4,724,518	14,387,819	-	2,645,305	23,948,901	20,001,564	85,767,999
8.	Maritime General Insurance Company Limited	55,660,876	109,032,432	102,839,615	777	8,729,787	-	-	276,263,487	38,298,287	21,879,788	20,985,021	1,328,653	25,087,634	56,325,147	112,358,957	276,263,487
9.	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	NAGICO Insurance (Trinidad and Tobago) Limited	34,397,536	63,822,685	68,364,467	2,678	2,694,618	5,414,135	1,814,697	176,510,816	34,612,421	4,469,367	21,763,864	-	-	35,754,431	79,910,733	176,510,816
12.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	486,712	-	-	-	1,631,913	(2,808,805)	(690,180)	(2,452,468)	-	188,393	(509,208)	1,672,563	-	410,540	(690,180)
13.	The Beacon Insurance Company Limited	25,965,055	14,503,052	55,384,853	30,537,338	838,481	43,565	-	127,272,345	25,223,425	13,236,084	28,436,199	2,410,021	9,639,476	35,346,519	12,980,620	127,272,345
14.	The Great Northern Insurance Company Limited	-	16,983,433	-	-	-	9,890,959	-	3,056,367	29,930,759	9,456,142	-	9,174,958	-	-	11,299,659	29,930,759
15.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	The New India Assurance Company (T&T) Limited	33,226,641	22,866,311	58,961,591	-	855,229	-	-	115,909,772	25,568,965	9,847,123	12,453,643	-	10,462,570	34,965,506	22,611,965	115,909,772
17.	The Presidential Insurance Company Limited	19,740,326	29,372,802	51,219,127	-	1,872,834	4,821,276	-	107,026,365	23,462,603	3,427,943	26,140,815	-	1,137,447	20,950,176	31,907,381	107,026,366
18.	Trinidad & Tobago Insurance Limited	70,338,550	71,261,498	125,196,634	261,149	14,317,746	-	-	281,375,576	52,384,344	16,307,631	16,242,201	-	50,033,331	74,042,525	72,365,545	281,375,576
19.	TRINRE Insurance Company Limited	18,781,345	11,362,414	17,346,506	10,842,368	994,801	-	-	59,327,434	11,133,739	5,951,598	11,952,924	-	10,690,007	9,621,157	9,978,009	59,327,434
TOTAL		484,583,841	628,288,562	968,826,487	49,209,983	52,991,218	8,671,181	9,806,419	2,202,357,691	454,552,338	141,859,708	265,276,062	8,216,937	209,237,559	492,823,491	630,391,496	2,202,357,692
CARIBBEAN																	
1.	Maasy United Insurance Ltd.	4,957,658	2,747,896	33,813,507	-	449,700	285,789	-	42,254,550	7,626,437	1,890,297	4,769,479	5,107	2,777,794	18,978,106	6,207,330	42,254,550
2.	Sagicor General Insurance Company Limited	27,352,223	29,080,716	50,502,282	14,628,690	1,775,394	-	-	123,339,305	29,687,435	14,755,980	14,160,373	-	4,492,762	27,337,918	32,904,837	123,339,305
3.	The Insurance Company of the West Indies	12,897,069	10,497,469	6,018,606	6,928,915	500,882	-	62,085	36,905,026	8,765,835	10,587,963	2,589,545	-	-	6,832,789	8,128,894	36,905,026
TOTAL		45,206,950	42,326,081	90,334,395	21,557,605	2,725,976	285,789	62,085	202,498,881	46,079,707	27,234,240	21,519,397	5,107	7,270,556	53,148,813	47,241,061	202,498,881
GRAND TOTAL		529,790,791	670,594,643	1,059,160,882	70,767,588	55,717,194	8,956,970	9,868,504	2,404,856,573	500,632,045	169,093,948	286,795,459	8,222,044	216,508,115	545,972,404	677,632,557	2,404,856,573

TABLE XIII

## STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2015

COMPANIES		FUNDS AT END OF YEAR				DEDUCTIONS		Fund Requirements	ASSETS HELD IN FUND								More or (less) than Fund Requirements
		Unearned Premium Reserve	Estimated Liability in respect of outstanding Claims	Other	Total Liability	Amount held on Deposit	Other Deductions		Trinidad and Tobago Government Securities	Fixed Deposits	Other Trinidad and Tobago Assets	Total Trinidad and Tobago Assets	Caricom Assets	Total "Local" Assets	Foreign Assets	Total Assets	
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	Bankers Insurance Company (T&T) Limited	11,200,820	33,338,885	-	44,539,705	15,204,017	2,012,424	27,323,264	-	25,595,501	5,464,653	31,060,154	-	31,060,154	-	31,060,154	3,736,889
2	Capital Insurance Limited	16,782,444	1,678,244	70,635,155	89,095,843	16,890,829	3,445,471	68,759,543	-	12,200,000	54,308,984	66,508,984	-	66,508,984	-	66,508,984	(2,250,559)
3	Citizen Insurance Company Limited	IN COMPULSORY LIQUIDATION															
4	Colonial Fire & General Insurance Company Limited	79,355,495	68,591,985	793,555	148,741,035	71,820,208	4,587,260	72,333,548	35,681,033	8,000,000	33,818,548	77,499,582	-	77,499,582	-	77,499,582	5,166,034
5	Furness Anchorage General Insurance Limited	455,046	70,980	38,233	564,259	7,021,841	772,688	-	-	-	237,409	237,409	-	237,409	-	237,409	237,409
6	NAGICO Insurance (Trinidad and Tobago) Limited	33,964,322	79,910,733	1,790,109	115,665,164	31,832,321	20,509,456	63,323,388	8,023,000	2,258,562	22,272,359	32,553,921	6,332,139	38,886,260	12,664,678	51,550,938	(11,772,450)
7	Guardian General Insurance Limited	91,565,392	83,929,538	-	175,494,930	88,105,198	20,761,673	66,628,059	-	39,864,790	43,802,813	83,667,605	-	83,667,605	-	83,667,605	17,039,546
8	Gulf Insurance Limited	21,771,728	20,061,564	2,177,173	43,950,465	17,412,243	2,226,134	24,312,089	-	13,594,039	11,858,136	25,452,175	-	25,452,175	-	25,452,175	1,140,086
9	Maritime General Insurance Company Limited	52,395,486	112,358,957	5,296,589	170,051,032	58,330,757	1,903,628	109,818,647	18,958,250	1,000,000	91,413,768	111,372,018	-	111,372,018	-	111,372,018	1,553,371
10	Motor and General Insurance Company Limited	IN SUSPENSION															
11	Motor One Insurance Company Limited*	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Pan-American Life Insurance Company Trinidad and Tobago Limited	0	273,093	136,847	410,540	250,000	0	160,540	749,122	-	10,018,996	10,768,118	-	10,768,118	-	10,768,118	10,607,578
13	The Beacon Insurance Company Limited	35,346,519	10,515,549	2,465,071	48,327,139	8,715,120	13,830,728	25,781,291	-	-	10,371,806	10,371,806	-	10,371,806	-	10,371,806	(15,409,485)
14	The Great Northern Insurance Company Limited	-	11,299,659	-	11,299,659	1,517,812	-	9,781,847	-	9,566,406	716,937	10,283,343	-	10,283,343	-	10,283,343	501,496
15	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	The New India Assurance Company (T&T) Limited	34,965,506	22,611,985	-	57,577,471	22,263,559	17,688,477	17,625,435	2,634,429	4,200,689	15,484,726	22,319,844	-	22,319,844	-	22,319,844	4,694,409
17	The Presidential Insurance Company Limited	20,950,176	31,907,381	-	52,857,557	21,526,133	3,061,696	28,269,728	5,712,300	4,087,599	6,395,686	16,195,585	-	16,195,585	-	16,195,585	(12,074,143)
18	TRINRE Insurance Company Limited	9,621,157	9,070,917	907,092	19,599,166	18,424,255	2,556,096	-	-	-	5,932,300	5,932,300	-	5,932,300	-	5,932,300	5,932,300
19	Trinidad and Tobago Insurance Limited	65,815,578	72,365,545	8,226,947	146,408,070	52,307,889	7,568,781	86,531,399	37,079,562	-	52,237,724	89,317,286	-	89,317,286	-	89,317,286	2,785,887
TOTAL		474,189,669	557,025,575	92,468,772	1,124,584,015	431,822,181	100,924,512	600,648,778	108,837,696	120,387,586	364,334,843	993,840,130	6,332,139	999,872,469	12,664,678	612,537,147	11,888,369
CARIBBEAN																	
1	Manay United Insurance Limited	18,978,106	5,586,960	820,370	25,385,436	6,463,142	3,814,819	12,907,475	0	0	9,902,424	9,902,424	0	9,902,424	0	9,902,424	(3,005,051)
2	Stanton General Insurance Co.	27,337,918	32,904,827	0	60,242,745	23,927,548	11,160,070	25,155,337	11,644,500	0	18,596,823	30,241,330	0	30,241,330	0	30,241,330	5,085,082
3	The Insurance Company of the West Indies Limited	6,832,789	8,128,894	0	14,961,683	7,063,069	0	7,898,634	495,118	0	6,596,389	7,081,507	0	7,081,507	0	7,081,507	(807,107)
TOTAL		52,148,813	46,620,681	820,370	100,389,834	37,453,759	16,974,889	45,961,426	12,139,627	-	35,095,634	47,235,261	-	47,235,261	-	47,235,261	1,273,835
GRAND TOTAL		527,338,482	604,346,256	93,289,142	1,224,973,849	469,075,740	117,899,401	646,610,204	120,977,323	120,387,586	399,430,482	640,775,391	6,332,139	647,107,730	12,664,678	659,772,408	13,162,204

\*Motor One Insurance Company Limited did not submit Insurance Act Accounts for 2015.

TABLE XIV  
UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2015

		(1) Unearned Premium (Beginning of year)	(2) Net Premium Written	(3) Unearned Premium (end of year)	(4) Net Premiums Earned (1+2)-3	(5) Net Claims paid during the year	(6) Claims outstanding (end of year)	(7) Claims outstanding (beginning of year)	(8) Net Claims Incurred (5+6)-7	(9) 8 as a % of 4	(10) Expenses of Management and Net Commissions	(11) 10 as a per cent of 4	(12) Total Premium Payments (8+10)	(13) 12 as a % of 4	(14) Profit or (Loss) (4-12)	(15) Profit or (Loss) per cent
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
1.	Bankers Insurance CO. (T&T) Limited	12,532,172	24,193,427	11,200,820	25,524,779	17,224,349	33,338,885	31,382,462	19,180,772	75.15	12,627,091	49.47	31,807,863	124.62	(6,283,084)	(24.62)
2.	Capital Insurance Limited	18,517,868	32,950,623	18,460,688	33,007,803	22,075,063	70,635,155	74,851,043	17,859,175	54.11	9,991,203	30.27	27,850,378	84.38	5,157,425	15.62
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire General Insurance Company Limited	76,637,824	182,306,676	80,149,050	178,795,450	93,599,377	68,591,965	68,323,258	93,868,084	52.50	88,781,680	49.66	182,649,764	102.16	(3,854,314)	(2.16)
5.	Furness Anchorage General Insurance Limited	1,381,064	3,903,349	493,279	4,791,134	1,410,327	70,980	158,099	1,323,208	27.62	1,040,176	21.71	2,363,384	49.33	2,427,750	50.67
6.	Guardian General Insurance Limited	92,344,787	203,125,185	91,565,392	203,904,579	82,495,873	83,929,538	96,188,595	70,236,816	34.45	45,560,058	22.34	115,796,874	56.79	88,107,705	43.21
7.	Gulf Insurance Limited	25,059,798	43,034,436	23,948,901	44,145,332	20,059,891	20,001,564	17,673,766	22,387,689	50.71	19,112,337	43.29	41,500,027	94.01	2,645,305	5.99
8.	Maritime General Insurance Company Limited	55,660,876	102,839,615	56,325,147	102,175,344	38,298,287	112,358,957	109,032,432	41,624,812	40.74	42,864,032	41.95	84,488,844	82.69	17,686,500	17.31
9.	Motor and General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	NAGICO Insurance (Trinidad and Tobago) Limited	34,397,536	68,364,467	35,754,431	67,007,571	34,612,421	79,910,733	63,822,685	50,700,469	75.66	26,230,553	39.15	76,931,022	114.81	(9,923,450)	(14.81)
12.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	(2,452,468)	410,540	486,712	(2,528,640)	-	188,393	-	(2,340,247)	-	2,340,247	-
13.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	The Beacon Insurance Company Limited	25,965,055	55,384,853	35,346,519	46,003,390	25,223,425	12,980,620	14,503,052	23,700,994	51.52	11,134,945	24.20	34,835,939	75.72	11,167,451	24.28
15.	The Great Northern Insurance Company Limited	-	-	-	-	9,456,142	11,299,659	16,983,433	3,772,368	-	9,174,958	-	12,947,326	-	(12,947,326)	-
16.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	The New India Assurance Company (T&T) Limited	33,226,641	58,961,591	34,965,506	57,222,726	25,568,965	22,611,965	22,866,311	25,314,619	44.24	22,300,766	38.97	47,615,385	83.21	9,607,341	16.79
18.	The Presidential Insurance Company Limited	19,740,326	51,219,127	20,950,176	50,009,277	23,462,603	31,907,381	29,372,802	25,997,182	51.98	29,568,758	59.13	55,565,941	111.11	(5,556,663)	(11.11)
19.	Trinidad & Tobago Insurance Limited	70,338,550	125,196,634	74,042,525	121,492,658	52,384,344	72,365,545	71,261,498	53,488,390	44.03	32,288,683	26.58	85,777,073	70.60	35,715,585	29.40
20.	TRINRE Insurance Company Limited	18,781,345	17,346,506	9,621,157	26,506,694	11,133,739	9,978,009	11,362,414	9,749,334	36.78	7,062,154	26.64	16,811,488	63.42	9,695,206	36.58
	TOTAL	484,583,841	968,826,487	492,823,591	960,586,737	454,552,338	630,391,496	628,268,562	456,675,272	47.54	357,925,788	37.26	814,601,060	84.80	145,985,677	15.20
	CARIBBEAN															
1.	Massy United Insurance Limited	4,957,658	33,813,507	18,978,106	19,793,059	7,626,437	6,207,330	2,747,896	11,085,871	56.01	6,659,776	33.65	17,745,647	89.66	2,047,412	10.34
2.	Sagicor General Insurance	27,352,223	50,502,282	27,337,918	50,516,587	29,687,435	32,904,837	29,080,716	33,511,556	66.34	14,287,663	28.28	47,799,219	94.62	2,717,368	5.38
3.	The Insurance Company of the West Indies	12,897,069	6,018,606	6,832,789	12,082,886	8,765,835	8,128,894	10,497,469	6,397,260	52.94	6,248,593	51.71	12,645,853	104.66	(562,967)	(4.66)
	TOTAL	45,206,950	90,334,395	53,148,813	82,392,532	46,079,707	47,241,061	42,326,081	50,994,687	61.89	27,196,032	33.01	78,190,719	94.90	4,201,813	5.10
	GRAND TOTAL	529,790,791	1,059,160,882	545,972,404	1,042,979,269	500,632,045	677,632,557	670,594,643	507,669,959	47.54	385,121,820	37.26	892,791,779	84.80	150,187,490	15.20

TABLE XV  
REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG TERM OR MOTOR INSURANCE - 2015

	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.	Bankers Insurance Company (T&T) Limited	9,853,349	9,625,025	4,916,702	25,450,691	119,046	1,646,007	495,263	52,106,083	2,495,431	7,639,985	12,669,949	-	6,749,376	12,379,807	10,171,535	52,106,083
2.	Capital Insurance Limited	36,884	-	114,575	48,969	-	-	-	200,428	-	-	126,566	-	48,896	24,966	-	200,428
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	7,119,704	8,586,505	18,459,986	16,477,088	540,623	-	689,553	51,873,459	2,970,875	10,603,945	6,221,792	-	10,378,697	11,979,103	9,719,047	51,873,459
5.	Export Import Bank of Trinidad and Tobago Company Limited	47,904	-	-	1,726,187	48,692	-	-	1,822,783	-	-	807,404	-	903,156	112,223	-	1,822,783
6.	Furness Anchorage General Insurance Limited	11,879,918	4,476,716	4,263,276	20,100,622	(454,922)	221,274	3,335,560	43,822,444	3,036,575	5,778,209	8,242,400	-	10,020,495	12,160,409	4,584,356	43,822,444
7.	Guardian General Insurance Limited	23,997,546	57,928,007	39,630,870	57,288,531	1,337,136	306,215	59,195,128	239,683,432	21,912,701	31,052,733	65,651,614	18,278,741	13,610,443	22,230,104	66,947,097	239,683,432
8.	Guardian Life of the Caribbean Limited	18,316,366	23,851,136	-	402,317,532	2,084,521	1,395,654	18,761,604	466,726,814	218,853,538	75,714,642	23,876,800	114,751,222	-	20,828,167	12,702,446	466,726,814
9.	Gulf Insurance Limited	6,566,830	3,351,311	5,464,344	9,817,496	-	-	4,552,550	29,752,530	5,316,819	3,344,804	8,499,999	-	1,843,926	6,859,530	3,887,452	29,752,530
10.	Maritime General Insurance Company Limited	6,844,839	19,178,797	14,598,658	11,142,451	945,854	-	2,629,628	55,340,227	3,537,541	10,793,770	13,041,102	-	71,019	6,884,661	21,012,134	55,340,225
11.	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	NAGICO Insurance (Trinidad and Tobago) Limited	24,428,179	8,897,533	3,543,700	23,531,788	927,517	507,017	1,092,006	62,927,740	2,521,167	13,093,685	7,491,357	-	6,087,403	20,064,561	13,669,567	62,927,739
14.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	4,262,014	6,400,318	951,057	31,854,925	4,658,924	(7,816,468)	4,790,889	45,101,658	21,494,948	3,311,186	13,324,038	(688,315)	539,514	2,171,409	4,948,878	45,101,658
15.	The Beacon Insurance Company Limited	21,341,481	22,729,824	25,036,017	29,151,225	699,007	36,318	92,727	99,086,599	12,603,315	11,641,902	23,731,114	1,752,828	6,856,804	21,961,742	20,538,893	99,086,599
16.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.	The New India Assurance Company (T&T) Limited	6,054,423	4,726,763	7,412,992	8,000,184	508,773	-	2,001,798	28,704,933	2,872,202	5,265,812	7,408,627	-	1,810,245	5,946,235	5,401,811	28,704,932
19.	Trinidad & Tobago Insurance Limited	11,083,595	18,885,494	17,011,602	33,904,662	10,616,596	-	91,501,949	16,091,450	9,890,697	12,043,578	-	26,299,759	11,688,546	15,487,920	91,501,949	
20.	TRINRE Insurance Company Limited	8,882,317	7,941,877	19,595,297	9,279,498	367,745	-	526,345	46,593,079	5,747,204	8,363,797	12,243,776	-	4,199,869	5,450,207	10,588,226	46,593,079
	TOTAL	160,715,350	196,579,305	160,999,076	680,091,849	22,399,512	(3,703,983)	98,163,052	1,315,244,160	319,453,767	196,495,167	215,380,115	134,094,477	89,419,602	160,741,671	199,659,361	1,315,244,156
	CARIBBEAN																
1.	Massy United Insurance Limited	6,712,909	16,846,003	24,121,057	31,370,907	2,223,411	3,591,947	10,043,721	94,909,955	10,992,667	17,409,552	23,581,293	-	2,776,702	15,152,882	24,996,859	94,909,955
2.	Sagicor General Insurance Company Limited	20,038,482	15,194,111	24,850,607	24,626,942	2,226,668	-	-	86,936,810	9,030,767	18,569,655	17,759,700	-	2,995,281	17,792,764	20,788,643	86,936,810
3.	Sagicor Life Inc.	21,239,783	3,820,002	-	167,645,567	3,563,988	4,556,273	-	200,825,613	128,694,419	15,142,198	13,035,229	3,814,312	14,300,513	21,428,298	4,410,643	200,825,613
4.	The Insurance Company of the West Indies	12,910,398	10,497,469	6,967,598	4,274	500,882	-	51,661	36,950,888	8,765,835	10,592,398	2,589,545	-	-	6,874,216	8,128,894	36,950,888
	TOTAL	60,901,572	46,357,585	55,939,262	223,647,690	8,514,949	8,148,220	10,095,382	419,623,266	157,483,688	61,713,804	56,965,767	3,814,312	20,072,496	61,248,160	58,325,039	419,623,266
	GRAND TOTAL	221,616,922	242,936,890	216,938,338	903,739,538	30,914,461	4,444,237	108,258,434	1,734,867,426	476,937,455	258,208,971	272,345,882	137,908,789	109,492,098	221,989,832	257,984,400	1,734,867,422

TABLE XV(2)  
REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2015

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.	Bankers Insurance Company (T&T) Limited	22,385,521	41,007,487	49,644,118	7,647,382	209,946	2,902,836	5,430,618	129,227,908	19,719,780	13,323,453	22,344,251	-	6,749,376	23,580,628	43,510,420	129,227,908
2.	Capital Insurance Limited	18,554,752	74,851,043	32,999,592	114,575	2,652,698	(672,784)	-	128,499,876	22,075,063	1,955,413	8,162,356	-	7,186,235	18,485,654	70,635,155	128,499,876
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	83,757,528	76,909,763	198,783,764	18,459,986	6,359,987	-	689,553	384,960,581	96,570,252	32,413,086	73,194,331	-	12,343,747	92,128,153	78,311,012	384,960,581
5.	Export Import Bank of Trinidad and Tobago Company Limited	47,904	-	1,726,187	-	48,692	-	-	1,822,783	-	-	807,404	-	903,156	112,223	-	1,822,783
6.	Furness Anchorage General Insurance Limited	13,260,982	4,634,815	24,003,971	4,263,276	(484,431)	235,627	3,335,560	49,249,800	4,446,902	5,864,250	9,196,535	-	12,433,089	12,653,688	4,655,336	49,249,800
7.	Guardian General Insurance Limited	116,342,332	154,116,602	260,413,715	44,465,864	3,968,533	908,826	59,195,128	639,411,001	104,408,574	63,534,325	83,565,074	23,266,212	99,964,685	113,795,496	150,876,635	639,411,001
8.	Guardian Life of the Caribbean Limited	18,316,366	23,851,136	402,317,532	-	2,084,521	1,395,654	18,761,604	466,726,814	218,853,538	75,714,642	23,876,800	114,751,222	-	20,828,167	12,702,446	466,726,815
9.	Gulf Insurance Limited	31,626,628	21,025,076	52,851,931	5,464,344	-	-	4,552,550	115,520,529	25,376,711	8,069,323	22,887,818	-	4,489,231	30,808,431	23,889,016	115,520,529
10.	Maritime General Insurance Company Limited	62,505,715	128,211,229	113,982,066	14,599,435	9,675,641	-	2,629,628	331,603,714	41,835,828	32,673,558	34,026,123	1,328,653	25,158,653	63,209,808	133,371,091	331,603,714
11.	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	NAGICO Insurance (Trinidad and Tobago) Limited	58,825,715	72,720,218	91,896,255	3,546,377	3,622,135	5,921,152	2,906,703	239,438,556	37,133,588	17,563,052	29,255,221	-	6,087,403	55,818,992	93,580,300	239,438,556
14.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	4,262,014	6,887,030	31,854,925	951,057	6,290,837	(10,625,273)	4,790,889	44,411,478	19,042,480	3,311,186	13,512,431	(1,197,522)	2,212,077	2,171,409	5,359,418	44,411,478
15.	Sagicor General Insurance Company Limited	47,390,705	44,274,827	75,129,224	39,479,297	4,002,062	-	-	210,276,115	38,718,202	33,325,635	31,920,073	-	7,488,043	45,130,682	53,693,480	210,276,115
16.	The Beacon Insurance Company Limited	47,306,537	37,232,875	84,536,078	55,573,355	1,537,488	79,883	92,727	226,358,944	37,826,740	24,877,986	52,167,313	4,162,850	16,496,279	57,308,261	33,519,513	226,358,944
17.	The Great Northern Insurance Company Limited	-	16,983,433	-	-	9,890,959	-	3,056,367	29,930,759	9,456,142	-	9,174,958	-	-	-	11,299,659	29,930,759
18.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19.	The New India Assurance Company (T&T) Limited	39,281,063	27,593,074	66,961,775	7,412,992	1,364,002	-	2,001,798	144,614,704	28,441,167	15,112,935	19,862,270	-	12,272,815	40,911,741	28,013,776	144,614,704
20.	The Presidential Insurance Company Limited	19,740,326	29,372,802	51,219,127	-	1,872,834	4,821,276	-	107,026,365	23,462,603	3,427,943	26,140,815	-	1,137,447	20,950,176	31,907,381	107,026,366
21.	Trinidad & Tobago Insurance Limited	81,422,145	90,146,992	159,101,296	17,272,751	24,934,342	-	-	372,877,526	68,475,793	26,198,328	28,285,779	-	76,333,090	85,731,071	87,853,464	372,877,526
22.	TRINRE Insurance Company Limited	27,663,662	19,304,291	26,626,004	30,437,665	1,362,546	-	526,345	105,920,513	16,880,943	14,315,395	24,196,700	-	14,889,876	15,071,364	20,566,235	105,920,513
TOTAL		692,689,896	869,122,694	1,724,047,560	249,688,356	79,392,792	4,967,198	107,969,471	3,727,877,966	812,724,307	371,680,511	512,576,250	142,311,414	306,145,204	698,695,944	883,744,337	3,727,877,968
CARIBBEAN																	
1.	Massy United Insurance Limited	11,670,567	19,593,899	65,184,414	24,121,057	2,673,111	3,877,736	10,043,721	137,164,505	18,619,104	19,299,849	28,350,772	5,107	5,554,496	34,130,988	31,204,189	137,164,505
2.	Sagicor Life Inc.	21,239,783	3,820,002	167,645,567	-	3,563,988	4,556,273	-	200,825,613	128,694,419	15,142,198	13,035,229	3,814,312	14,300,513	21,428,298	4,410,643	200,825,613
3.	The Insurance Company of the West Indies	12,910,398	10,497,469	6,022,880	6,967,598	500,882	-	51,661	36,950,888	8,765,835	10,592,398	2,589,545	-	-	6,874,216	8,128,894	36,950,888
TOTAL		45,820,748	33,911,370	238,852,861	31,085,655	6,737,981	8,434,009	10,095,382	374,941,006	156,079,358	45,034,446	43,975,546	3,819,419	19,855,009	62,433,302	43,743,726	374,941,006
GRAND TOTAL		738,510,644	903,034,064	1,962,900,421	280,777,011	86,130,773	13,401,207	118,064,853	4,102,818,973	968,803,664	416,714,956	556,551,796	146,130,833	326,000,213	761,129,446	927,488,063	4,102,818,974



TABLE XVI  
REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2015

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.	Bankers Insurance Company (T&T) Limited	2,993,839	97,148	1,151,909	4,484,743	47,936	662,790	352,521	9,790,886	286,014	3,273,619	5,101,751	-	-	932,558	196,945	9,790,886
2.	Capital Insurance Limited	36,884	-	48,969	114,575	-	-	-	200,428	-	-	126,566	-	48,896	24,966	-	200,428
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	5,034,885	951,267	11,218,169	17,550,059	382,316	-	-	35,136,696	833,895	9,291,936	4,399,903	-	9,471,172	10,015,259	1,124,531	35,136,696
5.	Furness Anchorage General Insurance Limited	3,247,747	405,804	6,196,111	2,661,127	(244,535)	118,942	-	12,385,196	(40,397)	3,099,682	1,617,998	-	3,137,238	4,148,622	422,053	12,385,196
6.	Guardian General Insurance Limited	11,748,094	6,765,802	17,399,678	33,542,815	305,755	70,020	55,126,589	124,958,754	7,600,207	23,167,389	57,727,120	16,072,401	-	10,522,459	9,869,178	124,958,754
7.	Gulf Insurance Limited	3,468,476	231,935	4,117,070	4,779,870	-	-	2,868,027	15,465,379	2,999,520	2,416,493	5,861,315	-	-	3,132,323	1,055,728	15,465,379
8.	Maritime General Insurance Company Limited	3,803,581	2,896,846	5,481,188	13,938,319	465,284	-	1,769,234	28,354,452	1,122,224	9,245,805	10,529,871	-	-	3,879,530	3,577,022	28,354,452
9.	NAGICO Insurance (Trinidad and Tobago) Limited	19,192,760	3,259,536	9,726,616	3,192,899	383,379	209,570	-	35,964,760	1,478,595	11,313,788	3,096,473	-	2,035,573	12,509,876	5,530,454	35,964,760
10.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	189,014	-	-	-	(1,183,400)	81,849	(912,536)	(818,346)	-	-	(283,205)	-	-	189,014	(912,536)
11.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	The Beacon Insurance Company Limited	6,301,570	1,746,536	8,068,298	17,799,848	417,535	21,694	92,726	34,448,207	2,941,983	7,439,642	14,175,217	156,795	-	7,944,625	1,789,944	34,448,207
13.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The New India Assurance Company (T&T) Limited	3,328,012	860,671	3,268,624	7,355,254	440,709	-	2,001,798	17,255,068	862,149	4,677,315	6,417,499	-	-	3,479,367	1,818,738	17,255,068
16.	Trinidad & Tobago Insurance Limited	6,178,713	1,327,038	1,448,062	13,729,130	6,217,146	-	-	28,900,088	982,844	8,350,808	7,052,795	-	3,206,333	6,776,444	2,530,864	28,900,088
17.	TRINRE Insurance Company Limited	866,807	143,531	1,709,751	9,287,551	67,757	-	-	12,075,397	130,581	4,737,121	4,663,185	-	1,431,958	888,598	223,954	12,075,397
TOTAL		66,201,367	18,875,129	69,834,444	128,436,190	8,483,282	(100,383)	62,292,745	354,022,775	18,379,270	87,013,598	120,769,693	15,945,991	19,331,170	64,254,628	28,328,424	354,022,775
CARIBBEAN																	
1.	Massy United Insurance Limited	(1,073,954)	612,046	8,828,035	22,010,913	1,758,314	3,591,947	6,417,920	42,145,221	2,349,977	13,857,547	18,648,521	-	-	5,333,756	1,955,420	42,145,221
2.	Sagcor General Insurance Company Limited	9,594,896	796,347	3,401,179	18,169,490	1,547,415	-	-	33,509,327	2,050,429	13,174,896	12,342,037	-	(3,725,281)	6,556,601	3,110,645	33,509,327
3.	The Insurance Company of the West Indies	13,329	-	(23,696)	27,444	-	-	26,168	43,245	-	4,435	-	-	-	38,810	-	43,245
TOTAL		8,534,271	1,408,393	12,205,518	40,207,847	3,305,729	3,591,947	6,444,088	75,697,793	4,400,406	27,036,878	30,990,558	-	(3,725,281)	11,929,167	5,066,065	75,697,793
GRAND TOTAL		74,735,638	20,283,522	82,039,962	168,644,037	11,789,011	3,491,564	68,736,833	429,720,567	22,779,676	114,050,476	151,760,251	15,945,991	15,605,889	76,183,795	33,394,489	429,720,568

TABLE XVII  
REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2015

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
LOCAL		\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	5,379,768	3,916,000	19,217,136	-	53,071	733,791	-	29,299,765	855,779	3,173,090	5,648,272	-	6,069,514	8,763,058	4,790,052	29,299,765
2.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	181,198	294,926	373,361	708,796	1,579	-	-	1,559,860	216,819	405,416	18,178	-	504,495	150,076	264,876	1,559,860
5.	Export Import Bank of Trinidad and Tobago Company Limited	47,904	-	1,726,187	-	48,692	-	-	1,822,783	-	-	807,404	-	903,156	112,223	-	1,822,783
6.	Furness Anchorage General Insurance Limited	2,564,238	358,037	2,020,600	1,504,161	(125,291)	60,941	1,590,420	7,973,106	(58,709)	1,080,923	4,851,845	-	489,331	1,532,434	77,282	7,973,106
7.	Guardian General Insurance Limited	1,611,821	1,134,885	7,828,417	1,295,072	34,089	7,807	-	11,912,091	1,137,240	2,024,272	1,341,065	373,380	4,762,677	1,735,737	537,719	11,912,091
8.	Gulf Insurance Limited	3,098,354	3,119,375	-	684,473	-	-	1,684,523	8,586,726	2,317,299	928,311	2,638,684	-	1,843,926	3,727,207	2,831,724	14,287,151
9.	Maritime General Insurance Company Limited	222,875	426,548	198,562	311,238	16,855	-	57,854	1,233,932	92,429	220,404	275,739	-	-	156,369	488,991	1,233,932
10.	NAGICO Insurance (Trinidad and Tobago) Limited	1,770,921	641,336	6,927,898	-	273,066	149,269	-	9,762,490	71,191	395,187	2,205,500	-	1,834,429	4,259,643	996,540	9,762,490
11.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	4,262,014	4,621,651	31,854,925	951,057	1,008,724	(350,442)	2,773,033	45,120,961	21,119,760	3,311,186	12,902,647	733,866	539,514	2,171,409	4,342,579	45,120,961
12.	The Beacon Insurance Company Limited	1,598,244	246,655	1,528,735	4,877,957	88,825	4,615	-	8,345,031	1,163,010	1,195,822	3,015,575	240,453	952,824	1,447,195	330,152	8,345,031
13.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The New India Assurance Company (T&T) Limited	(50)	-	-	-	-	-	-	(50)	-	-	-	-	-	(50)	-	(50)
16.	Trinidad and Tobago Insurance Limited	1,094,429	2,123,566	17,963,320	40,038	2,060,092	-	-	23,281,446	9,916,788	531,057	2,336,990	-	7,167,840	1,326,189	2,002,581	23,281,446
17.	TRINRE Insurance Company Limited	625,484	26,136	795,310	3,408,693	31,518	-	-	4,887,141	-	349,908	1,782,622	-	2,316,741	422,514	15,356	4,887,141
TOTAL		22,457,200	16,909,116	90,434,451	13,781,485	3,491,220	605,980	6,105,830	153,785,282	36,831,606	13,615,576	37,824,521	1,347,699	27,384,446	25,804,005	16,677,853	159,485,707
CARIBBEAN																	
1.	Massy United Insurance Limited	2,783,753	5,272,613	7,008,486	1,550,057	223,884	-	3,370,475	20,209,268	1,601,019	2,241,117	2,374,494	-	405,929	3,383,278	10,203,431	20,209,268
2.	Sagicor General Insurance Company Limited	3,212,806	2,039,520	6,468,498	3,544,556	256,410	-	-	15,521,790	450,250	1,993,810	2,045,101	-	1,869,582	3,371,014	5,792,033	15,521,790
3.	Sagicor Life Inc.	21,239,783	3,820,002	167,645,567	-	3,563,988	4,556,273	-	200,825,613	128,694,419	15,142,198	13,035,229	3,814,312	14,300,513	21,428,298	4,410,643	200,825,613
4.	The Insurance Company of the West Indies	-	-	975	866	-	-	(1,607)	234	-	-	-	-	-	234	-	234
TOTAL		27,236,342	11,132,135	181,123,526	5,095,479	4,044,282	4,556,273	3,368,868	236,556,905	130,745,688	19,377,125	17,454,824	3,814,312	16,576,024	28,182,825	20,406,107	236,556,905
GRAND TOTAL		49,693,543	28,041,251	271,557,976	18,876,964	7,535,502	5,162,253	9,474,698	390,342,187	167,577,294	32,992,702	55,279,346	5,162,010	43,960,470	53,986,830	37,083,960	396,042,612

TABLE XVII  
REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2015

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 Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium	Outstanding Claims												Reserve for Unearned	Reserve for Outstanding	
		Reserve \$	Reserve \$	\$	\$	Rent \$	\$		\$	\$	\$	\$	\$		Premium \$	Claims \$	\$
LOCAL																	
1.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Colonial Fire & General Insurance Company Limited	181,198	294,926	373,361	708,796	1,579	-	-	1,559,860	216,819	405,416	18,178	-	504,495	150,076	264,876	1,559,860
4.	Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Furness Anchorage General Insurance Limited	1,717,018	50,000	2,108,704	600,441	(102,885)	50,043	1,590,420	6,013,741	-	467,629	4,444,812	-	-	1,051,300	50,000	6,013,741
6.	Guardian General Insurance Limited	931,144	440,701	2,455,941	374,183	16,145	3,697	-	4,221,811	672,600	411,428	342,834	95,452	1,622,744	913,723	163,029	4,221,811
7.	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Maritime General Insurance Company Limited	222,875	426,548	198,562	311,238	16,855	-	57,854	1,233,932	92,429	220,404	275,739	-	-	156,369	488,991	1,233,932
9.	NAGICO Insurance (Trinidad and Tobago) Limited	400,402	264,722	4,391,534	-	173,094	94,620	-	5,324,372	71,191	395,187	1,398,047	-	1,077,679	2,221,245	161,023	5,324,372
10.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	The Beacon Insurance Company Limited	1,598,244	246,655	1,528,735	4,877,957	88,825	4,615	-	8,345,031	1,163,010	1,195,822	3,015,575	240,453	952,824	1,447,195	330,152	8,345,031
13.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		5,050,880	1,723,552	11,056,837	6,872,615	193,613	152,976	1,648,274	26,698,747	2,216,048	3,095,886	9,495,186	335,905	4,157,742	5,939,909	1,458,071	26,698,746
CARIBBEAN																	
1.	Massy United Insurance Limited	285,329	204,767	897,345	1,065,775	68,486	-	1,149,645	3,671,347	96,854	677,250	726,360	-	-	388,366	1,782,517	3,671,347
2.	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	The Insurance Company of the West Indies	-	-	975	866	-	-	(1,607)	234	-	-	-	-	-	234	-	234
TOTAL		285,329	204,767	898,320	1,066,641	68,486	-	1,148,038	3,671,581	96,854	677,250	726,360	-	-	388,600	1,782,517	3,671,581
GRAND TOTAL		5,336,209	1,928,319	11,955,157	7,939,256	262,099	152,976	2,796,312	30,370,328	2,312,902	3,773,136	10,221,546	335,905	4,157,742	6,328,509	3,240,588	30,370,327

TABLE XVII  
REVENUE ACCOUNT IN RESPECT OF OTHER LINES OF INSURANCE BUSINESS - 2015

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	Reserve	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1.	Bankers Insurance Company (T&T) Limited	5,379,768	3,916,000	19,217,136	-	53,071	733,791	-	29,299,765	855,779	3,173,090	5,648,272	-	6,069,514	8,763,058	4,790,052	29,299,765
2.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Export Import Bank of Trinidad and Tobago Company Limited	47,904	-	1,726,187	-	48,692	-	-	1,822,783	-	-	807,404	-	903,156	112,223	-	1,822,783
6.	Furness Anchorage General Insurance Limited	847,220	308,037	(88,104)	903,720	(22,406)	10,898	-	1,959,365	(58,709)	613,294	407,033	-	489,331	481,134	27,282	1,959,365
7.	Guardian General Insurance Limited	680,677	694,185	5,372,476	920,889	17,944	4,109	-	7,690,280	464,640	1,612,844	998,231	277,928	3,139,933	822,014	374,691	7,690,280
8.	Gulf Insurance Limited	-	-	-	-	-	-	104,926	104,926	-	-	-	-	-	104,926	-	104,926
9.	Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.	NAGICO Insurance (Trinidad and Tobago) Limited	1,370,519	376,614	2,536,364	-	99,972	54,649	-	4,438,118	-	-	807,453	-	756,750	2,038,398	835,517	4,438,118
11.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	4,262,014	4,621,651	31,854,925	951,057	1,008,724	(350,442)	2,773,033	45,120,961	21,119,760	3,311,186	12,902,647	733,866	539,514	2,171,409	4,342,579	45,120,961
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	The New India Assurance Company (T&T) Limited	(50)	-	-	-	-	-	-	(50)	-	-	-	-	-	(50)	-	(50)
16.	Trinidad and Tobago Insurance Limited	1,094,429	2,123,566	17,963,320	40,038	2,060,092	-	-	23,281,446	9,916,788	531,057	2,336,990	-	7,167,840	1,326,189	2,002,581	23,281,446
17.	TRINRE Insurance Company Limited	625,484	26,136	795,310	3,408,693	31,518	-	-	4,887,141	-	349,908	1,782,622	-	2,316,741	422,514	15,356	4,887,141
TOTAL		14,307,966	12,066,189	79,377,613	6,224,397	3,297,607	453,004	2,877,959	118,604,735	32,298,258	9,591,379	25,690,652	1,011,793	21,382,779	16,241,816	12,388,059	118,604,734
CARIBBEAN																	
1.	Massy United Insurance Limited	2,498,424	5,067,846	6,111,141	484,282	155,398	-	2,220,830	16,537,921	1,504,165	1,563,867	1,648,134	-	405,929	2,994,912	8,420,914	16,537,921
2.	Sagicor General Insurance Company Limited	3,212,806	2,039,520	6,468,498	3,544,556	256,410	-	-	15,521,790	450,250	1,993,810	2,045,101	-	1,869,582	3,371,014	5,792,033	15,521,790
3.	Sagicor Life Inc.	21,239,783	3,820,002	167,645,567	-	3,563,988	4,556,273	-	200,825,613	128,694,419	15,142,198	13,035,229	3,814,312	14,300,513	21,428,298	4,410,643	200,825,613
4.	The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		26,951,013	10,927,368	180,225,206	4,028,838	3,975,796	4,556,273	2,220,830	232,885,324	130,648,834	18,699,875	16,728,464	3,814,312	16,576,024	27,794,224	18,623,590	232,885,324
GRAND TOTAL		41,258,979	22,993,557	259,602,819	10,253,235	7,273,403	5,009,278	5,098,789	351,490,059	162,947,092	28,291,254	42,419,116	4,826,105	37,958,803	44,036,040	31,011,649	351,490,058

TABLE XVIII  
REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2015

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 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.	Bankers Insurance Company (T&T) Limited	1,423,213	5,537,137	4,910,416	-	13,592	187,930	-	12,072,288	1,352,417	884,346	1,446,569	-	679,862	2,590,993	5,118,101	12,072,288
2.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Colonial Fire & General Insurance Company Limited	1,803,962	7,214,022	4,642,974	166,823	149,161	-	648,487	14,625,429	1,869,349	790,263	1,716,621	-	225,614	1,721,232	8,302,350	14,625,429
4.	Furness Anchorage General Insurance Limited	6,026,597	3,712,875	11,411,968	97,988	(84,593)	41,146	1,745,140	22,951,121	3,135,681	1,591,295	1,756,312	-	5,932,787	6,450,025	4,085,021	22,951,121
5.	Guardian General Insurance Limited	10,335,938	49,945,186	29,765,041	4,059,719	988,441	226,361	4,068,539	99,389,225	12,694,194	5,332,871	6,144,271	1,710,690	7,585,412	9,659,013	56,262,775	99,389,225
6.	Gulf Insurance Limited	2,627,644	2,514,375	5,025,450	684,473	-	-	1,579,597	12,431,539	2,067,965	842,629	2,384,257	-	1,169,456	3,189,684	2,777,549	12,431,539
7.	Maritime General Insurance Company Limited	2,755,751	10,948,837	5,089,168	98,998	432,007	-	498,983	19,823,744	2,164,172	1,125,817	1,576,036	-	-	2,796,064	12,161,655	19,823,744
8.	NAGICO Insurance (Trinidad and Tobago) Limited	3,464,499	4,996,661	6,877,274	350,801	271,071	148,178	1,092,006	17,200,490	971,381	1,384,710	2,189,384	-	2,217,401	3,295,041	7,142,573	17,200,490
9.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	1,589,653	-	-	3,650,200	(6,282,626)	1,936,007	893,234	1,193,534	-	421,390	(1,138,976)	-	-	417,285	893,234
10.	The Beacon Insurance Company Limited	7,588,411	15,424,736	12,913,486	36,561	95,612	4,968	-	36,063,773	5,920,315	1,398,172	3,246,022	477,114	2,029,937	7,307,093	15,685,121	36,063,773
11.	The Great Northern Insurance Company Limited	-	-	6,817	3,204	-	-	(10,021)	0	-	-	-	-	-	-	-	-
12.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.	The New India Assurance Company (T&T) Limited	2,714,799	3,863,869	4,724,068	20,958	66,426	-	-	11,390,120	2,010,053	577,610	967,293	-	1,807,570	2,446,743	3,580,851	11,390,120
14.	Trinidad & Tobago Insurance Limited	3,232,606	15,192,564	6,393,360	1,991,298	1,188,884	-	-	27,998,711	4,887,048	957,074	1,348,682	-	7,116,598	3,010,612	10,678,698	27,998,711
15.	TRINRE Insurance Company Limited	7,345,180	7,767,260	6,170,618	6,031,642	244,541	-	526,345	28,085,586	5,616,623	2,990,078	5,174,123	-	-	3,969,227	10,335,535	28,085,586
TOTAL		49,318,598	128,707,176	97,930,641	13,542,465	7,015,342	(5,674,044)	12,085,083	302,925,260	43,882,731	17,874,864	28,370,960	1,048,828	28,764,637	46,435,727	136,547,514	302,925,260
CARIBBEAN																	
1.	Massy United Insurance Limited	4,831,030	10,936,216	14,002,324	-	180,559	-	255,326	30,205,455	6,798,299	1,054,898	1,914,997	-	2,131,826	5,628,656	12,676,779	30,205,455
2.	Sagicor General Insurance Company Limited	5,615,941	11,856,153	11,605,942	3,129,002	362,326	-	-	32,569,364	6,109,649	2,740,132	2,889,880	-	3,913,087	6,126,815	10,789,801	32,569,364
3.	The Insurance Company of the West Indies	-	-	6,817	3,204	-	-	(10,021)	0	-	-	-	-	-	-	-	-
TOTAL		10,446,971	22,792,369	25,615,083	3,132,206	542,885	-	245,305	62,774,819	12,907,948	3,795,030	4,804,877	-	6,044,913	11,755,471	23,466,580	62,774,819
GRAND TOTAL		59,765,569	151,499,545	123,545,724	16,674,671	7,558,227	(5,674,044)	12,330,388	365,700,079	56,790,679	21,669,894	33,175,837	1,048,828	34,809,550	58,191,198	160,014,094	365,700,079

TABLE XIX  
REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2015

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned	Outstanding												Reserve for	Reserve for	
		Premium Reserve	Claims Reserve												Unearned Premium	Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Colonial Fire & General Insurance Company Limited	80,311.00	35,577.00	137,229.00	-	6,098.00	-	41,066.00	300,281.00	45,395.00	90,042.00	70,182.00	-	-	78,085.00	16,577.00	300,281.00
3.	Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Guardian General Insurance Limited	82,955.52	11,989.74	1,058,696.75	28,600.20	1,435.69	328.78	-	1,184,006.68	10,253.23	135,286.77	103,108.03	28,707.37	810,901.54	84,803.00	10,946.74	1,184,006.68
5.	Maritime General Insurance Company Limited	3,860.00	-	13,320.00	6,450.00	1,131.00	-	303,557.00	328,318.00	-	3,829.00	248,617.00	-	-	3,872.00	72,000.00	328,318.00
6.	Mega Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	The Beacon Insurance Company Limited	2,746,751.36	1,428.76	846,851.48	3.31	5,864.59	304.71	-	3,601,204.20	535.96	84,109.79	199,101.55	88,838.08	398,598.41	2,828,600.46	1,419.95	3,601,204.20
10.	The New India Assurance Company (T&T) Limited	1,596.10	-	199.00	419.00	-	-	-	2,214.10	-	-	-	-	2,150.00	64.00	-	2,214.00
11.	Trinidad and Tobago Insurance Limited	855.56	-	(6,068.50)	23,635.36	8,644.32	-	-	27,066.74	-	7,481.89	9,806.21	-	8,923.08	855.56	-	27,066.74
	TOTAL	2,916,329.54	48,995.50	2,050,227.73	59,107.87	23,173.60	633.49	344,623.00	5,443,090.72	56,184.19	320,749.45	630,814.79	117,545.45	1,220,573.04	2,996,280.02	100,943.69	5,443,090.62
	CARIBBEAN																
1.	Massy United Insurance Limited	1,579.00	-	8,604.00	-	107.00	-	-	10,290.00	-	-	1,131.00	-	6,598.00	2,561.00	-	10,290.00
2.	Sagcor General Insurance Company Limited	33,391.00	44,770.00	134,660.00	-	2,752.00	-	-	215,573.00	-	16,129.00	21,947.00	-	69,747.00	46,294.00	61,456.00	215,573.00
	TOTAL	34,970.00	44,770.00	143,264.00	-	2,859.00	-	-	225,863.00	-	16,129.00	23,078.00	-	76,345.00	48,855.00	61,456.00	225,863.00
	GRAND TOTAL	2,951,299.54	93,765.50	2,193,491.73	59,107.87	26,032.60	633.49	344,623.00	5,668,953.72	56,184.19	336,878.45	653,892.79	117,545.45	1,296,918.04	3,045,135.02	162,399.69	5,668,953.62

TABLE XIXA  
REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2015  
INCOME

	COMPANIES	FUND AT BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	11,245,606	19,573,458	371,594,693	-	1,907,769	1,277,313	(39,350,030)	366,248,810
3.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	4,262,014	4,621,651	31,854,925	951,057	321,170	(350,442)	2,773,033	44,433,407
4.	Trinidad and Tobago Insurance Limited	905,792	2,123,566	16,801,973	40,038	1,926,340	-	-	21,797,709
	TOTAL	16,413,412	26,318,674	420,251,590	991,095	4,155,280	926,871	(36,576,997)	432,479,926
	CARIBBEAN								
1.	Sagicor Life Inc.	14,510,267	3,484,239	151,868,982	-	3,231,222	1,214,473	-	174,309,182
	TOTAL	14,510,267	3,484,239	151,868,982	-	3,231,222	1,214,473	-	174,309,182
	GRAND TOTAL	30,923,679	29,802,913	572,120,572	991,094.89	7,386,502	2,141,344	(36,576,997)	606,789,108

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.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	171,376,683	59,516,053	21,852,226	91,875,889	-	11,681,109	9,946,849	366,248,811
3.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	21,119,760	3,311,186	12,823,274	665,199	-	2,171,409	4,342,579	44,433,407
4.	Trinidad and Tobago Insurance Limited	9,516,251	435,533	2,185,261	0	6,520,532	1,137,552	2,002,581	21,797,709
	TOTAL	202,012,694	63,262,772	36,860,761	92,541,088	6,520,532	14,990,070	16,292,010	432,479,927
	CARIBBEAN								
1.	Sagicor Life Inc.	117,192,513	11,148,845	12,469,217	3,410,182	12,100,475	14,011,242	3,976,708	174,309,182
	TOTAL	117,192,513	11,148,845	12,469,217	3,410,181.93	12,100,475	14,011,242	3,976,708	174,309,182
	GRAND TOTAL	319,205,207	74,411,617	49,329,978	95,951,270	18,621,007	29,001,312	20,268,718	606,789,109

TABLE XX  
REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2015

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	56,529	74,740	171,230	431,959	4,448	61,496	142,742	943,144	1,221	308,931	473,357	-	-	93,198	66,437	943,144
2.	Colonial Fire & General Insurance Company Limited	19,348	90,713	105,355	34,308	1,469	-	-	251,193	5,417	26,288	16,908	-	177,416	14,451	10,713	251,193
3.	Furness Anchorage General Insurance Limited	41,336	-	471,943	-	(503)	245	-	513,021	-	6,309	16,245	-	461,139	29,328	-	513,021
4.	Guardian General Insurance Limited	218,738	70,143	1,236,698	704,663	7,416	1,698	-	2,239,356	470,807	392,914	336,050	93,563	451,452	228,092	266,478	2,239,356
5.	Gulf Insurance Limited	470,711	605,000	674,976	-	-	-	-	1,750,687	249,334	85,683	254,427	-	674,470	432,597	54,175	1,750,687
6.	Maritime General Insurance Company Limited	58,772	4,906,566	360,213	243,653	30,577	-	-	5,599,781	158,716	197,915	410,839	-	71,019	48,826	4,712,466	5,599,781
7.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	The Beacon Insurance Company Limited	3,106,505	5,310,468	5,793,854	2,321,649	91,170	4,737	-	16,628,382	2,577,472	1,524,156	3,095,198	789,628	3,475,445	2,434,228	2,732,256	16,628,382
10.	The New India Assurance Company (T&T) Limited	10,066	2,223	7,293	36,361	1,638	-	-	57,581	-	10,887	23,835	-	525	20,112	2,222	57,581
11.	Trinidad & Tobago Insurance Limited	576,992	242,325	8,105,989	1,227,501	1,141,830	-	-	11,294,637	304,770	44,277	1,295,304	-	8,800,066	574,445	275,777	11,294,637
12.	TRINRE Insurance Company Limited	44,846	4,950	603,819	867,411	23,929	-	-	1,544,955	-	286,690	623,846	-	451,170	169,868	13,381	1,544,955
TOTAL		4,603,843	11,307,128	17,531,371	5,867,506	1,301,973	68,176	142,742	40,822,738	3,767,737	2,884,049	6,546,009	883,191	14,562,702	4,045,146	8,133,904	40,822,738
CARIBBEAN																	
1.	Massy United Insurance Limited	170,501	25,128	1,523,458	560,087	60,547	-	-	2,339,721	243,372	255,990	642,150	-	232,349	804,631	161,229	2,339,721
2.	Sagicor General Insurance Company Limited	1,581,448	457,321	3,016,663	7,559	57,765	-	-	5,120,756	420,439	644,688	460,735	-	868,146	1,692,040	1,034,708	5,120,756
TOTAL		1,751,949	482,449	4,540,121	567,646	118,312	-	-	7,460,477	663,811	900,678	1,102,885	-	1,100,495	2,496,671	1,195,937	7,460,477
GRAND TOTAL		6,355,792	11,789,577	22,071,492	6,435,152	1,420,285	68,176	142,742	48,283,215	4,431,548	3,784,727	7,648,894	883,191	15,663,197	6,541,817	9,329,841	48,283,215



TABLE XX  
REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2015

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	
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	56,529	74,740	171,230	431,959	4,448	61,496	142,742	943,144	1,221	308,931	473,357	-	-	93,198	66,437	943,144
2.	Colonial Fire & General Insurance Company Limited	2,263	-	2,450	-	-	-	-	4,713	-	-	-	-	4,713	-	-	4,713
3.	Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Guardian General Insurance Limited	218,738	5,846	884,241	704,663	6,803	1,558	-	1,821,849	472,276	392,914	299,005	83,249	120,682	228,092	225,631	1,821,849
5.	Gulf Insurance Limited	470,711	605,000	674,976	-	-	-	-	1,750,687	249,334	85,683	254,427	-	674,470	432,597	54,175	1,750,687
6.	Maritime General Insurance Company Limited	58,772	4,906,566	360,213	243,653	30,577	-	-	5,599,781	158,716	197,915	410,839	-	71,019	48,826	4,712,466	5,599,781
7.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	The Beacon Insurance Company Limited	1,764,511	3,094,375	3,196,277	1,189,758	57,624	2,994	-	9,305,538	2,390,623	1,037,508	1,956,308	84,605	289,695	1,771,118	1,775,682	9,305,538
10.	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.	Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2,571,524	8,686,527	5,289,387	2,570,034	99,451	66,048	142,742	19,425,713	3,272,170	2,022,950	3,393,936	167,854	1,160,580	2,573,832	6,834,391	19,425,713
CARIBBEAN																	
1.	Massy United Insurance Limited	1,108	-	12,567	16,747	784	-	-	31,206	-	-	8,314	-	17,421	5,471	-	31,206
2.	Sagicor General Insurance Company Limited	243,506	50,000	544,371	7,559	10,716	-	-	856,152	209,034	61,640	85,476	-	(125,064)	315,066	310,000	856,152
TOTAL		244,614	50,000	556,938	24,306	11,500	-	-	887,358	209,034	61,640	93,790	-	(107,643)	320,537	310,000	887,358
GRAND TOTAL		2,816,138	8,736,527	5,846,325	2,594,340	110,951	66,048	142,742	20,313,071	3,481,204	2,084,590	3,487,726	167,854	1,052,937	2,894,369	7,144,391	20,313,071

TABLE XX  
REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2015

[illegible]

TABLE XX  
REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2015

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														
		Premium Reserve	Claims Reserve							Medical Expenses							
	LOCAL	\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1.	Bankers Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Colonial Fire & General Insurance Company Limited	17,085	90,713	102,905	34,308	1,469	-	-	246,480	5,417	26,288	16,908	-	172,703	14,451	10,713	246,480
3.	Furness Anchorage General Insurance Limited	41,336	-	471,943	-	(503)	245	-	513,021	-	6,309	16,245	-	461,139	29,328	-	513,021
4.	Guardian General Insurance Limited	-	64,297	352,457	-	612	140	-	417,507	(1,469)	-	37,045	10,314	330,770	-	40,847	417,507
5.	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	The Beacon Insurance Company Limited	1,341,994	2,216,093	2,597,577	1,131,891	33,546	1,743	-	7,322,844	186,848	486,649	1,138,890	705,023	3,185,749	663,110	956,574	7,322,844
10.	The New India Assurance Company (T&T) Limited	10,066	2,223	7,293	36,361	1,638	-	-	57,581	-	10,887	23,835	-	525	20,112	2,222	57,581
11.	Trinidad & Tobago Insurance Limited	576,992	242,325	8,105,989	1,227,501	1,141,830	-	-	11,294,637	304,770	44,277	1,295,304	-	8,800,066	574,445	275,777	11,294,637
12.	TRINRE Insurance Company Limited	44,846	4,950	603,819	867,411	23,929	-	-	1,544,955	-	286,690	623,846	-	451,170	169,868	13,381	1,544,955
	TOTAL	2,032,319	2,620,601	12,241,983	3,297,472	1,202,522	2,128	-	21,397,025	495,566	861,099	3,152,073	715,337	13,402,122	1,471,314	1,299,514	21,397,025
	CARIBBEAN																
1.	Massy United Insurance Limited	169,393	25,128	1,510,891	543,340	59,763	-	-	2,308,515	243,372	255,990	633,836	-	214,928	799,160	161,229	2,308,515
2.	Sagicor General Insurance Company Limited	1,337,942	407,321	2,472,292	-	47,049	-	-	4,264,604	211,405	583,048	375,259	-	993,210	1,376,974	724,708	4,264,604
	TOTAL	1,507,335	432,449	3,983,183	543,340	106,812	-	-	6,573,119	454,777	839,038	1,009,095	-	1,208,138	2,176,134	885,937	6,573,119
	GRAND TOTAL	3,539,654	3,053,050	16,225,166	3,840,812	1,309,334	2,128	-	27,970,144	950,343	1,700,137	4,161,168	715,337	14,610,260	3,647,448	2,185,451	27,970,144

TABLE XXI  
UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2015

	COMPANIES	(1) Unearned Premium (Beginning of year)	(2) Net Premium Written	(3) Unearned Premium (end of year)	(4) Net Earned Premiums (1+2)-3	(5) Net Claims Incurred	(6) 5 as a per cent of 4	(7) Expenses of Management and Net Commissions	(8) 7 as a per cent of 4	(9) Total Premium Payments (7+5)	(10) 9 as a per cent of 4	Profit or (Loss) (4-9)	Profit or (Loss) per cent
	LOCAL	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
1.	Bankers Insurance Company (T&T) Limited	2,993,839	1,151,909	932,558	3,213,190	385,811	12.01	3,890,626	121.08	4,276,437	133.09	(1,063,247)	(33.09)
2.	Capital Insurance Limited	36,884	48,969	24,966	60,887	-	-	11,991	19.69	11,991	19.69	48,896	80.31
3.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
4.	Colonial Fire & General Insurance Company Limited	5,034,885	11,218,169	10,015,259	6,237,795	1,007,159	16.15	(3,858,220)	(61.85)	(2,851,061)	(45.71)	9,088,856	145.71
5.	Furness Anchorage General Insurance Limited	3,247,747	6,196,111	4,148,622	5,295,236	(24,148)	(0.46)	2,056,553	38.84	2,032,405	38.38	3,262,831	61.62
6.	Guardian General Insurance Company Limited	11,748,094	17,399,678	10,522,459	18,625,313	10,703,583	57.47	47,351,694	254.23	58,055,276	311.70	(39,429,964)	(211.70)
7.	Gulf Insurance Limited	3,468,476	4,117,070	3,132,323	4,453,223	3,823,313	85.85	3,497,938	78.55	7,321,251	164.40	(2,868,028)	(64.40)
8.	Maritime General Insurance Company Limited	3,803,581	5,481,188	3,879,530	5,405,239	1,802,400	33.35	5,837,357	107.99	7,639,757	141.34	(2,234,518)	(41.34)
9.	NAGICO Insurance (Trinidad and Tobago) Limited	19,192,760	9,726,616	12,509,876	16,409,500	3,749,513	22.85	11,217,362	68.36	14,966,875	91.21	1,442,624	8.79
10.	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
11.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	(818,346)	-	-	-	(818,346)	-	818,346	-
12.	The Beacon Insurance Company Limited	6,301,570	8,068,298	7,944,625	6,425,243	2,985,391	46.46	3,815,011	59.38	6,800,402	105.84	(375,160)	(5.84)
13.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
15.	The New India Assurance Company (T&T) Limited	3,328,012	3,268,624	3,479,367	3,117,269	1,820,216	58.39	3,739,560	119.96	5,559,776	178.35	(2,442,508)	(78.35)
16.	Thr Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
17.	Trinidad & Tobago Insurance Limited	6,178,713	1,448,062	6,776,444	850,330	2,186,669	257.16	1,674,474	196.92	3,861,143	454.08	(3,010,813)	(354.08)
18.	TRINRE Insurance Company Limited	866,807	1,709,751	888,598	1,687,960	211,004	12.50	112,755	6.68	323,759	19.18	1,364,201	80.82
	TOTAL	66,201,367	69,834,444	64,254,628	71,781,183	27,832,565	38.77	79,347,101	110.54	107,179,666	149.31	(35,398,483)	(49.31)
	CARIBBEAN												
1.	Massy United Insurance Limited	(1,073,954)	8,828,035	5,333,756	2,420,325	3,693,351	152.60	10,495,155	433.63	14,188,506	586.22	(11,768,181)	(486.22)
2.	Sagicor General Insurance Company Limited	9,594,896	3,401,179	6,556,601	6,439,474	4,364,727	67.78	7,347,443	114.10	11,712,170	181.88	(5,272,696)	(81.88)
3.	The Insurance Company of the West Indies	13,329	(23,696)	38,810	(49,177)	-	-	(23,009)	46.79	(23,009)	46.79	(26,168)	53.21
	TOTAL	8,534,271	12,205,518	11,929,167	8,810,622	8,058,078	91.46	17,819,589	202.25	25,877,667	293.71	(17,067,045)	(193.71)
	GRAND TOTAL	74,735,638	82,039,962	76,183,795	80,591,805	35,890,643	44.53	97,166,690	120.57	133,057,334	165.10	(52,465,528)	(65.10)

TABLE XXII  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
ASSURIA LIFE (T&T) LTD.  
AS AT DECEMBER 31, 2015

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

TABLE XXIII  
SUMMARY AND VALUATION OF THE POLICIES OF BANCASSURANCE CARIBBEAN LIMITED  
IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY  
AS AT DECEMBER 31, 2015

	\$'000		\$'000
<b>Actuarial Reserves</b>			
Participating Policies	39,709	Value of Assets	281,477
Non Participating Policies	30,353		
	70,062		
<b>Unappropriated Surplus</b>		Current Liabilities	(31,763)
Participating Policies	142,200		
Non Participating Policies	28,290		
	170,490		
Share Capital	4,940		
Share Premium	4,223		
<b>TOTAL</b>	<b>249,714</b>	<b>TOTAL</b>	<b>249,714</b>

TABLE XXIV  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
CUNA CARIBBEAN INSURANCE SOCIETY LIMITED  
AS AT DECEMBER 31, 2015

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 137,948,677	Balance of Revenue Account	\$ 243,112,495
Other - Outstanding claims on behalf of Individual Ordinary Life	-		
Surplus (if any)	105,163,818	Deficiency (if any)	-
<b>TOTAL</b>	<b><u>243,112,495</u></b>	<b>TOTAL</b>	<b><u>243,112,495</u></b>

TABLE XXV  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED  
AS AT DECEMBER 31, 2015

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	58,044,752	Balance of Revenue Account	109,494,167
Surplus (if any)	51,449,415	Deficiency (if any)	-
<b>TOTAL</b>	<b><u>109,494,167</u></b>	<b>TOTAL</b>	<b><u>109,494,167</u></b>



TABLE XXVI  
VALUATION BALANCE SHEET OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED  
IN REPECT OF BUSINESS DONE IN  
TRINIDAD AND TOBAGO ONLY AS AT DECEMBER 31, 2015

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	89,616	Value of Assets	7,613,830
Non Participating Policies	<u>6,249,484</u>		
	<u>6,339,100</u>		
Unappropriated Surplus		Current Liabilities	(474,906)
Participating Policies	295,353		
Non Participating Policies	<u>381,671</u>		
	<u>677,024</u>		
Share Capital	46,535		
Shareholder's account	23,374		
Revaluation Reserve	52,891		
<b>TOTAL</b>	<u><u>7,138,924</u></u>	<b>TOTAL</b>	<u><u>7,138,924</u></u>

TABLE XXVII  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
MARITIME LIFE (CARIBBEAN) LIMITED  
AS AT DECEMBER 31, 2015

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,155,823,813	Balance of Revenue Account	1,181,416,277
Surplus (if any)	25,592,464	Deficiency (if any)	-
<b>Total</b>	<b><u>1,181,416,277</u></b>	<b>Total</b>	<b><u>1,181,416,277</u></b>

TABLE XXVIII  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
NATIONWIDE INSURANCE COMPANY LIMITED  
AS AT DECEMBER 31, 2015

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

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
UNITED SECURITY LIFE INSURANCE COMPANY  
AS AT DECEMBER 31, 2015

	\$		\$
Net Liabilities Under Policies Registered in Trinidad and Tobago		Balance of Revenue Account	
Other			
Surplus (if any)	-	Deficiency (if any)	-
<b>TOTAL</b>	<u><u>-</u></u>	<b>TOTAL</b>	<u><u>-</u></u>

TABLE XXIX  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
PAN-AMERICAN LIFE INSURANCE COMPANY (OF TRINIDAD AND TOBAGO) LIMITED  
AS AT DECEMBER 31, 2015

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,617,555,361	Balance of Long Term Fund per Revenue Account	1,617,555,361
Other		Balance of Life Surplus Account per Balance Sheet	64,561,877
Surplus (if any) carried forward after distribution	64,561,877	Deficiency (if any)	-
<b>TOTAL</b>	<b><u><u>1,682,117,238</u></u></b>	<b>TOTAL</b>	<b><u><u>1,682,117,238</u></u></b>

TABLE XXX  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
SAGICOR LIFE INCORPORATED  
AS AT DECEMBER 31, 2015

	\$		\$
Net Liabilities Under Policies Registered in Trinidad and Tobago		Balance of Revenue Account	
Other			
Surplus (if any)	-	Deficiency (if any)	-
<b>TOTAL</b>	<u><u>0</u></u>	<b>TOTAL</b>	<u><u>0</u></u>

TABLE XXXI  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
SCOTIALIFE TRINIDAD AND TOBAGO LIMITED  
AS AT OCTOBER 31, 2015

	\$		\$
Net Liabilities Under Policies Registered in Trinidad and Tobago		Balance of Revenue Account	
Other			
Surplus (if any)		Deficiency (if any)	-
<b>TOTAL</b>	<u><u>-</u></u>	<b>TOTAL</b>	<u><u>-</u></u>

TABLE XXXII  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
TATIL LIFE ASSURANCE LIMITED  
AS AT DECEMBER 31, 2015

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 970,264,034	Balance of Long Term Fund per Revenue Account (excluding policyholder deposits)	\$ 1,139,449,083
Par Surplus	169,185,049	Deficiency (if any)	-
<b>TOTAL</b>	<b><u>1,139,449,083</u></b>	<b>TOTAL</b>	<b><u>1,139,449,083</u></b>

TABLE XXXIII  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
THE BEACON INSURANCE COMPANY LIMITED  
AS AT JUNE 30, 2015

	\$		\$
Net Liabilities Under Policies		Balance of Revenue Account	
Registered in Trinidad and Tobago			
Other			
Surplus (if any)	-	Deficiency (if any)	-
<b>TOTAL</b>	<u><u>-</u></u>	<b>TOTAL</b>	<u><u>-</u></u>



TABLE XXXIV  
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
TRINRE INSURANCE COMPANY LIMITED  
AS AT DECEMBER 31, 2015

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 392,398	Balance in Revenue Account Form A1	\$ 394,340
Other			
Non-participating surplus	1,942	Deficiency (if any)	-
<b>TOTAL</b>	<u><u>394,340</u></u>	<b>TOTAL</b>	<u><u>394,340</u></u>

TABLE XXXV  
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
									Pensions to Retired Employees	Retirement Gratuities						
			Employers	Employees												
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	A.S. Bryden & Sons (Trinidad) Limited Pension Plan	74,695,532	7,176,444	2,792,502	-	2,150,976	181,476	86,996,930	2,139,290	471,337	2,610,627	-	744,794	1,016,555	4,371,976	82,624,954
2	Albroscro Limited Staff Pension Plan	19,350,233	996,679	517,295	-	747,989	-	21,612,196	461,535	76,745	538,280	-	68,694	190,959	797,933	20,814,263
3	Amenable Habitat Limited - Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan	344,554,493	8,114,211	3,472,972	-	-1,792	7,682,980	363,822,864	7,550,860	3,156,479	10,707,339	-	308,384	3,312,619	14,328,342	349,494,522
5	Anthony N. Sabga Limited Pension Fund Plan	22,270,940	457,956	457,956	-	1,110,110	-	24,296,962	583,112	151,373	734,485	-	164,413	137,029	1,035,927	23,261,035
6	ASA Wright Nature Centre and Lodge - Pension Plan	1,787,767	32,482	32,482	-	67,330	-	1,920,060	-	-	-	-	-	32,634	32,634	1,887,426
7	Ashland (Tdad & Tobago) Ltd Pension Fund Plan	4,153,788	466,348	400,006	-	119,070	-	5,139,212	-	-	0	-	14,343	27,712	42,055	5,097,157
8	Baroid Trinidad Services Limited Staff Pension Fund Plan	34,795,318	-	325,573	-	1,686,063	-	36,806,954	2,418,047	437,893	2,855,940	-	730,087	157,791	3,743,818	33,063,136
9	Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees	4,155,889	275,811	119,649	-	151,751	-	4,703,100	198,938	181,840	380,778	-	-	159,206	539,984	4,163,116
10	Bermudez Biscuit Company Limited Pension Fund for Weekly Paid Staff	21,063,104	2,436,109	1,267,608	-	863,682	-	25,630,503	3,452	60,090	63,542	56,198	930,757	287,105	1,337,602	24,292,901
11	Bermudez Biscuit Company Limited Pension Plan	148,731,343	8,719,302	2,352,727	-	5,965,972	633,149	166,402,493	2,268,756	488,207	2,756,963	19,140	847,865	1,236,905	4,860,873	161,541,620
12	British High Commission Pension Plan	3,072,320	88,886	88,886	-	126,583	-	3,376,675	-	-	0	-	-	66,272	66,272	3,310,403
13	C.B.P. Limited Pension Fund Plan	19,463,225	2,323,603	711,848	-	626,352	-	23,125,028	261,013	163,284	424,297	-	99,501	194,934	718,732	22,406,296
14	C.M.B Packaging Trinidad Limited Pension Fund Plan	15,090,188	619,297	225,985	-	588,696	-	16,524,166	190,664	121,648	312,312	-	27,583	136,133	476,028	16,048,138
15	Chaguaramas Development Authority Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Clark and Batoo Ltd Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Collier Morrison Belgrave Limited Pension Fund Plan	1,291,900	181,150	187,750	-	54,824	-	1,715,624	-	-	-	-	17,657	37,861	55,518	1,660,106
18	Colonial Fire and General Insurance Company Limited Pension Plan	127,171,480	4,399,366	2,053,037	-	-	2,845,749	136,469,632	14,534,207	-	14,534,207	-	377,465	1,559,565	16,471,237	119,998,395
19	Envirotec Holdings Limited Pension Fund Plan	15,157,901	1,158,975	450,990	-	434,319	-	17,202,185	186,210	112,827	299,037	-	78,355	114,818	492,210	16,709,975
20	Eric Solis Marketing Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	F.T. Farfan and Sons Limited Pension Fund Plan	29,972,768	2,306,668	1,182,814	-	867,412	209,869	34,539,531	305,609	74,852	380,461	32,472	298,969	453,572	1,165,474	33,374,057
22	Furness Trinidad Limited Pension Fund Plan	14,581,838	468,652	468,652	-	581,943	-	16,101,085	462,162	210,829	672,991	-	180,679	97,809	951,479	15,149,606
23	Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan	4,766,402	187,378	187,378	-	196,588	-	5,337,746	-	-	0	-	112,542	32,658	145,200	5,192,546
24	Guardian Holdings Group Defined Contribution Pension Plan	82,020,767	12,415,942	931,970	-	3,154,713	-	98,523,392	3,183,822	896,858	4,080,680	-	90,868	620,039	4,791,587	93,731,805

TABLE XXXV continued  
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
25	Gulf Engineering Services Limited Pension Fund Plan	8,380,723	356,412	254,580	-	420,896	-	9,412,611	919,399	284,612	1,204,011	-	-	62,008	1,266,019	8,146,592
26	Gulf Insurance Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	J.N. Harriman and Company Limited Pension Plan	11,230,561	52,193	106,307	-	300,736	-	11,689,797	2,122,429	-	2,122,429	-	44,538	203,978	2,370,945	9,318,852
29	J.T.A Supermarkets Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Janouras Custom Design Limited Pension Plan	5,027,337	284,863	287,575	-	188,630	-	5,788,405	47,989	-	47,989	-	61,712	73,759	183,460	5,604,945
31	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Junior Schools Limited Staff Pension Plan	6,737,377	190,140	204,228	-	193,751	-	7,325,496	140,105	-	140,105	-	137,653	69,343	347,101	6,978,395
33	Lake Asphalt of Trinidad and Tobago (1978) Limited (Monthly) Pension Plan - Staff	12,961,458	3,472,590	505,735	-	490,968	-	17,430,751	1,766,432	-	1,766,432	-	-	224,937	1,991,369	15,439,382
34	Lake Asphalt of Trinidad and Tobago (1978) Limited (Weekly) Pension Plan - Employees Pension Plan	16,949,471	5,831,892	539,045	-	686,729	-	24,007,137	1,531,839	-	1,531,839	-	16,888	291,281	1,840,008	22,167,129
35	Lange Trinidad Limited Pension Fund Plan	18,046,792	871,841	316,718	-	700,174	-	19,935,525	608,583	-	608,583	-	42,122	187,740	838,445	19,097,080
36	Laughlin and DeGannes and Associate Companies Pension Fund Plan	29,799,146	587,970	354,514	-	1,136,762	47,386	31,925,778	1,236,113	72,634	1,308,747	-	107,859	402,197	1,818,803	30,106,975
37	Lazzari and Sampson Limited Pension Fund Plan	13,279,373	403,565	403,565	-	473,118	-	14,559,621	1,373,005	457,668	1,830,673	-	87,834	140,140	2,058,647	12,500,974
38	Lifestyle Motots Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	Lonsdale/Saatchi and Saatchi Advertising limited Staff Pension Fund Plan	16,209,963	812,101	580,072	-	634,852	-	18,236,988	484,169	-	484,169	-	90,664	151,302	726,135	17,510,853
40	Mainstream Foods Limited Pension Fund Plan	6,540,439	559,374	269,070	-	197,655	-	7,566,538	-	-	0	-	42,616	70,757	113,373	7,453,165
41	Maritime Life (Caribbean) Limited Pension Fund Plan	64,218,648	1,963,128	1,963,128	-	3,173,709	-	71,318,613	333,687	204,059	537,746	75,106	224,145	-	836,997	70,481,616
42	Massy Wood Group Pension Fund Plan	42,766,823	5,332,396	5,438,048	-	1,322,304	-	54,859,571	96,326	72,324	168,650	66,491	957,442	459,529	1,652,112	53,207,459
43	Master Mix of Trinidad and Tobago Limited Pension Fund Plan	7,877,289	280,787	140,394	-	300,132	-	8,598,602	-	-	0	-	-	13,548	13,548	8,585,054
44	McCann Erickson (Trinidad) Limited Pension Fund Plan	15,761,009	433,370	433,370	-	629,769	-	17,257,518	395,442	-	395,442	-	134,527	159,247	689,216	16,568,302
45	National Helicopter services Limited Pension Fund Plan	20,818,651	1,295,942	899,960	-	854,019	-	23,868,572	343,188	472,038	815,226	-	12,038	86,158	913,422	22,955,150
46	Navarro's Shipping Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47	Oilfield Workers Trade Union Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	Pension Plan for Employees of The Barbados Mutual Life Assurance Society	70,300,618	3,982,530	2,362,170	-	2,745,480	-	79,390,798	1,342,603	661,753	2,004,356	152,085	412,225	1,147,018	3,715,684	75,675,114

TABLE XXXV continued  
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
49	Pepsi Cola Trinidad Bottling Company Limited Pension Plan	3,458,397	45,000	43,309	-	140,588	-	3,687,294	-	-	0	-	-	51,880	51,880	3,635,414
50	Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan	14,277,678	487,809	243,905	-	557,476	-	15,566,868	498,139	-	498,139	-	-	17,630	515,769	15,051,099
51	Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan	139,372,832	7,971,680	2,223,897	-	5,644,704	-	155,213,113	3,701,080	5,347,395	9,048,475	885,295	98,716	133,135	10,165,621	145,047,492
52	Prestige Holdings Limited Pension Fund Plan	22,612,510	475,272	475,272	-	1,290,750	-	24,853,804	412,617	-	412,617	-	243,554	14,346	670,517	24,183,287
53	Print - A - Pak Limited Pension Plan	4,406,334	154,431	156,831	-	181,309	-	4,898,905	29,354	25,585	54,939	-	74,400	67,762	197,101	4,701,804
54	R.B.P. Elevator and Escalator Limited Pension Fund Plan	7,435,907	374,342	374,342	-	286,820	-	8,471,411	231,481	77,160	308,641	-	-	57,160	365,801	8,105,610
55	Rentokil International (Trinidad) Limited Pension Fund Plan	6,133,245	497,295	406,702	-	197,089	-	7,234,331	668,067	302,512	970,579	-	152,295	76,070	1,198,944	6,035,387
56	Rhand Credit Union Co-Operative Society Limited Staff Pension Plan	10,744,124	561,430	212,826	-	429,904	-	11,948,284	1,472,440	-	1,472,440	-	43,637	16,643	1,532,720	10,415,564
57	Sealand Services Incorporative Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	Small Business Development Company Limited Staff Pension Fund Plan	10,850,773	442,621	190,656	-	437,413	-	11,921,463	-	-	0	-	260,103	6,570	266,673	11,654,790
59	Southern Medical Clinic Limited Pension Fund Plan	6,611,419	287,938	197,028	-	190,224	-	7,286,609	213,325		213,325	-	12,056	89,191	314,572	6,972,037
60	Southern Sales and Services Company Limited Pension Plan	70,094,597	3,675,016	991,825	-	3,445,959	132,062	78,339,459	1,722,955	1,602,229	3,325,184	-	132,417	101,670	3,559,271	74,780,188
61	Tatil Life Sales Representatives Pension Plan	4,889,069	100,169	100,169	-	246,861	-	5,336,268	262,460	87,487	349,947	-	38,747	83,228	471,922	4,864,346
62	TECU Credit Union Co-operative Society Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	The ANSA McAL Limited DC Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly paid Employees	24,576,814	1,598,617	1,144,896	-	1,002,117	-	28,322,444	526,696	223,270	749,966	-	90,699	224,784	1,065,449	27,256,995
65	The Demerara Life Assurance Company of Trinidad and Tobago Limited Sales Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	The Group Pension Plan for Non-Professional Employees of Fitzstone Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	The Group Pension Plan for the Agents of American Life and General Insurance Company (Trinidad and Tobago) Limited	30,083,738	984,954	984,954	-	1,197,110	-	33,250,756	3,572,358	-	3,572,358	-	192,812	-	3,765,170	29,485,586
68	The Incorporated Trustees of the Anglican Church in the Dioceses of Trinidad and Tobago Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	The National Schools Dietary Services Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	The Pension Plan for the Institute of Marine Affairs	44,130,755	2,242,031	563,882	-	-	1,477,951	48,414,619	1,336,282	826,006	2,162,288	132,638	13,515	366,214	2,674,655	45,739,964
71	The Synod of the Presbyterian Church in Trinidad Pension Plan	8,744,435	195,638	195,638	-	355,490	-	9,491,201	94,117	-	94,117	-	-	11,555	105,672	9,385,529
72	The University of the West Indies (St.Augustine) Staff Pension Plan	393,328,166	13,574,801	7,648,072	-	16,628,373	-	431,179,412	10,133,263	4,970,447	15,103,710	14,407	1,611	461,000	15,580,728	415,598,684

TABLE XXXV continued  
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
									Pensions to Retired Employees	Retirement Gratuities						
			Employers	Employees												
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
73	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	32,861,218	4,110,341	1,050,138	-	1,702,388	-	39,724,085	1,071,284	326,792	1,398,076	-	23,334	319,788	1,741,198	37,982,887
74	Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan	231,868,138	9,023,960	4,511,980	-	9,635,892	-	255,039,970	4,501,195	3,451,807	7,953,002	888,718	105,662	197,445	9,144,827	245,895,143
75	Trinidad and Tobago Securities and Exchange Commission Employees Pension Fund Plan	7,910,353	961,444	480,722	-	306,557	-	9,659,076	534,629	-	534,629	107,561	37,868	5,045	685,103	8,973,973
76	Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	11,083,018	-	-	-	437,174	-	11,520,192	186,346	-	186,346	-	-	138,190	324,536	11,195,656
77	Trinidad and Tobago Stock Exchange Limited Pension Plan	5,289,197	298,362	149,181	-	-	205,617	5,942,357	64,439	-	64,439	-	109,742	65,456	239,637	5,702,720
78	Trinidad Concrete Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	Trinidad Contractors Limited Pension Plan	23,298,870	328,060	164,030	-	781,340	-	24,572,300	1,176,320	-	1,176,320	-	14,958	238,924	1,430,202	23,142,098
80	Trinidad Nitrogen Company Limited Staff Pension Fund Plan	3,999,881	144,047	70,524	-	198,273	-	4,412,725	224,360	-	224,360	-	-	-	224,360	4,188,365
81	Trinidad Ropeworks Limited Retirement Plan for Employees	2,815,903	129,745	129,745	-	112,282	-	3,187,675	98,045	-	98,045	-	716	65,481	164,242	3,023,433
82	Trinidad Systems Limited Pension Plan	25,223,220	1,165,624	1,165,624	-	899,038	-	28,453,506	92,983	-	92,983	-	239,024	299,928	631,935	27,821,571
83	Trinrico Steel & Wire Products Limited Pension Fund	8,037,313	656,065	656,065	-	318,435	-	9,667,878	90,178	99,587	189,765	-	103,270	37,944	330,979	9,336,899
84	United States of America Embassy in Trinidad and Tobago Pension Fund Plan	42,088,760	2,225,954	622,129	-	2,052,810	-	46,989,653	2,711,476	744,197	3,455,673	-	199,867	255,016	3,910,556	43,079,097
85	Western Scientific Company Limited Pension Plan	3,421,078	119,600	110,400	-	132,492	-	3,783,570	-	-	-	-	-	8,100	8,100	3,775,470
86	William H Scott Limited Pension Plan	4,533,690	25,266	25,266	-	168,180	-	4,752,402	1,460,027	13,285	1,473,312	-	1,698	9,674	1,484,684	3,267,718
87	Youth Training and Employment Partnership Programme Limited Pension Fund Plan	16,640,847	2,027,227	-	-	691,549	-	19,359,623	67,716	53,192	120,908	-	-	212,252	333,160	19,026,463
	Total	2,575,875,153	134,421,092	58,576,567	0	83,610,862	13,416,239	2,865,899,912	84,642,618	26,980,301	111,622,919	2,430,111	9,655,920	17,247,199	140,956,149	2,724,943,763

TABLE XXXVI  
SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	Aegis Business Solutions Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Agostini Insurance Brokers Limited Pension Fund Plan	63,721,199	1,951,088	770,761	-	2,026,933	-	68,469,981	2,323,799	342,142	2,665,941	-	52,826	3,556,327	6,275,094	62,194,887
3	Agostini's Limited Retirement Plan	104,032,573	2,653,207	2,653,207	-	3,294,761	510,630	113,144,378	2,417,115	847,446	3,264,561	-	446,886	6,603,332	10,314,779	102,829,599
4	Airports Authority Pension Fund	253,860,936	18,736,043	6,616,637	-	8,140,202	120,834	287,474,652	2,871,413	877,478	3,748,891	-	271,902	15,205,704	19,226,497	268,248,155
5	Amoco Trinidad Oil Company Pension Fund Plan	1,048,315,163	91,098,943	22,818,757	-	29,987,222	3,191,864	1,195,411,949	30,439,390	23,199,631	53,639,021	205,247	1,267,766	68,224,465	123,336,499	1,072,075,450
6	Ansa Mc Al Limited Pension Fund Plan	144,703,451	3,097,692	3,097,692	-	4,575,773	3,239,063	158,713,671	1,042,705	1,032,104	2,074,809	-	646,566	12,122,050	14,843,425	143,870,246
7	Ansa McAl Pension Fund Plan	1,512,929,000	10,487,000	10,630,000	-	60,799,000	5,627,000	1,600,472,000	19,172,000	8,389,000	27,561,000	-	2,959,000	9,607,000	40,127,000	1,560,345,000
8	Associated Brands Limited Group Pension Fund Plan	92,529,061	4,654,676	2,011,280	-	2,796,091	590,113	102,581,221	2,156,175	968,436	3,124,611	-	154,654	5,861,327	9,140,592	93,440,629
9	Atlantic LNG Pension Plan	299,794,862	32,108,758	10,714,019	-	9,184,856	476	351,802,971	866,696	1,188,364	2,055,060	-	527,589	15,465,898	18,048,547	333,754,424
10	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	34,191,538	-	-	-	1,551,111	48,200	35,790,849	991,814	-	991,814	-	-	2,622,277	3,614,091	32,176,758
11	Bawodes Limited Pension Fund Plan	17,515,144	-	272,427	-	940,902	-	18,728,473	-	-	-	-	-	374,428	374,428	18,354,045
12	Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	32,817,564	494,424	290,254	-	1,062,941	143,121	34,808,304	1,093,493	229,847	1,323,340	-	-	2,033,876	3,357,216	31,451,088
13	BG Trinidad and Tobago Limited Pension Fund Plan	143,038,162	11,735,678	3,528,340	-	3,382,774	1,182,424	162,867,378	291,336	38,909	330,245	-	577,399	9,120,695	10,028,339	152,839,039
14	Bishop Anstey High School East / Trinity College East Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	British American Insurance Company (Trinidad) Limited Pension Fund Plan	31,661,934	20,971,140	35,570	-	1,001,436	421,905	54,091,985	1,509,105	2,312,572	3,821,677	-	1,523,885	1,139,495	6,485,057	47,606,928
16	BWIA Pilots Pension Fund Plan	112,412,074	-	-	-	4,665,718	3,977,044	121,054,835	5,380,056	1,087,183	6,467,239	-	-	11,780,336	18,247,576	102,807,260
17	Caribbean Airlines Limited Pension Plan	144,175,278	13,697,641	13,084,367	-	3,811,418	1,075,633	175,844,337	1,498,318	568,795	2,067,113	186,360	1,592,852	8,203,948	12,050,273	163,794,064
18	Caribbean Industrial Research Institute Pension Plan	199,812,883	1,247	1,247	-	5,985,314	31,531	205,832,222	5,325,721	1,250,572	6,576,293	-	-	5,561,457	12,137,750	193,694,472
19	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	16,385,796	728,638	354,234	-	243,310	2,751	17,714,729	426,715	106,133	532,848	-	1,595	717,921	1,252,364	16,462,365
20	Central Bank of Trinidad and Tobago Pension Scheme	835,844,000	5,899,000	5,899,000	-	30,950,000	(20,537,000)	858,055,000	15,202,000	6,018,000	21,220,000	1,619,000	251,000	488,000	23,578,000	834,477,000
21	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	145,049,443	6,335,000	-	-	4,266,407	1,518,487	157,169,337	3,273,131	4,748,223	8,021,354	-	-	10,176,024	18,197,378	138,971,959
22	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	47,829,659	1,896,306	2,095,406	-	1,389,249	1,582	53,212,202	1,405,037	446,005	1,851,042	-	288,369	3,059,736	5,199,147	48,013,055
23	Consolidated Insurance Consultants Limited Pension Fund	179,471,753	-	-	-	5,792,228	3,788,488	189,052,469	1,415,340	1,398,397	2,813,737	-	-	7,778,854	10,592,591	178,459,878

TABLE XXXVI continued  
SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
24	CPI Ltd Defined Contribution Pension Plan	7,655,238	804,238	494,627	-	275,453	2,701	9,232,257	141,457	47,152	188,609	-	8,576	524,450	721,635	8,510,622
25	CUNA Caribbean Insurance Society Pension Fund Plan	47,715,673	1,738,494	883,246	-	1,471,303	(1,558,661)	50,250,055	1,021,033	608,475	1,629,508	-	255,878	590,586	2,475,972	47,774,083
26	Development Finance Limited Pension Plan	56,623,816	-	-	-	2,117,174	1,028,681	59,769,671	1,350,010	87,773	1,437,783	-	-	3,909,861	5,347,644	54,422,027
27	EOG Resources Trinidad Limited Employees Pension Fund Plan	38,201,830	3,313,199	1,250,264	-	1,331,787	-	44,097,080	113,621	185,505	299,126	-	6,810	1,110,716	1,416,652	42,680,428
28	Ernst & Young Services Limited Pension Fund Plan	50,864,370	499,053	499,053	-	1,926,694	149,565	53,938,735	1,010,556	258,744	1,269,300	-	119,066	1,311,204	2,699,570	51,239,165
29	Ferreira Optical Limited Pension Fund Plan	26,821,898	654,527	835,182	-	909,527	145,314	29,366,448	524,236	171,214	695,450	278,688	132,055	1,267,179	2,373,372	26,993,076
30	First Citizen Bank Pension Fund Plan	1,203,207,220	23,359,494	11,394,618	-	40,207,161	333,324	1,278,501,817	16,516,733	12,081,293	28,598,026	220,332	1,028,402	46,796,615	76,643,375	1,201,858,442
31	FirstCaribbean International Bank (Trinidad & Tobago) Limited Pension Plan	8,815,236	787,342	137,524	-	65,699	76,010	9,881,811	-	-	-	-	134,939	1,369	136,308	9,745,503
32	Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	22,227,266	1,260,627	680,649	-	546,721	354,710	25,069,973	20,635	-	20,635	-	80,705	890,879	992,219	24,077,754
33	Guardian Defined Benefit Pension Fund Plan	252,318,771	15,489,227	-	-	15,379,221	2,599,018	285,786,237	13,102,304	-	13,102,304	-	-	2,631,014	15,733,318	270,052,919
34	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	121,710,484	184,000	184,000	-	3,181,663	-	125,260,147	1,403,514	555,535	1,959,049	-	113,511	3,653,049	5,725,609	119,534,538
35	H.S. Services Limited Pension Fund Plan	18,392,073	678,843	708,843	-	658,373	117,619	20,555,751	296,125	98,708	394,833	-	191,268	1,125,476	1,711,577	18,844,174
36	Halliburton Trinidad Limited Pension Fund Plan	53,685,367	1,032,000	2,108,285	-	1,649,006	511,343	58,986,001	1,569,742	504,325	2,074,067	-	13,007	2,827,297	4,914,371	54,071,630
37	Hand Arnold (Trinidad) Limited Employees Pension Scheme	76,896,827	232,650	225,962	-	2,498,373	3,032,663	82,886,475	3,494,708	362,306	3,857,014	-	-	6,194,731	10,051,745	72,834,730
38	HDC Daily-Rated Pension Fund Plan		-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	HDC Monthly-Paid Pension Fund Plan		-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Hydro Agri Trinidad Limited Salaried Employees Pension Plan	496,287,402	33,984,648	5,267,009	-	22,574,175	2,114,360	560,227,594	18,962,361	9,004,509	27,966,870	70,000	79,700	2,551,463	30,668,033	529,559,561
41	IBM Retirement Plan for IBM Employees in Trinidad and Tobago	54,880,012	-	-	-	618,601	247,045	55,745,658	2,671,838	-	2,671,838	-	-	5,404	2,677,242	53,068,416
42	Insurance Brokers West Indies Limited Pension Fund Plan	11,788,501	246,947	137,193	-	391,932	27,366	12,591,939	438,816	46,079	484,895	-	8,621	374,775	868,291	11,723,648
43	Johnson and Johnson (Trinidad) Ltd Staff Pension Plan	62,542,735	-	-	-	1,980,388	-	64,523,123	2,101,210	34,250	2,135,460	-	-	2,671,859	4,807,319	59,715,804
44	L. J. Williams Limited Pension Fund Plan	17,751,417	188,981	188,981	-	514,386	(617,682)	18,026,083	112,392	155,980	268,372	-	3,275	141,868	413,515	17,612,568
45	Mega Insurance Company Limited Pension Plan	48,464,873	201,615	201,615	-	1,473,065	1,980,793	52,321,961	983,059	183,289	1,166,348	-	-	4,650,356	5,816,704	46,505,257
46	Mittal Steel Point Lisas Limited Employees Pension Plan	866,300,132	5,839,557	5,761,136	-	31,074,775	348,303	909,323,903	27,314,560	11,723,617	39,038,177	318,749	382,668	46,878,788	86,618,382	822,705,521
47	NALIS Pension Fund Plan	82,146,836	10,461,772	3,141,491	4,874,962	1,971,996	106,099	102,703,156	512,277	1,316,417	1,828,694	-	201,813	4,594,934	6,625,441	96,077,715
48	National Flour Mills Pension Plan	163,066,588	5,537,567	1,824,400	-	4,654,334	1,147,595	176,230,484	4,692,544	-	4,692,544	-	189,979	9,585,630	14,468,153	161,762,331

TABLE XXXVI continued  
SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
49	National Gas Company of Trinidad and Tobago Pension Fund Plan	661,402,585	91,170,197	16,956,004	-	20,154,190	158,460	789,841,436	30,670,064	9,364,187	40,034,251	-	265,657	36,303,818	76,603,726	713,237,710
50	National Insurance Board Pension Fund Plan	965,433,275	9,713,175	3,496,969	-	37,490,856	3,710,465	1,019,844,740	23,952,168	11,308,389	35,260,557	336,624	199,324	21,020,374	56,816,879	963,027,861
51	National Insurance Property Development Company Limited Pension Fund Plan	77,554,725	312,527	312,527	-	3,146,781	52,876	81,379,436	1,439,887	1,382,816	2,822,703	-	-	2,200,024	5,022,727	76,356,709
52	National Maintenance Training and Security Co Ltd Pension Fund Plan	39,704,423	1,849,255	502,515	-	1,243,150	814,174	44,113,517	1,203,058	379,582	1,582,640	211,379	14,060	2,804,495	4,612,574	39,500,943
53	National Union of Government and Federated Workers Officers Pension Plan	4,100,582	540,112	102,878	-	84,723	82,280	4,910,575	249,556	3,735	253,291	-	-	438,979	692,270	4,218,305
54	National Union of Government and Federated Workers Staff Pension Fund Plan	30,660,901	671,699	335,850	-	1,121,146	32,651	32,822,247	1,368,702	425,717	1,794,419	-	17,056	1,650,079	3,461,554	29,360,693
55	Neal and Massy Group Pension Plan	1,634,229,843	-	-	-	57,552,573	10,416,728	1,702,199,144	30,562,134	6,471,469	37,033,603	937,558	22,032	34,748,550	72,741,743	1,629,457,401
56	Nestle Trinidad and Tobago Limited Senior Staff Pension Plan	146,301,220	6,296,840	3,066,665	-	3,880,286	1,373,986	160,918,997	4,164,992	834,256	4,999,248	-	353,337	10,855,211	16,207,796	144,711,201
57	Nestle Unionised Employees Pension Fund Plan	58,159,679	3,411,017	1,969,910	-	1,661,146	349,763	65,551,515	1,300,423	589,847	1,890,270	-	177,614	4,538,059	6,605,943	58,945,572
58	NIHERST Pension Fund Plan	54,704,521	1,106,247	394,087	-	1,867,968	16,549	58,089,372	1,686,767	943,344	2,630,111	-	-	2,388,990	5,019,101	53,070,271
59	PCS Nitrogen Merged Pension Fund Plan	624,529,141	4,927,197	5,125,797	-	18,488,402	1,463,020	654,533,557	10,492,187	12,591,821	23,084,008	-	46,608	26,674,839	49,805,455	604,728,102
60	Petrotrin Employees Pension Plan	9,547,907,319	154,446,553	80,380,929	-	277,132,008	25,491,786	10,085,358,595	332,317,386	204,400,785	536,718,171	14,137,168	3,781,808	338,445,436	893,082,583	9,192,276,012
61	Phoenix Park Gas Processors Limited Staff Pension Fund Plan	99,981,616	4,529,623	3,169,470	-	2,416,997	2,080,287	112,177,993	577,372	1,464,663	2,042,035	-	102,479	6,933,374	9,077,888	103,100,105
62	Point Lisas Industrial Port Development Corporation Limited Pension Plan	140,638,002	13,266,055	2,993,886	-	5,192,514	-	162,090,457	2,615,534	2,800,836	5,416,370	111,114	84,029	11,815,709	17,427,222	144,663,235
63	PWC Limited Pension Fund Plan	97,308,195	2,832,480	1,687,747	-	2,938,387	42,965	104,809,774	2,946,330	2,183,428	5,129,758	-	252,755	2,702,367	8,084,880	96,724,894
64	RBC Financial (Caribbean) Pension Fund Plan (formerly RBTT Pension Fund Plan)	570,692,139	33,889,737	13,192,601	-	19,005,710	7,569,067	644,349,254	29,714,733	4,096,562	33,811,295	835,925	536,091	11,164,574	46,347,885	598,001,369
65	Repsol E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Republic Bank of Trinidad and Tobago Limited Pension Plan	3,892,898,649	-	-	-	111,848,998	11,578,187	4,016,325,834	55,997,763	20,969,860	76,967,623	172,196	-	176,117,161	253,256,980	3,763,068,854
67	Schlumberger Trinidad Inc. Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	674,217,223	25,823,834	-	-	33,701,882	1,728,105	735,471,044	17,066,513	8,840,323	25,906,836	-	-	11,125,467	37,032,303	698,438,741
69	Servol Limited Pension Fund Plan	52,526,379	1,403,726	1,403,726	-	1,824,724	(17,148)	57,141,407	1,374,904	-	1,374,904	-	545,118	1,353,719	3,273,741	53,867,666
70	T. Geddes Grant (Trinidad) Staff Savings and Pension Fund	63,409,288	-	-	-	3,208,829	694,700	67,312,817	1,169,995	-	1,169,995	4,300,590	-	1,317,579	6,788,164	60,524,653
71	T. Geddes Grant Limited Pension Fund Plan	766,890,000	236,000	565,000	-	30,103,000	24,600,000	822,394,000	28,642,000	4,224,000	32,866,000	-	117,000	6,151,000	39,134,000	783,260,000
72	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	1,863,252,735	70,173,249	12,667,227	-	30,401,238	41,873,714	2,018,368,163	48,527,312	25,066,381	73,593,693	2,610,835	6,943,692	16,017,759	99,165,979	1,919,202,184
73	Texaco (Trinidad) Limited Staff Retirement Plan	65,236,986	230,846	230,846	-	1,920,918	450,054	68,069,650	1,221,071	-	1,221,071	35,666	-	3,336,112	4,592,849	63,476,801



TABLE XXXVI continued  
SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
									Pensions to Retired Employees	Retirement Gratuities						
			Employers	Employees												
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
74	The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	19,007,938	613,641	613,641	-	1,175,363	162,590	21,573,173	-	-	-	-	70,384	552,243	622,627	20,950,546
75	The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
76	The Home Mortgage Bank Pension Fund Plan	16,479,886	363,144	2,036,073	-	628,198	28	19,507,329	-	-	-	-	-	116,076	116,076	19,391,253
77	The Myerson Tooth Company Limited Pension Plan		-	-	-	-	-	-	-	-	-	-	-	-	-	-
78	The Regional Health Authorities Pension Fund Plan	1,199,010,279	137,409,934	27,084,728	-	37,592,855	6,577,178	1,407,674,974	4,467,477	3,656,125	8,123,602	207,258	1,079,651	60,810,365	70,220,876	1,337,454,098
79	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	200,458,388	4,052,354	1,263,719	-	5,968,294	3,635,244	215,377,999	8,004,678	404,313	8,408,991	52,048	551,352	13,843,794	22,856,185	192,521,814
80	Thomas Peake and Company Limited Pension Fund Plan	41,649,426	1,370,378	478,337	-	1,229,992	265,350	44,993,483	1,117,820	756,239	1,874,059	-	71,749	2,665,673	4,611,481	40,382,002
81	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	118,879,451	1,247,416	339,540	-	4,227,154	37,268	124,730,829	1,471,778	260,657	1,732,435	-	-	4,936,581	6,669,016	118,061,813
82	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	102,333,295	10,043,642	2,774,487	-	2,858,249	34,724	118,044,397	3,694,288	692,718	4,387,006	299,307	50,705	4,430,974	9,167,992	108,876,405
83	Trinidad and Tobago Electricity Commission Pension Plan	4,985,262,232	77,326,256	40,126,116	-	143,236,123	-	5,245,950,727	122,135,504	52,337,981	174,473,485	15,443,762	630,854	146,488,471	337,036,572	4,908,914,155
84	Trinidad and Tobago Electricity Commission Provident Fund	495,515	-	-	-	23,898	-	519,413	-	-	-	-	-	552,657	552,657	(33,244)
85	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	204,750,048	-	-	-	5,139,163	806,846	210,696,057	3,448,192	138,455	3,586,647	-	-	11,056,049	14,642,696	196,053,361
86	Marketing Company Limited Contributory Pension Plan I	263,636,307	7,959,483	1,950,779	-	9,055,045	-	282,601,614	6,783,634	2,446,001	9,229,635	242,822	39,224	25,850,055	35,361,736	247,239,878
87	Marketing Company Limited Contributory Pension Plan II	334,008,127	3,295,368	1,647,684	-	12,106,626	18,472,447	369,530,252	10,292,388	4,204,808	14,497,196	117,783	52,293	3,390,492	18,057,764	351,472,488
88	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,779,744,376	7,912,481	4,070,699	-	49,728,644	27,039,859	1,868,496,059	47,141,698	38,452,721	85,594,419	527,201	781,905	79,302,351	166,205,876	1,702,290,183
89	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan	87,548,008	4,889,371	1,678,459	-	3,428,414	555,450	98,099,702	1,384,911	1,227,377	2,612,288	-	32,766	(196,041)	2,449,013	95,650,689
90	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan	2,156,291,789	6,448,323	6,448,323	-	95,575,294	33,536,898	2,298,300,627	44,772,022	7,596,041	52,368,063	651,809	624,485	82,742,185	136,386,542	2,161,914,085
91	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	163,296,552	10,143,729	3,618,815	-	419,512	1,623,892	179,102,500	2,471,545	980,182	3,451,727	48,998	364,535	138,625	4,003,885	175,098,615
92	Trinidad Building and Loan Association Pension Fund Plan	26,326,595	-	49,949	-	904,283	-	27,280,827	631,833	61,436	693,269	-	2,628	110,308	806,205	26,474,622
93	Trinidad Cement Limited Employees Pension Fund Plan	952,264,806	12,264,393	6,311,070	-	33,563,224	384,250	1,004,787,743	28,166,935	6,030,090	34,197,025	90,228	338,587	59,255,733	93,881,573	910,906,170
94	Trinidad Express Newspapers Limited Pension Fund Plan	116,735,713	2,982,549	2,069,353	-	4,160,501	3,964	125,952,080	323,816	950,938	1,274,754	28,693	574,000	7,097,337	8,974,784	116,977,296
95	Trinidad Hilton Pension Plan	85,754,405	431,833	268,770	-	2,735,989	3,921,259	93,112,256	1,868,440	505,041	2,373,481	-	-	8,622,910	10,996,391	82,115,865
96	Trintoplan Consultants Limited Staff Pension Plan	150,333,190	-	-	-	4,836,955	42,359	155,212,504	2,346,839	453,351	2,800,190	-	-	7,858,856	10,659,046	144,553,458
97	Tucker Energy Services Holdings Limited Pension Fund Plan	119,685,652	4,357,426	3,012,483	-	3,675,955	2,222,755	132,954,271	2,858,572	1,426,130	4,284,702	38,522	183,077	8,140,308	12,646,609	120,307,662

TABLE XXXVI continued  
SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2015

	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 Operating Expenses	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
98	UM Bulk Liquids Trinidad Limited Pension Plan	5,973,653	227,715	-	-	183,357	18,354	6,403,079	16,448	-	16,448	-	-	398,814	415,262	5,987,817
99	Unicomer (Trinidad) Limited Pension Plan	62,652,183	2,721,787	2,850,836	-	1,731,238	413,417	70,369,461	1,151,529	704,180	1,855,709	-	1,227,123	4,234,954	7,317,786	63,051,675
100	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan	16,432,652	1,343,886	1,163,659	-	453,554	103	19,393,854	535,877	721,903	1,257,780	51,529	21,518	1,279,137	2,609,964	16,783,890
101	Unilever Caribbean Limited Monthly-Rated Employees' Pension Fund	303,851,962	2,011,413	2,058,338	-	7,608,602	-	315,530,315	8,057,051	2,573,838	10,630,889	-	473,316	13,300,206	24,404,411	291,125,904
102	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan	734,901,752	10,958,208	6,799,560	-	24,380,205	298,055	777,337,780	37,901,126	3,977,920	41,879,046	1,418,490	1,580,649	35,093,139	79,971,324	697,366,456
103	Y. De Lima & Company Limited Staff Pension Fund Plan	14,777,728	66,945	66,945	-	505,916	318,922	15,736,456	740,058	-	740,058		-	1,136,592	1,876,650	13,859,806
	<b>Total</b>	<b>45,642,737,372</b>	<b>1,070,313,306</b>	<b>388,134,273</b>	<b>4,874,962</b>	<b>1,446,838,482</b>	<b>252,014,193</b>	<b>48,804,912,587</b>	<b>1,168,500,400</b>	<b>541,374,854</b>	<b>1,709,875,254</b>	<b>45,805,881</b>	<b>35,722,023</b>	<b>1,657,305,172</b>	<b>3,448,708,331</b>	<b>45,356,204,257</b>

TABLE XXXVII  
SELF-ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2015

	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	Aegis Business Solutions Limited Pension Plan	-	-	-	-	-	-	2,920,000	-	-	-	-	-	2,920,000	-	-	-	-	-	-	-	2,920,000	100%	0%	-	-	-
2	Agostini Insurance Brokers Limited Pension Fund Plan	22,332,910	2,816,714	-	-	19,697,181	3,277,037	10,454,428	-	-	44,092	406	74,370	58,697,138	396,826	3,653	669,333	-	922,530	1,645,245	3,637,587	62,334,725	94%	32%	440,918	4,059	743,703
3	Agostini's Limited Retirement Plan	47,116,414	10,459,055	-	-	25,459,068	4,435,156	2,392,082	116,210	-	75,827	-	250,600	90,304,412	682,444	-	2,255,399	-	6,876,594	2,916,214	12,730,651	103,035,063	88%	25%	758,271	-	2,505,999
4	Airports Authority Pension Fund	103,518,213	24,808,594	-	-	58,738,853	-	32,820,827	22,073	-	5,010	-	300,340	220,213,910	45,090	-	2,703,060	-	-	45,659,865	48,408,015	268,621,925	82%	22%	50,100	-	3,003,400
5	Amoco Trinidad Oil Company Pension Fund Plan	461,129,623	71,601,435	-	-	210,065,514	97,983,604	35,475,212	2,568,073	20,069,386	843,656	873	3,521,074	903,258,450	7,592,902	7,856	31,689,666	-	120,847,439	13,618,647	173,756,510	1,077,014,960	84%	20%	8,436,558	8,729	35,210,740
6	Ansa Mc Al Limited Pension Fund Plan	46,544,798	5,331,302	98,403	-	46,117,698	3,988,283	9,024,830	1,224,538	7,166,641	81,100	41,274	38,752	119,657,620	729,900	371,470	348,770	685,014	-	22,410,183	24,545,336	144,202,956	83%	32%	811,000	412,744	387,522
7	Ansa McAl Pension Fund Plan	349,183,355	150,935,823	251,000	34,000,000	544,539,854	66,163,027	95,195,458	3,663,973	-	577,543	364,341	708,916	1,245,583,289	5,197,887	3,279,066	6,380,240	-	167,115,741	135,310,524	317,283,459	1,562,866,748	80%	35%	5,775,430	3,643,407	7,089,156
8	Associated Brands Limited Group Pension Fund Plan	30,888,329	2,844,069	-	-	27,759,323	1,494,141	5,927,954	1,190,238	6,518,297	20,250	112,727	64,379	76,819,706	182,250	1,014,542	579,407	168,305	50,894	14,848,166	16,843,564	93,663,270	82%	30%	202,500	1,127,269	643,785
9	Atlantic LNG Pension Plan	115,049,198	68,840,199	-	-	42,340,261	-	69,369,738	-	-	112,767	-	592,766	296,304,929	1,014,903	-	5,334,893	1,398,303	26,429,302	3,923,677	38,101,078	334,406,007	89%	13%	1,127,670	-	5,927,659
10	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	23,873,430	2,848,094	-	-	-	3,021,822	1,027,558	157,047	-	100,730	-	60,810	31,089,491	906,566	-	547,294	-	-	-	1,453,860	32,543,351	96%	0%	1,007,296	-	608,104
11	Bawodes Limited Pension Fund Plan	15,513,860	2,015,875	-	-	-	-	840,943	-	-	-	-	-	18,370,678	-	-	-	-	-	-	-	18,370,678	100%	0%	-	-	-
12	Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	13,191,744	1,103,536	-	-	10,510,454	351,753	857,676	76,080	-	-	-	153,530	26,244,773	-	-	1,381,773	-	2,937,401	1,094,559	5,413,733	31,658,506	83%	33%	-	-	1,535,303
13	BG Trinidad and Tobago Limited Pension Fund Plan	74,337,215	11,264,573	-	-	25,341,365	20,368,878	1,468,705	242,052	-	42,181	-	576,947	133,641,916	379,632	-	5,192,524	-	13,567,398	641,615	19,781,169	153,423,085	87%	17%	421,813	-	5,769,471
14	Bishop Anstey High School East / Trinity College East Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	British American Insurance Company (Trinidad) Limited Pension Fund Plan	21,685,045	-	-	-	8,715,377	4,000,000	10,569,599	2,232,478	-	-	-	-	47,202,499	-	-	-	-	-	456,179	456,179	47,658,678	99%	18%	-	-	-
16	BWIA Pilots Pension Fund Plan	19,035,849	5,752,124	344,370	-	33,807,569	-	5,324,325	10,149,677	3,002,187	417,720	806,664	-	78,640,485	3,759,477	7,259,978	-	2,314,215	1,189,645	10,075,808	24,599,123	103,239,608	76%	33%	4,177,197	8,066,642	-
17	Caribbean Airlines Limited Pension Plan	57,984,779	5,856,184	-	-	47,991,341	3,976,566	13,271,591	-	6,779,149	95,190	44,761	28,252	136,027,813	856,710	402,853	254,264	1,059,680	1,304,668	24,153,456	28,031,630	164,059,443	83%	29%	951,900	447,614	282,515
18	Caribbean Industrial Research Institute Pension Plan	74,295,109	12,012,970	-	-	64,930,683	-	14,022,717	95,297	657,101	-	-	-	166,013,877	-	-	-	-	-	27,941,722	27,941,722	193,955,599	86%	33%	-	-	-
19	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	6,215,524	1,030,494	-	-	3,740,926	1,000,000	1,707,791	1,857	664,609	-	-	-	14,361,201	-	-	-	-	136,814	2,029,621	2,166,435	16,527,636	87%	23%	-	-	-
20	Central Bank of Trinidad and Tobago Pension Scheme	435,555,000	-	-	-	247,454,000	-	148,794,000	-	-	-	-	-	831,803,000	-	-	-	-	-	4,062,000	4,062,000	835,865,000	100%	30%	-	-	-
21	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	51,519,107	3,447,661	-	-	41,339,398	2,000,000	4,524,593	770,080	9,057,979	15,030	-	48,440	112,722,288	135,270	-	435,962	1,244,202	2,378,213	22,295,668	26,489,315	139,211,603	81%	30%	150,300	-	484,402
22	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	24,787,229	3,821,469	-	-	8,152,470	4,000,718	862,565	-	-	28,224	-	231,594	41,884,269	254,019	-	2,084,345	-	-	4,238,450	6,576,814	48,461,083	86%	17%	282,243	-	2,315,939
23	Consolidated Insurance Consultants Limited Pension Fund	55,908,834	9,123,057	-	-	72,198,431	3,490,861	4,047,849	1,205,768	6,856,268	160,000	33,557	70,471	153,095,096	1,440,000	302,016	634,240	2,067,857	9,350,943	12,031,792	25,826,848	178,921,944	86%	40%	1,600,000	335,573	704,711
24	CPI Ltd Defined Contribution Pension Plan	4,067,661	1,226,445	-	-	2,281,312	73	592,321	4,543	-	4,960	-	20,022	8,197,337	44,640	-	180,195	-	137,646	-	362,481	8,559,818	96%	27%	49,600	-	200,217
25	CUNA Caribbean Insurance Society Pension Fund Plan	16,491,734	1,931,838	-	-	14,818,760	1,110,000	2,422,786	143,578	2,064,546	26,000	17,587	19,851	39,046,680	234,000	158,287	178,659	-	7,266,282	1,112,435	8,949,663	47,996,343	81%	31%	260,000	175,874	198,510
26	Development Finance Limited Pension Plan	14,585,252	4,848,449	509,436	-	18,678,668	500,000	2,402,424	823,103	2,600,849	120,200	38,674	24,220	45,131,275	1,081,800	348,062	217,981	235,627	688,295	7,372,007	9,943,772	55,075,047	82%	34%	1,202,000	386,736	242,201

TABLE XXXVII continued  
SELF-ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2015

	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
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
27	EOG Resources Trinidad Limited Employees Pension Fund Plan	22,027,002	3,751,354	-	-	8,489,278	2,270,512	4,803,642	-	-	9,866	-	88,211	41,439,865	88,791	-	793,900	-	-	487,521	1,370,212	42,810,077	97%	20%	98,657	-	882,111
28	Ernst & Young Services Limited Pension Fund Plan	20,870,932	500,000	-	-	17,376,073	854,324	2,551,883	2,841,478	2,262,758	32,656	24,031	-	47,314,135	293,906	216,281	-	3,521,804	-	-	4,031,991	51,346,126	92%	34%	326,562	240,312	-
29	Ferreira Optical Limited Pension Fund Plan	8,530,971	641,217	11,431	-	8,484,799	399,861	1,136,666	387,298	2,720,881	-	-	12,171	22,325,295	-	-	109,542	-	-	4,705,247	4,814,789	27,140,084	82%	31%	-	-	121,713
30	First Citizen Bank Pension Fund Plan	446,295,649	77,837,551	-	-	377,050,158	-	123,483,478	86,675	1,737,180	120,480	25,349	-	1,026,636,520	1,084,320	228,137	-	-	137,156,609	37,984,610	176,453,676	1,203,090,195	85%	31%	1,204,800	253,485	-
31	FirstCaribbean International Bank (Trinidad & Tobago) Limited Pension Plan	-	-	-	-	-	-	9,721,153	-	-	-	-	-	9,721,153	-	-	-	-	-	43,125	43,125	9,764,278	100%	0%	-	-	-
32	Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	8,830,388	884,292	-	-	7,294,988	200,000	1,487,196	-	1,071,460	15,000	-	-	19,783,324	135,000	-	-	-	257,733	4,001,326	4,394,059	24,177,383	82%	30%	150,000	-	-
33	Guardian Defined Benefit Pension Fund Plan	55,383,050	26,395,946	-	16,375,000	128,442,698	21,132,068	42,280,616	6,289,136	25,654,647	383,632	-	523,436	322,860,229	3,452,690	-	4,710,924	6,050,634	7,938,450	-	22,152,698	345,012,927	94%	37%	3,836,322	-	5,234,360
34	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	21,409,821	3,794,935	-	-	55,877,573	-	26,155,386	5,518,043	-	5,244	15,111	-	112,776,112	47,192	135,997	-	-	-	8,697,465	8,880,654	121,656,766	93%	46%	52,435	151,108	-
35	H.S. Services Limited Pension Fund Plan	6,360,746	1,008,981	-	-	5,695,087	147,508	774,748	215,156	1,170,883	30,393	15,346	13,930	15,432,778	273,537	138,110	125,374	279,160	60,272	2,709,603	3,586,055	19,018,833	81%	30%	303,930	153,455	139,304
36	Halliburton Trinidad Limited Pension Fund Plan	18,003,064	2,239,529	-	-	14,374,835	1,538,283	3,114,523	826,804	3,654,771	10,020	177,112	-	43,938,941	90,180	1,594,007	-	168,305	323,247	8,092,175	10,267,914	54,206,855	-	-	100,200	1,771,119	-
37	Hand Arnold (Trinidad) Limited Employees Pension Scheme	20,511,007	4,320,742	140,778	-	26,009,058	250,000	3,501,734	3,004,013	3,135,968	45,000	51,331	73,399	61,043,030	405,000	461,976	660,590	1,197,447	2,769,806	6,735,983	12,230,802	73,273,832	83%	35%	450,000	513,307	733,989
38	HDC Daily-Rated Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	HDC Monthly-Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Hydro Agri Trinidad Limited Salaried Employees Pension Plan	141,841,430	57,529,948	-	-	140,595,574	57,074,606	51,428,640	1,188,463	31,498,731	393,800	121,440	374,059	482,046,691	3,544,200	1,092,956	3,366,532	-	40,669,011	-	48,672,698	530,719,389	91%	26%	3,938,000	1,214,395	3,740,591
41	IBM Retirement Plan for IBM Employees in Trinidad and Tobago	-	-	-	-	1,668,728	-	33,335,641	9,921	8,197,492	-	-	-	43,211,782	-	-	-	-	-	9,856,634	9,856,634	53,068,416	81%	3%	-	-	-
42	Insurance Brokers West Indies Limited Pension Fund Plan	3,374,617	447,170	-	-	3,642,212	248,828	841,312	201,179	906,512	24,399	7,735	5,813	9,699,776	219,588	69,612	52,315	-	100,983	1,581,373	2,023,872	11,723,648	83%	31%	243,987	77,347	58,128
43	Johnson and Johnson (Trinidad) Ltd Staff Pension Plan	20,361,396	6,815,140	-	-	16,802,791	-	8,068,413	-	-	113,690	-	38,984	52,200,414	1,023,212	-	350,856	-	6,054,256	299,992	7,728,316	59,928,730	87%	28%	1,136,902	-	389,840
44	L. J. Williams Limited Pension Fund Plan	6,768,757	-	-	-	4,380,910	-	1,112,976	-	-	-	-	-	12,262,643	-	-	-	-	5,378,453	-	5,378,453	17,641,096	70%	25%	-	-	-
45	Mega Insurance Company Limited Pension Plan	12,967,808	2,033,038	-	-	16,562,837	897,657	1,798,140	641,807	3,617,842	52,606	83,722	26,439	38,681,895	473,450	753,495	237,951	453,822	1,309,227	4,787,767	8,015,712	46,697,607	83%	35%	526,055	837,217	264,390
46	Mittal Steel Point Lisas Limited Employees Pension Plan	322,769,134	74,839,766	6,571,940	-	275,645,460	14,689,491	14,187,820	2,729,706	4,850,101	996,126	656	1,591,073	718,871,274	8,965,136	5,908	14,319,660	-	3,444,959	77,799,798	104,535,460	823,406,734	87%	33%	9,961,262	6,564	15,910,733
47	NALIS Pension Fund Plan	41,484,396	12,626,609	-	-	20,823,946	1,004,278	16,197,589	-	-	-	-	296,602	92,433,420	-	-	2,669,419	-	-	14,020,894	16,690,313	109,123,733	85%	19%	-	-	2,966,021
48	National Flour Mills Pension Plan	47,244,518	25,367,558	-	-	40,348,016	-	27,692,994	-	2,488,164	391,452	39,847	363,150	143,935,700	3,523,072	358,625	3,268,352	-	10,902,003	-	18,052,051	161,987,751	89%	25%	3,914,524	398,472	3,631,502
49	National Gas Company of Trinidad and Tobago Pension Fund Plan	252,848,109	110,187,408	-	-	120,739,892	33,798,361	68,598,451	6,543,176	8,753,294	958,937	39,847	3,064,374	605,531,850	8,630,434	358,625	27,579,369	-	11,551,541	67,214,034	115,334,002	720,865,852	84%	17%	9,589,371	398,472	30,643,743
50	National Insurance Board Pension Fund Plan	443,105,746	44,375,427	-	-	248,921,980	-	89,243,013	13,464,782	10,969,091	587,153	-	301,350	850,968,542	5,284,376	-	2,712,150	-	-	106,395,178	114,391,704	965,360,246	88%	26%	5,871,529	-	3,013,500
51	National Insurance Property Development Company Limited Pension Fund Plan	31,553,907	8,010,575	-	-	26,054,907	-	5,466,827	1,002,109	-	50,000	-	-	72,138,325	450,000	-	-	-	-	3,912,557	4,362,557	76,500,882	94%	34%	500,000	-	-

TABLE XXXVII continued

SELF-ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2015

	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
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
52	National Maintenance Training and Security Co Ltd Pension Fund Plan	13,678,123	1,840,966	-	-	10,853,607	-	1,612,555	-	4,189,318	-	-	-	32,174,569	-	-	-	153,443	527,132	6,822,749	7,503,324	39,677,893	81%	27%	-	-	-
53	National Union of Government and Federated Workers Officers Pension Plan	2,897,650	299,498	-	-	348,050	133,372	126,876	758	-	12,680	-	29,047	3,847,931	114,120	-	261,427	-	109,969	68,112	553,628	4,401,559	87%	8%	126,800	-	290,474
54	National Union of Government and Federated Workers Staff Pension Fund Plan	10,684,473	2,857,821	-	-	9,034,374	-	3,098,016	111,843	-	5,708	-	10,080	25,802,315	51,375	-	90,720	-	-	3,606,724	3,748,819	29,551,134	87%	31%	57,083	-	100,800
55	Neal and Massv Group Pension Plan	268,488,812	58,968,499	865,284	-	614,451,126	11,828,993	150,976,562	32,588,201	163,696,662	773,681	-	4,849,138	1,307,486,958	6,963,133	-	43,642,238	5,840,591	214,757,208	60,632,724	331,835,893	1,639,322,851	80%	37%	7,736,814	-	48,491,375
56	Nestle Trinidad and Tobago Limited Senior Staff Pension Plan	75,882,167	8,133,929	-	-	31,325,983	5,696,328	2,548,206	337,189	-	160,000	-	87,673	124,171,475	1,440,000	-	789,055	-	15,699,315	3,397,425	21,325,795	145,497,270	85%	22%	1,600,000	-	876,728
57	Nestle Unionised Employees Pension Fund Plan	30,365,676	4,376,607	-	-	11,319,021	1,473,036	1,791,424	58,377	-	123,500	-	187,704	49,695,345	1,111,500	-	1,689,339	-	5,547,684	1,084,002	9,432,525	59,127,870	84%	19%	1,235,000	-	1,877,043
58	NIHERST Pension Fund Plan	22,338,879	2,441,788	-	-	15,804,640	-	2,470,582	240,777	123,759	-	-	-	43,420,425	-	-	-	-	-	9,780,061	9,780,061	53,200,486	82%	30%	-	-	-
59	PCS Nitrogen Merged Pension Fund Plan	196,270,858	21,342,058	133,528	-	211,461,196	9,364,848	24,469,352	7,453,699	31,670,356	562,070	255,886	539,248	503,523,099	5,058,630	2,302,975	4,853,235	2,786,430	85,363,274	1,782,057	102,146,601	605,669,700	83%	35%	5,620,700	2,558,861	5,392,483
60	Petrotrin Employees Pension Plan	3,186,633,953	586,141,180	9,874,043	-	3,013,459,186	187,654,673	373,392,296	67,464,137	264,562,842	5,185,063	2,262,206	8,807,989	7,705,437,567	46,665,565	20,359,853	79,271,897	32,745,231	1,366,110,696	-	1,545,153,242	9,250,590,809	83%	33%	51,850,628	22,622,059	88,079,885
61	Phoenix Park Gas Processors Limited Staff Pension Fund Plan	42,870,751	6,494,843	-	-	25,534,357	2,376,566	5,756,474	194,328	4,816,756	69,380	19,856	47,628	88,180,938	624,420	178,700	428,648	-	292,930	14,239,112	15,763,810	103,944,748	85%	25%	693,800	198,555	476,276
62	Point Lisas Industrial Port Development Corporation Limited Pension Plan	80,099,764	6,857,756	-	-	25,275,184	-	16,811,869	23,141	-	74,775	-	300,340	129,442,829	672,975	-	2,703,060	-	-	12,291,431	15,667,466	145,110,295	89%	17%	747,750	-	3,003,400
63	PWC Limited Pension Fund Plan	36,604,991	4,183,113	-	-	2,657,165	12,577,549	16,121,913	5,019,727	6,635,499	-	-	480,992	84,280,949	-	-	4,328,927	-	8,368,094	-	12,697,021	96,977,970	87%	3%	-	-	4,809,919
64	RBC Financial (Caribbean) Pension Fund Plan (formerly RBTT Pension Fund Plan)	295,020,272	46,619,604	-	-	85,939,051	6,000,000	28,701,640	1,493,369	25,637,388	281,028	531,511	854,152	491,078,015	2,529,249	4,783,599	7,687,369	5,257,799	32,303,950	55,432,743	107,994,709	599,072,724	82%	14%	2,810,277	5,315,110	8,541,521
65	Repsol E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Republic Bank of Trinidad and Tobago Limited Pension Plan	1,461,536,600	119,112,469	324,128	10,540,000	1,172,936,910	139,121,494	488,720,882	40,338,034	-	3,457,836	5,080	16,854,605	3,452,948,038	31,120,526	45,716	151,691,448	-	13,975,607	121,294,201	318,127,498	3,771,075,536	92%	31%	34,578,362	50,796	168,546,053
67	Schlumberger Trinidad Inc. Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	168,993,742	36,846,650	21,826,826	24,300,000	179,644,118	42,835,253	103,611,056	38,541,423	-	-	-	2,017,800	641,578,051	-	-	18,160,200	-	-	38,749,506	56,909,706	698,487,757	92%	26%	-	-	20,178,000
69	Servol Limited Pension Fund Plan	7,430,352	4,679,191	-	-	14,813,551	-	17,159,312	-	-	48,820	-	-	44,131,226	439,380	-	-	-	5,115,339	4,181,721	9,736,440	53,867,666	82%	27%	488,200	-	-
70	T. Geddes Grant (Trinidad) Staff Savings and Pension Fund	9,537,237	1,938,853	-	-	38,914,850	-	17,129,479	1,420,212	-	111,250	173,338	-	69,225,219	1,001,251	1,560,041	-	6,773,122	1,642,732	1,481,498	12,458,644	81,683,863	85%	48%	1,112,501	1,733,379	-
71	T. Geddes Grant Limited Pension Fund Plan	128,991,000	57,917,000	-	-	321,232,000	15,613,000	71,320,000	27,855,000	31,710,000	1,517,700	1,063,000	942,900	658,161,600	13,659,300	9,567,000	8,486,100	30,899,000	63,292,000	-	125,903,400	784,065,000	84%	41%	15,177,000	10,630,000	9,429,000
72	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	273,127,282	55,529,959	81,882	-	222,665,328	10,544,176	1,207,919,487	7,884,220	12,914,996	562,419	1,098	1,042,513	1,792,273,359	5,061,767	9,878	9,382,618	8,523,359	52,148,168	56,164,941	131,290,732	1,923,564,091	93%	12%	5,624,186	10,976	10,425,131
73	Texaco (Trinidad) Limited Staff Retirement Plan	26,193,139	7,439,892	-	-	18,361,262	2,489,336	1,461,206	31,315	-	66,382	-	71,980	56,114,512	597,440	-	647,816	-	-	6,117,033	7,362,289	63,476,801	88%	29%	663,822	-	719,796
74	The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	15,806,649	1,852,111	-	-	-	-	3,291,786	-	-	-	-	-	20,950,546	-	-	-	-	-	-	-	20,950,546	100%	0%	-	-	-
75	The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE XXXVII continued  
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		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
76	The Home Mortgage Bank Pension Fund Plan	4,990,735	4,257,019	-	-	2,414,214	768,000	6,499,045	5,185	-	16,647	-	70,755	19,021,600	149,823	-	636,795	-	-	-	786,618	19,808,218	96%	12%	166,470	-	707,550
77	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
78	The Regional Health Authorities Pension Fund Plan	724,037,983	150,604,478	-	-	211,400,041	72,349,946	60,170,506	5,444,445	20,444,961	467,947	-	2,850,884	1,247,771,191	4,211,523	-	25,657,954	-	55,669,164	5,231,740	90,770,381	1,338,541,572	93%	16%	4,679,470	-	28,508,838
79	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	51,656,425	11,737,385	610,321	-	56,143,740	4,485,222	12,263,627	1,725,282	19,721,725	212,200	-	173,572	158,729,499	1,909,803	-	1,562,148	-	17,480,640	13,473,027	34,425,618	193,155,117	82%	29%	2,122,003	-	1,735,720
80	Thomas Peake and Company Limited Pension Fund Plan	17,405,034	4,130,173	-	-	10,914,155	1,282,347	1,296,246	71,344	-	28,248	-	73,609	35,201,156	254,230	-	662,485	-	3,666,135	767,962	5,350,812	40,551,968	87%	27%	282,478	-	736,094
81	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	41,839,747	15,540,231	-	-	30,976,410	-	10,756,363	619,632	-	-	-	-	99,732,383	-	-	-	-	-	18,340,211	18,340,211	118,072,594	84%	26%	-	-	-
82	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	34,515,346	19,455,089	-	-	18,906,243	-	27,115,648	-	618,018	94,296	-	78,248	100,782,888	848,664	-	704,232	-	962,269	5,990,630	8,505,795	109,288,683	92%	17%	942,960	-	782,480
83	Trinidad and Tobago Electricity Commission Pension Plan	742,269,215	59,041,770	131,723,694	-	2,170,628,690	969,349,408	571,486,844	-	33,536,373	5,453,035	7,975,631	2,796,684	4,694,261,344	49,077,317	71,780,679	25,170,156	-	-	175,381,505	321,409,657	5,015,671,001	94%	43%	54,530,352	79,756,310	27,966,840
84	Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	-	3,401,955	17,208	-	-	-	-	-	3,419,163	-	-	-	-	-	-	-	3,419,163	100%	0%	-	-	-
85	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	113,532,495	21,132,066	-	-	4,688,360	23,814,519	1,949,815	2,028,248	-	109,888	-	1,202,053	168,457,444	988,992	-	10,818,478	-	11,472,664	4,893,504	28,173,638	196,631,082	86%	2%	1,098,880	-	12,020,531
86	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I	107,650,264	17,827,765	-	-	66,375,313	11,428,055	5,942,073	1,037,054	2,026,056	157,056	2,174	945,434	213,391,245	1,413,504	19,567	8,508,910	-	39,173,282	7,942,550	57,057,813	270,449,057	79%	25%	1,570,560	21,741	9,454,344
87	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II	123,431,403	28,945,103	938,061	-	102,664,772	-	39,869,348	13,780	-	357,041	-	672,638	296,892,146	3,213,365	-	6,053,743	-	-	47,504,447	56,771,555	353,663,701	84%	29%	3,570,406	-	6,726,381
88	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	546,561,835	74,329,222	551,596	-	469,108,165	42,449,490	105,231,829	26,505,516	141,727,239	497,800	315,294	1,632,816	1,408,910,802	4,480,200	2,837,644	14,695,345	8,630,743	5,393,051	264,210,468	300,247,451	1,709,158,253	82%	27%	4,978,000	3,152,938	16,328,161
89	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan	33,337,833	3,496,667	-	-	27,536,598	1,990,520	20,460,599	2,094,253	-	119,308	-	139,157	89,174,935	1,073,774	-	1,252,409	-	4,149,571	-	6,475,754	95,650,689	93%	29%	1,193,082	-	1,391,566
90	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan	975,074,963	158,866,516	900,045	-	921,612,553	6,563,059	128,765,787	20,510,680	133,271,001	3,760,712	1,059,237	3,811,461	2,354,196,014	33,846,405	9,533,135	34,303,148	26,545,824	53,293,689	399,305,991	556,828,192	2,911,024,206	81%	32%	37,607,117	10,592,372	38,114,609
91	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	-	-	-	-	-	-	175,246,251	-	-	-	-	-	175,246,251	-	-	-	-	-	-	-	175,246,251	100%	0%	-	-	-
92	Trinidad Building and Loan Association Pension Fund Plan	4,457,155	-	-	-	14,918,037	700,000	5,278,531	-	-	-	-	-	25,353,723	-	-	-	-	-	1,164,346	1,164,346	26,518,069	96%	56%	-	-	-
93	Trinidad Cement Limited Employees Pension Fund Plan	402,588,502	40,365,684	6,566,408	-	276,753,088	33,925,473	83,586,491	1,771,520	5,701,183	721,696	6,983	2,875,220	854,862,248	6,495,263	62,850	25,876,978	-	11,119,976	14,298,746	57,853,813	912,716,061	94%	30%	7,216,959	69,833	28,752,198
94	Trinidad Express Newspapers Limited Pension Fund Plan	62,387,526	7,972,319	-	-	24,773,604	7,093,700	8,229,014	1,643,747	-	25,988	-	119,179	112,245,076	233,888	-	1,072,609	-	2,888,687	774,774	4,969,959	117,215,035	96%	21%	259,876	-	1,191,788
95	Trinidad Hilton Pension Plan	29,610,819	2,328,148	-	-	26,690,416	1,300,000	5,390,619	18,493	3,141,825	44,120	-	22,704	68,547,144	397,080	-	204,340	201,737	1,063,587	12,439,362	14,306,106	82,853,250	83%	32%	441,200	-	227,044
96	Trintoplan Consultants Limited Staff Pension Plan	51,924,177	13,515,764	-	-	46,856,329	-	9,074,476	207,733	122,875	-	-	228,750	121,930,104	-	-	2,058,750	-	-	21,300,735	23,359,485	145,289,589	84%	32%	-	-	2,287,500
97	Tucker Energy Services Holdings Limited Pension Fund Plan	38,843,652	3,659,420	53,091	-	34,744,519	3,000,000	6,104,425	64,516	10,970,393	91,518	33,134	48,440	97,613,108	823,658	298,210	435,962	226,955	5,785,606	15,434,370	23,004,760	120,617,868	81%	29%	915,175	331,344	484,400

TABLE XXXVII continued  
SELF-ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2015

	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
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$	
98	UM Bulk Liquids Trinidad Limited Pension Plan	2,118,299	372,322	-	-	1,548,903	-	284,444	295,986	250,565	-	-	-	4,870,519	-	-	-	117,756	202,525	797,017	1,117,298	5,987,817	81%	26%	-	-	-
99	Unicomer (Trinidad) Limited Pension Plan	31,830,943	7,148,004	-	-	12,714,705	2,750,098	1,263,453	136,014	-	51,005	-	187,533	56,081,756	459,049	-	1,687,800	-	4,594,895	569,075	7,310,818	63,392,574	88%	20%	510,054	-	1,875,333
100	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan	7,531,488	1,089,221	-	-	5,498,234	397,071	840,908	102,825	741,627	2,478	-	-	16,203,852	22,303	-	-	-	-	808,044	830,347	17,034,199	95%	32%	24,781	-	-
101	Unilever Caribbean Limited Monthly-Rated Employees' Pension Fund	100,704,034	7,068,518	-	-	90,600,118	1,000,000	8,420,177	4,870,559	23,393,923	93,905	548	-	236,151,782	845,143	4,934	-	-	-	54,878,394	55,728,471	291,880,253	81%	31%	939,048	5,482	-
102	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan	274,481,022	79,290,331	-	-	224,901,754	-	54,304,129	189,467	3,600,916	60,000	-	417,966	637,245,585	540,000	-	3,761,690	-	-	63,423,105	67,724,795	704,970,380	90%	32%	600,000	-	4,179,656
103	Y. De Lima & Company Limited Staff Pension Fund Plan	3,969,416	382,386	112,055	-	4,672,368	-	639,216	404,845	1,338,794	21,752	15,470	7,751	11,564,052	195,770	139,226	69,755	67,322	223,351	1,686,545	2,381,968	13,946,020	83%	34%	217,522	154,695	77,505
	Total	14,917,555,341	2,635,956,534	182,488,320	85,215,000	14,024,032,594	1,991,425,183	4,902,278,858	370,453,285	1,147,653,020	32,389,865	15,782,835	69,036,969	40,374,267,803	291,508,783	142,045,516	621,332,717	149,613,687	2,671,509,545	2,244,905,703	6,120,915,951	46,495,183,755	86.84%	30%	323,898,648	157,828,351	690,369,686