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CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2018

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**REPORT ON INSURANCE AND PENSIONS FOR THE YEAR ENDED
31ST DECEMBER, 2018**

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 Fifty-first 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, 2018.
- 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 2018 and on directions and explanations made up to March 6, 2020, pursuant to section 61 of the Insurance Act.
- 1.05 This report is prepared in two parts:
- | | |
|-------------|-------------------------|
| PART I | INSURANCE COMPANIES |
| | A - LONG-TERM INSURANCE |
| | B - GENERAL INSURANCE |
|
PART II |
PENSION FUND PLANS |
- 1.06 A summary of the Balance Sheets of insurance companies is included as Appendix A.

Respectfully submitted

Alvin Hilaire
Governor
CENTRAL BANK OF TRINIDAD AND TOBAGO

2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.01 In 2018, Gross Premium Income in the industry totaled \$6,132.1 million which represents 3.8% of the Gross Domestic Product at current prices (2017 – 4.0%). This is an increase of 1.1% over the gross premiums of \$6,066.0 million reported for 2017. It should be noted that, similar to the previous eleven (11) years, 2018 figures do not include Colonial Life Insurance Company Limited and British American Insurance Company (Trinidad) Limited.
- 2.02 Gross Premium Income for the year reflected an overall increase in respect of long-term (life), property and other lines of business and a decrease in respect of motor business.

	Gross Premium Income		
	<u>2018</u> \$M	<u>2017</u> \$M	<u>% Inc/(Dec)</u>
Long-Term (Life)	2,786.2	2,766.2	0.7
Motor Vehicle	1,217.1	1,274.2	(4.5)
Property (Fire and Allied Perils)	1,200.8	1,102.1	9.0
Other	928.0	923.5	0.5
	<u>6,132.1</u>	<u>6,066.0</u>	<u>1.1</u>

Long-term Business

- 2.03 Policies in force at the end of 2018 were reported as 642,227, an increase of 6.0% over the 2017 reported figure of 605,973.

The total number of new policies sold during 2018 was 84,365, a decrease of 2.8% from the previous year 86,767.

Policy lapses and forfeitures increased by 4.6% in 2018 compared to a 4.7% decrease during 2017. Surrenders decreased by 4.2% in 2018 compared to a 5.2% increase during 2017.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$20.9 billion (2017 – \$20.2 billion).

General Insurance Business

- 2.04 Gross Premiums increased in respect of all classes of general insurance, except motor, during 2018. Net Premiums decreased for motor business but increased for property and all other classes of general insurance business.

Insurance Intermediaries

- 2.05 The number of intermediaries registered at the end of 2018 was **2,968** (2017 – **2,822**). The information is summarized as follows:

	<u>2018</u>	<u>2017</u>	<u>% Inc./(Dec.)</u>
Salesmen	2,304	2,162	6.6
Agents	540	546	(0.9)
Brokers	86	83	3.6
Adjusters	38	31	22.6
Total	<u>2,968</u>	<u>2,822</u>	<u>5.2</u>

The total revenue collected from registration fees for the period ended 31st December, 2018 amounted to **\$1,733,724** and in 2017 **\$1,298,033 (an increase of 33.6%)**.

Lists of registered **Agents, Brokers and Adjusters** under the Insurance Act, Chap. 84:01 as at 31st December 2018 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 2018 was 267 (2017 – 288). The information is summarized as follows:

	<u>2018</u>	<u>2017</u>	<u>% Inc/(Dec)</u>
Self Administered Pension Fund Plans	100	101	(1.0)
Insured Pension Fund Plans	85	85	0
Pension Fund Plans (awaiting deregistration and in the process of winding up)	82	102	(19.6)
	<u>267</u>	<u>288</u>	<u>(7.3)</u>

PART I

INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

3.01 There were nineteen (19) companies registered to transact long-term business in Trinidad and Tobago at the end of 2018. Eight (8) companies were not writing new business as at December 2018.

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

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

* Denotes business written

- Denotes business not written

+ Operating as a closed fund under Guardian Life of the Caribbean Limited

◻ Business transferred to Sagicor Life Inc.

◊ Formerly Cannon Assurance Limited

Formerly Crown Life (Caribbean) Limited.

~ Formerly MEGA Insurance Company Limited

△ Formerly American Life and General Insurance Company

New Business Written

3.03 Eleven (11) companies which wrote new business (11 in 2017) submitted the required information under this caption.

Details are as follows: -

	<u>2018</u>	<u>2017</u>
Number of Policies	84,365	86,767
Sum Assured \$	17,919,107,671	17,092,505,113
Annual Premiums \$	544,530,496	598,161,972

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>2018</u>	<u>2017</u>
Number of Policies	642,227	605,973
Sum Assured \$	152,544,459,202	143,491,848,670

Policies Discontinued or Redeemed

3.05 Fifteen (15) companies submitted information concerning policies discontinued or redeemed during 2018. The information for the years 2014 to 2018 is summarized hereunder.

<i>Year</i>	<i>Number of Policies</i>	<i>Sum Assured \$</i>
2018	53,498	16,945,215,429
2017	52,948	14,608,914,050
2016	51,769	9,018,688,646
2015	46,074	10,198,118,583
2014	46,614	8,696,027,264

Policy Loans

3.06 Policy loans in respect of eleven (11) companies for the year 2018 totalled \$317,624,274 an increase of 9.6% over the 2017 figure of \$289,825,606. The ratio of policy loans to total reserves increased from 1.47% in 2017 to 1.55% in 2018.

	<i>Policy Loans</i>	<i>Reserves</i>	<i>Policy Loan/ Reserves</i>
	<i>\$</i>	<i>\$</i>	<i>%</i>
Local Companies	287,777,329	16,648,696,836	1.73%
Regional Companies	29,846,945	3,887,305,491	0.77%
TOTAL	<u>317,624,274</u>	<u>20,536,002,327</u>	<u>1.55%</u>

Statutory Funds¹

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 \$20.1 billion an increase of 4.2% over the liabilities of \$19.3 billion in 2017. 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 \$20.9 billion which is an increase of 3.6% from \$20.2 billion in 2017.

3.10 The relationship between policy liabilities and the assets placed in trust to meet these liabilities is shown in Table XIA in respect of each company which transacted long-term business.

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

Local Assets Ratio

- 3.11 Section 47(1) of the Insurance Act, Chap. 84:01 requires every company to invest in Trinidad and Tobago an amount equal to at least eighty percent (80%) of its Trinidad and Tobago dollar liability in the Statutory Fund. Section 47(2) further provides that assets not exceeding ten percent (10%) of the Trinidad and Tobago dollar liability in each Statutory Fund are deemed to be assets in Trinidad and Tobago if such assets:
- (a) are approved by the Central Bank; and
 - (b) originate in any of the member states of the Caribbean Community.

- 3.12 Total "Local" investment in Statutory Funds for the year 2018 was \$18,278,731,274 representing a local asset ratio of 87.3%; the amount reported for the previous year was \$17,782,520,447 (local asset ratio of 88.0%).

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 2018 was 90.5%, compared to 89.8% in 2017.

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 in 2018:

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

Details are contained in Tables XXII to XXXV

4. GENERAL INSURANCE BUSINESS

4.01 There were thirty-four (34) companies registered to transact general insurance business in Trinidad and Tobago at the end of 2018.

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

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

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

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	NOT	WRITING	NEW	BUSINESS	
25. The Mountain General Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
26. The New India Assurance Company (Trinidad & Tobago) Limited	*	*	*	*	*
27. The Presidential Insurance Company Limited	-	*	-	-	-
28. TRINRE Insurance Company Limited	*	*	*	-	*
29. Trinidad and Tobago Insurance Limited	*	*	*	*	*
30. United Security General Insurance Company Limited	IN	LIQUIDATION			
CARIBBEAN					
1. Insurance Company of West Indies Limited	-	*	*	-	-
2. Sagicor Life Incorporated	-	-	-	-	*
3. Sagicor General Insurance	*	*	*	*	*
4. Massy United Insurance Limited	*	*	*	*	*

* Denotes business written

- Denotes business not written

Statutory Deposits³

- 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 2018, total deposits of \$1,214,901,826 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago.

	<u>2018</u>	<u>2017</u>
	\$	\$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	830,651,705	669,816,741
Other T&T Government Securities	170,083,814	225,546,134
Other Securities ⁴	214,166,307	125,235,729
TOTAL	<u>1,214,901,826</u>	<u>1,020,598,603</u>

³ Companies that recorded a deficit in their Statutory Deposit requirement have addressed or are currently addressing their positions to be in accordance with the Act

⁴ Other Securities includes Trinidad and Tobago Home Mortgage Bank Bonds, US Government Securities and Other Commonwealth Government Securities

DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2018

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES TT\$	OTHER SECURITIES TT\$	TOTAL TT\$
LOCAL				
Bankers Insurance Company (T&T) Limited	15,600,078	-	-	15,600,078
Capital Insurance Limited	-	3,838,000	9,752,499	13,590,499
Colonial Fire & General Insurance Company Limited	64,557,200	12,708,400	-	77,265,600
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	8,265,604	2,992,500	1,403,150	12,661,254
Guardian General Insurance Limited	96,043,515	-	10,083,491	106,127,006
Guardian Life of the Caribbean Limited	187,770,000	-	-	187,770,000
Gulf Insurance Limited	15,907,099	4,128,392	-	20,035,491
Maritime General Insurance Company Limited	33,721,880	30,239,165	850,000	64,811,045
Motor One Insurance Company Limited	1,876,325	-	15,059,620	16,935,945
NAGICO Insurance (Trinidad and Tobago) Limited	35,467,432	-	2,407,675	37,875,107
Pan-American Life Insurance Company Trinidad and Tobago Limited	20,120,472	-	-	20,120,472
The Beacon Insurance Company Limited	31,496,779	-	14,015,792	45,512,571
The Great Northern Insurance Company Limited	-	-	500,000	500,000
The New India Assurance Company (T&T) Limited	32,004,553	-	-	32,004,553
The Presidential Insurance Company Limited	26,290,038	-	531,606	26,821,644
TRINRE Insurance Company Limited	10,524,900	-	5,198,431	15,723,331
Trinidad and Tobago Insurance Limited	93,845,886	77,827,061	128,198,247	299,871,194
TOTAL	675,397,949	131,733,518	188,000,511	995,131,978
CARIBBEAN				
The Insurance Company of the West Indies Limited	3,377,973	-	2,691,111	6,069,084
Massy United Insurance Limited	16,488,488	10,172,004	23,474,685	50,135,177
Sagicor General Insurance Inc.	23,162,556	28,178,292	-	51,340,848
Sagicor Life Incorporated	112,224,739	-	-	112,224,739
TOTAL	155,253,756	38,350,296	26,165,796	219,769,848
GRAND TOTAL	830,651,705	170,083,814	214,166,307	1,214,901,826

GENERAL INSURANCE - MOTOR

4.06 Seventeen (17) companies wrote motor business during 2018.

Statutory Funds ⁵

4.07 Section 37(5) of the Insurance Act, Chap. 84:01 requires that every company carrying on Motor Vehicle Insurance business should establish a statutory fund by placing in trust in Trinidad and Tobago assets equal to its liability and reserves less the amount held on deposit in accordance with Section 29 of the Act.

4.08 The Revenue Account of companies transacting motor business showed a cumulative liability of \$1,278,528,995. 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 \$660,481,969. The value of assets actually placed in the Fund amounted to \$767,774,694.

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 2018 as reported by seventeen (17) companies totaled \$1,043,681,756 (2017 - \$1,095,509,729).

Underwriting Results

4.11 In 2018, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$21,219,861 as compared to an overall underwriting profit of \$125,883,182 in 2017.

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
2018	86
2017	86
2016	80
2015	83
2014	86

⁵ Companies that recorded a deficit in their Statutory Fund – Motor requirement have addressed or are currently addressing their positions to be in accordance with the Act

GENERAL INSURANCE - OTHER THAN LONG-TERM OR MOTOR

- 4.13 Nineteen (19) companies submitted Returns under this broad category, including two (2) life insurance companies transacting Group Health businesses.
- 4.14 Group Health Insurance accounted for 63.5% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2018.

Details are in Tables XV-XXI.

Change in Premium Income

- 4.15 During the year 2018 net premium income totaled \$834,400,537 an increase of 0.01% over the 2017 net premium income of \$834,303,672.

Underwriting Results

- 4.16 In 2018, the underwriting results of property insurance business revealed an overall underwriting gain of \$308,646,246 This class of business experienced an overall underwriting gain of \$139,320,622 in 2017.

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).

	2014	2015	2016	2017	2018
	%	%	%	%	%
Property	5	6	6	7	7
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	69	72	77	83	81

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 – 2018

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 (-)
	TT\$	TT\$	TT\$
LOCAL			
Bankers Insurance Company (T&T) Limited	6,226,565	6,805,952	579,387
Capital Insurance Limited	6,344,791	55,434,950	49,090,159
Colonial Fire & General Insurance Company Limited	38,192,749	76,075,783	37,883,034
Export-Import Bank of Trinidad and Tobago Limited	196,710	106,638,289	106,441,579
Furness Anchorage General Insurance Limited	4,773,355	50,427,471	45,654,116
Guardian General Insurance Limited	70,511,729	240,462,846	169,951,117
Guardian Life of the Caribbean Limited	96,905,625	178,149,554	81,243,929
Gulf Insurance Limited	11,206,958	35,327,629	24,120,671
Maritime General Insurance Company Limited	17,470,317	222,951,968	205,481,651
Motor One Insurance Company Limited	4,697,429	40,678,507	35,981,078
NAGICO Insurance (Trinidad and Tobago) Limited	10,562,334	13,144,499	2,582,165
Pan-American Life Insurance Company Trinidad and Tobago Limited	6,046,811	251,266,635	245,219,824
The Beacon Insurance Company Limited	21,573,076	76,023,559	54,450,483
The Great Northern Insurance Company Limited	250,000	572,899	322,899
The New India Assurance Company (T&T) Limited	11,337,187	125,411,013	114,073,826
The Presidential Insurance Company Limited	9,777,802	15,429,385	5,651,583
TRINRE Insurance Company Limited	6,776,737	25,867,817	19,091,080
Trinidad and Tobago Insurance Limited	43,422,336	368,421,314	324,998,978
TOTAL	366,272,512	1,889,090,070	1,522,817,558
CARIBBEAN			
The Insurance Company of the West Indies	2,184,925	10,497,879	8,312,955
Massy United Insurance Limited	16,953,341	5,386,419	(11,566,922)
Sagikor General Insurance Inc.	23,291,717	91,975,822	68,684,105
TOTAL	42,429,982	107,860,120	65,430,138
GRAND TOTAL	408,702,494	1,996,950,190	1,588,247,697

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:

- ❖ Agostini Insurance Brokers Limited
- ❖ Charlett and Gatliffe 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 2018 and 2017:

	Premiums Received		Claims Paid	
	2018	2017	2018	2017
Direct Insurance	168,404,923	150,683,507	42,213,252	37,594,447
Reinsurance	<u>150,978,005</u>	<u>193,467,687</u>	<u>-</u>	<u>-</u>
TOTAL	<u>319,382,928</u>	<u>344,151,194</u>	<u>42,213,252</u>	<u>37,594,447</u>

6. PART II - PENSION FUND PLANS

Registration

- 6.01 Three new Pension Plans were registered during 2018.
- 6.02 The number of active registered Pension Fund Plans now stands at one hundred and eighty-five (185) comprising one hundred (100) self-administered plans and eighty-five (85) insured plans. There are eighty-two (82) plans in the process of being wound-up. The registrations of twenty-four (24) plans were cancelled during 2018.
- 6.03 The list of the active registered pension plans is provided at Appendix E to this report.

Amendments

- 6.04 Thirty (30) amendments were made to the Trust Deeds and Rules of twenty (20) pension fund plans, during the period under review. The amendments were registered upon payment of the prescribed fee.

Revenue

- 6.05 Revenue in respect of the registration of new Pension Plans and amendments for the year ended 31st December 2018 was four hundred and fifty dollars (\$450.00).

Annual Accounts

- 6.06 The trustees of pension fund plans submitted annual audited accounts for the year ended December 31, 2018 in respect of one hundred and sixty-three (163) plans. Eighty-nine (89) were in respect of self-administered pension fund plans and seventy-four (74) were in respect of insured pension fund plans.
- 6.07 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 6.08 The Accounts received are detailed at Tables XXXVI to XXXVIII.
- 6.09 The following information has been extracted from the annual accounts received.

REVENUE ACCOUNTS 2018 - INSURED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	3,094,679,400
(2)	Contributions by employers	140,312,833
(3)	Contributions by employees	64,190,469
(4)	Additional employer contributions to fund deficit or other liabilities	448,772
(5)	Interest, Dividends and Rents	112,177,821
(6)	Other Income	3,396,733
TOTAL REVENUE		<u>3,415,206,028</u>

EXPENDITURE		
(1)	Superannuation benefits	
	(i) Pensions to retired employees	93,206,504
	(ii) Retirement Gratuities	29,410,614
(2)	Death Grants	3,193,929
(3)	Return of Contributions on withdrawal	11,304,676
(4)	Other Operating Expenses	17,987,445
(5)	Amount of Fund at end of period	3,260,102,860
TOTAL EXPENDITURE		<u>3,415,206,028</u>

REVENUE ACCOUNTS 2018 - SELF ADMINISTERED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	46,250,437,918
(2)	Contributions by employers	1,135,033,705
(3)	Contributions by employees	400,293,312
(4)	Any add. Contrib. by employer to meet deficiency/back service liability	59,991,119
(5)	Interest, Dividends and Rents	1,153,389,341
(6)	Other Income & Transfers In	49,373,266
TOTAL REVENUE		<u>49,048,518,661</u>

EXPENDITURE		
(1)	Superannuation benefits	
	(i) Pensions to retired employees	1,387,650,256
	(ii) Retirement Gratuities	505,406,223
(2)	Death Grants	37,488,791
(3)	Return of Contributions on withdrawal	30,722,914
(4)	Other Operating Expenses	230,007,450
(5)	Amount of Fund at end of period	46,857,243,027
TOTAL EXPENDITURE		<u>49,048,518,661</u>

6.10 Contributions received for the years 2014 to 2018 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

YEAR/ CONTRIBUTIONS	2014 \$	2015 \$	2016 \$	2017 \$	2018 \$
EMPLOYER	1,076,079,006	1,204,734,398	1,372,657,239	1,438,739,675	1,335,758,790
EMPLOYEE	407,150,267	446,710,840	490,498,386	483,627,033	464,483,781

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 2018.

ASSETS OF SELF-ADMINISTERED PLANS

	2018 \$	2017 \$
Trinidad and Tobago Government Securities denoted in TT\$	15,675,262,377	14,906,261,386
Corporate Securities	3,165,178,215	2,971,041,018
Mortgages	221,028,849	194,760,625
Real Estate	102,875,353	84,189,997
Trinidad and Tobago Equities	12,547,474,986	12,936,850,361
Fixed /Call Deposits	1,913,145,610	1,970,042,065
Other Trinidad and Tobago Assets	4,385,416,033	5,337,346,503
Trinidad and Tobago Government Securities denoted in foreign currency	1,793,391,139	1,695,378,943
TOTAL LOCAL ASSETS	39,803,772,562	40,095,870,898
Caricom/Foreign Government Securities	122,577,570	235,646,427
Other Caricom/ Foreign Securities	8,261,919,677	7,486,613,506
TOTAL ASSETS IN FUND	48,188,269,809	47,818,130,831
LOCAL ASSET RATIO	82.60%	83.85%

6.13 During the year 2018 the Actuarial Valuations of fourth-nine (49) 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 2018							
No.	Pension Plan	Date of Valuation	Actuary	Assets \$	Liabilities \$	Surplus/ (Deficit) \$	Funding Ratio
1	Airports Authority Pension Fund Plan	31-Dec-2017	Bacon Woodrow & de Souza Limited	331,473,000	397,991,000	(66,518,000)	83%
2	AMOCO Trinidad Oil Company Pension Plan	31-Dec-2017	Bacon Woodrow & de Souza Limited	1,256,000,000	1,466,600,000	(210,600,000)	86%
3	Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan	01-Jan-2018	Bacon Woodrow & de Souza Limited	341,332,000	293,561,000	47,771,000	116%
4	Anthony N. Sabga Limited Pension Fund Plan	31-Jan-2018	Apex Consulting Limited	21,890,000	15,055,000	6,835,000	145%
5	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	30-Sep-2017	Bacon Woodrow & de Souza Limited	31,319,000	22,647,000	8,672,000	138%
6	C.M.B Packaging Trinidad Ltd. Pension Fund Plan	01-Jan-2018	James Camacho (SAGICOR Life Inc.)	16,160,000	17,157,000	(997,000)	94%
7	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	31-Dec-2017	Bacon Woodrow & de Souza Limited	19,140,000	23,762,000	(4,622,000)	81%
8	CBP Limited Pension Fund Plan	01-Feb-2018	James Camacho (SAGICOR Life Inc.)	28,488,000	28,016,000	472,000	102%
9	Central Bank of Trinidad and Tobago Pension Scheme	30-Sep-2017	Bacon Woodrow & de Souza Limited	829,100,000	752,700,000	76,400,000	110%
10	EOG Resources Trinidad Limited Employees Pension Fund Plan	01-May-2018	Bacon Woodrow & de Souza Limited	58,150,000	62,923,000	(4,773,000)	92%
11	Eric Solis Marketing Limited Staff Pension Plan	01-Jan-2015	James Camacho (SAGICOR Life Inc.)	3,753,000	1,298,000	2,455,000	289%
12	HDC Daily-Reated Pension Fund Plan	31-Jan-2018	Bacon Woodrow & de Souza Limited	72,900,000	218,400,000	(145,500,000)	33%
13	HDC Monthly-Paid Pension Fund Plan	31-Jan-2018	Bacon Woodrow & de Souza Limited	36,800,000	122,000,000	(85,200,000)	30%

14	Hydro Agri Trinidad Limited Salaried Employees Pension Plan	31-Dec-2017	KR Services Limited	577,400,000	682,100,000	(104,700,000)	85%
15	J.N. Harriman and Company Limited Pension Plan	01-Jan-2018	Bacon Woodrow & de Souza Limited	16,061,000	15,699,000	362,000	102%
16	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	01-Jan-2018	James Camacho (SAGICOR Life Inc.)	4,978,000	1,603,000	3,375,000	311%
17	Lake Asphalt of Trinidad and Tobago (1978) Limited Employees' Pension Plan	30-Sep-2017	Bacon Woodrow & de Souza Limited	42,668,000	58,968,000	(16,300,000)	72%
18	Lake Asphalt of Trinidad and Tobago (1978) Limited Staff Pension Plan	30-Sep-2017	Bacon Woodrow & de Souza Limited	32,956,000	43,461,000	(10,505,000)	76%
19	Lange Trinidad Limited Pension Fund Plan	01-Jul-2017	James Camacho (SAGICOR Life Inc.)	20,680,000	23,114,000	(2,434,000)	89%
20	Lazarri and Sampson Limited Pension Fund Plan	31-Aug-2017	KR Services Limited	13,280,000	13,302,000	(22,000)	100%
21	Mainstream Foods Limited Pension Fund Plan	01-Aug-2015	James Camacho (SAGICOR Life Inc.)	\$7,356,000	\$7,214,000	142,000	102%
22	National Flour Mills Limited Pension Plan	31-Dec-2017	Bacon Woodrow & de Souza Limited	182,574,000	176,836,000	5,738,000	103%
23	National Helicopter Services Limited Pension Fund Plan	01-Sep-2017	Apex Consulting Limited	27,818,000	42,626,000	(14,808,000)	65%
24	Nestle Unionized Employees Pension Fund Plan	01-Jan-2018	Bacon Woodrow & de Souza Limited	\$69,067,000	\$89,324,000	(20,257,000)	77%
25	Prestige Holdings Limited Pension Fund Plan	30-Jun-2013	KR Services Limited	20,414,000	17,740,000	2,674,000	115%
26	Print - A - Pak Limited Pension Plan	01-Jul-2017	James Camacho (SAGICOR Life Inc.)	5,975,000	5,926,000	49,000	101%
27	RBP Elevator and Escalator Limited Pension Fund Plan	01-Jul-2017	KR Services Limited	9,805,000	10,103,000	(298,000)	97%
28	Republic Bank of Trinidad and Tobago Limited Pension Fund Plan	30-Sep-2017	Bacon Woodrow & de Souza Limited	3,712,000,000	2,830,000,000	882,000,000	131%
29	Rotoplastics (Trinidad) Limited Pension Plan	01-Jan-2017	James Camacho (SAGICOR Life Inc.)	5,726,000	5,482,000	244,000	104%

30	Southern Sales and Services Company Limited Pension Plan	01-Jan-2018	KR Services Limited	85,800,000	90,600,000	(4,800,000)	95%
31	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	31-Mar-2018	Bacon Woodrow & de Souza Limited	1,945,600,000	1,851,000,000	94,600,000	105%
32	The Institute of Marine Affairs Pension Fund Plan	01-Oct-2017	Eckler	49,571,000	48,927,000	644,000	101%
33	The Myerson Tooth Company Limited Pension Plan	31-Jul-2017	Bacon Woodrow & de Souza Limited	48,710,000	32,082,000	16,628,000	152%
34	The Phoenix Park Gas Processors Limited Staff Pension Fund Plan	01-Jan-2018	Apex Consulting Limited	112,778,000	113,766,000	(988,000)	99%
35	The West Indian Tobacco Company Limited Pension Fund Plan	31-Dec-2017	KR Services Limited	203,700,000	239,300,000	(35,600,000)	85%
36	Thomas Peake and Company Limited Pension Plan	01-Jan-2017	Apex Consulting Limited	41,147,000	50,909,000	(9,762,000)	81%
37	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	31-Dec-2017	Bacon Woodrow & de Souza Limited	\$207,200,000	\$97,000,000	110,200,000	214%
38	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	31-Dec-2017	Apex Consulting Limited	47,250,000	63,526,000	(16,276,000)	74%
39	Trinidad and Tobago Telephone Company Limited Staff Pension Plan	31-Mar-2018	Bacon Woodrow & de Souza Limited	2,259,200,000	1,482,100,000	777,100,000	152%
40	Trinidad Express Newspapers Limited Pension Plan	31-Dec-2017	KR Services Limited	130,574,000	128,900,000	1,674,000	101%
41	Trinidad Hilton (International) Limited Pension Fund Plan	01-Jan-2018	Bacon Woodrow & de Souza Limited	81,172,000	45,622,000	35,550,000	178%
42	Trinidad Nitrogen Company Limited Staff Pension Fund Plan	31-Dec-2017	KR Services Limited	7,249,000	7,052,000	197,000	103%
43	Trinidad Ropeworks Limited Retirement Plan for Employees	01-Sep-2017	James Camacho (SAGICOR Life Inc.)	3,494,000	3,958,000	(464,000)	88%
44	Trinidad Systems Pension Fund Plan	01-Oct-2017	James Camacho (SAGICOR Life Inc.)	34,914,000	38,784,000	(3,870,000)	90%
45	Trintoplan Consultants Limited Staff Pension Plan	31-Dec-2017	Bacon Woodrow & de Souza Limited	142,190,000	67,435,000	74,755,000	211%

46	UM Bulk Liquids Trinidad Limited Pension Plan	31-Dec-2017	Bacon Woodrow & de Souza Limited	7,486,000	7,591,000	(105,000)	99%
47	Unilever Caribbean Limited Hourly-Rated Employees Pension Plan	31-Dec-2017	Bacon Woodrow & de Souza Limited	20,629,000	24,194,000	(3,565,000)	85%
48	William H Scott Limited Pension Plan	31-Jan-2018	Morneau Shepell	7,582,000	7,498,000	84,000	101%
49	Y. De Lima and Company Limited Pension Fund Plan	31-Dec-2017	Bacon Woodrow & de Souza Limited	14,156,000	14,347,000	(191,000)	99%

APPENDIX A
SUMMARY OF BALANCE SHEETS OF INSURANCE COMPANIES
AS AT 31ST DECEMBER 2018

COMPANY	ASSETS \$	LIABILITIES \$	CAPITAL \$
Assuria Life (T&T) Ltd.	289,112,934	283,800,985	5,311,949
Bancassurance Caribbean Limited	286,302,692	264,576,422	21,726,270
Bankers Insurance Company Limited	72,386,956	65,581,004	6,805,952
Capital Insurance Limited	149,826,895	94,420,992	55,405,903
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	22,901,574	22,901,574	0
Colonial Fire and General Insurance Company Limited	309,358,716	233,282,933	76,075,783
CUNA Caribbean Insurance Society Limited	408,458,501	316,211,121	92,247,380
Export- Import Bank of Trinidad and Tobago Limited	378,711,540	272,073,251	106,638,289
Furness Anchorage General Insurance Limited	71,568,286	21,140,815	50,427,471
Guardian General Insurance Limited	770,149,505	468,640,821	301,508,684
Guardian Life of the Caribbean Limited	9,990,463,595	9,181,207,800	809,255,795
Gulf Insurance Limited	87,617,454	62,200,913	25,416,541
Maritime General Insurance Company Limited	518,640,654	295,688,686	222,951,968
Maritime Life (Caribbean) Limited	2,239,095,262	1,751,336,170	487,759,092
Massy United Insurance Ltd.	141,779,460	136,393,041	5,386,419
Motor One Insurance Company Limited	178,045,262	132,451,305	45,593,957
Nagico Insurance (Trinidad and Tobago) Limited	167,475,666	154,331,168	13,144,499
Nationwide Insurance Company Limited	60,586,036	30,971,916	29,614,120
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	2,512,188,641	2,182,309,984	329,878,658
Sagicor General Insurance Incorporated	265,659,573	173,683,751	91,975,822
Sagicor Life Incorporated	4,618,541,119	4,039,287,056	579,254,063
Scotialife Insurance Limited	2,204,804,280	1,733,956,084	470,848,196
Tatil Life Assurance Limited	2,243,129,834	1,551,294,251	691,835,583
The Beacon Insurance Company Limited	307,857,125	264,689,095	43,168,030
The Demerara Life Assurance Company of Trinidad and Tobago Limited	111,371,559	97,389,135	13,982,424
The Great Northern Insurance Company Limited	3,114,805	2,541,906	572,899
The Insurance Company of the West Indies	25,544,351	15,046,471	10,497,880
The New India Assurance Company (Trinidad and Tobago) Limited	239,738,640	142,943,726	96,794,914
The Presidential Insurance Company Limited	90,040,696	72,710,002	17,330,694
The United Security Life Insurance Company Limited	18,298,962	12,530,430	5,768,532
Trinidad and Tobago Insurance Limited	579,239,807	246,767,495	332,472,312
TRINRE Insurance Company Limited	117,667,367	91,536,226	26,131,141

APPENDIX B

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018

Assuria Life (Trinidad and Tobago) Limited

- Russ Financial Services Limited
- S.D.R. Nandlal Advisory Services Limited

Bankers Insurance Company (Trinidad and Tobago) Limited

- 3K General Insurance Consultants Limited
- Astrust Insurance Services Limited
- Beyond Insurance Services Limited
- Carlyle Consulting Services Limited
- Casireis Insurance Services Limited
- Dalchan Financial Services Limited
- DSC Insurance Services Limited
- Front Line Insurance Services Limited
- Insurable Risks Limited
- Insure 'R' Us General Insurance Agency Limited
- LBV Financial Services Limited
- Nicholas Insurance Services Limited
- NKS Insurance Solutions Limited
- Pristine Insurance Services Limited
- Rodeo Financial Services Limited
- San Diego Insurance Services Limited
- Tommy Gray & Associates United Insurance Company Limited
- Triple A Insurance Services Limited
- Verindra Maharaj Insurance Services Limited
- WA Insurance Services 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
- Security Motor Insurance Agencies Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Colonial Fire & General Insurance Company Limited**

- A & R Financial Advisory Services 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
- Essential Insurances Services Limited
- Farrell's Insurance Services Limited
- Health and 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
- SOS Agencies Limited
- Titan Insurance Services Limited
- Verisure Advisors Limited
- Win Financial Services 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 Limited

- A.G.N. Insurance and Investments Limited
- A.S. Bryden & Sons (Insurance) Limited
- Ajax Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Guardian General Insurance Limited (cont'd)**

- ALM Insurance Services Limited
- Amsaad Risk Management Services Limited
- Benzon Insurance & Financial Services Limited
- Build to Win Investment Solutions Limited
- CMFS General Insurance Limited
- Eagle (General Insurance) Financial Solutions Limited
- EKTA Consultants Company Limited
- Empower Insurance Sales & Services Limited
- Erna Insurance Services Limited
- Fadakan Insurance Services Limited
- GFiguera Insurance Services Limited
- GLA Agencies Limited
- Gordon Grant & Company Limited
- Gregg A.M. Mannette & Associates Financial Services Limited
- I Will Finance Limited
- J & C Agencies Limited
- JCF Insurance and Investments Limited
- Jones Motors Limited
- Lange Trinidad Limited
- Lester Persad Insurance Agency Limited
- Nirveeta Agencies Limited
- Noel Noel and Associates Limited
- Robard Insurance Services Limited
- Royal Insurance Consultants Limited
- Rupert Clovis Insurance Agency Limited
- Samsaun Financial Services Limited
- SCN Agency Limited
- Sham's Insurance & Financial Services Limited
- Supreme Financial Services Limited
- Taigen Agency Inc. Limited
- Wajeeda Bissoondath

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Guardian Life of the Caribbean Limited**

- A.S.M. Financial and Insurance Services Limited
- Accident Insurance Marketing Limited
- Advanced Investments Management Limited
- Aerie International Limited
- Affonso Insurance Services & Investments Limited
- Akal Assets & Risk Management Limited
- All Care Insurance Limited
- ALM Insurance Services Limited
- Amada Investments & Financial Services Limited
- Amritam Services Limited
- Amsaad Risk Management Services Limited
- Andrew Hackett Insurance Services Limited
- Anra Insurance and Financial Services Limited
- Architects for Insurance & Financial Services Limited
- Archton Services Limited
- B.D.'s Services Limited
- B.J. Financial Services Limited
- B.M.W. Professional Services Limited
- Bates Asset Management Company Limited
- Ben's Insurance & Financial Services Limited
- Betimes Consulting Limited
- Brensselle Financial & Investment Services Limited
- Brittasia Investments Limited
- Build To Win Investment Solutions Limited
- Byron Enterprises Limited
- C & R Basdeo Services Limited
- C & S Moonah Financial Services Limited
- Calvin Mendez Financial Services Limited
- Candy Financial Services Limited
- Chaab Financial Company Limited
- Chelsea & Company Limited
- CJ's & Associates Company Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Guardian Life of the Caribbean Limited (cont'd)**

- Clayton's Financial & Investments Services Limited
- Cournand Insurance Services Company Limited
- D & J Financial Services Limited
- D.L. Financial Services Limited
- Dabar & Associates Enterprises Limited
- Darren Bepath Investments Limited
- Demming Marketing Limited
- Dianne Mohammed Financial Services Limited
- DSteeple Financial Services Limited
- Dynamic Financial & Concepts Limited
- Eagle Financial Solutions Limited
- ED Investments Limited
- EKTA Consultants Company Limited
- Emmanuel Financial Solutions Limited
- Euodoo Financial Services Limited
- FAM Investments Limited
- Ferm Insurance Services Limited
- Fidelis Financial Services Limited
- Financial Service Partner Limited
- Fortunata Services Limited
- Futuristic Insurance Services Limited
- FYC Limited
- Fyfe Financial Services 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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Guardian Life of the Caribbean Limited (cont'd)**

- Holistic Investments Limited
- I Will Finance Limited
- iCAN Corporation Limited
- Ignatius and Company Limited
- Insurance and Financial Services Limited
- Insurance Wealth Accumulators Limited
- Integritus Company Limited
- Jieovane Investments Limited
- JJ Wattley and Company Limited
- JJ's Insurance & Financial Services Limited
- JL Life Solutions Limited
- Kanith Investments Limited
- KRAT Investments Limited
- L.G.G. Investments Limited
- L.R. & J. Investments Limited
- Lange Trinidad Limited
- LC's Investments Limited
- Lester Persad Insurance Agency Limited
- LFM Investments Limited
- Life Line Financial Services Limited
- Lisa Pollonais Financial Services Limited
- Lurson Financial & Investment Services Limited
- M.A.L.S Insurance Services Limited
- M.U.C.H. Services Limited
- Malayam Financial Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited
- MIA (Melissa Insurance Advisory) Services Limited
- N. Lashley's Favour & Associates Limited
- N.A.G. Insurance and Financial Services Limited
- Naceri Limited
- NAN Associates Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Guardian Life of the Caribbean Limited (cont'd)**

- Nazir Mohammed Investments Limited
- NGB Financial Services Limited
- Nigel Sookbir's Insurance Solutions Limited
- Noel's Ultimate Financial Solutions Limited
- Oodles Financial Services Limited
- P.G.M Financial Services Limited
- P.P.S Financial Services Limited
- Pioneer Investments (Trinidad and Tobago) Limited
- Premdath Seegolam t/a V.I.P.S. Financial Services
- Privilege Insurance & Financial Services Limited
- Prophet Financial Services Limited
- Prosperity Plus Advisory Services Limited
- Quincy Tyner Consultancy Limited
- R & A Financial Risk Management Consultants Limited
- Rabah Financial Services Limited
- Raphael Teeluck Financial Legacy Services Limited
- RDA Financial Services Limited
- Reward Enterprises Limited
- Rhevol Insurance and Investment Services Limited
- Ricanice Investments Limited
- Richsons Financial Limited
- RIIB Financial Services Limited
- Ro-Je Management and Investment Services Limited
- Rondel Investment Services Enterprise Limited
- Roxanne Pacheco & Associates Limited
- S.F.D. Insurance and Investments Limited
- SAFH Services Limited
- Selverondm Limited
- Sevens Financial Services Limited
- Sham's Insurance & Financial Services Limited
- Sharon Gray Supernova Financial Solutions Limited
- Simplicity Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Guardian Life of the Caribbean Limited (cont'd)**

- SMCF Financial Services Limited
- SML Insurance Services Limited
- Successful Ideas Limited
- Suma Investments Limited
- Supreme Concepts & Solutions Limited
- Supreme Financial Services Limited
- Tai Chew Investment Services Limited
- The Daniel Dookie Consultancy Group Limited
- The Model Financial Limited
- Thijs Investments Limited
- Today-Tomorrow Limited
- U4RIA Investments and Services Limited
- Upgraded Solutions Services Limited
- V & A Services Limited
- V.H. Investments Limited
- Validus Financial Consultancy Limited
- Victory Insurance Services Limited
- Z.N. Mathura Investments Limited

Gulf Insurance Limited

- ASC Insurance Services Limited
- Charmaine Maharaj
- Michael Harricharan
- S.D.R. Nandlal Advisory Services Limited
- Sally Nadia Khan Seunarine
- Satish Maharaj Agency Limited
- Usha Sirjoo

Maritime General Insurance Company Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- A. Harricharan Financial Solutions Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Maritime General Insurance Company Limited (cont'd)**

- A.H. Creative Concepts & Advisory Services Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Ansloc Financial Services Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- C & O Financial Services Limited
- C & Y Dass Services Limited
- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance & Investments Limited
- Donna Salandy t/a Meikhofin Financial Services
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- Hansa Marketing Limited
- I.S.A. Insurance & Financial Services Limited
- Islandwide Financial & Insurance Solutions Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- K. Balkaran Investments Limited
- KAR Investment Services Limited
- Kee Investment Strategies Limited
- Northern Atlantic Insurance & Finance Company Limited
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- 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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Maritime General Insurance Company Limited (cont'd)**

- 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

Maritime Life (Caribbean) Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- A. Harricharan Financial Solutions Limited
- A.H. Creative Concepts & Advisory Services Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Ansloc Financial Services Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- C & O Financial Services Limited
- C & Y Dass Services Limited
- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance & Investments Limited
- Donna Salandy t/a Meihkofin Financial Services
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- Hansa Marketing Limited
- I.S.A. Insurance & Financial Services Limited
- Islandwide Financial & Insurance Solutions Limited
- Jae-Birch Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Maritime Life (Caribbean) Limited (cont'd)**

- Joseph Belix Investments Limited
- K. Balkaran Investments Limited
- KAR Investment Services Limited
- Kee Investment Strategies Limited
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- R. Singh Financial Services Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Starlet General and Financial Services Limited
- 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

- Assured Insurance Protection Limited
- Nations Insurance Advisors Limited
- Niklex Insurance Services Limited
- S.A.J. Agencies Limited
- S.W.L. Financial Limited
- Sandee Communications Limited
- Sarz Agencies Limited
- Savannah Insurance Services Limited
- Signature Insurance Services Limited

Motor One Insurance Company Limited

- Chanrakali S. Mangaroo
- Dalchand Harrilal Seerattan t/a DHS Insurance Consultants & Advisory Services

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Motor One Insurance Company Limited (cont'd)**

- Dilmatie Siewbaran-Boodram
- Wallum Insurance Services Limited

Nagico Insurance Company (Trinidad and Tobago) Limited

- Akash Bisnath
- Ferisha Mohammed-Khan
- Joseph Ramlal Agency Limited
- Lawrie Siberan-Paul
- Marilyn Balkissoon-Ramnarine
- Petal Mohammed Agency Limited
- Shedaka Mohammed Insurance Services Limited
- Wallum and Associates Limited

Pan American Life Insurance Company (Trinidad and Tobago) Limited

- A & R Financial Advisory Services Limited
- Allan Anthony Tang Choon
- Anthony Ramsingh Financial Services Limited
- Boxil Charles Insurance Services Limited
- Coastline Financial Services Limited
- David Grainger t/a Financial One
- Dwarika and Associates Limited
- Eaglestar Insurance Services Limited
- Faith Financial Services Limited
- Financial Advisory Services Limited
- G.D.C. Financial Services Limited
- J & L Financial & Counselling Services Limited
- KCJ Financial Services Limited
- Kerry Ramjag
- Lynbar Financial Services Limited
- Maxim Investments Limited
- Mc Ewin Joseph Financial Services Limited
- Milvik Insurance Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Pan American Life Insurance Company (Trinidad and Tobago) Limited (cont'd)**

- Phoenix Estate Management Services Limited
- R.G.F. Asset Management Limited
- Ramkhelawan Financial & Insurance Services Limited
- Saltes Insurance & 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
- 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 Limited
- Sagicor Life Incorporated
- TLS Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor Life Incorporated

- A & J Insurance Agency Limited
- A. Rauseo & Associates Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Sagicor Life Incorporated (cont'd)**

- ADS Financial Services Limited
- Allan Kerceland t/a Kerceland 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
- Christopher Knaggs t/a Kris K. Insurance Services
- Christopher Maraj t/a C. Maraj Financial Services
- D. Ache Financial Concepts and Solutions Limited
- David Namssoo t/a D.A.N. Insurance Services
- Dayna Vieira t/a Mayfair Insurance Services
- De Leon Insurance Financial Freedom Limited
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Enrique Huggins Insurance Services Limited
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Executive Insurance Company Services Limited
- Garon Limited
- Gervase Hannays t/a G.H. Insurance Services
- Grandwheels Services Limited
- H.H. Services Limited
- I.S. Insurance Consultants Limited
- JAI Services Limited
- James-Young Insurance Services Limited
- Jenkha Limited
- Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
- Jewels Financial Management Limited
- Joan Carr t/a Joan Carr Insurance Services
- Joel Martinez and Associates Limited
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Kaav Enterprises Limited
- KR Insurance Consulting Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Sagicor Life Incorporated (cont'd)**

- Livewell Financial Services Limited
- Loren Investments & Financial Enterprises Limited
- Marcia Assam t/a Marcia Assam Financial Services
- Mariana Galindo t/a Kaym's Financial Services
- MPA Insurance Services Limited
- Nitim Insurance Services Limited
- OCL Insurance & Financial Services Limited
- Pollonais Financial Services Limited
- Portfolio Development Services Limited
- Q-Rator Financial Services Limited
- Qwest Investments Limited
- Ralph Coutain Insurance and Investments Services Limited
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Richard Daly t/a NRICH Enterprises
- 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

Tatil Life Assurance Limited

- B&B Gray Enterprises Limited
- B. Pedro Insurance Services Limited
- B. Williams-Groome Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Tatil Life Assurance Limited (cont'd)**

- Beextraordinary Limited
- C.A.J. Limited
- CAMWIL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited
- Christopher Lyons Financial Services Limited
- Fuentes Financial Services Limited
- H.L. Seukumar Financial Services Limited
- Herman O. Creque & Company Limited
- J. Mohess & Company Limited
- K.S.W. Financial Services Limited
- Keith Charles Financial Services Limited
- M.S.B. Insurance Services Limited
- MAC Financial Services Limited
- Real Insure Investment Services Limited
- Russell Bholu Insurance Services Limited
- S & R Insurance & Advisory Service Limited
- Saving Security Investment Limited
- Walter H. Stewart Financial Services Limited

The Beacon Insurance Company Limited

- Angularis Financial Limited
- Nare Insurance Agencies Limited
- SSK Agencies Limited
- YMT Insurance (Sharaz Mohammed Agency) Limited

The Insurance Company of the West Indies Limited

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**The New India Assurance Company (Trinidad and Tobago) Limited**

- Affiliated General Insurance Services Limited
- Ahalia Manoo
- Calcut Insurance Services Limited
- Chandroutie Insurance Agency Limited
- Cintra Roopnarine Insurance Agency Limited
- Delsure Insurance Services Limited
- Felmine Financial Limited
- GCC Insurance Services Limited
- Kinetika Consultants Limited
- Kushal Company Limited
- Medz Insurance Services Limited
- Nazia Ali-Azim Insurance Agency Limited
- Nexus General Insurance & Financial Services Limited
- Preferential Insurance Limited
- Premier Insurance Services Limited
- Rishi and Samantha General Insurance Agency Limited
- Russ Financial Services Limited
- S.G. Financial Services Limited
- Serene Insurance Agencies Limited
- Topline Insurance Services Limited
- Veda Consultants Limited

The Presidential Insurance Company Limited

- Elizabeth Ramathally Ramdeen Insurance Agency
- MRK Consultants Limited
- Raffick Khan
- Sherma K. Mohammed

Trinidad and Tobago Insurance Limited

- Albert Nicholas Abreu t/a Abreu Trading Company
- B&B Gray Enterprises Limited
- B. Gosine's Insurance Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018**Trinidad and Tobago Insurance Limited (cont'd)**

- B. Pedro Insurance Services Limited
- C. Leotaud & Son Limited
- Czar Insurance Services Limited
- David A. Stephens Insurance Services Limited
- Deneco Limited
- DVD Services Limited
- Fairways Insurance Services Limited
- First Class Insurance Services Limited
- Habil Mohammed Agency Company Limited
- Hamilson's Insurance Services Limited
- J. Mohess & Company Limited
- Kalyaani Limited
- Kedar Gajadharsingh Insurance Services Limited
- Keith Charles Financial Services Limited
- Kelvin Rollock Insurance Associates Limited (K.R.I.A.L.)
- Legacy Insurance Services Limited
- Majestic Financial Services Limited
- Pegasus Financial Services Limited
- R & Z Electrical Sales & Services Limited
- Real Insure Investment Services Limited
- Recover Insurance Services Limited
- Remarkable Service Insurance Limited
- Risk Protection Insurance Agencies Limited
- S&R Insurance & Advisory Service Limited
- S. Geelalsingh's Insurance Enterprises Limited
- S. Sookhoo Insurance Services Limited
- Saving Security Investment Limited
- SMH Services Limited
- Soldado Insurance Agency Limited
- Sookdeosingh Financial Services Limited
- Telly Paul General Insurance Services Limited
- The Presidential Insurance Company Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2018

Trinidad and Tobago Insurance Limited (cont'd)

- Tonya Marhue-Maraj Insurance Services Limited
- Z. Baksh Insurance Company Limited
- ZK Insurance Investments Limited

Trinre Insurance Company Limited

- A & J Insurance Agency Limited
- Kirby Panchoo t/a E.R. Insurance Agency
- Peter Ramlochan

APPENDIX C**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2018**

- 21st Century Insurance and Reinsurance Brokers Limited
- Ace Insurance Brokers Limited
- Agostini Insurance Brokers Limited
- Amalgamated Insurance Brokers Limited
- Amelia Ramdeen
- Anthony D. Farah
- Anthony Nigel Vere Slinger
- AON Energy Caribbean Limited
- Bell Insurance Services Limited
- Blaine Hosang
- Brian Lewis
- Camacho De Bruin Insurance Brokers Limited
- Charlett & Gatcliffe Limited
- Chateram Dabideen
- Christian Low
- CIC Insurance Brokers Limited
- Comprehensive Insurance Brokers Limited
- Craig Millar
- Darryl Chung
- Dave Patterson
- Derek De Silva
- E.P. Insurance Services Limited
- Erickson Ramkhelawan
- Errol Sooknanan
- Farah Insurance Brokers Limited
- Fazal Imtiaz Ali
- Fidelity Insurance Brokers Limited
- Frank Ramdeen Insurance Services Limited
- Garvin Anslem Manzano
- Genesis Insurance Brokers & Benefits Consultants Limited
- Global Financial Brokers Limited

**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2018**

- Gregory S. de Montrichard
- Hardath General Insurance Consultants Limited
- Horizon Insurance Services Limited
- Hubs Insurance Brokers Limited
- Insurance & Allied Services Limited
- Insurance Brokers West Indies Limited
- Joseph Gomes
- L. Dereck Soobransingh
- Lou-Anna Ferreira-Patterson
- M&M Insurance Broking Services Limited
- Maibrol Insurance Brokers Limited
- Mark Henderson
- Matthew Peter Moses
- Millar Insurance Brokers Limited
- Millennium Insurance Brokers Limited
- Nautica Insurance Brokers Limited
- Neil Colin Gosine
- Nizam Mohammed
- Norman Gabriel
- Norman Gabriel Limited
- Omah Seetahal
- Palm Insurance Brokers Limited
- Pan West Indian Insurance Brokers Limited
- Pensurance Brokers and Advisory Services Limited
- Personalised Insurance Brokers & Reinsurance Limited
- Pooran Carl Hardath
- PRFC Limited
- Ramnarine Maharaj
- Ravi Surjan
- Richard Ramdwar
- Risk Management Services Limited
- Risk Research Limited
- Robert Gordon Charlett

**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2018**

- Robert Lazzari
- Rodney B.D. Farah
- Samsoundar Surjan
- Samtrin Insurance Brokers Limited
- Sandra Chin Yuen Kee
- SDS Insurance Brokers Limited
- Seunarine Hardath
- Sheppard Insurance Brokers Limited
- Shivan Bhaggan
- Sindy Anasha Seepersad
- Specialists Insurance Brokers Limited
- Stephen Castagne
- Sterling Insurance Brokers Limited
- Surujdeo Mangaroo
- Trinidad & Tobago Insurance Consultants Limited
- Trinity Insurance Brokers Limited
- Troy Gabriel
- Universal Insurance Brokers Limited
- Walter De Bruin
- Wayne Gosine
- Winston Siriram
- Yogendranath Ramsingh

APPENDIX D**LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2018**

- Accord Adjusting Company Limited
- Adam Francois Sanguinette
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Camille McMillan
- Cariclaims Investigators & Adjusters Limited
- Christian Rampersad t/a Charis Adjusting & Investigation Services
- Claims Adjusting Bureau Limited
- Dalmatie Maraj Williams t/a Exclusive Adjusters Investigators & Consultants
- Damian Aquing t/a Fung's Enterprises
- Danny Leed t/a Lead Insurance Assessors
- Derrick Burton t/a DC Motor Adjusters
- Ezekiel Joseph t/a Ezee Adjusting Services
- Felix S. Gomez
- General Adjusters Limited
- Glen Mohammed
- Independent Claims Adjusting & Valuation Services Limited
- Insurance Investigations Services Limited
- International Business Investigations Services Limited
- IRP Loss Adjusting and Investigation of the West Indies Limited
- Jacob Jules t/a Jules Investigators & Adjusters Services
- Jason Greenidge t/a Expert Auto Appraisal
- Kerwin Simmons
- Legis Adjusting Limited
- McLarens (Trinidad and Tobago) Limited
- Michael Samms
- Oliver Rosemin & Company Limited
- Ottis Aguilera
- Pioneer Insurance Claims Services Company Limited
- Platinum Adjusting Investigations & Valuation Services Limited
- Premiere Adjusters and Valuations Services Limited

**LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2018**

- Rawle Raphael t/a Trinidad Accident Assessors and Valuers
- Robert Anthony Ferreira t/a Robard (Marine Recovery) Services
- Rudy Rampersad
- Twin Isle Adjusters Limited
- Vikash Shivam Maharaj t/a V.S.M. Insurance Adjusters
- Virtual Adjusting Services Limited

APPENDIX E**LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2018****SELF-ADMINISTERED PENSION PLANS****Pension Plans**

- 1 Aegis Business Solutions Limited Pension Plan
- 2 Agostini Insurance Brokers Limited Pension Fund Plan
- 3 Agostini's Limited Retirement Plan
- 4 Airports Authority Pension Fund Plan
- 5 AMOCO Trinidad Oil Company Pension Plan
- 6 Ansa McAl Limited Pension Fund Plan
- 7 Ansa McAl Pension Fund Plan
- 8 Associated Brands Limited Group Pension Fund Plan
- 9 Atlantic LNG Pension Plan
- 10 B.W.I.A. Pilots Pension Fund Plan
- 11 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan
- 12 Bawodes Limited Pension Fund Plan
- 13 BP Trinidad and Tobago LLC Defined Contribution Pension Plan
- 14 Berger Paints Trinidad Limited Monthly-Paid Pension Plan
- 15 BG Trinidad and Tobago Limited Pension Fund Plan
- 16 Bishop Anstey High School East / Trinity College East Pension Fund Plan
- 17 Caribbean Airlines Limited Pension Fund 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 Fund Plan
- 23 Consolidated Insurance Consultants Limited Staff Pension Fund Plan
- 24 CPI Limited Defined Contribution Pension Plan
- 25 CUNA Caribbean Insurance Society Pension Fund Plan
- 26 Development Finance Limited Pension Fund Plan
- 27 E&Y Services Limited Pension Scheme
- 28 EOG Resources Trinidad Limited Employees Pension Fund Plan
- 29 Ferreira Optical Limited Pension Fund Plan
- 30 First Citizens 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 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 Indian Limited Pension Fund Plan
- 43 KPMG Pension Plan
- 44 L.J. Williams Limited Pension Fund Plan
- 45 Mega Insurance Company Limited Pension Plan
- 46 NALIS Pension Fund Plan
- 47 National Flour Mills Limited Pension Fund Plan
- 48 National Gas Company of Trinidad and Tobago Pension Fund Plan
- 49 National Insurance Board Pension Fund Plan
- 50 National Insurance Property Development Company Limited Pension Fund Plan
- 51 National Maintenance Training and Security Co Ltd Pension Fund Plan
- 52 National Union of Government and Federated Workers Officers Pension Plan
- 53 National Union of Government and Federated Workers Staff Pension Fund Plan
- 54 Neal and Massy Group Pension Plan
- 55 Nestle Trinidad & Tobago Limited Senior Staff Pension Plan
- 56 Nestle Trinidad & Tobago Unionized Employees Pension Plan
- 57 NIHERST Pension Fund Plan
- 58 PCS Nitrogen Merged Pension Fund Plan
- 59 Petrotrin Employees Pension Plan
- 60 Phoenix Park Gas Processors Limited Staff Pension Fund Plan
- 61 Point Lisas Industrial Port Development Corporation Limited Pension Fund Plan
- 62 PWC Limited Pension Fund Plan
- 63 RBC Financial (Caribbean) Pension Fund Plan
- 64 Repsol E&P T&T Limited Pension Fund Plan
- 65 Republic Bank Staff Pension Plan
- 66 Schlumberger Trinidad Inc. Pension Plan
- 67 Scotiabank Trinidad and Tobago Limited Pension Fund Plan
- 68 Servol Limited Pension Fund Plan
- 69 Shell Trinidad & Tobago Limited Defined Contribution Pension Plan
- 70 T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan
- 71 T. Geddes Grant Limited Pension Fund Plan
- 72 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
- 73 The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 74 The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 75 The Home Mortgage Bank Pension Fund Plan
- 76 The Myerson Tooth Company Limited Pension Plan
- 77 The Regional Health Authorities Pension Fund Plan
- 78 The West Indian Tobacco Company Limited Pension Fund Plan
- 79 Thomas Peake and Company Limited Pension Plan
- 80 Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan
- 81 Trinidad and Tobago Civil Aviation Authority Pension Fund Plan
- 82 Trinidad and Tobago Electricity Commission Pension Plan

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

INSURED PENSION PLANS

Pension Plans

- 1 A.S. Bryden & Sons (Trinidad) Limited Pension Plan
- 2 Albrosco Limited Staff Pension Plan
- 3 Amenable Habitat Limited Pension Fund Plan
- 4 Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan
- 5 Anthony N. Sabga Limited Pension Fund Plan
- 6 ASA Wright Nature Centre Pension Fund Plan
- 7 Ashland Trinidad and Tobago Limited Pension Fund Plan
- 8 Barbados Mutual Life Assurance Society Employee Pension Fund Plan
- 9 Baroid Trinidad Services Limited Staff Pension Fund Plan
- 10 Berger Paints Trinidad Limited Weekly-Paid Pension Plan
- 11 Bermudez Biscuit Company Limited Pension Plan
- 12 Bermudez Biscuit Company Limited Weekly Paid Staff Pension Plan
- 13 C.B.P. Limited Pension Fund Plan
- 14 C.M.B Packaging Trinidad Ltd. 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 Plan
- 20 Eric Solis Marketing Limited Staff Pension Plan
- 21 F.T. Farfan and Sons Limited Pension Fund Plan
- 22 Furness Trinidad Limited Pension Fund Plan

- 23 Grace Kennedy Trinidad and Tobago Limited 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
- 30 Janouras Custom Design Limited Pension 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 DeGannes and Associate Companies Pension Fund Plan
- 37 Lazarrri 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 Maritime Life (Trinidad) Limited Pension Fund Plan
- 41 Master Mix of Trinidad and Tobago Limited Pension Fund Plan
- 42 Mc Cann Erickson (Trinidad) Limited Pension Fund Plan
- 43 National Helicopter Services Limited Pension Fund Plan
- 44 Navarro's Shipping Limited Pension Fund Plan
- 45 Neal & Massy Wood Group Ltd. Pension Plan
- 46 Oilfield Workers Trade Union Staff Pension Fund Plan
- 47 Pepsi Cola Trinidad Bottling Company Limited Pension Fund Plan
- 48 Port Authority of Trinidad and Tobago Daily Paid Pension Fund Plan
- 49 Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan
- 50 Prestige Holdings Limited Pension Fund Plan
- 51 Print - A - Pak Limited Pension Plan
- 52 RBP Elevator and Escalator Limited Pension Fund Plan
- 53 Rentokil Initial (Trinidad) Limited Pension Fund Plan
- 54 Rhand Credit Union Co-Operative Society Limited Staff Pension Plan
- 55 Rotoplastic (Trinidad) Limited Pension Plan
- 56 Sealand Services Incorporative Pension Plan
- 57 Small Business Development Company Limited Staff Pension Fund Plan
- 58 Southern Medical Clinic Limited Pension Fund Plan
- 59 Southern Sales and Services Company Limited Pension Plan
- 60 Tatil Life Sales Representatives Pension Fund Plan
- 61 TECU Credit Union Co-operative Society Limited Pension Fund Plan
- 62 The ANSA McAL Limited DC Pension Plan
- 63 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees
- 64 The Demerara Life Assurance Company of Trinidad and Tobago Limited Sales Staff Pension plan
- 65 The Group Pension Fund Plan for Non-Professional Employees of Fitzstone Limited

- 66 The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad) Limited
- 67 The Institute of Marine Affairs Pension Fund Plan
- 68 The National Schools Dietary Services Limited Pension Plan
- 69 The Synod of the Presbyterian Church in Trinidad Pension Plan
- 70 The Trinidad and Tobago Stock Exchange Pension Fund Plan
- 71 The University of the West Indies (St. Augustine) Staff Pension Plan
- 72 Trinidad & Tobago Securities and Exchange Commission Pension Fund Plan
- 73 Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan
- 74 Trinidad and Tobago Port Contractors Limited Pension Fund Plan
- 75 Trinidad and Tobago Solid Waste Management Company Limited Pension Plan
- 76 Trinidad Concrete Products Limited Pension Fund Plan
- 77 Trinidad Contractors Limited Pension Plan
- 78 Trinidad Nitrogen Company Limited Staff Pension Fund Plan
- 79 Trinidad Ropeworks Limited Retirement Plan for Employees
- 80 Trinidad Systems Limited Pension Plan
- 81 Trinrico Steel & Wire Products Limited Pension Fund
- 82 United States of America Embassy in Trinidad and Tobago Pension Fund Plan
- 83 Western Scientific Company Limited Pension Fund Plan
- 84 William H Scott Limited Pension Plan
- 85 Youth Training and Employment Partnership Programme Limited Pension Fund Plan

WINDING-UP PENSION PLANS

Pension Plans

- 1 3M Interamerica Inc-T&T Division Pension Fund Plan
- 2 All Trinidad Sugar and General Workers Trade Union Pension Fund Plan
- 3 Amour's Funeral Home Limited Pension Fund Plan
- 4 Aviation Services Trinidad and Tobago Ltd. Pension Fund Plan
- 5 Bottlers Ltd. Pension Fund Plan
- 6 British American Insurance Pension Plan
- 7 British High Commission Pension Plan
- 8 Bristol Myers (West Indies) Limited Pension Fund Plan
- 9 BWIA Limited General Staff Provident Fund
- 10 BWIA General Staff Pension Fund Plan
- 11 C. Lloyd Trestrail & Co. Ltd. Pension Fund Plan
- 12 Caribbean Services Company Limited Pension Plan
- 13 Caroni (1967) Limited Pension Fund Plan
- 14 Caroni (1975) Limited Daily Paid Employees Non-Contributory Pension Fund Plan
- 15 Caroni (1975) Limited Employees Pension Fund Plan
- 16 Century Eslon Limited Pension Plan
- 17 Chevron Trinidad & Tobago Resources SRL Staff Retirement Plan (formerly Texaco (Trinidad) Limited Staff Retirement Plan)
- 18 Clico Investment Bank Limited Staff Pension Fund Plan0

- 19 Cliffs and Associates Limited Pension Fund Plan
- 20 Coates Brothers (Caribbean) Limited Pension Fund Plan
- 21 Coconut Growers' Association Limited Staff Pension Fund Plan
- 22 Colgate Palmolive (Caribbean) Inc. Pension Fund Plan
- 23 Colonial Life Insurance Co. (Trinidad) Limited Agents Pension Fund Plan
- 24 Colonial Life Insurance Company (Trinidad) Limited Staff Pension Fund Plan
- 25 Crown Life Caribbean Limited Employees Pension Fund Plan
- 26 CTC Electronics Limited Pension Fund Plan
- 27 Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan
- 28 Electrotec Services Limited Pension Fund Plan
- 29 Employers Consultative Association Pension Fund Plan
- 30 F.W. Woolworth Limited Pension Fund Plan
- 31 George Wimpey Caribbean Limited Pension Fund Plan
- 32 GlobalSantaFe South America LLC Pension Fund Plan
- 33 Goellnicht and Stollmeyer (Marketing) Limited Pension Fund Plan
- 34 Gordon Grant Staff Pension Fund Plan
- 35 Guardian Life of the Caribbean Limited Pension Fund Plan
- 36 Heineken Trinidad & Tobago Limited Pension Fund Plan
- 37 Industrial Development Corporation Pension Fund Plan
- 38 Inglefield Ogilvy & Mather Caribbean Pension Fund Plan
- 39 Insurance Consultants Limited Pension Fund Plan
- 40 International Trust Limited Pension Fund Plan
- 41 Johnson and Johnson (Trinidad) Limited Staff Pension Plan
- 42 Label House Limited Staff Pension Fund Plan
- 43 Life of Barbados Pension Plan
- 44 Mainstream Foods Limited Pension Fund Plan
- 45 Marine Consultants Limited
- 46 Mittal Steel Point Lisas Employees' Pension Fund Plan
- 47 Moore Trinidad Limited Pension Plan
- 48 National Agro Chemicals Pension Fund Plan
- 49 National Broadcasting Services of Trinidad and Tobago Pension Fund Plan
- 50 Nationwide Staff "A" Pension Fund Plan
- 51 Nationwide Staff "B" Pension Fund Plan
- 52 Nationwide Staff "C" Pension Fund Plan
- 53 PCS Nitrogen Pension Fund Plan 2
- 54 Penta Paints Caribbean Limited Pension and Widows Benefit Scheme
- 55 Pres T Con Limited Pension Fund Plan
- 56 PriceWaterhouse Coopers Limited Pension Fund Plan
- 57 Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
- 58 Royal Caribbean Insurance Limited Staff Pension Fund Plan
- 59 Selco Limited Pension Fund Plan
- 60 Sherwin Williams (Caribbean) N.V. Pension Fund Plan
- 61 Sissons Paints Limited Staff Pension Fund Plan
- 62 Smith International Inc. Pension Fund Plan
- 63 Stellar Distributions (Trinidad) Limited Staff Pension Plan

- 64 Stephens and Ross Limited Pension Fund Plan
- 65 The Incorporated Trustees of the Anglican Church in the Dioceses of Trinidad and Tobago Pension Fund Plan
- 66 The Retirement Plan for the Employees of Metal Box Trinidad Limited
- 67 The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan
- 68 Toyota Trinidad and Tobago Staff Pension Fund Plan
- 69 Trinidad and Tobago BWIA International Airways Pension Fund Plan
- 70 Trinidad and Tobago Chamber of Commerce Pension Fund Plan
- 71 Trinidad and Tobago Electricity Commission Provident Fund
- 72 Trinidad and Tobago Export Development Corporation Pension Fund Plan
- 73 Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan
- 74 Trinidad and Tobago Methanol Company Limited Pension Fund Plan
- 75 Trinidad and Tobago Oil Company Local Provident Fund
- 76 Trinidad and Tobago Printing and Packaging Company Pension Fund Plan
- 77 Trinidad and Tobago Television Company Limited Pension Fund Plan
- 78 Trinidad Shipping Company Limited Pension Fund Plan
- 79 Tru Valu Supermarket Limited Monthly Paid non-Union Pension Fund Plan
- 80 Van Leer Containers Trinidad Limited Pension Fund Plan
- 81 West Indian National Insurance Company Pension Fund Plan
- 82 Yorke Structures Limited Pension Fund Plan

APPENDIX F

REINSURANCE BY LINES OF BUSINESS, 2018 (%)

COMPANIES				
LOCAL	LONG TERM	MOTOR	PROPERTY	OTHER**
Assuria Life (T&T) Ltd.	86.27	-	-	-
Bancassurance Caribbean Limited	85.36	-	-	-
Bankers Insurance Company of T&T Limited	-	50.15	20.78	43.98
Capital Insurance Limited	-	91.37	8.80	8.80
Caribbean Atlantic Life Insurance Company Limited	87.72	-	-	-
Citizen Insurance Company Limited	-	-	-	-
Colonial Fire & General Insurance Co. Limited.	-	96.70	5.35	10.01
Cuna Caribbean Insurance Society Limited	98.00	-	-	-
Demerara Life Assurance Company of Trinidad and Tobago Limited	86.99	-	-	-
Export Import Bank of Trinidad and Tobago Limited	-	-	-	100.00
Furness Anchorage General Insurance Limited	-	84.38	19.11	39.11
Guardian General Insurance Limited	-	94.72	4.64	11.11
Guardian Life of the Caribbean Limited	84.51	-	-	94.31
Gulf Insurance Limited	-	98.00	17.11	33.75
Maritime General Insurance Company Limited	-	99.10	7.18	14.01
Maritime Life (Caribbean) Limited	93.30	-	-	-
Motor and General Insurance Company Limited	-	-	-	-
Motor One Insurance Company Limited	-	93.82	-	-
Nagico Insurance (Trinidad and Tobago) Limited	-	47.91	34.02	36.32
Nationwide Insurance Company Limited	100.00	-	-	-
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	93.87	-	-	86.81
Scotia Life of T&T Limited	87.01	-	-	-
Tatil Life Assurance Limited	91.99	-	-	-
The Beacon Insurance Company Limited	84.22	56.36	11.01	25.87
The Great Northern Insurance Company Limited	-	-	-	-
The Insurance Company of the West Indies	-	44.87	(2.60)	3.68
The New India Assurance Company (T&T) Limited	-	93.91	7.65	13.91
The Presidential Insurance Company Limited	-	92.75	-	-
Trinidad and Tobago Insurance Limited	-	94.56	(1.74)	25.57
TRINRE Insurance Company Limited	10.59	61.41	5.39	11.49
United Security Life Insurance Company Limited	100.00	-	-	-
REGIONAL				
Massy United Insurance Ltd.	-	92.65	5.79	21.72
Sagicor General Insurance Company Limited	-	96.86	4.98	25.52
Sagicor Life Incorporated	95.91	-	-	100.25

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

TABLE I
REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2018

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.	246,428,883	-	6,539,832	16,178,457	-	22,718,289	83,976	7,765,050	(956,612)	-	276,039,586
2. Bancassurance Caribbean Limited	62,329,213	524,452	1,241,220	138,495	35,682	1,939,849	-	6,350,202	5,883,327	-	76,502,589
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	3,754,299	(7,286)	86,917	1,513	-	81,144	-	535,119	(572,302)	-	3,798,260
4. Cuna Caribbean Insurance Society Limited	73,464,362	-	180,513,178	-	-	180,513,178	1,555,346	7,623,248	4,678,640	-	267,834,775
5. Demerara Life Assurance Company of T&T Limited	79,069,845	-	477,106	-	-	477,106	-	4,468,008	3,119,600	-	87,134,559
6. Guardian Life of the Caribbean Limited	7,883,183,748	53,218,069	179,656,758	171,746,341	30,634,796	435,255,964	829,931	350,858,387	1,600,343,938	-	10,270,471,968
7. Maritime Life (Caribbean) Limited	1,545,797,791	-	175,925,312	13,497,741	41,515,646	230,938,699	64,819	62,806,460	15,290,526	-	1,854,898,295
8. Nationwide Insurance Company Limited	28,248,025	-	633,941	11,203	327,392	972,536	-	2,231,821	465,374	-	31,917,755
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	1,802,863,920	(85,628)	260,513,365	-	120,535,664	380,963,401	4,823,499	81,355,009	(42,537,204)	-	2,227,468,625
10. Scotialife Trinidad and Tobago Limited	1,579,879,205	101,355,652	115,942,965	65,571,497	84,090,810	366,960,923	-	69,349,135	25,856,131	-	2,042,045,394
11. Tatil Life Assurance Limited	1,125,616,375	-	56,989,100	26,004,309	70,103,110	153,096,519	2,500,243	122,363,195	24,319,532	-	1,427,895,864
12. The Beacon Insurance Company Limited	7,485,660	-	59,205,379	-	-	59,205,379	4,878,416	1,270,060	227,803	-	73,067,318
13. TRINRE Insurance Company Limited	4,220,560	3,191,479	-	-	-	3,191,479	1,028,745	210,264	64,650	-	8,715,698
14. United Security Life Insurance Company Limited	9,040,144	-	99,108	-	-	99,108	-	254,290	(242,648)	-	9,150,894
TOTAL	14,451,382,030	158,196,738	1,037,824,182	293,149,555	347,243,099	1,836,413,574	15,764,976	717,440,246	1,635,940,754	-	18,656,941,581
CARIBBEAN											
1. Sagcor Life Inc.	3,692,240,860	10,791,897	315,477,102	75,980,423	283,152,128	685,401,550	2,779,340	182,997,392	(1,557,158)	-	4,561,861,984
TOTAL	3,692,240,860	10,791,897	315,477,102	75,980,423	283,152,128	685,401,550	2,779,340	182,997,392	(1,557,158)	-	4,561,861,984
GRAND TOTAL	18,143,622,890	168,988,635	1,353,301,284	369,129,978	630,395,227	2,521,815,124	18,544,316	900,437,638	1,634,383,597	-	23,218,803,565

TABLE I - Continued
 REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2018
 EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL												
1. Assuria Life (T&T) Ltd.	3,092,730	8,290,944	4,000	12,228,924	-	23,616,598	773,839	12,059,338	1,545,989	240,734,522	(2,690,700)	276,039,586
2. Bancassurance Caribbean Limited	1,161,974	289,446	2,232,756	2,236,941	134,348	6,055,466	(9,112)	3,295,475	(26,345)	59,763,619	7,423,487	76,502,589
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	84,948	(1,591,700)	-	1,656,623	36,637	186,508	-	41,694	-	5,446,881	(1,876,823)	3,798,260
4. Cuna Caribbean Insurance Society Limited	134,981,041	39,263	(476,326)	526,148	-	135,070,126	10,549,568	38,285,510	-	71,731,124	12,198,447	267,834,775
5. Demerara Life Assurance Company of T&T Limited	295,232	544,156	37,300	1,199,130	1,261,897	3,337,715	-	1,394,806	-	82,402,038	-	87,134,559
6. Guardian Life of the Caribbean Limited	93,813,846	404,618	4,654,768	744,312,341	235,534,627	1,078,720,201	181,644,677	626,512,802	1,669,875	8,204,084,877	177,839,538	10,270,471,969
7. Maritime Life (Caribbean) Limited	3,566,148	11,501,206	50,138,425	30,642,751	33,025,614	128,874,144	25,150,546	47,003,756	464,107	1,593,362,517	60,043,225	1,854,898,295
8. Nationwide Insurance Company Limited	1,441,310	157,686	10,155	2,026,437	562,580	4,198,167	-	249,525	116,164	26,307,142	1,046,758	31,917,755
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	30,067,962	22,114,778	14,624,978	82,604,975	16,596,185	166,008,878	40,940,385	136,798,089	(8,125,683)	1,942,509,374	(50,662,419)	2,227,468,625
10. Scotialife Trinidad and Tobago Limited	18,749,049	21,316,025	1,046,605	197,349,912	-	238,461,590	-	31,882,915	-	1,667,838,965	103,861,926	2,042,045,395
11. Tatil Life Assurance Limited	7,674,739	40,265,689	9,922,323	41,124,908	18,612,452	117,600,111	13,530,460	41,569,676	(821,402)	1,221,171,578	34,845,441	1,427,895,864
12. The Beacon Insurance Company Limited	45,081,297	-	-	-	-	45,081,297	6,543,596	15,910,329	739,195	5,676,889	(883,988)	73,067,318
13. TRINRE Insurance Company Limited	381,597	-	-	-	-	381,597	733,032	1,460,240	-	6,867,183	(726,354)	8,715,698
14. United Security Life Insurance Company Limited	317,218	(102,704)	-	1,749	4,023	220,286	-	94,477	(33,032)	8,839,657	29,506	9,150,894
TOTAL	340,709,090	103,229,407	82,194,984	1,115,910,839	305,768,364	1,947,812,683	279,856,992	956,558,631	(4,471,132)	15,136,736,365	340,448,043	18,656,941,582
CARIBBEAN												
1. Sagacor Life Inc.	28,986,225	16,171,216	8,106,352	209,574,597	117,198,816	380,037,205	56,151,413	95,215,159	138,897,614	3,759,394,924	132,165,668	4,561,861,984
TOTAL	28,986,225	16,171,216	8,106,352	209,574,597	117,198,816	380,037,205	56,151,413	95,215,159	138,897,614	3,759,394,924	132,165,668	4,561,861,984
GRAND TOTAL	369,695,315	119,400,623	90,301,335	1,325,485,436	422,967,180	2,327,849,889	336,008,405	1,051,773,790	134,426,482	18,896,131,289	472,613,711	23,218,803,566

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2018
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.	246,428,883	-	6,539,832	16,178,457	-	22,718,289	83,976	7,765,050	(956,612)	-	276,039,586
2. Bancassurance Caribbean Limited	62,282,003	85,172	1,241,220	138,495	35,682	1,500,568	-	6,345,460	5,878,938	-	76,006,970
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	3,754,299	(7,286)	86,917	1,513	-	81,144	-	535,119	(572,302)	-	3,798,260
4. Cuna Caribbean Insurance Society Limited	13,040,296	-	307,173	-	-	307,173	-	1,804,757	1,014,831	-	16,167,057
5. Demerara Life Assurance Company of T&T Limited	79,069,845	-	477,106	-	-	477,106	-	4,468,008	3,119,600	-	87,134,559
6. Guardian Life of the Caribbean Limited	1,924,079,767	4,642	178,920,175	171,746,341	30,634,796	381,305,955	829,931	86,170,404	273,920,356	-	2,666,306,413
7. Maritime Life (Caribbean) Limited	1,436,673,423	-	160,312,005	13,497,741	41,515,646	215,325,392	64,819	57,400,979	15,290,526	-	1,724,755,139
8. Nationwide Insurance Company Limited	28,248,025	-	633,941	11,203	327,392	972,536	-	2,231,821	465,374	-	31,917,755
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	1,467,942,862	(85,628)	157,024,592	-	96,178,029	253,116,994	1,872,919	61,763,941	(33,269,920)	-	1,751,426,796
10. Scotialife Trinidad and Tobago Limited	1,559,422,433	42,241,865	115,942,965	65,571,497	84,090,810	307,847,136	-	58,177,673	25,488,590	-	1,950,935,832
11. Tatil Life Assurance Limited	802,809,725	-	51,537,296	21,377,366	70,103,110	143,017,772	1,243,377	101,971,338	(4,935,910)	-	1,044,106,302
12. The Beacon Insurance Company Limited	1,094,171	-	81,191	-	-	81,191	-	1,851	332	-	1,177,545
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	9,040,144	-	99,108	-	-	99,108	-	254,290	(242,648)	-	9,150,894
TOTAL	7,633,885,877	42,238,766	673,203,522	288,522,612	322,885,464	1,326,850,364	4,095,022	388,890,690	285,201,154	-	9,638,923,108
CARIBBEAN											
1. Sagicor Life Inc.	2,584,022,854	10,791,897	278,606,619	75,980,423	187,064,565	552,443,504	2,779,340	144,248,201	11,418,010	-	3,294,911,910
TOTAL	2,584,022,854	10,791,897	278,606,619	75,980,423	187,064,565	552,443,504	2,779,340	144,248,201	11,418,010	-	3,294,911,910
GRAND TOTAL	10,217,908,732	53,030,663	951,810,141	364,503,035	509,950,030	1,879,293,868	6,874,362	533,138,891	296,619,164	-	12,933,835,018

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2018

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.	8,630,599	-	559,872	-	-	559,872	7,558	261,061	(32,161)	-	9,426,928
2. Bancassurance Caribbean Limited	37,161,064	85,517	667,142	-	-	752,660	-	3,788,234	3,506,537	-	45,208,494
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	45,744,010	-	257,257	-	-	257,257	-	2,571,083	1,779,248	-	50,351,598
6. Guardian Life of the Caribbean Limited	78,071,946	(31,226)	927,189	-	-	895,963	-	(461,704)	(1,505,371)	-	77,000,835
7. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8. Nationwide Insurance Company Limited	5,399,458	-	73,572	-	-	73,572	-	384,187	88,451	-	5,945,668
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	488,307,531	(67,831)	75,337,168	-	-	75,269,337	674,345	16,478,426	(9,540,472)	-	571,189,167
10. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
11. Tatil Life Assurance Limited	55,894,315	-	856,071	-	-	856,071	-	9,314,000	-	-	66,064,386
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
TOTAL	719,208,924	(13,540)	78,678,272	-	-	78,664,732	681,903	32,335,287	(5,703,769)	-	825,187,077
CARIBBEAN											
1. Sagacor Life Inc.	87,323,656	-	4,858,338	-	-	4,858,338	-	(1,377,427)	0	-	90,804,568
TOTAL	87,323,656	-	4,858,338	-	-	4,858,338	-	(1,377,427)	0	-	90,804,568
GRAND TOTAL	806,532,580	(13,540)	83,536,610	-	-	83,523,070	681,903	30,957,860	(5,703,768)	-	915,991,645

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2018
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.	90,913,949	-	5,979,961	-	-	5,979,961	76,418	2,733,686	(336,775)	-	99,367,238
2.	Bancassurance Caribbean Limited	22,234,051	(345)	574,077	-	-	573,732	-	2,257,867	2,089,970	-	27,155,620
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	3,376,920	(7,286)	86,917	-	-	79,632	-	486,824	(525,357)	-	3,418,018
4.	Cuna Caribbean Insurance Society Limited	13,040,296	-	307,173	-	-	307,173	-	1,804,757	1,014,831	-	16,167,057
5.	Demerara Life Assurance Company of T&T Limited	11,170,952	-	156,938	-	-	156,938	-	554,335	447,923	-	12,330,148
6.	Guardian Life of the Caribbean Limited	27,997,044	35,868	177,992,986	-	-	178,028,854	829,931	(227,582)	216,248,776	-	422,877,024
7.	Maritime Life (Caribbean) Limited	1,436,673,423	-	160,312,005	-	-	160,312,005	64,819	57,400,979	15,290,526	-	1,669,741,752
8.	Nationwide Insurance Company Limited	11,792,105	-	560,369	-	-	560,369	-	878,700	202,303	-	13,433,476
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	163,992,330	(17,797)	81,687,424	-	-	81,669,628	1,198,574	10,360,699	(5,648,111)	-	251,573,119
10.	Scotiabank Trinidad and Tobago Limited	748,819,659	42,241,865	115,942,965	-	-	158,184,830	-	29,894,140	15,875,724	-	952,774,353
11.	Tatil Life Assurance Limited	746,915,410	-	50,681,225	21,377,366	70,103,110	142,161,701	1,243,377	92,657,338	(4,935,910)	-	978,041,916
12.	The Beacon Insurance Company Limited	867,457	-	81,191	-	-	81,191	-	1,851	332	-	950,831
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	8,522,573	-	99,108	-	-	99,108	-	239,036	(228,757)	-	8,631,961
	TOTAL	3,286,316,170	42,252,306	594,462,339	21,377,366	70,103,110	728,195,121	3,413,120	199,042,629	239,495,475	-	4,456,462,514
	CARIBBEAN											
1.	Sagicor Life Inc.	531,050,209	10,791,897	273,748,281	-	-	284,540,178	2,779,340	13,541,288	2,832,798	-	834,743,813
	TOTAL	531,050,209	10,791,897	273,748,281	-	-	284,540,178	2,779,340	13,541,288	2,832,798	-	834,743,813
	GRAND TOTAL	3,817,366,379	53,044,202	868,210,620	21,377,366	70,103,110	1,012,735,298	6,192,460	212,583,917	242,328,273	-	5,291,206,327

TABLE II
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2018
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.	128,656,380	-	-	14,361,597	-	14,361,597	-	4,234,592	(521,679)	-	146,730,890
2. Bancassurance Caribbean Limited	329,876	-	-	-	2,340	2,340	-	37,720	35,587	-	405,524
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	377,379	-	-	1,513	-	1,513	-	48,295	(46,945)	-	380,242
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
6. Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-
7. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8. Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	627,789,544	-	-	-	91,642,905	91,642,905	-	24,035,684	(12,538,268)	-	730,929,864
10. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
11. Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12. The Beacon Insurance Company Limited	226,714	-	-	-	-	-	-	-	-	-	226,714
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
TOTAL	757,379,893	-	-	14,363,109	91,645,245	106,008,354	-	28,356,291	(13,071,304)	-	878,673,234
CARIBBEAN											
1. Sagico Life Inc.	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	757,379,893	-	-	14,363,109	91,645,245	106,008,354	-	28,356,291	(13,071,304)	-	878,673,234

TABLE II
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2018
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.	18,227,955	-	-	1,816,860	-	1,816,860	-	535,711	(65,997)	-	20,514,529
2.	Bancassurance Caribbean Limited	2,557,012	-	-	138,495	33,342	171,837	-	261,638	246,844	-	3,237,331
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	22,154,883	-	62,911	-	-	62,911	-	1,342,590	892,429	-	24,452,813
6.	Guardian Life of the Caribbean Limited	1,818,010,777	-	-	171,746,341	30,634,796	202,381,137	-	86,859,689	59,176,951	-	2,166,428,554
7.	Maritime Life (Caribbean) Limited	-	-	-	13,497,741	41,515,646	55,013,387	-	-	-	-	55,013,387
8.	Nationwide Insurance Company Limited	11,056,462	-	-	11,203	327,392	338,594	-	968,934	174,620	-	12,538,610
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	187,853,457	-	-	-	4,535,124	4,535,124	-	10,889,133	(5,543,068)	-	197,734,645
10.	Scotiabank Trinidad and Tobago Limited	810,602,774	-	-	65,571,497	84,090,810	149,662,306	-	28,283,533	9,612,866	-	998,161,480
11.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	517,571	-	-	-	-	-	-	15,254	(13,892)	-	518,933
	TOTAL	2,870,980,891	-	62,911	252,782,137	161,137,110	413,982,157	-	129,156,482	64,480,752	-	3,478,600,283
	CARIBBEAN											
1.	Sagicor Life Inc.	1,965,648,989	-	-	75,980,423	187,064,565	263,044,989	-	132,084,340	8,585,212	-	2,369,363,529
	TOTAL	1,965,648,989	-	-	75,980,423	187,064,565	263,044,989	-	132,084,340	8,585,212	-	2,369,363,529
	GRAND TOTAL	4,836,629,880	-	62,911	328,762,560	348,201,675	677,027,146	-	261,240,822	73,065,964	-	5,847,963,812

TABLE II - Continued

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2018

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Assuria Life (T&T) Ltd.	3,092,730	8,290,944	4,000	12,228,924	-	23,616,598	773,839	12,059,338	1,545,989	240,734,522	(2,690,700)	276,039,586
2. Bancassurance Caribbean Limited	1,161,974	289,446	2,232,756	2,236,941	134,348	6,055,466	(9,112)	2,549,212	(26,345)	59,719,753	7,717,996	76,006,970
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	84,948	(1,591,700)	-	1,656,623	36,637	186,508	-	41,694	-	5,446,881	(1,876,823)	3,798,260
4. Cuna Caribbean Insurance Society Limited	174,219	39,263	(1,993,158)	526,148	-	(1,253,529)	2,816	487,660	-	14,551,623	2,378,487	16,167,057
5. Demerara Life Assurance Company of T&T Limited	295,232	544,156	37,300	1,199,130	1,261,897	3,337,715	-	1,394,806	-	82,402,038	-	87,134,559
6. Guardian Life of the Caribbean Limited	76,737,576	404,618	4,264,002	7,038,697	197,616,751	286,061,644	177,768,421	257,873,007	-	1,896,496,653	48,106,689	2,666,306,413
7. Maritime Life (Caribbean) Limited	3,566,148	11,501,206	33,272,455	30,642,751	33,025,614	112,008,174	24,491,283	46,178,370	464,107	1,479,541,192	62,072,013	1,724,755,139
8. Nationwide Insurance Company Limited	1,441,310	157,686	10,155	2,026,437	562,580	4,198,167	-	249,525	116,164	26,307,142	1,046,758	31,917,755
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	15,569,774	22,114,778	6,565,323	71,287,973	8,271,480	123,809,328	25,336,197	89,478,860	(7,755,083)	1,576,597,390	(56,039,897)	1,751,426,795
10. Scotialife Trinidad and Tobago Limited	11,592,661	21,316,025	407,511	197,349,912	-	230,666,109	-	26,746,891	-	1,647,741,093	45,781,739	1,950,935,832
11. Taitil Life Assurance Limited	6,273,603	40,265,689	1,153,817	38,639,769	12,697,139	99,030,017	13,202,076	37,138,349	(733,866)	868,790,718	26,679,008	1,044,106,302
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	23,193	37,238	452,214	664,900	1,177,545
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	317,218	(102,704)	(0)	1,749	4,023	220,286	-	94,477	(33,032)	8,839,657	29,506	9,150,894
TOTAL	120,307,391	103,229,407	45,954,161	364,835,053	253,610,470	887,936,483	241,565,520	474,315,381	(6,384,828)	7,907,620,876	133,869,676	9,638,923,108
CARIBBEAN												
1. Sagacor Life Inc.	18,297,874	16,171,216	8,106,352	209,574,597	58,421,890	310,571,928	54,469,326	85,207,052	138,586,482	2,586,367,904	119,709,219	3,294,911,910
TOTAL	18,297,874	16,171,216	8,106,352	209,574,597	58,421,890	310,571,928	54,469,326	85,207,052	138,586,482	2,586,367,904	119,709,219	3,294,911,910
GRAND TOTAL	138,605,265	119,400,623	54,060,513	574,409,650	312,032,360	1,198,508,411	296,034,846	559,522,433	132,201,653	10,493,988,780	253,578,894	12,933,835,018

TABLE II - Continued
 REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR- 2018

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Assuria Life (T&T) Ltd.	103,978	278,742	134	411,136	-	793,990	26,016	405,435	51,976	8,094,110	55,400	9,426,928
2. Bancassurance Caribbean Limited	534,474	-	2,102,769	1,580,892	-	4,218,134	-	1,278,641	(18,352)	35,607,804	4,122,266	45,208,494
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	52,847	459,431	37,300	756,651	-	1,306,229	-	480,615	-	48,564,754	-	50,351,598
6. Guardian Life of the Caribbean Limited	757,512	18,260	318,016	6,760,115	-	7,853,904	-	10,023,220	-	70,429,362	(11,305,651)	77,000,835
7. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
8. Nationwide Insurance Company Limited	438,465	47,970	3,089	298,103	-	787,628	-	28,116	31,797	4,969,564	128,563	5,945,668
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	3,604,785	22,114,778	6,565,323	24,821,150	-	57,106,036	8,169,357	29,627,076	(1,619,758)	523,100,247	(45,193,792)	571,189,167
10. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
11. Taitl Life Assurance Limited	1,558,092	183,548	1,153,817	2,415,072	-	5,310,529	410,324	-	-	72,609,458	(12,265,925)	66,064,386
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	7,050,153	23,102,729	10,180,449	37,043,120	-	77,376,450	8,605,697	41,843,104	(1,554,336)	763,375,299	(64,459,138)	825,187,076
CARIBBEAN												
1. Sagacor Life Inc.	1,083,574	662,550	1,069,723	4,232,424	-	7,048,270	93,486	13,734	(1)	87,010,812	(3,361,733)	90,804,568
TOTAL	1,083,574	662,550	1,069,723	4,232,424	-	7,048,270	93,486	13,734	(1)	87,010,812	(3,361,733)	90,804,568
GRAND TOTAL	8,133,726	23,765,279	11,250,171	41,275,543	-	84,424,720	8,699,183	41,856,839	(1,554,337)	850,386,111	(67,820,872)	915,991,644

TABLE II - Continued

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR- 2018

EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL												
1. Assuria Life (T&T) Ltd.	1,088,796	2,918,827	1,408	4,305,193	-	8,314,223	272,430	4,245,490	544,265	84,749,934	1,240,896	99,367,238
2. Bancassurance Caribbean Limited	627,500	156,600	8,624	551,156	-	1,343,881	(9,112)	974,674	(5,847)	21,137,724	3,714,300	27,155,620
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	84,948	(1,591,700)	-	1,656,623	-	149,871	-	40,916	-	5,069,502	(1,842,271)	3,418,018
4. Cuna Caribbean Insurance Society Limited	174,219	39,263	(1,993,158)	526,148	-	(1,253,529)	2,816	487,660	-	14,551,623	2,378,487	16,167,057
5. Demerara Life Assurance Company of T&T Limited	242,385	84,725	-	442,479	-	769,589	-	257,691	-	11,302,868	-	12,330,148
6. Guardian Life of the Caribbean Limited	75,980,064	386,358	3,945,986	278,582	-	80,590,989	137,031,548	3,710,014	-	26,969,509	174,574,965	422,877,024
7. Maritime Life (Caribbean) Limited	3,566,148	11,501,206	33,272,455	30,642,751	-	78,982,560	24,491,283	46,178,370	464,107	1,479,541,192	40,084,240	1,669,741,752
8. Nationwide Insurance Company Limited	1,002,844	109,716	7,065	681,813	-	1,801,438	-	132,349	77,767	11,923,607	(501,685)	13,433,476
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	11,964,989	-	-	15,488,680	-	27,453,669	12,767,692	28,544,558	(733,199)	253,348,750	(69,808,351)	251,573,119
10. Scotialife Trinidad and Tobago Limited	6,103,494	-	273,510	104,318,414	-	110,695,417	-	13,743,680	-	800,642,422	27,692,834	952,774,353
11. Tatal Life Assurance Limited	4,715,511	40,082,141	-	36,224,697	12,697,139	93,719,488	12,791,752	37,138,349	(733,866)	796,181,260	38,944,933	978,041,916
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	23,193	37,238	223,786	666,614	950,831
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	317,218	(102,704)	(0)	1,749	-	216,263	-	89,068	(33,047)	8,381,635	(21,958)	8,631,961
TOTAL	105,868,115	53,584,432	35,515,890	195,118,284	12,697,139	402,783,860	187,348,410	135,566,011	(382,582)	3,514,023,812	217,123,004	4,456,462,514
CARIBBEAN												
1. Sagior Life Inc.	17,018,276	250,425	7,031,593	66,848,449	-	91,148,743	30,926,679	57,791,200	33,772,417	642,152,873	(21,048,100)	834,743,813
TOTAL	17,018,276	250,425	7,031,593	66,848,449	-	91,148,743	30,926,679	57,791,200	33,772,417	642,152,873	(21,048,100)	834,743,813
GRAND TOTAL	122,886,391	53,834,857	42,547,483	261,966,734	12,697,139	493,932,603	218,275,089	193,357,210	33,389,836	4,156,176,685	196,074,904	5,291,206,327

TABLE II - Continued
 REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR- 2018

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Assuria Life (T&T) Ltd.	1,686,589	4,521,384	2,181	6,668,921	-	12,879,076	422,005	6,576,439	843,090	131,282,946	(5,272,665)	146,730,891
2. Bancassurance Caribbean Limited	-	3,307	15,585	-	-	18,893	-	3,975	(82)	408,647	(25,909)	405,524
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	36,637	36,637	-	777	-	377,380	(34,552)	380,242
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
6. Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-
7. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
8. Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	30,978,143	-	30,978,143	4,399,148	11,270,601	(4,290,680)	578,422,411	110,150,242	730,929,864
10. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
11. Taitl Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	228,428	(1,714)	226,714
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,686,589	4,524,691	17,767	37,647,064	36,637	43,912,748	4,821,154	17,851,793	(3,447,673)	710,719,811	104,815,402	878,673,235
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-
1. Sagacor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	1,686,589	4,524,691	17,767	37,647,064	36,637	43,912,748	4,821,154	17,851,793	(3,447,673)	710,719,811	104,815,402	878,673,235

TABLE II - Continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR- 2018

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
	\$	\$	\$				\$	\$	\$			
LOCAL												
Assuria Life (T&T) Ltd.	213,367	571,992	276	843,673	-	1,629,309	53,387	831,974	106,659	16,607,532	1,285,669	20,514,530
Bancassurance Caribbean Limited	-	129,539	105,778	104,893	134,348	474,558	-	291,922	(2,065)	2,565,578	(92,662)	3,237,331
Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
Demerara Life Assurance Company of T&T Limited	-	-	-	-	1,261,897	1,261,897	-	656,500	-	22,534,416	-	24,452,813
Guardian Life of the Caribbean Limited	-	-	-	-	197,616,751	197,616,751	40,736,873	244,139,773	-	1,799,097,782	(115,162,625)	2,166,428,554
Maritime Life (Caribbean) Limited	-	-	-	-	33,025,614	33,025,614	-	-	-	-	21,987,773	55,013,387
Nationwide Insurance Company Limited	-	-	-	1,046,521	562,580	1,609,100	-	89,060	6,600	9,413,970	1,419,880	12,538,610
Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	8,271,480	8,271,480	-	20,036,625	(1,111,446)	221,725,983	(51,187,996)	197,734,645
Scotiabank Trinidad and Tobago Limited	5,489,167	21,316,025	134,002	93,031,498	-	119,970,692	-	13,003,212	-	847,098,671	18,088,906	998,161,480
Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
United Security Life Insurance Company Limited	-	-	-	-	4,023	4,023	-	5,409	15	458,022	51,464	518,933
TOTAL	5,702,535	22,017,556	240,056	95,026,585	240,876,694	363,863,425	40,790,260	279,054,473	(1,000,237)	2,919,501,953	(123,609,592)	3,478,600,283
CARIBBEAN												
Sagicor Life Inc.	196,025	15,258,240	5,036	138,493,724	58,421,890	212,374,915	23,449,161	27,402,118	104,814,065	1,857,204,219	144,119,051	2,369,363,529
TOTAL	196,025	15,258,240	5,036	138,493,724	58,421,890	212,374,915	23,449,161	27,402,118	104,814,065	1,857,204,219	144,119,051	2,369,363,529
GRAND TOTAL	5,898,559	37,275,796	245,092	233,520,309	299,298,584	576,238,340	64,239,421	306,456,591	103,813,827	4,776,706,172	20,509,460	5,847,963,812

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2018

INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
		Single	Other					
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1. Guardian Life of the Caribbean Limited	-	-	736,583	736,583	-	-	-	736,583
2. Maritime Life (Caribbean) Limited	-	-	8,866,733	8,866,733	-	-	-	8,866,733
3. Pan-American Life Insurance Company Trinidad and Tobago Limited	4,772,054	-	50,586,480	50,586,480	1,053,606	233,518	(128,340)	56,517,319
4. The Beacon Insurance Company Limited	4,574,319	-	46,794,666	46,794,666	579,741	877,595	157,409	52,983,730
TOTAL	9,346,373	-	106,984,462	106,984,462	1,633,347	1,111,113	29,069	119,104,364

EXPENDITURE

COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Commissions	Expenses of Management				
LOCAL	\$	\$	\$	\$	\$	\$	\$
1. Guardian Life of the Caribbean Limited	390,767	193,844	-	-	-	151,972	736,583
2. Maritime Life (Caribbean) Limited	10,659,790	569,716	468,733	-	-	(2,831,506)	8,866,733
3. Pan-American Life Insurance Company Trinidad and Tobago Limited	5,516,666	10,287,045	18,696,915	(51,693)	4,711,047	17,357,339	56,517,319
4. The Beacon Insurance Company Limited	43,625,526	4,436,771	10,993,829	152,029	4,032,726	(10,257,151)	52,983,730
TOTAL	60,192,748	15,487,376	30,159,477	100,336	8,743,773	4,420,654	119,104,364

TABLE IV

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2018

INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
		Single	Other					
	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL								
1. Guardian Life of the Caribbean Limited	-	-	736,583	736,583	-	-	-	736,583
2. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-
3. Pan-American Life Insurance Company Trinidad and Tobago Limited	4,772,054	-	50,586,480	50,586,480	1,053,606	233,518	(128,340)	56,517,319
4. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-
TOTAL	4,772,054	-	51,323,063	51,323,063	1,053,606	233,518	(128,340)	57,253,901

EXPENDITURE

COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Commissions	Expenses of Management				
	\$	\$	\$	\$	\$	\$	\$
LOCAL							
1. Guardian Life of the Caribbean Limited	390,767	193,844	-	-	-	151,972	736,583
2. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-
3. Pan-American Life Insurance Company Trinidad and Tobago Limited	5,516,666	10,287,045	18,696,915	(51,693)	4,711,047	17,357,339	56,517,319
4. The Beacon Insurance Company Limited	-	-	-	-	-	-	-
TOTAL	5,907,432	10,480,889	18,696,915	(51,693)	4,711,047	17,509,311	57,253,901

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2018

INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-
2.	Maritime Life (Caribbean) Limited	-	-	8,866,733	8,866,733	-	-	-	8,866,733
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-
4.	The Beacon Insurance Company Limited	4,574,319	-	46,794,666	46,794,666	579,741	877,595	157,409	52,983,730
	TOTAL	4,574,319	-	55,661,399	55,661,399	579,741	877,595	157,409	61,850,463

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-
2.	Maritime Life (Caribbean) Limited	10,659,790	569,716	468,733	-	-	(2,831,506)	8,866,733
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-
4.	The Beacon Insurance Company Limited	43,625,526	4,436,771	10,993,829	152,029	4,032,726	(10,257,151)	52,983,730
	TOTAL	54,285,316	5,006,487	11,462,562	152,029	4,032,726	(13,088,657)	61,850,463

TABLE V
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2018

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	47,209	439,280	-	-	-	439,280	-	4,742	4,389	-	495,620
2. Cuna Caribbean Insurance Society Limited	60,424,066	-	180,206,005	-	-	180,206,005	1,555,346	5,818,491	3,663,809	-	251,667,718
3. Guardian Life of the Caribbean Limited	12,645,406	53,213,426	-	-	-	53,213,426	-	(583,387)	(261,412)	-	65,014,033
4. Maritime Life (Caribbean) Limited	-	-	1,257,689	-	-	1,257,689	-	-	-	-	1,257,689
5. Pan-American Life Insurance Company Trinidad and Tobago Limited	14,449,655	-	41,408,677	-	-	41,408,677	1,896,974	1,129,302	(614,853)	-	58,269,755
6. Scotialife Trinidad and Tobago Limited	20,456,772	59,113,787	-	-	-	59,113,787	-	11,171,462	367,541	-	91,109,562
7. Tatil Life Assurance Limited	850,546	-	5,451,804	-	-	5,451,804	1,256,866	(1,084,427)	(8,281)	-	6,466,508
8. The Beacon Insurance Company Limited	1,817,170	-	12,329,522	-	-	12,329,522	4,298,675	390,614	70,062	-	18,906,043
9. TRINRE Insurance Company Limited	4,220,560	3,191,479	-	-	-	3,191,479	1,028,745	210,264	64,650	-	8,715,698
TOTAL	114,911,384	115,957,972	240,653,697	-	-	356,611,669	10,036,606	17,057,061	3,285,905	-	501,902,626
CARIBBEAN											
1. Sagacor Life Inc.	4,924,896	-	36,870,483	-	-	36,870,483	-	63,698	21,154	-	41,880,231
TOTAL	4,924,896	-	36,870,483	-	-	36,870,483	-	63,698	21,154	-	41,880,231
GRAND TOTAL	119,836,280	115,957,972	277,524,180	-	-	393,482,152	10,036,606	17,120,759	3,307,059	-	543,782,857

TABLE V - Continued

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2018

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												
Bancassurance Caribbean Limited	-	-	-	-	-	-	-	746,262	-	43,866	(294,509)	495,620
Cuna Caribbean Insurance Society Limited	134,806,822	-	1,516,832	-	-	136,323,654	10,546,753	37,797,850	-	57,179,501	9,819,960	251,667,718
Guardian Life of the Caribbean Limited	17,076,271	-	-	-	-	17,076,271	3,682,412	1,740,558	-	13,142,225	29,372,568	65,014,033
Maritime Life (Caribbean) Limited	-	-	25,000	-	-	25,000	89,547	66,487	-	-	1,076,655	1,257,689
Pan-American Life Insurance Company Trinidad and Tobago Limited	14,498,188	-	(709,790)	-	-	13,788,399	2,289,745	17,103,641	(281,553)	30,982,088	(5,612,564)	58,269,755
Scotialife Trinidad and Tobago Limited	7,156,388	-	639,093	-	-	7,795,481	-	5,136,023	-	20,097,872	58,080,186	91,109,562
Tatil Life Assurance Limited	798,500	-	-	-	-	798,500	153,292	62,355	(1,235)	770,634	4,682,962	6,466,508
The Beacon Insurance Company Limited	1,455,771	-	-	-	-	1,455,771	2,106,825	4,893,307	549,928	1,191,949	8,708,263	18,906,043
TRINRE Insurance Company Limited	381,597	-	-	-	-	381,597	733,032	1,460,240	-	6,867,183	(726,354)	8,715,698
TOTAL	176,173,537	-	1,471,135	-	-	177,644,672	19,601,605	69,006,723	267,140	130,275,318	105,107,166	501,902,625
CARIBBEAN												
Sagicor Life Inc.	10,688,351	-	(0)	-	-	10,688,351	1,304,480	8,548,403	258,264	4,490,809	16,589,925	41,880,231
TOTAL	10,688,351	-	(0)	-	-	10,688,351	1,304,480	8,548,403	258,264	4,490,809	16,589,925.00	41,880,231
GRAND TOTAL	186,861,888	-	1,471,135	-	-	188,333,023	20,906,085	77,555,126	525,404	134,766,127	121,697,091	543,782,857

TABLE VI
REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2018

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	102,246,575	-	-	-	4,910,611	(2,072,965)	105,084,220
2.	Maritime Life (Caribbean) Limited	109,124,368	5,488,885	5,488,885	-	5,405,481	-	120,018,734
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	310,202,267	24,357,635	24,357,635	-	17,950,929	(8,589,815)	343,921,017
4.	Tatil Life Assurance Limited	92,303,000	4,626,943	4,626,943	-	10,965,920	(580,727)	107,315,136
TOTAL		613,876,210	34,473,463	34,473,463	-	39,232,941	(11,243,507)	676,339,107

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	-	-	-	-	-	13,802,437	-	(10,964,791)	102,246,575	105,084,220
2.	Maritime Life (Caribbean) Limited	-	6,181,180	-	6,181,180	-	290,166	-	(273,937)	113,821,325	120,018,734
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	11,317,002	8,324,705	44,823	7,710,008	-	(7,977,935)	324,502,413	343,921,017
4.	Tatil Life Assurance Limited	-	-	87,744	5,915,313	175,092	4,368,973	(86,301)	3,483,470	93,370,845	107,315,136
TOTAL		-	6,181,180	11,404,746	14,240,018	219,915	26,171,583	(86,301)	(15,733,193)	633,941,158	676,339,107

TABLE VII

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/ UNIT LINKED FUNDS/ OTHER - 2018

INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
		\$	\$	\$	\$	\$
	LOCAL					
1.	Guardian Life of the Caribbean Limited	5,844,212,000	-	260,360,760	1,328,757,959	7,433,330,719
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	5,497,081	11,493,616	277,318	65,724	17,333,739
3.	Sagicor Life Assurance Limited	1,103,293,109	96,087,563	38,685,493	(12,996,322)	1,225,069,843
4.	Tatil Life Assurance Limited	229,653,104	-	10,510,364	29,844,450	270,007,918
	TOTAL	7,182,655,294	107,581,179	309,833,934	1,345,671,812	8,945,742,219

EXPENDITURE

	COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfers to Profit and Loss	TOTAL
		\$											
	LOCAL												
1.	Guardian Life of the Caribbean Limited	37,917,876	-	737,273,645	-	775,191,521	-	-	353,096,801	1,669,875	6,192,199,423	111,173,099	7,433,330,719
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	3,252,779	3,252,779	-	2,982,575	3,808,665	(37,354)	5,716,436	1,610,638	17,333,739
3.	Sagicor Life Assurance Limited	58,776,927	-	-	-	58,776,927	-	377,607	1,459,705	52,869	1,168,536,211	(4,133,475)	1,225,069,843
4.	Tatil Life Assurance Limited	-	602,636	2,397,395	8,768,506	11,768,537	-	-	-	-	258,239,381	-	270,007,918
	TOTAL	96,694,802	602,636	739,671,040	12,021,285	848,989,763	-	3,360,182	358,365,171	1,685,390	7,624,691,451	108,650,262	8,945,742,219

TABLE VII

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2018

INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
		\$	\$	\$	\$	\$
	LOCAL					
1.	Guardian Life of the Caribbean Limited	730,406,524	-	21,376,540	51,274,247	803,057,311
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-
3.	Sagicor Life Assurance Limited	1,103,293,109	96,087,563	38,685,493	(12,996,322)	1,225,069,843
4.	Tatil Life Assurance Limited	187,136,571	-	9,435,354	26,428,046	222,999,971
	TOTAL	2,020,836,204	96,087,563	69,497,387	64,705,972	2,251,127,125

EXPENDITURE

	COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfers to Profit and Loss	TOTAL
		\$											
	LOCAL												
1.	Guardian Life of the Caribbean Limited	37,917,876	-	-	-	37,917,876	-	-	(676,494)	1,669,873	764,146,054	-	803,057,311
2.	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
3.	Sagicor Life Assurance Limited	58,776,927	-	-	-	58,776,927	-	377,607	1,459,705	52,869	1,168,536,211	(4,133,475)	1,225,069,843
4.	Tatil Life Assurance Limited	-	-	-	8,768,506	8,768,506	-	-	-	-	214,231,465	-	222,999,971
	TOTAL	96,694,802	-	-	8,768,506	105,463,308	-	377,607	783,211	1,722,744	2,146,913,730	(4,133,475)	2,251,127,126

TABLE VII
REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS - 2018

INCOME

COMPANIES		Funds Brought Forward	Contributions	Interest	Other	TOTAL
LOCAL		\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	5,113,805,476	-	238,984,220	1,277,483,712	6,630,273,408
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-
3.	Sagicor Life Assurance Limited	-	-	-	-	-
4.	Tatil Life Assurance Limited	-	-	-	-	-
TOTAL		5,113,805,476	-	238,984,220	1,277,483,712	6,630,273,408

EXPENDITURE

COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfers to Profit and Loss	TOTAL
LOCAL	\$											
1. Guardian Life of the Caribbean Limited	-	-	737,273,645	-	737,273,645	-	-	353,773,295	-	5,428,053,369	111,173,099	6,630,273,407
2. Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
3. Sagicor Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
4. Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	737,273,645	-	737,273,645	-	-	353,773,295	-	5,428,053,369	111,173,099	6,630,273,407

TABLE VII
REVENUE ACCOUNT IN RESPECT OF OTHER - 2018

INCOME

COMPANIES		Funds Brought Forward	Contributions	Interest	Other	TOTAL
		\$	\$	\$	\$	\$
LOCAL						
1.	Guardian Life of the Caribbean Limited	-	-	-	-	-
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	5,497,081	11,493,616	277,318	65,724	17,333,739
3.	Sagicor Life Assurance Limited	-	-	-	-	-
4.	Tatil Life Assurance Limited	42,516,533	-	1,075,010	3,416,404	47,007,947
TOTAL		48,013,614	11,493,616	1,352,328	3,482,128	64,341,686

EXPENDITURE

EXPENDITURE

Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfers to Profit and Loss	TOTAL
\$											
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	3,252,779	3,252,779	-	2,982,575	3,808,665	(37,354)	5,716,436	1,610,638	17,333,739
-	-	-	-	-	-	-	-	-	-	-	-
-	602,636	2,397,395	-	3,000,031	-	-	-	-	44,007,916	-	47,007,947
-	602,636	2,397,395	3,252,779	6,252,810	-	2,982,575	3,808,665	(37,354)	49,724,352	1,610,638	64,341,686

TABLE VIII
LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2018

COMPANIES	NUMBER OF POLICIES							SUM ASSURED						
	Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL
								\$	\$	\$	\$	\$	\$	\$
LOCAL														
1. Assuria Life (T&T) Ltd.	76	208	-	452	201	-	937	5,763,572	18,665,316	-	70,278,762	1,000,301	-	95,707,951
2. Bancassurance Caribbean Limited	33	73	-	27	14	9	156	3,056,923	13,298,539	-	1,906,400	400,100	16,954,524	35,616,486
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	6	1	-	-	2	-	9	73,346	50,000	-	-	25,000	-	148,346
4. CUNA Caribbean Insurance Society Limited	4	21	-	51	3	34	113	166,265	1,358,622	-	5,743,000	135,000	581,844,901	589,247,788
5. Demerara Life Assurance Company of T&T Limited	8	25	2	-	7	41	83	275,000	1,823,500	145,000	-	265,461	8,241,858	10,750,819
6. Guardian Life of the Caribbean Limited	707	7,587	-	10,072	1,707	528	20,601	99,307,083	1,402,418,584	-	3,212,799,969	9,343,851	1,045,510,001	5,769,379,488
7. Maritime Life (Caribbean) Limited	16	50	7	162	140	109	484	15,211,931	5,390,918	1,206,288	46,817,557	9,186,043	31,411,964	109,224,701
8. Nationwide Insurance Company Limited	25	36	-	13	65	-	139	1,235,477	2,218,993	-	664,400	99,000	1,027,250	5,245,120
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	226	3,241	-	2,388	470	365	6,690	19,147,395	556,467,157	13,520,568	930,582,463	6,204,061	208,159,873	1,734,081,517
10. Scotialife Trinidad and Tobago Limited	227	7,257	271	3,523	417	-	11,695	2,934,901	137,445,920	2,352,000	73,694,266	3,613,000	542,217,712	762,257,799
11. Tatil Life Assurance Limited	151	998	-	1,416	121	435	3,121	6,991,095	109,482,975	-	(27,568,166)	15,642,600	189,090,334	293,638,838
12. The Beacon Insurance Company Limited	-	-	-	-	-	77	77	-	-	-	-	-	1,993,243,000	1,993,243,000
13. TRINRE Insurance Company Limited	88	-	-	-	-	271	359	4,243,489	-	-	-	-	5,327,769	9,571,258
14. United Security Life Insurance Company Limited	12	-	-	-	4	-	16	329,332	-	-	-	-	-	329,332
TOTAL	1,579	19,497	280	18,104	3,151	1,869	44,480	158,735,809	2,248,620,525	17,223,856	4,314,918,651	45,914,417	4,623,029,186	11,408,442,443
CARIBBEAN														
1. Sagicoor Life Inc	348	1,889	83	5,572	545	581	9,018	47,736,144	344,492,974	1,525,802	2,414,376,485	6,655,186	2,721,986,394	5,536,772,986
TOTAL	348	1,889	83	5,572	545	581	9,018	47,736,144	344,492,974	1,525,802	2,414,376,485	6,655,186	2,721,986,394	5,536,772,986
GRAND TOTAL	1,927	21,386	363	23,676	3,696	2,450	53,498	206,471,953	2,593,113,499	18,749,658	6,729,295,136	52,569,603	7,345,015,580	16,945,215,429

TABLE IX
INSURANCE IN FORCE - 2018

	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.	151	19,458,000	446,983	-	17,995	2,553,833,879
2.	Bancassurance Caribbean Limited	-	-	-	-	2,349	503,402,702
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	217	7,509,840
4.	Cuna Caribbean Insurance Society Limited	15	2,490,000	1,321,492	-	1,708	17,427,927,794
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	682	40,449,092
6.	Guardian Life of the Caribbean Limited	24,683	9,504,823,120	247,848,768	-	222,830	57,261,515,361
7.	Maritime Life (Caribbean) Limited	3,757	902,164,712	16,524,471	-	54,909	9,207,868,075
8.	Nationwide Insurance Company Limited	1	4,764	-	-	1,532	58,431,371
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	7,168	1,439,237,995	-	-	84,393	18,688,626,585
10.	Scotialife Trinidad and Tobago Limited	8,360	651,499,113	93,981,005	166,352,976	63,233	4,018,632,675
11.	Tatil Life Assurance Limited	3,162	286,187,620	12,674,724	26,054,309	37,169	3,107,861,823
12.	The Beacon Insurance Company Limited	3	100,858,500	107,377,000	25	162	7,673,060,317
13.	TRINRE Insurance Company Limited	27,648	1,975,718,109	230,745	29,831,502	62,692	3,952,072,439
14.	United Security Life Insurance Company Limited	-	-	-	-	641	11,620,528
	TOTAL	74,948	14,882,441,934	480,405,187	222,238,812	550,512	124,512,812,480
	CARIBBEAN						
1.	Sagicor Life Inc.	9,417	3,036,665,737	64,125,309	86,186,162	91,715	28,031,646,722
	TOTAL	9,417	3,036,665,737	64,125,309	86,186,162	91,715	28,031,646,722
	GRAND TOTAL	84,365	17,919,107,671	544,530,496	308,424,974	642,227	152,544,459,202

TABLE IX
INSURANCE IN FORCE -ASSURANCES- 2018

	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.	107	19,458,000	284,983	-	12,250	2,546,147,155
2.	Bancassurance Caribbean Limited	-	-	-	-	2,213	503,254,476
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	197	7,469,641
4.	Cuna Caribbean Insurance Society Limited	15	2,490,000	1,321,492	-	1,708	17,427,927,794
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	361	18,641,440
6.	Guardian Life of the Caribbean Limited	15,727	9,490,571,236	109,822,337	-	130,513	57,101,971,937
7.	Maritime Life (Caribbean) Limited	2,989	902,053,868	10,925,422	-	41,361	9,156,643,775
8.	Nationwide Insurance Company Limited	-	-	-	-	746	57,779,896
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	4,360	1,413,614,129	-	-	50,375	18,582,940,614
10.	Scotialife Trinidad and Tobago Limited	4,444	636,141,113	81,686,732	107,428,206	23,713	3,494,631,675
11.	Tatil Life Assurance Limited	2,068	220,599,496	6,310,692	-	23,737	2,419,437,563
12.	The Beacon Insurance Company Limited	3	100,858,500	107,377,000	25	160	7,672,831,890
13.	TRINRE Insurance Company Limited	27,648	1,975,718,109	230,745	29,831,502	62,692	3,952,072,439
14.	United Security Life Insurance Company Limited	-	-	-	-	536	11,609,708
	TOTAL	57,361	14,761,504,451	317,959,403	137,259,733	350,562	122,953,360,003
	CARIBBEAN						
1.	Sagicor Life Inc.	6,455	3,029,667,567	41,261,218	-	60,379	27,949,661,258
	TOTAL	6,455	3,029,667,567	41,261,218	-	60,379	27,949,661,258
	GRAND TOTAL	63,816	17,791,172,018	359,220,621	137,259,733	410,941	150,903,021,260

TABLE IX
INSURANCE IN FORCE -DEFERRED ANNUITIES- 2018

	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.	44	-	162,000	-	5,745	7,686,724
2.	Bancassurance Caribbean Limited	-	-	-	-	112	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	4	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	66	4,049,525
6.	Guardian Life of the Caribbean Limited	7,004	-	138,026,430	-	80,599	-
7.	Maritime Life (Caribbean) Limited	680	-	5,599,049	-	9,870	38,755,821
8.	Nationwide Insurance Company Limited	-	-	-	-	563	7,270
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	2,786	25,390,042	-	-	33,018	91,308,406
10.	Scotialife Trinidad and Tobago Limited	3,916	15,358,000	12,294,273	58,924,770	39,520	524,001,000
11.	Tatil Life Assurance Limited	1,015	63,640,320	6,364,032	-	11,936	668,551,046
12.	The Beacon Insurance Company Limited	-	-	-	-	2	228,427
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	103	-
	TOTAL	15,445	104,388,362	162,445,784	58,924,770	181,538	1,334,588,219
	CARIBBEAN						
1.	Sagicor Life Inc.	2,641	552,714	22,864,091	86,186,162	27,625	18,655,055
	TOTAL	2,641	552,714	22,864,091	86,186,162	27,625	18,655,055
	GRAND TOTAL	18,086	104,941,076	185,309,875	145,110,932	209,163	1,353,243,274

TABLE IX

INSURANCE IN FORCE -IMMEDIATE ANNUITIES- 2018

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	-	-	-	-	24	148,226
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	16	40,199
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	255	17,758,127
6.	Guardian Life of the Caribbean Limited	1,952	14,251,884	-	-	11,670	159,035,093
7.	Maritime Life (Caribbean) Limited	88	110,844	-	-	3,387	12,468,479
8.	Nationwide Insurance Company Limited	1	4,764	-	-	223	644,204
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	22	233,824	-	-	961	6,524,767
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	79	1,947,804	-	26,054,309	1,485	19,761,743
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	2	10,820
	TOTAL	2,142	16,549,120	-	26,054,309	18,023	216,391,658
	CARIBBEAN						
1.	Sagicor Life Inc.	321	6,445,456	-	-	3,711	63,330,409
	TOTAL	321	6,445,456	-	-	3,711	63,330,409
	GRAND TOTAL	2,463	22,994,576	-	26,054,309	21,734	279,722,067

TABLE IX
INSURANCE IN FORCE -OTHER- 2018

	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	-	-	-	-	291	-
8.	Nationwide Insurance Company Limited	-	-	-	-	-	-
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	39	7,852,798
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	-	-	-	-	11	111,471
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	-	-
	TOTAL	-	-	-	-	389	8,472,600
	CARIBBEAN						
1.	Sagicor Life Inc.	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	-	389	8,472,600

TABLE X

LONG-TERM INSURANCE - ANNUITY BUSINESS 2018

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.	-	5,745	-	-	-	5,745	-	7,686,724	-	-	-	7,686,724
2. Bancassurance Caribbean Limited	24	112	-	-	-	136	148,226	-	-	-	-	148,226
3. Caribbean Atlantic Life Insurance Company Limited	16	4	-	-	-	20	40,199	-	-	-	-	40,199
4. Demerara Life Assurance Company of T&T Limited	255	66	-	-	-	321	17,758,127	4,049,525	-	-	-	21,807,652
5. Guardian Life of the Caribbean Limited	11,670	80,599	-	48	-	92,317	159,035,093	-	-	508,331	-	159,543,424
6. Maritime Life (Caribbean) Limited	3,387	9,870	-	291	-	13,548	12,468,479	38,755,821	-	-	-	51,224,300
7. Nationwide Insurance Company	223	563	-	-	-	786	644,204	7,270	-	-	-	651,474
8. Pan-American Life Insurance Company Trinidad and Tobago Limited	961	33,018	-	39	-	34,018	6,524,767	91,308,406	-	7,852,798	-	105,685,971
9. Scotialife Trinidad and Tobago Limited	-	39,520	-	-	-	39,520	-	524,001,000	-	-	-	524,001,000
10. Tatal Life Assurance Limited	1,485	11,936	-	11	-	13,432	19,761,743	668,551,046	-	111,471	-	688,424,260
TOTAL	18,021	181,433	-	389	-	199,843	216,380,838	1,334,359,792	-	8,472,600	-	1,559,213,230
CARIBBEAN												
1. Sagacor Life Inc.	3,711	27,625	-	-	-	31,336	63,330,409	18,655,055	-	-	-	81,985,464
TOTAL	3,711	27,625	-	-	-	31,336	63,330,409	18,655,055	-	-	-	81,985,464
GRAND TOTAL	21,732	209,058	-	389	-	231,179	279,711,247	1,353,014,847	-	8,472,600	-	1,641,198,694

TABLE XI
STATEMENT OF STATUTORY FUND 2018- LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

COMPANIES	POLICY RESERVES						TOTAL	Claims admitted or initiated but not paid	Other Reserves	Total Reserves	DEDUCTIONS			TOTAL	Fund Requirement
	Ordinary Life	Industrial Life	Group Life	Group Pension	Non-Cancellable Sickness and Accident	Other					Outstanding Premiums	Policy Loans	Other Deductions		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
LOCAL															
1 Asuria Life (T&T) Ltd	92,844,044	-	-	147,890,478	-	-	240,734,522	7,527,740	470,573	248,732,835	1,546,299	2,760,518	119,644	4,426,461	244,306,374
2 Bancassurance Caribbean Limited	56,745,528	-	43,866	-	-	168,770,675	225,560,069	23,218,865	747,068	249,526,002	581,955	10,130,493	535,732	11,248,180	238,277,822
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	5,069,502	-	-	-	-	10,435,647	15,505,149	159,697	646,008	16,310,854	19,831	49,251	130,762	199,844	16,111,010
4 Cuna Caribbean Insurance Society Limited	14,551,623	-	57,179,501	-	-	148,963,130	220,694,254	-	75,696,321	296,390,575	18,244,316	4,231,278	340,931	22,816,525	273,574,050
5 Demerara Life Assurance Company of T&T Limited	59,867,622	-	-	-	-	22,534,416	82,402,038	2,897,223	-	85,299,261	(64,547)	1,626,921	-	1,562,374	83,736,887
6 Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Guardian Life of the Caribbean Limited	97,398,871	-	13,142,225	866,392,629	-	7,522,322,114	8,499,255,839	308,977,007	28,455,643	8,836,688,489	40,266,783	12,830,253	534,523	53,631,559	8,783,056,930
8 Maritime Life (Caribbean) Limited	1,479,541,192	-	-	113,821,325	-	-	1,593,362,517	-	75,071,846	1,668,434,363	14,498,973	61,126,345	-	75,625,318	1,592,809,045
9 Nationwide Life Insurance Co. Limited	16,893,171	-	-	-	-	-	16,893,171	3,963,317	9,571,619	30,428,107	43,742	2,509,235	146,353	2,699,329	27,728,778
10 Pan-American Life Insurance Company Trinidad and Tobago Limited	776,448,996	-	30,982,088	324,502,414	10,427,483	800,148,393	1,942,509,374	59,452,689	58,041,646	2,060,003,709	55,516,383	182,178,801	-	237,695,184	1,822,308,525
11 Scotialife Trinidad and Tobago Limited	800,642,422	-	20,097,872	-	-	847,098,671	1,667,838,965	11,199,638	5,367,275	1,684,405,878	121,991	-	-	121,991	1,684,283,887
12 Tail Life Assurance Limited	868,790,718	-	770,634	93,370,845	-	169,056,592	1,131,988,789	31,007,450	275,682,720	1,438,678,959	1,014,422	10,334,234	-	11,348,656	1,427,330,303
13 The Beacon Insurance Company Limited	223,786	-	1,191,949	-	4,032,726	228,428	5,676,889	4,299,624	5,151,758	15,128,271	12,411,804	-	-	12,411,804	2,716,467
14 TRINRE Insurance Company Limited	-	-	6,867,183	-	-	-	6,867,183	-	-	6,867,183	857,325	-	-	857,325	6,009,858
15 United Security Life Insurance Company Limited	8,839,657	-	-	-	-	-	8,839,657	2,519,544	443,149	11,802,350	-	-	-	-	11,802,350
TOTAL	4,277,857,132	-	130,275,318	1,545,977,691	14,460,209	9,689,558,066	15,658,128,416	455,222,794	535,345,626	16,648,696,836	145,059,272	287,777,329	1,807,945	434,644,550	16,214,052,286
CARIBBEAN															
1 Sagivor Life Incorporated	729,163,685	-	4,490,809	-	-	3,051,859,564	3,785,514,058	101,791,433	-	3,887,305,491	8,316,815	29,846,945	1,541,747	39,705,507	3,847,599,984
TOTAL	729,163,685	-	4,490,809	-	-	3,051,859,564	3,785,514,058	101,791,433	-	3,887,305,491	8,316,815	29,846,945	1,541,747	39,705,507	3,847,599,984
GRAND TOTAL	5,007,020,817	-	134,766,127	1,545,977,691	14,460,209	12,741,417,630	19,443,642,474	557,014,227	535,345,626	20,536,002,327	153,376,092	317,624,274	3,349,692	474,350,057	20,061,652,270

TABLE XIA
STATEMENT OF STATUTORY FUND 2018 - SECURITIES HELD IN TRUST (LONG-TERM BUSINESS)

COMPANIES	Trinidad and Tobago Government securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed Deposits	Other Trinidad and Tobago "Local" Assets	Total Trinidad and Tobago "Local" Assets	Caricom Assets	Other Caricom Assets denoted in Foreign Currency	Total "Local" Assets	"Local" Assets Ratio	Foreign Government Securities	Other Foreign Assets	Total Foreign Assets	Total Assets in Fund	More or less than Requirement
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	\$	\$	\$	
LOCAL																
1 Asuria Life (T&T) Ltd.	29,024,872	4,330,319	48,861,275	15,102,226	13,249,913	103,693,369	214,261,914	-	24,430,637	238,692,551	97.5	6,037,406	-	6,037,406	244,729,957	423,583
2 Bancassurance Caribbean Limited	56,721,496	-	25,600,000	105,476,232	-	15,514,439	203,312,167	23,827,782	-	227,139,949	90.4	-	24,120,323	24,120,323	251,260,272	12,982,450
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	17,284,108	17,284,108	-	-	17,284,108	100.0	-	-	-	17,284,108	1,173,098
4 Cna Caribbean Insurance Society Limited	93,845,886	-	-	-	17,067,315	188,957,993	299,871,194	-	-	299,871,194	100.0	-	-	-	299,871,194	26,297,144
5 Demerara Life Assurance Company of Trinidad and Tobago Limited	-	-	16,747,377	41,868,443	12,743,146	14,916,653	86,275,619	-	-	86,275,619	95.3	-	4,212,860	4,212,860	90,488,479	6,751,592
6 Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	0.0	-	-	-	-	-
7 Guardian Life of the Caribbean Limited	2,795,088,152	136,220,425	236,859,657	1,686,713,308	500,000,000	2,525,202,584	7,880,004,126	-	-	7,880,004,126	86.9	-	1,190,284,181	1,190,284,181	9,070,288,307	287,231,377
8 Maritime Life (Caribbean) Limited	463,057,760	146,102,603	271,000,000	74,684,510	50,000,000	452,352,096	1,457,196,969	-	-	1,457,196,969	88.3	180,278,910	12,928,124	193,207,034	1,650,404,002	57,594,957
9 Nationwide Life Insurance Company Limited	23,486,547	-	-	25,658	-	11,732,102	35,244,307	-	-	35,244,307	77.9	-	9,974,880	9,974,880	45,219,187	17,490,409
10 Pan-American Life Insurance Company Trinidad and Tobago Limited	732,236,868	-	102,782,237	14,994,650	-	592,193,911	1,442,207,666	-	92,893,618	1,535,101,284	82.1	-	333,815,858	333,815,858	1,888,917,142	46,608,617
11 Scotialife Trinidad and Tobago Limited	897,416,910	892,843,590	-	25,374,681	-	75,595,071	1,891,230,252	-	-	1,891,230,252	100.0	-	-	-	1,891,230,252	206,946,365
12 Tail Life Assurance Limited	587,467,516	142,435,222	25,000,000	268,973,953	-	262,909,031	1,286,785,722	-	80,833,785	1,367,619,507	83.9	-	262,251,846	262,251,846	1,629,871,353	202,541,050
13 The Beason Insurance Company Limited	-	-	-	736,320	1,500,000	6,422,333	8,658,653	-	-	8,658,653	100.0	-	-	-	8,658,653	5,942,186
14 TRINRE Insurance Company Limited	-	-	-	2,963,800.00	-	4,878,101	7,841,901	-	-	7,841,901	100.0	-	-	-	7,841,901	1,832,043
15 United Security Life Insurance Company Limited	7,071,710	-	-	-	-	7,844,998	14,916,708	1,178,314	-	16,095,022	91.9	-	1,414,441	1,414,441	17,509,463	5,707,112
TOTAL	5,685,337,717	1,321,932,159	726,850,546	2,236,913,781	594,560,374	4,279,496,729	14,845,091,305	25,006,096	198,158,040	15,068,255,441	88.2	186,316,316	1,839,002,513	2,025,318,829	17,093,574,269	879,521,983
CARIBBEAN																
1 Sagoror Life Incorporated	1,000,597,611	1,047,585,286	194,650,000	127,790,297	40,000,000	415,092,641	2,825,715,835	384,759,998	-	3,210,475,833	83.5	-	633,976,050	633,976,050	3,844,451,883	(3,148,101)
TOTAL	1,000,597,611	1,047,585,286	194,650,000	127,790,297	40,000,000	415,092,641	2,825,715,835	384,759,998	-	3,210,475,833	83.5	-	633,976,050	633,976,050	3,844,451,883	(3,148,101)
GRAND TOTAL	6,685,935,328	2,369,517,444	921,500,546	2,364,704,078	634,560,374	4,694,589,370	17,670,807,140	409,766,094	198,158,040	18,278,731,274	87.3	186,316,316	2,472,978,563	2,659,294,879	20,938,026,152	876,373,882

TABLE XII
REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2018

COMPANIES	REVENUE										EXPENDITURE							AMOUNT OF FUND AT END OF YEAR		TOTAL
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends and Reins	Other	Profit and Loss Adjustments	TOTAL	Furness 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						
	Unearned Premium Reserve	Outstanding Claims Reserve												Unearned Premium Reserve	Outstanding Claims Reserve					
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$					
LOCAL																				
1. Bankers Insurance Company (T&T) Limited	10,383,448	26,389,528	24,096,609	7,664,857	338,953	245,500	10,060,539	79,179,434	11,921,033	7,895,909	21,365,266	150,040	-	12,093,381	25,753,806	79,179,434				
2. Capital Insurance Limited	18,255,853	59,298,945	31,676,997	-	4,126,137	93,408	-	113,441,320	10,991,604	1,488,787	10,910,176	-	6,081,057	17,334,525	67,335,171	113,441,320				
3. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4. Colonial Fire & General Insurance Company Limited	76,530,392	64,712,991	181,542,254	-	8,120,312	-	17,539,547	348,445,496	104,499,319	21,446,970	73,540,861	-	-	78,310,243	70,648,103	348,445,496				
5. Furness Anchoage General Insurance Limited	336,829	521,167	3,514,063	-	(175,017)	21,995	-	4,219,037	1,155,349	81,377	1,033,850	-	1,227,378	391,747	329,516	4,219,037				
6. Guardian General Insurance Limited	74,885,804	69,187,862	164,659,117	306,039	4,005,335	2,467	1,450,812	314,497,435	86,090,826	27,087,495	61,095,937	2,264,180	-	71,653,716	66,305,280	314,497,435				
7. Gulf Insurance Limited	20,800,570	17,510,202	39,049,962	-	-	-	-	77,360,734	22,565,099	4,058,355	-	-	-	14,390,690	18,654,378	77,360,734				
8. Maritime General Insurance Company Limited	45,532,143	109,707,603	79,563,249	-	13,650,892	-	-	248,453,887	38,785,412	18,454,711	15,538,753	1,689,774	29,813,751	45,173,533	99,177,953	248,453,886				
9. Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
10. Motor One Insurance Company Limited	16,983,595	147,813,400	23,487,145	-	2,322,041	3,507,466	-	194,113,647	16,113,073	1,060,957	12,163,299	258,934	34,332,541	12,322,209	117,862,634	194,113,647				
11. NAGCO Insurance (Trinidad and Tobago) Limited	19,329,502	58,813,545	31,000,259	17,167,402	2,113,024	988,867	-	129,412,599	25,531,429	11,708,284	19,969,020	451,055	7,210,086	17,420,252	47,122,472	129,412,598				
12. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	20,304	-	-	305,654	(279,942)	-	46,016	-	-	7,077	(76,753)	95,388	-	20,304	46,016				
13. The Beacon Insurance Company Limited	39,999,872	26,717,842	57,763,144	16,406,718	1,851,486	332,091	-	143,071,155	27,774,333	12,147,041	30,339,245	1,218,481	8,242,217	36,649,276	26,700,562	143,071,155				
14. The Great Northern Insurance Company Limited	-	2,250,999	-	-	857,299	8,059,465	-	11,167,763	1,129,454	-	8,117,032	-	403,635	-	1,517,642	11,167,763				
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
16. The New India Assurance Company (T&T) Limited	34,311,207	23,643,157	53,321,482	1,384	1,241,846	-	-	112,519,076	22,670,567	8,787,126	21,320,295	-	2,279,259	31,912,651	25,549,177	112,519,076				
17. The Presidential Insurance Company Limited	19,783,901	37,579,912	48,889,010	-	2,654,836	1,111,986	473,890	110,493,535	21,150,583	3,288,932	28,420,111	-	-	19,442,264	38,191,646	110,493,536				
18. Trinidad & Tobago Insurance Limited	79,200,283	58,494,419	135,044,478	7,129	9,437,819	-	-	282,184,127	82,704,273	19,322,939	19,162,376	-	22,607,781	79,851,164	58,335,594	282,184,127				
19. TRINRE Insurance Company Limited	10,326,136	9,683,725	21,022,251	4,185,228	764,393	-	-	46,781,755	9,596,700	3,964,881	13,432,625	147,250	1,945,272	9,352,257	8,342,750	46,781,755				
TOTAL	466,659,535	712,335,601	895,429,921	45,738,756	51,615,012	14,083,382	29,534,788	2,215,386,996	481,778,874	140,793,764	336,235,924	6,102,961	128,629,055	450,561,596	671,284,823	2,215,386,996				
CARIBBEAN																				
1. Massey United Insurance Ltd.	20,541,077	21,668,596	51,800,201	-	2,327,413	241,854	28,716,292	125,295,432	32,011,892	13,999,521	29,590,170	357,490	-	22,531,081	26,805,279	125,295,432				
2. Sagico General Insurance Company Limited	45,435,341	42,852,907	85,603,539	3,203,102	2,289,873	-	-	179,384,762	50,305,426	12,568,861	14,002,758	-	13,668,371	44,163,166	44,676,180	179,384,762				
3. The Insurance Company of the West Indies	5,628,883	5,316,144	10,848,095	5,899,646	955,144	-	-	31,647,912	6,926,373	9,311,100	2,221,681	-	2,215,743	6,023,564	4,949,451	31,647,912				
TOTAL	71,605,301	72,837,647	148,251,835	9,102,748	3,572,430	241,854	28,716,292	336,326,106	89,243,691	35,879,482	45,814,609	357,490	15,884,114	72,717,811	76,430,910	336,326,106				
GRAND TOTAL	538,264,836	785,173,248	1,043,681,756	54,841,504	57,187,442	14,325,236	58,241,080	2,551,713,102	571,022,565	176,673,245	382,050,534	6,460,450	144,513,169	523,279,407	747,715,732	2,551,713,102				

TABLE XII
STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2018

COMPANIES	FUNDS AT END OF YEAR				DEDUCTIONS			ASSETS HELD IN FUND									More or (less) than Fund Requirements
	Unearned Premium Reserve	Estimated Liability in respect of outstanding Claims	Other	Total Liability	Amount held on Deposit	Other Deductions	Fund Requirements	Trinidad and Tobago Government Securities	Fiscal Deposits	Other Trinidad and Tobago Assets	Total Trinidad and Tobago Assets	Custom Assets	Total "Liquid" Assets	Foreign Assets	Total Assets		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
LOCAL																	
1 Bankers Insurance Company (T&T) Limited	10,993,983	25,753,806	1,099,398	37,847,187	12,785,591	2,091,404	22,968,192	-	20,364,358	10,634,234	30,998,591	-	30,998,591	-	30,998,591	8,030,400	
2 Capital Insurance Limited	15,758,659	67,535,171	1,575,866	84,869,696	13,490,499	950,820	70,428,377	-	20,997,370	51,786,392	72,783,762	-	72,783,762	-	72,783,762	2,355,385	
3 Citizen Insurance Company Limited																	
4 Colonial Fire & General Insurance Company Limited	77,534,894	70,648,103	775,349	148,958,346	73,497,003	6,794,535	68,666,808	24,151,733	-	48,808,386	70,960,119	-	70,960,119	-	70,960,119	2,293,311	
5 Furness Andohage General Insurance Limited	367,148	329,516	24,599	721,263	3,651,770	423,268	-	-	-	174,989	174,989	-	174,989	-	174,989	174,989	
6 NAGCO Insurance (Trinidad and Tobago) Limited	16,318,902	47,122,472	1,101,351	64,542,725	29,150,542	4,935,821	30,456,362	11,453,915	23,000,000	13,100,309	47,554,224	4,450,714	52,004,938	-	52,004,938	21,548,576	
7 Guardian General Insurance Limited	71,463,716	66,305,200	-	137,958,996	80,682,121	16,012,191	41,264,884	-	-	20,482,858	20,482,858	-	20,482,858	42,320,483	42,803,341	21,538,657	
8 Gulf Insurance Limited	16,958,825	17,692,212	1,695,853	36,346,590	15,910,916	3,282,784	17,152,890	-	11,957,991	6,146,750	18,124,741	-	18,124,741	-	18,124,741	971,851	
9 Maritime General Insurance Company Limited	42,021,891	99,177,953	5,045,046	146,244,890	63,695,710	3,393,394	81,155,786	14,081,988	-	106,905,128	120,987,114	-	120,987,114	-	120,987,114	39,831,328	
10 Motor and General Insurance Company Limited																	
11 Motor One Insurance Company Limited	11,202,008	123,503,084	1,120,200	135,825,292	16,835,945	54,952	118,209,395	3,685,688	6,671,792	113,649,554	124,007,033	-	124,007,033	-	123,789,533	5,880,138	
12 Pan-American Life Insurance Company Trinidad and Tobago Limited	-	13,536	6,768	20,304	20,120,472	-	-	-	-	-	-	-	-	-	-	-	
13 The Reasson Insurance Company Limited	36,649,274	19,821,065	6,879,497	63,349,838	35,023,524	6,783,269	21,543,045	-	2,500,000	21,966,040	24,466,040	-	24,466,040	-	24,466,040	2,922,995	
14 The Mount Northern Insurance Company Limited	-	1,517,642	-	1,517,642	400,000	-	1,117,642	-	773,057	548,349	1,321,406	-	1,321,406	-	1,321,406	203,764	
15 The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 The New India Assurance Company (T&T) Limited	29,011,501	25,549,178	2,901,150	57,461,829	30,638,771	5,197,955	21,605,103	8,903,666	-	4,574,746	13,478,412	-	13,478,412	-	13,478,412	(8,126,691)	
17 The Presidential Insurance Company Limited	19,442,245	34,191,646	4,000,000	57,633,911	26,821,644	1,252,469	29,559,798	13,557,000	6,809,565	7,981,218	28,347,783	-	28,347,783	-	28,347,783	(1,212,015)	
18 TRINBE Insurance Company Limited	9,352,257	7,584,318	758,412	17,695,007	10,898,757	2,759,706	4,036,544	-	-	7,815,483	7,815,483	-	7,815,483	-	7,815,483	3,778,939	
19 Trinidad and Tobago Insurance Limited	70,978,812	58,535,594	8,872,352	138,386,758	58,984,040	4,761,829	74,640,889	36,081,070	-	44,878,835	80,959,905	-	80,959,905	-	80,959,905	6,319,016	
TOTAL	428,241,837	665,280,576	35,855,861	1,129,380,274	490,667,303	38,806,397	602,805,215	111,915,058	93,074,133	457,471,271	662,462,461	4,450,714	666,913,175	42,120,483	709,016,158	100,210,643	
CARIBBEAN																	
1 Many United Insurance Limited	22,531,081	24,315,102	2,490,177	49,336,360	36,948,576	1,308,625	11,079,159	-	-	3,252,000	3,252,000	-	3,252,000	-	3,252,000	(7,827,159)	
2 Signon General Insurance Inc.	44,463,164	44,676,180	-	89,139,344	38,998,830	8,075,224	41,765,290	10,015,604	17,136,579	20,671,405	47,823,588	-	47,823,588	-	47,823,588	6,058,298	
3 The Insurance Company of the West Indies Limited	6,023,564	4,049,451	-	10,073,015	5,969,084	171,925	4,832,060	-	-	7,156,049	7,682,948	-	7,682,948	-	7,682,948	2,850,942	
TOTAL	75,217,811	73,040,733	2,490,177	149,148,721	81,916,490	9,555,778	57,676,455	10,542,503	17,136,579	11,079,454	58,758,536	-	58,758,536	-	58,758,536	1,082,081	
GRAND TOTAL	503,061,648	739,221,309	38,346,038	1,278,529,000	572,583,793	48,362,175	660,481,669	122,457,561	110,210,712	468,550,725	721,220,997	4,450,714	725,671,711	42,120,483	767,774,694	107,292,724	

TABLE XIV
 UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2018

	(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	10,383,448	24,096,609	12,093,381	22,386,676	11,921,033	25,753,806	26,389,528	11,285,310	50.41	21,596,318	96.47	32,881,628	146.88	(10,494,952)	(46.88)
2. Capital Insurance Limited	18,255,853	31,676,897	17,334,525	32,598,225	10,091,604	67,535,171	59,288,945	18,337,830	56.25	12,398,963	38.04	30,736,793	94.29	1,861,432	5.71
3. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Colonial Fire General Insurance Company Limited	76,530,392	181,542,254	78,310,243	179,762,403	104,499,319	70,648,103	64,712,991	110,434,431	61.43	94,987,831	52.84	205,422,262	114.27	(25,659,859)	(14.27)
5. Furness Anchorage General Insurance Limited	336,829	3,514,063	391,747	3,459,145	1,155,169	329,516	521,167	963,518	27.85	1,115,227	32.24	2,078,745	60.09	1,380,400	39.91
6. Guardian General Insurance Limited	74,885,804	164,659,117	71,653,716	167,891,204	86,090,826	66,305,280	69,187,862	83,208,244	49.56	87,877,394	52.34	171,085,638	101.90	(3,194,433)	(1.90)
7. Gulf Insurance Limited	20,800,570	39,049,962	18,654,378	41,196,154	22,565,099	17,692,212	17,510,202	22,747,109	55.22	4,058,355	9.85	26,805,464	65.07	14,390,690	34.93
8. Maritime General Insurance Company Limited	45,532,143	79,563,249	45,173,533	79,921,859	38,785,412	99,177,953	109,707,603	28,255,762	35.35	33,813,463	42.31	62,069,225	77.66	17,852,634	22.34
9. Motor and General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Motor One Insurance Company Limited	16,983,595	23,487,145	12,322,209	28,148,531	16,113,073	117,862,634	147,813,400	(13,837,693)	(49.16)	13,224,256	46.98	(613,437)	(2.18)	28,761,968	102.18
11. NAGICO Insurance (Trinidad and Tobago) Limited	19,329,502	31,000,259	17,420,252	32,909,509	25,531,429	47,122,472	58,813,545	13,840,357	42.06	14,509,902	44.09	28,350,258	86.15	4,559,250	13.85
12. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	20,304	20,304	0	-	7,077	-	7,077	-	(7,077)	-
13. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. The Beacon Insurance Company Limited	39,999,872	57,763,146	36,649,276	61,113,742	27,774,333	26,700,562	26,717,842	27,757,053	45.42	26,079,568	42.67	53,836,621	88.09	7,277,121	11.91
15. The Great Northern Insurance Company Limited	-	-	-	-	1,129,454	1,517,642	2,250,999	396,097	-	8,117,032	-	8,513,129	-	(8,513,129)	-
16. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. The New India Assurance Company (T&T) Limited	34,311,207	53,321,482	31,912,651	55,720,038	22,670,567	25,549,177	23,643,157	24,576,588	44.11	30,106,038	54.03	54,682,626	98.14	1,037,413	1.86
18. The Presidential Insurance Company Limited	19,783,901	48,889,010	19,442,264	49,230,647	21,150,583	38,191,646	37,579,912	21,762,317	44.20	31,709,043	64.41	53,471,360	108.61	(4,240,713)	(8.61)
19. Trinidad & Tobago Insurance Limited	79,200,283	135,044,478	79,851,164	134,393,596	82,704,273	58,535,594	58,494,419	82,745,448	61.57	38,478,187	28.63	121,223,634	90.20	13,169,962	9.80
20. TRINRE Insurance Company Limited	10,326,136	21,822,251	9,352,257	22,796,130	9,596,700	8,342,750	9,683,725	8,255,725	36.22	13,212,278	57.96	21,468,003	94.17	1,328,127	5.83
TOTAL	466,659,535	895,429,921	450,561,596	911,527,860	481,778,874	671,284,823	712,335,601	440,728,095	48.35	431,290,932	47.32	872,019,027	95.67	39,508,833	4.33
CARIBBEAN															
1. Massy United Insurance Limited	20,541,077	51,800,201	22,531,081	49,810,197	32,011,892	26,805,279	21,668,596	37,148,575	74.58	43,589,691	87.51	80,738,266	162.09	(30,928,069)	(62.09)
2. Sagcor General Insurance	45,435,341	85,603,539	44,163,166	86,875,714	50,305,426	44,676,180	42,852,907	52,128,699	60.00	23,368,517	26.90	75,497,216	86.90	11,378,498	13.10
3. The Insurance Company of the West Indies	5,628,883	10,848,095	6,023,564	10,453,414	6,926,373	4,949,451	8,316,144	3,559,680	34.05	5,633,135	53.89	9,192,815	87.94	1,260,599	12.06
TOTAL	71,605,301	148,251,835	72,717,811	147,139,325	89,243,691	76,430,910	72,837,647	92,836,954	169	72,591,343	168	165,428,297	337	(18,288,972)	(12.43)
GRAND TOTAL	538,264,836	1,043,681,756	523,279,407	1,058,667,185	571,022,565	747,715,732	785,173,248	533,565,049	48.35	503,882,275	47.32	1,037,447,323	95.67	21,219,861	4.33

TABLE XV
REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG TERM OR MOTOR INSURANCE - 2018

COMPANIES	REVENUE										EXPENDITURE					TOTAL
	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 END OF YEAR		
	Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. Bankers Insurance Company (T&T) Limited	1,364,824	8,383,355	2,319,996	7,036,216	112,865	81,747	4,105,100	23,404,102	1,684,934	2,812,566	7,114,182	49,960	1,304,406	2,286,225	8,151,828	23,404,101
2. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Capital Insurance Limited	25,148	-	89,456	47,658	-	-	-	199,662	-	-	-	-	138,342	21,320	-	199,662
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Fire & General Insurance Company Limited	6,681,431	11,148,112	17,794,890	9,421,492	708,936	-	204,254	45,959,115	3,886,691	9,795,122	6,420,432	-	6,499,166	6,973,495	12,384,209	45,959,115
6. Export Import Bank of Trinidad and Tobago Company Limited	74,691	-	-	983,549	792,386	-	-	1,850,625	-	-	545,631	-	1,298,902	6,092	-	1,850,625
7. Farness Anchorage General Insurance Limited	12,802,145	5,468,408	3,581,884	20,352,710	(2,698,141)	339,079	7,411,001	47,257,086	3,649,097	5,605,377	8,931,619	-	10,761,583	12,501,304	5,808,706	47,257,086
8. Guardian General Insurance Limited	21,424,805	440,034,538	37,550,761	63,612,211	3,825,664	53,852	11,602,125	578,103,957	8,207,616	30,008,219	52,292,647	7,077,253	348,747,769	24,935,995	106,834,456	578,103,956
9. Guardian Life of the Caribbean Limited	29,155,211	12,906,617	-	273,534,111	2,280,387	(12,057)	-	317,864,270	155,124,823	(28,397,149)	25,709,986	72,173,023	51,929,910	35,120,616	6,203,051	317,864,269
10. Gulf Insurance Limited	5,452,079	4,659,382	4,232,708	10,311,437	-	-	-	24,655,606	1,679,161	3,742,148	-	-	8,829,586	5,800,077	4,604,634	24,655,607
11. Maritime General Insurance Company Limited	6,038,170	20,673,914	10,772,161	7,788,338	1,336,267	-	7,349,400	53,958,251	2,888,900	9,091,242	10,631,658	-	93,698	5,871,475	25,381,278	53,958,249
12. Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. NAGCO Insurance (Trinidad and Tobago) Limited	9,423,076	15,474,443	11,359,417	21,811,413	1,486,698	4,317,215	5,871,384	69,743,647	13,542,851	8,789,328	14,649,965	2,852,249	4,441,579	11,609,739	15,007,935	69,743,646
15. Pan American Life Insurance CO. Trinidad and Tobago Limited	1,672,093	4,787,773	710,701	30,234,053	4,298,411	(3,786,291)	3,852,559	41,769,300	21,235,713	2,389,669	11,123,498	(448,595)	1,234,026	1,518,075	4,716,914	41,769,300
16. The Beacon Insurance Company Limited	19,088,505	21,020,848	21,493,572	26,222,618	1,831,992	328,593	8,541,064	98,527,192	8,222,893	12,134,362	30,019,811	925,358	5,882,055	20,375,248	21,267,465	98,527,192
17. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. The New India Assurance Company (T&T) Limited	3,777,690	5,812,675	5,108,903	3,364,455	205,502	-	1,108,208	19,377,432	1,683,316	3,894,792	1,345,258	-	346,691	3,511,526	8,395,849	19,377,432
20. Trinidad & Tobago Insurance Limited	9,817,503	15,050,760	16,079,333	45,792,378	11,834,506	-	-	98,574,479	24,418,365	10,414,887	24,028,565	-	13,957,202	9,879,070	15,876,390	98,574,479
21. TRINRE Insurance Company Limited	5,189,510	9,027,919	19,355,420	12,661,435	271,687	-	1,512,354	47,418,325	5,943,136	7,531,874	15,734,819	247,745	3,425,753	5,977,284	8,557,694	47,418,325
TOTAL	131,984,881	574,448,745	150,449,201	532,573,474	26,287,160	1,322,138	31,257,449	1,468,623,048	252,167,516	77,812,438	207,947,481	82,876,994	458,590,668	145,837,542	243,390,469	1,468,623,043
CARIBBEAN																
1. Massy United Insurance Limited	15,009,288	40,808,118	23,354,300	32,966,503	1,481,204	227,703	33,735,404	147,582,521	12,842,552	8,909,526	18,831,673	387,665	43,340,425	14,339,152	48,931,528	147,582,521
2. Sagico General Insurance Company Limited	18,785,159	20,350,820	22,415,501	30,855,045	3,132,012	-	7,203,436	102,741,973	9,995,136	18,659,689	19,152,504	-	16,897,491	19,556,935	18,480,218	102,741,973
3. Sagico Life Inc.	16,589,841	8,652,566	-	237,928,987	14,375,894	4,439,014	-	281,986,302	158,776,365	15,506,535	12,588,470	2,074,630	21,153,534	62,103,833	9,982,935	281,986,302
3. The Insurance Company of the West Indies	42,564	-	328,941	76,528	-	-	71,893	519,926	34,278	203,311	-	-	149,719	121,977	10,641	519,926
TOTAL	50,426,852	69,811,504	46,098,742	301,827,063	18,989,110	4,666,717	41,010,733	532,830,722	181,648,331	43,279,061	50,372,647	2,462,295	81,541,169	96,121,807	77,405,322	532,830,722
GRAND TOTAL	182,411,734	644,260,249	196,547,944	834,400,537	45,276,270	5,988,855	92,568,181	2,001,453,770	433,815,847	121,091,499	258,320,128	85,339,290	540,131,836	241,959,439	320,795,731	2,001,453,765

TABLE XXV(2)
REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2018

COMPANIES	REVENUE										EXPENDITURE					AMOUNT OF FUND AT END OF YEAR		TOTAL
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends and Rents	Other	Profit and Loss Adjustments	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfers to Profit and Loss Account	Unearned	Outstanding			
	Unearned Premium Reserve	Outstanding Claims Reserve												Premium Reserve	Claims Reserve			
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1. Bankers Insurance Company (T&T) Limited	11,748,272	34,772,884	31,132,825	9,984,853	451,817	327,246	14,165,639	102,583,536	13,605,967	10,708,475	28,479,449	200,000	1,304,406	14,379,606	33,905,634	102,583,536		
2. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Capital Insurance Limited	18,279,001	59,288,945	31,723,955	89,456	4,126,137	93,488	-	113,600,982	10,091,604	1,488,787	10,910,176	-	6,219,399	17,355,845	67,535,171	113,600,982		
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5. Colonial Fire & General Insurance Company Limited	83,211,823	75,861,103	190,963,746	17,794,890	8,829,248	-	17,743,801	394,404,611	108,386,010	31,242,092	79,961,293	-	6,499,166	85,283,738	83,032,312	394,404,611		
6. Export Import Bank of Trinidad and Tobago Company Limited	74,691	-	983,549	-	792,386	-	-	1,850,625	-	-	545,631	-	1,298,902	6,092	-	1,850,625		
7. Furness Anchorage General Insurance Limited	13,138,974	5,989,575	23,866,773	3,581,884	(2,873,158)	361,074	7,411,001	51,476,123	4,804,266	5,686,754	9,964,869	-	11,988,961	12,893,051	6,138,222	51,476,123		
8. Guardian General Insurance Limited	96,310,609	509,222,401	228,271,328	37,856,800	7,830,999	56,319	13,052,937	892,601,392	94,298,442	57,095,714	113,388,584	9,341,434	348,747,769	96,589,712	173,139,737	892,601,392		
9. Guardian Life of the Caribbean Limited	29,155,211	12,906,617	273,534,111	-	2,280,387	(12,057)	-	317,864,272	155,124,823	(28,397,149)	25,709,996	72,173,023	51,929,910	35,120,616	6,203,051	317,864,272		
10. Gulf Insurance Limited	26,252,649	22,169,584	49,361,399	4,232,708	-	-	-	102,016,340	24,244,260	7,800,503	-	-	23,220,276	24,454,455	22,296,846	102,016,340		
11. Maritime General Insurance Company Limited	51,570,313	130,381,517	87,351,587	10,772,161	14,987,159	-	7,349,400	302,412,138	41,674,312	27,545,953	25,990,410	1,689,774	29,907,449	51,045,008	124,559,231	302,412,138		
12. Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13. Motor One Insurance Company Limited	16,983,595	147,813,400	23,487,145	-	2,322,041	3,507,466	-	194,113,647	16,113,073	1,060,957	12,163,299	258,934	34,332,541	12,322,209	117,862,634	194,113,647		
14. NAGICO Insurance (Trinidad and Tobago) Limited	28,752,578	74,287,987	52,811,671	28,526,820	3,599,722	5,306,082	5,871,384	199,156,245	39,074,280	20,497,613	34,018,985	3,303,304	11,651,665	28,479,992	62,130,407	199,156,245		
15. Pan American Life Insurance CO. Trinidad and Tobago Limited	1,672,093	4,808,078	30,234,053	710,701	4,004,065	(4,066,233)	3,852,559	41,815,316	21,235,713	2,389,669	11,130,576	(525,348)	1,329,413	1,518,075	4,737,218	41,815,316		
16. The Beacon Insurance Company Limited	59,088,377	47,738,690	83,985,764	37,900,290	3,683,478	660,684	8,541,064	241,598,347	35,997,226	24,281,403	60,359,056	2,143,839	13,824,272	57,024,524	47,968,027	241,598,347		
17. The Great Northern Insurance Company Limited	-	2,250,999	-	-	857,299	8,059,465	-	11,167,763	1,129,454	-	8,117,032	-	403,635	-	1,517,642	11,167,763		
18. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19. The New India Assurance Company (T&T) Limited	38,088,897	29,455,832	56,685,937	5,110,286	1,447,348	-	1,108,208	131,896,508	24,353,883	12,681,919	22,665,554	-	2,625,949	35,424,177	34,145,026	131,896,508		
20. The Presidential Insurance Company Limited	19,783,901	37,579,912	48,889,010	-	2,654,836	1,111,986	473,890	110,493,535	21,150,583	3,288,932	28,420,111	-	-	19,442,264	38,191,646	110,493,535		
21. Trinidad & Tobago Insurance Limited	89,017,785	73,545,179	180,836,856	16,086,461	21,272,325	-	-	380,758,606	107,122,638	29,737,826	43,190,941	-	36,564,983	89,730,234	74,411,984	380,758,606		
22. TRINRE Insurance Company Limited	15,515,646	18,711,644	33,883,687	23,540,648	1,036,082	-	1,512,354	94,200,060	15,539,856	11,496,755	29,167,444	394,995	5,371,025	15,329,541	16,900,444	94,200,060		
TOTAL	598,644,416	1,286,784,136	1,428,003,395	196,187,958	77,902,172	15,405,520	81,082,237	4,684,010,044	733,946,390	318,606,202	544,183,405	88,979,955	587,219,723	596,399,138	914,675,211	3,684,010,044		
CARIBBEAN																		
1. Massey United Insurance Limited	35,550,366	62,476,714	84,766,704	23,354,300	3,808,617	469,557	62,451,696	272,877,953	44,854,443	22,909,047	48,421,844	745,155	43,340,425	36,870,233	75,736,807	272,877,953		
2. Sagico General Insurance Company Limited	64,220,500	63,203,727	116,458,584	25,618,603	5,421,885	-	7,203,436	282,126,735	60,300,562	31,228,550	33,155,262	-	30,565,862	63,720,101	63,156,398	282,126,735		
3. Sagico Life Inc.	16,589,841	8,652,566	237,928,987	-	14,375,894	4,439,014	-	281,986,302	158,776,365	15,506,535	12,388,470	2,074,630	21,153,534	62,103,833	9,982,935	281,986,302		
4. The Insurance Company of the West Indies	5,671,447	8,316,144	10,924,623	6,228,587	955,144	-	71,893	32,167,838	6,960,651	9,514,411	2,221,681	-	2,345,462	6,145,541	4,960,092	32,167,838		
TOTAL	122,032,153	142,649,151	450,078,897	55,201,490	24,561,540	4,908,571	69,727,025	869,158,828	270,892,021	79,158,543	96,187,256	2,819,785	97,425,283	168,839,708	153,336,232	869,158,828		
GRAND TOTAL	720,676,569	1,429,433,497	1,878,082,292	251,389,448	102,463,712	20,314,091	150,809,262	4,553,168,872	1,004,838,411	297,764,745	640,370,662	91,799,740	684,645,006	765,238,846	1,068,511,463	4,553,168,872		

TABLE XVI
REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2018

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 Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL																
1. Bankers Insurance Company (T&T) Limited	84,623	77,042	1,936,221	1,985,114	65,737	47,613	2,129,648	6,325,998	82,589	1,511,836	4,143,632	29,099	-	509,871	48,971	6,325,998
2. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Capital Insurance Limited	23,148	-	47,058	89,456	-	-	-	159,662	-	-	-	-	138,342	21,320	-	159,662
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Fire & General Insurance Company Limited	4,643,279	1,236,644	4,585,817	17,223,189	492,678	-	28,181,607	1,276,766	8,654,050	4,461,898	-	5,387,519	4,738,589	3,662,785	28,181,607	
6. Furness Anchorage General Insurance Limited	4,681,615	531,054	5,238,478	2,185,148	(1,450,333)	182,266	-	11,368,228	613,165	2,483,356	1,753,175	-	1,911,253	3,634,251	11,368,228	
7. Guardian General Insurance Limited	9,223,020	392,494,808	23,110,103	32,038,225	2,240,968	25,399	-	459,132,522	9,420,506	21,540,564	36,005,502	6,108,804	308,869,674	12,570,243	459,132,522	
8. Gulf Insurance Limited	2,554,956	699,504	2,924,987	2,916,891	-	-	-	9,096,338	(392,391)	2,305,461	-	-	3,755,712	2,577,988	9,096,338	
9. Maritime General Insurance Company Limited	3,443,830	4,362,227	3,310,435	10,445,398	567,981	-	4,179,084	26,308,954	793,936	8,078,997	8,823,157	-	-	3,372,139	26,308,954	
10. NAGICO Insurance (Trinidad and Tobago) Limited	7,119,069	6,216,344	17,137,443	9,044,366	1,168,114	4,224,645	-	44,909,980	3,325,014	7,419,186	11,039,196	3,100,793	2,558,869	8,814,770	44,909,981	
11. Pan American Life Insurance CO. Trinidad and Tobago Limited	-	229,845	-	-	3,459,990	(3,168,931)	-	520,903	-	-	80,116	(868,842)	1,079,785	-	520,903	
12. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. The Beacon Insurance Company Limited	6,632,478	1,950,205	7,374,750	16,408,105	1,210,288	217,083	7,633,840	41,426,749	2,625,199	8,337,501	19,832,307	209,662	-	7,748,211	41,426,749	
14. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. The New India Assurance Company (T&T) Limited	2,715,338	2,053,792	1,713,977	5,058,300	102,193	-	-	11,643,599	1,229,676	3,702,035	685,324	-	309,250	2,639,303	11,643,599	
17. Trinidad & Tobago Insurance Limited	6,548,024	3,504,396	(2,107,704)	13,863,475	7,984,770	-	-	29,792,961	1,985,143	7,595,998	16,212,132	-	(6,020,027)	6,663,603	29,792,961	
18. TRINRE Insurance Company Limited	932,090	226,414	2,651,202	12,988,432	59,719	-	-	16,857,857	469,834	4,364,504	8,062,650	20,858	1,917,412	1,731,559	16,857,857	
TOTAL	48,601,470	413,582,273	67,922,767	124,246,099	15,902,104	1,528,075	13,942,572	685,725,359	21,429,437	75,993,487	111,099,089	8,600,374	319,907,789	55,021,846	93,673,337	685,725,360
CARIBBEAN																
1. Massy United Insurance Limited	3,479,068	1,907,397	6,847,932	23,011,459	307,682	41,094	-	35,594,632	2,163,513	1,850,722	3,911,789	207,413	21,185,747	2,978,585	3,296,862	35,594,632
2. Sagcor General Insurance Company Limited	5,971,679	1,545,812	4,344,355	19,680,027	2,258,222	-	7,203,436	41,003,531	2,351,145	13,702,368	13,809,206	-	-	6,330,843	4,809,969	41,003,531
3. The Insurance Company of the West Indies	15,504	-	(46,608)	271,646	-	-	71,893	312,435	33,998	175,063	-	-	-	92,733	10,641	312,435
TOTAL	9,466,251	3,453,209	11,145,679	42,963,132	2,565,904	41,094	7,275,329	76,910,598	4,548,656	15,728,153	17,720,995	207,413	21,185,747	9,402,161	8,117,472	76,910,598
GRAND TOTAL	58,067,721	417,035,482	79,068,446	167,209,231	18,468,008	1,569,169	21,217,901	762,635,956	25,978,092	91,721,640	128,820,085	8,807,787	341,093,536	64,424,007	101,790,809	762,635,957

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2018

COMPANIES	REVENUE											EXPENDITURE					TOTAL
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR			
	Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
LOCAL																	
1. Bankers Insurance Company (T&T) Limited	53,791	1,679,074	316,211	215,130	7,861	5,694	1,092,210	3,369,970	195,623	187,805	495,514	3,480	-	38,474	2,449,074	3,369,970	
2. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5. Colonial Fire & General Insurance Company Limited	355,567	300,378	738,637	486,895	37,728	-	-	1,919,205	250,641	311,129	341,677	-	571,394	362,528	81,836	1,919,205	
6. Export Import Bank of Trinidad and Tobago Company Limited	74,691	-	983,549	-	792,386	-	-	1,850,625	-	-	545,631	-	1,298,902	6,092	-	1,850,625	
7. Furness Anchorage General Insurance Limited	2,269,130	275,623	4,327,975	1,349,762	(743,100)	93,386	4,213,187	11,785,963	19,103	1,368,795	5,257,197	-	2,649,902	2,214,895	276,171	11,785,963	
8. Guardian General Insurance Limited	1,801,436	702,685	8,182,992	1,718,769	71,856	581	-	12,478,319	1,204,783	2,329,362	3,048,266	195,635	3,225,286	1,685,063	789,925	12,478,319	
9. Gulf Insurance Limited	36,003	16,720	1,405,390	-	-	-	-	1,458,113	8,625	25,138	-	-	1,151,540	265,577	7,233	1,458,113	
10. Maritime General Insurance Company Limited	216,858	494,411	127,432	125,607	21,864	-	-	986,172	88,827	98,999	114,683	-	93,186	239,291	351,186	986,172	
11. NAGICO Insurance (Trinidad and Tobago) Limited	664,140	2,618,303	1,071,314	391,578	73,022	920,344	4,838,939	10,577,640	9,009,392	421,800	690,094	70,157	-	987,314	(601,118)	10,577,639	
12. Pan-American Life Insurance CO. Trinidad and Tobago Limited	1,672,093	4,525,096	30,234,053	710,701	344,182	(164,697)	3,852,559	41,173,988	21,235,713	2,389,669	11,031,938	544,356	-	1,518,075	4,454,237	41,173,988	
13. The Beacon Insurance Company Limited	861,648	439,899	2,082,081	2,584,966	209,413	37,561	859,400	7,074,968	266,500	1,466,387	3,431,531	36,277	-	1,517,639	356,634	7,074,968	
14. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17. Trinidad and Tobago Insurance Limited	229,947	2,902,860	32,977,735	69,974	2,325,063	-	-	38,505,580	21,022,392	1,900,419	4,720,766	-	7,535,655	-	3,326,348	38,505,580	
18. TRINRE Insurance Company Limited	295,429	66,836	369,774	1,157,035	8,329	-	-	1,897,403	382,470	171,803	742,459	-	396,244	147,826	56,601	1,897,403	
19. Guardian Life of the Caribbean Limited	29,155,211	12,906,617	273,534,111	-	2,280,387	(12,087)	-	317,864,270	155,124,823	(28,397,149)	25,709,996	72,173,023	51,929,910	35,120,616	6,203,051	317,864,270	
TOTAL	37,685,944	26,928,503	356,351,254	8,810,417	5,428,991	880,812	14,856,295	450,942,217	208,808,892	(17,725,842)	56,129,752	73,022,928	68,851,918	44,103,389	17,751,179	450,942,216	
CARIBBEAN																	
1. Massy United Insurance Limited	3,945,452	18,211,120	511,750	14,661	22,993	9,913	568,376	23,284,266	521,890	138,306	292,330	3,532	21,356,858	222,591	748,759	23,284,266	
2. Sagico General Insurance Company Limited	4,190,559	8,510,073	9,053,215	2,621,054	392,215	-	-	24,767,116	2,075,034	2,138,579	2,398,427	-	7,872,018	4,676,722	5,606,336	24,767,116	
3. Sagico Life Inc.	16,589,841	8,652,566	237,928,987	-	14,375,894	4,439,014	-	281,986,302	158,776,365	15,506,535	12,388,470	2,074,630	21,153,534	62,103,833	9,982,935	281,986,302	
4. The Insurance Company of the West Indies	367	-	1,332	1,311	-	-	-	3,010	-	248	-	-	2,451	311	-	3,010	
TOTAL	24,726,219	35,373,759	247,495,283	2,637,026	14,791,103	4,448,927	568,376	330,040,694	161,373,289	17,783,667	15,079,227	2,076,162	50,384,861	67,003,457	16,338,030	330,040,694	
GRAND TOTAL	62,412,164	62,302,262	603,846,537	11,447,443	20,220,094	5,329,739	15,424,672	780,982,911	370,182,182	57,826	71,208,979	75,101,090	119,236,779	111,106,846	34,089,209	780,982,910	

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2018

COMPANIES	REVENUE												EXPENDITURE					FUND AT END OF YEAR		TOTAL
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	Reserve for Unearned Premium	Reserve for Outstanding Claims					
	Unearned Premium	Outstanding Claims														Reserve for Unearned Premium	Reserve for Outstanding Claims			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$					
LOCAL																				
1. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
2. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
3. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
4. Colonial Fire & General Insurance Company Limited	355,567	300,378	738,637	486,895	37,728	-	1,919,205	250,641	311,129	341,677	-	571,394	362,528	81,836	1,919,205					
5. Export Import Bank of Trinidad and Tobago Company Limited	74,691	-	983,549	-	792,386	-	1,850,625	-	-	545,631	-	1,298,902	6,092	-	1,850,625					
6. Furness Anchorage General Insurance Limited	715,658	165,572	1,188,215	393,767	(610,208)	76,686	4,213,187	6,142,877	-	286,126	4,816,158	-	836,315	204,278	6,142,877					
7. Guardian General Insurance Limited	811,074	368,410	2,331,621	224,802	32,922	12	3,768,842	674,712	456,762	934,576	47,138	521,702	848,772	285,180	3,768,842					
8. Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
9. Maritime General Insurance Company Limited	216,858	494,411	127,432	125,607	21,864	-	986,172	88,827	98,999	114,683	-	93,186	239,291	351,186	986,172					
10. NAGCO Insurance (Trinidad and Tobago) Limited	761,030	2,618,303	1,071,314	391,578	73,022	92,156	4,807,840	9,815,243	390,702	690,094	70,157	-	256,017	(601,118)	9,815,243					
11. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
12. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
13. The Beacon Insurance Company Limited	861,648	439,899	2,082,081	2,584,966	209,413	37,561	859,400	7,074,968	266,500	1,466,387	3,431,531	36,277	1,517,639	356,634	7,074,968					
14. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
16. The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
17. Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
18. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
19. Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
TOTAL	3,796,527	4,386,973	8,522,849	4,207,615	557,127	206,415	9,880,427	31,557,932	10,290,072	3,010,105	10,874,350	153,572	2,485,184	4,066,653	677,996	31,557,931				
CARIBBEAN																				
1. Massy United Insurance Limited	401,773	424,198	511,750	14,661	22,993	9,913	542,121	1,927,408	521,890	138,306	292,330	3,532	-	222,591	748,759	1,927,408				
2. Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3. Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4. The Insurance Company of the West Indies	367	-	1,332	1,311	-	-	3,010	-	-	248	-	-	2,451	311	-	3,010				
TOTAL	402,140	424,198	513,081	15,972	22,993	9,913	542,121	1,930,418	521,890	138,554	292,330	3,532	2,451	222,902	748,759	1,930,418				
GRAND TOTAL	4,198,666	4,811,170	9,035,931	4,223,587	580,120	216,328	10,422,548	33,488,350	10,811,962	3,148,658	11,166,681	157,104	2,487,635	4,289,556	1,426,755	33,488,349				

TABLE XVIII
REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2018

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	1,222,992	6,617,239	3,592,503	-	28,010	20,288	883,242	12,364,275	1,404,588	711,152	1,765,540	12,399	1,029,003	1,842,278	5,599,315	12,364,275	
2. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Colonial Fire & General Insurance Company Limited	1,630,628	9,538,081	3,900,006	30,703	173,018	-	204,254	15,476,690	2,311,167	657,557	1,566,929	-	507,164	1,835,632	8,598,241	15,476,690	
4. Fumess Anchorage General Insurance Limited	5,829,686	4,661,731	10,743,218	46,974	(501,722)	63,052	3,197,814	24,040,753	3,016,829	1,750,391	1,903,045	-	6,174,501	6,636,480	4,559,507	24,040,753	
5. Guardian General Insurance Limited	8,444,276	45,166,576	27,619,634	3,258,763	1,425,986	29,077	11,372,338	97,316,651	9,978,736	5,352,152	11,868,376	683,916	20,317,065	8,839,335	40,277,070	97,316,651	
6. Gulf Insurance Limited	2,405,491	3,592,175	5,732,122	1,315,817	-	-	-	13,045,605	1,864,623	1,361,436	-	-	3,840,372	2,634,742	3,344,432	13,045,605	
7. Maritime General Insurance Company Limited	2,328,169	11,061,738	4,136,799	162,089	709,762	-	3,017,863	21,416,420	1,994,478	845,062	1,601,820	-	-	2,221,431	14,753,629	21,416,420	
8. NAGICO Insurance (Trinidad and Tobago) Limited	1,639,867	6,639,797	3,602,656	1,923,473	245,562	(922,310)	964,947	14,093,992	1,208,445	880,845	2,320,674	(318,700)	1,882,710	1,163,119	6,956,900	14,093,992	
9. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	32,832	-	-	494,240	(452,664)	-	74,408	-	-	11,444	(124,109)	154,241	-	32,832	74,408	
10. The Beacon Insurance Company Limited	7,283,764	16,589,515	10,995,434	28,200	209,483	37,573	47,824	35,191,793	4,263,267	1,109,369	3,432,674	378,208	3,139,173	6,481,847	16,387,255	35,191,793	
11. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. The New India Assurance Company (T&T) Limited	1,053,423	3,756,661	1,632,475	7,678	103,071	-	1,108,208	7,661,515	453,640	183,680	652,736	-	-	855,845	5,515,614	7,661,515	
14. Trinidad & Tobago Insurance Limited	2,667,313	8,409,511	5,881,659	1,178,338	763,317	-	-	18,900,139	1,062,031	888,878	1,549,824	-	3,721,901	2,743,353	8,934,151	18,900,139	
15. TRINRE Insurance Company Limited	3,902,095	8,697,536	8,453,053	4,269,446	190,408	-	1,512,354	27,024,912	5,089,381	2,663,478	6,186,714	226,887	708,829	3,978,273	8,171,350	27,024,912	
TOTAL	38,407,705	124,763,412	86,289,559	12,221,481	3,841,135	(1,224,984)	22,308,844	286,607,152	32,647,185	16,404,000	32,859,777	858,601	41,474,958	39,232,336	121,130,296	286,607,154	
CARIBBEAN																	
1. Massy United Insurance Limited	6,333,994	20,289,944	24,097,516	183,379	1,082,715	134,232	29,253,099	81,374,877	7,067,009	6,512,594	13,765,383	166,305	-	10,481,486	43,382,101	81,374,877	
2. Sagikor General Insurance Company Limited	7,322,700	10,089,866	14,918,868	106,533	408,065	-	-	32,846,032	4,848,818	2,213,967	2,495,351	-	8,260,333	7,084,571	7,942,992	32,846,032	
3. The Insurance Company of the West Indies	9,042	-	65,396	26,219	-	-	-	100,657	-	12,549	-	-	71,306	16,802	100,657		
TOTAL	13,665,736	30,379,810	39,081,780	316,131	1,490,780	134,232	29,253,099	114,321,567	11,915,827	8,739,110	16,260,734	166,305	8,331,639	17,582,859	51,325,093	114,321,566	
GRAND TOTAL	52,073,441	155,143,222	125,371,339	12,537,612	5,331,915	(1,090,752)	51,561,943	400,928,719	44,563,012	25,143,110	49,120,511	1,024,906	49,806,597	56,815,195	174,455,389	400,928,720	

TABLE XIX
REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2018

COMPANIES	REVENUE												EXPENDITURE					TOTAL
	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				
	Unearned	Outstanding												Reserve for	Reserve for			
	Premium Reserve	Claims Reserve	Unearned Premium	Outstanding Claims														
LOCAL																		
1. British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3. Colonial Fire & General Insurance Company Limited	26,815	12,140	97,177	-	2,845	-	138,977	800	69,715	25,768	-	18,777	11,777	12,140	138,977			
4. Fumess Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5. Guardian General Insurance Limited	142,541	9,060	785,202	10,128	11,730	(1)	1,067,273	300,000	66,959	285,801	10,470	-	149,304	254,739	1,067,273			
6. Maritime General Insurance Company Limited	-	72,000	636	-	109	-	72,745	-	111	122	-	512	0	72,000	72,745			
7. Mega Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8. NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
9. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
10. The Beacon Insurance Company Limited	2,452,266	1,595	1,249,822	34	22,592	4,052	3,730,361	5,145	124,994	370,207	57,264	489,824	2,663,149	19,778	3,730,361			
11. The New India Assurance Company (T&T) Limited	-	-	8,746	21,865	-	-	30,611	-	2,777	3,497	-	24,139	199	-	30,611			
12. Trinidad and Tobago Insurance Limited	4,810	-	14,127	15,540	4,668	-	39,146	-	5,303	9,478	-	24,365	-	-	39,146			
TOTAL	2,626,433	94,795	2,155,710	47,567	41,945	4,051	108,612	5,079,113	305,945	269,859	694,873	67,734	557,617	2,824,429	358,657	5,079,113		
CARIBBEAN																		
1. Massy United Insurance Limited	72,545	332,141	28,840	-	1,296	57,440	3,913,929	4,406,190	3,024,089	7,794	16,474	199	-	12,544	1,345,089	4,406,190		
2. Sigcor General Insurance Company Limited	111,413	-	353,889	-	9,849	-	-	475,151	400	43,107	60,227	-	207,574	163,843	-	475,151		
3. The Insurance Company of the West Indies	17,651	-	56,408	29,765	-	-	-	103,824	280	15,451	-	-	75,962	12,131	-	103,824		
TOTAL	201,609	332,141	439,137	29,765	11,145	57,440	3,913,929	4,985,165	3,024,769	66,352	76,701	199	283,536	188,518	1,345,089	4,985,165		
GRAND TOTAL	2,828,042	426,935	2,594,847	77,332	53,089	61,491	4,022,541	10,064,278	3,330,714	336,211	771,574	67,933	841,153	3,012,947	1,703,746	10,064,278		

TABLE XIXA
REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2018

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	12,989,519	2,526,937	251,765,128	-	2,022,233	(10,692)	-	269,293,126
3.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	1,672,093	4,525,096	30,234,053	710,701	344,182	(164,697)	3,852,559	41,173,988
4.	Trinidad and Tobago Insurance Limited	4,994	2,819,604	31,496,045	69,974	2,214,642	-	-	36,605,259
	TOTAL	14,666,606	9,871,638	313,495,226	780,675	4,581,057	(175,389)	3,852,559	347,072,373
	CARIBBEAN								
1.	Sagicor Life Inc.	8,007,438	8,089,908	216,199,460	-	12,921,533	1,584,618	-	246,802,957
	TOTAL	8,007,438	8,089,908	216,199,460	-	12,921,533	1,584,618	-	246,802,957
	GRAND TOTAL	22,674,044	17,961,546	529,694,686	780,675	17,502,590	1,409,229	3,852,559	593,875,330

EXPENDITURE

	COMPANIES	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUNDS AT END OF YEAR		TOTAL
							Reserve for Unearned Premium	Reserve for Outstanding Claims	
		\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL								
1.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	132,250,115	-	22,799,463	50,863,109	37,212,091	20,833,885	5,334,464	269,293,126
3.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	21,235,713	2,389,669	11,031,938	544,356	-	1,518,075	4,454,237	41,173,988
4.	Trinidad and Tobago Insurance Limited	20,507,273	1,761,363	4,496,568	-	6,692,492	-	3,147,563	36,605,259
	TOTAL	173,993,101	4,151,031	38,327,969	51,407,465	43,904,583	22,351,960	12,936,263	347,072,373
	CARIBBEAN								
1.	Sagicor Life Inc.	146,282,337	11,448,366	11,489,977	1,048,625	14,014,355	53,505,016	9,014,281	246,802,958
	TOTAL	146,282,337	11,448,366	11,489,977	1,048,625	14,014,355	53,505,016	9,014,281	246,802,958
	GRAND TOTAL	320,275,438	15,599,398	49,817,946	52,456,091	57,918,938	75,856,976	21,950,544	593,875,330

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2018

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	3,418	10,000	1,191,281	119,752	11,256	8,153	-	1,343,859	2,134	401,773	709,497	4,983	275,403	(104,398)	54,468	1,343,859	
2. Colonial Fire & General Insurance Company Limited	25,142	60,869	99,855	54,103	2,667	-	-	242,636	47,317	102,671	24,160	-	14,312	24,969	29,207	242,636	
3. Furness Anchorage General Insurance Limited	21,714	-	43,039	-	(2,986)	375	-	62,142	-	2,835	17,602	-	26,027	15,678	-	62,142	
4. Guardian General Insurance Limited	1,813,532	1,661,410	3,914,280	524,876	75,124	(1,204)	121,174	8,109,192	(12,696,409)	719,182	1,084,702	78,428	16,335,745	1,692,050	895,493	8,109,192	
5. Gulf Insurance Limited	455,629	350,983	248,938	-	-	-	-	1,055,550	198,304	50,113	-	-	81,962	321,770	403,401	1,055,550	
6. Maritime General Insurance Company Limited	49,313	4,683,538	213,037	39,067	36,551	-	152,453	5,173,959	11,659	68,072	91,875	-	-	38,615	4,963,738	5,173,960	
7. NAGCO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	94,537	67,498	162,035	-	67,497	-	-	-	94,537	-	162,034	
8. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9. The Beacon Insurance Company Limited	1,858,349	2,039,634	4,520,531	2,472,267	180,216	32,324	-	11,103,321	1,062,782	1,096,111	2,953,092	243,947	1,953,058	1,964,402	1,829,929	11,103,321	
10. The New India Assurance Company (T&T) Limited	8,929	2,222	9,257	21,059	239	-	-	41,706	-	6,301	3,701	-	13,302	16,180	2,223	41,706	
11. Trinidad & Tobago Insurance Limited	367,408	233,992	9,026,561	952,085	756,688	-	-	11,336,653	348,799	24,289	1,536,365	-	8,695,309	472,114	259,778	11,336,653	
12. TRINRE Insurance Company Limited	59,896	37,113	587,406	940,507	13,231	-	-	1,638,153	1,471	332,089	742,996	-	403,268	119,626	38,703	1,638,153	
TOTAL	4,663,330	9,079,761	19,854,184	5,123,637	1,072,986	134,184	341,125	40,269,207	(11,023,943)	2,870,933	7,163,990	327,357	27,798,385	4,655,543	8,476,940	40,269,205	
CARIBBEAN																	
1. Massey United Insurance Limited	1,178,228	67,517	1,480,466	144,802	66,518	(14,976)	-	2,922,555	66,050	400,111	845,696	10,217	797,819	643,945	158,717	2,922,555	
2. Sagcor General Insurance Company Limited	1,188,808	205,069	2,184,718	7,887	63,661	-	-	3,650,143	719,739	561,668	389,293	-	557,566	1,300,956	120,921	3,650,143	
TOTAL	2,367,036	272,586	3,665,184	152,689	130,179	(14,976)	-	6,572,698	785,789	961,779	1,234,989	10,217	1,355,385	1,944,901	279,638	6,572,698	
GRAND TOTAL	7,030,366	9,352,347	23,519,368	5,276,326	1,203,165	119,209	341,125	46,841,905	(10,238,153)	3,832,711	8,398,979	337,574	29,153,771	6,600,444	8,756,578	46,841,904	

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2018

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	3,418	10,000	1,191,281	119,752	11,256	8,153	-	1,343,859	2,134	401,773	709,497	4,983	275,403	(104,398)	54,468	1,343,859		
2. Colonial Fire & General Insurance Company Limited	192	-	2,625	9,277	20	-	-	12,114	-	3,938	185	-	7,799	192	-	12,114		
3. Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Guardian General Insurance Limited	1,813,532	1,604,604	3,579,152	524,876	61,808	(1,204)	-	7,582,768	(12,695,559)	719,182	1,021,034	73,465	16,335,745	1,692,050	436,849	7,582,768		
5. Gulf Insurance Limited	455,629	350,983	248,938	-	-	-	-	1,055,550	198,304	50,113	-	-	81,962	321,770	403,401	1,055,550		
6. Maritime General Insurance Company Limited	49,313	4,683,538	213,037	39,067	36,551	-	152,453	5,173,959	11,659	68,072	91,875	-	-	38,615	4,963,738	5,173,960		
7. NAGCO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	36,900	30,940	67,840	-	30,940	-	-	-	36,900	-	67,840		
8. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9. The Beacon Insurance Company Limited	1,410,196	1,255,406	2,474,103	1,836,378	126,190	22,634	-	7,124,907	565,761	835,600	2,067,803	195,674	1,595,791	1,401,576	462,702	7,124,907		
10. The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11. Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	3,732,280	7,904,531	7,709,135	2,529,350	235,825	66,483	183,393	22,360,997	(11,917,701)	2,109,618	3,890,394	274,122	18,296,700	3,386,705	6,321,158	22,360,997		
CARIBBEAN																		
1. Massy United Insurance Limited	866	-	12,086	9,611	543	-	-	23,106	-	3,266	6,904	83	7,595	5,257	-	23,106		
2. Sagor General Insurance Company Limited	201,670	43,000	436,315	7,887	13,306	-	-	702,178	229,515	60,614	81,366	-	88,567	242,116	-	702,178		
TOTAL	202,536	43,000	448,401	17,498	13,849	-	-	725,284	229,515	63,880	88,270	83	96,162	247,373	-	725,284		
GRAND TOTAL	3,934,816	7,947,531	8,157,536	2,546,847	249,674	66,483	183,393	23,086,281	(11,688,186)	2,173,499	3,978,664	274,205	18,392,862	3,634,078	6,321,158	23,086,281		

TABLE XX
REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2018

COMPANIES	REVENUE														EXPENDITURE				
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL			
	Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$			
LOCAL																			
1. Bankers Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2. Colonial Fire & General Insurance Company Limited	24,950	60,869	97,230	44,826	2,647	-	230,522	47,317	98,733	23,975	-	6,513	24,777	29,207	230,522				
3. Furness Anchorage General Insurance Limited	21,714	-	43,039	-	(2,988)	375	62,142	-	2,835	17,602	-	26,027	15,678	-	62,142				
4. Guardian General Insurance Limited	-	56,806	335,129	-	13,316	-	121,174	526,424	(850)	63,668	4,962	-	-	458,644	526,424				
5. Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
6. Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
7. NAGCO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	57,636	36,558	94,194	-	36,558	-	-	57,636	-	94,194				
8. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
9. The Beacon Insurance Company Limited	448,153	784,228	2,046,428	635,889	54,026	9,690	3,978,414	497,021	260,511	885,289	48,273	357,267	562,826	1,367,227	3,978,414				
10. The New India Assurance Company (T&T) Limited	8,929	2,222	9,257	21,059	239	-	41,706	-	6,301	3,701	-	13,302	16,180	2,223	41,706				
11. Trinidad & Tobago Insurance Limited	367,408	233,992	9,026,561	952,005	756,688	-	11,336,653	348,799	24,289	1,536,365	-	8,695,309	472,114	259,778	11,336,653				
12. TRINRE Insurance Company Limited	59,896	37,113	587,406	940,507	13,231	-	1,638,153	1,471	332,089	742,996	-	403,268	119,626	38,703	1,638,153				
TOTAL	911,050	1,175,230	12,145,049	2,594,287	837,160	67,701	157,732	17,908,209	893,758	761,315	3,273,596	53,235	9,501,685	1,268,837	2,155,782	17,908,209			
CARIBBEAN																			
1. Massy United Insurance Limited	1,177,362	67,517	1,468,379	135,192	65,975	(14,976)	-	2,899,450	66,050	396,844	838,792	10,134	790,225	638,688	158,717	2,899,450			
2. Sagior General Insurance Company Limited	987,138	162,069	1,748,403	-	50,355	-	-	2,947,965	490,224	501,054	307,927	-	468,999	1,058,840	120,921	2,947,965			
TOTAL	2,164,500	229,586	3,216,782	135,192	116,330	(14,976)	-	5,847,415	556,274	897,898	1,146,719	10,134	1,259,224	1,697,528	279,638	5,847,415			
GRAND TOTAL	3,095,550	1,404,816	15,361,831	2,729,479	953,491	52,726	157,732	23,755,624	1,450,032	1,659,213	4,420,315	63,369	10,760,909	2,966,365	2,435,420	23,755,623			

TABLE XXI
UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2018

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Profit	Profit
COMPANIES	Unearned Premium (Beginning of year)	Net Premium Written	Unearned Premium (end of year)	Net Earned Premiums (1+2)-3	Net Claims Incurred	5 as a per cent of 4	Expenses of Management and Net Commissions	7 as a per cent of 4	Total Premium Payments (7-5)	9 as a per cent of 4	or (Loss) (4-9)	or (Loss) per cent
	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
LOCAL												
1. Bankers Insurance Company (T&T) Limited	84,623	1,936,221	509,871	1,510,973	54,518	3.61	3,670,354	242.91	3,724,872	246.52	(2,213,899)	(146.52)
2. British - American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3. Capital Insurance Limited	23,148	47,058	21,320	48,886	-	-	(89,456)	(182.99)	(89,456)	(182.99)	138,342	282.99
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Fire & General Insurance Company Limited	4,643,279	4,585,817	4,738,589	4,490,507	3,702,907	82.46	(4,107,241)	(91.46)	(404,334)	(9.00)	4,894,841	109.00
6. Furness Anchorage General Insurance Limited	4,681,615	5,238,478	3,634,251	6,285,842	1,055,139	16.79	2,051,383	32.63	3,106,522	49.42	3,179,320	50.58
7. Guardian General Insurance Company Limited	9,223,020	23,110,103	12,570,243	19,762,879	(318,457,073)	(1,611.39)	25,507,841	129.07	(292,949,232)	(1,482.32)	312,712,111	1,582.32
8. Gulf Insurance Limited	2,554,956	2,924,987	2,577,988	2,901,955	(242,327)	(8.35)	(611,430)	(21.07)	(853,757)	(29.42)	3,755,712	129.42
9. Maritime General Insurance Company Limited	3,443,830	3,310,435	3,372,139	3,382,126	1,672,434	49.45	6,456,756	190.91	8,129,190	240.36	(4,747,064)	(140.36)
10. NAGICO Insurance (Trinidad and Tobago) Limited	7,119,069	17,137,443	8,814,770	15,441,743	5,760,824	37.31	9,414,016	60.96	15,174,840	98.27	266,903	1.73
11. Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
12. Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	0	-	80,116	-	80,116	-	(80,116)	-
13. The Beacon Insurance Company Limited	6,632,478	7,374,750	7,748,211	6,259,017	3,348,863	53.50	11,761,703	187.92	15,110,566	241.42	(8,851,549)	(141.42)
14. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16. The New India Assurance Company (T&T) Limited	2,715,338	1,713,977	2,639,303	1,790,012	2,253,896	125.92	(670,941)	(37.48)	1,582,955	88.43	207,057	11.57
17. The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
18. Trinidad & Tobago Insurance Limited	6,548,024	(2,107,704)	6,663,603	(2,223,283)	1,836,859	(82.62)	9,944,655	(447.30)	11,781,514	(529.92)	(14,004,797)	629.92
19. TRINRE Insurance Company Limited	932,090	2,651,202	1,731,559	1,851,733	534,460	28.86	(561,278)	(30.31)	(26,818)	(1.45)	1,878,551	101.45
TOTAL	48,601,470	67,922,767	55,021,846	61,502,390	(298,479,500)	(485.31)	62,846,478	102.19	(235,633,022)	(383.13)	297,135,412	483.13
CARIBBEAN												
1. Massy United Insurance Limited	3,479,068	6,847,932	2,978,585	7,348,415	3,552,978	48.35	(17,248,948)	(234.73)	(13,695,970)	(186.38)	21,044,385	286.38
2. Sagicor General Insurance Company Limited	5,971,679	4,344,355	6,330,843	3,985,191	5,615,302	140.90	7,831,547	196.52	13,446,849	337.42	(9,461,658)	(237.42)
3. The Insurance Company of the West Indies	15,504	(46,608)	92,733	(123,837)	44,639	(36.05)	(96,583)	77.99	(51,944)	41.95	(71,893)	58.05
TOTAL	9,466,251	11,145,679	9,402,161	11,209,769	9,212,919	82.19	(9,513,984)	(84.87)	(301,065)	(2.69)	11,510,834	102.69
GRAND TOTAL	58,067,721	79,068,446	64,424,007	72,712,159	(289,266,581)	(397.82)	53,332,494	73.35	(235,934,087)	(324.48)	308,646,246	424.48

TABLE XXII

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
ASSURIA LIFE (T&T) LIMITED (FORMERLY MEGA INSURANCE COMPANY LIMITED)
AS AT DECEMBER 31, 2018**

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

TABLE XXIII

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
BANCASSURANCE CARIBBEAN LIMITED
AS AT DECEMBER 31, 2018
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)**

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	36,016	Value of Assets	286,303
Non Participating Policies	<u>23,747</u>		
	59,763		
Unappropriated Surplus			
Participating Policies	149,929	Current Liabilities	(39,017)
Non Participating Policies	<u>28,431</u>		
	178,360		
Share Capital	4,940		
Share Premium	4,223		
TOTAL	<u><u>247,286</u></u>	TOTAL	<u><u>247,286</u></u>

TABLE XXIV

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
CUNA CARIBBEAN INSURANCE SOCIETY LIMITED
AS AT DECEMBER 31, 2018
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)**

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	150,492,039	Balance of Revenue Account	323,837,054
Other - Outstanding claims on behalf of Individual Ordinary Life	-		
Surplus (if any)	173,345,015	Deficiency (if any)	-
TOTAL	<u>323,837,054</u>	TOTAL	<u>323,837,054</u>

TABLE XXV

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
GUARDIAN LIFE OF THE CARIBBEAN LIMITED
AS AT DECEMBER 31, 2018
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)**

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	70,429	Value of Assets	9,727,966
Non Participating Policies	<u>8,133,656</u>		
	8,204,085		
Unappropriated Surplus		Current Liabilities	(589,461)
Participating Policies	295,171		
Non Participating Policies	<u>416,051</u>		
	711,222		
Share Capital	104,036		
Shareholder's account	71,263		
Revaluation Reserve	47,899		
TOTAL	<u><u>9,138,505</u></u>	TOTAL	<u><u>9,138,505</u></u>

TABLE XXVI

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
MARITIME LIFE (CARIBBEAN) LIMITED
AS AT DECEMBER 31, 2018**

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,593,362,519	Balance of Revenue Account	1,653,405,744
Surplus	60,043,225	Deficiency	-
Total	<u><u>1,653,405,744</u></u>	Total	<u><u>1,653,405,744</u></u>

TABLE XXVII

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
NATIONWIDE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2018**

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

TABLE XXVIII

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
PAN-AMERICAN LIFE INSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2018**

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,942,509,374	Balance of Long Term Fund per Revenue Account	1,942,509,374
Other		Balance of Life Surplus Account per Balance Sheet	4,573,441
Surplus (if any) carried forward after distribution	4,573,441	Deficiency (if any)	
TOTAL	<u><u>1,947,082,815</u></u>	TOTAL	<u><u>1,947,082,815</u></u>

TABLE XXIX

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
SAGICOR LIFE INCORPORATED
AS AT DECEMBER 31, 2018**

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

TABLE XXX

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
SCOTIALIFE TRINIDAD AND TOBAGO LIMITED
AS AT OCTOBER 31, 2018**

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,667,838,965	Balance of Revenue Account	2,042,045,395
Other	16,444,922		
Surplus (if any)	206,946,365	Deficiency (if any)	(150,815,143)
TOTAL	<u><u>1,891,230,252</u></u>	TOTAL	<u><u>1,891,230,252</u></u>

TABLE XXXI

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
TATIL LIFE ASSURANCE LIMITED AS AT DECEMBER 31, 2018
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)**

	\$		\$
Net Liabilities under Individual Policies registered in Trinidad and Tobago	1,232,724,156	Value of Long-Term Insurance Funds (excluding policyholder deposits)	1,371,466,873
Appropriate Par Surplus for Bonus Granted	38,900,000		
Appropriation for Shareholder Dividen	7,555,556		
Remaining Par Surplus	92,287,161		
Non Par Surplus			
TOTAL	<u><u>1,371,466,873</u></u>	TOTAL	<u><u>1,371,466,873</u></u>

TABLE XXXII

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
THE BEACON INSURANCE COMPANY LIMITED
AS AT JUNE 30, 2018**

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

TABLE XXXIII

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
THE DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2018**

	\$		\$
Net Liabilities under Policies (including for bonuses due to participating policies) registered in Trinidad and Tobago	50,257,636	Balance of Revenue Account	82,402,038
Surplus (if any)			
Participating Business	29,497,977		
Non Participating Business	2,646,425		
TOTAL	82,402,038	TOTAL	82,402,038

TABLE XXXIV

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
TRINRE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2018**

	\$		\$
Net Policy Benefit Liabilities under Policies on Register in Trinidad and Tobago	6,779,440	Balance of Long Term Fund per Revenue Account	7,847,827
Other (IBNR)	-		
Participating surplus	-		
Non-participating surplus	1,068,387	Difference	
TOTAL	<u><u>7,847,827</u></u>	TOTAL	<u><u>7,847,827</u></u>

TABLE XXXV

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
UNITED SECURITY LIFE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2018**

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

TABLE XXXVI - Insured Pension Fund Plans - Revenue Accounts 2018

	Pension Plan	Opening Fund Balance	Employer's contribution	Employee's Additional Contributions to fund the deficit	Employee's Additional Contributions to fund deficit service benefits	Employee's contribution	Employer's Additional Voluntary Contributions	Total contribution	Asset contribution (for net asset)	Interest on Deposits (Administrative Fund)	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Long Term Credits	Available Purchased Pension Fund	Refund of contributions	Death Benefits	Other benefit payments	Total benefit payments	Investment expenses (Net)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance	
1	A.C. Smith & Son Limited Pension Plan	184,975.321	6,588.238	-	-	3,188.676	-	13,752.014	-	4,417.255	-	18,169.271	121,749.251	-	811,072	2,451,951	108,716	-	4,232,718	718,647	171,139	130,761	5,215,232	116,494.058	
2	Advanced Limited Staff Pension Plan	24,568.240	1,235.287	-	-	419.041	-	2,632.618	-	26,833.878	-	29,466.496	26,833.878	470,166	58,431	-	48,964	-	1,045,563	-	247,441	1,293,004	25,540.850		
3	Amenable Habitat Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Anglovaire Bitter (Dr. J.G.B. Soper & Sons) Limited Pension Fund	339,385.870	8,053.467	-	-	1,440.909	-	11,514.456	-	18,626.941	-	30,141.407	309,537.067	729.476	9,245,820	1,709,101	-	-	11,095,397	-	1,831,089	30,000	13,536,486	355,980.531	
5	Archway St. George's Limited Pension Fund	23,024.019	372.176	-	-	744.352	-	1,116.541	-	1,859,733	-	1,859,733	24,883,752	806,450	1,377,654	35,704	-	-	1,939,888	135,038	-	-	2,074,926	22,828.826	
6	Archway St. George's Limited Pension Fund	2,108.295	39.753	-	-	76.086	-	145.844	-	63,339	-	2,254.140	2,293.925	-	95,903	-	-	-	95,903	-	-	-	10,920	2,144.283	
7	Archway St. George's Limited Pension Fund	6,862.177	408.401	-	-	816.802	-	1,064.477	-	1,064,477	-	1,064,477	308,995	135,274	334,269	-	-	-	1,338,741	-	-	-	12,764	7,089,629	
8	Archway St. George's Limited Pension Fund	38,578.811	-	-	-	389,711	-	248,511	-	1,478,210	-	1,478,210	30,214,361	285,705	837,114	1,038,000	-	-	1,453,008	-	-	-	301,019	13,000	1,678,427
9	Archway St. George's Limited Pension Fund	3,814,574	471,183	-	-	750,111	-	1,535,867	-	1,535,867	-	1,535,867	1,535,867	-	9,411	-	-	-	9,411	-	-	-	56,586	7,500	10,037
10	Bernardo Bitter Company Limited Pension Plan	191,000.667	8,456.474	-	-	2,143.897	-	191,601.038	-	111,414	-	27,859.292	208,459,959	609,713	2,466,064	127,171	-	-	3,492,948	1,380,061	89,628	-	4,872,637	203,938.322	
11	Berkley Bitter Company Limited Pension Plan	23,352.464	1,331.192	-	-	1,836.684	-	3,160.340	-	87,189	-	4,047.529	26,714,261	358,132	41,210	272,774	41,159	-	701,484	244,472	130,086	-	1,076,042	35,727.841	
12	Berkley Bitter Company Limited Pension Plan	15,996,780	513,476	-	-	671,492	-	16,581,748	-	1,271,011	-	17,852,759	16,581,748	87,721	1,376,264	1,376,264	-	-	1,376,264	-	-	-	10,000	724,217	
13	Berkley Bitter Company Limited Pension Plan	27,748,883	1,429,125	-	-	942,028	-	29,119,036	-	1,130,514	-	30,249,550	29,119,036	1,767,185	484,927	484,927	-	-	2,252,054	185,789	32,100	-	10,000	2,468,133	
14	Berkley Bitter Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Berkley Bitter Company Limited Pension Plan	9,009,480	152,401	-	-	152,401	-	9,161,881	-	369,141	-	9,530,992	9,161,881	624,652	9,706,533	1,832,522	149,902	-	10,544,055	10,170	19,884	-	2,612,464	7,752,408	
16	Berkley Bitter Company Limited Pension Plan	2,601,800	241,622	-	-	233,670	-	2,835,472	-	479,122	-	3,314,594	2,835,472	44,452	44,452	44,452	-	-	48,897	26,171	4,695	-	5,600	1,081,148	
17	Berkley Bitter Company Limited Pension Plan	125,503,774	4,588,306	-	-	2,141,309	-	130,233,389	-	6,929,620	-	137,163,009	130,233,389	440,135	2,121,241	681,881	178,721	-	3,672,898	-	1,281,554	476,312	5,296,784	133,871,124	
18	Berkley Bitter Company Limited Pension Plan	20,842,087	1,240,012	-	-	497,006	-	21,579,105	-	1,737,017	-	23,316,122	21,579,105	173,657	209,110	77,036	49,317	-	551,529	165,111	22,551	10,000	748,995	22,654,117	
19	Berkley Bitter Company Limited Pension Plan	401,738,080	1,492,466	-	-	1,475,184	-	403,213,264	-	1,988,956	-	405,199,220	403,213,264	211,886	481,901	739,800	13,333	-	1,477,762	249,106	131,168	74,162	1,905,474	43,824,643	
20	Berkley Bitter Company Limited Pension Plan	17,266,414	837,628	-	-	1,655,256	-	19,159,298	-	414,323	-	19,573,621	19,159,298	616,943	616,943	212,422	-	-	961,862	-	264,237	-	1,226,099	18,186,934	
21	Berkley Bitter Company Limited Pension Plan	6,407,700	286,271	-	-	286,271	-	6,693,971	-	199,323	-	6,893,294	6,693,971	1,184,145	1,184,145	1,184,145	-	-	34,030	-	23,668	3,750	43,448	7,230,717	
22	Berkley Bitter Company Limited Pension Plan	102,146,081	5,561,719	-	-	893,882	-	108,601,682	-	3,104,411	-	111,706,093	108,601,682	2,118,705	6,311,427	-	-	-	8,432,220	-	444,295	-	8,876,515	110,730,392	
23	Berkley Bitter Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	Berkley Bitter Company Limited Pension Plan	18,348,344	497,108	-	-	497,108	-	18,845,452	-	679,922	-	19,525,374	18,845,452	36,008	232,117	-	-	-	268,125	-	192,230	-	460,355	19,004,262	
25	Berkley Bitter Company Limited Pension Plan	8,319,063	-	-	-	30,476	-	8,349,539	-	30,476	-	8,380,015	8,349,539	233,141	118,347	-	-	-	53,797	-	301,232	7,500	747,489	7,056,418	
26	Berkley Bitter Company Limited Pension Plan	17,844,117	639,013	-	-	639,013	-	18,483,130	-	1,899,172	-	20,382,302	18,483,130	418,502	885,271	75,716	-	-	3,869,491	-	45,481	10,000	1,430,992	18,217,937	
27	Berkley Bitter Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
28	Berkley Bitter Company Limited Pension Plan	401,738,080	1,492,466	-	-	1,475,184	-	403,213,264	-	1,988,956	-	405,199,220	403,213,264	211,886	481,901	739,800	13,333	-	1,477,762	249,106	131,168	74,162	1,905,474	43,824,643	
29	Berkley Bitter Company Limited Pension Plan	17,266,414	837,628	-	-	1,655,256	-	19,159,298	-	414,323	-	19,573,621	19,159,298	616,943	616,943	212,422	-	-	961,862	-	264,237	-	1,226,099	18,186,934	
30	Berkley Bitter Company Limited Pension Plan	6,407,700	286,271	-	-	286,271	-	6,693,971	-	199,323	-	6,893,294	6,693,971	1,184,145	1,184,145	1,184,145	-	-	34,030	-	23,668	3,750	43,448	7,230,717	
31	Berkley Bitter Company Limited Pension Plan	102,146,081	5,561,719	-	-	893,882	-	108,601,682	-	3,104,411	-	111,706,093	108,601,682	2,118,705	6,311,427	-	-	-	8,432,220	-	444,295	-	8,876,515	110,730,392	
32	Berkley Bitter Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
33	Berkley Bitter Company Limited Pension Plan	18,348,344	497,108	-	-	497,108	-	18,845,452	-	679,922	-	19,525,374	18,845,452	36,008	232,117	-	-	-	268,125	-	192,230	-	460,355	19,004,262	
34	Berkley Bitter Company Limited Pension Plan	8,319,063	-	-	-	30,476	-	8,349,539	-	30,476	-	8,380,015	8,349,539	233,141	118,347	-	-	-	53,797	-	301,232	7,500	747,489	7,056,418	
35	Berkley Bitter Company Limited Pension Plan	17,844,117	639,013	-	-	639,013	-	18,483,130	-	1,899,172	-	20,382,302	18,483,130	418,502	885,271	75,716	-	-	3,869,491	-	45,481	10,000	1,430,992	18,217,937	
36	Berkley Bitter Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
37	Berkley Bitter Company Limited Pension Plan	401,738,080	1,492,466	-	-	1,475,184	-	403,213,264	-	1,988,956	-	405,199,220	403,213,264	211,886	481,901	739,800	13,333	-	1,477,762	249,106	131,168	74,162	1,905,474	43,824,643	
38	Berkley Bitter Company Limited Pension Plan	17,266,414	837,628	-	-	1,655,256	-	19,159,298	-	414,323	-	19,573,621	19,159,298	616,943	616,943	212,422	-	-	961,862	-	264,237	-	1,226,099	18,186,934	
39	Berkley Bitter Company Limited Pension Plan	6,407,700	286,271	-	-	286,271	-	6,693,971	-	199,323	-	6,893,294	6,693,971	1,184,145	1,184,145	1,184,145	-	-	34,030	-	23,668	3,750	43,448	7,230,717	
40	Berkley Bitter Company Limited Pension Plan	102,146,081	5,561,719	-	-	893,882	-	108,601,682	-	3,104,411	-	111,706,093	108,601,682	2,118,705	6,311,427	-	-	-	8,432,220	-	444,295	-	8,876,515	110,730,392	
41	Berkley Bitter Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
42	Berkley Bitter Company Limited Pension Plan	18,348,344	497,108	-	-	497,108	-	18,845,452	-	679,922	-	19,525,374	18,845,452	36,008	232,117	-	-	-	268,125	-	192,230	-	460,355	19,004,262	
43	Berkley Bitter Company Limited Pension Plan	8,319,063	-	-	-	30,476	-	8,349,539	-	30,476	-	8,380,015	8,349,539	233,141	118,347	-	-	-	53,797	-	301,232	7,500	747,489	7,056,418	
44	Berkley Bitter Company Limited Pension Plan	17,844,117	639,013	-	-	639,013	-	18,483,130	-	1,899,172	-	20,382,302	18,483,130	418,502	885,271	75,716	-	-	3,869,491	-	45,481	10,000	1,430,992	18,217,937	
45	Berkley Bitter Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
46	Berkley Bitter Company Limited Pension Plan	401,738,080	1,492,466	-	-	1,475,184																			

