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CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2014

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2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.01 In 2014, Gross Premium Income in the industry totaled \$6,103.8 million which represents 3.5% of the Gross Domestic Product at current prices (2013 - 3.1%). This is an increase of 12.2% over the gross premiums of \$5,442.4 million reported for 2013. It should be noted that, similar to the previous six (6) years, 2014 figures do not include Colonial Life Insurance Company Limited and British American Insurance Company (Trinidad) Limited.
- 2.02 Gross Premium Income for the year reflected overall growth in respect of all classes of business over the year.

	Gross Premium Income		
	<u>2014</u>	<u>2013</u>	<u>% Inc/(Dec)</u>
	\$M	\$M	
Long Term (Life)	2,319.5	1,965.6	18.0
Motor Vehicle	1,272.5	1,188.4	7.1
Property (Fire and Allied Perils)	1,445.7	1,308.9	10.5
Other	1,066.0	979.5	8.8
	<u>6,103.8</u>	<u>5,442.4</u>	<u>12.2</u>

Long-term Business

- 2.03 Policies in force at the end of 2014 were reported as 529,061, an increase of 2.8% over the 2013 reported figure of 514,491.

The total number of new policies sold during 2014 was 59,651, a decrease of 9.7% over the previous year 66,082.

Policy lapses¹ increased by 9.5% in 2014 compared to a 1.0% increase during 2013. Surrenders increased by 6.5% in 2014 compared to a 6.6% increase during 2013.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$15.5 billion (2013 – \$14.2 billion).

¹ Restated 2013 figures

General Insurance Business

- 2.04 Gross Premiums increased in respect of all classes of general insurance business during 2014. Net Premiums increased for motor and other classes, and decreased for property.

Insurance Intermediaries

- 2.05 The number of intermediaries registered at the end of 2014 was **2,764** (2013 – **2,810**).

The information is summarized as follows:

	<u>2014</u>	<u>2013</u>	<u>% Inc./(Dec.)</u>
Salesmen	2,162	2,211	(2.2)
Agents	486	488	(0.4)
Brokers	83	81	2.5
Adjusters	33	30	10.0
Total	<u>2,764</u>	<u>2,810</u>	<u>(1.6)</u>

The total revenue collected from registration fees for the period ended 31st December, 2014 amounted to **\$1,083,316.66** and in 2013 - **\$1,183,180.00** (a decrease of 8.4%).

Lists of registered **Agents, Brokers and Adjusters** under the Insurance Act, Chapter 84:01 as at 31st December 2014 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 2014 was 284 (2013 – 276). The information is summarized as follows:

	<u>2014</u>	<u>2013</u>	<u>% Inc/(Dec)</u>
Self Administered Pension Fund Plans	101	90	12.2
Insured Pension Fund Plans	85	92	(7.6)
Pension Fund Plans (awaiting deregistration and In the process of winding up)	97	93	4.3
Judicial Management	1	1	0
	<u>284</u>	<u>276</u>	<u>2.9</u>

PART I INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

3.01 There were twenty-one (21) companies registered to transact long-term business in Trinidad and Tobago at the end of 2014. Nine (9) companies were not writing new business as at December 2014.

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

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

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

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

New Business Written

- 3.03 Ten (10) companies which wrote new business (10 in 2013) submitted the required information under this caption.

Details are as follows: -

	<u>2014</u>	<u>2013</u>
Number of Policies	59,651	66,082
Sum Assured \$	13,279,377,737	11,966,813,818
Annual Premiums \$	400,535,290	420,418,387

Existing Business

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

The information is summarized as follows:

	<u>2014</u>	<u>2013</u>
Number of Policies	529,061	514,491
Sum Assured	115,420,471,543	102,960,562,321

Policies Discontinued or Redeemed ²

- 3.05 Fourteen (14) companies submitted information concerning policies discontinued or redeemed during 2014. The information for the years 2011 to 2014 is summarized hereunder.

<i>Year</i>	<i>Number of Policies</i>	<i>Sum Assured \$</i>
2014	46,614	8,696,027,264
2013	42,199	7,621,379,559
2012	41,348	6,384,571,523
2011	41,282	5,924,517,697

Policy Loans

- 3.06 Policy loans in respect of eleven (11) companies for the year 2014 totaled \$242,885,670 an increase of 3.0% over the 2013 figure of \$234,483,979. The ratio of policy loans to total reserves decreased from 1.59% in 2013 to 1.52% in 2014.

	<i>Policy Loans</i>	<i>Reserves</i>	<i>Policy Loan/ Reserves %</i>
	<i>\$</i>	<i>\$</i>	
Local Companies	231,189,575	12,803,749,522	1.81
Regional Companies	11,696,095	3,183,788,731	0.37
Other	0	0	0
TOTAL	242,885,670	15,987,538,253	1.52

Statutory Funds ³

- 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 \$15.6 billion an increase of 9.7% over the liabilities of \$14.2 billion in 2013. 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 \$15.5 billion which is an increase of 9.0% from \$14.2 billion in 2013.
- 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.

² Restated figures used for 2013, 2012 and 2011

³ 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 2014 was \$13,797,598,459 representing a local asset ratio of 88.9%; the amount reported for the previous year was \$13,304,316,508 (local asset ratio of 93.4%).

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 2014 was 90.6%, compared with an average retention of 89.8% in 2013.

Valuation Reports

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

Reports were received from the following companies:

- Bancassurance Caribbean Limited
- Caribbean Atlantic Life Insurance Company (T&T) Ltd.
- CUNA Caribbean Insurance Society Limited
- Demerara Life Assurance Company of Trinidad and Tobago Limited
- Guardian Life of the Caribbean Limited
- Maritime Life (Caribbean) Limited
- Mega Insurance Company Limited
- Nationwide Insurance Company Limited
- Pan-American Life Insurance Company Trinidad & Tobago Limited
- Sagicor Life Incorporated
- Scotialife Trinidad and Tobago Limited
- Tatil Life Assurance Limited
- The Beacon Insurance Company Limited
- The Reinsurance Company of Trinidad and Tobago Limited
- 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 2014.

4.02 The types of business⁴ transacted by registered companies were as follows:

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER
LOCAL					
1. American Life and General Insurance Company (Trinidad and Tobago) Limited	NOT	WRITING	NEW	BUSINESS	
2. Antilles Insurance Limited	IN	COMPULSORY	LIQUIDATION		
3. Bankers Insurance Company of Trinidad and Tobago Limited	*	*	*	-	*
4. British American Insurance Company (Trinidad) Limited (No Accounts Submitted)	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. Mega Insurance Company Limited	-	-	-	-	-
15. Motor and General Insurance Company Limited	IN	LIQUIDATION			
16. Motor One Insurance Company Limited	-	*	-	-	-
17. Nagico Insurance (Trinidad and Tobago) Limited (NAGICO), formerly G.T.M. Insurance Company Limited	*	*	*	-	*
18. Nationwide Insurance (Casualty and General) Company Limited	IN	COMPULSORY	LIQUIDATION		
19. N.E.M. (West Indies) Insurance Limited		TRANSFERRED	TO GGIL		
20. Royal Caribbean Insurance Limited		TRANSFERRED	TO GGIL		

Gulf Insurance Limited data represents 9 months of reported data.

⁴ Other business includes Group Health, Marine, Pecuniary Loss, General Accident and Export Credit

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

* Denotes business written
 - Denotes business not written

Statutory Deposits ⁵

- 4.03 Section 29 of the Insurance Act Chap. 84:01 requires that companies transacting general insurance business maintain a deposit of not less than forty percent (40%) of their premium income less payments for reinsurance.
- 4.04 Additionally, one (1) life insurance company incorporated outside Trinidad and Tobago which was required by the Act to maintain a minimum deposit of \$250,000. Lloyd's Underwriters is also required to maintain a deposit.
- 4.05 At the end of 2014, total deposits of \$1,013,095,366 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago.

	<u>2014</u>	<u>2013</u>
	\$	\$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	725,754,006	780,811,590
Other T&T Government Securities	180,889,848	158,617,041
Other Securities ⁶	106,451,511	93,083,448
TOTAL	<u>1,013,095,366</u>	<u>1,032,512,081</u>

⁵ 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

⁶ 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 2014

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	OTHER SECURITIES	TOTAL
	\$	\$	\$	\$
LOCAL				
Bankers Insurance Company (T&T) Limited	20,410,823	150,650	-	20,561,473
Capital Insurance Limited	937,243	17,327,321	500,000	18,764,564
Colonial Fire & General Insurance Company Limited	51,476,959	20,226,000	10,103,200	81,806,159
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	6,153,700	8,267,400	1,762,222	16,183,322
Guardian General Insurance Limited	92,472,883	7,668,089	5,878,671	106,019,643
Guardian Life of the Caribbean Limited	219,077,795	-	-	219,077,795
Gulf Insurance Limited	13,414,115	-	4,402,340	17,816,455
Maritime General Insurance Company Limited	25,834,477	15,600,000	22,649,750	64,084,227
Motor One Insurance Company Limited	4,784,000	1,329,865	18,346,329	24,460,194
NAGICO Insurance (Trinidad and Tobago) Limited	36,006,195	-	15,993,456	51,999,651
Pan American Life Insurance Company Trinidad and Tobago Limited	41,278,013	23,793,680	-	65,071,693
The Beacon Insurance Company Limited	29,292,889	-	11,000,000	40,292,889
The Great Northern Insurance Company Limited	-	-	7,277,778	7,277,778
The New India Assurance Company (T&T) Limited	26,196,578	-	-	26,196,578
The Presidential Insurance Company Limited	16,057,929	2,388,802	1,509,987	19,956,718
The Reinsurance Company of Trinidad & Tobago Limited	16,173,230	-	7,027,778	23,201,008
Trinidad and Tobago Insurance Limited	47,945,296	22,530,500	-	70,475,796
TOTAL	649,418,313	119,282,307	106,451,511	875,152,132
CARIBBEAN				
The Insurance Company of the West Indies Limited	3,000,174	-	-	3,000,174
Massy United Insurance Limited	-	10,750,725	-	10,750,725
Sagicor General Insurance Inc.	14,264,293	25,504,316	-	39,768,609
Sagicor Life Incorporated	59,071,226	25,352,500	-	84,423,726
TOTAL	76,335,693	61,607,541	-	137,943,234
GRAND TOTAL	725,754,006	180,889,848	106,451,511	1,013,095,366

*Gulf Insurance Limited data represents 9 months of reported data.

GENERAL INSURANCE - MOTOR

- 4.06 Eighteen (18) companies wrote motor business during 2014. Motor and General Insurance Company Limited has been in liquidation effective January 2014.

Statutory Funds ⁷

- 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 \$1,327,089,252. 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 \$711,118,816. The value of assets actually placed in the Fund amounted to \$718,911,050.
- 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 2014 as reported by seventeen (17) companies totaled \$1,092,183,832 (2013 - \$1,014,538,394).

Underwriting Results

- 4.11 In 2014, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$147,484,571 as compared to an overall underwriting profit of \$127,779,265 in 2013.

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
2014	86
2013	85
2012	88
2011	88
2010	92

⁷ 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 Twenty (20) companies submitted Returns under this broad category, including three (3) life insurance companies transacting Personal Accident and Group Health businesses.
- 4.14 Group Health Insurance accounted for 61.6% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2014.

Details are in Tables XV-XXI.

Change in Premium Income

- 4.15 During the year 2014 net premium income totaled \$809,065,926, an increase of 3.1% over the 2013 net premium income of \$784,867,160.

Underwriting Results

- 4.16 In 2014, the underwriting results of property insurance business revealed an overall underwriting loss of (\$20,738,208). This class of business experienced an overall underwriting loss of (\$22,718,475) in 2013.

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).

	'10	'11	'12	'13	'14
	%	%	%	%	%
Property	6	6	6	7	5
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	73	76	78	71	69

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 – 2014

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
LOCAL			
Bankers Insurance Company (T&T) Limited	8,396,385	(3,661,531)	(12,057,916)
Capital Insurance Limited	6,706,780	28,336,235	21,629,455
Colonial Fire & General Insurance Company Limited	36,832,297	101,801,458	64,969,161
Export-Import Bank of Trinidad and Tobago Limited	324,184	185,462,232	185,138,048
Furness Anchorage General Insurance Limited	5,482,146	48,439,614	42,957,468
Guardian General Insurance Limited	71,623,422	403,899,649	332,276,227
Guardian Life of the Caribbean Limited	85,655,500	224,323,551	138,668,051
Gulf Insurance Limited	10,086,717	3,171,919	(6,914,798)
Maritime General Insurance Company Limited	23,298,952	167,729,381	144,430,429
Mega Insurance Company Limited	-	(19,650,396)	(19,650,396)
Motor One Insurance Company Limited	10,000,505	17,425,288	7,424,783
NAGICO Insurance (Trinidad and Tobago) Limited	18,120,642	43,701,325	25,580,683
Nationwide Insurance Company Limited	41,194,355	62,508,695	21,314,340
Pan American Life Insurance Company Trinidad and Tobago Limited	5,514,340	130,324,361	124,810,021
Royal Caribbean Insurance Limited	-	-	-
The Beacon Insurance Company Limited	16,975,861	57,212,490	40,236,629
The Great Northern Insurance Company Limited	-	2,353,930	2,353,930
The New India Assurance Company (T&T) Limited	15,839,362	124,049,650	108,210,288
The Presidential Insurance Company Limited	9,635,414	17,438,374	7,802,960
The Reinsurance Company of Trinidad & Tobago Limited	11,262,137	38,570,249	27,308,112
The Western General Insurance Company Limited	-	-	-
Trinidad and Tobago Insurance Limited	34,326,916	364,313,409	329,986,493
United Security Life Insurance	14,125,261	19,691,004	5,565,743
TOTAL	425,401,176	2,017,440,888	1,592,039,712
CARIBBEAN			
The Insurance Company of the West Indies	4,729,737	5,536,496	806,759
Massy United Insurance Limited	5,514,092	44,433,907	38,919,815
Sagicor General Insurance Inc.	16,083,720	99,763,935	83,680,215
Sagicor Life Inc.	3,267,854,998	4,001,810,694	733,955,697
TOTAL	3,294,182,546	4,151,545,032	857,362,485
GRAND TOTAL	3,719,583,723	6,168,985,920	2,449,402,197

* Gulf Insurance Limited data represents 9 months of reported data.

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
- ❖ 21st Century Insurance and Reinsurance Brokers Limited
- ❖ Risk Management Services Limited
- ❖ Trinidad & Tobago Insurance Consultants Limited

Volume of Business

- 5.03 Insurance business placed at Lloyd's during the years 2014 and 2013:

	Premiums Received		Claims Paid	
	2014	2013	2014	2013
Direct Insurance	169,057,274	175,399,469	38,191,438	65,920,576
Reinsurance	<u>178,565,147</u>	<u>178,870,089</u>	<u>-</u>	<u>-</u>
TOTAL	<u>347,622,421</u>	<u>354,269,558</u>	<u>38,191,438</u>	<u>65,920,576</u>

6. PART II - PENSION FUND PLANS

- 6.01 Four (4) new Pension Plans were registered during 2014.
- 6.02 The number of active registered Pension Fund Plans now stands at one hundred and eighty-six (186) comprising one hundred and one (101) self-administered Pension Fund Plans and eighty-five (85) insured/annuity plans. There are ninety-eight (98) plans in the process of being wound-up; this figure is inclusive of one (1) plan which is under judicial management.
- 6.03 The list of the active registered pension plans is provided at Appendix E to this report.

Amendments

- 6.04 Thirteen (13) amendments were made to the Trust Deeds and Rules of eleven (11) 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 2014 was *three hundred and thirty dollars (\$330.00)*.

Annual Accounts

- 6.06 The trustees of pension fund plans submitted annual audited accounts in respect of one hundred and sixty-six (166) plans. Ninety-four (94) were in respect of self-administered pension fund plans and seventy-two (72) were in respect of insured/annuity pension fund plans.
- 6.07 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 6.08 The Accounts received are detailed at Tables XXXVI to XXXIX.
- 6.09 The following information has been extracted from the annual accounts received.

REVENUE ACCOUNTS 2014 - INSURED PENSION FUND PLANS

	REVENUE	\$
(1)	Amount of Fund at beginning of period	2,444,430,860
(2)	Contributions by employers	128,650,154
(3)	Contributions by employees	55,893,922
(4)	Any add. Contr. by employer to meet deficiency/back service liabs.	321,000
(5)	Interest, Dividends and Rents	89,501,006
(6)	Other Income	<u>50,020,533</u>

TOTAL REVENUE **2,768,817,475**

	EXPENDITURE	
(1)	Superannuation benefits	
	(i) Pensions to retired employees	60,283,907
	(ii) Retirement Gratuities	26,866,715
(2)	Death Grants	2,894,107
(3)	Return of Contributions on withdrawal	7,909,479
(4)	Other Expenditure	22,300,894
(5)	Amount of Fund at end of period	<u>2,648,562,373</u>

TOTAL EXPENDITURE **2,768,817,475**

REVENUE ACCOUNTS 2014 – SELF-ADMINISTERED PENSION FUND PLANS

	REVENUE	\$
(1)	Amount of Fund at beginning of period	43,754,618,364
(2)	Contributions by employers	947,428,852
(3)	Contributions by employees	351,256,345
(4)	Any add. Contrib. by employer to meet deficiency/back service liability	7,606,699
(5)	Interest, Dividends and Rents	1,449,544,271
(6)	Other Income & Transfers In	<u>817,186,595</u>

TOTAL REVENUE **47,327,641,126**

	EXPENDITURE	
(1)	Superannuation benefits	
	(i) Pensions to retired employees	1,058,884,072
	(ii) Retirement Gratuities	423,006,928
(2)	Death Grants	30,958,377
(3)	Return of Contributions on withdrawal	30,772,079
(4)	Other Expenditure	342,143,082
(5)	Amount of Fund at end of period	<u>45,441,876,588</u>

TOTAL EXPENDITURE **47,327,641,126**

6.10 Contributions received for the years 2010 to 2014 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

YEAR/ CONTRIBUTIONS	2010 \$	2011 \$	2012 \$	2013 \$	2014 \$
EMPLOYER	551,569,214	552,825,476	641,473,612	775,542,033	1,076,079,006
EMPLOYEE	282,247,339	240,911,711	278,151,482	301,460,586	407,150,267

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 2014.

ASSETS OF SELF-ADMINISTERED PLANS

	2014 \$	2013 \$
Trinidad and Tobago Government Securities denoted in TT\$	15,448,063,375	11,141,799,073
Corporate Securities	2,936,622,868	1,956,319,664
Mortgages	191,188,194	184,385,872
Real Estate	23,400,000	68,350,000
Trinidad and Tobago Equities	13,907,741,352	10,607,329,977
Fixed /Call Deposits	1,615,203,755	1,962,162,873
Other Trinidad and Tobago Assets	5,519,774,216	4,829,154,588
Trinidad and Tobago Government Securities denoted in foreign currency	821,214,385	262,100,385
TOTAL LOCAL ASSETS	40,463,208,145	31,011,602,432
Caricom/Foreign Government Securities	323,013,166	305,556,315
Other Caricom/ Foreign Securities	5,751,967,479	3,654,041,630
TOTAL ASSETS IN FUND	46,538,188,790	34,971,200,377
LOCAL ASSET RATIO	86.95%	88.68%

6.13 During the year 2014 the Actuarial Valuations of seventy-four (74) pension fund plans were submitted.

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

No .	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
1	3M Interamerica Inc. (Trinidad & Tobago Division) Pension Fund Plan	31-Jan-2014	Bacon Woodrow & de Souza Limited	\$21,977,000	\$24,581,000	(\$2,604,000)	89%
2	Agostini Insurance Brokers Limited Pension Fund Plan	30-Sep-2013	KR Services Limited	\$63,916,000	\$63,318,000	\$598,000	101%
3	Ashland Trinidad & Tobago Limited Pension Fund Plan	28-Feb-2010	Bacon Woodrow & de Souza Limited	\$1,301,146	\$1,310,489	(\$9,343)	99%
4	Ashland Trinidad & Tobago Limited Pension Fund Plan	28-Feb-2013	Bacon Woodrow & de Souza Limited	\$3,268,936	\$2,876,734	\$392,202	114%
5	Associated Brands Limited Group Pension Fund Plan	01-Jan-2014	Bacon Woodrow & de Souza Limited	\$79,623,000	\$86,514,000	(\$6,891,000)	92%
6	Bermudez Biscuit Company Limited Staff Pension Plan	01-Sep-2013	James Camacho (SAGICOR Life Inc.)	\$137,304,000	\$151,810,000	(\$14,506,000)	90%
7	Bermudez Biscuit Company Limited Weekly Paid Staff Pension Plan	01-Sep-2013	James Camacho (SAGICOR Life Inc.)	\$17,226,000	\$19,250,000	(\$2,024,000)	89%
8	Caroni Trinidad Limited (1967) Pension Fund Plan	01-Jul-2003	KR Services Limited	\$343,555,000	\$332,631,000	\$10,924,000	103%
9	Caroni Trinidad Limited (1967) Pension Fund Plan	01-Jul-2006	KR Services Limited	\$283,930,000	\$268,153,000	\$15,777,000	106%
10	Caroni Trinidad Limited (1967) Pension Fund Plan (winding-up report)	01-May-2012	KR Services Limited	\$227,527,000	\$225,597,000	\$1,930,000	101%
11	Citibank (Trinidad & Tobago) Limited Pension Fund Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$130,282,000	\$135,053,000	(\$4,771,000)	96%
12	Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan	31-Dec-2013	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$491,900,000	\$299,000,000	\$192,900,000	165%
13	Consolidated Insurance Consultants Limited Staff Pension Fund Plan	30-Jun-2013	Bacon Woodrow & de Souza Limited	\$159,372,000	\$38,535,000	\$120,837,000	414%
14	Coopers & Lybrand Pension Fund Plan	01-Jul-2013	Bacon Woodrow & de Souza Limited	\$95,163,000	\$96,779,000	(\$1,616,000)	98%
15	CUNA Caribbean Insurance Society Limited Pension Fund Plan	30-Jun-2013	Bacon Woodrow & de Souza Limited	\$41,745,000	\$39,354,000	\$2,391,000	106%
16	Development Finance Limited Pension Plan	31-Dec-2013	Apex Consulting Limited	\$54,054,000	\$22,796,000	\$31,258,000	237%
17	Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan (winding-up report)	31-Jul-2013	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$552,500	\$785,500	(\$233,000)	70%
18	Ferreira Optical Limited Pension Fund Plan	31-Aug-2013	KR Services Limited	\$20,923,000	\$19,195,000	\$1,728,000	109%

19	First Citizens Bank Pension Fund Plan	30-Sep-2013	Bacon Woodrow & de Souza Limited	\$1,079,400,000	\$898,700,000	\$180,700,000	120%
20	Fujitsu Caribbean (Trinidad) Limited Pension Plan	30-Jun-2013	Bacon Woodrow & de Souza Limited	\$24,878,000	\$24,696,000	\$182,000	101%
21	Furness Trinidad Limited Pension Plan	31-Mar-2010	KR Services Limited	\$11,290,000	\$8,519,000	\$2,771,000	133%
22	Guardian Defined Benefit Pension Fund Plan	31-Dec-2013	KR Services Limited	\$322,800,000	\$325,500,000	(\$2,700,000)	99%
23	Guardian Holdings Group Defined Contribution Pension Plan	31-Dec-2012	KR Services Limited	\$64,229,000	\$71,392,000	(\$7,163,000)	90%
24	Gulf Insurance Limited Pension Fund Plan	01-Apr-2009	Eckler Ltd	\$9,982,000	\$11,639,000	(\$1,657,000)	86%
25	Gulf Insurance Limited Pension Fund Plan	01-Apr-2012	Eckler Ltd	\$13,740,000	\$14,090,000	(\$350,000)	98%
26	Halliburton Trinidad Limited Pension Plan	01-Jan-2013	Bacon Woodrow & de Souza Limited	\$46,386,000	\$55,866,000	(\$9,480,000)	83%
27	Heineken Trinidad and Tobago Limited Pension Fund Plan (winding-up report)	31-Dec-2013	Aftab Ali (Guardian Life of the Caribbean Limited)	\$736,225	\$736,225	\$0	100%
28	Home Construction Limited Pension Fund Plan	31-Mar-2008	KR Services Limited	\$50,401,000	\$57,777,000	(\$7,376,000)	87%
29	IBM Retirement Plan for IBM Employees in Trinidad and Tobago	01-Jan-2014	Eckler Ltd	\$55,785,000	\$42,450,000	\$13,335,000	131%
30	Insurance Brokers West Indies Limited Pension Fund Plan	31-Dec-2013	KR Services Limited	\$11,562,000	\$9,790,000	\$1,772,000	118%
31	J.T.A Supermarkets Limited Pension Fund Plan	31-Dec-2006	KR Services Limited	\$10,766,000	\$8,780,000	\$1,986,000	123%
32	J.T.A Supermarkets Limited Pension Fund Plan	31-Dec-2009	KR Services Limited	\$12,375,000	\$11,017,000	\$1,358,000	112%
33	J.T.A Supermarkets Limited Pension Fund Plan	31-Dec-2012	KR Services Limited	\$15,850,000	\$16,582,000	(\$732,000)	96%
34	Johnson & Johnson (Trinidad) Limited Staff Pension Fund Plan	31-Dec-2012	Bacon Woodrow & de Souza Limited	\$61,068,000	\$40,632,000	\$20,436,000	150%
35	Joseph Charles Bottling Works & Investments Limited Pension Plan	01-Jan-2012	James Camacho (SAGICOR Life Inc.) Life Inc.)	\$4,369,000	\$1,011,000	\$3,358,000	432%
36	Junior Schools Limited Staff Pension Plan	01-Jun-2013	James Camacho (SAGICOR Life Inc.)	\$6,290,000	\$5,787,000	\$503,000	109%
37	L.J. Williams Limited Pension Fund Plan	01-Oct-2013	Bacon Woodrow & de Souza Limited	\$20,915,000	\$19,105,000	\$1,810,000	109%
38	Laughlin and De Gannes Limited Staff Pension Fund Plan	31-Dec-2011	KR Services Limited	\$28,830,000	\$26,712,000	\$2,118,000	108%
39	Lonsdale Saatchi & Saatchi Advertising Limited Pension Plan	01-Jan-2014	James Camacho (SAGICOR Life Inc.)	\$14,286,000	\$12,901,000	\$1,385,000	111%
40	Mega Insurance Company Limited Pension Fund Plan	31-Dec-2013	Apex Consulting Limited	\$47,583,000	\$21,803,000	\$25,780,000	218%
41	NALIS Pension Fund Plan	30-Sep-2012	Bacon Woodrow & de Souza Limited	\$54,277,000	\$104,214,000	(\$49,937,000)	52%

42	National Insurance Board Pension Fund Plan	01-Jul-2013	Bacon Woodrow & de Souza Limited	\$880,375,000	\$662,021,000	\$218,354,000	133%
43	National Insurance Property Development Company Limited Pension Fund Plan	01-Jul-2013	Bacon Woodrow & de Souza Limited	\$69,965,000	\$42,592,000	\$27,373,000	164%
44	National Maintenance Training and Security Company Limited Pension Fund Plan	01-Jan-2014	Bacon Woodrow & de Souza Limited	\$35,592,000	\$37,616,000	(\$2,024,000)	95%
45	Nestle Trinidad & Tobago Limited Senior Staff Pension Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$133,711,000	\$136,375,000	(\$2,664,000)	98%
46	Pension Plan for Employees of The Barbados Mutual Life Assurance Society	01-Jan-2013	Eckler Ltd	\$59,447,000	\$61,954,000	(\$2,507,000)	96%
47	Petrotrin Employees' Pension Plan (initial actuarial costing)	30-Sep-2010	Bacon Woodrow & de Souza Limited	\$7,522,600,000	\$7,041,100,000	\$481,500,000	107%
48	Petrotrin Employees' Pension Plan	30-Sep-2013	Bacon Woodrow & de Souza Limited	\$8,718,100,000	\$8,131,400,000	\$586,700,000	107%
49	Point Lisas Industrial Port Development Corporation Limited Pension Fund Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$127,454,000	\$146,630,000	(\$19,176,000)	87%
50	Port Authority of Trinidad and Tobago Daily Paid Pension Plan	31-Dec-2009	Apex Consulting Limited	\$13,247,000	\$8,682,000	\$4,565,000	153%
51	Port Authority of Trinidad and Tobago Monthly Paid Pension Plan	31-Dec-2009	Apex Consulting Limited	\$87,999,000	\$80,652,000	\$7,347,000	109%
52	RBC Financial (Caribbean) Pension Fund Plan	31-Mar-2013	KR Services Limited	\$515,229,000	\$481,370,000	\$33,859,000	107%
53	Repsol E&P T&T Limited Pension Fund Plan	31-Mar-2009	Bacon Woodrow & de Souza Limited	\$15,913,000	\$14,582,000	\$1,331,000	109%
54	Repsol E&P T&T Limited Pension Fund Plan	31-Mar-2012	Bacon Woodrow & de Souza Limited	\$37,634,000	\$34,914,000	\$2,720,000	108%
55	T. Geddes Grant (Trinidad) Staff Savings & Pension Fund	30-Sep-2012	Apex Consulting Limited	\$65,904,000	\$34,501,000	\$31,403,000	191%
56	T. Geddes Grant Limited Pension Fund Plan	31-Dec-2012	Apex Consulting Limited	\$733,134,000	\$423,544,000	\$309,590,000	173%
57	Texaco (Trinidad) Limited Staff Retirement Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$61,086,000	\$25,870,000	\$35,216,000	236%
58	The Beacon Insurance Company Limited Pension Plan	01-Jul-2013	James Camacho (SAGICOR Life Inc.)	\$21,809,000	\$20,882,000	\$927,000	104%
59	The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad) Limited	30-Jun-2011	KR Services Limited	\$18,333,000	\$15,154,000	\$3,179,000	121%
60	The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad) Limited	31-Dec-2011	KR Services Limited	\$29,394,000	\$23,006,000	\$6,388,000	128%
61	The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad) Limited	31-Dec-2011	KR Services Limited	\$24,373,000	\$18,143,000	\$6,230,000	134%

62	The Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Fund	01-Jul-2013	Bacon Woodrow & de Souza Limited	\$93,246,000	\$34,843,000	\$58,403,000	268%
63	The Incorporated Trustees of the Anglican Church in the Diocese of Trinidad and Tobago Pension Fund Plan	01-Jan-2013	Apex Consulting Limited	\$5,737,000	\$5,467,000	\$270,000	105%
64	The Trinidad & Tobago Stock Exchange Pension Fund Plan	01-Jan-2014	James Camacho (SAGICOR Life Inc.)	\$4,867,000	\$3,452,000	\$1,415,000	141%
65	Thomas Peake & Company Limited Pension Fund Plan	01-Jan-2014	Apex Consulting Limited	\$37,295,000	\$37,811,000	(\$516,000)	99%
66	Trinidad and Tobago Export Development Corporation Pension Fund Plan (winding-up report)	30-Sep-1994	Colonial Life Insurance Company (Trinidad) Limited	\$3,329,900	\$1,957,900	\$1,372,000	170%
67	Trinidad and Tobago Forest Products Limited Staff Pension Fund Plan (winding-up report)	01-Aug-2001	Eckler Ltd	\$2,267,051	\$1,840,400	\$426,651	123%
68	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	30-Sep-2013	Bacon Woodrow & de Souza Limited	\$1,638,000,000	\$1,116,300,000	\$521,700,000	147%
69	Trinidad and Tobago Port Contractors Limited Pension Fund Plan	31-Dec-2009	Apex Consulting Limited	\$144,585,000	\$77,653,000	\$66,932,000	186%
70	Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	01-Jul-2013	James Camacho (SAGICOR Life Inc.)	\$10,836,000	\$9,108,000	\$1,728,000	119%
71	Trinidad Building and Loan Association Pension Fund Plan	31-Dec-2012	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$23,200,000	\$7,100,000	\$16,100,000	327%
72	Trinidad Cement Limited Employees' Pension Fund Plan	31-Dec-2012	Bacon Woodrow & de Souza Limited	\$811,346,000	\$703,277,000	\$108,069,000	115%
73	Tucker Energy Services Holdings Limited Pension Fund Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$105,750,000	\$102,312,000	\$3,438,000	103%
74	Youth Training and Employment Partnership Programme Limited Pension Plan	01-Jul-2013	Eckler Ltd	\$14,076,000	\$13,975,000	\$101,000	101%

APPENDIX A

SUMMARY OF BALANCE SHEETS OF INSURANCE COMPANIES

AS AT 31ST DECEMBER 2014

COMPANY	ASSETS (\$)	LIABILITIES (\$)	CAPITAL (\$)
Pan American Life Insurance CO. Trinidad and Tobago Limited	2,289,037,300	1,879,021,617	410,015,683
Bancassurance Caribbean Limited	298,610,296	273,932,738	24,677,559
Bankers Insurance Company Limited	77,648,318	74,844,770	2,803,548
Capital Insurance Limited	137,628,188	99,972,150	37,656,038
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	20,660,136	20,747,586	(87,450)
Colonial Fire and General Insurance Company Limited	298,332,001	196,530,543	101,801,458
CUNA Caribbean Insurance Society Limited	311,624,238	204,961,804	106,662,434
Export- Import Bank of Trinidad and Tobago Limited	463,676,189	278,213,957	185,462,232
Furness Anchorage General Insurance Limited	71,098,497	22,658,883	48,439,614
NAGICO Insurance (Trinidad and Tobago) Limited	188,130,961	140,411,394	47,719,567
Guardian General Insurance Limited	791,342,921	379,138,949	412,203,972
Guardian Life of the Caribbean Limited	7,388,569,913	7,115,143,027	273,426,886
Gulf Insurance Limited	67,766,928	70,083,812	(2,316,884)
Maritime General Insurance Company Limited	444,185,187	255,942,987	188,242,201
Maritime Life (Caribbean) Limited	1,590,491,298	1,235,151,801	355,339,497
Mega Insurance Company Limited	255,234,425	274,577,800	(19,343,375)
Motor One Insurance Company Limited	158,674,951	141,249,664	17,425,287
Nationwide Insurance Company Limited	62,508,694	41,194,356	21,314,339
Sagicor General Insurance Incorporated	232,316,211	132,552,276	99,763,935
Sagicor Life Incorporated	4,001,810,693	3,267,854,996	733,955,697
Scotialife Insurance Limited	1,554,507,531	1,166,700,441	387,807,090
Tatil Life Assurance Limited	1,804,271,031	1,217,412,299	586,858,732
The Beacon Insurance Company Limited	307,897,289	271,671,729	36,225,560
The Demerara Life Assurance Company of Trinidad and Tobago Limited	150,501,440	125,101,837	25,399,603
The Great Northern Insurance Company Limited	20,443,652	18,025,069	2,418,583
The Insurance Company of the West Indies	34,515,515	24,033,173	10,482,342
The New India Assurance Company (Trinidad and Tobago) Limited	202,149,579	119,581,289	82,568,290
The Presidential Insurance Company Limited	71,868,006	47,688,732	24,179,274
The Reinsurance Company of Trinidad and Tobago Limited	101,978,905	62,725,455	39,253,450
The United Security Life Insurance Company Limited	19,691,004	14,125,261	5,565,743
Trinidad and Tobago Insurance Limited	537,192,201	247,741,168	289,451,033
Massy United Insurance Limited	86,405,042	41,971,135	44,433,907

APPENDIX B

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2014

Bankers Insurance Company T&T Limited

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

British American Insurance Company Trinidad Limited

- Kellar's Insurance Services Limited

Capital Insurance Limited

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

Colonial Fire and General Insurance Company Limited

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

Colonial Life Insurance Company (Trinidad and Tobago) Limited

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

Guardian General Insurance Company Limited

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

Guardian Life of the Caribbean Limited

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

Guardian Life of the Caribbean Limited (cont'd)

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

- Ignatius and Company Limited
- Insurance & Financial Services Limited
- JJ's Insurance & Financial Services Limited
- Kanith Investments Limited
- Karlla Agencies Limited
- Krat Investments Limited
- L.G.G. Investments Limited
- L.R. & J. Investments Limited
- Lark Investment Limited
- LC's Investments Limited
- Life Line Financial Services Limited
- Lisa Pollonais Financial Services Limited
- LRJ Financial Advisory Services Limited
- Lurson Financial & Investment Services Limited
- Lynchris Financial Services Limited
- M & G Enterprises Limited
- MALS Insurance Services Limited
- M.U.C.H. Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited
- N.A.G. Insurance and Financial Services Limited
- Naceri Limited
- NAN Associates Limited
- Nazir Mohammed Investments Limited
- Noel Charles t/a Noel Charles Financial Services
- Oodles Financial Services Limited
- Paramount Investments Limited
- PGM Financial Services Limited
- Premdath Seegolam t/a V.I.P.S. Financial Services
- Privilege Insurance & Financial Services Limited
- Prophet Financial Services Limited
- Quincy Tyner Consultancy Limited
- R.C.S.N. Investments Limited
- Rabah Financial Services Limited
- RDA Financial Services Limited
- Reward Enterprises Limited
- Rhevol Insurance & Investment Services Limited
- Ricanice Investments Limited
- Richsons Financials Limited
- RIIB Financial Services Limited
- Ro-Je Management and Investment Services Limited
- Rozana Gaffoor-Ali
- Rudy Gaskin Insurance Investments & Financial Services Limited
- Rybre Services Limited
- S.F.D. Insurance and Investments Limited
- SAFH Services Limited
- Selverondm Limited
- Sevens Financial Services Limited
- Sharon Gray Supernova Financial Solutions Limited

Guardian Life of the Caribbean Limited (cont'd)

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

Gulf Insurance Limited

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

Maritime General Insurance Company Limited

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

Maritime General Insurance Company Limited (cont'd)

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

Maritime Life (Caribbean) Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- C & Y Dass Services Limited
- C&O Financial Services Limited
- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meikhofin Services
- Financial Evaluation Sales & Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited

Maritime Life (Caribbean) Limited (cont'd)

- Hansa Marketing Limited
- I Will Finance Limited
- Islandwide Financial & Insurance Solutions Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- Pioneer Investments (Trinidad & Tobago) Limited
- R. Singh Financial Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Swar-raj Marketing Company Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Mega Insurance Company Limited

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

Motor One Insurance Company Limited

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

Nagico Insurance (Trinidad and Tobago) Limited

- CMFS General Insurance Limited
- Joseph Ramlal
- Omega Insurance Consultants Limited
- Right Choice Insurance Services Limited
- S.D.R. Nandlal Advisory Services Limited
- Seepersad Insurance Services Limited

Nagico Insurance (Trinidad and Tobago) Limited (cont'd)

- Sitkam General Insurance Services Limited
- Wallum Insurance Services Limited

Pan American Life Insurance (Trinidad and Tobago) Limited

- Allan Anthony Tang Choon
- Anthony Ramsingh Financial Services Limited
- Apostolos Business & Insurance Services Limited
- Boxil Charles Insurance Services Limited
- Coastline Financial Services Limited
- David Grainger t/a Financial One
- Eaglestar Insurance Services Limited
- Faith Financial Services Limited
- Financial Advisory Services Limited
- G.M. Investments Limited
- Integritus Company Limited
- KCJ Financial Services Limited
- LFM Investments Limited
- Lynbar Financial Services Limited
- Mar-Q Financial Services Limited
- Maxim Investments Limited
- R.G.F. Asset Management Limited
- R.J.R Investments & Insurance Services Limited
- Ramkhelawan Financial & Insurance Services Limited
- Saltes Insurance & Financial Services Limited
- Supreme Concepts & Solutions Limited
- TAJI Financial Services Limited
- The New Edition Insurance Services Limited
- Ultraline Investments Limited
- VCAFF Insurance & Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor General Insurance

- De Liberare Company Limited
- Financial Advisory Services Limited
- GDC Financial Services Limited
- Gobin's Financial Services Limited
- Grandwheels General Insurance Services Limited
- Hudama Limited
- In One General Insurance Services Limited
- Interchange Insurance Agency Limited
- J. Rampersad & Company Limited
- Maxim General Insurance Services Limited
- Plan +3 and Associates Limited
- Portfolio Development Services Limited

Sagicor General Insurance (cont'd)

- Prime General Insurance Limited
- Reginen Company Limited
- Risk Expertz Services Limited
- Sagicor Life Incorporated
- T.A.S. General Insurance Services Limited
- TLS Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor Life Incorporated

- A. Rauseo & Associates Limited
- ADS Financial Services Limited
- Allan Kerelus t/a Kerelus Financial Services
- Andy De Vert Insurance Consultants Limited
- Astad Investments Limited
- B.I. Lal Insurance Services Limited
- Basil Fraser t/a Basfra Insurance Services
- Beatrice Investments Limited
- C.A.P. Services Limited
- Christopher Knaggs t/a Kris K. Insurance Services
- Christopher Maraj t/a C. Maraj Financial Services
- D. Ache Financial Concepts & Solutions Limited
- David Namsoo t/a D.A.N. Insurance Services
- Dayna Vieira t/a Mayfair Insurance Services
- Dianne Grell t/a Financial & Insurance Solutions (FINSOL)
- Doncabris Financial Planning Associates Limited
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Edwin T. Boyce t/a Edwin T. Boyce Insurance Services
- Enrique Huggins Insurance Services Limited
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Executive Insurance Company Services Limited
- FAN Financial Services Limited
- Garon Limited
- Gervase Hannays t/a G.H. Insurance Services
- Grandwheels Services Limited
- H.H. Services Limited
- I.S. Insurance Consultants Limited
- J & L Financial & Counselling Services Limited
- JAI Services Limited
- Jenkha Limited
- Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
- Jewels Financial Management Limited
- Joan Carr t/a Joan Carr Insurance Services
- Joel Martinez & Associates Limited
- Jonathan Decle t/a J.D. Insurance Services
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Kaav Enterprises Limited

Sagicor Life Incorporated (cont'd)

- KR Insurance Consulting Limited
- Livewell Financial Services Limited
- Loren Investments and Financial Enterprises Limited
- Marcia Assam t/a Marcia Assam Financial Services
- Mariana Galindo t/a Kaym's Financial Services
- Michelle Prashad t/a M.A.P. Financial Services
- MPA Insurance Services Limited
- Nitim Insurance Services Limited
- OCL Insurance & Financial Services Limited
- P.K. Management Services Limited
- Persad's Financial Services Limited
- Pollonais Financial Services Company Limited
- Portfolio Development Services Limited
- Q-Rator Financial Services Limited
- Qwest Investments Limited
- Rafael Mouttet t/a R.E.M. Financial Services
- Ralph Coutain Insurance Services and Investments Limited
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Richard Daly t/a NRICH Enterprises
- Ruby Wealth Management Limited
- S.S. Services Limited
- Sumar Consultants Limited
- Sydsons Services Limited
- TC & F Services Limited
- Top Notch Financial Services Limited
- Trinidad Insurance Centre Limited
- W.B. Financial Services Limited
- W. Lezama Insurance and Investment Services Limited
- Wayne Decle t/a Decle Insurance Services
- Wayne Griffith t/a W. Griffith Insurance and Financial Services
- Wayne Mohammed t/a Waymo Financial Services
- Wayne Rezende t/a W.J.R. Insurance Services
- Whibco Associates Limited
- William St. Aubyn t/a St. Aubyn Insurance Services

Tatil Life Assurance Limited

- B&B Gray Enterprises Limited
- B. Pedro Insurance Services Limited
- B. Williams-Groome Financial Services Limited
- Beextraordinary Limited
- C.A.J. Limited
- CAMWIIL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited
- Christopher Lyons Financial Services Limited
- Fuentes Financial Services Limited
- H.L. Seukumar Financial Services Limited

Tatil Life Assurance Limited (cont'd)

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

The Beacon Insurance Company Limited

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

The Insurance Company of the West Indies Limited

- M & E Insurance Services Limited
- Mervina Hosein

The New India Assurance Company (Trinidad and Tobago) Limited

- A. Rauseo & Associates Limited
- Affiliated General Insurance Services Limited
- Calcut Insurance Services
- Felmine Financial Limited
- GCC Insurance Services Limited
- Kushal Co. Limited
- Nicholas Calcut
- Russ Financial Services Limited
- S.G. Financial Services Limited
- Serene Insurance Agencies Limited
- Veda Consultants Limited

The Presidential Insurance Company Limited

- Dillon Ali
- Geeta Manbodh-Lakhan
- Marlon Cabral-Samaroo

- MRK Consultants Limited
- Ramdeen Insurance Agency

The Reinsurance Company of Trinidad and Tobago Limited

- Aneesa Ali-Khan
- Kirby Panchoo t/a E.R. Insurance Agency
- Nichol Narwani
- Peter Ramlochan
- Surya Consultants Limited

Trinidad and Tobago Insurance Limited

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

APPENDIX C**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2014**

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

**LIST OF BROKERS REGISTERED UNDER THE INSURANCE
ACT CHAP. 84:01 AS AT 31ST DECEMBER 2014 (CONT'D)**

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

APPENDIX D**LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2014**

- Accord Adjusting Company Limited
- Adam Francois Sanguinette
- Aldith Bernard
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Cariclaims Investigators & Adjusters Limited
- Christian Rampersad t/a Charis Adjusting & Investigation Services
- Claims Adjusting Bureau Limited
- Clevon Singh
- Damian Aquing t/a Fung's Enterprises
- Danny Leed t/a Lead Insurance Assessors
- Ezekiel Joseph t/a Ezee Adjusting Services
- General Adjusters Limited
- Glen Mohammed
- Impartial Adjusting Services Limited
- Insurance Investigations Services Limited
- International Business Investigations Services Limited
- Jacob Jules t/a Jules Investigators & Adjusters Services
- Jason Greenidge t/a Expert Auto Appraisal
- Kerwin Allan Simmons
- Legis Adjusting Limited
- McLarens Young International (Trinidad and Tobago) Limited
- Michael Samms
- Peter S. Bowman
- Pioneer Insurance Claims Services Company Limited
- Premiere Adjusters and Valuations Services Limited
- Quantitas Services Limited
- Rawle Raphael t/a Trinidad Accident Assessors & Valuers
- Robert Anthony Ferreira t/a Robard (Marine Recovery) Services
- Rudy Rampersad
- Trevor Cooper
- Twin Isle Adjusters Limited

APPENDIX E**LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2014****SELF-ADMINISTERED PENSION PLANS****Pension Plans**

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

- 42 IBM Retirement Plan for IBM Employees in Trinidad and Tobago
- 43 Insurance Brokers West Indies Limited Pension Fund Plan
- 44 Johnson and Johnson (Trinidad) Ltd Staff Pension Plan
- 45 L. J. Williams Limited Pension Fund Plan
- 46 Lever Brothers (WI) Ltd Pension Fund Plan
- 47 Mega Insurance Company Limited Pension Plan
- 48 Mittal Steel Point Lisas Limited Employees Pension Plan
- 49 NALIS Pension Fund Plan
- 50 National Flour Mills Pension Plan
- 51 National Gas Company of Trinidad and Tobago Pension Fund Plan
- 52 National Insurance Board Pension Fund Plan
- 53 National Insurance Property Development Company Limited Pension Fund Plan
- 54 National Maintenance Training and Security Co Ltd Pension Fund Plan
- 55 National Union of Government and Federated Workers Officers Pension Plan
- 56 National Union of Government and Federated Workers Staff Pension Fund Plan
- 57 Neal and Massy Group Pension Plan
- 58 Nestle Trinidad and Tobago Limited Senior Staff Pension Plan
- 59 Nestle Unionised Employees Pension Fund Plan
- 60 NIHERST Pension Fund Plan
- 61 PCS Nitrogen Merged Pension Fund Plan
- 62 Petrotrin Employees Pension Plan
- 63 Phoenix Park Gas Processors Limited Staff Pension Fund Plan
- 64 Point Lisas Industrial Port Development Corporation Limited Pension Plan
- 65 RBC Financial (Caribbean) Pension Fund Plan (formerly RBTT Pension Fund Plan)
- 66 Repsol E&P T&T Limited Pension Fund Plan
- 67 Republic Bank of Trinidad and Tobago Limited Pension Plan
- 68 Scotiabank Trinidad and Tobago Limited Pension Fund Plan
- 69 Servol Limited Pension Fund Plan
- 70 T. Geddes Grant (Trinidad) Staff Savings and Pension Fund
- 71 T. Geddes Grant Limited Pension Fund Plan
- 72 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
- 73 Texaco (Trinidad) Limited Staff Retirement Plan
- 74 The Demerara Life Assurance Company of T&T Limited Sales Staff Pension Fund Plan
- 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 (Staff) Pension Fund Plan
- 79 Thomas Peake and Company Limited Pension Fund 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 Electricity Commission Provident Fund
- 84 Trinidad and Tobago Methanol Company Limited Pension Fund Plan
- 85 Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I
- 86 Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II
- 87 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan

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

INSURED PENSION PLANS

Pension Plans

- 1 3M Interamerica Inc.-Trinidad and Tobago Division Pension Fund Plan
- 2 Albrosco Limited Staff Pension Plan
- 3 Amenable Habitat Limited Pension Fund Plan
- 4 Angostura Bitters (Dr. J. G. B. Siegert & Sons) Limited Pension Fund Plan
- 5 Anthony N. Sabga Limited Pension Fund Plan
- 6 ASA Wright Nature Centre Pension Fund Plan
- 7 Ashland Trinidad and Tobago Limited Pension Fund Plan
- 8 Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees
- 9 Bermudez Biscuit Company Limited Pension Plan
- 10 Bermudez Biscuit Company Limited Weekly Paid Staff Pension Plan
- 11 British High Commission Pension Plan
- 12 C.B.P. Limited Pension Fund Plan
- 13 C.M.B. Packaging Trinidad Limited Pension Fund Plan
- 14 Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees
- 15 Century Eslon Limited Pension Plan
- 16 Clark and Battoo Ltd Staff Pension Fund Plan
- 17 Colonial Fire and General Insurance Company Limited Pension Plan
- 18 Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan
- 19 Envirotec Holdings Limited Pension Fund Plan
- 20 Eric Solis Marketing Limited Staff Pension Fund Plan
- 21 F.T.Farfán and Sons Limited Pension Fund Plan
- 22 Furness Trinidad Limited Pension Fund Plan
- 23 Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan
- 24 Guardian Holdings Group Defined Contribution Pension Plan
- 25 Gulf Engineering Services Limited Pension Fund Plan
- 26 Gulf Insurance Limited Pension Fund Plan
- 27 Home Construction Limited Staff Pension Fund Plan
- 28 J. N. Harriman and Company Limited Pension Plan
- 29 J.T.A. Supermarkets Limited Pension Fund Plan
- 30 Janouras Customs Design Limited Pension Fund Plan

- 31 Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
- 32 Junior Schools Limited Staff Pension Plan
- 33 Lake Asphalt of Trinidad and Tobago (1978) Limited (Employees) Pension Plan
- 34 Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan
- 35 Lange Trinidad Limited Pension Fund Plan
- 36 Lazzari and Sampson Limited Pension Fund Plan
- 37 Lifestyle Motors Limited Pension Fund Plan
- 38 Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan
- 39 Mainstream Foods Limited Pension 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 Plan
- 45 Neal and Massy Wood Group Limited Pension Plan
- 46 Oilfields Workers Trade Union Staff Pension Fund Plan
- 47 Pension Plan for Employees of The Barbados Mutual Life Assurance Society
- 48 Pepsi Cola Trinidad Bottling Company Limited Pension Plan
- 49 Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan
- 50 Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan
- 51 Prestige Holdings Limited Pension Fund Plan
- 52 Print-a-Pak Ltd Pension Plan
- 53 R. B. P. Elevator and Escalator Limited Pension Fund Plan
- 54 Rentokil Initial (Trinidad) Limited Pension Fund Plan
- 55 Rhand Credit Union Co-operative Society Limited Staff Pension Plan
- 56 Sealand Service Incorporated 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 Plan
- 61 TECU Credit Union Co-operative Society Limited Pension Fund Plan
- 62 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly paid Employees
- 63 The Group Pension Plan for the Agents of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 64 The Group Pension Plan for the Non-Professional Employees of Fitzstone Limited
- 65 The Pension Plan for the Institute of Marine Affairs
- 66 The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan
- 67 The Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
- 68 The University of the West Indies (St. Augustine) Staff Pension Fund Plan
- 69 Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan
- 70 Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan
- 71 Trinidad and Tobago Stock Exchange Pension Fund Plan
- 72 Trinidad Concrete Products Company Limited Pension Fund Plan
- 73 Trinidad Contractors Limited Pension Plan
- 74 Trinidad Nitrogen Company Limited Pension Plan
- 75 Trinidad Ropeworks Limited Retirement Plan for Employees
- 76 Trinidad Systems Limited Pension Plan

- 77 Trinrico Steel & Wire Products Limited Pension Fund Plan
- 78 United States of America Embassy in Trinidad and Tobago Pension Fund Plan
- 79 Western Scientific Company Limited Pension Fund Plan
- 80 William H. Scott Limited Pension Plan
- 81 Youth Training & Employment Partnership Programme Limited Pension Fund Plan

ANNUITY PENSION PLANS

Pension Plans

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

WINDING-UP PENSION PLANS

Pension Plans

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

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

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

JUDICAL MANAGEMENT PENSION PLAN

Pension Plan

- 1 West Indian National Insurance Company Pension Fund Plan

APPENDIX F
REINSURANCE BY LINES OF BUSINESS, 2014 (%)

COMPANIES	LONG TERM	MOTOR	PROPERTY	OTHER
Bancassurance Caribbean Limited	86.97	-	-	-
Bankers Insurance Company of T&T Limited	-	75.00	27.14	84.31
British-American Insurance Company (T'dad) Ltd	-	-	-	-
Capital Insurance Limited	-	91.61	17.16	-
Caribbean Atlantic Life Insurance Company Limited	89.35	-	-	-
Citizen Insurance Company Limited	-	-	-	-
Colonial Fire & General Insurance Co. Limited.	-	95.41	2.95	43.26
Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-
Cuna Caribbean Insurance Society Limited	93.90	-	-	-
Demerara Life Assurance Company of Trinidad and Tobago Limited	70.20	-	-	-
Export Import Bank of Trinidad and Tobago Limited	-	-	-	-
Furness Anchorage General Insurance Limited	-	80.21	12.85	46.61
G.T.M. Fire Insurance Company Limited	-	95.83	39.70	51.53
Guardian General Insurance Limited	-	94.93	3.04	43.90
Guardian Life of the Caribbean Limited	79.60	-	-	86.88
Gulf Insurance Limited	-	91.36	2.21	58.08
Maritime General Insurance Company Limited	-	99.36	10.16	52.13
Maritime Life (Caribbean) Limited	92.33	-	-	-
Mega Insurance Company Limited	92.32	-	-	-
Motor and General Insurance Company Limited	-	-	-	-
Motor One Insurance Company Limited	-	91.09	-	-
N.E.M. (West Indies) Insurance Limited	-	-	-	-
Nationwide Insurance Company Limited	100.00	-	-	-
Pan American Life Insurance Company Trinidad and Tobago Limited	94.79	-	-	82.73
Royal Caribbean Insurance Limited	-	-	-	-
Scotia Life of T&T Limited	89.99	-	-	-
Tatil Life Assurance Limited	91.82	-	-	-
The Beacon Insurance Company Limited	88.09	45.30	9.87	50.18
The Great Northern Insurance Company Limited	-	-	-	-
The Insurance Company of the West Indies	-	89.18	-	-
The New India Assurance Company (T&T) Limited	-	94.86	8.35	98.02
The Presidential Insurance Company Limited	-	92.10	-	-
The Reinsurance Company of Trinidad & Tobago Ltd	100.00	90.32	4.76	22.89
Trinidad and Tobago Insurance Limited	-	94.96	(0.97)	58.60
United Security Life Insurance Company Limited	100.00	-	-	-
REGIONAL				
	-	-	-	
Sagikor General Insurance Company Limited	-	49.56	8.11	53.30
Sagikor Life Incorporated	95.25	-		96.80
Massy United Insurance Limited	-	-	0.59	26.30
INTERNATIONAL				
Cuna Mutual Insurance Society	-	-	-	-
Sun Life Assurance Company of Canada	-	-	-	-

TABLE I
REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2014
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	86,521,324	2,999,595	1,905,327	207,775	49,212	5,161,909	-	10,696,045	(1,004,939)	-	101,374,340
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	5,380,887	3,940	124,860	-	-	128,800	-	415,506	(124,861)	-	5,800,332
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	47,408,710	-	133,531,941	-	-	133,531,941	4,697,228	6,343,188	1,701,507	-	193,682,573
6	Demerara Life Assurance Company of T&T Limited	104,127,397	-	424,167	-	-	424,167	-	4,266,567	6,799,852	-	115,617,983
7	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-
8	Guardian Life of the Caribbean Limited	5,732,745,660	31,996,427	123,616,495	134,178,496	48,176,645	337,968,063	1,283,030	258,282,276	1,211,744,611	-	7,542,023,639
9	Maritime Life (Caribbean) Limited	1,023,221,955	5,705	148,055,702	2,827,510	28,381,008	179,269,925	-	48,931,027	(11,795,860)	-	1,239,627,047
10	Mega Insurance Company Limited	223,100,438	-	17,851,398	8,021,727	-	25,873,125	90,836	8,054,971	(808,569)	-	256,310,801
11	Nationwide Insurance Company Limited	37,832,902	-	823,222	223,380	335,983	1,382,585	-	1,770,244	335,405	-	41,321,137
12	Pan American Life Insurance Company Trinidad and Tobago Limited	1,540,545,810	(37,126)	183,825,021	-	91,143,805	274,931,700	4,077,315	65,450,768	(9,898,884)	-	1,875,106,709
13	Scotialife Trinidad and Tobago Limited	886,138,808	93,199,210	68,360,511	80,370,535	104,055,460	345,985,715	-	41,307,813	24,821,149	-	1,298,253,486
14	Tatil Life Assurance Limited	844,979,865	4,990,228	25,207,457	4,940,544	74,043,605	109,181,834	223,619	77,879,280	22,258,898	-	1,054,523,496
15	The Beacon Insurance Company Limited	4,203,447	-	59,347,731	-	-	59,347,731	1,182,057	594,734	(10,695)	-	65,317,274
16	The Reinsurance Company of Trinidad and Tobago Limited	472,206	101,553	-	-	-	101,553	-	4,690	-	-	578,449
17	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
18	United Security Life Insurance Company Limited	8,543,792	-	227,304	-	-	227,304	-	413,036	(610,655)	-	8,573,477
	TOTAL	10,545,223,201	133,259,532	763,301,135	230,769,966	346,185,719	1,473,516,353	11,554,084	524,410,145	1,243,406,960	-	13,798,110,742
	CARIBBEAN											
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	2,909,971,042	10,937,315	216,727,832	60,501,082	206,327,691	494,493,920	2,684,595	144,670,392	51,680,817	-	3,603,500,766
	TOTAL	2,909,971,042	10,937,315	216,727,832	60,501,082	206,327,691	494,493,920	2,684,595	144,670,392	51,680,817	-	3,603,500,766
	OTHER											
1	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	13,455,194,243	144,196,847	980,028,968	291,271,048	552,513,410	1,968,010,273	14,238,679	669,080,536	1,295,087,777	-	17,401,611,508

TABLE I continued
REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2014
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1	Bancassurance Caribbean Limited	3,318,521	343,058	2,478,447	2,282,171	90,416	8,512,613	(30,859)	2,736,876	(101,123)	85,794,819	4,462,013	101,374,340
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	0	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	80,000	23,480	-	109,223	26,183	238,886	-	63,146	-	5,307,873	190,427	5,800,332
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	0	-
5	Cuna Caribbean Insurance Society Limited	69,568,573	20,000	3,999,112	322,067	-	73,909,751	7,384,805	31,898,759	2,456	61,724,286	18,762,550	193,682,608
6	Demerara Life Assurance Company of T&T Limited	255,006	1,119,535	81,774	428,216	696,341	2,580,872	-	2,453,927	1,089,017	109,494,167	0	115,617,983
7	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	0	-
8	Guardian Life of the Caribbean Limited	54,862,769	536,976	556,569	512,160,897	136,784,499	704,901,710	180,789,623	499,934,528	938,824	6,207,577,807	(52,118,852)	7,542,023,639
9	Maritime Life (Caribbean) Limited	7,132,643	7,654,451	29,757,184	22,955,228	18,400,413	85,899,919	22,827,053	36,356,481	(3,882,869)	1,087,264,847	11,161,616	1,239,627,047
10	Mega Insurance Company Limited	3,403,165	6,158,642	189,657	10,274,413	-	20,025,877	1,022,213	10,958,333	1,524,005	241,336,870	(18,556,497)	256,310,801
11	Nationwide Insurance Company Limited	866,215	250,659	12,572	1,302,563	2,235,795	4,667,805	-	285,262	2,825,495	34,587,853	(1,045,279)	41,321,137
12	Pan American Life Insurance Company Trinidad and Tobago Limited	21,027,330	15,000,712	6,928,993	40,442,162	19,474,666	102,873,864	34,858,151	116,440,787	577,415	1,580,344,416	40,012,076	1,875,106,709
14	Scotialife Trinidad and Tobago Limited	7,729,082	4,102,433	224,932	99,873,179	-	111,929,626	-	28,894,075	-	1,091,802,273	65,627,513	1,298,253,486
15	Tatil Life Assurance Limited	5,880,347	23,974,977	10,401,286	28,659,486	11,720,456	80,636,552	10,746,332	25,566,478	(1,736,000)	919,684,134	19,626,000	1,054,523,496
16	The Beacon Insurance Company Limited	38,649,137	-	-	-	-	38,649,137	5,821,437	17,978,364	440,734	5,480,535	(3,052,932)	65,317,274
17	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	12,395	131,400	-	434,654	0	578,449
18	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	0	-
19	United Security Life Insurance Company Limited	459,812	(290,472)	174	16,508	28,321	214,343	-	186,164	-	8,553,425	(380,455)	8,573,477
	TOTAL	213,232,601	58,894,451	54,630,699	718,826,113	189,457,090	1,235,040,954	263,431,151	773,884,580	1,677,954	11,439,387,959	84,688,179	13,798,110,777
	CARIBBEAN												
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	0	-
2.	Sagicor Life Inc.	25,588,107	21,700,652	5,060,431	117,545,280	78,924,626	248,819,095	61,877,739	83,400,673	4,446,852	3,098,692,857	106,263,550	3,603,500,766
	TOTAL	25,588,107	21,700,652	5,060,431	117,545,280	78,924,626	248,819,095	61,877,739	83,400,673	4,446,852	3,098,692,857	106,263,550	3,603,500,766
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	0	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	0	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	238,820,707	80,595,103	59,691,130	836,371,392	268,381,716	1,483,860,049	325,308,889	857,285,254	6,124,806	14,538,080,816	190,951,729	17,401,611,543

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2014
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	80,635,158	68,964	1,905,327	207,775	49,212	2,231,278	-	10,076,774	(946,415)	-	91,996,795
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	5,380,887	3,940	124,860	-	-	128,800	-	415,506	(124,861)	-	5,800,332
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	13,161,350	-	461,573	-	-	461,573	-	1,668,713	540,160	-	15,831,796
6	Demerara Life Assurance Company of T&T Limited	104,127,397	-	424,167	-	-	424,167	-	4,266,567	6,799,852	-	115,617,983
7	Guardian Life of the Caribbean Limited	898,156,808	(25,392)	123,616,494	134,178,496	48,176,645	305,946,244	1,283,030	40,576,130	230,646,685	-	1,476,608,896
8	Maritime Life (Caribbean) Limited	942,771,200	5,705	134,727,075	2,827,510	28,381,008	165,941,298	-	44,508,581	(11,795,860)	-	1,141,425,219
9	Mega Insurance Company Limited	223,100,438	-	17,851,398	8,021,727	-	25,873,125	90,836	8,054,971	(808,569)	-	256,310,801
10	Nationwide Insurance Company Limited	37,832,902	-	823,222	223,380	335,983	1,382,585	-	1,770,244	335,405	-	41,321,137
11	Pan American Life Insurance Company Trinidad and Tobago Limited	1,267,808,267	(37,126)	113,797,671	-	69,580,412	183,340,957	1,172,869	49,665,614	(7,659,552)	-	1,494,328,155
12	Scotialife Trinidad and Tobago Limited	873,419,140	48,322,884	68,360,511	80,370,535	104,055,460	301,109,389	-	35,949,953	24,765,040	-	1,235,243,523
13	Tatil Life Assurance Limited	632,096,909	-	25,207,457	4,940,544	70,536,984	100,684,985	223,619	40,709,488	(1,649,182)	-	772,065,819
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
16	United Security Life Insurance Company Limited	8,543,792	-	227,304	-	-	227,304	-	413,036	(610,655)	-	8,573,477
	TOTAL	2,781,868,108	48,285,757	207,592,943	85,311,079	244,172,856	585,362,635	1,396,488	126,738,092	14,845,652	-	6,655,123,933
	CARIBBEAN											
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	2,087,090,659	10,937,315	185,703,113	60,501,082	124,231,138	381,372,647	2,684,595	111,730,917	63,650,713	-	2,646,529,531
	TOTAL	2,087,090,659	10,937,315	185,703,113	60,501,082	124,231,138	381,372,647	2,684,595	111,730,917	63,650,713	-	2,646,529,531
	OTHER											
1.	Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	4,868,958,767	59,223,072	393,296,056	145,812,161	368,403,994	966,735,282	4,081,083	238,469,009	78,496,364	-	9,301,653,464

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2014
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	46,670,436	95,008	899,775	-	-	994,782	-	5,734,971	(541,978)	-	52,858,211
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
6	Demerara Life Assurance Company of T&T Limited	82,146,962	-	328,952	-	-	328,952	-	4,114,860	4,484,066	-	91,074,840
7	Guardian Life of the Caribbean Limited	77,785,091	(37,252)	1,434,625	-	-	1,397,373	-	1,512,179	(609,047)	-	80,085,596
8	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
9	Mega Insurance Company Limited	9,246,488	-	1,428,112	-	-	1,428,112	7,267	328,409	(30,560)	-	10,979,716
10	Nationwide Insurance Company Limited	8,140,111	-	288,256	-	-	288,256	-	325,752	71,513	-	8,825,632
11	Pan American Life Insurance Company Trinidad and Tobago Limited	393,619,038	(20,537)	56,954,988	-	-	56,934,451	376,644	18,472,840	(2,899,661)	-	466,503,312
12	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
13	Tatil Life Assurance Limited	57,755,866	-	(207,393)	-	1,392,512	1,185,119	-	11,912,000	-	-	70,852,985
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
16	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	675,363,992	37,218	61,127,315	-	1,392,512	62,557,045	383,911	42,401,011	474,333	-	781,180,292
	CARIBBEAN											
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	110,427,497	-	3,423,357	-	-	3,423,357	-	4,997,470	-	-	118,848,324
	TOTAL	110,427,497	-	3,423,357	-	-	3,423,357	-	4,997,470	-	-	118,848,324
	OTHER											
1.	Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
2	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	785,791,489	37,218	64,550,672	-	1,392,512	65,980,402	383,911	47,398,481	474,333	-	900,028,616

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2014
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
			Single	Other	Single	Other						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL											
1	Bancassurance Caribbean Limited	30,734,453	(26,043)	1,005,552	-	-	979,509	-	3,879,634	(366,641)	-	35,226,954
2	British-American Insurance Company (Trinidad) Limited											
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	4,731,145	3,940	124,860	-	-	128,800	-	358,514	(110,073)	-	5,108,386
4	Colonial Life Insurance Company (Trinidad) Limited											
5	Cuna Caribbean Insurance Society Limited	13,161,350	-	461,573	-	-	461,573	-	1,668,713	540,160	-	15,831,796
6	Demerara Life Assurance Company of T&T Limited											
7	Guardian Life of the Caribbean Limited	123,411,540	11,860	122,181,869	-	-	122,193,730	1,283,030	7,938,178	164,085,674	-	418,912,151
8	Maritime Life (Caribbean) Limited	942,771,200	5,705	134,727,075	-	-	134,732,780	-	44,508,581	(11,795,860)	-	1,110,216,701
9	Mega Insurance Company Limited	86,580,051	-	16,423,286	-	-	16,423,286	83,569	3,776,700	(351,433)	-	106,512,173
10	Nationwide Insurance Company Limited	14,963,298	-	534,966	-	-	534,966	-	604,553	132,719	-	16,235,535
11	Pan American Life Insurance Company Trinidad and Tobago Limited	200,799,920	(16,589)	56,842,683	-	-	56,826,094	796,225	11,586,128	(1,743,762)	-	268,264,605
12	Scotialife Trinidad and Tobago Limited	406,906,634	48,322,884	68,360,511	-	-	116,683,394	-	13,931,025	10,768,088	-	548,289,142
13	Tatil Life Assurance Limited	574,341,043	-	25,414,850	4,940,544	69,144,472	99,499,866	223,619	28,797,488	(1,649,182)	-	701,212,834
14	The Reinsurance Company of Trinidad and Tobago Limited											
15	The Western General Insurance Company Limited											
16	United Security Life Insurance Company Limited	7,376,087	-	227,304	-	-	227,304	-	371,049	(551,749)	-	7,422,691
	TOTAL	2,405,776,719	48,301,756	426,304,530	4,940,544	69,144,472	548,691,302	2,386,443	117,420,563	158,957,940	-	3,233,232,968
	CARIBBEAN											
1.	Life of Barbados Limited						-					-
2.	Sagicor Life Inc.	461,641,227	10,937,315	182,279,756	-	-	193,217,070	2,684,595	10,739,165	14,728,027	-	683,010,084
	TOTAL	461,641,227	10,937,315	182,279,756	-	-	193,217,070	2,684,595	10,739,165	14,728,027	-	683,010,084
	OTHER											
1.	Lincoln Assurance Limited						-					-
2.	Cuna Mutual Insurance Society						-					-
3.	Sun Life Assurance Company of Canada											-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	2,867,417,946	59,239,071	608,584,285	4,940,544	69,144,472	741,908,372	5,071,038	128,159,728	173,685,967	-	3,916,243,051

TABLE II
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2014
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	470,763	-	-	-	4,745	4,745	-	64,212	(5,251)	-	534,469
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
6	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
7	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-
8	Maritime Life (Caribbean) Limited	-	-	-	2,827,510	28,381,008	31,208,518	-	-	-	-	31,208,518
9	Mega Insurance Company Limited	108,635,514	-	-	6,898,685	-	6,898,685	-	3,396,881	(366,856)	-	118,564,224
10	Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
11	Pan American Life Insurance Company Trinidad and Tobago Limited	563,023,039	-	-	-	64,199,411	64,199,411	-	13,845,445	(2,167,932)	-	638,899,963
12	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
13	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
16	United Security Life Insurance Company Limited	1,167,705	-	-	-	-	-	-	41,987	(58,906)	-	1,150,786
	TOTAL	673,297,021	-	-	9,726,195	92,585,164	102,311,359	-	17,348,526	(2,598,945)	-	790,357,960
	CARIBBEAN											
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	OTHER											
1.	Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	673,297,021	-	-	9,726,195	92,585,164	102,311,359	-	17,348,526	(2,598,945)	-	790,357,960

TABLE II
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2014
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
			Single	Other	Single	Other						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL											
1	Bancassurance Caribbean Limited	2,759,506	-	-	207,775	44,467	252,242	-	397,957	(32,545)	-	3,377,161
2	British-American Insurance Company (Trinidad) Limited											
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	649,743	-	-	-	-	-	-	56,992	(14,788)	-	691,947
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
6	Demerara Life Assurance Company of T&T Limited	21,980,435	-	95,215	-	-	95,215	-	151,707	2,315,786	-	24,543,143
7	Guardian Life of the Caribbean Limited	696,960,177	-	-	134,178,496	48,176,645	182,355,141	-	31,125,772	67,170,059	-	977,611,149
8	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
9	Mega Insurance Company Limited	18,638,385	-	-	1,123,042	-	1,123,042	-	552,981	(59,720)	-	20,254,688
10	Nationwide Insurance Company Limited	14,729,493	-	-	223,380	335,983	559,363	-	839,940	131,174	-	16,259,970
	Pan American Life Insurance Company Trinidad and Tobago Limited	110,366,270	-	-	-	5,381,001	5,381,001	-	5,761,201	(848,197)	-	120,660,276
12	Scotialife Trinidad and Tobago Limited	466,512,506	-	-	80,370,535	104,055,460	184,425,995	-	22,018,928	13,996,952	-	686,954,381
13	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
16	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,332,596,515	-	95,215	216,103,227	157,993,557	374,191,999	-	60,905,479	82,658,721	-	1,850,352,713
	CARIBBEAN											
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	1,515,021,935	-	-	60,501,082	124,231,138	184,732,220	-	95,994,283	48,922,686	-	1,844,671,123
	TOTAL	1,515,021,935	-	-	60,501,082	124,231,138	184,732,220	-	95,994,283	48,922,686	-	1,844,671,123
	OTHER											
1.	Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	2,847,618,450	-	95,215	276,604,309	282,224,695	558,924,219	-	156,899,761	131,581,406	-	3,695,023,836

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2014
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1	Bancassurance Caribbean Limited	2,300,780	343,058	2,478,447	2,282,171	90,416	7,494,872	(30,859)	1,183,038	(89,033)	81,645,984	1,792,793	91,996,795
2	British-American Insurance Company (Trinidad) Limited												
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	80,000	23,480	-	109,223	26,183	238,886	-	63,146	-	5,307,873	190,427	5,800,332
4	Colonial Life Insurance Company (Trinidad) Limited												
5	Cuna Caribbean Insurance Society Limited	51,688	20,000	62,631	322,067	-	456,385	21,549	442,338	526	13,421,042	1,489,962	15,831,803
6	Demerara Life Assurance Company of T&T Limited	255,006	1,119,535	81,774	428,216	696,341	2,580,872	-	2,453,927	1,089,017	109,494,167	-	115,617,983
7	Guardian Life of the Caribbean Limited	46,004,355	536,976	556,569	6,886,192	115,173,559	169,157,650	175,352,231	196,911,190	-	996,607,795	(61,419,970)	1,476,608,896
8	Maritime Life (Caribbean) Limited	7,132,643	7,654,451	21,166,420	22,955,228	18,400,413	77,309,156	22,348,016	35,495,679	(3,882,869)	999,996,550	10,158,687	1,141,425,219
9	Mega Insurance Company Limited	3,403,165	6,158,642	189,657	10,274,413	-	20,025,877	1,022,213	10,958,333	1,524,005	241,336,870	(18,556,497)	256,310,801
10	Nationwide Insurance Company Limited	866,215	250,659	12,572	1,302,563	2,235,795	4,667,805	-	285,262	2,825,495	34,587,853	(1,045,279)	41,321,137
11	Pan American Life Insurance Company Trinidad and Tobago Limited	12,164,369	15,000,712	6,928,993	35,141,236	12,978,806	82,214,116	23,286,557	82,634,271	560,585	1,276,354,883	29,277,743	1,494,328,155
12	Scotialife Trinidad and Tobago Limited	1,969,717	-	98,778	50,372,847	56,251,138	108,692,479	-	25,146,348	-	1,075,614,874	25,789,822	1,235,243,523
13	Tatil Life Assurance Limited	5,229,064	23,974,977	1,196,011	27,473,530	7,795,399	65,668,981	10,644,519	24,288,154	(1,649,200)	681,915,073	(8,801,708)	772,065,819
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited												
16	United Security Life Insurance Company Limited	459,812	(290,472)	174	16,508	28,321	214,343	-	186,164	-	8,553,425	(380,455)	8,573,477
	TOTAL	79,916,814	54,792,018	32,772,026	157,564,193	213,676,372	538,721,424	232,644,226	380,047,850	378,527	5,524,836,389	(21,504,474)	6,655,123,942
	CARIBBEAN												
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	15,461,220	21,700,652	5,060,431	117,545,280	40,033,131	199,800,714	59,925,765	78,570,444	4,437,934	2,212,851,609	90,943,065	2,646,529,531
	TOTAL	15,461,220	21,700,652	5,060,431	117,545,280	40,033,131	199,800,714	59,925,765	78,570,444	4,437,934	2,212,851,609	90,943,065	2,646,529,531
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	95,378,034	76,492,671	37,832,457	275,109,472	253,709,503	738,522,138	292,569,991	458,618,293	4,816,461	7,737,687,998	69,438,591	9,301,653,472

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2014
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1	Bancassurance Caribbean Limited	862,956	149,916	2,320,603	1,319,679	-	4,653,153	-	527,440	(55,276)	46,262,157	1,470,738	52,858,211
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
6	Demerara Life Assurance Company of T&T Limited	255,006	1,119,535	81,774	428,216	-	1,884,531	-	2,448,387	1,089,017	85,652,905	-	91,074,840
7	Guardian Life of the Caribbean Limited	5,837,390	197,475	201,738	5,694,401	-	11,931,004	940,069	14,179,356	-	72,235,288	(19,200,121)	80,085,596
8	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
9	Mega Insurance Company Limited	346,638	402,000	2,768	939,614	-	1,691,020	57,823	385,733	53,645	8,872,046	(80,551)	10,979,716
10	Nationwide Insurance Company Limited	303,311	87,770	4,402	-	505,149	900,632	-	59,737	989,364	7,300,946	(425,048)	8,825,632
11	Pan American Life Insurance Company Trinidad and Tobago Limited	3,333,336	13,892,969	6,928,993	15,005,072	490,845	39,651,215	6,945,677	24,307,289	(193,002)	409,386,377	(13,594,244)	466,503,312
12	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
13	Tatil Life Assurance Limited	1,005,164	179,906	1,196,011	2,790,912	-	5,171,993	177,713	-	-	64,375,642	1,127,637	70,852,985
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	11,943,801	16,029,571	10,736,289	26,177,894	995,995	65,883,548	8,121,282	41,907,942	1,883,749	694,085,361	(30,701,589)	781,180,293
	CARIBBEAN												
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	2,969,656	1,462,571	1,503,710	4,568,336	-	10,504,273	74,454	6,765	-	87,930,032	20,332,799	118,848,324
	TOTAL	2,969,656	1,462,571	1,503,710	4,568,336	-	10,504,273	74,454	6,765	-	87,930,032	20,332,799	118,848,324
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	14,913,457	17,492,141	12,239,999	30,746,230	995,995	76,387,822	8,195,736	41,914,707	1,883,749	782,015,393	(10,368,790)	900,028,617

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2014
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1	Bancassurance Caribbean Limited	1,437,824	61,100	59,687	925,128	-	2,483,739	(30,859)	519,341	(29,505)	32,133,239	150,999	35,226,954
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	80,000	23,480	-	109,223	-	212,703	-	63,146	-	4,691,695	140,842	5,108,386
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	51,688	20,000	62,631	322,067	-	456,385	21,549	442,338	526	13,421,042	1,489,962	15,831,803
6	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
7	Guardian Life of the Caribbean Limited	40,166,965	339,501	354,831	1,191,791	-	42,053,087	116,757,553	27,109,314	-	131,569,383	101,422,815	418,912,151
8	Maritime Life (Caribbean) Limited	7,132,643	7,654,451	21,166,420	22,955,228	-	58,908,743	22,348,016	35,495,679	(3,882,869)	999,996,550	(2,649,418)	1,110,216,701
9	Mega Insurance Company Limited	2,742,664	20,000	186,889	6,849,572	-	9,799,125	664,961	4,435,934	616,917	96,681,010	(5,685,774)	106,512,173
10	Nationwide Insurance Company Limited	562,905	162,889	8,170	-	937,492	1,671,456	-	110,865	1,836,131	13,693,304	(1,076,221)	16,235,535
11	Pan American Life Insurance Company Trinidad and Tobago Limited	8,831,033	1,107,743	(0)	9,463,727	-	19,402,503	10,160,530	28,716,092	2,537,996	248,295,794	(40,848,311)	268,264,605
12	Scotialife Trinidad and Tobago Limited	1,969,717	-	98,778	50,372,847	-	52,441,341	-	9,744,503	-	477,623,383	8,479,915	548,289,142
13	Tatil Life Assurance Limited	4,223,900	23,795,071	-	24,682,618	7,795,399	60,496,988	10,466,806	24,288,154	(1,649,200)	617,539,431	(9,929,345)	701,212,834
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16	United Security Life Insurance Company Limited	459,812	(290,472)	174	16,508	-	186,022	-	160,720	-	7,646,098	(570,149)	7,422,691
	TOTAL	67,659,151	32,893,764	21,937,579	116,888,708	8,732,891	248,112,092	160,388,556	131,086,086	(570,003)	2,643,290,928	50,925,315	3,233,232,975
	CARIBBEAN												
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	12,369,917	762,969	3,548,500	42,333,887	-	59,015,274	32,445,910	47,146,486	782,898	448,757,269	94,862,246	683,010,084
	TOTAL	12,369,917	762,969	3,548,500	42,333,887	-	59,015,274	32,445,910	47,146,486	782,898	448,757,269	94,862,246	683,010,084
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	80,029,068	33,656,733	25,486,080	159,222,595	8,732,891	307,127,366	192,834,466	178,232,573	212,895	3,092,048,197	145,787,561	3,916,243,059

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2014
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1	Bancassurance Caribbean Limited	-	57,077	13,407	-	-	70,484	-	2,516	(837)	429,666	32,640	534,469
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
6	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
7	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-
8	Maritime Life (Caribbean) Limited	-	-	-	-	18,400,413	18,400,413	-	-	-	-	12,808,105	31,208,518
9	Mega Insurance Company Limited	309,180	4,933,512	-	2,137,296	-	7,379,988	257,509	5,277,533	733,961	116,423,129	(11,507,896)	118,564,224
10	Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
11	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	10,672,437	5,381,001	16,053,438	6,180,350	24,577,039	(1,788,939)	510,590,759	83,287,316	638,899,963
12	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
13	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16	United Security Life Insurance Company Limited	-	-	-	-	28,321	28,321	-	25,444	-	907,327	189,694	1,150,786
	TOTAL	309,180	4,990,589	13,407	12,809,733	23,809,736	41,932,645	6,437,859	29,882,532	(1,055,815)	628,350,881	84,809,859	790,357,960
	CARIBBEAN												
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	309,180	4,990,589	13,407	12,809,733	23,809,736	41,932,645	6,437,859	29,882,532	(1,055,815)	628,350,881	84,809,859	790,357,960

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2014
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	Bancassurance Caribbean Limited	-	74,965	84,751	37,364	90,416	287,496	-	133,741	(3,415)	2,820,922	138,416	3,377,161
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	26,183	26,183	-	-	-	616,178	49,585	691,947
4	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
5	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
6	Demerara Life Assurance Company of T&T Limited	-	-	-	-	696,341	696,341	-	5,540	-	23,841,262	-	24,543,143
7	Guardian Life of the Caribbean Limited	-	-	-	-	115,173,559	115,173,559	57,654,610	155,622,520	-	792,803,124	(143,642,664)	977,611,149
8	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
9	Mega Insurance Company Limited	4,683	803,130	-	347,931	-	1,155,744	41,920	859,133	119,482	19,360,685	(1,282,276)	20,254,688
10	Nationwide Insurance Company Limited	-	-	-	1,302,563	793,154	2,095,718	-	114,659	-	13,593,603	455,990	16,259,970
11	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	7,106,960	7,106,960	-	5,033,851	4,529	108,081,953	432,982	120,660,276
12	Scotialife Trinidad and Tobago Limited	-	-	-	-	56,251,138	56,251,138	-	15,401,845	-	597,991,491	17,309,907	686,954,381
13	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
14	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
15	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16	United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	4,683	878,095	84,751	1,687,858	180,137,751	182,793,139	57,696,530	177,171,290	120,596	1,559,109,219	(126,538,059)	1,850,352,714
	CARIBBEAN												
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	121,647	19,475,112	8,220	70,643,056	40,033,131	130,281,166	27,405,400	31,417,192	3,655,037	1,676,164,308	(24,251,980)	1,844,671,123
	TOTAL	121,647	19,475,112	8,220	70,643,056	40,033,131	130,281,166	27,405,400	31,417,192	3,655,037	1,676,164,308	(24,251,980)	1,844,671,123
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	126,330	20,353,207	92,971	72,330,915	220,170,882	313,074,305	85,101,930	208,588,482	3,775,633	3,235,273,527	(150,790,039)	3,695,023,837

TABLE III

[illegible]

EXPENDITURE

[illegible]

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2014
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-
2.	Maritime Life (Caribbean) Limited	-	-	7,495,015	7,495,015	-	-	-	7,495,015
3.	Pan American Life Insurance Company Trinidad and Tobago Limited	4,146,798	-	49,844,047	49,844,047	630,250	187,945	(30,665)	54,778,375
	TOTAL	4,146,798	-	57,339,062	57,339,062	630,250	187,945	(30,665)	62,273,390

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-
2.	Maritime Life (Caribbean) Limited	6,204,090	401,637	484,051	-	-	405,237	7,495,015
3.	Pan American Life Insurance Company Trinidad and Tobago Limited	6,181,316	9,145,778	18,127,032	(11,136)	3,750,885	17,584,500	54,778,375
	TOTAL	12,385,407	9,547,415	18,611,083	(11,136)	3,750,885	17,989,737	62,273,390

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2014
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-
2	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-
3	Pan American Life Insurance Company Trinidad and Tobago Limited	4,146,798	-	49,844,047	49,844,047	630,250	187,945	(30,665)	54,778,375
	TOTAL	4,146,798	-	49,844,047	49,844,047	630,250	187,945	(30,665)	54,778,375

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-
2	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-
3	Pan American Life Insurance Company Trinidad and Tobago Limited	6,181,316	9,145,778	18,127,032	(11,136)	3,750,885	17,584,500	54,778,375
	TOTAL	6,181,316	9,145,778	18,127,032	(11,136)	3,750,885	17,584,500	54,778,375

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2014
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-
2	Maritime Life (Caribbean) Limited	-	-	7,495,015	7,495,015	-	-	-	7,495,015
3	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-
	TOTAL	-	-	7,495,015	7,495,015	-	-	-	7,495,015

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-
2	Maritime Life (Caribbean) Limited	6,204,090	401,637	484,051	-	-	405,237	7,495,015
3	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-
	TOTAL	6,204,090	401,637	484,051	-	-	405,237	7,495,015

TABLE V
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE – 2014
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	5,886,166	2,930,631	-	-	-	2,930,631	-	619,271	(58,524)		9,377,544
2.	Colonial Life Insurance Company (Trinidad) Limited											
3.	Cuna Caribbean Insurance Society Limited	34,247,360	-	133,070,368	-	-	133,070,368	4,697,228	4,674,475	1,161,347		177,850,777
4.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-		-
5.	Guardian Life of the Caribbean Limited	10,265,618	32,021,819	-	-	-	32,021,819	-	190,043	(87,330)		42,390,150
6.	Maritime Life (Caribbean) Limited	-	-	1,128,014	-	-	1,128,014	-	-	-		1,128,014
7.	Pan American Life Insurance Company Trinidad and Tobago Limited	1,355	-	20,183,303	-	-	20,183,303	2,274,196	223,318	(34,087)		22,648,084
8.	Scotiabank Trinidad and Tobago Limited	12,719,668	44,876,327	-	-	-	44,876,327	-	5,357,860	56,109		63,009,963
9.	Tatil Life Assurance Limited	986,235	60,739	-	-	3,506,621	3,567,360	-	8,308,290	(301,223)		12,560,662
10.	The Beacon Insurance Company Limited	711,608	-	12,613,322	-	-	12,613,322	1,182,057	165,126	(2,969)		14,669,144
11.	The Reinsurance Company of Trinidad and Tobago Ltd.	472,206	101,553	-	-	-	101,553.00	-	4,690	-	-	578,449
	TOTAL	65,290,216	79,991,069	166,995,007	-	3,506,621	250,492,697	8,153,480	19,543,073	733,322	0	344,212,788
	CARIBBEAN											
1.	Sagicor Life Inc.	3,845,002	-	31,024,719	-	-	31,024,719	-	116,677	119,365		35,105,764
	TOTAL	3,845,002	-	31,024,719	-	-	31,024,719	-	116,677	119,365	-	35,105,764
	OTHER											
1.	Sun Life Assurance Company of Canada											-
	TOTAL		-		-	-					-	-
	GRAND TOTAL	69,135,218	79,991,069	198,019,726	0	3,506,621	281,517,416	8,153,480	19,659,750	852,687	0	379,318,552

TABLE V continued
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2014
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL												
1.	Bancassurance Caribbean Limited	1,017,741	-	-	-	-	1,017,741	-	1,553,839	(12,090)	4,148,835	2,669,220	9,377,544
2.	Colonial Life Insurance Company (Trinidad) Limited												
3.	Cuna Caribbean Insurance Society Limited	69,516,885	-	3,936,481	-	-	73,453,366	7,363,256	31,456,421	1,929	48,303,244	17,272,588	177,850,804
4.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Guardian Life of the Caribbean Limited	8,503,776	-	-	-	-	8,503,776	4,613,443	2,033,153	-	10,357,692	16,882,086	42,390,150
6.	Maritime Life (Caribbean) Limited	-	-	333,000	-	-	333,000	77,401	72,850	-	-	644,764	1,128,014
7.	Pan American Life Insurance Company Trinidad and Tobago Limited	2,681,645	-	-	-	-	2,681,645	2,326,009	8,662,417	27,966	8,777,658	172,389	22,648,084
8.	Scotialife Trinidad and Tobago Limited	3,221,365	-	15,782	-	-	3,237,147	-	3,747,727	-	16,187,399	39,837,690	63,009,963
9.	Tatil Life Assurance Limited	637,744	-	-	-	-	637,744	86,443	511,330	(34,720)	1,075,402	10,284,463	12,560,662
10.	The Beacon Insurance Company Limited	1,300,743	-	-	-	-	1,300,743	1,662,507	5,013,352	314,485	941,620	5,436,437	14,669,144
11.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	12,395	131,400	-	434,654	-	578,449
	TOTAL	86,879,899	-	4,285,263	-	-	91,165,161	16,141,453	53,182,488	297,571	90,226,505	93,199,637	344,212,815
	CARIBBEAN												
1.	Sagicor Life Inc.	10,126,887	-	-	-	-	10,126,887	1,520,083	3,764,431	8,918	3,941,086	15,744,359	35,105,764
	TOTAL	10,126,887	-	-	-	-	10,126,887	1,520,083	3,764,431	8,918	3,941,086	15,744,359	35,105,764
	OTHER												
1.	Sun Life Assurance Company of Canada			-								-	
	TOTAL		-	-	-	-		-	-			-	
	GRAND TOTAL	97,006,785	-	4,285,263	-	-	101,292,048	17,661,537	56,946,918	306,489	94,167,591	108,943,996	379,318,579

TABLE VI
REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2014
INCOME

	COMPANIES	Funds at the beginning of the year	Net Premium	Total Premiums	Commission Received	Net Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	66,935,589	-	-	-	2,481,592	(532,938)	68,884,242
3.	Maritime Life (Caribbean) Limited	80,450,755	4,705,598	4,705,598	-	4,422,446	-	89,578,799
4.	Pan American Life Insurance Company Trinidad and Tobago Limited	268,589,390	21,563,393	21,563,393	-	15,373,890	(2,174,580)	303,352,094
5.	Tatil Life Assurance Limited	48,665,632	4,929,489	4,929,489	-	20,793,958	(743,897)	73,645,182
	TOTAL	464,641,366	31,198,480	31,198,480	-	43,071,886	(3,451,415)	535,460,317

EXPENDITURE

	COMPANIES	CLAIMS		Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Transfers to Profit and Loss	Funds at the end of the Year	TOTAL
		Death	Other				Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	25,299	-	-	-	25,299	823,948	12,407,453	-	(7,580,969)	63,208,510	68,884,242
3.	Maritime Life (Caribbean) Limited	-	2,053,673	-	-	2,053,673	-	303,902	-	(47,072)	87,268,297	89,578,799
4.	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	5,300,926	6,495,860	11,796,786	99,808	7,017,067	-	(7,022,556)	291,460,989	303,352,094
5.	Tatil Life Assurance Limited	-	-	139,288	3,925,057	4,064,345	15,370	766,994	(52,080)	18,143,245	50,707,308	73,645,182
	TOTAL	25,299	2,053,673	5,440,214	10,420,917	17,940,103	939,126	20,495,416	(52,080)	3,492,648	492,645,104	535,460,317

TABLE VII
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS/OTHER - 2014
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
3.	Guardian Life of the Caribbean Limited	4,757,387,645	0	215,034,512	981,718,194	5,954,140,351
4.	Sagicor Life Assurance Limited	819,035,381	82,096,553	32,822,797	(12,089,260)	921,865,471
5.	Tatil Life Assurance Limited	163,231,089	0	8,067,544	24,953,200	196,251,833
	TOTAL	5,739,654,115	82,096,553	255,924,853	994,582,134	7,072,257,655

EXPENDITURE

	COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
	LOCAL	\$								
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Limited	21,610,940	-	505,604,045	-	-	288,582,732	938,824	5,137,403,810	5,954,140,351
4.	Sagicor Life Assurance Limited	38,891,495	-	-	-	431,891	1,065,799	(423,874)	881,900,161	921,865,471
5.	Tatil Life Assurance Limited	-	-	10,265,482	-	-	-	-	185,986,351	196,251,833
	TOTAL	60,502,434	0	515,869,527	-	431,891	289,648,531	514,950	6,205,290,322	7,072,257,655

TABLE VII
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2014
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
3.	Guardian Life of the Caribbean Limited	579,543,987	-	27,536,624	47,449,008	654,529,619
4.	Sagicor Life Assurance Limited	819,035,381	82,096,553	32,822,797	(12,089,260)	921,865,471
5.	Tatil Life Assurance Limited	148,554,848	-	7,560,286	14,894,443	171,009,577
	TOTAL	1,547,134,216	82,096,553	67,919,707	50,254,191	1,747,404,667

EXPENDITURE

	COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
	LOCAL	\$								
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Limited	21,610,940	-	329,339	-	-	21,205,686	938,824	610,444,830	654,529,619
4.	Sagicor Life Assurance Limited	38,891,495	-	-	-	431,891	1,065,799	(423,874)	881,900,161	921,865,471
5.	Tatil Life Assurance Limited	-	-	9,205,275	-	-	-	-	161,804,302	171,009,577
	TOTAL	60,502,434	-	9,534,614	-	431,891	22,271,485	514,950	1,654,149,293	1,747,404,667

TABLE VII
REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS/OTHER - 2014
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	LOCAL	\$	\$	\$	\$	\$
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
3.	Guardian Life of the Caribbean Limited	4,177,843,658	-	187,497,888	934,269,186	5,299,610,732
4.	Sagicor Life Assurance Limited	-	-	-	-	-
5.	Tatil Life Assurance Limited	14,676,241	-	507,258	10,058,757	25,242,256
	TOTAL	4,192,519,899	-	188,005,146	944,327,943	5,324,852,988

EXPENDITURE

	COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
	LOCAL	\$								
1.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-
2.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Limited	-	-	505,274,706	-	-	267,377,046	-	4,526,958,980	5,299,610,732
4.	Sagicor Life Assurance Limited	-	-	-	-	-	-	-	-	-
5.	Tatil Life Assurance Limited	-	-	1,060,207	-	-	-	-	24,182,049	25,242,256
	TOTAL	-	-	506,334,913	-	-	267,377,046	-	4,551,141,029	5,324,852,988

TABLE VIII
LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2014

	COMPANIES	NUMBER OF POLICIES							SUM ASSURED							TOTAL
		Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	Death \$	Surrender \$	Forfeiture \$	Lapsed \$	Maturities \$	Miscellaneous \$	TOTAL \$	
	LOCAL															
1.	Bancassurance Caribbean Limited	40	50	-	84	5	12	191	4,043,127	32,128,566	-	6,197,311	204,769	854,222,749	896,796,522	
2.	British-American Insurance Company (Trinidad) Limited															
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	3	1	-	5	1	1	11	61,647	9,484	-	266,503	47,420	6,930	391,984	
4.	Colonial Life Insurance Company (Trinidad) Limited															
5.	CUNA Caribbean Insurance Society Limited	1	16	-	46	2	4	69	15,000	658,585	-	10,740,445	22,000	4,533,432	15,969,462	
6.	Demerara Life Assurance Company of T&T Limited	9	14	43	-	24	12	102	426,000	637,000	2,536,000	-	1,287,843	412,600	5,299,443	
7.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Guardian Life of the Caribbean Limited	610	5,015	8,087	926	834	1,032	16,504	33,250,005	816,662,963	893,889,299	166,861,741	121,699,751	158,107,462	2,190,471,220	
9.	Maritime Life (Caribbean) Limited	112	527	54	1,167	964	61	2,885	8,264,072	43,220,020	8,114,260	204,965,632	92,347,426	9,906,000	366,817,410	
10.	Mega Insurance Company Limited	57	260	7	654	170	(15)	1,133	2,932,413	19,964,022	335,230	58,534,341	950,912	179,604,609	262,321,527	
11.	Nationwide Insurance Company Limited	2	14	-	-	9	-	25	-	-	-	-	-	-	-	
12.	Pan American Life Insurance Company Trinidad and Tobago Limited	225	2,184	-	1,730	367	797	5,303	17,893,706	363,400,222	8,813,326	510,832,263	4,623,548	142,629,138	1,048,192,203	
13.	Scotialife Trinidad and Tobago Limited	114	5,683	481	3,380	114	-	9,772	1,869,839	148,767,997	7,948,000	102,085,573	638,000	1,426,000	262,735,408	
14.	Tatil Life Assurance Limited	119	856	-	1,369	84	466	2,894	6,836,590	76,922,397	-	110,469,338	8,085,566	56,103,424	258,417,315	
15.	The Beacon Insurance Company Limited	-	-	-	-	-	(10)	(10)	-	-	-	-	-	(489,131,200)	(489,131,200)	
16.	The Reinsurance Company of T&T Limited	-	-	-	-	-	241	241	-	-	-	-	-	1,880,500	1,880,500	
	TOTAL	1,292	14,620	8,672	9,361	2,574	2,601	39,120	75,592,399	1,502,371,256	921,636,115	1,170,953,146	229,907,234	919,701,643	4,820,161,794	
	CARIBBEAN															
1.	Life of Barbados															
2.	Sagicor Life Inc	390	1,439	65	4,951	363	286	7,494	28,388,621	316,590,569	1,698,274	1,471,875,772	3,284,043	2,054,028,190	3,875,865,470	
	TOTAL	390	1,439	65	4,951	363	286	7,494	28,388,621	316,590,569	1,698,274	1,471,875,772	3,284,043	2,054,028,190	3,875,865,470	
	OTHER															
1.	Sun Life Assurance Company of Canada						-	-	-	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	GRAND TOTAL	1,682	16,059	8,737	14,312	2,937	2,887	46,614	103,981,020	1,818,961,825	923,334,389	2,642,828,918	233,191,277	2,973,729,834	8,696,027,264	

TABLE IX
INSURANCE IN FORCE - 2014

	COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Bancassurance Caribbean Limited	-	15,523,031	-	-	3,005	599,329,275
2.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	227	7,750,287
4.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-
5.	Cuna Caribbean Insurance Society Limited	31	5,680,000	801,012	-	1,903	14,817,598,386
6.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	908	43,811,692
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Limited	21,533	3,376,138,637	205,600,874	1,529,353	195,826	36,452,354,852
9.	Maritime Life (Caribbean) Limited	3,984	873,721,379	20,119,531	647,528	44,235	6,630,033,060
10.	Mega Insurance Company Limited	387	27,987,994	1,369,810	-	18,591	1,136,006,131
11.	Nationwide Insurance Company	-	-	-	-	(21)	-
12.	Pan American Life Insurance Company Trinidad and Tobago Limited	7,198	2,450,782,852	-	-	75,210	13,709,745,484
13.	Scotiabank Trinidad and Tobago Limited	15,372	2,807,872,525	103,949,271	140,815,076	65,131	10,865,055,179
14.	Tatil Life Assurance Limited	2,406	216,743,304	10,331,592	3,572,692	37,393	2,997,146,549
15.	The Beacon Insurance Company Limited	6	527,427,000	1,163,018	96,918	196	6,654,550,462
16.	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	6,407	38,909,500
	TOTAL	50,917	10,301,876,722	343,335,108	146,661,567	449,011	93,952,290,857
	CARIBBEAN						
1.	Life of Barbados Limited						
2.	Sagicor Life Inc.	8,734	2,977,501,016	57,200,182	16,612,235	80,050	21,468,180,686
	TOTAL	8,734	2,977,501,016	57,200,182	16,612,235	80,050	21,468,180,686
	OTHER						
1.	Lincoln Assurance Limited						
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	59,651	13,279,377,737	400,535,290	163,273,802	529,061	115,420,471,543

TABLE IX
INSURANCE IN FORCE - ASSURANCES - 2014

	COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Bancassurance Caribbean Limited	-	15,523,031	-	-	2,839	599,183,121
2.	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	197	7,701,015
4.	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-
5.	Cuna Caribbean Insurance Society Limited	31	5,680,000	801,012	-	1,903	14,817,598,386
6.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	566	19,970,430
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Limited	13,446	3,366,021,383	79,530,269	-	114,206	36,353,595,296
9.	Maritime Life (Caribbean) Limited	3,295	868,350,417	14,854,853	-	34,373	6,575,342,993
10.	Mega Insurance Company Limited	316	27,987,994	860,610	-	12,554	1,117,662,948
11.	Nationwide Insurance Company	-	-	-	-	(7)	-
12.	Pan American Life Insurance Company Trinidad and Tobago Limited	5,257	2,437,808,624	-	-	45,695	13,643,185,501
13.	Scotialife Trinidad and Tobago Limited	3,880	2,641,871,525	63,607,649	58,080,452	16,468	9,997,504,179
14.	Tatil Life Assurance Limited	1,421	151,797,005	3,982,232	-	24,081	2,394,658,338
15.	The Beacon Insurance Company Limited	6	527,427,000	1,163,018	96,918	194	6,654,406,500
16.	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	6,407	38,909,500
	TOTAL	27,652	10,042,466,979	164,799,643	58,177,370	259,476	92,219,718,207
	CARIBBEAN						
1.	Life of Barbados Limited					-	-
2.	Sagicor Life Inc.	6,756	2,972,919,445	39,909,167	-	52,776	21,400,269,622
	TOTAL	6,756	2,972,919,445	39,909,167	-	52,776	21,400,269,622
	OTHER						
1.	Lincoln Assurance Limited					-	-
2.	Sun Life Assurance Company of Canada					-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	34,408	13,015,386,424	204,708,810	58,177,370	312,252	113,619,987,829

TABLE IX
INSURANCE IN FORCE - DEFERRED ANNUITIES - 2014

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	Annual Premiums \$	Single Premiums and Consideration \$	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$
	LOCAL						
1.	Bancassurance Caribbean Limited	-	-	-	-	139	-
2.	British-American Insurance Company (Trinidad) Limited						
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	9	-
4.	Colonial Life Insurance Company (Trinidad) Limited						
5.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
6.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	84	4,505,391
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Limited	7,494	-	126,070,605	1,529,353	73,220	-
9.	Maritime Life (Caribbean) Limited	600	5,264,678	5,264,678	-	7,563	43,851,280
10.	Mega Insurance Company Limited	71	-	509,200	-	6,037	18,343,183
11.	Nationwide Insurance Company	-	-	-	-	(14)	-
12.	Pan American Life Insurance Company Trinidad and Tobago Limited	1,941	12,974,228	-	-	28,379	50,761,845
13.	Scotialife Trinidad and Tobago Limited	11,492	166,001,000	40,341,622	82,734,625	48,663	867,551,000
14.	Tatil Life Assurance Limited	914	63,493,600	6,349,360	-	12,094	590,183,699
15.	The Beacon Insurance Company Limited	-	-	-	-	2	143,962
16.	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-
	TOTAL	22,512	247,733,506	178,535,464	84,263,977	176,176	1,575,340,359
	CARIBBEAN						
1.	Life of Barbados Limited						
2.	Sagicor Life Inc.	1,775	268,848	17,291,015	16,612,235	24,467	24,754,425
	TOTAL	1,775	268,848	17,291,015	16,612,235	24,467	24,754,425
	OTHER						
1.	Lincoln Assurance Limited						
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	24,287	248,002,354	195,826,479	100,876,212	200,643	1,600,094,784

TABLE IX
INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2014

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	Annual Premiums \$	Single Premiums and Consideration \$	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$
	LOCAL						
1.	Bancassurance Caribbean Limited	-	-	-	-	27	146,154
2.	British-American Insurance Company (Trinidad) Limited						
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	21	49,272
4.	Colonial Life Insurance Company (Trinidad) Limited						
5.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
6.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	258	19,335,871
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Limited	593	10,117,254	-	-	8,355	98,251,225
9.	Maritime Life (Caribbean) Limited	89	106,284	-	647,528	2,055	10,838,787
10.	Mega Insurance Company Limited	-	-	-	-	-	-
11.	Nationwide Insurance Company	-	-	-	-	-	-
12.	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	1,091	8,594,633
13.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
14.	Tatil Life Assurance Limited	71	1,452,699	-	3,572,692	1,206	12,191,318
15.	The Beacon Insurance Company Limited	-	-	-	-	-	-
16.	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-
	TOTAL	753	11,676,237	-	4,220,220	13,013	149,407,259
	CARIBBEAN						
1.	Life of Barbados Limited						
2.	Sagicor Life Inc.	203	4,312,723	-	-	2,807	43,156,639
	TOTAL	203	4,312,723	-	-	2,807	43,156,639
	OTHER						
1.	Lincoln Assurance Limited						
2.	Sun Life Assurance Company of Canada						
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	956	15,988,960	-	4,220,220	15,820	192,563,898

TABLE IX
INSURANCE IN FORCE - OTHER - 2014

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				OTHER EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Bancassurance Caribbean Limited	-	-	-	-	-	-
2.	British-American Insurance Company (Trinidad) Limited						
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-
4.	Colonial Life Insurance Company (Trinidad) Limited						
5.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
6.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-
7.	Guardian General Insurance Limited	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Limited	-	-	-	-	45	508,331
9.	Maritime Life (Caribbean) Limited	-	-	-	-	244	-
10.	Mega Insurance Company Limited	-	-	-	-	-	-
11.	Nationwide Insurance Company	-	-	-	-	-	-
12.	Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	45	7,203,506
13.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
14.	Tatil Life Assurance Limited	-	-	-	-	12	113,194
15.	The Beacon Insurance Company Limited	-	-	-	-	-	-
16.	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-
	TOTAL	-	-	-	-	346	7,825,031
	CARIBBEAN						
1.	Life of Barbados Limited						
2.	Sagicor Life Inc.	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	OTHER						
1.	Lincoln Assurance Limited						
2.	Sun Life Assurance Company of Canada						
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	-	346	7,825,031

TABLE X
LONG-TERM INSURANCE - ANNUITY BUSINESS 2014

	COMPANIES	NUMBER OF POLICIES						ANNUITY PER ANNUM					
		GENERAL ANNUITIES		Approved Pension Annuities (Immediate)	Approved Pension Annuities (Deferred)	Other	TOTAL	GENERAL ANNUITIES		Approved Pension Annuities (Immediate)	Approved Pension Annuities (Deferred)	Other	TOTAL
		Immediate	Deferred					Immediate	Deferred				
	LOCAL							\$	\$	\$	\$	\$	\$
1.	Bancassurance Caribbean Limited	27	139	-	-	-	166	146,154	-	-	-	-	146,154
2.	British-American Insurance Company (Trinidad) Limited												
3.	Caribbean Atlantic Life Insurance Company Limited	21	9	-	-	-	30	49,272	-	-	-	-	49,272
4.	Colonial Life Insurance Company (Trinidad) Limited												
5.	Demerara Life Assurance Company of T&T Limited	258	84	-	-	-	342	19,335,871	4,505,391	-	-	-	23,841,262
6.	Guardian Life of the Caribbean Limited	8,355	73,220	-	45	-	81,620	98,251,225	-	-	508,331	-	98,759,556
7.	Maritime Life (Caribbean) Limited	2,055	7,563	-	244	-	9,862	10,838,787	43,851,280	-	-	-	54,690,067
8.	Mega Insurance Company Limited	-	6,037	-	-	-	6,037	-	18,343,183	-	-	-	18,343,183
9.	Nationwide Insurance Company	-	(14)	-	-	-	(14)	-	-	-	-	-	-
10.	Pan American Life Insurance Company Trinidad and Tobago Limited	1,091	28,379	-	45	-	29,515	8,594,633	50,761,845	-	7,203,506	-	66,559,983
11.	Scotialife Trinidad and Tobago Limited	-	48,663	-	-	-	48,663	-	867,551,000	-	-	-	867,551,000
12.	Tatil Life Assurance Limited	1,206	12,094	-	12	-	13,312	12,191,318	590,183,699	-	113,194	-	602,488,211
	TOTAL	13,013	176,174	-	346	-	189,533	149,407,259	1,575,196,398	-	7,825,031	-	1,732,428,688
	CARIBBEAN												
1.	Life of Barbados Limited						-						-
2.	Sagicor Life Inc.	2,807	24,467	-	-	-	27,274	43,156,639	24,754,425	-	-	-	67,911,064
	TOTAL	2,807	24,467	-	-	-	27,274	43,156,639	24,754,425	-	-	-	67,911,064
	GRAND TOTAL	15,820	200,641	-	346	-	216,807	192,563,898	1,599,950,823	-	7,825,031	-	1,800,339,752

TABLE XI
STATEMENT OF STATUTORY FUND 2014 - LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

COMPANIES	POLICY RESERVES						TOTAL	Claims admitted or intimated but not paid	Other Reserves	Total Reserves	DEDUCTIONS			TOTAL	Fund Requirement
	Ordinary Life	Industrial Life	Group Life	Group Pension	Non-Cancellable Sickness and Accident	Other					Outstanding Premiums	Policy Loans	Other Deductions		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL															
1 Pan American Life Insurance Company Trinidad and Tobago Limited	1,580,344,415					73,161,888	1,653,506,303	56,169,757	46,734,260	1,756,410,320	39,133,516	129,526,777		168,660,293	1,587,750,027
2 Bancassurance Caribbean Limited	85,794,819	-	-	-	-	143,886,202	229,681,021	23,379,366	13,545,876	266,606,263	152,886	12,534,716		12,687,602	253,918,662
3 British-American Insurance Company (Trinidad) Limited *							-			-				-	-
4 Caribbean Atlantic Life Insurance Company (T&T) Limited							-			-				-	-
5 Colonial Life Insurance Company (Trinidad) Limited *							-			-				-	-
6 Cuna Caribbean Insurance Society Limited	13,421,042		48,303,244				61,724,286		134,445,239	196,169,525	16,933,713	3,989,371	963,496	21,886,580	174,282,945
7 Demerara Life Assurance Company of T&T Limited	85,652,905					23,841,262	109,494,167	2,345,637	431,207	112,271,011		2,758,648	(45,120)	2,713,528	109,557,483
8 Guardian General Insurance Limited	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
9 Guardian Life of the Caribbean Limited	203,804,671		10,357,692	673,653,340		5,695,352,894	6,583,168,597	144,095,251	77,571,639	6,804,835,487	42,895,828	15,226,610	605,604	58,728,042	6,746,107,443
10 Maritime Life (Caribbean) Limited	999,996,550	-	-	87,268,297	-	-	1,087,264,847	17,869,444	26,441,809	1,131,576,100	10,150,417	47,958,727	-	58,109,144	1,073,466,956
11 Mega Insurance Company Limited	105,553,056					135,783,814	241,336,870	7,219,004	1,172,160	249,728,034	25,638	3,238,217	452,520	3,716,375	246,011,659
12 Nationwide Life Insurance Co. Limited	20,994,250					13,593,603	34,587,853	2,684,626	223,898	37,496,377	44,940	4,086,475		4,131,415	33,364,962
13 Scotialife Trinidad and Tobago Limited	477,623,383		16,187,399			597,991,491	1,091,802,273	6,942,162	7,061,569	1,105,806,004	108,092			108,092	1,105,697,912
14 Tatil Life Assurance Limited	681,915,073		1,075,402	50,707,308		185,986,351	919,684,134	27,185,408	169,561,767	1,116,431,309	1,540,424	11,867,655		13,408,079	1,103,023,230
15 The Beacon Insurance Company Limited			941,620			4,538,915	5,480,535	8,517,641		13,998,176	11,117,436			11,117,436	2,880,740
16 The Reinsurance Company of Trinidad & Tobago Limited			434,654				434,654			434,654				-	434,654
17 United Security Life Insurance Company Limited	8,553,425						8,553,425	2,906,571	526,266	11,986,262		2,379		2,379	11,983,883
TOTAL	4,263,653,589	-	77,300,011	811,628,945	-	6,874,136,421	12,026,718,965	299,314,867	477,715,690	12,803,749,522	122,102,890	231,189,575	1,976,500	355,268,964	12,448,480,556
CARIBBEAN															
1 Life of Barbados Limited							-			-				-	-
2 Sagacor Life Incorporated	536,687,301		3,941,086			2,558,064,469	3,098,692,856	72,846,743	12,249,131	3,183,788,731	3,806,305	11,696,095		15,502,400	3,168,286,331
TOTAL	536,687,301	-	3,941,086	-	-	2,558,064,469	3,098,692,856	72,846,743	12,249,131	3,183,788,731	3,806,305	11,696,095	-	15,502,400	3,168,286,331
OTHER															
1 Lincoln Assurance Limited							-			-				-	-
2 Sun Life Assurance Company of Canada							-			-				-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	4,800,340,890	-	81,241,097	811,628,945	-	9,432,200,890	15,125,411,822	372,161,610	489,964,821	15,987,538,253	125,909,195	242,885,670	1,976,500	370,771,364	15,616,766,887

TABLE XIA
STATEMENT OF STATUTORY FUND 2014 - 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	Pat American Life Insurance Company Trinidad and Tobago Limited				98,690,060	0	1,362,266,205	1,460,956,265	177,032,539		1,637,988,804	100			-	1,637,988,804	50,238,777
2	Bancassurance Caribbean Limited	118,443,135	-	27,900,000	78,016,286	2,506,929	29,849,493	256,715,843	-	-	256,715,843	100	-	-	-	256,715,843	2,797,181
3	British-American Insurance Company (Trinidad) Limited *							-			-				-	-	-
4	Caribbean Atlantic Life Insurance Company (T&T) Limited							-			-				-	-	-
5	Colonial Life Insurance Company (Trinidad) Limited *							-			-				-	-	-
6	Cuna Caribbean Insurance Society Limited	91,238,620	-	-	-	19,978,130	115,639,003	226,855,753		-	226,855,753	100			-	226,855,753	52,572,808
7	Demerara Life Assurance Company of Trinidad and Tobago Limited	538,582		21,911,497	54,778,742	20,560,206	4,777,102	102,566,129			102,566,129	100			-	102,566,129	(6,991,354)
8	Guardian General Insurance Limited	301,290						301,290			301,290	-			-	301,290	301,290
9	Guardian Life of the Caribbean Limited	1,385,725,109	86,577,723	269,150,000	915,513,491	1,361,600,534	1,127,805,298	5,146,372,155			5,146,372,155	78	639,962,428	783,942,967	1,423,905,395	6,570,277,550	(175,829,896)
10	Maritime Life (Caribbean) Limited	198,019,846	141,392,713	214,693,391	182,917,903	35,000,000	324,633,160	1,096,657,013	-	-	1,096,657,013	96	-	42,957,038	42,957,038	1,139,614,051	66,147,095
11	Mega Insurance Company Limited	28,067,415	-	49,202,332	21,350,120	-	74,082,154	172,702,021		22,789,445	195,491,466	92	-	16,724,286	16,724,286	212,215,752	(33,795,907)
12	Nationwide Insurance (Casualty & General) Co. Limited														-	-	-
14	Nationwide Life Insurance Company Limited	1,069,637			1,037,731		37,946,518	40,053,886	-	-	40,053,886	100			-	40,053,886	6,688,924
15	Scotiabank Trinidad and Tobago Limited	627,469,390	535,179,268	-	10,231,476	-	-	1,172,880,134	-	-	1,172,880,134	100			-	1,172,880,134	67,182,222
16	Tatil Life Assurance Limited	385,077,079	67,764,790	25,300,000	274,415,202	32,000,000	136,957,326	921,514,397	18,331,792	-	939,846,189	82	62,712,204	139,560,651	202,272,855	1,142,119,044	39,095,814
17	The Beacon Insurance Company Limited				875,126		3,788,172	4,663,298			4,663,298	100			-	4,663,298	1,782,558
18	The Reinsurance Company of Trinidad & Tobago Limited						700,000	700,000			700,000	100			-	700,000	265,346
19	United Security Life Insurance Company Limited				485,838		13,934,956	14,420,794	747,906		15,168,700	98		368,103	368,103	15,536,803	3,552,920
TOTAL		2,835,950,104	830,914,494	608,157,220	1,638,311,975	1,471,645,799	3,232,379,387	10,617,358,978	196,112,237	22,789,445	10,836,260,660	87	702,674,632	983,553,045	1,686,227,677	12,522,488,337	74,007,778
CARIBBEAN																	
1	Life of Barbados Limited																
2	Sagicor Life Incorporated	187,967,211	690,509,221	190,550,000	106,815,278	250,000,000	850,034,545	2,350,729,726	732,579,968	-	2,961,337,799	99	301,198,348	122,743,889	42,207,499	3,003,545,029	(164,741,302)
TOTAL		187,967,211	690,509,221	190,550,000	106,815,278	250,000,000	850,034,545	2,350,729,726	732,579,968	-	2,961,337,799	99	301,198,348	122,743,889	42,207,499	3,003,545,029	(164,741,302)
OTHER																	
1	Lincoln Assurance Limited																
2	Sun Life Assurance Company of Canada							-			-				-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		3,023,917,315	1,521,423,715	798,707,220	1,745,127,253	1,721,645,799	4,082,413,932	12,968,088,704	928,692,205	22,789,445	13,797,598,459	88.9	1,003,872,980	1,106,296,934	1,728,435,176	15,526,033,366	(90,733,524)

TABLE XII
REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		AMOUNT OF FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends and Rents	Other	Profit and Loss Adjustments	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfers to Profit and Loss Account	AMOUNT OF FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Unearned Premium Reserve	Outstanding Claims Reserve	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	-	-	-	-	1,384,581	(266,804)	-	3,138,473	1,019,673	-	259,769	-	1,020,769	-	-	3,138,473
2	Bankers Insurance Company (T&T) Limited	-	-	25,173,689	2,685,194	196,118	(49,186)	-	71,930,197	15,909,633	4,618,828	7,048,159	-	438,943	-	-	71,930,197
3	Capital Insurance Limited	-	-	33,436,590	-	2,684,060	(469,247)	-	132,938,797	22,389,158	1,952,275	7,853,623	-	7,374,830	-	-	132,938,797
4	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Colonial Fire & General Insurance Company Limited	-	-	176,238,803	-	6,256,078	-	-	319,435,410	79,281,290	19,616,233	64,867,731	-	10,709,074	-	-	319,435,410
6	Furness Anchorage General Insurance Limited	-	-	4,393,565	-	31,510	10,015	-	5,228,513	1,897,061	599,138	830,870	-	362,281	-	-	5,228,513
7	Guardian General Insurance Limited	-	-	207,303,903	111,287	3,988,976	5	-	407,430,209	89,807,778	33,087,394	19,013,078	-	70,813,699	-	-	407,430,209
8	Gulf Insurance Limited	-	-	30,683,476	-	-	-	1,305,632	69,591,001	15,233,468	3,150,927	8,473,042	-	-	-	-	69,591,001
9	Maritime General Insurance Company Limited	-	-	105,041,846	-	6,435,576	-	-	263,988,671	44,674,356	21,861,572	14,849,238	-	16,632,592	-	-	263,988,671
10	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Motor One Insurance Company Limited	-	-	50,002,527	-	3,607,622	2,466,806	-	192,544,883	39,124,054	2,806,865	13,078,349	-	(3,151,012)	-	-	192,544,883
12	N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	67,877,741	-	1,720,557	5,605,877	5,320,306	155,335,836	29,580,754	9,247,379	18,287,482	-	-	-	-	155,335,836
14	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	The Beacon Insurance Company Limited	-	-	40,786,008	23,805,351	794,764	(14,292)	-	99,832,147	17,000,000	9,042,791	23,954,926	-	8,475,556	-	-	99,832,147
17	The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	The Great Northern Insurance Company Limited	-	-	-	4,057,720	6,754,465	-	5,312,197	41,613,932	15,022,345	645,437	8,962,717	-	-	-	-	41,613,932
20	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	The New India Assurance Company (T&T) Limited	-	-	55,965,482	-	658,282	-	-	109,649,432	22,137,139	9,468,364	11,285,201	-	10,665,776	-	-	109,649,432
22	The Presidential Insurance Company Limited	-	-	48,177,068	25,527	2,258,910	653,477	-	93,600,728	21,907,188	3,135,479	23,741,619	-	123,440	-	-	93,600,728
23	The Reinsurance Company of T&T Limited	-	-	38,626,366	590,990	1,206,472	-	-	68,211,376	18,631,838	5,700,272	13,158,319	-	577,188	-	-	68,211,376
24	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	Trinidad & Tobago Insurance Limited	-	-	123,694,318	39,462	10,169,196	-	-	261,912,608	50,970,755	15,484,069	12,090,792	-	41,766,945	-	-	261,912,608
TOTAL		-	-	1,007,401,383	31,315,530	48,147,169	7,936,651	11,938,135	2,296,382,213	484,586,489	140,417,023	347,754,916	-	165,810,080	-	-	2,296,382,212
CARIBBEAN		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	Massy United Insurance Limited	-	-	7,718,676	-	113,665	256,027	2,135,771	10,224,139	1,280,721	161,128	1,057,709	-	-	-	-	10,224,139
2	Sagicor General Insurance Company Limited	-	-	53,562,101	16,213,492	2,533,875	-	-	127,301,667	25,946,060	15,902,282	12,275,733	-	16,744,653	-	-	127,301,667
3	The Insurance Company of the West Indies	-	-	23,501,672	-	139,178	-	5,706,039	45,258,435	9,270,940	10,547,135	2,045,881	-	-	-	-	45,258,434
TOTAL		-	-	84,782,449	16,213,492	2,786,718	256,027	7,841,810	182,784,261	36,497,681	26,610,545	15,379,323	-	16,744,653	-	-	182,784,260
GRAND TOTAL		-	-	1,092,183,832	47,529,022	50,933,887	8,192,678	19,779,946	2,479,166,473	521,084,170	167,027,568	263,134,239	-	182,554,733	-	-	2,479,166,472

TABLE XIII

STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2014

COMPANIES		FUNDS AT END OF YEAR				DEDUCTIONS		Fund Requirements	ASSETS HELD IN FUND								More or (less) than Fund Requirements
		Unearned Premium Reserve	Estimated Liability in respect of outstanding Claims	Other	Total Liability	Amount held on Deposit	Other Deductions		Trinidad and Tobago Government Securities	Fixed Deposits	Other Trinidad and Tobago Assets	Total Trinidad and Tobago Assets	Custom Assets	Total "Local" Assets	Foreign Assets	Total Assets	
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	Pan American Life Insurance Company Trinidad and Tobago Limited	0	324,475	162,237	486,712	250,000	-	236,712	12,868,166	-	-	12,868,166	-	12,868,166	-	12,868,166	12,631,454
2	Bankers Insurance Company (T&T) Limited	11,392,884	29,612,620	3,109,330	43,914,634	13,838,179	-	30,076,455	30,160,148	-	-	30,160,148	-	30,160,148	-	30,160,148	83,693
3	Capital Insurance Limited	16,834,425	74,851,043	1,683,443	93,368,911	18,664,364	458,535	74,245,812	-	10,700,000	55,867,845	66,567,845	-	66,567,845	-	66,567,845	(7,677,967)
4	Citizens Insurance Company Limited	IN COMPULSORY LIQUIDATION															
5	Colonial Fire & General Insurance Company Limited	75,879,034	53,323,258	15,258,290	144,960,082	78,637,086	4,917,777	61,406,219	34,878,593	7,000,000	25,809,762	67,688,355	-	67,688,355	-	67,688,355	6,282,136
6	Parsons Anchorage General Insurance Limited	1,287,085	158,099	93,979	1,539,163	6,976,456	882,351	-	-	-	295,834	295,834	-	295,834	-	295,834	295,834
7	NAGICO Insurance (Trinidad and Tobago) Limited	34,397,536	40,060,069	23,762,616	98,220,221	42,909,463	18,345,132	36,965,626	-	12,880,016	14,102,335	26,982,351	3,696,563	30,678,914	7,377,106	38,056,020	1,090,394
8	Guardian General Insurance Limited	92,344,787	96,188,595	-	188,533,382	79,953,568	16,321,984	92,257,830	0	39,785,071	62,752,996	102,538,067	130,900	102,668,967	-	102,668,967	10,411,137
9	Gulf Insurance Limited	22,781,634	17,673,706	2,278,163	42,733,503	15,071,684	1,590,016	26,071,363	-	-	3,465,651	3,465,651	-	3,465,651	-	3,465,651	(22,606,212)
10	Maritime General Insurance Company Limited	51,777,559	109,032,432	4,976,985	165,786,976	59,503,062	1,968,299	104,315,615	18,728,300	1,000,000	94,297,320	114,025,820	-	114,025,820	-	114,025,820	9,710,205
11	Motor and General Insurance Company Limited	IN SUSPENSION															
12	Motor One Insurance Company Limited	24,934,836	109,287,605	2,493,483	136,715,924	24,360,194	200,103	112,155,627	111,000	-	97,589,899	97,300,899	-	97,300,899	-	97,300,899	(14,454,728)
13	Nationwide Insurance (Casualty & General) Co. Limited	TRANSFERRED TO GGL															
14	Royal Caribbean Insurance Limited	TRANSFERRED TO GGL															
15	Sagicor General Insurance Inc.	27,352,223	29,080,716	-	56,432,939	29,026,010	10,048,242	17,358,687	26,295,462	-	8,557,688	34,853,150	-	34,853,150	-	34,853,150	17,494,463
16	The Beacon Insurance Company Limited.	25,965,055	11,316,691	3,186,361	40,468,107	29,750,413	9,670,423	1,047,271	-	-	5,549,336	5,549,336	139,393	5,688,729	-	5,688,729	4,641,458
17	The Goodwill General Insurance Company Limited	IN COMPULSORY LIQUIDATION															
18	The Great Northern Insurance Company Limited	-	16,983,433	-	16,983,433	7,177,778	-	9,805,655	-	4,650,000	5,329,745	9,979,745	-	9,979,745	-	9,979,745	174,090
19	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	The New India Assurance Company (T&T) Limited	33,226,641	22,866,311	-	56,092,952	26,196,578	11,581,742	18,314,632	2,788,934	4,200,689	12,731,623	19,721,046	-	19,721,046	-	19,721,046	1,406,414
21	The Presidential Insurance Company Limited	19,740,326	29,372,802	-	49,113,128	19,956,718	2,277,588	26,878,822	7,406,060	2,086,974	7,677,330	17,170,364	-	17,170,364	-	17,170,364	(9,708,458)
22	The Reinsurance Company of Trinidad & Tobago Limited	18,781,345	10,329,667	1,032,847	30,143,799	16,127,281	3,716,067	10,300,411	1,317,000	-	5,918,541	7,235,541	-	7,235,541	-	7,235,541	(3,064,870)
23	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Trinidad and Tobago Insurance Limited	62,523,155	71,261,498	7,815,394	141,600,048	58,797,544	10,215,070	72,587,434	43,009,512	-	47,281,103	90,290,615	-	90,290,615	-	90,290,615	17,703,181
TOTAL		519,218,525	721,522,680	66,353,728	1,307,094,934	527,196,577	92,193,329	694,024,872	177,563,375	82,302,750	447,226,808	707,092,933	3,966,856	711,059,789	7,377,106	718,436,895	24,612,224
CARIBBEAN																	
1	The Insurance Company of the West Indies Limited	12,897,069	7,097,240	-	19,994,318	2,900,174	-	17,094,144	474,155	-	-	474,155	-	474,155	-	474,155	(16,619,989)
2	Manny United Insurance Limited	4,957,658	907,354	-	5,865,012	-	980,041	4,874,971	-	-	10,750,725	10,750,725	-	10,750,725	-	10,750,725	5,875,754
TOTAL		12,897,069	7,097,240	-	19,994,318	2,900,174	-	17,094,144	474,155	-	-	474,155	-	474,155	-	474,155	(16,619,989)
GRAND TOTAL		532,115,594	728,619,920	66,353,728	1,327,089,252	530,096,752	92,193,329	711,118,816	178,037,530	82,302,750	447,226,808	707,567,088	3,966,856	711,533,944	7,377,106	718,911,050	7,792,235

TABLE XIV
UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2014

		(1) Unearned Premium (Beginning of year)	(2) Net Premium Written	(3) Unearned Premium (end of year)	(4) Net Premiums Earned (1+2)-3	(5) Net Claims paid during the year	(6) Claims outstanding (end of year)	(7) Claims outstanding (beginning of year)	(8) Net Claims Incurred (5+6)-7	(9) 8 as a % of 4	(10) Expenses of Management and Net Commissions	(11) 10 as a per cent of 4	(12) Total Premium Payments (8+10)	(13) 12 as a % of 4	(14) Profit or (Loss) (4-12)	(15) Profit or (Loss) per cent
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
1	American Life and General Insurance Company (T&T) Limited	-	-	-	-	1,019,673	486,712	2,020,696	(514,311)	-	259,769	-	(254,541)	-	254,541	-
2	Bankers Insurance CO. (T&T) Limited	12,093,451	25,173,689	-	37,267,141	15,909,633	31,382,462	31,830,930	15,461,165	41.49	8,981,793	24.10	24,442,958	65.59	12,824,183	34.41
3	Capital Insurance Limited	19,362,252	33,436,590	18,517,868	34,280,974	22,389,158	74,851,043	77,925,142	19,315,059	56.34	9,805,898	28.60	29,120,957	84.95	5,160,017	15.05
4	Citizen Insurance Company Limited															
5	Colonial Fire General Insurance Company Limited	74,822,664	176,238,803	76,637,824	174,423,643	79,281,290	68,323,258	62,117,865	85,486,683	49.01	84,483,964	48.44	169,970,647	97.45	4,452,996	2.55
6	Furness Anchorage General Insurance Limited	646,566	4,393,565	1,381,064	3,659,067	1,897,061	158,099	146,857	1,908,303	52.15	1,430,008	39.08	3,338,311	91.23	320,756	8.77
7	Guardian General Insurance Limited	87,768,124	207,303,903	92,344,787	202,727,240	89,807,778	96,188,595	108,257,914	77,738,458	38.35	51,989,185	25.64	129,727,644	63.99	72,999,597	36.01
8	Gulf Insurance Limited	22,159,616	30,683,476	25,059,798	27,783,294	15,233,468	17,673,766	15,442,277	17,464,957	62.86	11,623,970	41.84	29,088,926	104.70	(1,305,632)	(4.70)
9	Maritime General Insurance Company Limited	54,849,984	105,041,846	55,660,876	104,230,954	44,674,356	109,032,432	97,661,265	56,045,523	53.77	36,710,810	35.22	92,756,333	88.99	11,474,621	11.01
10	Motor and General Insurance Company Limited															
11	Motor One Insurance Company Limited	-	50,002,527	-	50,002,527	39,124,054	-	-	39,124,054	78.24	-	-	39,124,054	78.24	10,878,473	21.76
12	NAGICO Insurance (Trinidad and Tobago) Limited	30,045,471	67,877,741	34,397,536	63,525,676	29,580,754	63,822,685	44,765,884	48,637,555	76.56	27,534,861	43.34	76,172,416	119.91	(12,646,740)	(19.91)
13	Nationwide Insurance (Casualty & General) Company Limited															
14	Royal Caribbean Insurance Limited															
15	The Beacon Insurance Company Limited	19,303,682	40,786,008	25,965,055	34,124,635	17,000,000	14,503,052	15,156,633	16,346,419	47.90	9,192,366	26.94	25,538,785	74.84	8,585,851	25.16
16	The Goodwill General Insurance Company Limited															
17	The Great Northern Insurance Company Limited	-	-	-	-	15,022,345	16,983,433	25,489,550	6,516,228	-	5,550,434	-	12,066,662	-	(12,066,662)	-
18	The Mountain General Insurance Company Limited															
19	The New India Assurance Company (T&T) Limited	30,917,302	55,965,482	33,226,641	53,656,143	22,137,139	22,866,311	22,108,366	22,895,084	42.67	20,753,565	38.68	43,648,649	81.35	10,007,494	18.65
20	The Presidential Insurance Company Limited	18,012,545	48,177,068	19,740,326	46,449,288	21,907,188	24,952,677	24,473,200	22,386,664	48.20	26,851,571	57.81	49,238,236	106.00	(2,788,948)	(6.00)
21	The Reinsurance Company of T&T Limited	15,814,933	38,626,366	18,781,345	35,659,954	18,631,838	11,362,414	11,972,615	18,021,637	50.54	18,267,601	51.23	36,289,238	101.76	(629,284)	(1.76)
22	The Western General Insurance Company Limited															
23	Trinidad & Tobago Insurance Limited	67,527,469	123,694,318	70,338,550	120,883,237	50,970,755	71,261,498	60,482,163	61,750,090	51.08	27,535,399	22.78	89,285,489	73.86	31,597,748	26.14
	TOTAL	453,324,059	1,007,401,383	472,051,668	988,673,773	484,586,489	623,848,437	599,851,358	508,583,569	51.44	340,971,194	34.49	849,554,763	85.93	139,119,010	14.07
	CARIBBEAN															
1	Massy United Insurance Limited	-	7,718,676	-	-	1,280,721	-	-	-	-	-	-	-	-	-	-
2	Sagicor General Insurance	27,636,756	53,562,101	27,352,223	53,846,634	25,946,060	29,080,716	27,355,443	27,671,333	51.39	11,964,523	22.22	39,635,856	73.61	14,210,778	26.39
3	The Insurance Company of the West Indies	14,202,587	23,501,672	12,897,069	24,807,190	9,270,900	10,497,469	1,708,978	18,059,391	72.80	12,593,016	50.76	30,652,407	123.56	(5,845,217)	(23.56)
	TOTAL	41,839,343	84,782,449	40,249,292	78,653,824	36,497,681	39,578,185	29,064,421	45,730,724	58.14	24,557,539	31.22	70,288,263	89.36	8,365,561	10.64
	GRAND TOTAL	495,163,402	1,092,183,832	512,300,960	1,067,327,597	521,084,170	663,426,622	628,915,779	554,314,293	51.44	365,528,733	34.49	919,843,026	85.93	147,484,571	14.07

TABLE XV
REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG-TERM OR MOTOR INSURANCE - 2014

	COMPANIES	REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Commissions Received	Premiums	Net Interest	Other P&L	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other P&L	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	2,006,375	6,101,070	918,805	27,571,702	5,473,105	(2,934,648)	6,747,346	45,883,755	16,619,514	3,650,906	11,902,949	1,494,088	1,553,966	4,262,014	6,400,319	45,883,755
2	Bankers Insurance Company (T&T) Limited	5,760,271	6,960,098	2,862,471	16,808,235	170,719	(42,816)	1,393,708	33,912,686	1,731,206	4,262,180	6,135,423	-	2,305,503	9,853,349	9,625,025	33,912,687
3	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Capital Insurance Limited	21,312	-	101,839	97,308	-	-	-	220,459	-	-	122,028	-	61,547	36,884	-	220,459
5	Citizens Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Colonial Fire & General Insurance Company Limited	10,116,990	8,687,405	18,613,051	7,922,683	845,902	-	1,533,611	47,719,642	3,783,879	9,662,068	8,770,953	-	9,796,533	7,119,704	8,586,505	47,719,642
7	Export Import Bank of Trinidad and Tobago Company Limited	116,040	-	-	1,620,919	19,878	-	-	1,756,837	-	-	900,643	256,000	552,280	47,904	-	1,756,837
8	Furness Anchorage General Insurance Limited	10,774,245	5,177,121	4,662,877	23,017,165	485,778	154,400	1,527,126	45,798,712	4,359,162	5,231,727	7,177,563	-	12,673,626	11,879,918	4,476,716	45,798,712
9	Guardian General Insurance Limited	17,253,429	79,258,627	49,779,395	65,165,186	1,733,375	(12,769)	54,140,262	267,317,506	19,240,138	31,762,628	73,188,452	23,769,416	37,431,319	23,997,546	57,928,007	267,317,505
10	Guardian Life of the Caribbean Limited	19,507,358	13,693,206	-	347,855,376	3,249,323	2,506,461	-	386,811,725	198,644,035	72,475,550	22,481,522	52,182,693	(1,139,577)	18,316,366	23,851,136	386,811,725
11	Gulf Insurance Limited	6,251,849	5,592,128	5,639,782	3,535,158	-	-	906,744	21,925,662	2,803,759	1,869,008	5,015,750	-	2,319,005	6,566,830	3,351,311	21,925,662
12	Maritime General Insurance Company Limited	6,620,521	22,161,615	15,672,303	11,452,912	701,683	-	268,452	56,877,486	1,743,435	11,162,091	9,349,399	-	8,598,925	6,844,839	19,178,797	56,877,486
13	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	NAGICO Insurance (Trinidad and Tobago) Limited	27,957,017	6,805,980	1,313,103	22,725,470	576,043	1,005,828	924,163	61,307,604	3,138,879	7,382,917	6,122,650	-	11,337,446	24,428,179	8,897,533	61,307,604
16	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	The Beacon Insurance Company Limited	20,457,588	15,267,192	21,403,614	26,356,190	860,662	(15,477)	3,735,308	88,065,077	6,757,553	9,787,330	25,973,668	336,000	1,139,219	21,241,481	22,729,824	88,065,077
19	The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	The Great Northern Insurance Company Limited	-	62,415	-	-	-	-	-	62,415	-	894	-	-	61,521	-	-	62,415
21	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	The New India Assurance Company (T&T) Limited	5,804,157	6,169,746	8,696,731	7,740,472	427,838	-	-	28,838,944	2,770,895	5,355,224	7,334,605	-	2,597,034	6,054,422	4,726,763	28,838,943
23	The Reinsurance Company of T&T Limited	7,656,414	8,940,177	13,857,836	17,684,319	410,665	-	-	48,549,411	5,930,588	8,040,451	10,583,115	-	7,171,063	8,882,317	7,941,877	48,549,411
24	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	Trinidad & Tobago Insurance Limited	11,964,313	20,177,493	19,246,919	29,195,630	8,010,550	-	-	88,594,904	13,517,971	10,055,692	12,290,894	-	22,761,259	11,083,595	18,885,494	88,594,904
	TOTAL	152,267,878	205,054,273	162,768,725	608,748,726	22,965,521	660,979	71,176,720	1,223,642,824	281,041,013	180,698,666	207,349,613	78,038,197	119,220,679	160,715,349	196,579,305	1,223,642,825
1	CARIBBEAN																
1	Manay United Insurance Limited	8,398,882	15,602,718	23,936,104	19,831,783	1,931,832	176,395	4,254,566	74,152,280	8,104,124	18,358,051	17,976,620	342,413	5,631,217	11,670,967	19,593,899	74,152,280
2	Sagicor Life Inc.	23,177,491	2,180,136	-	153,461,905	5,774,843	5,170,869	-	189,765,244	119,525,249	11,687,772	12,278,834	4,948,143	16,265,420	21,239,783	3,820,002	189,765,244
3	Sagicor General Insurance Company Limited	19,562,348	13,335,487	26,197,832	26,856,498	2,967,948	-	-	88,920,113	6,918,074	18,360,702	14,378,665	-	14,030,079	20,038,482	15,194,111	88,920,113
4	The Insurance Company of the West Indies	-	-	-	147,014	-	-	-	147,014	-	46,191	-	-	87,494	13,329	-	147,015
	TOTAL	51,138,721	31,118,341	50,133,936	200,317,200	10,674,623	5,347,264	4,254,566	352,084,651	134,547,487	46,652,688	44,634,119	5,290,556	36,014,210	52,962,162	38,608,012	352,084,651
	GRAND TOTAL	203,406,600	236,172,614	212,902,661	809,065,926	33,640,144	6,008,243	75,431,286	1,576,627,475	415,588,500	229,351,352	251,983,732	83,328,753	155,234,889	213,677,511	235,187,318	1,576,627,476

TABLE XV(2)
REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		AMOUNT OF FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends and Rents	Other	Profit and Loss Adjustments	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfers to Profit and Loss Account	AMOUNT OF FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Unearned Premium Reserve	Outstanding Claims Reserve	
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	2,006,375	8,121,766	27,571,702	918,805	6,857,686	(3,201,452)	6,747,346	49,022,228	17,639,188	3,650,906	12,162,719	1,845,637	2,574,735	4,262,014	6,887,030	49,022,228
2	Bankers Insurance Company (T&T) Limited	17,853,722	38,791,028	41,981,925	5,547,665	366,837	(92,002)	1,393,708	105,842,883	17,640,839	8,881,008	13,183,582	-	2,744,446	22,385,521	41,007,487	105,842,883
3	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Capital Insurance Limited	19,383,564	77,925,142	33,533,898	101,839	2,684,060	(469,247)	-	133,159,256	22,389,158	1,952,275	7,975,651	-	7,436,377	18,554,752	74,851,043	133,159,256
5	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Colonial Fire & General Insurance Company Limited	84,939,654	70,805,270	184,161,486	18,613,051	7,301,980	-	1,533,611	367,155,052	83,065,169	29,278,301	73,638,684	-	20,505,607	83,757,528	76,909,763	367,155,052
7	Export Import Bank of Trinidad and Tobago Company Limited	116,040	-	1,620,919	-	19,878	-	-	1,756,837	-	-	900,643	256,000	552,290	47,904	-	1,756,837
8	Furness Anchorage General Insurance Limited	11,420,811	5,323,978	27,410,730	4,662,877	517,288	164,415	1,527,126	51,027,225	6,256,223	5,830,865	8,008,433	-	13,035,907	13,260,982	4,634,815	51,027,225
9	Guardian General Insurance Limited	105,021,554	187,516,542	272,469,089	49,890,681	5,722,351	(12,764)	54,140,262	674,747,714	109,047,915	64,850,021	92,201,531	29,944,294	108,245,018	116,342,332	154,116,602	674,747,714
10	Guardian Life of the Caribbean Limited	19,507,358	13,693,206	347,855,376	-	3,249,323	2,506,461	-	386,811,725	198,644,035	72,475,550	22,481,522	52,182,693	(1,139,577)	18,316,366	23,851,136	386,811,725
11	Gulf Insurance Limited	28,411,464	21,034,405	34,218,634	5,639,782	-	-	2,212,377	91,516,663	18,037,227	5,019,935	13,488,792	-	2,319,005	31,626,628	21,025,076	91,516,663
12	Maritime General Insurance Company Limited	61,470,505	119,822,880	116,494,758	15,672,303	7,137,259	-	268,452	320,866,157	46,417,791	33,023,663	24,198,637	1,277,605	25,231,517	62,505,715	128,211,229	320,866,157
13	Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Motor One Insurance Company Limited	31,747,489	104,720,439	50,002,527	-	3,607,622	2,466,806	-	192,544,883	39,124,054	2,806,865	13,078,349	3,970,703	(3,151,012)	27,428,319	109,287,605	192,544,883
15	NAGICO Insurance (Trinidad and Tobago) Limited	58,002,488	51,571,864	90,603,211	1,313,103	2,296,601	6,611,705	6,244,469	216,643,440	32,719,633	16,630,296	24,410,132	-	11,337,446	58,825,715	72,720,218	216,643,440
16	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	The Beacon Insurance Company Limited	39,761,270	30,423,825	67,142,198	45,208,965	1,655,426	(29,768)	3,735,308	187,897,224	23,757,553	18,830,121	49,928,594	1,226,768	9,614,775	47,306,537	37,232,875	187,897,224
19	The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	The Great Northern Insurance Company Limited	-	25,551,965	-	4,057,720	6,754,465	-	5,312,197	41,676,347	15,022,345	646,331	8,962,717	-	61,521	-	16,983,433	41,676,347
21	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	The New India Assurance Company (T&T) Limited	36,721,458	28,278,112	63,705,954	8,696,731	1,086,120	-	-	138,488,375	24,908,034	14,823,588	18,619,806	-	13,262,810	39,281,063	27,593,074	138,488,375
23	The Presidential Insurance Company Limited	18,012,545	24,473,200	48,177,068	25,527	2,258,910	653,477	-	93,600,728	21,907,188	3,135,479	23,741,619	-	123,440	19,740,326	24,952,677	93,600,728
24	The Reinsurance Company of T&T Limited	23,471,347	20,912,792	56,310,685	14,448,826	1,617,137	-	-	116,760,787	24,562,426	13,740,723	23,741,434	-	7,748,251	27,663,662	19,304,291	116,760,787
25	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Trinidad & Tobago Insurance Limited	79,491,782	80,659,656	152,889,948	19,286,381	18,179,746	-	-	350,507,512	64,488,725	25,539,762	24,381,685	-	64,528,203	81,422,145	90,146,992	350,507,512
TOTAL		637,339,426	909,626,070	1,616,150,109	194,084,255	71,112,690	8,597,631	83,114,856	3,520,025,037	765,627,503	321,115,689	455,104,529	90,703,700	285,030,759	672,727,509	929,715,547	3,520,025,036
CARIBBEAN																	
1	Massy United Insurance Limited	8,398,882	15,602,718	27,570,459	23,936,104	2,045,497	432,422	6,390,337	84,376,419	9,384,845	18,719,149	19,034,329	342,413	5,631,217	11,670,567	19,593,899	84,376,419
2	Sagicor Life Inc.	23,177,491	2,180,136	153,461,905	5,774,843	5,370,869	-	-	189,765,244	119,525,289	11,687,772	12,278,834	4,948,143	16,265,420	21,239,783	3,820,002	189,765,244
3	Sagicor General Insurance Company Limited	47,199,104	40,690,930	80,418,599	42,411,324	5,501,823	-	-	216,221,780	32,864,134	34,262,984	26,654,398	-	30,774,732	47,390,705	44,274,827	216,221,780
4	The Insurance Company of the West Indies	14,202,587	1,708,978	23,648,686	-	139,178	-	5,706,039	45,405,469	9,270,900	10,593,326	2,045,881	-	87,494	12,910,398	10,497,469	45,405,469
TOTAL		92,978,064	60,182,762	285,099,649	66,347,428	13,461,342	5,603,291	12,096,376	535,768,912	171,045,168	75,263,231	60,013,442	5,290,556	52,758,863	93,211,454	78,186,197	535,768,911
GRAND TOTAL		730,317,490	969,808,832	1,901,249,758	260,431,683	84,574,032	14,200,921	95,211,232	4,055,793,948	936,672,671	396,378,920	515,117,971	95,994,255	337,789,622	765,938,963	1,007,901,545	4,055,793,948

TABLE XVI
REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned	Outstanding												Reserve for	Reserve for	
		Premium Reserve	Claims Reserve												Unearned Premium	Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	Medical Expenses	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Limited	404,499	69,326	3,715,108	2,598,878	80,087	(20,086)	1,081,333	7,929,145	128,421	1,838,173	2,878,224	-	-	2,993,839	90,488	7,929,145
3	British-American Insurance Company Trinidad Limited																
4	Capital Insurance Limited	21,312	-	97,308	101,839	-	-	-	220,459	-	-	122,028	-	61,547	36,884	-	220,459
5	Citizen Insurance Company Limited																
6	Colonial Fire & General Insurance Company Limited	7,602,835	947,486	2,876,309	17,704,729	635,689	-	-	29,767,048	1,435,274	8,327,102	6,591,299	-	7,427,221	5,034,885	951,267	29,767,048
7	Furness Anchorage General Insurance Limited	3,649,219	383,678	5,433,678	2,932,881	261,120	82,995	-	12,743,571	208,373	2,776,557	1,408,968	-	4,696,122	3,247,747	405,804	12,743,571
8	Guardian General Insurance Limited	4,275,316	4,373,409	22,568,665	43,785,631	391,716	10,550	54,140,262	129,545,547	2,712,745	22,553,664	64,739,721	21,025,521	-	11,748,094	6,765,802	129,545,547
9	Gulf Insurance Limited	2,372,740	1,068,261	312,886	5,209,308	-	-	710,238	9,673,432	988,057	1,383,135	3,601,829	-	-	3,468,476	231,935	9,673,432
10	Maritime General Insurance Company Limited	3,622,513	2,977,264	5,625,515	15,225,640	344,658	-	-	27,795,590	708,633	9,664,832	7,779,178	-	2,942,520	3,803,581	2,896,846	27,795,590
11	NAGICO Insurance (Trinidad and Tobago) Limited	21,743,280	2,850,621	14,635,672	-	370,983	790,644	-	40,391,200	2,044,770	5,765,691	3,943,113	-	6,185,330	19,192,760	3,259,536	40,391,200
12	Nationwide Insurance (Casualty & General) Company Limited																
13	Royal Caribbean Insurance Limited																
14	The Beacon Insurance Company Limited	5,648,402	1,972,399	5,524,953	14,418,507	494,215	(8,887)	2,070,503	30,120,090	1,767,201	5,248,229	14,914,767	141,787	-	6,301,570	1,746,536	30,120,090
15	The Goodwill General Insurance Company Limited																
16	The Great Northern Insurance Company Limited	-	62,415	-	-	-	-	-	62,415	-	894	-	-	61,521	-	-	62,415
17	The Mountain General Insurance Company Limited																
18	The New India Assurance Company (T&T) Limited	3,263,985	599,844	2,779,826	8,664,161	371,372	-	-	15,679,188	371,458	4,709,426	6,366,577	-	43,045	3,328,011	860,671	15,679,188
19	The Reinsurance Company of T&T Limited	1,256,973	246,469	1,670,493	8,208,687	38,792	-	-	11,421,414	37,621	4,598,790	3,314,691	-	2,459,974	866,807	143,531	11,421,414
20	Trinidad & Tobago Insurance Limited	7,095,694	1,337,550	(1,070,455)	14,441,284	4,258,304	-	-	26,062,377	1,144,421	7,559,067	8,326,612	-	1,526,525	6,178,713	1,327,038	26,062,377
	TOTAL	60,956,766	16,888,721	64,169,957	133,291,544	7,246,935	855,215	58,002,336	341,411,475	11,546,973	74,425,559	123,987,007	21,167,308	25,403,805	66,201,367	18,679,455	341,411,475
	CARIBBEAN																
1	Massy United Insurance Limited	1,854,276	2,416,126	683,850	22,497,210	1,538,396	176,395	1,440,129	30,606,382	1,254,196	15,241,061	14,315,508	257,525	-	(1,073,954)	612,046	30,606,382
2	Sagcor General Insurance Company Limited	9,242,121	608,330	7,286,791	19,305,596	2,107,008	-	-	38,549,846	1,140,575	13,010,744	10,207,716	-	3,799,568	9,594,896	796,347	38,549,846
3	The Insurance Company of the West Indies	-	-	147,014	-	-	-	-	147,014	-	46,191	-	-	87,494	13,329	-	147,015
	TOTAL	11,096,397	3,024,456	8,117,655	41,802,806	3,645,404	176,395	1,440,129	69,303,242	2,394,771	28,297,996	24,523,224	257,525	3,887,062	8,534,271	1,408,393	69,303,243
	GRAND TOTAL	72,053,163	19,913,177	72,287,612	175,094,350	10,892,339	1,031,610	59,442,465	410,714,717	13,941,744	102,723,555	148,510,231	21,424,833	29,290,867	74,735,638	20,087,848	410,714,718

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	2,006,375	4,288,928	-	918,805	413,214	(337,125)	5,029,084	39,890,983	16,239,813	3,650,906	10,953,633	162,965	-	4,262,014	4,621,651	39,890,983
2	Bankers Insurance Company (T&T) Limited	3,574,677	-	10,544,717	-	68,311	(17,132)	-	14,170,573	201,570	1,891,013	2,454,968	-	327,255	5,379,768	3,916,000	14,170,573
3	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Colonial Fire & General Insurance Company Limited	247,172	312,876	447,348	722,278	1,266	-	-	1,730,940	151,654	384,835	13,128	-	705,199	181,198	294,926	1,730,940
7	Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Furness Anchorage General Insurance Limited	1,540,398	56,866	4,444,195	1,611,752	133,789	42,523	1,527,126	9,356,649	(8,119)	1,183,736	4,225,035	-	1,033,722	2,564,238	358,037	9,356,649
9	Guardian General Insurance Limited	1,163,160	351,818	2,470,906	472,181	29,025	(0)	-	4,487,090	667,957	441,237	424,705	137,931	1,443,415	931,144	440,701	4,487,090
10	Gulf Insurance Limited	3,879,109	4,523,867	3,222,272	430,474	-	-	196,506	12,252,229	1,815,702	485,873	1,413,920	-	2,319,005	3,098,354	3,119,375	12,252,230
11	Maritime General Insurance Company Limited	211,357	287,803	224,273	192,091	13,740	-	133,596	1,062,860	18,971	216,039	178,427	-	-	222,875	426,548	1,062,860
12	NAGICO Insurance (Trinidad and Tobago) Limited	446,516	298,911	366,083	-	9,279	9,738	27,469	1,157,996	204,536	189,707	98,629	-	-	400,402	264,722	1,157,996
13	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	The Beacon Insurance Company Limited	1,852,570	227,584	1,340,341	3,085,783	112,675	(2,026)	73,945	6,690,872	66,846	1,346,427	3,400,374	32,326	-	1,598,244	246,655	6,690,872
16	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	14,921,334	10,348,654	23,060,135	7,433,364	781,299	(304,023)	6,987,727	90,800,193	19,358,931	9,789,773	23,162,819	333,222	5,828,596	18,638,236	13,688,616	90,800,193
	CARIBBEAN																
1	Massy United Insurance Limited	222,263	112,288	579,113	774,875	62,434	-	943,598	2,694,571	1,004,852	608,197	580,975	10,451	-	285,329	204,767	2,694,571
2	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	222,263	112,288	579,113	774,875	62,434	-	943,598	2,694,571	1,004,852	608,197	580,975	10,451	-	285,329	204,767	2,694,571
	GRAND TOTAL	15,143,597	10,460,942	23,639,248	8,208,239	843,733	(304,023)	7,931,325	93,494,764	20,363,783	10,397,970	23,743,794	343,673	5,828,596	18,923,565	13,893,383	93,494,764

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium	Outstanding Claims												Reserve for Unearned	Reserve for Outstanding	
		Reserve \$	Reserve \$												\$	\$	
	LOCAL			\$	\$	\$	\$		\$	\$	\$	\$	\$		Premium \$	Claims \$	\$
1	American Life and General Insurance Company (T&T) Limited	-	2	-	-	-	(7,281)	7,279	-	-	-	-	-	-	-	-	-
2	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Colonial Fire & General Insurance Company Limited	247,172	312,876	447,348	722,278	1,266	-	-	1,730,940	151,654	384,835	13,128	-	705,199	181,198	294,926	1,730,940
6	Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Furness Anchorage General Insurance Limited	1,072,322	50,000	2,464,709	850,064	109,863	34,919	1,527,126	6,109,003	(52,000)	523,399	3,870,586	-	-	1,717,018	50,000	6,109,003
8	Guardian General Insurance Limited	1,163,160	351,818	2,470,906	472,181	29,025	(0)	-	4,487,090	667,957	441,237	424,705	137,931	1,443,415	931,144	440,701	4,487,090
9	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Maritime General Insurance Company Limited	211,357	287,803	224,273	192,091	13,740	-	133,596	1,062,860	18,971	216,039	178,427	-	-	222,875	426,548	1,062,860
11	NAGICO Insurance (Trinidad and Tobago) Limited	446,516	298,911	366,083	-	9,279	9,738	27,469	1,157,996	204,536	189,707	98,629	-	-	400,402	264,722	1,157,996
12	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	The Beacon Insurance Company Limited	1,852,570	227,584	1,388,066	3,091,867	113,395	(2,039)	42,337	6,713,781	66,846	1,347,375	3,422,128	32,532	-	1,598,244	246,655	6,713,781
15	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		4,993,097	1,528,994	7,361,384	5,328,481	276,569	35,337	1,737,807	21,261,670	1,057,964	3,102,592	8,007,603	170,464	2,148,614	5,050,880	1,723,552	21,261,670
CARIBBEAN																	
1	Massey United Insurance Limited	222,263	112,288	579,113	774,875	62,434	-	943,598	2,694,571	1,004,852	608,197	580,975	10,451	-	285,329	204,767	2,694,571
2	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		222,263	112,288	579,113	774,875	62,434	-	943,598	2,694,571	1,004,852	608,197	580,975	10,451	-	285,329	204,767	2,694,571
GRAND TOTAL		5,215,360	1,641,282	7,940,497	6,103,356	339,003	35,337	2,681,405	23,956,241	2,062,816	3,710,789	8,588,578	180,915	2,148,614	5,336,209	1,928,319	23,956,241

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF OTHER LINES OF INSURANCE BUSINESS - 2014

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned Premium	Outstanding Claims												Reserve for Unearned	Reserve for Outstanding	
		Reserve	Reserve												Premium	Claims	
LOCAL		\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	2,006,375	4,288,926	-	918,805	413,214	(329,845)	5,021,805	39,890,983	16,239,813	3,630,906	10,953,633	162,965	-	4,262,014	4,621,651	39,890,983
2	Bankers Insurance Company (T&T) Limited	3,574,677	-	10,544,717	-	68,311	(17,132)	-	14,170,573	201,570	1,891,013	2,454,968	-	327,255	5,379,768	3,916,000	14,170,573
3	British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Furness Anchorage General Insurance Limited	468,076	6,866	1,979,486	761,688	23,926	7,604	-	3,247,646	43,881	660,337	354,449	-	1,033,722	847,220	308,037	3,247,646
9	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Gulf Insurance Limited	-	-	-	-	-	-	196,506	-	-	-	-	-	-	-	-	-
11	Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	The Beacon Insurance Company Limited	-	-	(47,725)	(6,084)	(721)	13	31,608	(22,909)	-	(948)	(21,754)	(207)	-	-	-	(22,909)
16	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		6,049,128	4,295,792	12,476,478	1,674,409	504,730	(339,360)	5,249,920	57,286,293	16,485,264	6,201,308	13,741,296	162,758	1,360,977	10,489,002	8,845,688	57,286,293
CARIBBEAN		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	Massy United Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Sagicor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		6,049,128	4,295,792	12,476,478	1,674,409	504,730	(339,360)	5,249,920	57,286,293	16,485,264	6,201,308	13,741,296	162,758	1,360,977	10,489,002	8,845,688	57,286,293

TABLE XVIII
REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2014

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	
1	LOCAL	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$		\$	\$	\$
	American Life and General Insurance Company (T&T) Limited	-	1,263,543	-	-	4,522,190	(567,493)	-	5,218,240	77,990	-	848,435	1,148,196	1,553,966	-	1,589,653	5,218,240
2	Bankers Insurance Company (T&T) Limited	1,745,660	6,850,895	2,756,929	-	17,943	(4,500)	-	11,366,928	1,379,565	403,902	644,862	-	1,978,249	1,423,213	5,537,137	11,366,928
3	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Fire & General Insurance Company Limited	2,138,385	7,391,703	4,268,220	151,788	198,195	-	1,410,194	15,558,485	2,181,206	758,897	2,055,038	-	1,545,360	1,803,962	7,214,022	15,558,485
5	Furness Anchorage General Insurance Limited	5,529,383	4,736,577	13,087,424	118,244	90,331	28,711	-	23,590,670	4,158,908	1,265,375	1,529,414	-	6,897,501	6,026,597	3,712,875	23,590,670
6	Guardian General Insurance Limited	10,851,366	73,134,764	32,502,122	3,708,948	1,275,424	(22,813)	-	121,449,812	14,608,026	6,621,039	6,046,732	1,963,797	31,929,094	10,335,938	49,945,186	121,449,812
7	Gulf Insurance Limited	3,545,950	4,056,367	2,943,513	310,655	-	-	-	10,856,485	1,670,324	437,943	1,287,195	-	2,319,005	2,627,644	2,514,375	10,856,486
8	Maritime General Insurance Company Limited	2,707,228	13,516,703	5,193,113	37,484	318,165	-	-	21,772,693	931,121	1,111,594	945,765	-	5,079,625	2,755,751	10,948,837	21,772,693
9	N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	NAGICO Insurance (Trinidad and Tobago) Limited	5,108,939	2,892,282	5,989,835	1,313,103	151,830	159,327	896,694	16,512,009	889,573	1,427,519	1,613,769	-	4,119,989	3,464,499	4,996,661	16,512,010
11	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	The Beacon Insurance Company Limited	7,485,367	11,760,615	12,450,172	36,512	119,133	(2,142)	1,590,859	33,440,516	5,374,939	1,422,977	3,595,274	34,178	-	7,588,411	15,424,736	33,440,516
14	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	The New India Assurance Company (T&T) Limited	2,525,501	5,567,679	4,933,278	-	55,041	-	-	13,081,499	2,404,664	634,548	943,595	-	2,520,024	2,714,799	3,863,869	13,081,499
17	The Reinsurance Company of Trinidad & Tobago Limited	5,984,476	8,683,670	14,490,676	3,016,243	336,502	-	-	32,511,567	5,869,164	2,731,451	5,873,972	-	2,924,540	7,345,180	7,767,260	32,511,567
18	Trinidad & Tobago Insurance Limited	3,222,231	15,865,825	6,861,836	3,053,743	1,308,588	-	-	30,312,222	1,868,588	2,094,886	1,406,795	-	6,516,784	3,232,606	15,192,564	30,312,222
	TOTAL	50,844,487	155,720,624	105,477,118	11,746,720	8,393,341	(408,910)	3,897,747	335,671,127	41,414,068	18,910,132	26,790,846	3,146,172	67,384,136	49,318,598	128,707,176	335,671,127
	CARIBBEAN																
1	Massy United Insurance Limited	3,919,712	7,533,936	12,486,887	8,778	178,278	-	1,796,031	25,923,622	4,103,169	1,161,491	1,658,967	29,844	3,202,905	4,831,030	10,936,216	25,923,622
2	Sagcor General Insurance Company Limited	5,534,129	9,568,523	10,208,852	2,703,622	426,061	-	-	28,441,187	3,123,573	2,448,351	2,064,111	-	3,333,058	5,615,941	11,856,153	28,441,187
3	The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	9,453,841	17,102,459	22,695,739	2,712,400	604,339	-	1,796,031	54,364,809	7,226,742	3,609,842	3,723,078	29,844	6,535,963	10,446,971	22,792,369	54,364,809
	GRAND TOTAL	60,298,328	172,823,083	128,172,857	14,459,120	8,997,680	(408,910)	5,693,778	390,035,936	48,640,810	22,519,974	30,513,924	3,176,016	73,920,099	59,765,569	151,499,545	390,035,936

TABLE XIX
REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
		Unearned	Outstanding												Reserve for	Reserve for	
		Premium Reserve	Claims Reserve												Unearned Premium	Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	-	548,600	-	-	537,701	(2,029,841)	1,718,073	774,532	301,711	-	100,881	182,926	-	-	189,014	774,532
2	British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Colonial Fire & General Insurance Company Limited	94,633	13,167	169,775	-	7,912	-	52,381	337,868	13,376	126,562	82,042	-	-	80,311	35,577	337,868
5	Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Guardian General Insurance Limited	58,436	10,500	886,426	14,360	2,009	-	-	971,732	(8,309)	124,469	85,649	27,816	647,161	82,956	11,990	971,732
7	Maritime General Insurance Company Limited	3,860	-	11,769	21,935	721	-	134,856	173,141	(6,591)	3,530	172,342	-	-	3,860	-	173,141
8	Mega Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	The Beacon Insurance Company Limited	2,254,507	1,007	1,200,649	3	10,600	(191)	-	3,466,576	498	119,034	319,900	23,052	255,911	2,746,751	1,429	3,466,576
13	The New India Assurance Company (T&T) Limited	1,488	-	2,799	3,065	138	-	-	7,490	(5,600)	1,000	2,369	-	8,125	1,596	-	7,490
14	The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Trinidad and Tobago Insurance Limited	2,261	-	44,547	-	3,012	-	-	49,820	-	615	4,135	-	44,215	856	-	49,820
	TOTAL	2,415,185	573,274	2,315,966	39,364	562,093	(2,030,031)	1,905,310	5,781,160	295,085	375,210	767,319	233,795	955,412	2,916,329	238,010	5,781,160
	CARIBBEAN																
1	Massy United Insurance Limited	(9,614)	106,664	6,373	-	87	-	-	103,510	-	2,078	807	15	99,031	1,579	-	103,510
2	Sagicor General Insurance Company Limited	60,278	38,770	94,085	-	2,811	-	-	195,944	-	11,455	13,617	-	92,711	33,391	44,770	195,944
	TOTAL	50,664	145,434	100,458	-	2,898	-	-	299,454	-	13,533	14,424	15	191,742	34,970	44,770	299,454
	GRAND TOTAL	2,465,849	718,708	2,416,424	39,364	564,991	(2,030,031)	1,905,310	6,080,614	295,085	388,743	781,743	233,810	1,147,154	2,951,299	282,780	6,080,614

TABLE XIXA
REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2014
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	\$	\$	0	\$		\$		\$
1	American Life and General Insurance Company (T&T) Limited	2,006,375	4,162,790	27,571,702	918,805	413,214	(58,448)	4,922,947	39,937,386
2	Colonial Fire & General Insurance Company Limited	-	-						0
3	Guardian Life of the Caribbean Limited	3,988,363	15,512,548	318,407,036	-	2,941,695	2,269,163	-	343,118,805
4	Trinidad and Tobago Insurance Limited	913,197	2,353,342	14,318,844	-	1,530,375	-	-	19,115,758
	TOTAL	6,907,935	22,028,680	360,297,582	918,805	4,885,284	2,210,715	4,922,947	402,171,948
	CARIBBEAN								
1	Life of Barbados								
2	Sagicor Life Inc.	16,244,375	1,976,460	137,934,666	-	5,249,526	1,363,448	-	162,768,475
	TOTAL	16,244,375	1,976,460	137,934,666	-	5,249,526	1,363,448	-	162,768,475
	GRAND TOTAL	23,152,310	24,005,140	498,232,248	918,805.00	10,134,810	3,574,163	4,922,947	564,940,423

EXPENDITURE

	COMPANIES	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUNDS AT END OF YEAR		TOTAL
							Reserve for Unearned	Reserve for Outstanding	
							Premium	Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	16,239,813	3,650,906	10,953,633	209,368	-	4,262,014	4,621,651	39,937,386
2	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-
3	Guardian Life of the Caribbean Limited	163,017,417	63,546,800	20,353,093	38,820,223	26,562,210	11,245,606	19,573,458	343,118,805
4	Trinidad and Tobago Insurance Limited	9,260,951	248,622	1,418,291	-	5,158,536	905,792	2,123,566	19,115,758
	TOTAL	188,518,181	67,446,329	32,725,017	39,029,591	31,720,745	16,413,412	26,318,675	402,171,948
	CARIBBEAN								
1	Life of Barbados	-	-	-	-	-	-	-	-
2	Sagicor Life Inc.	109,698,481	8,628,687	11,752,108	3,533,970	11,160,723	14,510,267	3,484,239	162,768,475
	TOTAL	109,698,481	8,628,687	11,752,108	3,533,970.38	11,160,723	14,510,267	3,484,239	162,768,475
	GRAND TOTAL	298,216,661	76,075,015	44,477,125	42,563,561	42,881,468	30,923,679	29,802,914	564,940,423

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
															Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	-	-	-	-	-	(190)	190	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Limited	35,435	39,877	(208,519)	263,593	4,379	(1,098)	312,375	446,041	21,650	129,092	157,370	-	-	56,529	81,400	446,041
3	Colonial Fire & General Insurance Company Limited	33,965	22,173	161,031	34,256	2,840	-	71,036	325,301	2,369	64,672	29,446	-	118,753	19,348	90,713	325,301
4	Furness Anchorage General Insurance Limited	55,245	-	51,868	-	538	171	-	107,822	-	6,059	14,146	-	46,281	41,336	-	107,822
5	Guardian General Insurance Limited	14,400	601,624	1,175,565	518,281	6,112	(506)	-	2,315,475	638,235	445,914	322,906	104,870	514,670	218,738	70,143	2,315,475
6	Gulf Insurance Limited	333,159	467,500	278,759	119,819	-	-	196,506	1,395,744	145,379	47,930	126,725	-	-	470,711	605,000	1,395,744
7	Maritime General Insurance Company Limited	75,563	5,379,845	398,242	195,153	24,399	-	-	6,073,202	91,301	166,096	273,687	-	576,780	58,772	4,906,566	6,073,202
8	N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	The Beacon Insurance Company Limited	3,216,743	1,305,587	5,840,075	3,862,809	124,039	(2,231)	-	14,347,023	(451,931)	1,650,663	3,743,352	104,657	883,308	3,106,505	5,310,468	14,347,023
12	The New India Assurance Company (T&T) Limited	13,232	2,223	24,569	29,505	1,287	-	-	70,816	373	10,250	22,064	-	25,840	10,066	2,223	70,816
13	The Reinsurance Company of Trinidad and Tobago Limited	16,698	3,300	290,324	610,749	6,742	-	-	927,813	11,929	147,032	302,330	-	416,726	44,846	4,950	927,813
14	Trinidad & Tobago Insurance Limited	553,694	620,775	7,866,451	1,751,892	825,555	-	-	11,618,367	801,769	60,744	1,018,770	-	8,917,768	576,992	242,325	11,618,367
TOTAL		4,348,134	8,442,903	15,878,365	7,386,057	995,891	(3,664)	579,917	37,627,604	1,261,074	2,728,452	6,010,796	209,527	11,500,126	4,603,843	11,313,788	37,627,605
CARIBBEAN																	
1	Massy United Insurance Limited	(13,869)	348,452	354,987	71,774	34,236	-	74,808	870,388	205,286	118,930	318,584	5,731	26,228	170,501	25,128	870,388
2	Sagicor General Insurance Company Limited	1,555,318	557,301	2,768,229	9,034	70,850	-	-	4,960,732	880,437	765,030	343,244	-	933,252	1,581,448	457,321	4,960,732
TOTAL		1,541,449	905,753	3,123,216	80,808	105,086	-	74,808	5,831,120	1,085,723	883,960	661,828	5,731	959,480	1,751,949	482,449	5,831,120
GRAND TOTAL		5,889,583	9,348,656	19,001,581	7,466,865	1,100,977	(3,664)	654,725	43,458,724	2,346,797	3,612,412	6,672,624	215,258	12,459,606	6,355,792	11,796,237	43,458,725

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2014

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	
		\$	\$	\$	\$	\$	\$		\$		\$	\$	\$		\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	-	-	-	-	-	(190)	190	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Limited	35,435	39,877	(208,519)	263,593	4,379	(1,098)	312,375	446,041	21,650	129,092	157,370	-	-	56,529	81,400	446,041
3	Colonial Fire & General Insurance Company Limited	-	-	4,900	(53,384)	-	-	71,036	22,552	-	20,289	-	-	-	2,263	-	22,552
4	Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Guardian General Insurance Limited	14,400	247,230	831,239	518,281	4,752	(506)	-	1,615,395	456,852	445,914	280,862	91,216	115,968	218,738	5,846	1,615,395
6	Gulf Insurance Limited	333,159	467,500	278,759	119,819	-	-	196,506	1,395,744	145,379	47,930	126,725	-	-	470,711	605,000	1,395,744
7	Maritime General Insurance Company Limited	75,563	5,379,845	398,242	195,153	24,399	-	-	6,073,202	91,301	166,096	273,687	-	576,780	58,772	4,906,566	6,073,202
8	N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	The Beacon Insurance Company Limited	2,267,421	77,773	3,214,805	2,483,674	76,958	(1,384)	-	8,119,247	(786,509)	1,119,283	2,322,483	64,362	540,741	1,764,511	3,094,375	8,119,247
12	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,725,978	6,212,224	4,519,426	3,527,136	110,487	(2,988)	579,917	17,672,181	(71,328)	1,928,604	3,161,128	155,578	1,233,489	2,571,524	8,693,187	17,672,181
	CARIBBEAN																
1	Massy United Insurance Limited	-	-	10,476	1,874	419	-	-	12,769	-	506	3,899	70	7,186	1,108	-	12,769
2	Sagicor General Insurance Company Limited	208,857	-	492,717	-	12,438	-	-	714,012	477,488	51,711	60,257	-	(168,950)	243,506	50,000	714,012
	TOTAL	208,857	-	503,193	1,874	12,857	-	-	726,781	477,488	52,217	64,156	70	(161,764)	244,614	50,000	726,781
	GRAND TOTAL	2,934,835	6,212,224	5,022,619	3,529,010	123,344	(2,988)	579,917	18,398,962	406,160	1,980,821	3,225,284	155,648	1,071,725	2,816,138	8,743,187	18,398,962

TABLE XX
REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
															Reserve for	Reserve for	
		Unearned	Outstanding												Unearned Premium	Outstanding Claims	
Premium Reserve	Claims Reserve																
	LOCAL	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$		\$	\$	\$	
1	American Life and General Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Bankers Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CARIBBEAN																	
1	Massy United Insurance Limited	19,042	-	-	-	-	-	19,042	-	-	-	-	19,042	-	-	19,042	
2	Sagicor General Insurance Company Limited	19,042	-	-	-	-	-	19,042	-	-	-	-	19,042	-	-	19,042	
TOTAL																	
GRAND TOTAL		19,042	-	-	-	-	-	19,042	-	-	-	-	19,042	-	-	19,042	

TABLE XX
REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2014

COMPANIES		REVENUE								EXPENDITURE							
		FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
															Reserve for	Reserve for	
		Unearned	Outstanding												Unearned Premium	Outstanding Claims	
LOCAL		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Colonial Fire & General Insurance Company Limited	33,965	22,173	156,131	87,640	2,840	-	-	302,749	2,369	44,383	29,446	-	118,753	17,085	90,713	302,749
4	Furness Anchorage General Insurance Limited	55,245	-	51,868	-	538	171	-	107,822	-	6,059	14,146	-	46,281	41,336	-	107,822
5	Guardian General Insurance Limited	-	354,394	344,326	-	1,360	-	-	700,081	181,383	-	42,044	13,655	398,702	-	64,297	700,081
6	Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	The Beacon Insurance Company Limited	949,322	1,227,814	2,625,270	1,379,135	47,082	(847)	-	6,227,776	334,578	531,380	1,420,869	40,295	342,567	1,341,994	2,216,093	6,227,776
12	The New India Assurance Company (T&T) Limited	13,232	2,223	24,569	29,505	1,287	-	-	70,816	373	10,250	22,064	-	25,840	10,066	2,223	70,816
13	The Reinsurance Company of Trinidad and Tobago Limited	16,698	3,300	290,324	610,749	6,742	-	-	927,813	11,929	147,032	302,330	-	416,726	44,846	4,950	927,813
14	Trinidad & Tobago Insurance Limited	553,694	620,775	7,866,451	1,751,892	825,555	-	-	11,618,367	801,769	60,744	1,018,770	-	8,917,768	576,992	242,325	11,618,367
TOTAL		1,622,156	2,230,679	11,358,939	3,858,921	885,404	(676)	-	19,955,424	1,332,401	799,848	2,849,668	53,949	10,266,637	2,032,319	2,630,601	19,955,424
CARIBBEAN																	
1	Massy United Insurance Limited	(32,911)	348,452	344,511	69,900	33,817	-	74,808	838,577	205,286	118,424	314,685	5,661	-	169,393	25,128	838,577
2	Sagicor General Insurance Company Limited	1,346,461	557,301	2,275,512	9,034	58,412	-	-	4,246,720	402,949	713,319	282,987	-	1,102,202	1,337,942	407,321	4,246,720
TOTAL		1,313,550	905,753	2,620,023	78,934	92,229	-	74,808	5,085,297	608,235	831,743	597,672	5,661	1,102,202	1,507,335	432,449	5,085,297
GRAND TOTAL		2,935,706	3,136,432	13,978,962	3,937,855	977,633	(676)	74,808	25,040,721	1,940,636	1,631,591	3,447,340	59,610	11,368,839	3,539,654	3,063,050	25,040,721

TABLE XXI
UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2014

	COMPANIES	(1) Unearned Premium (Beginning of year)	(2) Net Premium Written	(3) Unearned Premium (end of year)	(4) Net Earned Premiums (1+2)-3	(5) Net Claims Incurred	(6) 5 as a per cent of 4	(7) Expenses of Management and Net Commissions	(8) 7 as a per cent of 4	(9) Total Premium Payments (7+5)	(10) 9 as a per cent of 4	Profit or (Loss) (4-9)	Profit or (Loss) per cent
	LOCAL	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
1	American Life and General Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Limited	404,499	3,715,108	2,993,839	1,125,768	149,583	13.29	2,117,519	188.10	2,267,102	201.38	(1,141,334)	(101.38)
3	British - American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4	Capital Insurance Limited	21,312	97,308	36,884	81,736	-	-	20,189	24.70	20,189	24.70	61,547	75.30
5	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
6	Colonial Fire & General Insurance Company Limited	7,602,835	2,876,309	5,034,885	5,444,259	1,439,055	26.43	(2,786,328)	(51.18)	(1,347,273)	(24.75)	6,791,532	124.75
7	Furness Anchorage General Insurance Limited	3,649,219	5,433,678	3,247,747	5,835,150	230,499	3.95	1,252,644	21.47	1,483,143	25.42	4,352,007	74.58
8	Guardian General Insurance Company Limited	4,275,316	22,568,665	11,748,094	15,095,887	5,105,139	33.82	43,507,754	288.21	48,612,893	322.03	(33,517,006)	(222.03)
9	Gulf Insurance Limited	2,372,740	312,886	3,468,476	(782,851)	151,731	(19.38)	(224,344)	28.66	(72,613)	9.28	(710,238)	90.72
10	Maritime General Insurance Company Limited	3,622,513	5,625,515	3,803,581	5,444,447	628,215	11.54	2,218,370	40.75	2,846,585	52.28	2,597,862	47.72
11	N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
12	NAGICO Insurance (Trinidad and Tobago) Limited	21,743,280	14,635,672	19,192,760	17,186,192	2,453,685	14.28	9,708,804	56.49	12,162,489	70.77	5,023,703	29.23
13	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
15	The Beacon Insurance Company Limited	5,648,402	5,524,953	6,301,570	4,871,784	1,541,339	31.64	5,744,489	117.91	7,285,828	149.55	(2,414,043)	(49.55)
16	The Great Northern Insurance Company Limited	-	-	-	-	(62,415)	-	894	-	(61,521)	-	61,521	-
17	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
18	The New India Assurance Company (T&T) Limited	3,263,985	2,779,826	3,328,011	2,715,800	632,285	23.28	2,411,842	88.81	3,044,127	112.09	(328,327)	(12.09)
19	The Reinsurance Company of T&T Limited	1,256,973	1,670,493	866,807	2,060,659	(65,317)	(3.17)	(295,206)	(14.33)	(360,523)	(17.50)	2,421,182	117.50
20	Thr Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
21	Trinidad & Tobago Insurance Limited	7,095,694	(1,070,455)	6,178,713	(153,474)	1,133,909	(738.83)	1,444,396	(941.13)	2,578,305	(1,679.96)	(2,731,779)	1,779.96
	TOTAL	60,956,766	64,169,957	66,201,367	58,925,357	13,337,707	22.63	65,121,022	110.51	78,458,730	133.15	(19,533,373)	(33.15)
	CARIBBEAN												
1	Massy United Insurance Limited	1,854,276	683,850	(1,073,954)	3,612,080	(549,884)	(15.22)	7,059,359	195.44	6,509,475	180.21	(2,897,395)	(80.21)
2	Sagicor General Insurance Company Limited	9,242,121	7,286,791	9,594,896	6,934,016	1,328,592	19.16	3,912,864	56.43	5,241,456	75.59	1,692,560	24.41
3	The Insurance Company of the West Indies	-	147,014	13,329	133,685	-	-	46,191	34.55	46,191	34.55	87,493	65.45
	TOTAL	11,096,397	7,970,641	8,520,942	10,546,096	778,708	7.38	10,972,223	104.04	11,750,931	111.42	(1,204,835)	(11.42)
	GRAND TOTAL	72,053,163	72,140,598	74,722,309	69,471,453	14,116,415	20.32	76,093,245	109.53	90,209,661	129.85	(20,738,208)	(29.85)

TABLE XXII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
PAN-AMERICAN LIFE INSURANCE COMPANY (OF TRINIDAD AND TOBAGO) LIMITED
AS AT DECEMBER 31, 2014

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,580,344,417	Balance of Long Term Fund per Revenue Account	1,580,344,415
Other		Balance of Life Surplus Account per Balance Sheet	73,161,888
Surplus (if any) carried forward after distribution	73,161,886	Deficiency (if any)	-
TOTAL	<u><u>1,653,506,303</u></u>	TOTAL	<u><u>1,653,506,303</u></u>

TABLE XXIII
SUMMARY AND VALUATION OF THE POLICIES OF BANCASSURANCE CARIBBEAN LIMITED
IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY
AS AT DECEMBER 31, 2014

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	46,692	Value of Assets	298,218
Non Participating Policies	39,103		
	85,795		
Investment and Contingency Reserves		Current Liabilities	(44,459)
Participating Policies	10,077		
Non Participating Policies	5,837		
	15,914		
Unappropriated Surplus			
Participating Policies	125,987		
Non Participating Policies	16,900		
	142,887		
Share Capital	4,940		
Share Premium	4,223		
TOTAL	253,759	TOTAL	253,759

TABLE XXIV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF LIMITED
CARIBBEAN ATLANTIC INSURANCE COMPANY
IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY
AS AT DECEMBER 31, 2014

	\$		\$
Net Asset Value	20,703,770	Balance of Long Term Fund per Revenue Account	37,661,038
Policy Reserves	5,820,521		
Surplus (if any)	11,136,747	Deficiency (if any)	
TOTAL	<u>37,661,038</u>	TOTAL	<u>37,661,038</u>

TABLE XXV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
CUNA CARIBBEAN INSURANCE SOCIETY LIMITED
AS AT DECEMBER 31, 2014

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	135,290,587	Balance of Revenue Account	221,934,085
Other - Outstanding claims on behalf of Individual Ordinary Life	-		
Surplus (if any)	86,643,498	Deficiency (if any)	-
TOTAL	<u>221,934,085</u>	TOTAL	<u>221,934,085</u>

TABLE XXVI
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2014

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	65,863,391	Balance of Revenue Account	104,127,397
Surplus (if any)	38,264,006	Deficiency (if any)	-
TOTAL	<u>104,127,397</u>	TOTAL	<u>104,127,397</u>

TABLE XXVII
VALUATION BALANCE SHEET OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED
IN RESPECT OF BUSINESS DONE IN
TRINIDAD AND TOBAGO LIMITED ONLY AS AT DECEMBER 31, 2014

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	72,235	Value of Assets	7,091,489
Non Participating Policies	6,135,343		
	<u>6,207,578</u>		
Investment & Contingency Reserve		Current Liabilities	(483,982)
Participating Policies	9,998		
Non Participating Policies	42,270		
	<u>52,268</u>		
Unappropriated Surplus			
Participating Policies	298,554		
Non Participating Policies	(65,269)		
	<u>233,285</u>		
Share Capital	46,535		
Shareholder's account	15,229		
Revaluation Reserve	52,612		
TOTAL	<u><u>6,607,507</u></u>	TOTAL	<u><u>6,607,507</u></u>

TABLE XXVIII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
MARITIME LIFE (CARIBBEAN) LIMITED
AS AT DECEMBER 31, 2014

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,087,264,847	Balance of Revenue Account	1,098,426,462
Surplus (if any)	11,161,616	Deficiency (if any)	-
Total	<u>1,098,426,462</u>	Total	<u>1,098,426,462</u>

TABLE XXIX
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
MEGA INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2014

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

TABLE XXX
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
NATIONWIDE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2014

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

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
UNITED SECURITY LIFE INSURANCE COMPANY
AS AT DECEMBER 31, 2014

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

TABLE XXXI
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
SAGICOR LIFE INCORPORATED
AS AT DECEMBER 31, 2014

	\$		\$
Net Liabilities Under Policies			
Registered in Trinidad and Tobago	3,123,752,642	Balance of Revenue Account	3,123,752,642
Other			
Surplus (if any)		Deficiency (if any)	-
TOTAL	<u><u>3,123,752,642</u></u>	TOTAL	<u><u>3,123,752,642</u></u>

TABLE XXXII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
SCOTIALIFE TRINIDAD AND TOBAGO LIMITED
AS AT OCTOBER 31, 2014

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

TABLE XXXIII
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
TATIL LIFE ASSURANCE LIMITED
AS AT DECEMBER 31, 2014

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	918,266,404	Balance of Long Term Fund per Revenue Account (excluding policyholder deposits)	1,090,379,404
Par Surplus	172,113,000	Deficiency (if any)	-
TOTAL	<u><u>1,090,379,404</u></u>	TOTAL	<u><u>1,090,379,404</u></u>

TABLE XXXIV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
THE BEACON INSURANCE COMPANY LIMITED
AS AT JUNE 30, 2014

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

TABLE XXXV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
THE REINSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2014

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	434,536	Balance in Revenue Account Form A1	434,607
Other			
Non-participating surplus	71	Deficiency (if any)	-
TOTAL	434,607	TOTAL	434,607

TABLE XXXVI
ANNUITY PENSION FUND PLANS - REVENUE ACCOUNTS 2014

	NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	A.S. Bryden & Sons (Trinidad) Limited Pension Plan	65,856,721	5,899,480	2,357,824		3,133,180	1,014,320	78,261,525	2,078,645	275,444	2,354,089		474,287	737,617	3,565,993	74,695,532
2	Baroid Trinidad Services Limited Staff Pension Fund Plan	33,268,074		236,548		1,683,376		35,187,998	78,761	112,889	191,650		47,870	153,160	392,680	34,795,318
3	Laughlin and DeGannes and Associate Companies Pension Fund Plan	29,609,460	622,414	374,960		1,027,144		31,633,978	1,198,750	204,377	1,403,127		32,489	399,216	1,834,832	29,799,146
4	The Incorporated Trustees of the Anglican Church in the Diocese of Trinidad and Tobago Pension Plan	6,576,847	574,962	191,615		338,493		7,681,917	38,006	38,186	76,192		27,795	58,767	162,754	7,519,163
	Total	135,311,102	7,096,856	3,160,947	0	6,182,193	1,014,320	152,765,418	3,394,162	630,896	4,025,058	0	582,441	1,348,760	5,956,259	146,809,159
Type of Plan	Fund at the beginning of period	CONTRIBUTIONS BY		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period	
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities							
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Insured	2,309,119,758	121,553,298	52,732,975	321,000	83,318,813	49,006,213	2,616,052,058	56,889,745	26,235,819	83,125,564	2,894,107	7,327,038	20,952,134	114,298,844	2,501,753,214	
Annuity	135,311,102	7,096,856	3,160,947	0	6,182,193	1,014,320	152,765,418	3,394,162	630,896	4,025,058	0	582,441	1,348,760	5,956,259	146,809,159	
Total	2,444,430,860	128,650,154	55,893,922	321,000	89,501,006	50,020,533	2,768,817,476	60,283,907	26,866,715	87,150,622	2,894,107	7,909,479	22,300,894	120,255,103	2,648,562,373	

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TABLE XXXVII continued
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

20	Envirotec Holdings Limited Pension Fund Plan	13,818,009	704,529	406,865	-	667,114	-	15,596,517	158,698	22,500	181,198	-	78,261	179,157	438,616	15,157,901
21	Eric Solis Marketing Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	F.T. Farfan and Sons Limited Pension Fund Plan	26,676,818	2,004,207	1,027,797	-	1,270,585	436,618	31,416,025	215,459	649,395	864,854	-	284,830	293,573	1,443,257	29,972,768
23	Furness Trinidad Limited Pension Fund Plan	13,369,077	445,528	445,528	-	680,744	-	14,940,877	-	-	-	-	42,577	316,462	359,039	14,581,838
24	Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan	4,143,630	266,225	266,225	-	173,858	-	4,849,938	-	-	-	-	48,431	35,106	83,537	4,766,401
25	Guardian Holdings Group Defined Contribution Pension Plan	75,349,251	11,477,967	1,058,705	-	3,081,959	-	90,967,882	6,306,391	2,046,866	8,353,257	-	-	593,858	8,947,115	82,020,767
26	Gulf Engineering Services Limited Pension Fund Plan	7,566,280	307,049	219,321	-	386,924	-	8,479,574	-	-	-	-	34,550	64,301	98,851	8,380,723
27	Gulf Insurance Limited Pension Fund Plan	14,481,588	246,145	246,145	-	-	736,228	15,710,106	117,302	-	117,302	-	69,366	173,827	360,495	15,349,611
28	Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	J.N. Harriman and Company Limited Pension Plan	11,506,767	98,387	98,387	-	349,258	-	12,052,799	669,924	-	669,924	-	28,246	124,068	822,238	11,230,561
30	J.T.A Supermarkets Limited Pension Fund Plan	15,952,979	660,752	660,752	-	661,898	-	17,936,381	-	66,940	66,940	-	162,952	95,535	325,427	17,610,954
31	Janouras Custom Design Limited Pension Plan	4,524,867	267,527	269,927	-	186,760	-	5,249,081	-	-	-	116,346	33,707	71,691	221,744	5,027,337
32	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Junior Schools Limited Staff Pension Plan	6,270,049	194,876	196,803	-	313,301	-	6,975,029	149,919	-	149,919	-	21,949	65,784	237,652	6,737,377
34	Lake Asphalt of Trinidad and Tobago (1978) Limited (Monthly) Pension Plan - Staff	12,337,208	2,939,428	441,024	-	556,416	-	16,274,076	3,130,719	-	3,130,719	-	78,802	103,097	3,312,618	12,961,458
35	Lake Asphalt of Trinidad and Tobago (1978) Limited (Weekly) Pension Plan - Employees Pension Plan	13,165,172	5,222,429	532,809	-	579,453	-	19,499,863	2,386,618	-	2,386,618	-	-	163,774	2,550,392	16,949,471
36	Lange Trinidad Limited Pension Fund Plan	17,115,626	854,847	328,787	-	602,687	-	18,901,947	586,396	-	586,396	-	103,514	165,245	855,155	18,046,792
37	Lazzari and Sampson Limited Pension Fund Plan	12,826,278	362,323	362,323	-	505,797	-	14,056,721	411,781	184,633	596,414	-	45,584	135,350	777,348	13,279,373
38	Lifestyle Motor Limited Pension Plan	472,904	351,240	351,240	-	43,146	-	1,218,530	-	-	-	-	4,169	27,317	31,486	1,187,044
39	Lonsdale/Saatchi and Saatchi Advertising limited Staff Pension Fund Plan	15,200,833	693,756	495,540	-	535,351	-	16,925,480	493,415	-	493,415	-	70,915	151,187	715,517	16,209,963
40	Mainstream Foods Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	Maritime Life (Trinidad) Limited Pension Fund Plan	59,118,746	1,867,092	1,867,092	-	2,884,806	-	65,737,736	908,478	343,821	1,252,299	4,559	262,230	-	1,519,088	64,218,648

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TABLE XXXVII continued
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

64	The Group Pension Plan for the Agents of American Life and General Insurance Company (Trinidad and	27,520,598	1,028,151	1,027,088	-	1,134,924	-	30,710,761	583,355	-	583,355	-	43,668	-	627,023	30,083,738
65	The Pension Plan for the Institute of Marine Affairs	42,453,551	1,979,181	497,822	-	1,556,713	-	46,487,267	1,126,710	812,169	1,938,879	-	63,177	354,456	2,356,512	44,130,755
66	The Synod of the Presbyterian Church in Trinidad Pension Plan	9,382,526	181,642	181,642	-	373,048	-	10,118,858	1,056,050	-	1,056,050	310,158	-	8,215	1,374,423	8,744,435
67	The University of the West Indies (St.Augustine) Staff Pension Plan	371,785,147	13,637,976	6,600,402	-	19,100,671	-	411,124,196	7,445,397	7,015,425	14,460,822	393,667	207,372	2,734,169	17,796,030	393,328,166
68	Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	30,384,041	2,521,731	840,577	-	1,494,213	19,330	35,259,892	1,616,310	443,569	2,059,879	-	120,238	218,557	2,398,674	32,861,218
69	Trinidad and Tobago Port Contractors Limited Pension Fund Plan	215,741,925	10,236,613	5,117,424	-	9,692,950	-	240,788,912	3,371,412	4,098,443	7,469,855	1,348,165	-	102,754	8,920,774	231,868,138
70	Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	10,917,695	-	-	-	489,386	12,075	11,419,156	185,146	-	185,146	-	-	150,992	336,138	11,083,018
71	Trinidad and Tobago Stock Exchange Limited Pension Plan	4,866,991	278,012	152,945	-	-	173,816	5,471,764	64,439	-	64,439	-	30,841	87,287	182,567	5,289,197
72	Trinidad Concrete Products Limited Pension Fund Plan	7,896,633	146,271	121,892	-	54,036	148,285	8,367,117	-	-	-	-	20,079	64,869	84,948	8,282,169
73	Trinidad Contractors Limited Pension Plan	23,886,456	287,480	143,740	-	882,681	-	25,200,357	1,183,559	462,794	1,646,353	24,779	-	230,355	1,901,487	23,298,870
74	Trinidad Nitrogen Company Limited Staff Pension Fund Plan	4,934,659	138,711	68,585	-	153,996	-	5,295,951	168,270	1,121,800	1,290,070	-	-	6,000	1,296,070	3,999,881
75	Trinidad Ropeworks Limited Retirement Plan for Employees	2,868,265	84,945	84,945	-	125,604	-	3,163,759	88,145	184,360	272,505	-	22,060	53,291	347,856	2,815,903
76	Trinidad Systems Ltd Pension Plan	23,044,222	1,008,670	1,008,670	-	876,974	-	25,938,536	117,339	-	117,339	6,190	366,348	225,439	715,316	25,223,220
77	Trinrico Steel & Wire Products Limited Pension Fund Plan	6,707,630	565,726	565,726	-	285,662	-	8,124,744	-	-	-	50,171	-	37,260	87,431	8,037,313
78	United States of America Embassy in Trinidad and Tobago Pension Fund Plan	37,995,973	2,041,787	571,129	-	1,923,854	-	42,532,743	96,341	57,877	154,218	-	43,601	246,164	443,983	42,088,760
79	Western Scientific Company Limited Pension Plan	3,103,227	98,600	98,600	-	127,767	-	3,428,194	-	-	-	-	-	7,116	7,116	3,421,078
80	William H Scott Limited Pension Plan	4,300,583	31,946	31,946	-	178,241	-	4,542,716	-	-	-	-	-	9,026	9,026	4,533,690
81	Youth Training and Employment Partnership Programme Limited Pension Fund Plan	14,040,728	2,168,846	8,000	-	655,661	-	16,873,235	51,061	-	51,061	-	-	181,327	232,388	16,640,847
	Total	2,309,119,758	121,553,298	52,732,975	321,000	83,318,813	49,006,213	2,616,052,058	56,889,745	26,235,819	83,125,564	2,894,107	7,327,038	20,952,134	114,298,844	2,501,753,214

TABLE XXXVIII
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2014

	NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
			Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	Aegis Business Solutions Ltd - Pension Plan	2,898,103	-	-	-	35,534	-	2,933,637	-	-	-	-	-	20,744	20,744	2,912,893
2	Agostini Insurance Brokers Limited Pension Fund Plan	63,916,159	1,060,801	739,209	-	2,054,643	2,143,205	69,914,017	2,270,826	3,398,776	5,669,602	-	132,528	390,688	6,192,818	63,721,199
3	Agostini's Limited Retirement Plan	100,810,542	2,252,553	2,252,553	-	3,531,150	-	108,846,798	2,152,577	536,108	2,688,685	-	524,883	1,600,658	4,814,226	104,032,572
4	Airport Authority Pension Fund	228,096,005	15,016,875	5,298,032	-	8,269,369	3,153,005	259,833,286	2,778,934	1,619,460	4,398,394	-	214,976	1,358,980	5,972,350	253,860,936
5	Amoco Trinidad Oil Company Pension Fund Plan	935,331,928	94,689,057	23,673,982	-	28,042,458	2,666,813	1,084,404,238	25,761,386	2,383,512	28,144,898	201,138	571,204	7,171,835	36,089,075	1,048,315,163
6	Ansa McAl Limited Pension Fund Plan	137,391,476	3,094,676	3,094,676	-	4,571,470	2,189,567	150,341,865	888,920	859,063	1,747,983	38,361	2,212,092	1,639,978	5,638,414	144,703,451
7	ANSA McAl Pension Fund Plan (formerly Alstons Limited Pension Plan)	1,495,288,000	9,830,000	9,830,000	-	64,607,000	217,000	1,579,772,000	17,870,000	7,119,000	24,989,000	-	3,586,000	38,268,000	66,843,000	1,512,929,000
8	Associated Brands Limited Group Pension Fund Plan	85,479,078	4,251,708	1,958,293	-	4,560,372	-	96,249,451	1,913,063	626,338	2,539,401	-	143,888	1,037,101	3,720,390	92,529,061
9	Atlantic LNG Pension Plan	252,307,940	30,018,313	10,113,333	-	8,816,970	2,622,786	303,879,342	602,336	873,675	1,476,011	-	1,439,223	1,169,246	4,084,480	299,794,862
10	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	34,193,746	-	-	-	1,670,790	235	35,864,771	971,354	-	971,354	-	-	701,879	1,673,233	34,191,538
11	Bawodes Limited Pension Fund Plan	20,488,066	-	265,866	-	1,025,559	48,972	21,828,463	3,171,451	1,057,150	4,228,601	-	77,218	7,500	4,313,319	17,515,144
12	Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	31,827,420	361,484	277,987	-	1,155,535	637,421	34,259,847	1,087,305	121,914	1,209,219	-	-	233,064	1,442,283	32,817,564
13	BG Trinidad & Tobago Limited	124,107,844	12,753,315	3,499,593	-	3,084,102	901,293	144,346,147	288,418	103,424	391,842	-	157,767	758,375	1,307,984	143,038,163
14	Bishop Anstey High School East/Trinity College East Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	British American Insurance Company (Trinidad) Limited Pension Fund Plan	33,726,370	821,442	410,721	-	(1,749,702)	164,952	33,373,783	1,160,585	165,682	1,326,267	-	323,672	61,910	1,711,849	31,661,934
16	BWIA General Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	BWIA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Caribbean Airlines Limited Pension Plan	118,716,310	12,563,592	11,433,297	-	3,472,978	2,715,343	148,901,520	993,357	1,617,986	2,611,343	575,447	967,194	572,258	4,726,242	144,175,278
19	Caribbean Industrial Research Institute Pension Plan	198,912,096	1,270	1,270	-	6,225,361	3,364,372	208,504,369	4,964,234	2,479,048	7,443,282	-	-	1,248,204	8,691,486	199,812,883
20	Central Bank of Trinidad and Tobago Pension Fund Plan	824,011,000	5,381,000	5,381,000	-	31,547,000	-	866,320,000	13,995,000	5,638,000	19,633,000	-	204,000	10,639,000	30,476,000	835,844,000
21	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	137,890,358	6,022,000	-	-	4,219,186	1,666,091	149,797,635	2,436,056	1,308,823	3,744,879	-	-	1,003,313	4,748,192	145,049,443

TABLE XXXVIII continued
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2014

22	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	43,638,334	1,675,121	1,777,017	-	1,320,908	168,381	48,579,761	-	-	-	158,721	254,796	336,585	750,102	47,829,659
23	Consolidated Insurance Consultants Limited Pension Fund	170,638,574	-	-	-	5,752,343	6,022,284	182,413,201	1,070,608	721,920	1,792,528	-	-	1,148,920	2,941,448	179,471,753
24	Coopers and Lybrand Pension Fund Plan	94,176,087	1,549,887	2,682,976	-	3,437,574	65,015	101,911,539	2,507,326	1,271,661	3,778,987	-	103,616	720,741	4,603,344	97,308,195
25	CPI Limited Defined Contribution Pension Plan	5,564,908	613,370	381,110	-	211,170	989,740	7,760,298	-	-	-	-	-	105,060	105,060	7,655,238
26	CUNA Caribbean Insurance Society Pension Fund Plan	44,875,285	1,318,922	671,558	-	-	3,256,398	50,122,163	1,073,752	438,600	1,512,352	-	226,128	668,010	2,406,490	47,715,673
27	Development Finance Limited Pension Plan	56,101,957	-	-	-	2,189,644	318,912	58,610,513	1,334,490	111,132	1,445,622	-	-	541,075	1,986,697	56,623,816
28	EOG Resources Trinidad Limited Employees Pension Fund Plan	30,690,836	3,706,231	1,153,984	-	1,153,356	1,910,633	38,615,040	112,371	-	112,371	-	48,310	252,529	413,210	38,201,830
29	Ernst & Young Services Limited Pension Fund Plan	48,450,640	516,850	516,850	-	1,897,828	1,528,828	52,910,996	1,213,189	-	1,213,189	-	93,213	740,224	2,046,626	50,864,370
30	Ferreira Optical Limited Pension Fund Plan	23,902,153	625,948	625,948	171,857	975,610	976,679	27,278,195	11,556	-	11,556	-	195,198	249,543	456,297	26,821,898
31	First Caribbean International Bank (Trinidad & Tobago) Limited Pension Fund Plan	7,745,457	915,542	133,527	-	63,295	15,780	8,873,601	-	-	-	-	41,690	16,675	58,365	8,815,236
32	First Citizens Bank Pension Plan	1,140,743,234	9,863,468	9,874,545	-	41,138,255	28,857,140	1,230,476,642	13,427,272	4,711,723	18,138,995	198,838	1,367,473	7,564,116	27,269,422	1,203,207,220
33	Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	19,436,480	1,148,569	562,925	-	518,196	868,941	22,535,111	20,635	-	20,635	-	51,184	236,026	307,845	22,227,266
34	Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	19,743,698	556,625	556,625	-	1,024,030	-	21,880,978	2,451,117	-	2,451,117	-	421,923	-	2,873,040	19,007,938
35	Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	35,931,690	1,021,931	1,021,931	-	2,085,819	-	40,061,371	154,463	-	154,463	-	308,594	-	463,057	39,598,314
36	Guardian Defined Benefit Pension Fund Plan	233,584,761	20,019,835	-	-	11,757,025	341,146	265,702,767	10,293,402	-	10,293,402	-	-	3,090,595	13,383,997	252,318,770
37	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	H.S Services Limited Pension Fund Plan	20,489,916	524,790	519,090	-	734,833	1,146,902	23,415,531	4,104,486	-	4,104,486	-	-34,321	953,293	5,023,458	18,392,073
39	Halliburton Trinidad Limited Pension Plan	51,637,383	2,737,703	-	-	1,792,440	225,378	56,392,904	1,390,583	770,783	2,161,366	-	-	546,171	2,707,537	53,685,367
40	Hand Arnold (Trinidad) Limited Employees Pension Scheme	75,804,289	-166,110	237,252	-	2,736,514	5,646,901	84,258,846	3,496,566	166,307	3,662,873	-	75,973	3,623,173	7,362,019	76,896,827
41	Hydro Agri Trinidad Limited Salaried Employees Pension Plan	469,505,557	33,500,910	5,159,392	-	19,533,334	1,748,021	529,447,214	17,081,884	9,001,593	26,083,477	50,000	90,161	6,936,174	33,159,812	496,287,402
42	IBM Retirement Plan for IBM Employees in Trinidad and Tobago	55,789,183	-	-	-	1,410,353	-	57,199,536	2,203,143	-	2,203,143	-	-	116,381	2,319,524	54,880,012
43	Insurance Brokers West Indies Limited Pension Fund Plan	11,561,761	209,646	116,670	-	380,023	-	12,268,100	437,137	-	437,137	-	42,253	209	479,599	11,788,501

TABLE XXXVIII continued
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2014

44	Johnson and Johnson (Trinidad) Limited Staff Pension Plan	63,036,703	-	-	-	2,172,593	(246,373)	64,962,923	1,751,043	236,309	1,987,352	-	-	432,836	2,420,188	62,542,735
45	L.J. Williams Pension Fund Plan	16,668,800	196,952	196,952	-	551,506	398,416	18,012,626	69,702	-	69,702	-	-	191,507	261,209	17,751,417
46	Lever Brothers (West Indies) Limited Pension Plan	303,717,353	3,981,552	-	-	8,148,099	3,095,652	318,942,656	7,010,334	5,840,288	12,850,622	-	280,676	1,959,396	15,090,694	303,851,962
47	Mega Insurance Company Limited Pension Plan	47,582,941	157,886	157,886	-	1,581,658	501,631	49,982,002	911,662	215,949	1,127,611	-	-	389,518	1,517,129	48,464,873
48	Mittal Steel Point Lisas Limited Pension Plan	864,379,170	6,396,874	6,390,266	-	30,372,620	-	907,538,930	26,040,103	4,248,079	30,288,182	555,708	308,197	10,086,711	41,238,798	866,300,132
49	NALIS Pension Fund Plan	67,625,742	7,980,279	4,195,978	7,434,842	944,338	2,098,167	90,279,346	-	836,081	836,081	-	21,736	908,238	1,766,055	88,513,291
50	National Flour Mills Pension Plan	155,405,205	4,690,824	1,489,974	-	4,970,620	1,148,635	167,705,258	2,717,013	-	2,717,013	-	110,740	1,124,210	3,951,963	163,753,295
51	National Gas Company of Trinidad and Tobago	623,300,219	57,568,550	10,337,994	-	20,846,187	3,059,905	715,112,855	16,041,134	31,357,842	47,398,976	-	178,020	6,133,274	53,710,270	661,402,585
52	National Insurance Board Pension Fund Plan	919,239,304	9,150,077	3,273,760	-	39,643,444	19,857,815	991,164,400	21,347,126	3,785,439	25,132,565	257,328	36,383	304,849	25,731,125	965,433,275
53	National Insurance Property Development Company Limited Pension Fund Plan	73,908,258	324,495	324,495	-	3,283,983	1,597,238	79,438,469	950,730	242,329	1,193,059	-	46,375	644,310	1,883,744	77,554,725
54	National Maintenance Training and Security Co Ltd Pension Fund Plan	37,909,556	1,942,352	527,813	-	1,142,722	655,293	42,177,736	993,247	925,444	1,918,691	-	-	554,622	2,473,313	39,704,423
55	National Union of Government and Federated Workers Officers Pension Plan	3,815,037	507,593	96,684	-	147,690	-	4,567,004	247,293	-	247,293	-	-	219,129	466,422	4,100,582
56	National Union of Government and Federated Workers Staff Pension Fund Plan	30,100,113	571,257	286,268	-	1,162,411	156,731	32,276,780	1,258,260	133,547	1,391,807	-	21,260	202,812	1,615,879	30,660,901
57	Neal and Massy Group Pension Plan	1,532,922,796	-	-	-	60,937,962	85,452,016	1,679,312,774	37,205,018	-	37,205,018	89,214	482,371	7,306,328	45,082,931	1,634,229,843
58	Nestle Trinidad Limited Pension Fund Plan	140,581,135	5,306,698	2,653,351	-	3,883,217	1,175,088	153,599,489	4,111,042	838,789	4,949,831	-	466,904	1,881,534	7,298,269	146,301,220
59	Nestle Unionized Employees Pension Fund Plan	54,036,662	3,064,516	1,752,626	-	1,582,647	322,599	60,759,050	1,053,116	377,446	1,430,562	-	222,431	946,378	2,599,371	58,159,679
60	NIHERST Pension Fund Plan	52,436,514	1,146,123	389,905	-	1,881,240	533,504	56,387,286	498,272	686,830	1,185,102	7,768	91,050	398,845	1,682,765	54,704,521
61	PCS Nitrogen Merged Pension Fund Plan	620,778,632	3,801,394	4,091,594	-	19,352,478	-2,147,565	645,876,533	8,074,825	7,845,723	15,920,548	1,545,547	77,229	3,804,068	21,347,392	624,529,141
62	Petrotrin Employees Pension Plan	9,311,436,602	150,914,258	78,303,750	-	297,790,469	243,778,136	10,082,223,215	318,787,157	159,591,797	478,378,954	11,279,379	3,212,019	41,445,544	534,315,896	9,547,907,319
63	Phoenix Park Gas Processors Limited Staff Pension Fund Plan	86,629,032	5,088,911	2,962,455	-	2,172,151	8,672,400	105,524,949	2,240,397	711,263	2,951,660	1,577,610	52,811	961,252	5,543,333	99,981,616
64	Point Lisas Industrial Port Development Corporation Limited Pension Plan	126,255,503	10,054,632	2,686,540	-	5,023,061	1,172,088	145,191,824	2,110,450	1,239,898	3,350,348	-	74,386	1,129,088	4,553,822	140,638,002
65	RBC Financial (Caribbean) Limited Pension Fund Plan	515,229,091	35,651,142	2,586,750	-	19,128,956	20,899,252	593,495,191	-	306,781	306,781	558,118	58,013	21,880,140	22,803,052	570,692,139
66	Repsol E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	Republic Bank of Trinidad and Tobago Limited Pension Plan	3,788,944,261	-	-	-	110,743,109	92,418,222	3,992,105,592	51,307,501	18,349,155	69,656,656	617,048	-	28,933,239	99,206,943	3,892,898,649

TABLE XXXVIII continued
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2014

68	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	661,753,071	25,234,919	-	-	27,152,400	2,796,912	716,937,302	14,971,215	9,780,414	24,751,629	-	-	17,968,450	42,720,079	674,217,223
69	Servol Limited Pension Fund Plan	47,188,920	1,439,612	1,439,612	-	1,905,190	1,840,361	53,813,695	883,198	-	883,198	-	222,757	181,361	1,287,316	52,526,379
70	T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	61,176,072	-	-	-	3,288,965	952,813	65,417,850	1,631,269	-	1,631,269	-	-	377,293	2,008,562	63,409,288
71	T. Geddes Grant Limited Pension Fund Plan	770,852,000	261,000	668,000	-	32,663,000	11,123,000	815,567,000	28,659,000	3,323,000	31,982,000	-	132,000	16,563,000	48,677,000	766,890,000
72	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	1,755,235,539	72,196,333	13,962,878	-	29,760,625	50,757,321	1,921,912,696	43,965,712	6,180,567	50,146,279	989,370	907,046	6,617,266	58,659,961	1,863,252,735
73	Texaco (Trinidad) Limited Staff Retirement Plan	64,823,240	184,213	184,213	-	2,259,521	-	67,451,187	1,265,751	-	1,265,751	39,519	-	908,931	2,214,201	65,236,986
74	The Demerara Life Assurance Company of T&T Limited Sales Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	The Home Mortgage Bank Pension Fund Plan	15,388,821	275,142	252,328	-	639,675	-	16,555,966	-	-	-	-	28,844	47,236	76,080	16,479,886
76	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	The Regional Health Authorities Pension Fund Plan	1,030,728,459	101,852,358	24,882,603	-	32,292,500	26,055,755	1,215,811,675	3,845,034	4,855,566	8,700,600	771,249	690,982	6,638,565	16,801,396	1,199,010,279
78	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	200,061,423	4,477,992	1,733,469	-	7,495,538	-	213,768,422	7,931,059	3,182,670	11,113,729	-	1,026,707	1,169,598	13,310,034	200,458,388
79	Thomas Peake and Company Limited Pension Plan	40,023,923	1,288,304	455,251	-	1,172,245	227,440	43,167,163	829,111	-	829,111	-	4,268	684,358	1,517,737	41,649,426
80	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	112,481,847	1,335,579	372,381	-	4,370,557	2,701,012	121,261,376	1,557,630	675,687	2,233,317	-	20,033	128,575	2,381,925	118,879,451
81	Trinidad and Tobago Civil Aviation Pension Fund Plan	92,823,946	8,497,609	2,378,599	-	3,730,517	1,603,117	109,033,788	2,894,797	2,855,999	5,750,796	-	-	949,697	6,700,493	102,333,295
82	Trinidad and Tobago Electricity Commission Pension Fund Plan	4,957,991,177	73,596,619	35,461,604	-	132,213,902	-35,568,758	5,163,694,544	119,005,399	36,923,903	155,929,302	7,099,580	1,461,060	13,942,370	178,432,312	4,985,262,232
83	Trinidad and Tobago Electricity Commission Provident Fund	663,639	-	-	-	13,382	-	677,021	-	-	-	-	-	98,304	98,304	578,717
84	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	204,920,782	-	-	-	4,961,818	692,311	210,574,911	3,476,634	184,750	3,661,384	-	-	2,163,479	5,824,863	204,750,048
85	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	246,612,255	4,699,107	2,315,070	-	9,311,541	13,083,176	276,021,149	6,358,414	3,744,155	10,102,569	39,265	51,657	2,191,351	12,384,842	263,636,307
86	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	321,596,574	3,689,409	1,791,204	-	13,141,210	11,429,999	351,648,396	9,936,626	4,342,076	14,278,702	122,121	87,686	3,151,760	17,640,269	334,008,127
87	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,754,267,695	8,449,097	4,327,021	-	53,711,536	46,942,903	1,867,698,252	41,357,030	34,320,276	75,677,306	1,347,980	1,061,429	9,867,161	87,953,876	1,779,744,376
88	Trinidad and Tobago Pilots' Association Pension Plan	76,247,146	6,248,556	1,651,215	-	3,652,792	1,651,469	89,451,178	1,147,995	543,630	1,691,625	-	-	211,545	1,903,170	87,548,008
89	Trinidad and Tobago Telephone Co. Ltd. Staff Pension Plan	2,025,075,590	7,565,685	7,557,881	-	96,690,021	93,829,770	2,230,718,947	45,134,403	9,388,133	54,522,536	251,604	267,128	19,385,890	74,427,158	2,156,291,789
90	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	151,585,269	9,815,957	3,505,215	-	394,068	2,639,735	167,940,244	2,316,616	1,714,622	4,031,238	148,565	381,942	81,947	4,643,692	163,296,552
91	Trinidad Building and Loan Association Pension Fund Plan	26,546,806	24,374	24,374	-	837,038	-	27,432,592	731,478	55,041	786,519	-	-	319,478	1,105,997	26,326,595

TABLE XXXVIII continued
SELF ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2014

92	Trinidad Cement Limited Employees Pension Plan	932,265,674	10,568,561	6,714,979	-	32,727,596	3,157,118	985,433,928	24,945,043	5,154,164	30,099,207	127,133	-	2,942,782	33,169,122	952,264,806
93	Trinidad Express Newspapers Limited Pension Plan	109,563,568	3,043,373	2,113,245	-	4,005,602	-	118,725,788	45,925	51,405	97,330	-	441,647	1,451,098	1,990,075	116,735,713
94	Trinidad Hilton Pension Fund Plan	84,308,541	450,551	270,185	-	2,726,723	1,964,487	89,720,487	1,823,097	285	1,823,382	276,687	13,918	1,852,095	3,966,082	85,754,405
95	Trintoplan Consultants Limited Staff Pension Plan	149,256,453	-	-	-	5,483,304	51,122	154,790,879	2,202,412	1,163,121	3,365,533	-	4,633	1,087,523	4,457,689	150,333,190
96	Tucker Energy Services Holdings Limited	112,933,454	4,154,550	2,638,770	-	1,752,857	1,945,833	123,425,464	2,102,902	278,241	2,381,143	199,955	87,038	1,071,676	3,739,812	119,685,652
97	UM Bulk Liquids Trinidad Limited Pension Plan	5,440,106	220,679	-	-	331,655	-	5,992,440	16,448	301	16,749	-	-	2,038	18,787	5,973,653
98	Unicomer (Trinidad) Limited Pension Plan	57,264,930	3,026,979	3,103,365	-	1,620,970	334,094	65,350,338	430,768	243,918	674,686	907	1,033,217	989,345	2,698,155	62,652,183
99	Unilever Caribbean Limited Hourly-Rated Pension Fund	14,064,370	1,024,839	1,960,339	-	391,035	128,351	17,568,934	406,729	394,273	801,002	47,869	23,841	263,570	1,136,282	16,432,652
100	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan	735,419,910	6,788,604	4,501,129	-	25,584,240	15,545,180	787,839,063	38,010,579	8,780,064	46,790,643	1,786,348	3,242,809	1,117,511	52,937,311	734,901,752
101	Y. De Lima and Company Limited Pension Fund Plan	14,713,911	65,162	65,162	-	546,762	125,090	15,516,087	586,591	-	586,591	-	-	151,768	738,359	14,777,728
	Total	43,754,618,364	947,428,852	351,256,345	7,606,699	1,449,544,271	817,186,595	47,327,641,126	1,058,884,072	423,006,928	1,481,891,000	30,958,377	30,772,079	342,143,082	1,885,764,538	45,441,876,588

TABLE XXXIX
SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets	90% Caricom Equity	90% Caricom Government	90% Caricom Other	Foreign Government Securities	Other Foreign Securities	Foreign Equity	Total Foreign Assets	Total Assets in Fund	Total Local Asset Ratio	Local Equity Ratio	100% Caricom Equity	100% Caricom Government	100% Caricom Other
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
1	Aegis Business Solutions Ltd - Pension Plan	-	-	-	-	-	-	2,933,637	-	-	-	-	-	2,933,637	-	-	-	-	-	-	-	2,933,637	-	-	-	-	
2	Agostini Insurance Brokers Limited Pension Fund Plan	23,952,523	4,070,343	-	-	19,281,012	2,050,000	9,868,914	78,588	-	45,767	473	79,840	59,427,460	411,900	4,253	718,563	-	1,162,765	2,133,092	4,430,573	63,858,033	93%	30%	457,667	4,726	798,403
3	Agostini's Limited Retirement Plan	48,870,597	11,693,299	-	-	25,269,333	3,808,837	1,782,148	6,494,760	-	67,758	0	111,711	98,098,443	609,819	0	1,005,397	-	849,162	3,738,947	6,203,326	104,301,768	94%	24%	677,577	0	1,117,108
4	Airport Authority Pension Fund	103,090,074	21,874,364	-	-	58,710,724	9,946,982	16,121,690	7,305	-	5,000	0	102,130	209,858,269	45,000	0	919,170	-	-	43,299,903	44,264,073	254,122,342	83%	23%	50,000	0	1,021,300
5	Amoco Trinidad Oil Company Pension Fund Plan	471,389,695	82,169,147	115,825	-	197,853,691	61,126,354	32,302,476	127,054,399	-	475,364	1,015	3,905,930	976,393,896	4,278,279	9,131	35,153,369	-	37,611,209	-	77,051,988	1,053,445,884	93%	19%	4,753,643	10,146	39,059,299
6	Ansa McAl Limited Pension Fund Plan	52,294,324	5,832,235	137,712	-	47,084,813	1,800,000	6,301,910	2,632,234	3,067,024	142,000	50,793	104,599	119,447,644	1,278,000	457,140	941,388	775,445	4,622,376	18,589,051	26,663,400	146,111,044	82%	32%	1,420,000	507,933	1,045,987
7	ANSA McAl Pension Fund Plan (formerly Alstons Limited Pension Plan)	318,063,020	182,409,000	478,000	-	517,498,000	39,439,980	141,020,751	-	-	1,178,200	0	381,100	1,200,468,051	10,603,800	0	3,429,900	-	97,114,384	204,348,685	315,496,769	1,515,964,820	79%	34%	11,782,000	0	3,811,000
8	Associated Brands Limited Group Pension Fund Plan	32,282,599	5,390,532	-	-	27,377,961	-	4,381,740	1,967,587	4,328,026	136,800	122,177	110,341	76,097,763	1,231,200	1,099,592	993,070	179,502	322,050	13,050,146	16,875,560	92,973,323	82%	30%	1,368,000	1,221,769	1,103,411
9	Atlantic LNG Pension Plan	118,823,351	40,993,882	-	-	34,830,760	4,183,960	66,598,066	-	-	128,730	180,365	598,570	266,337,684	1,158,573	1,623,285	5,387,130	-	28,137,532	1,087,102	37,393,622	303,731,306	88%	12%	1,287,303	1,803,650	5,985,700
10	Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	24,311,760	2,101,556	-	-	-	5,702,893	507,814	110,744	-	0	0	180,007	32,914,774	0	0	1,620,066	-	-	-	1,620,066	34,534,840	95%	-	0	0	1,800,073
11	Bawodes Limited Pension Fund Plan	13,539,514	3,461,807	-	-	-	1	819,688	-	-	0	0	0	17,821,010	0	0	0	-	-	-	0	17,821,010	100%	-	0	0	0
12	Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	13,630,336	1,723,250	-	-	10,586,618	656,986	637,710	3,554,427	-	0	0	126,193	30,915,520	0	0	1,135,739	-	-	1,403,360	2,539,099	33,454,619	92%	32%	0	0	1,261,932
13	BG Trinidad & Tobago Limited	70,826,926	11,921,898	-	-	25,979,334	11,160,800	3,525,844	64,546	-	40,942	0	455,545	123,975,836	368,482	0	4,099,909	-	14,116,154	822,629	19,407,173	143,383,009	86%	18%	409,424	0	4,555,454
14	Bishop Anstey High School East/Trinity College East Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	British American Insurance Company (Trinidad) Limited Pension Fund Plan	6,193,799	-	-	-	8,393,392	-	14,236,582	-	-	0	233,972	0	29,057,745	0	2,105,744	0	-	-	584,196	2,689,940	31,747,684	92%	26%	0	2,339,715	0
16	BWIA General Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	BWIA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Caribbean Airlines Limited Pension Fund Plan	50,309,782	8,440,475	-	-	47,173,590	2,000,000	6,282,511	2,232,510	3,101,747	128,320	46,648	28,066	119,743,649	1,154,880	419,829	252,592	1,179,102	1,315,341	20,547,484	24,869,229	144,612,877	83%	33%	1,283,200	466,477	280,658
19	Caribbean Industrial Research Institute Pension Plan	91,440,206	7,995,667	-	-	64,720,752	-	6,949,643	946,459	-	0	0	0	172,052,727	0	0	0	-	-	28,088,728	28,088,728	200,141,455	86%	32%	0	0	0
20	Central Bank of Trinidad and Tobago Pension Fund Plan	455,210,000	14,816,000	-	-	249,904,000	-	111,242,000	-	-	0	0	0	831,172,000	0	0	0	-	-	5,273,000	5,273,000	836,445,000	99%	30%	0	0	0
21	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	56,129,766	8,711,626	-	-	40,577,094	1,000,000	3,427,333	843,460	7,101,800	112,580	48,136	50,993	118,002,788	1,013,220	433,221	458,938	1,400,230	3,328,401	20,912,220	27,546,230	145,549,018	81%	28%	1,125,800	481,357	509,931
22	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	24,391,539	3,397,201	-	-	7,903,222	4,345,323	1,015,059	3,720,830	-	27,129	0	186,051	44,986,354	244,162	0	1,674,460	-	-	1,048,372	2,966,994	47,953,348	94%	17%	271,291	0	1,860,511
23	Consolidated Insurance Consultants Limited Pension Fund	53,776,125	11,112,263	-	-	71,908,505	1,000,000	9,379,519	1,511,306	2,703,246	160,000	39,959	69,845	151,660,768	1,440,000	359,635	628,601	2,359,956	8,991,259	14,701,038	28,480,488	180,141,256	84%	40%	1,600,000	399,594	698,445
24	Coopers and Lybrand Pension Fund Plan	45,224,172	8,262,653	-	-	6,133,799	2,129,927	26,058,912	27,827	-	0	0	148,521	87,985,811	0	0	1,336,685	-	8,191,483	-	9,528,168	97,513,978	90%	6%	0	0	1,485,205
25	CPI Limited Defined Contribution Pension Plan	4,117,971	799,248	-	-	1,332,432	217,598	533,298	440,996	-	4,760	0	19,913	7,466,216	42,840	0	179,221	-	-	-	222,061	7,688,277	97%	17%	47,600	0	199,134
26	CUNA Caribbean Insurance Society Pension Fund Plan	13,778,096	3,504,579	-	-	14,797,325	400,000	4,758,377	877,111	1,674,221	25,950	20,939	19,675	39,856,273	233,550	188,452	177,071	-	7,281,244	267,192	8,147,508	48,003,781	83%	31%	259,500	209,391	196,745
27	Development Finance Limited Pension Plan	15,316,886	5,998,827	559,207	-	19,168,201	-	3,029,271	621,173	1,807,522	114,324	48,136	25,497	46,689,043	1,028,914	433,221	229,469	251,302	1,044,311	7,540,597	10,527,814	57,216,857	82%	34%	1,143,238	481,357	254,965
28	EOG Resources Trinidad Limited Employees Pension Fund Plan	18,619,460	1,789,531	-	-	7,630,127	4,549,692	4,469,196	80,113	-	10,784	0	48,340	37,197,243	97,053	0	435,060	-	-	553,941	1,086,054	38,283,297	97%	20%	107,837	0	483,400
29	Ernst & Young Services Limited Pension Fund Plan	26,202,635	542,632	-	-	12,760,337	-	2,751,836	307,275	2,339,089	35,554	101,257	0	45,040,614	319,982	911,309	0	4,845,931	-	-	6,077,223	51,117,837	88%	25%	355,536	1,012,566	0
30	Ferreira Optical Limited Pension Fund Plan	9,103,639	1,155,582	55,011	-	7,728,629	-	1,407,109	351,945	2,099,393	25,000	29,392	12,518	21,968,218	225,000	264,526	112,662	298,051	30,225	4,090,481	5,020,945	26,989,163	81%	29%	250,000	293,918	125,180
31	First Caribbean International Bank (Trinidad & Tobago) Limited Pension Fund Plan	-	-	-	-	87,450	-	8,706,235	-	-	0	0	0	8,793,685	0	0	0	0	0	45,375	45,375	8,839,060	99%	1%	0	0	0
32	First Citizens Bank Pension Plan	490,945,372	69,971,741	-	-	382,618,748	-	86,276,632	3,993,676	2,252,544	120,000	38,570	0	1,036													

36	Guardian Defined Benefit Pension Fund Plan	53,213,330	32,238,723	-	14,300,000	130,558,018	-	65,039,479	-	25,740,480	379,065	0	0	321,469,095	3,411,581	0	0	6,057,196	7,579,928	-	17,048,705	338,517,799	95%	39%	3,790,645	0	0
37	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
38	H.S Services Limited Pension Fund Plan	6,361,994	998,558	-	-	5,168,307	-	1,499,303	212,505	752,373	0	19,122	47,723	15,059,885	0	172,099	429,503	286,409	2,541,891	-	3,429,901	18,489,786	81%	28%	0	191,221	477,225
39	Haliburton Trinidad Limited Pension Plan	19,041,382	4,115,036	-	-	14,410,353	-	2,705,318	1,424,372	2,040,503	26,363	184,184	0	43,947,511	237,263	1,657,658	0	179,502	332,288	7,586,031	9,992,741	53,940,252	81%	27%	263,625	1,841,842	0
40	Hand Arnold (Trinidad) Limited Employees Pension Scheme	23,262,815	4,140,780	218,529	-	26,420,890	-	5,056,264	1,591,250	1,680,100	104,558	57,669	74,135	62,606,991	941,026	519,025	667,212	1,416,767	1,093,400	10,318,816	14,956,246	77,563,236	81%	34%	1,045,584	576,694	741,347
41	Hydro Agri Trinidad Limited Salaried Employees Pension Plan	135,758,222	51,396,315	-	-	131,227,183	15,895,325	95,113,295	1,084,729	31,198,934	719,118	126,113	0	462,519,234	6,472,058	1,135,020	0	-	27,262,817	-	34,869,894	497,389,128	93%	27%	7,191,175	1,261,133	0
42	IBM Retirement Plan for IBM Employees in Trinidad and Tobago	-	-	-	-	1,992,154	-	34,504,428	78,601	8,116,499	0	0	0	44,691,682	0	0	0	-	320,902	9,867,428	10,188,330	54,880,012	81%	4%	0	0	0
43	Insurance Brokers West Indian Limited Pension Fund Plan	3,480,905	666,496	-	-	3,792,482	-	683,784	303,413	414,224	28,158	0	6,119	9,375,581	253,422	0	55,073	-	423,704	1,680,721	2,412,920	11,788,501	80%	32%	281,580	0	61,192
44	Johnson and Johnson (Trinidad) Limited Staff Pension Plan	23,034,566	4,636,564	-	-	15,867,557	-	10,005,105	-	-	82,655	0	173,324	53,799,771	743,898	0	1,559,915	-	6,088,882	665,092	9,057,787	62,857,558	86%	25%	826,553	0	1,733,239
45	L.J. Williams Pension Fund Plan	7,429,063	-	-	-	4,586,197	381,451	133,261	-	-	0	0	0	12,529,972	0	0	0	-	5,261,368	-	5,261,368	17,791,340	70%	26%	0	0	0
46	Lever Brothers (West Indies) Limited Pension Plan	108,039,792	13,189,095	-	-	93,615,793	-	5,695,526	9,479,347	18,974,790	170,144	560	0	249,165,047	1,531,293	5,044	0	-	1,948,042	52,207,977	55,692,356	304,857,403	82%	31%	1,701,437	5,604	0
47	Mega Insurance Company Limited Pension Plan	15,956,560	2,543,943	-	-	16,730,973	-	1,358,557	981,090	1,813,582	51,550	86,802	39,448	39,562,505	463,950	781,218	355,028	511,102	296,144	6,814,794	9,222,236	48,784,740	81%	34%	515,500	868,020	394,475
48	Mittal Steel Point Lisas Limited Pension Plan	344,898,439	70,713,858	7,958,669	-	279,121,563	29,957,740	74,918,097	1,187,701	4,879,263	1,545,478	763	1,312,089	816,493,660	13,909,298	6,867	11,808,801	-	4,104,284	20,604,924	50,434,174	866,927,834	94%	32%	15,454,776	7,630	13,120,890
49	NALIS Pension Fund Plan	38,551,602	8,207,998	-	-	16,428,898	-	15,105,045	-	-	0	0	0	78,293,543	0	0	0	-	-	12,183,215	12,183,215	90,476,758	87%	18%	0	0	0
50	National Flour Mills Pension Plan	54,294,746	25,754,027	-	-	37,029,578	-	25,236,031	-	-	367,642	37,142	469,989	143,189,155	3,308,777	334,279	4,229,897	-	11,762,993	1,255,552	20,891,498	164,080,652	87%	23%	3,676,419	371,421	4,699,885
51	National Gas Company of Trinidad and Tobago	253,719,723	91,747,643	-	-	116,260,728	19,427,282	56,317,158	3,214,650	-	629,652	37,142	4,283,045	545,637,023	5,666,864	334,279	38,547,408	-	77,964,898	12,414,204	134,927,652	680,564,675	80%	17%	6,296,515	371,421	42,830,453
52	National Insurance Board Pension Fund Plan	464,936,981	74,836,289	-	-	260,777,209	-	41,373,617	13,352,305	11,455,324	618,111	0	0	867,349,836	5,562,995	0	0	-	-	94,458,903	100,021,898	967,371,733	90%	27%	6,181,105	0	0
53	National Insurance Property Development Company Limited Pension Fund Plan	33,616,702	5,723,534	-	-	26,153,783	-	6,348,656	1,603,622	-	76,881	0	0	73,523,178	691,930	0	0	-	-	3,500,391	4,192,321	77,715,499	95%	34%	768,811	0	0
54	National Maintenance Training and Security Co Ltd Pension Fund Plan	13,730,565	1,436,059	-	-	10,208,125	2,099,152	1,447,666	-	3,592,967	22,559	0	0	32,537,093	203,027	0	0	173,700	1,165,100	5,815,710	7,357,537	39,894,629	82%	26%	225,585	0	0
55	National Union of Government and Federated Workers Officers Pension Plan	2,536,965	204,544	-	-	353,681	426,288	143,373	192	11,790	0	28,895	3,705,728	106,110	0	260,056	-	114,241	87,328	567,735	4,273,463	87%	9%	117,900	0	288,951	
56	National Union of Government and Federated Workers Staff Pension Fund Plan	12,172,130	2,818,391	-	-	8,920,096	-	2,861,830	804	5,478	0	0	26,778,729	49,304	0	0	-	-	3,937,032	3,986,336	30,765,065	87%	29%	54,782	0	0	
57	Neal and Massey Group Pension Plan	258,606,504	71,242,503	1,140,866	-	575,645,035	29,789,143	173,173,063	42,497,357	148,916,265	3,089,378	0	3,586,922	1,307,687,036	27,804,402	0	32,282,294	10,346,980	264,910,381	-	335,344,057	1,643,031,092	80%	35%	30,893,780	0	35,869,215
58	Nestle Trinidad Limited Pension Fund Plan	75,696,861	9,080,291	-	-	31,423,707	4,924,762	1,894,671	595,980	150,140	0	62,050	123,828,462	1,351,260	0	558,452	-	16,549,969	4,355,919	22,815,600	146,644,062	84%	22%	1,501,400	0	620,502	
59	Nestle Unionized Employees Pension Fund Plan	29,466,220	4,042,512	-	-	11,338,522	2,038,875	1,081,119	60,766	117,100	0	194,558	48,339,672	1,053,900	0	1,751,024	-	5,800,228	1,389,825	9,994,977	58,334,649	83%	20%	1,171,000	0	1,945,582	
60	NIHERST Pension Fund Plan	24,888,022	1,461,524	-	-	15,876,291	-	2,936,095	931,145	162,626	0	0	0	46,255,703	0	0	0	-	-	8,576,069	8,576,069	54,831,772	84%	29%	0	0	0
61	PCS Nitrogen Merged Pension Fund Plan	228,350,722	27,551,451	214,318	-	213,033,120	4,495,680	17,080,278	10,015,974	18,619,852	543,250	271,353	869,943	521,045,941	4,889,250	2,442,180	7,829,485	2,963,976	4,711,806	82,436,960	105,273,657	626,319,598	83%	34%	5,432,500	2,713,533	8,699,428
62	Petrotrin Employees Pension Plan	3,514,143,250	666,826,863	14,571,416	-	3,058,845,997	97,979,183	270,976,645	113,230,532	215,822,904	5,158,010	2,339,094	11,727,204	7,971,621,097	46,422,088	21,051,846	105,544,832	33,657,556	520,655,458	903,259,531	1,630,591,311	9,602,212,408	83%	32%	51,580,098	23,390,940	117,272,035
63	Phoenix Park Gas Processors Limited Staff Pension Fund Plan	37,717,180	7,326,017	-	-	24,796,012	1,000,000	11,805,379	1,019,478	2,161,391	65,975	24,600	48,463	85,964,495	593,775	221,398	436,167	-	89,301	14,924,812	16,265,453	102,229,948	84%	24%	659,750	245,998	484,630
64	Point Lisas Industrial Port Development Corporation Limited Pension Plan	88,114,688	6,037,948	-	-	24,296,280	-	9,133,532	22,766	37,500	0	137,830	127,780,544	337,500	0	1,240,470	-	-	11,692,869	13,270,839	141,051,383	91%	17%	375,000	0	1,378,300	
65	RBC Financial (Caribbean) Limited Pension Fund Plan	283,354,400	54,725,051	-	-	88,617,268	1,000,000	25,951,645	2,990,179	13,491,428	403,657	534,881	287,350	471,355,858	3,632,911	4,813,925	2,586,147	5,326,533	38,880,416	45,337,540	100,577,472	571,933,330	82%	16%	4,036,568	5,348,805	2,873,497
66	Repsol E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
67	Republic Bank of Trinidad and Tobago Limited Pension Plan	1,408,205,949	235,486,125	932,279	9,100,000	1,162,665,218	121,888,885	112,118,389	507,970,173	3,455,161	5,913	11,541,382	3,573,369,474	31,096,445	53,219	103,872,437	-	35,264,462	157,260,340	327,546,903	3,900,916,377	92%	30%	34,551,606	59,132	115,413,819	
68	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	185,506,099	25,000,000	23,101,489	-	174,481,705	-	172,457,886	19,633,226	23,416,810	121,646	718,557	16,000	624,453,419	1,094,817	6,467,014	144,000	-	-	42,114,589	49,820,420	674,273,838	93%	26%	1,216,463	7,185,571	160,000
69	Servol Limited Pension Fund Plan	7,542,311	1,000,000	-	-	14,042,314	-	17,477,862	-	46,023	0	0	0	40,108,510	414,207	0	0	-	8,845,986	3,157,676	12,417,869	52,526,379	76%	27%	460,230	0	0
70	T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	9,620,741	7,995,812	-	-	37,654,650	-	11,022,647	1,502,005	113,973	174,027	0	68,083,854	1,025,753	1,566,239	0	6,800,029	-	1,923,503	11,315,524	79,399,378	86%	48%	1,139,726	1,740,265	0	
71	T. Geddes Grant Limited Pension Fund Plan	97,644,000	85,075,000	-	-	325,239,000	-	68,260,000	30,804,000	27,541,000	1,471,300	800,700	915,900	637,750,900	13,241,700	7,206,300	8,243,100	34,924,000	10,624,000	55,666,000	129,905,100	767,656,000	83%	43%	14,713,000	8,007,000	9,159,000
72	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	291,411,785	28,262,286	462,559	-	224,797,078	11,264,765	1,153,780,783	32,560,365	665,175	1,260	1,337,731	1,744,543,787	5,986,573	11,340	12,039,582	7,843,220	97,973,738	-	123,854,453	1,868,398,240	93%	12%	6,651,748	12,600	13,377,313	
73	Texaco (Trinidad) Limited Staff Retirement Plan	27,293,538	7,819,186	-	-	18,018,945	2,469,200	1,652,855	7,291	61,275	0	74,011	57,396,301	551,478	0	666,096	-	5,179,358	1,450,517	7,847,449	65,243,750	88%	28%	612,753	0	740,107	
74	The Demerara Life Assurance Company of T&T Limited Sales Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

TABLE XXXIX continued
SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

75	The Home Mortgage Bank Pension Fund Plan	3,849,083	4,411,746	-	-	2,464,069	-	6,394,094	5,153	-	15,976	0	6,954	17,147,075	143,782	0	62,585	-	-	-	206,367	17,353,442	99%	14%	159,758	0	69,539
76	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
77	The Regional Health Authorities Pension Fund Plan	676,856,591	122,686,746	223,648	-	181,505,023	72,157,300	39,146,004	1,014,864	-	301,977	0	3,189,172	1,097,081,324	2,717,789	0	28,702,545	-	63,370,786	8,232,665	103,023,786	1,200,105,110	91%	15%	3,019,766	0	31,891,717
78	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	59,392,306	16,979,324	909,632	-	55,741,329	1,998,658	10,164,808	1,760,041	15,484,859	208,450	0	181,045	162,820,452	1,876,050	0	1,629,405	-	4,121,509	30,851,028	38,477,992	201,298,444	81%	28%	2,084,500	0	1,810,450
79	Thomas Peake and Company Limited Pension Plan	17,639,249	4,671,250	-	-	10,693,265	1,809,624	1,052,519	55,883	-	53,926	0	46,570	36,022,286	485,330	0	419,133	-	3,860,352	984,607	5,749,421	41,771,707	86%	26%	539,255	0	465,703
80	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	53,212,347	10,031,694	-	-	31,141,386	-	5,604,589	519,895	-	0	0	0	100,509,911	0	0	0	-	-	18,369,540	18,369,540	118,879,451	85%	26%	0	0	0
81	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	39,303,308	14,940,605	-	-	18,721,623	-	18,265,108	-	-	86,071	0	492,420	91,809,135	774,641	0	4,431,781	-	5,710,619	588,196	11,505,237	103,314,372	89%	18%	860,712	0	4,924,201
82	Trinidad and Tobago Electricity Commission Pension Fund Plan	741,233,319	61,675,546	128,872,044	-	2,284,086,156	856,682,065	472,444,551	145,095,647	-	5,233,155	9,489,717	2,781,548	4,707,593,747	47,098,392	85,407,450	25,033,932	-	-	224,860,774	382,400,549	5,089,994,296	92%	45%	52,331,547	94,897,167	27,815,480
83	Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	-	3,638,898	-	-	-	0	0	0	3,638,898	0	0	0	-	-	-	0	3,638,898	100%	-	0	0	0
84	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	96,826,676	16,352,398	-	-	397,500	58,863,280	2,670,798	13,712,188	-	14,875	0	987,482	189,825,197	133,875	0	8,887,342	-	11,966,480	6,274,077	27,261,774	217,086,971	87%	0%	148,750	0	9,874,824
85	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	108,629,902	16,643,082	-	-	68,340,527	7,622,721	5,211,799	2,240,903	-	180,558	2,499	822,434	209,694,425	1,625,026	22,488	7,401,909	-	37,490,017	8,781,886	55,321,326	265,015,751	79%	26%	1,805,584	24,987	8,224,343
86	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	127,784,293	29,178,306	1,168,710	-	113,888,123	-	14,304,407	3,209,281	-	570,489	0	0	290,103,609	5,134,397	0	0	-	-	40,461,384	45,595,781	335,699,390	86%	34%	5,704,886	0	0
87	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	610,137,630	122,512,513	916,824	-	463,401,131	12,550,000	102,130,558	27,309,050	124,805,502	525,364	357,220	2,596,870	1,467,242,662	4,728,275	3,214,978	23,371,834	9,625,849	5,844,377	271,246,297	318,031,610	1,785,274,272	82%	26%	5,253,639	3,572,198	25,968,704
88	Trinidad and Tobago Pilots' Association Pension Plan	25,620,939	9,246,667	-	-	27,163,641	3,773,307	18,954,723	-	-	132,432	0	146,441	85,038,150	1,191,889	0	1,317,969	-	-	2,509,858	87,548,008	97%	31%	1,324,321	0	1,464,410	
89	Trinidad and Tobago Telephone Co. Ltd. Staff Pension Plan	1,036,167,187	155,677,240	1235528	-	817169568	39,642,000	112,238,004	65,873,625	67,825,062	4,577,147	1,242,816	4,736,216	2,306,384,392	41,194,320	11,185,341	42,625,940	32,991,551	85,888,866	347,041,862	560,927,881	2,867,312,273	80%	29%	45,771,467	12,428,157	47,362,156
90	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	-	-	-	-	-	-	163,417,675	-	-	0	0	0	163,417,675	0	0	0	-	-	-	0	163,417,675	100%	-	0	0	0
91	Trinidad Building and Loan Association Pension Fund Plan	4,485,057	-	-	-	13,838,144	-	6,547,575	-	-	0	0	0	24,870,776	0	0	0	-	-	1,500,141	1,500,141	26,370,917	94%	52%	0	0	0
92	Trinidad Cement Limited Employees Pension Plan	416,632,312	47,474,432	7,675,918	-	282,219,478	45,233,330	85,167,622	1,206,133	5,720,516	645,421	8,117	2,475,997	894,459,277	5,808,789	73,055	22,283,976	-	3,084,696	27,956,599	59,207,115	953,666,391	94%	30%	6,454,210	81,172	24,759,973
93	Trinidad Express Newspapers Limited Pension Plan	60,658,931	10,803,301	-	-	25,285,638	5,353,545	5,698,278	81,323	-	25,306	0	38,562	107,944,884	227,752	0	347,062	-	7,454,240	993,356	9,022,410	116,967,294	92%	22%	253,058	0	385,624
94	Trinidad Hilton Pension Fund Plan	30,239,556	4,706,071	-	-	29,187,279	2,035,983	3,907,389	264,795	1,646,098	42,725	0	12,748	72,042,644	384,525	0	114,735	282,631	989,540	12,515,848	14,287,279	86,329,923	83%	34%	427,250	0	127,483
95	Trintoplan Consultants Limited Staff Pens	60,096,468	13,769,052	-	-	47,206,491	-	8,061,738	204,482	161,192	0	0	153,195	129,652,618	0	0	1,378,755	-	-	20,014,132	21,392,887	151,045,505	86%	31%	0	0	1,531,950
96	Tucker Energy Services Holdings Limited Pension Fund Plan	40,941,822	7,343,277	100,381	-	33,829,913	1,000,000	6,211,336	68,344	6,845,985	88,900	41,182	57,374	96,528,513	800,100	370,636	516,362	253,955	2,881,147	18,859,174	23,681,374	120,209,887	80%	28%	889,000	411,818	573,735
97	UM Bulk Liquids Trinidad Limited Pension Plan	2,294,942	437,910	-	-	1,431,130	102,820	83,590	362,049	190,915	0	0	0	4,903,356	0	0	0	128,236	846,969	116,629	1,091,834	5,995,190	82%	24%	0	0	0
98	Unicomer (Trinidad) Limited Pension Plan	31,411,529	8,043,327	-	-	12,701,029	2,083,160	1,114,418	101,456	-	49,348	0	135,088	55,639,355	444,131	0	1,215,794	-	4,773,378	729,625	7,162,928	62,802,283	89%	20%	493,479	0	1,350,882
99	Unilever Caribbean Limited Hourly-Rated Pension Fund	8,281,167	857,642	-	-	5,144,578	100,000	956,534	106,301	575,308	2,378	0	0	16,023,908	21,404	0	0	-	243,505	808,343	1,073,252	17,097,160	94%	30%	23,782	0	0
100	Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan	311,086,859	91,571,093	-	-	227,683,047	-	38,916,702	897,770	4,684,536	62,100	0	414,486	675,316,593	558,900	0	3,730,371	-	-	61,962,919	66,252,190	741,568,783	91%	31%	621,000	0	4,144,857
101	Y. De Lima and Company Limited Pension Fund Plan	4,221,166	798,043	139,629	-	4,816,883	-	483,999	329,400	1,010,957	47,704	19,254	14,539	11,881,575	429,339	173,289	130,854	71,800	223,782	2,031,564	3,060,627	14,942,202	80%	33%	477,043	192,543	145,393
	Total	15,448,063,375	2,936,622,868	191,188,194	23,400,000	13,871,538,328	1,615,203,755	4,217,818,612	1,221,124,452	821,214,385	36,203,024	17,542,517	63,288,635	40,463,208,145	325,827,213	157,882,655	569,597,715	165,130,511	1,611,199,977	3,245,342,574	6,074,980,645	46,538,188,790	87.49%	26%	362,030,237	175,425,172	632,886,350