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CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2017

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**REPORT ON INSURANCE AND PENSIONS FOR THE YEAR ENDED
31ST DECEMBER, 2017**

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

Dear Sir

- 1.01 I have the honor to submit to you for presentation to Parliament the Fiftieth Annual Report on the administration of the Insurance Act, Chap. 84:01 (Insurance Act) being presented by The Central Bank of Trinidad and Tobago.
- 1.02 This Report is submitted under the Insurance Act and is for the period ended 31st December, 2017.
- 1.03 The Insurance Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.
- 1.04 This Report is based on the documents submitted under sections 56, 60, 113, 184, 185 and 191 of the Insurance Act for the year 2017 and on directions and explanations made up to March 20, 2019 pursuant to section 61 of the Insurance Act.
- 1.05 This report is prepared in two parts:
- | | |
|---------|---|
| PART I | INSURANCE COMPANIES
A - LONG-TERM INSURANCE
B - GENERAL INSURANCE |
| PART II | PENSION FUND PLANS |
- 1.06 A summary of the Balance Sheets of insurance companies is included as Appendix A.

Respectfully submitted

Alvin Hilaire
Governor
CENTRAL BANK OF TRINIDAD AND TOBAGO

2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.01 In 2017, Gross Premium Income in the industry totaled \$6,066.0 million which represents 4.0% of the Gross Domestic Product at current prices (2016 – 4.5%). This is a decrease of 9.6% over the gross premiums of \$6,707.4 million reported for 2016. It should be noted that, similar to the previous ten (10) years, 2017 figures do not include Colonial Life Insurance Company Limited and British American Insurance Company (Trinidad) Limited.
- 2.02 Gross Premium Income for the year reflected an overall decrease in respect of long-term (life), motor, property and other lines of business.

	Gross Premium Income		
	<u>2017</u> \$M	<u>2016</u> \$M	<u>% Inc/(Dec)</u>
Long-Term (Life)	2,766.2	3,250.4	(14.9)
Motor Vehicle	1,274.2	1,301.7	(2.1)
Property (Fire and Allied Perils)	1,102.1	1,144.2	(3.7)
Other	923.5	1,011.1	(8.7)
	<u>6,066.0</u>	<u>6,707.4</u>	<u>(9.6)</u>

Long-term Business

- 2.03 Policies in force at the end of 2017 were reported as 605,973, an increase of 6.8% over the 2016 reported figure of 567,280.

The total number of new policies sold during 2017 was 86,767, an increase of 42.4% from the previous year 60,938.

Policy lapses and forfeitures decreased by 4.7% in 2017 compared to a 1.7% decrease during 2016. Surrenders increased by 5.2% in 2017 compared to a 30.6% increase during 2016.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$20.2 billion (2016 – \$18.1 billion).

General Insurance Business

- 2.04 Gross Premiums decreased in respect of all classes of general insurance during 2017. Net Premiums increased for motor and property business but decreased for all other classes of general insurance business.

Insurance Intermediaries

- 2.05 The number of intermediaries registered at the end of 2017 was **2,822** (2016 – **2,756**).

The information is summarized as follows:

	<u>2017</u>	<u>2016</u>	<u>% Inc./ (Dec.)</u>
Salesmen	2,162	2,116	2.2
Agents	546	529	3.2
Brokers	83	80	3.8
Adjusters	31	31	-
Total	<u>2,822</u>	<u>2,756</u>	<u>2.4</u>

The total revenue collected from registration fees for the period ended 31st December, 2017 amounted to **\$1,298,033** and in 2016 - \$1,183,750 (**an increase of 9.7%**).

Lists of registered **Agents, Brokers and Adjusters** under the Insurance Act, Chap. 84:01 as at 31st December 2017 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 2017 was 288 (2016 – 289). The information is summarized as follows:

	<u>2017</u>	<u>2016</u>	<u>% Inc/ (Dec)</u>
Self Administered Pension Fund Plans	101	100	1.0
Insured Pension Fund Plans	85	86	(1.2)
Pension Fund Plans (awaiting deregistration and in the process of winding up)	102	103	(1.0)
	<u>288</u>	<u>289</u>	<u>(0.3)</u>

PART I INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

3.01 There were nineteen (19) companies registered to transact long-term business in Trinidad and Tobago at the end of 2017. Eight (8) companies were not writing new business as at December 2017.

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

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

* Denotes business written

- Denotes business not written

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

□ Business transferred to Sagicor Life Inc.

◇ Formerly Cannon Assurance Limited

Formerly Crown Life (Caribbean) Limited.

~ Formerly MEGA Insurance Company Limited

△ Formerly American Life and General Insurance Company

New Business Written

3.03 Eleven (11) companies which wrote new business (11 in 2016) submitted the required information under this caption.

Details are as follows: -

	<u>2017</u>	<u>2016</u>
Number of Policies	86,767	60,938
Sum Assured \$	17,092,505,113	15,212,875,549
Annual Premiums \$	598,161,972	458,775,820

Existing Business

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

The information is summarized as follows:

	<u>2017</u>	<u>2016</u>
Number of Policies	605,973	567,280
Sum Assured \$	143,491,848,670	126,639,834,559

Policies Discontinued or Redeemed

3.05 Fifteen (15) companies submitted information concerning policies discontinued or redeemed during 2017. The information for the years 2013 to 2017 is summarized hereunder.

<i>Year</i>	<i>Number of Policies</i>	<i>Sum Assured</i> \$
2017	52,948	14,608,914,050
2016	51,769	9,018,688,646
2015	46,074	10,198,118,583
2014	46,614	8,696,027,264
2013	42,199	7,621,379,559

Policy Loans

3.06 Policy loans in respect of eleven (11) companies for the year 2017 totalled \$289,825,606 a increase of 6.3% over the 2016 figure of \$272,660,496. The ratio of policy loans to total reserves decreased from 1.48% in 2016 to 1.47% in 2017.

	<i>Policy Loans</i> \$	<i>Reserves</i> \$	<i>Policy Loan/ Reserves</i> %
Local Companies	267,118,208	15,887,735,416	1.68%
Regional Companies	22,707,398	3,800,911,920	0.60%
TOTAL	<u>289,825,606</u>	<u>19,688,647,336</u>	<u>1.47%</u>

Statutory Funds ¹

3.07 Section 37(4) of the Insurance Act, Chap. 84:01 requires that:

"Every company carrying on long-term insurance business in Trinidad and Tobago shall place in trust in Trinidad and Tobago assets equal to its liability and contingency reserves with respect to its Trinidad and Tobago policyholders as established by the balance sheet of the Company as at the end of its last financial year."

3.08 The total policy liabilities of the fifteen (15) companies which submitted Returns amounted to \$19.3 billion an increase of 6.5% over the liabilities of \$18.1 billion in 2016. Details of the policy liabilities of individual companies are shown in Table XI.

3.09 Assets placed in trust to cover liabilities to Trinidad and Tobago policyholders amounted to \$20.2 billion which is an increase of 11.6% from \$18.1 billion in 2016.

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

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

Local Assets Ratio

3.11 Section 47(1) of the Insurance Act, Chap. 84:01 requires every company to invest in Trinidad and Tobago an amount equal to at least eighty percent (80%) of its Trinidad and Tobago dollar liability in the Statutory Fund. Section 47(2) further provides that assets not exceeding ten percent (10%) of the Trinidad and Tobago dollar liability in each Statutory Fund are deemed to be assets in Trinidad and Tobago if such assets:

- (a) are approved by the Central Bank; and
- (b) originate in any of the member states of the Caribbean Community.

3.12 Total "Local" investment in Statutory Funds for the year 2017 was \$17,782,520,447 representing a local asset ratio of 88.0%; the amount reported for the previous year was \$16,211,474,352 (local asset ratio of 89.6%).

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 2017 was 89.8%, compared to 92.1% in 2016.

Valuation Reports

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

Reports were received from the following companies in 2017:

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

Details are contained in Tables XXII to XXXV

4. GENERAL INSURANCE BUSINESS

4.01 There were thirty-four (34) companies registered to transact general insurance business in Trinidad and Tobago at the end of 2017.

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

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

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

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

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

* Denotes business written

- Denotes business not written

Statutory Deposits³

- 4.03 Section 29 of the Insurance Act Chap. 84:01 requires that companies transacting general insurance business maintain a deposit of not less than forty percent (40%) of their premium income less payments for reinsurance.
- 4.04 Additionally, one (1) life insurance company incorporated outside Trinidad and Tobago was required by the Act to maintain a minimum deposit of \$250,000. Lloyd's Underwriters is also required to maintain a deposit.
- 4.05 At the end of 2017, total deposits of \$1,020,598,603 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago.

	<u>2017</u>	<u>2016</u>
	\$	\$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	669,816,741	639,497,564
Other T&T Government Securities	225,546,134	112,129,189
Other Securities ⁴	125,235,729	73,667,069
TOTAL	<u>1,020,598,603</u>	<u>825,293,822</u>

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

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

DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2017

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES TT\$	OTHER SECURITIES TTS	TOTAL TT\$
LOCAL				
Bankers Insurance Company (T&T) Limited	27,285,363	-	-	27,285,363
Capital Insurance Limited	-	-	14,702,581	14,702,581
Colonial Fire & General Insurance Company Limited	60,393,010	22,016,500	-	82,409,510
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	-	10,505,600	1,643,262	12,148,862
Guardian General Insurance Limited	5,609,766	87,559,473	5,652,500	98,821,739
Guardian Life of the Caribbean Limited	198,115,230	-	-	198,115,230
Gulf Insurance Limited	5,573,470	25,831,285	-	31,404,755
Maritime General Insurance Company Limited	35,109,396	30,352,860	-	65,462,256
Motor One Insurance Company Limited	2,358,983	17,411,452	22,500	19,792,935
NAGICO Insurance (Trinidad and Tobago) Limited	25,867,581	11,377,915	9,820,390	47,065,886
Pan-American Life Insurance Company Trinidad and Tobago Limited	20,494,685	-	-	20,494,685
The Beacon Insurance Company Limited	29,206,513	-	14,049,000	43,255,513
The Great Northern Insurance Company Limited	500,000	-	-	500,000
The New India Assurance Company (T&T) Limited	32,038,516	-	1,161,000	33,199,516
The Presidential Insurance Company Limited	21,643,627	-	5,466,278	27,109,905
TRINRE Insurance Company Limited	10,755,200	-	5,440,695	16,195,895
Trinidad and Tobago Insurance Limited	55,034,817	-	19,582,000	74,616,817
TOTAL	531,892,345	205,055,085	77,540,206	814,487,636
CARIBBEAN				
The Insurance Company of the West Indies Limited	3,215,500	-	2,955,556	6,171,056
Massy United Insurance Limited	7,734,293	10,368,992	23,510,330	41,613,614
Sagicor General Insurance Inc.	57,711,692	10,122,057	-	67,833,749
Sagicor Life Incorporated	69,262,911	-	21,229,637	90,492,548
TOTAL	137,924,396	20,491,049	47,695,523	206,110,967
GRAND TOTAL	669,816,741	225,546,134	125,235,729	1,020,598,603

GENERAL INSURANCE - MOTOR

4.06 Seventeen (17) companies wrote motor business during 2017.

Statutory Funds ⁵

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

4.08 The Revenue Account of companies transacting motor business showed a cumulative liability of \$1,324,499,204. 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 \$637,103,711. The value of assets actually placed in the Fund amounted to \$772,717,894.

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 2017 as reported by seventeen (17) companies totaled \$1,095,509,729 (2016 - \$1,035,579,986).

Underwriting Results

4.11 In 2017, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$125,883,182 as compared to an overall underwriting profit of \$153,504,630 in 2016.

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
2017	86
2016	80
2015	83
2014	86
2013	85

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

GENERAL INSURANCE - OTHER THAN LONG-TERM OR MOTOR

- 4.13 Nineteen(19) companies submitted Returns under this broad category, including two (2) life insurance companies transacting Group Health businesses.
- 4.14 Group Health Insurance accounted for 63.8% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2017.

Details are in Tables XV-XXI.

Change in Premium Income

- 4.15 During the year 2017 net premium income totaled \$834,303,672 a decrease of 0.83% over the 2016 net premium income of \$841,307,297.

Underwriting Results

- 4.16 In 2017, the underwriting results of property insurance business revealed an overall underwriting gain of \$139,320,622 This class of business experienced an overall underwriting loss of (\$65,573,244) in 2016.

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).

	2013	2014	2015	2016	2017
	%	%	%	%	%
Property	7	5	6	6	7
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	71	69	72	77	83

Solvency Test⁶

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

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

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

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

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

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS – 2017

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY / INSOLVENCY + OR (-)
	TT\$	TT\$	TT\$
LOCAL			
Bankers Insurance Company (T&T) Limited	5,215,588	21,593,993	16,378,405
Capital Insurance Limited	6,646,307	52,328,002	45,681,695
Colonial Fire & General Insurance Company Limited	37,762,166	103,312,438	65,550,272
Export-Import Bank of Trinidad and Tobago Limited	401,908	190,407,297	190,005,389
Furness Anchorage General Insurance Limited	4,796,058	49,216,989	44,420,931
Guardian General Insurance Limited	62,193,561	203,184,098	140,990,537
Guardian Life of the Caribbean Limited	89,344,003	196,236,565	106,892,562
Gulf Insurance Limited	11,286,767	33,195,738	21,908,971
Maritime General Insurance Company Limited	17,885,598	201,754,221	183,868,623
Motor One Insurance Company Limited	5,774,496	11,937,852	6,163,356
NAGICO Insurance (Trinidad and Tobago) Limited	9,019,137	17,518,485	8,499,348
Pan-American Life Insurance Company Trinidad and Tobago Limited	6,653,281	136,783,327	130,130,046
The Beacon Insurance Company Limited	22,903,957	83,669,592	60,765,635
The Great Northern Insurance Company Limited	250,000	287,816	37,816
The New India Assurance Company (T&T) Limited	15,084,864	76,392,032	61,307,168
The Presidential Insurance Company Limited	10,214,359	18,989,533	8,775,174
TRINRE Insurance Company Limited	6,532,667	44,064,625	37,531,958
Trinidad and Tobago Insurance Limited	39,614,741	395,252,944	355,638,203
TOTAL	351,579,458	1,836,125,547	1,489,546,090
CARIBBEAN			
The Insurance Company of the West Indies	2,065,841	6,055,885	3,990,044
Massy United Insurance Limited	17,281,652	37,836,231	20,554,579
Sagicor General Insurance Inc.	26,981,305	64,267,702	37,286,397
TOTAL	46,328,799	108,159,818	61,831,020
GRAND TOTAL	397,908,256	1,944,285,366	1,546,377,110

5. ASSOCIATION OF UNDERWRITERS

Registration

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

Intermediaries

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

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

Volume of Business

5.03 Insurance business placed at Lloyd's during the years 2017 and 2016:

	Premiums Received		Claims Paid	
	2017	2016	2017	2016
Direct Insurance	150,683,507	144,313,761	37,594,447	24,331,466
Reinsurance	<u>193,467,687</u>	<u>173,546,782</u>	-	-
TOTAL	<u>344,151,194</u>	<u>317,860,543</u>	<u>37,594,447</u>	<u>24,331,466</u>

6. PART II - PENSION FUND PLANS

Registration

- 6.01 Two new Pension Plans were registered during 2017.
- 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 plans. There are one hundred and two (102) plans in the process of being wound-up. The registrations of three (3) plans were cancelled during 2017.
- 6.03 The list of the active registered pension plans is provided at Appendix E to this report.

Amendments

- 6.04 Fifty-three (53) amendments were made to the Trust Deeds and Rules of twenty-three (23) 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 2017 was six hundred and thirty dollars (\$630.00).

Annual Accounts

- 6.06 The trustees of pension fund plans submitted annual audited accounts for the year ended December 31, 2017 in respect of one hundred and sixty (160) plans. Eighty-nine (89) were in respect of self-administered pension fund plans and seventy-one (71) were in respect of insured pension fund plans.
- 6.07 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 6.08 The Accounts received are detailed at Tables XXXVI to XXXVIII.
- 6.09 The following information has been extracted from the annual accounts received.

REVENUE ACCOUNTS 2017 - INSURED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	2,910,965,592
(2)	Contributions by employers	138,475,577
(3)	Contributions by employees	59,915,915
(4)	Any add. Contr. By employer to meet deficiency/back service liabs.	466
(5)	Interest, Dividends and Rents	98,514,283
(6)	Other Income	5,179,971
TOTAL REVENUE		<u>3,213,051,804</u>

EXPENDITURE

(1)	Superannuation benefits	
	(i) Pensions to retired employees	87,566,192
	(ii) Retirement Gratuities	28,424,648
(2)	Death Grants	1,839,080
(3)	Return of Contributions on withdrawal	10,502,413
(4)	Other Operating Expenses	23,995,817
(5)	Amount of Fund at end of period	3,060,723,654
TOTAL EXPENDITURE		<u>3,213,051,804</u>

REVENUE ACCOUNTS 2017 - SELF ADMINISTERED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	44,422,871,893
(2)	Contributions by employers	1,182,031,209
(3)	Contributions by employees	423,711,118
(4)	Any add. Contrib. by employer to meet deficiency/back service liability	118,232,423
(5)	Interest, Dividends and Rents	1,562,343,525
(6)	Other Income & Transfers In	897,813,932
TOTAL REVENUE		<u>48,607,004,100</u>

EXPENDITURE

(1)	Superannuation benefits	
	(i) Pensions to retired employees	1,373,151,869
	(ii) Retirement Gratuities	474,439,391
(2)	Death Grants	40,174,375
(3)	Return of Contributions on withdrawal	35,188,671
(4)	Other Operating Expenses	219,630,538
(5)	Amount of Fund at end of period	46,464,419,256
TOTAL EXPENDITURE		<u>48,607,004,100</u>

6.10 Contributions received for the years 2013 to 2017 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

YEAR/ CONTRIBUTIONS	2013 \$	2014 \$	2015 \$	2016 \$	2017 \$
EMPLOYER	775,542,033	1,076,079,006	1,204,734,398	1,372,657,239	1,438,739,675
EMPLOYEE	301,460,586	407,150,267	446,710,840	490,498,386	483,627,033

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 2017.

ASSETS OF SELF-ADMINISTERED PLANS

	2017 \$	2016 \$
Trinidad and Tobago Government Securities denoted in TT\$	14,906,261,386	14,557,432,286
Corporate Securities	2,971,041,018	2,852,841,165
Mortgages	194,760,625	221,885,613
Real Estate	84,189,997	44,799,426
Trinidad and Tobago Equities	12,936,850,361	13,072,970,465
Fixed /Call Deposits	1,970,042,065	1,682,485,748
Other Trinidad and Tobago Assets	5,337,346,503	5,024,354,185
Trinidad and Tobago Government Securities denoted in foreign currency	1,695,378,943	1,542,040,667
TOTAL LOCAL ASSETS	40,095,870,898	38,998,809,555
Caricom/Foreign Government Securities	235,646,427	279,267,199
Other Caricom/ Foreign Securities	7,486,613,506	6,557,592,544
TOTAL ASSETS IN FUND	47,818,130,831	45,835,669,298
LOCAL ASSET RATIO	83.85%	85.08%

- 6.13 During the year 2017 the Actuarial Valuations of fifty-four (54) pension fund plans were submitted.
- 6.14 The reports were reviewed with particular reference to the funding position of each Plan. The valuation results are summarized in the Tables below.

Pension Plans' Actuarial Valuation Reports received during 2017							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
1	Agostini Insurance Brokers Limited Pension Fund Plan	30-Sep-2016	KR Services Limited	\$62,824,000	\$64,832,000	(\$2,008,000)	97%
2	Agostini's Limited Retirement Plan	31-Dec-2016	Apex Consulting Limited	\$107,986,000	\$100,053,000	\$7,933,000	108%
3	Associated Brands Limited Group Pension Fund Plan	01-Jan-2017	Bacon Woodrow & de Souza Limited	\$99,600,000	\$110,077,000	(\$10,477,000)	90%
4	Baroid Trinidad Services Limited Staff Pension Fund Plan	31-Dec-2015	Apex Consulting Limited	\$31,788,000	\$27,433,000	\$4,355,000	116%
5	Bermudez Biscuit Company Limited Pension Plan	01-Sep-2016	James Camacho (SAGICOR Life Inc.)	\$175,848,000	\$182,351,000	(\$6,503,000)	96%
6	Bermudez Biscuit Company Limited Weekly Paid Staff Pension Plan	01-Sep-2016	James Camacho (SAGICOR Life Inc.)	\$28,830,000	\$26,997,000	\$1,833,000	107%
7	Chevron Trinidad & Tobago Resources SRL Staff Retirement Plan	31-Dec-2016	Bacon Woodrow & de Souza Limited	\$60,323,000	\$28,212,000	\$32,111,000	214%
8	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	31-Dec-2016	Bacon Woodrow & de Souza Limited	\$141,231,000	\$136,407,000	\$4,824,000	104%
9	Collier Morrison Belgrave Limited Pension Plan	01-Jan-2017	James Camacho (SAGICOR Life Inc.)	\$2,089,000	\$1,888,000	\$201,000	111%
10	Consolidated Insurance Consultants Limited Staff Pension Fund Plan	30-Jun-2016	Bacon Woodrow & de Souza Limited	\$175,578,000	\$39,044,000	\$136,534,000	450%
11	CUNA Caribbean Insurance Society Pension Fund Plan	30-Jun-2016	Bacon Woodrow & de Souza Limited	\$46,391,000	\$43,650,000	\$2,741,000	106%
12	Development Finance Limited Pension Fund Plan	31-Dec-2016	Apex Consulting Limited	\$54,119,000	\$30,861,000	\$23,258,000	175%
13	F.T. Farfan and Sons Limited Pension Fund Plan	01-Apr-2017	James Camacho (SAGICOR Life Inc.)	\$40,616,000	\$32,413,000	\$8,203,000	125%
14	Ferreira Optical Limited Pension Fund Plan	31-Aug-2016	KR Services Limited	\$26,804,000	\$26,379,000	\$425,000	102%
15	First Citizens Bank Pension Fund Plan	30-Sep-2016	Bacon Woodrow & de Souza Limited	\$1,216,000,000	\$1,116,900,000	\$99,100,000	109%
16	Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	30-Jun-2016	Bacon Woodrow & de Souza Limited	\$31,081,000	\$27,209,000	\$3,872,000	114%

Pension Plans' Actuarial Valuation Reports received during 2017							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
17	Furness Trinidad Limited Pension Fund Plan	31-Mar-2016	KR Services Limited Services Limited	\$16,162,000	\$21,330,000	(\$5,168,000)	76%
18	Guardian Defined Benefit Pension Fund Plan	31-Dec-2016	KR Services Limited	\$358,100,000	\$398,100,000	(\$40,000,000)	90%
19	Guardian Holdings Group Defined Contribution Pension Plan	31-Dec-2015	KR Services Limited	\$93,732,000	\$89,672,000	\$4,060,000	105%
20	IBM Retirement Plan for IBM Employees in Trinidad and Tobago	01-Jan-2017	Eckler	\$52,312,000	\$52,397,000	(\$85,000)	100%
21	Insurance Brokers West Indian Limited Pension Fund Plan	31-Dec-2016	Morneau Shepell	\$12,177,000	\$11,623,000	\$554,000	105%
22	J.T.A Supermarkets Limited Pension Fund Plan	31-Dec-2015	KR Services Limited	\$18,433,000	\$15,385,000	\$3,048,000	120%
23	Junior Schools Limited Staff Pension Plan	01-Jun-2016	James Camacho (SAGICOR Life Inc.)	\$7,363,000	\$7,330,000	\$33,000	100%
24	L.J. Williams Limited Pension Fund Plan	01-Oct-2016	Bacon Woodrow & de Souza Limited	\$22,174,000	\$20,135,000	\$2,039,000	110%
25	Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan	01-Jan-2017	James Camacho (SAGICOR Life Inc.)	\$17,883,000	\$16,383,000	\$1,500,000	109%
26	Mega Insurance Company Limited Pension Plan	31-Dec-2016	Apex Consulting Limited	\$43,905,000	\$33,963,000	\$9,942,000	129%
27	National Maintenance Training and Security Co Ltd Pension Fund Plan	01-Jan-2017	Bacon Woodrow & de Souza Limited	\$39,802,000	\$39,816,000	(\$14,000)	100%
28	National Insurance Board Pension Fund Plan	01-Jul-2016	Bacon Woodrow & de Souza Limited	\$921,512,000	\$719,644,000	\$201,868,000	128%
29	National Insurance Property Development Company Limited Pension Fund Plan	01-Jul-2016	Bacon Woodrow & de Souza Limited	\$72,466,000	\$49,492,000	\$22,974,000	146%
30	Navarro's Shipping Limited Pension Fund Plan	01-Jan-2016	James Camacho (SAGICOR Life Inc.)	\$12,202,000	\$11,595,000	\$607,000	105%
31	Neal and Massy Group Pension Plan	31-Mar-2017	Apex Consulting Limited Consulting Limited	\$1,649,327,000	\$731,419,000	\$917,908,000	225%

Pension Plans' Actuarial Valuation Reports received during 2017							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
32	Nestle Trinidad & Tobago Limited Senior Staff Pension Plan	31-Dec-2016	Bacon Woodrow & de Souza Limited	\$152,498,000	\$147,461,000	\$5,037,000	103%
33	Petrotrin Employees Pension Plan	30-Sep-2016	Bacon Woodrow & de Souza Limited	\$8,874,000,000	\$8,623,000,000	\$251,000,000	103%
34	Point Lisas Industrial Port Development Corporation Limited Pension Fund Plan	31-Dec-2016	Bacon Woodrow & de Souza Limited	\$158,233,000	\$179,449,000	(\$21,216,000)	88%
35	Port Authority of Trinidad and Tobago Daily Paid Pension Fund Plan	31-Dec-2015	Apex Consulting Limited	\$20,218,000	\$19,466,000	\$752,000	104%
36	Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan	31-Dec-2015	Apex Consulting Limited	\$149,469,000	\$146,817,000	\$2,652,000	102%
37	Prestige Holdings Limited Pension Fund Plan	30-Jun-2010	KR Services Limited	\$16,232,000	\$14,360,000	\$1,872,000	113%
38	PWC Limited Pension Fund Plan	01-Jul-2016	Bacon Woodrow & de Souza Limited	\$96,896,000	\$102,632,000	(\$5,736,000)	94%
39	RBC Financial (Caribbean) Pension Fund Plan	31-Mar-2016	Mercer	\$596,097,000	\$591,427,000	\$4,670,000	101%
40	Rentokil Initial (Trinidad) Limited Pension Fund Plan	31-Dec-2014	KR Services Limited	\$5,754,000	\$6,911,000	(\$1,157,000)	83%
41	Repsol E&P T&T Limited Pension Fund Plan	31-Mar-2015	Bacon Woodrow & de Souza Limited	\$65,849,000	\$63,197,000	\$2,652,000	104%
42	The ANSA McAL Limited DC Pension Plan	31-Dec-2015	Apex Consulting Limited	\$362,400	\$355,200	\$7,200	102%
43	The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees	01-Jul-2016	James Camacho (SAGICOR Life Inc.)	\$29,979,000	\$28,061,000	\$1,918,000	107%
44	The Trinidad and Tobago Stock Exchange Pension Fund Plan	01-Jan-2017	James Camacho (SAGICOR Life Inc.)	\$6,398,000	\$4,923,000	\$1,475,000	130%
45	The University of the West Indies (St. Augustine) Staff Pension Plan	01-Aug-2015	Apex Consulting Limited	\$420,539,000	\$423,924,000	(\$3,385,000)	99%
46	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	31-Mar-2017	Bacon Woodrow & de Souza Limited	\$253,916,000	\$270,018,000	(\$16,102,000)	94%
47	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	31-Mar-2017	Bacon Woodrow & de Souza Limited	\$331,678,000	\$314,760,000	\$16,918,000	105%

Pension Plans' Actuarial Valuation Reports received during 2017							
No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
48	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	30-Sep-2016	Bacon Woodrow & de Souza Limited	\$1,602,000,000	\$1,027,000,000	\$575,000,000	156%
49	Trinidad and Tobago Port Contractors Limited Pension Fund Plan	31-Dec-2015	Apex Consulting Limited	\$247,933,000	\$186,053,000	\$61,880,000	133%
50	Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	01-Jul-2016	James Camacho (SAGICOR Life Inc.)	\$11,428,000	\$9,851,000	\$1,577,000	116%
51	Trinidad Building and Loan Association Pension Fund Plan	31-Dec-2015	Morneau Shepell	\$26,462,000	\$8,665,000	\$17,797,000	305%
52	Trinidad Concrete Products Limited Pension Fund Plan	01-Jan-2016	KR Services Limited	\$9,370,000	\$10,119,000	(\$749,000)	93%
53	Tucker Energy Services Holdings Limited Pension Fund Plan	31-Dec-2016	Bacon Woodrow & de Souza Limited	\$124,589,000	\$120,219,000	\$4,370,000	104%
54	Youth Training and Employment Partnership Programme Limited Pension Fund Plan	01-Jul-2016	Eckler	\$21,532,000	\$21,738,000	(\$206,000)	99%

APPENDIX A
SUMMARY OF BALANCE SHEETS OF INSURANCE COMPANIES
AS AT 31ST DECEMBER 2017

COMPANY	ASSETS \$	LIABILITIES \$	CAPITAL \$
Assuria Life (T&T) Ltd.	295,573,524	290,295,914	5,277,610
Bancassurance Caribbean Limited	286,449,880	263,713,450	22,736,430
Bankers Insurance Company Limited	77,689,191	56,095,196	21,593,995
Capital Insurance Limited	139,100,427	86,801,470	52,298,957
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	20,934,259	20,934,259	-
Colonial Fire and General Insurance Company Limited	307,503,698	204,191,260	103,312,438
CUNA Caribbean Insurance Society Limited	404,268,831	306,028,951	98,239,879
Export- Import Bank of Trinidad and Tobago Limited	476,085,268	285,677,971	190,407,297
Furness Anchorage General Insurance Limited	71,816,194	22,599,205	49,216,989
Guardian General Insurance Limited	1,041,088,529	727,627,618	313,460,911
Guardian Life of the Caribbean Limited	9,501,078,287	8,764,041,307	737,036,981
Gulf Insurance Limited	113,772,209	85,685,745	28,086,464
Maritime General Insurance Company Limited	500,070,964	288,309,028	211,761,936
Maritime Life (Caribbean) Limited	2,182,485,009	1,756,971,936	425,513,073
Massy United Insurance Ltd.	147,350,281	109,514,051	37,836,230
Motor One Insurance Company Limited	180,500,321	168,562,469	11,937,852
Nagico Insurance (Trinidad and Tobago) Limited	185,287,807	167,769,322	17,518,485
Nationwide Insurance Company Limited	60,460,405	31,721,318	28,739,087
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	2,411,637,232	2,107,612,672	304,024,561
Sagicor General Insurance Incorporated	228,868,260	164,600,558	64,267,702
Sagicor Life Incorporated	4,595,213,756	3,875,798,429	719,415,327
Scotialife Insurance Limited	1,990,471,388	1,626,457,037	364,014,351
Tatil Life Assurance Limited	2,149,979,355	1,449,576,102	700,403,253
The Beacon Insurance Company Limited	332,624,761	274,794,067	57,830,694
The Demerara Life Assurance Company of Trinidad and Tobago Limited	142,343,664	96,486,641	45,857,023
The Great Northern Insurance Company Limited	3,829,978	3,542,162	287,816
The Insurance Company of the West Indies	26,912,631	18,122,891	8,789,741
The New India Assurance Company (Trinidad and Tobago) Limited	239,841,275	144,336,368	95,504,907
The Presidential Insurance Company Limited	90,982,709	71,993,174	18,989,535
The United Security Life Insurance Company Limited	18,314,295	12,572,077	5,742,218
Trinidad and Tobago Insurance Limited	501,245,053	219,844,207	281,400,846
TRINRE Insurance Company Limited	110,646,989	67,776,392	42,870,597

APPENDIX B**List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017****Assuria Life (Trinidad and Tobago) Limited**

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

Bankers Insurance Company (Trinidad and Tobago) Limited

- Beyond Insurance Services Limited
- Carlyle Consulting Services Limited
- Competitive Insurers Limited
- DSC Insurance Services Limited
- Front Line Insurance Services Limited
- HSL Insurance Services Limited
- Innovative Research Limited
- Insurable Risks Limited
- Insure 'R' Us General Insurance Agency Limited
- LBV Financial Services Limited
- NKS Insurance Solutions Limited
- Rodeo Financial Services Limited
- Triple A Insurance Services Limited
- Verindra Maharaj Insurance Services Limited
- Watts Insurance and Financial Services Limited
- WGA Company Limited

Capital Insurance Limited

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Colonial Fire and General Insurance Company Limited**

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

Colonial Life Insurance Company (Trinidad and Tobago) Limited

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

Guardian General Insurance Company Limited

- A.G.N. Insurance and Investments Limited
- A.S. Bryden & Sons (Insurance) Limited
- Ajax Services Limited
- ALM Insurance Services Limited
- Build to Win Investment Solutions Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Guardian General Insurance Company Limited (cont'd)**

- EKTA Consultants Company Limited
- Empower Insurance Sales & Services Limited
- Erna Insurance Services Limited
- GFiguera Insurance Services Limited
- Gordon Grant & Company Limited
- Gregg A.M. Mannette & Associates Financial Services Limited
- Guardian Life of the Caribbean Limited
- I Will Finance Limited
- J & C Agencies Limited
- Jones Motors Limited
- Lange Trinidad Limited
- Nirveeta Agencies Limited
- Noel Noel and Associates Limited
- Robard Insurance Services Limited
- Royal Insurance Consultants Limited
- Rupert Clovis Insurance Agency Limited
- Samsaun Financial Services Limited
- SCN Agency Limited
- Sham's Insurance & Financial Services Limited
- Supreme Financial Services Limited
- TECU Credit Union Co-operative Society Limited
- Wajeeda Bissoondath

Guardian Life of the Caribbean Limited

- A & R Financial Advisory Services Limited
- Accident Insurance Marketing Limited
- Advanced Investments Management Limited
- Aerie International Limited
- Affonso Insurance Services & Investments Limited
- Akal Assets & Risk Management Limited
- All Care Insurance Limited
- ALM Insurance Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Guardian Life of the Caribbean Limited (cont'd)**

- Amada Investments & Financial Services Limited
- Amritam Services Limited
- Andrew Hackett Insurance Services Limited
- Anra Insurance and Financial Services Limited
- Architects for Insurance & Financial Services Limited
- Archton Services Limited
- B.D.'s Services Limited
- B.J. Financial Services Limited
- B.M.W. Professional Services Limited
- Bates Asset Management Company Limited
- Ben's Insurance & Financial Services Limited
- Betimes Consulting Limited
- Brensselle Financial & Investment Services Limited
- Brittasia Investments Limited
- Build To Win Investment Solutions Limited
- Byron Enterprises Limited
- C & R Basdeo Services Limited
- C & S Moonah Financial Services Limited
- Calvin Mendez Financial Services Limited
- Candy Financial Services Limited
- Capital Gain Consultants Limited
- Chaab Financial Company Limited
- Chelsea & Company Limited
- CJ's & Associates Company Limited
- Clayton's Financial Investments Services Limited
- Courmand Insurance Services Company Limited
- D & J Financial Services Limited
- D.L. Financial Services Limited
- Dabar & Associates Enterprises Limited
- Darren Bepath Investments Limited
- Demming Marketing Limited
- Dianne Mohammed Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Guardian Life of the Caribbean Limited (cont'd)**

- DSteeple Financial Services Limited
- Dynamic Financial & Concepts Limited
- Eagle Financial Solutions Limited
- ED Investments Limited
- EKTA Consultants Company Limited
- Emmanuel Financial Solutions Limited
- Euodoo Financial Services Limited
- FAM Investments Limited
- Ferm Insurance Services Limited
- Financial Service Partner Limited
- Fortunata Services Limited
- Futuristic Insurance Services Limited
- FYC Limited
- Fyfe Financial Services Limited
- G.E.T. Financial Services Limited
- Gerhard Akien Limited
- Giowong Financial Services Limited
- Glenn Redhead Services Limited
- GMS Associates International Limited
- Gnosis Financial Services Limited
- Golden Future Investments Limited
- Great Horizons Limited
- Gregg A.M. Mannette & Associates Financial Services Limited
- Holistic Investments Limited
- I Will Finance Limited
- iCAN Corporation Limited
- Ignatius and Company Limited
- Insurance Wealth Accumulators Limited
- Jieovane Investments Limited
- JJ's Insurance & Financial Services Limited
- JL Life Solutions Limited
- Kanith Investments Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Guardian Life of the Caribbean Limited (cont'd)**

- Karlla Agencies Limited
- KRAT Investments Limited
- L.G.G. Investments Limited
- L.R. & J. Investments Limited
- Lange Trinidad Limited
- LC's Investment Limited
- LFM Investments Limited
- Life Line Financial Services Limited
- Lisa Pollonais Financial Services Limited
- LRJ Financial Advisory Services Limited
- Lurson Financial & Investment Services Limited
- M & G Enterprises Limited
- M.A.L.S Insurance Services Limited
- M.U.C.H. Services Limited
- Malayam Financial Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited
- MIA (Melissa Insurance Advisory) Services Limited
- N. Lashley's Favour & Associates Limited
- N.A.G. Insurance and Financial Services Limited
- Naceri Limited
- NAN Associates Limited
- Nazir Mohammed Investments Limited
- NGB Financial Services Limited
- Nigel Sookbir's Insurance Solutions Limited
- Noel Charles Financial Services Limited
- Noel's Ultimate Financial Solutions Limited
- Oodles Financial Services Limited
- P.P.S. Financial Services Limited
- PGM Financial Services Limited
- Premdath Seegolam t/a V.I.P.S. Financial Services
- Privilege Insurance & Financial Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Guardian Life of the Caribbean Limited (cont'd)**

- Prophet Financial Services Limited
- Prosperity Plus Advisory Services Limited
- Quincy Tyner Consultancy Limited
- R & A Financial Risk Management Consultants Limited
- Rabah Financial Services Limited
- Ramsahai Investment Service Enterprise 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
- Rondel Investment Services Enterprise Limited
- Roxanne Pacheco & Associates Limited
- S.F.D. Insurance and Investments Limited
- SAFH Services Limited
- Selverondm Limited
- Sevens Financial Services Limited
- Sham's Insurance & Financial Services Limited
- Sharon Gray Supernova Financial Solutions Limited
- Simplicity Financial Services Limited
- SMCF Financial Services Limited
- SML Insurance Services Limited
- Successful Ideas Limited
- Suma Investments Limited
- Supreme Concepts & Solutions Limited
- Supreme Financial Services Limited
- Tai Chew Investment Services Limited
- Tando Limited
- The Daniel Dookie Consultancy Group Limited
- The Model Financial Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Guardian Life of the Caribbean Limited (cont'd)**

- Thijs Investments Limited
- Today-Tomorrow Limited
- U4RIA Investments and Services Limited
- Upgraded Solutions Services Limited
- V & A Services Limited
- V.H. Investments Limited
- Validus Financial Consultancy Limited
- Victory Insurance Services Limited
- Wealth Engineering Services Limited
- Whedeck Insurance & Financial Services Limited
- Z.N. Mathura Investments Limited
- Zai's Financial Services Limited

Gulf Insurance Limited

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

Maritime General Insurance Company Limited

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Maritime General Insurance Company Limited (cont'd)**

- Ben's Insurance and Financial Services Limited
- C & O Financial Services Limited
- C & Y Dass Services Limited
- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance & Investments Limited
- Donna Salandy t/a Meikhofin Financial Services
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- Hansa Marketing Limited
- I.S.A. Insurance & Financial Services Limited
- Islandwide Financial & Insurance Solutions Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- K. Balkaran Investments Limited
- 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 and Tobago) Limited
- R. Singh Financial Services Limited
- Ralico Insurance Services Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Starlet General and Financial Services Limited
- Tai Chew Investment Services Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Maritime General Insurance Company Limited (cont'd)**

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

Maritime Life (Caribbean) Limited

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Maritime Life (Caribbean) Limited (cont'd)**

- 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 and Tobago) Limited
- R. Singh Financial Services Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Starlet General and Financial Services Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Massy United Insurance Limited

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

Motor One Insurance Company Limited

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Motor One Insurance Company Limited (cont'd)**

- Dilmatie Siewbaran-Boodram
- Wallum Insurance Services Limited

Nagico Insurance (Trinidad and Tobago) Limited

- Ferisha Mohammed-Khan
- Joseph Ramlal Agency Limited
- Lawrie Siberan-Paul
- Marilyn Balkissoon-Ramnarine
- Omega Insurance Consultants Limited
- Seepersad Insurance Services Limited
- Shedaka Mohammed Insurance Services Limited
- W² Insurance Services Limited
- Wallum & Associates Limited

Pan-American Life Insurance Company of Trinidad and Tobago Ltd

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Pan-American Life Insurance Company of Trinidad and Tobago Ltd (cont'd)**

- Mc Ewin Joseph Financial Services Limited
- Milvik Insurance Services Limited
- Phoenix Estate Management Services Limited
- R.G.F. Asset Management Limited
- Ramkhelawan Financial & Insurance Services Limited
- Saltes Insurance & Financial Services Limited
- The New Edition Insurance Services Limited
- Ultraline Investments Limited
- VCAFF Insurance & Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor General Insurance Incorporated

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Sagicor Life Incorporated**

- A & J Insurance Agency Limited
- A. Rauseo & Associates Limited
- ADS Financial Services Limited
- Allan Kerceland t/a Kerceland Financial Services
- Andy De Vert Insurance Consultants Limited
- Astad Investments Limited
- B.I. Lal Insurance Services Limited
- Basil Fraser t/a Basfra Insurance Services
- Beatrice Investments Limited
- Christopher Knaggs t/a Kris K. Insurance Services
- Christopher Maraj t/a C. Maraj Financial Services
- D. Ache Financial Concepts and Solutions Limited
- David Namsou t/a D.A.N. Insurance Services
- Dayna Vieira t/a Mayfair Insurance Services
- De Leon Insurance Financial Freedom Limited
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Edwin T. Boyce t/a Edwin T. Boyce Insurance Services
- Enrique Huggins Insurance Services Limited
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Executive Insurance Company Services Limited
- Garon Limited
- Gervase Hannays t/a G.H. Insurance Services
- Grandwheels Services Limited
- H.H. Services Limited
- I.S. Insurance Consultants Limited
- JAI Services Limited
- James-Young Insurance Services Limited
- Jenkha Limited
- Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
- Jewels Financial Management Limited
- Joan Carr t/a Joan Carr Insurance Services
- Joel Martinez and Associates Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Sagicor Life Incorporated (cont'd)**

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**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
- Herman O. Creque & Company Limited
- J. Mohess & Company Limited
- K.S.W. Financial Services Limited
- Keith Charles Financial Services Limited
- M.S.B. Insurance Services Limited
- MAC Financial Services Limited
- Real Insure Investment Services Limited
- Russell Bhole Insurance Services Limited
- S & R Insurance & Advisory Service Limited
- Saving Security Investment Limited
- Walter H. Stewart Financial Services Limited

The Beacon Insurance Company Limited

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**The Insurance Company of the West Indies Limited**

- Anthony Marcellin
- Carol Baldeo-Mohammed
- Kenny Majeed
- M & E Insurance Services Limited
- Nisha Amanda Dattadeen

The New India Assurance Company (Trinidad and Tobago) Limited

- 3K General Insurance Consultants Limited
- Affiliated General Insurance Services Limited
- Ahalia Manoo
- Calcut Insurance Services Limited
- Chandroutie Insurance Agency Limited
- Cintra Roopnarine Insurance Agency Limited
- Delsure Insurance Services Limited
- Felmine Financial Limited
- GCC Insurance Services Limited
- Kinetika Consultants Limited
- Kushal Company Limited
- Medz Insurance Services Limited
- Nazia Ali-Azim Insurance Agency Limited
- Nexus General Insurance & Financial Services Limited
- Preferential Insurance Limited
- Premier Insurance Services Limited
- Ramadharsingh's Finance and Investments Consultants Limited
- Rishi and Samantha General Insurance Agency Limited
- Russ Financial Services Limited
- S.G. Financial Services Limited
- Serene Insurance Agencies Limited
- Topline Insurance Services Limited
- Veda Consultants Limited

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**The Presidential Insurance Company Limited**

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

Trinidad and Tobago Insurance Limited

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

List of Agents Registered under the Insurance Act, 1980 as at 31st December 2017**Trinidad and Tobago Insurance Limited (cont'd)**

- S. Sookhoo Insurance Services Limited
- Saving Security Investment Limited
- SMH Services Limited
- Soldado Insurance Agency Limited
- Telly Paul General Insurance Services Limited
- The Presidential Insurance Company Limited
- Tonya Marhue-Maraj Insurance Services Limited
- Zenobia Baksh
- ZK Insurance Investments Limited

Trinre Insurance Company Limited

- A & J Insurance Agency Limited
- Aneesa Ali-Khan
- Kirby Panchoo t/a E.R. Insurance Agency
- Nichol Narwani
- Peter Ramlochan

APPENDIX C**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2017**

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

**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2017**

- Horizon Insurance Services Limited
- Hubs Insurance Brokers Limited
- Insurance & Allied Services Limited
- Insurance Brokers West Indies Limited
- Joseph Gomes
- L. Dereck Soobransingh
- Legacy Brokerage Services Limited
- Lou-Anna Ferreira-Patterson
- M&M Insurance Broking Services Limited
- Maibrol Insurance Brokers Limited
- Mark Henderson
- Matthew Peter Moses
- Michael Redhead t/a Pensurance Brokers
- Millar Insurance Brokers Limited
- Millennium Insurance Brokers Limited
- Nautica Insurance Brokers Limited
- Neil Colin Gosine
- Nizam Mohammed
- Norman Gabriel
- Norman Gabriel Limited
- Omah Seetahal
- Palm Insurance Brokers Limited
- Pan West Indian Insurance Brokers Limited
- Personalised Insurance Brokers & Reinsurance Limited
- Pooran Carl Hardath
- Prakash Bhaggan
- PRFC Limited
- Ramnarine Maharaj
- Ravi Surjan
- Richard Ramdwar
- Risk Management Services Limited
- Risk Research Limited

**LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2017**

- Robert Gordon Charlett
- Robert Lazzari
- Rodney B.D. Farah
- Samsoundar Surjan
- Samtrin Insurance Brokers Limited
- SDS Insurance Brokers Limited
- Seunarine Hardath
- Specialists Insurance Brokers Limited
- Stephen Castagne
- Sterling Insurance Brokers Limited
- Surujdeo Mangaroo
- Trinidad & Tobago Insurance Consultants Limited
- Trinity Insurance Brokers Limited
- Troy Gabriel
- Universal Insurance Brokers Limited
- Walter De Bruin
- Wayne Gosine
- Winston Siriram
- Yogendranath Ramsingh

APPENDIX D**LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2017**

- Accord Adjusting Company Limited
- Adam Francois Sanguinette
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Cariclaims Investigators & Adjusters Limited
- Christian Rampersad t/a Charis Adjusting & Investigation Services
- Claims Adjusting Bureau Limited
- Damian Aquing t/a Fung's Enterprises
- Danny Leed t/a Lead Insurance Assessors
- Ezekiel Joseph t/a Ezee Adjusting Services
- General Adjusters Limited
- Glen Mohammed
- Independent Claims Adjusting & Valuation 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 Simmons
- Legis Adjusting Limited
- McLarens (Trinidad and Tobago) Limited
- Michael Samms
- Oliver Rosemin & Company Limited
- Ottis Aguillera
- Peter S. Bowman
- Pioneer Insurance Claims Services Company Limited
- Platinum Adjusting Investigations & Valuation Services Limited
- Premiere Adjusters and Valuations Services Limited
- Rawle Raphael t/a Trinidad Accident Assessors and Valuators
- Robert Anthony Ferreira t/a Robard (Marine Recovery) Services
- Rudy Rampersad
- Twin Isle Adjusters Limited

APPENDIX E**LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2017****SELF-ADMINISTERED PENSION PLANS**

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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2017**SELF-ADMINISTERED PENSION PLANS (CONT'D)**

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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2017**SELF-ADMINISTERED PENSION PLANS (CONT'D)**

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

INSURED PENSION PLANS

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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2017**INSURED PENSION PLANS (CONT'D)**

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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2017**INSURED PENSION PLANS (CONT'D)**

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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2017**WINDING-UP PENSION PLANS**

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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2017**WINDING-UP PENSION PLANS (CONT'D)**

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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2017**WINDING-UP PENSION PLANS (CONT'D)**

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

APPENDIX F

REINSURANCE BY LINES OF BUSINESS, 2017 (%)

COMPANIES	LONG TERM	MOTOR	PROPERTY	OTHER**
LOCAL				
Assuria Life (T&T) Ltd.	88.46	-	-	-
Bancassurance Caribbean Limited	87.89	-	-	-
Bankers Insurance Company of T&T Limited	-	50.00	31.90	68.31
Capital Insurance Limited	-	91.25	8.79	8.79
Caribbean Atlantic Life Insurance Company Limited	91.38	-	-	-
Citizen Insurance Company Limited	-	-	-	-
Colonial Fire & General Insurance Co. Limited.	-	96.62	6.70	11.18
Cuna Caribbean Insurance Society Limited	96.96	-	-	-
Demerara Life Assurance Company of Trinidad and Tobago Limited	77.84	-	-	-
Export Import Bank of Trinidad and Tobago Limited	-	-	-	100.00
Furness Anchorage General Insurance Limited	-	84.02	22.99	38.21
Guardian General Insurance Limited	-	94.82	4.87	12.28
Guardian Life of the Caribbean Limited	80.17	-	-	92.59
Gulf Insurance Limited	-	97.34	15.20	30.30
Maritime General Insurance Company Limited	-	99.03	7.67	14.24
Maritime Life (Caribbean) Limited	92.20	-	-	-
Motor and General Insurance Company Limited	-	-	-	-
Motor One Insurance Company Limited	-	94.08		
Nagico Insurance (Trinidad and Tobago) Limited	-	44.04	18.64	22.62
Nationwide Insurance Company Limited	100.00	-	-	-
Pan-American Life Insurance Company of Trinidad and Tobago Ltd.	93.32	-	-	86.88
Scotia Life of T&T Limited	87.98	-	-	-
Tatil Life Assurance Limited	93.83	-	-	-
The Beacon Insurance Company Limited	85.76	55.87	10.59	27.66
The Great Northern Insurance Company Limited	-	-	-	-
The Insurance Company of the West Indies	-	44.34	(4.24)	5.00
The New India Assurance Company (T&T) Limited	-	95.74	9.15	16.24
The Presidential Insurance Company Limited	-	92.91	-	-
Trinidad and Tobago Insurance Limited	-	95.43	(0.14)	25.86
TRINRE Insurance Company Limited	10.24	57.41	3.63	11.04
United Security Life Insurance Company Limited	100.00	-	-	-
CARIBBEAN				
Massy United Insurance Ltd.	-	90.76	6.74	22.50
Sagicor General Insurance Company Limited	-	104.78	3.67	28.06
Sagicor Life Incorporated	95.88	-	-	97.56

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

TABLE I
REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2017
INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. Assuria Life (T&T) Ltd.	247,261,930	-	8,441,501	17,796,922	-	26,238,423	210,155	8,872,331	4,513,291	-	287,096,130
2. Bancassurance Caribbean Limited	67,406,399	591,808	1,356,149	181,475	41,748	2,171,180	-	9,545,315	1,088,829	-	80,211,723
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	3,789,160	(79)	77,260	1,513	-	78,693	-	465,352	(110,489)	-	4,222,715
4. Cuna Caribbean Insurance Society Limited	69,510,514	-	170,180,592	-	-	170,180,592	13,757,945	6,898,580	2,451,751	-	262,799,382
5. Demerara Life Assurance Company of T&T Limited	109,494,167	-	672,773	-	-	672,773	-	2,905,990	(1,279,004)	-	111,793,926
6. Guardian Life of the Caribbean Limited	7,220,345,202	33,773,340	155,570,015	148,903,617	57,379,546	395,626,517	955,725	354,694,820	1,642,538,619	-	9,614,160,884
7. Maritime Life (Caribbean) Limited	1,485,122,695	-	169,550,339	2,906,953	40,062,784	212,520,076	77,111	59,741,308	9,412,555	-	1,766,873,745
8. Nationwide Insurance Company Limited	30,418,261	-	646,017	11,203	307,860	965,080	-	2,242,120	462,742	-	34,088,202
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	1,682,654,864	(32,321)	244,082,092	-	109,907,410	353,957,180	4,747,357	75,061,115	33,113,072	-	2,149,533,588
10. Scotialife Trinidad and Tobago Limited	1,466,458,234	117,461,434	117,557,057	57,835,617	92,432,999	385,287,107	-	62,106,685	25,566,970	-	1,939,418,995
11. Tatil Life Assurance Limited	1,026,547,328	-	54,267,896	65,753,627	87,884,707	207,906,230	1,822,703	100,670,202	53,523,512	-	1,390,469,975
12. The Beacon Insurance Company Limited	7,151,009	-	67,634,400	-	-	67,634,400	7,633,714	1,335,203	111,171	-	83,865,497
13. TRINRE Insurance Company Limited	351,984	2,925,615	-	-	-	2,925,615	838,816	-	-	-	4,116,415
14. United Security Life Insurance Company Limited	9,279,370	-	177,821	-	-	177,821	-	212,988	13,322	-	9,683,501
TOTAL											
	13,425,791,117	154,719,796	990,213,912	293,390,926	388,017,053	1,826,341,688	30,043,526	684,752,008	1,771,406,340	-	17,738,334,679
CARIBBEAN											
1. Sagicoor Life Inc.	3,550,455,780	13,752,969	299,431,328	123,535,262	221,224,253	657,943,812	2,412,123	182,392,621	28,342,120	-	4,421,546,456
TOTAL											
	3,550,455,780	13,752,969	299,431,328	123,535,262	221,224,253	657,943,812	2,412,123	182,392,621	28,342,120	-	4,421,546,456
GRAND TOTAL											
	16,976,246,897	168,472,766	1,289,645,240	416,926,188	609,241,306	2,484,285,500	32,455,649	867,144,630	1,799,748,460	-	22,159,881,135

TABLE I continued
REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2017
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
	\$	\$	\$				\$	\$	\$			
LOCAL												
1. Assuria Life (T&T) Ltd.	5,978,660	7,646,544	100,000	11,213,326	-	24,938,530	971,451	11,161,957	1,518,287	246,428,883	2,077,022	287,096,130
2. Bancassurance Caribbean Limited	1,099,472	977,422	2,305,599	3,279,442	73,115	7,735,050	(10,145)	2,946,992	9,705	62,329,213	7,200,909	80,211,723
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	111,500	-	-	88,609	27,628	227,738	-	62,461	-	3,754,299	178,217	4,222,715
4. Cuna Caribbean Insurance Society Limited	103,916,961	35,000	1,653,609	231,732	-	105,837,301	9,611,235	42,684,396	-	73,464,362	31,202,088	262,799,382
5. Demerara Life Assurance Company of T&T Limited	324,254	381,765	68,998	601,532	717,602	2,094,151	-	3,310,380	-	79,069,845	27,319,550	111,793,926
6. Guardian Life of the Caribbean Limited	81,033,643	997,879	2,065,037	673,316,490	221,903,022	979,316,071	178,067,838	604,526,245	1,332,336	7,883,183,748	(32,265,355)	9,614,160,884
7. Maritime Life (Caribbean) Limited	8,625,876	11,481,139	37,960,328	32,651,684	33,374,899	124,093,926	20,164,677	42,341,176	(216,802)	1,545,797,791	34,692,977	1,766,873,745
8. Nationwide Insurance Company Limited	489,481	-	10,324	2,326,639	572,917	3,399,361	-	260,547	101,849	28,248,025	2,078,420	34,088,202
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	37,213,159	22,613,506	7,363,579	72,145,984	15,413,511	154,749,740	43,558,649	148,418,916	6,214,633	1,802,863,920	(6,272,269)	2,149,533,588
10. Scotialife Trinidad and Tobago Limited	14,376,419	16,975,473	1,036,519	198,090,028	-	230,478,439	-	33,660,256	-	1,579,879,205	95,401,096	1,939,418,996
11. Tatil Life Assurance Limited	10,837,599	57,345,493	19,204,548	38,430,191	16,957,360	142,775,191	12,649,377	35,336,706	3,170,846	1,125,616,375	70,921,480	1,390,469,975
12. The Beacon Insurance Company Limited	51,732,077	-	-	-	-	51,732,077	7,098,423	16,673,129	755,446	7,485,660	120,762	83,865,497
13. TRINRE Insurance Company Limited	34,888	-	-	-	-	34,888	761,649	872,989	-	4,220,560	(1,773,671)	4,116,415
14. United Security Life Insurance Company Limited	284,498	-	-	1,756	15,751	302,005	-	125,106	94,703	9,040,144	121,543	9,683,501
TOTAL	316,058,487	118,454,221	71,768,541	1,032,377,414	289,055,806	1,827,714,469	272,873,154	942,381,255	12,981,002	14,451,382,030	231,002,770	17,738,334,679
CARIBBEAN												
1. Sagacor Life Inc.	37,761,838	17,205,856	13,412,180	163,884,012	100,966,930	333,230,816	62,930,366	91,008,686	1,957,944	3,692,240,860	240,177,783	4,421,546,455
TOTAL	37,761,838	17,205,856	13,412,180	163,884,012	100,966,930	333,230,816	62,930,366	91,008,686	1,957,944	3,692,240,860	240,177,783	4,421,546,455
GRAND TOTAL	353,820,326	135,660,077	85,180,721	1,196,261,426	390,022,735	2,160,945,284	335,803,520	1,033,389,941	14,938,947	18,143,622,890	471,180,553	22,159,881,134

TABLE II
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2017
INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. Assuria Life (T&T) Ltd.	247,261,930	-	8,441,501	17,796,922	-	26,238,423	210,155	8,872,331	4,513,291	-	287,096,130
2. Bancassurance Caribbean Limited	67,359,306	77,922	1,356,149	181,475	41,748	1,657,293	-	9,538,421	1,088,037	-	79,643,057
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	3,789,160	(79)	77,260	1,513	-	78,693	-	465,352	(110,489)	-	4,222,715
4. Cuna Caribbean Insurance Society Limited	13,743,623	-	335,470	-	-	335,470	-	1,599,882	592,117	-	16,271,091
5. Demerara Life Assurance Company of T&T Limited	109,494,167	-	672,773	-	-	672,773	-	2,905,990	(1,279,004)	-	111,793,926
6. Guardian Life of the Caribbean Limited	1,885,852,334	(118,523)	153,421,648	148,903,617	57,379,546	359,586,287	955,725	96,459,457	318,570,830	-	2,661,424,634
7. Maritime Life (Caribbean) Limited	1,384,136,109	-	154,994,180	2,906,953	40,062,784	197,963,917	77,111	54,540,056	9,412,555	-	1,646,129,748
8. Nationwide Insurance Company Limited	30,418,261	-	646,017	11,203	307,860	965,080	-	2,242,120	462,742	-	34,088,202
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	1,377,940,224	(32,321)	157,476,383	-	84,139,563	241,583,626	2,008,179	55,761,931	25,608,834	-	1,702,902,793
10. Scotialife Trinidad and Tobago Limited	1,444,631,950	62,698,154	117,557,057	57,835,617	92,432,999	330,523,828	-	53,279,071	25,558,397	-	1,853,993,246
11. Tatil Life Assurance Limited	738,864,466	-	49,230,942	38,553,130	87,884,707	175,668,779	1,171,643	85,100,866	30,233,454	-	1,031,039,208
12. The Beacon Insurance Company Limited	1,876,459	-	635,478	-	-	635,478	-	13,090	1,091	-	2,526,118
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	9,279,370	-	177,821	-	-	177,821	-	212,988	13,322	-	9,683,501
TOTAL	7,314,647,358	62,625,153	645,022,680	266,190,429	362,249,206	1,336,087,468	4,422,813	370,991,554	414,665,177	-	9,440,814,370
CARIBBEAN											
1. Sagacor Life Inc.	2,514,282,187	13,752,969	259,528,583	123,535,262	136,351,930	533,168,744	2,412,123	137,075,967	34,529,857	-	3,221,468,878
TOTAL	2,514,282,187	13,752,969	259,528,583	123,535,262	136,351,930	533,168,744	2,412,123	137,075,967	34,529,857	-	3,221,468,878
GRAND TOTAL	9,828,929,545	76,378,122	904,551,263	389,725,691	498,601,137	1,869,256,213	6,834,936	508,067,521	449,195,034	-	12,662,283,248

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2017
INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. Assuria Life (T&T) Ltd.	7,951,740	-	615,997	-	-	615,997	16,812	310,531	157,965	-	9,053,045
2. Bancassurance Caribbean Limited	40,030,980	117,187	721,365	-	-	838,552	-	5,643,545	647,848	-	47,160,926
3. Caribbean Atlantic Life Insurance Company (T&T) Limited											
4. Cuna Caribbean Insurance Society Limited											
5. Demerara Life Assurance Company of T&T Limited	46,862,669	-	368,303	-	-	368,303	-	1,109,325	(548,210)	-	47,792,087
6. Guardian Life of the Caribbean Limited	78,161,265	(56,221)	1,045,524	-	-	989,303	-	2,771,723	1,174,206	-	83,096,497
7. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8. Nationwide Insurance Company Limited	6,791,390	-	80,727	-	-	80,727	-	431,728	96,158	-	7,400,002
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	483,836,214	(28,091)	75,183,940	-	-	75,155,849	702,886	14,641,786	7,753,573	-	582,090,309
10. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
11. Tatil Life Assurance Limited	59,486,668	-	1,105,952	-	-	1,105,952	-	6,798,000	-	-	67,390,620
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
TOTAL	723,120,926	32,875	79,121,808	-	-	79,154,683	719,698	31,706,639	9,281,540	-	843,983,486
CARIBBEAN											
1. Sagacor Life Inc.	75,408,025	-	2,164,898	-	-	2,164,898	-	4,465,558	-	-	82,038,481
TOTAL	75,408,025	-	2,164,898	-	-	2,164,898	-	4,465,558	-	-	82,038,481
GRAND TOTAL	798,528,951	32,875	81,286,706	-	-	81,319,581	719,698	36,172,197	9,281,540	-	926,021,967

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2017
INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. Assuria Life (T&T) Ltd.	91,930,879	-	7,825,504	-	-	7,825,504	193,343	3,273,003	1,664,953	-	104,887,682
2. Bancassurance Caribbean Limited	24,372,832	(39,265)	634,784	-	-	595,519	-	3,407,450	391,156	-	28,766,958
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	3,374,464	(79)	77,260	-	-	77,181	-	409,616	(98,341)	-	3,762,920
4. Cuna Caribbean Insurance Society Limited	13,743,623	-	335,470	-	-	335,470	-	1,599,882	592,117	-	16,271,091
5. Demerara Life Assurance Company of T&T Limited	39,597,513	-	205,369	-	-	205,369	-	937,344	(464,786)	-	40,275,440
6. Guardian Life of the Caribbean Limited	40,630,285	(62,302)	152,376,124	-	-	152,313,823	955,725	1,205,270	200,044,247	-	395,149,351
7. Maritime Life (Caribbean) Limited	1,384,136,109	-	154,994,180	-	-	154,994,180	77,111	54,540,056	9,412,555	-	1,603,160,011
8. Nationwide Insurance Company Limited	12,003,351	-	565,291	-	-	565,291	-	842,695	187,691	-	13,599,028
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	180,070,469	(4,231)	82,292,444	-	-	82,288,213	1,305,293	8,205,936	3,909,891	-	275,779,802
10. Scotialife Trinidad and Tobago Limited	672,964,668	62,698,154	117,557,057	-	-	180,255,212	-	29,056,393	15,589,236	-	897,865,508
11. Tatil Life Assurance Limited	679,377,798	-	48,124,990	38,553,130	87,884,707	174,562,827	1,171,643	78,302,866	30,233,454	-	963,648,588
12. The Beacon Insurance Company Limited	839,389	-	309,659	-	-	309,659	-	6,408	534	-	1,155,990
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	8,757,790	-	177,821	-	-	177,821	-	203,009	12,573	-	9,151,194
TOTAL											
	3,151,799,170	62,592,278	565,475,952	38,553,130	87,884,707	754,506,067	3,703,115	181,989,929	261,475,280	-	4,353,473,561
CARIBBEAN											
1. Sagacor Life Inc.	555,211,633	13,752,969	257,363,685	-	-	271,116,654	2,412,123	8,048,337	7,659,277	-	844,448,024
TOTAL											
	555,211,633	13,752,969	257,363,685	-	-	271,116,654	2,412,123	8,048,337	7,659,277	-	844,448,024
GRAND TOTAL											
	3,707,010,803	76,345,247	822,839,637	38,553,130	87,884,707	1,025,622,721	6,115,238	190,038,266	269,134,557	-	5,197,921,585

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2017
INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. Assuria Life (T&T) Ltd.	128,920,551	-	-	15,423,999	-	15,423,999	-	4,632,244	2,356,389	-	151,333,183
2. Bancassurance Caribbean Limited	421,111	-	-	-	3,142	3,142	-	62,654	6,203	-	493,210
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	414,696	-	-	1,513	-	1,513	-	55,735	(12,148)	-	459,795
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
6. Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-
7. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
8. Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	568,639,362	-	-	-	79,427,326	79,427,326	-	23,656,880	10,158,381	-	681,881,949
10. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
11. Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12. The Beacon Insurance Company Limited	197,681	-	16,160	-	-	16,160	-	274	23	-	214,138
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
TOTAL	698,593,401	-	16,160	15,425,512	79,430,468	94,872,140	-	28,407,788	12,508,947	-	834,382,275
CARIBBEAN											
1. Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	698,593,401	-	16,160	15,425,512	79,430,468	94,872,140	-	28,407,788	12,508,947	-	834,382,275

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2017
INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. Assuria Life (T&T) Ltd.	18,458,760	-	-	2,372,923	-	2,372,923	-	656,553	333,984	-	21,822,220
2. Bancassurance Caribbean Limited	2,534,383	-	-	181,475	38,606	220,081	-	424,771	42,730	-	3,221,965
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	23,033,985	-	99,101	-	-	99,101	-	859,321	(266,008)	-	23,726,399
6. Guardian Life of the Caribbean Limited	1,767,060,784	-	-	148,903,617	57,379,546	206,283,162	-	92,482,463	117,352,377	-	2,183,178,787
7. Maritime Life (Caribbean) Limited	-	-	-	2,906,953	40,062,784	42,969,737	-	-	-	-	42,969,737
8. Nationwide Insurance Company Limited	11,623,520	-	-	11,203	307,860	319,062	-	967,696	178,893	-	13,089,172
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	145,394,178	-	-	-	4,712,237	4,712,237	-	9,257,329	3,786,989	-	163,150,733
10. Scotialife Trinidad and Tobago Limited	771,667,282	-	-	57,835,617	92,432,999	150,268,616	-	24,222,678	9,969,162	-	956,127,738
11. Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
12. The Beacon Insurance Company Limited	839,389	-	309,659	-	-	309,659	-	6,408	534	-	1,155,990
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	521,580	-	-	-	-	-	-	9,979	749	-	532,307
TOTAL	2,741,133,861	-	408,760	212,211,787	194,934,032	407,554,579	-	128,887,198	131,399,410	-	3,408,975,047
CARIBBEAN											
1. Sagacor Life Inc.	1,883,662,529	-	-	123,535,262	136,351,930	259,887,192	-	124,562,072	26,870,580	-	2,294,982,374
TOTAL	1,883,662,529	-	-	123,535,262	136,351,930	259,887,192	-	124,562,072	26,870,580	-	2,294,982,374
GRAND TOTAL	4,624,796,390	-	408,760	335,747,049	331,285,962	667,441,771	-	253,449,270	158,269,990	-	5,703,957,421

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2017
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
	\$	\$	\$				\$	\$	\$			
LOCAL												
1. Assuria Life (T&T) Ltd.	5,978,660	7,646,544	100,000	11,213,326	-	24,938,530	971,451	11,161,957	1,518,287	246,428,883	2,077,022	287,096,130
2. Bancassurance Caribbean Limited	1,099,472	977,422	2,305,599	3,279,442	73,115	7,735,050	(10,145)	2,249,482	9,704	62,282,003	7,376,962	79,643,057
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	111,500	-	-	88,609	27,628	227,738	-	62,461	-	3,754,299	178,217	4,222,715
4. Cuna Caribbean Insurance Society Limited	212,588	35,000	42,759	231,732	-	522,079	3,640	482,656	-	13,040,296	2,222,421	16,271,091
5. Demerara Life Assurance Company of T&T Limited	324,254	381,765	68,998	601,532	717,602	2,094,151	-	3,310,380	-	79,069,845	27,319,550	111,793,926
6. Guardian Life of the Caribbean Limited	59,991,265	997,879	1,737,200	5,223,478	184,202,373	252,152,195	174,590,467	255,752,789	-	1,924,079,767	54,849,417	2,661,424,635
7. Maritime Life (Caribbean) Limited	8,625,876	11,481,139	26,386,261	32,651,684	33,374,899	112,519,859	19,439,738	41,452,794	(216,802)	1,436,673,423	36,260,736	1,646,129,748
8. Nationwide Insurance Company Limited	489,481	-	10,324	2,326,639	572,917	3,399,361	-	260,547	101,849	28,248,025	2,078,420	34,088,202
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	17,219,795	22,613,506	6,166,210	62,158,253	7,297,366	115,455,130	29,262,786	101,394,908	6,112,214	1,467,942,862	(17,265,107)	1,702,902,793
10. Scotialife Trinidad and Tobago Limited	10,529,723	16,975,473	33,801	198,090,028	-	225,629,025	-	28,875,912	-	1,559,422,433	40,065,876	1,853,993,246
11. Tatil Life Assurance Limited	10,143,008	57,345,493	1,096,219	36,534,112	11,109,248	116,228,080	12,338,126	32,145,801	2,820,926	802,809,725	64,696,550	1,031,039,208
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	4,684	163,448	20,493	1,961,628	375,865	2,526,118
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	284,498	-	-	1,756	15,751	302,005	-	125,106	94,703	9,040,144	121,543	9,683,501
TOTAL	115,010,120	118,454,221	37,947,371	352,400,592	237,390,899	861,203,203	236,600,747	477,438,240	10,461,374	7,634,753,334	220,357,472	9,440,814,370
CARIBBEAN												
1. Sagacor Life Inc.	13,896,056	17,205,856	13,412,180	163,884,012	51,154,143	259,552,247	60,143,966	85,318,951	1,955,285	2,584,022,854	230,475,577	3,221,468,879
TOTAL	13,896,056	17,205,856	13,412,180	163,884,012	51,154,143	259,552,247	60,143,966	85,318,951	1,955,285	2,584,022,854	230,475,577	3,221,468,879
GRAND TOTAL	128,906,175	135,660,077	51,359,551	516,284,604	288,545,043	1,120,755,450	296,744,713	562,757,191	12,416,659	10,218,776,189	450,833,049	12,662,283,250

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2017
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL												
1. Assuria Life (T&T) Ltd.	209,253	267,629	3,500	392,466	-	872,848	34,001	390,668	53,140	8,630,599	(928,211)	9,053,045
2. Bancassurance Caribbean Limited	246,522	747,493	2,181,441	1,348,037	-	4,523,492	-	1,138,186	5,675	37,161,064	4,332,508	47,160,926
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	58,043	322,334	68,998	379,545	-	828,920	-	1,219,157	-	45,744,010	-	47,792,087
6. Guardian Life of the Caribbean Limited	1,352,382	169,898	311,925	4,422,852	-	6,257,057	4,525	9,459,494	-	78,071,946	(10,696,525)	83,096,497
7. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
8. Nationwide Insurance Company Limited	165,818	-	3,498	517,931	-	687,246	-	32,278	34,503	5,399,458	1,246,517	7,400,002
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	3,969,321	21,201,993	6,166,210	22,115,959	-	53,453,483	14,228,881	34,792,847	250,033	488,307,531	(8,942,467)	582,090,309
10. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
11. Tatil Life Assurance Limited	1,475,537	312,355	1,096,219	2,106,897	-	4,991,008	419,536	-	-	55,894,315	6,085,761	67,390,620
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	7,476,877	23,021,702	9,831,790	31,283,686	-	71,614,054	14,686,943	47,032,630	343,351	719,208,924	(8,902,417)	843,983,486
CARIBBEAN												
1. Sagcor Life Inc.	1,811,649	665,730	863,551	4,133,133	-	7,474,063	59,674	5,170	-	87,323,656	(12,824,081)	82,038,481
TOTAL	1,811,649	665,730	863,551	4,133,133	-	7,474,063	59,674	5,170	-	87,323,656	(12,824,081)	82,038,481
GRAND TOTAL	9,288,526	23,687,431	10,695,341	35,416,819	-	79,088,117	14,746,617	47,037,799	343,351	806,532,581	(21,726,498)	926,021,967

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2017
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
	\$	\$	\$				\$	\$	\$			
LOCAL												
1. Assuria Life (T&T) Ltd.	2,205,528	2,820,810	36,890	4,136,596	-	9,199,824	358,367	4,117,646	560,096	90,913,949	(262,200)	104,887,682
2. Bancassurance Caribbean Limited	852,950	137,500	8,624	1,766,788	-	2,765,862	(10,145)	808,312	3,470	22,234,051	2,965,408	28,766,958
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	111,500	-	0	88,609	-	200,109	-	61,260	-	3,339,604	161,947	3,762,920
4. Cuna Caribbean Insurance Society Limited	212,588	35,000	42,759	231,732	-	522,079	3,640	482,656	-	13,040,296	2,222,421	16,271,091
5. Demerara Life Assurance Company of T&T Limited	266,211	59,431	-	221,987	-	547,629	-	663,811	-	11,170,952	27,893,048	40,275,440
6. Guardian Life of the Caribbean Limited	58,638,882	827,982	1,425,275	800,627	-	61,692,765	127,658,407	4,155,197	-	27,997,044	173,645,937	395,149,351
7. Maritime Life (Caribbean) Limited	8,625,876	11,481,139	26,386,261	32,651,684	-	79,144,960	19,439,738	41,452,794	(216,802)	1,436,673,423	26,665,898	1,603,160,011
8. Nationwide Insurance Company Limited	323,663	-	6,827	1,010,954	-	1,341,444	-	137,403	67,346	11,792,105	260,730	13,599,028
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	13,250,474	1,284,763	(0)	14,722,649	-	29,257,885	11,077,523	36,280,396	1,878,363	163,992,330	33,293,305	275,779,802
10. Scotialife Trinidad and Tobago Limited	7,133,083	-	(10,646)	100,723,150	-	107,845,587	-	15,747,832	-	748,819,659	25,452,430	897,865,508
11. Tatil Life Assurance Limited	8,667,471	57,033,138	-	34,427,215	11,109,248	111,237,072	11,918,590	32,145,801	2,820,926	746,915,410	58,610,789	963,648,588
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	2,342	80,015	10,222	867,457	195,954	1,155,990
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	284,498	-	-	1,756	-	286,254	-	118,074	94,703	8,522,573	129,590	9,151,194
TOTAL	100,572,724	73,679,762	27,895,990	190,783,746	11,109,248	404,041,471	170,448,462	136,251,196	5,218,324	3,286,278,852	351,235,256	4,353,473,562
CARIBBEAN												
1. Sagacor Life Inc.	12,028,794	1,447,307	12,543,218	62,412,964	-	88,432,283	32,093,545	57,555,806	955,379	531,050,209	134,360,802	844,448,024
TOTAL	12,028,794	1,447,307	12,543,218	62,412,964	-	88,432,283	32,093,545	57,555,806	955,379	531,050,209	134,360,802	844,448,024
GRAND TOTAL	112,601,519	75,127,069	40,439,208	253,196,710	11,109,248	492,473,754	202,542,007	193,807,002	6,173,704	3,817,329,061	485,596,058	5,197,921,586

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2017
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL												
1. Assuria Life (T&T) Ltd.	3,121,458	3,992,261	52,210	5,854,478	-	13,020,407	507,194	5,827,658	792,698	128,656,380	2,528,846	151,333,183
2. Bancassurance Caribbean Limited	-	207	15,037	-	-	15,244	-	4,264	19	329,876	143,806	493,210
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	27,628	27,628	-	1,201	-	414,696	16,271	459,795
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-
6. Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-
7. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
8. Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	-	126,750	-	25,319,646	-	25,446,396	3,956,382	10,612,583	2,698,736	627,789,544	11,378,309	681,881,949
10. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
11. Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	-	3,418	49	226,714	(16,043)	214,138
13. TRINKE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,121,458	4,119,218	67,247	31,174,124	27,628	38,509,676	4,463,576	16,449,124	3,491,502	757,417,210	14,051,189	834,382,275
CARIBBEAN												
1. Sagacor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	3,121,458	4,119,218	67,247	31,174,124	27,628	38,509,676	4,463,576	16,449,124	3,491,502	757,417,210	14,051,189	834,382,275

TABLE II continued
REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2017
EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
	\$	\$	\$				\$	\$	\$			
LOCAL												
1. Assuria Life (T&T) Ltd.	442,421	565,844	7,400	829,786	-	1,845,451	71,889	825,985	112,353	18,227,955	738,587	21,822,220
2. Bancassurance Caribbean Limited	-	92,221	100,498	164,618	73,115	430,452	-	298,721	540	2,557,012	(64,760)	3,221,965
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
5. Demerara Life Assurance Company of T&T Limited	-	-	-	-	717,602	717,602	-	1,427,412	-	22,154,883	(573,498)	23,726,399
6. Guardian Life of the Caribbean Limited	-	-	-	-	184,202,373	184,202,373	46,927,535	242,138,097	-	1,818,010,777	(108,099,995)	2,183,178,787
7. Maritime Life (Caribbean) Limited	-	-	-	-	33,374,899	33,374,899	-	-	-	-	9,594,838	42,969,737
8. Nationwide Insurance Company Limited	-	-	-	797,754	572,917	1,370,671	-	90,866	-	11,056,462	571,173	13,089,172
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	7,297,366	7,297,366	-	19,709,083	1,285,082	187,853,457	(52,994,254)	163,150,733
10. Scotialife Trinidad and Tobago Limited	3,396,639	16,975,473	44,447	97,366,878	-	117,783,437	-	13,128,080	-	810,602,774	14,613,446	956,127,738
11. Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
12. The Beacon Insurance Company Limited	-	-	-	-	-	-	2,342	80,015	10,222	867,457	195,954	1,155,990
13. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
14. United Security Life Insurance Company Limited	-	-	-	-	15,751	15,751	-	7,032	-	517,571	(8,047)	532,307
TOTAL	3,839,060	17,633,539	152,344	99,159,036	226,254,023	347,038,002	47,001,766	277,705,291	1,408,197	2,871,848,348	(136,026,556)	3,408,975,048
CARIBBEAN												
1. Sagacor Life Inc.	55,613	15,092,819	5,410	97,337,916	51,154,143	163,645,900	27,990,747	27,757,975	999,906	1,965,648,989	108,938,857	2,294,982,374
TOTAL	55,613	15,092,819	5,410	97,337,916	51,154,143	163,645,900	27,990,747	27,757,975	999,906	1,965,648,989	108,938,857	2,294,982,374
GRAND TOTAL	3,894,673	32,726,358	157,754	196,496,951	277,408,166	510,683,903	74,992,513	305,463,266	2,408,103	4,837,497,337	(27,087,700)	5,703,957,422

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2017
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	2,148,367	2,148,367	-	-	-	2,148,367
2.	Maritime Life (Caribbean) Limited	-	-	8,481,229	8,481,229	-	-	-	8,481,229
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	4,935,454	-	49,289,713	49,289,713	917,831	258,332	110,315	55,511,645
4.	The Beacon Insurance Company Limited	4,464,193	-	52,870,380	52,870,380	(241,374)	931,046	77,520	58,101,765
	TOTAL	9,399,647	-	112,789,689	112,789,689	676,457	1,189,378	187,835	124,243,006

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	327,837	473,650	-	-	-	1,346,879	2,148,367
2.	Maritime Life (Caribbean) Limited	9,376,917	616,956	517,621	-	-	(2,030,265)	8,481,229
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	10,106,914	10,483,346	21,005,601	359	4,772,054	9,143,370	55,511,645
4.	The Beacon Insurance Company Limited	47,794,142	4,950,138	11,626,293	166,889	4,574,319	(11,010,016)	58,101,765
	TOTAL	67,605,811	16,524,091	33,149,515	167,248	9,346,373	(2,550,031)	124,243,006

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2017
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	2,148,367	2,148,367	-	-	-	2,148,367
2.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	4,935,454	-	49,289,713	49,289,713	917,831	258,332	110,315	55,511,645
4.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-
	TOTAL	4,935,454	-	51,438,080	51,438,080	917,831	258,332	110,315	57,660,012

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	327,837	473,650	-	-	-	1,346,879	2,148,367
2.	Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	10,106,914	10,483,346	21,005,601	359	4,772,054	9,143,370	55,511,645
4.	The Beacon Insurance Company Limited	-	-	-	-	-	-	-
	TOTAL	10,434,752	10,956,997	21,005,601	359	4,772,054	10,490,250	57,660,012

TABLE IV
REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2017
INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		Total Premiums	Commission Received	Net Interest	Other	TOTAL
			Single	Other					
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-
2.	Maritime Life (Caribbean) Limited	-	-	8,481,229	8,481,229	-	-	-	8,481,229
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-
4.	The Beacon Insurance Company Limited	4,464,193	-	52,870,380	52,870,380	(241,374)	931,046	77,520	58,101,765
	TOTAL	4,464,193	-	61,351,609	61,351,609	(241,374)	931,046	77,520	66,582,994

EXPENDITURE

	COMPANIES	Total Policy Payments	OTHER EXPENSES		Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
			Commissions	Expenses of Management				
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-
2.	Maritime Life (Caribbean) Limited	9,376,917	616,956	517,621	-	-	(2,030,265)	8,481,229
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-
4.	The Beacon Insurance Company Limited	47,794,142	4,950,138	11,626,293	166,889	4,574,319	(11,010,016)	58,101,765
	TOTAL	57,171,059	5,567,094	12,143,914	166,889	4,574,319	(13,040,281)	66,582,994

TABLE V
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE – 2017
INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
LOCAL											
1. Bancassurance Caribbean Limited	47,093	513,886	-	-	-	513,886	-	6,895	791	-	568,666
2. Cuna Caribbean Insurance Society Limited	55,766,891	-	169,845,122	-	-	169,845,122	13,757,945	5,298,698	1,859,635	-	246,528,291
3. Guardian Life of the Caribbean Limited	12,722,387	33,891,863	-	-	-	33,891,863	-	320,639	190,657	-	47,125,547
4. Maritime Life (Caribbean) Limited	-	-	1,315,539	-	-	1,315,539	-	-	-	-	1,315,539
5. Pan-American Life Insurance Company Trinidad and Tobago Limited	6,715,861	-	26,432,350	-	-	26,432,350	1,821,347	546,491	240,523	-	35,756,571
6. Scotialife Trinidad and Tobago Limited	21,826,285	54,763,279	-	-	-	54,763,279	-	8,827,614	8,572	-	85,425,750
7. Tatil Life Assurance Limited	843,330	-	5,036,954	-	-	5,036,954	651,060	(539,779)	50,938	-	6,042,503
8. The Beacon Insurance Company Limited	1,649,746	-	14,438,201	-	-	14,438,201	7,875,088	397,475	33,094	-	24,393,604
9. TRINRE Insurance Company Limited	351,984	2,925,615	-	-	-	2,925,615	838,816	-	-	-	4,116,415
TOTAL	99,923,577	92,094,644	217,068,166	0	0	309,162,809	24,944,256	14,858,033	2,384,210	0	451,272,886
CARIBBEAN											
1. Sagicor Life Inc.	5,314,102	-	39,902,745	-	-	39,902,745	-	96,906	71,475	-	45,385,228
TOTAL	5,314,102	-	39,902,745	-	-	39,902,745	-	96,906	71,475	-	45,385,228
GRAND TOTAL	105,237,679	92,094,644	256,970,911	-	-	349,065,554	24,944,256	14,954,940	2,455,685	-	496,658,114

TABLE V continued
REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2017
EXPENDITURE

	COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
		Death	Maturities	Other				Commissions	Expenses of Management	Other			
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	LOCAL												
1.	Bancassurance Caribbean Limited	-	-	-	-	-	-	697,510	-	47,209	(176,053)	568,666	
2.	Cuna Caribbean Insurance Society Limited	103,704,373	-	1,610,849	-	-	105,315,222	9,607,595	42,201,740	-	60,424,066	28,979,667	246,528,291
3.	Guardian Life of the Caribbean Limited	20,997,958	-	-	-	-	20,997,958	3,003,721	1,535,951	-	12,645,406	8,942,512	47,125,547
4.	Maritime Life (Caribbean) Limited	-	-	384,000	-	-	384,000	107,983	80,289	-	-	743,267	1,315,539
5.	Pan-American Life Insurance Company Trinidad and Tobago Limited	9,886,450	-	(1,279,961)	-	-	8,606,489	2,060,172	12,785,151	63,463	14,449,655	(2,208,359)	35,756,571
6.	Scotiabank Trinidad and Tobago Limited	3,846,696	-	1,002,718	-	-	4,849,414	-	4,784,344	-	20,456,772	55,335,220	85,425,750
7.	Tatil Life Assurance Limited	670,944	-	-	-	-	670,944	104,940	56,539	4,670	850,546	4,354,864	6,042,503
8.	The Beacon Insurance Company Limited	3,937,935	-	-	-	-	3,937,935	2,145,943	4,963,403	578,286	1,817,170	10,950,867	24,393,604
9.	TRINRE Insurance Company Limited	34,888	-	-	-	-	34,888	761,649	872,989	-	4,220,560	(1,773,671)	4,116,415
	TOTAL	143,079,244	-	1,717,606	-	-	144,796,850	17,792,003	67,977,915	646,419	114,911,384	105,148,314	451,272,885
	CARIBBEAN												
1.	Sagicor Life Inc.	23,865,783	-	-	-	-	23,865,783	2,422,842	4,103,613	2,660	4,924,896	10,065,434	45,385,228
	TOTAL	23,865,783	-	-	-	-	23,865,783	2,422,842	4,103,613	2,660	4,924,896	10,065,434.00	45,385,228
	GRAND TOTAL	166,945,026	-	1,717,606	-	-	168,662,633	20,214,845	72,081,528	649,079	119,836,280	115,213,748	496,658,113

TABLE VI
REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2017
INCOME

	COMPANIES	Funds at the beginning of the year	Net Premium	Total Premiums	Commission Received	Net Interest	Other	TOTAL
		\$	\$	\$	\$	\$	\$	\$
	LOCAL							
1.	Guardian Life of the Caribbean Limited	110,726,488	-	-	-	5,493,969	1,600,647	117,821,104
2.	Maritime Life (Caribbean) Limited	100,986,586	4,759,391	4,759,391	-	5,201,252	-	110,947,229
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	288,862,456	25,767,847	25,767,847	-	18,262,678	6,807,704	339,700,684
4.	Tatil Life Assurance Limited	66,701,125	27,200,497	27,200,497	-	6,201,175	3,700,981	103,803,778
	TOTAL	567,276,655	57,727,735	57,727,735	-	35,159,074	12,109,332	672,272,795

EXPENDITURE

	COMPANIES	CLAIMS		Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES		Other	Transfers to Profit and Loss	Funds at the end of the Year	TOTAL
		Death	Other				Commissions	Expenses of Management				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL											
1.	Guardian Life of the Caribbean Limited	-	-	-	-	-	12,894,937	-	2,679,592	102,246,575	117,821,104	
2.	Maritime Life (Caribbean) Limited	-	1,813,150	-	-	1,813,150	290,472	-	(280,761)	109,124,368	110,947,229	
3.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	9,987,731	8,116,145	18,103,876	64,211	9,498,024	-	310,202,267	339,700,684	
4.	Tatil Life Assurance Limited	-	-	96,673	5,848,112	5,944,785	206,311	3,134,366	345,250	92,303,000	103,803,778	
	TOTAL	-	1,813,150	10,084,404	13,964,257	25,861,811	270,522	25,817,800	345,250	613,876,210	672,272,795	

TABLE VII
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS/OTHER - 2017
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
		\$	\$	\$	\$	\$
	LOCAL					
1.	Guardian Life of the Caribbean Limited	5,211,043,993	-	252,420,754	1,322,176,485	6,785,641,231
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	4,200,870	10,883,646	231,683	345,696	15,661,894
3.	Sagicor Life Assurance Limited	1,030,859,490	84,872,323	45,219,748	(6,259,212)	1,154,692,349
4.	Tatil Life Assurance Limited	220,138,407	-	9,907,940	19,538,139	249,584,486
	TOTAL	6,466,242,760	95,755,968	307,780,124	1,335,801,108	8,205,579,960

EXPENDITURE

	COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfers to Profit and Loss	TOTAL
		\$											
	LOCAL												
1.	Guardian Life of the Caribbean Limited	37,700,649	44,421	668,093,012	-	705,838,081	-	-	334,342,569	1,332,336	5,844,212,000	(100,083,754)	6,785,641,232
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	2,477,330	2,477,330	-	1,688,133	3,735,231	38,597	5,497,081	2,225,522	15,661,894
3.	Sagicor Life Assurance Limited	49,812,787	-	-	-	49,812,787	-	363,558	1,586,122	-	1,103,293,109	(363,227)	1,154,692,348
4.	Tatil Life Assurance Limited	-	23,647	1,799,406	18,108,329	19,931,382	-	-	-	-	229,653,104	-	249,584,486
	TOTAL	87,513,435	68,068	669,892,418	20,585,659	778,059,580	-	2,051,691	339,663,922	1,370,933	7,182,655,294	(98,221,459)	8,205,579,961

TABLE VII
REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2017
INCOME

	COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
		\$	\$	\$	\$	\$
	LOCAL					
1.	Guardian Life of the Caribbean Limited	696,037,958	-	25,071,803	51,656,891	772,766,651
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-
3.	Sagicor Life Assurance Limited	1,030,859,490	84,872,323	45,219,748	(6,259,212)	1,154,692,349
4.	Tatil Life Assurance Limited	179,701,572	-	8,788,930	16,754,398	205,244,900
	TOTAL	1,906,599,020	84,872,323	79,080,480	62,152,077	2,132,703,900

EXPENDITURE

	COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfers to Profit and Loss	TOTAL
		\$											
	LOCAL												
1.	Guardian Life of the Caribbean Limited	37,700,649	44,421	-	-	37,745,069	-	-	3,282,722	1,332,336	730,406,524	-	772,766,651
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
3.	Sagicor Life Assurance Limited	49,812,787	-	-	-	49,812,787	-	363,558	1,586,122	-	1,103,293,109	(363,227)	1,154,692,348
4.	Tatil Life Assurance Limited	-	-	-	18,108,329	18,108,329	-	-	-	-	187,136,571	-	205,244,900
	TOTAL	87,513,435	44,421	0	18,108,329	105,666,185	0	363,558	4,868,844	1,332,336	2,020,836,204	(363,227)	2,132,703,899

TABLE VII
REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS - 2017
INCOME

COMPANIES		Funds Brought Forward	Contributions	Interest	Other	TOTAL
		\$	\$	\$	\$	\$
LOCAL						
1.	Guardian Life of the Caribbean Limited	4,515,006,035	-	227,348,951	1,270,519,594	6,012,874,580
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-
3.	Sagicor Life Assurance Limited	-	-	-	-	-
4.	Tatil Life Assurance Limited	-	-	-	-	-
TOTAL		4,515,006,035	-	227,348,951	1,270,519,594	6,012,874,580

EXPENDITURE

COMPANIES		Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfers to Profit and Loss	TOTAL
		\$											
LOCAL													
1.	Guardian Life of the Caribbean Limited	-	-	668,093,012	-	668,093,012	-	-	331,059,847	-	5,113,805,476	(100,083,754)	6,012,874,581
2.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
3.	Sagicor Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
4.	Tatil Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	668,093,012	-	668,093,012	-	-	331,059,847	-	5,113,805,476	(100,083,754)	6,012,874,581

TABLE VII
REVENUE ACCOUNT IN RESPECT OF OTHER - 2017
INCOME

COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
	\$	\$	\$	\$	\$
LOCAL					
1. Guardian Life of the Caribbean Limited	-	-	-	-	-
2. Pan-American Life Insurance Company Trinidad and Tobago Limited	4,200,870	10,883,646	231,683	345,696	15,661,894
3. Sagcor Life Assurance Limited	-	-	-	-	-
4. Tatil Life Assurance Limited	40,436,835	-	1,119,010	2,783,741	44,339,586
TOTAL	44,637,705	10,883,646	1,350,693	3,129,437	60,001,480

EXPENDITURE

COMPANIES	Annuities Purchased	Death	Surrender of Units	Other Claims	Total Claims	Administration Fees	Commissions Paid	Management Expenses	Other Expenditure	Funds Carried Forward	Transfers to Profit and Loss	TOTAL
	\$											
LOCAL												
1. Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-
2. Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	2,477,330	2,477,330	-	1,688,133	3,735,231	38,597	5,497,081	2,225,522	15,661,894
3. Sagcor Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
4. Tatil Life Assurance Limited	-	23,647	1,799,406	-	1,823,053	-	-	-	-	42,516,533	-	44,339,586
TOTAL	-	23,647	1,799,406	2,477,330	4,300,383	-	1,688,133	3,735,231	38,597	48,013,614	2,225,522	60,001,480

TABLE VIII
LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2017

COMPANIES	NUMBER OF POLICIES							SUM ASSURED							TOTAL
	Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	Death \$	Surrender \$	Forfeiture \$	Lapsed \$	Maturities \$	Miscellaneous \$	TOTAL \$	
LOCAL															
1. Assuria Life (T&T) Ltd.	74	251	-	514	211	2	1,052	6,954,667	22,206,700	-	66,063,279	922,529	-	96,147,175	
2. Bancassurance Caribbean Limited	36	69	-	50	14	8	177	2,999,187	17,992,024	-	4,755,800	550,000	1,744,125	28,041,136	
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	4	2	-	4	1	-	11	114,207	150,000	-	31,944	10,000	-	306,151	
4. CUNA Caribbean Insurance Society Limited	5	11	-	41	3	2	62	168,000	1,395,314	-	5,694,733	49,452	3,676,000	10,983,499	
5. Demerara Life Assurance Company of T&T Limited	5	22	-	-	25	-	52	290,000	1,237,500	-	-	944,159	339,128	2,810,787	
6. Guardian Life of the Caribbean Limited	740	7,469	-	9,895	1,509	570	20,183	86,582,190	1,944,607,726	-	2,689,441,365	5,835,394	378,663,573	5,105,130,248	
7. Maritime Life (Caribbean) Limited	45	239	20	424	330	153	1,211	16,482,200	27,394,786	15,634,675	95,274,245	28,917,005	40,621,399	224,324,310	
8. Nationwide Insurance Company Limited	26	41	-	13	53	-	133	624,143	2,137,000	-	1,137,000	-	590,000	4,488,143	
9. Pan-American Life Insurance Company Trinidad and Tobago Limited	217	3,114	-	2,066	477	340	6,214	20,936,722	579,109,460	10,077,812	951,039,766	7,391,362	230,945,853	1,799,500,975	
10. Scotialife Trinidad and Tobago Limited	199	8,413	376	3,720	376	-	13,084	2,993,218	169,854,168	4,986,000	86,540,651	3,602,000	691,568,180	959,544,217	
11. Tatil Life Assurance Limited	155	1,088	-	1,463	108	412	3,226	5,212,678	112,346,334	-	(1,915,829)	12,053,305	148,146,756	275,843,244	
12. The Beacon Insurance Company Limited	-	-	-	-	-	25	25	-	-	-	-	-	904,488,000	904,488,000	
13. TRINRE Insurance Company Limited	-	-	-	-	-	273	273	-	-	-	-	-	3,049,000	3,049,000	
14. United Security Life Insurance Company Limited	8	1	-	-	5	1	15	340,671	5,000	-	-	-	100,000	445,671	
TOTAL	1,514	20,720	396	18,190	3,112	1,786	45,718	143,697,883	2,878,436,012	30,698,487	3,898,062,953	60,275,206	2,403,932,014	9,415,102,555	
CARIBBEAN															
1. Sagacor Life Inc	435	1,607	66	4,337	455	330	7,230	49,295,382	290,410,887	1,388,019	1,533,451,728	2,307,897	3,316,957,582	5,193,811,495	
TOTAL	435	1,607	66	4,337	455	330	7,230	49,295,382	290,410,887	1,388,019	1,533,451,728	2,307,897	3,316,957,582	5,193,811,495	
GRAND TOTAL	1,949	22,327	462	22,527	3,567	2,116	52,948	192,993,265	3,168,846,899	32,086,506	5,431,514,681	62,583,103	5,720,889,595	14,608,914,050	

TABLE IX
INSURANCE IN FORCE - 2017

	COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	249	32,488,955	668,698	-	18,679	2,747,543,640
2.	Bancassurance Caribbean Limited	-	-	-	-	2,506	513,054,265
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	174	5,263,241
4.	Cuna Caribbean Insurance Society Limited	120	13,849,000	832,023	-	1,743	17,744,264,643
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	761	48,196,707
6.	Guardian Life of the Caribbean Limited	24,061	8,937,125,475	302,818,226	-	217,683	52,321,080,204
7.	Maritime Life (Caribbean) Limited	4,400	945,686,571	18,348,032	-	51,627	8,414,928,065
8.	Nationwide Insurance Company Limited	-	-	-	-	1,656	63,092,678
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	7,442	1,656,586,983	-	-	83,558	15,798,950,996
10.	Scotialife Trinidad and Tobago Limited	9,057	702,098,425	93,981,005	166,352,976	64,670	4,002,147,964
11.	Tatil Life Assurance Limited	2,724	143,460,037	12,201,596	65,753,627	36,985	3,055,064,769
12.	The Beacon Insurance Company Limited	3	63,105,000	107,377,000	25	236	8,880,847,208
13.	TRINRE Insurance Company Limited	29,753	1,953,685,888	-	28,482,712	35,403	1,985,925,588
14.	United Security Life Insurance Company Limited	-	-	-	-	652	11,804,860
	TOTAL	77,809	14,448,086,333	536,226,581	260,589,340	516,333	115,592,164,828
	CARIBBEAN						
1.	Sagicor Life Inc.	8,958	2,644,418,780	61,935,391	21,271,867	89,640	27,899,683,842
	TOTAL	8,958	2,644,418,780	61,935,391	21,271,867	89,640	27,899,683,842
	GRAND TOTAL	86,767	17,092,505,113	598,161,972	281,861,207	605,973	143,491,848,670

TABLE IX
INSURANCE IN FORCE - ASSURANCES - 2017

	COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR			INSURANCE EXISTING		
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	200	32,488,955	393,705	-	12,746	2,738,979,170
2.	Bancassurance Caribbean Limited	-	-	-	-	2,359	512,911,221
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	151	5,216,696
4.	Cuna Caribbean Insurance Society Limited	120	13,849,000	832,023	-	1,743	17,744,264,643
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	434	26,041,824
6.	Guardian Life of the Caribbean Limited	15,909	8,927,834,703	113,457,971	-	127,281	52,172,717,766
7.	Maritime Life (Caribbean) Limited	3,146	945,217,540	11,815,274	-	38,760	8,362,254,707
8.	Nationwide Insurance Company Limited	-	-	-	-	801	62,427,490
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	4,789	1,636,606,254	-	-	50,700	15,707,598,103
10.	Scotialife Trinidad and Tobago Limited	7,157	686,823,425	81,686,732	107,428,206	24,289	3,411,061,964
11.	Tatil Life Assurance Limited	1,768	95,480,686	5,815,451	-	23,638	2,391,663,516
12.	The Beacon Insurance Company Limited	3	63,105,000	107,377,000	25	234	8,880,620,470
13.	TRINRE Insurance Company Limited	29,753	1,953,685,888	-	28,482,712	35,403	1,985,925,588
14.	United Security Life Insurance Company Limited	-	-	-	-	540	11,792,545
	TOTAL	62,845	14,355,091,451	321,378,156	135,910,943	319,079	114,013,475,702
	CARIBBEAN						
1.	Sagicor Life Inc.	6,412	2,635,619,911	43,999,324	-	59,482	27,822,485,807
	TOTAL	6,412	2,635,619,911	43,999,324	-	59,482	27,822,485,807
	GRAND TOTAL	69,257	16,990,711,362	365,377,480	135,910,943	378,561	141,835,961,509

TABLE IX
INSURANCE IN FORCE - DEFERRED ANNUITIES - 2017

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR			ANNUITIES EXISTING		
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	49	-	274,993	-	5,933	8,564,470
2.	Bancassurance Caribbean Limited	-	-	-	-	123	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	5	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	67	4,099,986
6.	Guardian Life of the Caribbean Limited	7,605	-	189,360,255	-	80,402	-
7.	Maritime Life (Caribbean) Limited	679	-	6,532,758	-	9,282	40,315,723
8.	Nationwide Insurance Company Limited	-	-	-	-	622	7,270
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	2,653	19,980,729	-	-	31,864	76,870,833
10.	Scotialife Trinidad and Tobago Limited	1,900	15,275,000	12,294,273	58,924,770	40,381	591,086,000
11.	Tatil Life Assurance Limited	813	43,855,410	6,386,145	-	11,896	645,229,005
12.	The Beacon Insurance Company Limited	-	-	-	-	2	226,738
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	107	-
	TOTAL	13,699	79,111,139	214,848,425	58,924,770	180,684	1,366,400,025
	CARIBBEAN						
1.	Sagicor Life Inc.	2,196	1,564,511	17,936,067	21,271,867	26,699	20,142,939
	TOTAL	2,196	1,564,511	17,936,067	21,271,867	26,699	20,142,939
	GRAND TOTAL	15,895	80,675,650	232,784,492	80,196,637	207,383	1,386,542,963

TABLE IX
INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2017

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR			ANNUITIES EXISTING		
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	-	-	-	-	24	143,044
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	18	46,545
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	260	18,054,897
6.	Guardian Life of the Caribbean Limited	547	9,290,772	-	-	9,952	147,854,107
7.	Maritime Life (Caribbean) Limited	575	469,031	-	-	3,299	12,357,635
8.	Nationwide Insurance Company Limited	-	-	-	-	233	657,918
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	954	6,365,915
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	143	4,123,941	-	65,753,627	1,440	18,060,778
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	5	12,315
	TOTAL	1,265	13,883,744	-	65,753,627	16,185	203,553,154
	CARIBBEAN						
1.	Sagicor Life Inc.	350	7,234,358	-	-	3,459	57,055,097
	TOTAL	350	7,234,358	-	-	3,459	57,055,097
	GRAND TOTAL	1,615	21,118,102	-	65,753,627	19,644	260,608,250

TABLE IX
INSURANCE IN FORCE - OTHER - 2017

	COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				OTHER EXISTING	
		Number of Policies	Sum Assured or Amounts of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured or Amounts of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	Assuria Life (T&T) Ltd.	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	-	-	-	-	-	-
3.	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-
4.	Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
5.	Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-
6.	Guardian Life of the Caribbean Limited	-	-	-	-	48	508,331
7.	Maritime Life (Caribbean) Limited	-	-	-	-	286	-
8.	Nationwide Insurance Company Limited	-	-	-	-	-	-
9.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	40	8,116,145
10.	Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-
11.	Tatil Life Assurance Limited	-	-	-	-	11	111,471
12.	The Beacon Insurance Company Limited	-	-	-	-	-	-
13.	TRINRE Insurance Company Limited	-	-	-	-	-	-
14.	United Security Life Insurance Company Limited	-	-	-	-	-	-
	TOTAL	-	-	-	-	385	8,735,947
	CARIBBEAN						
1.	Sagicor Life Inc.	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-
	GRAND TOTAL	-	-	-	-	385	8,735,947

TABLE X
LONG-TERM INSURANCE - ANNUITY BUSINESS 2017

COMPANIES	NUMBER OF POLICIES						ANNUITY PER ANNUM					
	GENERAL ANNUITIES		Approved Pension Annuities (Immediate)	Approved Pension Annuities (Deferred)	Other	TOTAL	GENERAL ANNUITIES		Approved Pension Annuities (Immediate)	Approved Pension Annuities (Deferred)	Other	TOTAL
	Immediate	Deferred					Immediate	Deferred				
						\$	\$	\$	\$	\$	\$	\$
LOCAL												
1. Assuria Life (T&T) Ltd.	-	5,933	-	-	-	5,933	-	8,564,470	-	-	-	8,564,470
2. Bancassurance Caribbean Limited	24	123	-	-	-	147	143,044	-	-	-	-	143,044
3. Caribbean Atlantic Life Insurance Company Limited	18	5	-	-	-	23	46,545	-	-	-	-	46,545
4. Demerara Life Assurance Company of T&T Limited	260	67	-	-	-	327	18,054,897	4,099,986	-	-	-	22,154,883
5. Guardian Life of the Caribbean Limited	9,952	80,402	-	48	-	90,402	147,854,107	-	-	508,331	-	148,362,438
6. Maritime Life (Caribbean) Limited	3,299	9,282	-	286	-	12,867	12,357,635	40,315,723	-	-	-	52,673,358
7. Nationwide Insurance Company	233	622	-	-	-	855	657,918	7,270	-	-	-	665,188
8. Pan-American Life Insurance Company Trinidad and Tobago Limited	954	31,864	-	40	-	32,858	6,365,915	76,870,833	-	8,116,145	-	91,352,893
9. Scotialife Trinidad and Tobago Limited	-	40,381	-	-	-	40,381	-	591,086,000	-	-	-	591,086,000
10. Tatil Life Assurance Limited	1,440	11,896	-	11	-	13,347	18,060,778	645,229,005	-	111,471	-	663,401,253
TOTAL	16,180	180,575	-	385	-	197,140	203,540,839	1,366,173,287	-	8,735,947	-	1,578,450,073
CARIBBEAN												
1. Sagacor Life Inc.	3,459	26,699	-	-	-	30,158	57,055,097	20,142,939	-	-	-	77,198,035
TOTAL	3,459	26,699	-	-	-	30,158	57,055,097	20,142,939	-	-	-	77,198,035
GRAND TOTAL	19,639	207,274	-	385	-	227,298	260,595,936	1,386,316,225	-	8,735,947	-	1,655,648,108

TABLE XI
STATEMENT OF STATUTORY FUND 2017 - LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

COMPANIES	POLICY RESERVES						TOTAL	Claims admitted or intimated but not paid	Other Reserves	Total Reserves	DEDUCTIONS			TOTAL	Fund Requirement
	Ordinary Life	Industrial Life	Group Life	Group Pension	Non-Cancellable Sickness and Accident	Other					Outstanding Premiums	Policy Loans	Other Deductions		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
LOCAL															
1 Assuria Life (T&T) Ltd.	99,544,548	-	-	146,884,335	-	-	246,428,883	10,668,927	487,109	257,584,919	1,392,879	3,068,592	108,156	4,569,627	253,015,292
2 Bancassurance Caribbean Limited	59,395,115	-	47,209	-	-	164,006,382	223,448,706	23,363,064	592,374	247,404,144	250,074	10,629,430	538,249	11,417,753	235,986,391
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	3,339,604	-	-	-	-	12,381,119	15,720,723	89,709	656,919	16,467,351	5,341	9,514	26,950	41,805	16,425,546
4 Cuna Caribbean Insurance Society Limited	13,040,296	-	60,424,066	-	-	141,020,050	214,484,412	-	72,512,246	286,996,658	19,436,295	4,524,333	278,666	24,239,294	262,757,364
5 Demerara Life Assurance Company of T&T Limited	56,914,962	-	-	-	-	22,203,243	79,118,205	2,469,935	-	81,588,140	(59,716)	1,620,005	-	1,560,289	80,027,851
6 Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Guardian Life of the Caribbean Limited	106,068,990	-	12,645,406	832,653,099	-	7,197,116,697	8,148,484,192	228,286,314	43,822,829	8,420,593,335	36,564,698	13,310,934	546,444	50,422,076	8,370,171,259
8 Maritime Life (Caribbean) Limited	1,545,797,791	-	-	-	-	-	1,545,797,791	24,073,660	26,670,181	1,596,541,632	13,273,789	55,382,128	-	68,655,917	1,527,885,715
9 Nationwide Life Insurance Co. Limited	17,191,563	-	-	-	-	11,056,462	28,248,025	2,826,212	164,453	31,238,690	46,568	2,889,610	0	2,936,178	28,302,511
10 Pan-American Life Insurance Company Trinidad and Tobago Limited	652,299,861	-	14,449,655	310,202,267	10,269,135	815,643,001	1,802,863,919	64,198,208	108,889,052	1,975,951,179	43,891,423	164,616,255	-	208,507,678	1,767,443,501
11 Scotialife Trinidad and Tobago Limited	748,819,659	-	20,456,772	-	-	810,602,774	1,579,879,205	10,702,456	4,820,202	1,595,401,863	135,735	-	-	135,735	1,595,266,128
12 Tatil Life Assurance Limited	802,809,725	-	850,546	92,303,000	-	181,322,517	1,077,285,788	25,144,465	240,817,473	1,343,247,726	995,706	11,067,407	-	12,063,113	1,331,184,613
13 The Beacon Insurance Company Limited	-	-	1,817,170	-	-	5,668,490	7,485,660	10,901,458	-	18,387,118	15,233,868	-	-	15,233,868	3,153,250
14 TRINRE Insurance Company Limited	-	-	4,220,560	-	-	-	4,220,560	-	-	4,220,560	877,685	-	-	877,685	3,342,875
15 United Security Life Insurance Company Limited	9,040,144	-	-	-	-	-	9,040,144	2,623,660	448,397	12,112,201	-	-	-	-	12,112,201
TOTAL	4,114,262,258	-	114,911,384	1,382,042,701	10,269,135	9,361,020,735	14,982,506,213	405,348,068	499,881,235	15,887,735,516	132,044,345	267,118,208	1,498,465	400,661,018	15,487,074,497
CARIBBEAN															
1 Sagico Life Incorporated	618,373,865	-	4,924,896	1,103,293,109	-	1,986,320,464	3,712,912,335	87,999,585	-	3,800,911,920	7,345,920	22,707,398	1,209,269	31,262,587	3,769,649,333
TOTAL	618,373,865	-	4,924,896	1,103,293,109	-	1,986,320,464	3,712,912,335	87,999,585	-	3,800,911,920	7,345,920	22,707,398	1,209,269	31,262,587	3,769,649,333
GRAND TOTAL	4,732,636,123	-	119,836,280	2,485,335,810	10,269,135	11,347,341,199	18,695,418,548	493,347,653	499,881,235	19,688,647,436	139,390,265	289,825,606	2,707,734	431,923,605	19,256,723,831

TABLE XIA
STATEMENT OF STATUTORY FUND 2017- SECURITIES HELD IN TRUST (LONG TERM BUSINESS)

COMPANIES		Trinidad and Tobago Government securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed Deposits	Other Trinidad and Tobago "Local" Assets	Total Trinidad and Tobago "Local" Assets	Caricom Assets	Other Caricom Assets denoted in Foreign Currency	Total "Local" Assets	"Local" Assets Ratio	Foreign Government Securities	Other Foreign Assets	Total Foreign Assets	Total Assets in Fund	More or less than Requirement
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	\$	\$	\$	
LOCAL																	
1	Assuria Life (T&T) Ltd.	24,162,086	3,659,078	50,603,058	15,116,605	300,000	112,806,078	206,646,905	3,882,548	-	210,529,452	86	5,202,494	28,144,954	33,347,448	243,876,900	(9,138,392)
2	Bancassurance Caribbean Limited	58,587,488	-	26,775,000	100,330,718	-	25,818,175	211,511,381	-	23,598,639	235,110,020	88	-	32,097,443	32,097,443	267,207,463	31,221,072
3	Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	45,454	-	17,724,763	17,770,217	-	-	17,770,217	100	-	-	-	17,770,217	1,344,671
4	Cuna Caribbean Insurance Society Limited	109,361,090	-	-	-	32,000,000	140,069,464	281,430,554	-	-	281,430,554	100	-	-	-	281,430,554	18,673,190
5	Demerara Life Assurance Company of Trinidad and Tobago Limited	-	-	16,005,570	40,013,926	12,728,551	9,679,719	78,427,766	-	-	78,427,766	94.20	-	4,829,298	4,829,299	83,257,065	3,229,214
6	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Guardian Life of the Caribbean Limited	2,927,652,398	115,369,610	245,174,593	1,643,612,795	681,054,697	1,457,362,337	7,070,226,430	-	-	7,070,226,430	82	-	1,595,052,574	1,595,052,574	8,665,279,004	295,107,745
8	Maritime Life (Caribbean) Limited	637,245,906	160,830,906	267,805,000	65,868,668	120,000,000	336,055,849	1,587,806,329	-	-	1,587,806,329	100	-	-	-	1,587,806,329	59,920,614
9	Nationwide Life Insurance Company Limited	33,672,683	-	-	1,067,867	-	2,740,013	37,480,564	4,194,404	4,296,349	45,971,317	100	-	-	-	45,971,317	17,668,806
10	Pan-American Life Insurance Company Trinidad and Tobago Limited	755,719,796	0	104,900,000	13,662,114	0	635,403,646	1,509,685,556	-	87,435,315	1,597,120,871	83	330,718,170	-	330,718,170	1,927,839,041	160,395,540
11	Scottialife Trinidad and Tobago Limited	662,687,690	753,929,334	-	18,676,613	-	252,050,404	1,687,344,041	-	-	1,687,344,041	100	-	-	-	1,687,344,041	92,077,913
12	Tatli Life Assurance Limited	557,149,122	132,789,277	25,300,000	256,428,484	120,029,900	70,326,673	1,162,023,456	-	83,065,214	1,245,088,670	83	-	257,586,315	257,586,315	1,502,674,985	171,490,372
13	The Beacon Insurance Company Limited	-	-	-	780,000	1,500,000	6,380,162	8,660,162	-	-	8,660,162	100	-	-	-	8,660,162	5,506,912
14	TRINRE Insurance Company Limited	-	-	-	-	-	1,875,701	1,875,701	-	-	1,875,701	100	-	-	-	1,875,701	(1,467,174)
15	United Security Life Insurance Company Limited	5,993,636	-	-	508,842	-	8,413,064	14,915,542	1,325,355	-	16,240,897	95	-	882,794	882,794	17,123,691	5,011,490
TOTAL		5,772,231,895	1,166,578,205	736,563,221	2,156,112,086	967,613,148	3,076,706,047	13,875,804,603	9,402,207	198,395,517	14,083,602,427	86	335,920,664	1,918,293,378	2,254,514,043	16,338,116,470	851,041,972
CARIBBEAN																	
1	Sagivoc Life Incorporated	565,129,843	1,011,457,958	195,650,000	129,901,595	-	857,393,117	2,759,532,513	694,571,687	244,813,830	3,698,918,020	96	-	164,789,550	164,789,550	3,863,707,570	94,058,237
TOTAL		565,129,843	1,011,457,958	195,650,000	129,901,595	-	857,393,117	2,759,532,513	694,571,687	244,813,830	3,698,918,020	96	-	164,789,550	164,789,550	3,863,707,570	94,058,237
GRAND TOTAL		6,337,361,738	2,178,036,163	932,213,221	2,286,013,681	967,613,148	3,934,099,164	16,635,337,116	703,973,894	443,209,337	17,782,520,447	88	335,920,664	2,083,282,928	2,419,303,593	20,201,824,040	945,100,209

TABLE XII
REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2017

COMPANIES	REVENUE								EXPENDITURE					AMOUNT OF FUND AT END OF YEAR		TOTAL
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends and Rents	Other	Profit and Loss Adjustments	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfers to Profit and Loss Account	Unearned	Outstanding	
	Unearned Premium Reserve	Outstanding Claims Reserve												Premium Reserve	Claims Reserve	
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. Bankers Insurance Company (T&T) Limited	13,317,300	29,049,886	20,481,308	6,553,422	431,696	945,984	5,740,933	76,520,526	13,499,987	6,599,126	19,648,436	-	-	10,383,449	26,389,528	76,520,526
2. Capital Insurance Limited	18,785,863	70,207,608	33,185,378	-	3,509,523	115,553	-	125,803,925	14,012,194	1,821,212	10,014,657	-	22,411,064	18,255,853	59,288,945	125,803,925
3. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Colonial Fire & General Insurance Company Limited	77,049,260	70,802,787	177,342,813	-	7,554,696	-	-	332,749,556	91,747,947	22,327,694	70,571,258	-	6,859,274	76,530,392	64,712,991	332,749,556
5. Furness Anchorage General Insurance Limited	430,132	349,512	3,783,405	-	75,675	22,235	-	4,660,959	579,685	68,841	978,660	-	2,175,777	336,829	521,167	4,660,959
6. Guardian General Insurance Limited	80,130,639	75,646,312	174,521,433	188,140	1,316,588	130	-	331,803,242	78,974,359	30,298,169	27,865,556	(2,624,503)	53,215,994	74,885,804	69,187,862	331,803,242
7. Gulf Insurance Limited	24,865,886	18,810,204	44,177,311	-	-	-	-	87,853,401	21,393,180	4,908,676	-	-	23,240,773	20,800,570	17,510,202	87,853,401
8. Maritime General Insurance Company Limited	50,885,201	114,656,030	80,467,756	-	11,555,792	-	-	257,564,779	36,105,489	17,480,645	16,197,204	1,490,216	31,051,478	45,532,143	109,707,603	257,564,779
9. Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Motor One Insurance Company Limited	17,487,837	134,688,323	28,872,480	-	5,001,161	936,725	16,000,565	202,987,091	26,633,422	1,110,660	8,612,516	1,833,498	-	16,983,595	147,813,400	202,987,091
11. NAGICO Insurance (Trinidad and Tobago) Limited	23,977,668	72,316,252	32,372,704	16,695,099	2,279,494	3,912,046	5,139,600	157,142,864	32,719,183	13,153,603	27,184,165	5,942,867	-	19,329,502	58,813,545	157,142,864
12. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	232,227	-	-	823,230	(163,628)	-	891,830	(283,216)	-	51,409	(36,078)	1,139,411	-	20,304	891,830
13. The Beacon Insurance Company Limited	44,535,692	20,983,900	63,954,629	22,168,787	1,937,828	161,347	-	153,742,273	31,362,263	13,912,547	31,762,943	1,430,358	8,555,948	39,999,872	26,717,842	153,742,273
14. The Great Northern Insurance Company Limited	-	4,506,447	-	-	61,433	7,728,192	1,478,423	13,774,495	2,262,677	-	9,260,819	-	-	-	2,250,999	13,774,495
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. The New India Assurance Company (T&T) Limited	35,061,637	21,247,468	58,784,974	-	1,061,287	-	-	116,155,366	21,658,895	9,984,574	12,481,507	-	14,076,026	34,311,207	23,643,157	116,155,366
17. The Presidential Insurance Company Limited	21,026,433	36,173,670	51,071,795	-	2,734,156	2,001,095	-	113,007,149	20,814,394	3,611,735	25,404,907	-	5,812,299	19,783,901	37,579,912	113,007,149
18. Trinidad & Tobago Insurance Limited	73,787,983	62,259,175	133,032,190	10,071	8,997,778	-	-	278,087,197	62,026,235	19,102,807	22,148,798	-	37,114,655	79,200,283	58,494,419	278,087,197
19. TRINRE Insurance Company Limited	9,757,872	8,498,202	22,323,274	7,566,487	730,962	-	4,066,759	52,943,616	13,375,550	4,437,016	15,121,189	-	-	10,326,136	9,683,725	52,943,616
TOTAL	491,099,403	740,428,153	924,371,453	53,182,006	48,521,209	15,659,680	-32,426,278	2,305,688,270	466,882,744	148,817,305	297,304,025	8,036,358	205,652,700	466,659,536	712,335,601	2,305,688,269
CARIBBEAN																
1. Massey United Insurance Ltd.	25,614,180	13,691,947	55,281,109	-	1,174,983	44,792	-	95,807,011	28,293,455	7,539,243	11,559,199	-	6,205,440	20,541,077	21,668,596	95,807,011
2. Sagcor General Insurance Company Limited	25,322,533	31,606,547	105,575,559	3,205,386	2,540,102	-	-	168,250,127	45,129,057	14,833,133	12,956,041	-	7,043,668	45,435,341	42,852,907	168,250,127
3. The Insurance Company of the West Indies	7,257,065	8,107,658	10,281,609	5,538,579	709,378	-	-	31,894,289	7,111,178	9,685,415	1,147,626	-	21,527	5,628,883	8,299,660	31,894,289
TOTAL	58,193,778	53,406,152	171,138,277	8,743,965	4,424,463	44,792	-	295,951,428	80,533,670	32,057,791	25,662,866	-	13,270,635	71,605,201	72,821,163	295,951,427
GRAND TOTAL	549,293,181	793,834,305	1,095,509,729	61,925,971	52,945,763	15,704,472	-32,426,278	2,601,639,698	547,416,415	180,875,097	322,966,891	8,036,358	218,923,335	538,264,837	785,156,764	2,601,639,696

TABLE XIII

STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2017

COMPANIES	FUNDS AT END OF YEAR				DEDUCTIONS		Fund Requirements	ASSETS HELD IN FUND								More or (less) than Fund Requirements
	Unearned Premiums Reserve	Estimated Liability in respect of outstanding Claims	Other	Total Liability	Amount held on Deposit	Other Deductions		Trinidad and Tobago Government Securities	Fixed Deposits	Other Trinidad and Tobago Assets	Total Trinidad and Tobago Assets	Caricom Assets	Total "Local" Assets	Foreign Assets	Total Assets	
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1 Bankers Insurance Company (T&T) Limited	10,383,449	26,389,528	-	36,772,977	25,046,711	2,255,937	9,470,329	-	26,121,422	1,394,066	28,015,488	-	28,015,488	-	28,015,488	18,545,159
2 Capital Insurance Limited	16,596,230	59,288,945	1,659,623	77,544,798	14,602,581	1,246,980	61,695,237	-	20,971,256	51,566,554	72,537,810	-	72,537,810	-	72,537,810	10,842,573
3 Citizen Insurance Company Limited																
4 Colonial Fire & General Insurance Company Limited	76,530,392	53,712,991	11,000,000	141,243,383	77,822,303	5,262,098	58,158,982	30,868,152	-	38,603,539	68,671,691	-	68,671,691	-	68,671,691	10,512,709
5 Farmers Anchorage General Insurance Limited	315,679	521,167	21,150	857,996	4,070,108	-	-	-	-	177,614	177,614	-	177,614	-	177,614	177,614
6 NAGCO Insurance (Trinidad and Tobago) Limited	18,280,283	32,212,137	27,700,627	78,143,047	41,976,694	9,711,811	26,454,542	3,750,001	23,000,000	20,543,791	47,293,792	2,643,454	49,939,246	2,554,159	52,493,405	26,038,863
7 Guardian General Insurance Limited	74,885,804	69,187,862	-	144,073,666	74,699,203	13,341,640	56,032,823	906,000	7,110,748	60,687,488	68,104,236	-	68,104,236	-	68,104,236	12,071,414
8 Gulf Insurance Limited	18,909,609	17,510,202	1,890,961	38,310,772	22,952,057	2,023,765	8,334,950	-	8,715,046	4,534,250	13,249,296	-	13,249,296	-	13,249,296	4,914,347
9 Maritime General Insurance Company Limited	42,555,482	109,707,603	4,254,265	156,517,350	61,878,162	2,281,217	92,177,971	35,205,330	-	88,521,719	123,727,069	-	123,727,069	-	123,727,069	31,549,098
10 Motor and General Insurance Company Limited																
11 Motor One Insurance Company Limited	16,983,595	147,813,400	-	164,796,995	19,692,935	80,897	145,023,163	3,768,701	-	124,240,698	128,009,399	-	128,009,399	-	128,009,399	(17,013,764)
12 Pan-American Life Insurance Company Trinidad and Tobago Limited	-	13,536	6,768	20,304	7,188,123	0	-	0	-	0	-	-	-	-	-	-
13 The Beacon Insurance Company Limited	39,999,872	21,533,864	5,183,978	66,717,714	33,147,145	14,886,480	18,684,089	-	2,500,000	21,858,242	24,358,242	-	24,358,242	-	24,358,242	5,674,153
14 The Great Northern Insurance Company Limited	-	2,250,999	-	2,250,999	400,000	-	1,850,999	-	1,946,390	560,249	2,506,639	-	2,506,639	-	2,506,639	655,640
15 The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 The New India Assurance Company (T&T) Limited	31,192,006	19,702,632	7,099,726	57,954,364	31,502,342	8,905,121	17,546,901	9,275,712	5,154,030	4,329,503	18,799,245	-	18,799,245	-	18,799,245	1,212,344
17 The Residential Insurance Company Limited	19,783,901	37,579,912	-	57,363,813	27,109,905	2,544,749	27,709,159	7,575,000	7,241,534	13,105,547	27,922,081	-	27,922,081	-	27,922,081	212,922
18 TRNSRE Insurance Company Limited	10,326,136	8,803,387	880,338	20,009,861	12,059,871	3,697,507	4,252,483	-	-	7,593,655	7,593,655	-	7,593,655	-	7,593,655	3,341,172
19 Trinidad and Tobago Insurance Limited	70,400,251	88,494,419	8,800,031	157,694,701	57,291,914	5,309,225	75,093,562	43,461,842	-	39,802,792	83,324,634	-	83,324,634	-	83,324,634	8,231,072
TOTAL	446,892,689	664,722,084	68,457,467	1,180,072,240	516,440,055	71,527,427	602,465,189	134,010,738	102,760,426	477,679,707	714,250,891	2,643,454	716,894,345	2,554,159	719,448,504	116,965,316
CARIBBEAN																
1 Massey United Insurance Limited	20,541,077	19,440,108	2,238,488	42,209,673	29,116,671	7,171,566	9,521,436	-	-	9,524,799	9,524,799	-	9,524,799	-	9,524,799	3,603,363
2 Supcor General Insurance Inc.	45,435,341	42,852,907	-	88,288,248	56,101,362	10,961,638	21,225,248	9,721,418	-	25,607,813	35,329,231	-	35,329,231	-	35,329,231	14,103,983
3 The Insurance Company of the West Indies Limited	5,628,883	8,299,660	-	13,928,543	6,071,056	385,649	7,471,838	1,515,908	1,708,641	5,388,812	8,413,361	-	8,413,361	-	8,413,361	941,523
TOTAL	71,605,301	70,592,675	2,238,488	144,426,464	91,289,089	18,518,853	38,018,522	11,237,326	1,708,641	40,321,452	53,267,391	-	53,267,391	-	53,267,391	18,648,869
GRAND TOTAL	518,497,990	735,315,259	70,695,955	1,324,498,704	607,729,144	90,046,280	637,003,711	145,248,064	104,469,067	517,901,159	767,518,281	2,643,454	770,161,735	2,554,159	772,717,891	135,614,185

TABLE XIV
UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2017

	(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) Net Claims outstanding (beginning of year)	(8) Net Claims Incurred (5+6)-7	(9) 8 as a % of 4	(10) Expenses of Management and Net Commissions	(11) 10 as a per cent of 4	(12) Total Premium Payments (8+10)	(13) 12 as a % of 4	(14) Profit or (Loss) (4-12)	(15) Profit or (Loss) per cent
	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
LOCAL															
1. Bankers Insurance CO. (T&T) Limited	13,317,300	20,481,308	10,383,449	23,415,159	13,499,987	26,389,528	29,049,886	10,839,630	46.29	19,694,140	84.11	30,533,770	130.40	(7,118,610)	(30.40)
2. Capital Insurance Limited	18,785,863	33,185,378	18,255,853	33,715,388	14,012,194	59,288,945	70,207,608	3,093,531	9.18	11,835,869	35.11	14,929,400	44.28	18,785,988	55.72
3. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Colonial Fire General Insurance Company Limited	77,049,260	177,342,813	76,530,392	177,861,681	91,747,947	64,712,991	70,802,787	85,658,151	48.16	92,898,952	52.23	178,557,103	100.39	(695,422)	(0.39)
5. Furness Anchorage General Insurance Limited	430,132	3,783,405	336,829	3,876,708	579,685	521,167	349,512	751,340	19.38	1,047,501	27.02	1,798,841	46.40	2,077,867	53.60
6. Guardian General Insurance Limited	80,130,639	174,521,433	74,885,804	179,766,269	78,974,359	69,187,862	75,646,312	72,515,909	40.34	57,975,586	32.25	130,491,496	72.59	49,274,773	27.41
7. Gulf Insurance Limited	24,865,886	44,177,311	20,800,570	48,242,627	21,393,180	17,510,202	18,810,204	20,093,178	41.65	4,908,676	10.17	25,001,854	51.83	23,240,773	48.17
8. Maritime General Insurance Company Limited	50,885,201	80,467,756	45,532,143	85,820,814	36,105,489	109,707,603	114,656,030	31,157,062	36.30	33,677,849	39.24	64,834,911	75.55	20,985,903	24.45
9. Motor and General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Motor One Insurance Company Limited	17,487,837	28,872,480	16,983,595	29,376,722	26,653,422	147,813,400	134,688,323	39,758,499	135.34	9,723,176	33.10	49,481,675	168.44	(20,104,953)	(68.44)
11. NAGCO Insurance (Trinidad and Tobago) Limited	23,977,668	32,372,704	19,329,502	37,020,870	32,719,183	58,813,545	72,316,252	19,216,475	51.91	23,642,669	63.86	42,859,144	115.77	(5,838,274)	(15.77)
12. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	(283,216)	20,304	232,227	(495,139)	-	51,409	-	(443,730)	-	443,730	-
13. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. The Beacon Insurance Company Limited	44,535,692	63,954,629	39,999,872	68,490,449	31,362,763	26,717,842	20,983,990	37,096,615	54.16	23,506,703	34.32	60,603,318	88.48	7,887,131	11.52
15. The Great Northern Insurance Company Limited	-	-	-	-	2,262,677	2,250,999	4,506,447	7,229	-	9,260,819	-	9,268,048	-	(9,268,048)	-
16. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. The New India Assurance Company (T&T) Limited	35,061,637	58,784,974	34,311,207	59,535,404	21,658,895	23,643,157	21,247,468	24,054,584	40.40	22,466,081	37.74	46,520,665	78.14	13,014,739	21.86
18. The Presidential Insurance Company Limited	21,026,433	51,071,795	19,783,901	52,314,327	20,814,394	37,579,912	36,173,670	22,220,637	42.48	29,016,642	55.47	51,237,279	97.94	1,077,049	2.06
19. Trinidad & Tobago Insurance Limited	73,787,983	133,032,190	79,200,283	127,619,890	62,026,235	58,494,419	62,259,175	58,261,479	45.65	41,241,534	32.32	99,503,014	77.97	28,116,877	22.03
20. TRINRE Insurance Company Limited	9,757,872	22,323,274	10,326,136	21,755,010	13,375,550	9,683,725	8,498,262	14,561,013	66.93	11,991,718	55.12	26,552,731	122.05	(4,797,721)	(22.05)
TOTAL															
	491,099,403	924,371,453	466,659,536	948,811,320	466,882,744	712,335,601	740,428,153	438,790,193	46.25	392,939,324	41.41	831,729,517	87.66	117,081,802	12.34
CARIBBEAN															
1. Massy United Insurance Limited	25,614,180	55,281,109	20,541,077	60,354,212	28,293,455	21,668,596	13,691,947	36,270,104	60.10	19,098,443	31.64	55,368,547	91.74	4,985,665	8.26
2. Sagior General Insurance	25,322,533	105,575,559	45,435,341	85,462,751	45,129,037	42,852,907	31,606,547	56,375,397	65.96	24,583,788	28.77	80,959,185	94.73	4,503,566	5.27
3. The Insurance Company of the West Indies	7,257,065	10,281,609	5,628,883	11,909,791	7,111,178	8,299,660	8,107,658	7,303,180	61.32	5,294,462	44.45	12,597,642	105.78	(687,851)	(5.78)
TOTAL															
	58,193,778	171,138,277	71,605,301	157,726,754	80,533,670	72,821,163	53,406,152	99,948,681	63.37	48,976,693	31.05	148,925,374	94.42	8,801,380	5.58
GRAND TOTAL															
	549,293,181	1,095,509,729	538,264,837	1,106,538,074	547,416,415	785,156,764	793,834,305	538,738,874	46.25	441,916,017	41.41	980,654,891	87.66	125,883,182	12.34

TABLE XV
REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG-TERM OR MOTOR INSURANCE - 2017

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. Bankers Insurance Company (T&T) Limited	4,435,301	8,457,049	347,672	5,596,630	86,350	189,222	1,204,277	20,316,500	2,573,946	2,166,966	3,930,203	-	1,897,207	1,364,824	8,383,355	20,316,499
2. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Capital Insurance Limited	5,301	-	96,561	46,159	-	-	-	148,021	-	-	-	-	124,872	23,149	-	148,021
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Fire & General Insurance Company Limited	6,896,127	10,863,454	19,100,488	11,468,017	676,167	-	760,856	49,765,109	3,520,456	9,915,230	6,316,328	-	12,183,552	6,681,431	11,148,112	49,765,109
6. Export Import Bank of Trinidad and Tobago Company Limited	112,094	-	-	2,009,538	800,335	-	-	2,921,966	-	-	923,768	-	1,923,507	74,691	-	2,921,966
7. Furness Anchorage General Insurance Limited	11,631,235	5,844,101	3,665,008	20,196,884	1,166,645	342,788	4,792,140	47,638,801	3,092,539	5,777,436	8,454,254	-	12,044,019	12,802,145	5,468,408	47,638,801
8. Guardian General Insurance Limited	19,667,338	79,127,951	35,760,493	60,306,341	4,216,952	10,466	3,198,594	202,288,135	(544,981,674)	27,802,409	74,357,514	(7,003,325)	190,653,867	21,424,805	440,034,538	202,288,135
9. Guardian Life of the Caribbean Limited	23,756,655	9,070,740	-	351,138,213	2,448,140	312,353	-	386,726,102	209,995,420	63,656,052	28,816,180	38,391,179	3,805,443	29,155,211	12,906,617	386,726,101
10. Gulf Insurance Limited	5,636,658	4,793,650	5,191,271	8,631,744	-	-	122,956	24,375,679	3,682,644	3,562,451	-	-	7,019,123	5,452,079	4,659,382	24,375,679
11. Maritime General Insurance Company Limited	6,277,460	20,494,862	11,649,764	8,960,235	1,286,759	-	4,634,538	53,303,618	2,967,481	9,420,971	12,546,932	-	1,656,150	6,038,171	20,673,914	53,303,617
12. Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. NAGICO Insurance (Trinidad and Tobago) Limited	13,887,159	15,377,827	11,067,753	12,722,981	1,072,734	641,853	4,379,454	59,149,761	5,336,431	7,742,084	10,683,803	9,681,371	808,552	9,423,076	15,474,443	59,149,760
15. Pan-American Life Insurance CO. Trinidad and Tobago Limited	1,677,065	1,916,763	746,878	33,266,405	3,401,086	(527,305)	5,382,255	45,863,148	20,373,953	2,722,080	12,825,502	739,010	2,742,736	1,672,093	4,787,773	45,863,148
16. The Beacon Insurance Company Limited	18,517,248	16,465,914	20,112,479	25,270,919	1,546,617	128,774	4,962,768	87,005,219	8,248,164	10,671,269	25,350,613	541,113	2,084,707	19,088,505	21,020,848	87,005,220
17. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. The New India Assurance Company (T&T) Limited	6,177,437	6,577,937	5,781,969	4,242,935	451,692	-	205,897	23,437,867	2,620,724	3,747,253	5,312,222	-	2,167,303	3,777,690	5,812,675	23,437,867
20. Trinidad & Tobago Insurance Limited	10,199,669	16,801,070	16,038,189	43,312,256	10,808,929	-	-	97,160,113	24,170,919	10,356,405	26,607,101	-	11,157,425	9,817,503	15,050,760	97,160,113
21. TRINRE Insurance Company Limited	4,857,326	8,788,230	15,789,724	10,340,061	240,069	-	1,559,564	41,574,974	5,478,357	7,267,768	12,521,927	-	2,089,493	5,189,510	9,027,919	41,574,974
TOTAL	133,733,973	204,579,540	145,548,240	597,509,317	28,202,476	1,098,151	31,203,299	1,141,675,013	(252,920,641)	164,808,374	228,646,547	42,349,348	252,357,958	131,984,883	574,448,745	1,141,675,009
CARIBBEAN																
1. Massy United Insurance Limited	13,989,557	44,889,051	23,618,894	31,127,153	2,678,706	242,351	7,449,158	123,994,870	17,766,581	17,120,591	26,249,363	2,046,983	4,993,945	15,009,288	40,808,118	123,994,870
2. Sagior General Insurance Company Limited	16,717,362	15,015,637	30,547,777	29,330,968	3,164,677	-	1,583,778	96,340,199	6,886,592	19,291,902	16,141,751	-	14,903,975	18,785,159	20,350,820	96,340,199
3. Sagior Life Inc.	17,377,097	7,942,829	-	176,288,639	8,727,516	4,496,143	-	214,832,224	147,671,120	15,184,694	19,219,544	48,112	7,466,346	16,589,841	8,652,566	214,832,224
3. The Insurance Company of the West Indies	-	-	238,437	47,595	-	-	20,922	306,954	41,231	130,450	-	-	76,226	42,564	16,484	306,955
TOTAL	48,084,016	67,847,517	54,405,108	236,794,355	14,570,899	4,738,494	9,053,858	435,494,247	172,365,524	51,727,638	61,610,658	2,095,095	27,440,492	50,426,852	69,827,989	435,494,248
GRAND TOTAL	181,817,990	272,427,066	199,753,357	834,303,672	42,773,375	5,836,645	40,257,157	1,577,169,260	(80,555,116)	216,536,012	290,257,005	44,444,443	279,798,449	182,411,736	644,276,733	1,577,169,257

TABLE XV(2)
REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2017

COMPANIES	REVENUE									EXPENDITURE					AMOUNT OF FUND AT END OF YEAR		TOTAL
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends and Rents	Other	Profit and Loss Adjustments	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfers to Profit and Loss Account	Uncearned Premium Reserve	Outstanding Claims Reserve		
	Uncearned Premium Reserve	Outstanding Claims Reserve														Uncearned Premium Reserve	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
LOCAL																	
1. Bankers Insurance Company (T&T) Limited	17,752,601	37,506,935	26,077,938	6,901,094	518,046	1,135,206	6,945,207	96,837,026	16,073,933	8,766,092	23,578,639	-	1,897,207	11,748,272	34,772,883	96,837,026	
2. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Capital Insurance Limited	18,791,164	70,207,608	33,231,537	96,561	3,509,523	115,553	-	125,951,946	14,012,194	1,821,212	10,014,657	-	22,535,936	18,279,002	59,288,945	125,951,946	
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5. Colonial Fire & General Insurance Company Limited	83,945,387	81,666,241	188,810,830	19,100,488	8,230,863	-	760,856	382,514,665	95,268,403	32,242,924	76,887,586	-	19,042,826	83,211,823	75,861,103	382,514,665	
6. Export Import Bank of Trinidad and Tobago Company Limited	112,094	-	2,009,538	-	800,335	-	-	2,921,966	-	-	923,768	-	1,923,507	74,691	-	2,921,966	
7. Furness Anchorage General Insurance Limited	12,061,367	6,193,613	23,980,289	3,665,008	1,242,320	365,023	4,792,140	52,299,760	3,672,224	5,846,277	9,432,914	-	14,219,796	13,138,974	5,989,575	52,299,760	
8. Guardian General Insurance Limited	99,797,977	154,774,264	234,827,375	35,948,632	5,533,539	10,596	3,198,594	534,091,377	(466,007,315)	58,100,578	102,223,071	(9,627,829)	243,869,861	96,310,609	509,222,401	534,091,377	
9. Guardian Life of the Caribbean Limited	23,756,655	9,070,740	351,138,213	-	2,448,140	312,353	-	386,726,102	209,995,420	63,656,052	28,816,180	38,391,179	3,805,443	29,155,211	12,906,617	386,726,102	
10. Gulf Insurance Limited	30,501,944	23,603,854	52,809,055	5,191,271	-	-	122,956	112,229,080	25,075,824	8,471,127	-	-	30,259,896	26,252,649	22,169,584	112,229,080	
11. Maritime General Insurance Company Limited	57,162,661	135,150,892	89,427,991	11,649,764	12,842,551	-	4,634,538	310,868,398	39,072,970	26,901,616	28,744,136	1,490,216	32,707,628	51,570,314	130,381,517	310,868,398	
12. Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14. NAGICO Insurance (Trinidad and Tobago) Limited	37,864,827	87,694,079	45,095,685	27,762,852	3,802,228	4,553,899	9,519,054	216,292,624	38,055,614	20,895,687	37,867,968	15,624,238	808,552	28,752,578	74,287,987	216,292,624	
15. Pan-American Life Insurance CO. Trinidad and Tobago Limited	1,677,065	2,148,991	33,266,405	746,878	4,224,317	(690,932)	5,382,255	46,754,978	20,990,737	2,722,080	12,876,911	702,932	3,882,147	1,672,093	4,808,078	46,754,978	
16. Sagcor General Insurance Company Limited	42,039,895	46,622,184	134,906,527	33,753,163	5,704,779	-	1,583,778	264,610,326	52,015,629	34,125,035	29,097,792	-	21,947,643	64,220,500	63,203,727	264,610,326	
17. The Beacon Insurance Company Limited	63,053,440	37,449,904	89,225,548	42,281,266	3,484,445	290,121	4,962,768	240,747,492	39,610,927	24,583,816	57,113,556	1,971,471	10,640,655	59,088,377	47,738,690	240,747,493	
18. The Great Northern Insurance Company Limited	-	4,506,447	-	-	61,433	7,728,192	1,478,423	13,774,495	2,262,677	-	9,260,819	-	-	-	2,250,999	13,774,495	
19. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20. The New India Assurance Company (T&T) Limited	41,239,074	27,825,405	63,027,909	5,781,969	1,512,979	-	205,897	139,593,233	24,279,619	13,731,827	17,793,729	-	16,243,329	38,088,897	29,455,832	139,593,233	
21. The Presidential Insurance Company Limited	21,026,433	36,173,670	51,071,795	-	2,734,156	2,001,095	-	113,007,149	20,814,394	3,611,735	25,404,907	-	5,812,299	19,783,901	37,579,912	113,007,149	
22. Trinidad & Tobago Insurance Limited	83,987,652	79,600,244	176,344,446	16,048,260	19,806,708	-	-	375,247,310	86,197,154	29,459,213	48,755,900	-	48,272,080	89,017,785	73,545,179	375,247,310	
23. TRINRE Insurance Company Limited	14,615,198	17,286,492	32,663,336	23,356,211	971,031	-	5,626,323	94,518,590	18,853,907	11,704,784	27,643,116	-	2,089,493	15,515,646	18,711,644	94,518,590	
TOTAL	649,385,434	856,941,562	1,627,914,816	232,283,417	77,427,393	15,821,105	49,212,790	3,508,986,517	239,344,311	346,640,054	546,435,648	48,552,207	479,958,300	645,881,324	1,202,174,673	3,508,986,518	
CARIBBEAN																	
1. Massy United Insurance Limited	39,603,738	58,580,998	86,408,261	23,618,894	3,853,689	287,143	7,449,158	219,801,881	46,060,037	24,659,835	37,808,562	2,046,983	11,199,385	35,550,366	62,476,714	219,801,882	
2. Sagcor Life Inc.	17,377,097	7,942,829	176,288,639	-	8,727,516	4,496,143	-	214,832,224	147,671,120	15,184,694	19,219,544	48,112	7,466,346	16,589,841	8,652,566	214,832,224	
3. The Insurance Company of the West Indies	7,257,065	8,107,658	10,329,205	5,777,016	709,378	-	20,922	32,201,244	7,152,409	9,815,865	1,147,626	-	97,753	5,671,447	8,316,144	32,201,244	
TOTAL	64,237,900	74,631,485	273,026,105	29,395,910	13,290,583	4,783,286	7,470,080	466,835,349	200,883,566	49,660,394	58,175,732	2,095,095	18,763,484	57,811,653	79,445,424	466,835,349	
GRAND TOTAL	713,623,334	931,573,048	1,900,940,921	261,679,328	90,717,977	20,604,391	56,682,869	3,975,821,866	440,227,876	396,300,448	604,611,380	50,647,303	498,721,784	703,692,978	1,281,620,097	3,975,821,867	

TABLE XVI
REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2017

COMPANIES	REVENUE												EXPENDITURE					FUND AT END OF YEAR		
	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	Reserve for		TOTAL				
	Unearned	Outstanding												Reserve for	Reserve for					
	Premium Reserve	Claims Reserve	Unearned Premium	Outstanding Claims																
LOCAL	\$	\$	\$	\$	\$	\$	\$	Medical Expenses	\$	\$	\$	\$	\$	\$	\$	\$				
1. Bankers Insurance Company (T&T) Limited	455,940	45,277	2,148,906	1,233,364	70,985	155,552	873,400	56,743	1,534,147	3,230,870	-	-	-	84,623	77,042	4,983,425				
2. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3. Capital Insurance Limited	5,201	-	46,159	96,561	-	-	-	148,021	-	-	-	124,872	-	23,149	-	148,021				
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
5. Colonial Fire & General Insurance Company Limited	4,980,352	1,670,718	6,247,779	18,334,191	488,325	-	-	31,721,365	1,504,474	8,695,465	4,561,624	-	11,079,879	4,643,279	1,236,644	31,721,365				
6. Furness Anchorage General Insurance Limited	5,270,879	422,660	7,000,164	2,333,910	627,107	184,259	-	15,838,979	456,626	2,906,924	1,659,585	-	5,603,175	4,681,615	531,054	15,838,979				
7. Guardian General Insurance Limited	8,743,284	21,924,985	20,793,828	30,322,702	3,671,016	(15,859)	-	85,439,957	(543,745,492)	20,517,325	64,602,465	(6,084,551)	148,432,382	9,223,020	392,494,808	85,439,957				
8. Gulf Insurance Limited	2,584,457	1,604,649	2,939,070	4,532,476	-	-	-	11,660,652	1,061,428	2,603,515	-	-	4,741,249	2,554,956	699,504	11,660,652				
9. Maritime General Insurance Company Limited	3,565,941	4,580,608	4,191,127	11,368,757	601,878	-	4,458,086	28,766,398	1,773,230	8,295,639	10,891,473	-	-	3,443,830	4,362,227	28,766,399				
10. NAGICO Insurance (Trinidad and Tobago) Limited	10,097,617	7,816,301	8,367,190	8,434,102	705,477	422,110	1,308,002	37,150,800	4,379,451	5,952,516	7,026,138	6,457,282	-	7,119,069	6,216,344	37,150,800				
11. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	490,242	-	-	2,347,416	(466,579)	-	2,371,079	44,192	-	146,591	(102,874)	2,053,326	-	229,845	2,371,079				
12. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
13. The Beacon Insurance Company Limited	6,703,533	1,322,664	6,306,390	15,690,806	1,008,081	83,934	2,948,927	34,064,335	1,794,862	6,982,628	16,523,464	180,698	-	6,632,478	1,950,205	34,064,335				
14. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
16. The New India Assurance Company (T&T) Limited	3,217,982	3,632,581	2,192,870	5,739,595	414,054	-	205,897	15,402,979	2,242,323	3,521,948	4,869,578	-	-	2,715,338	2,053,792	15,402,979				
17. Trinidad & Tobago Insurance Limited	6,566,354	4,326,752	(162,538)	13,899,783	7,316,187	-	-	31,946,539	1,459,935	7,826,957	18,009,418	-	(5,402,191)	6,548,024	3,504,396	31,946,539				
18. TRINRE Insurance Company Limited	903,414	297,903	1,554,269	8,965,537	36,086	-	-	11,757,209	776,604	4,320,814	5,180,171	-	321,116	932,090	226,414	11,757,209				
TOTAL	53,095,055	48,135,340	61,625,215	120,951,785	17,286,613	363,418	9,794,312	311,251,738	(528,195,625)	73,157,878	136,701,377	450,555	166,953,809	48,601,470	413,582,273	311,251,738				
CARIBBEAN																				
1. Massy United Insurance Limited	3,967,478	6,102,433	7,052,590	21,366,820	2,027,210	242,351	3,017,089	43,775,970	3,533,116	12,951,742	19,857,664	2,046,983	-	3,479,068	1,907,397	43,775,970				
2. Sagcor General Insurance Company Limited	5,973,696	1,324,681	2,954,673	28,347,579	2,237,912	-	-	40,838,541	2,537,630	14,509,629	11,414,689	-	4,859,102	5,971,679	1,545,812	40,838,541				
3. The Insurance Company of the West Indies	-	-	(33,105)	203,870	-	-	20,922	191,687	41,231	118,468	-	-	-	15,504	16,484	191,687				
TOTAL	9,941,174	7,427,114	9,974,158	49,918,269	4,265,122	242,351	3,038,011	84,806,198	6,111,977	27,579,839	31,272,353	2,046,983	4,859,102	9,466,251	3,469,693	84,806,198				
GRAND TOTAL	63,036,229	55,562,454	71,599,373	170,870,054	21,551,734	605,769	12,832,323	396,057,936	(522,083,648)	100,737,717	167,973,730	2,497,538	171,812,911	58,067,721	417,051,966	396,057,936				

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2017

COMPANIES	REVENUE								EXPENDITURE							
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
	Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL																
1. Bankers Insurance Company (T&T) Limited	1,772,224	1,679,074	1,006,684	(935,789)	(15,955)	(34,962)	-	3,471,275	680,749	50,214	(726,182)	-	1,733,629	53,791	1,679,074	3,471,275
2. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Fire & General Insurance Company Limited	121,881	163,741	771,866	704,594	11,950	-	-	1,774,032	41,720	421,176	111,634	-	543,557	355,567	300,378	1,774,032
6. Export Import Bank of Trinidad and Tobago Company Limited	112,094	-	2,009,538	-	800,335	-	-	2,921,966	-	-	923,768	-	1,923,507	74,691	-	2,921,966
7. Furness Anchorage General Insurance Limited	986,425	234,133	3,877,812	1,306,374	321,308	94,408	3,225,229	10,045,689	50,078	1,194,103	4,976,552	-	1,280,203	2,269,130	275,623	10,045,689
8. Guardian General Insurance Limited	1,679,251	370,173	7,551,148	1,083,942	22,883	179	-	10,707,577	921,420	1,660,485	1,609,816	(151,620)	4,163,354	1,801,436	702,685	10,707,577
9. Gulf Insurance Limited	154,553	-	148,796	-	-	-	-	303,349	16,488	9,811	-	-	224,327	36,003	16,720	303,349
10. Maritime General Insurance Company Limited	117,357	493,013	227,387	159,256	32,655	-	6,942	1,036,609	20,136	133,159	172,046	-	-	216,858	494,411	1,036,610
11. NAGICO Insurance (Trinidad and Tobago) Limited	1,985,100	287,880	1,176,018	1,354,409	99,156	59,328	2,408,476	7,370,367	822,092	616,262	987,532	1,196,314	465,725	664,140	2,618,303	7,370,367
12. Pan-American Life Insurance CO. Trinidad and Tobago Limited	1,677,065	1,221,189	33,266,405	746,878	277,277	93,592	5,382,255	42,664,662	20,239,055	2,722,080	12,630,428	875,910	-	1,672,093	4,525,096	42,664,662
13. The Beacon Insurance Company Limited	938,988	506,601	1,151,194	1,794,129	126,292	10,515	-	4,527,718	138,572	984,852	2,070,057	23,768	8,923	861,648	439,899	4,527,719
14. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. The New India Assurance Company (T&T) Limited	(50)	-	641	1,458	89	-	-	2,138	-	513	1,042	-	583	-	-	2,138
17. Trinidad and Tobago Insurance Limited	229,947	2,585,136	29,639,106	72,227	2,023,465	-	-	34,549,881	18,501,329	1,522,274	4,980,931	-	6,412,538	229,947	2,902,860	34,549,881
18. TRINRE Insurance Company Limited	236,324	408,386	488,297	1,909,306	11,337	-	-	3,053,650	93,681	456,605	1,189,328	-	951,771	295,429	66,836	3,053,650
19. Guardian Life of the Caribbean Limited	23,756,655	9,070,740	351,138,213	-	2,448,140	312,353	-	386,726,102	209,995,420	63,656,052	28,816,180	38,391,179	3,805,443	29,155,211	12,906,617	386,726,102
TOTAL	33,767,814	17,020,067	432,453,104	8,196,784	6,158,932	535,413	11,022,903	509,155,015	251,520,740	73,427,587	57,743,130	40,335,551	21,513,562	37,685,945	26,928,503	509,155,018
CARIBBEAN																
1. Massy United Insurance Limited	3,133,446	18,156,548	7,873,478	2,107,285	285,059	-	4,059,468	35,615,284	7,214,104	1,824,062	2,796,660	-	1,623,886	3,945,452	18,211,120	35,615,284
2. Sagico General Insurance Company Limited	3,096,967	5,327,814	8,543,255	2,028,679	404,027	-	1,432,869	20,833,611	1,173,569	2,056,561	2,060,779	-	2,842,070	4,190,559	8,510,073	20,833,611
3. Sagico Life Inc.	17,377,097	7,942,829	176,288,639	-	8,727,516	4,496,143	-	214,832,224	147,671,120	15,184,694	19,219,544	48,112	7,466,346	16,589,841	8,652,566	214,832,224
4. The Insurance Company of the West Indies	-	-	1,838	1,444	-	-	-	3,282	-	333	-	-	2,582	367	-	3,282
TOTAL	23,607,510	31,427,191	192,707,210	4,137,408	9,416,602	4,496,143	5,492,337	271,284,401	156,058,792	19,065,651	24,076,983	48,112	11,934,884	24,726,219	35,373,760	271,284,401
GRAND TOTAL	57,375,325	48,447,257	625,160,314	12,334,192	15,575,535	5,031,556	16,515,239	780,439,416	407,579,533	92,493,238	81,820,113	40,383,663	33,448,446	62,412,164	62,302,263	780,439,419

TABLE XVII
REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2017

COMPANIES	REVENUE										EXPENDITURE					TOTAL
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		
	Unearned Premium	Outstanding Claims												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
LOCAL																
1. British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Colonial Fire & General Insurance Company Limited	121,881	163,741	771,866	704,594	11,950	-	1,774,032	41,720	421,176	111,634	-	543,557	355,567	300,378	1,774,032	
5. Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Furness Anchorage General Insurance Limited	583,691	185,772	927,786	381,409	263,847	77,525	3,225,229	5,645,259	204,972	4,559,057	-	-	715,658	165,572	5,645,259	
7. Guardian General Insurance Limited	860,747	317,240	2,382,681	449,893	10,778	11	4,021,350	401,357	467,118	582,009	(54,816)	1,446,198	811,074	368,410	4,021,350	
8. Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9. Maritime General Insurance Company Limited	117,357	493,013	227,387	159,256	32,655	6,942	1,036,609	20,136	133,159	172,046	-	-	216,858	494,411	1,036,610	
10. NAGICO Insurance (Trinidad and Tobago) Limited	1,470,970	287,880	992,404	1,354,409	83,674	50,065	2,408,476	6,647,878	822,092	416,793	833,346	1,196,314	761,030	2,618,303	6,647,878	
11. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12. Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. The Beacon Insurance Company Limited	938,988	506,601	1,151,170	1,794,129	126,292	10,515	4,527,695	138,572	990,810	2,070,050	23,096	3,620	861,648	439,899	4,527,695	
14. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17. Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19. Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	4,093,634	1,954,246	6,453,293	4,843,690	529,196	138,116	5,640,647	23,652,823	1,423,877	2,634,028	8,328,142	1,164,594	1,993,575	3,721,836	4,386,973	23,652,822
CARIBBEAN																
1. Massy United Insurance Limited	323,957	1,049,629	1,011,981	1,878,832	99,868	-	-	4,364,267	844,959	639,043	979,783	-	1,074,511	401,773	424,198	4,364,267
2. Sagico General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Sagico Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. The Insurance Company of the West Indies	-	-	1,838	1,444	-	-	-	3,282	-	333	-	-	2,582	367	-	3,282
TOTAL	323,957	1,049,629	1,013,819	1,880,276	99,868	-	-	4,367,548	844,959	639,376	979,783	-	1,077,093	402,140	424,198	4,367,549
GRAND TOTAL	4,417,591	3,003,875	7,467,112	6,723,966	629,064	138,116	5,640,647	28,020,371	2,268,836	3,273,404	9,307,925	1,164,594	3,070,468	4,123,976	4,811,170	28,020,371

TABLE XVIII
REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2017

COMPANIES	REVENUE											EXPENDITURE					FUND AT END OF YEAR		TOTAL
	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	Reserve for	Reserve for				
	Unearned	Outstanding														Reserve for Unearned Premium	Reserve for Outstanding Claims		
	Premium Reserve	Claims Reserve																	
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$			
1. Bankers Insurance Company (T&T) Limited	2,193,581	6,677,698	2,422,553	-	29,372	64,363	251,435	11,639,002	1,785,659	512,695	1,336,840	-	163,578	1,222,992	6,617,239	11,639,002			
2. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3. Colonial Fire & General Insurance Company Limited	1,699,822	8,925,115	4,235,494	20,528	166,668	-	759,749	15,807,376	1,861,927	701,964	1,556,908	-	517,868	1,630,628	9,538,081	15,807,376			
4. Furness Anchorage General Insurance Limited	5,357,897	5,187,308	9,267,830	24,724	216,939	63,742	1,566,911	21,685,351	2,585,835	1,672,117	1,801,455	-	5,134,527	5,829,686	4,661,731	21,685,351			
5. Guardian General Insurance Limited	8,601,208	56,074,020	27,205,417	3,636,611	489,912	22,650	3,198,594	99,228,411	10,431,633	4,760,571	6,966,383	(656,125)	24,115,098	8,444,276	45,166,576	99,228,411			
6. Gulf Insurance Limited	2,303,144	3,099,818	5,016,619	658,795	-	-	122,956	11,201,332	2,475,178	871,460	-	-	1,857,028	2,405,491	3,592,175	11,201,332			
7. Maritime General Insurance Company Limited	2,551,665	10,636,775	4,264,376	72,786	612,398	-	-	18,138,000	1,174,115	932,174	1,216,135	-	1,425,669	2,328,169	11,061,738	18,138,000			
8. NAGICO Insurance (Trinidad and Tobago) Limited	1,804,442	7,273,646	3,179,772	1,279,242	268,101	160,414	662,976	14,628,593	134,888	1,173,305	2,670,134	2,027,775	342,827	1,639,867	6,639,797	14,628,593			
9. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	205,332	-	-	776,393	(154,318)	-	827,407	90,706	-	48,484	(34,025)	689,410	-	32,832	827,407			
10. The Beacon Insurance Company Limited	6,429,180	13,344,969	12,346,763	27,714	220,210	18,335	2,013,841	34,401,012	5,309,106	1,438,258	3,609,464	54,240	116,665	7,283,764	16,589,515	34,401,012			
11. The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12. The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
13. The New India Assurance Company (T&T) Limited	2,946,950	2,943,134	2,032,662	7,678	35,541	-	-	7,965,965	378,401	215,719	417,994	-	2,143,768	1,053,423	3,756,661	7,965,966			
14. Trinidad & Tobago Insurance Limited	2,839,520	7,505,933	5,804,929	1,163,980	802,199	-	-	18,116,561	1,397,143	968,516	1,974,682	-	2,699,395	2,667,313	8,409,511	18,116,561			
15. TRINRE Insurance Company Limited	3,617,222	7,993,320	7,377,272	3,928,033	171,281	-	1,559,564	24,646,692	4,586,612	2,186,125	5,274,303	-	-	3,902,095	8,697,556	24,646,692			
TOTAL	40,344,631	129,867,068	83,153,686	10,820,091	3,789,014	175,186	10,136,026	278,285,702	32,211,203	15,432,903	26,872,781	1,391,865	39,205,834	38,407,705	124,763,412	278,285,703			
CARIBBEAN																			
1. Massy United Insurance Limited	5,787,706	20,615,228	13,826,872	-	278,771	-	-	40,508,576	6,671,290	1,783,824	2,734,966	-	2,694,559	6,333,994	20,289,944	40,508,576			
2. Sagico General Insurance Company Limited	6,013,606	8,075,082	15,530,161	163,632	452,292	-	150,909	30,385,682	2,863,287	2,063,161	2,306,961	-	5,739,707	7,322,700	10,089,866	30,385,682			
3. The Insurance Company of the West Indies	-	-	19,979	8,529	-	-	-	28,508	-	1,580	-	-	17,886	9,042	-	28,508			
TOTAL	11,801,312	28,690,310	29,377,012	172,161	731,063	-	150,909	70,922,766	9,534,577	3,848,565	5,041,927	-	8,452,152	13,665,736	30,579,810	70,922,766			
GRAND TOTAL	52,145,942	158,557,378	112,530,698	10,992,252	4,520,077	175,186	10,286,935	349,208,468	41,745,781	19,281,468	31,914,708	1,391,865	47,657,986	52,073,441	155,143,222	349,208,469			

TABLE XIX
REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2017

COMPANIES	REVENUE										EXPENDITURE					TOTAL
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		
	Unearned	Outstanding												Reserve for	Reserve for	
	Premium Reserve	Claims Reserve	Unearned Premium	Outstanding Claims												
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2. Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Colonial Fire & General Insurance Company Limited	68,722.00	13,167.00	121,859.00	-	6,738.00	-	210,486.00	2,900.00	73,139.00	62,944.00	-	32,548.00	26,815.00	12,140.00	210,486.00	
4. Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5. Guardian General Insurance Limited	117,279.90	7,357.37	849,359.96	20,233.20	1,385.38	1.01	995,616.82	2,501.00	204,089.01	164,208.87	(15,465.93)	488,682.71	142,541.34	9,059.81	995,616.82	
6. Maritime General Insurance Company Limited	-	72,000.00	7,892.32	20,625.00	1,133.35	-	169,509.65	271,160.33	-	1,515.07	197,644.87	-	-	0.07	72,000.00	
7. Mega Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8. NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9. Pan-American Life Insurance CO, Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10. The Beacon Insurance Company Limited	2,391,770.00	1,179.00	749,444.00	3.00	12,689.00	1,057.00	3,156,142.00	510.00	73,891.00	207,986.00	49,197.00	370,697.00	2,452,266.00	1,595.00	3,156,142.00	
11. The New India Assurance Company (T&T) Limited	3,093.00	-	3,450.00	2,324.00	168.00	-	9,035.00	-	52.36	1,961.00	-	7,021.00	-	-	9,034.36	
12. Trinidad and Tobago Insurance Limited	4,810.47	-	8,938.13	10,302.44	3,022.63	-	27,073.67	-	4,713.86	7,440.46	-	10,108.88	4,810.47	-	27,073.67	
TOTAL	2,585,675.37	93,703.37	1,740,943.41	53,487.64	25,136.36	1,058.01	169,509.65	4,669,513.82	5,911.00	357,400.30	642,185.20	33,731.07	909,057.59	2,626,432.88	94,794.81	4,669,512.86
CARIBBEAN																
1. Massy United Insurance Limited	1,525.00	-	87,560.28	-	3,747.68	-	372,601.50	465,434.46	-	23,980.94	36,767.68	-	-	72,545.15	332,140.69	465,434.46
2. Sagjcor General Insurance Company Limited	85,532.00	-	184,094.00	-	5,434.00	-	275,060.00	225.00	19,935.00	27,721.00	-	115,766.00	111,413.00	-	275,060.00	
3. The Insurance Company of the West Indies	-	-	58,884.22	24,594.00	-	-	83,478.22	-	10,069.00	-	-	55,758.00	17,651.00	-	83,478.00	
TOTAL	87,057.00	-	330,538.50	24,594.00	9,181.68	-	372,601.50	823,972.68	225.00	53,984.94	64,488.68	-	171,524.00	201,609.15	332,140.69	823,972.46
GRAND TOTAL	2,672,732.37	93,703.37	2,071,481.91	78,081.64	34,318.03	1,058.01	542,111.16	5,493,486.50	6,136.00	411,385.24	706,673.88	33,731.07	1,080,581.59	2,828,042.04	426,935.50	5,493,485.32

TABLE XIXA
REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2017
INCOME

	COMPANIES	FUND AT BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL
		Unearned Premium Reserve	Outstanding Claims Reserve						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	-	-	313,500,446	-	2,174,996	277,503	-	315,952,944
3.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	33,266,405	746,878	277,277	93,592	5,382,255	39,766,408
4.	Trinidad and Tobago Insurance Limited	-	-	28,293,334	72,227	1,930,106	-	-	30,295,666
	TOTAL	0	0	375,060,185	819,105	4,382,379	371,095	5,382,255	386,015,018
	CARIBBEAN								
1.	Sagicor Life Inc.	-	-	157,557,965	-	7,965,452	1,499,740	-	167,023,157
	TOTAL	-	-	157,557,965	-	7,965,452	1,499,740	-	167,023,157
	GRAND TOTAL	0	0	532,618,149	819,105.02	12,347,831	1,870,835	5,382,255	553,038,175

EXPENDITURE

	COMPANIES	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUNDS AT END OF YEAR		TOTAL
							Reserve for Unearned Premium	Reserve for Outstanding Claims	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-
2.	Guardian Life of the Caribbean Limited	165,255,842	52,951,825	25,601,092	-	33,562,996	-	-	277,371,754
3.	Pan-American Life Insurance CO. Trinidad and Tobago Limited	20,239,055	2,722,080	12,630,428	-	-	-	-	35,591,562
4.	Trinidad and Tobago Insurance Limited	18,029,839	1,411,866	4,751,120	-	5,667,940	-	-	29,860,764
	TOTAL	203,524,735	57,085,771	42,982,639	-	39,230,936	-	-	342,824,081
	CARIBBEAN								
1.	Sagicor Life Inc.	138,711,894	11,292,509	16,680,305	-	2,686,340	-	-	169,371,048
	TOTAL	138,711,894	11,292,509	16,680,305	-	2,686,340	-	-	169,371,048
	GRAND TOTAL	342,236,629	68,378,280	59,662,944	-	41,917,276	-	-	512,195,129

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2017

COMPANIES	REVENUE										EXPENDITURE					FUND AT END OF YEAR		TOTAL
	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	Reserve for Unearned Premium	Reserve for Outstanding Claims			
	Unearned Premium Reserve	Outstanding Claims Reserve														\$	\$	
LOCAL																		
1. Bankers Insurance Company (T&T) Limited	13,556	55,000	18,487	50,097	1,948	4,269	79,441	222,798	50,795	69,909	88,676	-	-	3,418	10,000	222,798		
2. Colonial Fire & General Insurance Company Limited	-	-	91,019	41,175	2,486	-	1,107	251,850	109,435	23,486	23,218	-	9,700	192	-	251,850		
3. Furness Anchorage General Insurance Limited	-	-	51,078	-	1,291	379	-	68,782	-	4,292	16,662	-	26,114	-	-	68,782		
4. Guardian General Insurance Limited	526,315	338,462	3,906,588	697,004	31,755	3,494	-	5,916,574	(12,591,735)	659,939	1,014,642	(90,788)	13,454,330	1,813,532	1,604,604	5,916,574		
5. Gulf Insurance Limited	593,904	89,183	527,259	-	-	-	-	1,210,346	129,550	77,665	-	-	196,519	455,629	350,983	1,210,346		
6. Maritime General Insurance Company Limited	42,497	4,712,466	269,452	28,340	38,695	-	-	5,091,451	-	58,484	69,633	-	230,480	49,314	4,683,538	5,091,450		
7. NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9. The Beacon Insurance Company Limited	1,370,108	554,562	4,717,128	2,599,827	179,345	14,933	-	10,856,011	1,005,114	1,191,640	2,939,642	34,992	1,588,422	1,410,196	1,255,406	10,856,011		
10. The New India Assurance Company (T&T) Limited	-	-	13,312	30,914	1,840	-	-	57,780	-	9,021	21,647	-	15,931	-	-	57,780		
11. Trinidad & Tobago Insurance Limited	-	-	8,021,821	891,896	664,055	-	-	12,520,058	2,812,511	33,945	1,634,629	-	7,437,573	-	-	12,520,058		
12. TRINRE Insurance Company Limited	-	-	920,223	986,848	21,365	-	-	2,117,423	21,460	304,223	878,125	-	816,606	-	-	2,117,423		
TOTAL	2,546,380	5,749,673	18,536,368	5,326,101	942,781	23,076	80,548	38,313,043	(8,462,871)	2,432,605	6,686,874	(55,796)	23,775,695	3,732,281	7,904,531	38,313,042		
CARIBBEAN																		
1. Massy United Insurance Limited	2,523	-	2,286,652	144,790	83,918	-	-	3,629,605	348,071	536,983	823,305	-	675,500	866	-	3,629,605		
2. Sagcor General Insurance Company Limited	254,754	-	2,118,785	7,887	65,012	-	-	4,027,305	311,881	642,616	331,691	-	1,347,330	201,670	43,000	4,027,305		
TOTAL	257,277	-	4,405,437	152,677	148,930	-	-	7,656,910	659,952	1,179,599	1,154,996	-	2,022,830	202,536	43,000	7,656,910		
GRAND TOTAL	2,803,657	5,749,673	22,941,805	5,478,778	1,091,711	23,076	80,548	45,969,954	(7,802,918)	3,612,204	7,841,780	(55,796)	25,798,526	3,934,817	7,947,531	45,969,952		

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2017

COMPANIES	REVENUE								EXPENDITURE							
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
	Unearned Premium Reserve	Outstanding Claims Reserve												Reserve for Unearned Premium	Reserve for Outstanding Claims	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
LOCAL																
1. Bankers Insurance Company (T&T) Limited	13,556	55,000	18,487	50,097	1,948	4,269	79,441	222,798	50,795	69,909	88,676	-	-	3,418	10,000	222,798
2. Colonial Fire & General Insurance Company Limited	-	-	2,625	11,205	-	-	-	13,830	-	3,938	-	-	9,700	192	-	13,830
3. Furness Anchorage General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Guardian General Insurance Limited	526,315	338,462	3,594,478	697,004	31,236	3,494	-	5,190,990	(12,941,878)	659,939	963,941	(90,788)	13,181,640	1,813,532	1,604,604	5,190,990
5. Gulf Insurance Limited	593,904	89,183	527,259	-	-	-	-	1,210,346	129,550	77,665	-	-	196,519	455,629	350,983	1,210,346
6. Maritime General Insurance Company Limited	42,497	4,712,466	269,452	28,340	38,695	-	-	5,091,451	-	58,484	69,633	-	230,480	49,314	4,683,538	5,091,450
7. NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. The Beacon Insurance Company Limited	1,370,108	554,562	2,485,837	1,797,785	114,771	9,556	-	6,332,619	795,023	841,886	1,881,209	34,992	113,907	1,410,196	1,255,406	6,332,619
10. The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. TRINRE Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	2,546,380	5,749,673	6,898,138	2,584,431	186,651	17,320	79,441	18,062,034	(11,966,511)	1,711,821	3,003,459	(55,796)	13,732,246	3,732,281	7,904,531	18,062,032
CARIBBEAN																
1. Massy United Insurance Limited	2,523	-	7,869	18,931	882	-	-	30,205	-	5,641	8,649	-	15,049	866	-	30,205
2. Sagior General Insurance Company Limited	254,754	-	381,493	7,887	12,401	-	-	656,535	170,974	40,457	63,255	-	137,179	201,670	43,000	656,535
TOTAL	257,277	-	389,362	26,818	13,283	-	-	686,740	170,974	46,098	71,904	-	152,228	202,536	43,000	686,740
GRAND TOTAL	2,803,657	5,749,673	7,287,501	2,611,249	199,933	17,320	79,441	18,748,774	(11,795,537)	1,757,920	3,075,363	(55,796)	13,884,474	3,934,817	7,947,531	18,748,772

TABLE XX
REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2017

COMPANIES	REVENUE								EXPENDITURE					FUND AT END OF YEAR		TOTAL
	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	Reserve for Unearned Premium	Reserve for Outstanding Claims	
	Unearned Premium Reserve	Outstanding Claims Reserve														
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
LOCAL																
1. Bankers Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Colonial Fire & General Insurance Company Limited	-	-	88,394	29,970	2,486	-	1,107	238,020	109,435	19,548	23,218	-	-	-	-	238,020
3. Furness Anchorage General Insurance Limited	-	-	51,078	-	1,291	379	-	68,782	-	4,292	16,662	-	26,114	-	-	68,782
4. Guardian General Insurance Limited	-	-	312,110	-	519	-	-	725,584	350,143	-	50,701	-	272,710	-	-	725,584
5. Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Pan-American Life Insurance CO. Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. The Beacon Insurance Company Limited	-	-	2,231,291	802,042	64,574	5,377	-	4,523,392	210,091	349,754	1,058,433	-	1,474,515	-	-	4,523,392
10. The New India Assurance Company (T&T) Limited	-	-	13,312	30,914	1,840	-	-	57,750	-	9,021	21,647	-	15,931	-	-	57,750
11. Trinidad & Tobago Insurance Limited	-	-	8,021,821	891,896	664,055	-	-	12,520,058	2,812,511	33,945	1,634,629	-	7,437,573	-	-	12,520,058
12. TRINRE Insurance Company Limited	-	-	920,223	986,848	21,365	-	-	2,117,423	21,460	304,223	878,125	-	816,606	-	-	2,117,423
TOTAL	-	-	11,638,230	2,741,670	756,131	5,756	1,107	20,251,010	3,503,640	720,784	3,683,415	-	10,043,449	-	-	20,251,010
CARIBBEAN																
1. Massy United Insurance Limited	-	-	2,278,782	125,858	83,037	-	-	3,599,400	348,071	531,342	814,656	-	660,452	-	-	3,599,400
2. Sagico General Insurance Company Limited	-	-	1,737,292	-	52,611	-	-	3,370,770	140,907	602,159	268,346	-	1,210,151	-	-	3,370,770
TOTAL	-	-	4,016,074	125,858	135,648	-	-	6,970,170	488,978	1,133,501	1,083,002	-	1,870,603	-	-	6,970,170
GRAND TOTAL	-	-	15,654,304	2,867,529	891,779	5,756	1,107	27,221,180	3,992,619	1,854,285	4,766,417	-	11,914,052	-	-	27,221,180

TABLE XXI
 UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2017

	COMPANIES	(1) Unearned Premium (Beginning of year) \$	(2) Net Premium Written \$	(3) Unearned Premium (end of year) \$	(4) Net Earned Premiums (1+2)-3 \$	(5) Net Claims Incurred \$	(6) 5 as a per cent of 4 %	(7) Expenses of Management and Net Commissions \$	(8) 7 as a per cent of 4 %	(9) Total Premium Payments (7+5) \$	(10) 9 as a per cent of 4 %	Profit or (Loss) (4-9) \$	Profit or (Loss) per cent %
	LOCAL												
1.	Bankers Insurance Company (T&T) Limited	-	2,148,906	-	2,148,906	-	-	-	-	-	-	2,148,906	100.00
2.	British - American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3.	Capital Insurance Limited	-	46,159	-	46,159	-	-	-	-	-	-	46,159	100.00
4.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Fire & General Insurance Company Limited	-	6,247,779	-	6,247,779	-	-	-	-	-	-	6,247,779	100.00
6.	Furness Anchorage General Insurance Limited	-	7,000,164	-	7,000,164	-	-	-	-	-	-	7,000,164	100.00
7.	Guardian General Insurance Company Limited	-	20,793,828	-	20,793,828	-	-	-	-	-	-	20,793,828	100.00
8.	Gulf Insurance Limited	-	2,939,070	-	2,939,070	-	-	-	-	-	-	2,939,070	100.00
9.	Maritime General Insurance Company Limited	-	4,191,127	-	4,191,127	-	-	-	-	-	-	4,191,127	100.00
10.	NAGICO Insurance (Trinidad and Tobago) Limited	-	8,367,190	-	8,367,190	-	-	-	-	-	-	8,367,190	100.00
11.	Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
12.	Pan-American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
13.	The Beacon Insurance Company Limited	-	6,306,390	-	6,306,390	-	-	-	-	-	-	6,306,390	100.00
14.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16.	The New India Assurance Company (T&T) Limited	-	2,192,870	-	2,192,870	-	-	-	-	-	-	2,192,870	100.00
17.	The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
18.	Trinidad & Tobago Insurance Limited	-	(162,538)	-	(162,538)	-	-	-	-	-	-	(162,538)	100.00
19.	TRINRE Insurance Company Limited	-	1,554,269	-	1,554,269	-	-	-	-	-	-	1,554,269	100.00
	TOTAL	-	61,625,215	-	61,625,215	-	-	-	-	-	-	61,625,215	100.00
	CARIBBEAN												
1.	Massy United Insurance Limited	-	7,052,590	-	7,052,590	-	-	-	-	-	-	7,052,590	100.00
2.	Sagicor General Insurance Company Limited	-	2,954,673	-	2,954,673	-	-	-	-	-	-	2,954,673	100.00
3.	The Insurance Company of the West Indies	-	(33,105)	-	(33,105)	-	-	-	-	-	-	(33,105)	100.00
	TOTAL	-	9,974,158	-	9,974,158	-	-	-	-	-	-	9,974,158	100.00
	GRAND TOTAL	-	71,599,373	-	71,599,373	-	-	-	-	-	-	71,599,373	100.00

TABLE XXII
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 ASSURIA LIFE T&T LIMITED (FORMALY MEGA INSURANCE COMPANY LIMITED)
 AS AT DECEMBER 31, 2017

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

TABLE XXIII
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 BANCASSURANCE CARIBBEAN LIMITED
 AS AT DECEMBER 31, 2017
 (IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	37,491	Value of Assets	286,450
Non Participating Policies	24,838		
	62,329		
Unappropriated Surplus		Current Liabilities	(40,265)
Participating Policies	147,010		
Non Participating Policies	27,683		
	174,693		
Share Capital	4,940		
Share Premium	4,223		
TOTAL	246,185	TOTAL	246,185

TABLE XXIV
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 CUNA CARIBBEAN INSURANCE SOCIETY LIMITED
 AS AT DECEMBER 31, 2017

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	152,815,750	Balance of Long Term Fund per Revenue Account	313,002,521
Other - Outstanding claims on behalf of Individual Ordinary Life	-		
Surplus (if any)	160,186,771	Deficiency (if any)	-
TOTAL	313,002,521	TOTAL	313,002,521

TABLE XXV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
GUARDIAN LIFE OF THE CARIBBEAN LIMITED
AS AT DECEMBER 31, 2017
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$'000		\$'000
Actuarial Reserves			
Participating Policies	78,072	Value of Assets	9,200,111
Non Participating Policies	7,805,112		
	7,883,184		
Unappropriated Surplus		Current Liabilities	(519,638)
Participating Policies	265,301		
Non Participating Policies	289,754		
	555,055		
Share Capital	105,803		
Shareholder's account	85,787		
Revaluation Reserve	50,644		
TOTAL	8,680,473	TOTAL	8,680,473

TABLE XXVI
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 MARITIME LIFE (CARIBBEAN) LIMITED
 AS AT DECEMBER 31, 2017

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,545,797,791	Balance of Long Term Fund per Revenue Account	1,580,490,768
Surplus (if any)	34,692,977	Deficiency (if any)	-
Total	<u><u>1,580,490,768</u></u>	Total	<u><u>1,580,490,768</u></u>

TABLE XXVII
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 NATIONWIDE INSURANCE COMPANY LIMITED
 AS AT DECEMBER 31, 2017

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

TABLE XXVIII
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 PAN-AMERICAN LIFE INSURANCE COMPANY (OF TRINIDAD AND TOBAGO) LIMITED
 AS AT DECEMBER 31, 2017

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,802,863,920	Balance of Long Term Fund per Revenue Account	1,802,863,920
Other		Balance of Life Surplus Account per Balance Sheet	
Surplus (if any) carried forward after distribution	48,110,226	Deficiency (if any)	48,110,226
TOTAL	1,850,974,146	TOTAL	1,850,974,146

TABLE XXIX
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 SAGICOR LIFE INCORPORATED
 AS AT DECEMBER 31, 2017

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

TABLE XXX
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 SCOTIALIFE TRINIDAD AND TOBAGO LIMITED
 AS AT DECEMBER 31, 2017

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	1,579,879,205	Balance of Long Term Fund per Revenue Account	1,939,418,996
Other	15,386,922		
Surplus (if any)	92,077,914	Deficiency (if any)	(252,074,955)
TOTAL	<u>1,687,344,041</u>	TOTAL	<u>1,687,344,041</u>

TABLE XXXI
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 TATIL LIFE ASSURANCE LIMITED AS AT DECEMBER 31, 2017
 (IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$		\$
Net Liabilities under Individual Policies registered in Trinidad and Tobago	1,124,352,641	Value of Long-Term Insurance Funds (excluding policyholder deposits)	1,296,766,752
Appropriate Par Surplus for Bonus Granted	68,000,000		
Appropriation for Shareholder Dividend	7,555,556		
Remaining Par Surplus	96,858,555		
Non Par Surplus			
TOTAL	<u>1,296,766,752</u>	TOTAL	<u>1,296,766,752</u>

TABLE XXXII
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 THE BEACON INSURANCE COMPANY LIMITED
 AS AT JUNE 30, 2017

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

TABLE XXXIII
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
 AS AT DECEMBER 31, 2017

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	55,712,949	Balance of Long Term Fund per Revenue Account	79,069,845
Surplus (if any)		Deficiency (if any)	-
Participating Business	23,356,896		
Non Participating Business	-		
TOTAL	<u>79,069,845</u>	TOTAL	<u>79,069,845</u>

TABLE XXXIV
VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
TRINRE INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2017

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	4,184,433	Balance of Long Term Fund per Revenue Account	4,883,576
Other (IBNR)	36,127		
Non-participating surplus	663,016	Deficiency (if any)	-
TOTAL	<u>4,883,576</u>	TOTAL	<u>4,883,576</u>

TABLE XXXV
 VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE BUSINESS OF
 UNITED SECURITY LIFE INSURANCE COMPANY
 AS AT DECEMBER 31, 2017

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

TABLE XXXVI
ANALYSIS OF AUDITED FINANCIAL STATEMENTS - INSURED PENSION PLANS
REVENUE ACCOUNTS - 2017

		Opening Fund Balance	Employer's contributions	Employer's Additional Contributions to fund the deficit	Employer's Additional Contributions to fund past service benefits	Employees' contributions	Employees' Additional Voluntary Contributions	Total contributions	Accrued contributions (due but not received)	Interest Credited (e.g. Interest on Deposit Administration Fund)	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Lump Sum / Gratuity	Annuities Purchased / Pensions Paid	Refund of contributions	Death Benefits	Other benefit payments	Total benefit payments	Investment expenses (fees)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance
1	A.S. Bryden & Sons (Trinidad) Limited Pension Plan	92,608,753	8,755,762	-	-	3,561,208	-	12,316,970	-	5,780,765	-	18,097,735	110,706,488	1,080,664	2,552,829	1,130,194	-	-	4,763,687	649,308	318,172	-	5,731,167	104,975,321
2	Albrocco Limited Staff Pension Plan	22,560,193	1,000,398	-	-	506,319	-	1,506,717	-	1,091,019	408,401	3,006,137	25,566,330	292,842	498,100	-	50,077	-	841,019	-	217,071	-	1,058,090	24,508,240
3	Amenable Habitat Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Angostura Bitters (Dr. J.G.B. Siegart & Sons) Limited Pension Fund Plan	347,857,075	7,595,313	-	-	3,250,763	-	10,846,076	-	(5,062)	-	10,841,014	358,698,089	2,434,698	9,106,010	849,485	-	-	12,390,193	5,457,265	1,434,961	30,000	19,312,419	339,385,670
5	Anthony N. Sabga Limited Pension Fund Plan	24,814,006	408,890	-	-	408,890	-	817,780	-	1,211,741	-	2,029,521	26,843,527	877,103	2,693,943	102,600	-	-	3,673,646	-	145,862	-	3,819,508	23,024,019
6	ASA Wright Nature Centre Pension Fund Plan	2,048,854	41,182	-	-	56,300	-	82,364	-	56,300	-	138,664	2,187,518	-	-	68,230	-	-	68,230	-	10,993	-	79,223	2,108,295
7	Ashland Trinidad and Tobago Limited Pension Fund Plan	6,003,247	361,142	-	-	361,142	-	722,283	-	228,614	-	950,897	6,954,144	-	-	-	-	-	-	11,280	73,187	7,500	91,967	6,862,177
8	Baroid Trinidad Services Limited Staff Pension Fund Plan	28,989,334	-	-	-	-	-	-	321,571	1,426,176	-	1,747,747	30,737,081	1,401,680	541,031	-	-	-	1,942,711	-	204,519	15,000	2,162,230	28,574,851
9	Berger Paints Trinidad Limited Weekly-Paid Pension Plan	3,518,778	379,169	-	-	126,930	-	506,099	-	615,459	-	4,134,237	43,322	148,078	-	-	-	-	191,400	-	100,763	7,500	299,663	3,834,574
10	Bermudez Biscuit Company Limited Pension Plan	175,264,899	8,558,709	-	-	2,095,619	-	10,654,328	635,457	9,857,304	-	21,147,089	196,411,988	748,036	2,504,711	621,751	16,046	-	3,890,544	1,374,957	144,820	-	5,410,321	191,001,667
11	Bermudez Biscuit Company Limited Weekly Paid Staff Pension Plan	28,764,748	1,396,529	-	-	1,471,905	-	2,868,434	51,604	1,639,939	-	4,559,977	33,324,725	129,105	31,590	233,391	174,784	-	568,870	231,886	171,505	-	972,261	32,352,464
12	British High Commission Pension Plan	2,869,713	94,884	-	-	117,279	-	307,047	-	189,768	-	3,176,760	162,501	-	-	20,528	-	-	183,029	-	64,427	-	247,456	2,929,304
13	C.M.B Packaging Trinidad Ltd. Pension Fund Plan	15,267,773	457,240	-	-	141,124	-	598,364	-	851,728	113,256	1,563,348	16,831,121	96,554	521,110	78,881	-	-	696,545	116,814	10,982	10,000	834,341	15,996,780
14	CBP Limited Pension Fund Plan	25,566,744	2,225,423	-	-	685,092	-	2,910,515	-	1,374,961	(8,331)	4,277,145	29,843,889	1,153,906	559,997	149,792	-	-	1,863,695	177,880	46,285	9,226	2,097,086	27,746,803
15	Chaguaramas Development Authority Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Clark and Battoo Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Collier Morrison Belgrave Limited Pension Plan	2,086,834	233,397	-	-	227,865	-	461,262	-	109,874	3,343	574,479	2,661,313	-	-	34,747	-	-	34,747	17,521	7,185	-	59,453	2,601,860
18	Colonial Fire and General Insurance Company Limited Pension Plan	123,011,933	4,473,501	-	-	2,087,634	-	6,561,135	-	6,561,135	-	6,561,135	129,573,068	-	-	514,230	-	-	514,230	1,965,656	1,151,885	437,523	4,069,294	125,503,774
19	Envirotec Holdings Limited Pension Plan (Waste Disposal Limited Pension Fund Plan)	18,686,056	1,204,850	-	-	481,940	-	1,686,790	-	1,033,794	-	2,720,584	21,406,640	124,594	255,709	5,687	-	-	385,990	146,598	21,955	10,000	564,543	20,842,097
20	Eric Solis Marketing Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	F.T. Farfan and Sons Limited Pension Fund Plan	37,057,954	2,403,211	-	-	1,136,904	-	3,540,115	-	2,329,765	-	5,869,880	42,927,834	474,240	402,437	948,578	-	-	1,825,255	249,702	142,797	-	2,217,754	40,710,080
22	Furness Trinidad Limited Pension Fund Plan	16,198,225	707,974	-	-	707,974	-	1,415,948	-	582,040	-	1,997,988	18,196,213	23,440	781,626	15,556	-	-	820,622	-	106,177	-	926,799	17,269,414
23	Grace Kennedy Trinidad and Tobago Limited Pension Fund Plan	5,795,246	305,098	-	-	305,098	-	610,196	-	169,003	26,150	805,349	6,600,595	75,773	-	83,282	-	-	159,055	-	26,340	7,500	192,895	6,407,700
24	Guardian Holdings Group Defined Contribution Pension Plan (formerly N.E.M (West Indies) Staff Superannuation Scheme)	102,896,315	9,716,314	-	-	794,783	-	10,511,097	-	3,106,452	-	13,617,549	116,513,864	1,483,893	-	-	-	-	1,483,893	-	606,902	-	2,090,795	114,423,069
25	Gulf Engineering Services Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Gulf Insurance Limited Pension Fund Plan	17,294,416	326,567	-	-	326,567	-	653,134	-	889,041	-	1,542,175	18,836,591	55,226	220,570	30,887	-	-	306,683	-	169,564	-	476,247	18,360,344
27	Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	J.N. Harriman and Company Limited Pension Plan	8,227,216	47,275	-	-	33,500	-	80,775	151,150	141,081	-	373,006	8,600,222	-	112,625	107,773	-	-	220,398	-	52,661	7,500	280,559	8,319,663
29	J.T.A Supermarkets Limited Pension Fund Plan	18,280,778	688,729	-	-	688,729	-	1,377,458	-	510,164	-	1,887,622	20,168,400	534,476	1,652,994	83,510	-	-	2,270,980	-	43,303	10,000	2,324,283	17,844,117
30	Janouras Custom Design Limited Pension Plan	6,163,268	304,838	-	-	305,240	-	610,078	-	313,721	-	923,799	7,087,067	-	-	62,601	100,111	-	162,712	-	84,028	-	246,740	6,840,327
31	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	4,959,621	-	-	-	-	-	243,624	-	243,624	-	5,203,245	-	-	20,003	-	-	-	20,003	37,771	31,338	7,510	96,622	5,106,623
32	Junior Schools Limited Staff Pension Plan	7,332,515	209,072	466	-	209,072	20,820	439,430	-	429,813	-	869,243	8,201,758	-	230,643	8,436	-	-	239,079	57,559	27,775	-	324,413	7,877,345
33	Lake Asphalt of Trinidad and Tobago (1978) Limited Employees' Pension Plan	25,213,545	3,026,630	-	-	563,169	-	3,589,799	287,269	1,048,219	-	4,925,287	30,138,832	75,183	715,181	617	234,001	-	1,024,982	-	130,760	-	1,155,742	28,983,090
34	Lake Asphalt of Trinidad and Tobago (1978) Limited Staff Pension Plan	17,904,280	3,539,388	-	-	481,010	-	4,020,398	331,572	546,158	-	4,898,128	22,802,408	-	1,966,650	-	-	-	1,966,650	-	159,445	-	2,126,095	20,676,313
35	Lange Trinidad Limited Pension Fund Plan	19,927,544	1,013,159	-	-	356,746	-	1,369,905	-	989,632	-	2,359,537	22,287,081	-	816,904	33,413	-	-	850,317	-	180,097	-	1,030,414	21,256,667
36	Laughlin and DeGannes and Associate Companies Pension Fund Plan	30,643,964	657,622	-	-	396,856	-	1,054,478	-	1,504,085	-	2,558,563	33,202,527	-	1,327,045	10,620	-	-	1,337,665	233,239	112,126	42,000	1,725,030	31,477,497
37	Lazari and Sampson Limited Pension Fund Plan	13,251,570	497,952	-	-	391,831	-	497,952	-	391,831	-	1,387,735	14,639,305	120,936	535,655	93,340	-	-	749,931	-	40,934	-	790,865	13,848,440
38	Lifestyle Motors Limited Pension Fund Plan	2,531,952	564,723	-	-	564,723	-	1,129,446	-	149,981	-	1,279,427	3,811,379	-	-	29,426	-	-	29,426	19,776	26,442	-	75,644	3,735,735
39	Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan	18,775,847	821,752	-	-	594,216	-	1,415,968	-	925,240	-	2,341,208	21,117,055	463,282	540,053	121,201	-	-	1,124,536	143,902	41,255	-	1,309,693	19,807,362
40	Maritime Life (Trinidad) Limited Pension Fund Plan	74,453,360	2,055,982	-	-	2,055,982	-	4,111,964	-	3,672,676	-	7,784,640	82,238,000	228,588	487,270	258,552	96,217	-	1,070,627	-	-	-	1,070,627	81,167,373
41	Master Mix of Trinidad and Tobago Limited Pension Fund Plan	8,464,994	314,386	-	-	112,281	-	426,667	37,084	231,030	-	694,781	9,159,775	178,146	534,439	-	-	-	712,585	-	15,176	-	727,761	8,432,014
42	Mc Cann Erickson (Trinidad) Limited Pension Fund Plan	17,518,044	446,234	-	-	438,907	-	885,141	-	987,034	-	1,872,175	19,390,219	-	357,377	161,724	-	-	519,101	135,905	30,038	10,000	695,044	18,695,175
43	National Helicopter Services Limited Pension Fund Plan	25,907,200	1,352,674	-	-	960,154	-	2,312,828	-	1,045,587	-	3,358,415	29,265,615	280,889	405,639	831,403	59,398	-	1,577,329	-	34,235	-	1,611,564	27,654,051
44	Navarro's Shipping Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	Neal & Massy Wood Group Ltd. Pension Plan	61,392,441	4,332,338	-	-	4,332,338	40,265	8,704,941	-	3,748,665	-	12,453,606	73,846,047	317,508	279,247	967,865	-	-	1,564,620	505,050	126,835	17,500	2,214,005	71,632,042
46	Oilfield Workers Trade Union Staff Pension Fund Plan	-																						

TABLE XXXVI continued
ANALYSIS OF AUDITED FINANCIAL STATEMENTS - INSURED PENSION PLANS
REVENUE ACCOUNTS - 2017

	Pension Plan	Opening Fund Balance	Employer's contributions	Employer's Additional Contributions to fund the deficit	Employer's Additional Contributions to fund past service benefits	Employees' contributions	Employees' Additional Voluntary Contributions	Total contributions	Accrued contributions (due but not received)	Interest Credited (e.g. Interest on Deposit Administration Fund)	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Lump Sum / Gratuity	Annuities Purchased / Pensions Paid	Refund of contributions	Death Benefits	Other benefit payments	Total benefit payments	Investment expenses (fees)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance
75	Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	11,361,559	-	-	-	-	-	-	-	703,510	-	703,510	12,065,069	-	170,508	-	-	-	170,508	87,202	97,905	10,000	365,615	11,699,454
76	Trinidad Concrete Products Limited Pension Fund Plan	9,710,548	295,443	-	-	246,203	-	541,646	-	346,128	-	887,774	10,598,322	669,027	2,148,097	6,313	-	-	2,823,437	-	81,699	7,500	2,912,636	7,685,686
77	Trinidad Contractors Limited Pension Plan	23,523,463	725,491	-	-	176,090	-	901,581	-	1,167,829	-	2,069,410	25,592,873	722,544	1,251,248	-	7,347	-	1,981,139	176,647	54,029	10,000	2,221,815	23,371,058
78	Trinidad Nitrogen Company Limited Staff Pension Fund Plan	5,795,902	878,959	-	-	62,087	-	941,046	-	304,936	-	1,245,982	7,041,884	-	224,360	-	-	-	224,360	-	-	-	224,360	6,817,524
79	Trinidad Ropeworks Limited Retirement Plan for Employees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	Trinidad Systems Pension Fund Plan	31,926,149	1,932,227	-	-	1,072,763	-	3,004,990	-	1,647,922	-	4,652,912	36,579,061	-	1,064,667	439,858	-	-	1,504,525	-	297,080	15,000	1,816,605	34,762,456
81	Trinrico Steel & Wire Products Limited Pension Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
82	United States of America Embassy in Trinidad and Tobago Pension Fund Plan	46,170,243	2,646,679	-	-	740,328	-	3,387,007	-	2,299,383	-	5,686,390	51,856,633	432,768	2,230,748	-	-	-	2,663,516	-	289,553	21,019	2,974,088	48,882,545
83	Western Scientific Company Limited Pension Fund Plan	3,867,962	106,750	-	-	106,750	-	213,500	-	109,731	-	323,231	4,191,193	-	-	-	-	-	-	-	7,605	-	7,605	4,183,588
84	William H Scott Limited Pension Plan	3,423,428	20,261	-	-	20,261	-	40,521	-	117,640	-	158,161	3,581,589	-	431,865	-	-	-	431,865	-	2,501	7,500	441,866	3,139,724
85	Youth Training and Employment Partnership Programme Limited Pension Fund Plan	21,584,530	2,400,881	-	-	-	-	2,400,881	-	1,244,313	-	3,645,194	25,229,724	76,376	125,578	-	-	-	201,954	172,139	75,413	10,000	459,506	24,770,218
	Total	2,910,965,592	138,475,577	466	-	59,825,201	90,714	198,391,958	1,815,707	98,514,283	3,364,264	302,086,212	3,213,051,804	28,424,648	82,310,014	10,502,413	1,839,080	-	123,076,155	13,525,026	9,658,513	812,278	147,071,972	3,065,979,832

TABLE XXXVII
ANALYSIS OF AUDITED FINANCIAL STATEMENTS - SELF ADMINISTERED PENSION PLANS
REVENUE ACCOUNTS - 2017

Pension Plan	Opening Fund Balance	Employer's contributions	Employer's Additional Contributions to fund past service benefits	Employees' contributions	Employees' Additional Voluntary Contributions	Total contributions	Accrued contributions (due but not received)	Income from Investments (Interest and dividends)	Appreciation on investments	Accrued Income	Other Investment Income (net total of realized and/or unrealized gains and losses on investments)	Provision for impaired investments	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Lump Sum / Gratuity	Annuities Purchased / Pensions Paid	Refund of contributions	Death Benefits	Other benefit payments	Total benefit payments	Investment expenses (fees)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance
1 Aegis Business Solutions Limited Pension Plan	2,745,011	-	-	-	-	-	-	24,589	-	-	-	-	-	24,589	2,769,600	-	-	4,842	-	43,626	48,468	-	37,514	-	85,982	2,683,618
2 Agostini's Limited Retirement Plan	109,714,673	3,394,851	-	3,394,851	-	6,789,702	-	3,700,282	2,490,818	37,221	666,068	-	-	13,684,091	123,398,764	28,152	2,249,201	785,030	-	-	3,062,383	-	676,530	291	3,739,204	119,659,560
3 Agostini Insurance Brokers Limited Pension Fund Plan	62,824,255	1,070,057	-	749,040	-	1,819,097	-	2,322,684	2,042,783	88,772	312,251	-	1,049,251	7,634,838	70,459,093	145,484	2,406,870	23,818	-	-	2,576,172	-	357,413	-	2,933,585	67,525,508
4 Airports Authority Pension Fund Plan	295,023,870	19,785,416	-	6,980,331	-	26,765,747	-	10,684,704	46,007,651	8,783	2,169,048	-	8,783	46,007,651	341,031,521	6,034,252	6,827,119	138,441	-	-	12,999,812	1,291	1,355,418	31,788	14,388,309	326,643,212
5 AMOCO Trinidad Oil Company Pension Plan	1,168,902,531	86,981,951	-	21,750,733	600	1,087,333,284	-	39,424,381	35,471,206	-	6,549,934	-	676,675	190,855,480	1,359,758,011	7,741,694	36,806,293	2,187,794	-	674,930	47,410,711	-	8,463,045	-	55,873,756	1,303,884,255
6 Ansa McAl Limited Pension Fund Plan (formerly Mc Encarney Altons Limited Pension Fund)	153,620,080	2,678,850	-	2,678,850	-	5,357,718	906,972	5,132,702	(1,905,674)	-	3,050,442	-	-	12,542,160	166,162,240	1,019,101	1,237,098	901,798	23,025	-	3,181,022	599,319	484,335	-	4,264,676	161,897,564
7 Ansa McAl Pension Fund Plan (formerly Altons Limited Pension Fund Plan)	1,605,428,000	11,490,000	-	11,531,000	-	23,021,000	-	76,431,000	(3,309,000)	-	3,577,000	-	-	99,720,000	1,705,148,000	11,573,000	24,570,000	3,457,000	-	-	39,600,000	1,554,000	6,774,000	-	47,928,000	1,657,220,000
8 Associated Brands Ltd Group Pension Fund Plan	101,304,872	4,928,415	-	2,129,571	-	7,057,986	-	3,100,091	(2,876,807)	-	4,304,424	-	-	11,585,694	112,890,566	1,786,856	2,350,487	270,607	-	-	4,407,950	-	1,093,544	199,699	5,701,193	107,189,373
9 Atlantic LNG Pension Plan	386,733,767	31,004,827	-	10,172,368	-	41,177,195	-	15,032,154	8,515,796	-	(173,355)	-	150,000	64,701,790	451,435,557	4,383,531	2,089,968	2,090,807	204,535	579,913	9,348,754	-	1,452,416	265,394	11,066,564	440,368,993
10 B.W.I.A. Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	30,937,083	-	-	-	-	-	-	1,594,611	101,726	49,951	348	-	-	1,746,636	32,683,719	-	-	927,164	-	-	927,164	-	276,482	-	1,203,646	31,480,073
12 Bawodes Ltd Pension Fund Plan	10,664,583	54,082	-	305,847	-	359,929	-	585,320	(376,830)	-	80,434	-	-	648,833	11,313,416	-	-	62,302	-	-	62,302	-	5,000	-	67,302	11,246,114
13 BWP Trinidad and Tobago LLC Defined Contribution Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Berger Paints Trinidad Limited Monthly-Paid Pension Plan	31,295,719	552,652	-	276,477	-	829,129	-	1,016,898	518,866	32,171	178,693	-	-	2,575,737	33,871,476	379,830	1,266,502	-	-	-	1,646,332	-	222,615	-	1,868,947	32,002,529
15 BG Trinidad and Tobago Limited Pension Fund Plan (formerly British Gas Trinidad Limited Pension Plan)	170,017,048	9,541,116	-	2,725,719	-	12,266,835	-	4,659,280	4,161,070	-	1,729,000	-	-	22,816,185	192,833,233	688,982	1,827,944	544,906	-	538,395	3,600,227	-	1,019,976	-	4,620,203	188,213,030
16 Bishop Anstey High School East / Trinity College East Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Caribbean Airlines Limited Pension Plan	194,326,576	13,185,300	-	12,807,273	-	25,992,573	-	5,292,293	(701,409)	-	2,782,244	-	-	33,365,701	227,692,277	1,795,376	4,422,926	2,164,896	926,716	-	9,309,914	-	751,669	-	10,061,583	217,630,694
18 Caribbean Industrial Research Institute Pension Plan	189,717,031	814,790	-	406,361	-	1,221,151	-	7,273,704	(657,634)	-	6,898,099	-	6,468	14,741,788	204,458,819	874,609	5,906,255	3,722	-	-	6,784,586	-	722,547	28,825	7,535,958	196,922,861
19 Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	17,648,517	1,083,470	-	451,337	8,662	1,543,469	-	555,036	22,487	-	79,569	-	-	2,200,561	19,849,078	-	727,584	-	-	-	90,277	105,410	11,180	934,451	19,849,078	
20 Central Bank of Trinidad and Tobago Pension Scheme	823,615,000	6,743,000	-	6,743,000	-	13,486,000	-	36,476,000	-	-	496,000	-	-	50,458,000	874,073,000	8,875,000	19,171,000	285,000	(8,000)	-	28,223,000	-	194,000	48,000	28,565,000	845,508,000
21 Citibank (Trinidad and Tobago) Limited Pension Fund Plan	143,813,356	5,953,000	-	-	-	5,953,000	-	4,151,123	(3,355,939)	-	5,289,436	-	-	12,037,620	155,850,976	609,219	5,070,328	-	-	-	5,679,547	536,147	546,930	25,533	6,788,177	149,062,799
22 Coca Cola Bottling (Trinidad and Tobago) Pension Fund Plan	53,103,754	2,309,846	-	2,309,846	313,085	4,932,777	-	1,821,007	1,099,732	-	45,917	-	-	7,899,433	61,003,187	195,164	585,492	163,505	413,225	-	1,357,386	428,351	-	-	1,785,737	59,217,450
23 Consolidated Insurance Consultants Limited Pension Fund Plan	174,041,361	-	-	-	-	-	-	9,117,529	1,559,614	-	-	-	-	10,677,143	184,718,504	-	1,680,322	-	-	-	1,680,322	450,907	579,403	77,250	2,287,882	181,930,622
24 CPI Limited Defined Contribution Pension Fund Plan	9,991,613	959,220	-	560,424	17,322	1,536,966	-	385,681	(115,110)	(7,103)	12,478	-	-	2,043,132	12,034,745	93,735	281,205	68,004	-	-	442,944	-	170,376	-	613,320	11,421,425
25 CUNA Caribbean Insurance Society Pension Fund Plan	46,982,833	2,036,746	-	1,005,649	31,216	3,073,611	-	1,512,165	404,881	-	899,510	-	14,444	5,904,611	52,887,444	330,834	1,239,224	409,795	217,812	-	2,197,665	162,283	514,424	228,044	3,024,416	49,785,028
26 Development Finance Limited Pension Fund Plan	54,788,200	-	-	-	-	-	-	2,164,199	(1,472,845)	-	1,148,736	-	-	1,840,090	56,628,290	27,123	1,362,234	-	-	-	1,389,357	208,377	265,983	53,661	1,917,378	54,710,912
27 E&Y Services Limited Pension Plan	50,149,681	451,237	-	451,237	-	902,474	-	2,187,526	436,461	-	(102,663)	-	-	3,423,798	53,573,479	470,420	1,464,465	-	-	1,934,885	-	219,275	881	2,155,041	51,418,438	
28 EOG Resources Trinidad Limited Employees Pension Fund Plan (formerly Enron Gas and Oil)	45,358,709	3,732,748	-	1,408,788	-	5,141,536	-	1,951,031	642,406	94,982	(13,942)	-	-	7,816,013	53,174,722	235,353	328,320	95,967	-	-	659,640	-	251,825	-	911,465	52,263,257
29 Ferreira Optical Limited Pension Fund Plan	28,822,265	673,647	-	673,647	171,251	1,518,545	-	710,164	98,457	-	459,351	-	-	2,786,517	31,608,782	3,474,417	10,593	278,887	432,488	-	4,196,385	112,409	147,033	15,818	4,471,645	27,137,137
30 First Citizens Bank Pension Plan	1,221,730,256	27,876,006	-	13,959,896	21,343	41,493,245	-	46,051,232	29,441,727	-	4,957,251	-	34,359	121,977,814	1,343,708,070	15,204,037	23,647,272	959,669	192,847	-	40,003,825	-	6,395,576	-	46,399,401	1,297,308,669
31 FirstCaribbean International Bank (Trinidad & Tobago) Limited Pension Plan	10,834,045	973,968	-	240,886	-	1,244,854	-	121,788	108,235	-	10,995	-	-	1,455,872	12,289,917	-	-	-	-	-	706,197	-	1,178	-	707,375	11,582,542
32 Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	25,414,511	1,674,516	-	1,104,370	-	2,778,886	-	752,915	422,301	-	287,996	-	-	4,242,098	29,656,609	-	18,764	74,284	-	-	93,048	88,364	248,756	40,606	470,774	29,185,835
33 Guardian Defined Benefit Pension Fund Plan	290,299,437	13,580,427	-	13,580,427	-	16,915,065	-	1,699,997	86,104	-	156,409	-	1,166	32,439,168	322,738,605	-	14,840,748	-	-	14,840,748	329,453	1,969,042	375,822	17,515,065	305,223,540	
34 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	119,941,564	382,282	-	382,282	-	764,564	-	2,389,314	(5,866,628)	-	31,655	-	(2,681,095)	117,260,469	-	-	1,429,021	-	-	-	1,453,547	-	313,521	12,700	1,779,768	115,480,701
35 H.S Services Limited Pension Fund Plan	21,008,215	703,350	-	663,376	68,175	1,434,901	-	757,287	214,680	-	(144,072)	-	-	2,262,796	23,271,011	638,223	2,142,800	336,522	-	-	3,117,545	81,849	104,933	11,303	3,315,430	19,955,581
36 Halliburton Trinidad Limited Pension Plan	55,897,501	1,498,384	1,200,000	479,824	-	3,176,208	-	1,680,023	(1,943,642)	-	2,219,886	-	-	5,134,475	61,031,976	70,007	1,778,251	18,249	-	-	1,866,507	227,565	228,059	20,353	2,342,484	58,689,492
37 Hand Arnold (Trinidad) Limited Employees Pension Scheme	67,286,855	162,076	-	189,957	-	352,033	-	2,434,656	1,297,705	-	431,727	-	-	4,516,121	71,802,976	402,415	3,476,098	-	643	-	3,879,156	-	639,365	20,704	4,539,225	67,263,751
38 HDC Daily-Rated Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39 HDC Monthly-Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 Hydro Agri Trinidad Limited Salaried Employees Pension Plan	550,232,001	36,336,709	-	5,589,253																						

TABLE XXXVII continued
ANALYSIS OF AUDITED FINANCIAL STATEMENTS - SELF ADMINISTERED PENSION PLANS
REVENUE ACCOUNTS - 2017

	Pension Plan	Opening Fund Balance	Employer's contributions	Employer's Additional Contributions to fund past service benefits	Employees' contributions	Employees' Additional Voluntary Contributions	Total contributions	Accrued contributions (due but not received)	Income from Investments (Interest and dividends)	Appreciation on investments	Accrued Income	Other Investment Income (net total of realized and/or unrealized gains and realized and/or unrealized losses on investments)	Provision for impaired investments	Other income	Total Revenue	Opening Fund Balance plus Total Revenue	Retirement Lump Sum / Gratuity	Annuities Purchased / Pensions Paid	Refund of contributions	Death Benefits	Other benefit payments	Total benefit payments	Investment expenses (fees)	Management, Administrative & Professional fees	Other fees and expenses	Total Expenses	Closing Fund Balance
65	Schlumberger Trinidad Inc. Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	710,639,104	29,381,840	-	-	-	29,381,840	-	29,151,413	5,487,671	6,753	155,651	-	-	64,183,328	774,822,432	6,122,455	20,955,805	-	-	44,235	27,122,495	-	5,934,321	-	33,056,816	741,765,616
67	Servol Limited Pension Fund Plan	54,984,724	1,151,566	-	1,151,566	-	2,303,132	-	2,212,358	1,302,822	-	-	-	-	5,818,312	60,803,036	1,394,175	-	692,432	-	-	2,086,607	-	-	1,686	2,088,293	58,714,743
68	T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	61,810,052	-	-	-	-	-	-	2,695,016	-	-	(148,389)	-	314,858	2,861,485	64,671,537	-	4,318,542	-	-	-	-	-	362,569	-	4,681,111	59,990,426
69	T. Geddes Grant Limited Pension Fund Plan	635,507,000	204,000	-	421,000	-	625,000	-	32,279,000	(2,737,000)	715,000	5,349,000	35,000	824,000	37,090,000	672,597,000	6,145,000	28,988,000	1,110,000	-	-	36,243,000	-	1,844,000	-	38,087,000	634,510,000
70	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	2,017,751,417	88,137,207	-	16,401,935	-	104,539,142	-	36,146,792	16,917,954	-	297,459	-	39,616,060	197,517,507	2,215,268,924	18,546,891	60,135,231	1,502,202	1,806,794	-	81,991,118	4,861,569	3,071,034	292,503	90,216,224	2,125,052,700
71	The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	The Home Mortgage Bank Pension Fund Plan	21,226,477	546,658	-	273,329	437,640	1,257,627	-	970,792	108,810	(3,629)	7,001	-	-	2,340,601	23,567,078	199,468	598,406	-	-	-	797,874	-	-	-	797,874	22,769,204
74	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	The Phoenix Park Gas Processors Limited Staff Pension Fund Plan	105,948,098	4,624,415	-	3,082,943	-	7,707,358	-	2,919,427	(696,595)	-	790,954	-	106,877	10,828,021	116,776,119	1,194,403	2,386,951	-	207,415	-	3,788,769	849,996	248,159	25,797	4,912,721	111,863,398
76	The Regional Health Authorities Pension Fund Plan	1,569,035,981	191,061,908	-	40,188,570	-	2,310,266,459	-	54,883,454	30,216,143	-	9,665,376	-	-	326,015,451	1,895,051,432	10,076,054	8,215,304	703,394	709,612	-	19,704,364	-	5,873,863	233,819	25,812,046	1,869,239,386
77	The West Indian Tobacco Company Limited Pension Fund Plan	196,388,103	3,820,623	-	1,213,028	-	5,033,651	-	7,044,843	(1,070,513)	-	3,298,562	-	-	14,306,543	210,694,646	109,488	8,502,576	217,611	-	-	8,829,675	561,432	558,718	25,579	9,975,404	200,719,242
78	Thomas Peake and Company Limited Pension Plan	42,537,427	1,394,790	-	468,604	-	1,863,394	-	1,350,406	909,884	-	366,386	-	-	4,490,070	47,027,497	2,964,053	1,739,763	35,418	-	-	4,739,234	-	334,317	-	5,073,551	41,953,946
79	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	119,748,029	2,118,689	-	576,419	-	2,695,108	-	4,658,887	2,526,699	-	1,228,841	-	-	11,109,535	130,857,564	385,303	2,005,275	67,296	-	-	2,457,874	-	-	73,808	2,531,682	128,325,882
80	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	121,770,638	11,229,072	105,190,276	3,100,954	-	119,520,302	-	5,287,795	1,670,941	-	(88,291)	-	-	126,390,747	248,161,385	3,028,623	4,216,485	39,953	-	-	7,285,061	-	933,056	131,441	8,349,558	239,811,827
81	Trinidad and Tobago Electricity Commission Pension Fund Plan	4,907,998,813	138,755,642	-	74,851,867	-	213,607,509	-	158,405,672	(96,314,570)	(23,773)	7,113,291	-	29,874	282,818,003	5,190,816,816	54,007,337	140,987,769	924,201	13,081,001	-	209,000,308	-	2,023,186	29,106	211,052,600	4,979,764,216
82	Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	199,957,772	-	-	-	-	-	-	6,854,422	6,068,611	224,950	464,962	-	-	13,612,945	213,570,717	173,619	3,923,104	-	-	-	4,096,723	-	2,323,104	-	6,419,827	207,150,890
84	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	236,732,011	10,329,502	-	2,441,938	-	12,771,440	-	11,284,524	6,012,904	1,391,146	(40,448)	-	-	31,419,566	268,151,577	4,591,923	7,175,037	-	121,790	12,000	11,900,750	-	1,406,013	463,220	13,769,983	254,381,594
85	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	329,929,890	3,996,575	-	1,978,032	-	5,974,607	-	12,428,341	5,348,253	-	2,432,975	-	895,638	27,079,814	357,009,704	1,604,608	11,545,335	-	79,833	-	13,229,776	-	1,508,663	951,738	15,690,177	341,319,527
86	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,627,517,034	6,316,147	-	3,204,308	-	9,520,455	-	52,737,946	7,870,463	-	35,724,991	-	-	105,853,855	1,733,370,889	22,407,033	56,894,522	757,676	283,067	36,666	80,378,964	-	13,309,784	80,362	93,769,110	1,639,601,779
87	Trinidad and Tobago Pilots Association Pension Plan	103,602,782	4,273,972	-	1,709,589	167,631	6,151,192	-	4,848,858	278,478	-	-	-	-	11,278,528	114,881,310	1,244,081	1,614,141	60,833	-	-	2,919,055	-	9,629	-	2,928,684	111,952,626
88	Trinidad and Tobago Telephone Company Limited Staff Pension Plan	2,088,095,118	6,751,361	-	6,813,313	-	13,564,674	-	94,723,897	6,487,891	-	65,248,129	-	-	180,024,591	2,268,119,709	18,005,302	54,956,885	362,883	2,360,747	25,435,000	101,120,817	-	20,901,600	-	122,022,417	2,146,097,292
89	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	187,810,106	9,848,279	-	3,517,236	-	13,365,515	-	600,638	8,059,473	-	-	35,898	-	22,061,524	209,871,630	1,985,311	2,855,695	919,135	10,838	-	5,770,979	-	199,907	-	5,970,886	203,900,744
90	Trinidad Building and Loan Association Pension Fund Plan	26,774,482	-	-	44,541	-	44,541	-	1,055,519	(1,478,030)	-	(3,282)	-	-	(381,252)	26,393,230	-	779,657	11,106	-	-	790,763	-	89,033	(508)	879,288	25,513,942
91	Trinidad Cement Limited Employees Pension Plan	909,674,175	9,531,062	-	4,866,685	-	14,397,747	-	36,154,419	6,845,623	-	1,257,987	-	-	58,655,776	968,329,951	12,050,682	30,828,709	7,530	-	-	42,886,921	-	2,441,067	4,400	45,332,388	922,997,563
92	Trinidad Express Newspapers Limited Pension Plan	124,225,045	4,261,862	-	1,988,414	-	6,250,276	-	5,049,176	1,496,996	35,416	-	-	-	12,831,864	137,056,909	3,149,926	859,936	1,304,635	335,452	-	5,649,949	729,208	104,247	-	6,483,404	130,573,505
93	Trinidad Hilton Pension Plan	83,781,237	381,267	-	240,663	-	621,930	-	2,950,619	(632,749)	-	1,419,490	-	-	4,359,290	88,140,527	104,738	1,986,898	5,171	-	-	2,096,807	-	664,485	-	2,761,292	85,379,235
94	Trinoplan Consultants Limited Staff Pension Plan	144,796,580	50,441	-	50,441	-	100,882	-	5,209,285	1,191,150	-	1,694,929	-	4,046	8,200,292	152,996,872	368,230	2,632,491	-	177,600	-	3,178,321	-	758,694	1,010	3,938,025	149,058,847
95	Tucker Energy Services Holdings Limited Pension Fund Plan	127,383,594	4,243,960	-	-	2,937,117	7,181,077	-	4,190,148	(1,241,432)	-	2,571,990	-	-	12,701,783	140,085,377	1,212,268	2,876,839	196,258	406,698	-	4,692,063	500,407	821,991	25,353	6,039,814	134,045,563
96	UM Bulk Liquids Trinidad Limited Pension Plan (formerly Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan)	6,634,088	250,733	-	-	-	250,733	-	215,527	58,877	-	56,426	-	-	581,563	7,215,651	-	-	-	-	-	-	-	-	352	352	7,215,299
97	Unicom (Trinidad) Limited Pension Fund Plan	67,420,493	2,497,973	-	2,644,225	-	5,142,198	-	2,218,951	1,804,093	28,978	402,861	-	-	9,597,081	77,017,574	512,046	1,096,567	1,180,918	-	-	2,789,531	-	686,006	-	3,475,537	73,542,037
98	Unilever Caribbean Limited Hourly-Rated Employees Pension Plan	18,604,112	1,368,294	-	842,819	239,002	2,450,115	-	491,954	262,210	-	11,331	-	12,848	3,228,458	21,832,570	421,981	806,697	6,938	-	-	1,235,616	-	259,940	10,739	1,506,295	20,326,275
99	Unilever Caribbean Limited Monthly-Rated Employees' Pension Fund (formerly Lever Brothers)	291,651,339	2,483,397	-	2,303,398	-	4,786,795	-	8,095,505	4,065,522	-	5,622,836	-	-	22,570,658	314,221,997	6,096,177	8,757,254	578,317	50,259	-	15,482,007	-	1,414,130	30,654	16,926,791	297,295,206
100	Water and Sewage Authority Pension Fund Plan	678,736,358	11,756,615	-	7,173,930	-	18,930,545	-	27,567,014	(3,057,165)	-	19,900,281	-	-	63,340,675	742,077,033	464,233	35,709,786	323,053	951,756	-	37,448,828	-	28,817	-	37,477,645	704,599,388
101	Y. De Lima and Company Limited Pension Fund Plan	14,106,799	58,556	-	58,556	-	117,112	-	500,107	(175,695)	-	128,191	-	-	569,715	14,676,514	-	515,457	-	-	-	515,457	-	152,046	15,353	682,856	13,993,658
	Total	44,422,871,893	1,182,031,209	118,232,423	414,842,333	8,868,785	1,723,974,750	906,972	1,562,343,525	485,8																	

TABLE XXXVIII
ANALYSIS OF AUDITED FINANCIAL STATEMENTS - SELF ADMINISTERED PENSION PLANS
BALANCE SHEET - 2017

Pension Plan	Local Ordinary Shares	T&T UTC Growth and Income Fund	Mortgages & Mortgage pass through securities	Trinidad and Tobago Government and Government Guaranteed Bonds Denominated in STT	Trinidad and Tobago Corporate Bonds Denominated in STT (including Preference Shares and Debentures)	Trinidad and Tobago Government and Government Guaranteed Bonds Denominated in a Foreign Currency	Trinidad and Tobago Corporate Bonds Denominated in a Foreign Currency (including Preference Shares and Debentures)	Other T&T Assets Denominated in a Foreign Currency	Fixed & Call Deposits	Real Estate	Income Accrued/Interest Receivables	Accrued Contributions	Sundry Debtors	Cash in Bank/On Hand	Mutual Funds	Other T&T Assets	Total Local Assets	100 % Caricom Ordinary Shares	100% Caricom Governments Debt	100% Other Caricom	Total Caricom Assets	Foreign Ordinary Shares (other than Caricom)	Other Foreign Securities (other than Caricom)	Foreign Governments (other than Caricom)	Total Foreign Assets	Total Assets	
1 Aegis Business Solutions Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,683,618	2,683,618	-	-	-	-	-	-	-	-	2,683,618	
2 Agostini's Limited Retirement Plan	28,120,568	-	-	44,466,770	14,279,785	-	-	-	13,474,889	-	646,256	548,958	423,560	998,140	1,412,572	-	103,971,498	972,000	-	1,889,974	2,861,974	13,275,600	-	-	13,275,600	120,109,072	
3 Agostini Insurance Brokers Limited Pension Fund Plan	18,840,376	-	-	20,565,972	5,852,943	-	2,037,249	-	3,696,918	-	436,127	-	240,631	1,516,252	257,951	11,527,945	64,972,364	1,109,789	-	208,137	1,317,926	-	1,435,819	2,910	1,438,729	67,729,019	
4 Airports Authority Pension Fund Plan	79,393,473	157,339	-	143,514,447	15,673,250	-	-	5,889,254	-	-	1,660,704	-	1,075,830	11,385,029	6,222,701	-	264,972,027	-	-	4,358,550	4,358,550	57,789,480	-	-	57,789,480	327,120,057	
5 AMOCO Trinidad Oil Company Pension Plan	228,768,536	10,618,285	-	560,400,528	105,688,409	1,917,332	-	3,572,699	87,197,186	-	5,824,602	-	8,384,337	30,960,433	11,512,902	-	1,054,845,249	11,735,129	9,128	23,564,121	35,308,378	200,339,923	20,620,406	-	220,960,329	1,311,113,956	
6 Ansa McAI Limited Pension Fund Plan (formerly Mc Eanney Alstons Limited Pension Fund)	39,926,248	-	2,065,137	51,960,132	6,122,324	13,010,702	-	2,583,677	9,439,975	-	1,113,245	906,971	1,310,651	2,640,169	1,207,186	-	132,286,417	1,306,500	215,696	403,716	1,925,912	29,055,066	-	-	29,055,066	163,267,395	
7 Ansa McAI Pension Fund Plan (formerly Alstons Limited Pension Fund Plan)	492,447,174	8,185,225	124,000	454,784,649	141,513,612	-	3,138,796	9,882,081	58,814,926	34,000,000	15,822,000	1,360,000	-	40,366,923	11,021,958	-	1,271,461,344	10,440,855	4,768,806	-	15,209,661	-	374,224,995	-	374,224,995	1,660,896,000	
8 Associated Brands Ltd Group Pension Fund Plan	26,406,891	-	-	30,006,256	4,267,576	9,441,246	875,265	415,274	8,997,971	-	695,238	556,315	733,289	3,785,214	1,550,266	-	87,730,801	450,000	937,863	302,788	1,690,651	18,364,653	-	185,125	18,549,778	107,971,230	
9 Atlantic LNG Pension Plan	68,519,251	-	-	186,621,202	77,008,495	-	-	-	-	-	14,740,960	3,204,583	177,297	19,604,819	5,156,276	-	375,032,883	6,739,094	-	949,110	7,688,204	-	56,491,363	1,592,170	58,083,533	440,804,620	
10 B.W.I.A. Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	-	-	-	16,600,732	10,015,081	-	70,120	-	3,671,533	-	496,990	-	-	274,142	-	-	31,128,598	-	-	686,487	686,487	-	-	-	-	3,815,085	
12 Bawoles Ltd Pension Fund Plan	-	-	-	8,267,714	2,522,746	-	-	-	-	3	143,091	-	26,250	33,834	252,476	-	11,246,114	-	-	-	-	-	-	-	-	11,246,114	
13 BP Trinidad and Tobago LLC Defined Contribution Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Berger Paints Trinidad Limited Monthly Paid Pension Plan	9,635,234	-	-	12,922,805	1,395,322	-	-	21,430	299,359	-	133,213	-	189,625	162,461	136,115	-	24,895,564	-	1,058,861	1,058,861	6,279,738	-	-	-	6,279,738	32,234,163	
15 BG Trinidad and Tobago Limited Pension Fund Plan (formerly British Gas Trinidad Limited Pension Plan)	34,505,757	-	-	83,319,003	19,316,178	-	-	-	20,073,541	-	774,287	-	466,008	1,516,623	54,446	-	160,025,843	958,475	-	4,499,702	5,458,177	23,431,466	-	-	23,431,466	188,915,686	
16 Bishop Anstey High School East / Trinity College East Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 Caribbean Airlines Limited Pension Plan	55,450,907	-	-	67,832,888	7,195,164	8,509,406	-	-	26,817,588	-	1,072,703	1,777,176	884,041	7,550,658	107,520	-	177,198,051	1,738,500	410,685	-	2,149,185	36,948,493	2,367,825	244,364	39,560,682	218,907,918	
18 Caribbean Industrial Research Institute Pension Plan	55,892,195	45,203	-	52,183,376	47,368,830	-	-	102,891	-	-	1,024,278	-	143,130	3,187,369	90,113	-	160,037,385	-	-	603,720	603,720	36,574,580	-	-	36,574,580	197,215,685	
19 Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	4,470,666	-	-	4,812,894	1,775,183	1,331,612	-	75,970	2,146,268	-	107,415	94,586	146,439	489,039	-	-	15,450,072	-	-	-	3,329,678	268,047	-	-	3,597,725	19,047,797	
20 Central Bank of Trinidad and Tobago Pension Scheme	243,002,000	53,190,000	-	435,805,000	44,960,000	-	-	-	29,563,000	-	22,160,000	16,000	-	3,541,000	14,150,000	-	846,387,000	-	-	-	-	-	-	-	-	846,387,000	
21 Citibank (Trinidad and Tobago) Limited Pension Plan	36,478,196	-	-	46,574,080	4,586,508	16,307,283	1,634,510	-	9,626,317	-	898,536	992,167	765,828	3,907,965	822,897	-	122,594,287	274,500	194,155	504,646	973,301	26,411,182	-	-	26,411,182	149,978,770	
22 Coca Cola Bottling (Trinidad and Tobago) Pension Fund Plan	104,781,46	-	-	27,169,786	5,883,781	-	-	-	4,437,920	-	427,880	-	86,387	912,480	108,894	-	49,505,274	460,541	-	2,552,842	3,013,383	-	6,830,339	-	6,830,339	59,348,996	
23 Consolidated Insurance Consultants Limited Pension Fund Plan	66,584,592	-	-	56,937,773	10,015,071	12,227,610	138,202	-	3,494,676	-	1,039,818	-	1,890,000	2,488,630	619,988	628,330	156,064,690	-	188,028	717,963	905,991	21,535,783	3,580,763	616,224	25,732,770	182,703,451	
24 CIP Limited Defined Contribution Pension Fund Plan	2,692,655	-	-	4,336,360	1,853,194	-	-	14,526	730,056	-	59,711	121,721	34,958	69,018	278,777	-	10,190,976	169,782	-	273,970	443,752	839,041	-	-	839,041	11,473,769	
25 CTINA Caribbean Insurance Society Pension Fund Plan	13,537,040	-	-	14,823,104	1,783,294	3,783,196	-	162,013	2,031,707	-	232,468	1,296,427	420,000	2,669,211	695,737	-	41,434,197	427,050	96,541	202,243	725,834	7,507,882	819,861	-	8,327,743	50,487,774	
26 Development Finance Limited Pension Fund Plan	15,544,307	665,762	-	12,463,565	4,550,165	5,992,105	-	915,468	1,942,365	-	534,264	-	176,175	1,280,444	611,628	-	44,676,248	1,564,358	194,155	252,323	2,010,836	7,684,516	313,910	616,167	8,614,593	55,301,677	
27 E&Y Services Limited Pension Plan	16,113,636	-	-	20,597,271	384,503	5,010,037	-	3,339,768	488,588	-	585,594	67,571	42,751	1,375,301	862,062	-	48,867,082	664,256	131,264	-	795,520	-	1,977,356	-	1,977,356	51,639,958	
28 EOG Resources Trinidad Limited Employees Pension Fund Plan (formerly Eaton Gas and Oil)	8,170,813	-	-	25,612,057	5,003,144	-	-	-	7,552,145	-	340,535	431,929	200,601	41,526	26,864	-	47,379,614	198,533	-	302,305	500,838	4,468,607	-	-	4,468,607	52,349,059	
29 Ferreira Optical Limited Pension Fund Plan	7,942,328	-	-	7,709,114	929,730	4,290,656	-	598,782	-	-	198,048	112,612	-	107,206	118,137	-	22,006,613	-	-	91,015	91,015	5,185,584	-	-	5,185,584	27,283,212	
30 First Citizens Bank Pension Plan	359,185,855	11,863,009	-	579,846,006	46,302,805	26,633,088	-	-	9,967,585	-	6,546,464	-	2,604,373	28,583,565	5,949,437	-	1,077,482,187	-	1,269,735	6,137,820	7,407,555	207,209,043	7,701,198	-	214,910,241	1,299,799,983	
31 FirstCaribbean International Bank (Trinidad & Tobago) Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	12,454	-	-	57,262	-	11,533,306	-	-	-	-	-	-	-	-	-	11,603,022	
32 Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	7,983,242	-	-	7,901,783	2,477,109	1,911,360	565,347	-	1,180,368	-	-	222,058	466,821	1,303,806	338,875	-	24,350,769	230,700	-	230,700	4,920,856	322,367	-	-	5,243,223	29,824,692	
33 Guardian Defined Benefit Pension Fund Plan	126,585,772	-	-	71,785,967	54,617,727	25,973,210	-	-	4,880,350	18,399,997	3,282,054	-	-	34,414,988	968,454	2,639,703	343,548,222	6,447,520	-	1,460,000	7,907,520	-	16,856,628	6,243,035	23,099,663	374,555,405	
34 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	46,988,393	-	-	11,367,031	1,321,263	-	-	10,911,835	25,043,151	-	316,557	127,658	-	462,291	-	7,046,880	103,585,059	95,956	-	-	95,956	12,197,328	-	-	12,197,328	115,878,343	
35 H.S. Services Limited Pension Fund Plan	5,547,895	-	-	6,272,011	1,275,538	1,755,196	412,671	121,575	-	-	146,764	116,580	44,607	562,387	58,430	-	16,313,654	-	77,684	77,684	3,359,364	-	294,700	3,654,064	20,045,402		
36 Halliburton Trinidad Limited Pension Plan	12,747,532	-	-	15,664,664	2,934,258	6,361,603	343,539	296,810	6,271,370	-	396,714	-	228,696	2,440,802	395,925	-	48,081,913	183,000	1,633,031	-	1,816,031	8,220,260	857,626	185,125	9,263,011	59,160,955	
37 Hand Arnold (Trinidad) Limited Employees Pension Scheme	21,428,507	-	66,369	18,017,724	3,810,461	6,670,662	1,376,225	54,168	-	-	462,203	63,290	374,312	467,704	1,260,664	-	54,052,389	1,041,381	-	404,486	1,445,867	12,091,350	-	-	12,091,350	67,589,606	
38 HDC Daily-Rated Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
39 HDC Monthly-Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
40 Hydro Agri Trinidad Limited Salaried Employees Pension Plan	142,367,085	7,341</																									

TABLE XXXVIII continued
ANALYSIS OF AUDITED FINANCIAL STATEMENTS - SELF ADMINISTERED PENSION PLANS
BALANCE SHEET - 2017

Pension Plan	Local Ordinary Shares	T&T UTC Growth and Income Fund	Mortgages & Mortgage pass through securities	Trinidad and Tobago Government and Government Guaranteed Bonds Denominated in STT	Trinidad and Tobago Corporate Bonds Denominated in STT (including Preference Shares and Debentures)	Trinidad and Tobago Government and Government Guaranteed Bonds Denominated in a Foreign Currency	Trinidad and Tobago Corporate Bonds Denominated in a Foreign Currency (including Preference Shares and Debentures)	Other T&T Assets Denominated in a Foreign Currency	Fixed & Call Deposits	Real Estate	Income Accrued/Interest Receivables	Accrued Contributions	Sundry Debtors	Cash in Bank/On Hand	Mutual Funds	Other T&T Assets	Total Local Assets	100% Caricom Ordinary Shares	100% Caricom Governments Debt	100% Other Caricom	Total Caricom Assets	Foreign Ordinary Shares (other than Caricom)	Other Foreign Securities (other than Caricom)	Foreign Governments (other than Caricom)	Total Foreign Assets	Total Assets	
57 NIHERST Pension Fund Plan	15,760,951	61,019	-	27,623,323	2,503,292	-	-	10,511	-	-	309,632	124,497	20,891	1,303,549	289,048	-	48,006,713	-	-	-	-	9,308,961	-	-	9,308,961	57,315,674	
58 PCS Nitrogen Merged Pension Fund Plan	170,247,670	-	59,748	176,298,482	22,645,501	45,336,828	-	19,415,297	54,726,830	-	4,395,679	-	3,473,623	6,601,204	8,736,510	-	511,937,472	9,873,000	2,251,665	2,674,621	14,799,286	95,018,750	4,664,773	2,144,498	101,828,021	628,564,779	
59 Petrotrin Employees Pension Plan	2,717,464,278	192,145	4,116,544	2,870,810,678	584,485,911	299,930,571	23,284,189	30,906,877	187,026,988	-	44,341,499	38,600,402	11,800,971	209,850,937	81,892,400	-	7,104,704,390	85,252,599	19,191,408	75,545,680	179,989,687	1,921,090,389	27,652,129	1,948,742,518	9,233,436,595		
60 Point Lisas Industrial Port Development Corporation Limited Pension Plan	30,756,474	-	-	106,320,374	8,481,061	-	-	24,714	-	-	1,123,744	1,416,882	-	3,834,342	2,396,408	346,915	154,700,914	-	-	2,016,000	2,016,000	17,237,650	-	-	17,237,650	173,954,564	
61 PWC Limited Pension Fund Plan (Coopers and Lybrand Pension Fund Plan)	7,468,229	720,992	-	26,152,593	11,597,938	6,559,005	-	5,170	18,331,270	-	791,592	360,920	342,603	2,455,908	-	4,999,995	79,786,215	-	-	2,648,363	2,648,363	16,104,558	-	-	16,104,558	98,539,136	
62 RBC Trust Financial (Caribbean) Pension Fund Plan (formerly RBT Pension Fund Plan)	80,392,002	-	-	295,746,003	41,722,352	51,955,139	684,590	59,764	19,738,110	-	4,449,117	-	4,338,218	19,272,134	19,112,586	-	537,470,015	4,888,335	4,486,241	5,608,134	14,982,710	71,076,527	19,651,945	5,227,152	95,955,624	648,408,349	
63 Repsol E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 Republic Bank of Trinidad and Tobago Limited Pension Fund Plan	1,065,484,998	-	194,814	1,480,024,503	100,843,703	67,307,045	24,446,988	79,362,912	82,352,319	10,540,000	19,632,449	-	5,803,723	21,509,864	3,264,156	730,334,347	3,691,101,821	60,353,930	36,416	74,686,357	135,076,703	21,537,286	27,240,815	-	48,778,101	3,874,956,625	
65 Schlumberger Trinidad Inc. Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66 Scotiabank Trinidad and Tobago Limited Pension Fund Plan	166,966,724	-	11,144,418	208,732,487	65,969,850	4,724,470	-	465,107	10,959,300	21,250,000	14,843,137	-	1,797,219	29,100,972	21,969,293	-	557,923,477	4,387,764	18,637,407	-	23,025,171	49,695,001	111,159,342	-	160,854,343	741,802,991	
67 Servod Limited Pension Fund Plan	16,790,146	-	-	7,858,313	6,348,378	-	-	-	-	-	256,291	-	-	9,925,240	2,528,827	3,115,259	46,822,454	752,533	-	-	752,533	6,130,400	5,009,156	-	-	11,139,756	58,714,743
68 T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	39,671,821	-	-	5,906,592	1,558,865	-	2,288,868	1,928,769	-	-	955,573	-	-	11,259,285	5,090,453	-	68,660,226	976,750	1,304,669	-	2,281,419	-	-	6,645,540	6,645,540	77,587,185	
69 T. Geddes Grant Limited Pension Fund Plan	278,256,000	19,000	-	136,031,000	82,571,000	50,842,000	28,211,000	8,640,000	12,421,000	-	4,677,000	-	8,181,000	4,380,000	16,199,000	-	630,428,000	10,345,000	10,376,000	10,518,000	31,239,000	32,101,000	56,111,000	23,416,000	111,628,000	773,295,000	
70 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	236,942,710	-	-	323,273,608	37,886,071	36,543,513	-	5,566,289	103,656,815	-	6,633,788	7,799,586	13,564,942	77,361,547	176,173,979	956,031,150	1,981,433,998	10,142,193	8,611	9,312,259	19,463,063	112,102,726	12,672,042	4,253,505	129,028,273	2,129,925,334	
71 The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72 The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73 The Home Mortgage Bank Pension Fund Plan	2,550,772	-	-	8,356,147	6,496,500	-	-	-	2,176,242	-	158,399	-	517,923	27,530	-	-	20,283,513	492,385	-	651,956	1,144,341	1,344,573	-	-	1,344,573	22,772,427	
74 The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75 The Phoenix Park Gas Processors Limited Staff Pension Fund Plan	25,832,386	-	-	36,347,993	6,985,820	6,915,212	1,783,365	-	5,005,011	-	628,852	-	664,667	8,160,824	141,563	-	92,465,693	1,155,150	4,299	201,858	1,361,307	17,943,468	627,774	-	18,571,242	112,398,242	
76 The Regional Health Authorities Pension Fund Plan	298,816,540	-	-	885,213,099	204,847,093	2,240,974	-	3,408,102	244,778,713	-	11,055,959	18,522,751	1,437,697	30,134,447	13,774,197	-	1,714,229,572	10,931,428	-	31,334,758	42,266,186	114,541,994	-	-	114,541,994	1,871,037,752	
77 The West Indian Tobacco Company Limited Pension Fund Plan	48,657,817	-	5,212,590	46,081,846	15,053,687	26,998,758	687,078	1,660,387	5,632,153	-	1,376,379	411,000	903,439	13,076,767	3,905,842	-	169,657,803	-	-	1,513,937	1,513,937	35,675,127	-	-	35,675,127	206,846,867	
78 Thomas Peake and Company Limited Pension Plan	10,201,078	-	-	16,039,243	6,130,891	-	-	-	1,112,363	-	184,202	-	331,819	149,761	98,003	-	34,247,360	520,668	-	616,432	1,137,100	6,772,445	-	-	6,772,445	42,156,905	
79 Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	30,231,112	61,733	-	57,185,381	11,705,028	-	-	780,647	249,363	-	688,749	648,394	-	2,468,862	1,756,848	-	105,776,117	-	-	1,207,440	1,207,440	21,365,585	-	-	21,365,585	128,349,142	
80 Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	33,887,157	-	-	77,885,535	22,782,652	-	-	11,976,199	-	-	3,299,199	1,178,497	-	25,762,575	52,996,413	-	229,827,927	3,763,595	-	801,920	4,565,515	5,987,115	-	-	5,987,115	240,380,557	
81 Trinidad and Tobago Electricity Commission Pension Fund Plan	1,947,196,513	266,514,787	147,208,997	840,354,305	64,607,877	102,667,795	199,613,198	588,010,763	15,252,739	-	14,056,997	10,347,461	-	191,856,822	4,387,688,254	86,458,609	44,165,828	294,285,811	424,910,248	280,906,651	280,906,651	5,093,505,153	-	-	5,093,505,153		
82 Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83 Trinidad and Tobago Methanol Company Limited Pension Fund Plan	5,018,488	-	66	85,595,421	33,054,532	-	-	7,511,833	39,654,097	-	1,465,538	-	415,396	1,304,461	-	-	174,020,432	195,750	-	11,913,052	12,108,802	21,762,593	-	-	21,762,593	207,891,827	
84 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	62,096,870	-	-	82,152,821	27,123,708	666,056	-	11,362,607	-	1,433,221	654,238	877,256	21,745	2,580,380	-	-	188,968,902	2,949,521	17,076	7,967,178	10,933,775	55,476,629	-	-	55,476,629	255,379,306	
85 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	88,757,586	50,977	515,210	141,667,110	24,703,831	-	2,158,030	14,855	3,443,441	-	1,878,742	-	1,261,900	9,401,391	479,576	-	274,332,649	641,560	-	10,758,757	11,400,317	57,663,043	-	-	57,663,043	343,396,009	
86 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	417,964,751	-	18,284,207	424,891,341	86,939,928	227,321,968	9,447,050	18,143,672	20,706,201	-	10,792,496	-	6,108,499	34,672,049	39,284,417	-	1,314,556,579	7,269,300	2,495,636	10,987,309	20,752,245	300,438,438	1,425,139	7,405,611	309,269,188	1,644,578,012	
87 Trinidad and Tobago Pilots Association Pension Plan	39,786,505	-	-	38,394,165	7,187,516	-	-	478,817	7,804,979	-	1,238,785	-	-	7,239,570	-	-	102,130,337	1,592,764	-	-	1,592,764	8,229,525	-	-	8,229,525	111,952,626	
88 Trinidad and Tobago Telephone Company Limited Staff Pension Plan	915,096,897	-	564,298	868,039,846	143,610,079	268,885,315	13,625,426	10,128,481	8,809,057	-	20,123,704	644,808	13,783	48,847,740	48,750,249	1,247,095	2,348,386,780	-	6,813,111	84,571,119	91,384,230	416,423,333	44,405,585	16,035,633	476,864,551	2,916,635,561	
89 Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	-	54,394,877	-	-	-	-	-	-	-	-	-	-	-	-	-	149,676,758	204,071,635	-	-	-	-	-	-	-	-	204,071,635	
90 Trinidad Building and Loan Association Pension Fund Plan	17,190,680	308,151	-	5,380,290	722,766	-	-	131,901	-	-	92,327	-	-	400,252	1,309,460	20,823	25,556,650	-	-	-	-	-	-	-	-	25,556,650	
91 Trinidad Cement Limited Employees Pension Plan	250,034,714	-	4,992,150	376,677,946	63,521,438	8,577,981	-	1,608,744	29,234,513	-	3,764,579	-	5,022,404	8,673,570	544,471	127,409,745	880,062,255	13,046,813	73,024	19,347,485	32,467,322	-	12,923,829	-	12,923,829	925,453,406	
92 Trinidad Express Newspapers Limited Pension Plan	23,002,539	1,130,538	-	63,942,800	14,690,534	-	-	862,025	10,520,145	-	730,252	-	574,990	-	2,052,223	-	117,506,046	195,750	-	1,438,342	1,634,092	11,889,439	-	-	11,889,439	131,029,577	
93 Trinidad Hilton (International) Limited Pension Plan	24,308,664	-	-	27,392,891	3,017,645	6,317,871	10,385	-	2,715,196	-	614,056	159,659	495,670	2,931,352	1,712,400	-	69,675,789	613,650	-	126,161	739,811	15,456,397	696				