



CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2010

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REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED 31ST DECEMBER, 2009

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

Dear Sir

1.01 I have the honor to submit to you for presentation to Parliament the Forty-third Annual Report on the administration of the Insurance Act being presented by the Central Bank of Trinidad and Tobago

1.02 This Report is submitted under the Insurance Act, Chap 84:01 and is for the period ended 31st December, 2010 .

1.03 The Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.

1.04 This report is prepared in three parts

PART I INSURANCE COMPANIES
 A - LONG-TERM INSURANCE
 B - GENERAL INSURANCE

PART II INSURANCE INTERMEDIARIES

PART III PENSION FUND PLANS

1.05 A summary of the Balance Sheets of insurance companies is also provided at Appendix A.

Respectfully submitted

JWALA RAMBARRAN
GOVERNOR
CENTRAL BANK OF TRINIDAD AND TOBAGO

OVERVIEW OF THE INSURANCE INDUSTRY

2. OVERVIEW OF THE INSURANCE INDUSTRY

- 2.01 In 2010, Gross Premium Income in the industry totaled \$4,135.5 million which represents 3.3% of the Gross Domestic Product at current prices (2009 – 3.5%). This is a decrease of 3.6% over the gross premiums of \$4,292.0 million reported for 2009. It should be noted that 2010 figures do not include Colonial Life Insurance Company Limited and British American Insurance Company (Trinidad) Limited, major contributors to gross premiums in the industry in prior years.
- 2.02 Apart from long term (life), Gross Premium Income for the year generally decreased in respect of motor and other business, while property business remained stagnant in respect of motor and property business.

	GROSS PREMIUM INCOME		
	2010 \$M	2009 \$M	% Inc./ (Dec.)
Long Term (Life)	1,481.7	1,500.9	(1.3)
Motor Vehicle	941.2	1,009.2	(6.7)
Property (Fire and Allied Perils)	932.6	931.1	0.2
Other	780.0	850.8	(8.3)
	4,135.5	4,292.0	(3.6)

LONG-TERM BUSINESS

- 2.03 Policies in force at the end of 2010 were reported as 437,932, a decrease of 7.3% over the 2009 reported figure of 472,607.

The total number of new policies sold during 2010 was 53,789, a decrease of 5% over the previous year.

Policy lapses decreased by 19.6% in 2010 compared to a 7.3% decrease during 2009. Surrenders increased by 6.4% in 2010 compared to a 21.7% decrease during 2009.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$11.6 billion (2009 – \$10.45 billion).

GENERAL INSURANCE BUSINESS

- 2.04 Gross Premiums decreased in respect of Motor Business and the cluster of other classes classified as 'Other than Motor, Property and Long-term Business', while gross premiums for Property Business remained stable. Net Premiums decreased in respect of Motor Business, Property Business and the cluster of classes classified as 'Other than Motor, Property and Long-term Business'.

INSURANCE INTERMEDIARIES

- 2.05 The number of intermediaries registered at the end of 2010 was 2,361 (2009 – 3,052). The information is summarized as follows: -

	2010	2009	%Inc/(Dec)
Salesmen	1845	2,423	(23.9)
Agents	409	509	(19.6)
Brokers	82	88	(6.8)
Adjusters	25	32	(21.9)
	2,361	3,052	(22.6)

The total revenue collected from registration fees for the period ended 31st December, 2010 amounted to \$1,084,950 and in 2009 - \$1,151,300.

Lists of registered Agents, Brokers and Adjusters 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 2010 was 267 (2009 - 265). The information is summarized as follows:

	2010	2009	%Inc/(Dec)
Self-Administered Pension Fund Plans	96	93	3.2
Insured Pension Fund Plans	98	103	(4.9)
Pension Fund Plans (awaiting deregistration and in the process of winding up)	72	68	5.9
Judicial Management	1	1	-
	267	265	0.8

PART I - INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

3.01 There were twenty-two (22) companies registered to transact long-term business in Trinidad and Tobago at the end of 2009. Eight (8) companies are not writing new business as at December 2010.

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. American Life and General Insurance Company (Trinidad and Tobago) Limited	*	-	*	*	*
2. Bancassurance Caribbean Limited #	-	-	-	-	*
3. British-American Insurance Company (Trinidad) Limited	*	-	-	-	*
4. Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited +	NOT	WRITING	NEW	BUSINESS	
5. Caribbean Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
6. Colonial Life Insurance Company (Trinidad) Limited	*	-	*	*	*
7. Cuna Caribbean Insurance Society Limited	-	-	*	-	-
8. Guardian General Insurance Limited	-	-	-	-	-
9. Guardian Life of the Caribbean Limited	*	-	*	*	*
10. Maritime Life (Caribbean) Limited	*	-	*	*	*
11. Mega Insurance Company Limited~	*	-	-	-	*

LONG-TERM INSURANCE BUSINESS

COMPANIES	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	PENSION AND ANNUITY
LOCAL					
12. Nationwide Insurance Company Trinidad Limited	NOT	WRITING	NEW	BUSINESS	
13. Scotialife Trinidad and Tobago Limited	*	-	-	-	*
14. Tatil Life Assurance Company Limited	*	-	*	*	*
15. The Beacon Insurance Company Limited	-	-	*	-	-
16. The Demerara Life Assurance Company of Trinidad and Tobago Limited	NOT	WRITING	NEW	BUSINESS	
17. The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-
18. United Security Life Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
REGIONAL					
19. Life of Barbados Limited	NOT	WRITING	NEW	BUSINESS	
20. Sagicor Life Incorporated	*	-	*	-	*
OTHER					
21. Lincoln Assurance Limited \diamond	NOT	WRITING	NEW	BUSINESS	
22. Sun Life Assurance of Canada	NOT	WRITING	NEW	BUSINESS	

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

NEW BUSINESS WRITTEN

3.03 Nine (9) companies which wrote new business (ten (10) in 2009) submitted the required information under this caption.

Details are as follows: -

	2010	2009
Number of Policies	53,789	56,622
Sum Assured	8,488,020,394	10,761,774,104
Annual Premiums	298,962,660	392,517,485

EXISTING BUSINESS

3.04 Thirteen (13) Life Companies registered under the Act submitted Returns in respect of insurance existing.

The information is summarized as follows:

	2010	2009
Number of Policies	437,932	472,607
Sum Assured	78,298,719,214	71,432,551,999

POLICIES DISCONTINUED OR REDEEMED

3.05 Thirteen (13) companies submitted information concerning the discontinuance and redemption of policies. The information for the years 2007 to 2010 is summarized hereunder.

YEAR	NUMBER OF POLICIES	SUM ASSURED \$
2010	34,554	3,618,527,958
2009	39,524	6,281,738,136
2008	40,289	6,697,123,592
2007	36,361	5,545,124,361

POLICY LOANS

- 3.06 Policy loans in respect of fourteen (14) companies for the year 2010 totaled \$217,297,260, an increase of 4.2% over the 2009 figure of \$208,524,361. The ratio of policy loans to total reserves increased from 2.04% in 2009 to 2.21% in 2010.

	POLICY LOANS \$	RESERVES \$	POLICY LOAN / RESERVES %
Local Companies	209,036,113	7,517,022,648	2.8
Regional Companies	8,261,147	2,320,493,506	0.4
Other	0	0	0
	<u>217,297,260</u>	<u>9,837,516,154</u>	<u>2.21</u>

STATUTORY FUNDS

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

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

- 3.08 The total policy liabilities of the fourteen (14) companies which submitted Returns amounted to \$9,581,974,175 a decrease of 6.4% over the liabilities of \$10,239,509,325. 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 \$11.6 billion which is an increase from \$10.45 billion in 2009.
- 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.

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 per cent (80%) of its Trinidad and Tobago dollar liability in the Statutory Fund. Section 47(2) further provides that assets not exceeding ten per cent (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 2010 was \$10,631,961,142 representing a local asset ratio of 91.6%; the amount reported for the previous year was \$9,702,988,755 (local asset ratio of 92.9%).

REVENUE ACCOUNT

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

REINSURANCE

- 3.14 Ninety-one percent (91%) of the life insurance premiums written during 2010 by thirteen (13) local companies was retained in the local economy (2009 – 91%); ninety-four percent (94%) was retained by Regional Companies (See Appendix F).

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:

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

Details are contained in Tables XXII to XXXI

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 2010.
- 4.02 The types of new business transacted by registered companies were as follows:

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER ¹
LOCAL					
1. American Life and General Insurance (Trinidad and Tobago) Limited	*	*	*	*	*
2. Antilles Insurance Limited	IN	COMPULSORY	LIQUIDATION		
3. Bankers Insurance Company of Trinidad and Tobago Limited	*	*	*	-	*
4. British American Insurance Company (Trinidad) Limited	-	-	*	-	*
5. Capital Insurance Limited	-	*	*	-	-
6. Caribbean Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
7. Citizen Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
8. Colonial Fire and General Insurance Company Limited	*	*	*	*	*
9. Export-Import Bank of Trinidad and Tobago Limited	-	-	-	-	*
10. Furness Anchorage Insurance Limited	*	*	*	-	*
11. G.T.M. Insurance Company Limited	*	*	*	*	*
12. Guardian General Insurance Limited	*	*	*	*	*
13. Guardian Life of the Caribbean Limited	-	-	-	-	*
14. Gulf Insurance Limited	NO	ACCOUNTS	SUBMITTED		
15. Maritime General Insurance Company Limited	*	*	*	-	-
16. Mega Insurance Company Limited	-	-	-	-	-
17. Motor and General Insurance Company Limited	ACCOUNTS	REJECTED			

GENERAL INSURANCE BUSINESS

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER ¹
LOCAL					
18. Motor One Insurance Company Limited	-	*	-	-	-
19. Nationwide Insurance (Casualty and General) Company Limited	IN	COMPULSORY	LIQUIDATION		
20. N.E.M. (West Indies) Insurance Limited		TRANSFERRED	TO GGIL		
21. Royal Caribbean Insurance Limited		TRANSFERRED	TO GGIL		
22. The Beacon Insurance Company Limited	*	*	*	*	*
23. The Equitable Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
24. The Goodwill General Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
25. The Great Northern Insurance Company Limited	ACCOUNTS	REJECTED			
26. The Mountain General Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
27. The New India Assurance Company (Trinidad & Tobago) Limited	*	*	*	*	*
28. The Presidential Insurance Company Limited	-	*	-	-	-
29. The Reinsurance Company of Trinidad and Tobago Limited	-	*	*	-	*
30. Trinidad and Tobago Insurance Limited	*	*	*	*	*
31. United Security General Insurance Company Limited	IN	LIQUIDATION			
REGIONAL					
1. Sagicor Life Incorporated	-	-	-	-	*
2. Sagicor General Insurance	*	*	*	*	*
3. United Insurance Company Limited	*	-	*	*	*

* Denotes business written

- Denotes business not written

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

STATUTORY DEPOSITS

- 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, there were three (3) life insurance companies incorporated outside Trinidad and Tobago which were required by the Act to maintain a minimum deposit of \$250,000 each. Lloyd's Underwriters is also required to maintain a deposit.
- 4.05 At the end of 2010, total deposits of \$831,942,012 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago.

	2010 \$	2009 \$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	558,917,575	484,145,006
Other T&T Government Securities	141,794,281	121,140,280
² Other Securities	131,430,156	81,812,361
TOTAL	831,942,012	682,984,192

² Other Securities' includes Trinidad and Tobago Home Mortgage Bank Bonds, US Government Securities and other Commonwealth Government Securities.

INSURANCE COMPANIES

DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2009

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
LOCAL				
American Life and General Insurance Company Trinidad and Tobago Limited	41,870,865	22,601,070	0	53,667,193
Bankers Insurance Company of Trinidad and Tobago Limited	7,000,000	6,520,900		11,591,404
British American Insurance Company (Trinidad) Limited				-
Capital Insurance Limited	4,156,530	28,212,889		-
Caribbean Insurance Company Limited				-
Citizen Insurance Company Limited				
Colonial Fire & General Insurance Company Limited	72,925,935	-	12,017,600	104,667,834
Cuna Caribbean Insurance Society Limited	-	200,000	-	
Export-Import Bank of Trinidad and Tobago Limited	143,363	1,051,500	-	935,615
Furness Anchorage General Insurance Limited		3,014,709	9,299,530	-
GTM Insurance Company Limited	4,235,260	-	10,550,926	14,653,802
Guardian General Insurance Limited	86,655,731	16,308,183	147,557	88,810,220
Guardian Life of the Caribbean Limited	107,385,000	-		97,299,000
Gulf Insurance Limited	4,300,000	515,000		-
Maritime General Insurance Company Limited	42,038,770	-	10,302,200	49,526,756

**DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES
AS AT 31ST DECEMBER 2009 (continued)**

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
LOCAL				
Motor and General Insurance Company Limited				-
Motor One Insurance Company Limited	4,280,871	17,895,090	67,500	22,243,461
N.E.M. (West Indies) Insurance Limited				
Royal Caribbean Insurance Limited				
The Beacon Insurance Company Limited	33,649,000	-	6,097,144	39,746,144
The Goodwill General Insurance Company Limited				
The Great Northern Insurance Company Limited				
The Mountain General Insurance Company Limited				
The New India Assurance Company (T&T) Limited				-
The Presidential Insurance Company Limited	4,113,456	14,770,646		18,884,102
The Reinsurance Company of Trinidad & Tobago Limited	24,009,093	-	2,500,000	26,509,093
The Western General Insurance Company Limited				
Trinidad and Tobago Insurance Limited	52,764,327	44,370,419	-	97,134,746
TOTAL	441,268,384	106,702,080	81,812,361	625,669,370

INSURANCE COMPANIES

DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2007 (continued)

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
OTHER				
CARIBBEAN				
Sagicor Life Incorporated	16,182,836	14,438,200		30,621,036
Sagicor General Insurance Inc.	26,593,786	-	-	26,593,786
United Insurance Company Limited	N/A	N/A	N/A	-
TOTAL	42,776,622	14,438,200	-	57,214,822
Cuna Mutual Insurance Society	100,000			100,000
Lloyds Underwriters				-
Sun Life Assurance Company of Canada	300,000			300,000
TOTAL	400,000	-	-	400,000
GRAND TOTAL	484,445,006	121,140,280	81,812,361	683,284,192

GENERAL INSURANCE MOTOR

4.0 Fifteen (15) companies wrote business during 2010. The Caribbean Insurance Company Limited and the Mountain General Insurance Company Limited wrote no new business, while Nationwide Insurance (Casualty and General) Insurance Company Limited, Goodwill General Insurance Company Limited and Citizens Insurance Company Limited are in liquidation and the registration of Western General Insurance Company Limited was cancelled in July 2007.

STATUTORY FUNDS

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 \$1,028,287,245. 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 \$377,052,054. The value of assets actually placed in the Fund amounted to \$587,530,407.

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 2010 as reported by fifteen (15) companies totaled \$839,804,502 (2009 - \$913,112,922).

UNDERWRITING RESULTS

4.11 In 2010, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$65,982,040 as compared to an overall underwriting profit of \$51,041,352 in 2009.

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	PER CENT
2010	89
2009	91
2008	91
2007	95
2006	92

GENERAL INSURANCE - OTHER THAN LONG-TERM OR MOTOR

- 4.13 Eighteen (18) companies submitted Returns under this broad category, including three (3) life insurance companies transacting Personal Accident and Group Health businesses.
- 4.14 Group Health Insurance accounted for 44.4% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2010.

Details are in Tables XV-XXI

CHANGE IN PREMIUM INCOME

- 4.15 During the year 2010 net premium income totaled \$614.3million, a decrease of 8% over the 2009 net premium income of \$668.3 million.

UNDERWRITING RESULTS

- 4.16 In 2010, the underwriting results of property insurance business revealed an overall underwriting profit of \$14,456,972. This class of business experienced an overall underwriting profit of \$19,612,861 in 2009.

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).

	2006 %	2007 %	2008 %	2009 %	2010 %
Property	9	8	8	7	6
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	68	72	70	72	72

SOLVENCY TEST

4.22 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.”

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

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2009

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
American Life and General Insurance Company Trinidad Limited	19,357,114	172,531,756	153,174,642
Bankers Insurance Company (T&T) Limited	5,673,836	12,047,891	6,374,056
British American Insurance Company (Trinidad) Limited	-	-	-
Capital Insurance Limited	-	-	-
Caribbean Insurance Company Limited	-	-	-
Citizen Insurance Company Limited	-	-	-
Colonial Fire & General Insurance Company Limited	28,650,954	70,612,916	41,961,962

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2009 (continued)

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
Export-Import Bank of Trinidad and Tobago Limited	250,000	113,540,856	113,290,856
Furness Anchorage General Insurance Limited	4,962,052	20,630,922	15,668,870
GTM Insurance Company Limited	6,001,118	19,008,071	13,006,953
Guardian General Insurance Limited	75,796,242	300,246,657	224,450,415
Guardian Life of the Caribbean Limited	65,497,565	119,731,566	54,234,001
Gulf Insurance Limited	-	-	-
Maritime General Insurance Company Limited	23,671,317	109,084,832	85,413,515
Motor and General Insurance Company Limited	-	-	-
Motor One Insurance Company Limited	9,529,520	15,949,785	6,420,265
N.E.M. (West Indies) Insurance Limited	-	-	-
Nationwide Insurance (Casualty & General) Co. Limited	-	-	-
Royal Caribbean Insurance Limited	-	-	-
The Beacon Insurance Company Limited	19,394,044	12,416,142	6,977,902
The Goodwill General Insurance Company Limited	-	-	-

INSURANCE COMPANIES

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2009 (continued)

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
The Great Northern Insurance Company Limited	-	-	-
The Mountain General Insurance Company Limited	-	-	-
The New India Assurance Company (T&T) Limited	11,913,784	72,826,180	60,912,395
The Presidential Insurance Company Limited	8,092,236	26,589,332	18,497,096
The Reinsurance Company of Trinidad & Tobago Limited	7,832,013	25,573,245	17,741,232
The Western General Insurance Company Limited	-	-	-
Trinidad and Tobago Insurance Limited	32,345,510	175,219,128	142,873,618
TOTAL	299,610,191	1,093,477,523	793,867,332
CARIBBEAN			
Sagikor General	10,553,971	32,420,222	21,866,251
Sagikor Life	N/A	N/A	N/A
United Insurance Company Limited	2,786,531	73,742,583	70,956,052
TOTAL	13,340,502	106,162,805	92,822,303
GRAND TOTAL	312,950,693	1,199,640,328	886,689,635

Caribbean Insurance Company Limited is running off its portfolio. Nationwide Insurance (Casualty & General) Company Limited and the Mountain General Insurance Company have stopped writing business. Western General Insurance Company Limited was cancelled in July 2008.

NR- Returns Not Received

5. ASSOCIATION OF UNDERWRITERS

REGISTRATION

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

INTERMEDIARIES

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

Charlett and Gatcliffe Limited
Miller Insurance Brokers Limited

VOLUME OF BUSINESS

5.03 Insurance business placed at Lloyd's during the years 2010 and 2009 are detailed below:

	Premiums Received		Claims Paid	
	2009	2010	2010	2009
Direct Insurance	190,741,619	119,811,011	18,448,913	6,933,437
Reinsurance	173,746,500	187,608,886	-	-
TOTAL	364,488,119	307,419,897	18,448,913	6,933,437

PART III - PENSION FUND PLANS

6. PART III PENSION FUND PLANS

- 6.1 Only one (1) new Pension Plan was registered during 2010.
- 6.2 The number of active registered Pension Fund Plans now stands at one hundred and ninety-four (194) comprising ninety-six (96) self-administered Pension Fund Plans and ninety-eight (98) insured/annuity plans. There are seventy-three (73) plans in the process of being wound-up; this figure is inclusive of one (1) plan which is under judicial management.
- 6.3 The list of the active registered pension plans is provided at Appendix E to this report.

AMENDMENTS

- 6.4 Six (6) amendments were made to the Trust Deeds and Rules of six (6) pension fund plans, during the period under review. The amendments were registered upon payment of the prescribed fee.

REVENUE

- 6.05.1 Revenue in respect of the amendments thereto for the year ended 31st December 2010 was **one hundred and ten dollars (\$110.00)**.

ANNUAL ACCOUNTS

- 6.6 The trustees of pension fund plans submitted annual audited accounts in respect of one hundred and sixty (160) plans. Ninety-one (91) were in respect of self-administered pension fund plans and sixty-nine (69) were in respect of insured/annuity pension fund plans.
- 6.7 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 6.8 The Accounts received are detailed at Tables XXXII to XXXV

6.9 The following information has been extracted from the annual accounts received.

REVENUE ACCOUNTS 2009 - INSURED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	1,498,816,098
(2)	Contributions by employers	60,851,560
(3)	Contributions by employees	38,969,057
(4)	Any additional contribution by employer to meet deficiency or back service liability	626,816
(5)	Interest, Dividends and Rents	86,105,296
(6)	Other Income	44,632,666
TOTAL REVENUE		1,730,001,493

EXPENDITURE		\$
(1)	Superannuation benefits	
	(i) Pensions to retired employees	33,202,220
	(ii) Retirement Gratuities	18,539,571
(2)	Death Grants	1,621,873
(3)	Return of Contributions on withdrawal	5,944,151
(4)	Other Expenditure	14,570,823
(5)	Amount of Fund at end of period	1,656,122,854
TOTAL EXPENDITURE		1,703,094,046

PENSION FUND PLANS

REVENUE ACCOUNTS 2009 - SELF-ADMINISTERED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	30,558,231,921
(2)	Contributions by employers	490,717,654
(3)	Contributions by employees	243,278,282
(4)	Any additional contribution by employers to meet deficiency or back service liability	7,755,516
(5)	Interest, Dividends and Rents	1,470,263,101
(6)	Other Income & Transfers In	1,641,972,075
TOTAL REVENUE		34,412,218,549

EXPENDITURE		\$
(1)	Superannuation Benefits	
	(i) Pensions to Retired Employees	783,353,396
	(ii) Retirement Gratuities	224,705,028
(2)	Death Grants	34,246,202
(3)	Return of Contributions on withdrawal	26,591,716
(4)	Other Expenditure	478,224,050
(5)	Amount of Fund at end of period	32,865,098,157
EXPENDITURE		34,412,218,549

6.10 Contributions received for the years 2005 to 2009 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

	2006 \$	2007 \$	2008 \$	2009 \$	2010 \$
EMPLOYER	291,343,391	297,747,265	387,998,379	498,317,156	551,569,214
EMPLOYEES	159,494,964	175,005,941	212,932,119	254,842,817	282,247,339

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 assets 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 2010.

ASSETS OF SELF-ADMINISTERED PLANS

	2009 \$	2008 \$
(i) Trinidad and Tobago Government Securities denoted in T&T \$	6,557,146,082	5,644,902,471
(ii) Corporate Securities	8,100,478,711	6,591,392,561
(iii) Mortgages	221,517,793	249,982,463
(iv) Real Estate	-	-
(v) Trinidad and Tobago Equities	7,526,612,417	6,634,984,662
(vi) Fixed/Call Deposits	2,940,954,538	2,595,399,848
(vii) Other Trinidad and Tobago Assets	5,143,129,489	5,112,451,516
(viii) Trinidad and Tobago Government Securities denoted in Foreign Currency	203,234,890	178,224,590
TOTAL LOCAL ASSETS	30,693,073,920	27,007,338,111
(ix) Caricom/Foreign Government Securities	191,352,122	164,693,569
(x) Other Caricom/Foreign Securities	3,020,061,113	2,904,374,459
TOTAL ASSETS IN FUND	34,374,383,753	30,076,406,138
LOCAL ASSETS RATIO	89.29%	89.80%

- 6.13 During the year 2010 the Actuarial Valuations of fifty (50) registered pension fund plans were submitted.
- 6.14 The reports were reviewed with particular reference to the funding position of each Plan. The valuation results are summarized in the Tables below.

SUMMARIES OF THE RESULTS OF THE ACTUARIAL VALUATION REPORTS RECEIVED DURING 2008 ARE REPORTED HEREUNDER:

NAME OF PLAN	VALUATION DATE	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING RATIO
A.S. Bryden and Sons (Trinidad) Limited Pension Plan	01-Apr-10	James Camacho (SAGICOR Life Inc.)	(i) AS Bryden & Sons (Trinidad) Limited \$37,849,000 (ii) Bryden pi Limited \$5,391,000	(i) AS Bryden & Sons (Trinidad) Limited \$39,583,000 (ii) Bryden pi Limited \$6,065,000	(i) AS Bryden & Sons (Trinidad) Limited (\$1,734,000) (ii) Bryden pi Limited (\$674,000)	(i) AS Bryden & Sons (Trinidad) Limited 96% (ii) Bryden pi Limited 89%
Albroscos Limited Staff Pension Plan	01-Jan-10	James Camacho (SAGICOR Life Inc.)	\$13,472,000	\$11,284,000	\$2,188,000	119%
Amoco Trinidad Oil Company Pension Plan	31-Dec-08	Bacon Woodrow & deSouza Limited	\$539,300,000	\$544,200,000 (\$4,900,000)	99%
Anthony N. Sabga Limited Pension Plan	31-Jan-09	Apex Consulting Ltd.	\$15,987,000	\$5,352,000	\$10,635,000	299%
Armour's Funeral Homes limited Pension Fund Plan	31-Jan-09	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$544,700	\$405,000	\$139,700	135%
Atlantic LNG Pension Plan	01-Jan-10	Bacon Woodrow & deSouza Limited	\$106,189,000	\$119,267,000 (\$13,078,000)	89%
Berger Paints Trinidad Limited Pension Plan for Monthly Paid Employees	31-Dec-09	Bacon Woodrow & deSouza Limited	\$28,345,000	\$21,325,000	\$7,020,000	133%
Berger Paints Trinidad Limited Pension Plan for Weekly-Paid Employees	31-Dec-09	Bacon Woodrow & deSouza Limited	\$4,383,000	\$2,799,000	\$1,584,000	157%
British Gas Trinidad Limited Pension Fund Plan	31-Dec-09	Bacon Woodrow & deSouza Limited	\$52,865,000	\$56,990,000	(\$4,125,000)	93%
Caribbean Bulk Storage & Trading Company Limited Pension Fund Plan	31-Dec-08	Bacon Woodrow & deSouza Limited	\$3,065,000	\$2,843,000	\$222,000	108%
Caribbean Industrial Research Institute Pension Fund Plan	30-Sep-09	Bacon Woodrow & deSouza Limited	\$151,508,000	\$107,774,000	\$43,734,000	141%
Central Bank of Trinidad and Tobago Pension Scheme	30-Sep-08	Bacon Woodrow & deSouza Limited	\$532,700,000	\$362,900,000	\$169,800,000	147%
Clark & Battoo Limited Staff Pension Fund Plan	30-Nov-09	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$4,402,900	\$2,107,600	\$2,295,300	209%

SUMMARIES OF THE RESULTS OF THE ACTUARIAL VALUATION REPORTS RECEIVED DURING 2008 ARE REPORTED HEREUNDER:

NAME OF PLAN	VALUATION DATE	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING RATIO
Colonial Fire & General Insurance Company Limited Staff Pension Fund Plan	01-Jan-10	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$57,401,000	\$47,410,000	\$9,991,000	121%
E & Y Services Limited Pension Scheme	30-Apr-09	Apex Consulting Ltd.	\$35,862,000	\$29,236,000	\$6,626,000	123%
Envirotec Holdings Limited Pension Plan	01-Apr-10	James Camacho (SAGICOR Life Inc.)	\$9,798,000	\$10,770,000 (\$972,000)	91%
EOG Resources Trinidad Limited Pension Fund Plan	01-May-09	Bacon Woodrow & deSouza Limited	\$16,494,000	\$15,717,000	\$777,000 1	05%
Guardian Holdings Group Defined Contribution Pension Plan	01-Jan-10	KR Services Limited	\$45,942,000	\$47,714,000 (\$1,772,000)	96%
HS Services Pension Fund Plan	31-Oct-08	KR Services Limited	\$14,633,000	\$14,054,000	\$579,000	104%
Hand Arnold (Trinidad) Limited Employees Pension Scheme	30-Jun-09	KR Services Limited	\$63,950,000	\$61,496,000	\$2,454,000	104%
Johnson and Johnson (Trinidad) Limited Staff Pension Fund Plan	31-Dec-09	Bacon Woodrow & deSouza Limited	\$58,290,000	\$28,040,000	\$30,250,000	208%
Junior Schools Limited Pension Plan	01-Jun-10	James Camacho (SAGICOR Life Inc.)	\$4,911,000	\$4,354,000	\$557,000	113%
Lazzari and Sampson Limited Pension and Life Assurance Pension Scheme	01-Sep-08	KR Services Limited	\$9,614,000	\$7,050,000	\$2,564,000	136%
Lever Brothers West Indies Limited Pension Fund	01-Jan-10	Bacon Woodrow & deSouza Limited	\$253,497,000	\$198,716,000	\$54,781,000	128%
Life of Barbados Limited Pension Plan	01-Jan-10	Eckler Ltd. \$	4,227,000	\$1,660,000	\$2,567,000	255%
Master Mix of Trinidad Limited Staff Pension Fund Plan	01-Jun-09	Apex Consulting Ltd.	\$7,971,000	\$6,230,000	\$1,741,000	128%
McCann Erickson (Trinidad) Limited Pension Plan	01-Jul-09	James Camacho (SAGICOR Life Inc.)	\$11,048,000	\$9,716,000	\$1,332,000	114%

SUMMARIES OF THE RESULTS OF THE ACTUARIAL VALUATION REPORTS RECEIVED DURING 2008 ARE REPORTED HEREUNDER:

NAME OF PLAN	VALUATION DATE	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING RATIO
Mittal Steel Point Lisas Limited Employees' Pension Fund Plan	31-Dec-09	Bacon Woodrow & deSouza Limited	\$682,064,000	\$580,773,000	\$101,291,000	117%
Myerso Tooth Company Limited Retirement Plan	31-Jul-08	Bacon Woodrow & deSouza Limited	\$38,884,000	\$23,314,000	\$15,570,000	167%
National Flour Mills Limited Pension Fund Plan	31-Dec-08	Bacon Woodrow & deSouza Limited	\$110,634,000	\$100,374,000	\$10,260,000	110%
National Gas Company of Trinidad and Tobago Limited Pension Fund Plan	31-Dec-09	Bacon Woodrow & deSouza Limited	\$374,900,000	\$413,400,000	(\$38,500,000)	91%
National Helicopter Services Limited Pension Fund Plan	01-Sep-08	Apex Consulting Ltd.	\$9,946,000	\$11,498,000	(\$1,552,000)	84%
National Union of Government and Federated Workers Officers' Pension Plan	01-Jan-07	Bacon Woodrow & deSouza Limited	\$3,297,000	\$3,744,000	(\$447,000)	88%
National Union of Government and Federated Workers Staff Pension Fund Plan	01-Jan-10	Bacon Woodrow & deSouza Limited	\$26,471,000	\$19,772,000	\$6,699,000	134%
Nestle Trinidad & Tobago Limited Unionised Employees Pension Plan	01-Jan-09	Bacon Woodrow & deSouza Limited	\$30,873,000	\$34,656,000	\$3,783,000	89%
NIHERST Pension Fund Plan	01-Nov-09	Bacon Woodrow & deSouza Limited	\$34,432,000	\$31,258,000	\$3,174,000	110%
PCS Nitrogen Trinidad Limited Pension Fund Plan No. 1	31-Dec-09	Bacon Woodrow & deSouza Limited	\$435,324,000	\$253,654,000	\$181,670,000	172%
PCS Nitrogen Trinidad Limited Pension Fund Plan No. 2	31-Dec-09	Bacon Woodrow & deSouza Limited	\$26,509,000	\$15,656,000	\$10,853,000	169%
Regional Health Authorities Pension Fund Plan	30-Sep-06	Bacon Woodrow & deSouza Limited	\$225,400,000	\$162,300,000	\$63,100,000	139%
Sagcor Life Inc (Trinidad) Pension Plan	01-Jan-10	Eckler Ltd.	\$44,288,000	\$37,786,000	\$6,502,000	117%
Scotiabank Trinidad and Tobago Limited Pension Fund Plan	31-Oct-09	Bacon Woodrow & deSouza Limited	\$511,527,000	\$358,591,000	\$152,936,000	143%

SUMMARIES OF THE RESULTS OF THE ACTUARIAL VALUATION REPORTS RECEIVED DURING 2008 ARE REPORTED HEREUNDER:

NAME OF PLAN	VALUATION DATE	ACTUARY	ASSETS	LIABILITIES	SURPLUS/ DEFICIT	FUNDING RATIO
Mittal Steel Point Lisas Limited Employees' Pension Fund Plan	31-Dec-09	Bacon Woodrow & deSouza Limited	\$682,064,000	\$580,773,000	\$101,291,000	117%
Myerso Tooth Company Limited Retirement Plan	31-Jul-08	Bacon Woodrow & deSouza Limited	\$38,884,000	\$23,314,000	\$15,570,000	167%
National Flour Mills Limited Pension Fund Plan	31-Dec-08	Bacon Woodrow & deSouza Limited	\$110,634,000	\$100,374,000	\$10,260,000	110%
National Gas Company of Trinidad and Tobago Limited Pension Fund Plan	31-Dec-09	Bacon Woodrow & deSouza Limited	\$374,900,000	\$413,400,000	(\$38,500,000)	91%
National Helicopter Services Limited Pension Fund Plan	01-Sep-08	Apex Consulting Ltd.	\$9,946,000	\$11,498,000	(\$1,552,000)	84%
National Union of Government and Federated Workers Officers' Pension Plan	01-Jan-07	Bacon Woodrow & deSouza Limited	\$3,297,000	\$3,744,000	(\$447,000)	88%
National Union of Government and Federated Workers Staff Pension Fund Plan	01-Jan-10	Bacon Woodrow & deSouza Limited	\$26,471,000	\$19,772,000	\$6,699,000	134%
Nestle Trinidad & Tobago Limited Unionised Employees Pension Plan	01-Jan-09	Bacon Woodrow & deSouza Limited	\$30,873,000	\$34,656,000	(\$3,783,000)	89%
NIHERST Pension Fund Plan	01-Nov-09	Bacon Woodrow & deSouza Limited	\$34,432,000	\$31,258,000	\$3,174,000	110%
PCS Nitrogen Trinidad Limited Pension Fund Plan No. 1	31-Dec-09	Bacon Woodrow & deSouza Limited	\$435,324,000	\$253,654,000	\$181,670,000	172%
PCS Nitrogen Trinidad Limited Pension Fund Plan No. 2	31-Dec-09	Bacon Woodrow & deSouza Limited	\$26,509,000	\$15,656,000	\$10,853,000	169%
Regional Health Authorities Pension Fund Plan	30-Sep-06	Bacon Woodrow & deSouza Limited	\$225,400,000	\$162,300,000	\$63,100,000	139%
Sagicor Life Inc. (Trinidad) Pension Plan	01-Jan-10	Eckler Ltd.	\$44,288,000	\$37,786,000	\$6,502,000	117%
Scotiabank Trinidad and Tobago Limited Pension Fund Plan	31-Oct-09	Bacon Woodrow & deSouza Limited	\$511,527,000	\$358,591,000	\$152,936,000	143%

APPENDIX A

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

AGENT	ASSETS	LIABILITIES	CAPITAL
American Life and General Insurance Company (Trinidad and Tobago) limited	1,829,664,628	1,533,065,773	296,598,855
Bancassurance Caribbean Limited	341,197,682	270,267,905	70,929,777
Bankers Insurance Company Limited	52,752,596	40,113,936	12,638,660
British-American Insurance Company	649,740,849	1,390,175,452	(740,434,603)
Capital Insurance Limited	125,921,059	98,492,043	27,429,016
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	18,736,088	18,736,088	0
Colonial Fire and General Insurance Company Limited	237,997,528	150,851,025	87,146,503
CUNA Caribbean Insurance Society Limited	201,512,420	99,307,205	102,205,215
Export- Import Bank of Trinidad and Tobago Limited	335,486,134	216,216,581	119,269,553
Furness Anchorage General Insurance Limited	48,572,307	21,607,238	26,965,069
G.T.M. Fire Insurance Company Limited	65,337,254	40,297,317	25,039,937
Guardian General Insurance Limited	720,530,210	397,727,588	322,802,622
Guardian Life of the Caribbean Limited	5,743,848,138	5,163,023,540	580,824,598
Gulf Insurance Limited	113,872,955	96,741,060	17,131,895
Maritime General Insurance Company Limited	390,141,929	253,781,292	136,360,637
Maritime Life (Caribbean) Limited	1,235,809,133	1,044,463,784	191,345,349

AGENT	ASSETS	LIABILITIES	CAPITAL
Mega Insurance Company Limited	232,670,754	206,252,675	26,418,079
Motor One Insurance Company Limited	77,329,665	102,511,894	(25,182,229)
Nationwide Insurance Company Limited	76,327,088	42,404,427	33,922,661
Sagikor General Insurance Incorporated	144,935,859	133,552,730	11,383,129
Sagikor Life Incorporated	3,048,850,297	3,116,176,791	(67,326,494)
Scotialife Insurance Limited	700,329,490	519,811,036	180,518,454
Sun Life Assurance of Canada	1,689,695	1,689,695	0
Tatil Life Assurance Limited	1,470,713,950	1,408,662,778	62,051,172
The Beacon Insurance Company Limited	217,096,013	190,586,229	26,509,784
The Demerara Life Assurance Company of Trinidad and Tobago Limited	134,492,858	106,834,426	27,658,432
The New India Assurance Company (Trinidad and Tobago) Limited	147,712,106	91,772,321	55,939,785
The Presidential Insurance Company Limited	66,945,976	41,606,575	25,339,401
The Reinsurance Company of Trinidad and Tobago Limited	86,077,226	63,550,457	22,526,769
The United Security Life Insurance Company Limited	19,891,654	19,891,654	0
Trinidad and Tobago Insurance Limited	536,986,633	253,447,513	283,539,120
United Insurance Company Limited	60,858,357	16,601,071	44,257,286

APPENDIX B

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010

American Life and General Insurance Company Trinidad Limited

- A. Rauseo & Associates Limited
- Astad Investments Limited
- Boxil Charles Insurance Services Limited
- Eaglestar Insurance Services Limited
- Mar-Q Financial Services Limited
- Saltes Insurance & Financial Services Limited
- The New Edition Insurance Services Limited
- Ultraline Investments Limited
- VCAFF Insurance & Financial Services Limited
- W.B. Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Bankers Insurance Company T&T Limited

- Avant Garde Insurance Services Limited

British American Insurance Company Trinidad Limited

- CLS Insurance Advisory Services Limited
- Russ Financial Services Limited

Capital Insurance Limited

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

Colonial Fire and General Insurance Company Limited

- Accident Insurance Marketing Limited
- Amritam Services Limited
- Atherly Services Limited
- Axis Financial Systems Limited
- Chase Financial Solutions Limited
- Christian Hosang
- CLICO Credit Union Co-operative Society Limited
- Eastern Credit Union Co-operative Society Limited
- Farrell's Insurance Services Limited
- Financial Advisory Services Limited
- Gopee Samlalsingh & Associates Limited
- Investors Paradise Financial Services Limited
- LOGIMEX Group Limited
- Marjen Financial & Insurance Services Limited
- N & Q Investments Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010 (CONTINUED)

- Ser Qualis Limited
- Trinidad & Tobago Police Service Credit Union
- Verisure Advisors Limited

Colonial Life Insurance Company (Trinidad) Limited

- A & R Financial Advisory Services Limited
- A.B. Financial Solutions Limited
- Accident Insurance Marketing Limited
- Amritam Services Limited
- Anina Financial Services Limited
- Annette Khan
- Anthony Ramsingh t/a Anthony Ramsingh Insurance Services
- Atherly Services Limited
- Betty Beatrice De Roche t/a Elizabeth Enterprises
- Brent Durity t/a B.D's Services
- Brian Christopher Samlalsingh Limited
- Chase Financial Solutions Limited
- Chetwyn Financial Services Limited
- Daryl Dasent t/a DJZ Investments
- Delothmar Parray t/a Universal Financial Advisory Services
- Dominic Gonzalez t/a Suretrade Investments Services
- Emmanuel Lawrence t/a Emmanuel Cipriani Lawrence Insurance Services
- Eugene Nurse
- Everard Cabral
- F&G Enterprises Limited
- G.M. Investments Limited
- G.R.B. Financial Services Limited
- Gold Coin Financial Solutions Limited
- Haven Financial Services Advisory Limited
- Hillcrest Investments Limited
- Iles Insurance Services Limited
- Investor's Paradise Financial Services Limited
- Jannel Enterprises Limited
- Jarod Perryman t/a Jarim Enterprises
- Jeewan Birbal t/a Jeewan Enterprises
- Jemmot Manmohan t/a Jemmot Manmohan Insurance and Investments
- Jennifer Lessey-Jordan t/a JLJ Consultant
- JKN Financial Services Limited
- John Andre Wood-Salomon t/a Andre's Financial Management Services
- Keith's Financial Services Limited
- Kevin Davis t/a K. Davis Consultants
- Krishna Ramgoolam t/a K. Ramgoolam Financial Services

APPENDIX B

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010

- Loren Investments and Financial Enterprises Limited
- LRJ Financial Advisory Services Limited
- Marjen Financial & Insurance Services Limited
- Martel Investment Limited
- Naidu Powdhar t/a Naidu Powdhar Insurance Agency
- Nigel F. Hadley t/a Nigel F. Hadley Insurance Services
- Nigel G. Salina & Associates Company Limited
- Noel's Ultimate Financial Solutions Limited
- Paramount Investments Limited
- Paul G. Massiah t/a PGM Enterprises
- Paul Gyan t/a Paul Gyan Insurance Services
- Portfolio Serve Limited
- Premdath Seegolam t/a V.I.P.S. Financial Services
- Ramsahai Investment Service Enterprise Limited
- RKS Financial Services Limited
- Rolf's Insurance and Financial Advisory Services Limited
- Rondel Investment Services Enterprise Limited
- Rybre Services Limited
- S & S Insurance & Associated Services Limited
- S. Deonarine Insurance Services Limited
- S.O.S. Agencies Limited
- SAFH Services Limited
- Shawnrick Crooks t/a Shawn Crooks Consultancy Services
- SMCF Financial Services Limited
- Spotnic Prudent Marketing & Financial Company Limited
- Stokely Regis Insurance Services Limited
- Successful Ideas Limited
- Tando Limited
- Total Insurance Services Limited
- U4RIA Investments and Services Limited
- William Gibbs t/a Astute Financial Services
- Yovraj Investment Limited

GTM Insurance Company Limited

- Bood's Insurance Services Limited
- Joseph Ramlal
- Oma Lall-Garib
- S.D.R. Nandlal Advisory Services Limited
- Sharon Arjoon
- Sitkam General Insurance Services Limited
- Wallum Insurance Services Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010 (CONTINUED)

Guardian General Insurance Limited

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

Guardian Life of the Caribbean Limited

- ALM Insurance Services Limited
- Amada Investments & Financial Services Limited
- Anaid Investments Limited
- Andrew Hackett Insurance Services Limited
- Archton Services Limited
- Authentic Insurance Services Limited
- B.J. Financial Services Limited
- Bates Asset Management Company Limited
- BMW Professional Services Limited
- Brittasia Investments Limited
- Byron Enterprises Limited
- Calvin Mendez Financial Services Limited
- Candy Financial Services Limited
- Clayton's Financial & Investments Services Limited
- Conec Marketing & Financial Services Limited
- Cournand Insurance Services Company Limited
- D.R. Investment & Financial Services Limited

APPENDIX B

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010

- Demming Marketing Limited
- Dove Financial Services Limited
- Dynamic Financial & Concepts Limited
- E. Holdings Limited
- ED Investments Limited
- EKTA Consultants Company Limited
- Euodoo Financial Services Limited
- Expert Financial Investments Company Limited
- Fay Donna & Associates Limited
- Ferm Insurance Services Limited
- FFS Limited
- Fortunata Services Limited
- Futuristic Insurance Services Limited
- FYC Limited
- G.E.T. Financial Services Limited
- Gee Tee & F Personal Financial Services Limited
- Gerard Charran Ramroach
- Giowong Financial Services Limited
- Great Horizons Limited
- Gregg A.M. Mannette & Associates Financial Services Limited
- iCAN Corporation Limited

Guardian Life of the Caribbean Limited (continued)

- Ignatius and Company Limited
- Insurance & Financial Services Limited
- JJ's Insurance & Financial Services Limited
- Kanith Investments Limited
- Kirby Ifill Financial Services Limited
- Krat Investments Limited
- L.G.G. Investments Limited
- L.R.& J Investments Limited
- Lark Investment Limited
- LG Consultancy & Associates Limited
- Life Line Financial Services Limited
- Lynchris Financial Services Limited
- M & G Enterprises Limited
- M.U.C.H. Services Limited
- MALS Insurance Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited
- Naceri Limited
- NAN Associates Limited
- Oodles Financial Services Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010 (CONTINUED)

- PGM Financial Services Limited
- Rabah Financial Services Limited
- RDA Financial Services Limited
- Reward Enterprises Limited
- Rhevol Insurance and Investment Services Limited
- Richsons Financials Limited
- RIIB Financial Services Limited
- Ro-Je Management and Investment Services Limited
- Rudy Gaskin Insurance Investments & Financial Services Limited
- S.F.D. Insurance & Investments Limited
- Sevens Financial Services Limited
- Simplicity Financial Services Limited
- SML Insurance Services Limited
- The Daniel Dookie Consultancy Group Limited
- Thijs Investments Limited
- Victory Insurance Services Limited
- Whedeck Insurance & Financial Services Limited
- X-Press Financial Solutions Limited
- Zai's Financial Services Limited

Gulf Insurance Limited

- ASC Insurance Services Limited
- Charmaine Maharaj
- Michael Harricharan
- Palm Trees Services Limited
- Ramanan Jaikaran
- Richard Sirjoo
- Satish Maharaj Agency Limited

Maritime General Insurance Company Limited

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- ABCO Insurance Services Limited
- Allan Anthony Tang Choon
- ANBA Financial & Insurance Partners Limited
- Arthur Bishop Insurance Services Limited
- Maritime General Insurance Company Limited
- Avalon Marcus & Company Limited
- Ben's Insurance and Financial Services Limited
- C & Y Dass Services Limited
- CFJ Services Limited
- Chiron Investments Limited
- Coastline Financial Services Limited

APPENDIX B

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010

- Colspring Financial Services Limited
- Deodath Ramdath Singh Insurance and Investment Services Limited
- Donna Salandy t/a Meihkofin Services
- Duncan Financial Services Limited
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Maxim Investments Limited
- Northern Atlantic Insurance & Finance Company Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Quality Investments Limited
- R & N Insurance Services Limited
- R. Singh Financial Services Limited
- R.G.F. Asset Management Limited
- Ralico Insurance Services Limited
- Randy Hosein Limited
- Riansel Financial Planning Services Limited
- SAADA Services Limited
- Sheila Smith t/a Shenson Insurance Services
- SMW Limited
- Starlet General and Financial Services Limited
- Swar-raj Marketing Company Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Ltd.
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Maritime Life (Caribbean) Limited

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

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010 (CONTINUED)

- C & Y Dass Services Limited
- CFJ Services Limited
- Chiron Investments Limited
- Coastline Financial Services Limited
- Colspring Financial Services Limited
- Deodath Ramdath Singh Insurance & Investment Services Limited
- Donna Salandy t/a Meihkofin Services
- Duncan Financial Services Limited
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Maxim Investments Limited
- Quality Investments Limited
- R. Singh Financial Services Limited
- R.G.F. Asset Management Limited
- Riansel Financial Planning Services Limited
- SAADA Services Limited
- Sheila Smith t/a Shenkson Insurance Services
- SMW Limited
- Starlet General and Financial Services Limited
- Supreme Concepts & Solutions Limited
- Swar-raj Marketing Company Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

Mega Insurance Company Limited

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

APPENDIX B

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010

Motor One Insurance Company Limited

- Wallum Insurance Services Limited

Sagicor General Insurance

- Grandwheels General Insurance Services Limited
- J. Rampersad & Co. Limited
- K.J.F. Insurance & Financial Services Limited
- Maxim Investments Limited
- Portfolio Development Services Limited
- Prime General Insurance Limited
- Sagicor Life Incorporated
- Seepersad Agencies Limited
- T.A.S. General Insurance Services limited
- Wilson's Insurance Advisory Services limited

Sagicor Life Incorporated

- Allan Kercelus t/a Kercelus Financial Services
- Andy De Vert Insurance Consultants Limited
- Anormel Investments Limited
- Assure Investments Limited
- Basil Fraser t/a Basfra Insurance Services
- Beverly Warner t/a First Brokerage International
- B.I. Lal Insurance Services Limited
- C.A.P. Services Limited
- Christopher Knaggs t/a Kris K. Insurance Services
- David Namsoo t/a D.A.N. Insurance Services
- D. Ache Financial Concepts & Solutions Limited
- Dayna Vieira t/a Mayfair Insurance Services
- Dianne Grell t/a Financial & Insurance Solutions (FINSOL)
- Doncabris Financial Planning Associates Limited
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Enrique Huggins Insurance Services Limited
- Executive Insurance Company Services Limited
- FAM Investments Limited
- FAN Financial Services Limited
- Financial Advisory Services Limited
- Garon Limited
- General Financial Services Limited
- Gervase Hannays t/a G.H. Insurance Services
- Grandwheels Services Ltd.
- Gregory Emile Joseph t/a Quick Services Enterprise
- Helen Ache t/a H. Ache Insurance Services

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010 (CONTINUED)

- Ian Stone t/a I.S. Insurance Consultants
- J & L Financial & Counselling Services Limited
- Jai Services Limited
- Jenkha Limited
- Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
- Jewels Financial Management Limited
- Joan Carr t/a Joan Carr Insurance Services
- Joel Martinez & Associates Limited
- Jonathan Declé t/a J.D. Insurance Services
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Karian Investments Limited
- Marcia Assam t/a Marcia Assam Financial Services
- Mariana Galindo t/a Kaym's Financial Services
- Mayans Services Limited
- Michelle Prashad t/a M.A.P. Financial Services
- MMVL Financial Services Limited
- MPA Insurance Services Limited
- Nigel Francis Hadley
- Pauline De Souza t/a P.D. Insurance Services
- P.K. Management Services Limited
- Portfolio Development Services Limited
- Q-Rator Financial Services Limited
- Qwest Investments Limited
- Ralph Coutain Insurance Services and Investments Limited
- Ramkhelawan Financial and Insurance Services Limited
- Rafael Mouttet t/a R.E.M. Financial Services
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Richard Daly t/a NRICH Enterprises
- S.H. Financial Limited
- S.S. Services Limited
- Sumar Consultants Limited
- Sydsons Services Limited
- TC & F Services Limited
- Thomas W. Nancoo
- Thomas Wood t/a Nitim Insurance Services
- Tobias & Tobias Insurance Services Limited
- Top Notch Financial Services Limited
- Trinidad Insurance Centre Limited
- Usuff Abraham t/a U.M.A. Insurance Services
- W. Lezama Insurance and Investment Services Limited
- Wayne Declé t/a Declé Insurance Services
- Wayne Griffith t/a W. Griffith Insurance and Financial Services
- Wayne Mohammed t/a Waymo Financial Services

APPENDIX B

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010

- Wayne Rezende t/a W.J.R. Insurance Services
- Wealth Management Solutions Limited
- Whibco Associates Limited
- William St. Aubyn t/a St. Aubyn Insurance Services

Tatil Life Assurance Limited

- B&B Gray Enterprises Limited
- B. Pedro Insurance Services Limited
- B. Williams-Groome Financial Services Limited
- C.A.J. Limited
- CAMWILL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited
- Christopher Lyons Financial Services Limited
- Elite Investment Services Limited
- Fuentes Financial Services Limited
- Gee Hee Tee Insurance 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
- Russell Bhole Insurance Services Limited
- S & P Investments Limited
- S&R Insurance & Advisory Service Limited
- Savings Security Investment Limited
- Walter H. Stewart Financial Services Limited

The Beacon Insurance Company Limited

- Nare Insurance Agencies Limited

The Great Northern Insurance Company Limited

- Mervina Hosein

The New India Assurance Company (T'dad & T'go) Limited

- Andrew Calcut t/a Calcut Insurance Services
- Nazia Ali-Azim
- S.G. Financial Services Limited
- S.H. Financial Limited
- Varona Usha Polat t/a Kushal Agencies
- Veda Consultants Limited
- Vivian Quintin Mohammed t/a Affiliated General Insurance Services

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2010 (CONTINUED)

The Presidential Insurance Company Limited

- Elizabeth Ramathally t/a Frank Ramdeen's Insurance Agency
- Dillon Ali
- Indira Mohammed
- Marlon Cabral-Samaroo

Trinidad and Tobago Insurance Limited

- Albert N. Abreu t/a Abreu Trading Company
- Almandoz (Tobago) Limited
- Anna Gillian Mohammed
- B&B Gray Enterprises Limited
- B. Gosine's Insurance Services Limited
- B. Williams-Groome Financial Services Limited
- C. Leotaud & Son Limited
- Claims Consultants & Administrators Limited
- Czar Insurance Services Limited
- David A. Stephens Insurance Services Limited
- Deneco Limited
- DVD Services Limited
- Elite Investment Services Limited
- Gee Hee Tee Insurance Services Limited
- Habil Mohammed Agency
- J. Mohess & Company Limited
- Kalyaani Limited
- Kedar Gajadharsingh t/a Gajadharsingh Insurance & Travel Services
- Keith Charles Financial Services Limited
- Kelvin Rollock Insurance Associates Limited
- Padmawatee Maharaj-Despot t/a Soldado Insurance Agency
- Pegasus Financial Services Limited
- R & Z Electrical Sales & Services Limited
- Recover Insurance Services Limited
- Risk Protection Insurance Agencies Limited
- S. Sookhoo Insurance Services Limited
- Savings Security Investments Limited
- Selona Gransam t/a Gransam Insurance Agency
- SMH Services Limited
- Telly Paul General Insurance Services Limited
- UM Trading Limited
- Winston Bartolo
- Zenobia Baksh
- ZK Insurance Investments Limited

APPENDIX C

LIST OF REGISTERED BROKERS

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01 AS AT 31ST DECEMBER 2010

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

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01
AS AT 31ST DECEMBER 2010

- Millar Insurance Brokers Limited
- Millenium Insurance Brokers Limited
- Nautica Insurance Brokers Limited
- Nazreen Deosingh
- Neil Colin Gosine
- Nizam Mohammed
- Omah Seetahal
- P.R.F.C. Limited
- Palm Insurance Brokers Limited
- Pan West Indian Insurance Brokers Limited
- Patrick Ferreira
- Personalised Insurance Brokers & Reinsurance Limited
- Peter Malcolm GeorgeFarah
- Pooran Hardath
- Prakash Bhaggan
- Professional & Employee Benefit Brokers Limited
- Ramnarine Maharaj
- Ravi Surjan
- Richard Ramdwar
- Risk Management Services Limited
- Risk Research Limited
- Robert Gordon Charlett
- Robert Lazzari
- Rodney B. D.Farah
- Samsoundar Surjan
- Samtrin Insurance Brokers Limited
- Sandra Chin Yuen Kee
- Satchan Ramsaran
- SDS Insurance Brokers Limited
- Seunarine Hardath
- Specialists Insurance Brokers Limited
- Stephen Castagne
- Sterling Insurance Services Limited
- Surujdeo Mangaroo
- Trinidad & Tobago Insurance Consultants Limited
- Trinity Insurance Brokers Limited
- Walter De Bruin
- Wayne Gosine
- Winston Siriram

APPENDIX D

LIST OF REGISTERED ADJUSTERS

LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01 AS AT 31ST DECEMBER 2010

- Accord Adjusting Company Limited
- Adam Sanguinette
- Aldith Bernard
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Bertrand H. Doyle
- Bertrand Nicholas
- Cariclaims Investigators & Adjusters Limited
- Claims Adjusting Bureau Limited
- Ezekiel Joseph t/a Ezee Adjusting Services
- Fabian Christian Mahabal
- Fact Finders Business Investigators Limited
- Ganesh Rampersad t/a Investigations & Claims Adjusting Services
- General Adjusters Limited
- Glen Mohammed
- Insurance Investigations Services Limited
- Jacob Jules t/a Jules Investigators & Adjusters Services
- McLarens Young International (T'dad & T'bago) Limited
- Micad Enterprises Limited
- Oliver Rosemin & Company Limited
- Orion Adjusters Limited
- Peter S. Bowman
- Pioneer Claims Services Company Limited
- Rudy Rampersad
- The Privilegio Concierge Services Incorporated Limited

APPENDIX E

LIST OF PENSION PLANS

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2010 SELF-ADMINISTERED PENSION FUND PLANS

- 1 Agostini Insurance Brokers Limited Pension Fund Plan
- 2 Agostini's Limited Retirement Plan
- 3 Airports Authority Pension Fund
- 4 Amoco Trinidad Oil Company Pension Fund Plan
- 5 Ansa McAl Limited Pension Fund Plan
- 6 Ansa McAl Pension Fund Plan
- 7 Associated Brands Limited Group Pension Fund Plan
- 8 Atlantic LNG Pension Plan
- 9 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan
- 10 Bawodes Limited Pension Fund Plan
- 11 Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees
- 12 BG Trinidad and Tobago Limited Pension Fund Plan
- 13 British American Insurance Company (Trinidad) Limited Pension Fund Plan
- 14 BWIA General Staff Pension Fund Plan
- 15 BWIA Pilots Pension Fund Plan
- 16 Caribbean Industrial Research Institute Pension Plan
- 17 Caribbean Services Company Ltd. Pension Fund Plan
- 18 Central Bank of Trinidad and Tobago Pension Scheme
- 19 Citibank (Trinidad and Tobago) Limited Pension Fund Plan
- 20 Coca Cola Bottling (Trinidad and Tobago) Pension Plan
- 21 Consolidated Insurance Consultants Limited Pension Fund
- 22 Coopers and Lybrand Pension Fund Plan
- 23 CPI Ltd Defined Contribution Pension Plan
- 24 CUNA Caribbean Insurance Society Pension Fund Plan
- 25 Development Finance Limited Pension Plan
- 26 E&Y Services Limited Pension Scheme
- 27 EOG Resources Trinidad Limited Employees' Pension Fund Plan
- 28 Ferreira Optical Limited Pension Fund Plan
- 29 First Citizens Bank Pension Fund Plan
- 30 FirstCaribbean International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan
- 31 Global Santa Fe South America LLC Pension Fund
- 32 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan
- 33 H.S. Services Limited Pension Fund Plan
- 34 Halliburton Trinidad Limited Pension Fund Plan
- 35 Hand Arnold (Trinidad) Limited Employees' Pension Scheme
- 36 IBM World Trade Corporation (Trinidad Branch) Retirement Plan
- 37 Insurance Brokers West Indian Limited Pension Fund Plan
- 38 Johnson & Johnson (Trinidad) Ltd Staff Pension Plan
- 39 Lever Brothers West Indies Limited Pension Fund Plan
- 40 Mega Insurance Company Limited Pension Plan
- 41 Mittal Steel Point Lisas Limited Employees' Pension Plan
- 42 National Flour Mills Pension Plan

APPENDIX E

LIST OF PENSION PLANS

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2010 SELF-ADMINISTERED PENSION FUND PLANS

43	National Gas Company of Trinidad and Tobago Pension Fund Plan
44	National Insurance Board Pension Fund Plan
45	National Insurance Property Development Company Limited Pension Fund Plan
46	National Maintenance Training and Security Co Ltd Pension Fund Plan
47	National Union of Government and Federated Workers Officers Pension Plan
48	National Union of Government and Federated Workers Staff Pension Fund Plan
49	Neal and Massy Group Pension Plan
50	Nestle Trinidad and Tobago Limited Senior Staff Pension Plan
51	Nestle Unionised Employees Pension Fund Plan
52	NIHERST Pension Fund Plan
53	PCS Nitrogen Trinidad Limited Pension Fund Plan 1
54	PCS Nitrogen Trinidad Limited Pension Fund Plan 2
55	Phoenix Park Gas Processors Limited Staff Pension Fund Plan
56	Point Lisas Industrial Port Development Corporation Limited Pension Plan
57	RBTT Pension Fund Plan
58	Republic Bank of Trinidad and Tobago Limited Pension Plan
59	Scotiabank Trinidad and Tobago Limited Pension Fund Plan
60	Servol Limited Pension Fund Plan
61	T. Geddes Grant (Trinidad) Staff Savings and Pension Fund
62	T. Geddes Grant Limited Pension Fund Plan
63	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
64	Texaco (Trinidad) Limited Staff Retirement Plan
65	The Home Mortgage Bank Pension Fund Plan
66	The Regional Health Authorities Pension Fund Plan
67	The Trinidad and Tobago Oil Company Limited Non-Contributory Pension Fund
68	The Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan
69	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan
70	Thomas Peake and Company Limited Pension Fund Plan
71	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan
72	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan
73	Trinidad and Tobago Electricity Commission Pension Plan
74	Trinidad and Tobago Electricity Commission Provident Fund
75	Trinidad and Tobago Methanol Company Limited Pension Fund Plan
76	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I
77	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II
78	Trinidad and Tobago Oil Company Limited Contributory Pension Fund "A"
79	Trinidad and Tobago Oil Company Limited Contributory Pension Fund "B"
80	Trinidad and Tobago Oil Company Limited Employees' Benefit Plan
81	Trinidad and Tobago Oil Company Limited Staff Retirement Plan
82	Trinidad and Tobago Petroleum Company Limited Employees' Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2010
SELF-ADMINISTERED PENSION FUND PLANS

83	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan
84	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan
85	Trinidad and Tobago Telephone Co. Ltd. Staff Pension Fund Plan
86	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan
87	Trinidad Building and Loan Association Pension Fund Plan
88	Trinidad Cement Limited Employees' Pension Fund Plan
89	Trinidad Express Newspapers Limited Pension Fund Plan
90	Trinidad Hilton Pension Plan
91	Trinmar Limited Employees Benefit Plan
92	Trintoplan Consultants Limited Staff Pension Plan
93	Tucker Energy Services Holdings Limited Pension Fund Plan
94	Unicomer (Trinidad) Limited Pension Plan
95	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan
96	Y. De Lima & Company Limited Staff Pension Fund Plan

INSURED PENSION FUND PLANS

1	3M Interamerica Inc-T&T Division Pension Fund Plan
2	Aegis Business Solutions Limited Pension Plan
3	Albroscos Limited Staff Pension Plan
4	Amour's Funeral Homes Limited Pension Fund Plan
5	Angostura Bitters (Dr. J.G.B. Siegert & Sons) Limited Pension Fund Plan
6	Anthony N. Sabga Limited Pension Fund Plan
7	ASA Wright Nature Centre Pension Plan Fund
8	Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees
9	Bermudez Biscuit Company Limited Pension Plan
10	Bristol Myers Squibb (West Indies) Limited Pension Fund Plan
11	British High Commission Pension Plan
12	C.B.P. Limited Pension Fund Plan
13	C.M.B Packaging Trinidad Limited Pension Fund Plan
14	Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan
15	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees
16	Century Eslon Limited Pension Plan
17	Clark and Battoo Ltd Staff Pension Fund Plan
18	Colonial Fire and General Insurance Company Limited Pension Plan
19	Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan
20	Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan
21	Envirotec Holdings Limited Pension Fund Plan
22	Eric Solis Marketing Limited Staff Pension Fund Plan
23	F.T. Farfan and Sons Limited Pension Fund Plan
24	Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan

APPENDIX E

LIST OF PENSION PLANS

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2007 SELF-ADMINISTERED PENSION FUND PLANS

25	Furness Trinidad Limited Pension Fund Plan
26	Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan
27	Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
28	Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
29	Guardian Holdings Group Defined Contribution Pension Plan
30	Gulf Engineering Services Limited Pension Fund Plan
31	Gulf Insurance Limited Pension Fund Plan
32	Home Construction Limited Staff Pension Fund Plan
33	Hydro Agri Trinidad Limited Pension Fund Plan
34	J.N. Harriman and Company Limited Pension Plan
35	J.T.A. Supermarkets Limited Pension Fund Plan
36	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
37	Junior Schools Limited Staff Pension Plan
38	L.J. Williams Pension Fund Plan
39	Lake Asphalt of Trinidad and Tobago (1978) Limited (Employees) Pension Plan
40	Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan
41	Lange Trinidad Limited Pension Fund Plan
42	Lazarri and Sampson Limited Pension Fund Plan
43	Life of Barbados Pension Fund Plan
44	Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan
45	Mainstream Foods Limited Pension Plan
46	Maritime Life (Trinidad) Limited Pension Fund Plan
47	Master Mix of Trinidad and Tobago Limited Pension Fund Plan
48	Mc Cann Erickson (Trinidad) Limited Pension Fund Plan
49	Medianet Limited Monthly Paid Staff Pension Plan
50	National Helicopter Services Limited Pension Fund Plan
51	Navarro's Shipping Limited Pension Plan
52	Oilfield Workers Trade Union Staff Pension Fund Plan
53	Pension Plan for Employees of Sagicor Life Inc
54	Pepsi Cola Trinidad Bottling Company Limited Pension Plan
55	Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan
56	Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan
57	Prestige Holdings Limited Pension Fund Plan
58	Print-a-Pak Ltd Pension Plan
59	R. B. P. Elevator and Escalator Limited Pension Plan
60	Rentokil Initial (Trinidad) Limited Pension Fund Plan
61	Rhand Credit Union Co-operative Society Limited Staff Pension Plan
62	Sealand Service Incorporated Pension Plan
63	Selco Limited Pension Fund Plan
64	Small Business Development Company Limited Staff Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2007
SELF-ADMINISTERED PENSION FUND PLANS

- 65 Southern Medical Clinic Limited Pension Fund Plan
- 66 Southern Sales and Services Company Limited Pension Plan
- 67 Stellar Distributors (Trinidad) Limited Staff Pension Fund Plan
- 68 Tatil Life Sales Representatives Pension Plan
- 69 TECU Credit Union Co-operative Society Limited Pension Fund Plan
- 70 The Agents of American Life and General Insurance Company (Trinidad) Limited Pension Scheme
- 71 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees
- 72 The Group Pension Plan for the Non-Professional Employees of Fitzstone Limited
- 73 The Myerson Tooth Company Limited Pension Plan
- 74 The Pension Plan for the Institute of Marine Affairs
- 75 The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan
- 76 The Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
- 77 The Trinidad and Tobago Stock Exchange Pension Fund Plan
- 78 The University of the West Indies (St. Augustine) Staff Pension Fund Plan
- 79 Toyota Trinidad and Tobago Staff Pension Plan
- 80 Trinidad and Tobago Chamber of Commerce Pension Plan
- 81 Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan
- 82 Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan
- 83 Trinidad Concrete Products Limited Pension Fund Plan
- 84 Trinidad Contractors Limited Pension Plan
- 85 Trinidad Nitrogen Company Limited Pension Fund Plan
- 86 Trinidad Ropeworks Limited Retirement Plan for Employees
- 87 Trinidad Systems Limited Pension Plan
- 88 Trinrico Steel & Wire Products Limited Pension Fund Plan
- 89 United States of America Embassy in Trinidad and Tobago Pension Fund Plan
- 90 Western Scientific Company Limited Pension Fund Plan
- 91 William H. Scott Limited Pension Plan
- 92 Youth Training & Employment Partnership Programme Limited Pension Fund Plan

ANNUITIES

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

APPENDIX E

LIST OF PENSION PLANS

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2007 SELF-ADMINISTERED PENSION FUND PLANS

WINDING UP PENSION FUND PLANS

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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2007
SELF-ADMINISTERED PENSION FUND PLANS

41	Nationwide Staff "B" Pension Plan
42	Nationwide Staff "C" Pension Plan
43	Orange Grove National Company Limited Pension Fund Plan
44	Perreira & Company Limited Staff Pension Fund Plan
45	Premier Consolidated Oilfields Limited Pension Plan
46	Price WaterhouseCoopers Limited Pension Plan
47	Rediffusion (Trinidad) Limited Pension Plan
48	Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
49	Royal Caribbean Insurance Company Limited Group Pension Fund Plan
50	Santana Services Limited Pension Fund Plan
51	Sherwin Williams (Caribbean) N.V. Pension Plan
52	Sissons Paints Limited Staff Pension Fund Plan
53	Smith International Inc. Pension Fund Plan
54	Stephen and Ross Limited Pension Fund Plan
55	Super Chem Pension Fund Plan
56	Swan Hunter Trinidad Ltd. Pension Fund Plan
57	The National Commercial Bank of Trinidad and Tobago Pension Plan
58	The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan
59	Tourism and Industrial Development Company of Trinidad And Tobago Pension Plan
60	Trinidad and Tobago BWIA International Airways Pension Fund Plan
61	Trinidad and Tobago Export Development Corporation Pension Fund Plan
62	Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan
63	Trinidad and Tobago Forest Products Limited Staff Pension Fund Plan
64	Trinidad and Tobago Oil Company Limited Provident Fund
65	Trinidad and Tobago Printing and Packaging Company Pension Fund
66	Trinidad and Tobago Television Company Limited Pension Fund Plan
67	Trinidad Broadcasting Company Limited Pension Fund Plan
68	Trinidad Shipping Company Limited Pension Fund Plan
69	Trinidad Textile Manufacturing Company Limited Pension Fund Plan
70	Van Leer Containers Trinidad Limited Pension Fund Plan
71	Workers Bank of Trinidad and Tobago Limited Pension Fund Plan
72	Yorke Structures Ltd Pension Fund Plan

JUDICIAL MANAGEMENT

1. West Indian National Insurance Company Pension Fund Plan

APPENDIX F

REINSURANCE BY LINES OF BUSINESS, 2010 (%)

TABLES

TABLE I

REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2010 INCOME

	COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR		PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		FUNDING		SINGLE		OTHER							
		SINGLE	OTHER	SINGLE	OTHER	SINGLE	OTHER						
	LOCAL												
1.	American Life and General Insurance Company (T&T) Ltd	1,206,309,679											
2.	Bancassurance Caribbean Limited	82,384,365	(26,590)	95,191,990		91,912,119		187,077,519	1,665,568	82,258,443	35,101,111		1,512,412,320
3.	British-American Insurance Company (Trinidad) Ltd.		4,619,348	2,423,505	250,703	63,795		7,357,352		12,040,957	4,003,107		105,785,781
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.												
5.	Caribbean Insurance Company Ltd.												
6.	Colonial Life Insurance Company (Trinidad) Ltd.												
7.	Cuna Caribbean Insurance Society Ltd.	32,588,108		92,149,666				92,149,666	3,199,381	8,521,549	2,183,445		138,642,150
8.	Demeirara Life Assurance Company of T&T Ltd.	98,211,661		837,988				837,988		3,497,194	2,001,124		104,547,967
9.	Guardian General Insurance Limited	266,330											266,330
10.	Guardian Life of the Caribbean Ltd.	3,823,918,915	28,826,412	128,547,493	79,608,442	43,101,766		280,084,113	550,366	178,040,644	848,731,791		5,131,325,829
11.	Maritime Life (Caribbean) Ltd.	911,767,747	(51,431)	108,305,204	4,898,437	18,952,836		132,105,046	1,237,456	43,079,613	(2,795,732)		1,085,394,129
12.	Mega Insurance Company Ltd.	176,494,608		20,196,027		9,631,366		29,827,393	99,312	7,216,674	11,689,928		225,327,915
13.	Nationwide Insurance Company Ltd.	38,710,281		1,154,187	539,899	255,651		1,949,736		2,715,525	650,671		44,026,213
14.	Scotiabank Trinidad and Tobago Ltd.	393,360,910	29,045,826	60,139,001	42,224,679	36,836,194		168,245,700		27,646,891	13,783,500		603,037,001
15.	Tatil Life Assurance Ltd.	619,753,280	3,937,791	15,662,544	1,420,426	64,675,635		85,696,396	2,904,339	69,927,006	36,453,548		814,734,569
16.	The Beacon Insurance Company Ltd.	194,256		6,556,041	15,344			6,571,385	694,888	104,762	57,634		7,622,925
17.	The Reinsurance Company of Trinidad and Tobago Ltd.	581,044		137,120				137,120		13,930			732,094
18.	The Western General Insurance Company Ltd.												
19.	United Security Life Insurance Company Ltd.	17,308,874		155,901				155,901		468,541	64,047		17,997,363
	TOTAL	7,401,850,058	66,351,356	531,456,667	128,957,929	265,429,362		992,195,315	10,351,311	435,531,729	951,924,174		9,791,852,586
	CARIBBEAN												
1.	Life of Barbados Ltd.												
2.	Sagicor Life Inc.	2,065,609,894	21,077,903	139,000,304	65,849,856	139,414,287		365,342,350	2,623,417	159,673,131	16,931,846		2,610,180,638
	TOTAL	2,065,609,894	21,077,903	139,000,304	65,849,856	139,414,287		365,342,350	2,623,417	159,673,131	16,931,846		2,610,180,638
	OTHER												
1.	Cuna Mutual Insurance Society												
2.	Sun Life Assurance Company of Canada												
	TOTAL												
	GRAND TOTAL	9,467,459,952	87,429,259	670,456,971	194,807,785	404,843,649		1,357,537,665	12,974,727	595,204,859	968,856,020		12,402,033,224

REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2010
EXPENDITURE

	COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFER TO PROFIT AND LOSS	TOTAL	
		DEATHS	MATURITIES				OTHER	COMMISSIONS					SALARIES AND OTHER EXPENSES OF MANAGEMENT
	LOCAL												
1.	American Life and General Insurance Company (T&T) Ltd.	22,377,377	2,167,256	19,093,124	8,409,874	98,689,290	25,813,989	70,092,918	5,836,392	1,044,013,918	267,965,813	1,512,412,320	
2.	Bancassurance Caribbean Limited	2,907,546	758,902	2,906,352	125,251	9,599,790	(25,393)	2,294,119	(58,149)	82,525,204	11,450,210	105,785,782	
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
5.	Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	
6.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
7.	Cuna Caribbean Insurance Society Ltd.	53,553,607	20,000	12,402,288	-	66,174,529	5,053,136	22,602,521	-	37,241,786	7,570,178	138,642,150	
8.	Demerara Life Assurance Company of T&T Ltd.	563,124	642,558	184,018	1,228,548	4,226,926	3,700	3,413,958	-	92,211,661	4,691,722	104,547,967	
9.	Guardian General Insurance Limited	44,966,385	1,091,192	10,004,798	107,563,857	393,671,173	129,447,855	337,804,306	1,434,313	4,203,033,730	65,934,454	5,131,325,832	
10.	Guardian Life of the Caribbean Ltd.	5,491,960	9,228,483	24,014,789	14,634,010	74,279,264	17,599,527	27,801,958	2,130,173	959,755,469	3,827,738	1,085,394,129	
11.	Maritime Life (Caribbean) Limited	3,842,542	6,809,667	7,950	10,039,732	20,699,891	1,771,952	10,582,402	1,408,933	181,355,671	9,509,066	225,327,915	
12.	Mega Insurance Company Limited	685,468	112,012	23,160	655,535	4,625,023	-	296,939	84,209	37,161,509	1,858,533	44,026,213	
13.	Nationwide Insurance Company Ltd.	4,358,628	1,587,370	1,578,260	50,898,738	58,422,996	891,491	11,819,262	-	498,064,318	33,838,933	603,037,001	
14.	Scotialife Trinidad and Tobago Ltd.	6,737,591	14,910,557	8,745,327	21,787,965	59,197,231	7,079,242	19,733,014	3,404,000	687,341,537	37,979,546	814,734,570	
15.	Tatil Life Assurance Ltd.	1,133,750	-	-	-	1,133,750	1,308,636	2,710,389	46,046	607,372	1,816,731	7,622,925	
16.	The Beacon Insurance Company Ltd.	20,000	-	-	-	20,000	17,425	154,853	-	539,816	-	732,094	
17.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	
18.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	
19.	United Security Life Insurance Company Ltd.	86,716	13,982	462	19,321	152,226	-	78,966	-	17,766,171	-	17,997,363	
	TOTAL	146,724,695	37,341,978	78,960,528	388,200,275	790,892,088	188,961,559	509,385,606	14,285,918	7,841,618,163	446,709,253	9,791,852,590	
	CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	
2.	Sagicor Life Inc.	13,331,168	18,905,353	1,530,087	92,632,661	236,568,219	51,575,840	59,410,367	1,203,836	2,251,902,685	9,519,690	2,610,180,638	
	TOTAL	13,331,168	18,905,353	1,530,087	92,632,661	236,568,219	51,575,840	59,410,367	1,203,836	2,251,902,685	9,519,690	2,610,180,638	
	OTHER	-	-	-	-	-	-	-	-	-	-	-	
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	
	GRAND TOTAL	160,055,863	56,247,331	80,490,615	480,832,936	1,027,460,308	240,537,400	568,795,973	15,489,754	10,093,520,848	456,228,943	12,402,033,228	

TABLES

TABLE II

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2010

	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	SINGLE	OTHER						
								\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	977,293,046	-	85,812,282	-	42,772,704	-	128,558,396	588,519	65,554,585	28,305,825	-	1,200,300,372
2.	Bancassurance Caribbean Limited	74,716,556	-	2,423,505	250,703	63,795	-	2,820,222	-	10,968,754	3,645,004	-	92,150,537
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	10,939,807	-	541,527	-	-	-	541,527	-	2,936,247	878,082	-	15,295,663
7.	Demerara Life Assurance Company of T&T Ltd.	98,211,661	-	837,988	-	-	-	837,988	-	3,497,194	2,001,124	-	104,547,967
8.	Guardian Life of the Caribbean Ltd.	909,529,115	-	128,547,493	79,608,442	43,101,766	-	254,589,725	-	28,446,582	209,120,531	-	1,401,685,954
9.	Maritime Life (Caribbean) Ltd.	1,697,280,176	-	193,245,174	4,898,437	18,952,836	-	216,993,585	2,474,912	79,488,498	(5,591,464)	-	1,990,645,707
10.	Mega Insurance Company Ltd.	176,494,608	-	20,196,027	-	9,631,366	-	29,827,393	99,312	7,216,674	11,689,928	-	225,327,915
11.	Nationwide Insurance Company Ltd.	38,710,281	-	1,154,187	539,899	255,651	-	1,949,736	-	2,715,525	650,671	-	44,026,213
12.	Scottialife Trinidad and Tobago Ltd.	384,889,124	-	60,139,001	42,224,679	36,836,194	-	148,704,501	-	23,562,281	13,783,500	-	570,939,406
13.	Tatil Life Assurance Ltd.	459,527,585	-	15,662,544	1,420,426	61,708,321	-	78,791,291	2,489,000	36,411,295	12,266,229	-	589,485,400
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	581,044	-	137,120	-	-	-	137,120	-	13,930	-	-	732,094
15.	The Western General Insurance Company Ltd.	17,308,874	-	155,901	-	-	-	155,901	-	468,541	64,047	-	17,997,363
16.	United Security Life Insurance Company Ltd.	4,845,481,877	-	508,852,749	128,942,585	213,322,633	-	863,907,386	5,651,743	261,280,107	276,813,477	-	6,253,134,590
REGISTRATION BEING CANCELLED													
TOTAL		17,308,874	-	155,901	-	-	-	155,901	-	468,541	64,047	-	17,997,363
CARIBBEAN		4,845,481,877	-	508,852,749	128,942,585	213,322,633	-	863,907,386	5,651,743	261,280,107	276,813,477	-	6,253,134,590
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	1,517,827,495	-	113,101,691	65,849,856	89,488,162	-	289,517,612	2,623,417	120,367,750	16,133,908	-	1,946,470,181
TOTAL		1,517,827,495	-	113,101,691	65,849,856	89,488,162	-	289,517,612	2,623,417	120,367,750	16,133,908	-	1,946,470,181
OTHER		-	-	-	-	-	-	-	-	-	-	-	-
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		6,363,309,372	-	621,954,440	194,792,441	302,810,795	-	1,153,424,998	8,275,160	381,647,857	292,947,385	-	8,199,604,772

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2010
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	SINGLE	OTHER						
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd	-	-	-	-	-	-	-	-	-	-	-	-
2.	Bancassurance Caribbean Limited	40,362,073	95,994	1,178,245	-	-	1,274,240	-	-	5,915,917	1,975,846	-	49,528,076
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	79,838,084	-	571,312	-	-	571,312	-	-	2,481,247	2,001,124	-	84,891,767
8.	Guardian Life of the Caribbean Ltd.	81,922,395	3,295,493	2,261,389	-	-	5,556,882	-	-	1,867,634	2,882,031	-	92,228,942
9.	Maritime Life (Caribbean) Ltd.	848,640,088	(51,431)	96,622,587	-	-	96,571,156	-	1,237,456	39,744,249	(2,795,732)	-	983,397,217
10.	Mega Insurance Company Ltd.	7,638,845	-	2,625,484	-	-	2,625,484	-	12,911	488,047	638,039	-	11,403,326
11.	Nationwide Insurance Company Ltd.	6,949,076	-	369,630	-	-	369,630	-	-	432,457	119,586	-	7,870,750
12.	ScotiLife Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
13.	Tatil Life Assurance Ltd.	59,675,728	-	-	-	-	1,738,829	-	-	10,613,000	-	-	72,027,557
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	581,044	-	137,120	-	-	137,120	-	-	13,930	-	-	732,094
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,125,607,333	3,340,056	103,765,767	-	1,738,829	108,844,652	1,250,367	61,556,482	4,820,894	-	-	1,302,079,728
	CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	84,994,600	-	4,082,532	-	-	4,082,532	-	4,640,308	66,084	-	-	93,783,525
	TOTAL	84,994,600	-	4,082,532	-	-	4,082,532	-	4,640,308	66,084	-	-	93,783,525
	OTHER	-	-	-	-	-	-	-	-	-	-	-	-
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
3	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	1,210,601,934	3,340,056	107,848,299	-	1,738,829	112,927,184	1,250,367	66,196,790	4,886,978	-	-	1,395,863,253

REGISTRATION BEING CANCELLED

TABLES

TABLE II (2) continued

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2010 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	SINGLE	OTHER						
1.	American Life and General Insurance Company (T&T) Ltd	587,567,465	(26,590)	68,868,750	-	\$	\$	68,842,160	588,519	36,323,757	16,059,859	-	709,381,760
2.	Bancassurance Caribbean Limited	30,266,904	(13,775)	1,245,260	-	-	-	1,231,484	-	4,415,102	1,474,592	-	37,388,083
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	10,939,807	-	541,527	-	-	-	541,527	-	2,936,247	878,082	-	15,295,663
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	90,116,609	36,532	126,286,104	-	-	-	126,322,636	-	2,006,048	21,715,386	-	240,160,679
9.	Maritime Life (Caribbean) Ltd.	848,640,088	(51,431)	96,622,587	-	-	-	96,571,156	1,237,456	39,744,249	(2,795,732)	-	983,397,217
10.	Mega Insurance Company Ltd.	62,425,217	-	17,570,543	-	-	-	17,570,543	86,401	2,688,104	3,921,033	-	86,691,298
11.	Nationwide Insurance Company Ltd.	14,794,956	-	784,556	-	-	-	784,556	-	917,910	253,826	-	16,751,249
12.	Scotialife Trinidad and Tobago Ltd.	292,500,874	9,504,627	60,139,001	-	-	-	69,643,629	-	9,110,220	9,309,503	-	380,564,226
13.	Tatil Life Assurance Ltd.	399,851,857	-	15,662,544	1,420,426	59,969,492	-	77,052,462	2,489,000	25,798,295	12,266,229	-	517,457,843
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	17,308,874	-	155,901	-	-	-	155,901	-	468,541	64,047	-	17,997,363
16.	United Security Life Insurance Company Ltd.	2,354,412,651	9,449,363	387,876,773	1,420,426	59,969,492	-	458,716,055	4,401,376	124,408,472	63,146,825	-	3,005,085,380
	TOTAL												
	CARIBBEAN												
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	305,469,537	21,077,903	109,019,159	-	-	-	130,097,062	2,623,417	20,131,592	3,637,285	-	461,958,892
	TOTAL	305,469,537	21,077,903	109,019,159	-	-	-	130,097,062	2,623,417	20,131,592	3,637,285	-	461,958,892
	OTHER												
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	2,659,882,188	30,527,266	496,895,932	1,420,426	59,969,492	-	588,813,117	7,024,793	144,540,064	66,784,110	-	3,467,044,272

REGISTRATION BEING CANCELLED

**REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2010
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.	American Life and General Insurance Company (T&T) Ltd	274,974,807	-	-	-	42,772,704	42,772,704	-	21,306,607	8,639,279	-	347,693,397
2.	Bancassurance Caribbean Limited	530,109	-	-	-	4,745	4,745	-	84,769	25,862	-	645,485
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	-	-	-	-	-	-	-	-	-	-	-
9.	Maritime Life (Caribbean) Ltd.	-	-	-	-	18,952,836	23,851,273	-	-	-	-	23,851,273
10.	Mega Insurance Company Ltd.	99,124,603	-	-	4,898,437	8,571,916	8,571,916	-	3,634,619	6,346,462	-	117,677,600
11.	Nationwide Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
12.	Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
13.	Tatli Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	374,629,519	-	-	4,898,437	70,302,201	75,200,637	-	25,025,995	15,011,603	-	489,867,755
	CARIBBEAN											
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	OTHER											
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	374,629,519	-	-	4,898,437	70,302,201	75,200,637	-	25,025,995	15,011,603	-	489,867,755

REGISTRATION BEING CANCELLED

TABLES

TABLE II (4) continued

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2010 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.	American Life and General Insurance Company (T&T) Ltd	114,750,774	-	16,943,532	-	-	16,943,532	-	7,924,221	3,606,688	-	143,225,215
2.	Bancassurance Caribbean Limited	3,557,470	-	-	250,703	59,050	309,754	-	552,965	168,704	-	4,588,893
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	18,373,577	-	266,676	-	-	266,676	-	1,015,947	-	-	19,656,200
8.	Guardian Life of the Caribbean Ltd.	737,490,111	-	-	79,608,442	43,101,766	122,710,208	-	24,572,901	184,523,114	-	1,069,296,333
9.	Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-
10.	Mega Insurance Company Ltd.	7,305,943	-	-	-	1,059,450	1,059,450	-	405,904	784,394	-	9,555,691
11.	Nationwide Insurance Company Ltd.	16,966,249	-	-	539,899	255,651	795,550	-	1,365,157	277,258	-	19,404,215
12.	ScotiLife Trinidad and Tobago Ltd.	92,388,250	-	-	42,224,679	36,836,194	79,060,873	-	14,452,061	4,473,997	-	190,375,181
13.	Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	990,832,374	-	17,210,208	122,623,723	81,312,111	221,146,042	-	50,289,157	193,834,155	-	1,456,101,728
TOTAL												
CARIBBEAN												
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagcor Life Inc.	1,127,363,358	-	-	65,849,856	89,488,162	155,338,018	-	95,595,850	12,430,539	-	1,390,727,765
TOTAL		1,127,363,358	-	-	65,849,856	89,488,162	155,338,018	-	95,595,850	12,430,539	-	1,390,727,765
OTHER												
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		2,118,195,732	-	17,210,208	188,473,579	170,800,273	376,484,060	-	145,885,007	206,264,694	-	2,846,829,493

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2010 EXPENDITURE

	COMPANIES										OTHER EXPENSES			TOTAL
	CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	COMMISSIONS		SALARIES AND OTHER EXPENSES OF MANAGEMENT	OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS		
	DEATHS	MATURITIES	OTHER											
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd	11,057,812	2,167,256	19,093,124	28,921,727	-	61,239,919	16,572,835	48,803,052	5,854,537	818,009,403	249,820,626	1,200,300,372		
2. Bancassurance Caribbean Limited	1,951,321	758,902	2,906,352	2,901,739	125,251	8,643,564	(25,393)	879,383	(52,357)	75,440,820	7,264,521	92,150,538		
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
6. Cuna Caribbean Insurance Society Ltd.	102,988	20,000	53,445	198,633	-	375,067	17,350	296,350	-	11,435,996	3,170,900	15,295,663		
7. Demerara Life Assurance Company of T&T Ltd.	563,124	642,558	184,018	1,608,678	1,228,548	4,226,926	3,700	3,413,958	-	92,211,661	4,691,722	104,547,967		
8. Guardian Life of the Caribbean Ltd.	32,013,116	1,091,192	1,125,637	95,213,874	677,853	130,121,672	127,142,028	153,774,240	-	931,961,894	58,686,122	1,401,685,956		
9. Maritime Life (Caribbean) Ltd.	10,983,920	18,456,966	28,371,920	41,820,044	14,634,010	114,266,860	34,814,694	53,578,006	4,260,346	1,787,190,020	(3,464,222)	1,990,645,705		
10. Mega Insurance Company Ltd.	3,842,542	6,809,667	7,950	10,039,732	-	20,699,891	1,771,952	10,582,402	1,408,933	181,355,671	9,509,066	225,327,915		
11. Nationwide Insurance Company Ltd.	685,468	112,012	23,160	3,148,847	655,535	4,625,023	-	296,939	84,209	37,161,509	1,858,532	44,026,213		
12. Scotialife Trinidad and Tobago Ltd.	2,336,991	1,587,370	1,578,262	50,898,738	-	56,401,361	-	10,446,493	-	490,022,970	14,068,584	570,939,408		
13. Tatil Life Assurance Ltd.	6,361,591	14,910,557	1,336,720	21,510,665	4,060,979	48,180,512	7,049,452	18,746,363	3,233,800	507,689,623	4,585,650	589,485,400		
14. The Reinsurance Company of Trinidad and Tobago Ltd.	20,000	-	-	-	-	20,000	17,425	154,853	-	539,816	-	732,094		
15. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
16. United Security Life Insurance Company Ltd.	86,716	13,982	462	19,321	31,745	152,226	-	78,966	-	17,766,171	-	17,997,363		
TOTAL	70,005,590	46,570,461	54,681,050	256,281,998	21,413,921	448,953,021	187,364,042	301,051,006	14,789,468	4,950,785,554	350,191,502	6,253,134,593		
CARIBBEAN Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-		
Sagitor Life Inc.	6,212,252	18,905,353	1,530,087	92,632,661	75,829,683	195,110,035	49,176,656	55,932,883	1,203,836	1,649,079,582	(4,032,810)	1,946,470,181		
TOTAL	6,212,252	18,905,353	1,530,087	92,632,661	75,829,683	195,110,035	49,176,656	55,932,883	1,203,836	1,649,079,582	(4,032,810)	1,946,470,181		
OTHER Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-		
Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-		
GRAND TOTAL	76,217,842	65,475,814	56,211,137	348,914,659	97,243,604	644,063,056	236,540,698	231,977,002	15,993,304	6,599,865,136	346,158,692	8,199,604,774		

REGISTRATION BEING CANCELLED

TABLES

TABLE II a (1) continued

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR- 2010 EXPENDITURE

	COMPANIES		CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFER TO PROFIT AND LOSS	TOTAL
			DEATHS	MATURITIES					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
			\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1.	LOCAL	American Life and General Insurance Company (T&T) Ltd	-	-	-	-	-	-	-	-	-	-	-	
2.		Bancassurance Caribbean Limited	1,018,142	112,945	2,472,183	1,925,032	-	5,528,302	-	397,325	(33,487)	41,033,684	2,602,253	49,528,076
3.		British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4.		Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
5.		Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6.		Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
7.		Demerara Life Assurance Company of T&T Ltd.	563,124	642,558	184,018	1,608,678	-	2,998,378	3,700	3,413,958	-	73,911,230	4,564,501	84,891,767
8.		Guardian Life of the Caribbean Ltd.	1,360,414	413,339	107,207	5,371,310	-	7,252,270	4,908	13,816,386	-	81,171,373	(10,015,994)	92,228,942
9.		Maritime Life (Caribbean) Ltd.	5,491,960	9,228,483	14,185,960	20,910,022	-	49,816,425	17,407,347	26,789,003	2,130,173	893,595,010	(6,340,742)	983,397,217
10.		Mega Insurance Company Ltd.	425,693	655,407	-	1,070,433	-	2,151,533	206,272	536,528	90,193	10,314,165	(1,895,365)	11,403,326
11.		Nationwide Insurance Company Ltd.	219,522	35,872	13,134	489,191	-	757,720	-	55,278	26,968	6,995,305	35,478	7,870,750
12.		ScotiLife Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
13.		Tat'l Life Assurance Ltd.	1,174,476	710,157	1,336,720	2,684,941	-	5,906,294	58,139	-	-	60,318,557	5,744,567	72,027,557
14.		The Reinsurance Company of Trinidad and Tobago Ltd.	20,000	-	-	-	-	20,000	17,425	154,853	-	539,816	-	732,094
15.		The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
16.		United Security Life Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		10,273,331	11,798,761	18,299,222	34,059,608	-	74,430,922	17,697,791	45,163,331	2,213,847	1,167,879,140	(5,305,302)	1,302,079,728
	CARIBBEAN		-	-	-	-	-	-	-	-	-	-	-	-
1.		Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.		Sagcor Life Inc.	1,770,521	2,339,011	918,004	3,329,875	-	8,357,411	134,159	1,511,333	-	88,733,598	(4,952,977)	93,783,525
	TOTAL		1,770,521	2,339,011	918,004	3,329,875	-	8,357,411	134,159	1,511,333	-	88,733,598	(4,952,977)	93,783,525
	OTHER		-	-	-	-	-	-	-	-	-	-	-	-
1.		Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.		Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL		12,043,852	14,137,772	19,217,226	37,389,483	-	82,788,333	17,831,950	231,977,002	2,213,847	1,256,612,737	(10,258,279)	1,395,863,253

**REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR- 2010
EXPENDITURE**

	COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFER TO PROFIT AND LOSS	TOTAL
		DEATHS	MATURITIES				OTHER	COMMISSIONS				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL											
1.	American Life and General Insurance Company (T&T) Ltd	10,724,001	2,167,256	6,429,056	-	32,421,690	9,424,662	26,917,677	5,598,942	387,729,165	247,289,623	709,381,760
2.	Bancassurance Caribbean Limited	933,179	410,525	340,684	-	2,585,872	(25,393)	383,993	(15,663)	30,479,476	3,979,798	37,388,083
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	102,988	20,000	53,445	-	375,067	17,350	296,350	-	11,435,996	3,170,900	15,295,663
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	30,652,702	677,853	1,018,430	677,853	38,789,599	93,189,799	15,255,530	-	98,795,195	(5,869,444)	240,160,679
9.	Maritime Life (Caribbean) Ltd.	5,491,960	9,228,483	14,185,960	-	49,816,425	17,407,347	26,789,003	2,130,173	893,595,010	(6,340,742)	983,397,217
10.	Mega Insurance Company Ltd.	3,091,974	275,469	7,950	-	10,288,064	1,168,873	3,590,609	575,207	60,304,726	10,763,819	86,691,298
11.	Nationwide Insurance Company Ltd.	465,946	76,140	10,026	-	1,590,442	-	117,331	57,241	14,802,616	183,618	16,751,248
12.	Scotialife Trinidad and Tobago Ltd.	1,720,656	-	1,523,834	-	44,861,865	-	4,892,466	-	329,669,064	1,140,831	380,564,225
13.	Tatil Life Assurance Ltd.	5,187,115	14,200,400	-	4,060,979	42,274,218	6,991,313	18,746,363	3,233,800	447,371,066	(1,158,917)	517,457,843
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	86,716	13,982	462	31,745	152,226	-	78,966	-	17,766,171	-	17,997,363
	TOTAL	58,457,238	27,070,108	23,569,847	4,770,577	223,155,468	128,173,950	97,068,288	11,579,700	2,291,948,486	253,159,486	3,005,085,379
	CARIBBEAN											
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagor Life Inc.	4,345,802	(582,321)	579,658	-	42,148,775	24,323,749	31,977,652	1,203,836	375,836,613	(13,531,733)	461,958,892
	TOTAL	4,345,802	(582,321)	579,658	-	42,148,775	24,323,749	31,977,652	1,203,836	375,836,613	(13,531,733)	461,958,892
	OTHER											
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	62,803,040	26,487,787	24,149,505	4,770,577	265,304,243	152,497,699	231,977,002	12,783,536	2,667,785,099	239,627,753	3,467,044,270

REGISTRATION BEING CANCELLED

TABLES

TABLE II a (3) continued

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR- 2010 EXPENDITURE

	COMPANIES	CLAIMS			SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFER TO PROFIT AND LOSS	TOTAL
		DEATHS	MATURITIES					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
	LOCAL												
1.	American Life and General Insurance Company (T&T) Ltd	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2.	Bancassurance Caribbean Limited	-	-	12,664,068	9,025,646	21,689,714	4,860,840	15,780,285	-	1,840,035	303,522,523	1,840,035	347,693,397
3.	British-American Insurance Company (Trinidad) Ltd.	-	7,741	20,923	12,457	41,121	-	-	(249)	69,316	535,298	69,316	645,486
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
8.	Guardian Life of the Caribbean Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
9.	Maritime Life (Caribbean) Ltd.	-	-	-	-	14,634,010	-	-	-	-	-	9,217,263	23,851,273
10.	Mega Insurance Company Ltd.	289,139	5,232,124	-	1,830,399	7,351,662	353,159	5,745,186	636,480	5,126,390	98,464,723	5,126,390	117,677,600
11.	Nationwide Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
12.	Scotiabank Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
13.	Tatill Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	289,139	5,239,865	12,684,991	10,868,502	43,716,507	5,213,999	21,525,471	636,231	16,253,004	402,522,543	16,253,004	489,867,755
	CARIBBEAN												
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	OTHER												
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	289,139	5,239,865	12,684,991	10,868,502	43,716,507	5,213,999	231,977,002	636,231	16,253,004	402,522,543	16,253,004	489,867,755

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR- 2010
EXPENDITURE

	COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFER TO PROFIT AND LOSS	TOTAL
		DEATHS	MATURITIES				OTHER	COMMISSIONS				
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	LOCAL											
1.	American Life and General Insurance Company (T&T) Ltd	333,811	-	67,94,704	-	7,128,515	2,287,333	6,105,090	255,594	126,757,715	690,968	143,225,215
2.	Bancassurance Caribbean Limited	-	227,691	62,765	125,251	488,269	-	98,065	(2,958)	3,392,362	613,155	4,588,894
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	1,228,548	1,228,548	-	-	-	18,300,431	127,221	19,656,200
8.	Guardian Life of the Caribbean Ltd.	-	-	84,079,803	-	84,079,803	33,947,321	124,702,324	-	751,995,326	74,571,560	1,069,296,334
9.	Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-	-	-	-
10.	Mega Insurance Company Ltd.	35,736	646,667	226,229	-	908,632	43,648	710,079	107,053	12,272,057	(4,485,778)	9,555,691
11.	Nationwide Insurance Company Ltd.	-	-	1,621,325	655,535	2,276,861	-	124,330	-	15,363,588	1,639,436	19,404,215
12.	Scotialife Trinidad and Tobago Ltd.	616,335	1,587,370	9,281,363	-	11,539,496	-	5,554,027	-	160,353,906	12,927,753	190,375,182
13.	Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
14.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16.	United Security Life Insurance Company Ltd.	985,882	2,461,728	102,066,189	2,009,335	107,650,124	36,278,302	137,293,915	359,690	1,088,435,385	86,084,315	1,456,101,731
	CARIBBEAN											
1.	Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	95,929	171,48,662	51,497,150	75,829,683	144,603,848	24,718,747	22,443,898	-	1,184,509,372	14,451,899	1,390,727,765
	TOTAL	95,929	171,48,662	51,497,150	75,829,683	144,603,848	24,718,747	22,443,898	-	1,184,509,372	14,451,899	1,390,727,765
	OTHER											
1.	Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	1,081,811	19,610,390	153,563,338	77,839,017	252,253,972	60,997,049	231,977,002	359,690	2,272,944,757	100,536,214	2,846,829,496

REGISTRATION BEING CANCELLED

TABLES

TABLE III

REVENUE ACCOUNT IN RESPECT OF INDUSTRIAL LIFE INSURANCE - 2010 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. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
3. The Goodwill General Insurance Company Ltd.											
4. The Western General Insurance Company Ltd.											
TOTAL	-	-	-	-	-	-	-	-	-	-	-
UNDER INTERVENTION											
REGISTRATION BEING CANCELLED											

EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	BONUSES PAID IN CASH	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
	\$	\$					\$	\$				\$
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	0	-	-	-	-	-	-	-	
3. The Goodwill General Insurance Company Ltd.												
4. The Western General Insurance Company Ltd.												
TOTAL	-	-	-	-	-	-	-	-	-	-	-	
UNDER INTERVENTION												
REGISTRATION BEING CANCELLED												

**REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2010
INCOME**

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE						
		SINGLE	OTHER					
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	3,367,007	-	39,714,037	39,714,037	924,892	246,421	122,133	44,374,490
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	-	-	6,768,185	6,768,185	-	-	-	6,768,185
TOTAL	3,367,007	-	46,482,222	46,482,222	924,892	246,421	122,133	51,142,675

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES			FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER			
LOCAL	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	7,443,384	8,142,947	14,257,771	1,095	4,811,148	9,718,145	44,374,490
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	5,652,027	132,639	586,843	-	-	396,676	6,768,185
TOTAL	13,095,411	8,275,586	14,844,614	1,095	4,811,148	10,114,820	51,142,675

TABLES

TABLE IV (1) continued

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2010 INCOME

	COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
			SINGLE						
			SINGLE	OTHER					
1.	American Life and General Insurance Company (T&T) Ltd.	\$ 3,367,007	\$ -	\$ 39,714,037	\$ 924,892	\$ 246,421	\$ 122,133	\$ 44,374,490	
2.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	
3.	Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	
	TOTAL	3,367,007	-	39,714,037	924,892	246,421	122,133	44,374,490	

EXPENDITURE

	COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES			FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
			COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER			
1.	American Life and General Insurance Company (T&T) Ltd.	\$ 7,443,384	\$ 8,142,947	\$ 14,257,771	\$ 4,811,148	\$ 9,718,145	\$ 44,374,490	
2.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
3.	Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	
	TOTAL	7,443,384	8,142,947	14,257,771	4,811,148	9,718,145	44,374,490	

TABLES

TABLE IV (2) continued

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2010 INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		OTHER						
		SINGLE	OTHER					
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	-	-	6,768,185	6,768,185	-	-	-	6,768,185
TOTAL	-	-	6,768,185	6,768,185	-	-	-	6,768,185

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES			FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER			
LOCAL	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	5,652,027	132,639	586,843	-	396,676	6,768,185	6,768,185
TOTAL	5,652,027	132,639	586,843	-	396,676	6,768,185	6,768,185

TABLES

TABLE V

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2010 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. American Life and General Insurance Company (T&T) Ltd.	43,577	-	9,379,708	-	-	9,379,708	152,157	1,758	800	-	9,578,001
2. Bancassurance Caribbean Ltd.	7,667,809	4,537,129	-	-	-	4,537,129	-	1,072,203	358,103	-	13,635,244
3. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Ltd.	20,103,460	-	46,407,212	-	-	46,407,212	1,620,755	5,430,305	1,269,094	-	74,830,826
5. Guardian General Insurance Ltd.	266,330	-	-	-	-	-	-	-	-	-	266,330
6. Guardian Life of the Caribbean Ltd.	8,162,720	25,494,387	-	-	-	25,494,387	-	294,123	453,874	-	34,405,105
7. Maritime Life (Caribbean) Ltd.	-	-	987,720	-	-	987,720	-	-	-	-	987,720
8. Scotialife Trinidad and Tobago Ltd.	8,471,786	19,541,198	-	-	-	19,541,198	-	4,084,610	-	-	32,097,594
9. Tatil Life Assurance Ltd.	801,260	53,613	-	-	-	2,794,469	415,339	7,457,179	2,240,425	-	13,762,286
10. The Beacon Insurance Company Ltd.	19,242	-	6,187,054	-	-	6,187,054	694,888	101,661	55,928	-	7,058,773
TOTAL	45,536,184	49,626,327	62,961,694	-	-	115,382,490	2,883,139	18,441,840	4,378,225	0	186,621,878
CARIBBEAN											
1. Sagitor Life Inc.	3,031,188	-	25,898,614	-	-	25,898,614	-	215,923	34,206	-	29,179,931
TOTAL	3,031,188	-	25,898,614	-	-	25,898,614	-	215,923	34,206	-	29,179,931
OTHER											
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	48,567,372	49,626,327	88,860,308	0	2,794,469	141,281,104	2,883,139	18,657,763	4,412,431	0	215,801,810

**REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2010
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				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. American Life and General Insurance Company (T&T) Ltd.	3,876,181	-	-	-	3,876,181	1,090,877	4,075,543	(19,240)	10,018	544,621	9,578,001
2. Bancassurance Caribbean Ltd.	956,226	-	-	-	956,226	-	1,414,737	(5,792)	7,084,385	4,185,690	13,635,244
3. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Ltd.	28,418,119	-	-	-	32,126,527	420,050	10,983,435	-	23,994,766	7,306,049	74,830,826
5. Guardian General Insurance Ltd.	-	-	-	-	-	-	-	-	-	266,330	266,330
6. Guardian Life of the Caribbean Ltd.	12,403,144	-	-	-	12,403,144	2,273,184	3,784,146	-	7,367,494	8,577,135	34,405,105
7. Maritime Life (Caribbean) Ltd.	-	-	-	-	144,803	59,541	85,641	-	-	697,735	987,720
8. Scotialife Trinidad and Tobago Ltd.	2,021,636	-	-	-	2,021,636	891,491	1,372,769	-	8,041,348	19,770,350	32,097,594
9. Tatil Life Assurance Ltd.	376,000	-	-	-	376,000	29,790	394,660	68,080	855,460	12,038,296	13,762,286
10. The Beacon Insurance Company Ltd.	977,500	-	-	-	977,500	1,222,332	2,630,152	45,306	104,378	2,079,105	7,058,773
TOTAL	49,028,806	-	-	-	52,882,016	5,987,265	24,741,083	88,354	47,457,849	55,465,310	186,621,880
CARIBBEAN											
1. Sagikor Life Inc.	7,118,916	-	-	-	7,118,916	2,146,157	2,778,690	-	3,330,640	13,805,527	29,179,931
TOTAL	7,118,916	-	-	-	7,118,916	2,146,157	2,778,690	-	3,330,640	13,805,527.40	29,179,931
OTHER											
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	56,147,722	-	-	-	60,000,932	8,133,422	27,519,774	88,354	50,788,489	69,270,838	215,801,811

TABLES

TABLE VI

REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2010 INCOME

	COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	NET PREMIUM	TOTAL PREMIUM	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
	LOCAL	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	225,606,049	9,425,378	9,425,378	-	16,455,678	6,672,352	258,159,458
2.	Colonial Life Insurance Company (Trinidad) Ltd.	75,321,279	-	-	-	2,565,033	2,745,994	80,630,306
3.	Guardian Life of the Caribbean Ltd.	63,127,659	3,926,712	3,926,712	-	3,335,364	-	70,389,735
4.	Maritime Life (Caribbean) Ltd.	34,697,202	4,057,023	4,057,023	-	19,795,483	5,532,929	64,082,637
5.	Tatil Life Assurance Ltd.	398,752,189	17,409,113	17,409,113	-	42,149,559	14,951,275	473,262,136
	TOTAL							

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.	American Life and General Insurance Company (T&T) Ltd.	-	-	17,719,932	8,409,874	26,129,806	7,330	2,956,552	-	7,882,421	221,183,349	258,159,458
2.	Colonial Life Insurance Company (Trinidad) Ltd.	8,069,105	(0)	-	-	8,069,105	-	1,246,665	-	-1,328,803	72,643,339	80,630,306
3.	Guardian Life of the Caribbean Ltd.	-	4,031,999	-	-	4,031,999	-	340,470	-	-143,194	66,160,459	70,389,735
4.	Maritime Life (Caribbean) Ltd.	-	-	251,339	2,954,812	3,206,151	-	591,990	102,120	21,355,600	38,826,776	64,082,637
5.	Tatil Life Assurance Ltd.	8,069,105	4,031,999	17,971,271	11,364,686	41,437,061	7,330	5,135,678	102,120	27,766,024	398,813,923	473,262,136
	TOTAL											

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS - 2010
INCOME

COMPANIES		FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL
LOCAL						
1.	Colonial Life Insurance Company (Trinidad) Ltd.	\$ 0	0	0	\$ 0	0
2.	Demerara Life Assurance Company of T&T Ltd.	0	0	0	0	0
3.	Guardian Life of the Caribbean Ltd.	458,722,195	0	24,047,372	28,509,186	511,278,753
4.	Sagcor Life Inc.	544,751,211	49,926,125	39,089,457	763,732	634,530,525
5.	Tatil Life Assurance Ltd.	122,304,787	0	6,098,136	9,114,739	137,517,662
TOTAL		1,125,778,193	49,926,125	69,234,965	38,387,657	1,283,326,940

EXPENDITURE

COMPANIES		ANNUITY PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSIONS PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL										
1.	Colonial Life Insurance Company (Trinidad) Ltd.	\$ -	-	\$ -	-	-	-	\$ -	-	\$ -
2.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	23,616,257	-	550,125	-	32,642	1,633,031	1,434,313	484,012,385	511,278,753
4.	Sagcor Life Inc.	34,339,268	-	-	-	253,027	698,794	(253,028)	599,492,463	634,530,525
5.	Tatil Life Assurance Ltd.	-	20,581	7,408,607	-	-	-	-	130,088,474	137,517,662
TOTAL		57,955,525	20,581	7,958,732	-	285,669	2,331,825	1,181,285	1,213,593,322	1,283,326,940

TABLES

TABLE VII (1) continued

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2010 INCOME

COMPANIES	FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL
LOCAL	\$	\$	\$	\$	\$
1. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-
2. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	458,722,195	-	24,047,372	28,509,186	511,278,752.67
4. Sagicor Life Inc.	544,751,211	49,926,125	39,089,457	763,732	634,530,524.95
5. Tatil Life Assurance Ltd.	122,304,787	-	6,098,136	9,114,739	137,517,662.00
TOTAL	1,125,778,193	49,926,125	69,234,965	38,387,657	1,283,326,940

EXPENDITURE

COMPANIES	ANNUITY PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSIONS PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-
2. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	23,616,257	-	550,125	-	32,642	1,633,031	1,434,313	484,012,385	511,278,753.00
4. Sagicor Life Inc.	34,339,268	-	-	-	253,027	698,794	(253,028)	599,492,463	634,530,524.64
5. Tatil Life Assurance Ltd.	-	20,581	7,408,607	-	-	-	-	130,088,474	137,517,662.00
TOTAL	57,955,525	20,581	7,958,732	-	285,669	2,331,825	1,181,285	1,213,593,322	1,283,326,940

**REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS - 2010
INCOME**

COMPANIES	FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL
LOCAL	\$	\$	\$	\$	\$
1. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-
2. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	-	-	-	-	-
4. Sagacor Life Inc.	-	-	-	-	-
5. Tatil Life Assurance Ltd.	-	-	-	-	-
TOTAL	-	-	-	-	-

EXPENDITURE

COMPANIES	ANNUITY PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSIONS PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-
2. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	-	-	-	-	-	-	-	-	-
4. Sagacor Life Inc.	-	-	-	-	-	-	-	-	-
5. Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-

TABLES

TABLE VIII

LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2010

COMPANIES	NUMBER OF POLICIES							SUM ASSURED						
	DEATH	SURRENDER	FORFEITURE	LAPSED	MATURITIES	MISCELLANEOUS	TOTAL	DEATH	SURRENDER	FORFEITURE	LAPSED	MATURITIES	MISCELLANEOUS	TOTAL
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	130	1,777	90	1,697	293	612	4,599	3,151,832	30,304,255	327,900	95,428,568	2,612,283	118,204,241	250,029,079
2. Bancassurance Caribbean Ltd.	44	79	-	168	13	56	360	9,054,662	14,306,656	-	10,830,181	311,943	39,821,658	74,325,100
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Colonial Life Insurance Company (Trinidad) Ltd.	6	11	-	65	1	9	92	102,274	638,928	-	7,642,307	150,000	3,988,620	12,522,129
6. CUNA Caribbean Insurance Society Ltd.	9	25	33	-	20	17	104	180,467	1,083,718	815,015	-	827,496	4,033,970	6,940,666
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Guardian General Insurance Ltd.	365	3,119	8,812	629	745	1,159	14,829	46,442,165	639,382,589	600,302,112	324,337,593	25,106,783	504,210,561	2,139,781,803
9. Guardian Life of the Caribbean Ltd.	96	697	578	979	161	303	2,814	8,753,835	39,782,444	50,773,313	71,811,666	1,996,173	23,473,713	196,591,143
10. Maritime Life (Caribbean) Ltd.	59	238	33	759	320	5	1,414	3,231,746	10,011,770	2,606,171	69,192,655	2,163,960	241,976	87,448,278
11. Mega Insurance Company Ltd.	2	14	-	-	9	-	25	-	-	-	-	-	-	-
12. Nationwide Insurance Company Ltd.	55	2,910	257	1,672	19	-	4,913	1,472,635	98,812,771	6,306,000	62,430,200	180,000	1,211,000	170,412,606
13. Scotialife Trinidad and Tobago Ltd.	114	660	-	1,232	82	328	2,416	6,088,552	41,323,856	-	94,869,357	7,509,139	57,294,106	207,085,010
14. Tatil Life Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	(27,209,000)	(27,209,000)
15. The Beacon Insurance Company Ltd.	1	-	-	-	-	17	18	20,000	-	-	-	-	69,018	89,018
16. The Reinsurance Company of T&T Ltd.	880	9,530	9,803	7,201	1,663	2,489	31,566	78,478,168	875,646,987	661,130,511	736,542,527	40,857,778	725,270,844	3,117,926,814
TOTAL														
CARIBBEAN														
1. Life of Barbados	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagcor Life Inc	92	244	-	2,493	21	138	2,988	10,659,790	24,947,351	-	404,076,537	731,241	60,186,225	500,601,144
TOTAL	92	244	-	2,493	21	138	2,988	10,659,790	24,947,351	-	404,076,537	731,241	60,186,225	500,601,144
OTHER														
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	972	9,774	9,803	9,694	1,684	2,627	34,554	89,137,958	900,594,338	661,130,511	1,140,619,064	41,589,019	785,457,069	3,618,527,958

INSURANCE IN FORCE - 2010

	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.	American Life and General Insurance Company (T&T) Ltd.	7,668	224,104,972	-	-	64,346	7,248,681,909	
2.	Bancassurance Caribbean Ltd.	-	99,022,000	-	-	3,772	1,458,045,644	
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
6.	Cuna Caribbean Insurance Society Ltd.	46	65,824,366	135,525	-	1,853	10,859,409,186	
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	1,165	45,124,231	
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-	
9.	Guardian Life of the Caribbean Ltd.	18,278	4,108,134,565	107,761,159	9,552,626	162,900	28,436,880,797	
10.	Maritime Life (Caribbean) Ltd.	3,851	631,728,687	16,034,653	882,691	39,579	4,411,938,629	
11.	Mega Insurance Company Ltd.	1,011	64,683,167	1,995,181	-	21,376	1,492,843,987	
12.	Nationwide Insurance Company	-	-	-	-	(21)	-	
13.	Tatil Life Assurance Ltd.	1,773	550,264,196	53,783,609	-	36,376	2,669,065,483	
14.	Scotialife Trinidad and Tobago Ltd.	11,673	289,517,759	71,476,076	43,993,719	34,519	2,961,022,504	
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	7,387	43,930,292	
16.	The Beacon Insurance Company Ltd.	-	-	-	-	296	4,477,223,785	
	TOTAL	44,300	6,033,279,712	251,186,203	54,429,036	373,548	64,104,166,447	
	CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-	
2.	Sagicor Life Inc.	9,489	2,454,740,682	47,776,457	30,182,301	64,384	14,194,552,767	
	TOTAL	9,489	2,454,740,682	47,776,457	30,182,301	64,384	14,194,552,767	
	OTHER							
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	
	GRAND TOTAL	53,789	8,488,020,394	298,962,660	84,611,337	437,932	78,298,719,214	

TABLES

TABLE IX (1) continued

INSURANCE IN FORCE - ASSURANCES- 2010

	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.	American Life and General Insurance Company (T&T) Ltd.	4,280	224,104,972	-	-	41,579	7,222,660,113		
2.	Bancassurance Caribbean Ltd.	-	99,022,000	-	-	3,566	1,457,885,627		
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-		
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-		
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-		
6.	Cuna Caribbean Insurance Society Ltd.	46	65,824,366	135,525	-	1,853	10,859,409,186		
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	775	26,823,800		
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-		
9.	Guardian Life of the Caribbean Ltd.	10,760	4,101,960,818	52,030,440	-	100,191	28,363,255,687		
10.	Maritime Life (Caribbean) Ltd.	3,297	627,792,958	12,171,336	-	30,967	4,361,007,175		
11.	Mega Insurance Company Ltd.	862	63,910,457	1,222,471	-	14,526	1,480,285,629		
12.	Nationwide Insurance Company	-	-	-	-	(7)	-		
13.	Tatil Life Assurance Ltd.	918	29,793,462	1,736,725	-	24,767	2,223,157,931		
14.	Scottialife Trinidad and Tobago Ltd.	2,173	89,167,759	40,888,267	-	14,699	2,553,303,504		
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	7,387	43,930,292		
16.	The Beacon Insurance Company Ltd.	-	-	-	-	294	4,477,160,760		
	TOTAL	22,336	5,301,576,792	108,184,764	-	240,597	63,068,879,704		
	CARIBBEAN								
1.	Life of Barbados Ltd.	-	-	-	-	-	-		
2.	Sagicor Life Inc.	6,308	2,449,629,006	24,445,442	-	41,762	14,130,792,268		
	TOTAL	6,308	2,449,629,006	24,445,442	-	41,762	14,130,792,268		
	OTHER								
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-		
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-		
	TOTAL	-	-	-	-	-	-		
	GRAND TOTAL	28,644	7,751,205,798	132,630,206	-	282,359	77,199,671,972		

INSURANCE IN FORCE - DEFERRED ANNUITIES- 2010

	COMPANIES	NEW INSURANCE 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.	American Life and General Insurance Company (T&T) Ltd.	3,388	-	-	-	21,735	12,824,121	
2.	Bancassurance Caribbean Ltd.	-	-	-	-	169	-	
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	129	6,010,716	
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-	
9.	Guardian Life of the Caribbean Ltd.	7,111	-	55,730,719	9,552,626	56,442	-	
10.	Maritime Life (Caribbean) Ltd.	474	3,863,317	3,863,317	-	6,609	39,873,552	
11.	Mega Insurance Company Ltd.	149	772,710	772,710	-	6,850	12,558,358	
12.	Nationwide Insurance Company	-	-	-	-	(14)	-	
13.	Tatil Life Assurance Ltd.	855	520,470,734	52,046,884	-	10,644	437,850,732	
14.	Scottalife Trinidad and Tobago Ltd.	9,500	200,350,000	30,587,809	43,993,719	19,820	407,719,000	
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	
16.	The Beacon Insurance Company Ltd.	-	-	-	-	2	63,025	
	TOTAL	21,477	725,456,761	143,001,439	53,546,345	122,386	916,899,505	
	CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-	
2.	Sagcor Life Inc.	2,991	1,503,981	23,331,015	30,182,301	20,454	34,175,642	
	TOTAL	2,991	1,503,981	23,331,015	30,182,301	20,454	34,175,642	
	OTHER							
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	
	GRAND TOTAL	24,468	726,960,742	166,332,454	83,728,646	142,840	951,075,147	

TABLES

TABLE IX (3) continued

INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2010

	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.	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	979	4,797,776		
2.	Bancassurance Caribbean Ltd.	-	-	-	-	37	160,017		
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-		
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-		
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-		
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-		
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	261	12,289,715		
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-		
9.	Guardian Life of the Caribbean Ltd.	407	6,173,747	-	-	6,218	73,116,779		
10.	Maritime Life (Caribbean) Ltd.	80	72,412	-	882,691	1,857	11,057,902		
11.	Mega Insurance Company Ltd.	-	-	-	-	-	-		
12.	Nationwide Insurance Company	-	-	-	-	-	-		
13.	Tatil Life Assurance Ltd.	-	-	-	-	953	7,734,638		
14.	Scottialife Trinidad and Tobago Ltd.	-	-	-	-	-	-		
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-		
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-		
	TOTAL	487	6,246,159	-	882,691	10,305	109,156,826		
	CARIBBEAN								
1.	Life of Barbados Ltd.	-	-	-	-	-	-		
2.	Sagicor Life Inc.	190	3,607,695	-	-	2,168	29,584,857		
	TOTAL	190	3,607,695	-	-	2,168	29,584,857		
	OTHER								
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-		
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-		
	TOTAL	-	-	-	-	-	-		
	GRAND TOTAL	677	9,853,854	-	882,691	12,473	138,741,683		

INSURANCE IN FORCE - OTHER- 2010

	COMPANIES	NEW INSURANCE 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.	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	53	8,399,899	
2.	Bancassurance Caribbean Ltd.	-	-	-	-	-	-	
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	-	-	
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-	
9.	Guardian Life of the Caribbean Ltd.	-	-	-	-	49	508,331	
10.	Maritime Life (Caribbean) Ltd.	-	-	-	-	146	-	
11.	Mega Insurance Company Ltd.	-	-	-	-	-	-	
12.	Nationwide Insurance Company	-	-	-	-	-	-	
13.	Tatil Life Assurance Ltd.	-	-	-	-	12	322,182	
14.	Scottialife Trinidad and Tobago Ltd.	-	-	-	-	-	-	
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-	
	TOTAL	-	-	-	-	260	9,230,412	
	CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-	
2.	Sagicor Life Inc.	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	
	OTHER							
1.	Lincoln Assurance Ltd.	-	-	-	-	-	-	
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	
	GRAND TOTAL	-	-	-	-	260	9,230,412	

TABLES

TABLE X

LONG-TERM INSURANCE - ANNUITY BUSINESS 2010

	COMPANIES		NUMBER OF POLICIES						ANNUITY PER ANNUM					
	GENERAL ANNUITIES		APPROVED PENSION ANNUITIES (IMMEDIATE) PER ANNUM	APPROVED PENSION ANNUITIES (DEFERRED)	OTHER	TOTAL	GENERAL ANNUITIES		APPROVED PENSION ANNUITIES (IMMEDIATE) ANNUITY PER ANNUM	APPROVED PENSION ANNUITIES (DEFERRED)	OTHER	TOTAL		
	IMMEDIATE	DEFERRED					IMMEDIATE	DEFERRED						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1.	979	21,735	-	53	-	22,767	4,797,776	12,824,121	-	8,399,899	-	26,021,796		
2.	37	169	-	-	-	206	160,017	-	-	-	-	160,017		
3.	-	-	-	-	-	-	-	-	-	-	-	-		
4.	-	-	-	-	-	-	-	-	-	-	-	-		
5.	-	-	-	-	-	-	-	-	-	-	-	-		
6.	261	129	-	-	390	12,289,715	6,010,716	-	-	-	-	18,300,431		
7.	6,218	56,442	-	49	62,709	73,116,779	-	-	508,331	-	-	73,625,110		
8.	1,857	6,609	-	146	8,612	11,057,902	39,873,552	-	-	-	-	50,931,454		
9.	-	6,850	-	-	6,850	-	-	12,558,358	-	-	-	12,558,358		
10.	-	(14)	-	-	(14)	-	-	-	-	-	-	-		
11.	-	19,820	-	-	19,820	-	-	407,719,000	-	-	-	407,719,000		
12.	953	10,644	-	12	11,609	7,734,638	437,850,732	-	322,182	-	-	445,907,552		
	10,305	122,384	-	260	132,949	109,156,826	916,836,479	-	9,230,412	-	-	1,035,223,718		
1.	-	-	-	-	-	-	-	-	-	-	-	-		
2.	2,168	20,454	-	-	22,622	29,584,857	34,175,642	-	-	-	-	63,760,499		
	2,168	20,454	-	-	22,622	29,584,857	34,175,642	-	-	-	-	63,760,499		
	12,473	142,838	-	260	155,571	138,741,683	951,012,121	-	9,230,412	-	-	1,098,984,217		

STATEMENT OF STATUTORY FUND 2010- LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

	COMPANIES	POLICY RESERVES						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				TOTAL	OUTSTANDING PREMIUMS	POLICY LOANS		
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	American Life and General Insurance Company (T&T) Limited	58,842,160	-	9,379,708	9,425,378	-	99,430,273	177,077,519	40,804,435	217,881,954	18,838,639	104,257,547	-	123,096,186	94,785,768
2	Bancassurance Caribbean Limited	71,513,160	-	7,084,385	-	-	121,452,003	200,049,548	6,503,956	206,553,504	191,731	12,553,611	596,850	13,342,192	193,211,312
3	British-American Insurance Company (Trinidad) Limited	Omitted	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Caribbean Atlantic Life Insurance Company (T&T) Limited	5,039,188	-	-	-	-	10,294,023	15,333,211	78,591	16,155,971	6,949	300,241	47,785	354,975	15,800,996
5	Caribbean Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Cuna Caribbean Insurance Society Limited	37,241,786	-	-	-	-	27,928,547	65,170,333	16,999,986	82,170,319	8,129,021	3,607,816	251,263	11,988,100	70,182,219
8	Demerara Life Assurance Company of T&T Limited	92,211,661	-	-	-	-	-	92,211,661	2,305,361	94,743,295	55,303	3,257,650	157,219	3,470,172	91,273,123
9	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Guardian Life of the Caribbean Limited	507,537,585	-	7,367,494	556,655,724	-	3,638,571,897	4,710,132,700	75,965,624	4,786,098,324	22,707,635	18,063,193	827,979	41,598,807	4,744,499,515
11	Maritime Life (Caribbean) Limited	893,595,010	-	-	66,160,459	-	36,638,529	996,393,998	-	996,393,998	4,218,263	46,053,699	-	50,271,962	946,122,036
12	Mega Insurance Company Limited	181,355,671	-	-	-	-	-	181,355,671	6,019,781	187,993,933	28,805	4,376,627	210,078	4,615,510	183,378,423
14	Nationwide Life Insurance Co. Limited	21,797,921	-	-	-	-	15,363,588	37,161,509	2,357,917	40,543,545	78,526	4,515,915	211,777	4,806,218	35,737,327
15	Scottialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Tatil Life Assurance Limited	507,689,623	-	855,460	38,826,776	-	288,900,121	836,271,980.00	21,431,131	867,684,053	537,833	11,401,699	1,080,991	13,020,523	854,663,530
17	The Beacon Insurance Company Limited	-	-	104,378	-	-	502,994	607,372	336,000	943,372	-	648,115	-	648,115	295,257
18	The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-	539,816	539,816	-	539,816	-	-	-	-	539,816
19	United Security Life Insurance Company Limited	17,766,171	-	-	-	-	-	17,766,171	1,143,921	19,320,564	-	-	-	-	19,320,564
	TOTAL	2,394,589,936	-	24,791,425	671,068,337	-	4,239,621,791	7,330,071,489	156,946,717	7,517,022,648	54,792,705	209,036,113	3,383,942	267,212,760	7,249,809,886
	CARIBBEAN														
1.	Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagcor Life Incorporated	464,570,211	-	3,330,640	-	-	1,784,001,835	2,251,902,686	53,507,473	2,320,493,506	1,179,803	8,261,147	737,604	10,178,554	2,310,314,952
	TOTAL	464,570,211	-	3,330,640	-	-	1,784,001,835	2,251,902,686	53,507,473	2,320,493,506	1,179,803	8,261,147	737,604	10,178,554	2,310,314,952
	OTHER														
1.	Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	2,859,160,147	-	28,122,065	671,068,337	-	6,023,623,626	9,581,974,175	210,454,190	45,087,789	55,972,508	217,297,260	4,121,546	277,391,314	9,560,124,838

TABLES

TABLE XIA

STATEMENT OF STATUTORY FUND 2010 - 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. American Life and General Insurance Company (T&T) Limited	547,744,645	-	98,675,008	183,698	33,744,124	619,217,124	1,299,564,599	9,368,878	-	1,308,933,477	100	-	-	-	1,308,933,477	1,214,147,709
2. Bancassurance Caribbean Limited	117,799,774	132,681	26,650,000	56,661,854	28,614,132	67,541,479	297,399,920	-	-	297,399,920	100	-	-	-	297,399,920	104,188,608
3. British-American Insurance Company (Trinidad) Limited	Omitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Limited	101,332	-	-	45,454	-	17,140,252	17,287,038	-	-	17,287,038	100	-	-	-	17,287,038	1,486,042
5. Caribbean Insurance Company Limited	Omitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Life Insurance Company (Trinidad) Limited	29,316,119	-	-	-	24,053,580	68,768,123	122,137,822	5,009,544	-	127,147,366	100	-	-	-	127,147,366	56,965,147
7. Cuna Caribbean Insurance Society Limited	3,351,205	-	9,800,000	34,946,231	20,147,662	257,834	68,502,932	-	-	68,502,932	100	-	-	-	68,502,932	(22,770,191)
8. Demerara Life Assurance Company of Trinidad and Tobago Limited	279,770	122,978,380	256,100,001	823,946,646	267,581,457	823,241,916	4,119,994,955	53,630,921	-	4,173,625,876	86	-	662,848,154	4,836,474,030	91,974,514	
9. Guardian General Insurance Limited	1,826,146,556	63,263,064	189,224,407	130,722,437	70,839,673	82,830,526	945,910,241	26,653,979	-	972,564,220	100	-	-	972,564,220	26,442,184	
10. Guardian Life of the Caribbean Limited	409,030,134	208,283	36,675,685	13,940,927	9,081,954	72,362,031	166,725,339	4,462,439	-	171,187,778	100	-	-	171,187,778	(12,190,645)	
11. Maritime Life (Caribbean) Limited	34,456,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(35,737,327)
12. Mega Insurance Company Limited	19,634,514	229,106	7,147,465	9,260,308	27,004,058	3,500,000	66,775,451	-	-	66,775,451	100	-	-	66,775,451	31,038,124	
13. Nationwide Insurance (Casualty & General) Co. Limited	140,763,048	77,877,202	22,000,000	169,531,872	-	626,950,339	1,037,122,461	26,783,937	-	1,063,906,398	86	-	170,932,706	1,234,839,104	380,175,574	
14. Nationwide Life Insurance Company Limited	-	-	-	-	512,000	-	512,000	-	-	512,000	100	-	-	512,000	216,743	
15. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	700,000	700,000	-	-	700,000	100	-	-	700,000	160,184	
16. Tatil Life Assurance Limited	7,288,087	-	-	-	-	-	19,014,977	-	-	19,014,977	100	-	-	19,014,977	(305,587)	
17. The Beacon Insurance Company Limited	3,135,911,643	264,688,716	646,272,566	1,245,340,897	485,454,059	2,384,259,624	8,161,927,506	18,840,861	107,068,837	8,287,837,203	91	-	833,780,860	9,121,618,063	1,836,070,849	
18. The Reinsurance Company of Trinidad & Tobago Limited	511,731,743	653,445,049	204,480,000	719,542,617	133,883,133	-	2,223,082,542	121,041,396	-	2,344,123,938	95	-	135,755,799	2,479,879,737	169,564,785	
19. United Security Life Insurance Company Limited	511,731,743	653,445,049	204,480,000	719,542,617	133,883,133	-	2,223,082,542	121,041,396	-	2,344,123,938	95	-	135,755,799	2,479,879,737	169,564,785	
TOTAL CARIBBEAN																
1. Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagico Life Incorporated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL OTHER																
1. Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL GRAND TOTAL	3,647,643,386	918,133,766	850,752,566	1,964,883,514	619,337,192	2,384,259,624	10,385,010,048	139,882,257	107,068,837	10,631,961,142	185	-	969,536,659	11,601,497,801	2,005,635,635	

REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2010

COMPANIES	REVENUE										EXPENDITURE							TOTAL
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		OUTSTANDING CLAIMS RESERVE	PREMIUMS RECEIVED	COMMISSIONS RECEIVED	INTEREST DIVIDENDS AND RENTS	OTHER ADJUSTMENTS	PROFIT AND LOSS ADJUSTMENTS	TOTAL	PAYMENT INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS MANAGEMENT	OTHER	TRANSFERS TO PROFIT AND LOSS ACCOUNT	AMOUNT OF FUND AT END OF YEAR				
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$			
1. American Life and General Insurance Company (T&T) Ltd.	6,419,181	10,357,852	57,415	1,214,340	1,400,224	2,232,066	37,402,454	10,595,129	1,438,283	13,175,234	742,832	-	-	8,701,639	37,402,454			
2. Bankers Insurance Company (T&T) Ltd.	12,779,753	23,811,343	-	483,936	1,262,123	1,627,807	50,800,312	11,731,303	3,797,492	10,013,455	-	-	-	12,229,945	50,800,312			
3. Capital Insurance Ltd.	32,577,313	46,594,549	-	5,551,525	-	-	144,924,510	58,747,345	2,456,978	8,975,046	-	(19,317,218)	-	68,591,222	144,924,510			
4. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED IN LIQUIDATION	-	-	-	-	-	-	-	-			
5. Citizen Insurance Company Ltd.	57,330,441	135,649,310	-	7,482,409	-	-	245,043,123	72,840,608	13,387,812	47,495,251	-	7,639,921	-	44,389,174	245,043,123			
6. Colonial Fire & General Insurance Company Ltd.	938,433	2,143,956	-	119,049	55,962	1,240,297	4,568,479	2,323,526	257,319	314,881	-	-	-	663,276	4,568,479			
7. Furness Anchorage General Insurance Ltd.	13,339,668	23,661,166	25,606	1,103,973	26,113	-	46,626,498	9,661,262	3,103,083	6,369,259	-	4,013,324	-	9,531,633	46,626,498			
8. GTM Fire Insurance Company Ltd	72,313,024	173,313,844	10,950	7,035,644	-	-	362,807,089	79,767,466	26,634,350	24,027,004	-	48,909,605	-	105,704,943	362,807,089			
9. Guardian General Insurance Limited	10,461,773	17,465,410	2,619,325	3,839,332	-	-	45,487,806	9,859,488	2,596,386	4,176,557	-	10,149,691	-	10,976,503	45,487,806			
10. Gulf Insurance Ltd.	48,547,859	96,892,042	-	6,705,709	-	-	219,179,966	39,316,443	20,387,834	15,909,704	1,182,659	-	-	74,171,194	219,179,966			
11. Maritime General Insurance Company Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
12. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
13. Motor One Insurance Company Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
14. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
15. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
16. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
17. Sagor General Insurance Company Ltd.	16,873,190	41,960,168	8,277,764	-	-	-	83,843,946	20,704,897	10,329,527	-	-	11,153,281	-	18,937,529	83,843,946			
18. The Beacon Insurance Company Ltd	21,604,775	38,761,179	(494)	350,515	192,832	-	81,335,986	14,822,630	4,334,111	9,068,427	153,960	8,022,481	24,634,764	20,299,613	81,335,986			
19. The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
20. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
21. The Mountain General Insurance Company Ltd.	24,149,001	43,075,524	129,122	1,274,388	-	-	84,859,455	15,859,627	7,258,635	6,933,599	-	10,606,830	27,207,391	16,993,373	84,859,455			
22. The New India Assurance Company (T&T) Ltd.	16,320,959	12,868,223	41,021,083	2,404,865	78,159	-	72,693,289	21,238,201	3,035,928	17,060,967	-	751,462	16,880,100	13,726,631	72,693,289			
23. The Presidential Insurance Company Ltd.	14,294,268	32,920,244	-	-	-	1,834,323	64,388,147	14,546,066	5,457,487	9,898,871	-	-	15,483,375	19,002,348	64,388,147			
24. The Reinsurance Company of T&T Ltd.	-	-	-	-	-	-	NO ACCOUNTS SUBMITTED	-	-	-	-	-	-	-	-			
25. The Western General Insurance Company Ltd.	63,497,770	112,176,833	83,900	20,499,921	-	-	256,940,327	54,807,757	12,418,277	14,009,381	-	30,879,728	62,832,172	81,993,011	256,940,327			
26. Trinidad & Tobago Insurance Ltd.	420,749,602	839,804,502	11,203,588	58,065,605	3,015,412	6,934,493	1,800,901,386	436,821,749	116,893,502	187,427,636	2,079,451	131,941,040	419,825,976	505,912,034	1,800,901,387			
TOTAL																		
CARIBBEAN																		
1. United Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL																		
GRAND TOTAL																		

TABLES

TABLE XIII

STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2010

	FUNDS AT END OF YEAR				DEDUCTIONS				ASSETS HELD IN FUND										TOTAL ASSETS	FOREIGN ASSETS	TOTAL "LOCAL" ASSETS	MORE OR (LESS) THAN FUND REQUIREMENTS	
	UNEARNED PREMIUM RESERVE	ESTIMATED LIABILITY IN RESPECT OF OUTSTANDING CLAIMS	OTHER	TOTAL LIABILITY	AMOUNT HELD ON DEPOSIT	OTHER DEDUCTIONS	FUND REQUIREMENTS	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	FIXED DEPOSITS	OTHER TRINIDAD AND TOBAGO ASSETS	TOTAL TRINIDAD AND TOBAGO ASSETS	CARICOM ASSETS	TOTAL "LOCAL" ASSETS	TOTAL TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	FIXED DEPOSITS	OTHER TRINIDAD AND TOBAGO ASSETS	TOTAL TRINIDAD AND TOBAGO ASSETS					CARICOM ASSETS
1.	LOCAL	\$ 2,231,444	2,008,071	2,008,071	\$ 6,247,586	\$ 48,465,368	\$ 136,638	\$ (42,354,420)	\$ 24,564,557	\$ -	\$ -	\$ 27,411,632	\$ 51,976,189	\$ -	\$ 51,976,189	\$ -	\$ -	\$ -	\$ 51,976,189	\$ -	\$ 51,976,189	\$ -	\$ 94,330,609
2.	American Life and General Insurance Company (T&T) Limited	13,028,117	12,229,945	-	25,258,062	9,881,944	5,421,493	9,954,625	9,899,130	-	-	5,093,431	5,093,431	-	5,093,431	-	-	-	5,093,431	-	5,093,431	-	(4,861,194)
3.	Bankers Insurance Company (T&T) Limited	23,155,579	68,591,222	-	91,746,801	33,469,419	617,861	57,659,521	4,899,130	-	-	79,633,899	93,548,632	-	93,548,632	-	-	-	93,548,632	-	93,548,632	-	35,889,111
4.	Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Caribbean Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Colonial Fire & General Insurance Company Limited	59,290,357	44,389,174	63,386	103,679,531	80,484,114	4,951,841	18,243,576	19,684,444	-	-	7,723,322	30,357,704	-	30,357,704	-	-	-	30,357,704	-	30,357,704	-	12,114,128
8.	Furness Anchorage General Insurance Limited	946,091	663,276	-	1,672,753	9,560,518	1,348,118	(9,235,883)	-	-	-	251,039	251,039	-	251,039	-	-	-	251,039	-	251,039	-	9,486,922
9.	GTM Insurance Company Limited	18,590,919	19,930,453	-	38,521,372	11,426,165	5,057,433	22,037,774	1,914,320	-	-	9,295,095	12,909,415	-	12,909,415	-	-	-	12,909,415	-	12,909,415	-	(9,128,359)
10.	Guardian General Insurance Limited	77,763,721	105,704,943	-	183,468,664	75,694,182	14,634,190	93,140,292	10,331,874	-	-	40,174,364	111,899,709	-	112,041,880	-	-	-	112,041,880	-	112,041,880	-	18,901,588
11.	Gulf Insurance Limited	7,729,181	10,976,503	-	18,705,684	3,559,156	3,801,264	11,345,264	5,324,475	-	-	1,601,894	6,926,369	-	6,926,369	-	-	-	6,926,369	-	6,926,369	-	(4,418,895)
12.	Maritime General Insurance Company Limited	45,655,997	74,171,194	3,424,200	123,251,391	48,886,130	2,057,500	72,307,761	48,159,370	-	-	6,668,864	54,828,234	-	61,258,347	-	-	-	61,258,347	-	61,258,347	-	1,703,686
13.	Motor and General Insurance Company Limited	33,710,554	60,945,412	-	94,655,966	24,216,852	893,191	69,545,923	26,946,453	-	-	11,190,000	38,136,453	-	38,136,453	-	-	-	38,136,453	-	38,136,453	-	(31,409,470)
14.	Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	Nationwide Insurance (Casualty & General) Co. Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16.	Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	Sagicor General Insurance Inc.	22,718,712	18,937,529	-	41,656,241	28,088,953	6,867,629	6,699,659	5,000,000	-	-	1,709,188	30,772,253	-	30,772,253	-	-	-	30,772,253	-	30,772,253	-	24,072,594
18.	The Beacon Insurance Company Limited.	24,634,764	20,299,613	-	44,934,377	33,093,363	5,755,592	6,085,422	-	-	-	2,263,834	5,263,834	-	5,263,834	-	-	-	5,263,834	-	5,263,834	-	(821,588)
19.	The Goodwill General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21.	The Mountain General Insurance Company Limited	27,207,391	16,993,373	-	44,200,764	20,586,693	12,025,742	11,588,329	921,371	-	-	4,517,531	16,497,534	-	16,497,534	-	-	-	16,497,534	-	16,497,534	-	4,909,205
22.	The New India Assurance Company (T&T) Limited	16,880,100	13,726,631	-	30,606,731	23,213,006	5,595,289	1,798,436	392,000	-	-	2,700,000	5,605,625	-	5,605,625	-	-	-	5,605,625	-	5,605,625	-	3,807,189
23.	The Presidential Insurance Company Limited	15,483,375	17,274,862	2,097,902	34,856,139	24,857,035	3,353,696	6,645,408	-	-	-	7,427,700	7,427,700	-	7,427,700	-	-	-	7,427,700	-	7,427,700	-	782,292
24.	The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25.	The Western General Insurance Company Limited	55,862,820	81,993,011	6,969,352	144,825,183	93,857,667	9,377,149	41,590,367	-	-	-	96,710,902	96,710,902	-	96,710,902	-	-	-	96,710,902	-	96,710,902	-	55,120,535
	Trinidad and Tobago Insurance Limited	444,889,122	568,835,212	14,562,911	1,028,287,245	569,340,565	81,894,626	377,052,054	142,813,519	-	-	110,755,127	568,205,023	-	574,777,307	-	-	-	574,777,307	-	574,777,307	-	210,478,353
	TOTAL																						
	CARIBBEAN																						
	TOTAL																						
	GRAND TOTAL																						

UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE BUSINESS - 2010

COMPANIES	(1) UNEARNED PREMIUM (BEGINNING OF YEAR)	(2) NET PREMIUM WRITTEN	(3) UNEARNED PREMIUM (END OF YEAR)	(4) NET PREMIUMS EARNED (1+2)-3	(5) NET CLAIMS PAID DURING THE YEAR	(6) CLAIMS OUTSTANDING (END OF YEAR)	(7) CLAIMS OUTSTANDING (BEGINNING OF YEAR)	(8) NET CLAIMS INCURRED (5+6)-7	(9) 8 AS A % OF 4	(10) EXPENSES OF MANAGEMENT AND NET COMMISSIONS	(11) 10 AS A PER CENT OF 4	(12) TOTAL PREMIUM PAYMENTS (8+10)	(13) 12 AS A % OF 4	(14) PROFIT OR (LOSS) (4-12)	(15) PROFIT OR (LOSS) PERCENT
LOCAL															
1. American Life and General Insurance Company (T&T) Ltd.	\$ 15,721,375	\$ 10,357,852	\$ 2,749,337	\$ 23,329,890	\$ 10,595,129	\$ 8,701,639	\$ 6,419,181	\$ 12,877,587	55.20	\$ 14,556,102	62.39	\$ 27,433,689	117.59	\$ (4,103,799)	(17.59)
2. Bankers Insurance Company (T&T) Ltd.	12,779,753	23,811,343	13,028,117	23,562,978	11,731,303	12,229,945	10,835,351	13,125,897	55.71	13,810,947	58.61	26,936,844	114.32	(3,373,866)	(14.32)
3. Capital Insurance Ltd.	32,577,313	46,594,549	25,471,137	53,700,725	58,747,345	68,591,222	60,201,123	67,137,444	125.02	11,432,024	21.29	78,569,468	146.31	(24,868,743)	(46.31)
4. Caribbean Insurance Company Ltd.															
5. Citizen Insurance Company Ltd.															
6. Colonial Fire General Insurance Company Ltd.	57,330,441	135,649,310	59,290,357	133,689,394	72,840,608	44,389,174	44,580,963	72,648,819	54.34	60,883,063	45.54	133,531,882	99.88	157,512	0.12
7. Furness Anchorage General Insurance Ltd.	938,433	2,143,956	1,009,477	2,072,912	2,323,526	663,276	70,782	2,916,020	140.67	572,200	27.60	3,488,220	168.28	(1,415,308)	(68.28)
8. GTM Fire Insurance Co. Ltd.	13,339,668	23,661,166	13,947,937	23,052,896	9,661,262	9,531,633	8,469,973	10,722,922	46.51	9,446,736	40.98	20,169,658	87.49	2,883,239	12.51
9. Guardian General Insurance Ltd.	72,313,024	173,313,844	77,763,721	167,863,147	79,767,466	105,704,943	110,133,627	75,338,782	44.88	50,650,404	30.17	125,989,186	75.05	41,873,961	24.95
10. Gulf Insurance Ltd.	10,461,773	17,465,410	7,729,181	20,198,002	9,859,488	10,976,503	11,101,966	9,734,025	0.48	4,176,557	0.21	13,910,582	0.69	6,287,420	31%
11. Maritime General Insurance Company Ltd.	48,547,859	96,892,042	49,080,197	96,359,704	39,316,443	74,171,194	67,034,356	46,453,281	48.21	36,297,538	37.67	82,750,819	85.88	13,608,885	14.12
12. Motor and General Insurance Company Ltd.															
13. Motor One Insurance Company Ltd.															
14. Nationwide Insurance (Casualty & General) Company Ltd.															
15. Royal Caribbean Insurance Ltd.															
16. Sagcor General Insurance	16,873,190	41,960,168	22,718,712	36,114,646	20,704,897	18,937,529	16,732,824	22,909,602	63.44	2,051,763	5.68	24,961,365	69.12	11,153,281	30.88
17. The Beacon Insurance Company Ltd	21,604,775	38,761,179	24,634,764	35,731,190	14,822,630	20,299,613	20,427,179	14,695,064	41.13	13,403,032	37.51	28,098,096	78.64	7,633,094	21.36
18. The Goodwill General Insurance Company Ltd.															
19. The Great Northern Insurance Company Ltd.															
20. The Mountain General Insurance Company Ltd.															
21. The New India Assurance Company (T&T) Ltd.	24,149,001	43,075,524	27,207,391	40,017,134	15,859,627	16,993,373	16,231,420	16,621,580	41.54	14,063,112	35.14	30,684,692	76.68	9,332,442	23.32
22. The Presidential Insurance Company Ltd.	16,320,959	41,021,083	16,880,100	40,461,941	21,238,201	13,726,631	12,868,223	22,096,609	54.61	20,096,895	49.67	42,193,504	104.28	(1,731,562)	(4.28)
23. The Reinsurance Company of T&T Ltd.	14,294,268	32,920,244	15,483,375	31,731,137	14,546,066	19,002,348	15,339,312	18,209,102	57.39	15,356,358	48.40	33,565,460	105.78	(1,834,323)	(5.78)
24. The Western General Insurance Company Ltd.															
25. Trinidad & Tobago Insurance Ltd.	63,497,770	112,176,833	62,832,172	112,842,431	54,807,757	81,993,011	60,681,903	76,118,865	67.46	26,343,758	23.35	102,462,624	90.80	10,379,807	9.20
TOTAL	420,749,602	839,804,502	419,825,976	840,728,128	436,821,749	505,912,034	461,128,183	481,605,600	44.83	293,140,488	26.21	774,746,088	71.04	65,982,040	(19.79)
CARIBBEAN															
1. United Insurance Company Limited															
TOTAL	0	0	0	0	0	0	0	0		0		0		0	
GRAND TOTAL	420,749,602	839,804,502	419,825,976	840,728,128	436,821,749	505,912,034	461,128,183	481,605,600	44.83	293,140,488	26.21	774,746,088	71.04	65,982,040	(19.79)

TRANSFERRED GGL

UNDER INTERVENTION

NO ACCOUNTS SUBMITTED

NO ACCOUNTS SUBMITTED

TABLES

TABLE XV

REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG TERM OR MOTOR INSURANCE - 2010

COMPANIES	REVENUE						EXPENDITURE							FUND AT END OF YEAR		TOTAL
	FUND AT THE BEGINNING OF YEAR		COMMISSIONS RECEIVED	PREMIUMS	NET INTEREST	OTHER P&L	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER P&L	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE														
LOCAL																
1. American Life and General Insurance Company (T&T) Ltd.	33,548,301	12,314,242	6,160,725	40,016,416	7,726,663	5,895,616	4,293,855	109,955,818	21,243,138	7,799,812	19,382,631	9,430,726	29,985,048	8,132,414	13,982,048	109,955,818
2. Bankers Insurance Company (T&T) Ltd.	2,638,953	802,357	1,254,395	9,097,391	184,893	482,208	299,138	14,759,335	1,021,648	2,131,359	3,819,259	-	3,926,872	2,757,946	1,102,252	14,759,333
3. British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Capital Insurance Ltd.	35,056	-	99,728	77,913	-	-	-	212,697	-	-	-	-	179,880	32,817	-	212,697
5. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Fire & General Insurance Company Ltd.	9,231,933	8,171,231	22,012,249	11,148,553	1,204,893	-	109,972	51,878,831	5,596,756	11,594,744	7,648,170	-	11,367,873	7,799,073	7,872,215	51,878,831
7. Export Import Bank of Trinidad and Tobago Co. Ltd.	130,604	-	-	1,981,239	58,725	-	-	2,170,568	-	-	1,184,513	85,108	776,500	124,446	-	2,170,568
8. Furness Anchorage General Insurance Ltd.	15,312,445	322,650	3,405,619	6,884,304	1,835,312	862,728	1,531,037	30,154,095	1,711,154	3,759,136	2,720,133	-	10,745,753	8,799,616	2,418,303	30,154,095
9. GTM Fire Insurance Company Ltd	5,060,804	3,757,767	3,442,649	5,772,822	446,383	10,558	986,180	19,477,164	2,000,628	2,383,057	5,418,977	-	2,075,782	4,627,736	2,970,985	19,477,164
10. Guardian General Insurance Limited	22,175,272	98,435,220	25,627,044	68,543,225	4,662,535	8,720	217,126	219,669,142	17,351,225	22,667,784	28,766,524	-	29,298,555	24,338,621	97,246,433	219,669,142
11. Guardian Life of the Caribbean Ltd.	59,325,246	37,057,406	-	244,738,481	-	299,670	1,655,788	343,076,591	117,548,601	39,944,834	20,163,723	3,293,808	15,072,040	47,687,195	99,366,390	343,076,591
12. Gulf Insurance Ltd.	1,032,693	5,156,908	4,613,856	2,842,870	490,510	-	87,537	14,224,374	(14,909)	2,674,215	3,570,014	-	2,079,699	900,876	5,014,479	14,224,374
13. Maritime General Insurance Company Ltd.	6,534,681	16,815,682	11,264,654	10,323,350	714,459	-	3,352,759	49,005,585	3,495,156	9,413,359	10,600,269	-	532,570	6,360,970	18,603,260	49,005,585
14. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Royal Caribbean Insurance Ltd.	13,996,515	13,713,832	18,237,687	22,229,436	-	-	-	68,177,470	6,592,228	15,087,288	-	-	17,148,597	16,856,700	12,492,657	68,177,470
18. Sagitor General Insurance Company Limited	17,607,022	19,050,166	19,970,122	36,086,453	1,016,683	559,319	16,468,688	110,758,453	19,331,797	11,873,418	26,303,341	446,566	4,257,645	22,520,868	26,024,817	110,758,453
19. The Beacon Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22. The Mountain General Insurance Company Ltd.	4,076,772	2,966,500	5,300,031	4,535,006	711,091	-	300,629	17,890,029	1,267,372	3,783,181	3,868,851	-	215,228	4,612,889	4,142,508	17,890,029
23. The New India Assurance Company (T&T) Ltd.	8,387,142	8,831,969	10,946,014	12,825,247	-	-	404,208	41,394,580	7,222,067	5,314,379	6,972,611	-	3,752,544	7,370,928	10,762,051	41,394,580
24. The Reinsurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25. The Western General Insurance Company Ltd.	10,248,676	17,945,490	11,011,312	25,533,709	13,909,557	-	-	78,648,744	13,428,877	7,364,620	9,505,612	-	17,084,823	12,530,854	18,733,957	78,648,744
26. Trinidad & Tobago Insurance Ltd.	209,342,115	245,341,419	143,346,085	502,636,415	32,961,704	8,118,820	29,706,917	1,171,453,475	217,795,738	145,791,187	149,924,628	13,256,208	148,499,409	175,453,950	320,732,355	1,171,453,475
REGISTRATION BEING CANCELLED																
1. Sagitor Life Inc.	14,035,203	2,819,673	76,098	99,031,983	-	3,416,678	-	119,379,635	78,413,312	9,405,620	7,294,665	1,504,303	5,013,730	16,385,166	1,362,839	119,379,635
2. United Insurance Company Ltd	4,785,700	8,087,862	12,151,952	12,671,596	2,047,845	-	393,386	40,138,341	6,113,459	8,188,848	3,983,497	2,830,735	4,807,201	5,167,712	9,046,889	40,138,341
TOTAL	18,820,903	10,907,535	12,228,050	111,703,579	2,047,845	3,416,678	393,386	159,517,976	84,526,771	17,594,468	11,278,162	4,335,038	9,820,931	21,552,878	10,409,728	159,517,966
GRAND TOTAL	228,163,018	256,248,954	155,574,136	614,339,994	35,009,549	11,535,498	30,100,303	1,330,971,451	302,322,509	163,385,655	161,202,790	17,591,246	158,320,341	197,006,828	331,142,083	1,330,971,437

REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2010

COMPANIES	REVENUE										EXPENDITURE						FUND AT END OF YEAR		TOTAL
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		OUTSTANDING CLAIMS RESERVE	PREMIUMS RECEIVED	COMMISSIONS RECEIVED	INTEREST DIVIDENDS AND RENT	OTHER	PROFIT & LOSS ADJUSTMENTS	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS OF MANAGEMENT	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE			
	UNEARNED PREMIUM RESERVE	PREMIUM RESERVE																	
LOCAL																			
1. American Life and General Insurance Company (T&T) Ltd.	49,269,676	18,733,423	50,374,268	6,218,141	8,941,003	7,295,840	6,525,921	147,358,271	31,838,267	9,238,095	32,557,865	10,173,558	29,985,048	10,881,751	22,683,687	147,358,271			
2. Bankers Insurance Company (T&T) Ltd.	15,418,706	11,637,708	32,908,734	1,254,395	668,829	1,744,331	1,926,945	65,559,647	12,752,951	5,928,851	13,832,714	-	3,926,872	15,786,063	13,332,197	65,559,647			
3. British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4. Capital Insurance Ltd.	32,612,369	60,201,123	46,672,462	99,728	5,551,525	-	-	145,137,207	58,747,345	2,456,978	8,975,046	-	(19,137,338)	25,503,954	68,591,222	145,137,207			
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7. Colonial Fire & General Insurance Company Ltd.	66,562,374	52,752,194	146,797,863	22,012,249	8,687,302	-	109,972	296,921,954	78,437,364	24,982,556	55,143,421	-	19,007,794	67,089,430	52,261,389	296,921,954			
8. Export Import Bank of Trinidad and Tobago Co. Ltd.	130,604	-	1,981,239	-	58,725	-	-	2,170,568	-	-	1,184,513	85,108	776,500	124,446	-	2,170,568			
9. Furness Anchorage General Insurance Ltd.	16,250,878	393,432	9,028,260	3,405,619	1,954,361	918,690	2,771,334	34,722,574	4,034,680	4,014,455	3,035,014	-	10,745,753	9,809,093	3,081,579	34,722,574			
10. GTM Fire Insurance Company Ltd	18,400,472	12,227,740	29,433,988	3,468,255	1,550,356	36,671	986,180	66,103,662	11,661,890	5,486,140	11,788,236	-	6,089,106	18,575,674	12,502,617	66,103,662			
11. Guardian General Insurance Limited	94,488,296	208,568,847	241,857,069	25,637,994	11,698,179	8,720	217,126	582,476,231	97,118,691	49,302,134	52,793,528	-	78,208,160	102,102,342	202,951,376	582,476,231			
12. Guardian Life of the Caribbean Ltd.	59,325,246	37,057,406	244,738,481	-	-	299,670	1,655,788	343,076,591	117,548,601	39,944,834	20,163,723	3,293,808	15,072,040	47,687,195	99,366,390	343,076,592			
13. Gulf Insurance Ltd.	11,494,466	16,258,874	20,308,280	7,233,181	4,329,842	-	87,537	59,712,180	9,844,579	5,270,601	7,746,571	-	12,229,390	8,630,057	15,990,982	59,712,180			
14. Maritime General Insurance Company Ltd.	55,082,540	83,850,037	107,215,392	11,264,654	7,420,168	-	3,352,759	268,185,550	42,811,599	29,801,193	26,509,973	1,182,659	19,664,505	55,441,167	92,774,454	268,185,550			
15. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
16. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
17. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
18. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
19. Sagcor General Insurance Company Limited	30,869,705	30,446,656	64,189,604	26,515,451	-	-	-	152,021,416	27,297,125	25,416,815	-	-	28,301,878	39,575,412	31,430,186	152,021,416			
20. The Beacon Insurance Company Ltd	39,211,797	39,477,345	74,847,632	19,969,628	1,367,198	752,151	16,468,688	192,094,439	34,154,427	16,207,529	35,371,768	600,526	12,280,126	47,155,631	46,324,431	192,094,439			
21. The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
22. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
23. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
24. The New India Assurance Company (T&T) Ltd.	28,225,773	19,197,920	47,610,530	5,429,153	1,985,479	-	300,629	102,749,484	17,126,999	11,041,816	10,802,450	-	10,822,058	31,820,280	21,135,881	102,749,484			
25. The Presidential Insurance Company Ltd.	16,320,959	12,868,223	41,021,083	-	2,404,865	78,159	-	72,693,289	21,238,201	3,035,928	17,060,967	-	751,462	16,880,100	13,726,631	72,693,289			
26. The Reinsurance Company of T&T Ltd.	22,681,410	24,171,281	45,745,491	10,946,014	-	-	2,238,531	105,782,727	21,768,133	10,771,866	16,871,482	-	3,752,544	22,854,303	29,764,399	105,782,727			
27. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
28. Trinidad & Tobago Insurance Ltd.	73,746,446	78,627,394	137,710,542	11,095,211	34,409,478	-	-	335,589,071	68,236,634	19,782,897	23,514,993	-	47,964,552	75,363,027	100,726,968	335,589,071			
TOTAL	630,091,717	706,469,602	1,342,440,918	154,549,673	91,027,309	11,134,232	36,641,410	2,972,354,862	654,617,487	262,684,688	337,352,264	15,335,659	280,440,449	595,279,926	826,644,389	2,972,354,863			
CARIBBEAN																			
1. Sagcor Life Inc.	14,035,203	2,819,673	99,031,983	76,098	-	3,416,678	-	119,379,635	78,413,312	9,405,620	7,294,665	1,504,303	5,013,730	16,385,166	1,362,839	119,379,635			
2. United Insurance Company Ltd	4,785,700	8,087,862	12,671,596	12,151,952	2,047,845	-	393,386	40,138,341	6,113,459	8,188,848	3,983,497	2,830,735	4,807,201	5,167,712	9,046,889	40,138,341			
TOTAL	18,820,903	10,907,535	111,703,579	12,228,050	2,047,845	3,416,678	393,386	159,517,976	84,526,771	17,594,468	11,278,162	4,335,038	9,820,931	21,552,878	10,409,728	159,517,976			
GRAND TOTAL	648,912,620	717,377,137	1,454,144,496	166,777,724	93,075,154	14,550,910	37,034,796	3,131,872,838	739,144,258	280,279,156	348,630,426	19,670,697	290,261,381	616,832,804	837,054,117	3,131,872,839			
REGISTRATION BEING CANCELLED																			
UNDER INTERVENTION																			
NO ACCOUNTS SUBMITTED																			

TABLES

TABLE XVI

REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2010

COMPANIES	REVENUE										EXPENDITURE						
	FUND AT THE BEGINNING OF YEAR		PREMIUMS RECEIVED	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL	
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
LOCAL																	
1. American Life and General Insurance Company (T&T) Ltd.	7,010,697	3,346,390	5,474,864	5,043,411	4,650,733	2,626,397	28,152,491	2,650,399	3,043,544	2,843,007	10,044,052	4,151,116	1,401,786	4,018,587	28,152,491		
2. Bankers Insurance Company (T&T) Ltd.	832,647	533,295	2,557,093	1,189,250	51,970	135,539	5,269,859	560,372	1,100,880	1,073,517	-	1,519,719	339,771	645,070	5,269,859		
3. British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Capital Insurance Ltd.	35,056	-	77,913	99,728	-	-	212,697	-	-	-	-	179,880	32,817	-	212,697		
5. Citizen Insurance Company Ltd.	5,940,967	982,133	5,431,105	20,440,719	775,378	-	33,570,302	1,446,121	10,074,771	4,921,778	-	10,641,930	5,372,414	1,113,288	33,570,302		
6. Colonial Fire & General Insurance Company Ltd.	381,082	9,764	1,692,622	1,985,796	986,536	463,743	5,519,543	233,057	2,037,929	533,967	-	21,682	2,462,938	229,970	5,519,543		
7. Furness Anchorage General Insurance Ltd.	2,988,157	740,495	2,809,618	3,275,120	188,739	4,464	10,992,773	1,121,691	1,943,147	4,433,088	-	-	2,953,134	541,713	10,992,773		
8. GTM Fire Insurance Co. Ltd.	6,944,948	7,566,088	18,468,229	22,094,474	635,404	(10,545)	55,698,598	2,537,153	13,553,718	18,966,349	-	4,071,929	7,806,479	8,762,970	55,698,598		
9. Guardian General Insurance Limited	(302,303)	865,873	953,621	3,653,260	322,946	-	5,580,934	(265,144)	2,182,956	2,754,715	-	-	123,482	784,925	5,580,934		
10. Gulf Insurance Ltd.	4,128,706	3,738,967	5,107,208	10,822,050	353,460	-	26,021,134	999,252	8,297,703	8,012,518	-	-	4,165,097	4,546,564	26,021,134		
11. Maritime General Insurance Company Ltd.																	
12. Nationwide Insurance (Casualty & General) Co. Ltd.																	
13. Sagitor General Insurance Company Limited	5,561,341	865,727	4,586,083	12,540,515	-	-	23,553,666	1,193,442	9,874,017	-	-	3,951,406	7,307,470	1,227,331	23,553,666		
14. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15. The Beacon Insurance Company Ltd	4,102,441	1,413,355	5,444,136	9,318,707	453,800	249,654	25,842,544	2,159,206	5,223,357	11,740,577	199,326	-	5,262,798	1,257,280	25,842,544		
16. The Goodwill General Insurance Company Ltd.																	
17. The Great Northern Insurance Company Ltd.																	
18. The Mountain General Insurance Company Ltd.																	
19. The New India Assurance Company (T&T) Ltd.	2,534,453	959,623	1,895,690	5,278,579	636,328	-	11,304,673	423,587	3,456,118	3,462,089	-	11,129	2,706,614	1,245,136	11,304,673		
20. The Reinsurance Company of T&T Ltd.	370,516	593,184	691,003	6,938,490	-	-	8,593,193	240,809	2,969,687	2,294,131	-	1,365,892	754,936	967,738	8,593,193		
21. Trinidad & Tobago Insurance Ltd.	5,429,164	2,294,949	2,096,991	8,383,981	8,620,331	-	26,825,417	1,838,945	5,559,722	5,891,023	-	5,108,476	6,684,210	1,743,041	26,825,417		
TOTAL CARIBBEAN	45,957,872	23,909,844	57,286,176	111,064,080	17,675,625	3,469,252	267,137,824	15,138,890	69,317,549	66,926,759	10,243,378	31,023,158	47,373,946	27,083,613	267,137,824		
1. United Insurance Company Limited	1,894,089	1,672,655	2,287,955	11,676,589	1,627,334	-	18,922,842	2,276,723	6,507,329	3,165,515	2,249,464	3,069,345	961,593	913,464	18,922,842		
TOTAL	1,894,089	1,672,655	2,287,955	11,676,589	1,627,334	-	18,922,842	2,276,723	6,507,329	3,165,515	2,249,464	3,069,345	961,593	913,464	18,922,842		
GRAND TOTAL	47,851,961	25,582,499	59,574,131	122,740,669	19,302,959	3,469,252	286,060,666	17,415,613	75,824,878	70,092,274	12,492,842	34,092,503	48,335,539	27,997,077	286,060,666		

REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2010

	COMPANIES										EXPENDITURE									
	REVENUE					EXPENDITURE					REVENUE					EXPENDITURE				
	FUND AT THE BEGINNING OF YEAR	PREMIUMS RECEIVED	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	TOTAL					
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$					
1. American Life and General Insurance Company (T&T) Ltd.	1,048,920	20,092,132	341,592	1,306,735	1,035,764	4,157,484	31,041,591	13,029,616	1,991,123	7,327,748	1,936,893	1,752,156	1,032,166	3,971,890	31,041,591					
2. Bankers Insurance Company (T&T) Ltd.	972,596	4,439,287	-	90,223	235,305	-	5,743,332	17,805	633,193	1,863,698	-	1,866,732	1,355,984	5,921	5,743,332					
3. British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
4. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
5. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
6. Colonial Fire & General Insurance Company Ltd	79,643	155,076	549,594	10,395	-	-	1,049,467	195,648	325,912	65,981	-	351,120	33,730	77,076	1,049,467					
7. Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
8. Furness Anchorage General Insurance Ltd.	12,194,576	2,677,746	1,190,120	505,467	237,605	-	16,939,895	13,857	958,253	1,601,192	-	10,720,599	3,645,417	577	16,939,895					
9. Gulf Insurance Ltd	1,334,996	1,889,249	960,596	167,564	-	-	8,643,440	250,235	491,259	815,299	-	2,079,699	777,394	4,229,554	8,643,440					
10. Guardian General Insurance Limited	1,261,564	3,218,951	900,248	79,730	73	-	6,795,584	635,357	543,563	1,173,604	-	2,363,933	1,219,345	859,782	6,795,584					
11. GTM Fire Insurance Co. Ltd	53,842	2,690	54,021	2,862	68	-	197,307	748	33,616	82,381	-	33,321	47,242	197,307						
12. Maritime General Insurance Company Ltd	383,517	253,015	209,755	12,880	-	-	1,045,268	5,075	159,763	222,358	-	194,256	231,115	232,701	1,045,268					
13. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
14. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
15. Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
16. The Beacon Insurance Company Ltd.	1,348,953	323,675	6,994,255	155,302	85,437	232,551	9,565,042	(341,138)	2,011,621	4,017,929	68,214	2,331,319	1,244,463	232,634	9,565,042					
17. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
18. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
19. The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
20. The Reinsurance Company of Trinidad & Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
21. Trinidad and Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
TOTAL	18,678,606	9,660,969	33,165,726	2,331,157	1,594,252	4,390,035	81,020,926	13,807,203	7,148,303	17,170,190	2,005,107	21,693,134	9,586,855	9,610,135	81,020,925					
CARIBBEAN																				
1. Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
2. United Insurance Company Ltd.	109,375	108,215	457,397	55,181	-	81,683	1,139,964	47,876	220,656	107,339	76,277	-	313,113	374,703	1,139,964					
TOTAL	109,375	108,215	457,397	55,181	-	81,683	1,139,964	47,876	220,656	107,339	76,277	-	313,113	374,703	1,139,964					
GRAND TOTAL	18,787,981	9,769,184	33,623,123	2,386,338	1,594,252	4,471,718	82,160,890	13,855,079	7,368,959	17,277,529	2,081,384	21,693,134	9,899,968	9,984,838	82,160,889					

TABLES

TABLE XVII (1) continued

REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2010

	REVENUE											EXPENDITURE					TOTAL
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR			
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd.	59,606	8,000	16,393	334,587	41,306	41,355	501,247	166,704	86,035	116,335	23,348	89,557	4,534	12,154	501,247		
2. British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5. Colonial Fire & General Insurance Company Ltd	79,643	155,076	254,759	549,594	10,395	-	1,049,467	195,648	325,912	65,981	-	351,120	33,730	57,144	1,049,467		
6. Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7. Furness Anchorage General Insurance Ltd.	12,100,127	120,000	2,133,612	562,433	415,072	195,114	15,526,358	-	440,551	1,466,864	-	10,287,632	3,343,311	281,025	15,526,358		
8. Gulf Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9. Guardian General Insurance Limited	1,261,564	1,335,018	3,218,951	900,248	79,730	73	6,795,584	635,357	543,563	1,173,604	-	2,363,933	1,219,345	859,782	6,795,584		
10. GTM Fire Insurance Co. Ltd	53,842	2,690	83,825	54,021	2,862	68	197,307	748	33,616	82,381	-	33,321	47,242	4,295	197,307		
11. Maritime General Insurance Company Ltd	383,517	253,015	186,102	209,755	12,880	-	1,045,268	5,075	159,763	222,358	-	194,256	231,115	248,825	1,045,268		
12. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14. Sagico General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15. The Beacon Insurance Company Ltd.	1,348,953	424,869	365,027	6,725,622	139,412	76,696	9,080,579	(341,138)	1,945,225	3,606,841	61,235	2,331,319	1,225,191	232,634	9,080,579		
16. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18. The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19. The Reinsurance Company of Trinidad & Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
20. Trinidad and Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	15,287,251	2,298,668	6,258,669	9,336,259	701,657	313,306	34,195,810	662,394	3,534,665	6,734,364	84,583	15,651,138	6,104,468	1,695,858	34,195,809		
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1. Sagico Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2. United Insurance Company Ltd.	109,375	108,215	457,397	328,113	55,181	-	1,139,964	47,876	220,656	107,339	76,277	-	313,113	374,703	1,139,964		
TOTAL	109,375	108,215	457,397	328,113	55,181	-	1,139,964	47,876	220,656	107,339	76,277	-	313,113	374,703	1,139,964		
GRAND TOTAL	15,396,626	2,406,883	6,716,066	9,664,372	756,838	313,306	35,335,774	710,270	3,755,321	6,841,703	160,860	15,651,138	6,417,581	2,070,561	35,335,773		

REVENUE ACCOUNT IN RESPECT OF OTHER LINES OF INSURANCE BUSINESS - 2010

	COMPANIES										REVENUE							EXPENDITURE					TOTAL
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER FLOW 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							
	LINEARDED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS								
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$							
1. American Life and General Insurance Company (T&T) Ltd.	989,314	3,050,963	20,075,739	7,006	1,265,429	994,409	4,157,484	12,862,912	1,905,088	7,211,413	1,913,545	1,662,598	1,027,652	3,957,156	30,540,344	30,540,344							
2. Bankers Insurance Company (T&T) Ltd.	972,596	5,921	4,439,287	-	90,223	235,305	-	17,805	633,193	1,863,698	-	1,866,732	1,355,984	5,921	5,743,332	5,743,332							
3. British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
4. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
5. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
6. Colonial Fire & General Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
7. Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
8. Furness Anchorage General Insurance Ltd.	94,449	14,381	544,134	627,687	90,395	42,491	-	13,857	517,702	134,328	-	432,967	302,106	12,577	1,413,537	1,413,537							
9. Gulf Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
10. Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
11. GTM Fire Insurance Co. Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
12. Maritime General Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
13. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
14. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
15. Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
16. The Beacon Insurance Company Ltd.	-	-	(41,352)	268,633	15,890	8,741	232,551	-	66,396	411,088	6,979	-	-	-	484,463	484,463							
17. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
18. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
19. The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
20. The Reinsurance Company of Trinidad & Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
21. Trinidad and Tobago Insurance Ltd.	2,056,359	3,071,265	25,017,808	903,326	1,461,937	1,280,946	4,390,035	12,894,574	3,122,379	9,620,527	1,920,524	3,962,297	2,685,722	3,975,654	38,181,675	38,181,675							
TOTAL																							
CARIBBEAN																							
1. Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
2. United Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
TOTAL																							
GRAND TOTAL	2,056,359	3,071,265	25,017,808	903,326	1,461,937	1,280,946	4,390,035	12,894,574	3,122,379	9,620,527	1,920,524	3,962,297	2,685,722	3,975,654	38,181,675	38,181,675							

TABLES

TABLE XVIII

REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2010

COMPANIES	REVENUE										EXPENDITURE					TOTAL	
	FUND AT THE BEGINNING OF YEAR		UNEARNED PREMIUM RESERVE	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		
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE													RESERVE FOR UNEARNED PREMIUM		RESERVE FOR OUTSTANDING CLAIMS
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd.	1,478,149	2,983,211	1,095,265	772,736	198,795	197,063	112,391	6,837,609	1,207,975	520,996	747,827	125,814	474,354	306,605	3,454,038	6,837,609	
2. Bankers Insurance Company (T&T) Ltd.	619,310.37	293,075	1,923,301	-	39,089	101,945	299,138	3,275,858	443,471	320,778	807,438	-	248,098	1,035,343	420,730	3,275,858	
3. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Colonial Fire & General Insurance Company Ltd.	3,083,636	6,916,480	5,094,955	667,854	402,455	-	109,972	16,275,352	3,857,361	931,028	2,554,630	-	-	2,309,115	6,623,218	16,275,352	
5. Furness Anchorage General Insurance Ltd.	2,715,525	178,505	2,481,526	229,703	341,278	160,425	1,531,037	7,637,999	1,462,804	759,011	579,613	-	-	2,648,815	2,187,756	7,637,999	
6. GTM Fire Insurance Co. Ltd.	1,829,107	2,990,029	2,711,386	(198)	243,938	5,770	-	7,780,031	877,448	335,525	755,386	-	1,857,641	1,524,761	2,429,272	7,780,032	
7. Guardian General Insurance Limited	12,753,615	86,797,506	38,220,572	861,613	3,799,921	10,578	-	142,443,805	12,830,764	5,814,884	6,179,671	-	18,527,846	14,222,183	84,868,457	142,443,805	
8. Gulf Insurance Ltd.	1,322,805	3,697,035	1,604,644	772,862	78,651	-	-	7,475,997	602,106	430,459	659,600	-	1,325,117	811,998	3,646,717	7,475,997	
9. Maritime General Insurance Company Ltd.	1,914,276	7,342,407	4,440,579	29,370	307,323	-	490,051	14,524,006	2,435,589	812,630	828,995	-	-	1,894,756	8,552,036	14,524,006	
10. Nationwide Insurance (Casualty & General) Co. Ltd.																	
11. N.E.M. (West Indies) Insurance Ltd.																	
12. Royal Caribbean Insurance Ltd.																	
13. Sagacor General Insurance Company Limited	3,957,167	10,626,826	7,372,431	1,202,089	-	-	-	23,158,513	3,089,278	1,593,714	-	-	6,567,140	3,969,381	7,939,000	23,158,513	
14. The Beacon Insurance Company Ltd	4,430,745	14,500,714	7,852,744	663,142	102,790	56,550	1,643,724	29,250,409	1,833,142	1,219,731	2,659,366	45,150	1,759,796	4,443,290	17,289,934	29,250,409	
15. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. The Mountain General Insurance Company Ltd.																	
17. The New India Assurance Company (T&T) Ltd.	1,533,352	2,003,154	2,617,315	-	72,331	-	300,629	6,526,781	842,811	320,203	393,529	-	185,035	1,891,554	2,893,649	6,526,781	
18. Trinidad & Tobago Insurance Ltd.	3,407,965	12,969,529	7,166,621	1,861,442	1,778,290	-	-	27,183,848	2,781,805	1,506,859	1,215,261	-	3,957,800	4,362,055	13,360,068	27,183,848	
TOTAL	39,045,652	151,298,471	82,581,339	7,060,613	7,364,860	532,331	4,486,942	292,370,207	32,264,553	14,565,818	17,381,316	170,964	34,902,827	39,419,855	153,664,875	292,370,209	
CARIBBEAN																	
United Insurance Company Ltd.	2,129,996	2,362,215	6,064,342	3,213	201,029	-	-	10,760,795	2,560,808	803,867	391,044	277,882	1,328,165	2,762,637	2,636,392	10,760,795	
TOTAL	2,129,996	2,362,215	6,064,342	3,213	201,029	-	-	10,760,795	2,560,808	803,867	391,044	277,882	1,328,165	2,762,637	2,636,392	10,760,795	
GRAND TOTAL	41,175,648	153,660,686	88,645,681	7,063,826	7,565,889	532,331	4,486,942	303,131,002	34,825,361	15,369,685	17,772,360	448,846	36,230,992	42,182,492	156,301,267	303,131,004	

REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2010

	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		TOTAL			
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1.	American Life and General Insurance Company (T&T) Ltd.	24,010,535	2,925,678	13,354,155	-	1,570,155	2,036,392	-	43,896,915	4,355,148	2,244,149	8,440,455	(2,679,650)	23,607,423	5,391,857	2,537,533	43,896,915		
2	British-American Insurance Company (Trinidad) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Colonial Fire & General Insurance Company Ltd.	96,033	13,167	180,382	-	12,534	-	-	302,116	2,180	53,358	79,558	-	75,350	68,503	23,167	302,116		
5	Furness-Anchorage General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	GTM Fire Insurance Co. Ltd.	3,728	-	27,525	-	189	4	-	31,446	-	3,441	1,302	-	18,269	8,434	-	31,446		
7	Guardian General Insurance Limited	250,458	110,300	1,061,847	-	10,970	-	-	1,433,575	3,720	163,374	142,587	-	837,817	274,277	11,800	1,433,575		
8	Maritime General Insurance Company Ltd.	14,055	-	3,564	-	108,700	-	-	1,118,531	-	2,596	1,115,935	-	-	-	-	1,118,531		
9	Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	N.E.M. (West Indies) Insurance Ltd.	37,469	(50,714)	111,059	-	-	-	-	97,814	-	13,112	-	-	44,637	40,065	-	97,814		
12	Sagicor General Insurance Company Limited	6,004,001	425,766	19,068,556	68	174,936	96,239	8,727,260	34,496,826	14,162,760	1,941,786	4,525,894	76,839	-	10,029,021	3,760,526	34,496,826		
13	The Beacon Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	The New India Assurance Company (T&T) Ltd.	401	-	2,500	2,438	276	-	-	5,615	974	1,000	1,505	-	648	1,488	-	5,615		
15	Trinidad and Tobago Insurance Ltd.	25,155	81,437	3,531	1,719	1,681	-	-	113,523	600,000	1,774	1,149	-	(514,555)	25,155	-	113,523		
16	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	30,441,835	3,505,634	33,813,119	112,925	1,770,988	2,132,635	9,719,225	81,496,362	19,124,782	4,424,590	14,308,384	(2,602,811)	24,069,589	15,838,801	6,333,026	81,496,362		
	CARIBBEAN																		
1	United Insurance Company Ltd.	20,786	187,500	(21,713)	-	(670)	-	8,156	194,059	-	(2,679)	(1,303)	(926)	-	(4,939)	203,906	194,059		
	TOTAL	20,786	187,500	(21,713)	-	(670)	-	8,156	194,059	-	(2,679)	(1,303)	(926)	-	(4,939)	203,906	194,059		
	GRAND TOTAL	30,462,621	3,693,134	33,791,406	112,925	1,770,318	2,132,635	9,727,381	81,690,421	19,124,782	4,421,911	14,307,081	(2,603,737)	24,069,589	15,833,862	6,536,932	81,690,420		

NO ACCOUNTS SUBMITTED

TABLES

TABLE XIXA

REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2010 INCOME

COMPANIES	FUND AT BEGINNING OF YEAR		PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE						
LOCAL								
1. American Life and General Insurance Company (T&T) Ltd.	\$ 936,600	\$ 3,044,810	\$ 20,075,135	\$ -	\$ 333,571	\$ 135,254	\$ 2,935,355	\$ 27,460,725
2. Colonial Fire & General Insurance Company Ltd.	-	-	-	-	-	-	-	0
3. Guardian Life of the Caribbean Ltd.	111,416	9,266,008	152,004,548	-	-	299,521	-	161,681,493
4. Trinidad and Tobago Insurance Ltd.	877,330	1,333,093	9,538,613	-	1,744,202	-	-	13,493,238
TOTAL	1,925,346	13,643,911	181,618,296	0	2,077,773	434,776	2,935,355	202,635,456
CARIBBEAN								
1. Life of Barbados	10,972,037	2,607,080	91,455,112	-	-	415,486.92	-	105,449,716
2. Sagcor Life Inc.	10,972,037	2,607,080	91,455,112	-	-	415,487	-	105,449,716
GRAND TOTAL	12,897,383	16,250,991	273,073,408	-	2,077,773	850,262	2,935,355	308,085,172

EXPENDITURE

COMPANIES	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
						RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
LOCAL								
1. American Life and General Insurance Company (T&T) Ltd.	\$ 12,867,629	\$ 1,902,185	\$ 6,699,112	\$ 1,013,244	\$ -	\$ 1,027,574	\$ 3,950,981	\$ 27,460,725
2. Colonial Fire & General Insurance Company Ltd.	-	-	-	0	-	0	0	0
3. Guardian Life of the Caribbean Limited	86,282,372	25,307,609	18,012,492	2,942,926	15,072,040	133,094	13,930,961	161,681,493
4. Trinidad and Tobago Insurance Ltd	7,142,805	139,913	1,191,965	0	2,323,986	877,330	1,817,239	13,493,238
TOTAL	106,292,806	27,349,707	25,903,569	3,956,170	17,396,026	2,037,998	19,699,181	202,635,456
CARIBBEAN								
1. Life of Barbados	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	73,945,120	6,533,912	6,999,183	928,353	2,796,388	12,964,009	1,282,751	105,449,716
TOTAL	73,945,120	6,533,912	6,999,183	928,352.50	2,796,388	12,964,009	1,282,751	105,449,716
GRAND TOTAL	180,237,926	33,883,619	32,902,752	4,884,523	20,192,414	15,002,007	20,981,931	308,085,173

REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2010

	COMPANIES										REVENUE						EXPENDITURE						TOTAL
	FUND AT THE BEGINNING OF YEAR		UNEARNED PREMIUM RESERVE	PREMIUMS RECEIVED	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL						
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE													RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS							
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$						
LOCAL																							
1	American Life and General Insurance Company (T&T) Ltd.	-	-	2,986	245	-	23,980	27,211	-	-	23,594	3,617	-	-	-	-	27,211						
2	Bankers Insurance Company (T&T) Ltd.	214,400	-	65,145	3,606	9,403	-	469,959	-	74,478	74,478	-	292,255	-	26,849	-	469,959						
3	Colonial Fire & General Insurance Company Ltd.	31,654	104,375	187,352	4,131	-	-	681,594	95,446	209,675	26,223	-	299,473	-	15,311	35,466	681,594						
4	Furness Anchorage General Insurance Ltd	21,262	-	32,410	2,031	955	-	56,658	1,436	3,943	5,361	-	3,472	-	42,446	-	56,658						
5	GTM Fire Insurance Co. Ltd.	68,950	-	71,371	3,490	83	-	143,894	-	8,061	18,307	-	65,407	-	52,119	-	143,894						
6	Gulf Insurance Ltd.	12,191	594,000	187,734	88,913	-	-	1,167,443	(351,871)	60,800	155,699	-	754,582	-	(34,604)	582,837	1,167,443						
7	Guardian General Insurance Limited	(408)	1,285,520	731,188	52,896	7,523	217,126	3,080,366	158,827	504,132	603,902	-	434,136	-	(26,688)	1,406,057	3,080,366						
8	Maritime General Insurance Company Ltd.	94,127	5,481,293	585,897	40,549	-	-	6,296,645	55,240	140,667	420,463	-	338,314	-	70,002	5,271,959	6,296,645						
9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
11	Sagicor General Insurance Company Limited	1,460,567	478,028	2,551,238	(209)	-	-	4,489,624	409,964	585,999	-	-	1,474,517	-	1,531,280	487,864	4,489,624						
12	The Beacon Insurance Company Limited	1,720,882	2,285,462	3,397,342	129,855	71,439	1,004,701	11,603,631	1,517,827	1,476,923	3,359,575	57,037	166,531	-	1,560,567	3,465,171	11,603,631						
13	The New India Assurance Company (T&T) Ltd.	8,616	3,723	19,501	2,156	-	-	53,010	-	5,860	11,728	-	18,416	-	13,283	3,723	53,010						
14	The Reinsurance Company of Trinidad and Tobago Ltd	9,967	5,018	254,453	-	-	-	997,443	53	123,121	122,084	-	735,824	-	8,875	7,486	997,443						
15	Trinidad & Tobago Insurance Ltd.	342,039	975,934	5,358,811	1,504,818	-	-	8,945,771	657,870	65,047	1,028,373	-	5,246,316	-	415,081	1,533,083	8,945,771						
	TOTAL	3,984,247	11,213,352	13,651,573	1,832,690	89,403	1,245,807	38,013,248	2,544,792	3,260,605	5,849,788	60,654	9,829,242	-	3,674,521	12,793,646	38,013,249						
	CARIBBEAN																						
1	United Insurance Company Ltd.	104,289	115,275	851,622	26,569	-	125,197	1,222,952	303,908	106,240	51,681	36,726	34,191	-	626,897	63,309	1,222,952						
	TOTAL	104,289	115,275	851,622	26,569	-	125,197	1,222,952	303,908	106,240	51,681	36,726	34,191	-	626,897	63,309	1,222,952						
	GRAND TOTAL	4,088,536	11,328,627	14,503,195	1,859,259	89,403	1,371,004	39,236,200	2,848,700	3,366,845	5,901,469	97,380	9,863,433	-	4,301,418	12,856,955	39,236,201						

TABLES

TABLE XX (1) continued

REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2010

	COMPANIES										REVENUE										EXPENDITURE					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	FUND AT END OF YEAR		TOTAL										
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS											
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$									
1	American Life and General Insurance Company (T&T) Ltd.	-	-	2,986	245	-	23,980	27,211	-	23,594	3,617	-	-	-	-	-	27,211									
2	Bankers Insurance Company (T&T) Ltd.	214,400	-	65,145	3,606	9,403	-	469,959	-	74,478	-	292,255	-	26,849	-	-	469,959									
3	Colonial Fire & General Insurance Company Ltd.	17,416	-	(15,287)	2,273	-	-	301,208	-	14,428	-	132,169	-	2,262	-	-	301,208									
4	Furness Anchorage General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
5	GTM Fire Insurance Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
6	Gulf Insurance Ltd.	12,191	594,000	187,734	88,913	-	-	1,167,443	(351,871)	155,699	-	754,582	-	(34,604)	-	582,837	1,167,443									
7	Guardian General Insurance Limited	(408)	684,335	786,521	33,449	7,523	217,126	1,949,364	48,506	524,465	-	-	-	(26,688)	-	898,949	1,949,364									
8	Maritime General Insurance Company Ltd.	94,127	5,481,293	585,897	40,549	-	-	6,296,645	55,240	420,463	-	338,314	-	70,002	-	5,271,959	6,296,645									
9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
11	Sagicor General Insurance Company Limited	157,339	-	517,789	1,515	-	-	676,643	-	62,768	-	317,689	-	296,186	-	-	676,643									
12	The Beacon Insurance Company Limited	814,615	943,286	548,416	70,020	38,521	1,004,701	5,145,748	628,102	1,811,531	30,755	-	-	758,113	-	1,017,853	5,145,748									
13	The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
14	The Reinsurance Company of Trinidad and Tobago Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-									
15	Trinidad & Tobago Insurance Ltd.	1,309,680	7,702,914	2,319,643	239,055	55,447	1,245,807	16,034,221	379,977	3,024,659	34,372	1,835,009	-	1,092,120	-	7,771,598	16,034,221									
	TOTAL																									
	CARIBBEAN																									
1	United Insurance Company Ltd.	31,589	-	43,551	1,365	-	-	76,505	-	2,655	1,887	34,191	-	32,315	-	-	76,505									
	TOTAL																									
	GRAND TOTAL																									
		1,341,269	7,702,914	2,363,194	240,420	55,447	1,245,807	16,110,726	379,977	3,027,314	36,259	1,869,200	-	1,124,435	-	7,771,598	16,110,726									

REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2010

	COMPANIES		REVENUE										EXPENDITURE					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	FUND AT END OF YEAR			TOTAL	
			UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS			
		LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1	American Life and General Insurance Company (T&T) Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Bankers Insurance Company (T&T) Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Colonial Fire & General Insurance Company Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Furness Anchorage General Insurance Ltd		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	GTM Fire Insurance Co. Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Gulf Insurance Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Guardian General Insurance Limited		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Maritime General Insurance Company Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	N.E.M. (West Indies) Insurance Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Royal Caribbean Insurance Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Sagcor General Insurance Company Limited		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	The Beacon Insurance Company Limited		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13	The New India Assurance Company (T&T) Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	The Reinsurance Company of Trinidad and Tobago Ltd		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Trinidad & Tobago Insurance Ltd.		415,254	-	-	-	-	-	-	-	-	-	-	-	253	-	-	415,001	415,254	
	TOTAL		415,254	-	-	-	-	-	-	-	-	-	-	-	253	-	-	415,001	415,254	
	CARIBBEAN																			
1	United Insurance Company Ltd.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL		415,254	-	-	-	-	-	-	-	-	-	-	-	253	-	-	415,001	415,254	

TABLES

TABLE XX (3) continued

REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2010

	COMPANIES	REVENUE										EXPENDITURE						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	FUND AT END OF YEAR			
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS		
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Bankers Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Colonial Fire & General Insurance Company Ltd.	14,238	104,375	202,639	57,276	1,858	-	-	380,386	95,446	57,326	11,795	-	167,304	13,049	35,466	380,386	
4	Furness Anchorage General Insurance Ltd	21,262	-	32,410	-	2,031	955	-	56,658	1,436	3,943	5,361	-	3,472	42,446	-	56,658	
5	GTM Fire Insurance Co. Ltd.	68,950	-	71,371	-	3,490	83	-	143,894	-	8,061	18,307	-	65,407	52,119	-	143,894	
6	Gulf Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Guardian General Insurance Limited	-	601,185	510,370	-	19,447	-	-	1,131,002	110,321	-	79,437	-	434,136	-	507,108	1,131,002	
8	Maritime General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Sagicor General Insurance Company Limited	1,303,228	478,028	2,033,449	(1,724)	-	-	-	3,812,981	409,964	523,231	-	-	1,156,828	1,235,094	487,864	3,812,981	
12	The Beacon Insurance Company Limited	906,267	1,342,176	2,848,926	1,267,761	59,835	32,918	-	6,457,883	889,725	577,529	1,548,044	26,282	166,531	802,454	2,447,318	6,457,883	
13	The New India Assurance Company (T&T) Ltd.	8,616	3,723	19,501	19,014	2,156	-	-	53,010	-	5,860	11,728	-	18,416	13,283	3,723	53,010	
14	The Reinsurance Company of Trinidad and Tobago Ltd	9,967	5,018	254,453	728,005	-	-	-	997,443	53	123,121	122,084	-	735,824	8,875	7,486	997,443	
15	Trinidad & Tobago Insurance Ltd.	342,039	560,680	5,358,811	764,169	1,504,818	-	-	8,530,517	657,870	65,047	1,028,373	-	5,246,063	415,081	1,118,082	8,530,517	
	TOTAL	2,674,567	3,095,185	11,331,930	2,834,501	1,593,636	33,956	-	21,563,773	2,164,815	1,364,118	2,825,130	26,282	7,993,980	2,582,401	4,607,047	21,563,773	
	CARIBBEAN																	
1	United Insurance Company Ltd.	72,700	115,275	808,071	-	25,204	-	125,197	1,146,447	303,908	100,783	49,026	34,839	-	594,582	63,309	1,146,447	
	TOTAL	72,700	115,275	808,071	-	25,204	-	125,197	1,146,447	303,908	100,783	49,026	34,839	-	594,582	63,309	1,146,447	
	GRAND TOTAL	2,747,267	3,210,460	12,140,001	2,834,501	1,618,840	33,956	125,197	22,710,220	2,468,723	1,464,901	2,874,156	61,121	7,993,980	3,176,983	4,670,356	22,710,220	

UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2010

COMPANIES	UNEARNED PREMIUM (BEGINNING OF YEAR)	NET PREMIUM WRITTEN	UNEARNED PREMIUM (END OF YEAR)	NET PREMIUMS EARNED (1-2)3	NET CLAIMS INCURRED	5 AS A PERCENT OF 4	EXPENSES OF MANAGEMENT AND NET COMMISSIONS	7 AS A PERCENT OF 4	TOTAL PREMIUM PAYMENTS (7+5)	9 AS A PERCENT OF 4	PROFIT OR (LOSS) PERCENT
LOCAL											
1. American Life and General Insurance Company (T&T) Ltd.	\$ 7,010,697	\$ 5,474,864	\$ 1,401,786	\$ 11,083,775	\$ 3,322,596	29.98	\$ 843,140	7.61	\$ 4,165,736	37.58	62.42
2. Bankers Insurance Company (T&T) Ltd.	832,647	2,557,093	339,771	3,049,970	732,613	24.02	985,147	32.30	1,717,759	56.32	43.68
3. British - American Insurance Company (Trinidad) Ltd	-	-	-	-	-	-	-	-	-	-	-
4. Capital Insurance Ltd.	35,056	77,913	32,817	80,152	-	-	(99,728)	(124.42)	(99,728)	(124.42)	224.42
5. Citizen Insurance Company Ltd	5,940,967	5,431,105	5,372,414	5,999,658	1,577,276	26.29	(5,444,170)	(90.74)	(3,866,894)	(64.45)	164.45
6. Colonial Fire & General Insurance Company Ltd.	381,082	1,692,622	2,462,938	(389,234)	453,263	(116.45)	586,100	(150.58)	1,039,363	(267.03)	367.03
7. Furness Anchorage General Insurance Ltd.	(302,303)	953,621	123,482	527,836	(265,144)	-0.50	2,754,715	5.22	2,489,571	4.72	-3.72
8. Gulf Insurance Ltd.	6,944,948	18,468,229	7,806,479	17,606,698	3,734,035	21.21	10,425,593	59.21	14,159,628	80.42	19.58
9. Guardian General Insurance Company Ltd.	2,988,157	2,809,618	2,953,134	2,844,640	922,909	32.44	3,101,115	109.02	4,024,024	141.46	(41.46)
10. GTM Fire Insurance Company Ltd.	4,128,706	5,107,208	4,165,097	5,070,817	1,806,849	35.63	5,488,171	108.23	7,295,020	143.86	(43.86)
11. Maritime General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
12. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-
13. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
14. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
15. Sagico General Insurance Company Limited	5,561,341	4,586,083	7,307,470	2,839,954	1,555,046	54.76	(2,666,498)	(93.89)	(1,111,452)	(39.14)	139.14
16. The Beacon Insurance Company Limited	4,102,441	5,444,136	5,262,798	4,283,779	2,003,131	46.76	7,645,227	178.47	9,648,358	225.23	(125.23)
17. Thr Goodwill General Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-
18. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
19. The Mountain General Insurance Company Ltd.	2,534,453	1,895,690	2,706,614	1,723,529	709,100	41.14	1,639,628	95.13	2,348,728	136.27	(36.27)
20. The New India Assurance Company (T&T) Ltd.	370,516	691,003	754,936	306,583	615,363	200.72	(1,674,672)	(546.24)	(1,059,309)	(345.52)	445.52
21. The Reinsurance Company of T&T Limited	5,429,164	2,096,991	6,684,210	841,945	1,287,037	152.86	3,066,764	364.25	4,353,800	517.11	(417.11)
22. Trinidad & Tobago Insurance Ltd.	45,957,872	57,286,176	47,373,946	55,870,102	18,454,073	33.03	26,650,531	47.70	45,104,605	80.73	19.27
TOTAL											
CARIBBEAN											
United Insurance Company Ltd.	1,894,089	2,287,955	961,593	3,220,451	1,532,721	47.59	(2,003,745)	(62.22)	(471,024)	(14.63)	114.63
TOTAL	1,894,089	2,287,955	961,593	3,220,451	1,532,721	47.59	(2,003,745)	(62.22)	(471,024)	(14.63)	114.63
GRAND TOTAL	47,851,961	59,574,131	48,335,539	59,090,553	19,986,794	33.82	24,646,786	41.71	44,633,581	75.53	24.47

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF
AMERICAN LIFE & GENERAL INSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED
AS AT DECEMBER 31, 2010**

Net Liabilities under Policies on Register in Trinidad and Tobago	\$	1,041,233,802	Balance of Long Term Fund per Revenue Account	\$	1,044,013,918
Other		-			245,682,359
Surplus (if any)		248,462,475	Deficiency (if any)		-
TOTAL		1,289,696,277	TOTAL		1,289,696,277

**SUMMARY AND VALUATION OF THE POLICIES OF THE BANCASSURANCE CARIBBEAN LIMITED
IN RESPECT OF LONG TERM AND CREDIT LIFE INSURANCE AT DECEMBER 31, 2010**
(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$ ' 000	\$ ' 000
Actuarial Reserves		
Participating Policies	41,567	
Non Participating Policies	40,956	
	82,523	
Investment and Contingency Reserves		
Participating Policies	8,243	
Non Participating Policies	12,761	
	21,004	
Unappropriated Surplus		
Participating Policies	89,603	
Non Participating Policies	72,710	
	162,313	
Share Capital	4,940	
Shareholders' Account	4,223	
Total	275,003	
		341,295
		-66,292
		275,003

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF CARIBBEAN
ATLANTIC LIFE INSURANCE COMPANY (T&T) LIMITED
AS AT DECEMBER 31, 2010**

Net Asset Value in Trinidad and Tobago	\$	16,297,113	Balance of Long Term Fund per Revenue Account	\$	32,594,226
Policy Reserves		6,339,610			
Surplus (if any)		9,957,503	Deficiency (if any)		-
TOTAL		<u>32,594,226</u>	TOTAL		<u>32,594,226</u>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF CUNA CARIBBEAN INSURANCE SOCIETY LIMITED
AS AT DECEMBER 31, 2010

Net Liabilities under Policies on Register in Trinidad and Tobago	\$			\$
		65,986,997	Balance of Long Term Fund per Revenue Account	37,241,786
Other - Outstanding claims on behalf of Individual Ordinary Life		-	Balance of Life Surplus Account per Balance Sheet	7,570,178
Surplus (if any)		24,836,449	Deficiency (if any)	46,011,482
TOTAL		90,823,446	TOTAL	90,823,446

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF DEMERARA LIFE ASSURANCE
COMPANY OF TRINIDAD AND TOBAGO LIMITED
AS AT DECEMBER 31, 2010

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 50,396,773	Balance of Long Term Fund per Revenue Account	\$ 98,211,661
Other	-	Deficiency (if any)	-
Surplus (if any)	47,814,888		
TOTAL	<u>98,211,661</u>		<u>98,211,661</u>

VALUATION BALANCE SHEET OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED IN REPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY AS AT DECEMBER 31, 2010

	\$'000	Value of Assets	\$'000
Actuarial Reserves			
Participating Policies	81,171		
Non Participating Policies	4,121,862		5,442,736
	4,203,033		
Investment & Contingency Reserve			
Participating Policies	20,141		
Non Participating Policies	180,867		
	201,008		(357,870)
Unappropriated Surplus			
Participating Policies	320,904		
Non Participating Policies	262,255		
	583,159		
Share Capital	61,640		
Shareholder's account	3,044		
Revaluation Reserve	32,982		
TOTAL	5,084,866	TOTAL	5,084,866

TABLES

TABLE XXVIII

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF MARITIME LIFE (CARIBBEAN) LIMITED AS AT DECEMBER 31, 2010

	\$'000	\$'000	\$'000
Net Liabilities, Under Policies Registered in Trinidad and Tobago	959,887,007	Balance of Revenue Account	959,755,469
Surplus	4,541,799		4,673,337
TOTAL	964,428,806	TOTAL	964,428,806

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF MEGA INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2010**

Net Liabilities under Policies on Register in Trinidad and Tobago	\$				\$
Other		172,106,283		Balance of Long Term Fund per Revenue Account	181,355,671
Surplus (if any)			18,758,454	Balance of Life Surplus Account per Balance Sheet	9,509,066
TOTAL		190,864,737		Deficiency (if any)	-
			TOTAL		190,864,737

TABLES

TABLE XXX

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF NATIONWIDE INSURANCE COMPANY LIMITED AS AT DECEMBER 31, 2010

Net Liabilities under Policies on Register in Trinidad and Tobago	\$	37,161,509	Balance of Long Term Fund per Revenue Account	\$	37,161,503
Other		-			
Surplus (if any)		-	Deficiency (if any)		6
TOTAL		37,161,509	TOTAL		37,161,509

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF SAGICOR LIFE INCORPORATED
AS AT DECEMBER 31, 2010

Net Liabilities under Policies on Register in Trinidad and Tobago	\$			\$
Other		2,269,650,690	Balance of Revenue Account	2,251,902,685
Surplus (unappropriated)		-	Balance of Life Surplus Account per Balance Sheet	9,519,690
TOTAL		718,875,578	Deficiency	727,103,893
		<u>2,988,526,268</u>	TOTAL	<u>2,988,526,268</u>

TABLES

TABLE XXXII

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF THE SCOTIALIFE TRINIDAD AND TOBAGO LIMITED AS AT DECEMBER 31, 2010

	\$	\$
Net Liabilities under Policies on Register in Trinidad and Tobago	433,493,767	498,064,318
Other	-	-
Surplus	64,570,551	-
TOTAL	498,064,318	498,064,318

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF TATIL LIFE ASSURANCE LIMITED
AS AT DECEMBER 31, 2010

Net Liabilities under Policies on Register in Trinidad and Tobago	\$			\$
		686,082,955	Balance of Long Term Fund per Revenue Account (excluding policyholder deposits)	687,341,537
Other Liabilities		148,930,354		
Provision for payment of Bonuses and Dividends		1,258,584	Balance of Life Surplus Account per Balance Sheet	37,979,546
Unrealised Investment Reserve		66,526,536		
Surplus (if any)		519,813,399	Deficiency (if any)	697,290,745
TOTAL		1,422,611,828	TOTAL	1,422,611,828

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF THE BEACON INSURANCE COMPANY LIMITED
AS AT DECEMBER 31, 2010**

	\$		\$
Net Liabilities under Policies on Register in Trinidad and Tobago	148,911	Balance of Revenue Account	7,092,591
Other	-		
Surplus	6,943,680	Deficiency	-
TOTAL	7,092,591	TOTAL	7,092,591

TABLES

TABLE XXXV

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
1. A.S. Byden & Sons (Trinidad) Limited Pension Plan	\$ 36,244,535	\$ 3,950,357	\$ 1,540,451	\$ -	\$ 4,104,609	\$ 89,958	\$ 45,929,910	\$ 1,788,415	\$ 158,785	\$ 1,947,200	\$ -	\$ 276,946	\$ 406,141	\$ 2,630,287	\$ 43,299,623
2. Bario Trinidad Services Limited Staff Pension Fund Plan	\$ 32,668,232	\$ -	\$ -	\$ 215,843	\$ 1,620,416	\$ -	\$ 34,504,491	\$ 1,238,455	\$ 207,707	\$ 1,446,162	\$ -	\$ 951,197	\$ 123,860	\$ 2,521,219	\$ 31,983,272
3. Coconut Growers Association Pension Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4. Laughlin and DeGannes and Associate Companies Pension Fund Plan	\$ 25,929,274	\$ 573,037	\$ 345,203	\$ -	\$ 2,244,624	\$ 19,686	\$ 29,111,624	\$ 788,215	\$ 270,590	\$ 1,058,805	\$ -	\$ 83,905	\$ 273,418	\$ 1,416,128	\$ 27,695,696
5. Penta Paints Caribbean Limited Pension and Widows Benefit Scheme	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
6. The Incorporated Trustees of the Anglican Church in the Dioceses of Trinidad and Tobago Pension Plan	\$ 10,964,886	\$ 461,624	\$ 153,874	\$ -	\$ 545,576	\$ 1,932	\$ 1,212,789	\$ 110,990	\$ 138,689	\$ 249,679	\$ -	\$ 10,207	\$ 65,484	\$ 325,370	\$ 11,802,522
TOTAL	\$ 106,806,927	\$ 4,985,018	\$ 2,039,528	\$ 215,843	\$ 8,515,225	\$ 111,576	\$ 121,674,117	\$ 3,926,075	\$ 775,771	\$ 4,701,846	\$ -	\$ 1,322,255	\$ 868,903	\$ 6,893,004	\$ 114,781,113

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
1. Insured	\$ 1,393,009,171	\$ 55,866,542	\$ 36,929,529	\$ 410,973	\$ 77,590,071	\$ 44,521,090	\$ 1,608,327,376	\$ 29,276,145	\$ -	\$ 1,608,327,376	\$ 1,621,873	\$ 4,621,896	\$ 13,701,920	\$ 16,945,689	\$ 1,414,781,113
2. Annuity	\$ 105,806,927	\$ 4,985,018	\$ 2,039,528	\$ 215,843	\$ 8,515,225	\$ 111,576	\$ 121,674,117	\$ 3,926,075	\$ 775,771	\$ 4,701,846	\$ -	\$ 1,322,255	\$ 868,903	\$ 6,893,004	\$ 114,781,113
TOTAL	\$ 1,498,816,098	\$ 60,851,560	\$ 38,969,057	\$ 626,816	\$ 86,105,296	\$ 44,632,666	\$ 1,730,001,493	\$ 33,202,220	\$ 775,771	\$ 1,730,001,493	\$ 1,621,873	\$ 5,944,151	\$ 14,570,823	\$ 16,945,689	\$ 1,498,816,098

TABLES

TABLE XXXVI

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND REIT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PERSONS TO BE RETIRED EMPLOYEES	RETIRED GRANTULEES						
1. 3M Interamerica Inc-T&T Division Pension Fund Plan	\$ 13,691,868	\$ 346,345	\$ 346,345	\$ -	\$ 859,204	\$ -	\$ 15,243,762	\$ 1,203,068	\$ 449,812	\$ 1,652,880	\$ -	\$ 145,016	\$ 131,600	\$ 1,929,496	\$ 13,314,266
2. Aegis Business Solutions Limited Pension Plan	2,750,076	270,439	270,439	-	99,074	-	3,900,028	-	-	-	-	357,190	-	357,190	3,032,838
3. Albrosco Limited Staff Pension Plan	13,293,474	1,158,963	-	-	1,175,947	-	15,628,384	313,681	187,870	501,551	-	48,728	168,097	718,376	14,910,008
4. Anou's Funeral Homes Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Angostura Bitters (Dr. J.G.B. Siegart & Sons) Limited Pension Fund Plan	148,430,365	5,726,115	2,312,490	-	27,665,147	-	184,134,117	4,298,119	2,991,665	7,289,784	2,298,851	383,336	1,393,534	9,296,505	174,837,612
6. Anthony N. Sabga Limited Pension Fund Plan	16,035,114	466,806	466,806	-	878,557	-	17,947,283	197,442	112,985	310,427	-	58,489	108,896	477,812	17,369,471
7. ASA Wright Nature Centre Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Beige Points Trinidad Limited Pension Fund Plan for Weekly Paid Employees	3,860,672	-	-	-	188,490	-	4,049,162	-	-	-	6,523	-	203,658	210,181	3,838,981
9. Bermudez Biscuit Company Limited Pension Plan	77,172,399	5,663,886	2,051,213	-	8,079,669	-	92,967,167	278,969	-	278,969	-	202,313	700,220	1,181,502	91,785,665
10. Bristol Myers Squibb (West Indies) Limited Pension Fund Plan	5,605,107	-	-	-	344,154	-	5,949,261	-	-	-	-	-	-	-	5,949,261
11. British High Commission Pension Plan	2,758,700	96,580	96,580	-	179,463	-	3,131,323	-	-	-	-	-	114,938	114,938	3,016,385
12. C.B.P. Limited Pension Fund Plan	7,816,842	893,786	403,363	336,552	-	827,630	10,278,173	164,656	67,506	232,162	-	17,451	99,864	349,477	9,938,696
13. C.M.B. Packaging Trinidad Limited Pension Fund Plan	91,401,03	583,894	229,557	-	927,656	-	10,881,210	60,289	-	60,289	-	51,271	84,824	196,384	10,684,826
14. Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan	3,154,131	132,822	-	-	176,739	4,854	3,468,546	38,024	-	38,024	-	-	1,017	39,041	3,429,305
15. Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	11,846,851	584,927	405,458	2,731	1,032,712	-	13,872,679	233,683	329,433	563,116	77,295	56,650	271,025	968,086	12,904,593
16. Century Estion Limited Pension Plan	25,688,339	503,747	503,747	-	1,382,652	-	28,258,485	220,504	-	220,504	8,597	205,410	386,171	820,682	27,437,803
17. Clark and Batoo Ltd Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Colonial Fire and General Insurance Company Limited Pension Plan	48,712,004	1,838,566	1,103,140	-	(88,123)	9,363,809	61,949,396	702,403	-	702,403	-	264,450	998,348	1,965,201	59,984,195
19. Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21. Envirotec Holdings Limited Pension Fund Plan	8,229,964	590,584	346,851	-	996,035	-	10,163,434	-	-	-	-	-	-	-	10,163,434
22. Eric Sells Marketing Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23. E.T. Farfan and Sons Limited Pension Fund Plan	13,281,220	1,499,178	763,903	-	1,519,195	25,006	17,088,502	104,757	52,350	157,107	-	217,363	169,162	543,632	16,544,870
24. Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	12,793,165	1,023,511	531,917	-	67,400	1,401,627	15,817,620	21,792	-	21,792	73,274	40,066	298,603	433,735	15,383,885
25. Furness Trinidad Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND REIT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
26. Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan	\$ 2,140,256	\$ 197,962	\$ 197,962	\$ -	\$ 199,549	\$ -	\$ 2,695,729	\$ -	\$ -	\$ -	\$ -	\$ 6,274	\$ 24,697	\$ 30,971	\$ 2,664,758
27. Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28. Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29. Guardian Holdings Group Defined Contribution Pension Plan	45,942,002	3,427,730	633,825	-	2,359,197	-	52,362,754	94,593	-	94,593	531,106	37,247	234,918	897,864	51,464,890
30. Gulf Engineering Services Limited Pension Fund Plan	4,785,193	338,750	169,375	-	248,086	-	5,541,404	-	-	-	-	10,161	37,895	48,056	5,493,348
31. Gulf Insurance Limited Pension Fund Plan	10,028,418	288,449	288,449	-	-	1,285,202	11,890,518	145,428	111,377	256,805	-	71,229	130,994	459,028	11,439,491
32. Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33. Hydro Agri Trinidad Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34. J.N. Harriman and Company Limited Pension Plan	12,976,375	125,675	125,675	-	632,766	-	13,860,891	66,428	-	66,428	-	19,837	126,965	213,230	13,647,261
35. JTA Supermarkets Limited Pension Fund Plan	14,147,052	327,250	327,250	-	647,409	-	15,448,961	1,520,819	176,019	1,696,838	16,448	108,724	45,733	1,867,743	13,581,218
36. Joseph Charles Botling Works and Investments Limited Pension Plan	3,887,521	6,756	-	-	336,301	-	4,230,278	14,255	-	14,255	-	-	44,537	58,792	4,171,786
37. Junior Schools Limited Staff Pension Plan	4,122,756	163,683	157,869	-	523,557	-	4,967,865	77,620	-	77,620	-	-	42,579	120,199	4,847,666
38. L.J. Williams Pension Fund Plan	13,125,002	179,183	179,183	-	306,521	33,404	13,823,293	-	-	-	-	-	452,010	452,010	13,371,283
39. Lake Asphalt of Trinidad and Tobago (1978) Limited (Employees) Pension Plan	26,707,054	1,564,894	339,514	-	1,280,236	-	29,891,698	1,459,857	8,235,770	9,695,627	-	139,865	34,242	9,869,734	20,021,964
40. Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan	12,870,332	331,172	331,172	-	862,408	-	14,395,084	317,289	61,649	378,938	156,113	17,156	148,263	700,470	13,694,614
41. Lange Trinidad Limited Pension Fund Plan	13,145,542	485,902	220,865	-	1,146,485	-	14,996,794	461,913	42,285	504,198	-	20,734	116,556	641,488	14,355,306
42. Lazari and Sampson Limited Pension Fund Plan	10,836,849	286,506	286,506	-	641,225	-	12,051,086	-	-	-	-	83,305	152,386	235,691	11,815,395
43. Life of Barbados Pension Fund Plan	4,266,184	-	-	-	275,445	-	4,541,629	17,071	73,385	90,456	-	-	75,484	165,940	4,375,689
44. Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan	13,402,485	-	-	-	1,148,234	-	14,550,719	338,422	-	338,422	-	23,093	114,259	475,774	14,074,945
45. Mainstream Foods Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46. Maritime Life (Trinidad) Limited Pension Fund Plan	47,675,198	1,482,855	1,482,855	-	2,205,000	-	52,845,908	2,580,053	892,174	3,472,227	1,362	171,427	-	3,645,016	49,200,892
47. Master Mix of Trinidad and Tobago Limited Pension Fund Plan	7,970,601	-	-	-	523,404	-	8,494,005	284,065	-	284,065	-	-	-	-	8,494,005
48. McCann Erickson (Trinidad) Limited Pension Fund Plan	11,126,263	340,465	340,465	-	1,169,420	-	12,976,613	284,065	-	284,065	-	61,657	153,729	499,451	12,477,162
49. Medianet Limited Monthly Paid Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50. National Helicopter Services Limited Pension Fund Plan	10,863,817	531,868	544,009	-	662,765	-	12,602,459	385,846	-	385,846	-	4,395	11,504	401,745	12,200,714

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NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS			DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES	TOTAL					
51. Navarro's Shipping Limited Pension Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
52. Oilfield Workers Trade Union Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53. Pension Plan for Employees of Sagcor Life Inc.	44,918,164	1,980,177	1,865,892	-	3,993,888	-	52,758,121	910,399	(73,385)	837,014	1,844	647,356	777,972	2,264,186	50,493,935
54. Pepsi Cola Trinidad Bottling Company Limited Pension Plan	3,484,056	101,075	97,281	-	-	209,522	3,891,394	-	-	-	75,932	282,349	46,954	405,235	3,486,699
55. Port Authority of Trinidad and Tobago Daily and Weekly Pooled Pension Fund Plan	11,296,077	-	778,315	-	677,247	-	12,751,639	403,039	79,744	482,783	298,423	83,527	20,175	884,908	11,866,731
56. Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan	83,989,791	-	7,721,173	-	5,179,185	-	96,890,149	1,145,506	1,028,053	2,173,559	-	27,004	124,318	2,324,881	94,565,268
57. Prestige Holdings Limited Pension Fund Plan	14,759,558	498,535	498,535	-	899,263	-	16,655,891	22,357	100,043	122,400	-	286,147	14,956	423,503	16,232,388
58. Print-a-Pak Ltd Pension Plan	2,260,455	192,847	192,847	870	252,435	-	2,899,454	-	-	-	-	52,866	37,617	90,483	2,808,970
59. R.B. Elevator and Escalator Limited Pension Plan	5,795,952	296,119	296,119	-	341,005	-	6,729,195	1,277,625	425,875	1,703,500	-	-	50,143	1,753,643	4,975,552
60. Rentokil Initial (Trinidad) Limited Pension Fund Plan	6,632,077	360,784	276,352	-	336,787	-	7,606,000	195,405	1,929	208,334	-	4,637	26,900	239,871	7,366,129
61. Rhand Credit Union Co-Operative Society Limited Staff Pension Plan	7,661,588	154,518	154,518	-	521,491	-	8,492,115	-	-	-	-	3,567	26,990	30,557	8,461,558
62. Sealand Services Incorporated Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63. Selco Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64. Small Business Development Company Limited Staff Pension Fund Plan	6,810,878	498,786	266,916	-	425,515	-	8,002,095	-	-	-	-	36,827	210,824	247,651	7,754,444
65. Southern Medical Clinic Limited Pension Fund Plan	4,325,678	228,825	148,682	-	553,224	-	5,256,409	92,451	-	92,451	999	23,256	49,328	166,034	5,090,375
66. Southern Sales and Services Company Limited Pension Plan	51,425,933	665,614	665,614	-	2,770,067	-	55,527,228	1,291,293	827,654	2,118,947	-	60,503	52,271	2,231,721	53,295,507
67. Stellar Distributions (Trinidad) Limited Staff Pension Fund Plan	5,664,289	22,699	22,699	-	309,476	-	6,019,163	-	-	-	-	-	17,386	17,386	6,001,777
68. Tail Life Sales Representatives Pension Plan	5,203,195	73,638	73,638	-	262,745	-	5,613,216	156,677	52,227	208,904	-	1,392	102,518	312,814	5,300,402
69. TECU Credit Union Co-operative Society Limited Pension Fund Plan	-	-	-	-	1,412,198	-	26,637,219	-	-	-	-	12,442	3,169,222	3,181,664	23,655,555
70. The Agents of American Life and General Insurance Company (Trinidad) Limited Pension Scheme	24,198,689	613,191	613,191	-	-	-	-	-	-	-	-	-	-	-	-
71. The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees	13,349,100	876,773	565,667	-	1,399,972	-	16,191,512	444,545	-	444,545	144,106	102,479	129,109	820,239	15,371,273
72. The Group Pension Plan for Non-Professional Employees of Fitzstone Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73. The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74. The Pension Plan for The Institute Of Marine Affairs	30,977,216	1,593,844	304,238	-	-	-	35,854,329	618,742	401,786	1,020,528	-	-	266,701	1,287,229	34,567,100
75. The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan	6,901,550	96,638	96,638	38,667	417,851	-	7,551,344	-	-	-	-	-	30,413	30,413	7,520,931

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NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
76. The Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan	\$ 9,492,961	\$ -	\$ -	\$ -	\$ 990,703	\$ -	\$ 10,483,664	\$ 109,452	\$ 150,520	\$ 259,972	\$ -	\$ -	\$ 108,018	\$ 367,990	\$ 10,115,674
77. The Trinidad and Tobago Stock Exchange Pension Fund Plan	3,135,148	307,466	153,733	-	-	293,583	3,889,930	-	-	-	-	8,314	41,279	49,593	3,840,337
78. The University of the West Indies (St. Augustine) Staff Pension Fund Plan	2,688,850,770	10,475,636	5,212,651	-	18,135,972	23,000	302,698,029	4,202,263	-	4,202,263	-	74,448	350,462	4,627,173	298,070,856
79. Toyota Trinidad and Tobago Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80. Trinidad and Tobago Chamber of Commerce Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81. Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	18,023,062	1,931,920	648,290	13,987	933,573	-	21,550,832	388,506	150,220	538,726	-	84,676	179,175	802,577	20,748,255
82. Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83. Trinidad Concrete Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84. Trinidad Contractors Limited Pension Plan	21,978,440	249,455	124,728	-	2,030,537	-	24,388,160	876,522	564,499	1,441,021	-	-	234,617	1,675,638	22,707,522
85. Trinidad Nitrogen Company Limited Pension Plan	3,790,143	95,946	47,973	-	-	207,467	4,141,529	768,418	-	768,418	-	-	5,267	773,685	3,367,844
86. Trinidad Ropeworks Limited Retirement Plan for Employees	1,930,851	71,127	71,127	-	-	201,808	2,274,913	40,648	-	40,648	-	-	23,127	65,775	2,211,138
87. Trinidad Systems Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
88. Trinrico Steel & Wire Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
89. United States of America Embassy in Trinidad and Tobago Pension Fund Plan	29,359,787	1,790,892	500,983	-	1,492,104	-	33,143,766	713,865	237,957	951,822	-	3,446	187,636	1,142,904	32,000,862
90. Western Scientific Company Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91. William H. Scott Limited Pension Plan	4,900,252	42,567	42,567	-	356,839	-	5,342,225	-	-	-	-	3,823	260,880	264,703	5,077,522
92. Youth Training and Employment Partnership Programme Limited Pension Fund Plan	6,636,267	1,188,221	32,379	18,166	731,162	-	8,606,195	17,386	21,398	38,784	-	-	80,954	119,738	8,486,457
TOTAL	1,393,009,171	55,866,542	36,929,529	410,973	77,590,071	44,521,090	1,608,327,376	29,276,145	177,633,800	47,039,945	1,621,873	4,621,896	13,701,920	66,985,634	1,541,341,741

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TABLE XXXVII

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN	COMPOSITE SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED/CALL DEPOSIT	OTHER TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO SECURITIES DENOTED IN FOREIGN CURRENCY	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN FOREIGN CURRENCY	10% CARICOM EQUITY	10% CARICOM GOVERNMENT	10% CARICOM OTHER	TOTAL LOCAL ASSETS	90% CARICOM EQUITY	90% CARICOM GOVERNMENT	90% CARICOM OTHER	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN SECURITIES	FOREIGN EQUITY	TOTAL FOREIGN ASSETS	TOTAL ASSETS IN FUND	TOTAL LOCAL ASSET RATIO	LOCAL EQUITY ASSET RATIO	100% CARICOM EQUITY	100% CARICOM GOVERNMENT	100% CARICOM OTHER		
1. Agostini Insurance Brokers Limited Pension Fund Plan	\$ 15,239,357	\$ 8,369,960	\$ -	\$ -	\$ 12,711,091	\$ 2,154,412	\$ 2,747,464	\$ 637,885	\$ -	\$ 85,673	\$ 2,904	\$ 183,050	\$ 42,137,797	\$ 771,061	\$ 26,139	\$ 1,647,454	\$ -	\$ 1,288,890	\$ 1,543,608	\$ 5,777,151	\$ 47,408,948	\$ 47,408,948	88.87	26.81	\$ 856,724	\$ 29,043	\$ 1,830,504	
2. Agostini's Limited Retirement Plan	13,851,098	29,424,876	-	-	15,135,076	4,275,365	6,230,741	988,993	-	80,239	-	66,860	70,052,848	722,150	-	601,740	-	2,887,707	4,161,597	47,414,445	74,214,445	74,214,445	94.39	20.39	802,389	-	666,600	
3. Airport Authority Pension Fund	29,597,763	62,385,555	-	-	23,894,993	-	10,363,626	597,247	-	74,872	-	1,298,483	126,914,056	673,848	-	-	-	3,530,456	4,204,304	131,118,360	131,118,360	131,118,360	18.22	18.22	748,720	-	-	
4. Amoco Trinidad Oil Company Pension Fund Plan	174,381,146	173,608,831	-	-	98,804,802	49,532,210	86,819,008	2,885,097	-	581,454	38,960	1,298,483	567,970,341	5,233,082	530,641	11,686,345	-	13,252,022	30,702,091	618,672,481	618,672,481	618,672,481	15.97	15.97	5,814,536	589,601	12,984,828	
5. Ansa M&A Limited Pension Fund Plan	24,481,965	23,564,727	832,287	-	14,983,605	-	5,624,086	2,657,229	375,168	190,460	124,899	236,322	73,082,758	1,714,140	1,124,088	2,126,898	-	11,668,149	16,633,275	89,716,033	89,716,033	89,716,033	16.70	16.70	1,904,600	1,248,987	2,363,220	
6. Ansa M&A Pension Fund Plan	179,272,000	266,628,000	2,175,000	-	256,779,000	97,268,000	77,238,000	-	-	537,800	-	999,300	880,897,100	4,840,200	-	8,993,700	-	228,477,000	242,210,900	1,123,208,000	1,123,208,000	1,123,208,000	22.86	22.86	5,376,000	-	9,993,000	
7. Associated Brands Limited Group Pension Fund Plan	11,542,960	17,459,412	-	-	10,692,241	500,000	10,145,025	3,751,800	-	151,320	88,393	141,070	54,467,221	1,361,880	750,533	1,269,633	-	517,885	4,708,878	59,176,099	59,176,099	59,176,099	18.07	18.07	1,512,200	833,926	1,410,703	
8. Atlantic LNG Pension Plan	21,667,794	29,018,957	-	-	8,610,167	-	55,212,963	3,421,444	-	230,626	31,165	411,308	118,004,418	2,075,634	280,482	3,701,724	-	7,375,000	825,497	14,258,338	13,282,756	13,282,756	89.27	6.48	2,306,200	311,647	4,113,027	
9. Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	21,883,678	2,901,153	-	-	6,461,901	-	575,132	-	-	-	-	-	31,741,864	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Bawoodes Limited Pension Fund Plan	6,211,048	6,536,403	-	-	69,765	-	1,688,028	-	-	-	-	22,287	24,874,788	283,968	-	200,580	-	1,097,877	1,582,425	26,457,213	26,457,213	26,457,213	94.02	28.71	315,520	-	222,867	
11. Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	4,559,618	7,746,527	-	-	7,594,759	-	5,420,045	-	-	31,552	-	22,287	24,874,788	283,968	-	200,580	-	1,097,877	1,582,425	26,457,213	26,457,213	26,457,213	94.02	28.71	315,520	-	222,867	
12. BG Trinidad and Tobago Limited Pension Fund Plan	20,197,815	20,232,663	-	-	5,107,293	10,779,997	1,303,150	5,373,923	-	108,072	-	156,789	63,258,802	972,648	-	1,411,098	-	624,342	3,008,088	66,266,890	66,266,890	66,266,890	95.46	7.71	1,080,720	-	1,567,887	
13. British American Insurance Company (Trinidad) Limited Pension Fund Plan	3,619,667	-	-	-	7,813,900	-	8,053,012	-	-	79,373	318,726	260,822	20,104,780	3,690,942	-	2,347,401	-	-	3,582,890	23,467,568	23,467,568	23,467,568	-	-	793,728	3,187,261	-	
14. BWIA General Staff Pension Fund Plan	320,000	5,911,002	-	-	36,822,240	12,414,291	128,078,261	21,804,626	-	403,338	-	260,822	20,104,780	3,690,942	-	2,347,401	-	-	3,904,674	210,896,897	210,896,897	210,896,897	95.31	17.46	4,083,380	-	2,608,223	
15. BWIA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Caribbean Industrial Research Institute Pension Plan	28,143,852	57,986,776	3,656	-	47,073,938	-	5,861,993	1,680,403	-	-	-	-	140,750,618	-	-	-	-	9,023,536	9,023,536	149,774,154	149,774,154	149,774,154	93.88	31.43	-	-	-	
17. Caribbean Services Company Ltd. Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Central Bank of Trinidad and Tobago Pension Scheme	358,952,000	-	-	-	183,437,000	5,000,000	44,710,000	-	-	-	-	-	592,099,000	100,000	-	-	-	-	-	592,099,000	592,099,000	592,099,000	100.00	30.98	-	-	-	
19. Citibank (Trinidad and Tobago) Limited Pension Fund Plan	25,459,028	20,848,405	12,605	-	16,874,102	2,000,000	5,270,348	1,800,028	2,319,217	180,340	127,967	162,623	75,054,664	1,623,060	1,151,706	1,463,610	-	13,777,449	18,015,824	93,070,488	93,070,488	93,070,488	18.13	18.13	1,883,400	1,279,673	1,626,233	
20. Coca Cola Bottling (Trinidad and Tobago) Pension Plan	6,960,768	11,366,991	-	-	3,613,549	3,722,691	1,614,912	-	-	20,442	-	53,050	27,352,403	183,974	-	477,952	-	795,672	1,457,088	28,809,501	28,809,501	28,809,501	94.94	12.54	204,416	-	530,502	
21. Consolidated Insurance Consultants Limited Pension Fund	28,494,716	26,440,917	15,129	-	34,879,038	-	11,579,512	2,163,699	-	354,840	293,427	68,757	104,290,035	3,193,564	2,640,841	618,811	-	9,733,394	16,186,610	120,476,645	120,476,645	120,476,645	86.56	28.95	3,548,404	2,934,268	687,588	
22. Coopers and Lybrand Pension Fund Plan	34,406,083	27,446,672	-	-	1,739,175	8,356,511	3,300,332	-	-	242,326	-	316,726	75,607,825	2,180,935	-	2,850,535	-	-	5,031,470	80,639,295	80,639,295	80,639,295	93.76	2.16	2,423,261	-	3,167,261	
23. CPl Ltd Defined Contribution Pension Plan	773,386	1,231,373	-	-	157,000	811,016	28,006	-	-	21,969	-	-	3,022,750	197,722	-	-	-	109,951	307,673	3,330,423	3,330,423	3,330,423	90.76	4.71	219,691	-	-	
24. CUNA Caribbean Insurance Society Pension Fund Plan	7,906,636	7,714,466	-	-	8,085,699	-	5,675,828	1,934,925	-	12,250	64,318	19,368	31,413,490	110,250	578,863	174,313	-	2,653,786	34,930,702	34,930,702	34,930,702	89.93	23.15	122,500	643,181	193,681		
25. Development Finance Limited Pension Plan	9,909,745	8,394,085	725,251	-	14,615,061	-	4,058,668	2,236,381	-	134,900	78,781	26,253	40,179,325	1,214,100	709,027	236,280	-	294,109	2,453,516	42,632,841	42,632,841	42,632,841	94.25	34.28	1,349,000	787,808	262,533	
26. E&Y Services Limited Pension Scheme	27,257,956	1,781,863	-	-	2,988,208	-	3,157,348	-	61,511	47,492	-	-	35,214,378	427,428	1,544,860	-	-	-	1,328,095	3,300,783	38,515,161	38,515,161	91.48	7.55	474,920	-	-	
27. EOG Resources Trinidad Limited Employees Pension Fund Plan	6,138,470	407,859	-	-	2,622,654	3,837,844	1,289,324	-	-	-	-	-	17,966,801	-	-	-	-	78,278	655,356	18,700,435	18,700,435	18,700,435	96.08	14.02	-	-	-	

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN	CORPORATE SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED/CALL DEPOSIT	OTHER TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO SECURITIES DENOTED IN FOREIGN CURRENCY	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOTED IN FOREIGN CURRENCY	10% CARICOM EQUITY	10% CARICOM GOVERNMENT	10% CARICOM OTHER	TOTAL LOCAL ASSETS	90% CARICOM EQUITY	90% CARICOM GOVERNMENT	90% CARICOM OTHER	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN SECURITIES	FOREIGN EQUITY	TOTAL FOREIGN ASSETS	TOTAL ASSETS IN FUND	TOTAL LOCAL ASSET RATIO	LOCAL EQUITY RATIO	100% CARICOM EQUITY	100% CARICOM GOVERNMENT	100% CARICOM OTHER		
28. Ferreira Optical Limited Pension Fund Plan	\$ 4,748,530	\$ 4,510,603	\$ 386,981	\$ -	\$ 3,108,493	\$ -	\$ 902,260	\$ 465,449	\$ 1,347,813	\$ 23,610	\$ -	\$ -	\$ 15,562,380	\$ 212,490	\$ -	\$ 617,772	\$ 763,449	\$ -	\$ -	\$ 1,593,711	\$ 17,156,091	\$ 90.71	% 18.12	\$ 236,100	\$ -	\$ 686,413		
29. First Citizens Bank Pension Fund Plan	\$ 171,419,438	\$ 320,920,545	\$ 41,596	\$ -	\$ 198,340,390	\$ 57,209,584	\$ 33,266,603	\$ -	\$ -	\$ 714,132	\$ 219,465	\$ -	\$ 792,151,752	\$ 6,427,105	\$ 1,975,182	\$ -	\$ -	\$ -	\$ -	\$ 39,920,321	\$ 830,474,441	\$ 94.18	% 23.89	\$ 7,141,317	\$ 2,194,647	\$ -		
30. First Caribbean International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ 47,750	\$ 4,813,897	\$ 35,859	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,897,506	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 67,093	\$ 4,964,599	\$ 98.65	% 0.96	\$ -	\$ -	\$ -		
31. Global Santa Fe South American LLC Pension Fund	\$ -	\$ 216,557	\$ -	\$ -	\$ -	\$ -	\$ 6,338,495	\$ 505,473	\$ -	\$ 7,060,255	\$ -	\$ -	\$ 7,060,255	\$ -	\$ -	\$ -	\$ 15,040	\$ -	\$ -	\$ 15,040	\$ 7,075,365	\$ 99.79	% 0.00	\$ -	\$ -	\$ -		
32. Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
33. HS Services Limited Pension Fund Plan	\$ 4,722,263	\$ 6,443,607	\$ 76,290	\$ -	\$ 2,881,672	\$ 1,608,820	\$ 467,715	\$ 257,542	\$ 257,542	\$ 89,026	\$ 30,146	\$ 13,757	\$ 16,590,838	\$ 801,236	\$ 271,318	\$ 123,809	\$ 1,659,967	\$ -	\$ -	\$ 1,659,967	\$ 2,856,330	\$ 19,447,168	\$ 85.31	% 14.82	\$ 890,262	\$ 301,464	\$ 137,566	
34. Halliburton Trinidad Limited Pension Fund Plan	\$ 11,843,271	\$ 10,897,048	\$ -	\$ -	\$ 3,225,762	\$ 1,500,000	\$ 2,324,532	\$ 1,514,240	\$ 341,061	\$ 22,000	\$ 92,394	\$ 199,969	\$ 31,960,277	\$ 198,000	\$ 881,546	\$ 1,799,721	\$ 1,253,785	\$ 3,159,680	\$ -	\$ -	\$ 3,159,680	\$ 7,427,732	\$ 39,203,009	\$ 81.53	% 8.23	\$ 220,000	\$ 923,940	\$ 1,999,690
35. Head Amel (Trinidad) Limited Employees Pension Scheme	\$ 14,806,010	\$ 16,861,632	\$ 455,323	\$ -	\$ 18,909,576	\$ 4,112,935	\$ 629,380	\$ 1,054,967	\$ 1,054,967	\$ 201,875	\$ 221,853	\$ 63,009	\$ 57,316,559	\$ 1,816,875	\$ 1,996,673	\$ 567,077	\$ 5,995,223	\$ -	\$ -	\$ 5,995,223	\$ 10,375,849	\$ 67,692,408	\$ 84.67	% 27.93	\$ 2,018,750	\$ 2,218,526	\$ 630,086	
36. IBM World Trade Corporation (Trinidad Branch) Retirement Plan	\$ 2,455,375	\$ -	\$ -	\$ -	\$ 1,440,258	\$ 34,421,024	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38,316,657	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,463,773	\$ 49,780,430	\$ 76.97	% 2.89	\$ -	\$ -	\$ -	
37. Insurance Brokers West Indian Limited Pension Fund Plan	\$ 3,806,136	\$ 2,803,580	\$ -	\$ -	\$ 1,408,890	\$ 601,225	\$ 130,244	\$ 351,730	\$ 351,730	\$ 16,951	\$ 27,552	\$ 5,814	\$ 8,532,122	\$ 152,357	\$ 247,967	\$ 52,226	\$ 264,560	\$ -	\$ -	\$ 264,560	\$ 884,943	\$ 9,437,065	\$ 90.62	% 14.93	\$ 169,508	\$ 275,519	\$ 58,140	
38. Johnson & Johnson (Trinidad) Ltd Staff Pension Plan	\$ 16,691,628	\$ 19,548,081	\$ -	\$ -	\$ 8,826,653	\$ 7,635,872	\$ -	\$ -	\$ -	\$ 106,615	\$ -	\$ 266	\$ 52,809,115	\$ 959,538	\$ -	\$ 2,394	\$ 4,752,388	\$ 839,076	\$ -	\$ 839,076	\$ 6,553,396	\$ 59,362,511	\$ 88.96	% 14.87	\$ 1,066,153	\$ -	\$ 2,660	
39. Lever Brothers West Indies Limited Pension Fund Plan	\$ 43,374,833	\$ 73,414,810	\$ -	\$ -	\$ 47,288,770	\$ 41,920,113	\$ 31,575,394	\$ 2,416,626	\$ 2,416,626	\$ 540,394	\$ 29,184	\$ 162,662	\$ 240,722,787	\$ 4,863,347	\$ 262,658	\$ 1,463,360	\$ 228,320	\$ 4,949,350	\$ -	\$ -	\$ 4,949,350	\$ 252,490,621	\$ 95.34	% 18.73	\$ 5,403,941	\$ 291,842	\$ 1,626,622	
40. Mega Insurance Company Limited Pension Plan	\$ 9,392,591	\$ 7,383,769	\$ 26,741	\$ -	\$ 9,649,094	\$ 1,635,351	\$ 689,345	\$ 511,592	\$ 511,592	\$ 47,378	\$ 55,148	\$ 139,232	\$ 29,450,241	\$ 426,402	\$ 496,333	\$ 1,253,086	\$ 3,023,070	\$ -	\$ -	\$ 3,023,070	\$ 6,098,891	\$ 35,549,132	\$ 82.84	% 27.14	\$ 473,780	\$ 551,481	\$ 1,392,318	
41. Mital Steel Point Lisas Limited Employees Pension Plan	\$ 92,289,435	\$ 275,025,091	\$ 8,724,079	\$ -	\$ 161,566,565	\$ 44,941,088	\$ 64,389,017	\$ 585,277	\$ -	\$ 996,693	\$ 2,465	\$ 668,891	\$ 649,788,900	\$ 83,970,236	\$ 22,181	\$ 6,020,015	\$ -	\$ 15,577,397	\$ -	\$ 15,577,397	\$ 30,389,829	\$ 680,378,729	\$ 95.50	% 23.75	\$ 9,966,929	\$ 24,645	\$ 6,688,906	
42. National Flour Mills Pension Plan	\$ 23,991,589	\$ 22,123,434	\$ -	\$ -	\$ 18,156,766	\$ 48,020,846	\$ -	\$ -	\$ -	\$ 585,233	\$ 334,463	\$ 99,766	\$ 113,312,096	\$ 5,267,093	\$ 3,010,163	\$ 897,893	\$ 12,487,126	\$ -	\$ -	\$ 12,487,126	\$ 21,672,275	\$ 134,984,371	\$ 83.94	% 13.45	\$ 5,852,326	\$ 3,344,625	\$ 997,659	
43. National Gas Company of Trinidad and Tobago Pension Fund Plan	\$ 74,734,373	\$ 131,746,007	\$ -	\$ -	\$ 51,068,773	\$ 10,654,272	\$ 87,678,895	\$ 13,569,346	\$ -	\$ 873,758	\$ 39,037	\$ 416,128	\$ 370,780,589	\$ 7,863,822	\$ 351,334	\$ 3,745,155	\$ 14,790,562	\$ 5,054,400	\$ -	\$ 5,054,400	\$ 31,805,273	\$ 402,585,862	\$ 92.10	% 12.69	\$ 8,737,580	\$ 390,371	\$ 4,161,283	
44. National Insurance Board Pension Fund Plan	\$ 119,203,573	\$ 328,925,480	\$ -	\$ -	\$ 167,999,737	\$ 33,507,165	\$ 30,431,755	\$ 943,336	\$ 943,336	\$ -	\$ -	\$ -	\$ 680,611,046	\$ 8,490,024	\$ -	\$ -	\$ 45,527,434	\$ -	\$ -	\$ 45,527,434	\$ 54,017,458	\$ 734,628,504	\$ 92.65	% 22.81	\$ 9,433,360	\$ -	\$ -	
45. National Insurance Property Development Company Limited Pension Fund Plan	\$ 11,240,571	\$ 23,521,172	\$ -	\$ -	\$ 14,024,025	\$ 2,782,006	\$ 611,870	\$ -	\$ -	\$ 82,500	\$ -	\$ -	\$ 52,262,144	\$ 742,500	\$ -	\$ -	\$ 945,358	\$ 2,775,141	\$ -	\$ 2,775,141	\$ 4,462,999	\$ 56,725,143	\$ 92.13	% 24.72	\$ 825,000	\$ -	\$ -	
46. National Maintenance Training and Security Co Ltd Pension Fund Plan	\$ 13,194,506	\$ 4,718,326	\$ -	\$ -	\$ 1,647,441	\$ 4,000,000	\$ 1,368,820	\$ 2,508,756	\$ 3,440	\$ 3,440	\$ -	\$ 75,000	\$ 27,516,289	\$ 30,960	\$ -	\$ 675,000	\$ 1,278,092	\$ -	\$ -	\$ 1,278,092	\$ 29,500,341	\$ 93.27	% 5.58	\$ 34,400	\$ -	\$ 750,000		
47. National Union of Government and Federated Workers Officers Pension Plan	\$ 1,158,742	\$ 707,624	\$ -	\$ -	\$ 224,929	\$ 444,499	\$ 129,246	\$ -	\$ -	\$ 13,760	\$ -	\$ -	\$ 2,678,800	\$ 123,840	\$ -	\$ -	\$ 66,278	\$ -	\$ -	\$ 66,278	\$ 190,118	\$ 2,868,918	\$ 93.37	% 7.84	\$ 137,600	\$ -	\$ -	
48. National Union of Government and Federated Workers Staff Pension Plan	\$ 5,382,188	\$ 10,820,679	\$ -	\$ -	\$ 4,223,976	\$ 4,035,260	\$ 9,634	\$ -	\$ -	\$ 7,366	\$ -	\$ -	\$ 24,478,903	\$ 66,290	\$ -	\$ -	\$ 1,445,608	\$ -	\$ -	\$ 1,445,608	\$ 1,511,898	\$ 25,990,801	\$ 94.18	% 16.25	\$ 73,656	\$ -	\$ -	
49. Neal and Massy Group Pension Plan	\$ 144,416,587	\$ 197,147,114	\$ 3,799,246	\$ -	\$ 282,168,786	\$ 8,147,016	\$ 146,237,641	\$ 14,989,357	\$ 14,989,357	\$ 4,075,322	\$ 2,017,508	\$ 3,614,175	\$ 846,866,319	\$ 36,677,897	\$ 181,573,733	\$ 32,527,574	\$ 5,544,588	\$ 30,076,065	\$ -	\$ -	\$ 393,983,692	\$ 1,240,850,011	\$ 68.25	% 22.74	\$ 40,753,219	\$ 20,175,081	\$ 36,141,749	
50. Nestle Trinidad and Tobago Limited Senior Staff Pension Plan	\$ 24,912,378	\$ 34,330,982	\$ -	\$ -	\$ 10,638,521	\$ 25,336,278	\$ 1,968,466	\$ -	\$ -	\$ 183,040	\$ -	\$ 57,387	\$ 97,227,052	\$ 1,647,360	\$ -	\$ 516,479	\$ -	\$ -	\$ -	\$ 3,305,963	\$ 5,469,802	\$ 102,696,853	\$ 94.67	% 10.36	\$ 1,830,400	\$ -	\$ 573,865	
51. Nestle Unionized Employees Pension Fund Plan	\$ 6109,226	\$ 15,055,237	\$ -	\$ -	\$ 2,653,270	\$ 5,926,472	\$ 1,012,613	\$ 2,908,305	\$ -	\$ 194,173	\$ -	\$ -	\$ 33,859,496	\$ 1,747,361	\$ -	\$ -	\$ 1,054,820	\$ -	\$ -	\$ 1,054,820	\$ 2,802,381	\$ 36,661,877	\$ 92.36	% 7.24	\$ 1,941,734	\$ -	\$ -	
52. NIHERST Pension Fund Plan	\$ 9,256,398	\$ 17,905,398	\$ -	\$ -	\$ 4,578,944	\$ 9,863	\$ 2,142,262	\$ 1,542,777	\$ -	\$ 32,060	\$ -	\$ -	\$ 35,467,702	\$ 288,540	\$ -	\$ -	\$ 808,283	\$ -	\$ -	\$ 808,283	\$ 1,096,823	\$ 36,564,525	\$ 97.00	% 12.52	\$ 320,600	\$ -	\$ -	

TABLES

TABLE XXXVII continued

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DEPOSITED IN	CORPORATE SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED LOCAL DEPOSIT	OTHER TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO SECURITIES DENOTED IN FOREIGN CURRENCY	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DEPOSITED IN FOREIGN CURRENCY	10% CARBON CROWD EQUITY	10% CARBON CROWD GOVERNMENT	10% CARBON CROWD OTHER	TOTAL LOCAL ASSETS	90% CARBON CROWD EQUITY	90% CARBON CROWD GOVERNMENT	90% CARBON CROWD OTHER	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN SECURITIES	FOREIGN EQUITY	TOTAL FOREIGN ASSETS	TOTAL LOCAL ASSET RATIO	LOCAL EQUITY RATIO	100% CARBON EQUITY	100% CARBON GOVERNMENT	100% CARBON OTHER		
77 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan 2	\$ 47,194,697	\$ 83,778,088	\$ 3,009,760	\$ -	\$ 59,622,395	\$ -	\$ 47,442,725	\$ 8,197,878	\$ -	\$ 731,403	\$ -	\$ -	\$ -	\$ 249,582,946	\$ 6,636,629	\$ -	\$ -	\$ -	\$ 7,607,777	\$ 14,244,406	\$ 263,827,352	94.60	22.67	\$ 7,374,032	\$ -	\$ -	
78 Trinidad and Tobago Oil Company Limited Contributory Pension Fund 'A'	\$ 194,821,023	\$ 248,132,290	\$ 6,888,359	\$ -	\$ 218,888,964	\$ 3,000,000	\$ 37,566,359	\$ 18,578,866	\$ 11,531,652	\$ 410,000	\$ 950,107	\$ -	\$ 2,851,559	\$ 743,216,199	\$ 3,690,000	\$ 8,370,984	\$ 25,664,028	\$ -	\$ 12,045,837	\$ 158,098,232	\$ 901,274,431	82.46	24.28	\$ 4,100,000	\$ 9,301,071	\$ 28,515,587	
79 Trinidad and Tobago Oil Company Limited Contributory Pension Fund 'B'	\$ 351,940,395	\$ 288,725,604	\$ 5,016,486	\$ -	\$ 202,510,556	\$ 9,000,000	\$ 49,899,000	\$ 7,139,812	\$ 18,776,581	\$ 1,634,433	\$ 1,552,530	\$ -	\$ 1,899,448	\$ 938,097,845	\$ 14,709,895	\$ 13,972,772	\$ 17,095,029	\$ -	\$ 9,467,979	\$ 174,005,086	\$ 1,112,102,931	84.35	18.21	\$ 16,344,328	\$ 15,525,302	\$ 18,994,477	
80 Trinidad and Tobago Oil Company Limited Employees' Benefit Plan	\$ 371,763,541	\$ 453,776,293	\$ 19,295,410	\$ -	\$ 498,311,279	\$ 81,191,559	\$ 285,622,890	\$ 12,245,694	\$ -	\$ 1,622,642	\$ 164,471	\$ -	\$ 1,874,442	\$ 1,725,869,021	\$ 14,603,777	\$ 1,480,242	\$ 16,869,979	\$ -	\$ 15,443,085	\$ 81,992,029	\$ 269,189,112	\$ 1,995,058,133	86.51	24.98	\$ 16,226,419	\$ 1,644,713	\$ 18,744,421
81 Trinidad and Tobago Oil Company Limited Staff Retirement Plan	\$ 353,248,158	\$ 598,549,172	\$ 7,573,426	\$ -	\$ 433,143,223	\$ -	\$ 607,274,983	\$ 11,417,255	\$ -	\$ 1,239,000	\$ 951,043	\$ -	\$ -	\$ 2,013,396,260	\$ 11,151,000	\$ 8,559,389	\$ -	\$ -	\$ 239,903,013	\$ 259,613,402	\$ 2,273,009,662	88.58	19.06	\$ 12,390,000	\$ 9,510,432	\$ -	
82 Trinidad and Tobago Petroleum Company Limited Employees Pension Fund Plan	\$ 187,886,550	\$ 300,960,416	\$ 1,171,144	\$ -	\$ 236,992,989	\$ 17,255,398	\$ 81,816,441	\$ 9,635,661	\$ 7,526,724	\$ 1,054,071	\$ 11,617	\$ -	\$ 1,029,234	\$ 845,410,245	\$ 9,486,642	\$ 104,556	\$ 9,263,104	\$ -	\$ 84,739,361	\$ 144,477,741	\$ 989,887,986	85.40	23.94	\$ 10,540,713	\$ 116,173	\$ 10,292,338	
83 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	\$ 358,666,456	\$ 361,736,944	\$ 4,866,283	\$ -	\$ 251,904,243	\$ 15,000,000	\$ 79,299,542	\$ 12,714,831	\$ 51,074,236	\$ 1,038,400	\$ 1,450,001	\$ -	\$ 3,508,820	\$ 1,141,239,756	\$ 9,345,600	\$ 13,050,011	\$ 31,579,377	\$ -	\$ 202,257,355	\$ 256,232,343	\$ 1,397,492,099	81.66	18.03	\$ 10,384,000	\$ 14,500,012	\$ 35,088,197	
84 Trinidad and Tobago Plots Association Limited Pension Fund Plan	\$ 24,107,068	\$ 3,068,229	\$ -	\$ -	\$ 12,866,828	\$ -	\$ 2,324,945	\$ -	\$ -	\$ 129,277	\$ -	\$ -	\$ -	\$ 42,596,347	\$ 1,163,489	\$ -	\$ -	\$ -	\$ -	\$ 1,163,489	\$ 43,759,835	97.34	29.63	\$ 1,292,765	\$ -	\$ -	
85 Trinidad and Tobago Telephone Co. Ltd. Staff Pension Fund Plan	\$ 568,356,320	\$ 564,299,310	\$ 2,956,057	\$ -	\$ 450,225,944	\$ 7,450,000	\$ 261,371,706	\$ 60,394,386	\$ 37,362,651	\$ 6,555,395	\$ 4,513,396	\$ -	\$ 4,400,590	\$ 1,968,185,835	\$ 58,998,555	\$ 40,620,561	\$ 39,605,311	\$ 6,620,902	\$ 73,018,101	\$ 36,458,159	\$ 2,223,517,424	88.52	20.26	\$ 65,553,950	\$ 45,133,957	\$ 44,005,901	
86 Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 94,704,868	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 94,704,868	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 94,704,868	100.00	0.00	\$ -	\$ -	\$ -	
87 Trinidad Building and Loan Association Pension Fund Plan	\$ 2,630,504	\$ 1,801,587	\$ -	\$ -	\$ 10,847,749	\$ -	\$ 1,667,144	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 16,946,984	\$ -	\$ -	\$ -	\$ -	\$ 1,132,350	\$ 1,132,350	\$ 18,079,334	93.74	60.00	\$ -	\$ -	\$ -	
88 Trinidad Cement Limited Employees Pension Fund Plan	\$ 152,833,907	\$ 192,562,818	\$ 12,628,558	\$ -	\$ 194,120,303	\$ 63,467,612	\$ 56,213,674	\$ 7,737,558	\$ -	\$ 1,086,362	\$ 26,288	\$ -	\$ 1,699,286	\$ 682,376,366	\$ 9,777,256	\$ 236,595	\$ 15,293,275	\$ -	\$ -	\$ 13,913,811	\$ 39,221,237	\$ 721,597,603	94.56	26.90	\$ 10,865,618	\$ 262,883	\$ 16,992,861
89 Trinidad Express Newspapers Limited Pension Fund Plan	\$ 13,349,775	\$ 38,634,618	\$ -	\$ -	\$ 10,042,173	\$ 4,449,932	\$ 13,004,222	\$ -	\$ -	\$ 20,000	\$ -	\$ -	\$ -	\$ 79,500,720	\$ 180,000	\$ -	\$ -	\$ -	\$ 753,916	\$ 983,916	\$ 80,434,636	98.84	12.48	\$ 200,000	\$ -	\$ -	
90 Trinidad Hilton Pension Plan	\$ 9,582,449	\$ 21,874,751	\$ -	\$ -	\$ 18,675,244	\$ 517,020	\$ 5,084,142	\$ -	\$ -	\$ 73,307	\$ -	\$ -	\$ 13,127	\$ 55,820,040	\$ 659,762	\$ 118,139	\$ -	\$ -	\$ 8,618,284	\$ 9,396,186	\$ 65,216,225	85.59	28.64	\$ 735,069	\$ -	\$ 131,266	
91 Trinidad Limited Employees Benefit Plan	\$ 147,546,409	\$ 151,282,273	\$ 4,510,510	\$ -	\$ 88,754,321	\$ 10,700,000	\$ 36,235,923	\$ 6,021,277	\$ 16,443,500	\$ 1,049,217	\$ 6,107,172	\$ -	\$ 1,241,490	\$ 464,395,632	\$ 9,442,953	\$ 5,496,409	\$ 11,773,406	\$ -	\$ 64,114,806	\$ 91,724	\$ 90,319,298	\$ 554,744,930	83.72	16.00	\$ 10,492,170	\$ 6,107,121	\$ 12,414,896
92 Trintoplan Consultants Limited Staff Pension Plan	\$ 16,331,335	\$ 46,046,880	\$ 26,929	\$ -	\$ 35,004,614	\$ -	\$ 5,069,664	\$ 1,378,101	\$ -	\$ 42,315	\$ -	\$ -	\$ -	\$ 103,899,838	\$ 380,837	\$ -	\$ -	\$ -	\$ 4,781,086	\$ 5,161,923	\$ 109,061,761	95.27	32.10	\$ 423,152	\$ -	\$ -	
93 Tuckee Energy Services Holdings Limited Pension Fund Plan	\$ 21,383,487	\$ 17,129,885	\$ 250,810	\$ -	\$ 17,913,990	\$ 500,000	\$ 7,083,857	\$ 5,377,477	\$ -	\$ 121,600	\$ 176,479	\$ -	\$ 58,711	\$ 69,996,296	\$ 1,094,400	\$ 1,588,310	\$ 528,395	\$ -	\$ 11,614,106	\$ 14,825,212	\$ 84,821,507	82.52	21.12	\$ 1,216,000	\$ 1,764,789	\$ 387,106	
94 Unicom (Trinidad) Limited Pension Plan	\$ 11,424,057	\$ 12,487,249	\$ -	\$ -	\$ 4,244,651	\$ 2,570,084	\$ 801,350	\$ 2,608,859	\$ -	\$ 73,749	\$ -	\$ -	\$ 39,002	\$ 34,249,001	\$ 663,740	\$ 35,1015	\$ -	\$ -	\$ 553,255	\$ 1,568,510	\$ 35,817,511	95.62	11.85	\$ 737,489	\$ -	\$ 390,017	
95 Unilever Caribbean Limited Hourly-Rated Employees Pension Plan	\$ 1,642,564	\$ 2,077,311	\$ -	\$ -	\$ 386,446	\$ -	\$ 2,818,802	\$ -	\$ -	\$ 6,599	\$ -	\$ -	\$ -	\$ 6,931,722	\$ 593,990	\$ -	\$ -	\$ -	\$ 252,470	\$ 311,860	\$ 7,243,582	95.69	5.34	\$ 65,989	\$ -	\$ -	
96 Y. De Lima & Company Limited Staff Pension Fund Plan	\$ 3,949,081	\$ 2,740,960	\$ 230,515	\$ -	\$ 1,705,586	\$ -	\$ 2,050,929	\$ 499,073	\$ -	\$ 28,209	\$ 31,512	\$ -	\$ 14,605	\$ 11,191,371	\$ 253,884	\$ 283,611	\$ 131,445	\$ -	\$ 151,466	\$ 1,209,634	\$ 12,401,005	90.25	13.75	\$ 282,093	\$ 315,123	\$ 146,050	
TOTAL	\$ 6,557,146,082	\$ 8,100,478,711	\$ 122,151,793	\$ -	\$ 7,526,612,417	\$ 2,940,954,538	\$ 4,533,643,602	\$ 500,662,960	\$ 203,234,890	\$ 52,210,733	\$ 18,534,740	\$ -	\$ 36,077,455	\$ 30,933,073,920	\$ 469,896,599	\$ 168,357,516	\$ 824,697,092	\$ 22,994,606	\$ 1,971,019,083	\$ 774,344,938	\$ 3,681,309,834	\$ 34,374,883,753	89.29	21.90	\$ 521,107,332	\$ 185,347,396	\$ 360,774,547

TABLES

TABLE XXXVIII

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS			DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRANTIES	TOTAL					
1 Agostini Insurance Brokers Limited Pension Fund Plan	44,010,132	1,185,966	830,078	-	1,979,139	1,231,999	49,237,314	1,347,969	205,915	1,553,884	-	109,367	283,771	1,947,022	47,290,292
2 Agostini's Limited Retirement Plan	68,979,234	1,282,933	1,282,933	-	3,270,050	2,576,602	77,391,752	1,553,962	365,088	1,919,050	269,971	439,104	739,381	3,367,506	74,024,246
3 Airport Authority Pension Fund	116,059,274	6,345,626	2,266,288	-	6,297,731	2,676,320	133,645,239	1,158,347	659,233	1,817,380	-	115,942	793,103	2,726,625	130,918,614
4 Amoco Trinidad Oil Company Pension Fund Plan	561,581,265	34,331,120	12,909,811	3,048	20,688,543	18,464,825	647,978,612	18,661,294	7,968,606	26,629,900	70,126	366,814	5,181,450	32,246,290	615,730,322
5 Ansa McAl Limited Pension Fund Plan	78,754,593	2,452,327	2,452,327	-	4,026,204	3,353,237	91,038,688	432,483	276,510	708,993	-	205,454	764,438	1,678,885	89,359,803
6 Ansa McAl Pension Fund Plan	1,021,931,000	6,910,000	6,910,000	-	50,777,000	52,468,000	1,138,996,000	12,367,000	3,705,000	16,072,000	-	1,607,000	3,132,000	20,811,000	1,118,185,000
7 Associated Brands Limited Group Pension Fund Plan	52,502,917	2,134,394	1,422,930	-	-	5,020,231	61,080,472	1,514,709	-	1,514,709	-	163,563	562,437	2,240,709	58,839,763
8 Atlantic LNG Pension Plan	42,865	15,736,898	7,192,055	-	3,261,810	4,678,726	30,912,354	88,616	333,383	421,999	36,278	191,956	1,036,906	1,687,139	29,225,215
9 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	229,450,329	40,668	40,668	-	2,288,484	3,024,333	234,844,682	484,347	237,946	722,293	-	-	202,626,519	203,346,612	31,496,070
10 Bawodes Limited Pension Fund Plan	11,633,488	351,364	239,636	-	909,753	1,371,000	14,505,241	-	-	-	-	-	-	-	14,505,241
11 Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	25,860,197	-	-	-	1,152,292	913,588	27,926,077	910,728	259,766	1,170,494	-	-	408,930	1,579,424	26,346,653
12 BG Trinidad and Tobago Limited Pension Fund Plan	51,759,139	8,074,581	3,742,333	-	3,811,716	-	67,387,769	45,301	-	45,301	22,837	475,240	577,501	1,120,879	66,266,890
13 British American Insurance Company (Trinidad) Limited Pension Fund Plan	23,400,801	638,037	570,221	-	1,048,046	560,125	26,217,230	902,688	1,322,303	2,224,991	-	553,404	53,267	2,831,662	23,385,568
14 BWIA General Staff Pension Fund Plan	221,496,633	-	-	-	2,534,124	-	224,030,757	4,949,818	3,861,877	8,811,695	-	1,411,403	2,910,762	13,133,860	210,896,897
15 BWIA Pilots Pension Fund Plan	-	-	-	-	6,075,433	7,422,702	154,743,454	3,721,396	815,835	4,537,231	43,360	-	769,302	5,349,893	149,393,561
16 Caribbean Industrial Research Institute Pension Plan	141,243,321	999	999	-	-	-	-	-	-	-	-	-	-	-	-
17 Caribbean Services Company Ltd. Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Central Bank of Trinidad and Tobago Pension Scheme	552,009,000	3,846,000	3,846,000	-	29,237,000	15,965,000	604,903,000	9,415,000	3,453,000	12,868,000	-	109,000	279,000	13,256,000	591,647,000
19 Citibank (Trinidad and Tobago) Limited Pension Fund Plan	88,631,169	-	-	-	4,496,490	2,600,775	95,728,634	1,210,165	417,765	1,627,930	191,953	-	994,063	2,813,946	92,914,488
20 Coca Cola Bottling (Trinidad and Tobago) Pension Plan	25,149,375	1,112,259	1,112,259	37,510	1,210,159	909,827	29,531,389	-	228,546	228,546	-	366,982	204,478	800,006	28,731,383
21 Consolidated Insurance Consultants Limited Pension Fund	108,916,647	-	-	-	5,620,591	7,161,605	121,698,843	600,139	144,110	744,249	-	7,358	805,968	1,557,575	120,141,268
22 Coopers and Lybrand Pension Fund Plan	68,216,157	1,751,128	1,751,128	1,568,800	4,639,783	4,239,918	82,166,914	1,174,270	66,263	1,240,533	-	323,202	81,955	1,645,690	80,521,224
23 CPL Ltd Defined Contribution Pension Plan	2,669,738	320,790	183,308	5,393	115,824	57,333	3,352,406	28,959	-	28,959	-	-	47,758	76,717	3,275,689
24 CUNA Caribbean Insurance Society Pension Fund Plan	31,952,444	902,648	451,324	5,012	1,649,196	1,118,296	36,078,920	542,395	370,294	912,689	-	15,134	350,395	1,278,218	34,800,702
25 Development Finance Limited Pension Plan	42,229,348	-	-	19,151	-	3,721,991	45,970,490	790,607	2,384,692	3,175,299	-	-	500,626	3,675,925	42,294,565
26 E&Y Services Limited Pension Scheme	36,082,002	515,488	515,488	-	2,044,758	1,941,487	41,099,223	1,470,316	114,904	1,585,220	-	103,703	955,981	2,644,904	38,454,319
27 EOG Resources Trinidad Limited Employees Pension Fund Plan	15,366,590	1,215,126	866,989	-	782,962	819,586	19,051,253	85,561	-	85,561	-	112,892	190,631	389,084	18,662,169
28 Ferreira Optical Limited Pension Fund Plan	15,211,223	418,240	418,240	120,309	1,605,866	-	17,773,998	267,781	85,408	353,189	-	172,556	175,145	700,890	17,073,108
29 First Citizens Bank Pension Fund Plan	769,478,488	7,205,924	7,205,924	-	39,830,609	20,476,825	844,197,779	7,018,778	3,905,111	10,523,889	-	343,900	4,256,869	15,124,658	829,073,112
30 First Caribbean International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan	3,611,136	924,761	200,811	-	234,181	-	4,970,889	-	-	-	-	-	12,707	12,707	4,958,182

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NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS			DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					RETIREMENT GRANTIES	RETURNS TO PENSIONED EMPLOYEES	TOTAL					
		\$	\$					\$	\$	\$					
31 Global Santa Fe South American LLC Pension Fund	6,990,046	581,091	289,545	-	695,755	(147,499)	8,408,938	89,311	29,770	119,081	-	1,225,308	44,234	1,388,623	7,020,315
32 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33 H.S. Services Limited Pension Fund Plan	16,975,544	653,598	650,045	-	933,072	510,327	19,722,886	96,453	32,151	128,604	-	27,247	191,367	347,218	19,275,368
34 Hillibon Trinidad Limited Pension Fund Plan	36,756,841	1,629,747	-	-	1,323,200	1,294,217	41,004,005	1,079,684	479,126	1,558,810	-	125,821	429,990	2,114,621	38,889,384
35 Hand Arnold (Trinidad) Limited Employees Pension Scheme	64,102,038	-	856,667	-	3,214,814	2,623,796	70,797,315	21,262,278	395,683	2,521,961	-	148,131	786,615	3,456,707	67,240,608
36 IBM World Trade Corporation (Trinidad Branch) Retirement Plan	49,305,054	-	-	-	807,614	1,121,815	51,234,483	1,445,066	-	1,445,066	-	-	8,987	1,454,053	49,780,430
37 Insurance Brokers West Indian Limited Pension Fund Plan	8,272,111	-	-	-	1,343,315	-	9,615,626	59,886	-	59,886	-	-	118,675	178,561	9,437,065
38 Johnson & Johnson (Trinidad) Ltd Staff Pension Plan	55,202,114	-	-	-	2,887,818	2,900,549	60,990,481	1,015,133	185,298	1,200,431	-	4,647	473,724	1,678,802	59,311,679
39 Lever Brothers West Indies Limited Pension Fund Plan	238,178,875	1,812,712	1,812,712	-	11,531,016	7,050,077	260,385,392	5,215,738	1,882,595	7,098,333	-	255,596	1,346,607	8,700,536	251,684,856
40 Mega Insurance Company Limited Pension Plan	32,986,373	203,053	203,053	-	-	3,316,829	36,709,308	735,003	89,260	824,263	32,028	141,371	280,514	1,278,176	35,431,132
41 Mittal Steel Point Lisas Limited Employees Pension Plan	653,068,050	4,360,764	4,360,764	127,196	25,554,748	27,500,903	714,972,425	23,351,160	8,122,654	31,473,814	582,214	246,959	2,806,320	35,108,307	679,864,118
42 National Flour Mills Pension Plan	125,316,710	3,993,782	1,217,502	-	5,211,823	2,302,418	138,042,235	2,178,031	-	2,178,031	-	113,915	765,918	3,057,864	134,984,371
43 National Gas Company of Trinidad and Tobago Pension Fund Plan	350,708,559	18,155,794	7,731,188	-	13,538,794	20,440,769	410,575,104	4,672,928	2,483,053	7,105,981	-	50,642	2,803,230	9,959,853	400,615,251
44 National Insurance Board Pension Fund Plan	684,958,887	2,740,944	2,730,949	-	37,263,651	27,866,765	755,561,196	14,806,604	3,934,539	18,741,143	40,902	137,132	3,324,870	22,244,047	733,317,149
45 National Insurance Property Development Company Limited Pension Fund Plan	51,784,338	305,194	305,194	-	2,530,530	2,976,495	57,901,751	406,658	494,555	901,213	-	17,127	436,832	1,355,172	56,246,579
46 National Maintenance Training and Security Co Ltd Pension Fund Plan	26,850,274	2,301,828	631,689	-	479,681	228,241	30,491,713	378,590	440,010	818,600	-	-	367,305	1,185,905	29,305,808
47 National Union of Government and Federated Workers Officers Pension Plan	2,706,780	149,219	42,133	-	123,247	58,665	3,080,044	141,571	-	141,571	-	-	203,150	344,721	2,735,323
48 National Union of Government and Federated Workers Staff Pension Fund Plan	25,321,683	450,097	225,049	-	988,007	393,774	27,378,610	900,514	357,823	1,258,337	-	-	338,415	1,596,752	25,781,858
49 Neal and Massey Group Pension Plan	1,066,749,058	24,603	-	-	54,256,630	151,901,365	1,272,931,656	24,211,274	7,788,332	31,999,606	7,764,944	80,642	8,409,231	48,254,423	1,224,677,233
50 Nestle Trinidad and Tobago Limited Senior Staff Pension Plan	94,146,618	4,082,728	1,804,768	-	3,388,253	4,205,782	107,628,149	2,538,218	1,273,005	3,811,223	-	611,945	746,662	5,169,830	102,488,319
51 Nestle Unionized Employees Pension Fund Plan	32,962,804	1,985,453	1,376,626	-	1,264,375	421,597	38,010,855	654,626	405,897	1,060,523	-	118,256	321,275	1,500,054	36,510,801
52 NIHERST Pension Fund Plan	32,974,498	371,980	970,897	-	1,211,707	1,588,419	37,117,501	230,050	-	230,050	-	6,246	429,479	665,775	36,451,726
53 PCS Nitrogen Trinidad Limited Pension Fund Plan 1	413,949,511	-	-	372,051	21,185,549	17,864,562	453,371,673	4,782,807	1,300,831	6,283,638	62,827	-	2,650,517	8,996,982	444,374,691
54 PCS Nitrogen Trinidad Limited Pension Fund Plan 2	24,983,120	-	-	235,531	1,278,014	920,079	27,416,744	344,410	-	344,410	-	10,391	374,690	729,491	26,687,253
55 Phoenix Park Gas Processors Limited Staff Pension Fund Plan	40,957,991	2,226,130	2,226,130	120,509	1,608,473	1,333,710	48,472,943	-	-	-	-	-	569,433	569,433	47,903,510
56 Point Lisas Industrial Port Development Corporation Limited Pension Plan	69,934,027	4,313,658	1,671,961	7,362	3,871,555	2,817,902	82,616,465	11,625,556	879,613	2,042,169	-	148,851	520,301	2,711,321	79,905,144
57 RBT Pension Fund Plan	273,688,322	29,601,657	-	-	19,706,466	21,059,193	344,055,638	3,046,205	54,388	3,100,593	385,045	-	88,040	3,573,678	340,481,960
58 Republic Bank of Trinidad and Tobago Limited Pension Plan	2,551,275,373	-	-	-	251,567,003	201,874,903	3,004,717,279	37,520,796	11,706,782	49,227,580	-	-	15,872,574	65,100,154	2,999,617,125

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TABLE XXXVIII continued

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	PERSONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES	TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYEES	EMPLOYEES												
59 Scotiabank Trinidad and Tobago Limited Pension Fund Plan	\$ 491,332,573	-	-	-	\$ 27,128,077	\$ 12,460,232	\$ 530,920,882	\$ 8,515,504	\$ 3,467,178	\$ 11,982,682	\$ -	\$ -	\$ 5,321,917	\$ 17,304,599	\$ 513,616,283
60 Servol Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61 T. Geddes Grant (Trinidad) Staff Savings and Pension Fund	\$ 44,268,483	-	-	-	\$ 3,123,945	\$ 2,237,176	\$ 49,629,554	-	\$ 1,461,125	\$ 1,461,125	-	\$ 4,948,335	\$ 194,903	\$ 6,604,363	\$ 43,025,191
62 T. Geddes Grant Limited Pension Fund Plan	\$ 529,618,000	\$ 877,000	\$ 1,960,000	-	\$ 34,794,000	\$ 10,488,000	\$ 577,737,000	\$ 24,983,000	\$ 6,348,000	\$ 31,331,000	-	\$ 459,000	\$ 997,000	\$ 32,787,000	\$ 544,950,000
63 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	\$ 1,419,328,751	\$ 15,775,655	\$ 15,775,655	-	-	\$ 168,037,735	\$ 1,618,917,196	\$ 37,700,120	\$ 6,365,323	\$ 44,065,443	\$ 2,500,849	\$ 1,058,266	\$ 9,570,075	\$ 57,194,633	\$ 1,561,722,563
64 Texaco (Trinidad) Limited Staff Retirement Plan	\$ 47,999,120	\$ 193,799	\$ 193,799	-	\$ 2,162,935	\$ 1,647,884	\$ 52,196,637	\$ 1,158,942	-	\$ 1,158,942	-	\$ 142,536	\$ 123,861	\$ 1,425,339	\$ 50,771,298
65 The Home Mortgage Bank Pension Fund Plan	\$ 10,598,869	\$ 325,316	\$ 161,797	-	\$ 816,725	-	\$ 11,902,707	-	-	\$ -	-	\$ 13,097	\$ 95,057	\$ 108,154	\$ 11,794,553
66 The Regional Health Authorities Pension Fund Plan	\$ 435,414,706	\$ 61,319,177	\$ 16,422,311	-	\$ 22,730,906	\$ 18,695,401	\$ 554,582,501	\$ 1,550,658	\$ 981,837	\$ 2,532,495	\$ 451,524	\$ 436,306	\$ 2,526,616	\$ 5,946,941	\$ 548,635,560
67 The Trinidad and Tobago Oil Company Limited Non-Contributory Pension Fund	\$ 138,251,527	-	-	-	-	\$ 14,559,623	\$ 152,811,150	\$ 3,368,877	\$ 30,105	\$ 3,398,982	\$ 14,770	-	\$ 660,864	\$ 4,074,616	\$ 148,736,534
68 The Water and Sewage Authority/Daily-Rated Employees Pension Fund Plan	\$ 550,471,035	\$ 7,129,340	\$ 4,413,750	-	\$ 26,195,174	\$ 33,275,222	\$ 621,784,321	\$ 22,543,259	\$ 3,173,280	\$ 25,716,539	\$ 1,478,740	\$ 41,405	\$ 655,036	\$ 28,264,330	\$ 593,201,911
69 The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	\$ 126,566,857	\$ 4,813,138	\$ 1,822,321	-	\$ 1,063,418	\$ 8,213,373	\$ 142,478,107	\$ 7,823,990	-	\$ 7,823,990	\$ 188,611	\$ 351,813	\$ 696,802	\$ 9,061,216	\$ 133,416,891
70 Thomas Peake and Company Limited Pension Fund Plan	\$ 25,638,906	\$ 755,838	\$ 390,399	-	\$ 1,238,154	\$ 1,264,811	\$ 29,288,108	\$ 548,117	\$ 191,161	\$ 739,278	-	-	\$ 336,421	\$ 1,075,699	\$ 28,212,409
71 Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	\$ 80,691,149	\$ 94,332	\$ 261,481	-	\$ 664,814	\$ 4,792,196	\$ 87,350,972	\$ 1,053,992	\$ 193,077	\$ 1,247,069	-	-	\$ 117,508	\$ 1,364,577	\$ 85,986,395
72 Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	\$ 52,625,604	\$ 3,017,185	\$ 1,101,163	-	\$ 138,335	\$ 4,288,444	\$ 61,170,731	\$ 471,282	\$ 48,105	\$ 929,387	\$ 247,308	\$ 5,577	\$ 1,146,277	\$ 2,328,549	\$ 58,842,182
73 Trinidad and Tobago Electricity Commission Pension Plan	\$ 3,704,463,375	\$ 54,704,553	\$ 27,352,127	-	\$ 101,037,628	\$ 81,931,062	\$ 3,969,488,745	\$ 117,627,544	\$ 15,346,467	\$ 132,974,011	\$ 6,070,366	-	\$ 3,797,342	\$ 142,841,719	\$ 3,826,647,026
74 Trinidad and Tobago Electricity Commission Provident Fund	\$ 7,444,026	-	-	-	\$ 116,889	-	\$ 7,560,915	-	-	\$ -	-	-	\$ 210,485	\$ 210,485	\$ 7,350,130
75 Trinidad and Tobago Methanol Company Limited Pension Fund Plan	\$ 181,721,590	\$ 100,800	\$ 100,800	-	-	\$ 10,651,910	\$ 192,575,100	\$ 1,845,284	\$ 766,399	\$ 2,611,683	-	-	\$ 1,285,968	\$ 3,897,651	\$ 188,677,449
76 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan 1	\$ 185,678,549	\$ 4,045,284	\$ 2,022,621	-	\$ 13,668,131	\$ 8,785,953	\$ 214,200,338	\$ 4,463,155	\$ 1,612,035	\$ 6,075,190	\$ 173,364	\$ 37,486	\$ 8,542,283	\$ 14,828,323	\$ 199,372,215
77 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan 2	\$ 235,842,806	\$ 3,299,539	\$ 1,629,304	-	\$ 10,099,887	\$ 23,099,626	\$ 273,971,162	\$ 941,901	-	\$ 941,901	\$ 84,384	\$ 139,682	\$ 1,830,593	\$ 11,468,560	\$ 262,502,602
78 Trinidad and Tobago Oil Company Limited Contributory Pension Fund A	\$ 849,771,704	\$ 3,716,117	\$ 1,858,059	2,046	-	\$ 72,223,027	\$ 927,570,953	\$ 16,126,570	\$ 8,498,778	\$ 24,625,348	\$ 19,693	\$ 677,760	\$ 2,276,939	\$ 27,599,740	\$ 899,071,213
79 Trinidad and Tobago Oil Company Limited Contributory Pension Fund B	\$ 686,389,627	\$ 8,564,256	\$ 4,281,201	20,886	\$ 55,458,285	\$ 30,301,736	\$ 785,015,991	\$ 34,613,253	\$ 4,473,886	\$ 39,087,139	\$ 1,999,554	\$ 1,276	\$ 2,770,908	\$ 43,858,877	\$ 741,157,114
80 Trinidad and Tobago Oil Company Limited Employees Benefit Plan	\$ 1,741,463,990	\$ 38,818,123	\$ 20,091,532	-	\$ 79,285,720	\$ 68,938,627	\$ 1,948,597,992	\$ 72,932,462	\$ 18,809,443	\$ 91,734,905	\$ 2,497,915	\$ 4,071	\$ 18,755,790	\$ 112,992,681	\$ 1,835,605,311
81 Trinidad and Tobago Oil Company Limited Staff Retirement Plan	\$ 2,175,975,297	\$ 45,162,682	\$ 23,274,679	-	\$ 86,406,948	\$ 80,156,723	\$ 2,411,275,429	\$ 84,676,870	\$ 40,553,493	\$ 125,230,363	\$ 2,103,530	\$ 4,706,475	\$ 10,632,100	\$ 142,779,468	\$ 2,288,995,961
82 Trinidad and Tobago Petroleum Company Limited Employees Pension Fund Plan	\$ 904,538,261	\$ 7,132,000	\$ 3,663,222	-	\$ 44,549,275	\$ 41,664,014	\$ 1,001,547,072	\$ 23,580,698	-	\$ 23,580,698	\$ 3,313,115	-	\$ 14,610,754	\$ 41,504,567	\$ 960,042,505
83 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	\$ 1,293,702,574	\$ 9,439,455	\$ 4,828,163	-	\$ 135,806,398	-	\$ 1,443,776,590	\$ 27,062,514	\$ 16,779,803	\$ 43,842,317	\$ 381,194	\$ 66,4025	\$ 2,362,555	\$ 47,246,091	\$ 1,396,528,499
84 Trinidad and Tobago Pilots' Association Limited Pension Fund Plan	\$ 35,499,352	-	-	2,834,618	\$ 4,259,694	\$ 2,020,070	\$ 44,613,734	-	\$ 837,037	\$ 837,037	-	\$ 16,735	\$ 127	\$ 853,899	\$ 43,759,835
85 Trinidad and Tobago Telephone Co. Ltd. Staff Pension Fund Plan	\$ 1,413,812,958	\$ 2,546,885	\$ 2,546,885	-	\$ 108,476,770	\$ 181,482,967	\$ 1,708,866,465	\$ 34,415,440	\$ 6,968,677	\$ 41,384,117	\$ 1,129,980	-	\$ 107,724,586	\$ 150,238,683	\$ 1,558,627,782

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	NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
			EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
86	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	\$ 79,972,137	\$ 101,997,760	\$ 3,642,772	\$ -	\$ 450,331	\$ 2,269,114	\$ 96,534,114	\$ 319,025	\$ 790,241	\$ 1,109,266	\$ 490,945	\$ 332,853	\$ 47,375	\$ 1,980,439	\$ 94,553,675
87	Trinidad Building and Loan Association Pension Fund Plan	\$ 17,214,839	\$ -	\$ 59,116	\$ -	\$ 635,783	\$ 826,118	\$ 18,735,856	\$ 616,610	\$ -	\$ 616,610	\$ -	\$ 3,213	\$ 36,699	\$ 656,522	\$ 18,079,334
88	Trinidad Cement Limited Employees Pension Fund Plan	\$ 674,982,972	\$ 8,545,080	\$ 6,736,070	\$ -	\$ 31,515,258	\$ 25,235,938	\$ 747,015,318	\$ 14,503,717	\$ 8,559,718	\$ 23,063,435	\$ 1,687,761	\$ 135,944	\$ 2,948,640	\$ 26,316,780	\$ 720,698,538
89	Trinidad Express Newspapers Limited Pension Fund Plan	\$ 76,323,907	\$ 2,666,457	\$ 1,848,445	\$ -	\$ 3,989,238	\$ 3,365,234	\$ 88,193,281	\$ 6,999,094	\$ -	\$ 6,999,094	\$ -	\$ 309,508	\$ 587,814	\$ 7,896,416	\$ 80,296,865
90	Trinidad Hilton Pension Plan	\$ 61,523,693	\$ 488,769	\$ 289,735	\$ -	\$ 3,054,226	\$ 2,107,876	\$ 67,464,299	\$ 1,937,396	\$ -	\$ 1,937,396	\$ -	\$ 114,979	\$ 540,187	\$ 2,592,562	\$ 64,871,737
91	Trinmar Limited Employees Benefit Plan	\$ 506,951,755	\$ 13,625,428	\$ 8,429,822	\$ 596,247	\$ -	\$ 42,524,301	\$ 574,127,663	\$ 12,207,081	\$ 4,695,056	\$ 16,902,137	\$ 1,297,725	\$ -	\$ 1,403,394	\$ 19,603,256	\$ 554,524,407
92	Trintoplan Consultants Limited Staff Pension Plan	\$ 102,381,061	\$ -	\$ -	\$ -	\$ 1,512,614	\$ 7,861,140	\$ 111,754,815	\$ 2,330,048	\$ -	\$ 2,330,048	\$ -	\$ -	\$ 616,949	\$ 2,946,997	\$ 108,807,818
93	Tucker Energy Services Holdings Limited Pension Fund Plan	\$ 77,351,323	\$ 2,110,388	\$ -	\$ 1,456,077	\$ 813,173	\$ 6,341,223	\$ 88,073,084	\$ 3,295,746	\$ -	\$ 3,295,746	\$ 181,200	\$ 272,409	\$ 643,411	\$ 4,229,686	\$ 83,843,398
94	Unicomer (Trinidad) Limited Pension Plan	\$ 30,408,902	\$ 1,924,016	\$ 2,003,654	\$ -	\$ 1,357,119	\$ 1,050,137	\$ 36,743,828	\$ -	\$ -	\$ -	\$ 6,269	\$ 625,025	\$ 371,988	\$ 1,003,282	\$ 35,740,546
95	Unilever Caribbean Limited Hourly-Rated Employees Pension Plan	\$ 51,688,549	\$ 838,973	\$ 599,267	\$ 222,870	\$ 361,877	\$ 376,853	\$ 7,568,389	\$ 20,721	\$ 77,884	\$ 98,605	\$ -	\$ 591,229	\$ 239,921	\$ 397,655	\$ 7,170,734
96	Y. De Lima & Company Limited Staff Pension Fund Plan	\$ 12,240,912	\$ -	\$ -	\$ -	\$ -	\$ 998,345	\$ 13,239,257	\$ 723,345	\$ -	\$ 723,345	\$ -	\$ -	\$ 141,807	\$ 865,152	\$ 12,374,105
	TOTAL	\$ 30,558,231,921	\$ 490,717,654	\$ 243,278,282	\$ 7,755,516	\$ 1,470,263,101	\$ 1,641,972,075	\$ 34,412,218,549	\$ 783,353,396	\$ 224,705,028	\$ 1,008,058,424	\$ 34,246,202	\$ 26,591,716	\$ 478,224,050	\$ 1,547,120,392	\$ 32,865,098,157



CENTRAL BANK OF
TRINIDAD & TOBAGO

Central Bank Of Trinidad & Tobago
Eric Williams Plaza, Ind. Sq. POS.
Website: www.central-bank.org.tt
E-mail: info@central-bank.org.tt

Telephone: (868) 625 4855 • Fax: (868) 627 4696