



CENTRAL BANK OF  
TRINIDAD & TOBAGO

# REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED  
31st DAY OF DECEMBER

# 2011





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# REPORT ON INSURANCE AND PENSIONS

## FOR THE YEAR ENDED 31ST DECEMBER, 2011

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

- 1.1 I have the honor to submit to you for presentation to Parliament the Forty-fourth Annual Report on the administration of the Insurance Act being presented by the Central Bank of Trinidad and Tobago
- 1.2 This Report is submitted under the Insurance Act, Chap 84:01 and is for the period ended 31st December, 2011.
- 1.3 The Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.
- 1.4 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**

- 1.5 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

- 2.1 In 2011, Gross Premium Income in the industry totaled \$4,340.5 million which represents 3.5% of the Gross Domestic Product at current prices (2010 – 3.3%). This is an increase of 4.9% over the gross premiums of \$4,135.5 million reported for 2010. It should be noted that 2011 figures do not include Colonial Life Insurance Company Limited and British American, major contributors to gross premiums in the industry in prior years.
- 2.2 Apart from long term (life), Gross Premium Income for the year reflected overall growth in respect of motor, property and other non-life business.

GROSS PREMIUM INCOME			
	2011	2010	%Inc/(Dec)
	\$M	\$M	
Long-Term (Life)	1,573.6	1,481.7	6.2
Motor Vehicle	947.0	941.2	0.6
Property (Fire and Allied Perils)	1,057.1	932.6	13.3
Other	762.8	780.0	(2.2)
	<b>4,340.5</b>	<b>4,135.5</b>	<b>4.9</b>

(See Figure 1)

## LONG-TERM BUSINESS

- 2.3 Policies in force at the end of 2011 were reported as 506,089, an increase of 15.6% over the 2010 reported figure of 437,932.

The total number of new policies sold during 2011 was 58,000, an increase of 7.8% over the previous year.

Policy lapses increased by 14.9% in 2011 compared to a 19.6% decrease during 2010. Surrenders increased by 19.7% in 2011 compared to a 6.4% increase during 2010.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$12.5 billion (2010 – \$11.6 billion).

## GENERAL INSURANCE BUSINESS

- 2.4 Gross Premiums increased in respect of Motor, and the group of other classes classified as 'Other than Motor, Property and Long-term Business'. Property Business reflected a minor decline in gross premiums. Net Premiums increased in respect of Motor Business, Property Business and the group of classes classified as 'Other than Motor, Property and Long-term Business'.

## INSURANCE INTERMEDIARIES

- 2.5 The number of intermediaries registered at the end of 2011 was 2,524 (2010 – 2,361). The information is summarized as follows:  
The total revenue collected from registration fees for the period ended 31st December,

	2011	2010	%Inc/(Dec)
Salesmen	1,948	1,845	5.6
Agents	463	409	13.2
Brokers	86	82	4.9
Adjusters	27	25	8.0
	<b>2,524</b>	<b>2,361</b>	<b>6.9</b>

2011 amounted to \$5,426,500 and in 2010 - \$1,084,950.

Lists of registered Agents, Brokers and Adjusters are provided at Appendices B, C and D respectively of this report.

## PENSION FUND PLANS

- 2.6 The number of pension fund plans registered at the end of 2011 was 271 (2010 - 267). The information is summarized as follows:

	2011	2010	%Inc/(Dec)
Self-Administered Pension Fund Plans	91	96	(5.2%)
Insured Pension Fund Plans	98	98	0.0%
Pension Fund Plans (awaiting deregistration and in the process of winding up)	81	72	12.5%
Judicial Management	1	1	0%
	<b>271</b>	<b>267</b>	<b>1.5%</b>

# PART I - INSURANCE COMPANIES

## 3. LONG-TERM INSURANCE BUSINESS

3.1 There were twenty-two (22) companies registered to transact long-term business in Trinidad and Tobago at the end of 2011. Eight (8) companies are not writing new business as at December 2011.

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

COMPANIES	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	PENSION AND ANNUITY
<b>LOCAL</b>					
1. 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 Φ	-	-	-	-	-
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
<b>LOCAL</b>					
12. Nationwide Insurance Company Trinidad Limited	NOT	WRITING	NEW	BUSINESS	
13. Scotia Life 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 $\diamond$	NOT	WRITING	NEW	BUSINESS	
<b>REGIONAL</b>					
19. Life of Barbados Limited $\square$	NOT	WRITING	NEW	BUSINESS	
20. Sagicor Life Incorporated	*	-	*	-	*
<b>OTHER</b>					
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
- $\Phi$  Formerly Caribbean Home Insurance Company Limited
- \* Denotes business written
- Denotes business not written
- $\square$  Business transferred to Sagicor Life Inc.

## NEW BUSINESS WRITTEN

3.3 Ten (10) companies which wrote new business (nine (9) in 2010) submitted the required information under this caption.

Details are as follows: -

	2011	2010
Number of Policies	58,000	53,789
Sum Assured	10,190,807,760	8,488,020,394
Annual Premiums	321,464,596	298,962,660

## EXISTING BUSINESS

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

The information is summarized as follows:

	2011	2010
Number of Policies	448,089	437,932
Sum Assured	82,962,630,555	78,298,719,214

**POLICIES DISCONTINUED OR REDEEMED**

- 3.5 Thirteen (13) companies submitted information concerning the discontinuance and redemption of policies. The information for the years 2008 to 2011 is summarized hereunder.

YEAR	NUMBER OF POLICIES	SUM ASSURED \$
2011	36,867	4,771,537,386
2010	34,554	3,618,527,958
2009	39,524	6,281,738,136
2008	40,289	6,697,123,592

**POLICY LOANS**

- 3.6 Policy loans in respect of eleven (11) companies for the year 2011 totaled \$220,832,907, an increase of 1.6% over the 2010 figure of \$217,297,260. The ratio of policy loans to total reserves decreased from 2.21% in 2010 to 2.04% in 2011.

	POLICY LOANS \$	RESERVES \$	POLICY LOAN / RESERVES %
Local Companies	212,828,833	8,182,262,894	2.6
Regional Companies	8,004,074	2,616,682,304	0.3
Other	0	0	0
<b>TOTAL</b>	<u>220,832,907</u>	<u>10,798,945,198</u>	<u>2.04</u>

## STATUTORY FUNDS

3.7 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.”

3.8 The total policy liabilities of the fourteen (14) companies which submitted Returns amounted to \$10,441,991,162 an increase of 8.9% over the liabilities of \$9,581,974,175. Details of the policy liabilities of individual companies are shown in Table XI.

3.9 Assets placed in trust to cover liabilities to Trinidad and Tobago policyholders amounted to \$12.5 billion which is an increase from \$11.6 billion in 2010.

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 percent (80%) of its Trinidad and Tobago dollar liability in the Statutory Fund. Section 47(2) further provides that assets not exceeding ten percent (10%) of the Trinidad and Tobago dollar liability in each Statutory Fund are deemed to be assets in Trinidad and Tobago if such assets:

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

3.12 Total “Local” investment in Statutory Funds for the year 2011 was \$11,476,636,925 representing a local asset ratio of 91.9%; the amount reported for the previous year was \$10,631,961,142 (local asset ratio of 91.6%).

**REVENUE ACCOUNT**

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

**REINSURANCE**

3.14 Eighty-nine (89%) of the life insurance premiums written during 2011 by fourteen (14) local companies was retained in the local economy (2010 – 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) Ltd.
- CUNA Caribbean Insurance Society Limited
- Demerara Life Assurance Company of Trinidad and Tobago Limited
- Guardian Life of the Caribbean Limited
- Maritime Life (Caribbean) Limited
- Mega Insurance Company Limited
- Nationwide Insurance Company Limited
- 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 XXXVI



# INSURANCE COMPANIES

## 4. GENERAL INSURANCE BUSINESS

- 4.1 There were thirty-four (34) companies registered to transact general insurance business in Trinidad and Tobago at the end of 2011.
- 4.2 The types of business transacted by registered companies were as follows:

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER
<b>LOCAL</b>					
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
<b>LOCAL</b>					
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			
<b>REGIONAL</b>					
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

- 4.3 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.
- 4.4 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.
- 4.5 At the end of 2011, total deposits of \$888,913,797 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago

	2011 S	2010 S
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	598,614,557	558,917,575
Other T&T Government Securities	133,097,251	141,794,281
<sup>2</sup> Other Securities	157,201,988	131,430,156
<b>TOTAL</b>	<b><u>888,913,797</u></b>	<b><u>831,942,012</u></b>

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

## DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2011

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	OTHER SECURITIES	TOTAL
	\$	\$	\$	\$
<b>LOCAL</b>				
American Life and General Insurance Company Trinidad Limited	71,203,573	-	-	71,203,573
Bankers Insurance Company (T & T) Limited	10,307,200	-	2,780,000	13,087,200
British American Insurance Company (Trinidad) Limited	-	-	-	-
Capital Insurance Limited	3,025,651	23,799,544	-	26,825,195
Caribbean Insurance Company Limited	-	-	-	-
Citizen Insurance Company Limited	-	-	-	-
Colonial Fire & General Insurance Company Limited	73,618,796	-	11,859,200	85,477,996
Cuna Caribbean Insurance Society Limited	-	200,000	-	200,000
Export-Import Bank of Trinidad and Tobago Limited	110,000	-	14,000,000	14,110,000
Furness Anchorage General Insurance Limited	2,884,853	9,670,908	-	12,555,761
GTM Insurance Company Limited	2,981,646	-	16,109,000	19,090,646
Guardian General Insurance Limited	78,411,854	25,534,292	-	103,946,146
Guardian Life of the Caribbean Limited	136,711,000	-	-	136,711,000
Gulf Insurance Limited	4,300,000	515,000	-	4,815,000
Maritime General Insurance Company Limited	44,213,288	-	11,597,800	55,811,088
Motor and General Insurance Company Limited	-	-	-	-
Motor One Insurance Company Limited	7,054,252	-	17,251,266	24,305,518
N.E.M. (West Indies) Insurance Limited	-	-	-	-
Royal Caribbean Insurance Limited	-	-	-	-
The Beacon Insurance Company Limited	36,087,053	12,189,100	-	48,276,153
The Goodwill General Insurance Company Limited	-	-	-	-
The Great Northern Insurance Company Limited	155,047	-	11,192,634	11,347,681
The Mountain General Insurance Company Limited	-	-	-	-
The New India Assurance Company (T&T) Limited	8,112,055	16,372,168	-	24,484,223
The Presidential Insurance Company Limited	7,740,535	6,459,586	8,834,657	23,034,778
The Reinsurance Company of Trinidad & Tobago Limited	21,356,104	1,500,000	-	22,856,104
The Western General Insurance Company Limited	-	-	-	-
Trinidad and Tobago Insurance Limited	46,512,906	-	50,392,813	96,905,720
<b>TOTAL</b>	<b>554,785,813</b>	<b>96,240,598</b>	<b>144,017,370</b>	<b>795,043,782</b>
<b>CARIBBEAN</b>				
Sagicor General Insurance Inc.	10,135,344	36,856,653	-	46,991,997
Sagicor Life Incorporated	-	-	-	-
United Insurance Company Limited	8,318,400	-	-	8,318,400
<b>TOTAL</b>	<b>18,453,744</b>	<b>36,856,653</b>	<b>-</b>	<b>55,310,397</b>
<b>OTHER</b>				
Cuna Mutual Insurance Society	-	-	-	-
Lloyds Underwriters	25,375,000	-	13,184,618	38,559,618
Sun Life Assurance Company of Canada	-	-	-	-
<b>TOTAL</b>	<b>25,375,000</b>	<b>-</b>	<b>13,184,618</b>	<b>38,559,618</b>
<b>GRAND TOTAL</b>	<b>598,614,557</b>	<b>133,097,251</b>	<b>157,201,988</b>	<b>888,913,797</b>

(See Figure 7)

## GENERAL INSURANCE - MOTOR

4.6 Nineteen (19) companies wrote business during 2011. The Caribbean Insurance Company Limited and The Mountain General Insurance Company Limited wrote no new business, while Nationwide Casualty 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

4.7 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.

4.8 The Revenue Account of companies transacting motor business showed a cumulative liability of \$1,117,024,251. 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 \$568,102,126. The value of assets actually placed in the Fund amounted to \$690,537,136.

4.9 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 2011 as reported by fifteen (15) companies totaled \$834,077,913 (2010 - \$839,804,502).

### Underwriting Results

4.11 In 2011, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$104,531,829 as compared to an overall underwriting profit of \$65,982,040 in 2010.

Details are in Table XIV.

### Reinsurance

4.12 An examination of "Premium Analysis" statements revealed the following net retention ratios (i.e., Net Premiums retained as a percentage of Gross Premiums written by companies).

Year	Percent
2011	88
2010	92
2009	91
2008	91
2007	95

**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 46.5% of the premium in this category of business; four (4) insurers transacted this class of business during the year 2011.

Details are in Tables XV-XXI.

**Change in Premium Income**

- 4.15 During the year 2011 net premium income totaled \$659.7 million, an increase of 7.4% over the 2010 net premium income of \$614.3 million.

**Underwriting Results**

- 4.16 In 2011, the underwriting results of property insurance business revealed an overall underwriting loss of (\$31,935,215). This class of business experienced an overall underwriting profit of \$14,456,972 in 2010.

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).

	2007 %	2008 %	2009 %	2010 %	2011 %
Property	8	8	7	6	6
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	72	70	72	73	76

**Solvency Test**

- 4.18 Section 77(1) of the Insurance Act, Chap. 84:01 states, inter alia, that "a company carrying on general insurance business shall be deemed for the purpose of the Companies Ordinance to be unable to pay its debts where the value of its admissible assets does not exceed the amount of its liabilities by whichever 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."

# INSURANCE COMPANIES

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

## MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2011

	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT 1980	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
<b>LOCAL</b>			
American Life and General Insurance Company Trinidad Limited	4,284,885	104,200,763	99,915,878
Bankers Insurance Company (T&T) Limited	4,693,661	13,289,308	8,595,647
British American Insurance Company (Trinidad) Limited			
Capital Insurance Limited	8,017,298	18,315,212	10,297,914
Caribbean Insurance Company Limited			
Citizen Insurance Company Limited			
Colonial Fire & General Insurance Company Limited	30,089,923	90,758,913	60,668,990
Export-Import Bank of Trinidad and Tobago Limited	367,276	85,456,019	85,088,743
Furness Anchorage General Insurance Limited	4,186,148	52,846,143	48,659,995
GTM Insurance Company Limited	7,751,662	(807,548)	(8,559,210)
Guardian General Insurance Limited	71,837,388	363,647,706	291,810,318
Guardian Life of the Caribbean Limited			
Gulf Insurance Limited	10,742,365	(39,541,740)	(50,284,105)
Maritime General Insurance Company Limited	21,853,318	147,002,077	125,148,758
Motor and General Insurance Company Limited			
Motor One Insurance Company Limited	12,434,057	(8,572,014)	21,006,071
N.E.M. (West Indies) Insurance Limited			
Nationwide Insurance (Casualty & General) Co. Limited			
Royal Caribbean Insurance Limited			
The Beacon Insurance Company Limited	24,317,869	42,738,976	18,421,107
The Goodwill General Insurance Company Limited			
The Great Northern Insurance Company Limited	4,769,822	2,965,883	(1,803,939)
The Mountain General Insurance Company Limited			
The New India Assurance Company (T&T) Limited	10,268,364	86,448,847	76,180,483
The Presidential Insurance Company Limited	8,936,281	32,027,449	23,091,168
The Reinsurance Company of Trinidad & Tobago Limited	8,816,205	32,939,372	24,123,167
The Western General Insurance Company Limited			
Trinidad and Tobago Insurance Limited	30,488,002	301,196,904	270,708,902
<b>TOTAL</b>	<b>259,569,640</b>	<b>1,220,711,507</b>	<b>1,003,154,009</b>
<b>CARIBBEAN</b>			
Sagicor General	14,251,616	20,051,330	5,799,714
Sagicor Life			
United Insurance Company Limited	3,798,546	41,473,676	37,675,130
<b>TOTAL</b>	<b>18,050,162</b>	<b>61,525,006</b>	<b>43,474,844</b>
<b>GRAND TOTAL</b>	<b>277,619,802</b>	<b>1,282,236,513</b>	<b>1,046,628,852</b>

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.

## 5. ASSOCIATION OF UNDERWRITERS

### Registration

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

### Intermediaries

- 5.2 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

- 5.3 Insurance business placed at Lloyd's during the years 2011 and 2010 are detailed below:

	Premiums Received		Claims Paid	
	2011	2010	2011	2010
Direct Insurance	166,172,333	190,741,619	100,587,974	18,448,913
Reinsurance	182,723,161	173,746,500	-	-
<b>TOTAL</b>	<b><u>348,895,494</u></b>	<b><u>364,488,119</u></b>	<b><u>100,587,974</u></b>	<b><u>18,448,913</u></b>



## 6. PART III - PENSION FUND PLANS

- 6.1 Four (4) new Pension Plans were registered during 2011.
- 6.2 The number of active registered Pension Fund Plans now stands at one hundred and eighty-nine (189) comprising ninety-one (91) self-administered Pension Fund Plans and ninety- eight (98) insured/annuity plans. There are eighty-two (82) 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 Twenty-eight (28) amendments were made to the Trust Deeds and Rules of twenty-three (23) pension fund plans, during the period under review. The amendments were registered upon payment of the prescribed fee.

### Revenue

- 6.5.1 Revenue in respect of the amendments thereto for the year ended 31st December, 2011 was **four hundred and eighty dollars (\$480.00)**.

### Annual Accounts

- 6.6 The trustees of pension fund plans submitted annual audited accounts in respect of one hundred and fifty-two (152) plans. Eighty-five (85) were in respect of self-administered pension fund plans and sixty-seven (67) 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 \$

(1)	Amount of Fund at beginning of period	1,866,727,383
(2)	Contributions by employers	92,595,666
(3)	Contributions by employees	35,888,072
(4)	Any additional Contribution by employer to meet deficiency or back service liability.	113,996
(5)	Interest, Dividends and Rents	94,808,168
(6)	Other Income	58,341,858
	<b>TOTAL REVENUE</b>	<b>2,148,475,143</b>

EXPENDITURE

(1)	Superannuation benefits	
	(i) Pensions to retired employees	47,877,836
	(ii) Retirement Gratuities	12,872,949
(2)	Death Grants	1,000,531
(3)	Return of Contributions on withdrawal	5,776,874
(4)	Other Expenditure	17,060,231
(5)	Amount of Fund at end of period	2,063,886,721
	<b>TOTAL EXPENDITURE</b>	<b>2,148,475,143</b>

REVENUE ACCOUNTS 2011 - SELF ADMINISTERED PENSION FUND PLANS

REVENUE \$

(1)	Amount of Fund at beginning of period	\$ 24,392,274,330
(2)	Contributions by employers	460,229,810
(3)	Contributions by employees	205,023,639
(4)	Any additional Contribution by employer to meet deficiency or back service liability	6,768,092
(5)	Interest, Dividends and Rents	1,020,589,449
(6)	Other Income & Transfers In	1,442,165,695
	<b>TOTAL REVENUE</b>	<b>27,527,051,015</b>

## PENSION FUND PLANS

EXPENDITURE		
(1)	Superannuation benefits	
	(i) Pensions to retired employees	551,788,404
	(ii) Retirement Gratuities	201,676,462
(2)	Death Grants	12,779,202
(3)	Return of Contributions on withdrawal	16,652,804
(4)	Other Expenditure	235,706,164
(5)	Amount of Fund at end of period	26,508,447,979
<b>TOTAL EXPENDITURE</b>		<b>27,527,051,015</b>

### 6.10 CONTRIBUTIONS RECEIVED FOR THE YEARS 2007 TO 2011 WERE SHARED AS FOLLOWS:

#### CONTRIBUTIONS RECEIVED IN:

CONTRIBUTIONS	2007	2008	2009	2010	2011
EMPLOYER	297,747,265	387,998,379	498,317,156	551,569,214	552,825,476
EMPLOYEE	175,005,941	212,932,119	254,842,817	282,247,339	240,911,711

#### 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 2011.

## ASSETS OF SELF-ADMINISTERED PLANS

	2011	2010
Trinidad and Tobago Government Securities denoted in TT\$	4,345,936,115	6,557,146,082
Corporate Securities	6,713,964,356	8,100,478,711
Mortgages	199,525,791	221,517,793
Real Estate	-	-
Trinidad and Tobago Equities	6,862,265,191	7,526,612,417
Fixed /Call Deposits	1,708,183,480	2,940,954,538
Other Trinidad and Tobago Assets	4,311,875,362	5,143,129,489
Trinidad and Tobago Government Securities denoted in foreign currency	202,556,322	203,234,890
<b>TOTAL LOCAL ASSETS</b>	<b>24,344,306,617</b>	<b>30,693,073,920</b>
Caricom/Foreign Government Securities	227,300,296	191,352,122
Other Caricom/Foreign Securities	2,953,051,362	3,020,061,113
<b>TOTAL ASSETS IN FUND</b>	<b>27,524,658,275</b>	<b>34,374,383,753</b>
<b>LOCAL ASSET RATIO</b>	<b>91.84%</b>	<b>89.29%</b>

- 6.13 During the year 2011 the Actuarial Valuations of forty-nine (49) 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.

## PENSION FUND PLANS

Pension Fund Plan	Date of Actuarial Valuation	Actuary	Assets	Liabilities	Surplus/Deficit	Funding Level
<b>3M Interamerica Inc. (Trinidad &amp; Tobago Division) Pension Fund Plan</b>	31-Jan-11	Bacon Woodrow & de Souza Limited	\$19,269,000	\$17,614,000	\$1,655,000	109%
<b>Angostura Bitters Limited Pension Fund Plan</b>	01-Jan-09	KR Services Limited	\$138,993,000	\$141,371,000	(\$2,378,000)	98%
<b>Associated Brands Limited Group Pension Fund Plan</b>	01-Jan-11	Bacon Woodrow & de Souza Limited	\$58,981,000	\$63,319,000	(\$4,338,000)	93%
<b>Bermudez Biscuit Company Limited Pension Plan</b>	01-Sep-10	James Camacho (SAGICOR Life Inc.)	\$92,889,000	\$108,030,000	(\$15,141,000)	86%
<b>BWIA General Staff Pension Plan</b>	31-Dec-07	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$221,100,000	\$196,400,000	\$24,700,000	113%
<b>Century Eslon Limited Pension Plan</b>	31-Dec-09	Bacon Woodrow & de Souza Limited	\$26,567,000	\$19,933,000	\$6,634,000	133%
<b>Coates Brothers (Caribbean) Limited Staff Pension Fund Plan</b>	01-Oct-10	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$8,637,000	\$4,600,000	\$4,037,000	188%
<b>Consolidated Insurance Consultants Limited Staff Pension Fund Plan</b>	30-Jun-10	Bacon Woodrow & de Souza Limited	\$124,668,000	\$22,568,000	\$102,100,000	552%
<b>Coopers &amp; Lybrand Pension Fund Plan</b>	01-Jul-10	Bacon Woodrow & de Souza Limited	\$81,223,000	\$80,952,000	\$271,000	100%
<b>Cuna Caribbean Insurance Society Limited Pension Fund Plan</b>	30-Jun-10	Bacon Woodrow & de Souza Limited	\$34,480,000	\$32,100,000	\$2,380,000	107%
<b>FT Farfan Limited Pension Fund Plan</b>	01-Apr-11	James Camacho (SAGICOR Life Inc.)	\$19,562,000	\$18,109,000	\$1,453,000	108%
<b>Ferreira Optical Limited Pension Fund Plan</b>	31-Aug-10	KR Services Limited	\$15,492,000	\$13,988,000	\$1,504,000	111%
<b>First Citizens Bank Pension Fund Plan</b>	30-Sep-10	Bacon Woodrow & de Souza Limited	\$849,700,000	\$567,300,000	\$282,400,000	150%
<b>Fujitsu Caribbean (Trinidad) Limited Pension Plan</b>	30-Jun-10	Bacon Woodrow & de Souza Limited	\$17,395,000	\$15,388,000	\$2,007,000	113%

## PENSION FUND PLANS

Pension Fund Plan	Date of Actuarial Valuation	Actuary	Assets	Liabilities	Surplus/ Deficit	Funding Level
Halliburton Trinidad Limited Pension Plan	01-Jan-10	Bacon Woodrow & de Souza Limited	\$36,991,000	\$39,788,000	(\$2,797,000)	93%
Home Construction Limited Pension Fund Plan	31-Mar-05	KR Services Limited	\$36,608,000	\$24,130,000	\$12,478,000	152%
IBM Retirement Plan for IBM Employees in Trinidad and Tobago	01-Jan-11	Eckler Ltd.	\$49,673,000	\$30,260,000	\$19,413,000	164%
Incorporated Trustees of the Anglican Church in the Diocese of Trinidad and Tobago Pension Fund Plan	01-Jan-10	Apex Consulting Ltd.	(i) Class A: Incorporated Trustees of the Anglican Church \$3,804,000. (ii) Class B: Bishop Anstey High School & Trinity College East \$7,347,000.	(i) Class A: Incorporated Trustees of the Anglican Church \$2,480,000. (ii) Class B: Bishop Anstey High School & Trinity College East \$7,701,000.	(i) Class A: Incorporated Trustees of the Anglican Church \$1,324,000. (ii) Class B: Bishop Anstey High School & Trinity College East (\$354,000).	(i) Class A: Incorporated Trustees of the Anglican Church 153%. (ii) Class B: Bishop Anstey High School & Trinity College East 95%.
Insurance Brokers West Indies Limited Staff Pension Fund Plan	28-Feb-11	KR Services Limited	\$9,724,000	\$8,391,000	\$1,333,000	116%
J. N. Harriman & Company Limited Pension Plan	01-Jan-09	Bacon Woodrow & de Souza Limited	\$18,252,000	\$15,345,000	\$2,907,000	119%
LJ Williams Limited Pension Fund Plan	01-Oct-10	Bacon Woodrow & de Souza Limited	\$18,461,000	\$15,090,000	\$3,371,000	122%
Lonsdale Saatchi & Saatchi Advertising Limited Pension Plan	01-Jan-11	James Camacho (SAGICOR Life Inc.)	\$14,060,000	\$11,524,000	\$2,536,000	122%
Mega Insurance Company Limited Pension Fund Plan	31-Dec-10	Apex Consulting Ltd.	\$35,247,000	\$19,858,000	\$15,389,000	178%
National Insurance Board Pension Fund Plan	01-Jul-10	Bacon Woodrow & de Souza Limited	\$756,395,000	\$557,065,000	\$199,330,000	136%
National Insurance Property Development Company Limited Pension Fund Plan	01-Jul-10	Bacon Woodrow & de Souza Limited	\$57,628,000	\$26,119,000	\$31,509,000	221%
National Union of Government and Federated Workers Officers' Pension Plan	01-Jan-10	Bacon Woodrow & de Souza Limited	\$3,181,000	\$3,935,000	(\$754,000)	81%
Neal & Massy Group Pension Fund Plan	31-Mar-11	Apex Consulting Ltd.	\$1,250,685,000	\$584,120,000	\$666,565,000	214%

# PENSION FUND PLANS

Pension Fund Plan	Date of Actuarial Valuation	Actuary	Assets	Liabilities	Surplus/Deficit	Funding Level
<b>Nestle Trinidad &amp; Tobago Limited Senior Staff Pension Plan</b>	31-Dec-10	Bacon Woodrow & de Souza Limited	\$103,391,000	\$105,798,000	(\$2,407,000)	98%
<b>RBTT Pension Fund Plan</b>	31-Mar-10	KR Services Limited	\$340,482,000	\$312,955,000	\$27,527,000	109%
<b>TECU Credit Union Co-operative Society Limited Pension Fund Plan</b>	31-Dec-09	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$7,695,000	\$7,645,000	\$50,000	101%
<b>TSTT Pension Fund Plan</b>	31-Mar-09	Bacon Woodrow & de Souza Limited	\$1,081,000,000	\$813,500,000	\$267,500,000	133%
<b>Texaco (Trinidad) Limited Staff Retirement Plan</b>	31-Dec-10	Bacon Woodrow & de Souza Limited	\$50,914,000	\$20,048,000	\$30,866,000	254%
<b>The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly paid Employees</b>	01-Jul-10	James Camacho (SAGICOR Life Inc.)	\$15,317,000	\$14,484,000	\$833,000	106%
<b>The Singer Sewing Machine Company Staff Pension Fund Plan</b>	31-Dec-10	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$8,351,000	\$3,755,000	\$4,596,000	222%
<b>The Trinidad and Tobago Stock Exchange Pension Plan</b>	01-Jan-11	James Camacho (SAGICOR Life Inc.)	\$3,691,000	\$2,799,000	\$892,000	132%
<b>The Trinidad Building &amp; Loan Association Pension Fund Plan</b>	31-Dec-09	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$17,215,000	\$6,012,000	\$11,203,000	286%
<b>The University of the West Indies (St. Augustine) Staff Pension Fund Plan</b>	01-Aug-09	Apex Consulting Ltd.	\$267,644,000	\$268,297,000	(\$653,000)	99.8%
<b>Thomas Peake and Co. Limited Pension Fund Plan</b>	01-Jan-10	Apex Consulting Ltd.	\$24,651,000	\$27,267,000	(\$2,616,000)	90%
<b>Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan</b>	30-Sep-09	Bacon Woodrow & de Souza Limited	\$84,450,000	\$43,343,000	\$41,107,000	195%
<b>Trinidad and Tobago Electricity Commission Pension Plan</b>	31-Dec-09	Bacon Woodrow & de Souza Limited	\$3,899,700,000	\$2,704,600,000	\$1,195,100,000	144%
<b>Trinidad Cement Limited Employees' Pension Fund Plan</b>	31-Dec-09	Bacon Woodrow & de Souza Limited	(i) TCL \$683,169,000 (ii) TPL \$11,250,000 (iii) Readymix \$25,469,000	(i) TCL \$517,868,000 (ii) TPL \$13,485,000 (iii) Readymix \$24,023,000	(i) TCL \$165,301,000 (ii) TPL (\$2,235,000) (iii) Readymix \$1,446,000	(i) TCL 132% (ii) TPL 83% (iii) Readymix 106%

## PENSION FUND PLANS

Pension Fund Plan	Date of Actuarial Valuation	Actuary	Assets	Liabilities	Surplus/Deficit	Funding Level
<b>Trinmar Employees' Benefit Plan</b>	30-Sep-10	Bacon Woodrow & de Souza Limited	\$561,200,000	\$700,000,000	(\$138,800,000)	80%
<b>Trintoc Contributory Pension Fund A</b>	30-Sep-10	Bacon Woodrow & de Souza Limited	\$918,000,000	\$489,600,000	\$428,400,000	188%
<b>Trintoc Employees Benefit Plan</b>	30-Sep-10	Bacon Woodrow & de Souza Limited	\$1,859,800,000	\$1,715,400,000	\$144,400,000	108%
<b>Trintoc Staff Retirement Plan</b>	30-Sep-10	Bacon Woodrow & de Souza Limited	\$2,294,100,000	\$2,752,700,000	(\$458,600,000)	83%
<b>Trintopec Employees Pension Plan</b>	30-Sep-10	Bacon Woodrow & de Souza Limited	\$978,200,000	\$694,600,000	\$283,600,000	141%
<b>Trintopec Staff Pension Plan</b>	30-Sep-10	Bacon Woodrow & de Souza Limited	\$1,391,400,000	\$904,900,000	\$486,500,000	154%
<b>Tucker Energy Services Holdings Limited Pension Fund Plan</b>	31-Dec-10	Bacon Woodrow & de Souza Limited	\$83,843,000	\$81,315,000	\$2,528,000	103%
<b>Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan</b>	31-Dec-08	Bacon Woodrow & de Souza Limited	\$3,697,000	\$3,450,000	\$247,000	107%



# APPENDIX A

## SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

### SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

#### AGENTS

<b>American Life and General Insurance Company (Trinidad and Tobago) limited</b>	1,907,936,225	1,610,473,871	297,462,354
<b>Bancassurance Caribbean Limited</b>	344,232,509	262,742,987	81,489,522
<b>Bankers Insurance Company Limited</b>	59,772,017	46,477,059	13,294,958
<b>British-American Insurance Company</b>			
<b>Capital Insurance Limited</b>	126,257,663	106,874,589	19,383,074
<b>Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited</b>	19,484,019	19,484,019	0
<b>Colonial Fire and General Insurance Company Limited</b>	248,625,482	163,866,569	84,758,913
<b>CUNA Caribbean Insurance Society Limited</b>	231,188,592	128,615,697	102,572,895
<b>Export- Import Bank of Trinidad and Tobago Limited</b>	377,801,027	259,603,810	118,197,217
<b>Furness Anchorage General Insurance Limited</b>	70,967,269	23,222,014	47,745,255
<b>G.T.M. Fire Insurance Company Limited</b>	87,033,329	76,301,537	10,731,792
<b>Guardian General Insurance Limited</b>	969,498,194	597,955,070	371,543,124
<b>Guardian Life of the Caribbean Limited</b>	6,104,815,279	5,645,058,929	459,756,350
<b>Gulf Insurance Limited</b>	100,272,141	123,049,567	(22,777,426)
<b>Maritime General Insurance Company Limited</b>	416,949,191	266,748,437	150,200,754
<b>Maritime Life (Caribbean) Limited</b>	1,303,661,187	1,114,792,881	188,868,306
<b>Mega Insurance Company Limited</b>	247,951,222	233,406,779	14,544,443
<b>Motor One Insurance Company Limited</b>	119,017,118	115,357,789	3,659,329
<b>Nationwide Insurance Company Limited</b>	79,936,627	41,623,745	38,312,882
<b>Sagicor General Insurance Incorporated</b>	175,695,810	152,939,235	22,756,575
<b>Sagicor Life Incorporated</b>	3,410,781,264	3,362,760,698	48,020,566
<b>Scotialife Insurance Limited</b>	873,249,702	636,849,950	236,399,752
<b>Sun Life Assurance of Canada</b>			
<b>Tatil Life Assurance Limited</b>	1,519,365,498	1,547,797,289	(28,431,791)
<b>The Beacon Insurance Company Limited</b>	353,590,557	297,535,781	56,054,776
<b>The Demerara Life Assurance Company of Trinidad and Tobago Limited</b>	133,799,787	106,355,126	27,444,661
<b>The New India Assurance Company (Trinidad and Tobago) Limited</b>	200,208,397	101,319,038	98,889,359
<b>The Presidential Insurance Company Limited</b>	69,303,378	43,540,901	25,762,477
<b>The Reinsurance Company of Trinidad and Tobago Limited</b>	86,474,758	54,053,536	32,421,222
<b>The United Security Life Insurance Company Limited</b>	20,825,247	20,825,247	0
<b>Trinidad and Tobago Insurance Limited</b>	565,324,556	261,270,000	304,054,556
<b>United Insurance Company Limited</b>	834,857,645	619,637,605	215,220,040

# APPENDIX B

## LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011

### AGENTS

#### **American Life and General Insurance Company Trinidad Limited**

- Rauseo & Associates Limited
- Allan Anthony Tang Choon
- Astad Investments Limited
- Boxil Charles Insurance Services Limited
- Eaglestar Insurance Services Limited
- LFM Investments Limited
- Maxim Investments Limited
- Paul Gyan t/a Paul Gyan Insurance Services
- R.G.F. Asset Management Limited
- Saltes Insurance & Financial Services Limited
- Supreme Concepts & Solutions Limited
- TAJI Financial Services Limited
- Teague's Inc. 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**

- GDC Financial Services Limited
- Kellar's Insurance 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

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

- Accident Insurance Marketing Limited

# APPENDIX B

## LIST OF REGISTERED AGENTS

APPENDIX B

### LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST DECEMBER 2011 (CONTINUED)

#### AGENTS

##### **Colonial Fire and General Insurance Company Limited (cont'd)**

- Atherly Services Limited
- Axis Financial Systems Limited
- Chase Financial Solutions Limited
- Christian Hosang
- CLICO Credit Union Co-operative Society Limited
- CMFS General Insurance Limited
- Eastern Credit Union Co-operative Society Limited
- Farrell's Insurance Services Limited
- Gopee Samlalsingh & Associates Limited
- Health & Wealth Management Consultants Limited Investor's Paradise  
Financial Services Limited LOGIMEX Group Limited
- Marjen Financial & Insurance Services Limited
- N & Q Investments Limited
- S.O.S. Agencies Limited
- Ser Qualis Limited
- Trinidad & Tobago Police Service Credit Union Verisure Advisors Limited
- A & R Financial Advisory Services Limited
- Adrian Balkissoon t/a Adrian Balkissoon Enterprises
- Anina Financial Services Limited
- Annette Khan
- ASCGOR Limited
- Atherly Services Limited
- Barbara Kanhai t/a St. Clair Financial Services
- Betty De Roche t/a Elizabeth Enterprises
- Brian Christopher Samlalsingh Limited
- Caesar's Advisory Services Limited
- Chase Financial Solutions Limited
- Christian B. Grant Financial Solutions Limited
- Delothmar Parray t/a Universal Financial Advisory Services
- Dominic Gonzalez t/a Suretrade Investments Services
- Dwarika and Associates Limited
- Emmanuel Lawrence t/a E.C. Lawrence Insurance Services
- Eugene Nurse
- Everard Cabral
- F&G Enterprises Limited
- Hillcrest Investments Limited
- Iles Insurance Services Limited
- Jarod Perryman t/a Jarim Enterprises
- Jeewan Birbal

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

**AGENTS**

**Colonial Fire and General Insurance Company Limited (cont'd)**

- Jemmot Manmohan t/a Jemmot Manmohan Insurance and Investments
- Jennifer Lessey-Jordan t/a JLJ Consultant
- Kerry Ramjag
- Kevin Davis t/a K. Davis Consultants
- Kirton Daniel t/a Quantum Financial Solutions
- Krishna Ramgoolam t/a K. Ramgoolam Financial Services
- Martel Investment Limited
- Noel's Ultimate Financial Solutions Limited
- Paramount Investments Limited
- Paul G. Massiah t/a PGM Enterprises
- Ramsahai Investment Service Enterprise Limited
- Rolfe Moyou t/a Moyou Investment and Insurance
- Rondel Investment Services Enterprise Limited
- S. Deonarine Insurance Services Limited
- S.O.S. Agencies Limited
- Stokely Regis Insurance Services Limited
- U4RIA Investments and Services Limited
- V & A Services Limited

**GTM Insurance Company Limited**

- Bood's Insurance Services Limited
- Joseph Ramlal
- S.D.R. Nandlal Advisory Services Limited
- Sitkam General Insurance Services Limited
- Wallum Insurance Services Limited

**Guardian General Insurance Company Limited**

- A.S. Bryden & Sons (Insurance) Limited
- AGN Insurance and Investments Limited
- Ajax Services Limited
- ALM Insurance Services Limited
- Anna Nunes t/a Erna Insurance Services
- Cuna Caribbean Insurance Services Limited
- EKTA Consultants Company Limited
- GFiguera Insurance Services Limited
- Gordon, Grant & Company Limited
- Guardian Life of the Caribbean Limited

# APPENDIX B

## LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

### AGENTS

#### **Guardian General Insurance Company Limited (cont'd)**

- J & C Agencies Limited
- Jones Motors Limited
- Lange Trinidad Limited
- Nirveeta Agencies Limited
- Noel Noel & Associates Limited
- RBC Insurance Services (Caribbean) 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**

- ABS Financial Services Limited
- Accident Insurance Marketing Limited
- ADLA Services Limited
- Advanced Investments Management Limited
- Aerie International Limited
- Affonso Insurance Services & Investments Limited
- Akal Assets & Risk Management Limited
- ALM Insurance Services Limited
- Amada Investments & Financial Services Limited
- Amritam Services Limited
- Anaid Investments Limited
- Andrew Hackett Insurance Services Limited
- Archton Services Limited
- B.D's Services Limited
- B.J. Financial Services Limited
- Bates Asset Management Company Limited
- Ben's Insurance & Financial Services Limited
- BMW Professional Services Limited
- Brittasia Investments Limited
- Build To Win Investment Solutions Limited
- Byron Enterprises Limited
- C & R Basdeo Services Limited
- C & S Moonah Financial Services Limited
- Calvin Mendez Financial Services Limited
- Candy Financial Services Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

**AGENTS**

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

- Carew Financial Services Limited
- Chaab Financial Company Limited
- Chelsea & Company Limited
- CJ's & Associates Company Limited
- Clayton's Financial and Investments Services Limited
- Conec Marketing & Financial Services Limited
- Cournand Insurance Services Company Limited
- Cuna Caribbean Insurance Services Limited
- D.L. Financial Services Limited
- Daryl Dasent t/a DJZ Investments
- Demming Marketing Limited
- Dove Financial Services Limited
- Dynamic Financial & Concepts Limited
- E. Holdings Limited
- ED Investments Limited
- Eddie's Financial Services Limited
- EKTA Consultants Company 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
- G.R.B. Financial Services Limited
- Gee Tee & F Personal Financial Services Limited
- Gerhard Akien Limited
- Giowong Financial Services Limited
- Golden Future Investments Limited
- Great Horizons Limited
- Gregg A.M. Mannette & Associates Financial Services Limited
- Holistic Investments Limited
- iCAN Corporation Limited
- Ignatius and Company Limited
- Insurance & Financial Services Limited

# APPENDIX B

## LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

### AGENTS

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

- ISZ Financial Group Limited
- JJ's Insurance & Financial Services Limited
- Kanith Investments Limited
- Karlla Agencies Limited
- Kirby Ifill Financial Services Limited
- Krat Investments Limited
- L Train Limited
- L.G.G. Investments Limited
- L.R. & J. Investments Limited
- Lark Investment Limited
- LC's Investments Limited
- LG Consultancy and Associates Limited
- Life Line Financial Services Limited
- LRJ Financial Advisory Services Limited
- Lurson Financial & Investment Services Limited
- Lynchris Financial Services Limited
- M & G Enterprises Limited
- M.A.L.S. Insurance Services Limited
- M.S.C.D. Investments Limited
- M.U.C.H. Services Limited
- Malayam Financial Services Limited
- Mazely Enterprises Limited
- Melvic Incorporation Limited
- Naceri Limited
- NAN Associates Limited
- Nazir Mohammed Investments Limited
- Oodles Financial Services Limited
- PGM Financial Services Limited
- Premdath Seegolam t/a V.I.P.S. Financial Services
- Privilege Insurance & Financial Services Limited
- Prophet Financial Services Limited
- R. A. Tim Kee Investments and Insurance Services Limited R.C.S.N.  
Investments Limited
- Rabah Financial Services Limited
- RBC Insurance Services (Caribbean) Limited
- RDA Financial Services Limited
- Reward Enterprises Limited
- Rhevol Insurance & Investment Services Limited
- Ricanice Investments Limited
- Richsons Financials Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

**AGENTS**

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

- RIIB Financial Services Limited
- Ro-Je Management and Investment Services Limited
- Rozana Gaffoor-Ali
- Rudy Gaskin Insurance Investments & Financial Services Limited
- Rybre Services Limited
- S.F.D. Insurance and Investments Limited
- SAFH Services Limited
- Selverondm Limited
- Sevens Financial Services Limited
- Sharon Gray Supernova Financial Solutions Limited
- ShawnAshton Consultancy Limited
- Simplicity Financial Services Limited
- SMCF Financial Services Limited
- SML Insurance Services Limited
- Successful Ideas Limited
- Synovations Limited
- Tai Chew Investment Services Limited
- Tando Limited
- The Daniel Dookie Consultancy Group Limited
- Thijs Investments Limited
- Total Needs Services Limited
- V.H. Investments Limited
- Vernon Fingal Financial Services Limited
- Victory Insurance Services Limited
- Whedeck Insurance & Financial Services Limited
- X-Press Financial Solutions Limited
- Xylia Consulting Services Limited
- Z.N. Mathura Investments Limited
- Zai's Financial Services Limited

**Gulf Insurance Limited**

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



# APPENDIX B

## LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

### AGENTS

#### **Maritime General Insurance Company 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
- Ben's Insurance and Financial Services Limited
- C & Y Dass Services Limited
- C&O Financial Services Limited
- CFJ Services Limited
- Chiron Investments Limited
- Coastline Financial Services Limited
- Colspring Financial Services Limited
- Deodath Ramdath Singh Insurance and Investment Services Limited
- Donna Salandy t/a Meikhofin Services
- Duncan Financial Services Limited
- Financial Evaluation Sales & Services Limited
- Financial Physicians Limited
- Flemco Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Jae-Birch Financial Services Limited
- Joseph Belix Investments Limited
- Kee Investment Strategies Limited
- Lester Persad Insurance Agency Limited
- Mar-Q Financial Services Limited
- Northern Atlantic Insurance & Finance Company Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- Quality Investments Limited
- R & N Insurance Services Limited
- R. Singh Financial Services Limited
- Ralico Insurance Services Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

**AGENTS**

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

- SMW Limited
- Starlet General and Financial Services Limited
- Swar-raj Marketing Company Limited
- Tai Chew Investment Services Limited
- Thecla Enterprises Limited
- Tommy Elias Insurance Services Limited
- Trevor Rex Baddaloo Enterprises Limited
- Trinidad Financial Management Services Limited
- Zahaida Ali Insurance Services (1991) Limited

**Maritime Life (Caribbean) Limited**

- 1 ON 1 Solutions Limited
- 3D Insurance Solutions Limited
- ABCO Insurance Services Limited
- ANBA Financial & Insurance Partners Limited
- Arthur Bishop Insurance Services Limited
- Avalon Marcus & Company Limited
- C & Y Dass Services Limited
- C&O Financial Services Limited
- Cera Financial 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
- Flemco Services 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

# APPENDIX B

## LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

### AGENTS

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

- Mar-Q Financial Services Limited
- Patricia James-Wilson t/a Semaj Consultancy Services
- Petra Eligon t/a PE Financial Consultancy Services (PEFICS)
- Quality Investments Limited
- R. Singh Financial Services Limited
- Riansel Financial Planning Services Limited
- RICH Investment Limited
- SAADA Services Limited
- SAP Financial & Event Planning Company Limited
- SMW Limited
- Starlet General and Financial Services Limited
- 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
- Strategic Investment Company Limited
- Yousure Investment Company Limited

#### **Motor One Insurance Company Limited**

- Certitco Limited
- Chanrakali S.Mangaroo
- Dalchand Harrilal Seerattan t/a DHS Insurance Consultants & Advisory Services Dattadeen Insurance Company Limited
- Dilmatie Siewbaran-Boodram
- Muhammad Dattadeen
- Rudy Rampersad t/a Omega Insurance Consultants
- Urban Mathura
- Vashti Balgaroo
- Wallum Insurance Services Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

**AGENTS**

**Reinsurance Company of Trinidad and Tobago Limited**

- Kirby Panchoo t/a E.R. Insurance Agency

**Sagicor General Insurance**

- De Liberare Company Limited
- Grandwheels General Insurance Services Limited
- J. Rampersad & Company Limited
- Plan +3 and Associates Limited
- Portfolio Development Services Limited
- Prime General Insurance Limited
- Reginen Company Limited
- Sagicor Life Incorporated
- Sui Financial Services Limited
- T.A.S. General Insurance Services Limited

**Sagicor Life Incorporated**

- A.B. Financial Solutions Limited
- Allan Kerelus t/a Kerelus Financial Services
- Andy De Vert Insurance Consultants Limited
- Assure Investments Limited
- B.I. Lal Insurance Services Limited
- Basil Fraser t/a Basfra Insurance Services
- Beatrice Investments Limited
- Beverly Samaroo Warner t/a First Brokerage International
- Blue Thunder Financial Services Limited
- C.A.P. Services Limited
- Christopher Knaggs t/a Kris K. Insurance Services
- D. Ache Financial Concepts & Solutions Limited
- David Namsoo t/a D.A.N. Insurance Services
- Dayna Vieira t/a Mayfair Insurance Services
- Dianne Grell t/a Financial & Insurance Solutions (FINSOL)
- Doncabris Financial Planning Associates Limited
- Dyal Ramcharan t/a Dyal Ramcharan Insurance Services
- Edwin T. Boyce
- Emile Gregory Joseph t/a Quick Services Enterprise
- Enriq Huggins Insurance Services Limited
- Ephraim Thompson t/a Ephraim Insurance Consultant Services
- Executive Insurance Company Services Limited

# APPENDIX B

## LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

### AGENTS

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

- 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
- Gold Coin Financial Solutions Limited
- Grandwheels Services Limited
- H.H. Services Limited
- Health and Wealth Management Consultants Limited
- Helen Ache t/a H.Ache Insurance Services
- Ian Stone t/a I.S. Insurance Consultants
- Integritus Company Limited
- Investor's Paradise Financial Services Limited
- J & L Financial & Counselling Services Limited
- Jai Services Limited
- Jenkha Limited
- Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services
- Jewels Financial Management Limited
- Joan Carr t/a Joan Carr Insurance Services
- Joel Martinez & Associates Limited
- Jonathan Declé t/a J.D. Insurance Services
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Kaav Enterprises Limited
- Loren Investments and Financial Enterprises Limited
- Marcia Assam t/a Marcia Assam Financial Services
- Mariana Galindo t/a Kaym's Financial Services
- Masam Financial Advisory Services Limited
- Mayans Services Limited
- Merlene Financial Services Limited
- Michelle Prashad t/a M.A.P. Financial Services
- MMVL Financial Services Limited
- MPA Insurance Services Limited
- Naidu Powdhar t/a Naidu Powdhar Agency
- Nigel F. Hadley t/a Nigel F. Hadley Insurance Services
- P.K. Management Services Limited
- Pauline De Souza t/a P.D. Insurance Services
- Persad's Financial Services Limited
- Pollonais Financial Services Company Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

**AGENTS**

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

- Portfolio Development Services Limited
- Portfolio Serve Limited
- Q-Rator Financial Services Limited
- Qwest Investments Limited
- R.J.R. Investments and Insurance Services Limited
- Rafael Mouttet t/a R.E.M. Financial Services
- Ralph Coutain Insurance Services and Investments Limited
- Ramkhelawan Financial and Insurance Services Limited
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Reis Financial Services Limited
- 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 Wood t/a Nitim Insurance Services
- Tobias and 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
- Wayne Rezende t/a W.J.R. Insurance Services
- Wealthcare Consulting 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
- CAMWIL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited
- Christopher Lyons Financial Services Limited

# APPENDIX B

## LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

### AGENTS

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

#### **The Beacon Insurance Company Limited**

- Nare Insurance Agencies Limited

#### **The Great Northern Insurance Company Limited**

- Mervina Hosein

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

- Affiliated General Insurance Services Limited
- Andrew Calcut t/a Calcut Insurance Services
- Nazia Ali-Azim
- Russ Financial Services Limited
- Serene Insurance Agencies Limited
- Varona Usha Polat t/a Kushal Agencies
- Vasantie Singh t/a Premier Insurance Services
- Veda Consultants Limited

#### **The Presidential Insurance Company Limited**

- Aneesa Ali-Khan
- Dillon Ali
- Elizabeth Ramathally t/a Frank Ramdeen's Insurance Agency
- Geeta Manbodh-Lakhan

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

**AGENTS**

- Indira Mohammed
- Marlon Cabral-Samaroo

**Trinidad and Tobago Insurance Limited**

- Albert N. Abreu t/a Abreu Trading Company
- Almandoz (Tobago) Limited
- Alternative Insurance Services Limited
- Anna Gillian Mohammed
- B K Insurance Agency Limited
- 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
- Habil Mohammed Agency
- Hamilson's Insurance Services Limited
- J. Mohess & Company Limited
- Kalyaani Limited
- Kedar Gajadharsingh t/a Gajadharsingh Insurance & Travel Services
- Keith Charles Financial Services Limited
- Kelvin Rollock Insurance Associates Limited (K.R.I.A.L.)
- 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
- Saving Security Investment Limited
- Selona Gransam
- SMH Services Limited
- Telly Paul General Insurance Services Limited
- The Presidential Insurance Company Limited



# APPENDIX B

## LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011 (CONTINUED)

### AGENTS

#### **Trinidad and Tobago Insurance Limited (cont'd)**

- 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 2011

### BROKERS

- 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
- Garvin Anslem Manzano
- 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
- M&M Insurance Broking Services Limited
- Maibrol Insurance Brokers Limited

# APPENDIX C

## LIST OF REGISTERED BROKERS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, 1980 AS AT 31ST  
DECEMBER 2011

### BROKERS

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

# APPENDIX D

## LIST OF REGISTERED ADJUSTERS

LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT CHAP. 84:01 AS AT  
31ST DECEMBER 2011

### ADJUSTERS

- Accord Adjusting Company Limited
- Adam Francis Sanguinette
- Aldith Bernard
- Armah Adjusting Services Limited
- Axis (Eastern Caribbean) Limited
- Bertrand Nicholas
- Cariclaims Investigators & Adjusters Limited
- Charis Adjusting and Investigation Services Limited
- Claims Adjusting Bureau Limited
- Damian Aquing t/a Fung's Enterprises
- Danny Leed t/a Lead Insurance Assessors
- Ezekiel Joseph t/a Ezee Adjusting Services
- Ganesh Rampersad t/a Investigations & Claims Adjusting Services
- General Adjusters Limited
- Glen Mohammed
- Insurance Investigations Services Limited
- International Business Investigations Services Limited
- Jacob Jules t/a Jules Investigators & Adjusters Services
- Legis Adjusting Limited
- McLaren Young International (Trinidad and Tobago) Limited
- Oliver Rosemin & Company Limited
- Orion Adjusters Limited
- Ottis Aguilera
- Peter S. Bowman
- Pioneer Insurance Claims Services Company Limited

# APPENDIX E

## LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2011 SELF-ADMINISTERED PENSION FUND PLANS

### PENSION 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 Mc Al 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 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 Pilots Pension Fund Plan
- 15 BWIA General Staff 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 Limited 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 Citizen Bank Pension Fund Plan
- 30 FirstCaribbean International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan
- 31 Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan
- 32 Global Santa Fe South America LLC Pension Fund
- 33 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan
- 34 H.S. Services Limited Pension Fund Plan
- 35 Halliburton Trinidad Limited Pension Fund Plan
- 36 Hand Arnold (Trinidad) Limited Employees' Pension Scheme
- 37 IBM World Trade Corporation (Trinidad Branch) Retirement Plan
- 38 Insurance Brokers West Indies Limited Pension Fund Plan
- 39 Johnson and Johnson (Trinidad) Ltd Staff Pension Plan
- 40 Lever Brothers West Indies Limited Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2011  
 SELF-ADMINISTERED PENSION FUND PLANS (CONTINUED)

**PENSION PLANS**

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

# APPENDIX E

## LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2011 SELF-ADMINISTERED PENSION FUND PLANS (CONTINUED)

### PENSION PLANS

- 79 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan
- 80 Trinidad and Tobago Pilots' Association Limited Pension Fund Plan
- 81 Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan
- 82 Trinidad and Tobago Unit Trust Corporation Pension Fund Plan
- 83 Trinidad Building and Loan Association Pension Fund Plan
- 84 Trinidad Cement Limited Employees' Pension Fund Plan
- 85 Trinidad Express Newspapers Limited Pension Fund Plan
- 86 Trinidad Hilton Pension Plan
- 87 Trintoplan Consultants Limited Staff Pension Plan
- 88 Tucker Energy Services Holdings Limited Pension Fund Plan
- 89 Unicomer (Trinidad) Limited Pension Plan
- 90 Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan
- 91 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 Albrosco 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 Fund Plan
- 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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2011  
 SELF-ADMINISTERED PENSION FUND PLANS (CONTINUED)

**PENSION PLANS**

**INSURED PENSION FUND PLANS (cont'd)**

- 23 F.T.Farfan and Sons Limited Pension Fund Plan
- 24 Furness Trinidad Limited Pension Fund Plan
- 25 Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan
- 26 Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 27 Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited
- 28 Guardian Holdings Group Defined Contribution Pension Plan
- 29 Gulf Engineering Services Limited Pension Fund Plan
- 30 Gulf Insurance Limited Pension Fund Plan
- 31 Home Construction Limited Staff Pension Fund Plan
- 32 Hydro Agri Trinidad Limited Pension Fund Plan
- 33 J. N. Harriman and Company Limited Pension Plan
- 34 J.T.A. Supermarkets Limited Pension Fund Plan
- 35 Janouras Customs Design Limited Pension Fund Plan
- 36 Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
- 37 Junior Schools Limited Pension Fund Plan
- 38 L. J. Williams Limited 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 Lazzari 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 Neal and Massy Wood Group Limited Pension Plan
- 53 Oilfields Workers Trade Union Staff Pension Fund Plan
- 54 Pension Plan for Employees of Sagicor Life Inc
- 55 Pepsi Cola Trinidad Bottling Company Limited Pension Plan
- 56 Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan
- 57 Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan
- 58 Prestige Holdings Limited Pension Fund Plan
- 59 Print-a-Pak Ltd Pension Plan
- 60 R. B. P. Elevator and Escalator Limited Pension Plan



# APPENDIX E

## LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2011 SELF-ADMINISTERED PENSION FUND PLANS (CONTINUED)

### PENSION PLANS

#### **INSURED PENSION FUND PLANS (cont'd)**

- 61 Rentokil Initial (Trinidad) Limited Pension Fund Plan
- 62 Rhand Credit Union Co-operative Society Limited Staff Pension Plan
- 63 Sealand Service Incorporated Pension Plan
- 64 Selco Limited Pension Fund Plan
- 65 Small Business Development Company Limited Staff Pension Fund Plan
- 66 Southern Medical Clinic Limited Pension Fund Plan
- 67 Southern Sales and Services Company Limited Pension Plan
- 68 Stellar Distributors (Trinidad) Limited Staff Pension Fund Plan
- 69 Tatil Life Sales Representatives Pension Plan
- 70 TECU Credit Union Co-operative Society Limited Pension Fund Plan
- 71 The Agents of American Life and General Insurance Company (Trinidad) Limited Pension Scheme
- 72 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees
- 73 The Group Pension Plan for the Non-Professional Employees of Fitzstone Limited
- 74 The Myerson Tooth Company Limited Pension Plan
- 75 The Pension Plan for the Institute of Marine Affairs
- 76 The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan
- 77 The Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
- 78 The Trinidad and Tobago Stock Exchange Pension Fund Plan
- 79 The University of the West Indies (St. Augustine) Staff Pension Fund Plan
- 80 Toyota Trinidad and Tobago Staff Pension Plan
- 81 Trinidad and Tobago Mortgage Finance Company Limited Pension Plan
- 82 Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan
- 83 Trinidad Concrete Products Company 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

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2011  
 SELF-ADMINISTERED PENSION FUND PLANS (CONTINUED)

**PENSION PLANS**

**ANNUITIES**

- 1 A.S. Bryden and Sons (Trinidad) Limited Pension Fund 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

**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

# APPENDIX E

## LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2011 SELF-ADMINISTERED PENSION FUND PLANS (CONTINUED)

### PENSION PLANS

#### WINDING UP PENSION FUND PLANS (cont'd)

- 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
- 41 Nationwide Staff "B" Pension Plan
- 42 Nationwide Staff "C" Pension Plan
- 43 Orange Grove National Company Limited Pension Fund Plan
- 44 PCS Nitrogen Trinidad Limited Pension Fund Plan 2
- 45 Perreira & Company Limited Staff Pension Fund Plan
- 46 Premier Consolidated Oilfields Limited Pension Plan
- 47 Price WaterhouseCoopers Limited Pension Plan
- 48 Rediffusion (Trinidad) Limited Pension Plan
- 49 Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
- 50 Royal Caribbean Insurance Company Limited Group Pension Fund Plan
- 51 Santana Services Limited Pension Fund Plan
- 52 Sherwin Williams (Caribbean) N.V. Pension Plan
- 53 Sissons Paints Limited Staff Pension Fund Plan
- 54 Smith International Inc. Pension Fund Plan
- 55 Stephen and Ross Limited Pension Fund Plan
- 56 Super Chem Pension Fund Plan
- 57 Swan Hunter Trinidad Ltd. Pension Fund Plan
- 58 The National Commercial Bank of Trinidad and Tobago Pension Plan
- 59 The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan
- 60 The Trinidad and Tobago Oil Company Limited Non-Contributory Pension Fund
- 61 Tourism and Industrial Development Company of Trinidad and Tobago Pension Plan
- 62 Trinidad and Tobago BWIA International Airways Pension Fund Plan
- 63 Trinidad and Tobago Chamber of Commerce Pension Plan
- 64 Trinidad and Tobago Export Development Corporation Pension Fund Plan
- 65 Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan

LIST OF PENSION PLANS REGISTERED AS AT 31ST DECEMBER 2011  
SELF-ADMINISTERED PENSION FUND PLANS (CONTINUED)**PENSION PLANS**

- 66 Trinidad and Tobago Forest Products Limited Staff Pension Fund Plan
- 67 Trinidad and Tobago Oil Company Limited Contributory Pension Fund "A"
- 68 Trinidad and Tobago Oil Company Limited Contributory Pension Fund "B"
- 69 Trinidad and Tobago Oil Company Limited Employees' Benefit Plan
- 70 Trinidad and Tobago Oil Company Limited Provident Fund
- 71 Trinidad and Tobago Oil Company Limited Staff Retirement Plan
- 72 Trinidad and Tobago Petroleum Company Limited Employees' Pension Fund Plan
- 73 Trinidad and Tobago Printing and Packaging Company Pension Fund
- 74 Trinidad and Tobago Television Company Limited Pension Fund Plan
- 75 Trinidad Broadcasting Company Limited Pension Fund Plan
- 76 Trinidad Shipping Company Limited Pension Fund Plan
- 77 Trinidad Textile Manufacturing Company Limited Pension Fund Plan
- 78 Trinmar Limited Employees Benefit Plan
- 79 Van Leer Containers Trinidad Limited Pension Fund Plan
- 80 Workers Bank of Trinidad and Tobago Limited Pension Fund Plan
- 81 Yorke Structures Ltd Pension Fund Plan

# APPENDIX F

## REINSURANCE BY LINES OF BUSINESS, 2011 (%)

COMPANIES				
LOCAL	LONG TERM	MOTOR	PROPERTY	OTHER
American Life and General Insurance Company (Trinidad) Limited	96.44	73.32	101.90	104.08
Bancassurance Caribbean Limited	77.77			
Bankers Insurance Company of T&T Limited		50.00	17.11	88.30
British-American Insurance Company (T'dad) Ltd				
Caribbean Atlantic Life Insurance Company Limited	90.48			
Capital Insurance Limited		92.57	16.52	
Citizen Insurance Company Limited				
Colonial Life Insurance Company (Trinidad) Limited				
Colonial Fire & General Insurance Co. Limited.		94.40	8.50	40.00
Cuna Caribbean Insurance Society Limited	93.87			
Demerara Life Assurance Company of Trinidad and Tobago Limited	80.89			
Furness Anchorage General Insurance Limited		82.72	10.13	48.56
G.T.M. Fire Insurance Company Limited		94.92	20.37	69.54
Guardian General Insurance Limited		93.36	3.65	58.81
Guardian Life of the Caribbean Limited	82.07			92.84
Gulf Insurance Limited		55.79	-	-
Maritime Life (Caribbean) Limited	92.59			
Maritime General Insurance Company Limited		98.90	8.63	38.38
Motor and General Insurance Company Limited				
Motor One Insurance Company Limited				
N.E.M. (West Indies) Insurance Limited				
Royal Caribbean Insurance Limited				
Mega Insurance Company Limited	93.62			
Nationwide Insurance Company Limited	100.00			
Scotia Life of T&T Limited	88.04			
Tatil Life Assurance Limited	92.81			
The Beacon Insurance Company Limited	60.99	93.30	7.19	54.98
The Great Northern Insurance Company Limited				
The New India Assurance Company (T&T) Limited		94.56	8.12	98.03
Export Import Bank of Trinidad and Tobago Limited				100.00
The Presidential Insurance Company Limited		92.48		
The Reinsurance Company of Trinidad & Tobago Ltd	100.00	93.95	5.14	19.46
Trinidad and Tobago Insurance Limited		92.52	2.80	58.91
United Security Life Insurance Company Limited	100.00			
<b>REGIONAL</b>				
Sagicor General Insurance Company Limited		57.42	7.30	43.91
Sagicor Life Incorporated	93.94	-		106.94
United Insurance Company Limited		-	6.46	73.62
<b>INTERNATIONAL</b>				
Cuna Mutual Insurance Society	-	-		
Sun Life Assurance Company of Canada	-	-		

# TABLES

## TABLE I

### REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2011

#### 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	1,044,013,919	(20,377)	140,089,882	-	61,949,259	-	202,018,764	2,174,723	81,192,832	(10,604,882)	-	1,318,795,356
2. Bancassurance Caribbean Limited	82,525,204	4,274,471	2,211,595	122,497	57,934	-	6,666,499	-	13,583,516	15,507,518	-	118,282,737
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5,826,962	(21,035)	142,241	-	6,223	-	127,429	-	491,599	159,910	-	6,605,901
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
7. Cuna Caribbean Insurance Society Ltd.	37,241,786	-	101,882,849	-	-	-	101,882,849	3,584,751	8,672,155	1,075,004	-	152,456,545
8. Demerara Life Assurance Company of T&T Ltd.	92,211,661	-	835,036	-	-	-	835,036	-	4,037,096	11,353,218	-	108,437,011
9. Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
10. Guardian Life of the Caribbean Ltd.	4,203,033,730	40,509,325	113,917,327	104,844,953	27,385,189	-	286,656,794	106,556	195,422,769	980,959,559	-	5,666,179,408
11. Maritime Life (Caribbean) Ltd.	959,755,469	(34,332)	112,677,568	4,316,321	20,604,787	-	137,564,345	601,808	42,608,703	22,196,166	-	1,162,726,492
12. Mega Insurance Company Ltd.	181,355,671	-	19,993,311	-	9,180,664	-	29,173,975	97,010	8,075,759	8,321,337	-	227,023,752
13. Nationwide Insurance Company Ltd.	37,161,509	-	1,054,517	282,292	290,716	-	1,627,525	-	2,432,373	424,424	-	41,645,831
14. Scotialife 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.	687,341,537	2,415,325	30,926,403	8,162,240	61,593,235	-	103,097,203	1,029,379	66,241,497	7,188,977	-	864,898,593
16. The Beacon Insurance Company Ltd.	607,372	-	8,909,776	26,061	-	-	8,935,837	1,031,525	89,594	9,224	-	10,673,552
17. The Reinsurance Company of Trinidad and Tobago Ltd.	539,816	127,456	-	-	-	-	127,456	-	10,918	-	-	678,190
18. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
19. United Security Life Insurance Company Ltd.	17,766,171	-	184,592	-	-	-	184,592	-	262,788	(22,261)	-	18,191,290
TOTAL LOCAL	7,742,741,718	76,296,659	592,964,099	159,979,044	217,904,202	-	1,047,144,004	8,625,752	450,768,490	1,050,351,694	-	10,299,631,659
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-
1. Life of Barbados Ltd.	2,251,902,685	10,574,585	153,036,840	50,646,922	159,677,233	-	373,935,579	3,001,763	159,205,672	24,469,718	-	2,812,515,417
2. Sagcor Life Inc.	2,251,902,685	10,574,585	153,036,840	50,646,922	159,677,233	-	373,935,579	3,001,763	159,205,672	24,469,718	-	2,812,515,417
TOTAL CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-
OTHER	-	-	-	-	-	-	-	-	-	-	-	-
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL OTHER	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	9,994,644,403	86,871,244	746,000,939	210,625,966	377,581,434	-	1,421,079,583	11,627,515	609,974,162	1,074,821,412	-	13,112,147,075

REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2011

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
	DEATHS	MATURITIES				OTHER	COMMISSIONS				
1. American Life and General Insurance Company (T&T) Ltd.	31,712,484	1,956,739	20,474,407	5,179,403	95,182,577	24,980,177	80,067,232	2,645,121	1,114,930,113	990,136	1,318,795,356
2. Bancassurance Caribbean Limited	2,676,876	548,828	3,493,043	132,779	9,816,269	(26,175)	2,756,205	45,882	80,412,036	25,278,521	118,282,737
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	142,000	25,000	-	47,486	375,145	-	28,870	-	5,665,728	536,157	6,605,900
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
7. Cuna Caribbean Insurance Society Ltd.	60,037,007	281,212	12,183,367	354,017	72,855,603	5,537,825	25,228,164	-	42,837,810	5,997,143	152,456,545
8. Demerara Life Assurance Company of T&T Ltd.	1,051,987	556,696	102,603	1,137,981	3,272,720	3,091	2,314,653	-	92,211,661	10,634,886	108,437,011
9. Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-
10. Guardian Life of the Caribbean Ltd.	39,230,484	737,373	7,561,170	313,395,480	465,613,320	130,176,980	391,122,670	1,278,861	4,642,920,254	35,067,324	5,666,179,409
11. Maritime Life (Caribbean) Limited	6,276,877	11,431,446	24,031,324	24,165,260	81,409,612	22,120,800	31,911,160	3,038,062	1,019,193,238	5,053,620	1,162,726,491
12. Mega Insurance Company Limited	3,180,309	5,995,120	3,264	10,747,663	19,926,356	1,788,067	10,726,684	1,825,423	199,021,324	(6,264,102)	227,023,752
13. Nationwide Insurance Company Ltd.	672,909	149,959	29,955	1,732,880	3,329,788	-	264,070	32,268	36,616,592	1,403,113	41,645,831
14. Scotialife Trinidad and Tobago 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
15. Tatli Life Assurance Ltd.	8,853,453	23,953,025	6,069,823	23,177,031	69,736,449	9,311,114	24,608,184	178,000	727,312,367	33,752,478	864,898,592
16. The Beacon Insurance Company Ltd.	1,351,038	-	-	-	1,351,038	1,439,364	3,402,065	148,196	2,880,444	1,452,445	10,673,552
17. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	16,116	143,925	-	518,149	0	678,190
18. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
19. United Security Life Insurance Company Ltd.	173,859	1,600,028	-	13,948	1,820,603	-	88,724	-	9,251,175	7,030,788	18,191,290
TOTAL CARIBBEAN	159,717,911	48,822,795	75,527,216	463,893,418	883,112,476	196,238,849	584,481,868	9,191,813	8,471,835,210	154,771,440	10,299,631,657
Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
Sagicor Life Inc.	18,837,472	21,572,808	2,939,357	106,715,164	211,013,386	61,605,645	68,963,960	1,717,620	2,541,754,934	(72,540,129)	2,812,515,417
TOTAL OTHER	18,837,472	21,572,808	2,939,357	106,715,164	211,013,386	61,605,645	68,963,960	1,717,620	2,541,754,934	(72,540,129)	2,812,515,417
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	178,555,384	70,395,603	78,466,573	570,608,581	1,094,125,863	257,844,494	653,445,828	10,909,433	11,013,590,144	82,231,311	13,112,147,074
GRAND TOTAL											

REGISTRATION BEING CANCELLED

# TABLES

## TABLE II

### REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2011

#### 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						
<b>LOCAL</b>											
1. American Life and General Insurance Company (T&T) Ltd	818,009,405	(20,377)	87,271,996	-	47,364,617	134,616,236	638,631	65,336,607	(8,620,870)	-	1,009,980,008
2. Bancassurance Caribbean Limited	75,440,820	97,510	2,211,595	122,497	57,934	2,489,538	-	12,664,453	14,454,649	-	105,049,459
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5,826,962	(21,035)	142,241	-	6,223	127,429	-	491,599	159,910	-	6,605,901
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	11,435,996	-	492,247	-	-	492,247	-	2,727,978	463,568	-	15,119,789
7. Demerara Life Assurance Company of T&T Ltd.	92,211,661	-	835,036	-	-	835,036	-	4,037,096	11,353,218	-	108,437,011
8. Guardian Life of the Caribbean Ltd.	931,961,893	2,893,333	113,917,327	104,844,953	27,385,189	249,040,802	-	25,788,975	206,357,629	-	1,424,612,640
9. Maritime Life (Caribbean) Ltd.	1,742,235,098	(85,763)	197,419,058	4,316,321	20,604,787	222,254,404	1,839,264	78,731,748	19,400,434	-	2,064,460,948
10. Mega Insurance Company Ltd.	98,464,723	-	-	-	7,987,178	7,987,178	-	4,118,636	4,243,882	-	114,814,419
11. Nationwide Insurance Company Ltd.	37,161,509	-	1,054,517	282,292	290,716	1,627,525	-	2,432,373	424,424	-	41,645,831
12. Scotialife Trinidad and Tobago Ltd.	404,212,744	9,504,627	60,139,001	42,770,267	42,449,217	154,863,112	-	24,690,148	14,442,508	-	598,208,513
13. Tatil Life Assurance Ltd.	507,689,623	-	30,926,403	8,162,240	58,444,321	97,532,964	509,411	35,214,885	(2,196,083)	-	638,750,800
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.	17,766,171	-	184,592	-	-	184,592	-	262,788	(22,261)	-	18,191,290
<b>TOTAL CARIBBEAN</b>	4,742,997,649	12,368,295	494,731,133	160,498,571	204,590,183	872,188,182	2,987,306	256,511,216	260,461,007	-	6,146,608,702
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Sagacor Life Inc.	1,649,079,582	10,574,585	127,741,059	50,646,922	100,625,611	289,588,177	3,001,763	119,340,672	29,271,745	-	2,090,281,940
<b>TOTAL OTHER</b>	1,649,079,582	10,574,585	127,741,059	50,646,922	100,625,611	289,588,177	3,001,763	119,340,672	29,271,745	-	2,090,281,940
1. Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	6,392,077,232	22,942,880	622,472,192	211,145,493	305,215,794	1,161,776,359	5,989,069	375,851,888	289,732,752	-	8,236,890,642



REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2011

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	387,729,167		(20,377)	70,109,809	-	-	70,089,432	638,631	35,969,064	(4,787,694)	-	489,638,600
2. Bancassurance Caribbean Limited	41,033,684		108,812	1,091,386	-	-	1,200,198	-	7,161,794	8,204,479	-	57,600,155
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.	73,838,084		-	723,772	-	-	723,772	-	3,414,858	11,353,218	-	89,329,932
8. Guardian Life of the Caribbean Ltd.	81,171,373		2,891,445	2,017,761	-	-	4,909,206	-	2,405,608	646,416	-	89,132,603
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.	-		-	-	-	-	-	-	-	-	-	-
11. Nationwide Insurance Company Ltd.	6,995,305		-	339,582	-	-	339,582	-	427,014	80,281	-	7,842,182
12. Scotialife Trinidad and Tobago Ltd.	-		-	-	-	-	-	-	-	-	-	-
13. Tatil Life Assurance Ltd.	60,318,557		-	-	-	1,568,920	1,568,920	-	9,004,000	-	-	70,891,477
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.												
<b>R E G I S T R A T I O N B E I N G C A N C E L L E D</b>												
16. United Security Life Insurance Company Ltd.	1,500,307,302		2,928,449	171,042,018	-	1,568,920	175,539,387	1,876,087	98,140,517	12,700,968	-	1,788,564,260
CARIBBEAN												
1. Life of Barbados Ltd.	-		-	-	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	88,733,598		-	2,828,214	-	-	2,828,214	-	4,919,692	-	-	96,481,504
TOTAL												
OTHER	88,733,598		-	2,828,214	-	-	2,828,214	-	4,919,692	-	-	96,481,504
TOTAL												
1. Lincoln Assurance Ltd.	-		-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	-		-	-	-	-	-	-	-	-	-	-
3. Sun Life Assurance Company of Canada	-		-	-	-	-	-	-	-	-	-	-
TOTAL												
GRAND TOTAL	1,589,040,899		2,928,449	173,870,232	-	1,568,920	178,367,601	1,876,087	103,060,209	12,700,968	-	1,885,045,764

# TABLES

## TABLE II

### REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2011

#### 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						
1. American Life and General Insurance Company (T&T) Ltd	-	-	-	-	-	-	-	-	-	-	-
2. Bancassurance Caribbean Limited	30,479,476	(11,302)	1,120,209	-	-	1,108,908	-	4,841,029	5,545,834	-	41,975,246
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	5,039,189	(21,035)	142,241	-	-	121,206	-	420,101	138,076	-	5,718,572
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	11,435,996	-	492,247	-	-	492,247	-	2,727,978	463,568	-	15,119,789
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
8. Guardian Life of the Caribbean Ltd.	98,795,195	1,888	111,899,566	-	-	111,901,454	-	2,743,955	22,055,317	-	235,495,921
9. Maritime Life (Caribbean) Ltd.	893,595,010	(34,332)	100,796,471	-	-	100,762,139	601,808	38,987,499	22,196,166	-	1,056,142,622
10. Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
11. Nationwide Insurance Company Ltd.	14,802,616	-	714,935	-	-	714,935	-	899,009	169,018	-	16,585,578
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.	447,371,066	-	30,926,403	8,162,240	56,875,401	95,964,044	509,411	26,210,885	(2,196,083)	-	567,859,323
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
16. United Security Life Insurance Company Ltd.	17,766,171	-	184,592	-	-	184,592	-	262,788	(22,261)	-	18,191,290
<b>TOTAL</b>	<b>1,811,785,593</b>	<b>9,439,846</b>	<b>306,415,665</b>	<b>8,162,240</b>	<b>56,875,401</b>	<b>380,893,153</b>	<b>1,111,219</b>	<b>86,203,464</b>	<b>57,659,138</b>	<b>-</b>	<b>2,337,652,567</b>
<b>CARIBBEAN</b>											
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Sagico Life Inc.	375,836,613	10,574,585	124,912,845	-	-	135,487,430	3,001,763	20,887,086	7,124,114	-	542,337,005
<b>TOTAL</b>	<b>375,836,613</b>	<b>10,574,585</b>	<b>124,912,845</b>	<b>-</b>	<b>-</b>	<b>135,487,430</b>	<b>3,001,763</b>	<b>20,887,086</b>	<b>7,124,114</b>	<b>-</b>	<b>542,337,005</b>
<b>OTHER</b>											
1. Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>GRAND TOTAL</b>	<b>2,187,622,206</b>	<b>20,014,431</b>	<b>431,328,509</b>	<b>8,162,240</b>	<b>56,875,401</b>	<b>516,380,582</b>	<b>4,112,982</b>	<b>107,090,550</b>	<b>64,783,252</b>	<b>-</b>	<b>2,879,989,572</b>

REGISTRATION BEING CANCELLED

## REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2011

## INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERES FROM RESERVES	TOTAL
		SINGLE		OTHER							
		\$	\$	\$	\$						
LOCAL											
1. American Life and General Insurance Company (T&T) Ltd	\$ 303,522,523	-	-	\$ 47,364,617	-	\$ 47,364,617	-	\$ 21,687,798	\$ (2,705,835)	-	\$ 369,869,103
2. Bancassurance Caribbean Limited	535,298	-	-	4,745	-	4,745	-	107,120	114,034	-	761,196
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.	-	-	-	4,316,321	20,604,787	24,921,109	-	-	-	-	24,921,109
10. Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
11. Nationwide Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
12. Scotialife Trinidad and Tobago Ltd.	19,323,620	-	-	545,588	5,613,023	6,158,611	-	1,127,867	659,008	-	27,269,107
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.	-	-	-	-	-	-	-	-	-	-	-
TOTAL	323,381,441	-	-	4,861,909	73,587,172	78,449,082	-	22,922,786	(1,932,793)	-	422,820,515
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	323,381,441	-	-	4,861,909	73,587,172	78,449,082	-	22,922,786	(1,932,793)	-	422,820,515

REGISTRATION BEING CANCELLED



REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2011

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
	DEATHS	MATURETIES					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	11,508,401	1,956,739	20,474,407	31,533,897	-	65,473,444	15,211,160	55,550,218	2,663,388	875,244,164	(4,162,365)	1,009,980,008
2. Bancassurance Caribbean Limited	1,550,208	548,828	3,493,043	2,964,744	132,779	8,689,600	(26,175)	1,029,278	40,615	76,433,939	18,882,202	105,049,459
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	142,000	25,000	(0)	160,659	47,486	375,145	-	28,870	-	5,665,728	536,157	6,605,901
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	188,635	281,212	22,215	354,017	-	846,080	14,949	514,822	-	11,342,955	2,400,982	15,119,789
7. Demerara Life Assurance Company of T&T Ltd.	1,051,987	556,696	102,603	423,453	1,137,981	3,272,720	3,091	2,314,653	-	92,211,661	10,634,886	108,437,011
8. Guardian Life of the Caribbean Ltd.	32,013,116	1,091,192	(5,606,365)	102,454,812	168,917	130,121,672	127,142,028	153,774,240	-	931,961,894	58,686,122	1,401,685,956
9. Maritime Life (Caribbean) Ltd.	11,768,837	20,659,929	30,777,028	45,075,282	15,504,705	123,785,781	39,083,682	57,851,299	5,168,235	1,841,247,511	(2,675,560)	2,064,460,947
10. Mega Insurance Company Ltd.	316,483	4,670,752	-	1,783,604	-	6,770,839	313,494	5,470,609	930,966	100,873,098	455,413	114,814,419
11. Nationwide Insurance Company Ltd.	672,909	149,959	29,955	1,732,880	744,084	3,329,788	-	264,070	32,268	36,616,592	1,403,113	41,645,831
12. Scottialife Trinidad and Tobago Ltd.	2,407,894	2,210,269	1,578,262	51,580,697	-	57,777,122	-	10,759,602	-	514,754,674	14,917,117	598,208,515
13. Tatil Life Assurance Ltd.	8,373,861	23,953,025	1,266,223	22,416,563	4,488,518	60,498,190	9,281,324	23,377,775	169,100	535,350,248	10,074,163	638,750,800
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.	173,859	1,600,028	-	13,948	32,768	1,820,603	-	88,724	-	9,251,175	7,030,788	18,191,290
16. United Security Life Insurance Company Ltd.	70,188,189	57,703,629	52,137,371	260,494,557	22,257,238	462,780,983	191,040,978	311,179,013	9,004,572	5,031,493,455	118,183,017	6,123,682,018
TOTAL												
CARIBBEAN												
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagacor Life Inc.	10,347,370	21,572,808	2,939,357	106,715,164	35,664,338	177,239,037	59,400,274	64,773,883	1,717,620	1,870,914,306	(83,763,181)	2,090,281,940
TOTAL	10,347,370	21,572,808	2,939,357	106,715,164	35,664,338	177,239,037	59,400,274	64,773,883	1,717,620	1,870,914,306	(83,763,181)	2,090,281,940
OTHER												
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	80,535,559	79,276,437	55,076,728	367,209,721	57,921,576	640,020,021	250,441,252	375,952,895	10,722,192	6,902,407,761	34,419,837	8,213,963,958

# TABLES

## TABLE II continued

### REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR- 2011

#### 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	
	DEATHS	MATURITIES				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT					
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd	11,138,649	1,956,739	6,696,704	14,520,574	34,312,666	8,110,765	28,495,784	2,405,054	405,794,702	10,519,628	489,638,600	
2. Bancassurance Caribbean Limited	872,800	317,827	2,435,330	1,522,285	5,148,242	-	496,211	24,063	45,170,645	6,760,994	57,600,155	
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.	1,051,987	556,696	102,603	423,453	2,134,739	3,091	2,314,653	-	74,242,563	10,634,886	89,329,932	
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.	-	-	-	-	-	-	-	-	-	-	-	
11. Nationwide Insurance Company Ltd.	216,694	48,291	16,226	319,565	600,776	-	54,033	10,391	6,960,006	216,976	7,842,182	
12. Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-	
13. Tatil Life Assurance Ltd.	1,023,596	631,932	1,266,223	2,388,684	5,310,435	44,634	-	-	59,644,013	5,892,395	70,891,477	
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	21,176,100	13,153,307	24,810,253	45,455,893	104,595,553	25,588,170	72,120,924	4,569,681	1,567,118,128	17,668,143	1,791,660,599	
CARIBBEAN Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	
2. Sagacor Life Inc.	2,701,619	1,406,092	592,721	2,855,599	7,556,031	112,516	1,442,953	-	104,213,448	(16,843,444)	96,481,503	
TOTAL	2,701,619	1,406,092	592,721	2,855,599	7,556,031	112,516	1,442,953	-	104,213,448	(16,843,444)	96,481,503	
OTHER	-	-	-	-	-	-	-	-	-	-	-	
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	-	-	-	-	-	-	-	-	-	-	-	
GRAND TOTAL	23,877,719	14,559,399	25,402,974	48,311,492	112,151,584	25,700,686	231,977,002	4,569,681	1,671,331,576	824,659	1,888,142,102	

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR- 2011

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
	DEATHS	MATURITIES				OTHER	COMMISSIONS				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. American Life and General Insurance Company (T&T) Ltd	-	-	-	-	-	-	-	-	-	-	-
2. Bancassurance Caribbean Limited	568,877	200,000	1,415,743	-	3,147,318	(26,175)	458,468	14,711	27,790,512	10,590,413	41,975,246
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	142,000	25,000	160,659	-	327,659	-	27,460	-	4,884,299	479,153	5,718,572
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	188,635	281,212	354,017	-	846,080	14,949	514,822	-	11,342,955	2,400,982	15,119,789
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
8. Guardian Life of the Caribbean Ltd.	30,652,702	677,853	5,762,761	168,917	38,789,599	93,189,799	15,255,530	-	98,795,195	(5,869,444)	240,160,679
9. Maritime Life (Caribbean) Ltd.	6,276,877	11,431,446	24,165,260	-	58,464,650	21,676,335	31,062,296	3,038,062	947,652,501	(5,751,222)	1,056,142,622
10. Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
11. Nationwide Insurance Company Ltd.	456,215	101,668	672,792	-	1,244,404	-	113,758	21,877	14,578,010	627,529	16,585,578
12. Scotialife Trinidad and Tobago Ltd.	1,720,656	-	41,617,375	-	44,861,865	-	4,892,466	-	329,669,064	1,140,831	380,564,225
13. Tatil Life Assurance Ltd.	7,350,265	23,321,093	20,027,879	4,488,518	55,187,755	9,236,690	23,377,775	169,100	475,706,235	4,181,768	567,859,323
14. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	173,859	1,600,028	13,948	32,768	1,820,603	-	88,724	988,262	8,262,913	7,030,788	18,191,290
16. United Security Life Insurance Company Ltd.	47,530,086	37,638,300	94,190,435	4,690,203	204,689,934	124,091,598	75,791,299	4,232,011	1,918,681,684	14,830,799	2,342,317,324
TOTAL											
CARIBBEAN											
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Sagacor Life Inc.	7,645,751	337,393	41,562,774	-	51,874,660	30,230,898	36,971,182	1,717,620	429,719,001	(8,176,356)	542,337,005
TOTAL	7,645,751	337,393	41,562,774	-	51,874,660	30,230,898	36,971,182	1,717,620	429,719,001	(8,176,356)	542,337,005
OTHER											
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	55,175,836	37,975,693	135,753,209	4,690,203	256,564,594	154,322,496	231,977,002	5,949,632	2,348,400,685	6,654,443	2,884,654,329

# TABLES

## TABLE II continued

### REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR- 2011

#### 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
	DEATHS	MATURITIES					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
		\$	\$									
1. American Life and General Insurance Company (T&T) Ltd												
2. Bancassurance Caribbean Limited												
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.												
10. Mega Insurance Company Ltd.												
11. Nationwide Insurance Company Ltd.												
12. Scotialife Trinidad and Tobago Ltd.												
13. Tati 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.												
LOCAL												
TOTAL												
CARIBBEAN												
1. Life of Barbados Ltd.												
2. Sagacor Life Inc.												
TOTAL												
OTHER												
1. Cuna Mutual Insurance Society												
2. Sun Life Assurance Company of Canada												
TOTAL												
GRAND TOTAL												

R E G I S T R A T I O N   B E I N G   C A N C E L L E D



REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR- 2011

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	
	DEATHS	MATURITIES				OTHER	COMMISSIONS					SALARIES AND OTHER EXPENSES OF MANAGEMENT
1. American Life and General Insurance Company (T&T) Ltd	369,752	-	7,767,192	-	8,136,944	1,991,547	6,917,810	258,334	137,853,780	(4,686,109)	150,472,305	
2. Bancassurance Caribbean Limited	108,531	29,435	26,716	132,779	373,120	-	72,637	1,744	2,809,930	1,455,431	4,712,861	
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	47,486	47,486	-	-	-	781,429	57,004	887,329	
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	
6. Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-	-	-	-	-	-	
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	1,137,981	1,137,981	-	-	-	17,969,098	-	19,107,079	
8. Guardian Life of the Caribbean Ltd.	-	(7,240,938)	91,320,741	-	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.	316,483	4,670,752	1,783,604	-	6,770,839	313,494	5,470,609	930,966	100,873,098	455,413	114,814,419	
11. Nationwide Insurance Company Ltd.	-	-	740,524	744,084	1,484,608	-	96,279	-	15,078,576	558,608	17,218,071	
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.	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	1,411,101	6,287,557	(7,110,851)	2,062,330	113,570,277	36,252,362	142,815,096	1,191,044	1,187,715,143	85,339,659	1,566,883,580	
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	
2. Sagcor Life Inc.	-	19,829,323	17,894	35,664,338	117,808,346	29,056,861	26,359,748	-	1,336,981,858	(58,743,381)	1,451,463,431	
TOTAL	-	19,829,323	17,894	35,664,338	117,808,346	29,056,861	26,359,748	-	1,336,981,858	(58,743,381)	1,451,463,431	
OTHER	-	-	-	-	-	-	-	-	-	-	-	
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	-	-	-	-	-	-	-	-	-	-	-	
GRAND TOTAL	1,411,101	26,116,880	(7,092,957)	173,216,930	37,726,668	65,309,223	231,977,002	1,191,044	2,524,697,001	26,596,278	3,018,347,011	

REGISTRATION BEING CANCELLED

# TABLES

TABLE III

## REVENUE ACCOUNT IN RESPECT OF INDUSTRIAL LIFE INSURANCE - 2011

### 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.		UNDER INTERVENTION									
4. The Western General Insurance Company Ltd.		REGISTRATION BEING CANCELLED									
TOTAL	-	-	-	-	-	-	-	-	-	-	-

### EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	BONUSES PAID IN CASH	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
	DEATHS	MATURITIES					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
3. The Goodwill General Insurance Company Ltd.		UNDER INTERVENTION										
4. The Western General Insurance Company Ltd.		REGISTRATION BEING CANCELLED										
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2011

INCOME

LOCAL	COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
			SINGLE	OTHER					
1.	American Life and General Insurance Company (T&T) Ltd.	4,811,147	-	40,131,360	40,131,360	1,007,446	266,837	(38,949)	46,177,841
2	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3	Maritime Life (Caribbean) Ltd.	-	-	7,105,615	7,105,615	-	-	-	7,105,615
TOTAL		4,811,147	-	47,236,975	47,236,975	1,007,446	266,837	(38,949)	53,283,456

EXPENDITURE

LOCAL	COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
			COMMISSIONS	EXPENSES OF MANAGEMENT				
1.	American Life and General Insurance Company (T&T) Ltd.	9,435,087	8,618,777	15,655,586	(362)	4,331,129	8,137,624	46,177,841
2	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-
3	Maritime Life (Caribbean) Ltd.	5,483,997	375,924	507,672	-	-	738,021	7,105,615
TOTAL		14,919,084	8,994,701	16,163,258	(362)	4,331,129	8,875,645	53,283,456

# TABLES

## TABLE IV

### REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE PERSONAL ACCIDENT INSURANCE - 2011

#### INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE	OTHER					
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	4,811,147	-	40,131,360	40,131,360	1,007,446	266,837	(38,949)	46,177,841
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-	-
TOTAL	4,811,147	-	40,131,360	40,131,360	1,007,446	266,837	(38,949)	46,177,841

#### EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		COMMISSIONS	EXPENSES OF MANAGEMENT				
LOCAL	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	9,435,087	8,618,777	15,655,586	(362)	4,331,129	8,137,624	46,177,841
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	-	-	-	-	-	-	-
TOTAL	9,435,087	8,618,777	15,655,586	-	4,331,129	8,137,624	46,177,841

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE GROUP HEALTH INSURANCE - 2011

INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE	OTHER					
1. LOCAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	-	7,105,615	7,105,615	7,105,615	-	-	-	7,105,615
TOTAL	-	7,105,615	7,105,615	7,105,615	-	-	-	7,105,615

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES			OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER				
1. LOCAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-
3. Maritime Life (Caribbean) Ltd.	5,483,997	375,924	507,672	-	-	738,021	-	7,105,615
TOTAL	5,483,997	375,924	507,672	-	-	738,021	-	7,105,615

# TABLES

## TABLE V

### REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2011

#### 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.	10,018	-	12,686,526	-	-	12,686,526	528,646	3,754	(551)	-	13,228,392		
2. Bancassurance Caribbean Ltd.	7,084,385	4,176,961	-	-	-	4,176,961	-	919,063	1,052,869	-	13,233,278		
3. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-		
4. Cuna Caribbean Insurance Society Ltd.	25,805,790	-	101,390,602	-	-	101,390,602	3,584,751	5,944,177	611,436	-	137,336,756		
5. Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-		
6. Guardian Life of the Caribbean Ltd.	7,367,494	37,615,992	-	-	-	37,615,992	-	662,073	177,907	-	45,823,467		
7. Maritime Life (Caribbean) Ltd.	-	-	882,141	-	-	882,141	-	-	-	-	882,141		
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.	855,460	2,556	-	2,960,162	-	2,962,718	519,968	6,557,577	(401,114)	-	10,494,608		
10. The Beacon Insurance Company Ltd.	104,378	-	8,697,210	-	-	8,697,210	1,031,525	88,245	9,085	-	9,930,443		
TOTAL	49,699,311	61,336,707	123,656,479	0	2,960,162	187,953,349	5,664,890	18,259,499	1,449,632	0	263,026,680		
CARIBBEAN													
1. Sagcor Life Inc.	3,330,640	-	25,295,781	-	-	25,295,781	-	202,433	59,039	-	28,887,892		
TOTAL	3,330,640	-	25,295,781	-	-	25,295,781	-	202,433	59,039	-	28,887,892		
OTHER													
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	-	-	-	-	-	-	-	-	-	-	-		
GRAND TOTAL	53,029,951	61,336,707	148,952,260	0	2,960,162	213,249,129	5,664,890	18,461,931	1,508,671	0	291,914,572		

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2011  
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
	DEATHS	MATURITIES					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
		\$	\$									
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL												
1. American Life and General Insurance Company (T&T) Ltd.	10,768,996	-	-	-	-	10,768,996	994,584	4,408,376	(17,904)	119,328	(3,044,987)	13,228,392
2. Bancassurance Caribbean Ltd.	1,126,668	-	-	-	-	1,126,668	-	1,726,928	5,266	3,978,097	6,396,319	13,233,278
3. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
4. Cuna Caribbean Insurance Society Ltd.	59,848,372	-	12,161,152	-	-	72,009,524	5,522,875	24,713,341	-	31,494,855	3,596,161	137,336,756
5. Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
6. Guardian Life of the Caribbean Ltd.	6,668,041	-	5,735,103	-	-	12,403,144	2,273,184	3,784,146	-	7,367,494	8,577,135	34,405,105
7. Maritime Life (Caribbean) Ltd.	-	-	33,400	-	-	33,400	68,541	63,026	-	-	717,174	882,141
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.	371,500	-	-	-	-	371,500	29,790	492,164	3,560	920,330	8,677,264	10,494,608
10. The Beacon Insurance Company Ltd.	1,351,038	-	-	-	-	1,351,038	1,401,433	3,350,856	147,659	2,123,660	1,555,797	9,930,443
TOTAL	82,156,251	-	17,929,655	-	-	100,085,906	11,181,898	39,911,606	138,581	54,045,112	46,245,213	251,608,317
CARIBBEAN												
1. Sagcor Life Inc.	8,490,103	-	-	-	-	8,490,103	1,909,814	3,579,648	-	3,390,906	11,517,422	28,887,893
TOTAL	8,490,103	-	-	-	-	8,490,103	1,909,814	3,579,648	-	3,390,906	11,517,422	28,887,893
OTHER												
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	90,646,354	0	17,929,655	0	0	108,576,009	13,091,712	43,491,253	138,581	57,436,018	57,762,635	280,496,210

# TABLES

## TABLE VI

### REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2011

#### INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	NET PREMIUM	TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
LOCAL	\$	\$	\$	\$	\$	\$	\$
American Life and General Insurance Company (T&T) Ltd.	221,183,349	14,584,642	14,584,642	-	15,585,634	(1,944,511)	249,409,114
Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-
Guardian Life of the Caribbean Ltd.	72,643,339	-	-	-	2,096,329	624,026	75,363,694
Maritime Life (Caribbean) Ltd.	66,160,459	3,893,342	3,893,342	-	3,621,205	-	73,675,005
Tatil Life Assurance Ltd.	38,826,776	2,601,521	2,601,521	-	17,708,094	(990,587)	58,145,804
TOTAL	398,813,923	21,079,505	21,079,505	-	39,011,262	(2,311,072)	456,593,617

#### EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES			FUNDS AT THE END OF THE YEAR	TOTAL	
	DEATH	OTHER				COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER			
											TRANSFERS TO PROFIT AND LOSS
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd.	-	-	4,325,647	5,179,403	9,505,050	155,656	4,453,052	-	59,863	235,235,493	249,409,114
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	5,321,470	2,747,635	-	-	8,069,105	-	1,246,665	-	(1,328,803)	72,643,339	80,630,306
4. Maritime Life (Caribbean) Ltd.	-	1,922,859	-	-	1,922,859	-	278,166	-	(66,757)	71,540,737	73,675,005
5. Tatil Life Assurance Ltd.	-	-	53,741	3,194,599	3,248,340	-	738,246	5,340	15,001,051	39,152,827	58,145,804
TOTAL	5,321,470	4,670,494	4,379,388	8,374,002	22,745,354	155,656	6,716,129	5,340	13,665,354	418,572,396	461,860,229



REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS - 2011

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.	484,012,385	0	26,922,378	33,266,156	544,200,918
4. Sagcor Life Assurance Ltd.	599,492,463	59,051,621	39,662,567	(4,861,066)	693,345,585
5. Tatil Life Assurance Ltd.	130,088,474	0	6,467,251	9,991,768	146,547,493
TOTAL	1,213,593,322	59,051,621	73,052,195	38,396,857	1,384,093,995

EXPENDITURE

COMPANIES	ANNUITIES PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSIONS PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-
2. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	13,261,088	-	713,164	-	48,026	7,605,830	1,278,861	521,293,950	544,200,919
4. Sagcor Life Assurance Ltd.	25,284,246	-	-	-	295,557	610,430	(294,371)	667,449,722	693,345,584
5. Tatil Life Assurance Ltd.	-	-	4,803,600	-	-	-	-	141,743,893	146,547,493
TOTAL	38,545,334	0	5,516,764	0	343,583	8,216,260	984,490	1,330,487,565	1,384,093,996

# TABLES

TABLE VII

## REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2011

### 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.	484,012,385	-	26,922,378	33,266,156	544,200,918
4. Sagjcor Life Assurance Ltd.	599,492,463	59,051,621	39,662,567	(4,861,066)	693,345,585
5. Tatil Life Assurance Ltd.	130,088,474	-	6,467,251	9,991,768	146,547,493
TOTAL	1,213,593,322	59,051,621	73,052,195	38,396,857	1,384,093,995

### EXPENDITURE

COMPANIES	ANNUITIES PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSIONS PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-
2. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-
3. Guardian Life of the Caribbean Ltd.	13,261,088	-	713,164	-	48,026	7,605,830	1,278,861	521,293,950	544,200,919
4. Sagjcor Life Assurance Ltd.	25,284,246	-	-	-	295,557	610,430	(294,371)	667,449,722	693,345,584
5. Tatil Life Assurance Ltd.	-	-	4,803,600	-	-	-	-	141,743,893	146,547,493
TOTAL	38,545,334	0	5,516,764	0	343,583	8,216,260	984,490	1,330,487,565	1,384,093,996

REVENUE ACCOUNT IN RESPECT OF UNIT LINKED FUNDS - 2011

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. Sagcor Life Assurance Ltd.	-	-	-	-	-
5. Tattil Life Assurance Ltd.	-	-	-	-	-
TOTAL	-	-	-	-	-

EXPENDITURE

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

# TABLES

## TABLE VIII

### LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2011

	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.	165	2,562	-	1,892	307	258	5,184	11,820,513	229,037,584	-	472,714,703	3,480,981	99,748,932	816,802,713
2.	Bancassurance Caribbean Ltd.	36	66	-	114	7	58	281	4,303,515	10,022,313	-	8,369,631	93,588	2,693,382	25,482,430
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	7	10	-	6	-	3	26	141,257	237,589	-	268,841	-	231,463	879,150
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	CUNA Caribbean Insurance Society Ltd.	2	19	-	61	8	7	97	50,800	941,503	-	7,506,200	171,212	3,829,228	12,498,943
7.	Demerara Life Assurance Company of T&T Ltd.	12	17	5	-	20	26	80	200	712,375	91,040	-	846,384	1,164,978	2,814,977
8.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	458	4,122	7,884	616	859	1,102	15,041	46,382,864	791,938,790	1,519,900,522	259,157,264	9,715,553	161,239,770	2,788,334,762
10.	Maritime Life (Caribbean) Ltd.	105	851	872	2,051	361	71	4,311	35,606,924	50,815,636	76,098,478	273,646,095	2,923,394	29,879,973	468,970,499
11.	Mega Insurance Company Ltd.	51	229	39	937	220	4	1,480	2,806,796	10,319,229	1,555,728	79,673,493	1,566,254	56,700	95,978,200
12.	Nationwide Insurance Company Ltd.	2	14	-	-	9	-	25	-	-	-	-	-	-	-
13.	ScotiLife Trinidad and Tobago 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
14.	Tatli Life Assurance Ltd.	107	657	-	1,300	66	311	2,441	1,741,665	50,017,046	-	56,131,334	6,186,917	58,014,999	172,091,961
15.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	(283,330,000)	(283,330,000)
16.	The Reinsurance Company of T&T Limited	-	-	-	-	-	271	271	-	-	-	-	-	(574,808)	(574,808)
	TOTAL	1,000	11,457	9,057	8,649	1,876	1,840	33,879	104,327,170	1,242,854,837	1,603,951,768	1,219,897,761	25,164,282	74,740,425	4,270,936,242
	CARIBBEAN														
1.	Life of Barbados	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Sagicor 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	1,092	11,701	9,057	11,142	1,897	1,978	36,867	114,986,960	1,267,802,188	1,603,951,768	1,623,974,298	25,895,523	134,926,650	4,771,537,386

INSURANCE IN FORCE - 2011

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	
		\$	\$	\$		\$	
<b>LOCAL</b>							
1. American Life and General Insurance Company (T&T) Ltd.	6,480	958,106,401	-	-	66,047	8,155,035,147	
2. Bancassurance Caribbean Ltd.	3	88,171,973	-	-	3,547	1,547,908,602	
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	266	8,985,904	
5. Colonial Life Insurance Company (Trinidad) Ltd.							
6. Cuna Caribbean Insurance Society Ltd.	30	276,554,460	30,011	-	1,877	11,872,516,416	
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	1,092	45,271,501	
8. Guardian General Insurance Limited							
9. Guardian Life of the Caribbean Ltd.	22,049	4,415,538,522	171,197,795	9,856,603	171,255	29,298,225,452	
10. Maritime Life (Caribbean) Ltd.	4,559	1,266,758,856	18,209,656	882,691	39,957	5,219,490,564	
11. Mega Insurance Company Ltd.	1,066	72,330,578	2,387,879	-	20,962	1,470,470,614	
12. Nationwide Insurance Company	-	-	-	-	(21)	-	
13. Tatil Life Assurance Ltd.	2,633	153,359,568	9,440,972	3,572,692	36,774	2,692,534,969	
14. Scotialife Trinidad and Tobago Ltd.	11,673	289,517,759	71,476,076	61,670,154	34,519	2,961,022,504	
15. The Reinsurance Company of Trinidad and Tobago Ltd.							
16. The Beacon Insurance Company Ltd.	18	215,728,960	945,750	78,812	314	44,505,100	
<b>TOTAL</b>	<b>48,511</b>	<b>7,736,067,078</b>	<b>273,688,139</b>	<b>76,060,952</b>	<b>383,705</b>	<b>68,768,077,788</b>	
<b>CARIBBEAN</b>							
1. Life of Barbados Ltd.	-	-	-	-	-	-	
2. Sagacor Life Inc.	9,489	2,454,740,682	47,776,457	30,182,301	64,384	14,194,552,767	
<b>TOTAL</b>	<b>9,489</b>	<b>2,454,740,682</b>	<b>47,776,457</b>	<b>30,182,301</b>	<b>64,384</b>	<b>14,194,552,767</b>	
<b>OTHER</b>							
1. Lincoln Assurance Ltd.	-	-	-	-	-	-	
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	
<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>GRAND TOTAL</b>	<b>58,000</b>	<b>10,190,807,760</b>	<b>321,464,596</b>	<b>106,243,253</b>	<b>448,089</b>	<b>82,962,630,555</b>	

# TABLES

## TABLE IX

### INSURANCE IN FORCE - ASSURANCES - 2011

	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.	3,848	958,106,401	-	-	41,638	8,122,268,401	
2.	Bancassurance Caribbean Ltd.	-	88,171,973	-	-	3,347	1,547,750,839	
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	230	8,923,709	
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	
6.	Cuna Caribbean Insurance Society Ltd.	30	276,554,460	30,011	-	1,877	11,872,516,416	
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	729	25,188,100	
8.	Guardian General Insurance Limited	-	-	-	-	-	-	
9.	Guardian Life of the Caribbean Ltd.	11,303	4,409,364,775	67,102,171	303,976	102,266	29,217,850,728	
10.	Maritime Life (Caribbean) Ltd.	3,836	1,266,666,298	13,841,840	-	31,086	5,170,174,999	
11.	Mega Insurance Company Ltd.	885	72,330,578	1,485,103	-	14,246	1,458,011,546	
12.	Nationwide Insurance Company	-	-	-	-	(7)	-	
13.	Tatil Life Assurance Ltd.	1,084	79,982,673	2,103,483	-	24,387	2,196,666,067	
14.	Scottialife Trinidad and Tobago Ltd.	2,173	89,167,759	40,888,267	17,676,435	14,699	2,553,303,504	
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	7,116	44,505,100	
16.	The Beacon Insurance Company Ltd.	18	213,785,480	945,750	78,812	312	5,452,022,240	
	TOTAL LOCAL	23,180	7,454,130,398	126,396,625	18,059,224	241,926	67,669,181,651	
	CARIBBEAN							
1.	Life of Barbados Ltd.	-	-	-	-	-	-	
2.	Sagcor Life Inc.	6,308	2,449,629,006	24,445,442	-	41,762	14,130,792,268	
	TOTAL CARIBBEAN	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 OTHER	-	-	-	-	-	-	
	GRAND TOTAL	29,488	9,903,759,404	150,842,067	18,059,224	283,688	81,799,973,919	

INSURANCE IN FORCE - DEFERRED ANNUITIES - 2011

	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.	2,632	-	-	-	23,349	22,625,988
2.	Bancassurance Caribbean Ltd.	-	-	-	-	164	-
3.	British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	12	-
5.	Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	111	5,958,813
8.	Guardian General Insurance Limited	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	10,153	-	104,095,624	9,552,626	62,309	-
10.	Maritime Life (Caribbean) Ltd.	639	20,146	4,367,816	-	6,757	38,182,185
11.	Mega Insurance Company Ltd.	181	-	902,776	-	6,716	12,459,068
12.	Nationwide Insurance Company	-	-	-	-	(14)	-
13.	Tatil Life Assurance Ltd.	1,530	73,376,895	7,337,489	-	11,377	487,250,718
14.	Scotialife 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	88,775
	TOTAL	24,635	273,747,041	147,291,514	53,546,345	130,603	974,284,546
	CARIBBEAN						
1.	Life of Barbados Ltd.	-	-	-	-	-	-
2.	Sagicor 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	27,626	275,251,022	170,622,529	83,728,646	151,057	1,008,460,188

# TABLES

## TABLE IX

### INSURANCE IN FORCE - IMMEDIATE ANNUITIES - 2011

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.	-	-	-	-	1,007	5,109,111
2. Bancassurance Caribbean Ltd.	-	-	-	-	36	157,763
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	24	62,194
5. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-
6. Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	252	14,124,588
8. Guardian General Insurance Limited	-	-	-	-	-	-
9. Guardian Life of the Caribbean Ltd.	593	6,173,747	-	-	6,630	79,866,393
10. Maritime Life (Caribbean) Ltd.	84	72,412	-	882,691	1,941	11,133,380
11. Mega Insurance Company Ltd.	-	-	-	-	-	-
12. Nationwide Insurance Company	-	-	-	-	-	-
13. Tatil Life Assurance Ltd.	19	-	-	3,572,692	998	8,330,729
14. Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-
15. The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16. The Beacon Insurance Company Ltd.	-	1,943,480	-	-	-	-
TOTAL LOCAL	696	8,189,639	-	4,455,383	10,888	118,784,158
CARIBBEAN						
1. Life of Barbados Ltd.	-	-	-	-	-	-
2. Sagjcor Life Inc.	190	3,607,695	-	-	2,168	29,584,857
TOTAL CARIBBEAN	190	3,607,695	-	-	2,168	29,584,857
OTHER						
1. Lincoln Assurance Ltd.	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-
TOTAL OTHER	-	-	-	-	-	-
GRAND TOTAL	886	11,797,334	-	4,455,383	13,056	148,369,015



INSURANCE IN FORCE - OTHER - 2011

	COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR				OTHER EXISTING	
		Number of Policies	Sum Assured of Annuity per Annum	Annual Premiums	Single Premiums and Consideration	Number of Policies	Sum Assured of Annuity per Annum
	LOCAL		\$	\$	\$		\$
1.	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	53	5,031,647
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.	-	-	-	-	27	243,481,730
6.	Cuna Caribbean Insurance Society Ltd.	-	-	-	-	-	-
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-
8.	Guardian General Insurance Limited	-	-	-	-	-	-
9.	Guardian Life of the Caribbean Ltd.	-	-	-	-	50	508,331
10.	Maritime Life (Caribbean) Ltd.	-	-	-	-	173	-
11.	Mega Insurance Company Ltd.	-	-	-	-	-	-
12.	Nationwide Insurance Company	-	-	-	-	-	-
13.	Tat'l Life Assurance Ltd.	-	-	-	-	12	287,455
14.	Scotialife Trinidad and Tobago Ltd.	-	-	-	-	-	-
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-
16.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-
	TOTAL CARIBBEAN	-	-	-	-	315	249,309,163
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	-	-	-	-	315	249,309,163

# TABLES

## TABLE X

### LONG-TERM INSURANCE - ANNUITY - BUSINESS - 2011

COMPANIES	NUMBER OF POLICIES						ANNUITY PER ANNUM					
	GENERAL ANNUITIES		APPROVED ANNUITIES (IMMEDIATE)	APPROVED ANNUITIES (DEFERRED)	OTHER	TOTAL	GENERAL ANNUITIES		APPROVED ANNUITIES (IMMEDIATE)	APPROVED ANNUITIES (DEFERRED)	OTHER	TOTAL
	IMMEDIATE	DEFERRED					IMMEDIATE	DEFERRED				
<b>LOCAL</b>												
1. American Life and General Insurance Company (T&T) Ltd.	1,007	23,349	-	53	-	24,409	\$	\$	\$	\$	\$	\$
2. Bancassurance Caribbean Ltd.	36	164	-	-	-	200	5,109,111	22,625,988	5,031,647	-	-	32,766,746
3. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	157,763	-	-	-	-	157,763
4. Caribbean Atlantic Life Insurance Company Limited	24	12	-	-	-	36	62,194	-	-	-	-	-
5. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	62,194
6. Demerara Life Assurance Company of T&T Ltd.	252	111	-	-	-	363	14,124,588	5,958,813	-	-	-	20,083,401
7. Guardian Life of the Caribbean Ltd.	6,630	62,309	-	50	-	68,989	79,866,393	-	508,331	-	-	80,374,724
8. Maritime Life (Caribbean) Ltd.	1,941	6,757	-	173	-	8,871	11,133,380	38,182,185	-	-	-	49,315,565
9. Mega Insurance Company Ltd.	-	6,716	-	-	-	6,716	-	12,459,068	-	-	-	12,459,068
10. Nationwide Insurance Company	-	(14)	-	-	-	(14)	-	-	-	-	-	-
11. Scotialife Trinidad and Tobago Ltd.	-	19,820	-	-	-	19,820	-	407,719,000	-	-	-	407,719,000
12. Tatil Life Assurance Ltd.	998	11,377	-	12	-	12,387	8,330,729	487,250,718	287,455	-	-	495,868,902
<b>TOTAL LOCAL</b>	10,888	130,601	-	288	-	141,777	118,784,158	974,195,772	5,827,433	-	-	1,098,807,363
<b>CARIBBEAN</b>												
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
2. Sagacor Life Inc.	2,168	20,454	-	-	-	22,622	29,584,857	34,175,642	-	-	-	63,760,499
<b>TOTAL CARIBBEAN</b>	2,168	20,454	-	-	-	22,622	29,584,857	34,175,642	-	-	-	63,760,499
<b>GRAND TOTAL</b>	13,056	151,055	-	288	-	164,399	148,369,015	1,008,371,414	5,827,433	-	-	1,162,567,862

STATEMENT OF STATUTORY FUND 2011- LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

COMPANIES	POLICY RESERVES					TOTAL	CLAIMS ADMITTED OR INTIMATED BUT NOT PAID	OTHER RESERVES	TOTAL RESERVES	OUTSTANDING PREMIUMS	DEDUCTIONS		TOTAL	FUND REQUIREMENT
	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	NON-CANCELLABLE SICKNESS AND ACCIDENT						OTHER	POLICY LOANS		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
LOCAL														
1 American Life and General Insurance Company (T&T) Limited	70,089,432		12,686,526	14,584,642		202,018,764	57,610,858	11,082,954	270,712,576	21,759,187	109,880,505	-	131,639,692	139,072,884
2 Bancassurance Caribbean Limited	72,961,157		3,978,097			200,255,536	23,418,735	-	223,674,271	1,318,337	12,152,913	594,561	14,065,811	209,608,460
3 British-American Insurance Company (Trinidad) Limited														
4 Caribbean Atlantic Life Insurance Company (T&T) Limited	4,884,299					5,665,728	49,448	10,806,988	16,522,164	6,094	307,025	51,229	364,348	16,157,815
5 Caribbean Insurance Company Limited														
6 Colonial Life Insurance Company (Trinidad) Limited														
7 Cuna Caribbean Insurance Society Limited	42,837,810					79,774,741	-	28,509,536	108,284,277	11,288,658	3,727,123	360,589	15,376,370	92,907,907
8 Demerara Life Assurance Company of T&T Limited	92,211,661					92,211,661	2,973,501	224,207	95,409,369	37,513	3,388,458	141,117	3,567,088	91,842,281
9 Guardian General Insurance Limited														
10 Guardian Life of the Caribbean Limited	494,135,742		8,972,010	591,228,658		5,138,004,041	101,867,417	-	5,239,871,458	27,060,546	17,627,492	765,012	45,451,050	5,194,420,406
11 Maritime Life (Caribbean) Limited	947,652,501			71,540,737		1,054,371,720	-	-	1,054,371,720	4,674,518	46,008,249	-	50,682,767	1,003,668,953
12 Mega Insurance Company Limited	199,021,324					199,021,324	5,280,197	746,166	205,047,687	30,791	4,177,760	208,888	4,417,439	200,650,248
14 Nationwide Life Insurance Co. Limited	21,538,016					36,616,592	2,116,291	801,060	39,533,943	73,659	4,478,293	216,882	4,768,834	34,765,109
15 Scotialife Trinidad and Tobago Limited														
16 Tattil Life Assurance Limited	687,684,235		920,330	39,152,827		879,646,354.00	22,491,841	10,257,139	912,395,334	823,290	11,081,015	1,005,185	12,909,490	899,485,844
17 The Beacon Insurance Company Limited			2,880,443			2,880,443	412,500		3,292,943	2,325,502			2,325,502	967,441
18 The Reinsurance Company of Trinidad & Tobago Limited						518,149			518,149					518,149
19 United Security Life Insurance Company Limited	9,251,175					9,251,175	2,743,948	633,881	12,629,004					12,629,004
TOTAL LOCAL	2,642,267,352		29,437,406	716,506,864		7,900,236,227	218,964,736	63,061,931	8,182,262,894	69,398,095	212,828,833	3,341,463	285,568,391	7,896,694,501
CARIBBEAN														
1 Life of Barbados Limited														
2 Saiglor Life Incorporated	533,932,449		3,390,906			2,541,754,935	61,060,802	13,866,567	2,616,682,304	1,232,285	8,004,074	813,592	10,049,951	2,606,632,353
TOTAL CARIBBEAN	533,932,449		3,390,906			2,541,754,935	61,060,802	13,866,567	2,616,682,304	1,232,285	8,004,074	813,592	10,049,951	2,606,632,353
OTHER														
1 Lincoln Assurance Limited														
2 Sun Life Assurance Company of Canada														
TOTAL OTHER														
GRAND TOTAL	3,176,199,801		32,828,312	716,506,864		10,441,991,162	280,025,538	76,928,498	10,798,945,198	70,630,380	220,832,907	4,155,055	295,618,342	10,503,326,854

# TABLES

## TABLE XIA

### STATEMENT OF STATUTORY FUND 2011 - 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
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	\$	\$	\$	
1 American Life and General Insurance Company (T&T) Limited	1,291,134,712	-	87,095,976	1,586,920	76,177,795	9,897,450	1,465,892,853	27,677,822	-	1,493,570,675	100	-	-	-	1,493,570,675	1,354,497,791
2 Bancassurance Caribbean Limited	120,804,347	53,853	25,600,000	71,803,865	24,628,098	72,082,759	314,972,922	-	-	314,972,922	100	-	-	-	314,972,922	105,364,462
3 British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Caribbean Atlantic Life Insurance Company (T&T) Limited	2,958,596	-	-	-	-	14,844,644	17,803,240	-	-	17,803,240	100	-	-	-	17,803,240	1,645,424
5 Caribbean Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Cuna Caribbean Insurance Society Limited	29,118,996	-	-	-	10,008,465	86,519,282	125,646,743	3,919,022	-	129,565,765	100	-	-	-	129,565,765	36,657,858
8 Demerara Life Assurance Company of Trinidad and Tobago Limited	3,954,950	-	9,800,000	44,926,502	15,133,040	2,339,198	76,153,690	-	-	76,153,690	94	4,730,695	-	4,730,695	80,884,385	(10,957,896)
9 Guardian General Insurance Limited	2,873	-	-	-	-	-	2,873	7	-	2,880	-	-	-	-	2,880	2,880
10 Guardian Life of the Caribbean Limited	2,216,470,761	154,198,683	249,125,000	946,122,526	550,632,255	573,802,154	4,690,351,380	-	6,469,908	4,696,821,288	87	692,537,736	-	692,537,736	5,389,359,024	194,938,617
11 Maritime Life (Caribbean) Limited	361,739,819	104,947,642	200,737,791	162,277,112	35,624,203	116,724,673	982,051,240	-	29,619,221	1,011,670,461	96	37,237,297	-	37,237,297	1,048,907,758	45,218,805
12 Mega Insurance Company Limited	23,168,254	133,137	40,126,050	16,153,196	4,935,548	83,005,003	167,521,188	-	-	167,521,188	93	12,748,815	-	12,748,815	180,270,003	(20,360,245)
13 Nationwide Insurance (Casualty & General) Co. Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(34,765,109)	30,521,980
14 Nationwide Life Insurance Company Limited	16,553,450	168,576	6,944,125	10,762,631	27,358,307	3,500,000	65,287,089	-	-	65,287,089	100	-	-	-	65,287,089	-
15 Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Tail Life Assurance Limited	333,010,672	74,680,380	22,000,000	237,591,294	32,000,000	99,259,309	798,541,655	-	2,947,263	801,488,918	75	265,297,490	-	265,297,490	1,066,786,408	167,300,564
17 The Beacon Insurance Company Limited	1,000,000	-	-	-	-	700,000	1,000,000	-	-	1,000,000	100	-	-	-	1,000,000	32,559
18 The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-	700,000	700,000	-	-	700,000	100	-	-	-	700,000	181,851
19 United Security Life Insurance Company Limited	-	-	-	6,573,721	7,750,000	3,950,004	18,273,725	2,318,921	-	20,592,646	100	-	-	-	20,592,646	7,963,642
TOTAL LOCAL	4,399,917,430	334,182,272	641,428,942	14,977,917,767	784,247,712	1,066,624,476	8,724,198,598	33,915,772	39,036,392	8,797,150,762	90	12,748,815	999,803,218	1,012,552,033	9,809,702,794	1,878,243,183
CARIBBEAN																
1 Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Sagor Life Incorporated	696,912,215	624,036,931	204,840,000	197,453,766	10,513,589	853,279,317	2,587,035,819	92,450,345	-	2,679,486,163	100	-	-	-	2,679,486,163	72,853,810
TOTAL OTHER	696,912,215	624,036,931	204,840,000	197,453,766	10,513,589	853,279,317	2,587,035,819	92,450,345	-	2,679,486,163	100	-	-	-	2,679,486,163	72,853,810
1 Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	5,096,829,645	958,219,203	846,268,942	16,995,251,533	794,761,301	1,919,903,793	11,311,234,416	126,366,117	39,036,392	11,476,636,925	190	12,748,815	999,803,218	1,012,552,033	12,489,188,958	1,951,096,994



# TABLES

## TABLE XIII

### STATEMENT OF STATUTORY FUND - LIABILITY OF POLICYHOLDERS AND ASSETS HELD IN TRUST - MOTOR INSURANCE - 2011

	COMPANIES	FUNDS AT END OF YEAR				DEDUCTIONS			ASSETS HELD IN FUND							TOTAL 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	FOREIGN ASSETS		
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	American Life and General Insurance Company (T&T) Limited	6,346,686	9,710,429	3,363,743	9,710,429	250,000	9,460,429	27,006,151	10,000,000	24,622,124	61,628,275	1,330,452	62,958,727	-	62,958,727	53,498,298	
2	Bankers Insurance Company (T&T) Limited	18,328,096	28,361,806	10,341,644	28,361,806	4,683,784	13,336,378	186,840	5,377,897	5,377,897	5,377,897	-	5,377,897	-	5,377,897	(7,958,481)	
3	Capital Insurance Limited	19,705,391	97,966,330	78,260,959	97,966,330	26,825,195	70,870,982	186,840	8,700,000	46,930,497	55,817,337	-	55,817,337	-	55,817,337	(15,053,645)	
4	Caribbean Insurance Company Limited																
5	Citizen Insurance Company Limited																
6	Colonial Fire & General Insurance Company Limited	59,853,029	35,013,770	16,012,030	110,878,829	79,628,378	24,828,354	21,851,862	6,000,000	4,970,474	32,822,336	7,120,755	32,822,336	14,008,774	82,314,011	7,993,981	
7	Furness Anchorage General Insurance Limited	506,004	390,317	33,907	930,228	5,282,899	(5,011,373)	3,091,200	6,000,000	19,176,767	3,282,967	-	3,282,967	-	3,282,967	8,294,340	
8	GTM Insurance Company Limited	21,021,561	11,900,458	13,313,856	46,235,875	15,184,210	24,653,145	6,275,000	6,027,225	18,270,519	30,572,744	-	30,572,744	-	30,572,744	5,919,599	
9	Guardian General Insurance Limited	78,500,846	111,697,991		190,198,837	76,168,139	98,713,314	11,343,682	123,926,886	48,080,544	183,351,112	40,756	183,391,868	-	183,391,868	84,678,554	
10	Gulf Insurance Limited	12,133,552	9,486,357		21,619,909	322,571	1,806,599	800,000	1,625,922	8,543,998	10,969,920	-	10,969,920	-	10,969,920	(8,520,819)	
11	Maritime General Insurance Company Limited	46,497,546	75,235,482	3,487,316	125,220,344	51,146,669	71,207,549	53,603,374	-	21,589,882	75,193,256	-	75,193,256	-	75,193,256	25,115,237	
12	Motor and General Insurance Company Limited																
13	Motor One Insurance Company Limited	35,456,793	82,117,117		117,573,910	24,205,518	93,063,908	179,000	1,050,000	72,663,604	73,892,604	-	73,892,604	-	73,892,604	(19,171,304)	
14	Nationwide Insurance (Casualty & General) Co. Limited																
15	Royal Caribbean Insurance Limited																
16	Sagcor General Insurance Inc.	25,112,296	28,368,072		53,480,368	30,587,301	53,480,368	53,480,368	4,100,000	4,406,985	8,506,985	-	8,506,985	-	8,506,985	1,966,545	
17	The Beacon Insurance Company Limited	26,484,873	17,173,909		43,658,782	6,531,042	6,540,339	6,540,339	-	-	-	-	-	-	-	-	-
18	The Goodwill General Insurance Company Limited																
19	The Great Northern Insurance Company Limited	12,482,701	15,489,162	1,248,270	29,220,133	11,247,681	17,773,469	198,983	3,795,414	2,900,000	6,695,414	-	6,695,414	-	6,695,414	(11,078,055)	
20	The Mountain General Insurance Company Limited																
21	The New India Assurance Company (T&T) Limited	28,024,857	17,953,913		45,978,770	22,303,855	9,907,646	10,661,211	4,051,490	4,111,130	18,823,831	-	18,823,831	-	18,823,831	8,916,185	
22	The Presidential Insurance Company Limited	17,737,435	13,516,054		31,253,489	23,034,778	2,682,024	465,265	2,569,624	3,476,326	6,511,215	-	6,511,215	-	6,511,215	3,829,191	
23	The Reinsurance Company of Trinidad & Tobago Limited	14,043,184	13,698,270	1,369,827	29,111,281	17,947,265	7,931,373	7,931,373	-	10,808,837	10,808,837	-	10,808,837	-	10,808,837	2,877,464	
24	The Western General Insurance Company Limited																
25	Trinidad and Tobago Insurance Limited	51,087,094	78,184,435	6,351,402	135,622,931	86,449,550	49,173,381	-	-	83,781,670	83,781,670	-	83,781,670	-	83,781,670	34,608,289	
	TOTAL	458,680,872	613,163,028	45,180,351	1,117,024,251	480,925,652	568,102,126	135,463,585	177,224,458	355,348,357	668,036,399	8,491,963	676,528,362	14,008,774	690,537,136	122,435,011	
	CARIBBEAN																
	TOTAL																
	GRAND TOTAL	458,680,872	613,163,028	45,180,351	1,117,024,251	480,925,652	568,102,126	135,463,585	177,224,458	355,348,357	668,036,399	8,491,963	676,528,362	14,008,774	690,537,136	122,435,011	

# TABLES

## TABLE XIV

### UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2011

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 PERCENT 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
<b>LOCAL</b>															
1. American Life and General Insurance Company (T&T) Ltd.	2,749,337	54,012	-	2,803,349	3,941,235	9,710,429	8,701,639	4,950,025	176.58	534,057	19.05	5,484,082	195.63	(2,680,733)	(95.63)
2. Bankers Insurance Company (T&T) Ltd.	13,028,117	16,604,414	10,033,710	19,598,821	8,661,874	18,328,096	12,229,944	14,760,025	75.31	5,228,357	26.68	19,988,283	101.99	(389,461)	(1.99)
3. Capital Insurance Ltd.	25,471,137	40,001,072	21,675,930	43,796,279	45,746,738	78,088,241	68,591,222	55,243,757	126.14	9,367,424	21.39	64,611,181	147.53	(20,814,902)	(47.53)
4. Caribbean Insurance Company Ltd.	<b>NO ACCOUNTS SUBMITTED</b>														
5. Citizen Insurance Company Ltd.	<b>IN LIQUIDATION</b>														
6. Colonial Fire General Insurance Company Ltd.	59,290,357	135,825,571	60,451,559	134,664,369	64,995,873	50,427,270	44,389,174	71,033,969	52.75	67,932,007	50.45	138,965,976	103.19	(4,301,607)	(3.19)
7. Furness Anchorage General Insurance Ltd.	1,009,477	2,748,586	539,906	3,218,157	1,027,613	390,317	663,276	754,654	23.45	599,882	18.64	1,354,536	42.09	1,863,621	57.91
8. GTM Fire Insurance Co. Ltd.	13,947,937	25,112,394	14,772,995	24,287,337	10,203,235	24,744,160	21,662,751	13,284,644	54.70	10,197,161	41.99	23,481,805	96.68	805,531	3.32
9. Guardian General Insurance Ltd	77,763,721	177,056,889	78,508,846	176,319,763	80,475,507	111,697,991	105,704,943	86,468,555	49.04	46,419,056	26.33	132,887,611	75.37	43,432,152	24.63
10. Gulf Insurance Ltd.	10,461,773	17,465,410	7,729,181	20,198,002	9,859,488	10,975,503	11,101,966	9,734,025	48%	4,176,557	2.1%	13,910,582	69%	6,287,420	31%
11. Maritime General Insurance Company Ltd.	49,080,197	97,605,546	49,984,862	96,700,881	55,253,070	75,235,482	74,171,194	56,317,358	58.24	33,607,183	34.75	89,924,541	92.99	6,776,340	7.01
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.	<b>TRANSFERRED TO G&amp;I</b>														
16. Sagcor General Insurance Ltd	22,718,712	48,663,969	25,112,296	46,270,385	18,437,762	28,368,072	18,937,529	27,868,305	60.23	9,178,281	19.84	37,046,586	80.07	9,223,799	19.93
17. The Beacon Insurance Company Ltd	24,634,764	43,441,596	26,484,873	41,591,487	13,554,237	17,173,909	20,299,613	10,428,533	25.07	15,153,610	36.43	25,582,143	61.51	16,009,344	38.49
18. The Goodwill General Insurance Company Ltd.	<b>UNDER INTERVENTION</b>														
19. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. The Mountain General Insurance Company Ltd.	<b>NO ACCOUNTS SUBMITTED</b>														
21. The New India Assurance Company (T&T) Ltd.	27,207,391	45,890,898	28,024,857	45,073,432	16,655,825	17,953,913	16,993,373	17,616,365	39.08	14,598,720	32.39	32,215,085	71.47	12,858,347	28.53
22. The Presidential Insurance Company Ltd.	16,880,100	44,681,403	17,737,435	43,824,069	23,969,554	13,518,054	13,726,631	23,760,977	54.22	21,848,474	49.85	45,609,451	104.07	(1,785,382)	(4.07)
23. The Reinsurance Company of T&T Ltd.	15,483,375	31,806,931	14,043,184	33,249,122	13,117,519	15,068,097	19,002,348	9,183,268	27.62	17,137,765	51.54	26,321,033	79.16	6,928,089	20.84
24. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25. Trinidad & Tobago Insurance Ltd.	62,832,172	107,117,222	57,438,496	112,510,898	62,119,012	78,184,435	81,993,011	58,310,436	51.83	23,881,191	21.23	82,191,627	73.05	30,319,271	26.95
TOTAL	422,558,567	834,077,913	412,530,130	844,106,351	428,018,541	549,864,969	518,168,614	459,714,896	43.74	279,859,626	22.54	739,574,522	66.27	104,531,829	75.51
CARIBBEAN	<b>NO ACCOUNTS SUBMITTED</b>														
United Insurance Company Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRAND TOTAL	422,558,567	834,077,913	412,530,130	844,106,351	428,018,541	549,864,969	518,168,614	459,714,896	43.74	279,859,626	22.54	739,574,522	66.27	104,531,829	75.51

# TABLES

## TABLE XV

### REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG TERM OR MOTOR INSURANCE - 2011

COMPANIES	REVENUE										EXPENDITURE					FUND AT THE END OF YEAR		TOTAL
	FUND AT THE BEGINNING OF YEAR		COMMISSIONS RECEIVED	PREMIUMS	NET INTEREST	OTHER P&L	TRANSFER FROM PROFIT & ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL MEDICAL EXPENSES	COMMISSIONS MANAGEMENT	EXPENSES OF MANAGEMENT	OTHER P&L	TRANSFER TO PROFIT & ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS			
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE														\$	\$	
<b>LOCAL</b>																		
1. American Life and General Insurance Company (T&T) Ltd.	8,132,392	13,982,050	202,520	21,370,413	7,229,814	1,510,207	2,203,953	54,631,349	18,674,091	1,520,495	17,570,869	(1,090,977)	2,223,726	2,177,610	13,555,535	54,631,349		
2. Bankers Insurance Company (T&T) Ltd.	2,757,947	1,102,253	1,076,776	6,863,889	128,343	165,961	434,777	12,529,946	609,890	2,100,017	2,304,400	-	1,996,424	3,575,041	1,944,175	12,529,946		
3. British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Capital Insurance Ltd.	32,817	-	102,933	85,418	-	-	-	221,168	-	-	-	-	172,410	48,758	-	221,168		
5. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>IN LIQUIDATION</b>																		
6. Colonial Fire & General Insurance Company Ltd.	7,799,073	7,872,215	21,942,305	14,624,046	938,104	-	5,690,562	58,866,305	4,506,077	10,987,123	7,064,321	-	13,191,980	10,347,837	127,688,967	58,866,305		
7. Export Import Bank of Trinidad and Tobago Co. Ltd.	124,446	-	-	1,836,382	57,525	-	-	2,018,353	-	-	2,387,594	-	(535,902)	166,661	-	2,018,353		
8. Furness Anchorage General Insurance Ltd.	8,799,615	2,418,303	4,508,018	18,182,153	1,764,687	(27,441)	50,242	35,695,577	1,884,758	5,783,661	4,058,835	-	7,790,670	11,467,082	4,710,571	35,695,577		
9. GTM Fire Insurance Company Ltd.	4,627,736	4,557,953	3,550,083	9,235,862	390,182	557,389	5,739,631	28,658,836	2,079,466	2,745,210	7,104,697	-	113,889	10,448,192	6,167,382	28,658,836		
10. Guardian General Insurance Limited	24,338,621	97,246,433	34,202,516	69,445,018	10,123,130	24,785	13,437,897	248,818,401	21,729,269	24,758,143	51,293,784	210,248	26,855,748	25,447,899	98,523,310	248,818,401		
11. Guardian Life of the Caribbean Ltd.	47,687,195	99,366,390	-	264,176,228	6,600,619	131,741	7,033,670	424,995,843	127,970,371	45,828,362	16,460,125	5,734,754	90,848,633	53,921,423	84,232,176	424,995,843		
12. Gulf Insurance Ltd.	1,032,693	5,156,908	4,613,856	2,842,870	490,510	87,537	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.	6,360,970	18,603,260	13,729,211	11,661,046	1,062,307	-	1,229,318	52,646,112	5,201,810	10,765,677	10,233,416	-	2,587,246	6,776,622	17,081,341	52,646,112		
14. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>NO ACCOUNTS SUBMITTED</b>																		
<b>TRANSFERRED GGIL</b>																		
18. Saglor General Insurance Company Limited	16,856,700	12,492,657	19,889,986	22,594,112	2,540,866	-	-	74,374,321	7,620,532	17,546,644	9,161,895	-	6,140,894	18,523,438	15,380,918	74,374,321		
19. The Beacon Insurance Company Ltd	22,520,868	26,024,817	18,275,380	44,222,131	849,243	87,434	14,893,923	126,873,796	25,622,188	13,179,477	32,247,601	1,402,663	5,274,057	24,063,687	25,084,122	126,873,796		
20. The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
21. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
22. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23. The New India Assurance Company (T&T) Ltd.	4,612,889	4,142,508	6,894,423	54,509,922	869,414	-	-	21,970,156	1,407,319	4,305,285	4,321,420	-	2,057,458	5,545,855	4,332,819	21,970,156		
24. The Reinsurance Company of T&T Ltd.	7,370,928	10,762,051	8,556,315	12,227,096	-	1,449,343	-	40,410,733	7,686,473	5,482,432	7,667,546	-	2,186,517	6,928,580	10,459,185	40,410,733		
25. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>REGISTRATION BEING CANCELLED</b>																		
26. Trinidad & Tobago Insurance Ltd.	12,530,854	18,733,957	13,674,203	26,140,425	13,117,360	-	-	84,196,800	11,721,889	9,456,168	88,34,570	-	23,576,172	11,026,811	19,581,190	84,196,800		
TOTAL	175,585,744	322,461,755	151,218,526	531,003,010	461,162,106	2,450,077	52,250,852	1,281,132,070	236,699,223	157,132,908	184,281,088	6,256,688	186,559,621	191,366,372	318,836,170	1,281,132,067		
<b>CARIBBEAN</b>																		
1. Sagcor Life Inc.	16,385,166	1,362,839	-	109,730,722	-	5,412,086	-	132,890,813	85,964,000	11,400,917	9,334,631	1,695,256	5,635,068	17,291,520	1,569,421	132,890,813		
2. United Insurance Company Ltd	5,167,712	9,046,889	16,754,362	18,992,732	1,385,494	-	10,691,030	62,038,219	6,353,024	12,539,842	13,571,055	3,884,017	2,816,037	8,363,097	14,506,097	62,038,219		
TOTAL	21,552,878	10,409,728	16,754,362	128,723,454	1,385,494	5,412,086	10,691,030	194,929,032	92,317,024	23,940,759	22,910,736	5,579,273	8,451,105	25,654,617	1,607,518	194,929,032		
GRAND TOTAL	197,138,622	332,871,483	167,972,888	659,726,464	47,547,600	7,862,163	62,941,882	1,476,061,102	329,016,247	181,073,667	207,191,824	11,835,961	195,010,726	217,020,989	334,911,688	1,476,061,088		



## REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2011

COMPANIES	REVENUE							EXPENDITURE							TOTAL	
	FUND AT THE BEGINNING OF YEAR		PREMIUMS RECEIVED	COMMISSIONS RECEIVED	INTEREST, DIVIDENDS AND REVS	OTHER	PROFIT AND LOSS ADJUSTMENTS	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	AMOUNT OF FUND AT END OF YEAR		
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												UNEARNED PREMIUM RESERVE		OUTSTANDING CLAIMS RESERVE
	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	\$	\$	\$	\$	
<b>LOCAL</b>																
1. American Life and General Insurance Company (T&T) Ltd.	10,881,729	22,683,689	21,424,425	202,520	75,414,222	2,313,853	3,724,707	68,772,345	1,574,363	18,051,058	(1,135,702)	2,223,726	2,177,610	23,265,964	68,772,345	
2. Bankers Insurance Company (T&T) Ltd.	15,786,064	13,332,197	23,468,303	6,390,158	438,820	567,436	434,777	60,417,756	7,067,087	7,878,970	-	2,318,914	13,608,751	20,272,271	60,417,756	
3. British-American Insurance Company Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Capital Insurance Ltd.	25,503,954	68,591,222	40,086,490	102,933	5,551,525	-	-	139,836,124	2,162,585	7,204,839	-	(15,090,967)	21,724,688	78,088,241	139,836,124	
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>IN LIQUIDATION</b>																
7. Colonial Fire & General Insurance Company Ltd.	67,089,430	52,261,389	150,449,617	21,942,305	8,069,790	-	5,690,562	305,503,093	25,214,531	60,768,920	-	16,022,059	70,799,396	63,196,237	305,503,093	
8. Export Import Bank of Trinidad and Tobago Co. Ltd.	124,446	-	1,836,382	-	57,525	-	-	2,018,353	-	2,387,594	-	(535,902)	166,661	-	2,018,353	
9. Furness Anchorage General Insurance Ltd.	9,809,092	3,081,579	20,930,739	4,508,018	1,879,155	(29,221)	50,242	40,229,604	5,913,695	4,528,683	-	9,766,979	12,006,988	5,100,888	40,229,604	
10. GTM Fire Insurance Company Ltd.	18,575,673	26,220,704	34,348,256	3,374,331	1,902,823	2,718,282	5,739,631	92,879,670	6,105,571	13,765,745	-	4,592,924	25,221,187	30,911,542	92,879,670	
11. Guardian General Insurance Limited	102,102,342	202,951,376	246,501,907	34,305,514	25,654,217	24,782	13,437,897	624,978,035	53,475,948	69,098,133	283,226	85,746,006	103,948,745	210,221,301	624,978,035	
12. Guardian Life of the Caribbean Ltd.	47,687,195	99,366,390	264,176,228	-	6,600,619	131,741	7,033,670	424,995,843	45,828,362	16,460,125	5,734,754	90,848,633	53,921,423	84,232,176	424,995,843	
13. Gulf Insurance Ltd.	11,494,466	16,258,874	20,308,280	7,233,181	4,329,842	-	87,537	59,712,180	5,270,601	7,746,571	-	12,229,390	8,630,057	15,990,982	59,712,180	
14. Maritime General Insurance Company Ltd.	55,441,167	92,774,454	109,266,592	13,729,211	9,954,057	-	1,229,318	282,394,799	31,716,124	22,890,152	1,317,288	16,938,048	56,761,484	92,316,823	282,394,799	
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	39,575,412	31,430,186	71,258,081	32,257,967	4,684,814	-	-	179,206,460	31,362,225	16,892,576	-	17,508,641	43,635,734	43,748,990	179,206,460	
20. The Beacon General Insurance Company Ltd.	47,155,631	46,324,431	87,663,727	18,274,490	1,134,518	116,804	14,893,923	215,565,524	17,499,664	43,080,134	1,873,842	21,126,866	50,548,560	42,258,031	215,565,524	
21. The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
22. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>NO ACCOUNTS SUBMITTED</b>																
23. The Mountain General Insurance Company Ltd.	31,820,280	21,135,681	51,341,820	6,939,570	2,280,130	-	-	113,517,681	11,937,185	11,333,387	-	16,326,521	33,570,712	22,286,732	113,517,681	
24. The New India Assurance Company (T&T) Ltd.	16,880,100	13,726,631	44,681,403	-	2,118,146	53,761	-	77,460,041	3,638,551	18,209,923	-	386,525	17,737,435	13,518,054	77,460,041	
25. The Presidential Insurance Company Ltd.	22,854,303	29,764,399	44,081,027	8,564,190	-	-	1,449,343	106,713,262	10,612,975	19,682,643	-	9,114,606	20,971,764	25,527,282	106,713,262	
26. The Reinsurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27. The Western General Insurance Company Ltd.	75,363,027	100,726,968	133,257,647	12,989,536	29,771,777	-	-	352,108,976	21,435,927	20,051,356	-	70,549,860	68,465,307	97,765,625	352,108,976	
28. Trinidad & Tobago Insurance Ltd.	598,144,312	840,630,369	1,365,080,923	170,813,945	111,969,182	5,897,408	53,771,606	3,146,307,745	280,815,293	360,030,808	8,073,407	360,072,829	603,896,502	868,701,139	3,146,307,744	
<b>CARIBBEAN</b>																
1. Sagcor Life Inc.	16,385,166	1,362,839	109,730,722	-	-	5,412,086	-	132,890,813	11,400,917	9,334,631	1,695,256	5,635,068	17,291,520	1,569,421	132,890,813	
2. United Insurance Company Ltd.	5,167,712	9,046,889	18,992,732	16,754,362	1,385,494	-	10,691,030	62,038,219	6,353,024	13,576,105	3,884,017	2,816,037	8,363,097	14,506,097	62,038,219	
<b>TOTAL</b>	21,552,878	10,409,728	128,723,454	16,754,362	1,385,494	5,412,086	10,691,030	194,929,032	23,940,759	22,910,736	5,579,273	8,451,105	25,654,617	16,075,518	194,929,032	
<b>GRAND TOTAL</b>	619,697,190	851,040,957	1,493,804,378	187,568,307	113,354,676	11,309,494	64,462,636	3,341,236,777	304,756,052	382,941,545	13,652,680	368,523,934	629,551,119	884,776,657	3,341,236,776	

# TABLES

## TABLE XVI

### REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2011

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 THE END OF YEAR		TOTAL
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE													\$	\$	
1. American Life and General Insurance Company (T&T) Ltd.	\$ 6,793,643	\$ 6,556,120	\$ (1,447,773)	\$ 6,965	\$ 6,073,718	\$ 1,388,146	\$ -	\$ 19,370,819	\$ 4,632,785	\$ (1,50,779)	% 9,359,637	\$ (871,768)	\$ 1,866,031	\$ -	\$ 4,534,914	\$ 19,370,819	
2. Bankers Insurance Company (T&T) Ltd.	370,301	645,070	80,110	978,778	14,979	19,370	22,001	2,851,610	47,587	1,188,457	268,955	-	-	273,073	1,000,768	2,851,610	
3. British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Capital Insurance Ltd.	32,817	-	85,418	102,933	-	-	-	22,168	-	-	-	-	172,410	48,758	-	22,168	
5. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Colonial Fire & General Insurance Company Ltd.	5,372,414	1,113,288	9,241,387	20,629,220	646,216	-	-	37,002,525	951,190	9,621,982	4,866,278	-	12,231,946	8,064,105	1,267,024	37,002,525	
7. Furness Anchorage General Insurance Ltd.	2,462,938	229,971	4,740,325	2,824,403	948,573	(14,750)	-	11,189,460	2,34,764	2,888,199	796,756	-	3,679,086	2,997,575	593,080	11,189,460	
8. GTM Fire Insurance Co. Ltd.	2,953,134	541,713	4,304,915	3,116,945	148,451	212,068	4,517,949	15,795,176	439,468	2,053,105	5,319,601	-	-	71,48,821	834,182	15,795,176	
9. Guardian General Insurance Limited	7,806,479	8,762,970	16,679,050	29,626,228	1,093,108	20,718	13,437,897	77,422,851	5,865,120	15,122,693	42,870,195	175,720	2,555	6,897,178	6,489,391	77,422,851	
10. Gulf Insurance Ltd.	(302,303)	865,873	953,621	3,653,260	322,946	-	87,537	5,580,934	(265,144)	2,182,956	2,754,715	-	-	123,482	784,925	5,580,934	
11. Maritime General Insurance Company Ltd.	4,165,097	4,546,564	5,499,468	13,216,161	500,995	-	-	27,928,285	2,481,942	9,419,589	8,174,812	-	537,265	3,998,679	3,315,998	27,928,285	
12. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. Sagacor General Insurance Company Limited	7,307,470	1,227,331	5,604,927	15,862,253	1,829,088	-	-	31,831,069	2,608,530	12,754,366	6,595,355	-	(4,025,343)	9,447,306	4,450,855	31,831,069	
14. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. The Beacon Insurance Company Ltd	5,262,798	1,257,280	4,810,676	10,873,760	410,012	42,213	7,432,363	30,089,102	1,040,633	6,145,255	15,569,041	677,202	-	5,315,708	1,341,263	30,089,102	
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.	2,706,614	1,245,136	2,155,130	6,873,559	771,596	-	-	13,752,035	870,264	3,957,801	3,836,351	-	921,825	3,177,993	987,801	13,752,035	
20. The Reinsurance Company of T&T Ltd.	754,936	967,738	1,288,650	4,984,142	-	-	-	7,995,466	173,146	3,231,975	2,321,826	-	954,287	861,493	452,739	7,995,466	
21. Trinidad & Tobago Insurance Ltd.	6,684,210	1,743,041	2,390,758	11,247,167	8,608,710	-	-	30,673,886	1,832,061	7,599,663	5,797,985	-	6,927,725	5,675,064	2,841,389	30,673,886	
TOTAL CARIBBEAN	52,370,549	29,202,096	57,107,662	123,990,174	21,368,394	1,667,765	25,497,746	311,704,385	20,912,346	76,015,261	108,531,506	(18,846)	23,267,787	54,029,234	28,894,329	311,704,386	
United Insurance Company Ltd	961,593	692,873	4,883,825	15,276,457	1,105,353	-	7,092,329	30,012,430	1,725,774	10,004,330	10,831,065	3,098,683	-	2,154,815	1,767,897	30,012,430	
TOTAL	961,593	692,873	4,883,825	15,276,457	1,105,353	-	7,092,329	30,012,430	1,725,774	10,004,330	10,831,065	3,098,683	-	2,154,815	1,767,897	30,012,430	
GRAND TOTAL	53,332,142	30,394,969	61,991,487	139,266,631	22,473,747	1,667,765	32,590,075	341,716,815	22,638,120	86,019,591	119,362,571	3,079,837	23,267,787	56,184,049	30,662,226	341,716,816	

REVENUE ACCOUNT IN RESPECT OF MISCELLANEOUS GENERAL INSURANCE - 2011

COMPANIES	REVENUE						EXPENDITURE						FUND AT END OF YEAR		TOTAL	
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM		RESERVE FOR OUTSTANDING CLAIMS
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE														
LOCAL																
1. American Life and General Insurance Company (T&T) Ltd.	1,032,144	3,971,892	22,818,275	189,374	1,047,175	64,022	29,944,492	13,249,162	1,685,575	8,043,385	(203,575)	356,481	2,177,610	4,635,856	29,944,492	
2. Bankers Insurance Company (T&T) Ltd.	1,355,984	5,922	3,671,216	-	68,646	88,766	5,190,534	-	477,323	1,232,530	-	1,679,874	1,794,885	5,922	5,190,534	
3. British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Colonial Fire & General Insurance Company Ltd	33,730	77,076	394,624	629,072	4,057	-	1,138,559	3,910	331,515	30,552	-	445,785	20,721	306,076	1,138,559	
7. Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8. Furness Anchorage General Insurance Ltd.	3,645,416	576	5,978,213	1,512,447	485,016	(7,558)	11,615,110	46,326	1,524,784	2,389,213	-	3,414,480	3,919,745	320,562	11,615,110	
9. Gulf Insurance Ltd	1,334,996	4,291,035	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	1,219,345	859,782	3,009,863	331,981	154,972	27	5,575,971	611,922	511,819	658,847	2,701	1,892,840	1,139,820	758,022	5,575,971	
11. GTM Fire Insurance Co. Ltd	47,242	-	193,279	196,595	2,007	2,867	441,989	29,759	(16,785)	238,904	-	35,289	140,747	14,075	441,989	
12. Maritime General Insurance Company Ltd	231,115	232,701	263,152	261,468	23,973	-	1,012,409	5,930	136,907	195,957	-	56,575	230,398	386,642	1,012,409	
13. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. The Beacon Insurance Company Ltd.	1,225,191	251,906	531,534	3,342,102	89,318	9,195	5,710,626	90,505	1,361,754	3,391,606	147,523	159,268	411,682	146,289	5,710,626	
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	10,125,164	9,690,890	38,749,404	7,423,635	2,043,728	157,319	69,273,130	14,287,749	6,504,151	16,996,293	(53,352)	10,120,291	10,613,001	10,804,997	69,273,129	
CARIBBEAN																
1. Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2. United Insurance Company Ltd.	313,113	374,703	419,453	390,508	33,001	-	1,530,778	370,528	298,690	323,373	92,514	23,107	206,543	216,023	1,530,778	
TOTAL	313,113	374,703	419,453	390,508	33,001	-	1,530,778	370,528	298,690	323,373	92,514	23,107	206,543	216,023	1,530,778	
GRAND TOTAL	10,438,277	10,065,593	39,168,857	7,814,143	2,076,729	157,319	70,803,908	14,658,277	6,802,841	17,319,666	39,162	10,143,398	10,819,544	11,021,020	70,803,907	

# TABLES

## TABLE XVII

### REVENUE ACCOUNT IN RESPECT OF PECUNIARY LOSS INSURANCE - 2011

COMPANIES	FUND AT THE BEGINNING OF YEAR				REVENUE						EXPENDITURE						FUND AT THE END OF YEAR		TOTAL
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE	PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS IN LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS				
																\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd.	4,534	14,734	-	-	21,785	9,390	-	(332,845)	(27)	33,571	(3,127)	-	352,871	-	-	50,443			
2. British-American Insurance Co. Trinidad Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4. Citizen Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5. Colonial Fire & General Insurance Company Ltd	33,730	77,076	394,624	629,072	4,057	-	3,910	331,515	30,552	-	-	445,785	20,721	306,076	1,138,559				
6. Export Import Bank of Trinidad and Tobago Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7. Furness-Anchorage General Insurance Ltd.	3,343,311	(12,000)	4,687,971	638,921	399,100	(6,206)	-	758,671	2,188,774	-	-	2,606,141	3,179,555	3,179,956	9,051,097				
8. Gulf Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
9. Guardian General Insurance Limited	1,219,345	859,782	3,009,863	331,981	154,972	27	611,922	511,819	658,847	2,701	1,892,840	1,139,820	1,139,820	758,022	5,575,971				
10. GTM Fire Insurance Co. Ltd	47,242	-	193,279	196,595	2,007	2,867	29,759	(16,785)	238,904	-	-	35,289	140,746.70	14,075	441,989				
11. Maritime General Insurance Company Ltd	231,115	232,701	263,152	261,468	23,973	-	5,930	136,907	195,957	-	-	56,575	230,398	386,642	1,012,409				
12. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
13. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14. Sagcor General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15. The Beacon Insurance Company Ltd.	1,225,191	251,906	542,884	3,108,948	783,229	8,064	90,505	1,301,888	2,974,318	129,373	159,268	411,682	148,289	5,215,322					
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	6,104,468	1,424,199	9,091,773	5,166,985	684,223	14,142	409,181	3,023,988	6,320,923	128,947	5,548,769	5,122,923	1,931,059	22,485,789					
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Sagcor Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
United Insurance Company Ltd.	313,113	374,703	419,453	390,508	33,001	-	370,528	298,690	323,373	92,514	23,107	206,543	216,023	1,530,778					
TOTAL	313,113	374,703	419,453	390,508	33,001	-	370,528	298,690	323,373	92,514	23,107	206,543	216,023	1,530,778					
GRAND TOTAL	6,417,581	1,798,902	9,511,226	5,557,493	717,224	14,142	779,709	3,322,678	6,644,296	221,461	5,571,876	5,329,466	2,147,082	24,016,567					

REVENUE ACCOUNT IN RESPECT OF OTHER LINES OF INSURANCE BUSINESS - 2011

COMPANIES	REVENUE						EXPENDITURE						FUND AT END OF YEAR		TOTAL	
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST DIVIDENDS & RENT	OTHER	TRANSFER OF PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LITIGATION AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM		RESERVE FOR OUTSTANDING CLAIMS
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE														
1. American Life and General Insurance Company (T&T) Ltd.	1,027,610	3,957,158	22,818,275	189,374	1,025,390	54,632	821,554	29,894,049	13,582,007	1,685,602	8,009,814	(200,449)	3,609	2,177,610	4,635,856	29,894,049
2. Bankers Insurance Company (T&T) Ltd.	1,355,984	5,922	3,671,216	-	68,646	88,766	-	5,190,534	-	477,323	1,232,530	-	1,679,874	1,794,885	5,922	5,190,534
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.	302,105	12,576	1,290,242	873,526	86,916	(1,352)	-	2,564,013	46,326	766,113	200,439	-	808,339	740,190	2,606	2,564,013
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.	-	-	(11,350)	233,154	10,989	1,131	261,380	495,304	-	59,866	417,288	18,150	-	-	-	495,304
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	2,685,699	3,975,656	27,768,383	1,296,054	1,191,940	143,176	1,082,934	38,143,899	13,628,333	2,985,904	9,860,071	(182,299)	2,491,823	4,712,685	4,644,384	38,143,899
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Sagcor Life Inc. Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. United Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	2,685,699	3,975,656	27,768,383	1,296,054	1,191,940	143,176	1,082,934	38,143,899	13,628,333	2,985,904	9,860,071	(182,299)	2,491,823	4,712,685	4,644,384	38,143,899

# TABLES

## TABLE XVIII

### REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2011

COMPANIES	FUND AT THE BEGINNING OF YEAR				REVENUE					EXPENDITURE					FUND AT END OF YEAR		TOTAL
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS 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	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR UNPAID CLAIMS		
																\$	
1. American Life and General Insurance Company (T&T) Ltd.	306,605	3,454,038	(89)	6,181	108,354	56,543	1,382,399	5,314,031	792,144	(14,300)	166,974	(15,552)	-	-	4,384,765	5,314,031	
2. Bankers Insurance Company (T&T) Ltd.	1,035,343	420,730	2,358,059	-	44,092	57,015	412,776	4,328,015	562,302	394,273	791,666	-	262,337	1,488,690	828,746	4,328,015	
3. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Colonial Fire & General Insurance Company Ltd.	2,309,115	6,623,218	4,548,228	21,2927	277,750	-	5,690,562	19,661,800	3,531,641	713,043	2,091,573	-	-	2,177,809	11,147,734	19,661,800	
5. Furness Anchorage General Insurance Ltd.	2,648,815	2,187,756	7,409,931	173,168	328,145	(5,103)	50,242	12,792,954	1,603,668	1,364,072	864,867	-	651,436	4,194,026	4,114,885	12,792,954	
6. GTM Fire Insurance Co. Ltd.	1,524,760	4,016,240	3,941,434	-	235,366	336,229	1,014,795	11,068,824	1,609,875	478,830	1,118,833	-	-	2,530,417	5,330,869	11,068,824	
7. Guardian General Insurance Limited	14,222,184	84,868,457	41,088,819	2,284,132	8,604,936	1,966	-	151,070,495	13,056,676	6,466,431	5,691,552	23,329	20,455,605	16,155,132	89,223,770	151,070,495	
8. Gulf Insurance Ltd.	1,322,805	3,697,035	1,604,644	772,862	78,651	-	-	7,475,997	602,106	480,459	659,600	-	1,325,117	811,998	3,646,717	7,475,997	
9. Maritime General Insurance Company Ltd.	1,894,756	8,552,036	5,363,541	23,706	488,612	-	-	16,322,651	2,222,918	1,089,851	717,552	-	1,993,406	2,453,853	7,845,071	16,322,651	
10. Nationwide Insurance (Casualty & General) Co. Ltd.	NO ACCOUNTS SUBMITTED																
11. N.E.M. (West Indies) Insurance Ltd.	TRANSFERRED TO GGIL																
12. Royal Caribbean Insurance Ltd.	TRANSFERRED TO GGIL																
13. Sagico General Insurance Company Limited	3,969,381	7,939,000	7,769,553	1,211,875	282,886	-	-	21,172,695	3,450,407	1,663,736	1,020,036	-	3,040,888	4,192,161	7,805,467	21,172,695	
14. The Beacon Insurance Company Ltd	4,443,290	17,289,934	9,431,612	556,219	81,385	8,380	-	31,810,820	2,183,595	1,346,730	3,090,342	134,419	2,253,571	5,421,536	17,380,627	31,810,820	
15. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. The Mountain General Insurance Company Ltd.	NO ACCOUNTS SUBMITTED																
17. The New India Assurance Company (T&T) Ltd.	1,891,554	2,893,649	3,275,420	-	95,537	-	-	8,156,160	530,123	340,570	472,602	-	1,115,473	2,354,597	3,342,795	8,156,160	
18. Trinidad & Tobago Insurance Ltd.	4,362,054	13,360,068	8,290,805	1,781,851	1,849,813	-	-	29,644,593	3,061,869	1,597,819	1,245,853	-	6,182,460	4,206,993	13,349,598	29,644,593	
TOTAL	39,930,662	155,302,161	95,081,958	7,022,921	12,475,528	455,030	8,550,774	318,819,034	33,207,324	15,871,514	17,931,450	142,196	37,278,293	45,987,213	168,401,044	318,819,033	
CARIBBEAN																	
United Insurance Company Ltd.	2,762,637	2,636,392	7,612,958	-	123,756	-	-	13,135,743	2,673,831	1,120,094	1,212,656	346,931	1,851,010	3,155,870	2,775,351	13,135,743	
TOTAL	2,762,637	2,636,392	7,612,958	-	123,756	-	-	13,135,743	2,673,831	1,120,094	1,212,656	346,931	1,851,010	3,155,870	2,775,351	13,135,743	
GRAND TOTAL	42,693,299	157,938,553	102,694,916	7,022,921	12,599,284	455,030	8,550,774	331,954,777	35,881,155	16,991,608	19,144,106	489,127	39,129,303	49,143,083	171,176,395	331,954,776	

## TABLES

## TABLE XIX

## REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2011

COMPANIES	REVENUE						EXPENDITURE						TOTAL	
	FUND AT THE BEGINNING OF YEAR		PREMIUMS RECEIVED	INTEREST, DIVIDENDS & RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS 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	LOCAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2	American Life and General Insurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
3	British-American Insurance Company (Trinidad) Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Colonial Fire & General Insurance Company Ltd.	68,503	23,167	-	8,240	-	1,920	29,788	62,049	-	139,901	58,937	13,167	305,762
6	Furness Anchorage General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
7	GTM Fire Insurance Co. Ltd.	8,435	-	358	512	-	-	4,966	3,348	27,562	17,654	-	-	53,530
8	Guardian General Insurance Limited	274,277	11,800	25,557	-	1,796,906	4,552	214,939	145,381	596	1,118,456	296,981	16,000	1,796,906
9	Maritime General Insurance Company Ltd.	-	-	1,883	-	854,520	-	3,602	845,814	-	-	5,105	-	854,521
10	Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
12	N.E.M. (West Indies) Insurance Ltd.	40,065	-	2,813	-	158,354	1,590	12,668	10,145	-	82,970	50,981	-	158,354
13	Sagicor General Insurance Company Limited	10,029,021	3,760,526	156,140	16,075	44,714,402	20,487,134	2,485,768	5,928,995	257,892	-	11,106,931	4,447,682	44,714,402
14	The Beacon Insurance Company Ltd	1,488	-	1	-	4,960	96	1,000	1,134	-	1,986	744	-	4,960
15	The New India Assurance Company (T&T) Ltd.	25,155	-	4,863	-	30,018	(450,000)	3,830	3,276	-	470,845	2,068	-	30,018
16	Trinidad and Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	10,446,944	3,795,493	199,856	16,587	47,918,452	20,045,292	2,756,561	7,000,142	2,584,888	1,841,720	11,539,401	4,476,849	47,918,453
	CARIBBEAN													
1	United Insurance Company Ltd.	(4,939)	203,906	16	-	214,423	-	146	158	45	-	311	213,763	214,423
	TOTAL	(4,939)	203,906	16	-	214,423	-	146	158	45	-	311	213,763	214,423
	GRAND TOTAL	10,442,005	3,999,399	199,872	16,587	48,132,875	20,045,292	2,756,707	7,000,300	2,585,333	1,841,720	11,539,712	4,690,612	48,132,876

NO ACCOUNTS SUBMITTED

# TABLES

## TABLE XIXA

### REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2011

#### INCOME

COMPANIES	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL
	UNEARNEDED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE						
1. American Life and General Insurance Company (T&T) Ltd.	\$ 1,027,574	\$ 3,950,983	\$ 22,814,525	\$ 189,374	\$ 402,332	\$ (50,196)	\$ 678,549	\$ 29,013,141
2. Colonial Fire & General Insurance Company Ltd.	-	-	-	-	-	-	-	0
3. Guardian Life of the Caribbean Limited	133,094	13,930,961	173,148,387	-	6,010,062	120,959	7,033,670	200,377,133
4. Trinidad and Tobago Insurance Ltd.	877,330	1,817,239	8,801,269	32,146	1,352,515	-	-	12,880,499
TOTAL	2,037,998	19,699,183	204,764,181	221,520	7,764,909	70,763	7,712,219	242,270,773
CARIBBEAN Life of Barbados	-	-	-	-	-	-	-	-
2. Sagicor Life Inc.	12,964,009	1,282,751	101,887,955	-	-	1,410,287.37	-	117,545,002
TOTAL	12,964,009	1,282,751	101,887,955	-	-	1,410,287	-	117,545,002
GRAND TOTAL	15,002,007	20,981,933	306,652,135	221,520.47	7,764,909	1,481,050	7,712,219	359,815,774

#### 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 UNEARNEDED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
1. American Life and General Insurance Company (T&T) Ltd.	\$ 13,585,313	\$ 1,685,602	\$ 7,049,678	\$ (111,020)	\$ -	\$ 2,177,610	\$ 4,625,958	\$ 29,013,141
2. Colonial Fire & General Insurance Company Ltd.	-	-	-	0	-	0	0	0
3. Guardian Life of the Caribbean Limited	106,396,785	30,816,742	14,967,985	5,221,666	-	9,621,843	33,352,113	200,377,133
4. Trinidad and Tobago Insurance Ltd	6,195,999	101,963	910,922	0	2,461,799	912,633	2,297,184	12,880,499
TOTAL	126,178,097	32,604,307	22,928,584	5,110,646	2,461,799	12,712,085	40,275,254	242,270,773
CARIBBEAN Life of Barbados	-	-	-	-	-	-	-	-
2. Sagicor Life Inc.	80,226,179	7,941,230	8,948,737	1,384,756	4,433,628	13,139,038	1,471,434	117,545,001
TOTAL	80,226,179	7,941,230	8,948,737	1,384,755.77	4,433,628	13,139,038	1,471,434	117,545,001
GRAND TOTAL	206,404,276	40,545,536	31,877,321	6,495,401	6,895,427	25,851,123	41,746,688	359,815,774



**REVENUE ACCOUNT IN RESPECT OF MARINE, AVIATION AND TRANSPORT INSURANCE - 2011**

COMPANIES	REVENUE						EXPENDITURE						TOTAL		
	FUND AT THE BEGINNING OF YEAR		PREMIUMS 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	LOCAL														
1	American Life and General Insurance Company (T&T) Ltd.	-	-	-	567	1,440	-	-	874	(81)	1,215	-	-	-	2,007
2	Bankers Insurance Company (T&T) Ltd.	26,849	-	33,504	97,998	811	626	-	11,248	-	54,213	18,393	35,970	-	159,788
3	Colonial Fire & General Insurance Company Ltd.	15,311	35,466	233,955	471,086	1,841	1,841	-	13,869	-	374,348	26,265	34,966	-	757,659
4	Furness Anchorage General Insurance Ltd	42,446	-	53,684	-	(30)	1,953	-	7,999	-	45,668	37,780	-	-	98,053
5	GTM Fire Insurance Co. Ltd.	52,119	-	86,241	-	3,163	2,214	-	21,712	-	51,038	60,167	-	-	143,736
6	Gulf Insurance Ltd.	12,191	594,000	284,605	187,734	88,913	88,913	-	155,699	-	754,582	(34,604)	582,837	-	1,167,443
7	Guardian General Insurance Limited	(26,688)	1,406,057	804,014	745,580	1,001	94,235	-	412,897	1,692	284,135	(19,524)	1,173,561	-	3,024,199
8	Maritime General Insurance Company Ltd.	70,002	5,271,959	514,214	129,259	46,844	46,844	-	299,281	-	-	71,308	5,550,909	-	6,528,246
9	N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Sagitor General Insurance Company Limited	1,531,280	487,864	2,405,400	2,187	65,217	65,217	-	235,158	-	1,079,712	1,357,470	329,528	-	4,491,948
12	The Beacon Insurance Company Limited	1,560,567	3,465,171	4,756,015	3,503,247	11,571	11,388	-	4,267,617	185,627	2,861,218	1,807,830	1,766,261	-	14,548,844
13	The New India Assurance Company (T&T) Ltd.	13,283	3,723	19,121	18,644	2,280	2,280	-	11,333	-	18,174	12,571	2,223	-	57,051
14	The Reinsurance Company of Trinidad and Tobago Ltd	8,875	7,486	382,342	501,062	-	-	-	185,010	-	568,538	8,292	9,709	-	899,765
15	Trinidad & Tobago Insurance Ltd.	41,508	1,533,083	5,317,879	613,039	1,094,521	1,094,521	-	737,162	-	6,584,589	29,267	1,093,019	-	8,973,603
	TOTAL	3,721,316	12,804,809	14,890,973	6,269,836	17,955	1,511,599	17,955	6,359,859	187,238	12,677,430	3,375,214	10,578,983	-	40,852,342
	CARIBBEAN														
1	United Insurance Company Ltd.	626,897	63,309	1,795,219	-	-	33,811	-	331,309	94,786	497,949	739,976	344,437	-	2,519,236
	TOTAL	626,897	63,309	1,795,219	-	-	33,811	-	331,309	94,786	497,949	739,976	344,437	-	2,519,236
	GRAND TOTAL	4,348,213	12,868,118	16,686,192	6,269,836	17,955	1,545,410	17,955	6,691,168	282,024	13,175,379	4,115,190	10,923,420	-	43,371,578

# TABLES

## TABLE XX

### REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2011

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 & MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER		TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT THE END OF YEAR	
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE													UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1 American Life and General Insurance Company (T&T) Ltd.	-	-	-	567	1,440	-	2,007	-	-	874	(81)	1,215	-	2,007	-	
2 Bankers Insurance Company (T&T) Ltd.	26,849	-	33,504	626	811	-	159,788	-	39,964	11,248	54,213	18,393	35,970	159,788	-	
3 Colonial Fire & General Insurance Company Ltd.	2,262	-	20,420	271	-	-	359,366	-	174,071	2,049	-	6,150	-	359,366	-	
4 Furness Anchorage General Insurance Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 GTM Fire Insurance Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6 Gulf Insurance Ltd.	12,191	594,000	284,605	88,913	-	-	1,167,443	(351,871)	60,800	155,699	-	(34,604)	582,837	1,167,443	-	
7 Guardian General Insurance Limited	(26,688)	898,949	357,351	34,041	1,001	-	2,010,233	699,442	442,557	361,724	1,483	(19,524)	436,398	2,010,233	-	
8 Maritime General Insurance Company Ltd.	70,002	5,271,959	514,214	46,844	-	495,969	6,528,247	491,020	115,728	299,281	-	71,308	5,550,909	6,528,246	-	
9 N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Saglor General Insurance Company Limited	296,186	-	496,015	12,124	-	-	806,512	147,585	61,288	43,715	-	282,327	262,047	806,512	-	
12 The Beacon Insurance Company Limited	758,113	1,017,853	1,954,357	72,418	7,456	1,139,885	7,197,617	1,144,923	1,186,853	2,749,873	119,610	-	1,032,227	7,197,617	-	
13 The New India Assurance Company (T&T) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 The Reinsurance Company of Trinidad and Tobago Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Trinidad & Tobago Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	1,138,915	7,782,761	3,660,466	255,804	10,708	1,635,854	18,231,214	2,131,099	2,081,261	3,624,464	121,011	1,357,587	1,335,997	18,231,213	-	
CARIBBEAN																
1 United Insurance Company Ltd.	32,315	-	80,484	1,238	-	-	114,037	-	11,209	12,135	3,472	50,388	36,833	114,037	-	
TOTAL	32,315	-	80,484	1,238	-	-	114,037	-	11,209	12,135	3,472	50,388	36,833	114,037	-	
GRAND TOTAL	1,171,230	7,782,761	3,740,950	257,042	10,708	1,635,854	18,345,251	2,131,099	2,092,470	3,636,599	124,483	1,407,975	1,372,830	18,345,250	-	

REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2011

COMPANIES	REVENUE				EXPENDITURE						TOTAL					
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT AND LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL MEDICAL EXPENSES	COMMISSIONS		EXPENSES OF MANAGEMENT	OTHER	TRANSFERS TO PROFIT AND LOSS ACCOUNT	FUND AT END OF YEAR	
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE													RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS
1	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	Sagikor 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	-	415,001	-	-	-	-	-	-	-	-	-	-	-	415,001	
15	Trinidad & Tobago Insurance Ltd.	-	415,001	-	-	-	-	-	-	-	-	-	-	-	415,001	
	TOTAL	-	415,001	-	-	-	-	-	-	-	-	-	-	-	415,001	
	CARIBBEAN															
1	United Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	GRAND TOTAL	-	415,001	-	-	-	-	-	-	-	-	-	-	-	415,001	

# TABLES

## TABLE XX

### REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2011

COMPANIES	REVENUE							EXPENDITURE							TOTAL		
	FUND AT THE BEGINNING OF YEAR		PREMIUMS 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 THE END OF YEAR			TOTAL	
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE											RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS			
1	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.	13,049	35,466	213,535	1,570	134,673	1,570	17,416	116,724	11,820	-	197,252	20,115	34,966	398,293	398,293	
4	Furness Anchorage General Insurance Ltd	42,446	-	53,684	1,953	-	(30)	6,606	7,999	7,999	-	45,668	37,780	-	98,053	98,053	
5	GTM Fire Insurance Co. Ltd.	52,119	-	86,241	2,214	-	3,163	330	10,489	21,712	-	51,038	60,167	-	143,736	143,736	
6	Gulf Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Guardian General Insurance Limited	-	507,108	446,663	60,195	-	(0)	29,439	-	51,172	210	195,981	-	737,163	1,013,965	1,013,965	
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	1,235,094	487,864	1,909,385	53,093	-	-	515,361	765,846	191,443	-	797,365	1,095,423	319,978	3,685,436	3,685,436	
12	The Beacon Insurance Company Limited	802,454	2,447,318	2,801,658	39,970	1,255,712	4,115	675,398	653,117	1,517,744	66,017	2,861,218	775,603	802,130	7,351,227	7,351,227	
13	The New India Assurance Company (T&T) Ltd.	13,283	3,723	19,121	2,280	18,644	-	6,836	5,914	11,333	-	18,174	12,571	2,223	57,051	57,051	
14	The Reinsurance Company of Trinidad and Tobago Ltd	8,875	7,486	382,342	-	501,062	-	7,870	120,346	185,010	-	568,538	8,292	9,709	899,765	899,765	
15	Trinidad & Tobago Insurance Ltd.	415,081	1,118,082	5,317,879	1,094,521	613,039	-	468,758	60,807	737,162	-	6,584,589	29,267	678,018	8,558,602	8,558,602	
	TOTAL	2,582,401	4,607,047	11,230,507	1,255,795	2,523,130	7,248	1,721,409	1,739,849	2,735,395	66,227	11,319,844	2,039,217	2,584,187	22,206,128	22,206,128	
	CARIBBEAN																
1	United Insurance Company Ltd.	594,582	63,309	1,714,735	32,573	-	-	204,758	294,812	319,174	91,314	447,561	703,143	344,437	2,405,199	2,405,199	
	TOTAL	594,582	63,309	1,714,735	32,573	-	-	204,758	294,812	319,174	91,314	447,561	703,143	344,437	2,405,199	2,405,199	
	GRAND TOTAL	3,176,983	4,670,356	12,945,242	1,288,368	2,523,130	7,248	1,926,167	2,034,661	3,054,569	157,541	11,767,405	2,742,360	2,928,624	24,611,327	24,611,327	



**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF AMERICAN LIFE & GENERAL INSURANCE COMPANY (TRINIDAD) LIMITED AS AT DECEMBER 31, 2011**

Net Liabilities under Policies on Register in Trinidad and Tobago	\$	1,112,030,968	Balance of Long Term Fund per Revenue Account	\$	1,114,930,113
Other			Balance of Life Surplus Account per Balance Sheet		254,527,811
Surplus (if any)		257,426,956	Deficiency (if any)		-
<b>TOTAL</b>		<b>1,369,457,924</b>	<b>TOTAL</b>		<b>1,369,457,924</b>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF BANCASSURANCE  
 CARIBBEAN LIMITED - AS AT DECEMBER 31, 2011  
 (In Respect of Business Done in Trinidad and Tobago Only)

	\$'000	\$'000
Actuarial Reserves		
Participating Policies	45,832	Value of Assets 344,233
Non Participating Policies	34,579	
	80,411	
Investment and Contingency Reserves		
Participating Policies	7,061	Current Liabilities (59,016)
Non Participating Policies	7,700	
	14,761	
Unappropriated Surplus		
Participating Policies	115,134	
Non Participating Policies	65,748	
	180,882	
Share Capital	4,940	
Shareholders' Account	4,223	
<b>Total</b>	<b>285,217</b>	<b>Total 285,217</b>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF CARIBBEAN  
ATLANTIC INSURANCE COMPANY LIMITED - AS AT DECEMBER 31, 2011

Net Asset Value in Trinidad and Tobago	\$			\$
Policy Reserves		19,484,018	Balance of Long Term Fund per Revenue Account	35,704,800
Surplus (if any)		6,178,376	Deficiency (if any)	
<b>TOTAL</b>		<b>10,042,406</b>	<b>TOTAL</b>	<b>35,704,800</b>
		<u>35,704,800</u>		<u>35,704,800</u>



VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
THE REINSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED  
AS AT DECEMBER 31, 2011

Net Liabilities under Policies on Register in Trinidad and Tobago	\$	486,120	Balance of Long Term Fund per Revenue Account	\$	518,148
Other Surplus (if any)		32,028	Deficiency (if any)		-
<b>TOTAL</b>		<u>518,148</u>	<b>TOTAL</b>		<u>518,148</u>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF CUNA CARIBBEAN INSURANCE SOCIETY LIMITED - AS AT DECEMBER 31, 2011

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 86,099,066	Balance of Long Term Fund per Revenue Account	\$ 116,460,427
Other - Outstanding claims on behalf of Individual Ordinary Life		Balance of Life Surplus Account per Balance Sheet	0
Surplus (if any)	30,361,361	Deficiency (if any)	0
<b>TOTAL</b>	<b>116,460,427</b>	<b>TOTAL</b>	<b>116,460,427</b>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
 DEMERARA LIFE ASSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED  
 AS AT DECEMBER 31, 2011

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 57,457,719	Balance of Long Term Fund per Revenue Account	\$ 92,211,661
Other			
Surplus (if any)	34,753,942	Deficiency (if any)	-
<b>TOTAL</b>	<b>92,211,661</b>	<b>TOTAL</b>	<b>92,211,661</b>



VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF MARITIME LIFE (CARIBBEAN) LIMITED  
AS AT DECEMBER 31, 2011

Net Liabilities Under Policies Registered in Trinidad and Tobago	1,019,193,238	Balance of Revenue Account	1,024,861,925
Other			
Surplus	5,668,687	Deficiency	0
<b>Total</b>	<b><u>1,024,861,925</u></b>	<b>Total</b>	<b><u>1,024,861,925</u></b>

# TABLES

## TABLE XXIX

### VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF MEGA INSURANCE COMPANY LIMITED AS AT DECEMBER 31, 2011

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 199,021,324	Balance of Long Term Fund per Revenue Account	\$ 199,021,324
Other		Balance of Life Surplus Account per Balance Sheet	
Surplus (if any)	0	Deficiency (if any)	-
<b>TOTAL</b>	<b>199,021,324</b>	<b>TOTAL</b>	<b>199,021,324</b>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
 NATIONWIDE INSURANCE COMPANY LIMITED  
 AS AT DECEMBER 31, 2011

Net Liabilities under Policies on Register in Trinidad and Tobago	36,616,592	Balance of Long Term Fund per Revenue Account	36,616,592
Other			
Surplus (if any)		Deficiency (if any)	0
<b>TOTAL</b>	<b>36,616,592</b>	<b>TOTAL</b>	<b>36,616,592</b>

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
UNITED SECURITY LIFE INSURANCE COMPANYS AT DECEMBER 31,2011**

Net Liabilities Under Policies Registered in Trinidad and Tobago	9,251,174		Balance of Revenue Account	9,251,174
Other Surplus	0		Deficiency	
<b>Total</b>	<b>9,251,174</b>		<b>Total</b>	<b>9,251,174</b>



VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
SAGICOR LIFE INCORPORATED AS AT DECEMBER 31, 2011

Net Liabilities Under Policies Registered in Trinidad and Tobago	2,560,615,875	Balance of Revenue Account	2,560,615,875
Other		Balance of Life Surplus Account per Balance Sheet	
Surplus (unappropriated)		Deficiency	0
<b>Total</b>	<b><u>2,560,615,875</u></b>	<b>Total</b>	<b><u>2,560,615,875</u></b>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
THE SCOTIALIFE TRINIDAD AND TOBAGO LIMITED - AS AT DECEMBER 31, 2011

Net Liabilities Under Policies Registered in Trinidad and Tobago	530,324,619	Balance of Revenue Account	530,324,619
Other			
Surplus	0	Deficiency	-
<b>Total</b>	<b>530,324,619</b>	<b>Total</b>	<b>530,324,619</b>

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
TATIL LIFE ASSURANCE LIMITED  
AS AT DECEMBER 31, 2011

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 777,312,367	Balance of Long Term Fund per Revenue Account (excluding policyholder deposits)	1,412,813,236
Other Liabilities			
Provision for payment of Bonuses and Dividends		Balance of Life Surplus Account per Balance Sheet	
Unrealised Investment Reserve			
Surplus (if any)	685,500,869	Deficiency (if any)	0
<b>TOTAL</b>	<b><u>1,412,813,236</u></b>	<b>TOTAL</b>	<b><u>1,412,813,236</u></b>

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF  
THE BEACON INSURANCE COMPANY LIMITED  
AS AT DECEMBER 31, 2011**

Net Liabilities Under Policies Registered in Trinidad and Tobago	10,498,059	Balance of Revenue Account	10,498,059
Other			
Surplus	0	Deficiency	
<b>Total</b>	<b>10,498,059</b>	<b>Total</b>	<b>10,498,059</b>

# TABLES

## TABLE XXXV ANNUITY PENSION FUND PLANS - REVENUE ACCOUNT 2011

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	EMPLOYERS					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
1 A.S. Bryden & Sons (Trinidad) Limited Pension Plan	43,299,623	4,072,947	1,609,509	-	3,167,408	246,390	52,395,877	1,837,671	40,244	1,877,915	-	297,398	454,137	2,629,450	49,766,427
2 Baroid Trinidad Services Limited Staff Pension Fund Plan	31,983,272	-	273,833	-	1,619,014	-	33,876,119	55,123	18,375	73,498	-	-	113,020	186,518	33,689,601
3 Coconut Growers Association Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Laughlin and DeGannes and Associate Companies Pension Fund Plan	27,695,696	575,684	347,432	-	1,802,747	-	30,421,559	811,122	141,566	952,688	-	35,012	489,835	1,477,535	28,944,024
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	11,802,522	401,757	133,919	-	574,361	6,198	12,918,757	125,159	132,000	257,159	-	1,987	144,900	404,046	12,514,711
<b>Total</b>	<b>114,781,113</b>	<b>5,050,388</b>	<b>2,364,693</b>	<b>-</b>	<b>7,163,530</b>	<b>252,588</b>	<b>129,612,312</b>	<b>2,829,075</b>	<b>332,185</b>	<b>3,161,260</b>	<b>-</b>	<b>334,397</b>	<b>1,201,892</b>	<b>4,697,549</b>	<b>124,914,763</b>

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	EMPLOYERS					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
Insured	1,751,946,270	87,545,278	33,523,379	113,996	87,644,638	58,089,270	2,018,862,831	45,048,761	12,540,764	57,589,525	1,000,531	5,442,477	15,858,339	79,890,872	1,998,971,958
Annuity	114,781,113	5,050,388	2,364,693	0	7,163,530	252,588	129,612,312	2,829,075	332,185	3,161,260	-	334,397	1,201,892	4,697,549	124,914,763
<b>Total</b>	<b>1,866,727,383</b>	<b>92,595,666</b>	<b>35,888,072</b>	<b>113,996</b>	<b>94,808,168</b>	<b>58,341,858</b>	<b>2,148,475,143</b>	<b>47,877,836</b>	<b>12,872,949</b>	<b>60,750,785</b>	<b>1,000,531</b>	<b>5,776,874</b>	<b>17,060,231</b>	<b>84,588,421</b>	<b>2,063,886,721</b>

# TABLES

## TABLE XXXVI

### DEPOSIT ADMINISTRATION PENSION FUND PLANS – REVENUE ACCOUNT 2011

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY EMPLOYERS		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
		\$	\$					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
1	3M Interamerica Inc:T&T Division Pension Fund Plan	13,314,266	386,746	-	832,365	-	14,920,123	-	-	14,920,123	-	30,355	85,335	115,690	14,804,433
2	Aegis Business Solutions Limited Pension Plan	3,032,838	117,245	-	82,612	-	3,349,940	-	-	3,349,940	-	93,133	9,570	102,703	3,247,237
3	Albroco Limited Staff Pension Plan	14,910,008	1,021,154	-	978,139	-	16,909,301	359,780	243,568	603,348	-	91,256	144,724	839,328	16,069,973
4	Amour's Funeral Homes Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Angostura Bitters (Dr. J.G.B. Siegest & Sons) Limited Pension Fund Plan	174,837,612	6,506,422	-	5,467	30,673,791	214,641,417	4,814,681	2,620,199	7,434,880	44,784	203,290	1,146,812	882,976	205,811,651
6	Anthony N. Sabga Limited Pension Fund Plan	17,369,471	447,277	-	882,151	-	19,146,176	-	-	19,146,176	-	111,958	79,902	191,860	18,954,316
7	ASA Wright Nature Centre Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees	3,838,981	-	-	-	169,801	4,008,782	-	-	4,008,782	-	-	67,071	67,071	3,941,711
9	Bermudez Biscuit Company Limited Pension Plan	91,785,665	6,024,269	-	6,532,863	-	106,859,737	2,110,580	-	2,110,580	-	574,878	802,648	3,488,106	103,371,631
10	BristolMyers Squibb (West Indies) Limited Pension Fund Plan	5,949,261	-	-	237,970	-	6,187,231	-	-	6,187,231	-	-	-	-	6,187,231
11	British High Commission Pension Plan	3,016,385	102,703	-	136,618	-	3,360,409	384,299	-	384,299	-	-	122,847	507,146	2,853,263
12	C.B.P. Limited Pension Fund Plan	9,928,696	1,496,342	26,440	-	727,607	12,665,317	97,415	-	97,415	-	20,146	119,982	237,543	12,447,774
13	C.M.B Packaging Trinidad Limited Pension Fund Plan	10,684,826	521,699	-	744,760	-	12,196,761	61,998	-	61,998	-	80,698	93,044	235,740	11,961,021
14	Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan	3,429,505	139,063	-	121,831	-	3,690,399	29,918	-	29,918	-	-	500	30,418	3,659,981
15	Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	12,904,593	583,893	-	849,714	-	14,730,711	293,011	139,544	43,555	-	25,572	187,425	645,552	14,085,159
16	Century Eston Limited Pension Plan	27,437,803	445,837	-	1,101,104	-	29,430,581	95,479	-	95,479	109,143	172,821	370,590	748,033	28,682,548
17	Clark and Batoo Ltd Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Colonial Fire and General Insurance Company Limited Pension Plan	59,984,195	1,955,229	-	(1,249)	10,739,753	73,851,065	-	-	73,851,065	-	347,842	1,096,635	1,444,477	72,406,588
19	Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Diego Martin Credit Union Cooperative Society Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Envirotec Holdings Limited Pension Fund Plan	9,850,780	605,018	-	749,758	-	11,557,173	149,392	40,453	189,845	29,129	74,866	103,508	397,348	11,159,825
22	Eric Solis Marketing Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	F.T. Farfan and Sons Limited Pension Fund Plan	16,544,870	1,493,826	-	1,222,867	98,339	20,125,965	112,478	-	112,478	-	249,529	198,980	560,987	19,564,978
24	Furness Trinidad Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	Grace Kennedy Trinidad and Tobago Ltd Pension Fund Plan	2,664,758	183,860	-	135,448	-	3,167,926	-	-	3,167,926	-	66,490	25,283	91,773	3,076,153
26	Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	Guardian Holdings Group Defined Contribution Pension Plan	51,464,890	4,559,298	-	2,380,702	-	59,061,248	390,383	130,127	520,510	-	23,169	485,886	1,029,565	58,031,683
29	Gulf Engineering Services Limited Pension Fund Plan	5,493,348	301,135	-	281,615	-	6,226,666	-	-	6,226,666	-	97,248	40,385	137,633	6,089,033
30	Gulf Insurance Limited Pension Fund Plan	11,431,490	296,680	-	-	912,026	12,938,876	117,302	-	117,302	-	192,013	119,996	429,311	12,507,565
31	Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Hydro Agri Trinidad Limited Pension Fund Plan	332,908,841	29,025,113	-	18,971,937	14,323,293	399,212,971	14,663,515	2,505,060	17,168,575	30,000	164,104	3,617,131	20,979,810	378,233,161
33	J.N. Harriman and Company Limited Pension Plan	13,647,261	121,173	-	543,736	-	14,433,343	413,803	-	413,803	-	182,309	596,112	596,112	13,837,231
34	J.T.A Supermarkets Limited Pension Fund Plan	13,581,218	335,211	-	619,867	-	14,871,507	-	-	14,871,507	-	54,903	54,375	109,278	14,762,229
35	Janouras Customs Design Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36	Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	Junior Schools Limited Pension Fund Plan	4,847,666	157,670	-	379,994	-	5,550,018	77,620	-	77,620	-	60,717	61,863	200,200	5,349,818

TABLES

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	EMPLOYERS					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
38 L.J. Williams Limited Pension Fund Plan	13,371,282	166,267	166,267	-	414,886	269,417	14,388,119	-	-	-	-	44,301	305,206	349,507	14,038,612
39 Lake Asphalt of Trinidad and Tobago (1978) Limited (Employees) Pension Plan	20,021,964	1,321,067	335,636	-	919,608	-	22,598,275	4,433,688	-	4,433,688	-	63,402	19,369	4,516,459	18,081,816
40 Lake Asphalt of Trinidad and Tobago (1978) Limited (Staff) Pension Plan	13,694,614	405,224	405,224	-	897,483	-	15,402,545	1,256,422	-	1,256,422	-	19,265	1,372,603	2,648,290	12,754,255
41 Lange Trinidad Limited Pension Fund Plan	14,355,306	520,548	236,612	-	942,111	-	16,054,577	472,944	-	472,944	-	5,784	125,801	604,529	15,450,048
42 Lazari and Sampson Limited Pension Fund Plan	11,815,395	322,674	322,674	-	570,098	-	13,050,841	465,080	172,080	637,160	93,046	77,752	112,673	920,631	12,110,210
43 Life of Barbados Pension Fund Plan	4,375,671	-	-	-	277,789	-	4,653,460	55,600	5,751	61,351	-	-	44,760	106,111	4,547,349
44 Lonsdale/Saatchi and Saatchi Advertising Limited Staff Pension Fund Plan	14,074,945	-	-	-	904,144	-	14,979,089	347,254	168,233	515,487	-	27,228	124,886	667,601	14,311,488
45 Mainstream Foods Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 Maritime Life (Trinidad) Limited Pension Fund Plan	49,200,892	1,515,036	1,515,036	-	2,401,778	-	54,632,742	647,528	272,683	920,211	2,222	343,473	-	1,265,906	53,366,836
47 Master Mix of Trinidad and Tobago Limited Pension Fund Plan	8,494,005	-	-	-	405,835	-	8,899,840	-	-	-	-	-	-	-	8,899,840
48 Mc Cann Erickson (Trinidad) Limited Pension Fund Plan	12,477,162	375,875	375,875	-	890,470	-	14,119,382	314,019	-	314,019	-	42,008	131,210	487,237	13,632,145
49 Medianet Limited Monthly Paid Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 National Helicopter Services Limited Pension Fund Plan	12,200,714	739,260	543,603	-	614,800	-	14,098,377	898,297	-	898,297	-	34,963	13,621	946,881	13,151,496
51 Navarros Shipping Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
52 Neal and Massey Wood Group Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53 Oilfields Workers Trade Union Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54 Pension Plan for Employees of Sagcor Life Inc	50,493,935	2,313,461	2,102,581	-	3,345,155	-	58,255,132	1,094,662	977,278	2,071,940	11,047	390,009	823,959	3,296,955	54,958,177
55 Pepsi Cola Trinidad Bottling Company Limited Pension Plan	3,486,699	76,227	73,371	-	140,449	-	3,776,746	-	-	-	-	123,035	45,369	168,404	3,608,342
56 Port Authority of Trinidad and Tobago Daily and Weekly Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57 Port Authority of Trinidad and Tobago Monthly Paid Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58 Prestige Holdings Limited Pension Fund Plan	16,232,388	457,712	457,712	-	988,240	-	18,136,052	24,082	60,375	84,457	-	470,104	11,043	565,604	17,570,448
59 Print-a-Pak Ltd Pension Plan	2,808,970	195,275	196,295	-	211,275	-	3,411,815	2,751	59,387	62,138	-	6,911	50,891	119,940	3,291,875
60 R.B.P. Elevator and Escalator Limited Pension Plan	4,975,552	272,786	272,786	-	237,111	-	5,758,235	-	-	-	-	10,419	42,588	57,052,28	5,705,228
61 Rentokil Initial (Trinidad) Limited Pension Fund Plan	7,366,129	369,074	268,194	-	294,890	-	8,298,287	2,109,612	703,537	2,813,149	-	60,544	19,668	2,893,361	5,404,926
62 Rhand Credit Union Co-operative Society Limited Staff Pension Plan	8,461,558	175,985	175,985	-	454,384	-	9,267,912	-	-	-	-	12,589	4,420	17,009	9,250,903
63 Sealand Services Incorporated Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 Selco Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65 Small Business Development Company Limited Staff Pension Plan	7,754,444	492,727	238,869	-	321,956	-	8,807,996	-	-	-	-	12,519	8,787	21,306	8,786,690
66 Southern Medical Clinic Limited Pension Fund Plan	5,090,375	213,329	138,978	-	403,680	-	5,846,362	106,594	133,640	240,234	-	1,276	54,794	296,304	5,550,058
67 Southern Sales and Services Company Limited Pension Plan	53,295,507	598,886	598,886	-	4,007,906	-	58,501,185	1,825,237	119,222	1,944,459	19,397	153,131	73,447	2,190,434	56,310,751
68 Stellar Distributions (Trinidad) Limited Staff Pension Fund Plan	6,001,777	21,990	21,990	-	494,853	-	6,715,853	-	-	-	-	46,012	16,948	62,960	6,652,893
69 Tatil Life Sales Representatives Pension Plan	5,300,402	68,253	68,253	-	270,088	-	5,706,996	-	-	-	-	114,138	68,756	182,894	5,524,102
70 TECU Credit Union Co-operative Society Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71 The Agents of American Life and General Insurance Company (Trinidad) Limited Pension Scheme	23,655,555	617,849	617,849	-	935,811	-	25,827,064	-	-	-	-	133,605	1,320,787	1,454,392	24,372,672
72 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees	15,371,273	934,275	602,757	-	1,103,685	-	18,011,990	430,549	-	430,549	-	42,614	135,926	609,089	17,402,901
73 The Group Pension Plan for the Non-Professional Employees of Fitzstone Limited	3,996,031	168,337	168,337	84,168	167,070	-	4,583,943	-	-	-	-	14,859	18,938	33,797	4,550,146
74 The Myerson Tooth Company Limited Pension Plan	34,567,100	1,266,329	319,452	-	2,464,428	-	38,617,309	714,861	258,884	973,745	-	23,942	292,683	1,290,370	37,326,939

TABLE XXXVI continued

## TABLES

76	The Synod of the Presbyterian Church in Trinidad and Grenada Pension Plan	7,520,931	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	EMPLOYERS					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES						
77	The Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan	10,115,674	-	-	-	706,401	-	10,822,075	184,161	96,221	280,382	98,383	-	135,099	513,864	10,308,211
78	The Trinidad and Tobago Stock Exchange Pension Fund Plan	3,840,337	310,319	155,159	-	251,518	-	4,557,333	69,808	217,464	287,272	-	887	57,779	345,938	4,211,395
79	The University of the West Indies (St. Augustine) Staff Pension Fund Plan	298,070,856	10,976,776	5,488,388	-	17,990,498	-	332,526,518	2,783,977	2,935,126	5,719,103	563,380	201,443	414,150	6,898,076	325,628,442
80	Toyota Trinidad and Tobago Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	Trinidad and Tobago Mortgage Finance Company Limited Pension Plan	20,748,255	2,073,984	720,253	-	1,088,552	-	24,631,044	-	-	-	-	98,992	194,462	293,454	24,337,590
82	Trinidad and Tobago Port Contractors (Daily & Weekly) Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83	Trinidad Concrete Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84	Trinidad Contractors Limited Pension Plan	22,707,522	267,540	133,770	-	1,577,766	-	24,686,598	965,238	137,825	1,103,063	-	43,107	220,968	1,367,138	23,319,460
85	Trinidad Nitrogen Company Limited Pension Fund Plan	3,367,844	113,834	56,917	-	154,284	-	3,692,879	-	-	-	-	-	6,079	6,079	3,686,800
86	Trinidad Ropeworks Limited Retirement Plan for Employees	2,211,138	68,050	68,050	-	156,349	-	2,503,587	40,704	-	40,704	-	15,613	23,727	80,044	2,423,543
87	Trinidad Systems Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
88	Trinico Steel & Wire Products Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
89	United States of America Embassy in Trinidad and Tobago Pension Fund Plan	32,000,862	1,882,522	526,580	-	1,587,545	-	35,997,509	1,619,022	491,644	2,110,666	-	48,692	193,222	2,352,580	33,644,929
90	Western Scientific Company Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91	William H. Scott Limited Pension Plan	5,077,522	40,852	40,852	-	272,436	-	5,431,661	-	-	-	-	-	4,147	4,147	5,427,513
92	Youth Training & Employment Partnership Programme Limited Pension Fund Plan	8,486,457	1,241,138	13,000	3,388	627,351	-	10,371,334	15,017	52,463	67,480	-	-	143,385	210,865	10,160,469
	<b>Total</b>	<b>1,751,946,270</b>	<b>87,545,278</b>	<b>33,523,379</b>	<b>113,996</b>	<b>87,644,638</b>	<b>58,089,270</b>	<b>2,018,862,831</b>	<b>45,048,761</b>	<b>12,540,764</b>	<b>57,589,525</b>	<b>1,000,531</b>	<b>5,442,477</b>	<b>15,858,339</b>	<b>79,890,872</b>	<b>1,938,971,958</b>



# TABLES

## SELF-ADMINISTERED - BALANCE SHEET 2011

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 SECURITIES DENOTED IN FOREIGN CURRENCY	10% CARICOM EQUITY	10% CARICOM GOVERNMENT	10% CARICOM OTHER	TOTAL LOCAL ASSETS	90% CARICOM EQUITY	90% CARICOM GOVERNMENT	90% CARICOM OTHER	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN SECURITIES	FOREIGN EQUITY	TOTAL FOREIGN ASSETS	TOTAL ASSETS IN FUND	TOTAL LOCAL ASSET RATIO	LOCAL EQUITY RATIO	100% CARICOM EQUITY	100% CARICOM GOVERNMENT	100% CARICOM OTHER
1 Agostini Insurance Brokers Limited Pension Fund Plan	7,877,642	16,763,482	-	-	15,040,464	5,920,399	1,147,797	5,147,177	1,147,797	93,495	1,410	60,227	47,320,093	841,455	12,694	542,042	-	944,214	1,364,486	3,704,891	51,033,884	92,74	29,47	934,950	14,104	602,269
2 Agostini's Limited Retirement Plan	14,352,659	31,496,276	-	-	18,631,017	6,024,466	1,439,052	797,868	1,439,052	95,743	63,073	72,900,754	861,691	573,055	-	573,055	-	4,681,898	2,767,898	8,884,542	81,705,296	99,14	22,78	957,434	-	636,728
3 Airport Authority Pension Fund	31,503,040	6,917,527	-	-	29,180,812	26,209,257	227,951	227,951	227,951	75,129	-	153,113,716	676,165	-	-	-	-	373,025	4,013,678	5,062,868	158,176,584	86,80	18,45	153,294	-	-
4 Amoco Trinidad Oil Company Pension Fund Plan	98,400,047	228,240,514	474,490	-	139,226,529	113,930,231	70,713,024	17,199,453	17,199,453	616,534	38,815	688,650,437	5,566,810	349,333	-	-	388,148	21,246,670	33,336,307	702,586,744	95,20	19,82	6,185,344	388,148	-	
5 Ansa MCAI Limited Pension Fund Plan	23,515,401	29,269,717	735,644	-	22,698,643	5,893,572	5,893,572	1,168,450	1,168,450	189,100	219,646	85,127,293	1,701,900	1,976,815	-	-	-	13,737,627	17,977,982	103,105,274	82,56	22,02	1,891,000	2,196,461	-	
6 Ansa MCAI Pension Fund Plan	9,427,420	20,952,766	-	-	14,960,951	238,349	9,254,720	5,024,732	5,024,732	184,360	74,287	60,296,367	1,659,240	668,221	-	-	-	1,388,847	9,125,850	16,944,019	65,622,078	91,88	22,80	1,843,600	742,468	1,788,225
7 Associated Brands Limited Group Pension Fund Plan	20,572,347	60,003,314	-	-	12,905,575	49,376,294	49,376,294	3,734,514	3,734,514	2,262,444	372,398	243,359	147,433,955	2,036,192	2,190,230	-	-	9,125,850	17,510,064	64,944,019	89,38	7,82	2,262,435	3,723,084	2,433,589	
8 Atlantic LNG Pension Plan	11,133,153	14,193,252	-	-	12,905,575	4,106,699	548,201	-	-	74,442	30,655,747	-	669,574	-	-	-	-	253,615	933,589	30,989,235	96,99	0,00	-	-	744,415	
9 Bank of Commerce Trinidad and Tobago Limited Retirement Plan	11,133,153	14,193,252	-	-	12,905,575	4,106,699	548,201	-	-	74,442	30,655,747	-	669,574	-	-	-	-	253,615	933,589	30,989,235	96,99	0,00	-	-	744,415	
10 Bawodius Limited Pension Fund Plan	6,394,832	7,518,285	-	-	-	-	2,706,686	-	-	16,622,103	-	-	-	-	-	-	-	-	-	16,622,103	100,00	0,00	-	-	-	
11 Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	4,407,185	8,962,736	-	-	9,551,892	1,065,737	1,065,737	-	-	34,513	118,859	24,140,922	31,016,15	-	-	-	-	3,205,849	4,586,198	28,727,120	64,04	33,25	345,128	-	1,188,593	
12 BG Trinidad and Tobago Limited Pension Fund Plan	22,887,745	36,060,491	-	-	6,882,156	63,947	9,780,642	205,090	205,090	104,992	224,191	79,389,058	944,929	2,107,720	-	-	-	608,983	3,271,632	82,960,690	95,69	11,68	1,049,921	-	2,241,911	
13 British American Insurance Company (Trinidad) Limited Pension Fund Plan	7,893,842	8,893,842	-	-	6,882,156	63,947	9,780,642	205,090	205,090	104,992	224,191	79,389,058	944,929	2,107,720	-	-	-	608,983	3,271,632	82,960,690	95,69	11,68	1,049,921	-	2,241,911	
14 BWA General Staff Pension Fund Plan	5,928,572	-	-	-	45,276,409	-	129,532,020	-	129,532,020	483,328	139,199	183,495,380	4,367,950	1,171,792	-	-	-	19,669,488	291,168,27	212,612,207	-	-	-	-	1,301,991	
15 BWA Pilots Pension Fund Plan	27,795,544	59,995,250	-	-	58,761,636	-	7,573,885	-	7,573,885	-	-	154,130,315	-	-	-	-	-	3,050,521	8,304,843	162,435,138	94,89	36,18	-	-	1,437,500	
16 Caribbean Industrial Research Institute Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 Caribbean Services Company Ltd. Pension Fund Plan	-	-	-	-	182,490,000	-	80,681,000	-	80,681,000	-	-	668,877,000	-	-	-	-	-	-	3,408,000	672,285,000	99,49	27,14	-	-	506,300	
18 Central Bank of Trinidad and Tobago Pension Scheme	24,141,046	31,046,941	-	-	22,943,911	333,688	387,976	6,313,184	6,313,184	158,336	74,247	50,603	88,941,718	1,425,024	668,221	455,427	-	13,233,368	15,782,040	104,723,758	84,93	21,91	1,583,360	742,468	506,300	
19 Citibank (Trinidad and Tobago) Limited Pension Fund Plan	8,282,361	14,627,980	-	-	4,654,404	3,253,654	411,479	-	-	22,816	48,295	31,300,600	205,346	-	-	-	-	1,934,790	2,574,794	38,875,933	92,40	13,74	228,162	-	482,953	
20 Coca Cola Bottling (Trinidad and Tobago) Pension Plan	31,446,339	32,596,138	-	-	42,753,408	-	5,097,946	2,629,352	2,629,352	373,122	181,420	116,730,381	3,349,098	1,632,778	-	-	-	17,996,413	17,996,413	134,526,794	86,77	31,78	3,721,220	1,814,198	731,636	
21 Consolidated Insurance Consultants Limited Pension Fund	30,563,358	25,414,999	-	-	23,647,967	14,090,277	3,067,936	-	-	143,750	78,518,887	-	1,293,750	-	-	-	-	1,293,750	79,812,637	96,38	5,66	-	-	-	1,437,500	
22 Coopers and Lybrand Pension Plan	1,256,097	1,580,216	-	-	228,965	480,370	95,488	-	-	24,999	-	3,660,815	224,994	-	-	-	-	103,098	3,288,907	3,988,902	91,78	6,51	249,993	-	-	
23 CPI Ltd Defined Contribution Pension Plan	8,829,508	9,385,380	-	-	9,625,297	2,521,141	1,855,468	-	-	30,900	51,376	32,270,270	278,100	462,382	-	-	-	5,971,306	38,241,576	38,241,576	84,39	25,17	309,000	-	513,578	
24 CUNA Caribbean Insurance Society Limited Pension Fund Plan	9,867,425	8,728,221	-	-	19,121,423	190,679	5,210,245	1,649,659	1,649,659	141,165	74,247	25,302	45,542,771	1,270,483	668,221	227,714	-	2,937,818	48,480,889	93,94	39,44	1,411,648	742,468	250,105		
25 Development Finance Limited Pension Plan	20,688,819	10,107,713	-	-	4,102,735	-	2,268,278	357,600	357,600	38,709	76,994	37,874,134	948,379	692,947	-	-	-	1,393,129	3,037,425	41,011,559	92,59	10,00	387,088	769,941	669,967	
26 EBY Services Limited Pension Scheme	3,960,863	3,763,993	-	-	2,622,582	1,227,026	2,087,636	78,938	78,938	37,620	74,305	17,084,767	340,425	668,744	-	-	-	262,879	787,113	21,456,546	96,33	12,22	302,850	-	745,049	
27 EOC Resources Trinidad Limited Employees Pension Fund Plan	3,667,455	3,667,455	-	-	4,214,656	-	2,346,159	1,277,499	1,277,499	1,370,323	37,620	844,992,505	6,367,689	16,818	-	-	-	3,854,327	74,401,558	84,640,392	92,932,897	90,90	28,30	7,075,210	18,687	-
28 First Citizens Bank Pension Fund Plan	190,765,812	310,131,156	-	-	263,044,923	-	58,316,264	22,024,960	22,024,960	707,521	1,869	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
29 First Citizens Bank International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan	-	-	-	-	77,500	1,497,000	4,110,684	-	-	-	-	-	-	-	-	-	-	-	54,405	5,739,589	99,05	1,35	-	-	-	
30 Fijitour ICL Caribbean (Trinidad) Limited Pension Fund Plan	-	-	-	-	1,562,500	-	2,340,080	-	-	27,000	-	14,470,825	243,000	-	-	-	-	-	121,726	16,054,376	90,14	9,73	270,000	-	-	
31 Global Santa Fe South America LLC Pension Fund	-	-	-	-	132,410	-	6,234,080	-	-	-	-	6,992,663	-	-	-	-	-	-	15,629	6,998,322	90,78	0,00	-	-	-	
32 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	34,411	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
33 H.S. Services Limited Pension Fund Plan	9,603,730	12,713,714	-	-	6,148,790	94,419	981,700	1,122,621	1,122,621	92,961	30,773	27,221	18,333,904	836,649	271,556	244,990	-	2,343,671	3,696,866	22,030,770	83,22	20,48	929,610	301,729	272,211	
34 Halliburton Trinidad Limited Pension Fund Plan	12,201,863	17,707,912	398,196	-	20,684,768	-	3,895,804	6,897,734	6,897,734	186,600	142,310	68,068	62,635,219	1,679,400	1,280,790	612,615	-	2,817,473	6,390,278	69,025,897	90,74	29,97	1,866,000	1,433,100	680,683	
35 Hand Arnold (Trinidad) Limited Employees Pension Scheme	2,357,417	-	-	-	1,761,284	-	34,775,370	-	-	38,894,071	-	-	-	-	-	-	-	-	10,987,144	49,881,215	77,97	3,53	-	-	-	
36 IBM World Trade Corporation (Trinidad Branch) Retirement Plan	3,060,405	2,271,969	-	-	1,847,129	-	94,216	63,395	63,395	28,082	15,792	6,249	8,604,768	252,737	142,127	56,237	-	667,927	11,119,028	97,232,796	88,49	19,00	280,819	157,919	62,485	
37 Insurance Brokers West Indies Limited Pension Fund Plan	12,797,530	18,497,664	-	-	12,667,383	3,008,674	5,428,985	129,785	129,785	52,130,221	1,168,064	-	-	-	-	-	-	4,834,804	6,829,576	58,959,597	88,42	20,81	1,287,849	-	976,690	
38 Johnson and Johnson (Trinidad) Ltd Staff Pension Plan	62,282,421	74,012,708	-	-	38,599,374	953,395	6,317,669	10,564,022	10,564,022	375,317	220,145,203	3,377,849	-	-	-	-	-	35,280,313	38,658,162	258,803,466	85,06	22,55	3,753,165	-	2,117,206	
39 Lever Brothers West Indies Limited Pension Fund Plan	14,158,435	3,011,516	12,033	-	12,519,340	-	1,629,587	830,881	1,011,048	87,465	6,416	33,429,026	742,185	1,505,747	-	-	-	3,088,346	6,206,952	39,635,578	84,34	31,59	324,650	1,673,052	641,156	
40 Mega Insurance Company Limited Pension Plan	70,887,727	302,815,491	10,288,258	-	199,265,606	-	115,380,163	597,406	597,406	1,424,139	357															

TABLES

TABLE XXXVII continued

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 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	
55 PCS Nitrogen Merged Pension Fund Plan	144,570,793	95,531,855	826,636	-	135,112,027	3,906,790	30,005,485	16,831,713	7,654,706	847,150	121,616	1,025,861	436,494,632	7,624,350	1,094,547	9,232,750	-	61,259,293	-	79,210,940	515,705,572	84,664	26.20	8,471,500	1,216,163	10,598,611	
56 Phoenix Park Gas Processors Limited Staff Pension Fund Plan	15,902,451	16,182,062	-	-	10,860,504	191,995	2,984,006	1,663,689	687,358	92,695	37,123	45,904	48,447,787	834,255	334,111	413,132	-	6,524,570	-	8,106,068	56,753,855	85,72	19.14	926,950	371,234	459,036	
57 Point L'Esprit Industrial Port Development Corporation Limited Pension Plan	25,178,460	42,435,531	-	-	11,527,820	-	11,169,049	1,603,519	-	160,519	-	-	90,472,369	1,444,667	-	-	-	-	876,671	2,321,338	92,793,706	97,50	12.42	1,606,185	-	-	
58 RBT Pension Fund Plan	133,382,146	146,682,394	102,439	-	368,717,904	-	33,494,207	2,166,229	8,949,876	469,756	280,412	619,997	354,751,260	4,227,804	2,523,712	5,579,972	-	25,539,256	-	37,870,744	392,622,004	90,35	9.84	4,697,500	2,804,124	6,199,969	
59 Repsol E&P Limited Pension Fund Plan	453,383,452	65,772,589	12,939,509	-	799,207,563	-	999,976,111	5,575,429	5,197,219	5,197,219	-	2,522,385	2,924,174,257	46,774,967	22,701,468	22,701,468	-	14,514,695	-	100,595,529	3,108,760,915	94,06	25.39	51,972,185	25,223,853	77,196,038	
60 Republic Bank of Trinidad and Tobago Limited Pension Plan	181,662,050	44,373,904	-	-	141,312,892	-	104,967,071	47,038,613	3,065,483	1,771,667	783,213	346,047	523,226,443	1,594,504	7,048,918	3,114,424	-	7,095,835	-	18,853,681	542,580,124	96,53	26.04	1,771,671	7,832,131	3,460,471	
61 Scotiabank Trinidad and Tobago Limited Pension Fund Plan	-	-	-	-	-	-	7,808,102	1,046,759	-	147,910	390,258	-	49,949,750	1,331,190	3,512,319	-	-	4,387,400	-	91,302,09	58,180,659	84,31	46.91	1,479,100	3,902,577	-	
62 Servo Limited Pension Fund Plan	9,025,000	216,103,000	-	-	241,823,000	4,058,000	55,220,000	10,659,000	19,096,000	2,472,100	227,220	89,700	563,827,000	22,248,900	20,449,800	807,300	-	69,874,000	-	113,380,000	676,807,000	83,25	35.73	24,721,000	22,722,000	897,000	
63 T. Geddes Grant (Trinidad) Staff Savings and Pension Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 T. Geddes Grant Limited Pension Fund Plan	187,338,113	160,577,302	-	-	217,400,340	15,215,102	28,801,392	17,473,505	17,473,505	151,625	-	-	626,957,379	1,364,625	-	-	-	24,386,455	-	281,200,803	650,078,182	95,71	33.19	1,516,250	3,902,577	5,940,051	
65 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	90,161,139	192,492,159	1,792,676	-	138,254,275	14,458,864	1,121,804,171	18,343,082	1,397,340	893,460	773,413	1,580,070,579	12,576,060	8,041,143	8,041,143	6,960,713	-	48,315,148	-	75,893,063	1,656,763,642	95,42	8.38	13,973,400	8,934,603	7,734,125	
66 Texaco (Trinidad) Limited Staff Retirement Plan	5,812,595	27,745,892	-	-	13,265,555	667,586	4,844,023	29	76,006	21,653	72,899	52,884,585	684,057	656,087	-	-	-	1,073,801	-	2,413,944	54,998,529	95,61	24.30	760,063	728,985	-	
67 The Home Mortgage Bank Pension Fund Plan	144,696	10,059,808	-	-	1,234,996	638,309	283,238	-	21,403	-	-	12,882,500	193,078	-	-	-	-	-	193,078	12,575,528	98,46	9.82	214,531	-	-	-	
68 The Regional Health Authorities Pension Fund Plan	243,778,240	214,444,408	738,017	-	70,684,561	74,638,902	58,933,931	1,943,349	1,943,349	870,192	-	594,005	666,425,605	7,831,725	-	5,346,046	-	4,336,751	-	17,514,522	683,940,127	97,44	10.33	8,701,917	-	5,940,051	
69 The Water and Sewerage Authority Daily-Related Employees' Pension Fund Plan	42,060,474	25,715,979	2,964,758	-	31,064,570	2,476,697	10,461,816	6,176,500	6,048,748	203,133	177,472	121,928,397	1,828,197	1,597,244	-	-	-	24,386,455	-	27,711,896	149,540,293	81,47	20.77	2,031,330	1,774,716	-	
70 The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	3,659,410	33,776,909	-	-	8,114,044	2,935,546	640,765	40,161	40,161	32,482	32,482	28,800,693	292,342	293,182	-	-	-	1,896,267	-	3,179,138	31,791,389	89,90	25.52	324,824	-	325,758	
71 Thomas Peake and Company Limited Pension Fund Plan	19,556,015	37,776,451	-	-	18,043,681	-	10,636,481	496,918	496,918	36,241	-	86,545,787	326,167	-	-	-	-	5,366,696	-	5,692,663	92,230,650	93,83	19.56	306,408	-	-	
72 Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	11,462,440	20,976,660	-	-	9,711,552	1,513,997	12,557,691	5,279,559	5,279,559	131,967	154,485	129,898	61,918,249	1,187,706	1,390,367	1,169,078	-	-	377,721	41,242,72	66,043,121	93,75	14.70	1,319,623	1,544,852	1,298,976	
73 Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	334,563,840	261,031,015	100,464,066	-	1,745,835,300	1,258,249,200	273,477,896	-	-	11,321,424	8,978,627	-	3,993,861,787	101,892,812	80,807,639	-	-	166,461,764	-	349,162,216	4,343,024,003	91,96	40.20	13,214,236	89,786,266	-	
74 Trinidad and Tobago Electricity Commission Pension Fund Plan	116,328,419	46,229,842	33,502	-	435,000	5,731,889	1,694,464	-	-	19,975	-	586,557	185,334,319	179,775	-	-	-	4,644,625	-	10,121,413	195,355,732	94,82	0.22	199,750	-	5,885,570	
75 Trinidad and Tobago Methanol Company Limited Pension Fund Plan	36,946,435	76,090,631	-	-	41,640,835	6,928,797	26,715,120	5,773,029	5,773,029	426,227	7,229	389,074	194,937,377	3,836,043	65,038	3,501,664	-	-	9,109,870	16,512,636	211,450,012	92,19	19.70	4,262,270	72,287	3,890,738	
76 Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I	50,810,500	91,736,973	2,321,575	-	68,933,993	4,950,900	34,301,266	71,868,644	741,301	-	-	260,445,582	6,671,705	-	-	-	-	6,639,007	-	13,310,712	275,956,293	95,14	25.04	7,413,005	-	27,985,826	
77 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	338,690,956	31,148,908	3,696,563	-	327,133,924	4,000,000	79,411,122	38,026,268	48,903,234	934,956	572,090	2,796,583	12,751,640	51,448,810	25,187,243	-	-	189,781,128	-	228,531,785	1,503,748,387	84,80	21.75	1,546,053	5,720,900	-	
78 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan II	23,463,826	3,500,000	-	-	17,869,800	-	3,865,450	154,305	-	194,305	-	4,853,459	1,388,748	-	-	-	-	1,287,180	-	2,675,928	5,161,387	92,15	20.81	9,300,000	-	-	
79 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan III	544,105,890	639,112,234	2,661,103	-	484,626,837	31,000,000	113,897,245	289,115,944	14,159,801	5,577,835	3,921,794	4,459,817	2,147,673,388	50,200,515	35,296,146	40,138,355	-	18,108,646	-	182,842,823	2,330,009,671	92,15	20.81	55,778,330	39,217,940	44,598,172	
80 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan IV	2,629,450	2,764,520	-	-	13,476,512	-	45,877	-	-	114,541	-	19,460,900	1,030,869	-	-	-	-	1,030,869	-	1,030,869	20,491,769	94,97	65.77	11,446,410	-	26,596,983	
81 Trinidad Cement (Trinidad) Pension Fund Plan	164,709,756	235,452,185	10,771,874	-	230,701,898	14,034,000	64,036,779	7,478,275	7,478,275	967,965	25,682	2,639,698	730,921,281	8,711,688	232,735	23,757,285	-	8,132,182	-	15,006,981	786,662,172	92,90	29.33	9,679,653	258,617	1,450,000	
82 Trinidad Express Newspapers Limited Pension Fund Plan	19,065,173	39,522,185	-	-	12,999,575	9,447,004	5,377,165	19,975	19,975	145,000	87,026,077	179,775	1,305,000	735,369	-	-	-	2,220,144	-	89,246,221	1,503,750	199,750	32.99	1,450,000	-	-	
83 Trinidad Hilton Pension Plan	10,874,930	22,688,568	-	-	23,294,893	82,039	3,427,512	996,669	996,669	62,145	22,274	61,449,030	559,305	200,468	-	-	-	789,820	-	7,618,261	70,616,884	87,02	32.99	621,450	-	222,742	
84 Trinidad Hilton Pension Plan II	16,888,326	31,297,978	15,833	-	45,338,843	244,106	6,511,670	16,828,302	2,189,211	42,262	92,262	118,556,531	380,361	-	-	-	-	4,211,650	-	5,004,004	123,560,535	95,95	36.69	422,623	-	568,434	
85 Tucker Energy Services Holdings Limited Pension Fund Plan	19,970,432	21,159,889	218,650	-	22,557,504	286,019	8,198,564	3,942,275	3,942,275	144,355	92,292	56,843	76,331,823	1,999,195	830,624	511,591	-	12,148,416	-	14,789,925	91,121,648	83,77	24.43	1,445,550	922,915	568,434	
86 Uicomer (Trinidad) Limited Pension Plan	9,857,901	15,346,882	-	-	5,995,570	1,400,839	809,845	809,845	809,845	99,789	-	37,142	36,639,291	698,097	-	-	-	3,490,164	-	5,401,134	52,622,676	97,51	14.23	997,885	-	371,424	
87 Unilever Caribbean Limited Hourly-Rated Employee Pension Plan	2,897,472	3,116,642	-	-	834,976	-	978,252	278,409	278,409	3,194	-	14,337	11,082,474	28,742	-	-	-	1,152,768	-	1,800,514	13,264,501	86,43	19.88	279,362	296,987	143,369	
88 Y.D. Lima & Company Limited Staff Pension Fund Plan	3,689,867	2,342,126	210,779	-	2,632,621	95,340	1,549,192	470,290	470,290	27,936	29,699	16,337	11,463,987	251,426	267,288	129,032	-	-	1,800,514	13,264,501	86,43	19.88	279,362	296,987	143,369		
<b>Total</b>	<b>4,345,936,115</b>	<b>6,713,364,356</b>	<b>199,525,791</b>	-	<b>6,862,265,191</b>	<b>17,048,180,480</b>	<b>4,311,875,362</b>	<b>46,022,077</b>	<b>22,691,215</b>	<b>26,954,803</b>	<b>35,279,772,615</b>	<b>414,198,691</b>	<b>304,220,933</b>	<b>242,593,223</b>													

# TABLES

## TABLE XXXVIII SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS 2011

	NAME OF PLAN	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTEREST'S DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES	TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYERS												
1	Agostini Insurance Brokers Limited Pension Fund Plan	\$ 47,290,292	\$ 1,346,190	\$ 942,333	\$ 1,915,126	\$ 1,345,709	\$ 52,839,650	\$ 1,369,854	\$ 144,013	\$ 1,513,867	\$ -	\$ 76,577	\$ 330,240	\$ 1,920,684	\$ 50,918,966
2	Agostini's Limited Retirement Plan	74,024,246	1,370,739	1,370,739	3,329,055	4,672,117	84,766,896	1,563,582	414,256	1,977,838	110,175	564,569	691,607	3,344,189	81,422,707
3	Airport Authority Pension Fund	130,918,614	3,776,892	3,776,892	7,939,846	7,596,517	160,806,747	1,340,615	416,739	1,757,354	-	81,775	975,723	2,814,852	157,991,895
4	Amoco Trinidad Oil Company Pension Fund Plan	615,730,322	44,348,204	15,294,866	22,634,040	36,692,506	734,699,938	21,327,027	7,621,699	28,948,726	-	478,777	6,092,203	35,519,706	699,180,232
5	Ansa McAl Limited Pension Fund Plan	89,359,803	2,670,892	2,670,892	4,073,116	7,376,964	106,151,667	516,533	299,265	815,798	-	523,635	2,077,328	3,449,643	102,702,024
6	Ansa McAl Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Associated Brands Limited Group Pension Fund Plan	58,839,763	2,517,989	1,510,793	2,876,758	3,058,196	68,803,499	1,578,294	683,360	2,261,654	-	280,348	932,411	3,474,413	65,329,086
8	Atlantic LNG Pension Plan	132,494,123	16,558,241	7,609,596	5,339,515	5,591,434	167,592,909	412,905	720,889	1,133,794	654,424	252,471	868,093	2,908,782	164,684,127
9	Bank of Commerce Trinidad and Tobago Limited Retirement Plan	31,496,072	28,822	28,822	1,726,712	115,109	33,395,535	1,955,666	-	1,955,666	-	-	715,635	2,671,301	30,724,234
10	Bawodes Limited Pension Fund Plan	14,505,242	352,009	241,214	945,217	635,594	16,679,276	-	-	-	-	-	57,173	57,173	16,622,103
11	Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	26,346,653	-	-	1,175,187	2,330,899	29,852,739	952,340	121,601	1,073,941	-	-	184,563	1,258,504	28,594,235
12	BG Trinidad and Tobago Limited Pension Fund Plan	66,266,890	8,112,004	3,797,749	6,505,694	-	84,682,337	45,301	-	45,301	-	288,601	1,387,745	1,721,647	82,960,690
13	British American Insurance Company (Trinidad) Limited Pension Fund Plan	23,385,568	1,317,169	498,205	1,174,930	2,260,356	28,636,228	804,794	26,844	831,638	-	-	65,717	1,460,820	27,175,408
14	BWIA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	BWIA General Staff Pension Fund Plan	210,896,897	-	-	2,355,315	10,331,054	223,583,266	5,673,633	2,201,283	7,874,916	-	-	1,875,498	10,971,059	212,612,207
16	Caribbean Industrial Research Institute Pension Plan	149,393,561	1,029	1,029	6,395,533	12,148,992	167,940,144	3,791,744	1,115,897	4,907,641	-	34	889,318	5,796,993	162,143,151
17	Caribbean Services Company Ltd. Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Central Bank of Trinidad and Tobago Pension Scheme	591,647,000	3,821,000	3,821,000	30,600,000	57,307,000	687,196,000	10,223,000	4,989,000	15,212,000	-	519,000	93,000	15,824,000	671,372,000
19	Citibank (Trinidad and Tobago) Limited Pension Fund Plan	92,914,488	7,500,000	-	3,793,102	8,399,058	112,606,648	1,739,502	2,361,992	4,101,494	-	-	3,952,494	8,053,988	104,552,660
20	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	28,731,383	1,227,182	1,227,182	1,172,404	1,917,121	34,316,257	69,988	69,988	69,988	-	199,019	213,758	482,765	33,833,492
21	Consolidated Insurance Consultants Limited Pension Fund	120,141,268	-	-	5,717,991	10,096,046	135,955,305	585,502	-	585,502	-	7,080	1,009,929	1,602,511	134,552,794
22	Coopers and Lybrand Pension Fund Plan	79,839,194	1,541,142	1,541,142	4,156,175	(468,677)	87,788,257	2,298,520	4,558,152	6,856,672	65,961	679,579	580,580	8,182,792	79,605,465
23	CPI Ltd Defined Contribution Pension Plan	3,275,689	358,577	204,901	-	335,789	4,188,056	107,192	45,384	152,576	-	-	70,984	223,560	3,964,496
24	CUNA Caribbean Insurance Society Limited Pension Fund Plan	34,800,702	866,043	438,135	-	3,731,955	39,836,835	701,188	372,937	1,074,125	-	44,329	597,805	1,716,259	38,120,576
25	Development Finance Limited Pension Plan	42,294,565	17,036	-	2,173,448	5,025,691	49,510,740	879,635	33,218	912,853	-	-	409,703	1,322,556	48,188,184
26	E&Y Services Limited Pension Scheme	38,454,319	554,285	554,285	2,091,095	1,340,270	42,994,254	1,339,600	-	1,339,600	-	134,227	566,603	2,040,430	40,953,824
27	EOG Resources Trinidad Limited Employees Pension Fund Plan	18,662,169	1,207,754	863,179	738,043	531,256	22,002,401	96,005	268,563	364,568	-	126,304	190,161	681,033	21,321,368
28	Ferreira Optical Limited Pension Fund Plan	17,073,108	472,650	608,817	914,430	899,940	19,969,945	400,308	133,145	533,453	-	184,373	541,573	1,259,399	18,709,546
29	First Citizens Bank Pension Fund Plan	829,073,112	9,732,753	9,732,753	43,674,133	52,622,067	944,834,818	6,935,849	3,753,412	10,689,261	-	438,303	4,965,652	16,093,216	928,741,602
30	First Caribbean International Banking and Financial Corporation (Trinidad & Tobago) Limited Pension Fund Plan	4,958,182	979,794	189,570	218,711	12,089	6,356,346	-	-	-	-	635,174	-	635,174	5,733,172
31	Fujitsu (CL Caribbean (Trinidad) Limited Pension Fund Plan	15,383,885	1,008,051	514,774	281,847	280,034	17,468,591	916,238	328,229	1,244,467	-	26,304	197,212	1,467,983	16,000,608
32	Global Santa Fe South America LLC Pension Fund	7,020,315	1,198	599	34,835	(42,395)	7,014,532	-	-	-	-	14,376	26,384	40,760	6,973,792
33	Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	H S Services Limited Pension Fund Plan	19,375,368	644,102	638,474	944,480	1,458,800	23,061,224	415,824	91,914	507,738	-	-	580,216	1,087,954	21,973,270
35	Halliburton Trinidad Limited Pension Fund Plan	38,889,384	1,610,719	278,434	1,641,030	1,864,012	44,283,579	1,170,489	181,253	1,351,742	-	62,891	396,770	1,811,403	42,473,176
36	Hand Arnold (Trinidad) Limited Employees Pension Scheme	67,340,608	1,335,863	636,626	3,212,469	4,031,768	76,557,334	2,408,258	3,507,396	5,915,654	-	945,734	871,528	7,732,916	68,824,418
37	IBM World Trade Corporation (Trinidad Branch) Retirement Plan	49,780,430	-	-	699,271	904,404	51,383,105	1,500,990	-	1,500,990	-	-	900	1,501,890	49,881,215
38	Insurance Brokers West Indies Limited Pension Fund Plan	9,437,065	172,177	95,654	51,307	345,898	10,563,801	194,548	640,147	834,695	-	4,795	515	840,005	9,723,796
39	Johnson and Johnson (Trinidad) Ltd Staff Pension Plan	58,129,936	-	-	2,680,943	1,816,566	62,627,445	1,891,675	1,373,238	3,264,913	-	-	578,101	3,843,014	58,784,431
40	Lever Brothers West Indies Limited Pension Fund Plan	251,684,856	1,798,376	1,803,307	8,977,548	4,361,889	288,625,976	5,715,959	1,237,991	6,953,930	1,098,561	307,859	1,808,946	10,169,296	258,456,680

TABLES

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	PENSIONS TO RETIRED EMPLOYEES		RETIREMENT GRATUITIES	TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		FUND AT THE BEGINNING OF PERIOD	FUND AT THE BEGINNING OF PERIOD	EMPLOYERS	EMPLOYERS	EMPLOYERS					EMPLOYERS								
41)	Mega Insurance Company Limited Pension Plan	35,431,132	213,022	213,022	213,022	-	1,595,473	3,277,927	40,730,576	605,302	205,934	811,236	-	43,407	3,779,955	1,232,598	39,497,978		
42)	Mittal Steel Point Lisas Limited Employees Pension Plan	679,864,118	4,682,561	4,682,561	4,682,561	94,412	32,049,611	48,494,353	769,867,616	22,436,016	3,856,788	26,292,804	439,962	288,438	3,603,997	30,623,201	739,242,415		
43)	NALIS Pension Fund Plan	25,937,274	5,349,645	2,786,278	2,786,278	-	173,180	34,246,377	145,540,237	2,717,026	-	2,717,026	-	83,762	2,831,16	3,649,264	141,890,973		
44)	National Flour Mills Pension Plan	134,984,371	4,157,185	1,294,401	1,294,401	-	5,087,853	16,427	145,540,237	2,717,026	-	2,717,026	-	83,762	848,476	3,649,264	141,890,973		
45)	National Gas Company of Trinidad and Tobago Pension Fund Plan	400,615,251	33,744,286	11,067,196	11,067,196	23,194	18,003,784	11,826,431	475,280,142	5,519,878	4,145,689	9,665,567	-	166,382	3,380,047	13,211,996	462,068,146		
46)	National Insurance Board Pension Fund Plan	733,317,149	2,810,792	2,811,264	2,811,264	-	42,169,343	32,247,025	813,355,573	22,174,910	2,908,764	25,083,674	156,384	70,488	2,244,275	27,554,821	785,800,752		
47)	National Insurance Property Development Company Limited Pension Fund Plan	56,546,579	321,159	321,159	321,159	-	2,038,652	3,685,187	62,912,736	762,018	144,096	906,114	-	-	575,810	1,481,924	61,430,812		
48)	National Maintenance Training and Security Co Ltd Pension Fund Plan	29,305,808	1,736,452	472,612	472,612	-	1,020,769	945,552	33,481,193	620,744	847,162	1,467,906	-	233,931	547,289	2,249,126	31,232,067		
49)	National Union of Government and Federated Workers Officers Pension Plan	2,735,323	211,565	47,402	47,402	300,000	128,453	211,708	3,634,451	233,620	-	233,620	-	-	127,180	360,800	3,273,651		
50)	National Union of Government and Federated Workers Staff Pension Plan	25,781,858	449,799	224,900	224,900	-	988,497	1,028,843	28,473,897	1,041,883	497,483	1,539,366	-	1,173	487,593	2,028,132	26,445,765		
51)	Neal and Massy Group Pension Plan	1,224,677,233	6,405	-	-	-	56,079,518	61,772,916	1,342,536,072	24,197,169	6,249,299	30,446,468	60,075	62,425	9,262,681	39,831,649	1,302,704,423		
52)	Nestle Trinidad and Tobago Limited Senior Staff Pension Plan	102,458,319	4,360,839	1,899,213	1,899,213	-	3,732,132	7,985,547	120,436,050	2,887,846	529,067	3,366,913	-	172,483	853,297	4,392,693	116,043,357		
53)	Nestle Unions Employees Pension Fund Plan	365,10,801	2,052,278	1,421,200	1,421,200	-	1,479,505	1,998,606	43,465,390	767,149	515,911	1,283,060	-	75,667	1,592,471	2,951,198	40,514,192		
54)	NHERST Pension Fund Plan	36,451,729	1,251,759	433,021	433,021	-	1,848,621	1,436,413	41,421,543	218,298	458,999	677,297	-	167,623	357,620	1,202,540	40,219,003		
55)	PCS Nitrogen Merged Pension Fund Plan	485,498,772	-	224,288	224,288	-	15,052,515	22,361,991	523,137,566	4,161,704	1,702,187	5,863,891	-	32,151	2,388,448	8,284,490	514,853,076		
56)	Phoenix Paik Gas Processors Limited Staff Pension Fund Plan	47,903,510	2,354,132	2,354,132	2,354,132	72,427	1,567,079	3,420,945	57,672,225	7,784	12,759	20,543	-	-	1,377,663	1,398,206	56,274,019		
57)	Point Lisas Industrial Port Development Corporation Limited Pension Plan	79,905,144	4,450,871	1,731,890	1,731,890	-	4,825,094	4,648,443	95,561,442	1,498,531	702,683	2,201,214	-	29,806	787,900	3,018,920	92,542,522		
58)	RBT Pension Fund Plan	340,481,960	31,339,614	348,500	348,500	-	19,411,333	6,163,024	397,744,431	643,672	-	643,672	852,973	62,291	3,597,202	5,156,138	392,588,293		
59)	Repsol E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60)	Republic Bank of Trinidad and Tobago Limited Pension Plan	2,939,617,125	-	-	-	-	99,393,994	141,332,636	3,180,343,755	39,426,154	17,086,814	56,512,968	-	-	18,397,058	74,910,026	3,105,433,729		
61)	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	513,616,283	-	-	-	-	28,203,066	27,827,491	569,646,840	11,061,240	5,735,011	16,796,251	-	-	10,329,315	27,125,566	542,521,274		
62)	Servol Limited Pension Fund Plan	43,025,191	-	-	-	-	2,867,458	5,554,321	51,446,970	1,855,957	-	1,855,957	-	-	3,219,527	5,075,484	46,371,486		
63)	T. Geddes Grant (Trinidad) Staff Savings and Pension Fund	544,950,000	903,000	2,069,000	2,069,000	-	34,770,000	25,889,000	608,581,000	26,220,000	5,089,000	31,309,000	-	96,000	12,201,000	43,606,000	564,975,000		
64)	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	1,561,722,563	23,409,840	23,456,366	23,456,366	-	28,770,411	72,112,210	1,709,471,390	38,402,370	7,912,359	46,314,729	786,315	1,214,990	6,910,924	55,226,958	1,654,244,432		
65)	Texasco (Trinidad) Limited Staff Retirement Plan	50,771,298	150,578	150,578	150,578	-	2,125,719	3,747,648	56,945,821	1,225,773	586,765	1,812,538	-	64,412	1,588,838	2,035,788	54,910,033		
66)	The Home Mortgage Bank Pension Fund Plan	11,794,553	346,982	172,570	172,570	-	864,250	230,322	13,408,677	590,002	196,667	786,669	-	46,430	-	833,099	12,575,578		
67)	The Regional Health Authorities Pension Fund Plan	548,635,560	86,979,930	20,678,484	20,678,484	-	24,361,859	9,139,756	689,795,589	1,689,735	1,474,691	3,164,426	227,619	317,736	2,913,495	6,623,276	688,172,313		
68)	The Water and Sewage Authority Daily-Rated Employees Pension Fund Plan	593,520,191	7,428,063	4,410,676	4,410,676	-	28,605,940	44,212,963	678,177,833	22,812,381	2,579,083	25,391,464	1,858,216	184,458	287,324	27,721,462	650,456,371		
69)	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	133,416,891	5,985,656	1,865,774	1,865,774	4,650,000	5,500,382	6,045,045	157,463,748	7,177,478	256,410	7,433,888	-	325,189	745,554	8,504,631	148,959,117		
70)	Thomas Peake and Company Limited Pension Fund Plan	28,212,409	788,147	414,431	414,431	-	1,258,691	2,171,863	32,845,541	581,679	179,106	760,785	-	22,951	363,161	1,146,897	31,698,644		
71)	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	85,986,395	1,139,938	300,471	300,471	-	4,721,676	1,642,256	93,790,736	1,104,818	292,275	1,397,093	-	7,807	153,664	1,558,564	92,232,172		
72)	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	58,842,182	3,970,565	1,102,935	1,102,935	-	3,290,377	2,294,619	69,500,678	963,225	1,719,423	2,682,648	420,651	38,133	1,300,051	4,441,483	65,059,195		

	NAME OF PLAN	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	PENSIONS RETIRED EMPLOYEES	RETIREMENT GRATUITIES	TOTAL	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS													
		EMPLOYERS	EMPLOYEES												
74	Trinidad and Tobago Electricity Commission Pension Plan	3,826,647,026	287,531,159	-	115,865,822	355,233,168	4,384,009,003	110,130,835	66,878,610	177,009,445	4,499,990	758,088	(5,107,949)	177,159,574	4,206,849,429
75	Trinidad and Tobago Electricity Commission Provident Fund	7,350,130	-	-	73,227	(43,504)	7,379,853	-	-	-	-	-	95,176	95,176	7,284,677
76	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	188,677,449	100,800	-	8,657,342	2,602,390	200,138,781	2,101,344	705,386	2,806,730	54,816	-	2,085,144	4,946,690	195,192,091
77	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I	199,372,215	2,026,574	-	9,125,754	5,702,102	220,279,837	4,648,035	2,274,416	6,922,451	158,410	74,880	4,447,895	11,603,636	208,676,201
78	Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II	262,502,602	3,222,387	-	14,348,469	3,481,640	285,213,823	7,710,862	1,842,114	9,552,976	81,192	216,070	2,576,675	12,426,913	272,786,910
79	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,396,528,499	9,208,514	-	57,432,451	110,616,736	1,578,390,777	38,096,137	7,381,665	45,477,802	277,996	569,409	31,864,880	78,190,087	1,500,200,690
80	Trinidad and Tobago Pilots' Association Limited Pension Fund Plan	43,759,835	1,137,945	-	2,101,484	4,777,290	53,487,868	1,011,289	957,933	1,969,222	-	145,116	5,857	2,120,195	51,367,673
81	Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan	1,558,627,782	3,206,801	-	106,736,952	67,032,880	1,738,811,216	36,266,708	4,925,980	41,192,688	644,674	-	66,750,976	108,588,338	1,630,222,878
82	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	94,553,675	3,485,374	-	455,665	7,807,406	115,871,168	892,745	398,136	1,290,881	8,842	597,303	116,594	2,013,620	113,857,548
83	Trinidad Building and Loan Association Pension Fund Plan	18,079,334	57,532	-	962,047	2,103,737	21,202,650	654,345	-	654,345	-	4,826	74,932	734,103	20,468,547
84	Trinidad Cement Limited Employees Pension Fund Plan	720,698,538	8,312,435	-	32,418,716	49,655,598	816,830,048	16,693,213	10,619,034	27,312,247	189,736	236,995	3,453,490	3,119,246	785,637,580
85	Trinidad Express Newspapers Limited Pension Fund Plan	80,296,865	1,766,285	-	3,787,036	5,418,546	93,824,274	3,401,884	-	3,401,884	-	625,202	721,991	4,749,077	89,075,197
86	Trinidad Hilton Pension Plan	64,871,737	421,322	-	2,566,280	5,581,563	73,335,109	1,646,328	485,587	2,131,915	26,217	65,220	1,287,961	3,511,313	70,223,796
87	Trintoplan Consultants Limited Staff Pension Plan	108,807,818	-	-	6,060,269	11,289,819	126,157,906	1,544,614	646,462	2,191,076	-	-	762,725	2,953,801	123,204,105
88	Tucker Energy Services Holdings Limited Pension Fund Plan	83,843,398	2,408,295	-	3,234,802	3,225,361	94,296,517	1,876,033	448,965	2,324,998	-	137,383	923,316	3,385,697	90,910,820
89	Unicomex (Trinidad) Limited Pension Plan	35,740,546	2,273,797	-	1,538,923	1,881,630	43,815,230	214,391	442,910	657,301	-	681,982	497,638	1,836,921	41,978,309
90	Unilever Caribbean Limited Hourly-Rated Employees' Pension Plan	7,170,734	901,433	116,259	190,513	69,454	9,092,274	28,629	73,034	101,663	19,333	80,986	406,938	608,920	8,483,354
91	Y. De Lima & Company Limited Staff Pension Fund Plan	12,374,105	80,171	-	581,636	909,203	14,025,286	464,100	-	464,100	-	-	327,691	791,791	13,233,495
	<b>Total</b>	<b>24,392,274,330</b>	<b>460,229,810</b>	<b>6,768,092</b>	<b>1,020,589,449</b>	<b>1,442,165,695</b>	<b>27,527,051,015</b>	<b>551,788,404</b>	<b>201,676,462</b>	<b>753,464,866</b>	<b>12,779,202</b>	<b>16,652,804</b>	<b>235,706,164</b>	<b>1,018,605,036</b>	<b>26,508,447,979</b>





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