

CENTRAL BANK OF TRINIDAD AND TOBAGO

REPORT ON INSURANCE AND PENSIONS FOR THE YEAR ENDED DECEMBER 31, 2014

EXECUTIVE SUMMARY

1. OVERVIEW ¹

1.01 In 2014, Gross Premium Income in the industry experienced an increase of 12.2% compared to the previous year's increase of 14.5%. Annuity business was the main contributor to premium income in the life insurance sector. Both motor (33.6%) and property business (38.2%) comprised the largest components of general insurance business.

2. LONG-TERM INSURANCE BUSINESS SECTOR

2.01 In 2014, the long term insurance business sector consisted of twenty-one (21) registered companies of which ten (10) companies wrote new business. The long term insurance sector contributed 38.0% (\$2.32 billion) of the insurance industry's gross premium income, and 52.5% (\$2.10 billion) of the net premium income.

2.02 In 2014, the number of policies "in force" increased 2.8% to reach 529,061 policies; in 2013² policies "in force" were 514,491. The number of new policies for the sector in 2014 was 59,651; in 2013 new policies issued were 66,082. "Policies discontinued" increased by 4,415 or 10.5%, slightly more than the 2.1% increase of the previous year. Policy lapses, forfeitures and surrenders were the main factors with respect to the movement in

¹ It should be noted that 2014 figures do not include Colonial Life Insurance Company (Trinidad) Limited and British American Insurance Company (Trinidad) Limited.

² Restated 2013 figures

“policies discontinued”, representing 83.9% of all discontinued policies in 2014.

2.03 The total investments in statutory funds required to be maintained by life insurance companies in 2014 amounted to \$15.6 billion compared to the \$14.4 billion required in 2013. In 2014, there was an overall deficit of \$90.7 million compared to a deficit of \$248.3 in 2013.

2.04 At least eighty percent (80%) of the statutory fund assets are required to be in Trinidad and Tobago dollars. In 2014, the portion of local assets comprised eighty-nine percent (88.9%) of total statutory fund assets, which was lower than the ninety-three percent (93.4%) in 2013. Investments in Trinidad and Tobago Government Securities denoted in TT dollars and in Equities, accounted for 19.5% and 11.2% respectively of total statutory fund assets.

3. GENERAL INSURANCE BUSINESS SECTOR

3.01 In 2014, the sector consisted of thirty-four (34) registered companies of which twenty-one (21) companies wrote new business, three (3) companies have stopped writing new business, and seven (7) companies were in liquidation.

3.02 Gross premiums in 2014 increased by \$307.5 million or 8.8 % over 2013. Net premiums increased by approximately \$101.8 million or 5.7%.

3.03 ‘Property Business’ was the largest class of general insurance business in terms of gross premiums written.

3.04 Motor insurance business recorded an underwriting profit of \$147.5 million, an increase in profits from \$127.8 million reported in 2013.

3.05 Total Statutory Deposits with the Central Bank required under Section 29 of the Insurance Act, Chap 84:01 amounted to \$1,013.1 million, of which 71.6% consisted of Trinidad and Tobago Government securities denoted in TT dollars.

4. INSURANCE INTERMEDIARIES

4.01 One of the principal functions of the Central Bank is the registration of all insurance intermediaries. Total fees collected in 2014 in respect of registration of intermediaries amounted to \$1,083,317 a decrease of \$99,863 or 8.4% compared to 2013. In 2014 there were 2,764 intermediaries compared to 2,810 in 2013. Intermediaries comprised of 2,162 salesmen, 486 agents, 83 brokers and 33 adjusters.

5. PENSION FUND PLANS

5.01 Pension fund plans are either administered through a deposit administration contract with an insurance company (insured plans), or are self-administered. Four (4) new pension fund plans were registered in 2014 and one (1) plan was under judicial management. The total number of active plans was one hundred and eighty-six (186). One hundred and one (101) of these plans are self-administered and eighty-five (85) are insured/annuity plans. In addition, there are ninety-eight (98) plans in the process of being wound up; this figure includes one (1) plan which is under judicial management.

5.02 The assets of approved pension fund plans are required to be invested similarly to life insurance funds as prescribed by the Second Schedule of the Insurance Act. Chap 84:01. Accounts submitted for the self-administered pension plans for 2014 reported investments totalling \$46.5 billion. Of these investments, Trinidad and Tobago equities accounted for 29.9% and Trinidad and Tobago Government securities denoted in TT

dollars accounted for 33.2%. The total local asset ratio was 86.95% and was in accordance with the requirements of the Act.

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**REPORT ON INSURANCE AND PENSIONS FOR THE YEAR ENDED
31ST DECEMBER, 2014**

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

Dear Sir

- 1.01 I have the honor to submit to you for presentation to Parliament the Forty-seventh Annual Report on the administration of the Insurance Act being presented by The Central Bank of Trinidad and Tobago
- 1.02 This Report is submitted under the Insurance Act, Chap 84:01 and is for the period ended 31st December, 2014.
- 1.03 The Act requires that Returns on the financial performance of companies be submitted within six (6) months of the financial year of each company.
- 1.04 This report is prepared in two parts
- | | |
|-------------|---|
| Part I | INSURANCE COMPANIES
A - LONG-TERM INSURANCE
B - GENERAL INSURANCE |
|
PART II |
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- 1.05 A summary of the Balance Sheets of insurance companies is included as Appendix A.

Respectfully submitted

Alvin Hilaire
Governor
CENTRAL BANK OF TRINIDAD AND TOBAGO

2. OVERVIEW OF THE INSURANCE INDUSTRY

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

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

Long-term Business

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

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

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

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

¹ Restated 2013 figures

General Insurance Business

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

Insurance Intermediaries

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

The information is summarized as follows:

	<u>2014</u>	<u>2013</u>	<u>% Inc./ (Dec.)</u>
Salesmen	2,162	2,211	(2.2)
Agents	486	488	(0.4)
Brokers	83	81	2.5
Adjusters	33	30	10.0
Total	<u>2,764</u>	<u>2810</u>	<u>(1.6)</u>

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

Lists of registered **Agents, Brokers and Adjusters** under the Insurance Act, Chapter 84:01 as at 31st December 2014 are provided at Appendices B, C and D respectively of this report.

Pension Fund Plans

- 2.06 The number of pension fund plans registered at the end of 2014 was 284 (2013 – 276). The information is summarized as follows:

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

PART I INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

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

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

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

COMPANIES	ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	PENSION AND ANNUITY
17. United Security Life Insurance Company Limited ¹ REGIONAL	NOT	WRITING	NEW	BUSINESS	
18. Life of Barbados Limited ²	NOT	WRITING	NEW	BUSINESS	
19. Sagcor Life Incorporated OTHER	*	-	*	-	*
20. Lincoln Assurance Limited ⁰	NOT	WRITING	NEW	BUSINESS	
21. Sun Life Assurance of Canada	NOT	WRITING	NEW	BUSINESS	

- + Operating as a closed fund under Guardian Life of the Caribbean Limited.
- ⁰ Formerly Cannon Assurance Limited
- ¹ Business transferred to Sagcor Life Inc.
- [#] Formerly Crown Life (Caribbean) Limited.
- ⁻ Formerly GTM Life Insurance Company of Trinidad and Tobago Limited
- ^Φ Formerly Caribbean Home Insurance Company Limited
- * Denotes business written
- Denotes business not written

New Business Written

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

Details are as follows: -

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

Existing Business

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

The information is summarized as follows:

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

Policies Discontinued or Redeemed ²

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

<i>Year</i>	<i>Number of Policies</i>	<i>Sum Assured</i> \$
2014	46.614	8,696,027,264
2013	42.199	7,621,379,559
2012	41.348	6,384,571,523
2011	41.282	5,924,517,697

Policy Loans

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

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

Statutory Funds ³

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

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

- 3.08 The total policy liabilities of the fifteen (15) companies which submitted Returns amounted to \$15.6 billion an increase of 9.7% over the liabilities of \$14.2 billion in 2013. Details of the policy liabilities of individual companies are shown in Table XI.
- 3.09 Assets placed in trust to cover liabilities to Trinidad and Tobago policyholders amounted to \$15.5 billion which is an increase of 9.0% from \$14.2 billion in 2013.
- 3.10 The relationship between policy liabilities and the assets placed in trust to meet these liabilities is shown in Table XIA in respect of each company which transacted long-term business.

² Restated figures used for 2013, 2012 and 2011

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

Local Assets Ratio

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

- 3.12 Total "Local" investment in Statutory Funds for the year 2014 was \$13,797,598,459 representing a local asset ratio of 88.9%; the amount reported for the previous year was \$13,304,316,508 (local asset ratio of 93.4%).

Revenue Account

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

Reinsurance

- 3.14 The average retention of life insurance premiums written by fifteen (15) companies during 2014 was 90.6%, compared with an average retention of 89.8% in 2013.

Valuation Reports

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

Reports were received from the following companies:

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

Details are contained in Tables XXII to XXXVI

4. GENERAL INSURANCE BUSINESS

4.01 There were thirty-four (34) companies registered to transact general insurance business in Trinidad and Tobago at the end of 2014.

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

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER
LOCAL					
1. American Life and General Insurance Company (Trinidad and Tobago) Limited	NOT	WRITING	NEW	BUSINESS	
2. Antilles Insurance Limited	IN	COMPULSORY	LIQUIDATION		
3. Bankers Insurance Company of Trinidad and Tobago Limited	*	*	*	-	*
4. British American Insurance Company (Trinidad) Limited (No Accounts Submitted)	NOT	WRITING	NEW	BUSINESS	
5. Capital Insurance Limited	-	*	*	-	-
6. Citizen Insurance Company Limited	IN	COMPULSORY	LIQUIDATION		
7. Colonial Fire and General Insurance Company Limited	*	*	*	*	*
8. Export-Import Bank of Trinidad and Tobago Limited	-	-	-	-	*
9. Fumess Anchorage Insurance Limited	*	*	*	-	*
10. Guardian General Insurance Limited	*	*	*	*	*
11. Guardian Life of the Caribbean Limited	-	-	-	-	*
12. Gulf Insurance Limited	*	*	*	-	-
13. Maritime General Insurance Company Limited	*	*	*	-	-
14. Mega Insurance Company Limited	-	-	-	-	-
15. Motor and General Insurance Company Limited	IN	LIQUIDATION			
16. Motor One Insurance Company Limited	-	*	-	-	-
17. Nagico Insurance (Trinidad and Tobago) Limited (NAGICO), formerly G.T.M. Insurance Company Limited	*	*	*	-	*
18. Nationwide Insurance (Casualty and General) Company Limited	IN	COMPULSORY	LIQUIDATION		
19. N.E.M. (West Indies) Insurance Limited		TRANSFERRED	TO GGIL		
20. Royal Caribbean Insurance Limited		TRANSFERRED	TO GGIL		

Gulf Insurance Limited data represents 9 months of reported data.

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

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

*

Denotes business written

-

Denotes business not written

Statutory Deposits ⁵

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

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

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

⁶ Other Securities includes Trinidad and Tobago Home Mortgage Bank Bonds, US Government Securities and Other Commonwealth Government Securities

DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES AS AT 31ST DECEMBER 2014

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TTS	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	OTHER SECURITIES	TOTAL
	\$	\$	\$	\$
LOCAL				
Bankers Insurance Company (T&T) Limited	20,410,823	150,650		20,561,473
Capital Insurance Limited	937,243	17,327,321	500,000	18,764,564
Colonial Fire & General Insurance Company Limited	51,476,959	20,226,000	10,103,200	81,806,159
Cuma Caribbean Insurance Society Limited	355,588			355,588
Export-Import Bank of Trinidad and Tobago Limited	1,550,600	-	-	1,550,600
Furness Anchorage General Insurance Limited	6,153,700	8,267,400	1,762,222	16,183,322
Guardian General Insurance Limited	92,472,883	7,668,089	5,878,671	106,019,643
Guardian Life of the Caribbean Limited	219,077,795			219,077,795
Gulf Insurance Limited	13,414,115	0	4,402,340	17,816,455
Maritime General Insurance Company Limited	25,834,477	15,600,000	22,649,750	64,084,227
Motor One Insurance Company Limited	4,784,000	1,329,865	18,346,329	24,460,194
NAGICO Insurance (Trinidad and Tobago) Limited	36,006,195		15,993,456	51,999,651
Pan American Life Insurance Company Trinidad and Tobago Limited	41,278,013	23,793,680		65,071,693
The Beacon Insurance Company Limited	29,292,889		11,000,000	40,292,889
The Great Northern Insurance Company Limited			7,277,778	7,277,778
The New India Assurance Company (T&T) Limited	26,196,578	-	-	26,196,578
The Presidential Insurance Company Limited	16,057,929	2,388,802	1,509,987	19,956,718
The Reinsurance Company of Trinidad & Tobago Limited	16,173,230		7,027,778	23,201,008
Trinidad and Tobago Insurance Limited	47,945,296	22,530,500		70,475,796
TOTAL	649,418,313	119,282,307	106,451,511	875,152,132
CARIBBEAN				
The Insurance Company of the West Indies Limited	3,000,174			3,000,174
Massy United Insurance Limited		10,750,725	-	10,750,725
Sagicor General Insurance Inc.	14,264,293	25,504,316	-	39,768,609
Sagicor Life Incorporated	59,071,226	25,352,500		84,423,726
TOTAL	76,335,693	61,607,541	-	137,943,234
GRAND TOTAL	725,754,006	180,889,848	106,451,511	1,013,095,366

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

GENERAL INSURANCE - MOTOR

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

Statutory Funds ⁷

- 4.07 Section 37(5) of the Insurance Act, Chap. 84:01 requires that every company carrying on Motor Vehicle Insurance business should establish a statutory fund by placing in trust in Trinidad and Tobago assets equal to its liability and reserves less the amount held on deposit in accordance with Section 29 of the Act.
- 4.08 The Revenue Account of companies transacting motor business showed a cumulative liability of \$1,327,089,252. After deductions, including the amounts placed on deposit pursuant to Section 29 of the Act, the assets required to be placed in trust in the Fund totaled \$711,118,816. The value of assets actually placed in the Fund amounted to \$718,911,050.
- 4.09 The relationship between the policy liabilities and statutory fund assets of each company transacting motor insurance business is shown in Table XIII.

Change in Premium Income

- 4.10 Net premium income in 2014 as reported by seventeen (17) companies totaled \$1,092,183,832 (2013 - \$1,014,538,394).

Underwriting Results

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

Details are in Table XIV.

Reinsurance

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

Year	Percent
2014	86
2013	85
2012	88
2011	88
2010	92

⁷ Companies that recorded a deficit in their Statutory Fund – Motor requirement have addressed or are currently addressing their positions to be in accordance with the Act.

GENERAL INSURANCE - OTHER THAN LONG-TERM OR MOTOR

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

Details are in Tables XV-XXI.

Change in Premium Income

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

Underwriting Results

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

Details are summarized in Table XXI.

Reinsurance

- 4.17 An examination of the Premium Analysis statements revealed the following average net retention ratios (that is, Net Premiums retained as a percentage of Gross Premiums written by Companies).

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

Solvency Test

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

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

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

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

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS – 2014

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

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

5. ASSOCIATION OF UNDERWRITERS

Registration

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

Intermediaries

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

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

Volume of Business

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

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

6. PART II - PENSION FUND PLANS

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

Amendments

- 6.04 Thirteen (13) amendments were made to the Trust Deeds and Rules of eleven (11) pension fund plans, during the period under review. The amendments were registered upon payment of the prescribed fee.

Revenue

- 6.05 Revenue in respect of the registration of new Pension Plans and amendments for the year ended 31st December 2014 was *three hundred and thirty dollars (\$330.00)*.

Annual Accounts

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

REVENUE ACCOUNTS 2014 - INSURED PENSION FUND PLANS

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

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

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

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

REVENUE ACCOUNTS 2014 – SELF-ADMINISTERED PENSION FUND PLANS

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

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

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

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

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

CONTRIBUTIONS RECEIVED IN:

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

Balance Sheets

- 6.11 The Insurance Act requires that balance sheets should be furnished only in respect of self-administered pension fund plans. In respect of insured pension fund plans the relevant information is incorporated in the Balance Sheet which the insurance company is required to submit with its annual financial returns.
- 6.12 The following asset distribution statement in respect of self-administered plans has been compiled from the balance sheets of the accounts of self-administered plans received for the year 2014.

ASSETS OF SELF-ADMINISTERED PLANS

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

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

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

No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
1	3M Interamerica Inc. (Trinidad & Tobago Division) Pension Fund Plan	31-Jan-2014	Bacon Woodrow & de Souza Limited	\$21,977,000	\$24,581,000	(\$2,604,000)	89%
2	Agostini Insurance Brokers Limited Pension Fund Plan	30-Sep-2013	KR Services Limited	\$63,916,000	\$63,318,000	\$598,000	101%
3	Ashland Trinidad & Tobago Limited Pension Fund Plan	28-Feb-2010	Bacon Woodrow & de Souza Limited	\$1,301,146	\$1,310,489	(\$9,343)	99%
4	Ashland Trinidad & Tobago Limited Pension Fund Plan	28-Feb-2013	Bacon Woodrow & de Souza Limited	\$3,268,936	\$2,876,134	\$392,202	114%
5	Associated Brands Limited Group Pension Fund Plan	01-Jan-2014	Bacon Woodrow & de Souza Limited	\$79,623,000	\$86,514,000	(\$6,891,000)	92%
6	Bermudez Biscuit Company Limited Staff Pension Plan	01-Sep-2013	James Camacho (SAGICOR Life Inc.)	\$137,304,000	\$151,810,000	(\$14,506,000)	90%
7	Bermudez Biscuit Company Limited Weekly Paid Staff Pension Plan	01-Sep-2013	James Camacho (SAGICOR Life Inc.)	\$17,226,000	\$19,250,000	(\$2,024,000)	89%
8	Caroni Trinidad Limited (1967) Pension Fund Plan	01-Jul-2003	KR Services Limited	\$343,555,000	\$332,631,000	\$10,924,000	103%
9	Caroni Trinidad Limited (1967) Pension Fund Plan	01-Jul-2006	KR Services Limited	\$283,930,000	\$268,153,000	\$15,777,000	106%
10	Caroni Trinidad Limited (1967) Pension Fund Plan (winding-up report)	01-May-2012	KR Services Limited	\$227,527,000	\$225,597,000	\$1,930,000	101%
11	Citibank (Trinidad & Tobago) Limited Pension Fund Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$130,282,000	\$135,053,000	(\$4,771,000)	96%
12	Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan	31-Dec-2013	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$491,900,000	\$299,000,000	\$192,900,000	165%
13	Consolidated Insurance Consultants Limited Staff Pension Fund Plan	30-Jun-2013	Bacon Woodrow & de Souza Limited	\$159,372,000	\$38,535,000	\$120,837,000	414%
14	Coopers & Lybrand Pension Fund Plan	01-Jul-2013	Bacon Woodrow & de Souza Limited	\$95,163,000	\$96,779,000	(\$1,616,000)	98%
15	CUNA Caribbean Insurance Society Limited Pension Fund Plan	30-Jun-2013	Bacon Woodrow & de Souza Limited	\$41,745,000	\$39,354,000	\$2,391,000	106%
16	Development Finance Limited Pension Plan	31-Dec-2013	Apex Consulting Limited	\$54,054,000	\$22,796,000	\$31,258,000	237%
17	Diego Martin Credit Union Cooperative Society Limited Staff Pension Fund Plan (winding-up report)	31-Jul-2013	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$552,500	\$785,500	(\$233,000)	70%
18	Ferreira Optical Limited Pension Fund Plan	31-Aug-2013	KR Services Limited	\$20,923,000	\$19,195,000	\$1,728,000	109%

No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
19	First Citizens Bank Pension Fund Plan	30-Sep-2013	Bacon Woodrow & de Souza Limited	\$1,079,400,000	\$898,700,000	\$180,700,000	120%
20	Fujitsu Caribbean (Trinidad) Limited Pension Plan	30-Jun-2013	Bacon Woodrow & de Souza Limited	\$24,878,000	\$24,696,000	\$182,000	101%
21	Furness Trinidad Limited Pension Plan	31-Mar-2010	KR Services Limited	\$11,290,000	\$8,519,000	\$2,771,000	133%
22	Guardian Defined Benefit Pension Fund Plan	31-Dec-2013	KR Services Limited	\$322,800,000	\$325,500,000	(\$2,700,000)	99%
23	Guardian Holdings Group Defined Contribution Pension Plan	31-Dec-2012	KR Services Limited	\$64,229,000	\$71,392,000	(\$7,163,000)	90%
24	Gulf Insurance Limited Pension Fund Plan	01-Apr-2009	Eckler Ltd	\$9,982,000	\$11,639,000	(\$1,657,000)	86%
25	Gulf Insurance Limited Pension Fund Plan	01-Apr-2012	Eckler Ltd	\$13,740,000	\$14,090,000	(\$350,000)	98%
26	Halliburton Trinidad Limited Pension Plan	01-Jan-2013	Bacon Woodrow & de Souza Limited	\$46,386,000	\$55,866,000	(\$9,480,000)	83%
27	Heineken Trinidad and Tobago Limited Pension Fund Plan (winding-up report)	31-Dec-2013	A/Rab Ali (Guardian Life of the Caribbean Limited)	\$736,225	\$736,225	\$0	100%
28	Home Construction Limited Pension Fund Plan	31-Mar-2008	KR Services Limited	\$50,401,000	\$57,777,000	(\$7,376,000)	87%
29	IBM Retirement Plan for IBM Employees in Trinidad and Tobago	01-Jan-2014	Eckler Ltd	\$55,785,000	\$42,450,000	\$13,335,000	131%
30	Insurance Brokers West Indies Limited Pension Fund Plan	31-Dec-2013	KR Services Limited	\$11,562,000	\$9,790,000	\$1,772,000	118%
31	J.T.A Supermarkets Limited Pension Fund Plan	31-Dec-2006	KR Services Limited	\$10,766,000	\$8,780,000	\$1,986,000	123%
32	J.T.A Supermarkets Limited Pension Fund Plan	31-Dec-2009	KR Services Limited	\$12,375,000	\$11,017,000	\$1,358,000	112%
33	J.T.A Supermarkets Limited Pension Fund Plan	31-Dec-2012	KR Services Limited	\$15,850,000	\$16,582,000	(\$732,000)	96%
34	Johnson & Johnson (Trinidad) Limited Staff Pension Fund Plan	31-Dec-2012	Bacon Woodrow & de Souza Limited	\$61,068,000	\$40,632,000	\$20,436,000	150%
35	Joseph Charles Bottling Works & Investments Limited Pension Plan	01-Jan-2012	James Camacho (SAGICOR Life Inc.) Life Inc.)	\$4,369,000	\$1,011,000	\$3,358,000	432%
36	Junior Schools Limited Staff Pension Plan	01-Jun-2013	James Camacho (SAGICOR Life Inc.)	\$6,290,000	\$5,787,000	\$503,000	109%

No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
37	L.J. Williams Limited Pension Fund Plan	01-Oct-2013	Bacon Woodrow & de Souza Limited	\$20,915,000	\$19,105,000	\$1,810,000	109%
38	Laughlin and De Gannes Limited Staff Pension Fund Plan	31-Dec-2011	KR Services Limited	\$28,830,000	\$26,712,000	\$2,118,000	108%
39	Lonsdale Saatchi & Saatchi Advertising Limited Pension Plan	01-Jan-2014	James Camacho (SAGICOR Life Inc.)	\$14,286,000	\$12,901,000	\$1,385,000	111%
40	Mega Insurance Company Limited Pension Fund Plan	31-Dec-2013	Apex Consulting Limited	\$47,583,000	\$21,803,000	\$25,780,000	218%
41	NALIS Pension Fund Plan	30-Sep-2012	Bacon Woodrow & de Souza Limited	\$54,277,000	\$104,214,000	(\$49,937,000)	52%
42	National Insurance Board Pension Fund Plan	01-Jul-2013	Bacon Woodrow & de Souza Limited	\$880,375,000	\$662,021,000	\$218,354,000	133%
43	National Insurance Property Development Company Limited Pension Fund Plan	01-Jul-2013	Bacon Woodrow & de Souza Limited	\$69,965,000	\$42,592,000	\$27,373,000	164%
44	National Maintenance Training and Security Company Limited Pension Fund Plan	01-Jan-2014	Bacon Woodrow & de Souza Limited	\$35,592,000	\$37,616,000	(\$2,024,000)	95%
45	Nestle Trinidad & Tobago Limited Senior Staff Pension Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$133,711,000	\$136,375,000	(\$2,664,000)	98%
46	Pension Plan for Employees of The Barbados Mutual Life Assurance Society	01-Jan-2013	Eckler Ltd	\$59,447,000	\$61,954,000	(\$2,507,000)	96%
47	Petrotrin Employees' Pension Plan (initial actuarial costing)	30-Sep-2010	Bacon Woodrow & de Souza Limited	\$7,522,600,000	\$7,041,100,000	\$481,500,000	107%
48	Petrotrin Employees' Pension Plan	30-Sep-2013	Bacon Woodrow & de Souza Limited	\$8,718,100,000	\$8,131,400,000	\$586,700,000	107%
49	Point Lisas Industrial Port Development Corporation Limited Pension Fund Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$127,454,000	\$146,630,000	(\$19,176,000)	87%
50	Port Authority of Trinidad and Tobago Daily Paid Pension Plan	31-Dec-2009	Apex Consulting Limited	\$13,247,000	\$8,682,000	\$4,565,000	153%
51	Port Authority of Trinidad and Tobago Monthly Paid Pension Plan	31-Dec-2009	Apex Consulting Limited	\$87,999,000	\$80,652,000	\$7,347,000	109%
52	RBC Financial (Caribbean) Pension Fund Plan	31-Mar-2013	KR Services Limited	\$515,229,000	\$481,370,000	\$33,859,000	107%

No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
53	Repsol E&P T&T Limited Pension Fund Plan	31-Mar-2009	Bacon Woodrow & de Souza Limited	\$15,913,000	\$14,582,000	\$1,331,000	109%
54	Repsol E&P T&T Limited Pension Fund Plan	31-Mar-2012	Bacon Woodrow & de Souza Limited	\$37,634,000	\$34,914,000	\$2,720,000	108%
55	T. Geddes Grant (Trinidad) Staff Savings & Pension Fund	30-Sep-2012	Apex Consulting Limited	\$65,904,000	\$34,501,000	\$31,403,000	191%
56	T. Geddes Grant Limited Pension Fund Plan	31-Dec-2012	Apex Consulting Limited	\$733,134,000	\$423,544,000	\$309,590,000	173%
57	Texaco (Trinidad) Limited Staff Retirement Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$61,086,000	\$25,870,000	\$35,216,000	236%
58	The Beacon Insurance Company Limited Pension Plan	01-Jul-2013	James Camacho (SAGICOR Life Inc.)	\$21,809,000	\$20,882,000	\$927,000	104%
59	The Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad) Limited	30-Jun-2011	KR Services Limited	\$18,333,000	\$15,154,000	\$3,179,000	121%
60	The Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad) Limited	31-Dec-2011	KR Services Limited	\$29,394,000	\$23,006,000	\$6,388,000	128%
61	The Group Pension Scheme for the Agents of American Life and General Insurance Company (Trinidad) Limited	31-Dec-2011	KR Services Limited	\$24,373,000	\$18,143,000	\$6,230,000	134%
62	The Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Fund	01-Jul-2013	Bacon Woodrow & de Souza Limited	\$93,246,000	\$34,843,000	\$58,403,000	268%
63	The Incorporated Trustees of the Anglican Church in the Diocese of Trinidad and Tobago Pension Fund Plan	01-Jan-2013	Apex Consulting Limited	\$5,737,000	\$5,467,000	\$270,000	105%
64	The Trinidad & Tobago Stock Exchange Pension Fund Plan	01-Jan-2014	James Camacho (SAGICOR Life Inc.)	\$4,867,000	\$3,452,000	\$1,415,000	141%
65	Thomas Peake & Company Limited Pension Fund Plan	01-Jan-2014	Apex Consulting Limited	\$37,295,000	\$37,811,000	(\$516,000)	99%
66	Trinidad and Tobago Export Development Corporation Pension Fund Plan (winding-up report)	30-Sep-1994	Colonial Life Insurance Company (Trinidad) Limited	\$3,329,900	\$1,957,900	\$1,372,000	170%
67	Trinidad and Tobago Forest Products Limited Staff Pension Fund Plan (winding-up report)	01-Aug-2001	Eckler Ltd	\$2,267,051	\$1,840,400	\$426,651	123%
68	Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	30-Sep-2013	Bacon Woodrow & de Souza Limited	\$1,638,000,000	\$1,116,300,000	\$521,700,000	147%
69	Trinidad and Tobago Port Contractors Limited Pension Fund Plan	31-Dec-2009	Apex Consulting Limited	\$144,585,000	\$77,653,000	\$66,932,000	186%

No.	Pension Plan	Date of Valuation	Actuary	Assets	Liabilities	Surplus/ (Deficit)	Funding Ratio
70	Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	01-Jul-2013	James Camacho (SAGICOR Life Inc.)	\$10,836,000	\$9,108,000	\$1,728,000	119%
71	Trinidad Building and Loan Association Pension Fund Plan	31-Dec-2012	Daine Baker (Colonial Life Insurance Company (Trinidad) Limited)	\$23,200,000	\$7,100,000	\$16,100,000	327%
72	Trinidad Cement Limited Employees' Pension Fund Plan	31-Dec-2012	Bacon Woodrow & de Souza Limited	\$81,346,000	\$703,277,000	\$108,069,000	115%
73	Tucker Energy Services Holdings Limited Pension Fund Plan	31-Dec-2013	Bacon Woodrow & de Souza Limited	\$105,750,000	\$102,312,000	\$3,438,000	103%
74	Youth Training and Employment Partnership Programme Limited Pension Plan	01-Jul-2013	Eckler Ltd	\$14,076,000	\$13,975,000	\$101,000	101%

APPENDIX A
SUMMARY OF BALANCE SHEETS OF INSURANCE COMPANIES
AS AT 31ST DECEMBER 2014

COMPANY	ASSETS (\$)	LIABILITIES (\$)	CAPITAL (\$)
Pan American Life Insurance CO. Trinidad and Tobago	2,289,037,300	1,879,021,617	410,015,683
Bancassurance Caribbean Limited	298,610,296	273,932,738	24,677,559
Bankers Insurance Company Limited	77,648,318	74,844,770	2,803,548
Capital Insurance Limited	137,628,188	99,972,150	37,656,038
Caribbean Atlantic Life Insurance Company (Trinidad and	20,660,136	20,747,586	(87,450)
Colonial Fire and General Insurance Company Limited	298,332,001	196,530,543	101,801,458
CUNA Caribbean Insurance Society Limited	311,624,238	204,961,804	106,662,434
Export- Import Bank of Trinidad and Tobago Limited	463,676,189	278,213,957	185,462,232
Furness Anchorage General Insurance Limited	71,098,497	22,658,883	48,439,614
NAGICO Insurance (Trinidad and Tobago) Limited	188,130,961	140,411,394	47,719,567
Guardian General Insurance Limited	791,342,921	379,138,949	412,203,972
Guardian Life of the Caribbean Limited	7,388,569,913	7,115,143,027	273,426,886
Gulf Insurance Limited	67,766,928	70,083,812	(2,316,884)
Maritime General Insurance Company Limited	444,185,187	255,942,987	188,242,201
Maritime Life (Caribbean) Limited	1,590,491,298	1,235,151,801	355,339,497
Mega Insurance Company Limited	255,234,425	274,577,800	(19,343,375)
Motor One Insurance Company Limited	158,674,951	141,249,664	17,425,287
Nationwide Insurance Company Limited	62,508,694	41,194,356	21,314,339
Sagicor General Insurance Incorporated	232,316,211	132,552,276	99,763,935
Sagicor Life Incorporated	4,001,810,693	3,267,854,996	733,955,697
Scotialife Insurance Limited	1,554,507,531	1,166,700,441	387,807,090
Tatil Life Assurance Limited	1,804,271,031	1,217,412,299	586,858,732
The Beacon Insurance Company Limited	307,897,289	271,671,729	36,225,560
The Demerara Life Assurance Company of Trinidad and	150,501,440	125,101,837	25,399,603
The Great Northern Insurance Company Limited	20,443,652	18,025,069	2,418,583
The Insurance Company of the West Indies	34,515,515	24,033,173	10,482,342
The New India Assurance Company (Trinidad and Tobago)	202,149,579	119,581,289	82,568,290
The Presidential Insurance Company Limited	71,868,006	47,688,732	24,179,274
The Reinsurance Company of Trinidad and Tobago Limited	1,019,978,905	62,725,455	39,253,450
The United Security Life Insurance Company Limited	19,691,004	14,125,261	5,565,743
Trinidad and Tobago Insurance Limited	537,192,201	247,741,168	289,451,033
Massy United Insurance Limited	86,405,042	41,971,135	44,433,907

APPENDIX B**List of Agents Registered under the Insurance Act, 1980 as at 31st December 2014****Bankers Insurance Company T&T Limited**

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

British American Insurance Company Trinidad Limited

- Kellar's Insurance Services Limited

Capital Insurance Limited

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

Colonial Fire and General Insurance Company Limited

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

Colonial Life Insurance Company (Trinidad and Tobago) Limited

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

Guardian General Insurance Company Limited

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

Guardian Life of the Caribbean Limited

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

- B.D.'s Services Limited
- B.J. Financial Services Limited
- B.M.W. Professional Services Limited
- Bates Asset Management Company Limited

Guardian Life of the Caribbean Limited (cont'd)

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

- Holistic Investments Limited
- iCAN Corporation Limited
- Ignatius and Company Limited
- Insurance & Financial Services Limited
- JJ's Insurance & Financial Services Limited
- Kanith Investments Limited

Guardian Life of the Caribbean Limited (cont'd)

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

- SAFH Services Limited
- Selverondm Limited
- Sevens Financial Services Limited
- Sharon Gray Supernova Financial Solutions Limited
- ShawnAshton Consultancy Limited
- Simplicity Financial Services Limited
- SMCF Financial Services Limited
- SML Insurance Services Limited

Guardian Life of the Caribbean Limited (cont'd)

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

Gulf Insurance Limited

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

Maritime General Insurance Company Limited

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

- Ben's Insurance and Financial Services Limited
- C & Y Dass Services Limited
- C&O Financial Services Limited
- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meikhofin Services
- Financial Evaluation Sales & Services Limited

Maritime General Insurance Company Limited (cont'd)

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

Maritime Life (Caribbean) Limited

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

- CFJ Services Limited
- Colspring Financial Services Limited
- Djerf Insurance and Investments Limited
- Donna Salandy t/a Meihkofin Services
- Financial Evaluation Sales & Services Limited
- GHOS Financial Consultant Services Limited
- GVL Financial Solutions Limited
- Hansa Marketing Limited
- I Will Finance Limited
- Islandwide Financial & Insurance Solutions Limited

Maritime Life (Caribbean) Limited (cont'd)

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

Mega Insurance Company Limited

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

Motor One Insurance Company Limited

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

Nagico Insurance (Trinidad and Tobago) Limited

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

Pan American Life Insurance (Trinidad and Tobago) Limited

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

Sagicor General Insurance

- De Liberare Company Limited
- Financial Advisory Services Limited
- GDC Financial Services Limited
- Gobin's Financial Services Limited
- Grandwheels General Insurance Services Limited
- Hudama Limited

- In One General Insurance Services Limited
- Interchange Insurance Agency Limited
- J. Rampersad & Company Limited
- Maxim General Insurance Services Limited
- Plan +3 and Associates Limited
- Portfolio Development Services Limited
- Prime General Insurance Limited
- Reginen Company Limited
- Risk Expertz Services Limited
- Sagicor Life Incorporated
- T.A.S. General Insurance Services Limited
- TLS Financial Services Limited
- Wilson's Insurance Advisory Services Limited

Sagicor Life Incorporated

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

- Jonathan Declé t/a J.D. Insurance Services
- Joseph Gregory Farfan t/a J.G.F. Insurance Services
- Kaav Enterprises Limited
- KR Insurance Consulting Limited
- Livewell Financial Services Limited
- Loren Investments and Financial Enterprises Limited
- Marcia Assam t/a Marcia Assam Financial Services
- Mariana Galindo t/a Kaym's Financial Services
- Michelle Prashad t/a M.A.P. Financial Services
- MPA Insurance Services Limited
- Nitim Insurance Services Limited
- OCL Insurance & Financial Services Limited
- P.K. Management Services Limited
- Persad's Financial Services Limited
- Pollonais Financial Services Company Limited

Sagicor Life Incorporated (cont'd)

- Portfolio Development Services Limited
- Q-Rator Financial Services Limited
- Qwest Investments Limited
- Rafael Mouttet t/a R.E.M. Financial Services
- Ralph Coutain Insurance Services and Investments Limited
- Rasheed Ali t/a Rasheed Ali Insurance Services
- Richard Daly t/a NRICH Enterprises
- Ruby Wealth Management Limited
- S.S. Services Limited
- Sumar Consultants Limited
- Sydsons Services Limited
- TC & F Services Limited
- Top Notch Financial Services Limited
- Trinidad Insurance Centre Limited
- W.B. Financial Services Limited
- W. Lezama Insurance and Investment Services Limited
- Wayne 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
- Whibco Associates Limited
- William St. Aubyn t/a St. Aubyn Insurance Services

Tatil Life Assurance Limited

- B&B Gray Enterprises Limited
- B. Pedro Insurance Services Limited
- B. Williams-Groome Financial Services Limited
- Beextraordinary Limited
- C.A.J. Limited
- CAMWILL Financial Enterprises Limited
- Cheelan's Financial Advisory Services Limited

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

The Beacon Insurance Company Limited

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

The Insurance Company of the West Indies Limited

- M & E Insurance Services Limited
- Mervina Hosein

The New India Assurance Company (Trinidad and Tobago) Limited

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

The Presidential Insurance Company Limited

- Dillon Ali
- Geeta Manbodh-Lakhan
- Marlon Cabral-Samaroo
- MRK Consultants Limited

- Ramdeen Insurance Agency

The Reinsurance Company of Trinidad and Tobago Limited

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

Trinidad and Tobago Insurance Limited

- Albert N. Abreu t/a Abreu Trading Company
- Alternative Insurance Services Limited
- Anna Gillian Mohammed
- B K Insurance Agency Limited
- B&B Gray Enterprises Limited
- B. Gosine's Insurance Services Limited
- C. Leotaud & Son Limited
- Claims Consultants & Administrators Limited
- Czar Insurance Services Limited

Trinidad and Tobago Insurance Limited (cont'd)

- David A. Stephens Insurance Services Limited
- Deneco Limited
- DVD Services Limited
- Habil Mohammed Agency
- Hamilson's Insurance Services Limited
- J. Mohess & Company Limited
- Kalyaani Limited
- Kedar Gajadharsingh t/a Gajadharsingh Insurance & Travel Services
- Keith Charles Financial Services Limited
- Kelvin Rollock Insurance Associates Limited (K.R.I.A.L.)
- Pegasus Financial Services Limited
- R & Z Electrical Sales & Services Limited
- Recover Insurance Services Limited
- Risk Protection Insurance Agencies Limited
- S. Sookhoo Insurance Services Limited
- Saving Security Investment Limited
- SMH Services Limited
- Suresh Geelalsingh
- Telly Paul General Insurance Services Limited
- The Presidential Insurance Company Limited
- Tonya Marhue-Maraj Insurance Services Limited
- Zenobia Baksh
- ZK Insurance Investments Limited

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

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

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

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

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

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

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

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

- 41 Hydro Agri Trinidad Limited Salaried Employees Pension Plan
- 42 IBM Retirement Plan for IBM Employees in Trinidad and Tobago
- 43 Insurance Brokers West Indies Limited Pension Fund Plan
- 44 Johnson and Johnson (Trinidad) Ltd Staff Pension Plan
- 45 L. J. Williams Limited Pension Fund Plan
- 46 Lever Brothers (W1) Ltd Pension Fund Plan
- 47 Mega Insurance Company Limited Pension Plan
- 48 Mittal Steel Point Lisas Limited Employees Pension Plan
- 49 NALIS Pension Fund Plan
- 50 National Flour Mills Pension Plan
- 51 National Gas Company of Trinidad and Tobago Pension Fund Plan
- 52 National Insurance Board Pension Fund Plan
- 53 National Insurance Property Development Company Limited Pension Fund Plan
- 54 National Maintenance Training and Security Co Ltd Pension Fund Plan
- 55 National Union of Government and Federated Workers Officers Pension Plan
- 56 National Union of Government and Federated Workers Staff Pension Fund Plan
- 57 Neal and Massy Group Pension Plan
- 58 Nestle Trinidad and Tobago Limited Senior Staff Pension Plan
- 59 Nestle Unionised Employees Pension Fund Plan
- 60 NIHERST Pension Fund Plan
- 61 PCS Nitrogen Merged Pension Fund Plan
- 62 Petrotrin Employees Pension Plan
- 63 Phoenix Park Gas Processors Limited Staff Pension Fund Plan
- 64 Point Lisas Industrial Port Development Corporation Limited Pension Plan
- 65 RBC Financial (Caribbean) Pension Fund Plan (formerly RBTT Pension Fund Plan)
- 66 Repsol E&P T&T Limited Pension Fund Plan
- 67 Republic Bank of Trinidad and Tobago Limited Pension Plan
- 68 Scotiabank Trinidad and Tobago Limited Pension Fund Plan
- 69 Servol Limited Pension Fund Plan
- 70 T. Geddes Grant (Trinidad) Staff Savings and Pension Fund
- 71 T. Geddes Grant Limited Pension Fund Plan
- 72 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
- 73 Texaco (Trinidad) Limited Staff Retirement Plan
- 74 The Demerara Life Assurance Company of T&T Limited Sales Staff Pension Fund Plan
- 75 The Home Mortgage Bank Pension Fund Plan
- 76 The Myerson Tooth Company Limited Pension Plan
- 77 The Regional Health Authorities Pension Fund Plan
- 78 The West Indian Tobacco Company Limited (Staff) Pension Fund Plan
- 79 Thomas Peake and Company Limited Pension Fund Plan
- 80 Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan
- 81 Trinidad and Tobago Civil Aviation Authority Pension Fund Plan
- 82 Trinidad and Tobago Electricity Commission Pension Plan
- 83 Trinidad and Tobago Electricity Commission Provident Fund
- 84 Trinidad and Tobago Methanol Company Limited Pension Fund Plan
- 85 Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I
- 86 Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II

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

INSURED PENSION PLANS

Pension Plans

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

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

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

ANNUITY PENSION PLANS

Pension Plans

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

WINDING-UP PENSION PLANS

Pension Plans

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

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

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

JUDICAL MANAGEMENT PENSION PLAN

Pension Plan

- 1 West Indian National Insurance Company Pension Fund Plan

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

COMPANIES	LONG TERM	MOTOR	PROPERTY	OTHER
Bancassurance Caribbean Limited	86.97			
Bankers Insurance Company of T&T Limited	.	75.00	27.14	84.31
British-American Insurance Company (Trinidad) Ltd	.	.	.	.
Capital Insurance Limited	-	91.61	17.16	.
Caribbean Atlantic Life Insurance Company Limited	89.35	.	.	.
Citizen Insurance Company Limited	.	.	.	.
Colonial Fire & General Insurance Co. Limited.	.	95.41	2.95	43.26
Colonial Life Insurance Company (Trinidad) Limited	-	.	.	.
Cuna Caribbean Insurance Society Limited	93.90	.	.	.
Demerara Life Assurance Company of Trinidad and Tobago Limited	70.20	.	.	.
Export Import Bank of Trinidad and Tobago Limited	-	.	.	.
Furness Anchorage General Insurance Limited	.	80.21	12.85	46.61
G.T.M. Fire Insurance Company Limited	.	95.83	39.70	51.53
Guardian General Insurance Limited	.	94.93	3.04	43.90
Guardian Life of the Caribbean Limited	79.60	.	.	86.88
Gulf Insurance Limited	.	91.36	2.21	58.08
Maritime General Insurance Company Limited	.	99.36	10.16	52.13
Maritime Life (Caribbean) Limited	92.33	.	.	.
Mega Insurance Company Limited	92.32	.	.	.
Motor and General Insurance Company Limited	.	.	.	.
Motor One Insurance Company Limited	.	91.09	.	.
N.E.M. (West Indies) Insurance Limited	.	.	.	.
Nationwide Insurance Company Limited	100.00	.	.	.
Pan American Life Insurance Company Trinidad and Tobago Limited	94.79	.	.	82.73
Royal Caribbean Insurance Limited	.	.	.	.
Scotia Life of T&T Limited	89.99	.	.	.
Tatil Life Assurance Limited	91.82	.	.	.
The Beacon Insurance Company Limited	88.09	45.30	9.87	50.18
The Great Northern Insurance Company Limited	.	.	.	.
The Insurance Company of the West Indies	.	89.18	.	.
The New India Assurance Company (T&T) Limited	.	94.86	8.35	98.02
The Presidential Insurance Company Limited	.	92.10		
The Reinsurance Company of Trinidad & Tobago Ltd	100.00	90.32	4.76	22.89
Trinidad and Tobago Insurance Limited	.	94.96	(0.97)	58.60
United Security Life Insurance Company Limited	100.00	.	.	.

REGIONAL				
Sagicor General Insurance Company Limited	.	49.56	8.11	53.30
Sagicor Life Incorporated	95.25	.		96.80
Massy United Insurance Limited	.	.	0.59	26.30

INTERNATIONAL				
Cuna Mutual Insurance Society	.	.	.	.
Sun Life Assurance Company of Canada	.	.	.	.

TABLE I

REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2014

INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
LOCAL											
1 Barbacourse Caribbean Limited	86,571,324	2,999,595	1,905,327	207,775	49,212	5,161,909	-	10,696,045	11,004,939	-	101,374,340
2 British-American Insurance Company (Trinidad) Limited	5,380,887	3,940	124,860	-	-	128,800	-	415,506	1124,861	-	5,800,532
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4 Colonial Life Insurance Company (Trinidad) Limited	47,408,710	-	133,531,941	-	-	133,531,941	4,697,238	6,343,188	1,701,507	-	193,682,573
5 Cuna Caribbean Insurance Society Limited	104,127,397	-	424,167	-	-	424,167	-	4,266,565	6,799,852	-	115,617,983
6 Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
7 Guardian General Insurance Limited	5,732,745,660	31,996,427	123,616,495	134,178,996	48,176,645	337,968,065	1,283,030	258,282,276	1,211,744,611	-	7,542,023,639
8 Guardian Life of the Caribbean Limited	1,023,221,955	5,705	148,055,702	2,827,510	28,381,008	179,269,925	-	48,931,027	(11,795,860)	-	1,339,627,047
9 Marine Life (Caribbean) Limited	225,100,438	-	17,851,398	8,021,727	-	25,873,125	90,856	8,054,971	(808,569)	-	256,310,801
10 Mega Insurance Company Limited	37,832,902	-	823,222	223,380	335,983	1,382,585	-	1,770,244	335,405	-	41,321,137
11 Nationwide Insurance Company Limited	1,540,545,810	(57,126)	183,825,021	-	91,143,805	274,931,700	4,077,315	65,450,768	19,898,864	-	1,875,106,709
12 Pan American Life Insurance Company, Trinidad and Tobago	886,138,808	93,199,210	68,360,511	80,370,535	104,052,460	345,985,715	-	41,307,813	24,821,149	-	1,298,233,486
13 Scotialife Trinidad and Tobago Limited	844,979,865	4,990,228	25,207,457	4,940,544	74,043,605	109,181,834	223,619	77,879,280	22,258,898	-	1,054,523,496
14 Tnri Life Assurance Limited	4,203,447	101,553	59,347,731	-	-	59,347,731	1,182,057	594,734	(10,695)	-	65,317,274
15 The Beacon Insurance Company Limited	472,206	-	-	-	-	101,553	-	4,690	-	-	578,449
16 The Reinsurance Company of Trinidad and Tobago Limited	8,543,792	-	-	-	-	-	-	-	-	-	-
17 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
18 United Security Life Insurance Company Limited	10,545,223,201	133,259,532	765,301,135	320,769,966	346,185,719	1,472,516,355	11,554,084	524,410,145	1,243,406,960	-	15,798,110,742
TOTAL											
CARIBBEAN											
1 Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2 Sagcor Life Inc	2,999,971,042	10,937,315	216,727,852	60,501,082	206,327,691	494,493,930	2,684,595	144,670,392	51,680,817	-	3,603,500,766
TOTAL	2,999,971,042	10,937,315	216,727,852	60,501,082	206,327,691	494,493,930	2,684,595	144,670,392	51,680,817	-	3,603,500,766
OTHER											
1 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
2 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	13,555,194,243	144,196,847	980,028,968	291,271,048	552,513,410	1,968,010,273	14,138,679	669,080,536	1,295,087,777	-	17,401,611,568

TABLE 1 - Continued
 REVENUE ACCOUNT IN LONG-TERM INSURANCE - 2014
 EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonus)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. Beacon Life Insurance Company Limited	3,318,321	343,038	2,478,447	2,282,171	90,416	8,512,613	(30,839)	2,736,876	(101,123)	85,794,819	4,462,013	101,374,340
- Limited	.	.	.	.	.	.	.	.	.	.	0	.
3. Limited	80,000	23,480	.	109,223	26,183	238,886	.	63,146	.	5,307,873	190,427	5,800,332
4. Colonial Life Insurance Company (Trinidad) Limited	.	.	.	.	.	.	.	.	.	.	0	.
5. Colonial Life Insurance Company Limited	69,568,375	20,000	3,999,112	322,067	.	73,909,751	7,384,805	31,898,739	2,456	61,724,286	18,762,350	193,682,608
6. Dominion Life Assurance Company of T&T Limited	235,006	1,119,535	81,774	428,216	696,341	2,580,872	.	2,453,927	1,089,017	109,494,167	0	115,617,983
7. General General Insurance Limited	.	.	.	.	.	.	.	.	.	.	.	.
8. Guardian Life of the Caribbean Limited	54,862,769	536,976	556,569	512,160,897	136,784,499	704,901,710	180,789,623	499,934,328	938,824	6,207,577,807	(52,118,832)	7,542,023,639
9. Maritime Life (Caribbean) Limited	7,132,665	7,654,431	29,737,184	22,935,228	18,400,413	85,899,919	22,827,033	36,356,481	(3,882,669)	1,087,264,847	11,161,616	1,239,627,047
10. Mega Insurance Company Limited	3,403,164	6,138,642	189,637	10,274,413	.	20,023,877	1,022,213	10,958,333	1,324,003	241,336,870	(18,356,497)	236,310,801
11. Metropolitan Insurance Company Limited	866,215	250,699	12,572	1,302,263	2,325,295	4,667,805	.	285,262	2,825,495	34,587,853	(1,045,279)	41,321,137
12. Pan American Life Insurance Company Trinidad and Tobago Limited	21,027,330	15,000,712	6,928,993	40,442,162	19,474,666	102,873,864	34,088,131	116,440,787	377,415	1,380,344,416	40,012,076	1,873,106,709
14. Scotiabank Trinidad and Tobago Limited	7,729,082	4,102,433	224,932	99,873,179	.	111,929,626	.	28,894,075	.	1,091,802,273	63,627,313	1,398,235,486
15. T&T Life Assurance Limited	5,880,347	23,974,977	10,401,286	28,639,486	11,720,456	80,636,332	10,746,332	25,566,478	(1,736,000)	919,684,134	19,626,000	1,034,523,496
16. The Beacon Insurance Company Limited	38,649,137	.	.	.	.	38,649,137	5,821,437	17,978,364	440,734	5,480,335	(3,052,932)	65,317,274
17. Limited	.	.	.	.	.	.	12,395	131,400	.	434,634	0	578,449
18. The Western General Insurance Company Limited	.	.	.	.	.	.	.	.	.	.	0	.
19. United Security Life Insurance Company Limited	439,812	(290,472)	174	16,508	28,321	214,343	.	186,164	.	8,533,425	(380,553)	8,573,477
TOTAL	213,232,601	58,894,431	54,630,699	718,826,113	189,437,090	1,235,040,934	263,431,151	773,884,380	1,677,534	11,439,387,939	84,688,179	13,798,110,777
CARIBBEAN												
1. Life of Barbados Limited	.	.	.	.	.	.	.	.	.	.	0	.
2. Superior Life Inc.	25,588,107	21,700,632	5,060,431	117,545,280	78,924,626	248,819,095	61,877,739	83,400,673	4,446,852	3,098,692,837	106,263,350	3,603,300,766
TOTAL	25,588,107	21,700,632	5,060,431	117,545,280	78,924,626	248,819,095	61,877,739	83,400,673	4,446,852	3,098,692,837	106,263,350	3,603,300,766
OTHER												
1. Canadian Insurance Society	.	.	.	.	.	.	.	.	.	.	0	.
2. Sun Life Assurance Company of Canada	.	.	.	.	.	.	.	.	.	.	0	.
TOTAL	.	.	.	.	.	.	.	.	.	.	0	.
GRAND TOTAL	238,820,707	80,394,103	59,691,130	836,371,392	268,361,716	1,483,860,049	323,308,889	857,285,234	6,124,806	14,538,080,816	190,951,729	17,401,611,543

TABLE II

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2014

INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
LOCAL											
1 Bancassurance Caribbean Limited	80,635,158	68,964	1,905,327	207,775	49,212	2,231,278	-	10,076,774	(946,415)	-	91,996,795
2 British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	5,380,887	3,940	124,860	-	-	128,800	-	415,506	(124,861)	-	5,800,332
4 Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5 Cuna Caribbean Insurance Society Limited	13,161,350	-	461,573	-	-	461,573	-	1,668,713	540,160	-	15,831,796
6 Demerara Life Assurance Company of T&T Limited	104,127,397	-	424,167	-	-	424,167	-	4,266,567	6,799,852	-	115,617,985
7 Guardian Life of the Caribbean Limited	898,156,808	(25,392)	123,616,494	134,178,496	48,176,645	305,946,244	1,283,030	40,576,130	230,646,685	-	1,476,608,896
8 Maritime Life (Caribbean) Limited	942,771,200	5,705	134,727,075	2,827,510	28,381,008	165,941,298	-	44,508,581	(11,795,860)	-	1,141,425,219
9 Mega Insurance Company Limited	223,100,438	-	17,851,398	8,021,727	-	25,873,125	90,836	8,054,971	(808,569)	-	256,510,801
10 Nationwide Insurance Company Limited	37,852,902	-	823,222	223,380	335,983	1,382,585	-	1,770,244	335,405	-	41,321,157
11 Pan American Life Insurance Company Trinidad and Tobago Limited	1,267,808,267	(37,126)	113,797,671	-	69,580,412	183,340,957	1,172,869	49,665,614	(7,659,552)	-	1,494,528,155
12 Scotialife Trinidad and Tobago Limited	873,419,140	48,322,884	68,360,511	80,370,535	104,055,460	301,109,389	-	35,949,955	24,765,040	-	1,255,245,525
13 Tatl Life Assurance Limited	632,096,909	-	25,207,457	4,940,544	70,556,984	100,684,985	223,619	40,709,488	(1,649,182)	-	772,065,819
14 The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
15 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
16 United Security Life Insurance Company Limited	8,543,792	-	227,304	-	-	227,304	-	413,036	(610,655)	-	8,573,477
TOTAL	2,781,868,108	48,285,757	207,592,943	85,311,079	244,172,856	585,362,655	1,396,488	126,738,092	14,845,652	-	6,655,123,935
CARIBBEAN											
1. Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2. Sagacor Life Inc.	2,087,090,659	10,937,315	185,703,113	60,501,082	124,231,138	381,372,647	2,684,595	111,750,917	63,650,713	-	2,646,529,531
TOTAL	2,087,090,659	10,937,315	185,703,113	60,501,082	124,231,138	381,372,647	2,684,595	111,750,917	63,650,713	-	2,646,529,531
OTHER											
1. Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	4,868,958,767	59,223,072	393,296,056	145,812,161	368,403,994	966,735,282	4,081,083	238,469,009	78,496,364	-	9,301,653,464

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

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Salaries and other Expenses of Management	Commissions	Other			
1. Bencassurance Caribbean Limited	2,300,780	343,058	2,478,447	2,282,171	90,416	7,494,872	(30,859)	1,183,038	(89,033)	81,645,984	1,792,793	91,996,795
2. Limited										5,307,873	190,427	5,800,332
3. Limited	80,000	23,480	-	109,223	26,183	238,886	-	63,146	-			
4. Colonial Life Insurance Company (Trinidad) Limited												
5. Cms Caribbean Insurance Society Limited	51,688	20,000	62,631	322,067	-	456,385	21,549	442,338	526	13,421,042	1,489,962	15,831,803
6. Limited	255,006	1,119,535	81,774	428,216	686,341	2,580,872	-	2,453,927	1,089,017	109,494,167	-	115,617,983
7. Guardian Life of the Caribbean Limited	46,004,355	536,976	556,569	6,886,192	115,173,559	169,157,650	175,352,231	196,911,190	-	996,607,795	(61,419,970)	1,476,608,896
8. Maritime Life (Caribbean) Limited	7,132,643	7,654,451	21,166,420	22,955,228	18,400,413	77,309,156	22,348,016	35,495,679	(3,882,869)	999,996,550	10,158,687	1,141,425,219
9. Mega Insurance Company Limited	3,403,165	6,158,642	189,657	10,274,413	-	20,025,877	1,022,213	10,958,333	1,524,005	24,133,687	(18,556,497)	256,310,801
10. Nationwide Insurance Company Limited	866,215	230,659	12,572	1,302,563	2,235,795	4,667,805	-	285,262	2,825,495	34,587,853	(1,045,279)	41,321,137
11. Pan American Life Insurance Company Trinidad and Tobago Limited	12,164,369	15,000,712	6,928,993	35,141,236	12,978,806	82,214,116	23,286,557	87,634,271	560,585	1,276,354,883	29,277,743	1,494,328,155
12. Socialife Trinidad and Tobago Limited	1,969,717	-	98,778	50,372,847	56,251,138	108,692,479	-	25,146,548	-	1,075,614,874	25,789,822	1,235,243,533
13. Trail Life Assurance Limited	5,229,064	23,974,977	1,196,011	27,473,530	7,795,399	65,668,981	10,644,519	24,288,154	(1,649,200)	681,915,073	(8,801,708)	772,065,819
14. Limited	-	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Limited												
16. United Security Life Insurance Company Limited	459,812	(290,472)	174	16,508	28,321	214,343	-	186,164	-	8,553,425	(380,455)	8,573,477
TOTAL	79,916,814	54,792,018	32,772,026	157,564,193	213,676,372	538,721,424	232,644,226	380,047,850	378,527	5,574,836,389	(21,504,474)	6,655,123,942
CARIBBEAN												
1. Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-
2. Seapoor Life Inc.	15,461,220	21,700,652	5,060,431	117,545,280	40,033,131	199,800,714	59,925,765	78,570,444	4,437,934	2,212,851,609	90,943,065	2,646,529,531
TOTAL	15,461,220	21,700,652	5,060,431	117,545,280	40,033,131	199,800,714	59,925,765	78,570,444	4,437,934	2,212,851,609	90,943,065	2,646,529,531
OTHER												
1. Cms Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	95,378,034	76,492,671	37,832,457	275,109,472	253,709,503	738,522,138	292,569,991	458,618,293	4,816,461	7,737,687,998	69,438,591	9,301,653,472

TABLE II

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE PAR - 2014

INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
LOCAL											
1 Bancassurance Caribbean Limited	46,670,436	95,008	899,775	-	-	994,783	-	5,734,971	(541,978)	-	52,858,211
2 British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4 Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5 Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
6 Demerara Life Assurance Company of T&T Limited	82,146,962	-	328,952	-	-	328,952	-	4,114,860	4,484,066	-	91,074,840
7 Guardian Life of the Caribbean Limited	77,785,091	(37,252)	1,434,625	-	-	1,397,373	-	1,512,179	(609,047)	-	80,085,596
8 Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
9 Mega Insurance Company Limited	9,246,488	-	1,428,112	-	-	1,428,112	7,267	328,409	(30,560)	-	10,979,716
10 Nationwide Insurance Company Limited	8,140,111	-	288,256	-	-	288,256	-	325,752	71,513	-	8,825,632
11 Pan American Life Insurance Company Trinidad and Tobago	393,619,038	(20,537)	56,954,988	-	-	56,934,451	376,644	18,472,840	(2,899,661)	-	466,503,312
12 Sconallife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
13 Trail Life-Assurance Limited	57,755,866	-	(207,393)	-	1,392,512	1,185,119	-	11,912,000	-	-	70,852,985
14 The Rensurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
15 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
16 United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
TOTAL	675,363,992	37,218	61,127,315	-	1,392,512	62,557,045	383,911	42,401,011	474,333	-	781,180,292
CARIBBEAN											
1. Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2. Sagor Life Inc	110,427,497	-	3,423,357	-	-	3,423,357	-	4,997,470	-	-	118,848,324
TOTAL	110,427,497	-	3,423,357	-	-	3,423,357	-	4,997,470	-	-	118,848,324
OTHER											
1 Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
2 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	785,791,489	37,218	64,550,672	-	1,392,512	65,980,402	383,911	47,398,481	474,333	-	900,028,616

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

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annulities	Total Policy Payments	OTHER EXPENSES			Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management					
LOCAL													
1. Bancassurance Caribbean Limited	862,956	149,916	2,320,605	1,319,679	-	4,653,153	-	527,440	(55,276)	46,262,157	1,470,738	52,858,211	
2. British American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	
3. Caribbean Atlantic Life Insurance Company (T & T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	
4. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	
5. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-	
6. Demerara Life Assurance Company of T & T Limited	255,006	1,119,535	81,774	428,216	-	1,884,531	-	2,448,387	1,089,017	85,652,905	-	91,074,840	
7. Guardian Life of the Caribbean Limited	5,837,390	197,475	201,738	5,684,401	-	11,931,004	940,069	14,179,356	-	72,235,288	(19,200,121)	80,085,596	
8. Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-	
9. Mega Insurance Company Limited	346,638	402,000	2,768	939,614	-	1,691,020	57,823	385,733	53,645	8,872,046	(8,051)	10,979,716	
10. Nationwide Insurance Company Limited	303,311	87,770	4,402	-	505,149	900,632	-	59,737	989,364	7,300,946	(425,048)	8,825,632	
11. Pan American Life Insurance Company Trinidad and Tobago Limited	3,333,336	13,892,969	6,928,993	15,005,072	490,845	39,651,215	6,945,677	24,307,289	(193,002)	409,386,377	(13,594,244)	466,503,312	
12. Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	
13. Taitl Life Assurance Limited	1,005,164	179,906	1,196,011	2,790,912	-	5,171,993	177,713	-	-	64,375,642	1,127,637	70,852,985	
14. The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	
15. The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	
16. United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	11,943,801	16,029,571	10,736,289	26,177,894	995,995	65,883,548	8,121,282	41,907,942	1,883,749	694,085,361	(30,701,589)	781,180,293	
CARIBBEAN													
1. Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-	
2. Segator Life Inc.	2,969,656	1,462,571	1,503,710	4,568,336	-	10,504,273	74,454	6,765	-	87,930,052	20,332,799	118,848,324	
TOTAL	2,969,656	1,462,571	1,503,710	4,568,336	-	10,504,273	74,454	6,765	-	87,930,052	20,332,799	118,848,324	
OTHER													
1. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-	
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	
GRAND TOTAL	14,913,457	17,492,141	12,239,999	30,746,230	995,995	76,387,822	8,195,736	41,914,707	1,883,749	782,015,393	(10,368,790)	900,028,617	

TABLE II

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON PAR - 2014

INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1 Banceurance Caribbean Limited	30,734,453	(26,043)	1,005,552	-	-	979,509	-	3,879,634	(366,641)	-	35,226,954
2 British-American Insurance Company (Trinidad) Limited	4,731,145	3,940	124,860	-	-	128,800	-	358,514	(110,073)	-	5,106,586
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	13,161,350	-	461,573	-	-	461,573	-	1,668,715	540,160	-	15,851,796
4 Colonial Life Insurance Company (Trinidad) Limited	123,411,540	11,860	122,181,869	-	-	122,193,730	1,283,030	7,938,178	164,085,674	-	418,912,151
5 Demerara Life Assurance Company of T&T Limited	942,771,200	5,705	134,727,075	-	-	134,732,780	-	44,508,581	(11,795,860)	-	1,110,216,701
6 Guardian Life of the Caribbean Limited	86,580,051	-	16,423,286	-	-	16,423,286	83,569	3,776,700	(551,433)	-	106,512,175
7 Maritime Life (Caribbean) Limited	14,963,298	-	554,966	-	-	554,966	-	604,553	152,719	-	16,235,535
8 Mega Insurance Company Limited	200,799,920	(16,589)	56,842,683	-	-	56,826,094	796,225	11,586,128	(1,745,762)	-	268,264,605
9 Nationwide Insurance Company Limited	406,906,634	48,322,884	68,360,511	-	-	116,683,394	-	13,931,025	10,768,088	-	548,289,142
10 Pan American Life Insurance Company Trinidad and Tobago	574,341,043	-	25,414,850	4,940,544	69,144,472	99,499,866	223,619	28,797,488	(1,649,182)	-	701,212,854
11 Sconalife Trinidad and Tobago Limited	7,376,087	-	227,304	-	-	227,304	-	371,049	(551,749)	-	7,422,691
12 The Reinsurance Company of Trinidad and Tobago Limited	2,405,776,719	48,301,756	426,304,530	4,940,544	69,144,472	548,691,302	2,386,443	117,420,563	158,957,940	-	5,233,252,968
13 The Western General Insurance Company Limited	461,641,227	10,937,315	182,279,756	-	-	193,217,070	2,684,595	10,739,165	14,738,027	-	683,010,084
14 United Security Life Insurance Company Limited	461,641,227	10,937,315	182,279,756	-	-	193,217,070	2,684,595	10,739,165	14,738,027	-	683,010,084
CARIBBEAN											
1. Life of Barbados Limited											
2. Sagcor Life Inc											
OTHER											
1. Lincoln Assurance Limited											
2. Cuna Mutual Insurance Society											
3. Sun Life Assurance Company of Canada											
TOTAL											
GRAND TOTAL	2,867,417,946	59,239,071	608,584,285	4,940,544	69,144,472	741,908,372	5,071,038	128,159,728	173,685,967	-	3,916,243,051

TABLE II - Continued

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE NON-PAR - 2014

EXPENDITURE

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Other	Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other				
1 Benezurance Caribbean Limited	1,437,824	61,100	59,687	925,138	-	2,483,739	(30,859)	519,341	(29,505)	32,133,239	150,999	35,226,954	
2 British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	80,000	23,480	-	109,223	-	212,703	-	63,146	-	4,691,695	140,842	5,108,386	
4 Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	
5 Cuna Caribbean Insurance Society Limited	51,688	20,000	62,631	322,067	-	456,385	21,549	442,338	526	13,421,042	1,489,962	15,831,803	
6 Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-	
7 Guardian Life of the Caribbean Limited	40,166,965	339,501	354,831	1,191,791	-	42,053,087	116,757,553	27,109,314	-	131,569,383	101,422,815	418,912,151	
8 Maritime Life (Caribbean) Limited	7,132,643	7,654,451	21,166,420	22,955,228	-	58,908,743	22,348,016	35,495,679	(3,882,869)	999,996,550	(2,649,418)	1,110,216,701	
9 Mega Insurance Company Limited	2,742,664	20,000	186,889	6,849,572	-	9,799,125	664,961	4,435,934	616,917	96,681,010	(5,685,774)	106,512,173	
10 Nationwide Insurance Company Limited	562,905	162,889	8,170	-	937,492	1,671,456	-	110,865	1,836,131	13,693,304	(1,076,221)	16,235,535	
11 Pan American Life Insurance Company Trinidad and Tobago Lim	8,831,033	1,107,743	(0)	9,463,727	-	19,402,503	10,160,530	28,716,092	2,537,996	248,295,794	(40,848,311)	268,264,605	
12 Socialife Trinidad and Tobago Limited	1,969,717	-	98,778	50,372,847	-	52,441,341	-	9,744,503	-	477,623,383	8,479,915	548,289,142	
13 Tital Life Assurance Limited	4,223,900	23,795,071	-	24,682,618	7,795,599	60,496,988	10,466,806	24,288,154	(1,649,200)	617,539,431	(9,929,345)	701,212,834	
14 The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	
15 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	
16 United Security Life Insurance Company Limited	459,812	(290,472)	174	16,508	-	186,022	-	160,720	-	7,646,098	(570,149)	7,422,691	
TOTAL LOCAL	67,659,151	32,893,764	21,937,579	116,888,708	8,732,891	248,112,092	160,388,556	131,086,086	(570,003)	2,643,290,928	50,925,315	3,233,252,975	
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	
1 Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-	
2 Sagor Life Inc.	12,369,917	762,969	3,548,500	42,333,887	-	59,015,274	32,445,910	47,146,486	782,898	448,757,269	94,862,246	683,010,084	
TOTAL	12,369,917	762,969	3,548,500	42,333,887	-	59,015,274	32,445,910	47,146,486	782,898	448,757,269	94,862,246	683,010,084	
OTHER	-	-	-	-	-	-	-	-	-	-	-	-	
1 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-	
2 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	
GRAND TOTAL	80,029,068	33,656,733	25,486,080	159,222,595	8,732,891	307,127,366	192,834,466	178,232,573	212,895	3,092,048,197	145,787,561	3,916,243,059	

TABLE II

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES PAR - 2014

INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
LOCAL											
1 Bancassurance Caribbean Limited	470,763	-	-	-	4,745	4,745	-	64,212	(5,251)	-	554,469
2 British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4 Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5 Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
6 Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-
7 Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-
8 Martime Life (Caribbean) Limited	-	-	-	2,827,510	28,381,008	31,208,518	-	-	-	-	31,208,518
9 Mega Insurance Company Limited	108,635,514	-	-	6,898,685	-	6,898,685	-	3,396,881	(366,856)	-	118,564,224
10 Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
11 Limited	563,025,039	-	-	-	64,199,411	64,199,411	-	13,845,445	(2,167,952)	-	638,899,965
12 Scotialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
13 Tanj Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
14 The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
15 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
16 United Security Life Insurance Company Limited	1,167,705	-	-	-	-	-	-	41,987	(58,906)	-	1,150,786
TOTAL	673,397,021	-	-	9,726,195	92,585,164	102,311,359	-	17,348,536	(2,598,945)	-	790,357,960
CARIBBEAN											
1. Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2 Sagacor Life Inc	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
OTHER											
1. Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
2 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	673,397,021	-	-	9,726,195	92,585,164	102,311,359	-	17,348,536	(2,598,945)	-	790,357,960

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

COMPANIES	CLAIMS			Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payouts	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Salaries and other Expenses of Management	Commissions	Other			
1 Bancassurance Caribbean Limited	-	57,077	13,407	-	-	70,484	-	-	-	429,666	32,640	534,469
2 Limited	-	-	-	-	-	-	-	-	-	-	-	-
3 Limited	-	-	-	-	-	-	-	-	-	-	-	-
4 Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
5 Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
6 Limited	-	-	-	-	-	-	-	-	-	-	-	-
7 Guardian Life of the Caribbean Limited	-	-	-	-	-	-	-	-	-	-	-	-
8 Maritime Life (Caribbean) Limited	-	-	-	-	18,400,413	18,400,413	-	-	-	-	12,808,105	31,208,518
9 Mega Insurance Company Limited	309,180	4,933,512	-	2,137,296	-	7,379,988	257,509	5,277,533	733,961	116,423,129	(11,507,886)	118,564,224
10 Nationwide Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
11 Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	10,672,437	5,381,001	16,053,438	6,180,350	24,577,039	(1,788,939)	510,590,759	83,287,316	638,899,963
12 Socialife Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
13 Teal Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
14 Limited	-	-	-	-	-	-	-	-	-	-	-	-
15 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16 United Security Life Insurance Company Limited	-	-	-	-	28,321	28,321	-	25,444	-	907,327	189,694	1,150,786
TOTAL	309,180	4,990,589	13,407	12,809,733	23,809,736	41,932,645	6,437,859	29,882,532	(1,055,815)	628,350,881	84,809,859	790,357,960
CARIBBEAN												
1 Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-
2 Segros Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
OTHER												
1 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	309,180	4,990,589	13,407	12,809,733	23,809,736	41,932,645	6,437,859	29,882,532	(1,055,815)	628,350,881	84,809,859	790,357,960

TABLE II

REVENUE ACCOUNT IN RESPECT OF INDIVIDUAL ANNUITIES NON PAR - 2014

INCOME

COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
		Single	Other	Single	Other						
LOCAL											
1 Bancassurance Caribbean Limited	2,759,506	-	-	207,775	44,467	252,242	-	397,957	(32,545)	-	5,377,161
2 British-American Insurance Company (Trinidad) Limited	649,743	-	-	-	-	-	-	56,992	(14,788)	-	691,947
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-
4 Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-
5 Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-
6 Demerara Life Assurance Company of T&T Limited	21,980,435	-	95,215	-	-	95,215	-	151,707	2,515,786	-	24,545,145
7 Guardian Life of the Caribbean Limited	696,960,177	-	-	134,178,496	48,176,645	182,355,141	-	31,125,772	67,170,059	-	977,611,149
8 Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-
9 Mega Insurance Company Limited	18,638,385	-	-	1,125,042	-	1,125,042	-	552,981	(59,720)	-	20,254,688
10 Nationwide Insurance Company Limited	14,729,493	-	-	223,380	335,985	559,363	-	839,940	131,174	-	16,259,970
11 Limited	110,366,270	-	-	-	5,381,001	5,381,001	-	5,761,201	(848,197)	-	120,660,276
12 Scotlife Trinidad and Tobago Limited	466,512,506	-	-	80,370,535	104,055,460	184,425,995	-	22,018,928	13,996,952	-	686,954,581
13 Tail Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
14 The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-
15 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
16 United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,332,596,515	-	95,215	216,103,227	157,995,557	374,191,999	-	60,905,479	82,658,721	-	1,850,552,713
CARIBBEAN											
1 Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-
2 Sagcor Life Inc	1,515,021,935	-	-	60,501,082	124,231,138	184,732,220	-	95,994,283	48,922,686	-	1,844,671,123
TOTAL	1,515,021,935	-	-	60,501,082	124,231,138	184,732,220	-	95,994,283	48,922,686	-	1,844,671,123
OTHER											
1 Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-
2 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	2,847,618,450	-	95,215	276,604,309	282,224,695	558,924,219	-	156,899,761	131,581,406	-	5,695,025,856

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

COMPANIES	CLAIMS			Surrender (including Surrender of Bonus)	Annuities	Total Policy Payments	OTHER EXPENSES			Funds at the end of the Year	Transfers to Profit and Loss	TOTAL
	Death	Maturities	Other				Commissions	Salaries and other Expenses of Management	Other			
1 Banceassurance Caribbean Limited	\$ -	\$ 74,965	\$ 84,751	\$ 57,364	\$ 90,416	\$ 287,496	\$ -	\$ 133,741	\$ (5,415)	\$ 2,820,922	\$ 138,416	\$ 3,377,161
2 British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3 Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	26,183	26,183	-	-	-	616,178	49,585	691,947
4 Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
5 Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-
6 Demerara Life Assurance Company of T&T Limited	-	-	-	-	696,341	696,341	-	5,340	-	23,841,262	-	24,343,143
7 Guardian Life of the Caribbean Limited	-	-	-	-	#####	113,173,559	57,654,610	155,622,520	-	792,803,124	(143,642,664)	977,611,149
8 Maritime Life (Caribbean) Limited	-	-	-	-	-	-	-	-	-	-	-	-
9 Mega Insurance Company Limited	4,683	803,130	-	347,931	-	1,155,744	41,920	859,133	119,482	19,360,685	(1,282,276)	20,254,688
10 Nationwide Insurance Company Limited	-	-	-	1,302,563	793,154	2,095,718	-	114,659	-	13,593,603	455,990	16,259,970
11 Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	7,106,960	7,106,960	-	5,033,851	4,529	108,081,953	432,982	120,660,276
12 Scotiabank Trinidad and Tobago Limited	-	-	-	-	56,251,138	56,251,138	-	15,401,845	-	597,991,491	17,309,907	686,954,381
13 Taitl Life Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
14 The Renaissance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-
15 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
16 United Security Life Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	4,683	878,095	84,751	1,687,838	#####	182,793,139	57,696,530	177,171,290	120,996	1,559,109,219	(126,538,059)	1,850,352,714
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-
1 Life of Barbados Limited	-	-	-	-	-	-	-	-	-	-	-	-
2 Sagacor Life Inc.	121,647	19,475,112	8,220	70,643,056	40,033,131	130,281,166	27,405,400	31,417,192	3,655,037	1,676,164,308	(24,251,980)	1,844,671,123
TOTAL	121,647	19,475,112	8,220	70,643,056	40,033,131	130,281,166	27,405,400	31,417,192	3,655,037	1,676,164,308	(24,251,980)	1,844,671,123
OTHER	-	-	-	-	-	-	-	-	-	-	-	-
1 Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-	-
2 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	126,330	20,353,207	92,971	72,330,915	#####	313,074,305	85,101,930	208,588,482	3,775,633	3,235,273,527	(150,790,039)	3,695,023,837

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

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

EXPENDITURE

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

TABLE IV

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

INCOME

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

EXPENDITURE

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

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

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

EXPENDITURE

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

TABLE V

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2014

INCOME

	COMPANIES	Funds at the beginning of the year	PREMIUMS		CONSIDERATION FOR ANNUITIES		Total Premiums	Commission Received	Net Interest	Other	Transfers from Reserves	TOTAL
			Single	Other	Single	Other						
			\$	\$	\$	\$						
	LOCAL											
1.	Bancassurance Caribbean Limited	5,886,166	2,930,631	-	-	2,930,631	-	619,271	(58,524)	-	-	9,577,544
2.	Colonial Life Insurance Company (Trinidad) Limited	34,247,360	-	133,070,368	-	133,070,368	4,697,228	4,674,475	1,161,347	-	-	177,850,777
4.	Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-
5.	Guardian Life of the Caribbean Limited	10,265,618	32,021,819	-	-	32,021,819	-	190,043	(87,331)	-	-	42,390,150
6.	Maritime Life (Caribbean) Limited	-	-	1,128,014	-	1,128,014	-	-	-	-	-	1,128,014
7.	Pan American Life Insurance Company Trinidad and Tobago Ltd	1,355	-	20,183,303	-	20,183,303	2,274,196	223,318	(34,087)	-	-	22,648,084
8.	Scotiabank Trinidad and Tobago Limited	12,719,668	44,876,327	-	-	44,876,327	-	5,357,860	56,109	-	-	63,009,963
9.	Tait Life Assurance Limited	986,235	60,739	-	-	3,506,621	-	8,308,290	(301,223)	-	-	12,560,662
10.	The Beacon Insurance Company Limited	711,608	-	12,613,322	-	12,613,322	1,182,057	165,126	(2,969)	-	-	14,669,144
11.	The Reinsurance Company of Trinidad and Tobago Ltd.	472,206	101,553	-	-	101,553.00	-	4,690	-	-	-	578,449
	TOTAL	65,290,216	79,991,069	166,995,007	-	250,492,697	8,153,480	19,543,073	735,322	0	0	344,212,788
	CARIBBEAN											
1.	Sagicor Life Inc.	3,845,002	-	31,024,719	-	31,024,719	-	116,677	119,365	-	-	35,105,764
	TOTAL	3,845,002	-	31,024,719	-	31,024,719	-	116,677	119,365	-	-	35,105,764
	OTHER											
1.	Sun Life Assurance Company of Canada											
	TOTAL											
	GRAND TOTAL	69,135,218	79,991,069	198,019,726	0	281,517,416	8,153,480	19,659,750	852,687	0	0	379,318,552

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

COMPANIES	CLAIMS			OTHER EXPENSES							TOTAL \$	
	Death \$	Maturities \$	Other \$	Surrender (including Surrender of Bonuses) \$	Annuities \$	Total Policy Payments \$	Commissions \$	Expenses of Management \$	Other \$	Funds at the end of the Year \$		Transfers to Profit and Loss \$
1. Renaissance Caribbean Limited	1,017,741	-	-	-	-	1,017,741	-	1,533,839	(12,090)	4,148,835	2,669,220	9,377,344
2. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-
3. Cna Caribbean Insurance Society Limited	69,516,885	-	3,936,481	-	-	73,453,366	7,363,256	31,456,421	1,929	48,303,244	17,272,588	177,850,804
4. Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-
5. Guardian Life of the Caribbean Limited	8,503,776	-	-	-	-	8,503,776	4,613,443	2,033,153	-	10,357,692	16,882,086	42,390,150
6. Maritime Life (Caribbean) Limited	-	-	333,000	-	-	333,000	77,401	72,850	-	-	644,764	1,128,014
7. Pan American Life Insurance Company Trinidad and Tobago	2,681,645	-	-	-	-	2,681,645	2,332,009	8,662,417	27,966	8,777,658	1,723,89	22,648,084
8. Scotiabank Trinidad and Tobago Limited	3,221,365	-	15,782	-	-	3,237,147	-	3,747,727	-	16,187,399	39,837,690	63,009,963
9. Tall Life Assurance Limited	637,744	-	-	-	-	637,744	86,443	511,330	(34,720)	1,075,402	10,284,463	12,560,662
10. The Beacon Insurance Company Limited	1,300,743	-	-	-	-	1,300,743	1,662,507	5,013,352	314,485	941,620	5,436,437	14,669,144
11. The Renaissance Company of Trinidad and Tobago Ltd.	-	-	-	-	-	-	12,395	131,400	-	434,654	-	578,449
TOTAL	86,879,899	-	4,285,263	-	-	91,165,161	16,141,453	53,182,488	297,571	90,226,505	93,199,637	344,212,815
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-
1. Seaford Life Inc.	10,126,887	-	-	-	-	10,126,887	1,520,083	3,764,431	8,918	3,941,086	15,744,359	35,105,764
TOTAL	10,126,887	-	-	-	-	10,126,887	1,520,083	3,764,431	8,918	3,941,086	15,744,359	35,105,764
OTHER	-	-	-	-	-	-	-	-	-	-	-	-
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	97,006,785	-	4,285,263	-	-	101,292,048	17,661,537	56,946,918	306,489	94,167,591	108,943,996	379,318,579

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

INCOME

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

EXPENDITURE

COMPANIES	CLAIMS		Surrender (including Surrender of Bonuses)	Annuities	Total Policy Payments	OTHER EXPENSES			Transfers to Profit and Loss	Funds at the end of the Year	TOTAL
	Death	Other				Commissions	Expenses of Management	Other			
1. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	25,299	823,948	-	-	(7,580,969)	63,208,510	68,884,242
2. Guardian Life of the Caribbean Limited	25,299	-	-	-	2,055,673	-	-	-	(47,072)	87,268,297	89,578,799
3. Maritime Life (Caribbean) Limited	-	2,053,673	-	-	11,796,786	99,808	-	-	(7,022,556)	291,460,989	305,352,094
4. Pan American Life Insurance Company Trinidad and Tobago	-	-	5,300,926	6,495,860	4,064,345	15,370	-	-	18,143,245	50,707,308	73,645,182
5. Taiti Life Assurance Limited	-	-	139,288	3,925,057	17,940,103	939,126	(52,080)	-	3,492,648	492,645,104	535,460,317
TOTAL	25,299	2,053,673	5,440,214	10,420,917	17,940,103	939,126	(52,080)	-	3,492,648	492,645,104	535,460,317

TABLE VII

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

COMPANIES	Funds Brought Forward	Contributions	Interest	Other	TOTAL
LOCAL	\$	\$	\$	\$	\$
1. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-
2. Demerara Life Assurance Company of T&T Limited	-	-	-	-	-
3. Guardian Life of the Caribbean Limited	4,757,387.645	0	215,034,512	981,718,194	5,954,140,351
4. Sagior Life Assurance Limited	819,035,381	82,096,553	32,822,797	(12,089,260)	921,865,471
5. Tail Life Assurance Limited	163,231,089	0	8,067,544	24,953,200	196,251,833
TOTAL	5,739,654,115	82,096,553	255,924,853	994,582,134	7,072,257,655

EXPENDITURE

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

TABLE VII

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS - 2014

INCOME

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

EXPENDITURE

COMPANIES	Annuities Purchased	Surrender of Units	Claims	Administration Fees	Commissions Paid	Management Expenses	Other	Funds Carried Forward	TOTAL
	\$								
1. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-
2. Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-
3. Guardian Life of the Caribbean Limited	21,610,940	-	329,339	-	-	21,205,686	938,824	610,444,830	654,529,619
4. Sagcor Life Assurance Limited	38,891,495	-	-	-	431,891	1,065,799	(423,874)	881,900,161	921,865,471
5. Tail Life Assurance Limited	-	-	9,205,275	-	-	-	-	161,804,302	171,009,577
TOTAL	60,502,434	-	9,534,614	-	431,891	22,271,485	514,950	1,654,140,293	1,747,404,667

TABLE VII

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

INCOME

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

EXPENDITURE

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

TABLE VIII

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

COMPANIES	NUMBER OF POLICIES										SUM ASSURED						TOTAL
	Death	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL	Deaths	Surrender	Forfeiture	Lapsed	Maturities	Miscellaneous	TOTAL			
LOCAL																	
1. Bancassurance Caribbean Limited	40	50	-	84	5	12	191	4,043,127	32,128,566	-	6,197,311	204,769	854,222,749	£96,796,522			
2. British-American Insurance Company (Trinidad) Limited																	
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	3	1	-	5	1	1	11	61,647	9,484	-	266,503	47,420	6,930	391,984			
4. Colonial Life Insurance Company (Trinidad) Limited																	
5. CUNA Caribbean Insurance Society Limited	1	16	-	46	2	4	69	15,000	638,585	-	10,740,445	22,000	4,533,432	15,969,462			
6. Demerara Life Assurance Company of T&T Limited	9	14	43	-	24	12	102	426,000	637,000	2,536,000	-	1,287,843	412,600	5,299,443			
7. Guardian General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8. Guardian Life of the Caribbean Limited	610	5,015	8,087	926	834	1,032	16,504	33,250,005	816,662,965	893,889,299	166,861,741	121,699,751	158,107,462	2,90,471,220			
9. Marine Life (Caribbean) Limited	112	527	54	1,167	964	61	2,885	8,264,072	43,220,020	8,114,260	304,965,652	92,247,426	9,906,000	366,817,410			
10. Mega Insurance Company Limited	57	260	7	654	170	(15)	1,135	2,932,413	19,964,022	335,230	58,534,341	950,912	179,604,609	362,321,527			
11. Nationwide Insurance Company Limited	2	14	-	-	9	-	25	-	-	-	-	-	-	-			
12. Pan American Life Insurance Company Trinidad and Tobago Limited	225	2,184	-	1,730	367	797	5,303	17,893,706	363,400,222	8,813,326	510,832,265	4,625,548	142,629,138	1,348,192,205			
13. Societate Trinidad and Tobago Limited	114	5,683	481	3,380	114	-	9,772	1,869,839	148,767,997	7,948,000	102,085,573	638,000	1,426,000	162,735,408			
14. Taal Life Assurance Limited	119	856	-	1,369	84	466	2,894	6,836,590	76,922,397	-	110,469,338	8,085,566	56,193,424	158,417,315			
15. The Beacon Insurance Company Limited	-	-	-	-	-	(10)	(10)	-	-	-	-	-	(489,131,200)	(489,131,200)			
16. The Reinsurance Company of T&T Limited	-	-	-	-	-	241	241	-	-	-	-	-	1,880,500	1,880,500			
TOTAL	1,292	14,620	8,672	9,361	2,574	2,601	39,120	75,597,399	1,502,371,236	921,636,115	1,170,933,146	229,907,234	919,701,643	4,820,161,794			
CARIBBEAN																	
1. Life of Barbados																	
2. Sagreor Life Inc	390	1,439	65	4,951	363	286	7,494	28,388,621	316,590,569	1,698,274	1,471,875,772	3,284,043	2,054,028,190	3,875,865,470			
TOTAL	390	1,439	65	4,951	363	286	7,494	28,388,621	316,590,569	1,698,274	1,471,875,772	3,284,043	2,054,028,190	3,875,865,470			
OTHER																	
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
GRAND TOTAL	1,682	16,059	8,737	14,312	2,937	2,887	46,614	103,981,020	1,818,961,825	923,334,389	2,642,828,918	233,191,277	2,973,729,834	8,696,027,264			

TABLE IX
INSURANCE IN FORCE - 2014

COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING	
	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	Annual Premiums \$	Single Premiums and Consideration \$	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$
LOCAL						
1. Bancassurance Caribbean Limited	-	15,523,031	-	-	3,005	599,529,275
2. British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	227	7,750,287
4. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-
5. Cuna Caribbean Insurance Society Limited	31	5,680,000	801,012	-	1,903	14,817,598,386
6. Demerara Life Assurance Company of T&T Limited	-	-	-	-	908	43,811,692
7. Guardian General Insurance Limited	-	-	-	-	-	-
8. Guardian Life of the Caribbean Limited	21,533	3,376,138,637	205,600,874	1,529,355	195,826	36,452,354,852
9. Maritime Life (Caribbean) Limited	3,984	873,721,379	20,119,531	647,528	44,235	6,630,033,060
10. Mega Insurance Company Limited	387	27,987,994	1,369,810	-	18,591	1,136,006,131
11. Nationwide Insurance Company	-	-	-	-	(21)	-
12. Pan American Life Insurance Company Trinidad and Tobago Limited	7,198	2,450,782,852	-	-	75,210	13,709,745,484
13. Seonlife Trinidad and Tobago Limited	13,372	2,807,872,525	103,949,271	140,815,076	65,131	10,865,055,179
14. Tait Life Assurance Limited	2,406	216,743,304	10,331,592	3,572,692	37,393	2,997,146,549
15. The Beacon Insurance Company Limited	6	527,427,000	1,163,018	96,918	196	6,654,550,462
16. The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	6,407	38,909,500
TOTAL	50,917	10,301,876,722	343,335,108	146,661,567	449,011	93,952,290,857
CARIBBEAN						
1. Life of Barbados Limited	-	-	-	-	-	-
2. Seagair Life Inc.	8,734	2,977,501,016	57,200,182	16,612,235	80,050	21,468,180,686
TOTAL	8,734	2,977,501,016	57,200,182	16,612,235	80,050	21,468,180,686
OTHER						
1. Lincode Assurance Limited	-	-	-	-	-	-
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-
GRAND TOTAL	59,651	13,279,377,737	400,535,290	163,273,802	529,061	115,420,471,543

TABLE IX

INSURANCE IN FORCE - ASSURANCES - 2014

COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR					INSURANCE EXISTING		
	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	Annual Premiums \$	Single Premiums and Consideration \$	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$		
LOCAL								
1. Bancassurance Caribbean Limited	-	15,523,031	-	-	2,839	599,183,121		
2. British American Insurance Company (Trinidad) Limited	-	-	-	-	-	-		
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	197	7,701,015		
4. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	-	-		
5. Cuna Caribbean Insurance Society Limited	31	5,680,000	801,012	-	1,903	14,817,598,386		
6. Demerara Life Assurance Company of T&T Limited	-	-	-	-	566	19,970,430		
7. Guardian General Insurance Limited	-	-	-	-	-	-		
8. Guardian Life of the Caribbean Limited	13,446	3,366,021,383	79,530,269	-	114,206	36,353,595,296		
9. Maritime Life (Caribbean) Limited	3,295	868,350,417	14,854,853	-	34,373	6,575,342,993		
10. Mega Insurance Company Limited	316	27,987,994	860,610	-	12,554	1,117,662,948		
11. Nationwide Insurance Company	-	-	-	-	(7)	-		
12. Pan American Life Insurance Company Trinidad and Tobago Limited	5,257	2,437,808,624	-	-	45,695	13,643,185,501		
13. Sociolife Trinidad and Tobago Limited	3,880	2,641,871,525	63,607,649	58,080,452	16,468	9,997,504,179		
14. Tail Life Assurance Limited	1,421	151,797,005	3,982,232	-	24,081	2,394,658,338		
15. The Beacon Insurance Company Limited	6	527,427,000	1,165,018	96,918	194	6,654,406,500		
16. The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	6,407	38,909,500		
TOTAL	27,652	10,042,466,979	164,799,643	58,177,370	259,476	92,219,718,207		
CARIBBEAN								
1. Life of Barbados Limited					-	-		
2. Sagoror Life Inc.	6,756	2,972,919,445	39,909,167	-	52,776	21,400,269,622		
TOTAL	6,756	2,972,919,445	39,909,167	-	52,776	21,400,269,622		
OTHER								
1. Lincoln Assurance Limited					-	-		
2. Sun Life Assurance Company of Canada					-	-		
TOTAL	-	-	-	-	-	-		
GRAND TOTAL	34,408	13,015,386,424	204,708,810	58,177,370	312,252	113,619,987,829		

TABLE IX

INSURANCE IN FORCE - DEFERRED ANNUITIES- 2014

COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES EXISTING	
	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	Annual Premiums \$	Single Premiums and Consideration \$	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$
LOCAL						
1. Bannessurance Caribbean Limited	-	-	-	-	139	-
2. British-American Insurance Company (Trinidad) Limited						
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	9	-
4. Colonial Life Insurance Company (Trinidad) Limited						
5. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-
6. Demerara Life Assurance Company of T&T Limited	-	-	-	-	84	4,505,391
7. Guardian General Insurance Limited	-	-	-	-	-	-
8. Guardian Life of the Caribbean Limited	7,494	-	126,070,605	1,529,353	73,220	-
9. Maritime Life (Caribbean) Limited	600	5,264,678	5,264,678	-	7,563	43,851,280
10. Mega Insurance Company Limited	71	-	509,200	-	6,037	18,343,183
11. Neworwide Insurance Company	-	-	-	-	(14)	-
12. Pan American Life Insurance Company Trinidad and Tobago Limited	1,941	12,974,228	-	-	28,379	50,761,845
13. Scotiabank Trinidad and Tobago Limited	11,492	166,001,000	40,341,622	82,734,625	48,663	867,551,000
14. Tritel Life Assurance Limited	914	63,493,600	6,349,360	-	12,094	590,183,699
15. The Beacon Insurance Company Limited	-	-	-	-	2	143,962
16. The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-
TOTAL	22,512	247,733,506	178,535,464	84,265,977	176,176	1,575,340,359
CARIBBEAN						
1. Life of Barbados Limited						
2. Sagcor Life Inc.	1,775	268,848	17,291,015	16,612,235	24,467	24,754,425
TOTAL	1,775	268,848	17,291,015	16,612,235	24,467	24,754,425
OTHER						
1. Lincoln Assurance Limited						
2. Sun Life Assurance Company of Canada	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-
GRAND TOTAL	24,287	248,002,354	195,826,479	100,876,212	200,643	1,600,094,784

TABLE IX

INSURANCE IN FORCE -IMMEDIATE ANNUITIES- 2014

COMPANIES	NEW BUSINESS ISSUED DURING THE YEAR				ANNUITIES EXISTING		
	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	Annual Premiums \$	Single Premiums and Consideration \$	Number of Policies	Sum Assured or Amounts of Annuity per Annum \$	
LOCAL							
1. Bancassurance Caribbean Limited	-	-	-	-	27	146,154	
2. British-American Insurance Company (Trinidad) Limited	-	-	-	-	21	49,272	
3. Caribbean Atlantic Life Insurance Company (T&T) Limited	-	-	-	-	-	-	
4. Colonial Life Insurance Company (Trinidad) Limited	-	-	-	-	258	19,355,871	
5. Cuna Caribbean Insurance Society Limited	-	-	-	-	-	-	
6. Demerara Life Assurance Company of T&T Limited	-	-	-	-	-	-	
7. Guardian General Insurance Limited	-	-	-	-	-	-	
8. Guardian Life of the Caribbean Limited	593	10,117,254	-	-	8,355	98,251,225	
9. Maritime Life (Caribbean) Limited	89	106,284	-	647,528	2,055	10,838,787	
10. Mega Insurance Company Limited	-	-	-	-	-	-	
11. Nationwide Insurance Company	-	-	-	-	-	-	
12. Pan American Life Insurance Company Trinidad and Tobago Limited	-	-	-	-	1,091	8,594,635	
13. Scootalife Trinidad and Tobago Limited	-	-	-	-	-	-	
14. Tani Life Assurance Limited	71	1,452,699	-	3,572,692	1,206	12,191,318	
15. The Beacon Insurance Company Limited	-	-	-	-	-	-	
16. The Reinsurance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	
TOTAL	753	11,676,237	-	4,220,220	13,013	149,407,259	
CARIBBEAN							
1. Life of Barbados Limited	203	4,312,723	-	-	2,807	43,156,639	
2. Sagacor Life Inc.	203	4,312,723	-	-	2,807	43,156,639	
TOTAL							
OTHER							
1. Lincoln Assurance Limited							
2. Sun Life Assurance Company of Canada							
TOTAL							
GRAND TOTAL	956	15,988,960	-	4,220,220	15,820	192,563,898	

TABLE IX
INSURANCE IN FORCE - OTHER - 2014

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

TABLE X

LONG-TERM INSURANCE - ANNUITY BUSINESS 2014

COMPANIES	NUMBER OF POLICIES						ANNUITY PER ANNUM					
	GENERAL ANNUITIES		Approved Pension Annuities (Immediate)	Approved Pension Annuities (Deferred)	Other	TOTAL	GENERAL ANNUITIES		Approved Pension Annuities (Immediate)	Approved Pension Annuities (Deferred)	Other	TOTAL
	Immediate	Deferred					Immediate	Deferred				
							\$	\$	\$	\$	\$	\$
LOCAL												
1. Bancassurance Caribbean Limited	27	139	-	-	-	166	146,154	-	-	-	-	146,154
2. British-American Insurance Company (Trinidad) Limited	21	9	-	-	-	30	49,272	-	-	-	-	49,272
3. Caribbean Atlantic Life Insurance Company Limited	258	84	-	-	-	342	19,335,871	4,505,391	-	-	-	23,841,262
4. Colonial Life Insurance Company (Trinidad) Limited	8,355	73,220	45	45	-	81,620	98,251,225	-	508,331	-	-	98,759,556
5. Demerara Life Assurance Company of T&T Limited	2,055	7,563	244	244	-	9,862	10,838,787	43,851,280	-	-	-	54,690,067
6. Guardian Life of the Caribbean Limited	-	6,037	-	-	-	6,037	-	18,343,183	-	-	-	18,343,183
7. Marine Life (Caribbean) Limited	-	(14)	-	-	-	(14)	-	-	-	-	-	-
8. Mega Insurance Company Limited	1,091	28,379	-	45	-	29,515	8,594,633	50,761,845	7,203,576	-	-	66,559,983
9. Naitonwide Insurance Company Limited	-	48,663	-	-	-	48,663	-	867,551,000	-	-	-	867,551,000
10. Scotialife Trinidad and Tobago Limited	1,206	12,094	-	12	-	13,312	12,191,318	590,183,699	113,194	-	-	602,488,211
TOTAL LOCAL	13,013	176,174	-	346	-	189,533	149,407,239	1,575,196,398	7,825,031	-	-	1,732,428,688
CARIBBEAN												
1. Life of Barbados Limited	2,807	24,467	-	-	-	27,274	43,156,639	24,754,425	-	-	-	67,911,064
2. Sagcor Life Inc.	2,807	24,467	-	-	-	27,274	43,156,639	24,754,425	-	-	-	67,911,064
TOTAL CARIBBEAN	5,614	48,934	-	-	-	54,548	86,313,278	49,508,850	-	-	-	135,822,132
GRAND TOTAL	18,627	225,108	-	346	-	244,081	235,720,517	1,624,705,248	7,825,031	-	-	1,800,339,752

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

COMPANIES	POLICY RESERVES						DEDUCTIONS								
	Ordinary Life \$	Industrial Life \$	Group Life \$	Group Pension \$	Non-Convertible Sickness and Accident \$	Other \$	TOTAL \$	Claims admitted or incurred but not paid \$	Other Reserves \$	Total Reserves \$	Outstanding Premiums \$	Policy Loans \$	Other Deductions \$	TOTAL \$	Fund Requirement \$
LOCAL															
1 Pan American Life Insurance Company Trinidad and Tobago Limited	1,580,344,415	-	-	-	-	73,161,888	1,653,506,303	56,095,757	46,734,260	1,756,410,320	39,133,516	129,525,777	188,660,293	1,877,750,027	
2 Renaissance Caribbean Limited	85,794,819	-	-	-	-	143,886,202	229,681,021	23,379,366	13,545,876	266,606,263	152,886	12,344,716	12,687,602	251,918,662	
3 British-American Insurance Company (Trinidad) Limited *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4 Caribbean Alliance Life Insurance Company (T&T) Limited	13,421,042	-	48,303,244	-	-	23,841,262	61,724,286	2,345,637	431,207	196,169,525	16,933,713	3,989,371	963,496	1,74,282,945	1,74,282,945
5 Colonial Life Insurance Company (Trinidad) Limited *	85,653,905	-	0	-	-	109,494,167	199,494,167	2,345,637	431,207	112,271,011	2,738,648	(45,120)	2,713,528	109,575,485	109,575,485
6 Cura Caribbean Insurance Society Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7 Demetra Life Assurance Company of T&T Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 Caribbean General Insurance Limited	203,804,671	-	10,357,692	673,653,240	-	5,695,352,894	6,583,168,597	144,095,251	77,571,639	6,804,855,487	42,895,828	15,226,610	605,604	58,728,042	6,746,107,443
9 Caribbean Life of the Caribbean Limited	999,996,550	-	-	87,268,297	-	1,087,264,847	1,087,264,847	17,869,444	26,441,809	1,131,576,100	10,150,417	47,958,727	58,109,144	1,073,666,956	1,073,666,956
10 Maritime Life (Caribbean) Limited	105,553,056	-	-	-	-	135,783,814	241,336,870	7,219,004	1,172,160	249,728,034	25,638	3,238,217	452,520	3,716,375	4,131,415
11 Mega Insurance Company Limited	20,994,250	-	-	-	-	13,393,603	34,587,853	2,684,626	223,898	37,496,377	44,940	4,086,475	-	4,131,415	3,330,492
12 Nationwide Life Insurance Co. Limited	477,623,383	-	16,187,399	-	-	597,991,491	1,091,802,373	6,942,162	7,061,569	1,105,806,004	108,092	-	108,092	1,105,697,912	1,105,697,912
13 Scotiabank Trinidad and Tobago Limited	681,915,073	-	1,075,482	50,707,208	-	185,986,351	919,684,134	271,185,408	169,561,767	1,116,431,309	1,540,424	11,867,655	13,408,079	1,103,023,230	1,103,023,230
14 Tritel Life Assurance Limited	-	-	941,620	-	-	4,528,915	5,480,535	8,517,641	13,998,176	13,998,176	11,117,236	-	11,117,236	2,880,740	2,880,740
15 The Beacon Insurance Company Limited	-	-	434,654	-	-	-	434,654	-	-	434,654	-	-	434,654	434,654	434,654
16 The Renaissance Company of Trinidad & Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 United Security Life Insurance Company Limited	8,553,425	-	-	-	-	8,553,425	8,553,425	2,906,571	536,266	11,986,262	-	2,379	2,379	11,993,883	11,993,883
TOTAL	4,243,653,589	-	77,300,011	811,628,945	-	6,874,136,421	12,026,718,965	299,314,667	477,715,690	12,803,749,522	122,102,890	231,189,573	1,976,500	355,268,964	12,448,480,556
CARIBBEAN															
1 Life of Barbados Limited	536,687,201	-	3,941,086	-	-	2,558,064,469	3,098,692,856	72,846,743	12,249,131	3,183,788,731	3,806,305	11,696,095	15,502,400	3,168,286,331	3,168,286,331
2 Superior Life Incorporated	536,687,201	-	3,941,086	-	-	2,558,064,469	3,098,692,856	72,846,743	12,249,131	3,183,788,731	3,806,305	11,696,095	15,502,400	3,168,286,331	3,168,286,331
TOTAL	536,687,201	-	3,941,086	-	-	2,558,064,469	3,098,692,856	72,846,743	12,249,131	3,183,788,731	3,806,305	11,696,095	15,502,400	3,168,286,331	3,168,286,331
OTHER															
1 Lincoln Assurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2 Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	4,800,340,890	-	81,241,097	811,628,945	-	9,432,200,890	15,125,411,822	372,161,610	489,964,821	15,987,238,233	123,909,195	242,885,670	1,976,500	370,771,364	15,616,766,887

TABLE XIA
STATEMENT OF STATUTORY FUND 2014 - SECURITIES HELD IN TRUST (LONG-TERM BUSINESS)

COMPANIES	Trinidad and Tobago Government securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed Deposits	Other Trinidad and Tobago "Local" Assets	Total Trinidad and Tobago "Local" Assets	Other Trinidad and Tobago Assets	Caricom Assets	Other Caricom Assets identified in Currency	Total "Local" Assets	"Local" Assets Ratio	Foreign Government Securities	Other Foreign Assets	Total Foreign Assets	Total Assets in Fund	More or less than Requirements
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	\$	\$	\$	\$
LOCAL																	
1 Pan American Life Insurance Company Trinidad and Tobago Limited				98,690,060	0	1,362,266,305	1,460,956,365		177,033,539		1,637,989,904	100			1,637,989,904	50,238,777	
2 Bancassurance Caribbean Limited	118,443,155		21,900,000	78,016,286	2,506,929	29,849,493	256,715,843				256,715,843	100			256,715,843	2,797,181	
3 British-American Insurance Company (Trinidad) Limited																	
4 Caribbean Atlantic Life Insurance Company (T&T) Limited																	
5 Colonial Life Insurance Company (Trinidad) Limited																	
6 Cunt Caribbean Insurance Society Limited	91,238,620				19,978,130	115,639,063	226,855,753				226,855,753	100			226,855,753	52,572,888	
7 Demerara Life Assurance Company of Trinidad and Tobago Ltd	538,582		21,911,097	54,778,742	20,540,206	4,777,102	102,566,129				102,566,129	100			102,566,129	(6,991,354)	
8 Guardian General Insurance Limited	301,290						301,290				301,290				301,290	301,290	
9 Guardian Life of the Caribbean Limited	1,385,725,109		269,190,000	915,513,491	1,361,600,534	1,127,805,298	5,146,372,155				5,146,372,155	78	639,942,428	783,942,967	6,270,277,550	175,829,896	
10 Marine Life (Caribbean) Limited	198,019,846		214,693,391	182,917,903	35,000,000	324,633,160	1,096,657,013				1,096,657,013	94		42,997,028	1,139,614,081	66,142,095	
11 Mega Insurance Company Limited			49,202,332	21,350,120		74,062,154	172,702,021		22,789,445		195,491,466	92		16,724,286	212,215,752	(33,795,907)	
12 Nationwide Insurance (Casualty & General) Co Limited																	
14 Nationwide Life Insurance Company Limited	1,069,637			1,037,731		37,946,518	40,053,886				40,053,886	100			40,053,886	6,688,924	
15 Scotialife Trinidad and Tobago Limited	627,469,390			10,231,476			1,172,880,134				1,172,880,134	100			1,172,880,134	67,182,222	
16 Trelife Assurance Limited	385,077,079		25,300,000	274,415,202	32,000,000	136,957,326	921,514,397				921,514,397	82	62,712,204	139,540,651	1,142,119,044	39,695,814	
17 The Beacon Insurance Company Limited				875,126		3,768,172	4,643,298				4,643,298	100			4,643,298	1,782,558	
18 The Renaissance Company of Trinidad & Tobago Limited				485,838		700,000	700,000				700,000	100			700,000	265,346	
19 United Security Life Insurance Company Limited					13,934,956	13,934,956	14,420,794		747,906		15,168,700	98		368,103	15,536,803	3,552,920	
TOTAL	2,835,690,104	830,014,494	608,157,220	1,638,311,975	1,471,645,799	3,332,379,387	10,617,338,878	196,112,237	22,789,445	22,789,445	10,836,260,660	87	702,674,633	983,553,045	12,522,488,337	74,007,778	
CARIBBEAN																	
1 Life of Barbados Limited																	
2 Sagor Life Incorporated	187,067,211	690,509,221	190,550,000	106,815,278	250,000,000	850,034,545	2,350,729,726		712,579,948		2,961,337,799	99	301,198,348	172,743,889	4,207,499	3,003,545,029	(164,741,302)
TOTAL	187,067,211	690,509,221	190,550,000	106,815,278	250,000,000	850,034,545	2,350,729,726	712,579,948			2,961,337,799	99	301,198,348	172,743,889	4,207,499	3,003,545,029	(164,741,302)
OTHER																	
1 Lincoln Assurance Limited																	
2 Sun Life Assurance Company of Canada																	
TOTAL																	
GRAND TOTAL	3,023,917,315	1,521,423,715	798,707,220	1,745,127,253	1,721,645,799	4,082,413,932	12,968,068,604	928,692,205	22,789,445	22,789,445	13,797,398,459	89.9	1,003,872,980	1,106,296,934	1,722,435,176	15,526,033,366	(90,731,524)

TABLE XII
REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2014

COMPANIES	REVENUE							EXPENDITURE									
	AMOUNT OF FUND AT THE BEGINNING OF YEAR	AMOUNT OF FUND AT THE END OF YEAR	Premium Reserve	Outstanding Claims Reserve	Provision	Commissions Received	Interest Dividend and Bonus	Other	Profit and Loss Adjustments	TOTAL	Payment of Claims Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfers to Profit and Loss Account	AMOUNT OF FUND AT END OF YEAR	TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 American Life and General Insurance Company (F&I) Limited	-	2,070,696	-	-	1,384,511	(136,400)	-	-	3,138,473	1,019,473	-	239,769	351,549	1,020,769	-	486,712	3,138,473
2 British Insurance Company (F&I) Limited	12,595,451	31,830,930	25,173,689	2,685,794	186,118	(49,186)	-	71,920,197	15,920,197	15,920,633	4,618,828	7,048,159	-	438,943	12,532,172	31,830,930	
3 General Insurance Limited	19,782,332	77,923,143	33,524,399	-	2,684,060	(469,247)	-	132,928,297	22,389,158	1,852,275	7,823,622	-	-	7,374,820	18,517,868	74,851,043	
4 Certain Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Colonial Fire & General Insurance Company Limited	74,822,444	62,117,865	17,623,803	-	626,078	-	-	319,454,110	79,281,290	19,616,237	64,867,731	-	-	10,709,074	76,637,824	68,332,238	
6 Francis Anderson General Insurance Limited	461,548	148,837	4,393,565	-	31,310	11,015	-	5,228,213	1,897,681	599,138	830,870	-	-	362,281	1,381,064	151,099	
7 General Insurance Limited	87,784,134	108,237,914	207,203,593	11,1287	3,988,976	5	-	407,420,209	89,807,278	33,087,394	19,013,078	6,174,878	-	70,813,699	92,344,787	96,188,579	
8 Gulf Insurance Limited	22,194,816	15,442,277	20,883,476	-	-	-	-	69,991,001	15,333,468	3,150,927	8,473,042	-	-	-	25,009,798	17,673,766	
9 Marine General Insurance Company Limited	54,497,984	97,601,365	105,041,846	-	4,325,716	-	-	263,998,671	44,674,356	21,861,572	14,849,238	1,277,605	-	16,632,292	55,660,876	109,032,432	
10 Motor & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Motor One Insurance Company Limited	31,274,489	104,720,439	50,002,537	-	3,607,422	2,466,006	-	192,544,883	39,124,054	2,806,865	13,078,249	3,970,703	-	(3,151,021)	27,428,119	109,287,605	
12 N.E.M. (F&I) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 N.M.R.O. Insurance (F&I) and (F&I) Limited	20,064,471	44,762,884	67,377,241	-	1,720,537	5,602,877	-	5,320,306	29,920,754	9,247,379	18,287,482	-	-	-	34,397,256	63,822,483	
14 Northern Insurance (General & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 The British Insurance Company Limited	19,201,482	15,156,633	40,736,008	23,802,531	794,704	(14,292)	-	99,822,147	17,000,000	9,042,791	23,554,926	890,768	-	8,475,556	25,965,055	14,503,053	
17 The Colonial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 The Central Northern Insurance Company Limited	-	35,489,530	-	4,857,720	6,354,465	-	-	5,312,197	41,813,932	15,022,545	645,437	8,262,317	-	-	16,993,433	41,813,932	
19 The Motor Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 The Motor Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21 The New India Assurance Company (F&I) Limited	30,911,202	22,108,366	55,965,482	-	638,282	-	-	109,649,432	22,137,139	9,468,364	11,285,201	-	-	10,665,776	33,226,641	22,866,311	
22 The Prudential Insurance Company Limited	18,012,545	24,472,200	48,177,908	25,527	2,258,210	653,477	-	92,600,728	21,907,188	3,135,479	23,741,619	-	-	123,640	19,740,236	24,952,677	
23 The Renaissance Company of F&I Limited	15,318,973	11,974,615	38,626,366	590,990	1,206,472	-	-	64,211,376	18,631,838	5,700,272	13,158,219	-	-	577,188	18,781,345	11,352,414	
24 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 Trivindia & Tokyo Insurance Limited	67,227,469	48,482,163	123,694,318	39,462	10,169,196	-	-	261,912,608	50,970,755	15,484,069	12,090,792	-	-	41,756,945	70,238,550	71,261,098	
TOTAL	483,077,548	706,572,297	1,007,401,383	31,215,530	48,147,169	7,598,631	11,928,133	2,236,382,213	484,326,483	1,404,172,023	2,477,156,916	13,663,502	-	16,638,080	512,012,169	733,116,023	2,236,382,213
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Abnny United Insurance Limited	27,083,256	27,285,443	7,718,676	-	113,665	286,027	2,135,771	10,224,139	1,280,721	161,128	1,037,709	-	-	16,744,633	27,532,223	29,080,716	
2 Superior General Insurance Company Limited	14,202,587	17,089,278	31,546,101	16,313,492	2,333,475	-	5,706,039	17,201,667	25,946,060	15,902,282	12,735,733	-	-	10,977,069	12,977,069	10,977,069	
3 The Insurance Company of the West Indies	41,820,543	20,064,421	84,782,449	16,313,492	2,782,718	238,027	7,261,210	182,784,261	26,927,881	26,610,545	15,379,332	-	-	16,744,633	40,249,792	39,378,183	
TOTAL	83,086,486	64,439,142	103,967,206	32,637,084	3,129,853	286,027	7,841,010	182,784,261	36,927,881	38,610,545	15,379,332	-	-	33,489,266	40,526,884	39,378,183	
GRAND TOTAL	566,964,034	770,611,439	1,091,368,689	47,229,022	50,233,827	8,102,678	19,779,346	2,419,166,473	521,084,170	1,670,277,568	2,621,134,239	13,663,502	-	182,334,733	552,281,433	772,714,227	2,419,166,473

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

COMPANIES	FUNDS AT END OF YEAR				DEDUCTIONS				ASSETS HELD IN FUND						Total Assets	Foreign Assets	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	Tributed and Tobacco Government Securities	Fiscal Deposits	Other Tributed and Tobacco Assets	Total Tributed and Tobacco Assets	Caravan Assets	Total "Lease" Assets	Total Assets					More or Less than Fund Requirements
LOCAL																		
1	0	33,475	163,237	486,712	250,000	234,712	12,861,166	-	-	12,861,166	-	-	12,861,166	-	12,861,166	12,861,166	12,861,166	
2	11,350,884	29,412,420	3,109,330	45,914,634	13,838,179	30,076,455	30,160,143	-	-	30,160,143	-	-	30,160,143	-	30,160,143	30,160,143	30,160,143	
3	16,834,425	74,831,043	1,683,443	93,348,911	18,664,564	418,335	74,243,812	-	10,700,000	66,543,812	-	-	66,543,812	-	66,543,812	66,543,812	66,543,812	
4																		
5	75,879,054	53,325,258	15,759,790	144,961,082	78,637,086	4,917,777	61,406,319	34,874,597	7,000,000	67,681,315	-	-	67,681,315	-	67,681,315	67,681,315	67,681,315	
6	1,287,085	158,069	95,979	1,539,183	6,976,456	882,351	295,834	-	-	295,834	-	-	295,834	-	295,834	295,834	295,834	
7	34,397,536	40,060,869	23,765,616	98,220,221	42,999,465	18,345,132	36,865,638	-	12,800,016	14,102,335	3,698,545	-	36,865,638	3,698,545	36,865,638	36,865,638	36,865,638	
8	92,344,787	96,188,895	163,321,944	188,523,382	79,935,548	163,321,944	92,257,830	0	39,783,071	62,752,068	130,900	-	102,530,067	130,900	102,530,067	102,530,067	102,530,067	
9	22,781,654	17,673,766	2,278,163	42,733,583	15,071,684	26,071,863	3,463,651	-	-	3,463,651	-	-	3,463,651	-	3,463,651	3,463,651	3,463,651	
10	51,777,559	109,032,432	4,976,945	165,786,976	59,500,062	1,968,299	104,115,615	18,728,300	1,000,000	114,023,820	-	-	114,023,820	-	114,023,820	114,023,820	114,023,820	
11																		
12	24,854,836	109,287,665	2,495,483	136,717,924	24,566,194	200,185	112,155,627	111,000	97,589,899	97,760,899	-	-	97,760,899	-	97,760,899	97,760,899	97,760,899	
13																		
14																		
15	27,352,223	29,080,716	10,041,242	56,432,999	29,026,010	17,358,687	26,295,462	-	8,557,688	34,853,150	-	-	34,853,150	-	34,853,150	34,853,150	34,853,150	
16	23,965,035	11,316,691	3,186,561	46,468,107	29,756,413	1,047,271	5,499,336	-	5,499,336	5,499,336	139,593	-	5,638,932	139,593	5,638,932	5,638,932	5,638,932	
17																		
18		16,953,433		16,953,433	7,177,778	9,805,655	307,892,883	-	4,650,000	979,545	-	-	979,545	-	979,545	979,545	979,545	
19																		
20	33,236,641	22,846,311	11,581,742	56,074,922	26,196,578	18,314,022	2,788,974	4,200,889	12,731,423	19,721,046	-	-	19,721,046	-	19,721,046	19,721,046	19,721,046	
21	19,740,326	29,372,802	2,377,348	49,113,128	19,956,718	26,878,822	7,406,060	2,086,974	7,677,330	17,170,364	-	-	17,170,364	-	17,170,364	17,170,364	17,170,364	
22	18,781,345	103,597,467	1,032,947	36,143,799	16,127,281	10,300,411	1,317,000	-	5,918,541	7,235,541	-	-	7,235,541	-	7,235,541	7,235,541	7,235,541	
23																		
24	62,523,155	71,261,498	7,815,394	141,600,048	58,397,544	72,887,034	43,009,512	-	47,281,105	90,280,615	-	-	90,280,615	-	90,280,615	90,280,615	90,280,615	
TOTAL	519,218,523	711,522,680	66,353,728	1,307,094,924	537,186,577	694,024,672	171,563,373	83,302,750	447,256,008	307,892,883	3,966,836	711,059,789	711,059,789	7,377,106	718,436,895	718,436,895	718,436,895	
CARIBBEAN																		
1	12,897,069	7,097,249		19,994,318	2,900,174	17,094,144	474,155	-	-	474,155	-	-	474,155	-	474,155	474,155	474,155	
2	4,957,658	907,354		5,865,012		4,874,977				10,790,725			10,790,725		10,790,725	10,790,725	10,790,725	
TOTAL	12,897,069	7,997,249		19,994,318	2,900,174	17,094,144	474,155			474,155			474,155		474,155	474,155	474,155	
GRAND TOTAL	532,115,594	728,619,929	66,353,728	1,327,089,252	540,086,752	711,118,816	178,037,529	83,302,750	447,256,008	307,892,883	3,966,836	711,539,944	711,539,944	7,377,106	718,916,050	718,916,050	718,916,050	

TABLE XIV
UNDERWRITING RESULTS IN RESPECT OF MOTOR INSURANCE - 2014

	(1) Underwritten Premiums (Beginning of year)	(2) Net Premium Written	(3) Underwritten Premiums 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) Ratio % of 4	(10) Expense of Management and Net Commissions	(11) 10 as a per cent of 4	(12) Total Premiums (8+10)	(13) 12 as a % of 4	(14) Profit or (Loss) (4+12)	(15) Profit or (Loss) per cent
1 Limited	\$ -	\$ -	\$ -	\$ -	\$ 1,019,673	\$ 486,712	\$ 2,020,696	\$ (14,311)	-	\$ 239,759	-	\$ (24,541)	-	\$ 24,541	-
2 Bankers Insurance CO (F&T) Limited	\$ 12,093,451	\$ 24,173,689	\$ -	\$ 37,267,141	\$ 15,909,633	\$ 31,382,462	\$ 31,830,930	\$ 15,461,165	41.49	\$ 8,981,793	24.10	\$ 24,442,998	65.59	\$ 12,824,183	34.41
3 Capital Insurance Limited	\$ 10,362,232	\$ 33,436,590	\$ 18,517,848	\$ 34,280,974	\$ 22,389,158	\$ 74,851,043	\$ 77,925,142	\$ 19,315,059	56.34	\$ 9,805,898	28.60	\$ 29,120,957	84.95	\$ 1,600,177	15.05
4 Green Insurance Company Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-
4 Colonial Fire General Insurance Company Limited	\$ 74,822,664	\$ 176,238,803	\$ 76,637,224	\$ 174,423,643	\$ 79,281,290	\$ 68,323,258	\$ 63,117,865	\$ 85,468,683	49.01	\$ 84,483,964	48.44	\$ 169,970,647	97.45	\$ 4,452,996	2.55
6 Farmers Ankerberg General Insurance Limited	\$ 646,566	\$ 4,393,565	\$ 1,381,064	\$ 3,659,067	\$ 1,897,001	\$ 158,699	\$ 146,637	\$ 1,908,203	52.15	\$ 1,430,008	39.08	\$ 3,381,311	91.23	\$ 320,756	8.77
7 Canadian General Insurance Limited	\$ 87,784,124	\$ 207,303,903	\$ 92,344,787	\$ 202,727,240	\$ 89,807,778	\$ 96,188,295	\$ 108,237,914	\$ 77,738,458	38.35	\$ 51,989,185	25.64	\$ 129,727,644	63.99	\$ 72,999,597	36.01
8 Credit Insurance Limited	\$ 22,199,616	\$ 30,683,476	\$ 23,029,798	\$ 27,783,294	\$ 15,233,448	\$ 17,673,766	\$ 15,442,277	\$ 17,464,957	62.86	\$ 11,623,970	41.84	\$ 29,088,926	104.70	\$ (1,305,623)	(4.70)
9 Maritime General Insurance Company Limited	\$ 54,849,984	\$ 102,041,846	\$ 55,660,876	\$ 104,230,954	\$ 44,674,256	\$ 109,002,432	\$ 97,661,265	\$ 56,045,233	53.77	\$ 34,710,810	35.22	\$ 92,756,333	88.99	\$ 11,474,621	11.01
10 Marine and General Insurance Company Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-
11 Marine One Insurance Company Limited	\$ -	\$ 50,002,527	\$ -	\$ 50,002,527	\$ 39,124,064	\$ -	\$ -	\$ 39,124,064	78.24	\$ -	-	\$ 39,124,064	78.24	\$ 10,878,473	21.76
12 NAACPO Insurance (Trinidad and Tobago) Limited	\$ 30,045,471	\$ 67,877,741	\$ 34,397,336	\$ 63,233,676	\$ 29,580,754	\$ 63,822,685	\$ 44,765,884	\$ 48,637,555	76.56	\$ 27,534,881	43.34	\$ 76,172,416	119.91	\$ (12,646,240)	(19.91)
13 Kenmore Insurance (Guyana & General) Company Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-
14 Royal Caribbean Insurance Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-
15 The Beacon Insurance Company Limited	\$ 19,240,642	\$ 40,786,008	\$ 25,965,035	\$ 34,124,635	\$ 17,000,000	\$ 14,503,052	\$ 15,156,633	\$ 16,246,419	47.90	\$ 9,192,366	26.94	\$ 25,338,785	74.84	\$ 8,585,851	25.16
16 The Goodwill General Insurance Company Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-
17 The Great Northern Insurance Company Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-
18 The Mauritius General Insurance Company Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-
19 The New India Assurance Company (F&T) Limited	\$ 30,917,202	\$ 55,965,482	\$ 33,226,641	\$ 53,656,143	\$ 22,137,139	\$ 22,866,311	\$ 22,108,266	\$ 22,895,084	42.67	\$ 20,753,565	38.68	\$ 42,648,649	81.35	\$ 10,007,494	18.65
20 The Prudential Insurance Company Limited	\$ 18,012,545	\$ 48,177,688	\$ 19,740,235	\$ 46,449,288	\$ 21,907,188	\$ 24,952,677	\$ 24,473,200	\$ 22,386,664	48.20	\$ 26,851,571	57.81	\$ 49,238,236	106.00	\$ (2,788,948)	(6.00)
21 The Renaissance Company of T&T Limited	\$ 15,814,933	\$ 38,626,366	\$ 18,781,245	\$ 35,659,954	\$ 18,631,838	\$ 11,362,414	\$ 11,972,615	\$ 18,021,637	50.34	\$ 18,267,601	51.23	\$ 36,289,218	101.76	\$ (629,284)	(1.76)
22 The Western General Insurance Company Limited	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -	-	\$ -	-	\$ -	-
23 Trinidad & Tobago Insurance Limited	\$ 67,577,469	\$ 121,694,318	\$ 70,338,550	\$ 120,883,237	\$ 50,970,735	\$ 71,261,488	\$ 60,482,163	\$ 61,750,090	51.08	\$ 27,535,399	22.78	\$ 89,285,489	73.86	\$ 31,597,748	26.14
TOTAL	\$ 453,274,059	\$ 1,007,401,383	\$ 472,051,668	\$ 986,672,773	\$ 484,296,489	\$ 623,848,437	\$ 599,261,258	\$ 508,283,569	51.64	\$ 340,971,194	34.49	\$ 849,554,763	85.93	\$ 139,119,010	14.07
CARIBBEAN															
1 Majesty United Insurance Limited	\$ 7,718,676	\$ 7,718,676	\$ -	\$ -	\$ 1,280,721	\$ 29,080,716	\$ 27,355,443	\$ 27,671,333	51.39	\$ 11,964,523	22.22	\$ 39,635,856	75.61	\$ 14,210,778	26.39
2 Sequence General Insurance	\$ 27,658,756	\$ 53,562,101	\$ 27,352,223	\$ 53,846,634	\$ 25,946,060	\$ 27,355,443	\$ 18,659,391	\$ 18,659,391	72.80	\$ 12,299,016	50.76	\$ 30,652,407	123.56	\$ (5,845,217)	(23.56)
3 The Insurance Company of the West Indies	\$ 14,202,887	\$ 23,501,672	\$ 12,897,069	\$ 24,807,190	\$ 9,270,900	\$ 10,497,469	\$ 1,708,978	\$ 45,710,724	58.14	\$ 24,577,539	31.22	\$ 70,288,263	89.36	\$ 8,365,561	10.64
TOTAL	\$ 41,899,343	\$ 84,782,449	\$ 40,249,292	\$ 78,651,824	\$ 36,497,681	\$ 39,278,185	\$ 29,064,421	\$ 45,710,724	58.14	\$ 24,577,539	31.22	\$ 70,288,263	89.36	\$ 8,365,561	10.64
GRAND TOTAL	\$ 495,173,402	\$ 1,092,183,832	\$ 512,300,960	\$ 1,065,324,597	\$ 521,084,170	\$ 663,126,622	\$ 628,915,779	\$ 554,214,293	51.64	\$ 365,528,733	34.49	\$ 919,843,026	85.93	\$ 147,484,571	14.07

TABLE XV(1)
REVENUE ACCOUNT IN RESPECT OF TOTAL NON-LIFE INSURANCE - 2014

COMPANIES	AMOUNT OF RATIO AT THE BEGINNING OF YEAR	INCREASE/DECREASE	REVENUE					EXPENDITURE					AMOUNT OF RATIO AT END OF YEAR		TOTAL	
			Underwriting	Investment	Interest	Other	Profit and Loss	Provision of Claims	Commission	Expense Management	Other	Transfer to Profit and Loss Account	Underwriting	Outstanding Claims Reserve		
1 American Life and General Insurance Company (T&T) Limited	2,004,375	8,121,766	27,571,702	918,805	6,877,686	(2,301,453)	6,747,346	49,022,228	17,659,188	3,650,966	12,162,719	1,845,637	2,574,725	4,262,014	6,887,010	49,022,228
2 British-American Insurance Company (T&T) Limited	17,883,722	28,791,028	41,981,575	5,547,865	364,837	(92,002)	1,393,708	103,842,880	17,640,839	8,881,008	12,183,382	-	2,744,446	22,385,231	41,007,487	103,842,880
3 British-American Insurance Company (T&T) Limited	10,381,564	77,923,142	33,533,898	-	2,684,080	(469,247)	-	133,159,236	22,289,158	1,592,275	7,975,651	-	7,826,377	18,534,732	74,851,043	123,159,236
4 Colonial Life & General Insurance Company Limited	94,939,634	70,889,270	184,161,466	-	7,101,580	-	1,331,611	307,151,002	83,061,189	29,378,201	71,628,684	-	20,956,607	83,257,228	76,999,763	267,155,002
5 Egyptian Bank of Trade and Finance Company Limited	111,949	-	1,839,919	-	19,878	-	-	1,736,837	-	-	900,442	256,000	352,280	47,904	-	1,736,837
6 Fidelity Investments General Insurance Limited	11,028,811	5,233,978	27,416,230	4,682,877	517,288	164,415	1,537,126	51,027,223	109,047,915	64,450,021	92,201,531	29,944,284	13,035,907	12,260,982	4,634,815	51,027,223
7 General Insurance Company Limited	106,002,534	187,516,542	272,469,889	49,990,681	5,222,251	(12,764)	54,140,262	674,749,714	198,644,033	72,475,580	22,481,522	52,182,693	11,789,577	18,216,166	23,951,136	674,749,714
8 General Life of the Caribbean Limited	19,907,218	13,693,206	347,883,376	-	3,290,222	2,506,461	-	286,811,725	18,037,227	3,019,935	12,488,792	-	2,319,005	31,628,628	21,022,076	91,516,663
9 Gulf Insurance Limited	28,411,464	21,024,405	34,218,634	5,839,782	-	-	2,212,377	91,516,663	18,037,227	33,023,663	24,198,637	1,277,605	23,231,517	62,505,713	128,211,229	208,864,157
10 Insurance General Insurance Company Limited	61,793,365	119,822,880	116,494,728	13,672,203	7,137,239	-	268,452	338,864,157	46,417,791	-	-	-	-	-	-	338,864,157
11 Marine & General Insurance Company Limited	21,747,489	104,728,439	90,082,227	-	3,607,622	2,466,806	-	195,344,882	29,124,034	2,808,865	13,078,349	2,790,703	(3,151,021)	27,428,219	109,287,605	195,344,882
12 National General Insurance Company Limited	58,002,488	51,571,884	99,602,211	1,213,103	2,296,601	6,611,703	62,644,469	216,642,440	32,719,632	16,639,286	24,418,132	-	11,327,446	58,823,715	72,729,218	216,642,440
13 National General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Royal Caribbean Insurance Limited	37,761,270	30,423,825	67,142,198	45,298,965	1,655,426	(29,768)	3,723,208	187,997,234	23,735,533	18,830,121	49,928,594	1,206,708	9,616,773	47,206,537	37,222,875	187,997,234
15 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 The Commercial General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	627,208,426	299,628,670	1,616,124,109	194,084,235	711,112,699	8,977,631	83,114,826	3,529,025,037	763,627,203	311,113,689	453,104,529	99,703,700	282,002,129	872,271,509	929,715,547	2,520,025,036
CAMBREAN																
1 American Life Insurance Limited	8,239,882	13,602,278	71,729,439	23,936,104	2,965,697	423,422	6,390,237	64,374,419	9,284,845	18,719,149	10,024,239	342,412	5,621,217	11,670,567	19,920,899	64,374,419
2 Empire Life Inc.	22,177,491	21,884,236	153,261,595	53,794,843	5,729,843	51,790,869	6,390,237	181,228,139	11,278,832	11,278,832	12,278,832	4,948,143	16,263,420	21,289,703	2,820,802	186,765,244
3 The Insurance Company of the West	47,798,136	48,690,920	82,618,799	42,411,234	3,591,823	-	5,706,039	21,821,700	12,644,137	34,263,187	26,654,998	-	30,724,272	47,280,705	44,224,827	21,821,700
4 The Insurance Company of the West	1,205,537	1,708,078	22,494,688	-	194,178	-	45,706,689	45,466,669	9,279,980	10,929,235	2,045,881	-	87,484	12,910,398	10,497,469	45,466,669
TOTAL	52,978,054	64,181,262	264,697,694	66,347,228	13,481,327	5,603,291	12,898,376	338,288,312	171,044,188	75,262,221	40,012,442	5,298,556	51,728,863	93,211,434	78,184,197	325,568,911
GRAND TOTAL	780,127,480	969,858,633	1,981,291,258	340,431,463	824,524,026	14,209,921	95,211,202	4,867,392,548	934,672,671	386,376,910	515,117,971	97,994,255	337,730,992	765,938,963	1,007,901,545	4,857,593,947

TABLE XVI
REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2014

COMPANIES	FUND AT THE BEGINNING OF YEAR				REVENUE							EXPENDITURE					FUND AT END OF YEAR		TOTAL
	Unearned Premium Reserve	Claims Reserve	Outstanding	Premium Reserve	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	Unearned Premium	Reserve for Outstanding Claims			
																	\$	\$	
1 Limited																			
2 Bickers Insurance Company (T&T) Limited	404,499	69,526		3,715,108	2,598,978	80,087	(20,086)	1,081,333	7,929,145	128,421	1,838,173	2,878,224			2,993,839	90,488	7,929,145		
3 British-American Insurance Company Trinidad Limited																			
4 Capital Insurance Limited	31,312			97,308	101,839				220,459			122,028		61,547	36,884		220,459		
5 Citizen Insurance Company Limited																			
6 Colonial Fire & General Insurance Company Limited	7,602,835	947,486		2,876,309	17,704,729	635,689			29,767,048	1,435,274	8,337,102	6,591,299		7,427,221	5,054,885	991,267	29,767,048		
7 Furness Anchorage General Insurance Limited	3,649,219	386,678		5,433,678	2,922,881	261,120	82,295		12,748,571	208,373	2,776,557	1,408,948		4,696,122	3,247,747	405,804	12,748,571		
8 Guardian General Insurance Limited	4,275,216	4,373,409		43,785,631	43,785,631	391,716	10,550	54,140,262	129,545,547	2,712,745	22,553,664	64,739,721			11,748,094	6,763,802	129,545,547		
9 Gulf Insurance Limited	2,372,740	1,068,261		312,886	5,209,308			710,238	9,673,432	988,037	1,383,135	3,601,829			3,464,476	251,915	9,673,432		
10 Maritime General Insurance Company Limited	3,022,513	2,977,264		5,625,515	15,223,640	344,658			27,795,590	708,633	9,664,832	7,779,178		2,942,520	3,805,581	2,896,846	27,795,590		
11 MACICO Insurance (Trinidad and Tobago) Limited	21,743,280	2,850,621		14,633,672		370,983	790,644		40,391,200	2,044,770	5,765,691	3,943,113		6,185,330	19,192,740	3,259,536	40,391,200		
12 Nationwide Insurance (Casualty & General) Company Limited																			
13 Royal Caribbean Insurance Limited																			
14 The Beacon Insurance Company Limited	5,648,402	1,972,399		5,524,953	14,418,507	484,215	(8,887)	2,070,503	30,120,090	1,767,201	5,248,239	14,914,767			6,301,570	1,746,536	30,120,090		
15 The Goodwill General Insurance Company Limited																			
16 The Great Northern Insurance Company Limited		62,415							62,415		894						62,415		
17 The Mountain General Insurance Company Limited	3,263,983	599,844		2,779,826	8,664,161	371,372			15,679,188	371,458	4,709,426	6,346,577		43,045	3,328,011	840,671	15,679,188		
18 The New India Assurance Company (T&T) Limited	1,256,973	246,469		1,670,493	8,208,687	30,792			11,421,414	37,621	4,598,790	3,314,691		2,459,974	866,807	143,531	11,421,414		
19 The Renaissance Company of T&T Limited	7,095,694	1,337,550		(1,070,435)	14,441,284	4,258,304			26,062,377	1,144,421	7,559,067	8,326,612			6,178,713	1,327,088	26,062,377		
20 Trinidad & Tobago Insurance Limited																			
TOTAL LOCAL	60,956,766	16,886,721		64,169,927	132,291,544	7,246,935	855,215	58,005,336	341,411,475	11,546,973	74,425,359	123,987,007	21,167,308	21,403,805	66,201,567	18,679,455	341,411,475		
TOTAL CARIBBEAN																			
1 Massey United Insurance Limited	1,854,576	2,416,126		683,850	22,497,210	1,538,306	176,395	1,440,129	30,686,382	1,254,106	15,241,061	14,315,508			(1,073,954)	612,046	30,686,382		
2 Sagicor General Insurance Company Limited	9,242,121	606,330		7,286,391	19,405,596	2,107,008			36,549,846	1,140,375	15,010,144	10,207,716		3,799,548	9,594,896	796,347	36,549,846		
3 The Insurance Company of the West Indies									147,014		46,191			87,494	13,329		147,014		
TOTAL	11,096,697	3,024,456		8,117,635	41,802,806	3,645,404	176,395	1,440,129	69,302,242	2,394,771	28,297,996	24,523,224	257,525	3,887,062	8,534,271	1,408,393	69,302,242		
GRAND TOTAL	72,053,163	19,911,177		72,287,612	175,094,350	10,892,339	1,031,610	59,447,465	410,714,717	13,941,744	102,722,355	148,510,231	21,424,833	29,200,647	74,735,638	20,087,848	410,714,717		

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

COMPANIES	FUND AT THE BEGINNING OF YEAR		REVENUE					EXPENDITURE					FUND AT END OF YEAR		TOTAL
	Unearned Premium Reserve	Outstanding Claims Reserve	Premiums Received	Net Interest Dividend & 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	
1 American Life and General Insurance Company (T&T) Limited	2,006,375	4,288,928	-	918,805	413,214	1337,125)	5,029,084	16,239,813	3,650,906	10,953,633	162,965	-	4,262,014	4,621,651	39,890,983
2 Rankers Insurance Company (T&T) Limited	3,574,677	-	10,544,717	-	68,311	117,132)	-	201,570	1,891,013	2,454,968	-	327,255	5,379,768	3,916,000	14,170,573
3 British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Colonial Fire & General Insurance Company Limited	247,172	312,876	447,248	722,278	1,286	-	-	151,654	384,835	13,128	705,199	181,198	294,956	1,730,940	
7 Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Furness Anshorge General Insurance Limited	1,340,398	56,866	4,444,195	1,611,755	133,789	42,523	1,527,126	18,119)	1,183,736	4,225,035	1,033,722	2,564,238	358,037	9,356,649	
0 Guardian General Insurance Limited	1,163,160	351,818	2,470,906	472,181	29,025	10)	4,487,090	667,957	441,237	424,705	1,443,415	931,144	440,701	4,487,090	
10 Gulf Insurance Limited	3,879,109	4,522,867	3,222,272	430,974	-	-	196,506	1,812,702	485,873	1,413,920	2,319,005	3,098,354	3,119,375	12,252,230	
11 Maritime General Insurance Company Limited	211,337	287,803	224,573	192,091	13,740	-	133,586	18,971	216,039	178,427	-	222,975	426,548	1,062,860	
12 NAGICO Insurance (Trinidad and Tobago) Limited	446,516	298,911	366,083	-	9,279	9,738	27,469	204,536	189,707	98,629	-	400,407	264,722	1,157,986	
13 Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 The Boscawen Insurance Company Limited	1,852,570	227,584	1,340,241	3,085,783	112,675	12,026)	73,945	66,846	1,346,437	3,400,374	32,236	1,598,244	246,655	6,690,872	
16 The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	14,921,334	10,348,654	23,060,135	7,433,244	781,299	304,023)	6,987,727	19,358,931	9,785,773	23,162,819	333,222	5,828,596	18,628,236	13,688,616	90,000,193
CARIBBEAN															
1 Malaya United Insurance Limited	222,263	112,288	579,113	774,875	62,434	-	943,598	1,004,852	608,197	580,975	10,451	285,329	204,767	2,694,571	
2 Superior Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Superior General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	222,263	112,288	579,113	774,875	62,434	-	943,598	1,004,852	608,197	580,975	10,451	285,329	204,767	2,694,571	
GRAND TOTAL	15,143,597	10,460,942	23,639,248	8,208,119	843,733	304,023)	7,931,325	20,363,783	10,397,970	23,743,794	343,673	5,828,596	18,923,665	13,893,383	92,694,764

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

COMPANIES	FUND AT THE BEGINNING OF YEAR			REVENUE										EXPENDITURE					FUND AT END OF YEAR		TOTAL
	Unearned Premium	Reserve	Claims	Premiums	Commissions Received	Net Interest Dividends & Rents	Other	Transfer from Profit & Loss Account	TOTAL	Payments of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	Reserve for Unearned Premium	Claims Outstanding					
																	\$	\$	\$	\$	
LOCAL																					
1 American Life and General Insurance Company (T&T) Limited	-	2	-	-	-	-	(7,281)	7,279	-	-	-	-	-	-	-	-	-				
2 British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3 Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4 Citizen Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
5 Colonial Fire & General Insurance Company Limited	247,172	312,876	-	447,348	722,278	1,256	-	-	1,730,940	151,654	384,835	13,128	-	705,199	181,198	294,526	1,730,940				
6 Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
7 Furness Anshonges General Insurance Limited	1,072,322	50,000	-	2,464,709	850,064	109,863	34,919	1,527,126	6,109,003	(52,000)	522,399	3,870,586	-	-	1,717,018	50,000	6,109,003				
8 Guardian General Insurance Limited	1,163,160	351,818	-	2,470,906	472,181	29,025	(0)	-	4,487,090	667,957	441,237	424,705	137,951	1,443,413	931,144	440,701	4,487,090				
9 Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
10 Maritime General Insurance Company Limited	211,337	287,803	-	224,273	192,091	13,740	-	133,596	1,062,860	18,971	216,039	178,427	-	-	222,875	426,148	1,062,860				
11 MAGICO Insurance (Trinidad and Tobago) Limited	446,516	298,911	-	368,083	-	9,279	9,728	27,469	1,157,996	204,536	189,707	98,629	-	-	400,402	264,722	1,157,996				
12 Meritwise Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
13 Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
14 The Beacon Insurance Company Limited	1,852,370	227,564	-	1,388,066	3,091,867	113,595	(2,039)	42,337	6,715,781	66,846	1,347,375	3,422,128	32,572	-	1,598,244	246,455	6,715,781				
15 The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
16 The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
17 The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
18 The Reinsurance Company of Trinidad & Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
19 Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL LOCAL	4,993,097	1,528,994	-	7,261,384	5,328,481	276,569	35,337	1,737,807	21,261,670	1,037,964	3,102,592	8,007,603	170,464	2,148,614	5,050,880	1,722,932	21,261,670				
CARIBBEAN																					
1 Massey United Insurance Limited	222,263	112,288	-	579,113	774,875	62,434	-	943,598	2,694,571	1,004,852	608,197	580,975	10,451	-	283,329	204,787	2,694,571				
2 Sagamore Life Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3 Sagamore General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4 The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL CARIBBEAN	222,263	112,288	-	579,113	774,875	62,434	-	943,598	2,694,571	1,004,852	608,197	580,975	10,451	-	283,329	204,787	2,694,571				
GRAND TOTAL	5,215,360	1,641,282	-	7,840,497	6,103,356	339,003	35,337	2,681,405	23,956,241	2,042,816	3,710,789	8,588,578	180,915	2,148,614	5,334,209	1,927,719	23,956,241				

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

COMPANIES	REVENUE										EXPENDITURE				TOTAL	
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		
	Unearned Premium	Outstanding Claims												Reserve for Unearned Premium		Reserve for Outstanding Claims
1 American Life and General Insurance Company (T&T) Limited	\$ 2,008,375	\$ 4,188,926	\$ -	\$ 918,805	\$ 413,214	\$ 139,845	\$ 5,021,805	\$ 39,890,983	\$ 16,219,813	\$ 3,650,906	\$ 10,933,633	\$ 162,365	\$ -	\$ 4,262,014	\$ 4,621,651	\$ 39,890,983
2 Bankers Insurance Company (T&T) Limited	\$ 3,574,677	\$ -	\$ 10,544,717	\$ -	\$ 68,311	\$ (17,132)	\$ -	\$ 14,170,573	\$ 201,570	\$ 1,891,013	\$ 2,454,968	\$ -	\$ 327,255	\$ 5,379,768	\$ 3,916,000	\$ 14,170,573
1 British-American Insurance Company Trinidad Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Export Import Bank of Trinidad and Tobago Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Furness Ardenberg General Insurance Limited	\$ 468,076	\$ 6,866	\$ 1,979,486	\$ 761,688	\$ 23,926	\$ 7,604	\$ -	\$ 3,247,646	\$ 43,881	\$ 660,337	\$ 354,449	\$ -	\$ 1,033,722	\$ 847,220	\$ 308,037	\$ 3,247,646
9 Guardian General Insurance Limited	-	-	-	-	-	-	\$ 196,506	-	-	-	-	-	-	-	-	-
10 Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 MAFICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 The Beacon Insurance Company Limited	-	-	\$ 147,729	\$ 16,084	\$ 1731	\$ 13	\$ 31,608	\$ (122,909)	\$ -	\$ (948)	\$ 121,754	\$ (207)	\$ -	\$ -	\$ -	\$ 122,909
16 The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 The Mountain General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 The Recurrence Company of Trinidad & Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Trinidad and Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	\$ 6,089,128	\$ 4,295,792	\$ 12,476,478	\$ 1,674,409	\$ 504,730	\$ 139,340	\$ 5,249,920	\$ 57,286,293	\$ 16,485,264	\$ 6,201,208	\$ 13,741,296	\$ 162,758	\$ 1,360,977	\$ 10,489,007	\$ 8,845,688	\$ 57,286,293
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 Marine United Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Superior Life Inc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Superior General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	\$ 6,089,128	\$ 4,295,792	\$ 12,476,478	\$ 1,674,409	\$ 504,730	\$ 139,340	\$ 5,249,920	\$ 57,286,293	\$ 16,485,264	\$ 6,201,208	\$ 13,741,296	\$ 162,758	\$ 1,360,977	\$ 10,489,007	\$ 8,845,688	\$ 57,286,293

TABLE XVIII
REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2014

COMPANIES	FUND AT THE BEGINNING OF YEAR				REVENUE							EXPENDITURE					FLUID AT END OF YEAR		TOTAL
	Unearned Premium Reserve	Claims Reserve	Outstanding	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	Unearned Premium	Reserve for			
																	Reserve for	Outstanding Claims	
1 Limited	\$ 1,265,543	\$ -	\$ -	\$ -	\$ -	\$ 4,522,190	\$ (567,493)	\$ -	\$ 5,218,240	\$ 77,990	\$ -	\$ 848,455	\$ 1,148,196	\$ 1,553,966	\$ -	\$ 1,589,653	\$ 5,218,240		
2 Bankers Insurance Company (T&T) Limited	1,745,660	6,850,895	2,736,979	2,736,979	-	17,943	(4,500)	-	11,346,928	1,379,565	403,902	644,862	1,978,249	1,978,249	1,423,213	5,537,137	11,366,928		
3 Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4 Colonial Fire & General Insurance Company Limited	2,138,285	7,391,703	4,268,220	151,788	198,195	90,331	-	1,410,194	15,558,485	2,181,206	758,897	2,055,038	-	1,545,360	1,803,962	7,214,022	15,558,485		
5 Furness Anchorage General Insurance Limited	5,529,383	4,736,577	13,087,424	118,244	90,331	28,711	-	-	23,590,670	4,158,908	1,265,375	1,529,414	-	6,897,501	6,026,597	3,712,875	25,590,670		
6 Guardian General Insurance Limited	10,851,366	33,154,764	32,502,122	3,708,948	1,275,424	(22,813)	-	-	121,449,812	14,608,026	6,621,039	6,046,732	1,963,797	31,529,094	10,335,938	49,945,186	121,449,812		
7 Gulf Insurance Limited	3,545,950	4,056,367	2,943,513	310,655	-	-	-	-	10,856,485	1,670,374	437,943	1,287,195	-	2,319,005	2,627,644	2,514,375	10,856,486		
8 Maritime General Insurance Company Limited	2,707,228	13,516,703	5,193,113	37,484	318,165	-	-	-	21,772,693	931,121	1,111,594	945,765	-	5,079,625	2,755,751	10,948,857	21,772,693		
9 N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10 NAGICO Insurance (Trinidad and Tobago) Limited	5,108,939	2,892,282	5,989,835	1,313,107	151,830	159,327	896,694	-	16,512,009	880,573	1,427,519	1,613,749	-	4,119,989	3,464,499	4,996,661	16,512,010		
11 Nationwide Insurance (Casualty & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12 Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13 The Beacon Insurance Company Limited	7,485,367	11,760,615	12,450,172	56,312	119,133	(21,42)	-	-	33,440,516	5,374,939	1,422,977	3,595,274	34,178	-	7,588,411	15,424,736	33,440,516		
14 The Great Northern Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15 The Mountain General Insurance Company Limited	2,525,501	5,567,679	4,933,278	-	55,041	-	-	-	13,081,499	2,404,664	634,548	945,595	-	2,520,024	2,714,799	3,863,869	13,081,499		
16 The New India Assurance Company (T&T) Limited	5,984,476	8,683,670	14,490,676	3,016,343	336,502	-	-	-	32,511,567	5,869,164	2,731,451	5,873,972	-	2,974,540	7,345,180	7,767,360	32,511,567		
17 The Reinsurance Company of Trinidad & Tobago Limited	3,222,231	15,865,825	6,861,836	3,053,743	1,308,588	-	-	-	30,312,222	1,868,588	2,094,886	1,406,795	-	6,516,784	3,232,606	15,192,564	30,312,222		
18 Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	50,844,487	155,720,624	105,477,118	11,746,720	8,393,341	(408,910)	5,897,747	408,910	335,671,127	41,414,068	18,910,132	26,790,846	3,146,172	67,384,136	49,318,598	128,707,176	335,671,127		
CARIBBEAN																			
1 Massy United Insurance Limited	3,919,712	7,533,936	12,486,887	8,778	178,278	-	1,796,031	-	25,923,622	4,103,169	1,161,491	1,658,967	29,844	3,202,905	4,831,030	10,976,216	25,923,622		
2 Sagcor General Insurance Company Limited	5,534,129	9,568,523	10,208,852	2,703,622	426,061	-	-	-	28,441,187	3,123,573	2,448,351	2,064,111	-	3,533,058	5,615,941	11,866,153	28,441,187		
3 The Insurance Company of the West Indies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	9,453,841	17,102,459	22,695,739	2,712,400	604,339	-	1,796,031	-	54,364,809	7,226,742	3,609,842	3,723,078	29,844	6,535,963	10,446,971	22,792,369	54,364,809		
GRAND TOTAL	60,298,328	172,823,083	128,172,857	14,459,120	8,997,680	(408,910)	5,693,778	408,910	390,035,936	48,640,810	22,519,974	30,513,924	3,176,016	73,920,099	59,765,569	151,499,545	390,035,936		

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

COMPANIES	REVENUE					EXPENDITURE					FUND AT		TOTAL			
	BEGINNING OF YEAR		Premiums	Commissions Received	Interest Dividends & Rent	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims including Legal and Medical Expenses	Commissions	Expenses of Management	Other		Transfer to Profit & Loss Account	END OF YEAR	
	Unearned Premium Reserve	Outstanding Claims Reserve													Unearned Premium Reserve for	Outstanding Claims Reserve for
1 Limited	\$ -	\$ 548,600	\$ -	\$ -	\$ 337,701	\$ (2,029,841)	\$ 1,718,073	\$ 774,532	\$ 301,711	\$ 100,881	\$ 182,926	\$ -	\$ -	\$ -	\$ 189,014	\$ 774,532
2 British-American Insurance Company (Trinidad) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Capital Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Colonial Fire & General Insurance Company Limited	94,633	13,167	160,775	-	7,912	-	\$ 52,381	337,868	13,376	82,042	-	-	-	80,311	35,577	337,868
5 Furness Auchincloss General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Guardian General Insurance Limited	58,436	10,500	886,426	14,360	2,009	-	-	971,332	18,309	85,649	27,816	647,161	82,956	11,990	971,732	
7 Maritime General Insurance Company Limited	3,860	-	11,769	21,935	721	-	\$ 134,856	173,141	10,591	172,342	-	-	3,860	-	173,141	
8 Magma Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 N.A.G.I.C.O. Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Nationwide Insurance (Cassidy & General) Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 The Beacon Insurance Company Limited	2,354,507	1,007	1,200,649	3	10,600	(1,911)	-	3,466,576	498	319,900	23,052	255,911	2,746,751	1,429	3,466,576	
13 The New India Assurance Company (T.&T.) Limited	1,488	-	2,799	3,065	138	-	-	7,490	15,600	2,369	-	8,125	1,596	-	7,490	
14 The Western General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Trinidad and Tobago Insurance Limited	2,261	-	44,547	-	3,012	-	-	49,820	-	4,135	-	44,215	856	-	49,820	
TOTAL	2,415,185	573,274	2,215,966	39,364	562,093	(2,030,031)	1,903,310	5,781,160	295,085	767,319	233,795	935,412	2,916,329	238,010	5,781,160	
CARIBBEAN																
1 Magma United Insurance Limited	19,614	106,664	6,373	-	87	-	-	103,510	-	807	15	99,031	1,579	-	103,510	
2 Sigeco General Insurance Company Limited	60,278	38,770	94,085	-	2,811	-	-	195,944	-	13,617	-	92,711	33,391	44,770	195,944	
TOTAL	50,664	145,434	100,458	-	2,898	-	-	299,454	-	14,424	15	191,742	34,970	44,770	299,454	
GRAND TOTAL	2,465,849	718,708	2,416,424	39,364	564,991	(2,030,031)	1,903,310	6,080,614	295,085	781,743	233,810	1,147,154	2,951,299	282,780	6,080,614	

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

	FINED AT THE		REVENUE							EXPENDITURE				FUNDED AT		TOTAL	
	END OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	Reserve for Unearned Premium	Reserve for Outstanding Claims		
	Interest Premium	Deductions Thereon															\$
1 American Life and General Insurance Company (T.R.T.) Limited	-	-	-	-	-	1190	190	-	-	-	-	-	-	-	-	-	-
2 Bankers Insurance Company (T.R.T.) Limited	35,435	39,877	1208,510	263,593	4,179	11,098	212,375	446,041	21,650	129,002	152,370	-	-	56,539	81,400	446,041	
3 Colonial Fire & General Insurance Company Limited	11,965	22,173	161,011	14,256	2,840	-	71,036	123,301	2,349	64,072	29,446	-	118,753	16,348	90,713	323,301	
4 Furness Anderson General Insurance Limited	45,345	-	51,888	-	538	171	-	107,822	-	6,059	14,146	-	46,281	41,336	-	107,822	
5 Guardian General Insurance Limited	14,400	601,624	1,175,565	518,281	6,112	1506	-	2,315,475	638,235	445,914	322,906	104,870	514,670	218,728	70,143	2,315,475	
6 Gulf Insurance Limited	331,146	467,500	278,759	110,810	-	-	196,506	1,395,744	145,379	47,910	126,725	-	-	470,711	605,000	1,395,744	
7 Marine General Insurance Company Limited	75,563	5,179,845	189,242	105,141	24,190	-	-	6,073,202	41,301	166,098	273,887	-	570,780	58,772	4,906,566	6,073,202	
8 N.E.M. (River Indes) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 NALCO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 The Beacon Insurance Company Limited	3,216,743	1,305,987	5,840,075	1,862,800	124,039	12,231	-	14,347,023	1451,931	1,650,663	3,749,352	104,657	883,308	3,106,505	5,310,468	14,347,023	
12 The New Indes Assurance Company (T.R.T.) Limited	13,232	2,223	24,569	29,565	1,287	-	-	70,816	373	10,350	22,064	-	25,840	10,066	2,223	70,816	
13 The Reinsurance Company of Trinidad and Tobago Limited	16,698	3,300	290,324	610,749	6,742	-	-	927,813	11,929	147,023	302,310	-	416,726	44,846	4,950	927,813	
14 Trinidad & Tobago Insurance Limited	533,694	620,775	7,866,451	1,751,892	825,555	-	-	11,618,367	801,769	60,744	1,018,770	-	8,917,768	576,992	242,325	11,618,367	
TOTAL	4,248,124	8,442,902	15,878,365	7,286,027	905,891	13,664	579,917	37,627,604	1,261,074	2,728,452	6,010,796	209,527	11,500,125	4,601,843	11,313,788	37,627,604	
CARIBBEAN																	
1 Mercury Mutual Insurance Limited	113,869	348,452	324,987	71,774	24,236	-	74,808	870,388	205,286	118,930	318,584	5,731	26,228	170,501	25,128	870,388	
2 Superior General Insurance Company Limited	1,555,318	557,201	2,708,229	9,034	70,850	-	-	4,960,732	880,437	765,020	343,244	-	933,252	1,281,448	457,231	4,960,732	
TOTAL	1,541,449	905,733	3,133,216	80,808	105,086	-	74,808	5,831,120	1,085,723	883,960	661,828	5,731	959,480	1,751,949	482,449	5,831,120	
GRAND TOTAL	5,889,573	9,348,635	19,001,581	7,466,835	1,100,977	13,664	654,725	43,458,724	2,346,797	3,612,412	6,672,624	215,258	12,459,606	6,353,792	11,796,237	43,458,725	

TABLE XX
REVENUE ACCOUNT IN RESPECT OF MARINE INSURANCE - 2014

COMPANIES	REVENUE						EXPENDITURE						FUND AT END OF YEAR		TOTAL	
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	Reserve for Unearned Premiums		Reserve for Outstanding Claims
	Unearned Premium Reserve	Claims Reserve															Unearned Premiums	Outstanding Claims
LOCAL																
1 American Life and General Insurance Company (T&T) Limited																
2 Bankers Insurance Company (T&T) Limited	15,335	39,877	(208,519)	265,593	4,379	(1,098)	312,375	21,650	129,092	157,370	-	-	56,529	81,400	446,041	
3 Colonial Fire & General Insurance Company Limited			4,900	153,341			71,036		20,289				2,263		22,552	
4 Furness Anchorage General Insurance Limited																
5 Guardian General Insurance Limited	14,400	247,230	831,259	518,281	4,737	(506)	-	456,852	445,014	280,862	91,216	115,968	218,728	5,846	1,613,396	
6 Gulf Insurance Limited	333,150	467,500	278,759	119,819			196,506	145,379	47,930	126,725			470,711	605,000	1,395,744	
7 Maritime General Insurance Company Limited	75,563	5,379,845	398,252	195,153	24,399			91,301	166,096	273,687		576,780	58,772	4,906,566	6,073,202	
8 N.E.M. (West Indies) Insurance Limited																
9 NAGICO Insurance (Trinidad and Tobago) Limited																
10 Royal Caribbean Insurance Limited																
11 The Beacon Insurance Company Limited	2,287,421	77,773	3,214,405	2,483,674	76,958	(1,384)		(786,509)	1,119,283	2,325,483	64,262	540,741	1,764,511	3,094,375	8,119,247	
12 The New India Assurance Company (T&T) Limited																
13 The Reinsurance Company of Trinidad and Tobago Limited																
14 Trinidad & Tobago Insurance Limited																
TOTAL	2,725,978	6,312,224	4,419,426	3,527,136	110,487	(2,988)	579,917	(71,328)	1,928,604	3,161,128	155,578	1,233,489	2,271,524	8,693,187	17,672,181	
CARIBBEAN																
1 Massey United Insurance Limited			10,476	1,874	419				506	3,899	70	7,186	1,108		12,769	
2 Sagicor General Insurance Company Limited	208,857		492,717		12,438			477,488	51,711	60,257		(164,950)	243,506	50,000	714,012	
TOTAL	208,857		503,193	1,874	12,857			477,488	52,217	64,156	70	161,764	244,614	50,000	726,781	
GRAND TOTAL	2,934,835	6,312,224	5,022,619	3,529,010	123,344	(2,988)	579,917	496,160	1,980,821	3,225,284	155,648	1,071,725	2,416,138	8,743,187	18,398,962	

TABLE XX
REVENUE ACCOUNT IN RESPECT OF AVIATION INSURANCE - 2014

COMPANIES	REVENUE						EXPENDITURE									
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Payment of Claims including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	FUND AT END OF YEAR		TOTAL
	Unearned Premium Reserve	Outstanding Claims Reserve												Unearned Premium Reserve for	Outstanding Claims Reserve for	
1 American Life and General Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Banker Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Colonial Fire & General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Farness Ansborge General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 NAORCO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Garuda General Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Marine General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 N.E.M. (Nora Indes) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 The Beacon Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 The New India Assurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 The Renaissance Company of Trinidad and Tobago Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Trinidad & Tobago Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CARIBBEAN																
1 Mercury United Insurance Limited	19,042	-	-	-	-	-	19,042	-	-	-	-	-	19,042	-	-	19,042
2 Superior General Insurance Company Limited	19,042	-	-	-	-	-	19,042	-	-	-	-	-	19,042	-	-	19,042
TOTAL	38,084	-	-	-	-	-	38,084	-	-	-	-	-	38,084	-	-	38,084
GRAND TOTAL	38,084	-	-	-	-	-	38,084	-	-	-	-	-	38,084	-	-	38,084

TABLE XX
REVENUE ACCOUNT IN RESPECT OF TRANSPORT INSURANCE - 2014

COMPANIES	REVENUE										EXPENDITURE					FUND AT END OF YEAR		TOTAL
	FUND AT THE BEGINNING OF YEAR		Premiums	Commissions Received	Net Interest	Other	Transfer from Profit & Loss Account	TOTAL	Physical of Claims Including Legal and Medical Expenses	Commissions	Expenses of Management	Other	Transfer to Profit & Loss Account	Reserve for		Outstanding Claims		
	Unearned	Outstanding												Unearned Premium	Reserve for			
LOCAL																		
1 American Life and General Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2 Bankers Insurance Company (T&T) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3 Colonial Fire & General Insurance Company Limited	33,965	22,173	156,131	87,640	2,840	-	302,749	2,369	44,383	29,446	-	118,793	17,085	90,713	-	342,749		
4 Furness Anshorage General Insurance Limited	55,245	-	51,868	-	538	171	107,822	6,059	14,146	-	-	46,281	41,336	-	-	107,822		
5 Guardian General Insurance Limited	-	354,394	344,326	-	1,369	-	700,081	181,382	-	42,044	13,655	398,702	-	64,297	-	700,081		
6 Gulf Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7 Maritime General Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8 N.E.M. (West Indies) Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9 NAGICO Insurance (Trinidad and Tobago) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10 Royal Caribbean Insurance Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11 The Beasco Insurance Company Limited	949,322	1,227,814	2,623,270	1,379,135	47,082	(847)	6,227,776	334,378	531,380	1,220,869	40,295	342,567	1,241,994	2,316,093	-	6,227,776		
12 The New India Assurance Company (T&T) Limited	13,232	2,223	24,569	29,505	1,287	-	70,816	373	10,250	22,064	-	25,840	10,066	2,223	-	70,816		
13 The Reinsurance Company of Trinidad and Tobago Limited	16,698	3,300	390,324	610,749	6,742	-	927,813	11,929	147,032	302,330	-	416,726	44,846	4,950	-	927,813		
14 Trinidad & Tobago Insurance Limited	553,694	620,775	7,866,451	1,751,892	825,555	-	11,618,267	801,769	66,744	1,018,770	-	8,917,768	576,992	242,325	-	11,618,267		
TOTAL	1,622,156	2,220,679	11,338,939	3,858,921	885,404	(676)	19,955,624	1,332,401	792,848	3,849,668	53,949	10,266,637	2,022,319	2,620,601	-	19,955,624		
CARIBBEAN																		
1 Massy United Insurance Limited	(32,911)	348,452	344,511	69,900	33,817	-	74,808	206,286	118,424	314,683	5,661	-	169,353	25,128	-	838,577		
2 Sigson General Insurance Company Limited	1,546,461	557,301	2,275,512	9,034	38,412	-	4,246,720	402,949	713,319	282,987	-	1,102,202	1,377,942	407,371	-	4,246,720		
TOTAL	1,313,550	905,753	2,620,023	78,934	92,229	-	74,808	608,235	831,745	597,672	5,661	1,102,202	1,507,235	473,449	-	5,083,297		
GRAND TOTAL	2,935,706	3,126,432	13,978,962	3,937,855	977,633	(676)	25,040,432	1,940,636	1,624,591	3,447,340	59,610	11,368,839	3,589,654	3,093,650	-	25,040,432		

TABLE XXII

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

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

TABLE XXIII

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

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

Note: Taken from Actuarial Report

TABLE XXIV

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

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

TABLE XXV

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

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

Note: Taken from Actuarial Report

TABLE XXVI

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

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

Note: Taken from Actuarial Report

TABLE XXVII

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

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

TABLE XXVIII

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

Net Liabilities under Policies on Register in Trinidad and Tobago	\$	1,087,264,847	Balance of Revenue Account	\$	1,098,426,452
Surplus (if any)		11,161,616	Deficiency (if any)		-
Total		<u>1,098,426,462</u>	Total		<u>1,098,426,452</u>

Note: Taken from Actuarial Report

TABLE XXIX

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

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

Note: Valuation Bal Sheet (Form II) was not included in Actuarial Report

TABLE XXX

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

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

Note: Valuation Bal Sheet (Form II) was not included in Actuarial Report

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

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

Note: Valuation Bal Sheet (Form II) was not included in Actuarial Report

TABLE XXXI

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

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

Note: Taken from Actuarial Report

TABLE XXXII

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

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

Note: Valuation Bal Sheet (Form II) was not included in Actuarial Report

TABLE XXXIII

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

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

Note: Taken from Actuarial Report

TABLE XXXIV

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

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

Note: Valuation Bal Sheet (Form II) was not included in Actuarial Report

TABLE XXXV

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

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

Note: Taken from Actuarial Report

TABLE XXXVI

ANNUITY PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits			Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities							
1 A.S. Bryden & Sons (Trinidad) Limited Pension Plan	\$ 65,856,721	\$ 5,899,480	\$ 2,357,824	\$	\$ 3,133,180	\$ 1,014,320	\$ 78,261,525	\$ 2,078,845	\$ 275,444	\$ 2,354,089	\$	\$ 474,287	\$ 1,737,617	\$ 3,565,993	\$ 74,695,532	
2 Barod, Trinidad Services Limited Staff Pension Fund Plan	\$ 35,268,074		\$ 236,548		\$ 1,683,376		\$ 35,187,998	\$ 78,761	\$ 112,889	\$ 191,650		\$ 47,870	\$ 55,160	\$ 392,680	\$ 34,795,318	
3 Laughlin and DeGannes and Associate Companies Pension Fund Plan	\$ 29,609,460	\$ 622,414	\$ 374,960		\$ 1,027,144		\$ 31,633,978	\$ 1,198,750	\$ 204,377	\$ 1,403,127		\$ 32,489	\$ 899,216	\$ 1,854,832	\$ 29,799,146	
4 The Incorporated Trustees of the Anglican Church in the Diocese of Trinidad and Tobago Pension Plan	\$ 6,576,847	\$ 574,962	\$ 191,615		\$ 338,493		\$ 7,681,917	\$ 38,006	\$ 38,186	\$ 76,192		\$ 27,795	\$ 58,767	\$ 162,754	\$ 7,519,163	
Total	\$ 135,311,102	\$ 7,096,856	\$ 3,160,947	\$ 0	\$ 6,182,193	\$ 1,014,320	\$ 152,765,418	\$ 3,394,162	\$ 630,896	\$ 4,025,058	\$ 0	\$ 582,441	\$ 1,348,760	\$ 5,956,259	\$ 146,809,159	
CONTRIBUTIONS BY																
Type of Plan	Fund at the beginning of period	Employers	Employees	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	
Insured	\$ 2,309,119,758	\$ 121,533,298	\$ 52,732,975	\$ 321,000	\$ 83,318,813	\$ 49,006,213	\$ 2,616,052,058	\$ 56,889,745	\$ 26,235,819	\$ 83,125,564	\$ 2,894,107	\$ 7,327,038	\$ 20,952,134	\$ 114,298,844	\$ 2,501,753,214	
Annuity	\$ 135,311,102	\$ 7,096,856	\$ 3,160,947	\$ 0	\$ 6,182,193	\$ 1,014,320	\$ 152,765,418	\$ 3,394,162	\$ 630,896	\$ 4,025,058	\$ 0	\$ 582,441	\$ 1,348,760	\$ 5,956,259	\$ 146,809,159	
Total	\$ 2,444,430,860	\$ 128,650,154	\$ 55,893,922	\$ 321,000	\$ 89,501,006	\$ 50,020,533	\$ 2,768,817,476	\$ 60,283,907	\$ 26,866,715	\$ 87,150,622	\$ 2,894,107	\$ 7,909,479	\$ 22,300,894	\$ 120,255,103	\$ 2,648,562,373	

TABLE XXXVII

INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits			Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities	Total				
1 3M Interamerica Inc-T&T Division Pension Fund Plan	15,910,847	3,771,216	377,216	-	648,362	-	17,313,641	-	-	-	107.4	70,878	178,312	17,135,329
2 Albrocco Limited Staff Pension Plan	18,510,860	1,281,431	-	-	646,495	-	20,438,786	440,705	355,905	776,610	136,556	175,338	1,088,553	19,540,233
3 Amenable Habitat Limited - Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Argonara Bitters (Dr. J.G.B. Siegart & Sons) Limited Pension Fund Plan	313,134,135	7,547,124	3,234,301	-	6,690	33,918,883	357,841,133	6,724,942	1,539,940	8,264,882	365,759	4,195,551	13,286,640	344,554,493
5 Anthony N. Sabga Limited Pension Fund Plan	21,330,508	463,856	463,856	-	1,065,989	-	23,314,209	614,926	210,167	825,093	85.27	132,502	1,043,269	23,270,940
6 ASA Wright Nature Centre and Lodge - Pension Plan	1,711,850	57,525	57,525	-	70,155	-	1,897,055	70,305	23,435	93,740	-	15,548	109,288	1,787,767
7 Ashland (Tad & Tobapp) Ltd Pension Fund Plan	3,268,936	406,679	340,576	-	195,195	-	4,211,286	-	-	-	27.37%	30,222	57,598	4,153,788
8 Barbados Mutual Life Assurance Society Employees Pension Plan	65,010,135	3,714,497	2,349,608	-	2,283,488	-	73,357,728	1,169,938	67,355	1,237,293	547,023	1,272,794	3,057,110	70,300,618
9 Berger Paints Trinidad Limited Pension Fund Plan for Weekly Paid Employees	3,718,038	238,289	130,483	-	152,497	-	4,239,307	-	-	-	-	83,418	83,418	4,155,889
10 Bermudez Biscuit Company Limited - Weekly Paid Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Bermudez Biscuit Company Limited Pension Plan	136,981,323	9,561,433	2,684,209	-	6,138,999	147,054	155,513,018	2,138,188	2,817,442	4,955,630	681,692	1,144,353	6,781,675	148,731,343
12 British High Commission Pension Plan	3,199,421	101,582	101,582	-	118,299	-	3,520,884	-	-	0	328,856	119,703	448,564	3,072,320
13 C.B.P. Limited Pension Fund Plan	16,370,167	1,985,246	567,968	-	-	1,065,417	19,988,798	186,308	69,773	256,081	109,842	159,650	525,573	19,463,225
14 C.M.B Packaging Trinidad Limited Pension Fund Plan	14,094,729	547,794	232,660	-	617,567	-	15,492,750	186,032	-	186,032	89,116	127,414	402,562	15,090,188
15 Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	16,109,140	969,797	467,583	-	498,254	-	18,044,774	364,991	-	364,991	70,586	1,223,401	1,658,978	16,385,796
16 Century Eston Limited Pension Plan	24,871,897	318,963	318,963	-	996,245	-	26,506,068	58,136	-	58,136	75,725	258,529	485,117	26,022,951

TABLE XXXCVII
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
17 Clark and Banno Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Colonial Fire and General Insurance Company Limited Pension Plan	113,448,587	4,176,107	1,948,850	-	4,800	12,348,507	131,946,851	2,799,667	-	2,799,667	-	517,368	1,458,336	4,775,371	127,171,480
19 Colonial Life Insurance Company (Trustee) Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Everance Holdings Limited Pension Fund Plan	15,808,009	704,579	406,865	-	667,114	-	15,986,517	158,698	22,500	181,198	-	78,261	179,157	438,616	15,157,901
21 Eric Sells Marketing Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 F. T. Farber and Sons Limited Pension Fund Plan	26,676,818	2,004,207	1,027,797	-	1,270,585	436,618	31,416,025	215,459	649,595	864,854	-	284,830	293,573	1,443,257	29,972,768
23 Farmers Trustee Limited Pension Fund Plan	13,299,077	445,528	445,528	-	680,744	-	14,940,877	-	-	-	-	42,377	316,462	359,039	14,581,838
24 Grace Kennedy Trustee and Trustee Ltd Pension Fund Plan	4,113,630	266,225	266,225	-	173,858	-	4,849,938	-	-	-	-	48,431	35,106	83,537	4,766,401
25 Guardian Holdings Group Defined Contribution Pension Plan	75,319,251	11,477,967	1,058,705	-	3,081,959	-	90,967,882	6,306,391	2,046,866	8,353,257	-	-	595,858	8,947,115	82,020,767
26 Gulf Engineering Services Limited Pension Fund Plan	7,256,280	307,049	219,321	-	386,924	-	8,479,574	-	-	-	-	34,550	64,301	98,851	8,380,723
27 Gulf Insurance Limited Pension Fund Plan	14,481,588	246,145	246,145	-	-	736,228	15,710,106	117,302	-	117,302	-	69,566	173,827	360,495	15,349,611
28 Home Construction Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 J.N. Hartman and Company Limited Pension Plan	11,506,767	98,387	98,387	-	349,258	-	12,052,799	669,924	-	669,924	-	28,246	124,068	822,238	11,230,561
30 J. T. A. Supermarket Limited Pension Fund Plan	13,973,979	660,752	660,752	-	661,898	-	17,936,381	-	66,940	66,940	-	162,952	95,535	325,427	17,610,954
31 Jansons Custom Design Limited Pension Plan	4,324,867	267,577	269,977	-	186,760	-	5,249,081	-	-	-	-	33,707	71,691	221,744	5,027,337
32 Joseph Charles Boeding Works and Investments Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE XXXVII
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
33 Junior Schools Limited Staff Pension Plan	6,270,049	194,876	196,803	-	313,301	-	6,875,029	149,919	-	149,919	-	21,949	65,784	237,652	6,792,377
Lake Asphalt of Trinidad and Tobago (1978) Limited (Monthly) Pension Plan - Staff	12,337,208	2,939,428	441,024	-	556,416	-	16,274,076	3,130,719	-	3,130,719	-	78,802	103,077	3,312,618	12,961,458
34 Lake Asphalt of Trinidad and Tobago (1978) Limited (Weekly) Pension Plan - Employees Pension Plan	13,165,172	5,222,429	532,809	-	579,453	-	19,499,863	2,386,618	-	2,386,618	-	-	163,774	2,550,392	16,949,471
35 Lange Trinidad Limited Pension Fund Plan	17,115,626	854,847	328,787	-	602,687	-	18,901,947	586,396	-	586,396	-	103,514	163,245	835,155	18,046,792
36 Lazari and Sampson Limited Pension Fund Plan	12,826,278	362,523	362,323	-	505,797	-	14,056,721	411,781	184,633	596,414	-	45,584	135,230	777,548	13,279,373
37 Lifestyle Manor Limited Pension Plan	472,904	351,240	351,240	-	43,146	-	1,218,530	-	-	-	-	4,169	27,317	31,486	1,187,044
Lonsdale/Satchi and Satchi Advertising limited Staff Pension Fund Plan	15,200,833	693,756	493,540	-	535,351	-	16,925,480	493,415	-	493,415	-	70,915	151,137	715,517	16,209,963
38 Mainstream Foods Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39 Maritime Life (Trinidad) Limited Pension Fund Plan	59,118,746	1,867,092	1,867,092	-	2,884,806	-	65,737,736	908,478	343,821	1,252,299	4,559	267,230	-	1,519,088	64,218,648
40 Master Mix of Trinidad and Tobago Limited Pension Fund Plan	8,855,766	167,870	167,870	-	315,304	-	9,506,810	-	-	-	-	-	1,629,521	1,629,521	7,877,289
41 Mc Cann Erickson (Trinidad) Limited Pension Fund Plan	15,319,408	403,219	403,219	-	688,838	-	16,814,684	377,590	53,312	430,902	-	457,859	164,914	1,055,675	15,761,009
42 National Helicopter services Limited Pension Fund Plan	17,623,313	2,159,367	811,949	-	725,551	-	21,320,180	274,379	113,842	388,221	-	76,762	36,546	501,529	20,818,651
43 Navarro's Shipping Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 Neal and Mussy Wood Group Limited Pension Plan	32,156,670	5,176,158	5,121,217	-	1,743,345	-	44,197,390	57,494	275,532	333,046	-	712,756	384,765	1,430,567	42,766,823
45 Oilfield Workers Trade Union Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46 Pepsi Cola Trinidad Bottling Company Limited Pension Plan	3,707,694	52,229	50,098	-	146,451	-	3,956,472	315,628	-	515,628	-	137,439	45,008	498,075	3,458,397

TABLE XXXCVII
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
49 Port Authority of Trinidad and Tobago Daily Paid Pension Fund Plan	\$ 13,563,699	\$ 483,183	\$ 241,591	-	\$ 594,874	-	\$ 14,876,017	\$ 461,944	\$ 119,895	\$ 581,839	-	-	\$ 16,500	\$ 598,339	\$ 14,277,678
50 Port Authority of Trinidad and Tobago Monthly Paid	\$ 128,100,594	\$ 7,927,007	\$ 2,201,828	-	\$ 5,751,077	-	\$ 144,080,506	\$ 2,708,602	\$ 1,832,131	\$ 4,540,733	\$ 76,232	\$ 30,785	\$ 59,924	\$ 4,707,674	\$ 139,372,832
51 Prudential Holdings Limited Pension Fund Plan	\$ 20,553,572	\$ 472,301	\$ 472,301	-	\$ 1,238,986	-	\$ 22,727,160	\$ 56,800	-	\$ 56,800	-	\$ 52,481	\$ 15,369	\$ 124,650	\$ 22,612,510
52 Prudential - A - Pub Limited Pension Plan	\$ 4,664,669	\$ 128,656	\$ 130,136	-	\$ 192,058	-	\$ 4,617,300	\$ 25,151	\$ 31,170	\$ 56,321	-	\$ 97,040	\$ 57,604	\$ 210,966	\$ 4,406,334
53 R.B.P. Elevator and Escalator Limited Pension Fund Plan	\$ 7,653,564	\$ 357,555	\$ 357,555	-	\$ 291,103	-	\$ 8,039,477	\$ 535,995	-	\$ 535,995	-	\$ 8,515	\$ 59,060	\$ 603,570	\$ 7,435,907
54 Research International (Trinidad) Limited Pension Fund Plan	\$ 5,179,145	\$ 404,088	\$ 349,722	-	\$ 231,487	-	\$ 6,964,442	\$ 548,515	\$ 221,697	\$ 770,212	-	\$ 34,884	\$ 26,101	\$ 831,197	\$ 6,133,245
55 Retail Credit Union Co-Operative Society Limited Staff Pension Plan	\$ 10,661,802	\$ 354,971	\$ 212,341	\$ 321,000	\$ 426,949	-	\$ 11,976,763	\$ 1,212,225	-	\$ 1,212,225	-	\$ 5,645	\$ 14,769	\$ 1,232,639	\$ 10,744,124
56 Retail Services Incorporative Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57 Small Business Development Company Limited Staff Pension Fund Plan	\$ 10,587,222	\$ 404,355	\$ 179,694	-	\$ 412,327	-	\$ 11,155,098	\$ 270,815	-	\$ 270,815	-	\$ 26,743	\$ 6,767	\$ 304,325	\$ 10,850,773
58 Southern Medical Clinic Limited Pension Fund Plan	\$ 6,531,639	\$ 250,924	\$ 178,958	-	\$ 324,325	-	\$ 7,305,846	\$ 270,340	\$ 285,645	\$ 555,985	-	\$ 79,842	\$ 58,600	\$ 694,427	\$ 6,611,419
59 Southern Sales and Services Company Limited Pension Plan	\$ 64,382,877	\$ 4,044,368	\$ 1,097,256	-	\$ 2,958,834	-	\$ 72,483,335	\$ 1,545,157	\$ 593,698	\$ 2,138,855	\$ 2,596	\$ 141,309	\$ 105,978	\$ 2,288,738	\$ 70,094,897
60 Tail Life Sales Representatives Pension Plan	\$ 4,993,745	\$ 100,588	\$ 100,588	-	\$ 250,384	-	\$ 5,445,305	\$ 321,014	\$ 134,268	\$ 455,282	-	\$ 1,865	\$ 99,089	\$ 556,236	\$ 4,889,069
61 TECU Credit Union Co-operative Society Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly paid Employees	\$ 21,011,594	\$ 1,518,345	\$ 984,869	-	\$ 997,447	-	\$ 25,312,165	\$ 465,324	-	\$ 465,324	-	\$ 43,039	\$ 226,988	\$ 735,351	\$ 24,576,814
63 The Group Pension Plan for Non-Professional Employees of Fitzstone Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64 The Group Pension Plan for the Agents of American Life and General Insurance Company	\$ 27,720,998	\$ 1,028,151	\$ 1,027,088	-	\$ 1,134,924	-	\$ 30,710,761	\$ 583,355	-	\$ 583,355	-	\$ 43,668	-	\$ 627,023	\$ 30,083,738

TABLE XXXVII
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditures	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
		\$	\$					\$	\$						
65 The Pension Plan for the Institute of Marine Affairs	42,453,551	1,979,181	497,822	-	1,556,713	-	46,487,267	1,126,710	812,169	1,938,879	-	65,177	354,436	2,596,512	44,130,755
66 The Synod of the Presbyterian Church in Trinidad Pension Plan	9,382,576	181,642	181,642	-	373,048	-	10,118,858	1,056,050	-	1,056,050	310,158	-	8,215	1,374,423	8,744,435
67 The University of the West Indies (St. Augustine) Staff Pension Plan	371,785,147	13,637,976	6,600,402	-	19,100,671	-	411,124,196	7,445,397	7,015,425	14,460,822	393,667	207,372	2,734,169	17,796,030	393,328,166
68 Trinidad and Tobago Mortgage Finance Company Limited Pension Fund Plan	30,384,041	2,521,731	840,577	-	1,494,213	19,330	35,259,892	1,616,310	443,569	2,059,879	-	120,238	218,537	2,598,674	32,861,218
69 Trinidad and Tobago Port Contractors Limited Pension Fund Plan	215,741,925	10,236,613	5,117,424	-	9,692,950	-	240,788,912	3,371,412	4,098,443	7,469,855	1,348,165	-	102,154	8,920,774	231,868,138
70 Trinidad and Tobago Solid Waste Management Company Limited Pension Plan	10,917,695	-	-	-	489,386	12,075	11,419,156	185,146	-	185,146	-	-	150,592	356,138	11,083,018
71 Trinidad and Tobago Stock Exchange Limited Pension Plan	4,866,991	278,012	152,945	-	-	173,816	5,471,764	64,439	-	64,439	-	30,841	87,287	182,567	5,289,197
72 Trinidad Concrete Products Limited Pension Fund Plan	7,896,633	146,271	121,892	-	54,036	148,285	8,367,117	-	-	-	-	20,079	64,169	84,948	8,282,169
73 Trinidad Contractors Limited Pension Plan	23,886,456	287,480	143,740	-	882,681	-	25,200,357	1,183,559	462,794	1,646,353	24,779	-	230,555	1,901,487	25,298,870
74 Trinidad Nitrogen Company Limited Staff Pension Fund Plan	4,934,659	138,711	68,585	-	153,996	-	5,295,951	168,270	1,121,800	1,290,070	-	-	6,000	1,296,070	3,999,881
75 Trinidad Ropeworks Limited Retirement Plan for Employees	2,868,265	84,945	84,945	-	125,604	-	3,163,759	88,145	184,360	272,505	-	22,060	53,291	347,856	2,815,903
76 Trinidad Systems Ltd Pension Plan	23,044,222	1,008,670	1,008,670	-	876,974	-	25,938,536	117,539	-	117,539	6,190	366,348	225,499	715,316	25,223,220
77 Trinico Steel & Wire Products Limited Pension Fund Plan	6,707,630	565,726	565,726	-	285,662	-	8,124,744	-	-	-	30,171	-	37,260	87,431	8,037,313
78 Trinidad and Tobago Pension Fund Plan	37,995,973	2,041,787	571,129	-	1,923,854	-	42,532,743	96,341	57,877	154,218	-	43,601	246,164	443,983	43,088,760
79 Western Scientific Company Limited Pension Plan	3,103,227	98,600	98,600	-	127,767	-	3,428,194	-	-	-	-	-	7,116	7,116	3,421,078
80 William H Scott Limited Pension Plan	4,300,583	31,946	31,946	-	178,241	-	4,542,716	-	-	-	-	-	9,026	9,026	4,533,690

TABLE XXXVII
INSURED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
81 Youth Training and Employment Partnership Programme Limited Pension Fund Plan	\$ 14,040,728	\$ 2,168,846	\$ 8,000	\$ -	\$ 655,661	\$ -	\$ 16,873,235	\$ 51,061	\$ -	\$ 51,061	\$ -	\$ -	\$ 181,327	\$ 232,388	\$ 16,640,847
Total	2,309,119,758	121,553,298	52,732,975	321,000	83,118,813	49,006,213	2,616,052,058	56,889,745	26,235,819	83,125,564	2,894,107	7,327,038	20,952,134	114,298,844	2,501,753,214

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

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
1 Acqis Business Solutions Ltd - Pension Plan	2,898,103	-	-	-	35,534	-	2,933,637	-	-	-	-	-	20,744	20,744	2,912,893
2 Agostini Insurance Brokers Limited Pension Fund Plan	63,916,159	1,060,801	739,209	-	2,054,643	2,143,205	69,914,017	2,270,826	3,398,776	5,669,602	-	132,528	390,688	6,192,818	63,721,199
3 Agostini's Limited Retirement Plan	100,810,542	2,252,553	2,252,553	-	3,531,150	-	108,846,798	2,152,577	556,108	2,688,685	-	524,883	1,600,658	4,814,226	104,032,572
4 Airport Authority Pension Fund	228,096,005	15,016,875	5,298,032	-	8,269,369	3,153,005	259,833,286	2,778,934	1,619,460	4,398,394	-	214,976	1,358,980	5,972,350	255,860,936
5 Amoco Trinidad Oil Company Pension Fund Plan	935,331,928	94,689,057	25,673,982	-	28,042,458	2,666,813	1,084,404,238	25,761,386	2,383,512	28,144,898	201,138	571,204	7,171,835	36,089,075	1,148,315,163
6 Ansa McAl Limited Pension Fund Plan ANSA McAl Pension Fund Plan (formerly Alisons Limited Pension Plan)	137,391,476	3,094,676	3,094,676	-	4,571,470	2,189,567	150,341,865	888,920	859,063	1,747,983	38,561	2,212,092	1,659,978	5,638,414	144,705,451
7 Associated Brands Limited Group Pension Fund Plan	1,495,288,000	9,830,000	9,830,000	-	64,607,000	217,000	1,579,772,000	17,870,000	7,119,000	24,989,000	-	3,586,000	38,268,000	66,843,000	1,512,939,000
8 Atlantic LNG Pension Plan	85,479,078	4,251,708	1,958,293	-	4,560,372	-	96,249,451	1,913,063	626,338	2,539,401	-	143,888	1,057,101	3,720,390	92,529,061
9 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	252,307,940	30,018,313	10,113,233	-	8,816,970	2,622,786	303,879,342	602,336	875,675	1,476,011	-	1,439,223	1,169,246	4,094,480	299,794,862
10 Bawodes Limited Pension Fund Plan	34,193,746	-	-	-	1,670,790	235	35,864,771	971,354	-	971,354	-	-	701,879	1,673,233	34,191,538
11 Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	20,488,066	-	265,866	-	1,025,559	48,972	21,828,463	3,171,451	1,057,150	4,228,601	-	77,218	7,500	4,313,319	17,515,144
12 BG Trinidad & Tobago Limited Bishop Austey High School East/Trinity College East Pension Fund Plan	31,827,420	361,484	277,987	-	1,155,535	637,421	34,259,847	1,087,305	121,914	1,209,219	-	-	233,064	1,442,283	32,817,564
13 British American Insurance Company (Trinidad) Limited Pension Fund Plan	124,107,844	12,755,315	3,499,593	-	3,084,102	901,293	144,346,147	288,418	103,424	391,842	-	157,767	758,375	1,507,984	143,058,163
14 BWA General Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	33,726,370	821,442	410,721	-	(1,749,702)	164,952	33,373,783	1,160,585	165,682	1,326,267	-	323,672	61,910	1,711,849	31,661,934
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE XXXVIII

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by			Additional Contributions by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Supplemental Benefits			Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees						Pensions to Retired Employees	Retirement Gratuities							
17 BWVA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Caribbean Airlines Limited Pension Plan	118,716,310	12,565,592	11,433,297	-	3,472,978	2,715,343	148,901,520	993,357	1,617,986	2,611,343	575,447	967,194	572,258	4,726,242	144,175,278		
19 Caribbean Industrial Research Institute Pension Plan	198,012,096	1,270	1,270	-	6,325,361	3,364,372	208,504,369	4,964,234	2,479,048	7,443,282	-	-	1,248,204	8,691,486	199,812,883		
20 Central Bank of Trinidad and Tobago Pension Fund Plan	824,011,000	5,381,000	5,381,000	-	31,547,000	-	866,320,000	13,995,000	5,638,000	19,633,000	-	204,000	10,639,000	30,476,000	835,844,000		
21 Citibank (Trinidad and Tobago) Limited Pension Fund Plan	137,990,358	6,022,000	-	-	4,219,186	1,666,091	149,297,635	2,436,056	1,308,823	3,744,879	-	-	1,003,313	4,748,192	145,046,443		
22 Coe Cola Bottling (Trinidad and Tobago) Pension Plan	43,638,334	1,675,121	1,777,017	-	1,320,908	168,381	48,979,761	-	-	-	158,721	254,966	336,585	750,102	47,829,659		
23 Consolidated Insurance Consultants Limited Pension Fund	170,538,574	-	-	-	5,752,343	6,022,284	182,413,201	1,070,608	721,920	1,792,528	-	-	1,148,820	2,941,448	179,471,753		
24 Coopers and Lybrand Pension Fund Plan	94,176,087	1,549,887	2,682,976	-	3,437,574	65,015	101,911,539	2,507,236	1,271,661	3,778,987	-	103,616	720,741	4,603,344	97,208,195		
25 CPI Limited Defined Contribution Pension Plan	5,564,908	613,370	381,110	-	211,170	989,740	7,760,298	-	-	-	-	-	105,060	105,060	105,060	7,655,238	
26 CUNA Caribbean Insurance Society Pension Fund Plan	44,875,285	1,318,922	671,538	-	-	3,256,398	50,122,163	1,073,752	438,600	1,512,352	-	226,128	668,610	2,406,490	47,215,673		
27 Development Finance Limited Pension Plan	56,101,957	-	-	-	2,189,644	318,912	58,610,513	1,334,490	111,132	1,445,622	-	-	541,075	1,986,697	56,625,816		
28 EOG Resources Trinidad Limited Employees Pension Fund Plan	30,690,836	3,706,231	1,153,984	-	1,153,356	1,910,633	38,615,040	112,371	-	112,371	-	48,210	252,529	413,210	38,201,830		
29 Ernst & Young Services Limited Pension Fund Plan	48,190,640	516,650	516,850	-	1,897,828	1,528,828	52,910,996	1,213,189	-	1,213,189	-	93,213	740,224	2,046,626	50,864,370		
30 Ferrera Optical Limited Pension Fund Plan	23,302,153	625,948	625,948	171,857	975,610	976,679	27,278,195	11,556	-	11,556	-	195,198	249,543	456,297	26,821,898		
31 First Caribbean International Bank (Trinidad & Tobago) Limited Pension Fund Plan	7,745,457	915,542	133,527	-	63,295	15,780	8,873,601	-	-	-	-	41,690	16,675	58,365	8,815,236		
32 First Citizens Bank Pension Plan	1,140,743,234	9,863,468	9,874,545	-	41,138,255	28,857,140	1,230,476,642	13,437,272	4,711,723	18,138,995	198,838	1,367,473	7,564,116	27,269,422	1,203,207,220		

TABLE XXXVIII

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits			Total	Death Grants	Return of Contributions on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities							
33 Fujitsu ICL Caribbean (Trinidad) Limited Pension Plan	19,456,480	1,148,569	562,925	-	518,196	868,941	22,535,111	20,635	-	-	20,635	-	51,184	236,026	307,845	22,277,266
34 Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	19,743,698	556,625	556,625	-	1,024,030	-	21,880,978	2,451,117	-	-	2,451,117	-	421,923	-	2,873,040	19,007,938
35 Group Pension Plan for the Non-Manual Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	35,931,690	1,021,931	1,021,931	-	2,085,819	-	40,061,371	154,463	-	-	154,463	-	308,594	-	463,057	39,598,314
36 Guardian Defined Benefit Pension Fund Plan	233,584,761	20,019,835	-	-	11,757,025	341,146	265,702,767	10,293,402	-	-	10,293,402	-	-	3,090,595	13,383,997	252,318,770
37 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 H.S Services Limited Pension Fund Plan	20,489,916	524,790	519,090	-	734,833	1,146,902	23,415,531	4,104,486	-	-	4,104,486	-	-34,321	955,293	5,073,458	18,392,075
39 Halliburton Trinidad Limited Pension Plan	51,637,383	2,737,703	-	-	1,792,440	225,378	56,392,904	1,390,583	770,783	-	2,161,366	-	-	546,171	2,707,537	55,685,367
40 Hand Arnold (Trinidad) Limited Employees Pension Scheme	75,804,289	-166,110	237,252	-	2,756,514	5,646,901	84,258,846	3,496,566	166,307	-	3,662,873	-	75,973	3,623,173	7,362,019	76,896,827
41 Hydro Agri Trinidad Limited Salaried Employees Pension Plan	469,505,557	33,500,910	5,159,392	-	19,533,334	1,748,021	529,447,214	17,081,884	9,001,593	-	26,083,477	50,000	90,161	6,936,174	33,159,812	496,287,402
42 IBM Retirement Plan for IBM Employees in Trinidad and Tobago	55,789,183	-	-	-	1,410,353	-	57,199,536	2,203,143	-	-	2,203,143	-	-	116,381	2,319,524	54,880,012
43 Insurance Brokers West Indies Limited Pension Fund Plan	11,561,761	209,646	116,670	-	380,023	-	12,268,100	437,137	-	-	437,137	-	43,253	209	479,599	11,788,501
44 Johnson and Johnson (Trinidad) Limited Staff Pension Plan	63,036,703	-	-	-	2,172,593	(246,373)	64,962,923	1,751,043	236,309	-	1,987,352	-	-	432,836	2,420,188	62,542,735
45 L.J. Williams Pension Fund Plan	16,668,800	196,952	196,952	-	551,506	398,416	18,012,626	69,702	-	-	69,702	-	-	191,507	261,209	17,751,417
46 Lever Brothers (West Indies) Limited Pension Plan	303,717,353	3,981,552	-	-	8,148,099	3,095,652	318,942,656	7,010,334	5,840,288	-	12,850,622	-	280,676	1,959,396	15,090,694	305,851,962

TABLE XXXVIII

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNTS - 2014

NAME OF PLAN	Fund at the beginning of period	Contributions by				Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits			Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees							Pensions to Retired Employees	Retirement Gratuities							
47 Mega Insurance Company Limited Pension Plan	\$ 47,582,241	\$ 157,886	\$ 157,886	\$ -	\$ -	\$ 1,581,658	\$ 501,631	\$ 49,982,002	\$ 911,662	\$ 215,949	\$ 1,127,611	\$ -	\$ -	\$ 389,518	\$ 1,517,129	\$ 48,664,873		
48 Midval Steel Point Leas Limited Pension Plan	\$ 864,379,170	\$ 6,396,874	\$ 6,390,266	\$ -	\$ -	\$ 30,372,620	\$ -	\$ 907,538,930	\$ 26,040,103	\$ 4,248,079	\$ 30,288,182	\$ 555,708	\$ 308,197	\$ 10,086,711	\$ 41,238,798	\$ 866,300,132		
49 NALIS Pension Fund Plan	\$ 67,635,742	\$ 7,980,279	\$ 4,195,978	\$ 7,434,842	\$ -	\$ 944,338	\$ 2,098,167	\$ 90,279,346	\$ -	\$ 836,081	\$ 836,081	\$ -	\$ 21,736	\$ 908,238	\$ 1,766,055	\$ 88,513,291		
50 National Flour Mills Pension Plan	\$ 135,405,205	\$ 4,690,824	\$ 1,489,974	\$ -	\$ -	\$ 4,970,620	\$ 1,148,635	\$ 167,705,258	\$ 2,717,013	\$ -	\$ 2,717,013	\$ -	\$ 110,740	\$ 1,124,210	\$ 3,951,963	\$ 163,753,295		
51 National Gas Company of Trinidad and Tobago	\$ 623,300,219	\$ 57,568,550	\$ 10,337,994	\$ -	\$ -	\$ 20,846,187	\$ 3,059,905	\$ 715,112,835	\$ 16,041,134	\$ 31,557,842	\$ 47,398,976	\$ -	\$ 178,020	\$ 6,133,274	\$ 53,710,270	\$ 661,402,585		
52 National Insurance Board Pension Fund Plan	\$ 919,339,304	\$ 9,150,077	\$ 3,373,760	\$ -	\$ -	\$ 39,643,444	\$ 19,857,815	\$ 991,164,400	\$ 21,347,126	\$ 3,785,439	\$ 25,132,565	\$ 257,328	\$ 36,383	\$ 304,849	\$ 25,731,125	\$ 965,433,275		
53 National Insurance Property Development Company Limited Pension Fund Plan	\$ 73,508,258	\$ 324,495	\$ 324,495	\$ -	\$ -	\$ 3,283,983	\$ 1,597,238	\$ 79,438,469	\$ 950,730	\$ 242,329	\$ 1,193,059	\$ -	\$ 46,375	\$ 644,310	\$ 1,883,744	\$ 77,554,725		
54 National Maintenance Training and Security Co Ltd Pension Fund Plan	\$ 37,509,556	\$ 1,943,352	\$ 527,813	\$ -	\$ -	\$ 1,142,722	\$ 655,293	\$ 42,177,736	\$ 993,247	\$ 925,444	\$ 1,918,691	\$ -	\$ -	\$ 554,622	\$ 2,473,313	\$ 39,704,423		
55 National Union of Government and Federated Workers Officers Pension Plan	\$ 3,815,037	\$ 507,593	\$ 96,684	\$ -	\$ -	\$ 147,690	\$ -	\$ 4,567,004	\$ 247,293	\$ -	\$ 247,293	\$ -	\$ -	\$ 219,129	\$ 466,422	\$ 4,100,582		
56 National Union of Government and Federated Workers Staff Pension Fund Plan	\$ 30,100,113	\$ 571,257	\$ 286,268	\$ -	\$ -	\$ 1,162,411	\$ 156,731	\$ 33,276,780	\$ 1,258,260	\$ 133,547	\$ 1,391,807	\$ -	\$ 21,260	\$ 202,812	\$ 1,615,879	\$ 30,660,901		
57 Nical and Missy Group Pension Plan	\$ 1,532,922,796	\$ -	\$ -	\$ -	\$ -	\$ 60,937,962	\$ 85,452,016	\$ 1,679,312,774	\$ 37,205,018	\$ 37,205,018	\$ 37,205,018	\$ 89,214	\$ 482,371	\$ 7,306,328	\$ 45,082,931	\$ 1,654,229,843		
58 Nestic Trinidad Limited Pension Fund Plan	\$ 140,811,135	\$ 5,206,698	\$ 2,653,351	\$ -	\$ -	\$ 3,883,217	\$ 1,175,088	\$ 153,599,489	\$ 4,111,042	\$ 838,789	\$ 4,949,831	\$ -	\$ 466,904	\$ 1,881,534	\$ 7,298,269	\$ 146,301,220		
59 Nestic Unincorporated Employees Pension Fund Plan	\$ 54,366,662	\$ 3,064,516	\$ 1,753,626	\$ -	\$ -	\$ 1,582,647	\$ 322,599	\$ 60,759,050	\$ 1,053,116	\$ 377,446	\$ 1,430,562	\$ -	\$ 222,431	\$ 946,378	\$ 2,599,371	\$ 58,159,679		
60 NHERST Pension Fund Plan	\$ 52,346,314	\$ 1,146,123	\$ 389,905	\$ -	\$ -	\$ 1,881,240	\$ 533,504	\$ 56,387,286	\$ 498,272	\$ 686,830	\$ 1,185,102	\$ 7,768	\$ 91,050	\$ 398,845	\$ 1,682,765	\$ 54,704,521		
61 PCS Nitrogen Merged Pension Fund Plan	\$ 620,728,632	\$ 3,801,394	\$ 4,091,594	\$ -	\$ -	\$ 19,352,478	\$ -2,147,565	\$ 645,876,533	\$ 8,074,825	\$ 7,845,723	\$ 15,920,548	\$ 1,545,547	\$ 77,229	\$ 3,804,068	\$ 21,347,292	\$ 624,429,141		
62 Petroleum Employees Pension Plan	\$ 9,311,426,602	\$ 150,914,258	\$ 78,203,750	\$ -	\$ -	\$ 297,790,469	\$ 243,778,136	\$ 10,082,223,215	\$ 318,787,157	\$ 159,591,797	\$ 478,378,954	\$ 11,279,379	\$ 3,212,019	\$ 41,445,544	\$ 534,315,896	\$ 9,547,907,319		

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

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
63 Phoenix Park Gas Processors Limited Staff Pension Fund Plan Point Lisus Industrial Port Development Corporation Limited Pension Plan	86,629,032	5,088,911	2,962,455	-	2,172,151	8,672,400	105,524,949	2,240,397	711,263	2,951,660	1,577,610	52,811	961,252	5,543,333	99,981,616
64 RBC Financial (Caribbean) Limited Pension Fund Plan	126,255,503	10,054,632	2,686,540	-	5,023,061	1,172,088	145,191,824	2,110,450	1,239,898	3,350,348	-	74,386	1,129,088	4,553,822	140,638,002
65 Repsol E&P T&T Limited Pension Fund Plan	515,229,091	35,651,142	2,586,750	-	19,128,956	20,899,252	593,495,191	-	306,781	306,781	558,118	58,013	21,880,140	22,805,052	570,692,139
66 Republic Bank of Trinidad and Tobago Limited Pension Plan	3,788,944,261	-	-	-	110,743,109	92,418,222	3,992,105,592	51,307,501	18,349,155	69,656,656	617,048	-	28,953,239	99,206,943	3,189,289,649
67 Scotiabank Trinidad and Tobago Limited Pension Fund Plan	661,753,071	25,234,919	-	-	27,152,400	2,796,912	716,937,302	14,971,215	9,780,414	24,751,629	-	-	17,968,450	42,720,079	674,217,223
68 Servol Limited Pension Fund Plan	47,188,920	1,439,612	1,439,612	-	1,905,190	1,840,361	53,813,695	883,198	-	883,198	-	222,757	181,361	1,287,316	52,526,379
69 T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	61,176,072	-	-	-	3,288,965	952,813	65,417,850	1,631,269	-	1,631,269	-	-	377,293	2,008,562	63,409,288
70 T. Geddes Grant Limited Pension Fund Plan	770,852,000	261,000	668,000	-	32,663,000	11,123,000	815,567,000	28,659,000	3,323,000	31,982,000	-	132,000	16,563,000	48,677,000	1,66,890,000
71 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	1,755,235,539	72,196,333	13,962,878	-	29,760,625	50,757,321	1,921,912,696	43,965,712	6,180,567	50,146,279	989,370	907,046	6,617,266	58,659,961	1,863,252,735
72 Temoco (Trinidad) Limited Staff Retirement Plan	64,823,240	184,213	184,213	-	2,259,321	-	67,451,187	1,265,751	-	1,265,751	39,519	-	908,931	2,214,201	65,236,986
73 The Demerara Life Assurance Company of T&T Limited Sales Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74 The Home Mortgage Bank Pension Fund Plan	15,388,821	275,142	252,328	-	639,675	-	16,555,966	-	-	-	-	28,844	47,236	76,080	16,479,886
75 The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
76 The Regional Health Authorities Pension Fund Plan	1,030,728,459	101,852,358	24,882,603	-	32,292,500	26,055,755	1,215,811,675	3,845,034	4,855,566	8,700,600	771,249	690,982	6,638,565	16,801,396	1,199,010,779
77 The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	200,061,423	4,477,992	1,733,469	-	7,495,538	-	213,768,422	7,931,059	3,182,670	11,113,729	-	1,026,707	1,169,598	13,310,034	200,458,388

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

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interest Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits		Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities						
79 Thomas Peeler and Company Limited Pension Plan	40,023,923	1,288,204	455,251	-	1,172,245	227,440	43,167,163	829,111	-	829,111	-	4,268	684,358	1,517,737	41,649,426
80 Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	112,481,847	1,335,579	372,281	-	4,370,557	2,701,012	121,261,376	1,557,630	675,687	2,233,317	-	20,033	128,575	2,381,925	118,879,451
81 Trinidad and Tobago Civil Aviation Pension Fund Plan	92,823,946	8,497,609	2,378,599	-	3,730,517	1,603,117	109,033,788	2,894,797	2,855,999	5,750,796	-	-	949,697	6,700,493	102,333,295
82 Trinidad and Tobago Electricity Commission Pension Fund Plan	4,957,991,177	73,596,619	35,461,604	-	132,213,902	-35,568,758	5,163,694,544	119,005,399	36,923,903	155,929,302	7,099,580	1,461,060	13,942,370	178,432,312	4,985,262,232
83 Trinidad and Tobago Electricity Commission Provident Fund	663,639	-	-	-	13,382	-	677,021	-	-	-	-	-	911,304	98,304	578,717
84 Trinidad and Tobago Methanol Company Limited Pension Fund Plan	204,920,782	-	-	-	4,961,818	692,311	210,574,911	3,476,634	184,750	3,661,384	-	-	2,163,479	5,824,863	204,750,048
85 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan I	246,612,255	4,699,107	2,315,070	-	9,311,541	13,083,176	276,021,149	6,358,414	3,744,155	10,102,569	39,265	51,657	2,191,351	12,294,842	263,636,507
86 Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	321,596,574	3,689,409	1,791,204	-	13,141,210	11,429,999	351,648,396	9,936,636	4,342,076	14,278,702	122,121	87,686	3,151,760	17,640,269	334,008,127
87 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,754,267,695	8,449,097	4,337,021	-	53,711,536	46,942,903	1,867,698,252	41,357,030	34,320,276	75,677,306	1,347,980	1,061,429	9,867,161	87,953,876	1,779,744,376
88 Trinidad and Tobago Pluair Association Pension Plan	76,247,146	6,248,556	1,651,215	-	3,652,792	1,651,469	89,451,178	1,147,995	543,630	1,691,625	-	-	211,545	1,903,170	87,548,008
89 Ltd. Staff Pension Plan	2,025,075,590	7,565,685	7,557,881	-	96,690,021	93,829,770	2,220,218,947	45,134,403	9,388,133	54,522,536	251,604	267,128	19,385,990	74,427,158	2,156,291,789
90 Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	151,585,269	9,815,957	3,505,215	-	394,068	2,639,735	167,940,244	2,316,616	1,714,622	4,031,238	148,565	381,942	81,947	4,643,692	163,286,552
91 Trinidad Banking and Loan Association Pension Fund Plan	26,546,806	24,374	24,374	-	837,038	-	27,432,592	731,478	55,041	786,519	-	-	319,478	1,105,997	26,326,595
92 Trinidad Cement Limited Employees Pension Plan	932,265,674	10,568,561	6,714,979	-	32,727,596	3,157,118	985,433,928	24,945,043	5,154,164	30,099,207	127,133	-	2,942,782	33,160,122	952,264,806
93 Trinidad Express Newspapers Limited Pension Plan	1,075,563,568	3,043,373	2,113,245	-	4,005,602	-	118,725,788	45,925	51,405	97,330	-	441,647	1,451,098	1,990,075	116,735,713
94 Trinidad Hibiscus Pension Fund Plan	84,208,541	450,551	270,185	-	2,726,723	1,964,487	89,720,487	1,823,087	285	1,823,382	276,687	13,918	1,852,095	3,966,082	85,754,405

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

NAME OF PLAN	Fund at the beginning of period	Contributions by		Additional Contribution by employer to meet Deficiency	Interests Dividends and Rent	Other Income	Total Revenue	Superannuation Benefits			Total	Death Grants	Return of Contribution on Withdrawal	Other Expenditure	Total Expenditure	Fund at end of Period
		Employers	Employees					Pensions to Retired Employees	Retirement Gratuities	Total						
95 Trinoplan Consultants Limited Staff Pension Plan	149,256,453	-	-	-	5,483,304	51,122	154,790,879	2,202,412	1,165,121	3,365,533	-	4,633	1,087,523	4,457,689	50,333,190	
96 Tucker Energy Services Holdings Limited	112,933,454	4,154,550	2,638,770	-	1,752,857	1,945,833	123,425,464	2,102,902	278,241	2,381,143	199,955	87,038	1,071,676	3,739,812	19,685,652	
97 UDM Bulk Liquids Trinidad Limited Pension Plan	5,440,106	220,679	-	-	331,655	-	5,992,440	16,448	301	16,749	-	-	2,038	18,787	5,973,653	
98 Unicomer (Trinidad) Limited Pension Plan	57,264,930	3,026,979	3,103,365	-	1,620,970	334,094	65,250,338	430,768	243,918	674,686	907	1,033,217	989,345	2,690,155	62,652,183	
99 Unilever Caribbean Limited Hourly-Rated Pension Fund	14,064,370	1,024,839	1,960,339	-	391,035	128,551	17,568,934	406,729	394,273	801,002	47,869	23,841	263,570	1,136,282	16,432,652	
100 Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan	733,419,910	6,788,604	4,501,129	-	25,584,240	15,545,180	787,839,063	38,010,579	8,780,064	46,790,643	1,786,348	3,242,809	1,117,511	52,957,311	734,901,752	
101 Y. De Lima and Company Limited Pension Fund Plan	14,713,911	65,162	65,162	-	546,762	125,090	15,516,087	586,591	-	586,591	-	-	151,768	738,359	14,777,728	
Total	43,754,618,364	947,428,852	351,256,345	7,606,699	1,449,544,271	817,186,595	47,327,641,126	1,058,884,072	423,006,928	1,481,891,000	30,958,377	36,772,079	342,143,082	1,865,764,538	45,441,876,588	

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

NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caribbean Equity	10% Caribbean Governmental	10% Caribbean Other	Total Local Assets
1 Aegix Business Solutions Ltd - Pension Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,933,637	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,933,637
2 Agostini Insurance Brokers Limited Pension Fund Plan	\$ 25,952,573	\$ 4,070,343	\$ -	\$ -	\$ 19,281,012	\$ 2,050,000	\$ 9,868,914	\$ 78,588	\$ -	\$ 45,767	\$ 473	\$ 79,840	\$ 59,427,460
3 Agosund's Limited Retirement Plan	\$ 48,870,597	\$ 11,693,399	\$ -	\$ -	\$ 25,269,333	\$ 3,808,837	\$ 1,782,148	\$ 6,494,760	\$ -	\$ 67,758	\$ 0	\$ 111,711	\$ 98,098,443
4 Airport Authority Pension Fund	\$ 103,090,074	\$ 21,874,364	\$ -	\$ -	\$ 58,710,724	\$ 9,946,982	\$ 16,121,690	\$ 7,305	\$ -	\$ 5,000	\$ 0	\$ 102,130	\$ 209,858,269
5 Amoco Trinidad Oil Company Pension Fund Plan	\$ 471,389,695	\$ 82,169,147	\$ 115,825	\$ -	\$ 197,853,691	\$ 61,126,354	\$ 32,302,476	\$ 127,054,399	\$ -	\$ 475,364	\$ 1,015	\$ 3,905,930	\$ 976,393,896
6 Avon McCall Limited Pension Fund Plan ANSA McCall Pension Fund Plan (Formerly Avonco Limited Pension Plan)	\$ 57,294,324	\$ 5,832,235	\$ 137,712	\$ -	\$ 47,084,813	\$ 1,800,000	\$ 6,301,910	\$ 2,632,234	\$ 3,067,024	\$ 142,000	\$ 50,793	\$ 104,599	\$ 119,447,644
7 Associated Brands Limited Group Pension Fund Plan	\$ 318,063,020	\$ 182,409,000	\$ 478,000	\$ -	\$ 517,498,000	\$ 39,439,980	\$ 141,020,751	\$ -	\$ -	\$ 1,178,200	\$ 0	\$ 381,100	\$ 1,200,468,051
8 Atlantic LNG Pension Plan	\$ 32,282,599	\$ 5,390,532	\$ -	\$ -	\$ 27,377,961	\$ -	\$ 4,381,740	\$ 1,967,587	\$ 4,328,026	\$ 136,800	\$ 122,177	\$ 110,341	\$ 76,097,763
9 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	\$ 118,823,351	\$ 40,993,882	\$ -	\$ -	\$ 34,830,760	\$ 4,183,960	\$ 66,598,066	\$ -	\$ -	\$ 128,730	\$ 180,365	\$ 598,570	\$ 266,337,684
10 Bankers Limited Pension Fund Plan	\$ 24,311,760	\$ 2,101,556	\$ -	\$ -	\$ -	\$ 5,702,893	\$ 507,814	\$ 110,744	\$ -	\$ 0	\$ 0	\$ 180,007	\$ 32,914,774
11 Bankers Limited Pension Fund Plan (Formerly Bankers Limited Pension Fund Plan (Monthly Paid) Employees)	\$ 13,529,514	\$ 3,461,807	\$ -	\$ -	\$ -	\$ 1	\$ 819,688	\$ -	\$ -	\$ 0	\$ 0	\$ 0	\$ 17,821,010
12 BGF Trinidad & Tobago Limited	\$ 70,826,926	\$ 11,921,898	\$ -	\$ -	\$ 25,979,334	\$ 11,160,800	\$ 3,525,844	\$ 64,546	\$ -	\$ 40,942	\$ 0	\$ 455,545	\$ 123,975,836
13 Bishop Ansony High School / Trinity College Esca Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
14 British American Insurance Company (Trinidad) Limited Pension Fund Plan	\$ 6,193,799	\$ -	\$ -	\$ -	\$ 8,393,392	\$ -	\$ 14,236,882	\$ -	\$ -	\$ 0	\$ 233,972	\$ 0	\$ 29,057,745

TABLE XXXIX

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

NAME OF PLAN	90% Caricom Equity	90% Caricom Government	90% Caricom Other	Foreign Government Securities	Other Foreign Securities	Foreign Equity	Total Foreign Assets	Total Assets in Fund	Total Local Asset Ratio	Local Equity Ratio	100% Caricom Equity	100% Caricom Government	100% Caricom Other
	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
1 Aegis Business Solutions Ltd - Pension Plan	-	-	-	-	-	-	-	2,933,637	-	-	-	-	-
2 Agostini Insurance Brokers Limited Pension Fund Plan	411,900	4,253	718,563	-	1,162,765	2,133,092	4,430,573	63,858,033	93%	30%	457,667	4,726	794,403
3 Agostini's Limited Retirement Plan	609,819	0	1,005,397	-	849,162	3,738,947	6,203,326	104,301,768	94%	24%	677,577	0	1,117,108
4 Airport Authority Pension Fund	45,000	0	919,170	-	-	43,299,903	44,264,073	254,122,342	83%	23%	50,000	0	1,021,300
5 Ameco Trinidad Oil Company Pension Fund Plan	4,278,279	9,131	35,153,369	-	37,611,209	-	77,051,988	1,055,445,884	93%	19%	4,755,643	10,146	39,059,299
6 Ansa McAl Limited Pension Fund Plan; ANSA McAl Pension Fund Plan (formerly Alisons Limited Pension Plan)	1,278,000	457,140	941,388	775,445	4,622,376	18,389,051	26,663,400	146,111,044	82%	32%	1,420,000	507,933	1,045,987
7 Associated Brands Limited Group Pension Fund Plan	10,603,800	0	3,429,900	-	97,114,384	204,348,685	315,496,769	1,515,964,820	79%	54%	11,782,000	0	3,811,000
8 Atlantic LNG Pension Plan	1,231,200	1,099,592	993,070	179,502	322,050	13,050,146	16,875,560	92,973,323	87%	30%	1,568,000	1,221,769	1,103,411
9 Bank of Commerce of Trinidad and Tobago Limited Retirement Plan	1,158,573	1,623,385	5,387,130	-	28,137,533	1,087,102	37,395,622	305,731,306	88%	12%	1,287,303	1,803,650	5,985,700
10 Bawodes Limited Pension Fund Plan	0	0	1,620,066	-	-	-	1,620,066	34,534,840	95%	-	0	0	1,800,073
11 Berger Pains Trinidad Limited Pension Fund Plan (Monthly Paid) Employees	0	0	1,135,739	-	-	1,403,360	2,539,099	33,454,619	97%	37%	0	0	1,261,932
12 Bishop Anstey High School East/Trinity College East Pension Fund Plan	368,483	0	4,099,909	-	14,116,154	822,639	19,407,173	143,385,009	86%	18%	409,424	0	4,555,454
13 British American Insurance Company (Trinidad) Limited Pension Fund Plan	0	2,105,744	0	-	-	584,196	2,689,940	31,747,684	92%	26%	0	2,539,715	0

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

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets
16	BWIA General Staff Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
17	BWIA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Caribbean Airlines Limited Pension Fund Plan	50,309,782	8,440,475	-	-	47,173,590	2,000,000	6,282,511	2,232,510	3,101,747	128,330	46,648	28,066	119,743,649
19	Caribbean Industrial Research Institute Pension Plan	91,440,206	7,995,667	-	-	64,730,732	-	6,949,643	946,459	-	0	0	0	172,052,727
20	Central Bank of Trinidad and Tobago Pension Fund Plan	455,210,000	14,816,000	-	-	249,904,000	-	111,242,000	-	-	0	0	0	831,172,000
21	Chabank (Trinidad and Tobago) Limited Pension Fund Plan	56,129,766	8,711,626	-	-	40,577,094	1,000,000	3,427,333	843,460	7,101,800	112,580	48,136	50,993	118,002,788
22	Coca Cola Bottling (Trinidad and Tobago) Pension Plan	24,391,539	3,397,201	-	-	7,903,222	4,345,223	1,015,059	3,720,830	-	27,129	0	186,051	44,986,354
23	Consolidated Insurance Consultants Limited Pension Fund	53,776,125	11,112,263	-	-	71,908,505	1,000,000	9,379,519	1,511,206	2,703,246	160,000	39,959	69,845	151,660,788
24	Coopers and Lybrand Pension Fund Plan	43,224,172	8,262,653	-	-	6,133,799	2,129,927	26,058,912	27,827	-	0	0	148,521	87,985,811
25	CPI Limited Defined Contribution Pension Plan	4,117,971	799,248	-	-	1,332,432	217,398	533,298	440,996	-	4,760	0	19,913	7,466,216
26	CUNA Caribbean Insurance Society Pension Fund Plan	13,178,096	3,504,579	-	-	14,797,225	400,000	4,758,277	871,111	1,674,221	25,950	20,939	19,675	39,856,273
27	Development Finance Limited Pension Plan	15,116,886	5,998,827	-	-	19,168,201	-	3,029,271	621,173	1,807,222	114,324	48,136	25,497	46,689,043
28	EOG Resources Trinidad Limited Employees Pension Fund Plan	18,619,460	1,789,531	-	-	7,630,127	4,549,692	4,469,196	80,113	-	10,784	0	48,340	37,197,243
29	Ernst & Young Services Limited Pension Fund Plan	26,302,635	542,632	-	-	12,760,337	-	2,751,836	307,275	2,239,089	35,554	101,257	0	45,040,614
30	Forterra Optical Limited Pension Fund Plan	9,103,639	1,155,582	-	55,011	7,728,629	-	1,407,109	351,945	2,099,393	25,000	29,392	12,518	21,968,218

TABLE XXXIX

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

NAME OF PLAN	90% Carrioom Equity	90% Carrioom Government	90% Carrioom Other	Foreign Government Securities	Other Foreign Securities	Foreign Equity	Total Foreign Assets	Total Assets in Fund	Total Local Asset Ratio	Local Equity Ratio	100% Carrioom Equity	100% Carrioom Government	100% Carrioom Other
	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
16 BWIA General Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-
17 BWIA Pilots Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Caribbean Airlines Limited Pension Fund Plan	1,154,880	419,829	252,592	1,179,102	1,315,541	20,547,484	24,869,229	144,612,877	83%	33%	1,283,200	466,477	280,658
19 Caribbean Industrial Research Institute Pension Plan	0	0	0	0	0	28,088,728	28,088,728	200,141,455	86%	52%	0	0	0
20 Central Bank of Trinidad and Tobago Pension Fund Plan	0	0	0	0	0	5,273,000	5,273,000	836,445,000	99%	30%	0	0	0
21 Citibank (Trinidad and Tobago) Limited Pension Fund Plan	1,013,220	433,221	458,938	1,400,230	3,338,401	20,912,230	27,546,230	145,549,018	81%	28%	1,135,800	481,357	509,931
22 Coe Cola Bottling (Trinidad and Tobago) Pension Plan	244,162	0	1,674,460	0	0	1,048,372	2,966,994	47,953,348	94%	17%	271,291	0	1,866,511
23 Consolidated Insurance Consultants Limited Pension Fund	1,440,000	359,635	628,601	2,359,956	8,991,259	14,701,028	28,480,488	180,141,256	84%	40%	1,600,000	399,594	698,445
24 Coopers and Lybrand Pension Fund Plan	0	0	1,336,685	0	8,191,483	9,528,168	9,528,168	97,513,978	90%	6%	0	0	1,485,205
25 CPI Limited Defined Contribution Pension Plan	42,840	0	179,221	0	0	222,061	222,061	7,688,277	97%	17%	47,600	0	199,154
26 CUNA Caribbean Insurance Society Pension Fund Plan	233,530	188,452	177,071	0	7,281,244	267,192	8,147,508	48,003,781	83%	31%	259,500	209,391	196,745
27 Development Finance Limited Pension Plan	1,028,914	433,271	229,469	251,307	1,044,311	7,540,597	10,527,814	57,216,837	82%	34%	1,143,238	481,557	254,965
28 EOG Resources Trinidad Limited Employees Pension Fund Plan	97,053	0	435,060	0	553,941	1,086,054	1,086,054	38,283,297	97%	20%	107,837	0	483,400
29 Ernst & Young Services Limited Pension Fund Plan	319,982	911,309	0	4,845,931	0	6,077,223	6,077,223	51,117,837	88%	25%	355,536	1,012,566	0
30 Ferretre Optical Limited Pension Fund Plan	225,000	264,526	112,662	298,051	30,225	4,090,481	5,020,945	26,989,163	81%	29%	250,000	293,918	125,180

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

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Cartoon Equity	10% Cartoon Government	10% Cartoon Other	Total Local Assets
31	First Caribbean International Bank (Trinidad & Tobago) Limited Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ 87,450	\$ -	\$ 8,706,235	\$ -	\$ -	\$ 0	\$ 0	\$ 0	\$ 8,793,685
32	First Citizens Bank Pension Plan	490,945,372	69,971,741	-	-	382,618,748	-	86,276,632	3,993,676	2,252,544	120,000	38,570	0	1,036,217,283
33	Fugate ICL Caribbean (Trinidad) Limited Pension Fund Plan	7,995,795	1,387,624	-	-	5,776,818	-	1,655,058	430,780	997,528	15,000	0	0	18,258,603
34	Group Pension Plan for the Non- Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	13,753,005	1,938,733	-	-	-	-	5,969,296	-	-	0	0	0	21,661,034
35	Guardian Declined Benefit Pension Fund Plan	25,879,017	8,045,486	-	-	130,558,018	-	7,370,897	-	-	-	-	-	41,295,400
36	General and Trinidad Mutual Fire Insurance Company Limited Pension Plan	53,213,330	32,238,723	-	14,300,000	-	-	65,039,479	-	25,740,480	379,065	0	0	321,469,095
37	H.S. Services Limited Pension Fund Plan	6,361,994	998,558	-	-	5,168,307	-	1,499,203	212,505	752,373	0	19,122	47,725	15,059,885
38	Healthbion Trinidad Limited Pension Plan	19,041,282	4,115,036	-	-	14,410,353	-	2,705,318	1,424,372	2,040,503	26,363	184,184	0	43,947,511
39	Hand Arnold (Trinidad) Limited Employees Pension Scheme	25,262,815	4,140,780	218,529	-	26,420,890	-	5,056,264	1,591,250	1,680,100	104,558	57,669	74,135	62,606,991
40	Hydro Agrl Trinidad Limited Salaried Employees Pension Plan	133,758,272	51,396,315	-	-	131,227,183	15,895,325	95,113,295	1,084,729	31,198,934	719,118	126,113	0	462,519,234
41	IBM Retirement Plan for IBM Employees in Trinidad and Tobago	-	-	-	-	1,992,154	-	34,504,428	78,601	8,116,499	0	0	0	44,691,682
42	Insurance Brokers West Iodan Limited Pension Fund Plan	3,480,905	666,496	-	-	3,792,482	-	683,784	303,413	414,224	28,158	0	6,119	9,375,581
43	Johnson and Johnson (Trinidad) Limited Staff Pension Plan	23,334,566	4,636,564	-	-	15,867,557	-	10,005,105	-	-	82,655	0	173,324	53,799,771

TABLE XXXIX

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

NAME OF PLAN	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
	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
31 First Caribbean International Bank (Trinidad & Tobago) Limited Pension Fund Plan	0	0	0	0	0	45,375	45,375	8,839,060	99%	1%	0	0	0
32 First Citizens Bank Pension Plan	1,080,000	347,131	0	0	0	167,677,062	1,205,321,476		86%	32%	1,200,000	585,701	0
33 Fujitsu ICL Caribbean (Trinidad) Limited Pension Fund Plan	135,000	0	0	0	585,833	3,415,059	27,394,495		82%	26%	150,000	0	0
34 Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	0	0	0	0	0	0	21,661,034		100%	0%	0	0	0
35 Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad and Tobago) Limited	0	0	0	0	0	0	41,295,400		100%	-	0	0	0
36 Guardian Defined Benefit Pension Fund Plan	3,411,581	0	0	6,057,196	7,579,928	17,048,705	338,517,799		95%	39%	3,790,645	0	0
37 Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-
38 H.S Services Limited Pension Fund	0	172,099	429,503	286,409	2,541,891	3,429,901	18,489,786		81%	28%	0	191,221	477,225
39 Halliburton Trinidad Limited Pension Plan	257,263	1,657,658	0	179,502	332,288	7,586,031	9,992,741	53,940,252	81%	27%	269,625	1,841,842	0
40 Hand Arnold (Trinidad) Limited Employees Pension Scheme	941,026	519,025	667,212	1,416,767	1,093,400	10,318,816	14,956,246	77,563,236	81%	34%	1,045,584	576,694	741,347
41 Hydro Agri Trinidad Limited Salaried Employees Pension Plan	6,472,058	1,135,020	0	-	27,262,817	-	34,869,894	497,389,128	93%	27%	7,191,175	1,261,135	0
42 IBM Retirement Plan for IBM Employees in Trinidad and Tobago	0	0	0	-	320,902	9,867,428	10,188,330	54,880,012	81%	4%	0	0	0
43 Insurance Brokers West Indian Limited Pension Fund Plan	253,422	0	55,073	-	423,704	1,680,721	2,412,920	11,786,501	80%	32%	281,580	0	61,192
44 Johnson and Johnson (Trinidad) Limited Staff Pension Plan	743,898	0	1,559,915	-	6,088,882	665,092	9,057,787	62,857,558	86%	25%	826,535	0	1,733,239

TABLE XXXIX

SELF-ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets
45	L.J. Williams Pension Fund Plan	7,439,063	-	-	-	4,586,197	381,451	133,261	-	-	0	0	0	12,529,972
46	Lever Brothers (West Indies) Limited Pension Plan	108,039,792	13,189,095	-	-	93,615,793	-	5,695,326	9,479,347	18,974,790	170,144	560	0	249,165,047
47	Keays Insurance Company Limited Pension Plan	15,956,560	2,543,943	-	-	16,720,973	-	1,358,557	981,090	1,813,582	51,550	86,802	39,448	39,562,205
48	National Steel Plant Leases Limited Pension Plan	544,898,439	70,713,858	7,958,669	-	279,121,563	29,957,740	74,918,097	1,187,701	4,879,263	1,545,478	763	1,312,089	816,493,660
49	NAALIS Pension Fund Plan	38,551,602	8,307,998	-	-	16,428,898	-	15,105,045	-	-	0	0	0	78,299,543
50	National Flour Mills Pension Plan	54,294,746	25,754,027	-	-	37,029,578	-	25,326,031	-	-	367,642	37,142	469,989	143,189,155
51	National Gas Company of Trinidad and Tobago	253,719,723	91,747,643	-	-	116,260,728	19,427,282	56,317,158	3,214,650	-	629,652	37,142	4,285,045	545,637,023
52	National Insurance Board Pension Fund Plan	464,226,981	74,836,289	-	-	260,777,209	-	41,373,617	13,352,205	11,455,324	618,111	0	0	867,249,836
53	National Insurance Property Development Company Limited Pension Fund Plan	33,614,702	5,723,534	-	-	26,153,783	-	6,348,656	1,603,622	-	76,881	0	0	73,523,178
54	National Maintenance Training and Security Co.Ltd Pension Fund Plan	13,120,565	1,436,059	-	-	10,208,125	2,099,152	1,447,666	-	3,592,967	27,559	0	0	32,537,093
55	National Union of Government and Federal Workers Officers Pension Plan	2,536,965	204,244	-	-	353,681	426,288	143,373	192	-	11,290	0	28,895	3,705,728
56	National Union of Government and Federal Workers Staff Pension Fund Plan	12,172,130	2,818,291	-	-	8,920,066	-	2,861,830	804	-	5,478	0	0	26,778,729
57	Neal and Messy Group Pension Plan	258,406,504	71,242,203	1,140,866	-	575,646,035	29,789,143	173,173,063	42,497,357	148,916,265	3,089,378	0	3,586,922	1,307,687,036
58	Nesbitt Trinidad Limited Pension Fund Plan	75,696,861	9,080,291	-	-	31,423,707	4,924,762	1,894,671	595,980	-	150,140	0	62,050	123,828,462
59	Nesbitt Unionsized Employees Pension Fund Plan	29,466,220	4,042,512	-	-	11,238,522	2,028,875	1,081,119	60,766	-	117,100	0	194,558	48,339,672

TABLE XXXIX

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

LINE NO.	NAME OF PLAN	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
		\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
45	L.J. Williams Pension Fund Plan	0	0	0	-	5,261,368	-	5,261,368	17,791,340	70%	26%	0	0	0
46	Lever Brothers (West Indies) Limited Pension Plan	1,551,293	5,044	0	-	1,948,042	52,207,977	55,692,356	304,857,403	82%	31%	1,701,537	5,604	0
47	Mega Insurance Company Limited Pension Plan	463,950	781,218	355,028	511,102	296,144	6,814,794	9,222,236	48,784,740	81%	34%	515,200	868,020	394,475
48	Mital Steel Point Lisas Limited Pension Plan	13,909,298	6,867	11,808,801	-	4,104,284	20,604,924	50,454,174	866,977,834	94%	32%	15,454,776	7,630	13,120,890
49	NALIS Pension Fund Plan	0	0	0	-	-	12,185,215	12,185,215	90,476,758	87%	18%	0	0	0
50	National Flour Mills Pension Plan	3,308,777	334,279	4,229,897	-	11,762,993	1,255,852	20,891,498	164,080,652	87%	23%	3,676,419	371,421	4,699,885
51	National Gas Company of Trinidad and Tobago	5,666,864	354,279	38,547,408	-	77,964,898	12,414,204	154,927,652	680,564,675	80%	17%	6,296,515	371,421	42,830,453
52	National Insurance Board Pension Fund Plan	5,562,995	0	0	-	-	94,458,903	100,021,898	987,371,733	90%	27%	6,181,105	0	0
53	National Insurance Property Development Company Limited Pension Fund Plan	691,930	0	0	-	-	3,500,391	4,192,321	77,715,499	95%	34%	768,811	0	0
54	National Maintenance Training and Security Co Ltd Pension Fund Plan	205,027	0	0	173,700	1,165,100	5,815,710	7,357,537	39,894,629	82%	26%	225,585	0	0
55	National Union of Government and Federated Workers Officers Pension Plan	106,110	0	260,056	-	114,241	87,328	567,735	4,273,463	87%	9%	117,900	0	288,951
56	National Union of Government and Federated Workers Staff Pension Fund Plan	49,504	0	0	-	-	3,937,032	3,986,336	30,765,065	87%	29%	54,782	0	0
57	Ncal and Messy Group Pension Plan	27,804,402	0	32,282,294	10,346,980	264,910,381	335,344,057	1,643,031,092	80%	35%	30,893,780	0	35,869,215	
58	Nestle Trinidad Limited Pension Fund Plan	1,351,260	0	558,452	-	16,549,969	4,555,919	22,815,600	146,644,062	84%	22%	1,501,400	0	620,502
59	Nestle Unionized Employees Pension Fund Plan	1,053,900	0	1,751,024	-	5,800,228	1,389,825	9,994,977	58,334,649	83%	20%	11,171,000	0	1,945,582

TAB E XXXIX

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets
60	NIBENST Pension Fund Plan	\$ 24,888,022	\$ 1,461,524	\$ -	\$ 15,876,291	\$ 2,936,095	\$ 931,145	\$ 162,626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46,385,703
61	PCS Nitrogen Merged Pension Fund Plan	\$ 228,350,722	\$ 27,551,451	\$ 214,218	\$ 213,033,120	\$ 4,495,680	\$ 17,080,278	\$ 10,015,974	\$ 18,619,852	\$ 543,250	\$ 271,353	\$ 869,943	\$ 521,045,941
62	Penrorth Employees Pension Plan	\$ 3,514,143,250	\$ 666,826,863	\$ 14,571,416	\$ 3,058,845,997	\$ 97,979,183	\$ 270,976,645	\$ 113,230,532	\$ 215,822,904	\$ 5,158,810	\$ 2,339,094	\$ 11,727,204	\$ 7,971,621,097
63	Phoenix Park Gas Processors Limited Staff Pension Fund Plan	\$ 37,717,180	\$ 7,326,017	\$ -	\$ 24,796,012	\$ 1,000,000	\$ 11,805,379	\$ 1,019,478	\$ 2,161,391	\$ 65,975	\$ 24,600	\$ 48,465	\$ 85,964,495
64	Development Corporation Limited Pension Plan	\$ 88,114,688	\$ 6,037,948	\$ -	\$ 24,296,280	\$ 1,000,000	\$ 9,133,532	\$ 22,766	\$ 13,491,428	\$ 403,657	\$ 534,881	\$ 287,350	\$ 471,355,858
65	RBC Financial (Caribbean) Limited Pension Fund Plan	\$ 283,154,400	\$ 54,725,051	\$ -	\$ 88,617,268	\$ 1,000,000	\$ 25,951,645	\$ 2,990,179	\$ 13,416,810	\$ 121,646	\$ 718,557	\$ 16,000	\$ 624,453,419
66	Repsol E&P T&T Limited Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
67	Republic Bank of Trinidad and Tobago Limited Pension Plan	\$ 1,408,205,949	\$ 235,486,125	\$ 932,279	\$ 9,100,000	\$ 1,162,665,218	\$ 121,888,885	\$ 112,118,289	\$ 507,970,173	\$ 3,455,161	\$ 5,913	\$ 11,541,382	\$ 3,573,569,474
68	Scotiabank Trinidad and Tobago Limited Pension Fund Plan	\$ 185,406,099	\$ 25,000,000	\$ 23,101,489	\$ 174,481,705	\$ 172,457,886	\$ 19,653,226	\$ 23,416,810	\$ 46,023	\$ 0	\$ 0	\$ 0	\$ 40,108,510
69	Servol Limited Pension Fund Plan	\$ 7,542,311	\$ 1,000,000	\$ -	\$ 14,042,314	\$ 17,477,862	\$ 11,022,647	\$ 1,502,005	\$ 113,973	\$ 174,027	\$ 0	\$ 0	\$ 68,083,854
70	T. Goddes Grant (Trinidad) Staff Savings Pension Fund Plan	\$ 9,620,741	\$ 7,995,812	\$ -	\$ 37,654,650	\$ 68,260,000	\$ 30,804,000	\$ 27,541,000	\$ 1,471,300	\$ 800,700	\$ 915,900	\$ 637,750,900	
71	T. Goddes Grant Limited Pension Fund Plan	\$ 97,644,000	\$ 85,075,000	\$ -	\$ 335,239,000	\$ 11,264,765	\$ 1,153,780,783	\$ 32,560,365	\$ 665,175	\$ 1,260	\$ 1,337,731	\$ 1,744,543,787	
72	Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	\$ 291,411,785	\$ 28,562,286	\$ 462,539	\$ 224,797,078	\$ 2,469,200	\$ 1,652,855	\$ 7,291	\$ 61,275	\$ 0	\$ 74,011	\$ 57,396,301	
73	Tecson (Trinidad) Limited Staff Retirement Plan	\$ 27,273,538	\$ 7,819,186	\$ -	\$ 18,018,945	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
74	The Dominican Life Assurance Company of T&T Limited Sales Staff Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

TABLE XXXIX

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

NAME OF PLAN	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
	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
60 NIHERST Pension Fund Plan	0	0	0	-	-	8,576,069	8,576,069	54,851,772	84%	29%	0	0	0
61 PCS Nitrogen Merged Pension Fund Plan	4,889,250	2,442,180	7,829,485	2,963,976	4,711,806	82,436,960	105,273,657	626,319,598	83%	34%	5,432,500	2,715,535	8,699,428
62 Petrotrin Employees Pension Plan	46,422,088	21,051,846	105,544,832	35,657,556	520,655,458	903,259,531	1,630,591,311	9,602,212,408	83%	32%	51,580,098	23,390,940	117,272,035
63 Phoenix Park Gas Processors Limited Staff Pension Fund Plan	593,775	221,398	436,167	-	89,301	14,924,812	16,265,453	102,229,948	84%	24%	659,750	245,998	484,650
64 Point Lias Industrial Port Development Corporation Limited Pension Plan	357,500	0	1,240,470	-	-	11,692,869	13,270,839	141,051,383	91%	17%	375,000	0	1,578,300
65 RBC Financial (Caribbean) Limited Pension Fund Plan	3,632,911	4,813,925	2,586,147	5,326,533	38,880,416	45,337,540	100,577,472	571,953,330	82%	16%	4,036,568	5,548,805	2,873,497
66 Repsol E&P T&T Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-
67 Republic Bank of Trinidad and Tobago Limited Pension Plan	31,096,445	53,219	103,872,437	-	35,264,462	157,260,340	327,546,903	3,900,916,377	92%	30%	54,551,606	59,132	115,415,819
68 Scotiabank Trinidad and Tobago Limited Pension Fund Plan	1,094,817	6,467,014	144,000	-	-	42,114,589	49,830,420	674,273,838	93%	26%	1,216,463	7,185,571	160,000
69 Servol Limited Pension Fund Plan	414,207	0	0	-	8,845,986	3,157,676	12,417,869	52,526,379	76%	27%	460,230	0	0
70 T. Geddes Grant (Trinidad) Staff Savings Pension Fund Plan	1,025,755	1,566,239	0	6,800,029	-	1,923,503	11,315,524	79,399,378	86%	48%	1,139,726	1,740,265	0
71 T. Geddes Grant Limited Pension Fund Plan	13,241,700	7,206,300	8,243,100	34,924,000	10,624,000	55,666,000	129,905,100	767,656,000	83%	43%	14,713,000	8,007,000	9,159,000
72 Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	5,986,573	17,340	12,039,582	7,843,220	97,973,738	123,854,453	1,868,398,240	1,868,398,240	93%	12%	6,651,748	12,600	15,377,313
73 Texaco (Trinidad) Limited Staff Retirement Plan	551,478	0	666,096	-	5,179,358	1,450,517	7,847,449	65,243,750	88%	28%	612,755	0	740,107
74 The Demerara Life Assurance Company of T&T Limited Sales Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE XXXIX

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Caricom Equity	10% Caricom Government	10% Caricom Other	Total Local Assets
75	The Home Mortgage Bank Pension Fund Plan	\$ 3,949,083	\$ 4,411,746	-	-	2,464,069	-	6,394,094	\$ 5,153	-	15,976	0	6,954	\$ 17,147,075
76	The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-
77	The Regional Health Authorities Pension Fund Plan	\$ 676,856,591	\$ 122,686,746	\$ 223,648	-	181,505,023	72,157,300	39,146,004	\$ 1,014,864	-	301,977	0	3,189,172	\$ 1,097,081,324
78	The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	\$ 59,392,306	\$ 16,979,234	\$ 909,632	-	55,741,339	1,998,658	10,164,808	\$ 1,760,041	15,484,859	208,450	0	181,045	\$ 162,820,452
79	Thomas Peake and Company Limited Pension Plan	\$ 17,639,249	\$ 4,671,230	-	-	10,693,265	1,809,624	1,052,519	\$ 55,883	-	53,926	0	46,570	\$ 36,022,286
80	Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	\$ 53,212,347	\$ 10,031,694	-	-	31,141,386	-	5,604,589	\$ 519,895	-	0	0	0	\$ 100,509,911
81	Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	\$ 39,103,308	\$ 14,940,605	-	-	18,721,623	-	18,265,108	-	-	86,071	0	492,420	\$ 91,809,135
82	Trinidad and Tobago Electricity Commission Pension Fund Plan	\$ 741,233,319	\$ 61,675,546	\$ 128,872,044	-	2,294,086,156	856,682,065	472,444,551	\$ 145,095,647	-	5,233,155	9,489,717	2,781,548	\$ 4,707,993,747
83	Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	-	3,638,898	-	-	-	0	0	0	\$ 3,638,898
84	Trinidad and Tobago Methanol Company Limited Pension Fund Plan	\$ 96,626,676	\$ 16,352,298	-	-	397,500	58,863,280	2,670,798	\$ 13,712,188	-	14,875	0	987,482	\$ 189,825,197
85	Petroleum Marketing Company Limited Pension Plan I	\$ 108,629,902	\$ 16,643,082	-	-	68,340,527	7,622,721	5,211,799	\$ 2,240,903	-	180,558	2,499	822,434	\$ 209,694,425
86	Trinidad and Tobago National Petroleum Marketing Company Limited Pension Plan II	\$ 127,784,293	\$ 29,178,206	\$ 1,168,710	-	113,888,123	-	14,304,407	\$ 3,209,281	-	570,489	0	0	\$ 290,103,609
87	Company Limited Staff Pension Fund Plan	\$ 610,137,630	\$ 122,512,513	\$ 916,824	-	463,401,131	12,250,000	102,130,538	\$ 27,209,060	124,805,502	525,364	357,220	2,296,870	\$ 1,467,242,662
88	Trinidad and Tobago Plores Association Pension Plan	\$ 25,620,939	\$ 9,246,667	-	-	27,165,641	3,773,307	18,954,723	\$ -	-	132,432	0	146,441	\$ 85,038,150
89	Trinidad and Tobago Telephone Co. Ltd Staff Pension Plan	\$ 1,036,117,187	\$ 155,672,240	\$ 123,5528	-	817,695,68	39,642,000	112,238,004	\$ 65,873,625	67,825,062	4,577,147	1,242,816	4,736,216	\$ 2,306,394,392

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

NAME OF PLAN	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
	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
75 The Home Mortgage Bank Pension Fund Plan	143,782	0	62,585	-	-	-	206,567	17,353,442	99%	14%	159,758	0	69,539
76 The Myerson Tooth Company Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-
77 The Regional Health Authorities Pension Fund Plan	2,717,789	0	28,702,545	-	63,570,786	8,232,665	103,023,786	1,200,105,110	91%	15%	3,019,766	0	31,891,717
78 The West Indian Tobacco Company Limited (Staff) Pension Fund Plan	1,876,050	0	1,629,405	-	4,121,509	30,851,028	38,477,992	201,298,444	81%	28%	2,084,500	0	1,810,450
79 Thomas Peake and Company Limited Pension Plan	485,330	0	419,133	-	3,860,352	984,607	5,749,421	41,771,707	86%	26%	539,255	0	465,703
80 Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	0	0	0	-	-	18,369,540	18,369,540	118,879,451	85%	26%	0	0	0
81 Trinidad and Tobago Civil Aviation Authority Pension Fund Plan	774,641	0	4,431,781	-	5,710,619	588,196	11,505,237	103,314,372	89%	18%	860,712	0	4,924,201
82 Trinidad and Tobago Electricity Commission Pension Fund Plan	47,098,392	85,407,450	25,033,932	-	-	254,860,774	382,400,549	5,089,994,296	93%	45%	52,331,547	94,897,167	27,815,480
83 Trinidad and Tobago Electricity Commission Provident Fund	0	0	0	-	-	-	0	5,638,898	100%	-	0	0	0
84 Trinidad and Tobago Methanol Company Limited Pension Fund Plan	133,875	0	8,887,342	-	11,966,480	6,274,077	27,261,774	217,086,971	87%	0%	148,750	0	9,874,824
85 Petroleum Marketing Company Limited Pension Plan I	1,625,026	22,488	7,401,909	-	37,490,017	8,781,886	55,321,326	265,015,751	79%	26%	1,805,584	24,987	8,724,545
86 Petroleum Marketing Company Limited Pension Plan II	5,134,397	0	0	-	-	40,461,384	45,595,781	335,699,390	86%	34%	5,704,886	0	0
87 Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	4,728,275	3,214,978	23,371,854	9,625,849	5,844,377	271,246,297	318,031,610	1,785,274,272	82%	26%	5,255,639	3,572,198	25,968,704
88 Trinidad and Tobago Pilots' Association Pension Plan	1,191,889	0	1,317,969	-	-	2,509,858	87,548,008	97%	97%	324,521	0	0	1,464,410
89 Trinidad and Tobago Telephone Co. Ltd. Staff Pension Plan	41,194,320	11,185,341	42,625,940	32,991,551	85,888,866	347,041,862	560,927,881	2,867,312,273	80%	29%	45,771,467	12,428,157	47,562,156

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

	NAME OF PLAN	Trinidad and Tobago Government Securities denoted in	Corporate Securities	Mortgages	Real Estate	Trinidad and Tobago Equities	Fixed / Call Deposit	Other Trinidad and Tobago Assets	Trinidad and Tobago Securities denoted in Foreign Currency	Trinidad and Tobago Government Securities denoted in Foreign Currency	10% Cartoon Equity	10% Cartoon Government	10% Cartoon Other	Total Local Assets
90	Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 163,417,675	\$ -	\$ -	\$ 0	\$ 0	\$ 0	\$ 163,417,675
91	Trinidad Building and Loan Association Pension Fund Plan	\$ 4,485,057	\$ -	\$ -	\$ -	\$ 13,838,144	\$ -	\$ 6,547,575	\$ -	\$ -	\$ 0	\$ 0	\$ 0	\$ 24,870,776
92	Trinidad Cement Limited Employees Pension Plan	\$ 416,632,312	\$ 47,474,432	\$ 7,675,918	\$ -	\$ 282,219,478	\$ 45,233,330	\$ 85,167,622	\$ 1,206,133	\$ 5,720,516	\$ 645,421	\$ 8,117	\$ 2,475,997	\$ 894,459,277
93	Trinidad Express Newspapers Limited Pension Plan	\$ 60,658,931	\$ 10,803,301	\$ -	\$ -	\$ 25,285,638	\$ 5,353,545	\$ 5,698,278	\$ 81,323	\$ -	\$ 25,306	\$ 0	\$ 38,562	\$ 107,944,884
94	Trinidad Hilton Pension Fund Plan	\$ 30,239,556	\$ 4,706,071	\$ -	\$ -	\$ 29,187,279	\$ 2,035,983	\$ 3,907,289	\$ 264,795	\$ 1,646,098	\$ 42,725	\$ 0	\$ 12,748	\$ 72,042,644
95	Trinampan Consultants Limited Staff Pension Plan	\$ 60,796,468	\$ 13,769,052	\$ -	\$ -	\$ 47,206,491	\$ 8,061,738	\$ 204,482	\$ 161,192	\$ -	\$ 0	\$ 0	\$ 153,195	\$ 129,652,618
96	Trucker Energy Services Holdings Limited Pension Fund Plan	\$ 40,741,822	\$ 7,343,277	\$ 100,381	\$ -	\$ 33,829,913	\$ 1,000,000	\$ 6,211,336	\$ 68,344	\$ 6,845,985	\$ 88,900	\$ 41,182	\$ 57,374	\$ 96,528,513
97	UMA Belt Liquids Trinidad Limited Pension Plan	\$ 2,194,942	\$ 43,210	\$ -	\$ -	\$ 1,431,130	\$ 102,820	\$ 83,590	\$ 362,049	\$ 190,915	\$ 0	\$ 0	\$ 0	\$ 4,903,356
98	Unicooper (Trinidad) Limited Pension Plan	\$ 31,411,529	\$ 8,043,327	\$ -	\$ -	\$ 12,701,029	\$ 2,083,160	\$ 1,114,418	\$ 101,456	\$ -	\$ 49,348	\$ 0	\$ 135,088	\$ 55,639,355
99	Unilever Caribbean Limited Hourly-Rated Pension Fund	\$ 8,811,167	\$ 857,642	\$ -	\$ -	\$ 5,144,578	\$ 100,000	\$ 956,534	\$ 106,301	\$ 575,308	\$ 2,378	\$ 0	\$ 0	\$ 16,023,908
100	Water and Sewerage Authority Daily-Rated Employees Pension Fund Plan	\$ 311,186,859	\$ 91,571,093	\$ -	\$ -	\$ 227,683,047	\$ -	\$ 38,916,702	\$ 897,770	\$ 4,684,536	\$ 62,100	\$ 0	\$ 414,486	\$ 675,316,593
101	Y De Luna and Company Limited Pension Fund Plan	\$ 4,221,166	\$ 798,043	\$ 139,629	\$ -	\$ 4,816,883	\$ -	\$ 483,999	\$ 329,400	\$ 1,010,957	\$ 47,704	\$ 19,254	\$ 14,539	\$ 11,881,575
	Total	\$ 15,448,061,375	\$ 2,936,622,868	\$ 191,188,194	\$ 23,400,000	\$ 13,871,538,328	\$ 1,615,203,755	\$ 4,217,818,612	\$ 1,221,124,457	\$ 821,214,385	\$ 36,203,024	\$ 17,542,517	\$ 63,288,635	\$ 40,463,208,145

TABLE XXXIX

SELF ADMINISTERED PENSION FUND PLANS - BALANCE SHEETS - 2014

NAME OF PLAN	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
	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	\$
90 Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	0	0	0	-	-	-	0	163,417,675	100%	-	0	0	0
91 Trinidad Building and Loan Association Pension Fund Plan	0	0	0	-	-	1,500,141	1,500,141	26,370,917	94%	57%	0	0	0
92 Trinidad Cement Limited Employees Pension Plan	5,808,789	75,055	22,283,976	-	3,084,696	27,936,599	59,207,115	953,666,391	94%	30%	6,454,210	81,172	24,759,973
93 Trinidad Express Newspapers Limited Pension Plan	227,752	0	347,062	-	7,454,240	993,356	9,022,410	116,967,294	92%	22%	253,058	0	385,624
94 Trinidad Hilton Pension Fund Plan	384,525	0	114,735	282,631	989,540	12,515,848	14,287,279	86,329,923	83%	34%	427,250	0	127,485
95 Trinoptlan Consultants Limited Staff P	0	0	1,378,755	-	-	20,014,132	21,392,887	151,045,505	86%	31%	0	0	1,531,950
96 Tucker Energy Services Holdings Limited Pension Fund Plan	800,100	370,636	516,362	255,955	2,881,147	18,859,174	23,681,374	120,209,887	80%	28%	889,000	411,818	575,735
97 UJM Bulk Liquids Trinidad Limited Pension Plan	0	0	0	128,236	846,969	116,629	1,091,834	5,995,190	82%	24%	0	0	0
98 Unicommer (Trinidad) Limited Pension Plan	444,131	0	1,215,794	-	4,773,378	729,625	7,162,928	62,802,283	89%	20%	493,479	0	1,350,882
99 Unilever Caribbean Limited Hourly-Rated Pension Fund	21,404	0	0	-	245,505	808,343	1,073,232	17,097,160	94%	30%	23,782	0	0
00 Water and Sewerage Authority Daily-Rated Employees' Pension Fund Plan	538,900	0	3,730,371	-	-	61,962,919	66,252,190	741,568,783	91%	51%	621,000	0	4,144,857
01 Y. De Lima and Company Limited Pension Fund Plan	429,339	173,289	130,854	71,800	223,782	2,031,564	3,060,627	14,942,202	80%	33%	477,043	192,543	145,393
Total	325,827,213	157,882,655	569,597,715	165,130,511	1,611,199,977	3,245,347,574	6,074,980,645	46,538,188,790	87.49%	26%	362,030,237	175,425,172	632,886,350

