



CENTRAL BANK OF
TRINIDAD & TOBAGO

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED
31st DAY OF DECEMBER

2007

TABLE OF CONTENTS

Paragraph Reference

1.	REPORT OF THE CENTRAL BANK OF TRINIDAD AND TOBAGO FOR THE YEAR ENDED DECEMBER 31, 2007.	1.01 - 1.05
----	--	-------------

2.	OVERVIEW OF THE INSURANCE INDUSTRY	2.01 - 2.06
----	---	-------------

FIGURES

1. Gross Premium Distribution
2. Policies in Force - *Long Term Insurance Business*
3. New Policies written - *Long Term Insurance Business*
4. Total Statutory Fund Investment Securities

PART I INSURANCE COMPANIES

3.	LONG-TERM BUSINESS	3.01 - 3.19
	New Business Written	
	Existing Business	
	Policies Discontinued or Redeemed	
	Policy Loans	
	Statutory Funds	
	Local Asset Ratio	
	Revenue Account	
	Distribution of Premium Income	
	Reinsurance	
	Valuation Reports	

FIGURES

5. Long-Term Insurance Business - *New Business Written*
6. Long-Term Insurance Business - *Policies Discontinued/Redeemed*
7. Long-Term Insurance Business - *Premium Income Distribution*
8. Long-Term Insurance Business - *Net Premium Income*

4.	GENERAL INSURANCE BUSINESS	4.01 - 4.23
	Statutory Deposits	
	General Insurance - Motor	
	Statutory Funds	
	Change in Premium Income - Motor	
	Underwriting Results	
	Reinsurance	
	General Insurance - Other Than Long-term or Motor	
	Change in Premium Income	
	Underwriting Results	
	Reinsurance	
	Solvency Test	

General Insurance – continued

FIGURES

9. Motor Insurance Business - *Net Premium Income*

10. Other Insurance Business - *Net Premium Income*

5.	ASSOCIATION OF UNDERWRITERS Registration Intermediaries Volume of Business	5.01 - 5.03
----	--	-------------

PART II
INSURANCE INTERMEDIARIES

6.	INSURANCE INTERMEDIARIES Registration Examinations Revenue	6.01 - 6.04
----	--	-------------

PART III
PENSION FUND PLANS

7.	PENSION FUND PLANS Registration Amendments Revenue Annual Accounts Balance Sheets Results and Recommendations of Actuarial Valuations	7.01 - 7.14
----	--	-------------

FIGURES

11. Pension Fund Plans - *Contributions*

12. Pension Fund Plans - *Assets of Self Administered Plans*

APPENDICES

- APPENDIX A - Summary of Balance Sheets of Insurance Companies.
- APPENDIX B - List of Agents Registered under the Insurance Act, Chap. 84:01 as at December 31, 2006 and their Anniversary Dates.
- APPENDIX C - List of Brokers Registered under the Insurance Act, Chap. 84:01 as at December 31, 2006 and their Anniversary Dates.
- APPENDIX D - List of Adjusters Registered under the Insurance Act, Chap. 84:01 as at December 31, 2006 and their Anniversary Dates.
- APPENDIX E - List of Pension Plans Registered as at December 31, 2006.

LIST OF TABLES

- TABLE I Revenue Account in respect of Long-Term Insurance.
- TABLE II Revenue Account in respect of Ordinary Life, Pension and Annuity Insurance.
- TABLE III Revenue Account in respect of Industrial Life Insurance.
- TABLE IV Revenue Account in respect of Non-Cancellable, Sickness and Accident Insurance.
- TABLE V Revenue Account in respect of Group Life Insurance.
- TABLE VI Revenue Account in respect of Group Pension Insurance.
- TABLE VII Revenue Account in respect of Deposit Administration Contracts/Unit Linked Funds.
- TABLE VIII Long-Term Insurance Business - Insurance Discontinued or Redeemed during 2007
- TABLE IX Insurance in Force.
- TABLE X Long-Term Insurance - Annuity Business.
- TABLE XI Statement of Statutory Fund 2007 - Liabilities to Policyholders (Long-Term Business).
- TABLE XIA Statement of Statutory Fund 2007 - Securities held in Trust (Long-Term Business).
- TABLE XII Revenue Account in respect of Motor Insurance - 2007.
- TABLE XIII Statement of Statutory Fund - Liability of Policyholders and Assets held in Trust - Motor Insurance.
- TABLE XIV Underwriting results in respect of Motor Insurance Business.
- TABLE XV Revenue Account in respect of Other than Long-Term or Motor Insurance.
- TABLE XVI Revenue Account in respect of Property Insurance.
- TABLE XVII Revenue Account in respect of Miscellaneous General Insurance.
- TABLE XVIII Revenue Account in respect of Liability Insurance.
- TABLE XIX Revenue Account in respect of Personal Accident Insurance.

TABLE OF CONTENTS

LIST OF TABLES

TABLE XIXA	Revenue Account in respect of Group Health Insurance.
TABLE XX	Revenue Account in respect of Marine, Aviation and Transport Insurance.
TABLE XXI	Underwriting results in respect of Property Insurance.
TABLE XXII	Summary and Valuation of Policies of American Life and General Insurance Company (Trinidad and Tobago) Limited in respect of Long-Term Insurance Business as at December 31, 2007.
TABLE XXIII	Summary and Valuation of the Policies of Bancassurance Caribbean Limited in respect of Long-Term and Credit Life Insurance Business as at December 31, 2007.
TABLE XXIV	Summary and Valuation of the Policies of the Beacon Insurance Company Limited in respect of Long-Term Insurance Business as at June 30, 2007.
TABLE XXV	Summary and Valuation of the Policies of British American Insurance Company (Trinidad) Limited in respect of Long-Term Insurance Business as at December 31, 2007.
TABLE XXVI	Summary and Valuation of the Policies of CUNA Caribbean Insurance Society Limited in respect of Long-Term Insurance Business as at December 31, 2007.
TABLE XXVII	Summary and Valuation of the Policies of Guardian Life of the Caribbean Limited in respect of Long-Term Insurance Business as at December 31, 2007.
TABLE XXVIII	Summary and Valuation of the Policies of Mega Insurance Company Limited in respect of Long-Term Insurance Business as at December 31, 2007.
TABLE XXIX	Summary and Valuation of the Policies of ScotiaLife Trinidad and Tobago Limited in respect of Long-Term Insurance Business as at October 31, 2007.
TABLE XXX	Summary and Valuation of the Policies of Tatil Life Assurance Limited in respect of Long-Term Insurance Business as at December 31, 2007.
TABLE XXXI	Summary and Valuation of the Policies of Reinsurance Company of Trinidad and Tobago Limited in respect of Long-Term Insurance Business as at October 31, 2007.
TABLE XXXII	Annuity Pension Fund Plans - Revenue Account 2007.
TABLE XXXIII	Deposit Administration Pension Fund Plans – Revenue Account 2007.
TABLE XXXIV	Self Administered - Balance Sheet 2007.
TABLE XXXV	Self Administered Pension Fund Plans - Revenue Accounts 2007.

REPORT ON INSURANCE AND PENSIONS

FOR THE YEAR ENDED 31ST DECEMBER, 2007

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

Dear Madam

1.01 I have the honour of submitting to you for presentation to Parliament the Fortieth Annual Report on the administration of the Insurance Act, Chap. 84:01 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, 2007.

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

1.04 This report is prepared in three parts

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

PART II INSURANCE INTERMEDIARIES

PART III PENSION FUND PLANS

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

Respectfully submitted

EWART WILLIAMS
GOVERNOR
CENTRAL BANK OF TRINIDAD AND TOBAGO

OVERVIEW OF THE INSURANCE INDUSTRY

2. OVERVIEW OF THE INSURANCE INDUSTRY

2.01 In 2007, Gross Premium Income in the industry totaled \$8,915.2 million which represents 6.5% of the Gross Domestic Product at current prices (2006 – 5.8%). This is an increase of 35.4% over the gross premiums of \$6,584.9 million reported for 2006.

2.02 Gross Premiums Income for the year increased in respect of all classes of business.

Details are as follows:

	GROSS PREMIUM INCOME		
	2007 \$M	2006 \$M	%Inc/(Dec)
Long-Term (Life)	6,528.0	4,467.6	46.1
Motor Vehicle	843.5	694.9	23.5
Property (Fire and Allied Perils)	773.5	686.4	12.7
Other	770.2	735.9	4.7
	8,915.2	6,584.9	35.4

(See Figure 1)

LONG-TERM BUSINESS

2.03 Policies in force at the end of 2007 were reported as 600,142, an increase of 11.2% over the 2006 reported figure of 538,950.

(See Figure 2)

The total number of new policies sold during 2007 was 85,851, an increase of 28.8% over the previous year.

(See Figure 3)

Policy lapses decreased by 2.0% in 2007 compared to a 37.0% increase during 2006. Surrenders increased by 0.2% in 2007 compared to a 38.5% decrease during 2006.

Statutory Funds in which investments are pledged to support policyholder liabilities totaled \$20.11 billion (2006 – \$17.2 billion).

(See Figure 4)

GENERAL INSURANCE BUSINESS

2.04 Gross Premiums increased in respect of Motor Business, Property Business and the group of classes classified as 'Other than Motor, Property and Long-Term Business'. Net Premiums increased in respect of Motor Business, Property Business and the group of classes classified as 'Other than Motor, Property and Long-Term Business'.

INSURANCE INTERMEDIARIES

2.05 The number of intermediaries registered at the end of 2007 was 2,428 (2006 - 2,400).

The information is summarized as follows: -

	2007	2006	%Inc/(Dec)
Salesmen	2,007	1,824	10.0
Agents	336	466	(28.1)
Brokers	62	87	(28.7)
Adjusters	23	23	-
	2,428	2,400	1.1

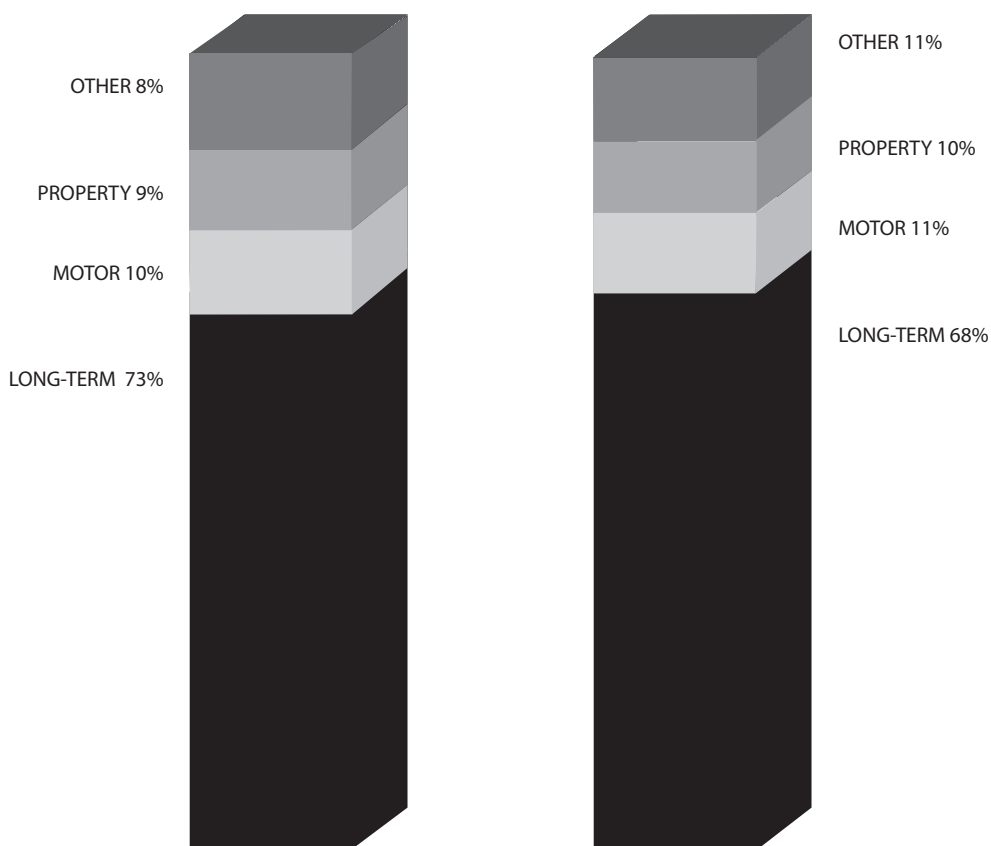
PENSION FUND PLANS

2.06 The number of pension fund plans registered at the end of 2007 was 256 (2006 - 256).

The information is summarized as follows: -

	2007	2006	%Inc/(Dec)
Self-Administered Pension Fund Plans	89	92	(3.3)
Insured Pension Fund Plans	106	105	1.0
Pension Fund Plans (awaiting deregistration and in the process of winding up)	60	58	3.4
Judicial Management	1	1	-
	256	256	0.0

FIGURE 1
GROSS PREMIUM INCOME DISTRIBUTION

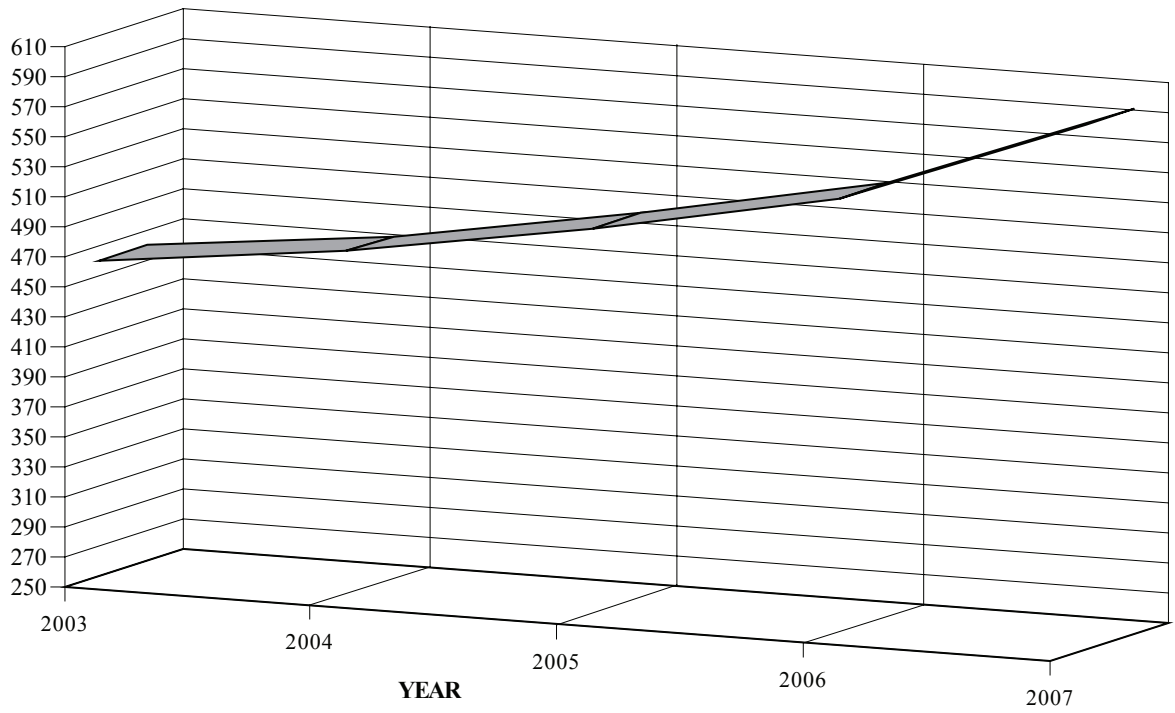


	1	2
OTHER	770.2	735.9
PROPERTY	773.5	686.5
MOTOR	843.5	694.9
LONG-TERM	6,528.0	4,467.6

	2007	2006
	\$M	\$M
LONG-TERM	6,528.0	4,467.6
MOTOR	843.5	694.9
PROPERTY	773.5	686.5
OTHER	770.2	735.9
	8,915.2	6,584.9

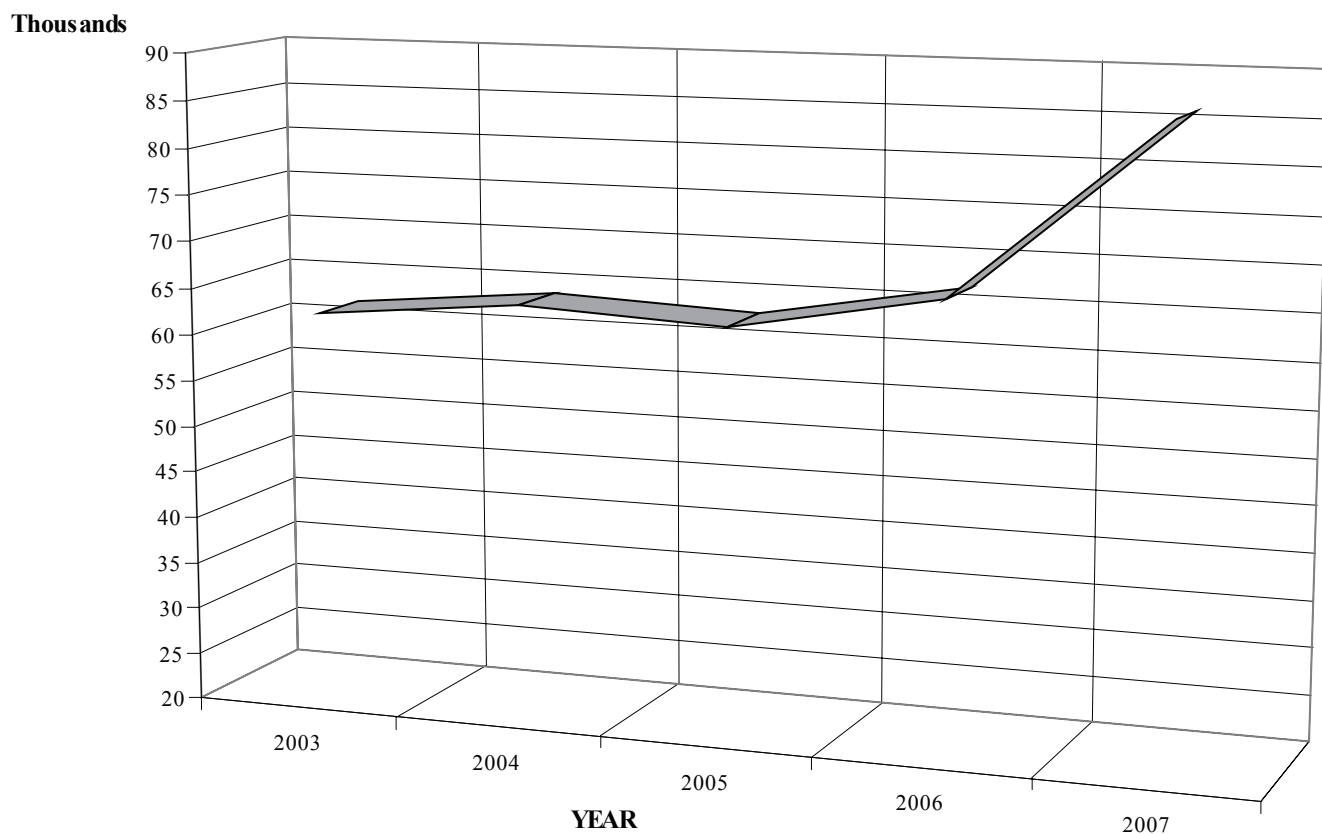
FIGURE 2
POLICIES IN FORCE
LONG-TERM INSURANCE BUSINESS

Thousands



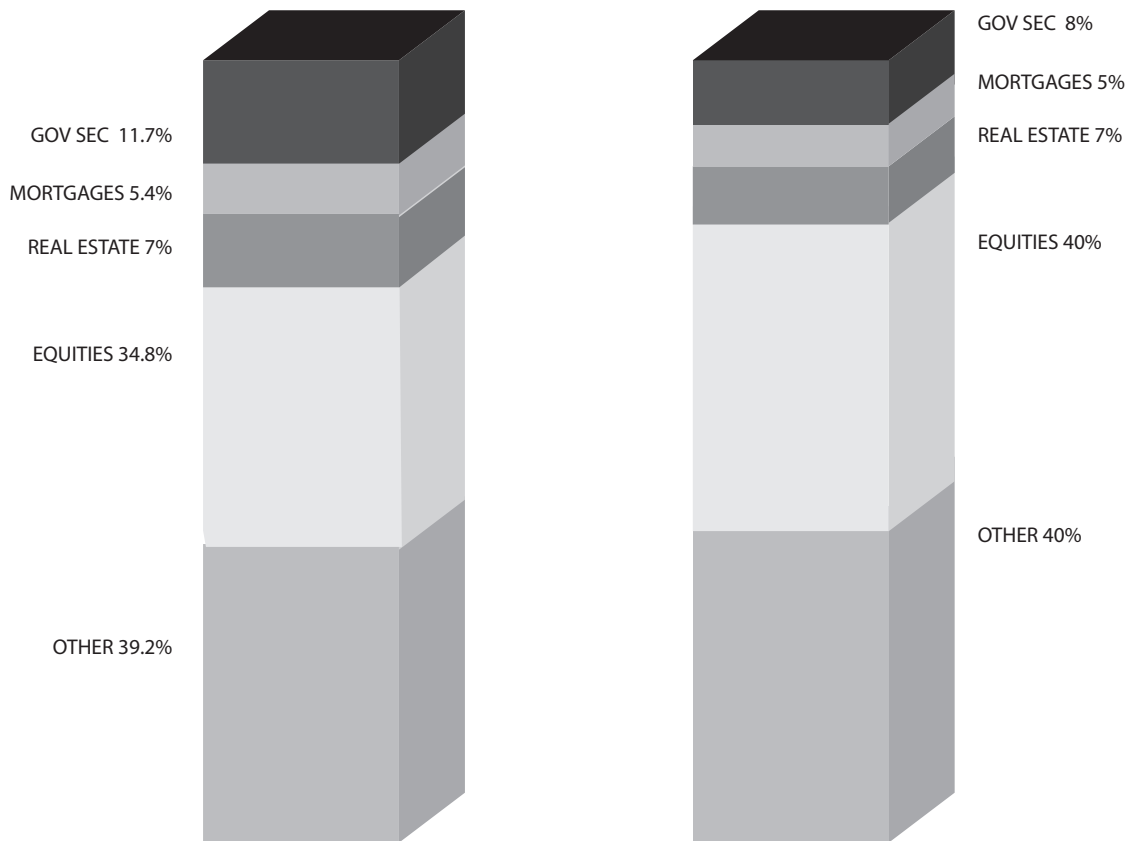
Year	No. of policies (thousands)
2003	460
2004	478
2005	506
2006	539
2007	600

FIGURE 3
NEW POLICIES WRITTEN
LONG-TERM INSURANCE BUSINESS



Year	No. of policies (thousands)
2003	62
2004	64
2005	63
2006	67
2007	86

FIGURE 4
TOTAL LONG-TERM STATUTORY
FUND INVESTMENT SECURITIES



	2007	2006
	\$M	\$M
T&T GOV'T SEC	2,359	1,335
MORTGAGES	1,096	795
REAL ESTATE	1,776	1,235
T&T EQUITIES	6,991	6,967
OTHER	7,892	6,845
	20,114	17,177

PART I - INSURANCE COMPANIES

3. LONG-TERM INSURANCE BUSINESS

3.01 There were twenty-two (22) companies registered to transact long-term business in Trinidad and Tobago at the end of 2007. Eight (8) companies are not writing new business as at December 2007.

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

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

LONG-TERM INSURANCE BUSINESS

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

- + Operating as a closed fund under Guardian Life of the Caribbean Limited.
- ◊ Formerly Cannon Assurance Limited
- # 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 Eleven (11) companies which wrote new business in 2006 submitted the required information under this caption.

Details are as follows: -

	2007	2006
Number of Policies	85,851	66,658
Sum Assured	\$10,443,851,280	\$9,421,167,730
Annual Premiums	\$776,689,876	\$431,997,166

New Business underwritten during the years 2003 to 2007 was distributed as follows:

PERCENTAGE OF NEW INSURANCE ISSUED (SUM ASSURED)

	2003	2004	2005	2006	2007
Local Companies	92	92	86	87	88
Regional	8	8	14	13	12
Other	-	-	-	-	-

(See Figure 5)

EXISTING BUSINESS

3.04 Sixteen (16) Life Companies registered under the Act submitted Returns in respect of insurance existing.

The information is summarized as follows:

	2007	2006
Number of Policies	600,142	538,950
Sum Assured	\$73,201,836,490	\$58,376,775,496

POLICIES DISCONTINUED OR REDEEMED

3.05 Fifteen (15) companies submitted information concerning the discontinuance and redemption of policies. The information for the years 2003 to 2007 is summarized hereunder.

YEAR	NUMBER OF POLICIES	SUM ASSURED \$
2007	36,361	5,545,124,361
2006	37,441	4,875,819,307
2005	39,978	4,530,038,189
2004	47,395	6,627,563,841
2003	43,350	4,602,636,795

(See Figure 6)

FIGURE 5
 LONG-TERM INSURANCE BUSINESS
 NEW BUSINESS WRITTEN

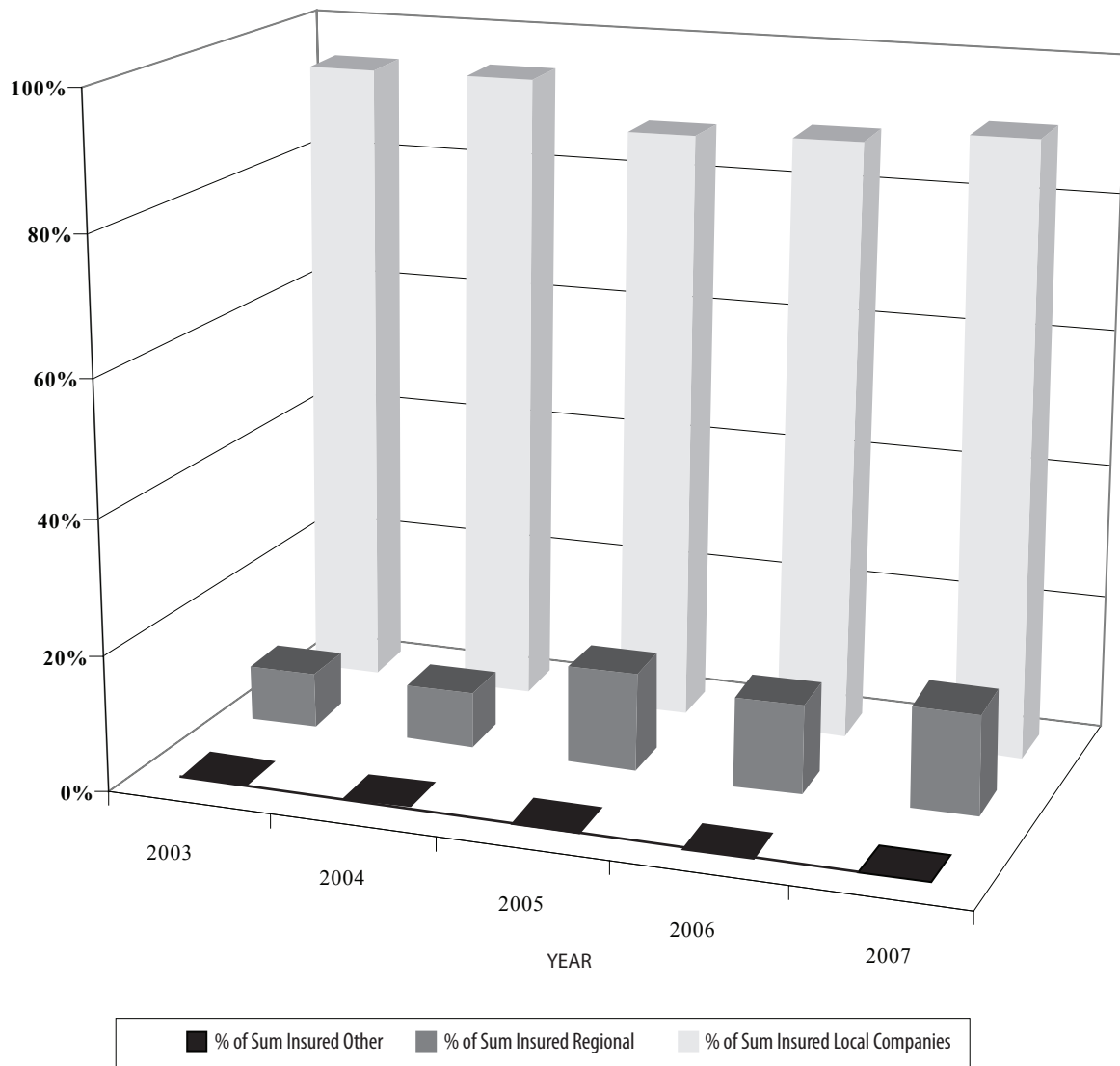
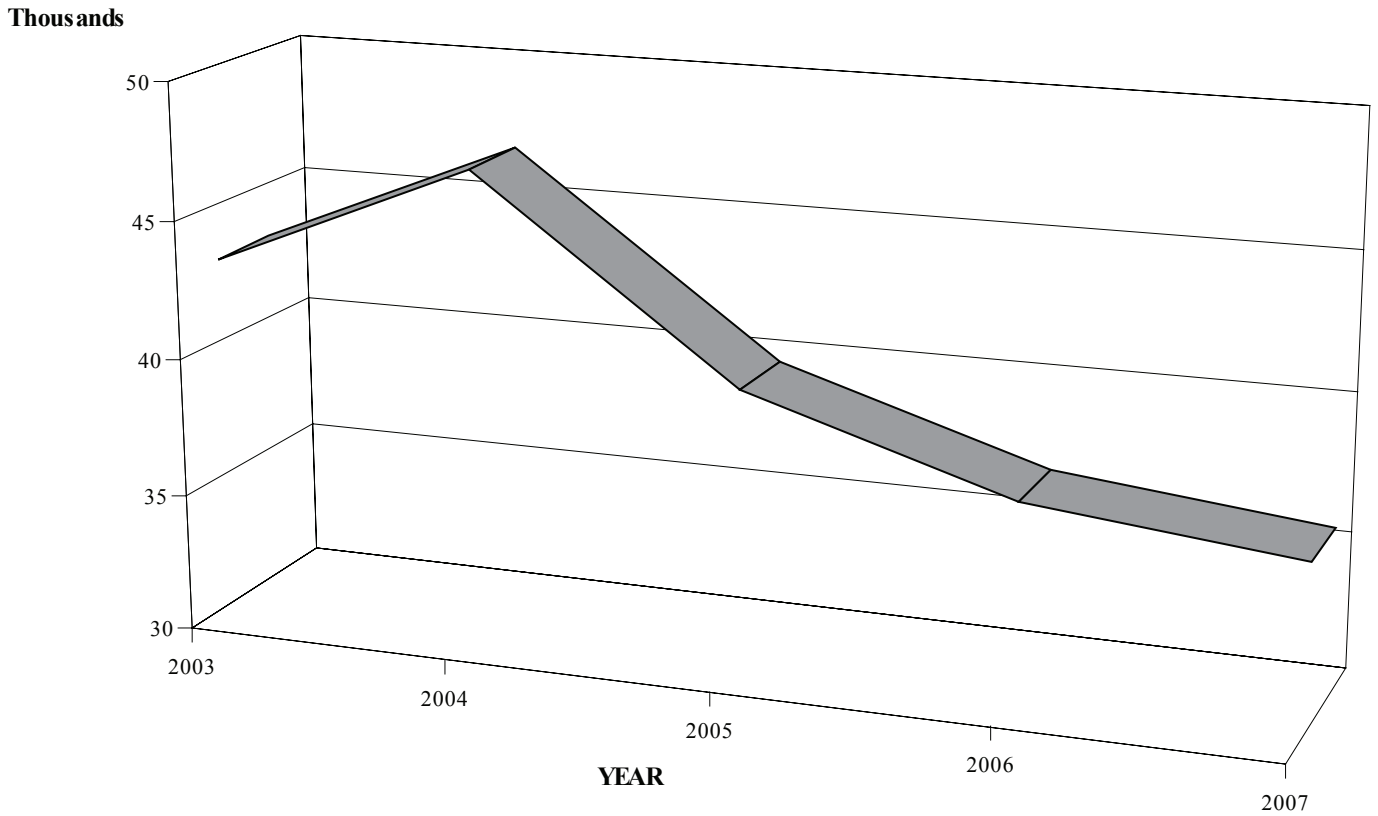


FIGURE 6
LONG-TERM INSURANCE BUSINESS
POLICIES DISCONTINUED/REDEEMED



Year	No. of policies (thousands)
2003	43
2004	47
2005	40
2006	37
2007	36

INSURANCE COMPANIES

3.06 Policies discontinued or redeemed during 2007 have been further classified as follows:

	NUMBER OF POLICIES	SUM ASSURED \$
Death	1,570	80,575,643
Surrender	9,931	509,323,638
Forfeiture	6,538	784,475,373
Lapse	11,089	1,609,320,986
Maturity	4,159	77,431,469
Miscellaneous	3,074	2,483,997,251
TOTAL	36,361	5,545,124,361

Details are listed in Table VIII

POLICY LOANS

3.07 Policy loans in respect of fourteen (14) companies for the year 2007 totaled \$363,680,575 an increase of 17.2% over the 2006 figure of \$310,228,837. The ratio of policy loans to total reserves remained constant at 1.6% in 2006 and in 2007.

	POLICY LOANS \$	RESERVES \$	POLICY LOAN / RESERVES %
Local Companies	339,328,673	20,880,375,392	1.6
Regional Companies	24,108,475	2,088,490,332	1.2
Other	243,427	958,237	25.4
	363,680,575	22,969,823,961	1.6

STATUTORY FUNDS

3.08 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.”

3.09 The total policy liabilities of the sixteen (16) companies which submitted Returns amounted to \$21,956,320,354 an increase of 20.2% over the liabilities of \$18,254,016,230 reported by sixteen (16) companies for 2006. Details of the policy liabilities of individual companies are shown in Table XI.

Hereunder is a summary of total policy liabilities:

	LOCAL COMPANIES \$	REGIONAL COMPANIES \$	OTHER \$	TOTAL \$
Policy Reserves	19,916,287,707	2,039,513,396	519,251	21,956,320,354
Outstanding Claims	175,923,716	45,887,893	54,431	221,866,040
Other Reserves	788,163,969	3,089,043	384,555	791,637,567
TOTAL RESERVES	20,880,375,392	2,088,490,332	958,237	22,969,823,961
Less:				
Policy Loans	339,328,673	24,108,475	243,427	363,680,575
Outstanding Premiums	55,029,629	1,012,138	-	56,041,767
Other Deductions	1,195,451,347	463,306	-	1,195,914,653
TOTAL DEDUCTIONS	1,589,809,649	25,583,919	243,427	1,615,636,995
Statutory Fund Requirement	19,290,565,743	2,062,906,413	714,810	21,354,186,966

- 3.10 Assets placed in trust to cover liabilities to Trinidad and Tobago policyholders amounted to \$20.11 billion which is an increase from \$17.2 billion in 2006.
- 3.11 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.
- 3.12 Section 47(2) of the Insurance Act Chap. 84:01 states that:
- “... assets not exceeding ten per cent of the Trinidad and Tobago dollar liability in each statutory fund shall be deemed to be assets in Trinidad and Tobago where such assets -
- (a) are approved by the Central Bank; and
 - (b) originate in any of the member states of the Caribbean Community”

Investments trusted in pursuance of the Statutory Fund Requirement of the Act are detailed hereunder: -

		2007		2006
		\$	%	%
(i)	Trinidad and Tobago Government Securities denoted in T&T \$	2,358,943,687	11.7	7.8
(ii)	Mortgages	1,096,406,144	5.4	4.6
(iii)	Real Estate	1,776,382,904	8.8	7.2
(iv)	Trinidad and Tobago Equities	6,991,406,013	34.8	40.6
(v)	Cash on Deposit	1,642,220,088	8.2	10.4
(vi)	Other Trinidad and Tobago "Local" Assets	2,910,798,567	14.5	11.1
TOTAL TRINIDAD AND TOBAGO "LOCAL" ASSETS		16,776,157,403	83.4	81.6
(vii)	Caricom Assets	1,311,050,184	6.5	6.3
(viii)	Other Caricom Assets denoted in Foreign Currency	8,332,294	0.4	0.0
TOTAL "LOCAL" ASSETS		18,095,539,881	89.9	87.9
(ix)	Foreign Government Securities	1,808,309	0	1.0
(x)	Other Foreign Assets	2,017,288,216	10.1	11.1
TOTAL FOREIGN ASSETS		2,019,096,525	10.1	12.1
TOTAL ASSETS		20,114,636,406	100.0	100.0

(See Figure 4)

LOCAL ASSETS RATIO

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

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

3.14 Total "Local" investment in Statutory Funds for the year 2007 was \$18,095,539,882 representing a local asset ratio of 89.9%; the amount reported for the previous year was \$15,104,330,765 (local asset ratio of 87.9%).

Details are as follows: -

	LOCAL COMPANIES \$	REGIONAL COMPANIES \$	OTHER \$	TOTAL \$
(i) T&T Government Securities	1,955,582,814	402,329,373	1,031,500	2,358,943,687
(ii) Mortgages	491,470,555	604,935,589	-	1,096,406,144
(iii) Real Estate	1,573,228,305	203,154,599	-	1,776,382,904
(iv) T&T Equities	6,837,458,885	153,947,128	-	6,991,406,013
(v) Cash on Deposit	1,488,843,199	153,376,889	-	1,642,220,088
(vi) Other Trinidad and Tobago "Local Assets"	2,569,637,899	341,160,668	-	2,910,798,567
TOTAL TRINIDAD AND TOBAGO "LOCAL" ASSETS	14,916,221,657	1,858,904,246	1,031,500	16,776,157,403
(vii) Caricom Assets	1,207,428,534	101,621,651	-	1,311,050,185
(viii) Other Caricom Assets denoted in Foreign Currency	8,332,294	-	-	8,332,294
TOTAL "LOCAL" ASSETS	16,133,982,485	1,960,525,897	1,031,500	18,095,539,882

REVENUE ACCOUNT

3.15 Detailed Revenue Accounts in respect of eighteen (18) companies transacting long-term business are shown in Tables I-VII. A summary of the Revenue Accounts for the years 2007 and 2006 listed hereunder:

REVENUE	2007 \$	2006 \$
Fund at beginning of year	17,583,852,519	15,823,827,958
Net Premiums	6,412,026,000	4,366,656,721
Commissions Received	5,205,626	6,535,647
Interest, Dividends, etc.	1,334,443,102	615,072,469
Other	723,576,463	968,151,360
Transfer from Reserves	-	-
TOTAL REVENUE	26,059,103,710	21,780,244,155
EXPENDITURE		
Policy Payments	3,252,959,576	3,194,823,155
Commissions	354,707,945	286,343,722
Salaries and other Management Expenses	680,923,932	617,219,956
Other	355,080,983	(3,440,481)
Fund at end of year	21,270,195,285	17,638,142,020
Transfer to Profit and Loss	145,235,989	47,155,783
TOTAL EXPENDITURE	26,059,103,710	21,780,244,155

DISTRIBUTION OF PREMIUM INCOME

3.16 Business was distributed among locally incorporated, Caribbean and other companies as follows:

Percentage of Long-Term Insurance Business
(Net Premium Income)

	2003	2004	2005	2006	2007
Local Companies	95.401	95.640	93.972	94.250	94.970
Regional Companies	4.570	4.359	6.027	5.749	5.030
Other	0.029	0.001	0.001	0.001	0.001

(See Figure 7)

INSURANCE COMPANIES

3.17 Net Premium Income in respect of each company carrying on long-term business for the years 2003 to 2007 was as follows:

SCHEDULE SHOWING CHANGE IN NET PREMIUM INCOME - LONG-TERM BUSINESS

COMPANIES	2003 (000) \$	2004 (000) \$	2005 (000) \$	2006 (000) \$	2007 (000) \$
LOCAL					
American Life and General Insurance Company (Trinidad and Tobago) Limited	89,352	97,099	104,398	142,413	152,252
Bancassurance Caribbean Limited	6,621	5,803	7,801	6,858	4,881
British American Insurance Company (Trinidad) Limited	82,626	153,082	169,721	239,480	334,937
Caribbean Atlantic Life Insurance Company (Trinidad and Tobago) Limited	297	270	254	222	220
Caribbean Insurance Company Limited	NIL	NIL	NIL	NIL	NIL
Colonial Life Insurance Company (Trinidad) Limited	2,990,769	3,362,862	3,049,652	3,291,271	5,055,605
Cuna Caribbean Insurance Society Limited	34,598	40,726	49,096	59,130	70,117
Guardian General Insurance Limited	2,151	-	-	(7)	-
Guardian Life of the Caribbean Limited	514,188	519,266	145,046	151,604	189,416
Maritime Life (Caribbean) Limited	81,931	71,391	71,791	80,895	89,837
Mega Insurance Company Limited	26,903	28,373	27,099	26,519	26,179
Nationwide Insurance Company Trinidad Limited	4,420	2,461	2,415	2,888	3,035
ScotiaLife Trinidad and Tobago Limited	-	35,452	56,234	48,727	88,796
Tatil Life Assurance Limited	67,269	72,135	66,753	65,133	73,201
The Beacon Insurance Company Limited	55	49	49	114	160
The Demerara Life Assurance Company of Trinidad and Tobago Limited	NR	NR	1,561	NR	NR

**SCHEDULE SHOWING CHANGE IN NET PREMIUM INCOME -
LONG-TERM BUSINESS (continued)**

COMPANIES	2003 (000) \$	2004 (000) \$	2005 (000) \$	2006 (000) \$	2007 (000) \$
LOCAL					
The Reinsurance Company of Trinidad and Tobago Limited	238	217	198	105	120
The Western General Insurance Company Limited	NIL	NIL	NIL	NIL	NIL
United Security Life Insurance Company Limited	305	249	241	207	493
TOTAL	3,901,723	4,389,435	3,752,309	4,115,561	6,089,250
REGIONAL					
Life of Barbados Limited	19,968	17,000	-	-	-
Sagicor Life Inc.	158,185	183,044	240,657	251,060	322,739
TOTAL	178,153	200,044	240,657	251,060	322,739
OTHER					
Lincoln Assurance Limited	-	-	-	-	-
Cuna Mutual Insurance Society	941	-	-	-	-
Sun Life Assurance Company of Canada	29	40	39	36	37
TOTAL	970	40	39	36	37
GRAND TOTAL	4,080,846	4,589,519	3,993,005	4,366,657	6,412,026

(See Figure 8)

NR – Returns Not Received

FIGURE 7
LONG-TERM INSURANCE BUSINESS
PREMIUM INCOME DISTRIBUTION

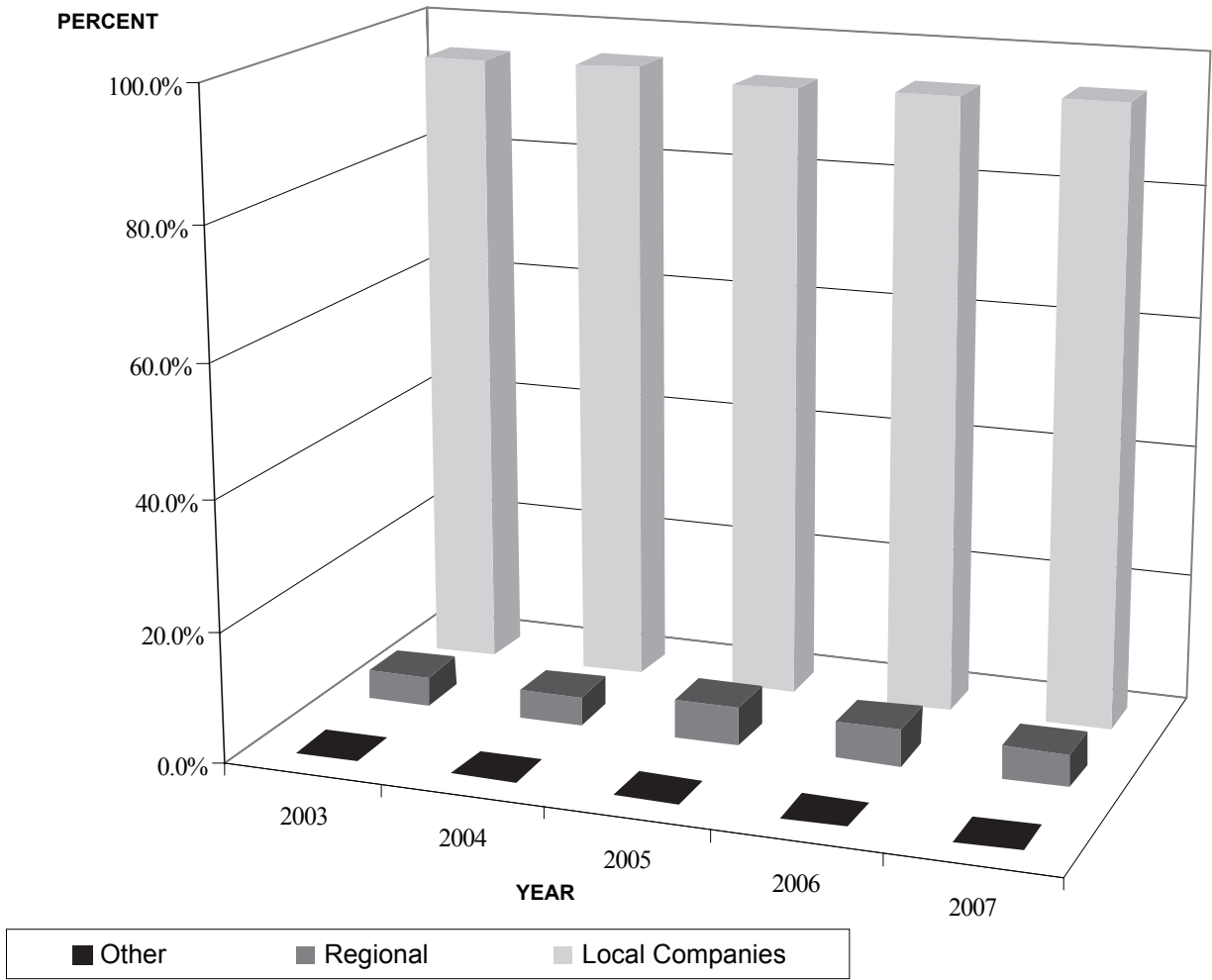
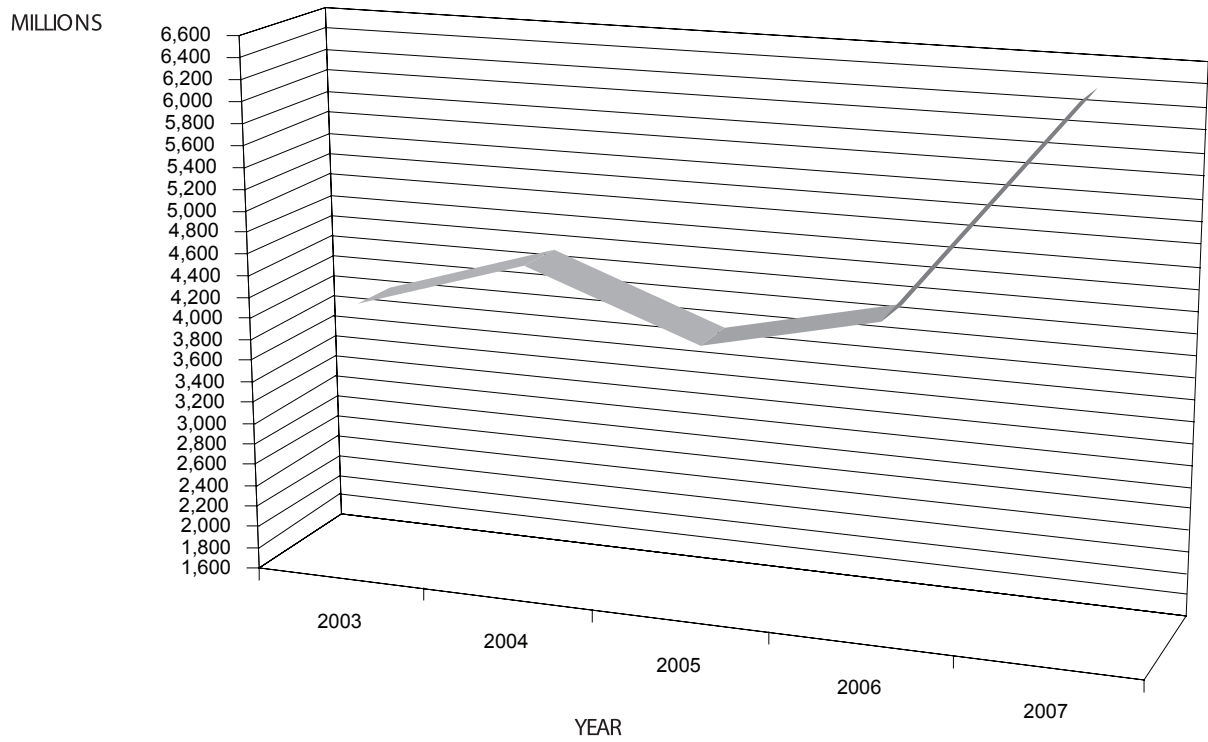


FIGURE 8
LONG-TERM INSURANCE BUSINESS
NET PREMIUM INCOME



Year	Net Premium Income (\$M)
2003	4,081
2004	4,590
2005	3,993
2006	4,367
2007	6,412

INSURANCE COMPANIES

REINSURANCE

3.18 Ninety-nine per cent (99%) of life insurance premiums written during 2007 by fifteen (15) local companies was retained in the local economy (2006 – 98%); ninety-one per cent (91%) was retained by Regional Companies.

REINSURANCE - LONG-TERM INSURANCE BUSINESS - 2007

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
American Life and General Insurance Company (Trinidad and Tobago) Limited	157,403,798	152,252,061	96.73
Bancassurance Caribbean Limited	6,711,094	4,880,549	72.72
British American Insurance Company (Trinidad) Limited	336,693,765	334,937,431	99.48
Caribbean Atlantic Life Insurance Company Limited	231,153	220,179	95.25
Colonial Life Insurance Company (Trinidad) Limited	5,061,683,224	5,055,605,253	99.88
Cuna Caribbean Insurance Society Limited	72,541,558	70,116,660	96.66
Guardian Life of the Caribbean Limited	221,476,014	189,416,067	85.52
Maritime Life (Caribbean) Limited	95,872,576	89,836,857	93.70
Mega Insurance Company Limited	30,796,165	26,179,168	85.01
Nationwide Insurance Company Limited	2,604,376	3,035,344	116.55
ScotiaLife Trinidad and Tobago Limited	107,209,507	88,796,132	82.82
Tatil Life Assurance Limited	79,242,848	73,200,787	92.38
The Beacon Insurance Company Limited	309,461	160,416	51.84
The Demerara Life Assurance Company of Trinidad and Tobago Limited	NR	NR	NR
The Reinsurance Company of Trinidad & Tobago Limited	120,285	120,285	100.00
United Security Life Insurance Company Limited	492,570	492,570	100.00
TOTAL	6,173,388,394	6,089,249,760	98.64

REINSURANCE - LONG-TERM INSURANCE BUSINESS - 2007 (continued)

COMPANIES	GROSS PREMIUMS	NET PREMIUMS	NET RETENTION RATIO
	\$	\$	%
REGIONAL			
Sagikor Life Incorporated	354,529,103	322,739,074	91.03
TOTAL	354,529,103	322,739,074	91.03
OTHER			
Sun Life Assurance Company of Canada	37,166	37,166	100.00
TOTAL	37,166	37,166	100.00
GRAND TOTAL	6,527,954,663	6,412,026,000	98.22

VALUATION REPORTS

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

Reports were received from the following companies:

- American Life and General Insurance Company (Trinidad and Tobago) Limited
- Beacon Insurance Company Limited
- Bancassurance Caribbean Limited
- British American Insurance Company (Trinidad) Limited
- CUNA Caribbean Insurance Society Limited
- Guardian Life of the Caribbean Limited
- Mega Insurance Company Limited
- ScotiaLife Trinidad and Tobago Limited
- Tatil Life Assurance Limited
- The Reinsurance Company of Trinidad and Tobago

Details are contained in Tables XXII to XXXI

GENERAL INSURANCE BUSINESS

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 2007. Twenty-five (25) wrote new business during 2007.

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

COMPANIES	LIABILITY	MOTOR	PROPERTY	PERSONAL ACCIDENT	OTHER ¹
LOCAL					
1. American Life and General Insurance (Trinidad and Tobago) Limited	*	*	*	*	*
2. Antilles Insurance Limited	IN	COMPULSORY	LIQUIDATION		
3. Bankers Insurance Company of Trinidad and Tobago Limited	*	*	*	-	*
4. British American Insurance Company (Trinidad) Limited	-	-	*	*	-
5. Capital Insurance Limited	-	*	*	*	*
6. Caribbean Insurance Company Limited	NOT	WRITING	NEW	BUSINESS	
7. Citizen Insurance Company Limited	IN	COMPULSORY	LIQUIDATION	-	-
8. Colonial Fire and General Insurance Company Limited	*	*	*	*	*
9. Export-Import Bank of Trinidad and Tobago Limited	-	-	-	-	*
10. Furness Anchorage Insurance Limited	*	*	*	*	*
11. G.T.M. Insurance Company Limited	*	*	*	*	*
12. Guardian General Insurance Limited	*	*	*	*	*
13. Guardian Life of the Caribbean Limited	-	-	-	-	*
14. Gulf Insurance Limited	-	*	*	*	*
15. Maritime General Insurance Company Limited	*	*	*	*	*
16. Mega Insurance Company Limited	-	-	-	*	-
17. Motor and General Insurance Company Limited	-	*	-	-	-

GENERAL INSURANCE BUSINESS

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

* Denotes business written

- Denotes business not written

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

STATUTORY DEPOSITS

- 4.03 Section 29 of the Insurance Act Chap. 84:01 requires that companies transacting general insurance business maintain a deposit of not less than forty per cent (40%) of their premium income less payments for reinsurance.
- 4.04 Additionally, there were three (3) life insurance companies incorporated outside Trinidad and Tobago which were required by the Act to maintain a minimum deposit of \$250,000 each. Lloyd's Underwriters is also required to maintain a deposit.
- 4.05 At the end of 2007, total deposits of \$634,202,403 were invested in the following securities and held on behalf of the Central Bank of Trinidad and Tobago.

	2007 \$	2006 \$
Trinidad and Tobago Government Securities denoted in Trinidad and Tobago Dollars	417,621,211	239,094,682
Other T&T Government Securities	11,860,818	128,477,331
² Other Securities	<u>204,720,374</u>	<u>128,972,219</u>
TOTAL	<u>634,202,403</u>	<u>496,544,232</u>

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

**DEPOSITS RETAINED IN RESPECT OF INSURANCE COMPANIES
AS AT 31ST DECEMBER 2007**

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
LOCAL				
American Life and General Insurance Company Trinidad and Tobago Limited	21,907,202	-	-	21,907,202
Bankers Insurance Company of Trinidad and Tobago Limited	2,553,300	100,000	3,760,600	6,413,900
British American Insurance Company (Trinidad) Limited		400,000	500,000	900,000
Capital Insurance Limited	3,360,805	-	15,625,435	18,986,240
Caribbean Insurance Company Limited	-	-	-	-
Citizen Insurance Company Limited	-	-	-	-
Colonial Fire & General Insurance Company Limited	37,742,662	-	40,239,160	77,981,822
Cuna Caribbean Insurance Society Limited	-	-	200,000	200,000
Export-Import Bank of Trinidad and Tobago Limited	184,710	-	802,900	987,610
Furness Anchorage General Insurance Limited	1,794,908	305,288	-	2,100,196
GTM Insurance Company Limited	1,250,040	2,977,400	7,349,897	11,577,337
Guardian General Insurance Limited	57,127,712	2,158,142	32,663,707	91,949,561
Guardian Life of the Caribbean Limited	97,947,000	-	13,439,000	111,386,000
Gulf Insurance Limited	4,300,000	-	1,315,000	5,615,000
Maritime General Insurance Company Limited	32,812,779	-	11,503,875	44,316,654

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

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
LOCAL				
Motor One Insurance Company Limited	-	-	-	-
N.E.M. (West Indies) Insurance Limited	3,800,530	3,800,530	7,667,315	14,857,845
Royal Caribbean Insurance Limited	-	-	-	-
Sagicor General Insurance Incorporated	1,253,226	1,253,226	1,338,591	3,621,805
The Beacon Insurance Company Limited	19,720,804		2,962,900	22,683,704
The Great Northern Insurance Company Limited	-	-	-	-
The New India Assurance Company (T&T) Limited	6,823,594	-	6,874,650	13,698,244
The Presidential Insurance Company Limited	2,805,000	-	5,691,662	8,496,662
The Reinsurance Company of Trinidad & Tobago Limited	7,000,000	1,500,000	76	8,500,076
Trinidad and Tobago Insurance Limited	10,381,812	10,381,812	47,572,936	57,954,748
TOTAL	279,953,305	279,953,305	188,003,829	479,817,952
CARIBBEAN				
Sagicor Life Incorporated	35,589,956	-	-	35,589,956
Sagicor General Insurance Inc.	31,646,171	-	-	31,646,171
United Insurance Company Limited	-	-	5,212,670	5,212,670
TOTAL	67,236,127	67,236,127	5,212,670	72,448,797

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

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES IN TT\$ \$	OTHER TRINIDAD AND TOBAGO GOVERNMENT SECURITIES \$	OTHER SECURITIES \$	TOTAL \$
OTHER				
Lloyds Underwriters	37,319,000	-	-	37,319,000
Sun Life Assurance Company of Canada	300,000	-	-	300,000
TOTAL	37,619,000	-	-	37,619,000
GRAND TOTAL	417,621,211	11,860,818	204,720,374	634,202,403

GENERAL INSURANCE MOTOR

4.06 Nineteen (19) companies wrote business during 2007. The Caribbean Insurance Company, Royal Caribbean Insurance Limited, and the Mountain General Insurance Company Limited wrote no new business, while Nationwide Casualty General Insurance Company Limited, Goodwill General Insurance Company and Citizens Insurance Company Limited are in liquidation and the registration of Western General Insurance Company Limited was cancelled in July 2007.

STATUTORY FUNDS

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

4.08 The Revenue Account of companies transacting motor business showed a cumulative liability of \$766,265,366. 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 \$366,011,433. The value of assets actually placed in the Fund amounted to \$398,474,392.

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 2007 as reported by sixteen (16) companies totaled \$798,112,444 (2006 - \$638,334,693).

4.11 Premium Income in respect of individual companies carrying on motor vehicle insurance business for the years 2003 to 2007 was as follows:

**SCHEDULE SHOWING CHANGE IN NET PREMIUM INCOME
MOTOR INSURANCE BUSINESS**

COMPANIES	2003 (000) \$	2004 (000) \$	2005 (000) \$	2006 (000) \$	2007 (000) \$
LOCAL					
American Life and General Insurance Co (Trinidad and Tobago) Limited	8,643	8,258	13,052	18,879	22,027
Bankers Insurance Company of Trinidad and Tobago Limited	6,457	14,732	14,183	14,183	17,870
Capital Insurance Limited	39,630	45,248	48,719	55,316	73,586
Citizen Insurance Co Limited	17,302	17,038	25,709	NR	IN LIQUIDATION
Colonial Fire and General Insurance Company Limited	22,068	26,714	69,092	92,462	117,304
Furness Anchorage General Insurance Limited	2,695	2,745	2,226	2,196	3,673
G.T.M. Fire Insurance Company Limited	4,669	6,644	9,596	14,717	21,207
Guardian General Insurance Limited	40,712	97,664	103,408	130,642	149,627
Gulf Insurance Limited	8,317	8,457	10,148	10,148	13,319
Maritime General Insurance Company Limited	46,776	48,293	50,143	69,018	97,460
Motor and General Insurance Company Limited	9,440	11,437	13,206	14,310	NR
Motor One Insurance Company Limited	6,598	10,931	13,673	20,549	30,988
Nationwide Insurance (Casualty and General) Company Limited	NR	NR	NR	NR	IN COMPULSORY LIQUIDATION
N.E.M. (WI) Insurance Limited	66,723	12,550	-	-	TRANSFERRED TO GGIL
Royal Caribbean Insurance Limited	-	-	-	-	-
Sagicor General Insurance Inc.	-	-	21,594	32,442	47,856
The Beacon Insurance Company Limited	12,480	12,364	13,284	15,876	21,279

SCHEDULE SHOWING CHANGE IN NET PREMIUM INCOME
MOTOR INSURANCE BUSINESS (continued)

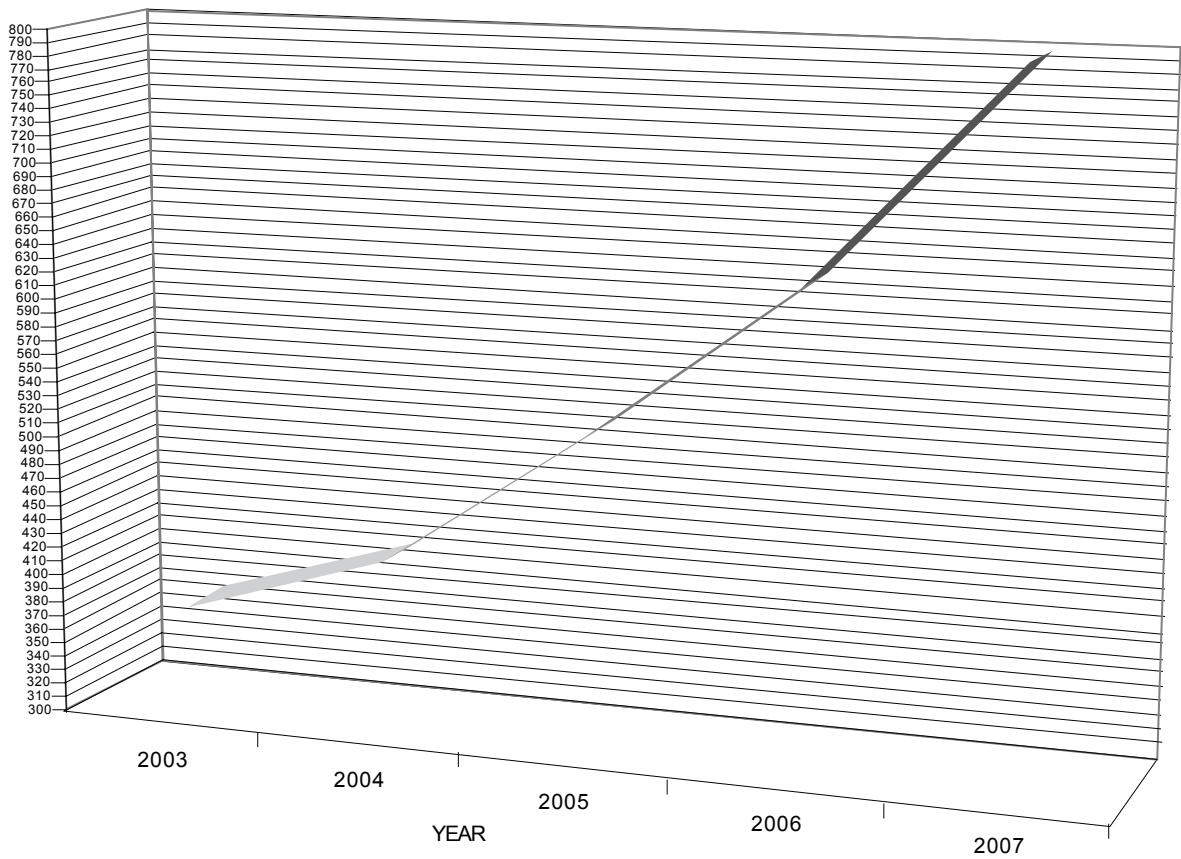
COMPANIES	2003 (000) \$	2004 (000) \$	2005 (000) \$	2006 (000) \$	2007 (000) \$
LOCAL					
The Goodwill General Insurance Company Limited	NR	NR	NR	NR	IN COMPULSORY LIQUIDATION
The Great Northern Insurance Company Limited	5,934	6,379	8,265	9,778	NR
The New India Assurance Company (Trinidad and Tobago) Limited	8,272	10,556	13,726	21,078	29,050
The Presidential Insurance Company Limited	17,138	17,847	19,059	21,343	32,933
The Reinsurance Company of Trinidad and Tobago Limited	5,613	7,605	8,487	15,898	23,750
Trinidad and Tobago Insurance Limited	44,379	55,530	66,164	79,498	96,185
Grand Total	373,846	420,992	523,735	638,335	798,112

(See Figure 9)

NR – Returns Not Received

FIGURE 9
MOTOR INSURANCE BUSINESS
NET PREMIUM INCOME

MILLIONS



Year	Net Premium (\$M)
2003	374
2004	421
2005	524
2006	638
2007	798

UNDERWRITING RESULTS

4.12 In 2007, the underwriting results of motor vehicle insurance business showed an overall underwriting profit of \$27,951,121 as compared to an overall underwriting profit of \$45,648,574 in 2006.

Details are in Table XIV

REINSURANCE

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

YEAR	PER CENT
2007	95
2006	92
2005	89
2004	85
2003	85

REINSURANCE - MOTOR INSURANCE BUSINESS - 2007

COMPANIES	GROSS PREMIUMS	NET PREMIUMS	NET RETENTION RATIO
	\$	\$	%
LOCAL			
American Life and General Insurance Company (Trinidad and Tobago) Limited	22,472,842	22,026,673	98.01
Bankers Insurance Company of T&T Limited	20,565,764	17,870,081	86.89
Capital Insurance Limited	76,367,215	73,585,790	96.36
Citizen Insurance Company Limited	IN	COMPULSORY	LIQUIDATION
Colonial Fire & General Insurance Co. Limited	121,268,592	117,303,828	96.73
Furness Anchorage General Insurance Limited	4,055,472	3,673,272	90.58
G.T.M. Fire Insurance Company Limited	23,054,925	21,206,847	91.98
Guardian General Insurance Limited	164,332,736	149,626,712	91.05
Gulf Insurance Limited	15,292,481	13,318,920	87.09
Maritime General Insurance Company Limited	98,986,436	97,459,915	98.46
Motor One Insurance Company Limited	31,735,555	30,988,062	97.64
The Beacon Insurance Company Limited	23,152,829	21,278,955	91.91
Sagicor General Insurance Company Limited	49,142,697	47,855,989	97.38
The Great Northern Insurance Company Limited	ACCOUNTS	NOT	SUBMITTED
The New India Assurance Company (T&T) Limited	30,710,610	29,049,571	94.59

REINSURANCE - MOTOR INSURANCE BUSINESS - 2007 (continued)

COMPANIES	GROSS PREMIUMS	NET PREMIUMS	NET RETENTION RATIO
	\$	\$	%
LOCAL			
The Presidential Insurance Company Limited	35,497,533	32,932,837	92.78
The Reinsurance Company of Trinidad & Tobago	26,057,753	23,750,198	91.14
Trinidad and Tobago Insurance Limited	100,830,266	96,184,795	95.39
GRAND TOTAL	843,523,706	798,112,445	94.66

GENERAL INSURANCE - OTHER THAN LONG-TERM OR MOTOR

- 4.14 Twenty (20) companies submitted Returns under this broad category, including three (3) life insurance companies transacting Personal Accident and Group Health businesses.
- 4.15 Group Health Insurance accounted for 44.1% of the premium in this category of business; five (5) insurers transacted this class of business during the year 2007.

Details are in Tables XVI-XX

CHANGE IN PREMIUM INCOME

- 4.16 During the year 2007 net premium income totaled \$618.9 million, an increase of 10.9% over the 2006 net premium income of \$558.3 million.
- 4.17 Premium Income in respect of individual companies during the years 2003 to 2007 was as follows:

SCHEDULE SHOWING NET PREMIUM INCOME FOR PERIOD 2003 to 2007 – OTHER THAN LONG-TERM OR MOTOR BUSINESS

COMPANIES	2003 (000) \$	2004 (000) \$	2005 (000) \$	2006 (000) \$	2007 (000) \$
LOCAL					
American Life and General Insurance Company (Trinidad and Tobago) Limited	56,882	56,484	41,777	61,336	77,372
Bankers Insurance Company of Trinidad and Tobago Limited	2,527	2,099	5,692	5,883	10,460
British-American Insurance Company (Trinidad) Limited	2,148	1,932	298	2348	5,562
Capital Insurance Limited	74	76	8	122	84
Citizen Insurance Company Limited	112	96	66	NR	IN COMPULSORY LIQUIDATION
Colonial Fire and General Insurance Company Limited	59,959	63,132	65,418	69,285	76,724
Export-Import Bank of Trinidad and Tobago Limited	2,229	2,526	2,290	2,085	2,125

NR – Returns Not Received

INSURANCE COMPANIES

SCHEDULE SHOWING NET PREMIUM INCOME FOR PERIOD 2003 to 2007 – OTHER THAN LONG-TERM OR MOTOR BUSINESS (continued)

COMPANIES	2003 (000) \$	2004 (000) \$	2005 (000) \$	2006 (000) \$	2007 (000) \$
LOCAL					
Furness Anchorage General Insurance Limited	709	750	636	2,337	5,784
G.T.M. Fire Insurance Company Limited	4,529	5,556	2,497	6,634	7,503
Guardian General Insurance Limited	55,955	53,399	47,965	61,022	69,889
Guardian Life of the Caribbean Limited	-	-	152,271	193,346	186,863
Gulf Insurance Limited	4,562	4,640	657	2,887	1,038
Maritime General Insurance Company Limited	5,122	6,134	2,663	6,615	8,751
Mega Insurance Limited	212	-	-	-	-
Nationwide Insurance (Casualty & General) Company Limited	NR	NR	NR	NR	IN COMPULSORY LIQUIDATION
N.E.M. (West Indies) Insurance Limited	50,494	1,158	506	3	TRANSFERRED TO GGIL
The Reinsurance Company of Trinidad and Tobago Limited	2,624	1,594	4,503	9,204	8,884
Royal Caribbean Insurance Limited	904	-	-	-	-
The Beacon Insurance Company Limited	9,768	18,151	13,064	26,436	30,407
The Great Northern Insurance Company Limited	48	46	1	59	NR
The Goodwill General Insurance Company Limited	NR	NR	NR	NR	IN COMPULSORY LIQUIDATION
The New India Assurance Company (Trinidad and Tobago) Limited	1,046	1,826	401	2,030	2,961
Trinidad and Tobago Insurance Limited	31,186	32,033	24,195	31,184	29,417
TOTAL	291,090	251,632	364,908	482,816	523,865

NR – Returns Not Received

**SCHEDULE SHOWING NET PREMIUM INCOME FOR PERIOD 2003 to 2007 –
OTHER THAN LONG-TERM OR MOTOR BUSINESS (continued)**

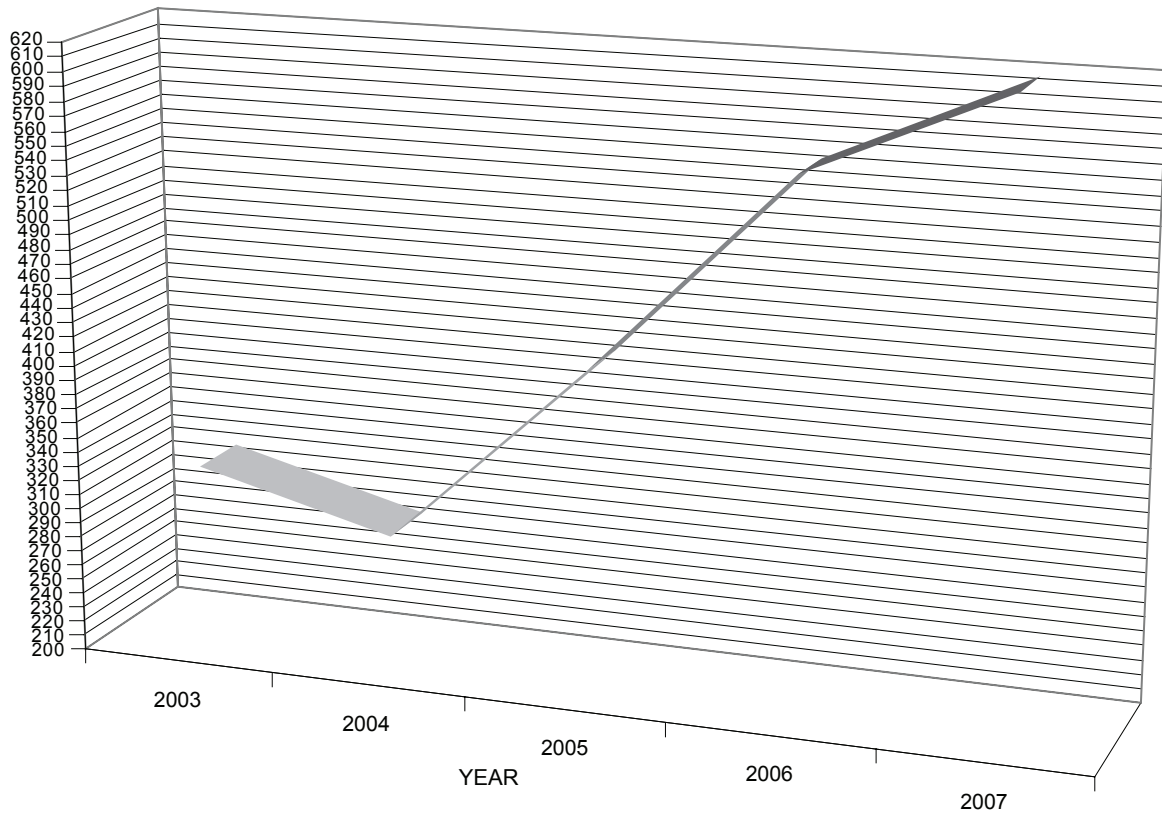
COMPANIES	2003 (000) \$	2004 (000) \$	2005 (000) \$	2006 (000) \$	2007 (000) \$
REGIONAL					
Sagicor Life Incorporated	27,370	32,567	37,749	48,264	62,030
Sagicor General Insurance Inc.	-	-	9,901	15,908	19,586
United Insurance Company Limited	3,594	6,253	5,012	11,342	13,428
TOTAL	30,964	38,820	52,662	75,514	95,044
GRAND TOTAL	322,054	290,452	417,568	558,334	618,866

(See Figure 10)

NR – Returns Not Received

FIGURE 10
OTHER INSURANCE BUSINESS
NET PREMIUM INCOME

MILLIONS



Year	Net Premium Income Other Insurance Business (\$M)
2003	325
2004	291
2005	418
2006	558
2007	619

UNDERWRITING RESULTS

4.18 In 2007, the underwriting results of property insurance business revealed an overall underwriting profit of \$9,129,442. This class of business experienced an overall underwriting loss of \$76,672,930 in 2006.

Details are summarized in Table XXI.

REINSURANCE

4.19 An examination of the Premium Analysis statements revealed the following average net retention ratios (i.e. Net Premiums retained as a percentage of Gross Premiums written by Companies).

	2003 %	2004 %	2005 %	2006 %	2007 %
Property	10	10	12	9	8
Other (that is, exclusive of Motor Vehicle, Property and Long-Term)	70	62	68	68	72

4.20 Details of the percentage of Gross Premium retained in respect of property insurance business are as follows:

REINSURANCE - PROPERTY BUSINESS 2007

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
American Life and General Insurance Co (Trinidad and Tobago) Limited.	252,168,285	11,997,794	4.76
Bankers Insurance Company of Trinidad and Tobago Limited	5,040,186	1,183,641	23.48
British-American Insurance Company (Trinidad) Limited *	4,787,598	3,949,718	82.5
Capital Insurance Limited	284,492	83,628	29.40
Colonial Fire & General Insurance Co. Limited	77,762,614	7,396,245	9.51

* Not writing new property business.

INSURANCE COMPANIES

REINSURANCE - PROPERTY BUSINESS 2007 (continued)

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
Furness Anchorage General Insurance Limited	23,633,496	(4,174)	-0.02
G.T.M. Fire Insurance Company Limited	19,447,669	3,359,910	17.28
Guardian General Insurance Limited	86,746,974	17,703,239	20.41
Gulf Insurance Limited	32,141,658	(1,553,306)	-4.83
Maritime General Insurance Company Limited	39,979,620	4,925,892	12.32
The Beacon Insurance Company Limited	68,585,483	3,554,455	5.18
The Great Northern Insurance Company Limited	NO	ACCOUNTS	SUBMITTED
The New India Assurance Company (T&T) Limited	15,805,885	1,136,323	7.19
The Reinsurance Company of Trinidad & Tobago	19,758,050	1,058,337	5.36
Trinidad and Tobago Insurance Limited	52,483,199	4,294,590	8.18
TOTAL	698,625,209	59,086,292	8.46
REGIONAL			
Sagicor General Insurance Company Limited	39,155,327	(165,804)	-0.42
United Insurance Company Limited	35,685,516	4,382,868	12.28
TOTAL	74,840,843	4,217,064	5.63
GRAND TOTAL	773,466,052	63,303,356	8.18

4.21 Details of the percentage of Gross Premium retained in respect of other categories of general insurance business (excluding Motor and Property) are as follows:

REINSURANCE - OTHER THAN MOTOR, PROPERTY AND LONG-TERM BUSINESS 2007

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
American Life and General Insurance Company (Trinidad) Limited	93,025,295	65,373,784	70.28
Bankers Insurance Company of T&T Limited	9,709,505	9,276,068	95.54
British-American Insurance Company (T'dad) Ltd	2,035,313	1,612,325	79.22
Colonial Fire & General Insurance Co. Limited.	77,396,243	69,327,979	89.58
Furness Anchorage General Insurance Limited	18,336,298	5,788,614	31.57
G.T.M. Fire Insurance Company Limited	5,202,030	4,143,231	79.65
Guardian General Insurance Limited	93,916,643	52,185,863	55.57
Guardian Life of the Caribbean Limited	198,039,211	186,863,110	94.36
Gulf Insurance Limited	4,331,449	2,590,952	59.82
Maritime General Insurance Company Limited	8,545,888	3,825,391	44.76
The Beacon Insurance Company Limited	64,856,754	26,852,890	41.40
The New India Assurance Company (T&T) Limited	1,853,484	1,824,388	98.43
The Reinsurance Company of Trinidad & Tobago	37,562,899	7,825,660	20.83
Trinidad and Tobago Export Credit Insurance Company Limited	2,124,504	2,124,504	100.00

**REINSURANCE - OTHER THAN MOTOR, PROPERTY
AND LONG-TERM BUSINESS 2007 (continued)**

COMPANIES	GROSS PREMIUMS \$	NET PREMIUMS \$	NET RETENTION RATIO %
LOCAL			
Trinidad and Tobago Insurance Limited	41,837,981	25,122,361	60.05
TOTAL	658,773,497	464,737,120	70.55
REGIONAL			
Sagicor General Insurance Company Limited	48,315,463	19,751,390	40.88
Sagicor Life Incorporated	50,149,479	62,030,068	123.69
United Insurance Company Limited	12,985,653	9,044,846	69.65
TOTAL	111,450,595	90,826,304	81.49
GRAND TOTAL	770,224,092	555,563,423	72.13

SOLVENCY TEST

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

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

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

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

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2007

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT, CHAP. 84:01	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
American Life and General Insurance Company Trinidad Limited	19,879,650	162,306,346	142,426,696
Bankers Insurance Company (T&T) Limited	5,665,958	(733,588)	(6,399,546)
British American Insurance Company (Trinidad) Limited	1,112,409	(3,594,101)	(4,706,510)
Capital Insurance Limited	15,043,144	14,524,663	(518,482)
Caribbean Insurance Company Limited	-	-	-
Citizen Insurance Company Limited	IN	COMPULSORY	LIQUIDATION
Colonial Fire & General Insurance Company Limited	38,805,611	46,990,762	8,185,151

INSURANCE COMPANIES

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2007 (continued)

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT, CHAP. 84:01	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
Export-Import Bank of Trinidad and Tobago Limited	424,901	8,847,423	8,422,522
Furness Anchorage General Insurance Limited	1,891,542	10,418,183	8,526,641
GTM Insurance Company Limited	5,741,997	9,730,725	3,988,728
Guardian General Insurance Limited	78,677,060	268,420,600	189,743,540
Gulf Insurance Limited	11,278,584	13,689,917	2,411,333
Maritime General Insurance Company Limited	21,595,725	81,778,886	60,183,161
Motor and General Insurance Company Limited	ACCOUNTS	NOT	SUBMITTED
Motor One Insurance Company Limited	6,197,612	7,277,170	1,079,557
N.E.M. (West Indies) Insurance Limited	PORTFOLIO	TRANSFERRED	TO GGIL
Nationwide Insurance (Casualty & General) Co. Limited	IN	COMPULSORY	LIQUIDATION
Royal Caribbean Insurance Limited	250,000	(1,014,437)	(1,264,437)
The Beacon Insurance Company Limited	13,597,283	15,195,327	1,598,044
The Goodwill General Insurance Company Limited	-	-	-
The Great Northern Insurance Company Limited	NR	NR	NR

MARGIN OF SOLVENCY GENERAL INSURANCE BUSINESS - 2007 (continued)

COMPANIES	MINIMUM SOLVENCY REQUIREMENT IN ACCORDANCE WITH SECTION 77 OF THE INSURANCE ACT, CHAP. 84:01	EXCESS (DEFICIT) ADMISSIBLE ASSETS OVER LIABILITIES	MARGIN OF SOLVENCY/ INSOLVENCY + OR (-)
	\$	\$	\$
LOCAL			
The Mountain General Insurance Company Limited	-	-	-
The New India Assurance Company (T&T) Limited	9,449,634	47,674,981	38,225,347
The Presidential Insurance Company Limited	6,586,567	25,688,818	19,102,251
The Reinsurance Company of Trinidad & Tobago Limited	6,526,839	7,278,090	751,251
The Western General Insurance Company Limited	-	-	-
Trinidad and Tobago Insurance Limited	29,348,507	211,577,576	182,229,069
TOTAL	272,073,022	926,057,341	653,984,318
CARIBBEAN			
United Insurance Company Limited	42,161,256	174,936,096	132,774,840
TOTAL	42,161,256	174,936,096	132,774,840
GRAND TOTAL	314,234,278	1,100,993,437	786,759,158

Caribbean Insurance Company Limited is running off its portfolio. Nationwide Insurance (Casualty & General) Company Limited and the Mountain General Insurance Company have stopped writing business. Western General Insurance Company Limited was cancelled in July 2007.

NR- Returns Not Received

5. ASSOCIATION OF UNDERWRITERS

REGISTRATION

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

INTERMEDIARIES

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

Charlett and Gatcliffe Limited
 Insurance Brokers West Indies Limited
 M & M Insurance Services Limited
 Miller Insurance Brokers Limited
 21st Century Insurance and Reinsurance Brokers Limited

VOLUME OF BUSINESS

5.03 Insurance business placed at Lloyd's during the years 2007 and 2006 are detailed below:

	Premiums Received		Claims Paid	
	2007	2006	2007	2006
Direct Insurance	114,907,955	104,019,247	44,589,663	7,592,050
Reinsurance	147,110,940	140,996,606	-	-
TOTAL	262,018,895	245,015,853	44,589,663	7,592,050

PART II - INSURANCE INTERMEDIARIES

6. PART II INSURANCE INTERMEDIARIES

6.01 The following table shows the number of intermediaries that were registered during 2007 in accordance with Part III of the Insurance Act, Chap. 84:01.

INTERMEDIARIES	NEW APPLICATIONS APPROVED IN 2007	RENEWAL CERTIFICATES ISSUED IN 2007
SALESMEN:	<u>449</u>	<u>1,558</u>
AGENTS:		
(a) Individuals	7	103
(b) Partnerships	-	-
(c) Corporate Bodies	<u>16</u>	<u>210</u>
TOTAL	<u>23</u>	<u>313</u>
BROKERS:		
(a) Individuals	1	29
(b) Partnerships	-	-
(c) Corporate Bodies	<u>-</u>	<u>32</u>
TOTAL	<u>1</u>	<u>61</u>
ADJUSTERS:		
(a) Individuals	2	6
(b) Partnerships	-	-
(c) Corporate Bodies	<u>-</u>	<u>15</u>
TOTAL	<u>2</u>	<u>21</u>

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

EXAMINATIONS

- 6.02 The Trinidad and Tobago Insurance Institute is the approved educational institution to supervise and administer examinations referred to in Part III of the Act.
- 6.03 The results of examinations in life and general insurance and Diploma in Motor Insurance Claims Investigation & Adjusting which were held in 2007 are as follows:

	NO. OF PERSONS REGISTERED TO WRITE EXAMS	NO. OF PERSONS WHO WERE SUCCESSFUL	NO. OF PERSONS REGISTERED TO WRITE EXAMS BUT DID NOT
Long-Term Insurance Examinations			
February	52	25	7
April	133	77	6
June	94	54	4
August	79	44	7
October	56	29	4
December	145	94	11
General Insurance Examinations			
April	77	54	5
June	113	87	5
August	63	44	5
October	30	25	3
December	52	40	4
Paper 2 - Motor Insurance Claims Principles & Practices			
December	12	7	1

REVENUE

- 6.04 The total revenue collected from registration fees for the period ended 31st December 2007 amounted to \$1,062,600 and in 2006 - \$940,500.

7. PART III PENSION FUND PLANS

- 7.01 No new Pension Plan was registered during 2007.
- 7.02 The number of active registered Pension Fund Plans now stands at one hundred and ninety-five (195) comprising of eighty-nine (89) self-administered Pension Fund Plans and one hundred and six (106) insured/annuity plans. There are thirty two (32) plans in the process of being deregistered and twenty-nine (29) plans in the process of being wound-up; this figure is inclusive of one (1) plan which is under judicial management. A list of the pension plans is provided at Appendix E to this report.
- 7.03 The list of the active registered pension plans is provided at Appendix E to this report.

AMENDMENTS

- 7.04 Six (6) amendments were made to the Trust Deeds and Rules of six (6) pension fund plans, during the period under review.

The amendments were registered upon payment of the prescribed fee.

REVENUE

- 7.05 Revenue in respect of the amendments thereto for the year ended 31st December 2007 was one hundred and twenty dollars (\$120.00).

ANNUAL ACCOUNTS

- 7.06 The trustees of pension fund plans submitted annual audited accounts in respect of one hundred and ninety-three (193) plans. Seventy-one (71) were in respect of self-administered pension fund plans and one hundred and twenty-two (122) were in respect of insured/annuity pension fund plans.
- 7.07 For the purpose of this report, insured plans included plans which are administered by an insurer under a deposit administration contract.
- 7.08 The Accounts received are detailed at Tables XXXII to XXXV.

PENSION FUND PLANS

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

REVENUE ACCOUNTS 2007 - INSURED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	978,909,154
(2)	Contributions by employers	34,747,879
(3)	Contributions by employees	19,782,046
(4)	Any additional contribution by employer to meet deficiency or back service liability	550,448
(5)	Interest, Dividends and Rents	64,303,372
(6)	Other Income	11,269,624
TOTAL REVENUE		1,109,562,523

EXPENDITURE		\$
(1)	Superannuation benefits	
	(i) Pensions to retired employees	32,753,772
	(ii) Retirement Gratuities	6,851,782
(2)	Death Grants	1,314,270
(3)	Return of Contributions on withdrawal	5,875,613
(4)	Other Expenditure	18,952,593
(5)	Amount of Fund at end of period	1,043,814,493
TOTAL EXPENDITURE		1,109,562,523

REVENUE ACCOUNTS 2007 - SELF-ADMINISTERED PENSION FUND PLANS

REVENUE		\$
(1)	Amount of Fund at beginning of period	19,558,728,417
(2)	Contributions by employers	259,127,456
(3)	Contributions by employees	155,223,894
(4)	Any additional contribution by employers to meet deficiency or back service liability	3,321,481
(5)	Interest, Dividends and Rents	968,457,486
(6)	Other Income	872,394,727
TOTAL REVENUE		21,817,253,461

EXPENDITURE		\$
(1)	Superannuation Benefits	
	(i) Pensions to Retired Employees	377,186,824
	(ii) Retirement Gratuities	87,900,662
(2)	Death Grants	10,847,463
(3)	Return of Contributions on withdrawal	11,745,829
(4)	Other Expenditure	161,347,251
(5)	Amount of Fund at end of period	21,168,225,432
EXPENDITURE		21,817,253,461

7.10 Contributions received for the years 2003 to 2007 were shared as follows:

CONTRIBUTIONS RECEIVED IN:

	2003 \$	2004 \$	2005 \$	2006 \$	2007 \$
EMPLOYER	168,891,229	151,995,351	241,345,825	291,343,391	297,747,265
EMPLOYEES	119,894,595	92,086,298	138,806,109	159,494,964	175,005,941

(See Figure 11)

PENSION FUND PLANS

BALANCE SHEETS

- 7.11 The Insurance Act, Chap. 84:01 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.
- 7.12 The following assets distribution statement in respect of self-administered plans has been compiled from the Balance Sheets of the accounts of self-administered plans received for the year 2007.

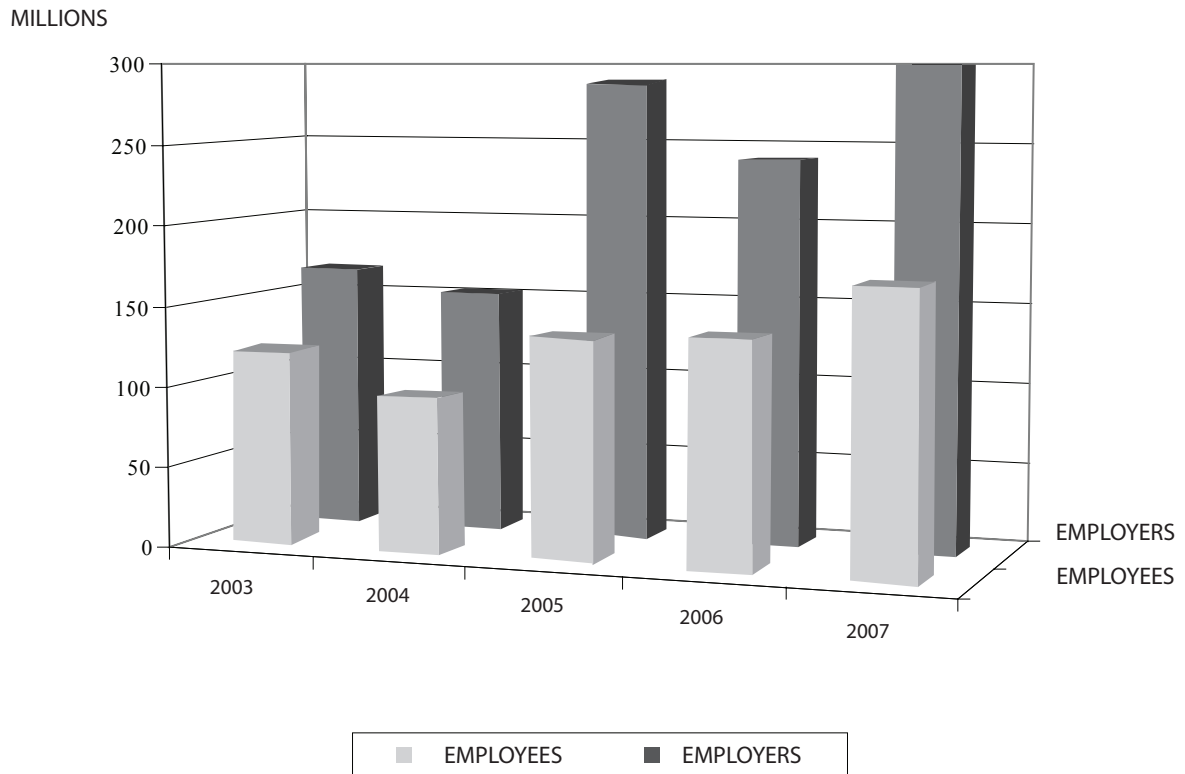
ASSETS OF SELF-ADMINISTERED PLANS

	2007 \$	2006 \$
Trinidad and Tobago Government Securities denoted in TT \$	2,222,517,340	1,578,656,446
Mortgages	241,899,077	253,650,234
Real Estate	0	24,253,400
Trinidad and Tobago Equities	7,060,617,992	7,298,633,435
Fixed/Call Deposits	1,816,931,754	1,342,439,246
Other Trinidad and Tobago Assets	8,022,595,879	7,204,791,646
Trinidad and Tobago Government Securities denoted in Foreign Currency	102,786,486	120,527,359
TOTAL LOCAL ASSETS	19,467,348,528	17,822,951,766
Caricom/Foreign Government Securities	1,758,156,290	275,661,899
Other Caricom/Foreign Securities	1,753,596,676	1,800,155,881
TOTAL ASSETS IN FUND	22,979,101,494	19,898,769,546
LOCAL ASSETS RATIO	84.7%	89.57%

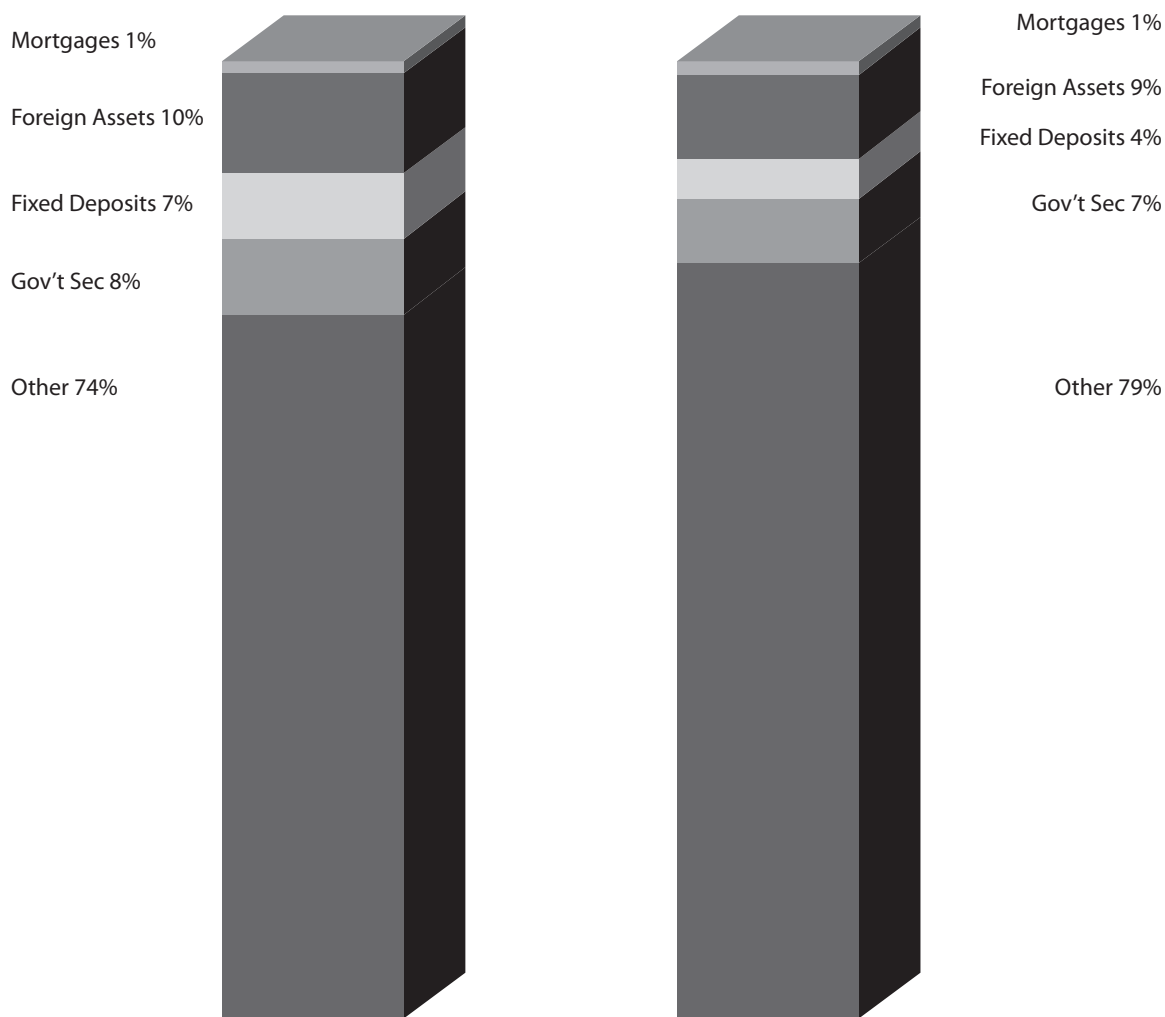
(see Figure 12)

- 7.13 During the year 2007, the Actuarial Valuations of forty-one (41) registered pension fund plans were submitted.
- 7.14 The reports were reviewed with particular reference to the comments and/or recommendations of the Actuaries with respect to the solvency position of each Plan.

FIGURE 11
PENSION PLAN CONTRIBUTIONS



**FIGURE 12
PENSION FUND PLANS
ASSETS OF SELF ADMINISTERED PLANS**



	2007	2006
	\$	\$
MORTGAGES	241,899,077	253,650,234
FOREIGN ASSETS	3,511,752,966	2,075,817,780
FIXED DEPOSITS	1,816,931,754	1,342,439,246
T&T GOV'T SEC.	2,325,303,826	1,578,656,446
OTHER *	15,083,213,871	14,648,205,840
	22,979,101,494	19,898,769,546

* Other includes Real Estate, T&T Equities & Other T&T Assets

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER:

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Caribbean Packaging Industries Limited Staff Pension Plan	Bacon Woodrow & De Souza Limited	September 30, 2005	<p>The valuation revealed a past service surplus of \$1.596 million with a funding level of 120%.</p> <p>It was recommended that:-</p> <p>(a) The Company use the surplus to improve the wind up benefits paid to members.</p> <p>The plan was terminated on 30 September 2005.</p>
Port Contractors Limited Pension Fund Plan	Apex Consulting Limited	December 31, 2003	<p>The valuation revealed a past service surplus of \$15.029 million with a funding level of 140.9%.</p> <p>It was recommended that:-</p> <p>(a) The Company continue to contribute to the Plan at the minimum rate i.e. 12.5% of pensionable earnings until the next valuation.</p> <p>The next actuarial valuation must be carried out no later than December 31, 2006.</p>
Textel Pension Plan	Bacon Woodrow & De Souza Limited	March 31, 2006	<p>The valuation revealed a past service surplus of \$231 million with a funding level of 199%.</p> <p>It was recommended that:-</p> <p>(a) The Company ceases contributions to the Plan for the time being.</p> <p>The next actuarial valuation must be carried out no later than March 31, 2009.</p>
Rediffusion (Trinidad) Limited Pension Plan	Bacon Woodrow & De Souza Limited	February 1, 2007	<p>The valuation revealed a past service surplus of \$13.2221 million with a funding level of 1178%.</p> <p>The plan was wound up with an effective date of February 1, 2007.</p>

ACTUARIAL INVESTIGATIONS

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Mittal Steel Point Lisas Limited Employees' Pension Fund Plan	Bacon Woodrow & De Souza Limited	December 31, 2006	<p>The valuation revealed a past service surplus of \$182.5 million with a funding level of 139.33%. It was recommended that:-</p> <p>(a) The Company pays contributions at the minimum rate of 6.0% of member's wages.</p> <p>The next actuarial valuation must be carried out no later than December 31, 2009.</p>
Victoria Nursing Home Limited Pension Fund Plan	Sagikor Life Inc.	December 1, 2004	<p>The valuation revealed a past service surplus of \$170,000 with a funding level of 120.6%. It was recommended that:-</p> <p>(a) The surplus be utilized to meet wind up expenses and to increase members benefits.</p> <p>The plan was wound up with an effective date of December 1, 2004.</p>
The Business Development Company Staff Pension Fund Plan	Apex Consulting Limited	January 1, 2004	<p>The valuation revealed a past service surplus of \$1.866 million with a funding level of 257%. It was recommended that:-</p> <p>(a) The Company should contribute to the Plan at the rate of 7.4% of pensionable earnings for approximately the next 24 years.</p> <p>The next actuarial valuation must be carried out no later than January 1, 2007.</p>
Mainstream Foods Limited Pension Plan	Sagikor Life Inc.	April 1, 2004	<p>The valuation revealed a past service deficit of \$244,314. It was recommended that:-</p> <p>(a) The Company increase its contribution rate to 11.1 % of salaries immediately.</p> <p>The next valuation is due to take place as at April 1, 2007.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
T Geddes Grant (Trinidad) Limited Staff Savings and Pension Plan	Apex Consulting Limited	September 30, 2006	<p>The valuation revealed a surplus of \$5.2 million with a funding level of 111%. The plan was wound up at the valuation date.</p> <p>The next valuation of the Plan must be performed as at September 30, 2009.</p>
Port Contractors Limited Staff Pension Fund Plan	Apex Consulting Limited	December 31, 2003	<p>The valuation revealed a deficit of \$13.073 million with a funding level of 70.1%. It was recommended that:-</p> <ul style="list-style-type: none"> (a) The contributions due and unpaid of approximately \$2,047,000 be paid immediately to the Fund, (b) The Company continue to contribute at a rate of 18.0% of Pensionable Salaries in order to fund the current service cost as well as the deficit, (c) The Company should maintain this rate of funding for the ensuing triennium, after which it will be reviewed. <p>The next actuarial valuation should be carried out no later than December 31, 2006.</p>
The Port Authority of Trinidad and Tobago Pension Scheme	Apex Consulting Limited	December 31, 2003	<p>The valuation revealed a past service deficit of \$633,000 with a funding level of 88.9%. It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Company should continue to contribute at the minimum rate of 12.5% of Gross Earnings to fund the current service cost and the deficit. <p>The next valuation should be carried out no later than December 31, 2006.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Laughlin and de Gannes Limited Pension Fund Plan	KR Consulting Limited	January 1, 2006	<p>The valuation revealed a past service surplus of \$0.22 million with a funding level of 111.4%. It was recommended that:-</p> <p>(a) The Company and Members should resume contributing to the Plan at the rate of 8.3% of salaries with effect from January 1, 2009.</p> <p>(b) The remaining surplus should be carried forward as a contingency reserve against future adverse experience.</p> <p>The next valuation should be performed as at January 1, 2009.</p>
Southern Sales & Service Company Limited Pension Fund Plan	KR Consulting Limited	January 1, 2006	<p>The valuation revealed a past service surplus of \$14.5 million with a funding level of 154%. It was recommended that:-</p> <p>(a) The Company should continue to contribute at the same rate as Members until the next valuation,</p> <p>(b) Discussions be held with the Trustees and the Plan Actuary as to the use of the surplus.</p> <p>The next valuation should be performed as at January 1, 2009.</p>
The Trinidad & Tobago Loan Association Pension Fund Plan	Clico	December 31, 2006	<p>The valuation revealed a past service surplus of \$10.93 million with a funding level of 316%. It was recommended that:-</p> <p>(a) Consideration be given to further improving the plan benefits e.g. increasing the accrual rate for future service and increasing pensions,</p> <p>(b) The Company should continue to match the members' contributions of 2% of members' salaries,</p> <p>(c) The balance of the surplus should be carried forward as a margin against future contingencies.</p> <p>The next valuation should be performed as at December 31, 2009.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
The Myerson Tooth Company Limited Retirement Plan	Eckler Partners	June 31, 2005	<p>The valuation revealed a deficit of \$11.169 million with a funding level of 150%. It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Company continue to pay contributions at the rate of 6.9% of Members' salaries, (b) The Trustee and the Company review the frequency with which interest is credited to members' account balances so that it is more reflective of the Actual returns by the Plan's assets, (c) The Management Committee with the consent of the Trustee and the Company consider adding bonus interest to members' account balances and/or crediting pension increases of 1.5% to post. <p>The next valuation should be conducted on or before June 1, 2008.</p> <ul style="list-style-type: none"> (d) The Trustees review the Plan's investment strategy with the Management Committee and the Company with a view to diversifying the asset portfolio. This review should be completed as part of implementing a formal statement of investment policy. <p>The next valuation should be performed as at July 31, 2008.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
BWIA General Staff Pension Plan	A.C. Musaib-Ali	December 31, 2001	<p>The valuation revealed a past service surplus of \$1.207 million with a funding level of 101%.</p> <p>It was recommended that:-</p> <ul style="list-style-type: none"> (a) Contributions to the Plan continue at the current rates (6% employee, 12% employer), (b) Part of the surplus be used to top up the pensions payable to persons during the period 1.1.99 to 31.12.2001, (c) The remaining surplus be carried forward to the next valuation. <p>The next valuation is due to take place as at December 31, 2004.</p>
Lake Asphalt of Trinidad and Tobago (1978) Limited Staff Pension Pan	CLICO	June 30, 2006	<p>The valuation revealed a past service surplus of \$1.682 million with a funding level of 121%.</p> <p>It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Company maintain contributions at 5% of salaries until the results of the next actuarial valuation of the Plan becomes available. <p>The next actuarial valuation is due to take place as at June 30, 2009.</p>
The Synod of the Presbyterian Church in Trinidad and Tobago Pension Plan	CLICO	September 30, 2006	<p>The valuation revealed a past service surplus of \$1.678 million with a funding level of 133.06%.</p> <p>It was recommended that:-</p> <ul style="list-style-type: none"> (a) Contributions from the Employer and the Members should be reduced from 9% to 5% of salaries until the next valuation, (b) The ill health benefit should be improved from the actuarially reduced benefit, (c) There should be an increase in pensions in payment to compensate for inflation between retirement and the valuation date. <p>The next valuation should be carried out as at September 30, 2009.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Caribbean Packaging Industries Limited Junior Staff Plan	Bacon Woodrow & De Souza Limited	December 31, 2005	<p>The valuation revealed a past service surplus of \$0.108 million with a funding level of 102%.</p> <p>It was recommended that:-</p> <p>(a) The Company should continue contributing at the rate of 8% of salaries and carry the surplus forward as a contingency reserve,</p> <p>(b) The Trustees should ask Sagicor Life for details of the assets underlying the deposit administration contract to ensure that the nature of these assets is appropriate for the Plan's liabilities. This should be done as part of implementing a formal Statement of Investment Policy.</p> <p>The next actuarial valuation should be performed as at December 31, 2008.</p>
Berger Paints Trinidad Limited Pension Fund Plan	Eckler Partners	December 31, 2003	<p>The valuation revealed a past service surplus of \$1.511 million with a funding level of 195%.</p> <p>It was recommended that:-</p> <p>(a) Effective January 1, 2004 the contribution holiday for the Company and the members may continue for the ensuing triennium,</p> <p>(b) Consideration should be given to improving the death in service benefit to equal the commuted value of the pension accrued to the date of death,</p> <p>(c) The normal form of pension after retirement can be improved from a five-year guaranteed period to a ten-year guaranteed period.</p> <p>The next actuarial valuation should be performed as at December 31, 2006.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Y De Lima & Company Limited Pension Fund Plan	Bacon Woodrow & De Souza Limited	December 31, 2005	<p>The valuation revealed a past service surplus of \$5.098 million with a funding level of 157%. It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Company and Members can continue their contribution holiday until the next valuation, (b) The Management Committee should discuss the Plan's investment strategy with the Trustees and the Company with a view to implementing a formal Statement of Investment Policy. <p>The next valuation should be performed on or before December 31, 2008.</p>
William H Scott Ltd Pension Plan	CLICO	February 28, 2006	<p>The valuation revealed a past service surplus of \$2.518 million with a funding level of 220%. It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Company should contribute at the rate of 5% of salaries, (b) Consideration should be given to improving the benefits of the Plan with particular reference to increasing the accrual rate and granting increases to pensions in payment to compensate for inflation since retirement. <p>The next valuation to be conducted as at February 28, 2009.</p>
T&T National Petroleum Marketing Company Ltd Contributory Pension Plan 1	Bacon Woodrow & De Souza Limited	March 31, 2005	<p>The valuation revealed a past service surplus of \$55.2 million with a funding level of 147%. It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Company should continue to contribute at the rate of 12% of salaries, (b) The Trustees review the Plan's investment strategy with the Management Committee and the Company with a view to diversifying the asset portfolio. This review should be completed as part of implementing a formal statement. <p>The next valuation should be performed as at March 31, 2008.</p>

**SUMMARIES OF THE RESULTS AND RECOMMENDATIONS
OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)**

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Master Mix of Trinidad Limited Staff Pension Fund Plan	Apex Consulting Ltd	June 1, 2004	<p>The valuation revealed a past service surplus of \$2.229 million with a funding level of 146%. It was recommended that:- (a) The Company and the Members could continue to enjoy full contribution holidays for the ensuing triennium.</p> <p>The next valuation is due to take place as at June 1, 2007.</p>
Amoco Trinidad Oil Company Pension Plan	Bacon Woodrow & De Souza Limited	December 31, 2005	<p>The valuation revealed a surplus of \$51.7 million with a funding level of 113%. It was recommended that:- (a) The surplus should be carried forward as a contingency against future adverse experience, (b) The Company should continue to contribute at the rate of 9.5% of Member's pensionable earnings.</p> <p>The next valuation be conducted as at December 31, 2008.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
I.A.L. Pension Fund Plan	Bacon Woodrow & De Souza Limited	December 31, 2004	<p>The valuation revealed a past service surplus of \$3.375 million with a funding level of 108%.</p> <p>It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Trustee, the Management Committee and the Employers should review the Plan's investment strategy with the view to implementing a formal Statement of Investment Policy, including the possibility of investing in annuities, (b) The Trustee, the Management Committee and the Employers must review the Plan's strategy for awarding pension increases, (c) The employers resume paying contributions at the rate of 6% of members' salaries with effect from July 1, 2007, (d) The rate of interest to be credited to members, Joint Contribution Balances for the year ended December 31, 2006 should not exceed 5%. <p>The next valuation must be performed as at December 31, 2007.</p>
Gulf Insurance Limited Pension Plan	Bacon Woodrow & De Souza Limited	April 1, 2006	<p>The valuation revealed a past service deficit of \$1.055 million with a funding level of 88.11%.</p> <p>It was recommended that :-</p> <ul style="list-style-type: none"> (a) The Company should increase its level of funding to the Plan from 5% to 14.38% of covered payroll with retroactive effect to April 1, 2006. <p>The next valuation is due to take place as at April 1, 2009.</p>
Trinidad and Tobago Bureau of Standards Staff Pension Fund Plan	Bacon Woodrow & De Souza Limited	September 30, 2006	<p>The valuation revealed a surplus of \$36.239 with a funding level of 226%.</p> <p>It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Bureau should pay contributions at the minimum rate of 18% of members' pensionable salaries. <p>The next valuation should be conducted as at September 30, 2009.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
The Pheonix Park Gas Processors Limited Pension Fund Plan	Apex Consulting Ltd	January 1, 2006	<p>The valuation revealed a past service surplus of \$1.411 million with a funding level of 105%.</p> <p>It was recommended that:-</p> <p>(a) The gains arising from interest earned but not credited due to the inclusion of investment management expenses as part of the administration expenses of the fund, be used to uplift members' accounts as at December 31, 2006,</p> <p>(b) The residue of the contingency reserve should be carried forward to finance administrative expenses of the Plan.</p> <p>The next valuation is due to take place as at January 1, 2009.</p>
National Flour Mills Limited Pension Plan	Bacon Woodrow & De Souza Limited	December 31, 2005	<p>The valuation revealed a surplus of \$3.787 million with a funding level of 104%.</p> <p>It was recommended that:-</p> <p>(a) The Company should continue to contribute at a rate of 12.5% of members' salaries until reviewed on the next actuarial valuation,</p> <p>(b) The Trustees should review the Plan's investment strategy with the Management Committee and the Company to take into account the effect of the change in membership profile following the separation exercise in 2006.</p> <p>The next valuation should be conducted no later than December 31, 2008.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Oilfields Workers' Trade Union Pension Plan	CLICO	May 31, 2006	<p>The valuation revealed a past service surplus of \$11.254 million with a funding level of 187%. It was recommended that:-</p> <p>(a) The Company and the Members continue to contribute at their current levels until the results of the next actuarial valuation rate,</p> <p>(b) Consideration should be given to granting pension increases to allow for inflation experienced since January 1, 2000.</p> <p>The next valuation should be performed on or before May 31, 2009.</p>
TELCO Staff Pension Fund Plan	Bacon Woodrow & De Souza Limited	March 31, 2006	<p>The valuation revealed a past service surplus of \$884 million with a funding level of 149.11%. It was recommended that:-</p> <p>(a) TSTT should reduce its contributions to the same rate paid by current contributions to the TELCO Plan i.e. 5% of pensionable earnings until the results of the next actuarial valuation,</p> <p>(b) TSTT and the Trustees should take urgent action to resolve the status of those who opt to transfer to the TSTT Plan,</p> <p>(c) The Trustees should also review the Plan's investment strategy with the Plan's Investment Manager and TSTT.</p> <p>The next valuation should be performed on or before May 31, 2009.</p>

**SUMMARIES OF THE RESULTS AND RECOMMENDATIONS
OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)**

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Eric Solis Marketing Ltd Staff Pension Plan	Eckler Partners	January 1, 2006	<p>The valuation revealed a past service surplus of \$1.185 million with a funding level of 193%.</p> <p>It was recommended that:-</p> <ul style="list-style-type: none"> (a) The Company give serious thought to revising the current plan benefits by considering indexation, final salary averaging or changing to defined contribution, (b) The Trustees should consider granting increases of the order of 5% per annum to the existing pensioners and deferred pensioners, (c) The Trustees monitor the rate of return of the Plan assets on an annual basis and ensure that it always exceeds the rate credited on Member contributions balances, (d) The Company should continue to contribute at the rate of 5% of covered Payroll. <p>The actuarial valuation should be carried out no later than January 1, 2009.</p>
Rhand Credit Union Pension Fund Plan	Apex Consulting Ltd	May 1, 2003	<p>The valuation revealed a past service surplus of \$2.336 million with a funding level of 209%.</p> <p>It was recommended that:-</p> <ul style="list-style-type: none"> (a) Rhand Credit Union may continue contributing at the rate of 5% of salaries. <p>The next valuation is due to take place as at May 1, 2006.</p>

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
National Agro Chemicals Limited Pension Fund Plan	Bacon Woodrow & De Souza Limited	June 1, 2006	<p>The valuation revealed a past service deficit of \$0.234 million with a funding level of 80.4%. It was recommended that:-</p> <p>(a) The Company should increase its contribution rate to 10.3% of member's salaries with effect from June 1, 2006 and the Trustees should take positive steps to ensure that this increase is properly implemented,</p> <p>(b) The Trustees should review the Plan's investment strategy with the Management Committee and the Company. This should be done as part of implementing a formal Statement of Investment Policy.</p> <p>The next valuation is due to take place as at June 1, 2009.</p>
Trinidad and Tobago Methanol Company Limited Pension Fund Plan	Bacon Woodrow & De Souza Limited	December 31, 2005	<p>The valuation revealed a past service surplus of \$100 million with a funding level of 278%. It was recommended that:-</p> <p>(a) The Company should pay contributions at the same rate as the remaining Member.</p> <p>The next valuation is due to take place as at December 31, 2008.</p>
McCann Erickson Trinidad Staff Pension Plan	Sagicor Life Inc.	July 1, 2006	<p>The valuation revealed a past service surplus of \$6 million with a funding level of 107%. It was recommended that:-</p> <p>(a) The Company should continue to pay contributions at the rate of 5% of salaries.</p> <p>The next valuation is due to take place as at July 1, 2009.</p>

**SUMMARIES OF THE RESULTS AND RECOMMENDATIONS
OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)**

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
C.B.P. Limited Pension Fund Plan	Eckler Partners	February 1, 2006	<p>The valuation revealed a past service deficit of \$2.624 million with a funding level of 59.24%. It was recommended that:-</p> <p>(a) The Company should contribute a total amount of 16.38% of payroll every month for ten years and with retroactive effect to Feb 1, 2006,</p> <p>(b) The Company and the Trustees should monitor the performance of the Plan assets to determine the credited rate,</p> <p>(c) The company should consider granting some level of increases to the pensioners and deferred pensioners.</p> <p>The next valuation is due to take place as at February 1, 2009.</p>
MTS Pension Fund Plan	Bacon Woodrow & De Souza Limited	January 1, 2005	<p>The valuation revealed a past service deficit of \$3.123 million with a funding level of 80%. It was recommended that:-</p> <p>(a) The Company should continue to contribute at 18.4% of pensionable salaries,</p> <p>(b) The Trustees ask Sagicor for details of the assets underlying the deposit administration contract to ensure that the investment policy is appropriate for the nature of the Plan's liabilities.</p> <p>The next valuation is due to take place as at Janaury1, 2008.</p>
EOG Resources Trinidad Limited Pension Plan	Bacon Woodrow & De Souza Limited	May 1, 2006	<p>The valuation revealed a past service surplus of \$2.535 million with a funding level of 136%. It was recommended that:-</p> <p>(a) The Company should continue to contribute at 8.4% of pensionable salaries,</p> <p>(b) The Trustees should review the Plan's investment strategy with the Investment Manager and the Company with a view to implementing a formal Statement of Investment Policy.</p> <p>The next valuation is due to take place as at May 1, 2009.</p>

ACTUARIAL INVESTIGATIONS

SUMMARIES OF THE RESULTS AND RECOMMENDATIONS OF THE ACTUARIAL INVESTIGATIONS ARE REPORTED HEREUNDER (continued)

NAME OF PLAN	ACTUARY	VALUATION DATE	RESULTS AND RECOMMENDATIONS
Diego Matin Credit Union Co-op Society Staff Pension Fund Plan	CLICO	November 1, 2006	<p>The valuation revealed a past service deficit of \$120,000 with a funding level of 76%.</p> <p>It was recommended that:-</p> <p>(a) The Company should contribute at 16.8% of pensionable salaries to fund the cost of future benefit accrual and the deficit.</p> <p>The next valuation is due to take place as at May 1, 2009.</p>

APPENDIX A

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

AMERICAN LIFE AND GENERAL INSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED INCORPORATED - 1977

Directors: G. MC CLENNEN ; G. P. DEANE; C. TALAVERA; I. SINANAN; D. PATRICK; M. BUTHE; M. HANSEN;
R ELIA;
Secretary: Y. EMANUEL
Auditors: PRICEWATERHOUSECOOPERS
Actuary: K R SERVICES LIMITED
Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	172,043,476	
Trinidad and Tobago Government Securities	651,523,799	
Securities guaranteed by the Gov't of T&T	338,575,499	
Other Caricom Government Securities	3,807,862	
Ordinary shares in T&T Companies	1,591,919	
Ordinary shares in non-T&T Companies	8,483,556	
Preference shares in T&T Companies	415,800	
Bonds and Debentures in T&T Companies	21,213,379	
Investment in dependent companies (non-insurance)	5,915,125	
Other Investments	17,553	
	1,203,587,968	
Cash on Current Account and in hand		34,307,502
Mortgage Loans		2,066,024
Policy Loans		89,484,667
Other Loans		2,266,150
Outstanding Premiums:		
Amounts due from Policyholders		35,452,407
Interest, dividends and rents accruing but not due		19,307,090
Sundry Debtors		56,997,966
Fixed Assets		109,258,987
TOTAL ASSETS		1,552,728,761
LIABILITIES	\$	\$
Insurance Funds:	1,094,221,540	
Long-Term	1,040,850,449	
Unearned Premiums Reserve	46,579,309	
Unexpired Risk reserve	4,969,913	
Long-Term	1,821,869	
Claims admitted or intimated but not paid	53,983,525	
Amount due to Reinsurers	20,013,327	
Bank Loans and Overdrafts	2,554,478	
Deposits re policies	4,704,144	
Unpaid Policyholders dividends	18,593,202	
Other Liabilities	59,974,336	
NET LIABILITIES		1,254,044,552
Paid-up Share Capital		12,000,000
Non-Admissible Assets Adjustment		(13,868,568)
Unrealised Revaluation Reserves		6,065,194
Retained Account		239,909,285
Other		54,578,298
TOTAL LIABILITIES		1,552,728,761

APPENDIX A

BANCASSURANCE CARIBBEAN LIMITED INCORPORATED – 1977

Directors: D. CAMACHO; R. TEWARI

Secretary: DAWN SEEPERSAD

Auditors: PRICEWATERHOUSECOOPERS

Actuary: KYLE RUDDEN

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	5,290,331	
Fixed Deposits with Other Financial Institutions	178,443	
Securities guaranteed by the Gov't of T&T	16,743,371	
Ordinary shares in T&T Companies	163,022,389	
Ordinary shares in non-T&T Companies	6,200,572	
Bonds and Debentures in T&T Companies	3,704,457	
Bonds and Debentures in non-T&T Companies	6,240,971	
Other Investments	<u>(787,944)</u>	200,592,590
Cash on Current Account and in hand		1,376,551
Mortgage Loans		538,658
Policy Loans		13,315,988
Policy Loan Interest Accrued		643,394
Outstanding Premiums:		
Amounts due from Policyholders		241,969
Interest, dividends and rents accruing but not due		2,600,089
Sundry Debtors		16,851,181
Fixed Assets		27,501,428
Other Assets		<u>87,831,922</u>
TOTAL ASSETS		<u>351,493,769</u>
LIABILITIES	\$	\$
Insurance Funds:	190,058,697	
Long-Term	72,476,117	
Life Surplus Account	117,582,580	
Claims admitted or intimated but not paid	6,143,775	
Premiums paid in advance	75,653	
Amount due to Reinsurers	904,737	
Bank Loans and Overdrafts	165,088	
Deposits re: policies	15,265,537	
Other Liabilities	<u>57,149,736</u>	
NET LIABILITIES		269,763,223
Paid-up Share Capital		4,940,334
Share Premium Account		4,222,736
Non- Admissible Assets Adjustment		(63,018,668)
Other		135,586,144
TOTAL LIABILITIES		<u>351,493,769</u>

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

BANKERS INSURANCE COMPANY LIMITED INCORPORATED - 1976

Directors: J. ALI; J. LALL; R. BACHAN; R. AMAR; G. RAMNATH; A. JACK; A. CHARRAN; Z. ALI

Secretary: R. BACHAN

Auditors: CHANKA SEETERAM & CO.

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST MARCH, 2007

ASSETS	\$	\$
Investments:		
Securities guaranteed by the Gov't of T&T	3,030,000	
Ordinary shares in T&T Companies	5,651	
Bonds and Debentures in T&T Companies	4,250,000	
Other Investments	14,007,615	
	21,293,266	
Cash on Current Account and in hand		432,009
Outstanding Premiums:		
Amounts due from Agents and sub-agents		254,181
Amounts due from Brokers		5,732,554
Amounts due from Policyholders		1,495,840
Amounts due from other Insurance Companies		3,475,425
Interest, dividends and rents outstanding		310,473
Fixed Assets		20,843,620
Other Assets		1,669,142
TOTAL ASSETS		55,506,510
LIABILITIES	\$	\$
Insurance Funds:	15,799,733	
Unearned Premiums Reserve	14,363,394	
Unexpired Risk reserve	1,436,339	
Claims admitted or intimated but not paid	9,996,099	
Claims Equalisation Reserve	999,608	
Amount due to Reinsurers	3,515,168	
Bank Loans and Overdrafts	505,181	
Other Liabilities	4,154,485	
	34,970,274	
NET LIABILITIES		34,970,274
Paid-up Share Capital		17,890,002
Retained Account		(4,365,575)
Other		7,011,809
TOTAL LIABILITIES		55,506,510

APPENDIX A

BRITISH-AMERICAN INSURANCE COMPANY (TRINIDAD) LIMITED INCORPORATED - 1977

Directors: L. DUPREY; B. BRANKER; R FULLERTON; R RAMNARINE; V RAMLOGAN; M. WILKINSON

Secretary: G. PATRICK

Auditors: PRICEWATERHOUSECOOPERS

Actuary: RICHARD LEISER-BANKS

Countries other than Trinidad and Tobago in which the Company writes Business: Not Available

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank		57,011,009	
Securities guaranteed by the Gov't of T&T		10,835,292	
Other Caricom Government Securities		26,580,942	
Foreign Government Securities			
Ordinary shares in T&T Companies		176,588,572	
Bonds and Debentures in T&T Companies		993,591	
			272,009,406
Cash on Current Account and in hand			17,846,727
Mortgage Loans			72,477,437
Policy Loans			38,533,364
Outstanding Premiums:			
Amounts due from Policyholders			3,771,377
Interest, dividends and rents accruing but not due			13,004,807
Sundry Debtors			33,914,175
Fixed Assets			151,083,813
Other Assets			119,049,904
TOTAL ASSETS			721,691,010
LIABILITIES		\$	\$
Insurance Funds:		766,067,741	
Long-Term		764,406,302	
Unexpired Risk reserve		1,661,439	
Claims admitted or intimated but not paid		6,973,863	
Premiums paid in advance		169,594	
Premiums paid in advance		574,626	
Other Liabilities		11,188,353	
NET LIABILITIES			784,974,177
Paid-up Share Capital			17,869,554
Non- Admissible Assets Adjustment			(127,418,955)
Retained Account			28,411,244
Other			17,854,990
TOTAL LIABILITIES			721,691,010

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

CAPITAL INSURANCE LIMITED INCORPORATED - 1968

Directors: Y. ALI; S. ALI; V. BELLAMY; F. ALI-KANGALOO; L. SINANAN; C. CALLANDER; A. JOHNSON

Secretary: F. NANAN

Auditors: MADAN RAMNARINE & COMPANY

Countries other than Trinidad and Tobago in which the Company writes business: Antigua.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	4,859,222	
Fixed Deposits with Other Financial Institutions	1,050,000	
Securities guaranteed by the Gov't of T&T	4,552,300	
Ordinary shares in T&T Companies	20,705,290	
Bonds and Debentures in T&T Companies	50,197,250	
Investment in dependent companies (non-insurance)	<u>2,500,000</u>	
		83,864,062
Cash on Current Account and in hand		1,638,173
Outstanding Premiums:		
Amounts due from Agents and sub-agents		1,184,643
Amounts due from other Insurance Companies		735,000
Interest, dividends and rents accruing but not due		779,937
Sundry Debtors		3,912,780
Fixed Assets		15,346,519
Other Assets		<u>38,815,389</u>
TOTAL ASSETS		146,276,503
LIABILITIES	\$	\$
Insurance Funds:	41,536,557	
Unearned Premiums Reserve	37,760,506	
Unexpired Risk reserve	3,776,051	
Claims admitted or intimated but not paid	40,392,857	
Amount due to Reinsurers	1,008,075	
Other Liabilities	<u>6,563,423</u>	
NET LIABILITIES		89,500,912
Paid-up Share Capital		9,750,000
Unrealised Revaluation Reserves		10,631,811
Retained Account		25,008,640
Other		<u>11,385,140</u>
TOTAL LIABILITIES		146,276,503

**CARIBBEAN INSURANCE COMPANY LIMITED
INCORPORATED – 1970**

Directors: J. SELLIER; J. HADEED; P. ABOUD; C. HADEED

Secretary: D. GONZALEZ

Auditors: R. RAMLAKHAN & COMPANY

Actuary: APEX CONSULTING LTD.

Countries other than Trinidad and Tobago in which the Company writes Business: NIL.

**SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 30TH JUNE, 2007**

ASSETS		\$	\$
Investments:			
Ordinary shares in T&T Companies		1,897,514	
Ordinary shares in non-T&T Companies		<u>305,602</u>	
			2,203,116
Cash Deposits with the Supervisor of Insurance			350,000
Cash on Current Account and in hand			80,268
Sundry Debtors			156,408
Fixed Assets			7,628,516
Other Assets			18,884,216
TOTAL ASSETS			<u>29,302,524</u>
LIABILITIES		\$	\$
Other Liabilities		<u>4,236,966</u>	
NET LIABILITIES			4,236,966
Paid-up Share Capital			20,000,000
Unrealised Revaluation Reserves			4,333,242
Retained Accounts			732,316
TOTAL LIABILITIES			<u>29,302,524</u>

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

CARIBBEAN ATLANTIC LIFE INSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED INCORPORATED - 1977

Directors: Not Available

Secretary: Not Available

Auditors: Not Available

Actuary: Not Available

Countries other than Trinidad and Tobago in which the Company writes Business: Not Available

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER 2007

ASSETS		\$	\$
Investments:			
Trinidad and Tobago Government Securities		100,000	
Ordinary shares in T&T Companies		45,454	
Bonds and Debentures in T&T Companies		<u>4,018,274</u>	
			4,163,728
Cash on Current Account and in hand			253,729
Mortgage Loans			3,189
Policy Loans			694,416
Policy Loan Interest Accrued			46,234
Outstanding Premiums:			
Amounts due from Policyholders			7,455
Interest, dividends and rents accruing but not due			106,352
Sundry Debtors			31,711
Other Assets			10,804,761
TOTAL ASSETS			<u>16,111,575</u>
LIABILITIES		\$	\$
Insurance Funds:			
Long-Term		13,784,675	
Life Surplus Account		6,542,875	
Claims admitted or intimated but not paid		7,241,800	
Premiums paid in advance		101,130	
Amount due to Reinsurers		3,759	
Other Liabilities		10,974	
		<u>2,211,037</u>	
NET LIABILITIES			16,111,575
TOTAL LIABILITIES			<u>16,111,575</u>

APPENDIX A

COLONIAL FIRE AND GENERAL INSURANCE COMPANY LIMITED INCORPORATED - 1955

Directors: R. Ng CHOW; N. REIS; A. THOMAS; W.P. HARRIS; H. GOON LUN; R.A. MAYERS; F.T. PREVATT;

Secretary: N. REIS

Auditors: PRICEWATERHOUSECOOPERS

Countries other than Trinidad and Tobago in which the Company writes business: Turks & Caicos.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Other Financial Institutions	5,926,614	
Trinidad and Tobago Government Securities	49,331,011	
Other Caricom Government Securities	840,757	
Ordinary shares in T&T Companies	16,229,111	
Ordinary shares in non-T&T Companies	7,539,117	
Bonds and Debentures in T&T Companies	45,071,560	
Investment in dependent companies (insurance)	619,100	
Investment in dependent companies (non-insurance)	4,000,000	
Other Investments	<u>4,600,000</u>	
		134,157,207
Cash on Current Account and in hand		
Outstanding Premiums:		11,145,610
Amounts due from Agents and sub-agents		1,980,400
Amounts due from Brokers		23,400,605
Amounts due from Policyholders		3,440,978
Amounts due from other Insurance Companies		240,972
Interest, dividends and rents accruing but not due		2,099,485
Sundry Debtors		3,952,056
Fixed Assets		22,424,234
Other Assets		<u>27,086,120</u>
TOTAL ASSETS		229,927,730
LIABILITIES	\$	\$
Insurance Funds:	66,839,648	
Unearned Premiums Reserve	66,230,927	
Unexpired Risk Reserve	608,721	
Claims admitted or intimated but not paid	35,968,671	
Outstanding Commissions	1,500,875	
Amount due to Reinsurers	20,343,066	
Other Liabilities	<u>43,994,527</u>	
NET LIABILITIES		168,646,787
Paid-up Share Capital		15,751,034
Non-Admissable Assets Adjustment		(10,360,796)
Unrealised Revaluation Reserves		10,954,298
Retained Account		11,175,407
Other		<u>33,761,000</u>
TOTAL LIABILITIES		229,927,730

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

COLONIAL LIFE INSURANCE COMPANY (TRINIDAD) LIMITED INCORPORATED – 1936

Directors: L. A. DUPREY; K. GARDIER; I. GARCIA; H. C. CHARLES; G. DZIAYK; G. LEID; N. SALINA;

Secretary: G. LEID

Auditors: PRICEWATERHOUSECOOPERS

Actuary: PRESCIENCE INSURANCE CONSULTANTS & ACTUARIES

Countries other than Trinidad and Tobago in which the Company writes business: Cayman Islands.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	4,011,695,402	
Fixed Deposits with Other Financial Institutions	166,289,761	
Trinidad and Tobago Government Securities	529,210,737	
UK Government Securities	7,929,715	
Ordinary shares in T&T Companies	7,127,769,267	
Ordinary shares in non-T&T Companies	935,873,678	
Preference shares in T&T Companies	34,740	
Preference shares in non-T&T Companies	5,429,299	
Bonds and Debentures in T&T Companies	1,705,956,860	
Bonds and Debentures in non-T&T Companies	<u>351,104,479</u>	
		14,841,293,938
Cash on Current Account and in hand		454,799,451
Mortgage Loans		70,891,906
Policy Loans:		98,144,509
Amounts due from Brokers		(881,096)
Amounts due from other Insurance Companies		2,200,850
Interest, dividends and rents accruing but not due		217,992,584
Sundry Debtors		8,570,046
Fixed Assets		753,117,906
Other Assets		<u>1,138,371,664</u>
TOTAL ASSETS		17,584,501,759
LIABILITIES	\$	\$
Insurance Funds:		
Long-Term	12,458,432,995	
Claims admitted or intimated but not paid	12,458,432,995	
Premiums paid in advance	19,566,066	
Outstanding Commissions	91,796,526	
Amount due to Reinsurers	29,541,678	
Bank Loans and Overdrafts	(450,607)	
Other Liabilities	<u>2,109,738,921</u>	
		994,482,654
NET LIABILITIES		15,703,108,232
Paid-up Share Capital		7,500,000
Non-Admissible Assets Adjustment		(4,346,760,781)
Unrealised Revaluation Reserves		5,846,143,457
Retained Account		432,068,053
Other		<u>(57,557,202)</u>
TOTAL LIABILITIES		17,584,501,760

APPENDIX A

CUNA CARIBBEAN INSURANCE SOCIETY LIMITED INCORPORATED - 1989

Directors: R. MC LAREN KELLMAN; J. TEJEDA-VERA; S.J. ALBRECHT; M. CELICHOWSKI; M. PFIFFNER

Secretary A. GOINDOO

Auditors: KPMG

Actuary: KR SERVICES LIMITED

Countries other than Trinidad and Tobago in which the Company writes business: Antigua & Barbuda, Dominica, Montserrat, St. Kitts & Nevis, St. Lucia.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	8,266,411	
Fixed Deposits with Other Financial Institutions	14,060,767	
Securities guaranteed by the Gov't of T&T	27,940,474	
Other Caricom Government Securities	9,279,943	
Bonds and Debentures in T&T Companies	25,082,988	
Investment in dependent companies (insurance)	25,000	
Other Investments	9,963,248	
	<hr/>	94,618,830
Cash on Current Account and in hand		3,669,452
Policy Loans		3,238,276
Policy Loan Interest Accrued		18,892
Amounts due from Policyholders		6,413,095
Interest, dividends and rents outstanding		4,585,708
Sundry Debtors		1,211,467
Fixed Assets		1,893,490
Other Assets		1,670,880
		<hr/>
TOTAL ASSETS		117,320,090
LIABILITIES	\$	\$
Insurance Funds:	70,525,979	
Long-Term	8,196,582	
Life Surplus Account	62,329,397	
Claims admitted or intimated but not paid	21,390,620	
Premiums paid in advance	405,682	
Amount due to Reinsurers	1,329,504	
Deposits re policies	431,187	
Unpaid Policyholders dividends	4,573	
Other Liabilities	8,741,630	
	<hr/>	
NET LIABILITIES		102,829,175
Paid-up Share Capital		4,514,265
Non-Admissable Assets Adjustment		(1,148,486)
Retained Account		11,125,136
		<hr/>
TOTAL LIABILITIES		117,320,089

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

EXPORT-IMPORT BANK OF TRINIDAD AND TOBAGO LIMITED INCORPORATED – 1973

Directors: C. BENN; A. CATO; A. HADEED; L.LEQUAY; R. ABASALI; G. LAUGHLIN; K. PARKER

Secretary: J.A. IBLE

Auditors: PANNELL KERR FOSTER

Countries other than Trinidad and Tobago in which the Company writes business: Barbados, St. Lucia, Guyana, Grenada, St. Vincent, Jamaica, Antigua.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Other Financial Institutions		25,509,987	
Securities guaranteed by the Gov't of T&T		179,200	
Bonds and Debentures in T&T Companies		<u>1,000,000</u>	
			26,689,187
Cash on Current Account and in hand			10,075,035
Sundry Debtors			183,807,584
Fixed Assets			<u>4,951,853</u>
TOTAL ASSETS			<u>225,523,659</u>
LIABILITIES		\$	\$
Insurance Funds:		106,159	
Unexpired Risk reserve		106,159	
Bank Loans and Overdrafts		1,738,344	
Other Liabilities		<u>214,640,144</u>	
NET LIABILITIES			216,484,647
Paid-up Share Capital			12,234,000
Non-Admissable Assets Adjustment			(3,351,836)
Retained Account			(900,139)
Other			<u>1,056,987</u>
TOTAL LIABILITIES			<u>225,523,659</u>

APPENDIX A

FURNESS ANCHORAGE GENERAL INSURANCE LIMITED INCORPORATED – 1979

Directors: W. A. FERREIRA; J. G. FERREIRA; P. A. FERREIRA; J. MARTIN, R. OTWAY, V. PRAIM

Secretary: P. A. FERREIRA

Auditors: PRICEWATERHOUSECOOPERS

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Other Financial Institutions	7,089,126	
Trinidad and Tobago Government Securities	1,371,289	
Ordinary shares in T&T Companies	213,981	
Bonds and Debentures in T&T Companies	<u>3,464,553</u>	
		12,138,949
Cash on Current Account and in hand		6,333,315
Outstanding Premiums:		
Amounts due from Agents and sub-agents		(3,078)
Amounts due from Brokers		1,841,697
Amounts due from Policyholders		43,103
Amounts due from other Insurance Companies		82,014
Sundry Debtors		250,835
Fixed Assets		<u>76,462</u>
TOTAL ASSETS		20,763,297
LIABILITIES	\$	\$
Insurance Funds:	4,634,929	
Unearned Premiums Reserve	4,229,622	
Unexpired Risk reserve	405,307	
Claims admitted or intimated but not paid	610,284	
Amount due to Reinsurers	4,219,064	
Other Liabilities	<u>1,200,896</u>	
NET LIABILITIES		10,665,173
Paid-up Share Capital		3,300,000
Non-Admissable Assets Adjustment		(96,636)
Unrealised Revaluation Reserves		39,919
Retained Account		4,671,023
Other		<u>2,183,818</u>
TOTAL LIABILITIES		20,763,297

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

G.T.M. FIRE INSURANCE COMPANY LIMITED INCORPORATED – 1977

Directors: L. SUMADH; V. RAMLOGAN; D. RAMLAL; L. DHANOO

Secretary: L. LOPEZ

Auditors: L DE NOBRIGA & COMPANY

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Other Financial Institutions	3,300,000	
Trinidad and Tobago Government Securities	4,200,539	
Ordinary shares in T&T Companies	677,751	
Ordinary shares in non-T&T Companies	102,418	
Bonds and Debentures in T&T Companies	8,304,480	
Investment in dependent companies (non-insurance)	2,325,099	
Other Investments	<u>2,181,926</u>	
		21,092,213
Cash on Current Account and in hand		1,442,672
Outstanding Premiums:		
Amounts due from Agents and sub-agents		1,637,871
Amounts due from Brokers		6,739,936
Amounts due from other Insurance Companies		50,580
Interest, dividends and rents accruing but not due		280,406
Sundry Debtors		1,304,210
Fixed Assets		<u>14,553,490</u>
TOTAL ASSETS		47,101,378
LIABILITIES	\$	\$
Insurance Funds:	18,492,414	
Unearned Premiums Reserve	16,807,911	
Unexpired Risk reserve	1,684,503	
Claims admitted or intimated but not paid	6,320,755	
Claims Equalisation Reserve	1,264,151	
Amount due to Reinsurers	698,786	
Bank Loans and Overdrafts	5,852,354	
Other Liabilities	<u>2,027,270</u>	
NET LIABILITIES		34,655,730
Paid-up Share Capital		8,816,430
Non-Admissable Assets Adjustment		(45,902,574)
Unrealised Revaluation Reserves		3,697,562
Retained Account		37,469,311
Other		<u>8,364,919</u>
TOTAL LIABILITIES		47,101,378

APPENDIX A

GUARDIAN GENERAL INSURANCE LIMITED INCORPORATED - 1973

Directors: S. WILSON; I. AHAMAD; R. ESPINET; P. JULY; A. LOK JACK; A. LANCASTER; P. GANTEAUME; N. LOK JACK

Secretary: K. ABDULLA

Auditors: PRICEWATERHOUSECOOPERS

Countries other than Trinidad and Tobago in which the Company writes Business: Barbados; Grenada; Turks & Caicos.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	14,664,158		
Fixed Deposits with Other Financial Institutions	66,963,651		
Trinidad and Tobago Government Securities	49,342,710		
Securities guaranteed by the Gov't of T&T	91,203,397		
Other Caricom Government Securities	6,930,932		
Ordinary shares in T&T Companies	30,470,469		
Bonds and Debentures in T&T Companies	19,719,388		
Investment in dependent companies (insurance)	104,373,169		
Other Investments	29,938,650		
			413,606,524
Cash on Current Account and in hand			26,957,029
Other Loans			4,052,657
Outstanding Premiums:			
Amounts due from Agents and sub-agents			3,070,948
Amounts due from Brokers			24,657,663
Amounts due from Policyholders			515,483
Amounts due from other Insurance Companies			584,267
Interest, dividends and rents accruing but not due			16,065,888
Sundry Debtors			148,862,305
Other Assets			32,465,782
TOTAL ASSETS			670,838,546
LIABILITIES		\$	\$
Insurance Funds:	92,247,488		
Long-Term	249,997		
Unearned Premiums Reserve	91,997,491		
Claims admitted or intimated but not paid	167,352,189		
Amount due to Reinsurers	55,814,699		
Other Liabilities	38,606,255		
NET LIABILITIES			354,020,631
Paid-up Share Capital			1,195,780,006
Non-Admissable Assets Adjustment			(990,787,782)
Retained Account			49,067,797
Other			62,757,894
TOTAL LIABILITIES			670,838,547

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

GUARDIAN LIFE OF THE CARIBBEAN LIMITED INCORPORATED- 1981

Directors: N. LOK JACK; R. TEWARI; S. WILSON; S. AHAMAD; H. GANTEAUME; D. DAVIES; D. HAMEL-SMITH

Secretary: R. TEWARI

Auditors: PRICEWATERHOUSECOOPERS

Actuary: D. SEEPERSAD

Countries other than Trinidad and Tobago in which the Company writes business: Barbados;

St Vincent & The Grenadines; British Virgin Islands.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	208,955,033	
Fixed Deposits with Other Financial Institutions	534,133,077	
Trinidad and Tobago Government Securities	15,142,056	
Securities guaranteed by the Gov't of T&T	98,931,324	
Other Caricom Government Securities	43,685,646	
Other Foreign Government Securities	217,877	
Ordinary shares in T&T Companies	1,432,656,389	
Ordinary shares in non-T&T Companies	362,176,284	
Preference shares in T&T Companies	104,891,263	
Bonds and Debentures in T&T Companies	192,149,585	
Bonds and Debentures in non-T&T Companies	147,911,815	
Other Investments	4,019,400	3,144,869,749
Cash on Current Account and in hand		76,792,173
Mortgage Loans		146,937,711
Policy Loans		19,240,600
Policy Loan Interest Accrued		894,780
Other Loans		10,520,725
Outstanding Premiums:		
Amounts due from Policyholders		40,185,816
Amounts due from other Insurance Companies		51,193,136
Interest, dividends and rents outstanding		29,818,643
Sundry Debtors		268,680,094
Fixed Assets		483,266,073
Other Assets		77,492,326
TOTAL ASSETS		4,349,891,826
LIABILITIES	\$	\$
Insurance Funds:	3,623,633,562	
Long-Term	3,101,696,476	
Life Surplus Account	503,054,139	
Unearned Premiums Reserve	18,882,947	
Claims admitted or intimated but not paid	72,174,304	
Premiums paid in advance	1,083,027	
Outstanding Commissions	9,063,969	
Amount due to Reinsurers	6,032,912	
Deposits re policies	35,047,955	
Accrued interest on policies	6,102,016	
Other Liabilities	248,721,176	
NET LIABILITIES		4,001,858,921
Paid-up Share Capital		53,349,005
Non-Admissible Assets Adjustment		(264,068,552)
Unrealised Revaluation Reserves		18,512,802
Retained Account		42,990,852
Other		497,248,798
TOTAL LIABILITIES		4,349,891,826

APPENDIX A

GULF INSURANCE LIMITED INCORPORATED - 1974

Directors: G. LEE-INNISS; E. COLLIER; C. JONES; M. POON TIP; M. SINGH; J. DALGLEISH; P. BUXO

Secretary: LEON WILLIAMS

Auditors: KPMG CHARTERED ACCOUNTANTS

Countries other than Trinidad and Tobago in which the Company writes business: Anguilla, British Virgin Islands, Dominica, Grenada, St. Kitts & Nevis, St. Lucia, St Maarten, US Virgin Islands, Turks & Caicos, Cayman Islands, St. Vincent.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST MARCH, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	1,795,502	
Fixed Deposits with Other Financial Institutions	18,960,362	
Trinidad and Tobago Government Securities	5,100,000	
Securities guaranteed by the Gov't of T&T	815,000	
Ordinary shares in T&T Companies	4,802,334	
Bonds and Debentures in T&T Companies	12,317,488	
		43,790,686
Cash on Current Account and in hand		(3,482,815)
Outstanding Premiums:		
Amounts due from Agents and sub-agents		1,383,401
Amounts due from Brokers		3,724,870
Amounts due from Policyholders		1,966,141
Sundry Debtors		15,854,171
Fixed Assets		20,862,027
Other Assets		162,347
TOTAL ASSETS		84,260,828
LIABILITIES	\$	\$
Insurance Funds:	8,573,724	
Unearned Premiums Reserve	7,794,294	
Unexpired Risk reserve	779,430	
Claims admitted or intimated but not paid	10,579,836	
Amount due to Reinsurers	299,736	
Other Liabilities	27,127,180	
NET LIABILITIES		46,580,476
Paid-up Share Capital		13,500,000
Non-Admissable Assets Adjustment		(15,758,557)
Retained Account		13,425,040
Other		26,513,869
TOTAL LIABILITIES		84,260,828

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

MARITIME GENERAL INSURANCE COMPANY LIMITED INCORPORATED - 1978

Directors: J.H. SMITH; J. SOHUN; O. CAMPS
Secretary: THE MARITIME FINANCIAL GROUP LIMITED
Auditors: PANNELL KERR FORSTER

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank		59,027,630	
Fixed Deposits with Other Financial Institutions		66,000,000	
Securities guaranteed by the Gov't of T&T		47,084,621	
Ordinary shares in T&T Companies		3,509,732	
Bonds and Debentures in T&T Companies		<u>37,979,711</u>	
			213,601,694
Cash on Current Account and in hand			5,012,777
Outstanding Premiums			19,434,470
Sundry Debtors			1,083,625
Fixed Assets			2,107,009
Other Assets			
TOTAL ASSETS			241,239,575
LIABILITIES		\$	\$
Insurance Funds:		47,364,244	
Unearned Premiums Reserve		44,059,764	
Unexpired Risk reserve		3,304,480	
Claims admitted or intimated but not paid		64,561,362	
Outstanding Commissions		2,204,643	
Amount due to Reinsurers		10,935,358	
Bank Loans and Overdrafts		1,603,136	
Other Liabilities		<u>22,223,623</u>	
NET LIABILITIES			148,892,366
Paid-up Share Capital			4,965,000
Retained Account			56,305,310
Other			31,076,899
TOTAL LIABILITIES			241,239,575

APPENDIX A

MARITIME LIFE (CARIBBEAN) LIMITED INCORPORATED - 1971

Directors: J.H. SMITH; J. SOHUN; L. ALFONSO; A. FURGUSON

Secretary: THE MARITIME FINANCIAL GROUP LIMITED

Auditors: PANNELL KERR FORSTER

Actuary: M. CHONG TAI-BELL

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	38,875,923	
Fixed Deposits with Other Financial Institutions	158,132,374	
Trinidad and Tobago Government Securities	217,682,800	
Securities guaranteed by the Gov't of T&T	11,605,000	
Ordinary shares in T&T Companies	74,320,397	
Ordinary shares in non-T&T Companies	3,177,769	
Preference shares in T&T Companies	217,717	
Bonds and Debentures in T&T Companies	52,879,100	
Investment in dependent companies (insurance)	25,464,525	
Investment in dependent companies (non-insurance)	79,774,835	
	662,130,440	
Cash on Current Account and in hand		817,845
Mortgage Loans		63,983,310
Policy Loans		52,160,387
Outstanding Premiums:		
Amounts due from Policyholders		9,488,188
Amounts due from other Insurance Companies		2,752,411
Interest, dividends and rents outstanding		6,994,750
Sundry Debtors		17,924,619
Fixed Assets		223,842,198
TOTAL ASSETS		1,040,094,148
LIABILITIES	\$	\$
Insurance Funds:	838,091,619	
Long-Term	838,091,619	
Premiums paid in advance	84,845	
Amount due to Reinsurers	2,002,360	
Bank Loans and Overdrafts	5,309,406	
Provisions for unreported claims	10,835,754	
Unpaid Policyholders dividends	7,185,428	
Other Liabilities	42,255,516	
	905,764,928	
NET LIABILITIES		905,764,928
Paid-up Share Capital		10,871,387
Share Premium Account		5,712,341
Retained Account		25,494,540
Other		92,250,952
TOTAL LIABILITIES		1,040,094,148

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

MEGA INSURANCE COMPANY LIMITED INCORPORATED - 1980

Directors: W. WINCHESTER; B. DOYLE; E. CHEONG; I. BEHARRY; K. CHOLMONDELEY; C. GILL;
L. GILLETTE; K. ISAACS; H. RUSSELL; A. TOMYEW; P. VILAIN

Secretary: P. ALEONG

Auditors: KPMG

Actuary: PRESCIENCE INSURANCE CONSULTING AND ACTUARIES INC.

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	13,593,210	
Trinidad and Tobago Government Securities	10,761,611	
Ordinary shares in T&T Companies	19,199,301	
Bonds and Debentures in T&T Companies	23,337,309	
Investment in dependent companies (insurance)	4,468,546	
Other Investments	24,442,107	
		95,802,084
Cash on Current Account and in hand		2,870,641
Mortgage Loans		1,711,569
Policy Loans		6,172,522
Policy Loan Interest Accrued		370,351
Outstanding Premiums:		
Amounts due from Brokers		43,548
Amounts due from other Insurance Companies		3,512,247
Interest, dividends and rents outstanding		843,168
Sundry Debtors		620,174
Fixed Assets		56,069,338
Other Assets		10,726,200
TOTAL ASSETS		178,741,842
LIABILITIES	\$	\$
Insurance Funds:	143,503,307	
Long-Term	143,503,307	
Claims admitted or intimated but not paid	4,083,356	
Premiums paid in advance	162,776	
Outstanding Commissions	145,919	
Amount due to Reinsurers	2,376,095	
Deposits re policies	467,148	
Other Liabilities	5,071,415	
		155,810,016
NET LIABILITIES		155,810,016
Paid-up Share Capital		36,465,357
Non-Admissible Assets Adjustment		(14,830,311)
Retained Account		(36,838,270)
Other		38,135,050
TOTAL LIABILITIES		178,741,842

APPENDIX A

MOTOR ONE INSURANCE COMPANY LIMITED INCORPORATED - 1976

Directors: D. RAMLAL; S. RAMDATH; V. RAMLOGAN; L. DHANOO; G. MAHARAJ; L. AYOUING

Secretary: S. DHANOO

Auditors: BRIAN FLETCHER AND COMPANY

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	349,342	
Trinidad and Tobago Government Securities	9,128,000	
Securities guaranteed by the Gov't of T&T	1,549,226	
Ordinary shares in T&T Companies	7,485,000	
Ordinary shares in non-T&T Companies	283,763	
Investment in dependent companies (non-insurance)	2,411,695	21,207,026
Cash on Current Account and in hand		2,585,286
Outstanding Premiums:		
Amounts due from Agents and sub-agents		354,352
Interest, dividends and rents accruing but not due		172,441
Sundry Debtors		90,000
Fixed Assets		12,299,862
Other Assets		252,745
TOTAL ASSETS		36,961,712
LIABILITIES	\$	\$
Insurance Funds:	16,077,956	
Unearned Premiums Reserve	16,077,956	
Claims admitted or intimated but not paid	3,479,098	
Amount due to Reinsurers	323,692	
Bank Loans and Overdrafts	3,827,674	
Other Liabilities	1,784,228	
NET LIABILITIES		25,492,648
Paid-up Share Capital		5,408,000
Unrealised Revaluation Reserves		1,599,555
Retained Account		397,180
Other		4,064,329
TOTAL LIABILITIES		36,961,712

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

NATIONWIDE INSURANCE COMPANY LIMITED INCORPORATED - 1973

Directors: P. DOWNES-GRANT; K. MARSHALL; T. MARTINS; A. ALEONG; J. BETHELL

Secretary: C. PASEA

Auditors: PRICEWATERHOUSECOOPERS

Actuary: S. GOULET-ECKLER LTD.

Countries other than Trinidad and Tobago in which the company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	5,357,392	
Fixed Deposits with Other Financial Institutions	138,878	
Trinidad and Tobago Government Securities	12,632,611	
Securities guaranteed by the Gov't of T&T	3,703,115	
Other Foreign Government Securities	6,829,835	
Ordinary shares in T&T Companies	<u>13,809,983</u>	
		42,471,814
Cash on Current Account and in hand		669,458
Mortgage Loans		477,692
Policy Loans		5,409,708
Policy Loan Interest Accrued		202,383
Outstanding Premiums:		
Amounts due from Policyholders		32,505
Amounts due from other Insurance Companies		2,903,346
Interest, dividends and rents accruing but not due		325,051
Interest, dividends and rents outstanding		202,492
Sundry Debtors		36,887
Fixed Assets		<u>8,000,000</u>
TOTAL ASSETS		<u>60,731,336</u>
LIABILITIES	\$	\$
Insurance Funds:	45,549,147	
Long-Term	45,549,147	
Claims admitted or intimated but not paid	1,199,818	
Outstanding Commissions	62,826	
Amount due to Reinsurers	8,047	
Deposits re policies	268,202	
Other Liabilities	<u>2,307,093</u>	
NET LIABILITIES		49,395,133
Paid-up Share Capital		3,394,587
Share Premium Account		44,860
Non-Admissable Assets Adjustment		(7,292,763)
Unrealised Revaluation Reserves		7,375,507
Retained Account		<u>7,814,012</u>
TOTAL LIABILITIES		<u>60,731,336</u>

APPENDIX A

THE REINSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED INCORPORATED - 1975

Directors: R. LAKHAN-NARACE; D. LALOR; P LALOR; D. MITCHELL; F. AL RAWI; R. TIM KEE

Secretary: A. WEST SMITH

Auditors: HYACINTH SIMMS

Actuary: M. C. TAI-BELL

Countries other than Trinidad and Tobago in which the company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Other Financial Institutions	811,999	
Trinidad and Tobago Government Securities	11,186,500	
Other Foreign Government Securities	8,381,397	
Ordinary shares in T&T Companies	6,738,036	
Ordinary shares in non-T&T Companies	3,455,108	
		30,573,040
Cash on Current Account and in hand		7,635,328
Outstanding Premiums:		
Amounts due from Brokers		5,811,445
Amounts due from other Insurance Companies		9,729,211
Sundry Debtors		1,498,471
Fixed Assets		1,187,392
TOTAL ASSETS		56,434,887
LIABILITIES	\$	\$
Insurance Funds:		
Long Term	17,273,569	
Unearned Premiums Reserve	533,845	
Claims admitted or intimated but not paid	16,739,724	
Amount due to Reinsurers	15,224,357	
Other Liabilities	11,830,158	
		2,246,417
NET LIABILITIES		46,574,501
Paid-up Share Capital		20,333,333
Share Premium Account		1,929,166
Non-Admissible Assets Adjustment		(10,617,451)
Retained Account		(4,978,967)
Other		3,194,305
TOTAL LIABILITIES		56,434,887

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

ROYAL CARIBBEAN INSURANCE LIMITED INCORPORATED – 1976

Directors: FE LOPEZ-COLLYMORE; RICHARD ESPINET

Secretary: FE LOPEZ-COLLYMORE

Auditors: PRICEWATERHOUSECOOPERS

Countries other than Trinidad and Tobago in which the company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank		500,000	
Trinidad and Tobago Government Securities		2,183,544	
Ordinary shares in T&T Companies		88,591	
Bonds and Debentures in T&T Companies		<u>1,250,000</u>	
			4,022,135
Cash on Current Account and in hand			213,532
Outstanding Premiums			68,715
Interest, dividends and rents accruing but not due			224,003
Sundry Debtors			
			<u>4,528,384</u>
TOTAL ASSETS			4,528,384
LIABILITIES		\$	\$
Claims admitted or intimated but not paid		4,205,460	
Amount due to Reinsurers		1,332,910	
Other Liabilities		<u>4,453</u>	
			5,542,823
NET LIABILITIES			5,542,823
Paid-up Share Capital			3,000,000
Non-Admissable Assets Adjustment			(14,620,132)
Retained Account			6,890,404
Other			3,715,289
			<u>4,528,384</u>
TOTAL LIABILITIES			4,528,384

**SAGICOR GENERAL INSURANCE INCORPORATED
INCORPORATED - 2006**

Directors: D. MILLER; M.J.K. PRITCHARD; D. DEANE; M.P. DOWNES-GRANT; A. THOMAS

Secretary: A.C. HAZZARD

Auditors: PRICEWATERHOUSECOOPERS

Countries other than Trinidad and Tobago in which the company writes business: Barbados, Dominica, St. Lucia, Antigua.

**SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO
BUSINESS AS AT 31ST DECEMBER, 2007**

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	3,106,296	
Fixed Deposits with Other Financial Institutions	616,613	
Trinidad and Tobago Government Securities	42,696,070	
Bonds and Debentures in T&T Companies	<u>9,500,000</u>	
		55,918,979
Cash on Current Account and in hand		1,610,064
Outstanding Premiums:		
Amounts due from Agents and sub-agents		5,090,882
Amounts due from Brokers		23,217,055
Amounts due from Policyholders		1,839,048
Amounts due from other Insurance Companies		1,729,648
Interest, dividends and rents outstanding		923,818
Sundry Debtors		6,265,955
Fixed Assets		2,132,146
Other Assets		<u>133,864</u>
TOTAL ASSETS		98,861,459
LIABILITIES	\$	\$
Insurance Funds:	42,186,359	
Unearned Premiums Reserve	42,186,359	
Claims admitted or intimated but not paid	30,634,156	
Amount due to Reinsurers	20,226,498	
Other Liabilities	<u>8,254,909</u>	
NET LIABILITIES		101,301,922
Non-Admissable Assets Adjustment		(2,440,463)
TOTAL LIABILITIES		98,861,459

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

SAGICOR LIFE INCORPORATED INCORPORATED 2002

Directors: A. BETHELL; D. ALLAN; O. JORDAN; S. Mc NAMARA; T. MARTINS; A. ALEONG; H. BECKLES;
D. MILLER; W. LUCIE-SMITH; C. de CAIRES; P. DOWNES-GRANT; J. COMMA

Secretary: S. OSBORNE

Auditors: PRICEWATERHOUSECOOPERS

Actuary: S. GOULET

Countries other than Trinidad and Tobago in which the Company writes business: Anguilla, Antigua & Barbuda, Dominica, Grenada, St. Kitts, St. Lucia, St. Vincent & The Grenadines, Barbados.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	136,984,993	
Fixed Deposits with Other Financial Institutions	16,391,896	
Trinidad and Tobago Government Securities	321,799,361	
Securities guaranteed by the Gov't of T&T	103,568,473	
Other Caricom Government Securities	101,621,651	
Ordinary shares in T&T Companies	152,651,630	
Ordinary shares in non-T&T Companies	90,525,669	
Preference shares in T&T Companies	1,295,499	
Bonds and Debentures in T&T Companies	315,146,703	
Bonds and Debentures in non-T&T Companies	65,295,346	
Investment in dependent companies (insurance)	9,675,162	
Investment in dependent companies (non-insurance)	106,633,783	1,421,590,165
Cash on Current Account and in hand		12,313,445
Mortgage Loans		627,036,187
Policy Loans		24,108,475
Policy Loan Interest Accrued		463,306
Other Loans		45,272,191
Outstanding Premiums:		
Amounts due from Policyholders		16,609,183
Amounts due from other Insurance Companies		20,479,645
Interest, dividends and rents accruing but not due		20,923,561
Sundry Debtors		240,489,423
Fixed Assets		211,294,590
Other Assets		37,081,701
TOTAL ASSETS		2,677,661,871
LIABILITIES	\$	\$
Insurance Funds:	2,414,852,134	
Long-Term	2,030,358,699	
Life Surplus Account	373,070,553	
Unexpired Risk reserve	11,422,882	
Claims admitted or intimated but not paid	45,887,893	
Outstanding Commissions	2,561,585	
Amount due to Reinsurers	8,247,451	
Unpaid Policyholders dividends	3,089,043	
Other Liabilities	51,292,770	
NET LIABILITIES		2,525,930,876
Non-Admissable Assets Adjustment		(37,475,213)
Unrealised Revaluation Reserves		179,917,633
Retained Account		9,288,575
TOTAL LIABILITIES		2,677,661,871

APPENDIX A

SCOTIALIFE INSURANCE LIMITED INCORPORATED 2003

Directors: R. YOUNG; T. FARRELL; O. ZIMMERMAN; H. MAZELY

Secretary: B. JAMES

Auditors: KPMG CHARTERED ACCOUNTANTS

Actuary: RICHARD LABELLE

Countries other than Trinidad and Tobago in which the Company writes Business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	3,590,000		
Fixed Deposits with Other Financial Institutions	4,794,619		
Trinidad and Tobago Government Securities	28,765,363		
Securities guaranteed by the Gov't of T&T	97,664,333		
Ordinary shares in T&T Companies	1,754,047		
Bonds and Debentures in T&T Companies	6,003,849		
			142,572,211
Cash on Current Account and in hand			5,333,618
Mortgage Loans			140,430,413
Outstanding Premiums:			
Amounts due from Policyholders			57,569
Interest, dividends and rents accruing but not due			4,735,566
Sundry Debtors			48,711
TOTAL ASSETS			293,178,088
LIABILITIES		\$	\$
Insurance Funds:	204,518,573		
Long-Term	204,518,573		
Claims admitted or intimated but not paid	161,537		
Premiums paid in advance	367,027		
Deposits re: policies	59,739		
Other Liabilities	5,263,017		
NET LIABILITIES			210,369,893
Paid-up Share Capital			60,000,000
Retained Account			22,808,195
TOTAL LIABILITIES			293,178,088

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

SUN LIFE ASSURANCE OF CANADA INCORPORATED 1952

Directors: J. C. BAILLIE; G. W. CARMANY, III; J. H. CLAPPISON; D. A. GANONG; G. GIBARA; K. T. HOEG; D. W. KERR;
I. F. KESNER; B. F. NADEAU; R. W. OSBOURNE; D. A. STEWART; W. V. STOUGHTON; M. MERIN

Secretary: J. M. WILSON

Auditors: DELOITTE & TOUCHE LLP

Actuary: R. W. WILSON

Countries other than Trinidad and Tobago in which the Company writes business: Canada, United States, United Kingdom, Philippines, Hong Kong, Bermuda, Indonesia, India and China.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Trinidad and Tobago Government Securities	1,061,888	
		1,061,888
Cash on Current Account and in hand		66,521
Policy Loans		243,427
Interest, dividends and rents accruing but not due		35,392
TOTAL ASSETS		1,407,228
LIABILITIES	\$	\$
Insurance Funds:	519,251	
Long-Term	519,251	
Claims admitted or intimated but not paid	54,431	
Deposits re: policies	383,325	
Other Liabilities	450,221	
NET LIABILITIES		1,407,228
TOTAL LIABILITIES		1,407,228

APPENDIX A

TATIL LIFE ASSURANCE LIMITED INCORPORATED - 1977

Directors: A. N. SABGA; R. A. SUMAIRSINGH; G. BROOKS; V. HERDE; D. CLARKE; M. MOSES. N. EDWARDS;
M.M IBRAHIM

Secretary: R. LAI FANG

Auditors: ERNST & YOUNG

Actuary: APEX CONSULTING LIMITED

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	114,161,034	
Fixed Deposits with Other Financial Institutions	9,727,457	
Trinidad and Tobago Government Securities	53,497,871	
Securities guaranteed by the Gov't of T&T	110,332,708	
Other Caricom Government Securities	10,412,661	
Ordinary shares in T&T Companies	205,983,277	
Ordinary shares in non-T&T Companies	220,567,607	
Preference shares in T&T Companies	1,172,931	
Bonds and Debentures in T&T Companies	187,597,205	
Bonds and Debentures in non-T&T Companies	<u>122,317,835</u>	1,035,770,586
Cash on Current Account and in hand		6,381,258
Mortgage Loans		61,701,620
Policy Loans		12,038,717
Policy Loan Interest Accrued		1,363,567
Outstanding Premiums:		
Amounts due from Policyholders		588,777
Amounts due from other Insurance Companies		6,243,615
Interest, dividends and rents accruing but not due		40,564,671
Sundry Debtors		2,645,094
Fixed Assets		22,000,000
Other Assets		<u>76,259,548</u>
TOTAL ASSETS		<u>1,265,557,453</u>
LIABILITIES	\$	\$
Insurance Funds:	1,084,963,886	
Long-Term	538,022,978	
Life Surplus Account	546,940,908	
Claims admitted or intimated but not paid	18,344,164	
Premiums paid in advance	3,193,307	
Outstanding Commissions	453,941	
Amount due to Reinsurers	2,383,481	
Deposits re policies	4,669,982	
Other Liabilities	<u>82,086,719</u>	
NET LIABILITIES		1,196,095,480
Paid-up Share Capital		3,000,000
Non-Admissable Assets Adjustment		(249,027)
Unrealised Revaluation Reserves		<u>66,711,000</u>
TOTAL LIABILITIES		<u>1,265,557,453</u>

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

THE BEACON INSURANCE COMPANY LIMITED INCORPORATED - 1970

Directors: G.S.HADEED; P. BRYAN; R. LEWIS; L. GONSALVES; F. DE NOBRIGA

Secretary: D. GONZALEZ

Auditors: PRICEWATERHOUSECOOPERS

Actuary: ECKLER PARTNERS, PRESCIENCE INSURANCE CONSULTANTS & ACTUARIES

Countries other than Trinidad and Tobago in which the Company writes Business: Barbados, Commonwealth of Dominica, Grenada, Suriname, St Lucia, St. Vincent and The Grenadines, St. Christopher and Nevis.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 30TH JUNE, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	11,332,208	
Securities guaranteed by the Gov't of T&T	18,441,008	
UK Government Securities	1,020,279	
Other Foreign Government Securities	1,205,969	
Ordinary shares in T&T Companies	14,429,198	
Ordinary shares in non-T&T Companies	8,116,885	
Bonds and Debentures in T&T Companies	<u>2,829,800</u>	
		57,375,347
Cash on Current Account and in hand		7,350,135
Mortgage Loans		1,135,380
Loans on Debentures of Shares		3,554,000
Outstanding Premiums		16,411,197
Sundry Debtors		2,073,982
Fixed Assets		2,010,608
Other Assets		<u>16,990,815</u>
TOTAL ASSETS		106,901,464
LIABILITIES	\$	\$
Insurance Funds	33,019,343	
Claims admitted or intimated but not paid	23,189,268	
Amount due to Reinsurers	11,737,806	
Other Liabilities	<u>7,781,321</u>	
NET LIABILITIES		75,727,738
Paid-up Share Capital		10,000,000
Non-Admissable Assets Adjustment		(2,813,856)
Unrealised Revaluation Reserves		4,272,819
Retained Account		12,264,606
Other		<u>7,450,157</u>
TOTAL LIABILITIES		106,901,464

APPENDIX A

THE GREAT NORTHERN INSURANCE COMPANY LIMITED INCORPORATED - 1969

Directors: W. ALEXANDER; C. SING; G. MAHABIR RAMSAHAI

Secretary: D. PERSAD-NARINE

Auditors: BERTRAM HADAWAY AND COMPANY

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 30TH SEPTEMBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank		6,466,426	
Trinidad and Tobago Government Securities		378,152	
Other Foreign Government Securities		3,833,460	
Ordinary shares in T&T Companies		571,229	
			11,249,267
Cash Deposits with the Supervisor of Insurance			85,000
Cash on Current Account and in hand			1,546,452
Outstanding Premiums:			
Amounts due from Agents and sub-agents			75,945
Amounts due from Policyholders			373,466
Amounts due from other Insurance Companies			83,416
Interest, dividends and rents accruing but not due			146,226
Sundry Debtors			560
Fixed Assets			3,912,039
TOTAL ASSETS			17,472,371
LIABILITIES		\$	\$
Insurance Funds:		6,647,534	
Unearned Premiums Reserve		6,043,212	
Unexpired Risk reserve		604,322	
Claims admitted or intimated but not paid		3,717,770	
Amount due to Reinsurers		179,533	
Other Liabilities		1,400,366	
NET LIABILITIES			11,945,203
Paid-up Share Capital			2,673,000
Non-Admissable Assets Adjustment			329,848
Unrealised Revaluation Reserves			1,707,277
Retained Account			(177,658)
Other			994,701
TOTAL LIABILITIES			17,472,371

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

THE NEW INDIA ASSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED INCORPORATED - 1976

Directors: B. CHAKRABARTI; K. SIRJU; G. CHATURVEDI; J. SIEWRATTAN; H. BROOMES ; A. SEKAR ; J. JOSEPH

Secretary: H.S SERVICES LIMITED

Auditors: KPMG CHARTERED ACCOUNTANTS

Countries other than Trinidad and Tobago in which the Company writes business: Dominica, St. Lucia, St. Maarten.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 30TH JUNE, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	9,849,093		
Securities guaranteed by the Gov't of T&T	12,203,699		
Ordinary shares in T&T Companies	11,727,231		
Ordinary shares in non-T&T Companies	226,160		
Bonds and Debentures in T&T Companies	7,864,980		
			41,871,163
Cash on Current Account and in hand			6,986,035
Outstanding Premiums:			
Amounts due from Policyholders			8,100,490
Amounts due from other Insurance Companies			1,050
Sundry Debtors			10,619,780
Fixed Assets			16,608,336
Other Assets			25,728,157
TOTAL ASSETS			109,915,011
LIABILITIES		\$	\$
Insurance Funds:	20,733,561		
Unearned Premiums Reserve	18,848,686		
Unexpired Risk reserve	1,884,875		
Claims admitted or intimated but not paid	12,834,193		
Claims Equalisation Reserve	2,567,136		
Amount due to Reinsurers	22,058,142		
Other Liabilities	5,832,907		
NET LIABILITIES			64,025,939
Paid-up Share Capital			17,418,945
Share Premium Account			199,242
Non-Admissable Assets Adjustment			(391,304)
Unrealised Revaluation Reserves			15,013,718
Retained Account			12,348,471
Other			1,300,000
TOTAL LIABILITIES			109,915,011

APPENDIX A

THE PRESIDENTIAL INSURANCE COMPANY LIMITED INCORPORATED - 1970

Directors: A. HALLIM; A. ALI; N. ALI; R. RAJCOOMAR; H. HOSPEDALES; J. FRANKLYN

Secretary: R. RAJCOOMAR

Auditors: KRISHNA SEEOBIN & COMPANY

Countries other than Trinidad and Tobago in which the Company writes business: NIL.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST OCTOBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	2,086,344		
Fixed Deposits with Other Financial Institutions	1,879,128		
Trinidad and Tobago Government Securities	5,322,443		
Securities guaranteed by the Gov't of T&T	7,379,668		
Ordinary shares in T&T Companies	64,624		
			16,732,207
Cash on Current Account and in hand			2,006,726
Other Loans			636,119
Outstanding Premiums:			
Amounts due from Policyholders			6,998,197
Amounts due from other Insurance Companies			6,112,551
Interest, dividends and rents accruing but not due			131,835
Sundry Debtors			155,888
Fixed Assets			26,440,530
TOTAL ASSETS			59,214,053
LIABILITIES		\$	\$
Insurance Funds:	14,429,473		
Unearned Premiums Reserve	14,429,473		
Claims admitted or intimated but not paid	9,566,295		
Amount due to Reinsurers	1,470,344		
Bank Loans and Overdrafts	1,246,270		
Other Liabilities	6,506,912		
NET LIABILITIES			33,219,294
Paid-up Share Capital			15,000,000
Retained Account			8,630,953
Other			2,363,807
TOTAL LIABILITIES			59,214,053

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

TRINIDAD AND TOBAGO INSURANCE LIMITED INCORPORATED – 1963

Directors: ANTHONY N. SABGA; RAY A. SUMAIRSINGH; GERRY BROOKS; VICTOR HERDE; DAVID CLARKE;
MICHAEL MOSES

Secretary: R. LAI FANG

Auditors: ERNST & YOUNG

Countries other than Trinidad and Tobago in which the company writes business: Barbados.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	3,104,653	
Fixed Deposits with Other Financial Institutions	71,703,318	
Trinidad and Tobago Government Securities	13,013,800	
Securities guaranteed by the Gov't of T&T	15,362,459	
Other Caricom Government Securities	6,045,552	
Ordinary shares in T&T Companies	62,899,371	
Ordinary shares in non-T&T Companies	17,880,708	
Preference shares in T&T Companies	14,000	
Bonds and Debentures in T&T Companies	45,760,715	
Bonds and Debentures in non-T&T Companies	49,833,934	
Investment in dependent companies (insurance)	6,861,241	
Investment in dependent companies (non-insurance)	24,443,630	
	316,923,381	
Cash Deposits with the Supervisor of Insurance		1,113,038
Cash on Current Account and in hand		856,561
Outstanding Premiums:		
Amounts due from Agents and sub-agents		533,066
Amounts due from Brokers		14,393,404
Amounts due from Policyholders		9,867,105
Interest, dividends and rents accruing but not due		5,856,104
Sundry Debtors		5,826,700
Fixed Assets		68,129,639
Other Assets		42,065,697
TOTAL ASSETS		465,564,695
LIABILITIES	\$	\$
Insurance Funds:	68,290,276	
Unearned Premiums Reserve	61,044,213	
Unexpired Risk reserve	7,246,063	
Claims admitted or intimated but not paid	65,776,419	
Outstanding Commissions	1,598,452	
Amount due to Reinsurers	7,066,019	
Other Liabilities	61,138,146	
NET LIABILITIES		203,869,312
Paid-up Share Capital		19,069,595
Share Premium Account		32,944
Non- Admissible Assets Adjustment		(13,278,220)
Unrealised Revaluation Reserves		37,009,583
Retained Account		159,385,681
Other		59,475,800
TOTAL LIABILITIES		465,564,695

APPENDIX A

UNITED INSURANCE COMPANY LIMITED INCORPORATED 1976

Directors: H.A. TOPPIN; R.G. CAVE; G. KING; D.A. BLACKMAN; D.W. BOYCE

Secretary: N. BRACE

Auditors: ERNST AND YOUNG

Countries other than Trinidad and Tobago in which the company writes business: Antigua, Aruba and the Netherland Antilles, Bahamas, Barbados, Belize, Dominica, Grenada, Guyana, Montserrat, St Lucia, St. Vincent and The Grenadines, Turks and Caicos.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 30TH SEPTEMBER, 2007

ASSETS		\$	\$
Investments:			
Fixed Deposits with Bank	36,681,781		
Fixed Deposits with Other Financial Institutions	2,000,000		
Trinidad and Tobago Government Securities	1,444,703		
Securities guaranteed by the Gov't of T&T	1,000,000		
Other Investments	17,204,425		
			58,330,909
Cash Deposits with the Supervisor of Insurance			4,850,000
Cash on Current Account and in hand			12,429,099
Loans on Debentures of Shares			1,145,431
Outstanding Premiums:			
Amounts due from Brokers			17,532,718
Amounts due from Policyholders			606,645
Interest, dividends and rents accruing but not due			2,452,133
Fixed Assets			516,620
TOTAL ASSETS			97,863,555
LIABILITIES		\$	\$
Insurance Funds:	5,873,994		
Unearned Premiums Reserve	5,873,994		
Claims admitted or intimated but not paid	5,516,063		
Other Liabilities	51,052,484		
NET LIABILITIES			62,442,541
Non-Admissable Assets Adjustment			13,504,403
Retained Account			19,231,070
Other			2,685,541
TOTAL LIABILITIES			97,863,555

SUMMARY OF BALANCE SHEETS OF INCORPORATED COMPANIES

THE UNITED SECURITY LIFE INSURANCE COMPANY LIMITED INCORPORATED – 1959

Directors: N/A
Secretary: N/A
Auditors: N/A
Actuary: N/A

Countries other than Trinidad and Tobago in which the Company writes business: Anguilla, Antigua & Barbuda, Dominica, Grenada, Montserrat, St. Kitts, St. Lucia, St. Vincent & The Grenadines, Guyana.

SUMMARY OF BALANCE SHEET IN RESPECT OF TRINIDAD AND TOBAGO BUSINESS AS AT 31ST DECEMBER, 2007

ASSETS	\$	\$
Investments:		
Fixed Deposits with Bank	3,289,500	
Fixed Deposits with Other Financial Institutions	165,386	
Trinidad and Tobago Government Securities	5,500,000	
Other Caricom Government Securities	1,585,313	
Ordinary shares in T&T Companies	471,225	
Ordinary shares in non-T&T Companies	328,617	
Bonds and Debentures in T&T Companies	<u>5,444,819</u>	
		16,784,860
Cash on Current Account and in hand		778,924
Mortgage Loans		255,860
Policy Loans		(739)
Amounts due from other Insurance Companies		484,011
Interest, dividends and rents accruing but not due		301,527
Sundry Debtors		<u>59,254</u>
TOTAL ASSETS		18,663,697
LIABILITIES	\$	\$
Insurance Funds:	16,189,439	
Long-Term	16,189,439	
Claims admitted or intimated but not paid	1,143,921	
Premiums paid in advance	311,054	
Other Liabilities	<u>1,716,010</u>	
NET LIABILITIES		19,360,424
Non-Admissable Assets Adjustment		(696,727)
TOTAL LIABILITIES		18,663,697

APPENDIX B

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
1	1 On 1 Solutions Limited	Nov-10	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
2	A & R Financial Advisory Services Limited	Dec-1	Colonial Life Insurance Company (Trinidad) Limited
3	A.G.N. Insurance and Investments Limited	Apr-11	Guardian General Insurance Limited
4	A.S. Bryden & Sons (Insurance) Limited	May-18	Guardian General Insurance Limited
5	AB Financial Solutions Limited	Jul-26	Colonial Life Insurance Company (Trinidad) Limited
6	Abco Insurance Services Limited	Jan-3	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
7	ABS Financial Services Limited	Oct-12	Colonial Life Insurance Company (Trinidad) Limited
8	Accident Insurance Marketing Limited	Sep-1	Colonial Fire and General Insurance Company Limited Colonial Life Insurance Company (Trinidad) Limited
9	Adla Services Limited	Jul-16	Guardian Life of the Caribbean Limited
10	Adrian Balkissoon t/a Adrian Balkissoon Enterprises	Apr-9	Colonial Life Insurance Company (Trinidad) Limited
11	Affonso Insurance Services and Investments Limited	Feb-28	Colonial Life Insurance Company (Trinidad) Limited
12	Albert N. Abreu t/a Abreu Trading Company	May-25	Trinidad and Tobago Insurance Limited
13	Allan Anthony Tang Choon	Sep-29	Maritime Life (Caribbean) Limited
14	ALM Insurance Services Limited	Sep-1	Guardian General Insurance Limited Guardian Life of the Caribbean Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
15	Amada Investments & Financial Services Limited	Jun-11	Guardian Life of the Caribbean Limited
16	Ameera Dattadeen	Aug-2	Motor One Insurance Company Limited
17	Amity Insurance Agencies Limited	Jun-13	Motor One Insurance Company Limited
18	Amritam Services Limited	Nov-18	Colonial Fire and General Insurance Company Limited Colonial Life Insurance Company (Trinidad) Limited
19	Anand Rajkumar	Aug-15	Maritime Life (Caribbean) Limited
20	Andrea Mar t/a AJM Financial Services	May-18	Colonial Life Insurance Company (Trinidad) Limited
21	Andrew Calcut t/a Calcut Insurance Services	Jun-7	The New India Assurance Company (T&T) Limited
22	Anna Gillian Mohammed	Jan-3	Trinidad and Tobago Insurance Limited
23	Anna Nunes t/a Erna Insurance Services	Sep-14 Apr-15	Guardian General Insurance Limited Guardian Life of the Caribbean Limited
24	Annette Khan	Jun-28	Colonial Life Insurance Company (Trinidad) Limited
25	Anormel Investments Limited	Jun-1	Colonial Life Insurance Company (Trinidad) Limited
26	Anthony St. Lewis	Sep-10	Guardian Life of the Caribbean Limited
27	Archton Services Limited	Jun-28	Guardian Life of the Caribbean Limited
28	ASC Insurance Services Limited	May-18	Guardian General Insurance Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
29	Astad Investments Limited	Feb-25	American Life and General Insurance Company (Trinidad) Limited
30	Atherly Services Limited	Sep-17	Colonial Life Insurance Company (Trinidad) Limited
31	Authentic Insurance Services Limited	Sep-1	Guardian Life of the Caribbean Limited
32	B&B Gray Enterprises Limited	Apr-14	Tatil Life Assurance Limited Trinidad and Tobago Insurance Limited
33	B.I. Lal Insurance Services Limited	Jun-14	Sagicor Life Incorporated
34	B.J. Financial Services Limited	Feb-25	Guardian Life of the Caribbean Limited
35	B.K. Insurance Agency Limited	Sep-14	Trinidad and Tobago Insurance Limited
36	B.M.W. Professional Services Limited	Jul-27	Guardian Life of the Caribbean Limited
37	Babita Gosine t/a B. Gosine's Insurance Agency	Feb-3	Trinidad and Tobago Insurance Limited
38	Barbara Kanhai t/a St. Clair Financial Services	Nov-2	Colonial Life Insurance Company (Trinidad) Limited
39	Basil Fraser t/a Basfra Insurance Services	Nov-18	Sagicor Life Incorporated
40	Bates Asset Management Company Limited	Jul-27	Guardian Life of the Caribbean Limited
41	Beatrice Investments Limited	Dec-28	Colonial Life Insurance Company (Trinidad) Limited
42	Ben's Insurance & Financial Services Limited	Feb-23	Guardian Life of the Caribbean Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
43	Betty Beatrice De Roche t/a Elizabeth Enterprises	May-11	Colonial Life Insurance Company (Trinidad) Limited
44	Bisram Insurance Services Limited	Nov-25	Colonial Life Insurance Company (Trinidad) Limited
45	Boxil Charles Insurance Services Limited	Jan-29	American Life and General Insurance Company (Trinidad) Limited
46	Brent Durity t/a B.D's Services	Feb-17	Colonial Life Insurance Company (Trinidad) Limited
47	Brian Christopher Samlalsingh Limited	Nov-18	Colonial Life Insurance Company (Trinidad) Limited
48	Build To Win Investment Solutions Limited	Apr-20	Guardian Life of the Caribbean Limited
49	Byron Enterprises Limited	Mar-16	Guardian Life of the Caribbean Limited
50	C. Leotaud & Son Limited	Feb-23	Trinidad and Tobago Insurance Limited
51	C.A.P. Services Limited	May-31	Colonial Life Insurance Company (Trinidad) Limited
52	Camacon Limited	May-18	Guardian Life of the Caribbean Limited
53	Camwiil Financial Enterprises Limited	May-4	Tatil Life Assurance Limited
54	Carew Investments Company Limited	Nov-25	Colonial Life Insurance Company (Trinidad) Limited
55	Cecile Caesar	Dec-6	Guardian Life of the Caribbean Limited
56	CFJ Services Limited	Mar-4 Jan-21	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
57	Charles Murray	Feb-9	Guardian Life of the Caribbean Limited
58	Charmaine Maharaj	Dec-12	Gulf Insurance Limited
59	Chase Financial Solutions Limited	Jul-12	Colonial Fire and General Insurance Company Limited
		Nov-10	Colonial Life Insurance Company (Trinidad) Limited
60	Cheelan's Financial Advisory Services Limited	Dec-29	Tatil Life Assurance Limited
61	Christian Hosang	Aug-19	Colonial Fire and General Insurance Company Limited
62	Christopher Knaggs t/a Kris K. Insurance Services	Mar-22	Sagikor Life Incorporated
63	Coastline Financial Services Limited	Jul-20	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
64	Conec Marketing & Financial Services Limited	Jul-29	Guardian Life of the Caribbean Limited
65	Cournand Insurance Services Company Limited	Oct-1	Guardian Life of the Caribbean Limited
66	Cuna Caribbean Insurance Services Limited	Jan-5 Dec-28	Guardian General Insurance Limited Guardian Life of the Caribbean Limited
67	D.L. Financial Services Limited	Jan-3	Guardian Life of the Caribbean Limited
68	D.R. Investment & Financial Services Limited	May-18	Guardian Life of the Caribbean Limited
69	Darryl Moreland	Jan-3	Guardian Life of the Caribbean Limited
70	Daryl Dasent t/a DJZ Investments	Oct-12	Colonial Life Insurance Company (Trinidad) Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
71	David Antoine	Sep-1	GTM Insurance Company Limited
72	David Grainger t/a Financial One	Aug-16	Colonial Life Insurance Company (Trinidad) Limited
73	David Parasram	Mar-21	Guardian Life of the Caribbean Limited
74	Dayna Vieira t/a Mayfair Insurance Services	Apr-15	Sagikor Life Incorporated
75	Demming Marketing Limited	Jun-22	Guardian Life of the Caribbean Limited
76	Dennis Ramdwar t/a Dennis Ramdwar Agency	Sep-14	Guardian General Insurance Limited
77	Deodath Ramdath Singh Insurance & Investment Services Limited	Feb-23 Aug-23	Maritime Life (Caribbean) Limited Maritime General Insurance Company Limited
78	Dianne Grell t/a Financial and Insurance Solutions	Aug-16	Sagikor Life Incorporated
79	Dominic Gonzalez t/a Suretrade Investments Services	May-10	Colonial Life Insurance Company (Trinidad) Limited
80	Don Ali	Dec-1	GTM Insurance Company Limited
81	Doncabris Financial Planning Associates Co. Limited	May-18	Sagikor Life Incorporated
82	Donna Salandy t/a Meihkofin Services	Feb-23	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
83	Dove Financial Services Limited	Jun-21	Guardian Life of the Caribbean Limited
84	Duncan Financial Services Limited	Jun-17	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
85	DVD Services Limited	Nov-1	Trinidad and Tobago Insurance Limited
86	Dyal Ramcharan t/a Dyal Ramcharan Insurance Services	Mar-18	Sagicor Life Incorporated
87	Eaglestar Insurance Services Limited	Oct-14	American Life and General Insurance Company (Trinidad) Limited
88	Eastern Credit Union Co-operative Society Limited	Feb-27	Colonial Fire and General Insurance Company Limited
89	ED Investments Limited	Apr-11	Guardian Life of the Caribbean Limited
90	Eddie's Financial Services Limited	Apr-15	Guardian Life of the Caribbean Limited
91	EKTA Consultants Company Limited	Nov-25 Jun-28	Guardian General Insurance Limited Guardian Life of the Caribbean Limited
92	Elite Investment Services Limited	May-24	Tatil Life Assurance Limited
93	Elizabeth Ganga	Jul-27	Colonial Life Insurance Company (Trinidad) Limited
94	Emmanuel Cipriani t/a E.C. Lawrence Insurance Services	Feb-23	Colonial Life Insurance Company (Trinidad) Limited
95	Enrique Huggins Insurance Services Limited	May-18	Sagicor Life Incorporated
96	Ephraim Thompson t/a Ephraim Insurance Consultant Services	Mar-21	Sagicor Life Incorporated
97	Excelsior Innovations Limited	Aug-27	Guardian Life of the Caribbean Limited
98	Everard Cabral	Sep-14	Colonial Life Insurance Company (Trinidad) Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
99	F & G Enterprises Limited	Sep-1	Colonial Life Insurance Company (Trinidad) Limited
100	F A M Investments Limited	Feb-9	Colonial Life Insurance Company (Trinidad) Limited
101	FANcc Investment Services Limited	Jan-10	Guardian Life of the Caribbean Limited
102	Farrell's Insurance Services Limited	Feb-22	Colonial Fire and General Insurance Company Limited
		Sep-1	Colonial Life Insurance Company (Trinidad) Limited
103	Fazaad Bacchus & Company Limited	Aug-14	Maritime Life (Caribbean) Limited
104	Federal Financial Services Limited	Jan-25	Colonial Life Insurance Company (Trinidad) Limited
105	Ferm Insurance Services Limited	Nov-9	Guardian Life of the Caribbean Limited
106	Ferdinand Gervais	Nov-9	Guardian Life of the Caribbean Limited
107	FFS Limited	Jul-29	Guardian Life of the Caribbean Limited
108	Financial Advisory Services Limited	Nov-25	Colonial Fire and General Insurance Company Limited
		Jan-3	Colonial Life Insurance Company (Trinidad) Limited
109	Financial Evaluation Sales & Services Limited	Nov-25	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
110	Financial Physicians Limited	Jul-19	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
111	Fitzroy Sirjuesingh t/a Sirjuesingh Insurance Services	Feb-23	Colonial Life Insurance Company (Trinidad) Limited
112	Fortunata Services Limited	Apr-5	Guardian Life of the Caribbean Limited
113	Futuristic Insurance Services Limited	Mar-29	Guardian Life of the Caribbean Limited
114	Garon Limited	Apr-11	Sagicor Life Incorporated
115	Gee Hee Tee Insurance Services Limited	Oct-14	Trinidad and Tobago Insurance Limited Tatil Life Assurance Limited
116	Gee Tee & F Personal Financial Services Limited	May-25	Guardian Life of the Caribbean Limited
117	Geeta Manbodh-Lakhan	Aug-26	Presidential Insurance Company Limited
118	General Financial Services Limited	Apr-10	Sagicor Life Incorporated
119	Gerard Ramroach	Feb-23	Guardian Life of the Caribbean Limited
120	Gervase Hannays t/a G.H. Insurance Services	Jul-4	Sagicor Life Incorporated
121	GHOS Financial Consultant Services Limited	Jun-11	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
122	Gilbert Adams t/a GA Consultants	Jul-15	Colonial Life Insurance Company (Trinidad) Limited
123	Glennrod Services Limited	May-18	Guardian General Insurance Limited
124	Good Financial Services Limited	Feb-23	Sagicor Life Incorporated

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
125	Gopee-Samlalsingh & Associates Limited	Oct-28	Colonial Fire and General Insurance Company Limited
126	Gordon Paul Financial Services Limited	Jan-25	Guardian Life of the Caribbean Limited
127	Gordon, Grant & Company Limited	May-6	Guardian General Insurance Limited
128	Grandwheels Services Limited	Sep-2	Sagicor Life Incorporated
129	GRB Financial Services Limited	Sep-2	Colonial Life Insurance Company (Trinidad) Limited
130	Gregory E. Joseph t/a Quick Services Enterprises	May-11	Colonial Life Insurance Company (Trinidad) Limited
131	Guy Algernon Burton Ottley	Feb-25	Guardian Life of the Caribbean Limited
132	GVL Financial Solutions Limited	Mar-28	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
133	H.H. Services Limited	Mar-21	Sagicor Life Incorporated
134	Habil Mohammed t/a Habil Mohammed Agency	Apr-15	Trinidad and Tobago Insurance Limited
135	Hamilson's Insurance Services Limited	Apr-22	Trinidad and Tobago Insurance Limited
136	Hansa Marketing Limited	Jul-21	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
137	Harrinath Seeram t/a Viva Insurance Services	Jan-14	Colonial Life Insurance Company (Trinidad) Limited
138	Harrypersad Babwah	Feb-14	Guardian Life of the Caribbean Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
139	Hayden Blackmann t/a H.H.B. Consultants	Jan-14	Colonial Life Insurance Company (Trinidad) Limited
140	Health & Wealth Management Consultants Ltd.	Dec-22	Colonial Life Insurance Company (Trinidad) Limited
141	Helen Ache t/a H. Ache Insurance Services	Oct-11	Sagicor Life Incorporated
142	Hellascorp Limited	Dec-15	Guardian Life of the Caribbean Limited
143	Herman O. Creque & Company Limited	Mar-8	Tatil Life Assurance Limited
144	Hillcrest Investments Limited	Jan-14	Colonial Life Insurance Company (Trinidad) Limited
145	Ignatius and Company Limited	Oct-14	Guardian Life of the Caribbean Limited
146	Iles Insurance Services Limited	Jun-2	Colonial Life Insurance Company (Trinidad) Limited
147	Indira Mohammed	Nov-2	Motor & General Insurance Company Limited
148	Integritus Company Limited	Nov-26	Colonial Life Insurance Company (Trinidad) Limited
149	Integrity General Underwriters Limited	Apr-20	Sagicor General Insurance Incorporated
150	Investor's Paradise Financial Services Limited	Apr-27	Colonial Life Insurance Company (Trinidad) Limited
151	J & C Agencies Limited	Dec-22	Guardian General Insurance Limited
152	J. Gregory Farfan t/a J.G.F. Insurance Services	Oct-25	Sagicor Life Incorporated
153	J. Mohess & Company Limited	Mar-18	Tatil Life Assurance Limited Trinidad and Tobago Insurance Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
154	Jacqueline Bennett t/a J. Bennett Insurance Consultants	Jan-31	Colonial Life Insurance Company (Trinidad) Limited
155	Jae-Birch Financial Services Limited	Oct-19	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
156	Jannel Enterprises Limited	May-9	Colonial Life Insurance Company (Trinidad) Limited
157	Japs Insurance Services Limited	Apr-13	Trinidad and Tobago Insurance Limited
158	Jarod Joseph Perryman t/a Jarim Enterprises	Jan-31	Colonial Life Insurance Company (Trinidad) Limited
159	Jeewan Birbal	Feb-14	Colonial Life Insurance Company (Trinidad) Limited
160	Jemmot Manmohan t/a Jemmot Manmohan Insurance and Investments	Oct-21	Colonial Life Insurance Company (Trinidad) Limited
161	Jenkha Limited	Jul-16	Colonial Life Insurance Company (Trinidad) Limited
162	Jennifer Gonzalez t/a Jennifer Gonzalez Insurance Services	Jun-21	Sagicor Life Incorporated
163	Jennifer Lessey-Jordan t/a JLJ Consultant	May-11	Colonial Life Insurance Company (Trinidad) Limited
164	JJ's Insurance & Financial Services Limited	Apr-20	Guardian Life of the Caribbean Limited
165	Joel Martinez & Associates Limited	Jan-28	Sagicor Life Incorporated
166	John Andre Wood-Salomon t/a Andre's Financial Management Services	Jul-4	Colonial Life Insurance Company (Trinidad) Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
167	Jonathan Declé t/a J.D. Insurance Services	Nov-2	Sagicor Life Incorporated
168	Jones Motors Limited	Apr-5	Guardian General Insurance Limited
169	Judy Weaver t/a J V W Financial Services	Mar-18	Colonial Life Insurance Company (Trinidad) Limited
170	Jury Mohammed t/a Mohammed Motor Insurance Agency	Dec-8	Capital Insurance Limited
171	Kalyaani Limited	Sep-2	Trinidad and Tobago Insurance Limited
172	Kedar Gajadharsingh t/a Gajadharsingh Insurance & Travel Services	Feb-25	Trinidad and Tobago Insurance Limited
173	Keith Charles Financial Services Limited	Jun-17	Tatil Life Assurance Limited Trinidad and Tobago Insurance Limited
174	Keith's Financial Services Limited	Sep-2	Colonial Life Insurance Company (Trinidad) Limited
175	Kelvin Rollock Insurance Associates Limited	Jan-19	Trinidad and Tobago Insurance Limited
176	Kevin Davis t/a K. Davis Consultants	Mar-29	Colonial Life Insurance Company (Trinidad) Limited
177	Keystone Investments Limited	Jul-22	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
178	Kiki Investments Limited	Mar-3	Colonial Life Insurance Company (Trinidad) Limited
179	Kirby Panchoo t/a E.R. Insurance Agency	Aug-19	Furness Anchorage General Insurance Limited
180	Kirton Daniel t/a Quantum Financial Solutions	Jan-14	Colonial Life Insurance Company (Trinidad) Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
181	Krat Investments Limited	Sep-15	Guardian Life of the Caribbean Limited
182	L R J Financial Advisory Services Limited	Mar-3	Colonial Life Insurance Company (Trinidad) Limited
183	L.G.G. Investments Limited	Oct-14	Guardian Life of the Caribbean Limited
184	Lange Trinidad Limited	Jun-7	Guardian General Insurance Limited
185	Lark Investment Limited	May-25	Guardian Life of the Caribbean Limited
186	Lexcorp Company Limited	Nov-9	Maritime General Insurance Company Limited
		Aug-5	Maritime Life (Caribbean) Limited
187	LG Consultancy & Associates Limited	Jun-23	Guardian Life of the Caribbean Limited
188	Lincar Limited	Jun-23	Colonial Life Insurance Company (Trinidad) Limited
189	Logimex Group Limited	Jan-31	Colonial Fire and General Insurance Company Limited
190	Loren Investments and Financial Enterprises Limited	Feb-23	Colonial Life Insurance Company (Trinidad) Limited
191	LR&J Investments Limited	May-25	Guardian Life of the Caribbean Limited
192	M & G Enterprises Limited	Feb-25	Guardian Life of the Caribbean Limited
193	M.I.N.G. Services Limited	Sep-26	Trinidad and Tobago Insurance Limited
194	M.S.B. Insurance Services Limited	Jul-26	Tatil Life Assurance Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
195	M.U.C.H. Services Limited	May-18	Guardian Life of the Caribbean Limited
196	Margaret Louise Griffith-Edwards	Feb-14	Guardian Life of the Caribbean Limited
197	Mariana Galindo t/a Kaym's Financial Services	Apr-29	Sagicor Life Incorporated
198	Marjen Financial & Insurance Services Limited	Jan-14	Colonial Life Insurance Company (Trinidad) Limited
199	Martel Investment Limited	Mar-18	Colonial Life Insurance Company (Trinidad) Limited
200	Martin M.V. Lashley t/a M.M.V.L. Financial Services	Jan-14	Colonial Life Insurance Company (Trinidad) Limited
201	Maxim Investments Limited	Feb-17	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
202	Mayans Services Limited	Feb-1	Sagicor Life Incorporated
203	Mazely Enterprises Limited	Dec-8	Guardian Life of the Caribbean Limited
204	Mervina Hosein	May-18	The Great Northern Insurance Company Limited
205	Michael Harricharan	Apr-20	Gulf Insurance Limited
206	Michael Phillips	Jan-11	The Beacon Insurance Company
207	Michelle Prashad t/a M.A.P. Financial Services	Jan-14	Sagicor Life Incorporated
208	Myron Rudder t/a Myron Rudder Agency	Feb-21 Sep-17	Colonial Fire and General Insurance Company Limited Colonial Life Insurance Company (Trinidad) Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
209	Naceri Limited	Mar-21	Guardian Life of the Caribbean Limited
210	Naidu Powdhar t/a Naidu Powdhar Insurance Agency	Sep-15	Colonial Life Insurance Company (Trinidad) Limited
211	Nare Insurance Agencies Limited	Apr-27	The Beacon Insurance Company
212	Nazia Ali-Azim	Oct-14	The New India Assurance Company (T&T) Limited
213	New Creation Investments Limited	May-31	Guardian Life of the Caribbean Limited
214	Nigel Dickinson t/a Caribbean Financial Associates	May-29	Colonial Life Insurance Company (Trinidad) Limited
215	Nigel G. Salina & Associates Limited	Jan-14	Colonial Life Insurance Company (Trinidad) Limited
216	Noel Noel & Associates Limited	Apr-4	Guardian General Insurance Limited
217	Northern Atlantic Insurance & Finance Company Limited	Sep-1	Maritime General Insurance Company Limited
218	Numen Fidelis Limited	Aug-11	Colonial Life Insurance Company (Trinidad) Limited
219	Oodles Financial Services Limited	Mar-15	Guardian Life of the Caribbean Limited
220	Oswald Alexis Joseph	Jun-29	Guardian Life of the Caribbean Limited
221	P.K. Management Services Limited	May-18	Sagicor Life Incorporated
222	Palladium Financial Planning Services Limited	Jun-12	Guardian Life of the Caribbean Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
223	Pamela Momen Rampersad	Aug-3	Capital Insurance Limited
224	Paramount Investments Limited	Oct-14	Colonial Life Insurance Company (Trinidad) Limited
225	Paul Gerard Massiah t/a PGM Enterprises	Jun-11	Colonial Life Insurance Company (Trinidad) Limited
226	Paul Gyan t/a Paul Gyan Insurance Services	Jan-14	Colonial Life Insurance Company (Trinidad) Limited
227	Pauline De Souza t/a P.D. Insurance Services	Mar-21	Sagicor Life Incorporated
228	Pegasus Financial Services Limited	Feb-19	Trinidad and Tobago Insurance Limited
229	Petra Eligon t/a PE Financial Consultancy Services (PEFICS)	Dec-28	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
230	PGM Financial Services Limited	Oct-14	Guardian Life of the Caribbean Limited
231	Portfolio Development Services Limited	Jun-1	Sagicor General Insurance Incorporated
232	Portfolio Serve Limited	Oct-14	Colonial Life Insurance Company (Trinidad) Limited
233	Prime General Insurance Limited	Oct-11	Sagicor General Insurance Incorporated
234	Prince Primus Investment Limited	Apr-15	Colonial Life Insurance Company (Trinidad) Limited
235	Q-Rator Financial Services Limited	May-11	Sagicor Life Incorporated
236	Quality Investments Limited	Apr-20	Guardian Life of the Caribbean Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
237	R & N Insurance Services Ltd.	Aug-3	Maritime General Insurance Company Limited
238	R & S Enterprises Limited	Oct-25	Guardian Life of the Caribbean Limited
239	R & Z Electrical Sales & Services Limited	Sep-2	Trinidad and Tobago Insurance Limited
240	R.A.N.N. Limited	Oct-7	Sagicor Life Incorporated
241	R.C.S.N. Investments Limited	Jul-26	Colonial Life Insurance Company (Trinidad) Limited
242	R.G.F. Asset Management Limited	Aug-24 Nov-21	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
243	Rabah Financial Services Limited	May-3	Guardian Life of the Caribbean Limited
244	Rafael Mouttet t/a R.E.M. Financial Services	Apr-11	Sagicor Life Incorporated
245	Rahamut & Company Limited	Mar-18	Capital Insurance Limited
246	Ralico Insurance Services Limited	Feb-23 Oct-14	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
247	Ralph Coutain Insurance Services and Investments Limited	Feb-23	Colonial Life Insurance Company (Trinidad) Limited
248	Ramanan Jaikaran	Sep-2	Gulf Insurance Limited
249	Ramkhelawan Financial and Insurance Services Limited	Jan-31	British American Insurance Company (Trinidad) Limited
250	Ramlogan Associates Limited	Aug-3	Capital Insurance Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
251	Randy Hosein Limited	Oct-14	Maritime General Insurance Company Limited
252	Rasheed Ali t/a Rasheed Ali Insurance Services	Dec-28	Sagicor Life Incorporated
253	RBTT Insurance Agency Limited	Jul-4 Dec-22	Guardian General Insurance Limited Guardian Life of the Caribbean Limited
254	RDA Financial Services Limited	Sep-2	Guardian Life of the Caribbean Limited
255	Recover Insurance Services Limited	Apr-27	Trinidad and Tobago Insurance Limited
256	Reis Financial Services Limited	Apr-30	Colonial Life Insurance Company (Trinidad) Limited
257	Rhevol Insurance and Investment Services Limited	Feb-25	Guardian Life of the Caribbean Limited
258	Riansel Financial Planning Services Limited	Jul-29	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
259	Ricanice Investments Limited	Nov-13	Guardian Life of the Caribbean Limited
260	Richard Daly t/a NRICH Enterprises	Mar-29	Sagicor Life Incorporated
261	RiIB Financial Services Limited	Apr-13	Guardian Life of the Caribbean Limited
262	Rishi Maharaj t/a Rishi Maharaj Insurance Agency	Mar-3	Motor One Insurance Company Limited
263	Rishi Ramdeen t/a R.J.R. Investments and Insurance Services	Aug-3	Colonial Life Insurance Company (Trinidad) Limited
264	RKS Financial Services Limited	Jun-30	Colonial Life Insurance Company (Trinidad) Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
265	Robard Insurance Services Limited	Mar-29	Guardian General Insurance Limited
266	Royal Insurance Consultants Limited	Feb-14	Guardian General Insurance Limited
267	Rozana Gaffoor-Ali	Jun-4	Guardian Life of the Caribbean Limited
268	Rudy Gaskin Insurance, Investments & Financial Svcs. Limited	Dec-3	Guardian Life of the Caribbean Limited
269	Rupert Clovis Insurance Agency Limited	Jun-7	Guardian General Insurance Limited
270	Russell Bhola Insurance Services Limited	Jun-16	Tatil Life Assurance Limited
271	Rybre Services Limited	Sep-2	Colonial Life Insurance Company (Trinidad) Limited
272	S&P Investments Limited	Apr-8	Tatil Life Assurance Limited
273	S&R Insurance & Advisory Service Limited	Mar-18	Tatil Life Assurance Limited
274	S. Deonarine Insurance Services Limited	Jul-4	Colonial Life Insurance Company (Trinidad) Limited
275	S.D.R. Nandlal Advisory Services Limited	Mar-29	Mega Insurance Company Limited
276	Sagicor Life Incorporated	Jul-8	Sagicor General Insurance Incorporated
277	Samsaun Financial Services Limited	Jun-13	Guardian General Insurance Limited
278	Satish Maharaj Agency Limited	Sep-15	Gulf Insurance Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
279	Saving Security Investment Limited	Jan-31	Tatil Life Assurance Limited Trinidad and Tobago Insurance Limited
280	Selona Gransam	Oct-31	Trinidad and Tobago Insurance Limited
281	Selverondm Limited	Nov-18	Guardian Life of the Caribbean Limited
282	Semaj Consultancy Services	Nov-2	Maritime General Insurance Company Limited
283	Sharon Gray Supernova Financial Solutions Limited	Dec-7	Guardian Life of the Caribbean Limited
284	Shawn Crooks t/a Shawn Crooks Consultancy Services	Jun-7	Colonial Life Insurance Company (Trinidad) Limited
285	Sheila Smith t/a Shenkson Insurance Services	Oct-25	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
286	SMH Services Limited	Mar-21	Trinidad and Tobago Insurance Limited
287	SMW Limited	May-3	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
288	Stanley Hospedales	May-18	Guardian Life of the Caribbean Limited
289	Starlet General and Financial Services Limited	May-3 Jan-27	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
290	Successful Ideas Limited	Apr-15	Colonial Life Insurance Company (Trinidad) Limited
291	Sumar Consultants Limited	Jan-10	Sagicor Life Incorporated
292	SW Financial Services Limited	Feb-25	Colonial Life Insurance Company (Trinidad) Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
293	Swar-raj Marketing Company Limited	May-11 May-11	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
294	Sydsons Services Limited	Aug-2	Sagicor Life Incorporated
295	T C & F Services Limited	Nov-2	Sagicor Life Incorporated
296	TECU Credit Union Co-operative Society Limited	Mar-18	Cuna Caribbean Insurance Society Limited Guardian General Insurance Limited
297	Telly Paul General Insurance Services Limited	Sep-3	American Life and General Insurance Company (Trinidad) Limited
298	The Presidential Insurance Company Limited	Sep-2	Trinidad and Tobago Insurance Limited
299	Thomas and Sons Limited	Sep-2	Colonial Fire and General Insurance Company Limited
300	Thomas Nancoo	Jun-28	Colonial Life Insurance Company (Trinidad) Limited
301	Thomas S Sosa Wanguemert	Jun-10	Guardian Life of the Caribbean Limited
302	Tobias & Tobias Insurance Services Limited	May-25	Sagicor Life Incorporated
303	Tommy Elias Insurance Services Limited	Mar-8 Dec-28	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
304	Total Insurance Services Limited	Aug-3	Colonial Life Insurance Company (Trinidad) Limited
305	Total Needs Services Limited	Nov-10	Guardian Life of the Caribbean Limited
306	Towheed Ali	Feb-2	Colonial Life Insurance Company (Trinidad) Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
307	Trinidad & Tobago Police Service Credit Union Co-Operative Society Limited	Feb-15	Colonial Fire and General Insurance Company Limited
308	Trinidad Financial Management Services Limited	Nov-9 Aug-3	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
309	Trinidad Insurance Centre Limited	Sep-9	Sagicor Life Incorporated
310	Trinmesh Limited	Jan-22	Trinidad and Tobago Insurance Limited
311	Triune Investments Limited	Dec-9	Colonial Life Insurance Company (Trinidad) Limited
312	U.M. Trading Limited	Oct-2	Trinidad and Tobago Insurance Limited
313	U4RIA Investments and Services Limited	Apr-13	Colonial Life Insurance Company (Trinidad) Limited
314	Universal Financial Advisory Service	Aug-18	Colonial Life Insurance Company (Trinidad) Limited
315	Usuff Abraham t/a U.M.A. Insurance Services	Jan-3	Sagicor Life Incorporated
316	V & A Services Limited	Nov-18	Colonial Life Insurance Company (Trinidad) Limited
317	Varona Usha Polat t/a Kushal Agencies	Jan-5	The New India Assurance Company (T&T) Limited
318	Vasantie Singh t/a Premier Insurance Services	Feb-9	The New India Assurance Company (T&T) Limited
319	Vashti Balgaroo	Dec-3	Motor One Insurance Company Limited
320	Veda Consultants Limited	Feb-23	The New India Assurance Company (T&T) Limited

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
321	Victory Insurance Services Limited	Feb-1	Colonial Life Insurance Company (Trinidad) Limited
322	W & H Tire Supplies Limited	Oct-11	Trinidad and Tobago Insurance Limited
323	Wajeeda Bissoondath	Mar-29	Guardian General Insurance Limited
324	Wallum Insurance Services Limited	Dec-22	Motor One Insurance Company Limited
325	Walter H. Stewart Financial Services Limited	Apr-7	Tatil Life Assurance Limited
326	Wayne Declé t/a Declé Insurance Services	Jan-10	Sagicor Life Incorporated
327	Wayne Rezende t/a W.J.R. Insurance Services	Feb-1	Sagicor Life Incorporated
328	Wayne Rezende t/a W.J.R. Insurance Services	Feb-1	Sagicor Life Incorporated
329	Whedeck Insurance & Financial Services Limited	Feb-9	Guardian Life of the Caribbean Limited
330	William St. Aubyn t/a St. Aubyn Insurance Services	Dec-8	Sagicor Life Incorporated
331	Winston Bartolo	May-5	Trinidad and Tobago Insurance Limited
332	Z.N. Mathura Investments Limited	Dec-28	Guardian Life of the Caribbean Limited
333	Zahaida Ali Insurance Services (1991) Limited	Mar-8	Maritime General Insurance Company Limited Maritime Life (Caribbean) Limited
334	Zai's Financial Services Limited	Dec-28	Guardian Life of the Caribbean Limited

LIST OF REGISTERED AGENTS

LIST OF AGENTS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	AGENT	ANNIVERSARY DATE (MONTH/DAY)	AGENT FOR / COMPANY
335	Zenobia Baksh	Aug-19	Trinidad and Tobago Insurance Limited
336	ZK Insurance Investments Limited	Aug-2	Trinidad and Tobago Insurance Limited

APPENDIX C

LIST OF REGISTERED BROKERS

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

	BROKER	ANNIVERSARY DATE
1.	3K's Services Limited	3/18
2.	Ace Insurance Brokers Limited	3/24
3.	Amalgamated Insurance Brokers	5/13
4.	Anthony David Farah	3/31
5.	Anthony Nigel Vere Slinger	10/11
6.	AON Energy Caribbean Limited	12/28
7.	Bindranath Maharaj	12/27
8.	Camacho De Bruin Insurance Brokers Limited	10/25
9.	Christian W. Low	3/4
10.	Comprehensive Insurance Brokers Limited	2/28
11.	Craig Millar	3/27
12.	Dave Patterson	11/30
13.	Dereck Soobransingh	7/29
14.	Derek De Silva	3/23
15.	E.P. Insurance Services Limited	7/1
16.	Erickson Ramkahel	
17.	Errol Sooknanan	7/1
18.	Farah Insurance Brokers Limited	3/31
19.	Global Financial Brokers Limited	8/20
20.	Gregory De Montrichard	3/18
21.	Hardeo Hardath	12/28
22.	Hardath General Insurance Consultants Limited	7/12
23.	Island Insurance Brokers Limited	12/31
24.	Insurance Managers Limited	9/27
25.	L & L Insurance Services Limited	9/16
26.	Lou-Anna Ferreira- Patterson	12/28
27.	Luciano Woodley	9/16
28.	M&M Insurance Services Limited	2/25
29.	Maibrol Insurance Brokers Limited	1/18
30.	Merchants & General Insurance & Reinsurance Brokers (W.I.) Limited	4/18

APPENDIX C

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01 AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

BROKER	ANNIVERSARY DATE
31. Michael Redhead /Pensurance Brokers	11/2
32. Millar Insurance Brokers Limited	3/27
33. Millenium Insurance Brokers Limited	11/30
34. Nautilus Insurance Brokers Limited	8/10
35. Nazreen Deosingh	3/18
36. Neil Colin Gosine	7/31
37. Nizam Mohammed	3/24
38. Norman Gabriel Limited	12/23
39. Omar Seetahal	12/29
40. Pan West Indian Insurance Brokers Limited	5/3
41. Personalised Insurance Brokers & Reinsurance Limited	12/3
42. Peter Malcom George Farah	12/28
43. Pooran Carl Hardath	8/17
44. PRFC Limited	12/28
45. Ramnarine Maharaj	5/13
46. Ravi Surjan	5/3
47. Richard Ramdwar	8/10
48. Risk Management Services Limited	3/4
49. Risk Research Limited	3/18
50. Rodney B.D. Farah	12/28
51. Sandra Chin Yuen Kee	8/20
52. SamTrin Insurance Brokers Limited	7/31
53. Samsoundar Surjan	7/31
54. Satchan Ramsaran	7/14
55. SDS Insurance Brokers Limited	7/29
56. Specialist Insurance Brokers Limited	4/27
57. Stephen Castagne	2/25
58. Surujdeo Mangaroo	3/14
59. Trinidad and Tobago Insurance Consultants	10/11

LIST OF REGISTERED BROKERS

LIST OF BROKERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

BROKER		ANNIVERSARY DATE
60.	Trinity Insurance Brokers Limited	3/14
61.	Walter E. DeBruin	10/25

APPENDIX D

LIST OF REGISTERED ADJUSTERS

LIST OF ADJUSTERS REGISTERED UNDER THE INSURANCE ACT, CHAP. 84:01
AS AT 31ST DECEMBER 2007 AND THEIR ANNIVERSARY DATES

ADJUSTER		ANNIVERSARY DATE
1.	Betrand Doyle	Jan-03
2.	Ganesh Rampersad t/a Investigations & Claims Adjusting Services	Jan-18
3.	Pioneer Insurance Claims Services Company Limited	May-24
4.	Oliver Rosemin	Sep-10
5.	Axis (Eastern Caribbean) Limited	Mar-07
6.	Clevon Singh t/a Reliance Adjusters and Investigators	Dec-28
7.	Cariclaims Investigators	Jul-12
8.	Jules Investigators & Adjusting Services	Jul-17
9.	Accord Adjusting Company Limited	Sep-17
10.	Glen Mohammed	Mar-23
11.	Insurance Investigations Services Limited	Feb-25
12.	Michael Samms	Dec-20
13.	General Adjusters Limited	Dec-01
14.	Armah Adjusting Services	Jul-07
15.	Twin-Isle Adjusters	Dec-28
16.	Fact Finders Business Investigators Limited	Jan-31
17.	Adam Sanguinett	May-24
18.	International Business Investigators Limited	Dec-02
19.	Ezee Adjusting Services	Jan-31
20.	McLarens Young International (T&T) Limited	Sep-17
21.	Ottis Aguillera	Dec-08
22.	Aldith Bernard	Apr-16
23.	Bertrand Nicholas	Jun-21

APPENDIX E

LIST OF REGISTERED PENSION PLANS

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

1. Agostini Insurance Brokers Limited Pension Fund Plan
2. Agostini's Limited Retirement Plan
3. Airports Authority of Trinidad and Tobago Pension Fund
4. Ansa Mc Al Limited Pension Fund Plan
5. Associated Brands Limited Group Pension Fund Plan
6. Atlantic LNG Pension Plan
7. Bank of Commerce Trinidad and Tobago Limited Retirement Plan
8. Bawodes Limited Pension Fund Plan
9. Berger Paints Trinidad Limited Pension Plan (Monthly Paid Employees)
10. BPTT LLC Pension Plan
11. British American Insurance Company (Trinidad) Limited Pension Fund Plan
12. British Gas Trinidad Limited Pension Plan
13. B.W.I.A. Pilots Pension Fund Plan
14. Caribbean Industrial Research Institute Pension Plan
15. Caribbean Ispat Employees Pension Fund Plan
16. Central Bank of Trinidad and Tobago Pension Fund Plan
17. Citibank (Trinidad and Tobago) Limited Pension Fund Plan
18. Coca Cola Bottling (Trinidad and Tobago) Limited Pension Fund Plan
19. Consolidated Insurance Consultants Limited Staff Pension Fund Plan
20. Coopers and Lybrand Pension Fund Plan
21. Courts (Trinidad) Limited Pension Fund Plan

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

22. Cuna Caribbean Insurance Society Limited Pension Fund Plan
23. Development Finance Limited Pension Plan
24. EOG Resources Trinidad Limited Pension Fund Plan
25. E&Y Services Limited Pension Scheme
26. Ferreira Optical Limited Pension Fund Plan
27. First Citizen Bank Pension Plan
28. Guyana and Trinidad Mutual Fire Insurance Company Limited Pension Plan
29. Hand Arnold (Trinidad) Limited Employees Pension Scheme
30. H.S. Services Limited Pension Fund Plan
31. Hydro Agri Trinidad Limited Salaried Employees Pension Plan
32. Industrial Agencies Limited Pension Fund Plan
33. IBM Retirement Plan
34. Lever Brothers (West Indies) Limited Pension Plan
35. Mandev-Qualassure Pension Fund Plan
36. Mega Insurance Company Limited Pension Plan
37. MTS Pension FundPlan
38. National Gas Company Pension Fund Plan
39. National Insurance Board Pension Fund Plan
40. National Insurance Property Development Company Limited Pension Fund Plan
41. National Union of Government and Federated Workers Pension Fund Plan - Elected Officers
42. National Union of Government and Federated Workers Staff Pension Fund Plan

LIST OF REGISTERED PENSION PLANS

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

43. Neal and Massy Group Pension Plan
44. Nestle Trinidad and Tobago Limited Pension Fund Plan
45. Nestle Trinidad and Tobago Limited Unionised Employees' Pension Plan
46. Niherst Pension Fund Plan
47. PCS Nitrogen Trinidad Limited Pension Fund Plan 1 (formerly Arcadian Trinidad)
48. PCS Nitrogen Trinidad Limited Pension Fund Plan 2 (formerly Trinidad and Tobago Urea)
49. Pheonix Park Gas Processors Limited Pension Plan
50. Point Lisas Industrial Development Corporation Pension Fund Plan
51. Port Authority of Trinidad and Tobago Pension Plan (Daily and Weekly)
52. Port Authority of Trinidad and Tobago Pension Plan (Monthly)
53. RBTT Pension Plan
54. Regional Health Authority Pension Plan
55. Republic Bank of Trinidad and Tobago Limited Pension Plan
56. Scotiabank Trinidad and Tobago Limited Pension Fund Plan
57. Servol Limited Pension Fund Plan
58. Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan
59. Texaco Trinidad Limited Staff Retirement Plan
60. The Demerara Life Assurance Company of Trinidad and Tobago Limited Sales Staff Pension Plan
61. The Home Mortgage Bank Pension Fund Plan

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

62. The Mercantile Banking and Finance Corporation Limited Pension Fund Plan
63. Thomas Peake and Company Limited Pension Plan
64. Trinidad Building and Loan Association Pension Fund Plan
65. Trinidad Cement Limited Employees Pension Fund Plan
66. Trinidad Hilton Limited Pension Fund Plan
67. Trinidad and Tobago Electricity Commission Pension Fund Plan
68. Trinidad and Tobago Electricity Commission Provident Fund
69. Trinidad and Tobago External Telecommunications Company Limited Pension Fund Plan
70. Trinidad and Tobago Methanol Company Limited Pension Fund Plan
71. Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan I
72. Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan II
73. Trinidad and Tobago Oil Company Limited Contributory Pension Fund "A"
74. Trinidad and Tobago Oil Company Limited Contributory Pension Fund "B"
75. The Trinidad and Tobago Oil Company Limited Non-Contributory Pension Fund
76. Trinidad and Tobago Oil Company Limited Employees' Benefit Plan
77. Trinidad and Tobago Oil Company Limited Staff Retirement Plan
78. Trinidad and Tobago Petroleum Company Limited Employees Pension Fund Plan

LIST OF REGISTERED PENSION PLANS

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

79. Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan
80. Trinidad and Tobago Port Contractors Limited Pension Fund Plan
81. Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan
82. Trinidad and Tobago Unit Trust Corporation Pension Fund Plan
83. Trinmar Limited Employees Benefit Plan
84. Trintoplan Consultants Limited Staff Pension Plan
85. T. Geddes Grant Limited Pension Fund Plan
86. T. Geddes Grant (Trinidad) Staff Savings and Pension Fund Plan
87. Water and Sewerage Authority Pension Plan
88. West Indian Tobacco Company Pension Plan
89. Y. De Lima & Company Limited Staff Pension Fund Plan

INSURED PENSION FUND PLANS

1. Albrosco Limited Staff Pension Plan
2. All Trinidad Sugar and General Workers Trade Union Staff Pension Fund Plan
3. Alstons Limited Pension Fund Plan
4. Anthony N. Sabga Limited Pension Fund Plan
5. Angostura Bitters (Dr. J. G. B. Siegert & Sons) Limited Pension Fund Plan
6. Armour's Funeral Homes Limited Pension Fund Plan
7. ASA Wright Nature Centre Pension Fund Plan
8. Barbados Mutual Life Assurance Society Employees Pension Plan
9. Bel Air International Airport Hotel Limited Pension Plan
10. Berger Paints Trinidad Limited Pension Fund Plan for Weekly-Paid Employees
11. Bermudez Biscuit Company Limited Pension Plan
12. British High Commission Pension Fund
13. Bristol Myers (West Indies) Limited Pension Fund Plan
14. BWIA General Staff Pension Plan
15. Caribbean Bulk Storage and Trading Company Limited Pension Fund Plan
16. Caribbean Packaging Industries Limited Fund Pension Plan for Senior Staff Employees
17. Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees
18. CBP Limited Pension Plan
19. Century Eslon Limited Pension Plan
20. Clark & Battoo Limited Pension Plan

LIST OF REGISTERED PENSION PLANS

INSURED PENSION FUND PLANS (continued)

21. Clico Investment Bank Limited Staff Pension Fund Plan
22. C.M.B. Packaging Trinidad Limited Pension Fund Plan
23. Coates Brothers (Caribbean) Limited Pension Plan
24. Colonial Fire and General Insurance Company Limited Pension Plan
25. Colonial Life Insurance Company (Trinidad) Limited Staff Pension Plan
26. Diego Martin Credit Union Co-operative Society Limited Staff Pension Fund Plan
27. Eric Solis Marketing Limited Staff Pension Plan
28. F.T. Farfan and Sons Limited Pension Plan
29. Furness Trinidad Limited Pension Fund Plan
30. Fujitsu ICL Caribbean Trinidad Limited (formerly International Computers Limited) Pension Fund Plan
31. Grace Kennedy (Trinidad and Tobago) Limited Pension Fund Plan
32. Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad) Limited
33. Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad) Limited
34. Gulf Engineering Services Limited Pension Fund Plan
35. Gulf Insurance Limited Pension Fund Plan
36. Halliburton Trinidad Limited Pension Plan
37. Home Construction Limited Staff Pension Fund Plan
38. Insurance Brokers West Indies Limited Pension Fund Plan

INSURED PENSION FUND PLANS (continued)

39. J. N. Harriman & Company Limited Pension Plan
40. Johnson and Johnson (Trinidad) Limited Staff Pension Plan
41. Joseph Charles Bottling Works and Investments Limited Pension Fund Plan
42. J.T.A. Supermarkets Limited Pension Fund Plan
43. Junior Schools Limited Pension Fund Plan
44. Lake Asphalt of Trinidad and Tobago (1978) Limited (Monthly) Pension Plan
45. Lake Asphalt of Trinidad and Tobago (1978) Limited Employees (Weekly) Pension Plan
46. Lange Trinidad Limited Pension Fund Plan
47. Lazzari and Sampson Limited Pension Plan
48. Life of Barbados Limited Pension Plan
49. L. J. Williams Limited Pension Fund Plan
50. Lonsdale/Saatchi & Saatchi Advertising Limited Staff Pension Plan
51. Maritime Life (Caribbean) Limited Pension Fund Plan
52. Master Mix of Trinidad & Tobago Limited Staff Pension Fund Plan
53. Mc Cann-Erickson (Trinidad) Limited Pension Fund Plan
54. Medianet Limited Monthly Paid Staff Pension Plan
55. 3M Interamerica Inc. Trinidad and Tobago Division Pension Fund Plan
56. National Agro Chemicals Limited Pension Fund Plan
57. National Flour Mills Limited Pension Fund Plan for Employees of the Company

LIST OF REGISTERED PENSION PLANS

INSURED PENSION FUND PLANS (continued)

58. National Helicopter Services Limited Pension Fund Plan
59. Navarro's Shipping Limited Pension Plan
60. N.E.M. (West Indies) Limited Pension Fund Plan
61. Oilfields Workers Trade Union Staff Pension Fund Plan
62. Pepsi –Cola Trinidad Bottling Company Limited. Pension Plan
63. Perreira & Company Limited Staff Pension Fund Plan
64. Prestige Holdings Limited Pension Fund Plan
65. Print - A - Pak Limited Pension Plan
66. R. B. P. Elevator and Escalator Limited Pension Plan
67. Rentokil (Trinidad) Limited Pension Fund Plan
68. Rhand Credit Union Co-operative Society Limited Pension Plan
69. Royal Caribbean Insurance Company Limited Group Pension Fund Plan
70. Sealand Service Inc. Pension Plan
71. Selco Limited Pension Fund Plan
72. Stellar Distributors (Trinidad) Staff Pension Plan
73. Small Business Development Company Limited Staff Pension Fund Plan
74. Southern Medical Clinic Limited Pension Fund Plan
75. Southern Sales and Services Company Limited Pension Plan
76. TECU Credit Union Co-operative Society Limited Pension Fund Plan
77. Tatil Life Sales Representatives Pension Plan
78. The Agents of American Life and General Insurance Company (Trinidad) Limited Pension Scheme

INSURED PENSION FUND PLANS (continued)

79. The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees
80. The Group Pension Plan for the Non-Professional Employees of Fitzstone Limited
81. The Institute of Marine Affairs Pension Plan
82. The Myerson Tooth Company Limited Pension Fund Plan
83. The Synod of the Presbyterian Church in Trinidad Pension Plan
84. The Trinidad Pilots and Berthing Masters Association Limited Pension Fund Plan
85. The University of the West Indies (St. Augustine) Staff Pension Fund Plan
86. Toyota Trinidad and Tobago Staff Pension Plan
87. Trinidad Concrete Products Company Limited Pension Fund Plan
88. Trinidad Contractors Limited Pension Plan
89. Trinidad Express Newspapers Limited Pension Plan
90. Trinidad Nitrogen Company Limited Staff Pension Fund Plan
91. Trinidad Ropeworks Limited Retirement Plan
92. Trinidad Systems Limited Pension Fund Plan
93. Trinidad and Tobago Chamber of Commerce Pension Plan
94. Trinidad and Tobago Mortgage Finance Company Limited Pension Plan
95. Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan
96. United States of America Embassy in Trinidad and Tobago Pension Fund Plan

LIST OF REGISTERED PENSION PLANS

INSURED PENSION FUND PLANS (continued)

97. Waste Disposals Limited Pension Fund Plan
98. Western Scientific Company Pension Plan
99. William H. Scott Limited Pension Fund Plan
100. Youth Training Employment Partnership Programme Pension Plan

ANNUITIES

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

PENSION PLANS AWAITING DE-REGISTRATION

1. Aviation Services Trinidad and Tobago Limited Pension Fund Plan
2. B.H. Rose Limited Pension Fund Plan
3. Cliffs and Associates Limited Pension Plan
4. Colgate Palmolive (Caribbean) Inc. Pension Fund Plan
5. Colonial Life Insurance Company (Trinidad) Limited Agents Pension Plan
6. Electrotec Services Limited Pension Fund Plan
7. Employers Consultative Association Pension Fund Plan
8. F.W. Woolworth Limited Pension Fund Plan
9. General Building and Loan Association Staff Pension Fund Plan
10. Goellnicht and Stollmeyer (Marketing) Limited Pension Fund Plan

LIST OF REGISTERED PENSION PLANS

PENSION PLANS AWAITING DE-REGISTRATION (continued)

11. George Wimpey Caribbean Limited Pension Plan
12. Gordon Grant Staff Pension Plan
13. Guardian Life of the Caribbean Limited Pension Fund Plan
14. Insurance Consultants Limited. (Antilles Insurance Limited)
15. KLM (Trinidad and Tobago) Pension Fund Plan
16. National Broadcasting Services of Trinidad and Tobago Pension Fund Plan
17. Nationwide Staff "A" Pension Plan
18. Nationwide Staff "B" Pension Plan
19. Nationwide Staff "C" Pension Plan
20. Orange Grove National Company Limited Pension Fund Plan
21. Reinsurance Company of Trinidad and Tobago Limited Pension Fund Plan
22. Sherwin Williams (Caribbean) N.V. Pension Plan
23. Sissons Paints Limited Staff Pension Fund Plan
24. Smith International Inc. Pension Fund Plan
25. Stephen and Ross Limited Pension Fund Plan
26. The National Commercial Bank of Trinidad and Tobago Pension Plan
27. Trinidad and Tobago Television Company Limited Pension Fund Plan
28. Trinidad Broadcasting Company Limited Pension Fund Plan
29. Trinidad Shipping Company Limited Pension Fund Plan
30. Van Leer Containers Trinidad Limited Pension Fund Plan

PENSION PLANS AWAITING DE-REGISTRATION (continued)

31. Victoria Nursing Home Pension Fund Plan
32. Workers Bank of Trinidad and Tobago Limited Pension Fund Plan

WINDING UP PENSION FUND PLANS

1. Associated Battery and Metal Industries Trinidad Limited Pension Fund Plan
2. Bottlers Limited Pension Fund Plan
3. British Airways Staff Pension Plan
4. C. Lloyd Trestrail & Company Limited Pension Plan
5. CTC Electronics Limited Pension Plan
6. Caroni (1975) Limited Employees Pension Plan
7. Caroni (1975) Limited Daily Paid Employees Contributory Pension Plan
8. Caroni (1967) Limited Pension Plan
9. Corbin Compton Limited Staff Pension Plan
10. Crown Life Caribbean Limited Employees Pension Fund Plan
11. Hydro Agri Trinidad Limited Hourly Paid Employees Pension Scheme
12. Industrial Development Corporation Pension Plan
13. Inglefield/Ogilvy Mather Pension Fund Plan
14. International Loss Adjusters Limited Pension Plan

LIST OF REGISTERED PENSION PLANS

WINDING UP PENSION FUND PLANS (continued)

15. Label House Limited Staff Pension Plan
16. Metal Industries Company Pension Plan
17. Premier Consolidated Oilfields Limited Pension Plan
18. Price WaterhouseCoopers Limited Pension Plan
19. Rediffusion (Trinidad) Limited Pension Plan
20. Santana Services Limited Pension Fund Plan
21. Super Chem Pension Fund Plan
22. The Shipping Corporation of Trinidad and Tobago Limited Pension Fund Plan
23. Tourism and Industrial Development Company of Trinidad and Tobago Pension Plan
24. Trinidad and Tobago Forest Products Limited Staff Pension Fund Plan
25. Trinidad and Tobago Oil Company Limited Provident Fund
26. Trinidad Textile Manufacturing Company Limited Pension Fund Plan
27. Trinidad and Tobago Export Development Corporation Pension Fund Plan
28. Trinidad and Tobago Printing and Packaging Company Pension Fund

JUDICIAL MANAGEMENT

1. West Indian National Insurance Company Pension Fund Plan

**REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2007
INCOME**

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES AND OTHER DEPOSITS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE	OTHER	SINGLE	OTHER						
LOCAL											
1. American Life and General Insurance Co. (T&T) Ltd	\$ 960,517,686	(42,919)	80,260,723	\$ -	72,034,257	\$ 152,252,061	14,905	\$ 74,768,720	\$ 399,774	\$ -	\$ 1,187,953,146
2. Bancassurance Caribbean Limited	87,199,578	1,528,727	3,131,736	112,032	108,053	4,880,549	-	24,725,761	(4,424,093)	-	112,381,795
3. British-American Insurance Company (Trinidad) Ltd.	534,560,614	-	22,740,492	-	312,196,939	334,937,431	-	47,148,231	4,274,370	-	920,920,646
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	6,570,637	-	206,467	-	13,712	220,179	-	952,638	(43,344)	-	7,700,110
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
6. Colonial Life Insurance Company (Trinidad) Ltd.	9,767,623,514	-	113,568,668	-	4,906,107,745	5,055,605,253	-	739,227,453	15,501,849	-	15,577,958,069
7. Cuna Caribbean Insurance Society Ltd.	8,092,447	-	70,116,660	-	-	70,116,660	-	5,348,149	132,081	-	83,689,337
8. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
9. Guardian General Insurance Limited	232,818	-	-	-	-	-	-	10,519	-	-	243,338
10. Guardian Life of the Caribbean Ltd.	2,765,351,382	18,691,356	112,053,453	58,615,219	56,039	189,416,067	402,495	148,989,506	563,899,650	-	3,668,059,100
11. Maritime Life (Caribbean) Ltd.	818,858,554	351	74,537,550	2,785,618	12,513,338	89,836,857	-	53,994,956	10,608,830	-	973,299,198
12. Mega Insurance Company Ltd.	139,857,992	-	16,608,382	-	9,570,786	26,179,168	104,135	6,007,308	2,517,048	-	174,665,651
13. Nationwide Insurance Company Ltd.	42,959,172	-	2,398,230	-	637,114	3,035,344	-	5,685,902	1,577,808	-	53,258,226
14. Scotialife Trinidad and Tobago Ltd.	133,031,880	34,709,414	41,153,482	8,059,983	4,873,252	88,796,132	-	12,040,827	5,542,848	-	239,411,687
15. Tattl Life Assurance Ltd.	492,135,871	206,765	12,702,034	-	60,291,988	73,200,787	384,726	74,091,563	52,122,849	-	691,935,796
16. The Beacon Insurance Company Ltd.	64,846	-	160,416	-	-	160,416	-	2,172	-	-	614,433
17. The Reinsurance Company of Trinidad and Tobago Ltd.	531,096	-	120,285	-	-	120,285	-	42,616	-	-	693,997
18. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-
19. United Security Life Insurance Company Ltd.	15,504,429	-	492,570	-	-	492,570	-	610,239	(155,088)	-	16,452,150
TOTAL	15,773,092,516	55,093,695	550,251,148	105,501,693	5,378,403,223	6,089,249,760	1,293,260	1,193,646,560	651,954,582	-	23,709,236,678
CARIBBEAN											
1. Life of Barbados Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Sagcor Life Inc.	1,810,294,686	117,127,529	14,143,483	159,761,624	31,706,438	322,739,074	3,912,366	140,732,353	71,593,747	-	2,349,272,226
TOTAL OTHER	1,810,294,686	117,127,529	14,143,483	159,761,624	31,706,438	322,739,074	3,912,366	140,732,353	71,593,747	-	2,349,272,226
1. Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	465,317	-	37,166	-	-	37,166	-	64,189	28,134	-	594,806
3. Sun Life Assurance Company of Canada	465,317	-	37,166	-	-	37,166	-	64,189	28,134	-	594,806
TOTAL GRAND TOTAL	17,583,852,519	172,221,224	564,431,797	265,263,317	5,410,109,661	6,412,026,000	5,205,626	1,334,443,102	723,576,463	-	26,059,103,710

TABLES

TABLE I continued

REVENUE ACCOUNT IN RESPECT OF LONG-TERM INSURANCE - 2007 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					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT INTEREST THEREON				
	DEATH	MATURITIES									
LOCAL											
1. American Life and General Insurance Company (T&T) Ltd.	\$ 21,452,501	\$ 2,585,412	\$ 16,688,016	\$ 4,205,792	\$ 73,476,546	\$ 21,493,037	\$ 53,932,692	\$ (2,529,922)	\$ 1,040,850,449	\$ 730,344	\$ 1,187,953,146
2. Bancassurance Caribbean Limited	19,497,611	746,685	3,215,732	141,321	27,288,481	(37,242)	2,849,689	205,623	72,476,117	9,599,127	112,381,795
3. British-American Insurance Company (Trinidad) Ltd.	4,060,607	1,063,117	507,362	102,937,286	115,664,332	18,154,758	16,842,716	-	764,406,302	5,852,538	920,920,646
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	64,000	36,939	-	58,493	538,466	-	105,896	-	6,542,875	512,874	7,700,110
5. Caribbean Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	0	-
6. Colonial Life Insurance Company (Trinidad) Ltd.	25,302,151	82,141,694	5,976,653	576,355,879	2,363,342,518	154,922,415	226,456,761	350,142,461	12,458,432,995	24,660,920	15,577,958,070
7. Cuna Caribbean Insurance Society Ltd.	41,202,978	102,477	87,554	-	41,674,355	3,693,911	12,848,872	-	8,196,582	17,275,617	83,689,337
8. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	249,997	0	243,338
9. Guardian General Insurance Limited	23,975,796	2,058,146	2,673,599	94,491,157	295,013,432	99,978,156	243,752,877	1,067,844	3,101,696,476	(73,449,685)	3,668,059,100
10. Guardian Life of the Caribbean Ltd.	4,861,654	11,604,773	15,937,569	18,883,147	63,697,091	15,757,425	52,126,087	1,825,845	838,091,619	1,801,131	973,299,197
11. Maritime Life (Caribbean) Limited	1,634,578	3,526,907	188,452	-	14,046,761	2,505,337	12,505,698	329,561	143,503,307	1,774,987	174,665,651
12. Mega Insurance Company Limited	584,179	167,399	34,263	1,658,883	3,836,623	9,080	533,176	-	45,549,147	3,330,200	53,258,226
13. Nationwide Insurance Company Ltd.	1,345,463	-	27,697	-	16,241,215	656,701	5,279,188	-	204,518,573	12,716,011	239,411,688
14. Scotialife Trinidad and Tobago Ltd.	5,007,046	11,309,440	6,877,807	4,438,372	50,559,478	7,635,960	9,970,195	3,938,000	538,022,978	81,809,185	691,935,796
15. Tatil Life Assurance Ltd.	-	-	(193,591)	-	(193,591)	7,452	48,103	101,572	56,634	594,263	614,433
16. The Beacon Insurance Company Ltd.	-	-	-	-	-	21,147	67,200	-	533,845	71,805	693,997
17. The Reinsurance Co. of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
18. The Western General Insurance Co. Ltd.	120,084	16,647	-	41,097	187,215	-	75,496	-	16,189,439	0	16,452,150
19. United Security Life Insurance Co. Ltd.	149,108,648	115,359,636	52,021,113	803,211,427	3,065,372,922	324,798,137	637,394,645	355,080,983	19,239,317,335	87,272,657	23,709,236,679
TOTAL											
CARIBBEAN											
1. Life of Barbados Ltd.	11,195,739	14,002,737	4,082,886	77,611,117	187,490,809	29,909,808	43,451,197	-	2,030,358,699	58,061,712	2,349,272,225
2. Sagcor Life Inc.	11,195,739	14,002,737	4,082,886	77,611,117	187,490,809	29,909,808	43,451,197	-	2,030,358,699	58,061,712	2,349,272,225
TOTAL											
OTHER											
1. Cuna Mutual Insurance Society	22,000	-	73,845	-	95,845	-	78,090	-	519,251	(98,380)	594,806
2. Sun Life Assurance Company of Canada	22,000	-	73,845	-	95,845	-	78,090	-	519,251	(98,380)	594,806
TOTAL	160,330,387	129,362,373	56,177,844	880,822,544	3,252,959,576	354,707,945	680,923,932	355,080,983	21,270,195,285	1,452,335,989	26,059,103,710
GRAND TOTAL											

**REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2007
INCOME**

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE	OTHER	SINGLE	OTHER						
LOCAL	\$					\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	737,971,046	(42,919)	69,300,558	-	29,428,086	98,685,725	-	56,207,683	399,774	-	893,264,228
2. Bancassurance Caribbean Ltd.	72,278,347	53,431	3,131,736	112,032	108,053	3,405,252	-	22,085,937	(3,950,478)	-	93,819,058
3. British-American Insurance Company (Trinidad) Ltd.	530,811,001	-	21,482,110	-	312,196,939	333,679,049	-	46,910,475	4,252,817	-	915,653,342
4. Caribbean Atlantic Life Insurance Co. (T&T) Ltd.	6,570,637	-	206,467	-	13,712	220,179	-	952,637	(43,344)	-	7,700,110
5. Colonial Life Insurance Company (Trinidad) Ltd.	846,948,207	-	97,126,931	-	-	97,126,931	-	71,207,804	-	-	1,015,282,942
6. Cuna Caribbean Insurance Society Ltd.	8,092,447	-	623,454	-	-	623,454	-	2,092,099	132,081	-	10,940,081
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-
8. Guardian Life of the Caribbean Ltd.	643,600,264	(64,186)	112,053,453	58,615,219	56,039	170,660,525	-	16,616,754	89,692,679	-	920,570,222
9. Maritime Life (Caribbean) Ltd.	768,118,205	351	64,870,593	2,785,618	12,513,338	80,169,900	-	51,254,147	10,608,830	-	910,151,082
10. Mega Insurance Company Ltd.	139,857,992	-	16,608,382	-	9,570,786	26,179,168	104,135	6,007,308	2,517,048	-	174,665,651
11. Nationwide Insurance Company Ltd.	42,959,172	-	2,398,230	-	637,114	3,035,344	-	5,685,902	1,577,808	-	53,258,226
12. Scotialife Trinidad and Tobago Ltd.	130,845,955	20,195,742	41,153,482	8,059,983	4,873,252	74,282,460	-	10,072,762	5,542,848	-	220,744,024
13. Tatil Life Assurance Ltd.	350,429,523	-	7,418,910	-	60,291,988	67,710,898	384,726	38,465,160	24,558,576	-	481,548,883
14. The Reinsurance Co. of Trinidad and Tobago Ltd.	531,096	-	120,285	-	-	120,285	-	42,616	-	-	693,997
15. The Western General Insurance Company Ltd.	15,504,429	-	492,570	-	-	492,570	-	610,239	(155,088)	-	16,452,150
16. United Security Life Insurance Company Ltd.	4,294,518,322	20,142,419	436,987,161	69,572,853	429,689,307	956,391,740	488,861	328,211,524	135,133,550	-	5,714,743,996
TOTAL								JULY	2007		
CARIBBEAN											
1. Life of Barbados Ltd.	1,402,667,130	117,127,529	-	159,761,624	-	276,889,153	3,465,163	106,872,535	87,954,770	-	1,877,848,751
2. Sagcor Life Inc.	1,402,667,130	117,127,529	-	159,761,624	-	276,889,153	3,465,163	106,872,535	87,954,770	-	1,877,848,751
TOTAL											
OTHER											
1. Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	465,317	-	23,096	-	-	23,096	-	64,189	28,134	-	580,736
3. Sun Life Assurance Company of Canada	465,317	-	23,096	-	-	23,096	-	64,189	28,134	-	580,736
TOTAL	5,697,650,769	137,269,948	437,010,257	229,334,476	429,689,307	1,233,303,989	3,954,024	435,148,248	223,116,454	-	7,593,173,484
GRAND TOTAL											
								D E - R E G I S T E R E D			

TABLES

TABLE II continued

REVENUE ACCOUNT IN RESPECT OF ORDINARY LIFE, PENSION AND ANNUITY INSURANCE - 2007 EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
	DEATH	MATURITIES				COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd	8,549,313	2,585,412	20,747,683	-	48,570,424	13,664,740	34,896,556	(2,525,221)	804,994,904	(6,337,175)	893,264,228
2. Bancassurance Caribbean Limited	1,573,581	746,686	3,687,132	141,321	9,364,450	(37,242)	1,988,283	70,563	70,303,528	12,129,478	93,819,059
3. British-American Insurance Company (Trinidad) Ltd.	3,709,555	581,606	7,085,234	102,937,286	114,579,577	17,833,343	16,526,853	-	761,605,576	5,107,993	915,653,342
4. Caribbean Atlantic Life Insurance Co. (T&T) Ltd.	64,000	36,939	379,034	58,493	538,466	-	105,896	-	6,542,875	512,873	7,700,110
5. Colonial Life Insurance Company (Trinidad) Ltd.	9,109,883	27,233,909	13,284,083	-	50,718,333	13,162,771	64,012,060	-	887,389,778	(0)	1,015,282,942
6. Cuna Caribbean Insurance Society Ltd.	139,054	102,477	281,346	-	610,431	23,628	1,442,917	-	8,196,582	666,523	10,940,081
7. Demerara Life Assurance Company of T&T Ltd.	20,102,959	2,058,146	7,289,075	65,698,231	97,822,011	98,632,157	122,673,116	-	680,779,664	(79,336,726)	920,570,222
8. Guardian Life of the Caribbean Ltd.	4,861,654	11,604,773	12,409,948	18,883,148	56,668,420	15,510,218	51,343,087	1,825,845	783,748,485	1,055,027	910,151,082
9. Maritime Life (Caribbean) Ltd.	1,634,578	3,526,907	8,696,824	-	14,046,761	2,505,337	12,505,698	329,561	143,503,306	1,774,988	174,665,651
10. Mega Insurance Company Ltd.	584,179	167,399	1,391,899	1,658,883	3,836,623	9,080	533,176	-	45,549,146	3,330,201	53,258,226
11. Nationwide Insurance Company Ltd.	757,260	-	14,868,055	-	15,653,012	-	4,416,308	-	197,119,804	3,554,900	220,744,024
12. Scotialife Trinidad and Tobago Ltd.	4,265,046	11,249,438	19,954,886	2,232,080	39,137,547	7,574,352	9,406,334	3,741,100	379,778,528	41,911,022	481,548,883
13. Tatil Life Assurance Ltd.	-	-	-	-	-	21,147	67,200	-	533,845	71,805	693,997
14. The Reinsurance Co. of Trinidad and Tobago Ltd.	-	-	-	-	-	-	-	-	-	-	-
15. The Western General Insurance Company Ltd.	120,084	16,647	-	41,097	187,215	-	75,496	-	16,189,439	-	16,452,150
16. United Security Life Insurance Company Ltd.	55,471,147	59,910,340	110,084,586	191,650,539	451,733,270	168,899,531	319,992,979	3,441,847	4,786,235,460	(15,559,091)	5,714,743,997
TOTAL											
CARIBBEAN											
Life of Barbados Ltd.											
1. Sagcor Life Inc.	6,290,806	14,002,737	80,594,330	43,717,871	148,688,631	27,855,057	39,446,171	-	1,578,579,907	83,278,986	1,877,848,752
2. Sagcor Life Inc.	6,290,806	14,002,737	80,594,330	43,717,871	148,688,631	27,855,057	39,446,171	-	1,578,579,907	83,278,986	1,877,848,752
OTHER											
1. Lincoln Assurance Ltd.	-	-	-	-	-	-	-	-	-	-	-
2. Cuna Mutual Insurance Society	-	-	-	-	-	-	-	-	-	-	-
3. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	-	-	-	-
TOTAL											
GRAND TOTAL	61,761,953	73,913,077	190,678,916	235,368,411	600,490,378	196,754,588	231,977,002	3,441,847	6,365,334,619	67,634,813	7,593,173,485

**REVENUE ACCOUNT IN RESPECT OF INDUSTRIAL LIFE INSURANCE - 2007
INCOME**

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS			CONSIDERATION FOR ANNUITIES		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE		OTHER	SINGLE	OTHER						
		\$	\$	\$	\$							
1. British-American Insurance Company (Trinidad) Ltd.	3,701,930	-	209,852	-	-	209,852	-	233,733	21,188	-	-	4,166,703
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-
3. The Goodwill General Insurance Company Ltd.												
4. The Western General Insurance Company Ltd.												
TOTAL	3,701,930.00	-	209,852.00	-	-	209,852.00	-	233,733	21,188.00	-	-	4,166,703
IN COMPULSORY LIQUIDATION												
REGISTRATION CANCELLED JULY 2007												

EXPENDITURE

COMPANIES	DEATH	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	BONUSES PAID IN CASH	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	FUNDS AT THE END OF THE YEAR	TRANSFERS TO PROFIT AND LOSS	TOTAL
		MATURITIES	OTHER					COMMISSIONS	SALARIES AND OTHER EXPENSES OF MANAGEMENT				
1. British-American Insurance Company (Trinidad) Ltd.	300,320	481,511	(792,557)	10,726	-	-	1,034,023	63,638	278,135	-	2,737,586	53,321	4,166,703
2. Colonial Life Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-
3. The Goodwill General Insurance Company Ltd.													
4. The Western General Insurance Company Ltd.													
TOTAL	300,320	481,511	(792,557)	10,726	-	-	1,034,023	63,638	278,135	-	2,737,586	53,321	4,166,703
IN COMPULSORY LIQUIDATION													
REGISTRATION CANCELLED JULY 2007													

TABLES

TABLE IV

REVENUE ACCOUNT IN RESPECT OF NON-CANCELLABLE, SICKNESS AND ACCIDENT INSURANCE - 2007 INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
		SINGLE	OTHER					
1. American Life and General Insurance Company (T&T) Ltd.	\$ 2,551,523	\$ -	\$ 30,997,665	\$ 14,905	\$ 185,321	\$ -	\$ 33,749,414	
2. British-American Insurance Company (Trinidad) Ltd.	47,683	-	1,048,530	-	4,023	365	1,100,601	
3. Maritime Life (Caribbean) Ltd.	-	-	5,666,522	-	-	-	5,666,522	
TOTAL	2,599,206	-	37,712,717	14,905	189,344	365	40,516,537	

EXPENDITURE

COMPANIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		TOTAL		
		COMMISSIONS	EXPENSES OF MANAGEMENT			
					OTHER	
1. American Life and General Insurance Company (T&T) Ltd.	\$ 8,084,802	\$ 6,546,898	\$ 11,147,264	\$ 2,975,643	\$ 4,995,725	\$ 33,749,414
2. British-American Insurance Company (Trinidad) Ltd.	50,732	257,777	37,728	63,144	691,220	1,100,601
3. Maritime Life (Caribbean) Ltd.	4,166,430	208,475	457,165	-	834,452	5,666,522
TOTAL	12,301,964	7,013,150	11,642,157	3,038,787	6,521,397	40,516,537

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2007
INCOME

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	PREMIUMS		CONSIDERATION FOR ANNUITIES AND OTHER DEPOSITS		TOTAL PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFERS FROM RESERVES	TOTAL
		SINGLE	OTHER	SINGLE	OTHER						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	48,198	-	10,960,165	-	-	10,960,165	-	3,566	-	-	11,011,929
2. Bancassurance Caribbean Ltd.	14,921,231	1,475,296	-	-	-	1,475,296	-	2,639,823	(473,614)	-	18,562,736
3. Colonial Life Insurance Company (Trinidad) Ltd.	18,481,432	-	16,441,737	-	-	16,441,737	-	1,173,416	-	-	36,096,586
4. Cuna Caribbean Insurance Society Ltd.	-	-	36,539,273	-	-	36,539,273	-	2,912,642	-	-	39,451,915
5. Guardian General Insurance Ltd.	232,818	-	-	-	-	-	-	10,519	-	-	243,338
6. Guardian Life of the Caribbean Ltd.	5,964,699	18,755,542	-	-	-	18,755,542	-	290,249	(540,956)	-	24,469,534
7. Maritime Life (Caribbean) Ltd.	-	-	881,495	-	-	881,495	-	-	-	-	881,495
8. Scotialife Trinidad and Tobago Ltd.	2,185,925	14,513,673	-	-	-	14,513,673	-	1,968,066	-	-	18,667,664
9. Tatil Life Assurance Ltd.	467,324	14,032	2,396,083	-	-	2,410,115	-	7,922,646	4,485,621	-	15,285,706
10. The Beacon Insurance Company Ltd.	50,200	-	153,900	-	-	153,900	-	2,127	-	-	593,226
TOTAL	42,351,827	34,758,543	67,372,654	0	0	102,131,197	386,999	16,923,055	3,471,051	0	165,264,129
CARIBBEAN											
1. Sagikor Life Inc.	2,358,040	-	14,143,483	-	-	14,143,483	447,202	181,157	334,440	-	17,464,322
TOTAL	2,358,040	-	14,143,483	-	-	14,143,483	447,202	181,157	334,440	-	17,464,322
OTHER											
1. Sun Life Assurance Company of Canada	-	-	14,070	-	-	14,070	-	-	-	-	14,070
TOTAL	-	-	14,070	-	-	14,070	-	-	-	-	14,070
GRAND TOTAL	44,709,867	34,758,543	81,530,207	0	0	116,288,750	834,201	17,104,212	3,805,491	0	182,742,521

TABLES

TABLE V continued

REVENUE ACCOUNT IN RESPECT OF GROUP LIFE INSURANCE - 2007 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				COMMISSIONS	EXPENSES OF MANAGEMENT				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL											
1. American Life and General Insurance Company (T&T) Ltd.	4,818,386	-	-	-	4,818,386	1,235,930	4,115,196	(3,783)	50,009	796,191	11,011,929
2. Bancassurance Caribbean Ltd.	17,924,030	-	-	-	17,924,030	-	861,406	135,060	2,172,589	(2,530,349)	18,562,736
3. Colonial Life Insurance Company (Trinidad) Ltd.	12,478,538	-	-	-	12,478,538	1,176,990	8,657,781	598,016	18,481,432	(5,296,170)	36,096,586
4. Cuna Caribbean Insurance Society Ltd.	22,657,108	-	-	-	22,657,108	594,149	5,963,622	-	-	10,237,036	39,451,915
5. Guardian General Insurance Ltd.	-	-	-	-	-	-	-	-	249,997	(6,659)	243,338
6. Guardian Life of the Caribbean Ltd.	3,039,057	-	-	-	3,039,057	1,245,186	2,932,551	-	6,100,591	11,152,150	24,469,534
7. Maritime Life (Caribbean) Ltd.	-	-	-	-	586,000	38,732	74,204	-	-	182,559	881,495
8. Scotialife Trinidad and Tobago Ltd.	588,203	-	-	-	588,203	656,701	862,880	-	7,398,769	9,161,112	18,667,664
9. Tatil Life Assurance Ltd.	742,000	-	-	-	742,000	60,202	217,158	78,760	453,027	13,734,559	15,285,706
10. The Beacon Insurance Company Ltd.	-	-	-	-	(7,500)	7,452	47,317	72,954	46,900	426,103	593,226
TOTAL	62,247,321	-	-	-	62,825,821	5,015,342	23,732,115	881,006	34,953,313	37,856,532	165,264,128
CARIBBEAN											
1. Sagjcor Life Inc.	4,908,933	-	-	-	4,908,933	2,054,751	3,088,775	-	2,355,026	5,056,837	17,464,322
TOTAL	4,908,933	0	0	0	4,908,933	2,054,751	3,088,775	0	2,355,026	5,056,837.00	17,464,322
OTHER											
1. Sun Life Assurance Company of Canada	22,000	-	-	-	27,368	-	-	-	-	(13,298)	14,070
TOTAL	22,000	-	-	-	27,368	-	-	-	-	-	14,070
GRAND TOTAL	67,178,254	0	0	0	67,762,122	7,070,093	26,820,890	881,006	37,308,339	42,913,369	182,742,520

**REVENUE ACCOUNT IN RESPECT OF GROUP PENSION INSURANCE - 2007
INCOME**

COMPANIES	FUNDS AT THE BEGINNING OF THE YEAR	NET PREMIUM	TOTAL PREMIUM	COMMISSION RECEIVED	NET INTEREST	OTHER	TOTAL
1. American Life and General Insurance Company (T&T) Ltd.	\$ 219,946,912	\$ 11,608,506	\$ 11,608,506	\$ -	\$ 18,372,150	\$ -	\$ 249,927,568
2. Colonial Life Insurance Company (Trinidad) Ltd.	7,890,885,749	4,867,307,033	4,867,307,033	-	574,002,621	-	13,332,195,403
3. Guardian Life of the Caribbean Ltd.	88,039,318	-	-	-	2,740,969	(4,018,639)	86,761,648
4. Maritime Life (Caribbean) Ltd.	50,740,349	3,118,940	3,118,940	-	2,740,809	(1)	56,600,098
5. Tatil Life Assurance Ltd.	21,841,008	3,079,774	3,079,774	-	18,452,646	11,077,639	54,451,068
TOTAL	8,271,453,336	4,885,114,253	4,885,114,253	-	616,309,196	7,058,999	13,779,935,785

EXPENDITURE

COMPANIES	CLAIMS		SURRENDER (INCLUDING SURRENDER OF BONUSES)	ANNUITIES	TOTAL POLICY PAYMENTS	OTHER EXPENSES		OTHER	TRANSFERS TO PROFIT AND LOSS	FUNDS AT THE END OF THE YEAR	TOTAL
	DEATH	OTHER				COMMISSIONS	EXPENSES OF MANAGEMENT				
1. American Life and General Insurance Company (T&T) Ltd.	\$ -	\$ -	\$ 7,797,142	\$ 4,205,792	\$ 12,002,934	\$ 45,469	\$ 3,773,676	\$ 0	\$ 1,275,601	\$ 232,829,888	\$ 249,927,568
2. Colonial Life Insurance Company (Trinidad) Ltd.	3,713,729	54,907,784	1,660,282,058	424,585,980	2,143,489,552	140,582,654	143,723,843	206,815,555	0	10,697,583,800	13,332,195,403
3. Guardian Life of the Caribbean Ltd.	773,133	-	-	-	773,133	-	966,112	0	(5,265,109)	90,287,511	86,761,648
4. Maritime Life (Caribbean) Ltd.	-	2,276,241	-	-	2,276,241	-	251,631	0	(270,908)	54,343,134	56,600,098
5. Tatil Life Assurance Ltd.	-	-	140,333	2,206,292	2,346,625	1,406	346,704	118,140	26,163,603	25,474,590	54,451,068
TOTAL	4,486,863	57,184,025	1,668,219,533	430,998,064	2,160,888,485	140,629,529	149,061,965	206,933,695	21,903,188	11,100,518,923	13,779,935,785

TABLES

TABLE VII

REVENUE ACCOUNT IN RESPECT OF DEPOSIT ADMINISTRATION CONTRACTS/UNIT LINKED FUNDS - 2007 INCOME

COMPANIES		FUNDS BROUGHT FORWARD	CONTRIBUTIONS	INTEREST	OTHER	TOTAL
LOCAL						
1.	Colonial Life Insurance Company (Trinidad) Ltd.	\$ 1,011,308,126	\$ 74,729,552	\$ 92,843,611	\$ 15,501,849	\$ 1,194,383,138
2.	Demerara Life Assurance Company of T&T Ltd.	0	0	0	0	0
3.	Guardian Life of the Caribbean Ltd.	360,892,017	0	33,294,751	22,948,328	417,135,096
4.	Sagicor Life Inc.	405,269,516	31,706,438	33,678,661	(16,695,463)	453,959,152
5.	Tatil Life Assurance Ltd.	116,300,140	0	9,111,289	11,996,012	137,407,441
TOTAL		1,893,769,799	106,435,990	168,928,312	33,750,726	2,202,884,827

EXPENDITURE

COMPANIES	ANNUITY PURCHASED	SURRENDER OF UNITS	CLAIMS	ADMINISTRATION FEES	COMMISSIONS PAID	MANAGEMENT EXPENSES	OTHER	FUNDS CARRIED FORWARD	TOTAL
LOCAL									
1.	Colonial Life Insurance Company (Trinidad) Ltd.	\$ -	\$ 4,886,196	-	-	\$ 10,063,077	\$ 172,685,981	\$ 854,977,985	\$ 1,194,383,138
2.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-
3.	Guardian Life of the Caribbean Ltd.	28,792,925	60,646	-	100,813	1,314,583	1,067,844	385,798,284	417,135,096
4.	Sagicor Life Inc.	33,893,246	-	-	-	916,251	(30,274,111)	449,423,766	453,959,152
5.	Tatil Life Assurance Ltd.	-	5,441,710	-	-	-	-	129,851,428	137,407,441
TOTAL	214,456,070	2,114,303	10,388,552	-	100,813	12,293,912	143,479,714	1,820,051,463	2,202,884,827

LONG-TERM INSURANCE BUSINESS - INSURANCE DISCONTINUED OR REDEEMED DURING 2007

	NUMBER OF POLICIES										SUM ASSURED				
	DEATH	SURRENDER	FORFEITURE	LAPSED	MATURITIES	MISCELLANEOUS	TOTAL	DEATH	SURRENDER	FORFEITURE	LAPSED	MATURITIES	MISCELLANEOUS	TOTAL	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
LOCAL															
1. American Life and General Insurance Company (T&T) Ltd.	148	968	1,465	958	325	45	3,909	7,864,506	51,084,728	229,645,690	161,333,738	2,458,176	108,576,464	560,963,302	
2. Bancassurance Caribbean Ltd.	45	113	68	64	16	30	336	2,724,673	3,706,861	2,715,327	5,656,244	523,967	84,945,545	100,272,617	
3. British-American Insurance Company (Trinidad) Ltd.	95	673	-	762	451	501	2,482	3,611,492	13,135,000	-	129,027,000	1,164,149	28,336,868	175,274,509	
4. Caribbean Atlantic Life Insurance Company (T&T) Ltd.	3	9	2	-	7	-	21	12,343	678,867	202,778	-	64,322	(0)	958,310	
5. Colonial Life Insurance Company (Trinidad) Ltd.	619	3,598	-	699	1,628	1,579	8,123	14,750,994	129,515,899	-	101,551,960	54,246,846	904,979,435	1,205,045,134	
6. CUNA Caribbean Insurance Society Ltd.	7	27	-	83	4	4	125	264,511	988,457	-	9,636,900	111,740	1,952,724	12,954,332	
7. Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8. Guardian General Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9. Guardian Life of the Caribbean Ltd.	285	1,849	4,405	1,261	645	382	8,827	28,507,081	158,449,531	523,060,705	307,388,599	1,434,512	477,094,769	1,495,935,198	
10. Maritime Life (Caribbean) Ltd.	106	485	292	1,286	441	14	2,624	4,498,823	23,308,952	19,160,662	179,369,457	4,223,839	15,022,131	245,583,864	
11. Mega Insurance Company Ltd.	41	218	92	565	139	10	1,065	1,360,750	8,209,569	2,513,500	64,520,905	1,213,331	499,755	78,317,810	
12. Nationwide Insurance Company Ltd.	2	14	-	-	9	-	25	-	-	-	-	-	-	-	
13. Scotialife Trinidad and Tobago Ltd.	18	662	169	253	-	-	1,102	306,100	12,818,999	5,943,000	8,945,440	-	2,161,000	30,174,539	
14. Tatil Life Assurance Ltd.	80	727	-	1,521	253	299	2,880	3,579,229	42,139,277	-	127,025,087	10,325,319	303,618,239	486,687,151	
15. The Beacon Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	12,205,210	
16. The Reinsurance Company of T&T Ltd.	-	-	-	-	-	1,694	1,694	-	-	-	-	-	5,990,136	5,990,136	
TOTAL	1,449	9,343	6,493	7,452	3,918	2,864	31,519	67,480,502	444,036,140	783,241,662	1,094,455,330	75,766,201	1,939,392,140	4,404,371,976	
CARIBBEAN															
1. Life of Barbados															
2. Sagcor Life Inc	121	588	45	3,637	241	210	4,842	13,073,141	65,287,498	1,233,711	514,865,656	1,665,268	544,667,329	1,140,792,603	
TOTAL	121	588	45	3,637	241	210	4,842	13,073,141	65,287,498	1,233,711	514,865,656	1,665,268	544,667,329	1,140,792,603	
OTHER															
1. Sun Life Assurance Company of Canada	-	-	-	-	-	-	-	22,000	-	-	-	-	(62,218)	(40,218)	
TOTAL	-	-	-	-	-	-	-	22,000	-	-	-	-	(62,218)	(40,218)	
GRAND TOTAL	1,570	9,931	6,538	11,089	4,159	3,074	36,361	80,575,643	509,323,638	784,475,373	1,609,320,986	77,431,469	2,483,997,251	5,545,124,361	

TABLES

TABLE IX

INSURANCE IN FORCE - 2007

	COMPANIES	NEW INSURANCE ISSUED DURING THE YEAR				INSURANCE EXISTING		
		NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	ANNUAL PREMIUMS	SINGLE PREMIUMS AND CONSIDERATION	NUMBER OF POLICIES	SUM ASSURED OR AMOUNTS OF ANNUITY PER ANNUM	
	LOCAL		\$	\$	\$		\$	
1.	American Life and General Insurance Company (T&T) Ltd.	7,075	742,103,171	-	-	54,716	6,811,446,869	
2.	Bancassurance Caribbean Ltd.	8	6,850,877	-	17,035	4,741	1,604,747,408	
3.	British-American Insurance Company (Trinidad) Ltd.	7,258	412,330,500	254,987,021	-	46,381	2,617,277,003	
4.	Caribbean Atlantic Life Insurance Company (T&T) Ltd.	-	-	-	-	359	11,751,271	
5.	Colonial Life Insurance Company (Trinidad) Ltd.	29,228	1,592,666,941	142,265,219	2,179,182,575	174,852	16,711,192,131	
6.	Cuna Caribbean Insurance Society Ltd.	32	11,082,681	1,283,862	-	1,567	8,204,130,315	
7.	Demerara Life Assurance Company of T&T Ltd.	-	-	-	-	-	-	
8.	Guardian General Insurance Ltd.	-	-	-	-	-	-	
9.	Guardian Life of the Caribbean Ltd.	19,802	4,353,283,158	122,853,496	460,604	138,505	19,071,176,375	
10.	Maritime Life (Caribbean) Ltd.	3,982	769,177,760	14,207,716	769,341	36,810	3,225,200,372	
11.	Mega Insurance Company Ltd.	1,958	107,268,067	3,817,156	-	21,619	1,492,569,576	
12.	Nationwide Insurance Company	45	141,186	-	-	3,156	115,808,314	
13.	Tat'l Life Assurance Ltd.	2,196	178,422,996	4,031,342	-	36,982	2,452,386,648	
14.	ScotiLife Trinidad and Tobago Ltd.	6,974	1,043,423,064	148,374,943	3,715,037	14,498	1,174,123,742	
15.	The Reinsurance Company of Trinidad and Tobago Ltd.	-	-	-	-	7,916	51,970,100	
16.	The Beacon Insurance Company Ltd.	-	-	-	-	33	50,117,569	
	TOTAL	78,558	9,216,750,400	691,820,754	2,184,144,592	542,135	63,593,897,693	
	CARIBBEAN							
1.	Life of Barbados Ltd.	7,293	1,227,100,879	84,869,122	49,681,117	57,979	9,606,165,910	
2.	Sagicor Life Inc.	7,293	1,227,100,879	84,869,122	49,681,117	57,979	9,606,165,910	
	TOTAL							
	OTHER							
1.	Lincoln Assurance Ltd.	-	-	-	-	28	1,772,887	
2.	Sun Life Assurance Company of Canada	-	-	-	-	28	1,772,887	
	TOTAL	85,851	10,443,851,280	776,689,876	2,233,825,709	600,142	73,201,836,490	
	GRAND TOTAL							

LONG-TERM INSURANCE - ANNUITY BUSINESS 2007

	COMPANIES		NUMBER OF POLICIES						ANNUITY PER ANNUM					TOTAL
	GENERAL ANNUITIES		APPROVED PENSION ANNUITIES (IMMEDIATE) PER ANNUM	APPROVED PENSION ANNUITIES (DEFERRED)	OTHER	TOTAL	GENERAL ANNUITIES		APPROVED PENSION ANNUITIES (IMMEDIATE) PER ANNUM	APPROVED PENSION ANNUITIES (DEFERRED)	OTHER	TOTAL		
	IMMEDIATE	DEFERRED					IMMEDIATE	DEFERRED						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
1.	908	14,704	-	48	-	15,660	3,940,065	-	-	4,205,792	-	8,145,857		
2.	33	206	-	-	-	239	131,444	-	-	-	-	131,444		
3.	29	24,472	-	-	-	24,501	62,688	-	-	-	-	-		
4.	25	19	-	-	-	44	64,631	-	-	-	-	64,631		
5.	10,710	116,399	-	-	-	127,109	112,696,780	1,782,025,314	-	-	-	1,894,722,094		
6.	5,551	43,436	-	56	-	49,043	61,115,845	11,409,209	6,017,783	-	-	78,542,836		
8.	1,647	6,662	-	132	-	8,441	10,105,630	44,637,876	-	-	-	54,743,506		
9.	-	7,142	-	-	-	7,142	-	13,475,087	-	-	-	-		
10.	-	(14)	-	-	-	(14)	-	-	-	-	-	-		
11.	-	3,730	-	-	-	3,730	-	55,863,000	-	-	-	-		
12.	771	10,163	-	12	-	10,946	4,716,684	341,340,242	659,914	-	346,716,840			
	19,674	226,919	-	248	-	246,841	192,833,767	2,248,750,728	10,883,489	-	2,383,067,208			
1.	1,708	18,822	-	-	-	20,530	19,975,101	43,373,636	-	-	-	63,348,737		
2.	1,708	18,822	-	-	-	20,530	19,975,101	43,373,636	-	-	-	63,348,737		
	21,382	245,741	-	248	-	267,371	212,808,868	2,292,124,364	10,883,489	-	2,446,415,945			

TABLES

TABLE XI

STATEMENT OF STATUTORY FUND 2007 - LIABILITIES TO POLICYHOLDERS (LONG-TERM BUSINESS)

	COMPANIES		POLICY RESERVES										DEDUCTIONS				TOTAL	FUND REQUIREMENT
			ORDINARY LIFE	INDUSTRIAL LIFE	GROUP LIFE	GROUP PENSION	NON-CANCELLABLE SICKNESS AND ACCIDENT	OTHER	TOTAL	CLAIMS ADMITTED OR INTIMATED BUT NOT PAID	OTHER RESERVES	TOTAL RESERVES	OUTSTANDING PREMIUMS	POLICY LOANS	OTHER DEDUCTIONS			
			\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1.	American Life and General Insurance Company (T&T) Limited		489,739,276	-	50,009	232,829,895	2,975,643	315,255,626	1,040,850,449	29,500,206	25,425,166	1,095,775,821	14,820,980	89,484,667	-	104,305,647	991,470,174	
2.	Bancassurance Caribbean Limited		70,303,528	-	2,172,589	-	-	117,582,580	190,058,697	6,143,775	17,059,845	213,262,317	241,969	13,315,988	643,394	14,201,351	199,060,966	
3.	British-American Insurance Company (Trinidad) Limited		88,684,892	2,737,586	-	-	-	672,983,824	764,406,302	6,276,525	5,259,441	775,942,268	1,331,457	38,533,364	-	39,864,821	736,077,447	
4.	Caribbean Atlantic Life Insurance Company (T&T) Limited		6,542,875	-	-	-	-	7,964,956	14,507,831	101,130	-	14,608,961	7,455	694,416	46,234	748,105	13,860,856	
5.	Caribbean Insurance Company Limited																	
6.	Colonial Life Insurance Company (Trinidad) Limited		887,389,778	-	18,481,432	10,697,583,800	-	854,977,985	12,458,432,995	19,566,066	91,796,526	12,569,795,587	(881,096)	98,144,509	1,192,806,526	1,290,069,939	11,279,725,648	
7.	Cuna Caribbean Insurance Society Limited		8,196,582	-	-	-	-	-	8,196,582	21,390,620	64,284,631	93,871,833	6,413,095	3,238,276	18,892	9,670,263	84,201,570	
8.	Demerara Life Assurance Company of T&T Limited																	
9.	Guardian General Insurance Limited																	
10.	Guardian Life of the Caribbean Limited		680,779,664	-	6,100,591	90,287,511	-	2,324,528,710	3,101,696,476	57,176,844	557,170,096	3,716,043,416	22,885,182	20,135,380	-	43,020,562	3,673,022,854	
11.	Maritime Life (Caribbean) Limited		838,091,619	-	-	-	-	-	838,091,619	10,835,754	20,534,786	869,462,159	9,488,188	52,160,387	-	61,648,575	807,813,584	
12.	Mega Insurance Company Limited		143,503,307	-	-	-	-	268,202	143,503,307	4,083,356	629,924	148,216,587	43,548	6,172,522	370,351	6,586,421	141,630,166	
13.	Nationwide Life Insurance Company Limited		28,551,158	-	16,997,989	-	-	-	45,817,349	1,199,818	426,766	47,017,167	32,505	5,409,708	202,383	5,644,596	41,372,571	
14.	ScotiLife Trinidad and Tobago Limited		204,518,573	-	-	-	-	-	204,518,573	161,537	205,106,876	57,569	-	-	-	57,569	205,049,307	
15.	Tat'l Life Assurance Limited		379,778,528	-	453,027	25,474,590	-	683,927,723	1,089,633,868	18,344,164	5,576,788	1,113,554,820	588,777	12,038,717	1,363,567	13,991,061	1,099,563,759	
16.	The Beacon Insurance Company Limited				46,900	-	-	26,266	73,166	-	73,166	-	-	-	-	-	73,166	
17.	The Reinsurance Company of Trinidad & Tobago Limited		16,189,439	-	-	-	-	311,054	16,500,493	1,143,921	-	-	-	739	-	739	17,645,153	
18.	United Security Life Insurance Company Limited		3,842,269,219	2,737,586	44,302,537	11,046,175,796	2,975,643	4,977,826,926	19,916,287,707	175,923,716	788,163,969	20,880,375,392	55,029,629	339,328,673	1,195,451,347	1,589,809,649	19,290,565,743	
	TOTAL																	
	CARIBBEAN																	
1.	Life of Barbados Limited		1,578,579,908	-	2,355,026	449,423,766	-	91,154,696	2,039,513,396	45,887,893	3,089,043	2,088,490,332	1,012,138	24,108,475	463,306	25,583,919	2,062,906,413	
2.	Sagicor Life Incorporated		1,578,579,908	-	2,355,026	449,423,766	-	91,154,696	2,039,513,396	45,887,893	3,089,043	2,088,490,332	1,012,138	24,108,475	463,306	25,583,919	2,062,906,413	
	TOTAL																	
	OTHER																	
1.	Lincoln Assurance Limited		508,608	-	-	10,643	-	-	519,251	54,431	384,555	958,237	-	243,427	-	243,427	714,810	
2.	Sun Life Assurance Company of Canada		508,608	-	-	10,643	-	-	519,251	54,431	384,555	958,237	-	243,427	-	243,427	714,810	
	TOTAL		5,421,357,735	2,737,586	46,657,563	11,495,610,205	2,975,643	4,986,981,622	22,966,320,354	221,866,040	791,637,567	22,969,823,961	56,041,767	363,680,575	1,195,914,653	1,615,636,995	21,354,186,966	
	GRAND TOTAL																	

STATEMENT OF STATUTORY FUND 2007 - SECURITIES HELD IN TRUST (LONG-TERM BUSINESS)

COMPANIES	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED DEPOSITS	OTHER TRINIDAD AND TOBAGO "LOCAL" ASSETS	TOTAL TRINIDAD AND TOBAGO "LOCAL" ASSETS	CARICOM ASSETS	OTHER CARICOM ASSETS DENOTED IN FOREIGN CURRENCY	TOTAL "LOCAL" ASSETS	"LOCAL" ASSETS RATIO	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN ASSETS	TOTAL FOREIGN ASSETS	TOTAL ASSETS IN FUND	MORE OR LESS THAN REQUIREMENT
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
LOCAL																
1. American Life and General Insurance Company (T&T) Limited	817,856,138		93,000,000	1,550,454	74,024,963	12,512,626	998,944,181	-	-	998,944,181	100	-	-	-	998,944,181	7,474,007
2. Bancassurance Caribbean Limited	5,334,100	411,023	27,500,000	99,530,484	3,270,458	30,054,889	166,100,954	8,426,575	-	174,527,529	81	39,812,193	39,812,193	214,339,722	15,278,756	
3. British-American Insurance Company (Trinidad) Limited	31,383,231	66,755,715	123,082,140	154,849,654	49,391,812	16,087,788	441,550,340	-	-	441,550,340	98	9,466,950	9,466,950	451,017,290	(285,060,157)	
4. Caribbean Atlantic Life Insurance Company (T&T) Limited	107,580	-	-	-	-	10,866,779	10,974,359	-	-	10,974,359	100	-	-	10,974,359	(2,886,497)	
5. Caribbean Insurance Company Limited																
6. Colonial Life Insurance Company (Trinidad) Limited	392,761,663	57,729,855	585,724,235	4,694,303,899	1,021,497,630	1,322,830,007	8,074,847,290	1,127,972,565	-	9,202,819,855	86	1,460,176,685	1,460,176,685	10,662,996,540	(616,729,108)	
7. Cuna Caribbean Insurance Society Limited	4,145,276	-	-	-	19,146,724	54,446,874	77,738,874	87,863	8,332,294	86,159,031	98	1,808,309	1,808,309	87,967,340	3,765,770	
8. Demerara Life Assurance Company of Trinidad and Tobago Limited																
9. Guardian General Insurance Limited																
10. Guardian Life of the Caribbean Limited	183,454,260	147,235,132	530,033,180	1,497,124,164	136,147,044	758,461,577	3,252,455,357	69,961,920	-	3,322,417,277	90	368,659,445	368,659,445	3,691,076,722	18,053,868	
11. Maritime Life (Caribbean) Limited	229,265,474	64,118,348	161,562,717	132,488,156	158,769,466	82,567,620	828,771,781	-	-	828,771,781	100	-	-	828,771,781	20,958,197	
12. Mega Insurance Company Limited	9,314,668	1,711,569	28,326,033	19,165,121	20,593,209	46,322,538	125,633,138	2,000,000	-	127,433,138	100	-	-	127,433,138	(14,197,027)	
13. Nationwide Life Insurance Company Limited	16,321,532	477,692	8,000,000	13,809,983	5,489,892	6,829,835	50,928,934	-	-	50,928,934	100	-	-	50,928,934	9,556,363	
14. Scotialife Trinidad and Tobago Limited	100,703,673	91,329,601	-	-	-	34,926,009	226,959,283	-	-	226,959,283	100	-	-	226,959,283	21,909,976	
15. Tatil Life Assurance Limited	159,435,219	61,701,620	16,000,000	223,837,128	-	187,699,505	648,673,472	979,611	-	649,653,083	100	-	-	649,653,083	(449,910,676)	
16. The Beacon Insurance Company Limited					512,000		512,000			512,000				512,000	(73,166)	
17. The Reinsurance Company of Trinidad & Tobago Limited	5,500,000			799,842		587,033	587,033			587,033	100	0	0	587,033	587,033	
18. United Security Life Insurance Company Limited						5,444,819	11,744,661			11,744,661	100	0	0	11,744,661	(5,900,492)	
TOTAL	1,955,582,814	491,470,555	1,573,283,305	6,887,458,885	1,488,843,199	2,569,637,899	14,916,221,657	1,209,428,534	8,332,294	16,135,982,485	90	1,808,309	1,878,115,273	18,013,906,067	(1,277,173,153)	
CARIBBEAN																
1. Life of Barbados Limited																
2. Sagor Life Incorporated	402,329,373	604,935,589	203,154,599	153,947,128	153,376,889	341,160,668	1,858,904,247	101,621,651	-	1,960,525,897	93	-	139,172,942	2,099,698,840	36,792,427	
TOTAL	402,329,373	604,935,589	203,154,599	153,947,128	153,376,889	341,160,668	1,858,904,247	101,621,651	-	1,960,525,897	93	-	139,172,942	2,099,698,840	36,792,427	
OTHER																
1. Lincoln Assurance Limited	1,031,500	-	-	-	-	-	1,031,500	-	-	1,031,500	100	-	-	1,031,500	31,690	
2. Sun Life Assurance Company of Canada	1,031,500	-	-	-	-	-	1,031,500	-	-	1,031,500	100	-	-	1,031,500	31,690	
TOTAL	2,358,943,687	1,096,406,144	1,776,382,904	6,991,406,013	1,642,220,088	2,910,798,567	16,776,157,404	1,311,050,184	8,332,294	18,095,539,883	90	1,808,309	2,017,286,216	20,114,636,407	(1,240,064,036)	
GRAND TOTAL																

TABLES

TABLE XII

REVENUE ACCOUNT IN RESPECT OF MOTOR INSURANCE - 2007

COMPANIES	REVENUE										EXPENDITURE						
	AMOUNT OF FUND AT THE BEGINNING OF YEAR		COMMISSIONS RECEIVED	PREMIUMS	INTEREST DIVIDENDS AND RENTS	OTHER	PROFIT AND LOSS ADJUSTMENTS	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS OF MANAGEMENT	EXPENSES OF MANAGEMENT	OTHER	TRANSFERS TO PROFIT AND LOSS ACCOUNT	AMOUNT OF FUND AT END OF YEAR		TOTAL	
	LINEARND PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												LINEARND PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd.	9,374,808	4,594,779	22,026,673	18,229	864,547	-	-	36,879,036	8,615,803	3,501,336	701,495	1,961,651	5,894,311	11,477,422	4,727,018	36,879,036	
2. Bankers Insurance Company (T&T) Ltd.	9,908,549	13,141,824	17,870,081	-	-	-	-	40,920,454	12,309,214	2,628,787	3,475,583	-	2,071,354	10,677,425	9,758,091	40,920,454	
3. Capital Insurance Ltd.	31,389,345	32,407,381	73,585,790	-	4,741,188	-	-	142,123,704	56,330,442	4,764,688	8,202,952	-	(9,037,349)	41,470,114	40,392,857	142,123,704	
4. Caribbean Insurance Company Ltd.	-	-	-	-	1,101,368	-	1,161,137	2,262,505	-	-	2,258,643	3,862	-	-	-	2,262,505	
5. Citizen Insurance Company Ltd.	41,691,857	20,910,636	117,303,828	-	6,321,333	-	-	186,227,654	50,737,963	11,916,775	32,549,796	-	9,640,742	51,740,792	29,641,586	186,227,654	
6. Colonial Fire & General Insurance Company Ltd.	535,198	452,812	3,673,272	-	188,987	-	-	4,850,269	1,533,626	261,882	198,265	-	2,094,502	570,822	191,172	4,850,269	
7. Furness Anchorage General Insurance Ltd.	9,490,511	3,674,305	21,206,847	105,259	779,684	824,901	-	36,081,507	8,512,651	2,917,224	3,834,094	-	3,495,533	12,822,553	4,499,452	36,081,507	
8. GTM Fire Insurance Company Ltd.	60,044,591	77,427,231	149,626,712	-	7,018,062	18	-	294,116,614	82,514,906	22,286,008	20,932,106	-	1,583,308	68,787,856	98,012,430	294,116,614	
9. Guardian General Insurance Ltd.	5,832,783	6,674,275	13,318,920	358,656	3,069,420	-	-	29,254,054	7,558,749	1,377,638	3,314,831	-	856,114	7,929,265	8,217,457	29,254,054	
10. Gulf Insurance Ltd.	30,054,867	42,388,530	97,459,915	-	12,176,162	-	-	182,079,474	43,934,078	17,704,310	11,833,607	-	10,359,746	42,422,472	55,825,260	182,079,473	
11. Maritime General Insurance Company Ltd.	10,936,827	2,352,265	30,988,062	-	894,083	-	-	45,171,237	14,026,610	2,008,458	7,991,405	-	1,587,710	16,077,956	3,479,098	45,171,237	
12. Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. Motor One Insurance Company Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. Royal Caribbean Insurance Ltd.	3,600,285	-	-	-	54,537	-	78,500	3,733,322	448,866	-	-	-	-	-	3,284,456	3,733,322	
17. The Beacon Insurance Company Ltd.	9,853,481	12,466,270	21,278,955	8,026	162,563	-	-	43,769,295	7,617,137	2,159,802	3,616,275	143,648	636,112	13,429,569	16,166,752	43,769,295	
18. The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21. The New India Assurance Company (T&T) Ltd.	13,708,912	9,830,218	29,049,571	80,360	-	11,221,048	-	52,669,061	11,071,046	4,843,142	5,365,719	-	311,433	17,722,495	13,355,226	52,669,061	
22. The Presidential Insurance Company Ltd.	8,385,495	8,212,420	32,932,837	-	1,257,309	-	-	62,009,109	14,365,911	2,197,813	9,598,672	190,796	11,660,148	14,429,473	9,566,295	62,009,109	
23. The Reinsurance Company of T&T Ltd.	7,348,970	7,121,472	23,750,198	-	-	-	-	38,220,640	7,331,128	3,522,152	5,523,847	-	681,430	12,752,997	8,409,085	38,220,640	
24. The Western General Insurance Company Ltd.	43,540,669	45,692,564	96,184,795	27,719	7,879,662	-	-	193,325,409	42,028,066	11,119,407	8,544,632	-	32,505,298	55,248,206	43,879,800	193,325,409	
25. Trinidad & Tobago Insurance Ltd.	292,096,863	290,947,267	750,256,455	598,249	46,508,905	12,045,967	1,239,637	1,393,693,343	368,936,196	93,209,422	127,941,922	2,299,957	74,340,393	377,559,418	349,406,034	1,393,693,342	
TOTAL																	
CARIBBEAN																	
1. Sagacor General Insurance Company Ltd.	17,744,647	12,332,824	47,855,989	112,406	-	-	-	78,045,866	20,368,652	7,272,021	-	-	11,105,279	25,688,965	13,610,949	78,045,866	
2. United Insurance Company Ltd.	17,744,647	12,332,824	47,855,989	112,406	-	-	-	78,045,866	20,368,652	7,272,021	-	-	11,105,279	25,688,965	13,610,949	78,045,866	
TOTAL																	
GRAND TOTAL	309,841,510	303,280,091	798,112,444	710,655	46,508,905	12,045,967	1,239,637	1,471,739,209	389,304,848	100,481,443	127,941,922	2,299,957	85,445,672	403,248,383	363,016,983	1,471,739,208	

STATEMENT OF STATUTORY FUND - LIABILITY OF POLICY HOLDERS AND ASSETS HELD IN TRUST
- MOTOR INSURANCE - 2007

COMPANIES	FUNDS AT END OF YEAR						DEDUCTIONS						ASSETS HELD IN FUND									
	UNEARNED PREMIUM RESERVE	ESTIMATED LIABILITY IN RESPECT OF OUTSTANDING CLAIMS	OTHER	TOTAL LIABILITY	AMOUNT HELD ON DEPOSIT	OTHER DEDUCTIONS	FUND REQUIREMENTS	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES	FIXED DEPOSITS	OTHER TRINIDAD AND TOBAGO ASSETS	TOTAL TRINIDAD AND TOBAGO ASSETS	CARIBBEAN ASSETS	TOTAL "LOCAL" ASSETS	FOREIGN ASSETS	TOTAL ASSETS	MORE OR LESS THAN FUND REQUIREMENTS						
LOCAL																						
1. American Life and General Insurance Company (T&T) Ltd.	\$ 11,477,422	\$ 4,727,018	\$ -	\$ 16,204,440	\$ -	\$ 1,169,797	\$ 15,034,643	\$ 11,968,897	\$ -	\$ -	\$ 11,968,897	\$ -	\$ 11,968,897	\$ -	\$ 11,968,897	\$ (3,065,746)						
2. Bankers Insurance Company (T&T) Ltd.	10,677,425	9,758,091	2,230,016	20,435,516	4,339,894	13,865,606	1,149,970	3,042,979	4,192,949	4,192,949	-	4,192,949	-	4,192,949	4,192,949	(9,672,657)						
3. Capital Insurance Ltd.	37,700,103	40,392,857	3,770,011	81,862,971	18,886,240	1,184,643	61,792,088	500,000	41,801,725	43,301,725	-	43,301,725	-	43,301,725	43,301,725	(18,490,363)						
4. Caribbean Insurance Company Ltd.																						
5. Citizen Insurance Company Ltd.																						
6. Colonial Fire & General Insurance Company Ltd.	51,740,792	29,641,586	47,292,132	81,383,378	7,896,395	26,193,851	12,861,986	17,946,926	30,808,912	30,808,912	-	30,808,912	-	30,808,912	4,615,061							
7. Furness Anchorage General Insurance Ltd.	570,822	191,172	-	761,994	-	273,415	488,579	-	533,335	533,335	-	533,335	-	533,335	44,756							
8. GTM Insurance Company Ltd.	12,822,553	4,499,452	8,576,080	17,322,005	2,123,701	6,622,224	4,155,122	-	3,955,421	8,110,543	-	8,110,543	-	8,110,543	1,488,319							
9. Guardian General Insurance Ltd.	68,787,856	98,012,430	63,394,320	166,800,286	20,405,570	83,000,396	4,172,248	1,608,235	5,287,382	115,633,043	-	115,633,043	-	115,633,043	32,632,647							
10. Gulf Insurance Ltd.	7,929,265	8,217,457	5,199,941	16,146,722	4,952,088	5,994,693	-	45,786,780	9,809,732	55,596,512	-	55,596,512	-	55,596,512	900,924							
11. Maritime General Insurance Company Ltd.	42,422,472	55,825,260	40,816,141	98,247,732	6,215,376	51,216,215	-	-	-	-	-	-	-	-	4,380,297							
12. Motor and General Insurance Company Ltd.																						
13. Motor One Insurance Company Ltd.	16,077,956	3,479,098	14,757,845	19,557,054	4,441,057	358,152	-	-	1,225,000	1,225,000	-	1,225,000	-	1,225,000	866,848							
14. Nationwide Insurance (Casualty & General) Co. Ltd.																						
15. Royal Caribbean Insurance Ltd.		3,284,456	-	3,284,456	-	3,284,456	1,253,226	-	2,368,579	3,621,805	-	3,621,805	-	3,621,805	337,349							
16. The Beacon Insurance Company Ltd.	13,429,569	16,166,752	10,520,766	29,596,321	2,066,003	17,009,552	1,109,500	-	8,653,840	9,763,340	-	9,763,340	-	9,763,340	(7,246,212)							
17. The Goodwill General Insurance Company Ltd.																						
18. The Great Northern Insurance Company Ltd.																						
19. The Mountain General Insurance Company Ltd.																						
20. The New India Assurance Company (T&T) Ltd.	17,722,495	13,355,226	12,513,960	31,077,721	5,143,811	13,419,950	4,963,000	5,604,004	4,935,560	15,502,564	-	15,502,564	-	15,502,564	2,082,614							
21. The Presidential Insurance Company Ltd.	14,429,473	9,566,295	8,797,568	23,995,768	6,998,197	8,200,003	-	-	3,496,923	3,496,923	-	3,496,923	-	3,496,923	(4,703,080)							
22. The Reinsurance Company of T&T Ltd.	12,752,997	8,409,085	4,886,178	21,162,082	3,526,778	12,749,126	-	-	4,963,306	4,963,306	-	4,963,306	-	4,963,306	(7,785,820)							
23. The Western General Insurance Company Ltd.																						
24. Trinidad and Tobago Insurance Ltd.	55,248,206	43,879,800	46,187,968	99,128,006	6,318,790	46,621,248	13,780,000	-	54,627,218	68,407,218	-	68,407,218	-	68,407,218	21,785,970							
TOTAL	373,789,406	349,406,035	3,770,011	726,965,452	284,059,155	77,055,515	365,852,789	54,763,979	73,095,914	256,161,795	384,021,688	-	384,021,688	-	384,021,688	18,168,899						
CARIBBEAN	25,688,965	13,610,949	24,805,937	39,299,914	14,335,333	158,644	13,901,000	-	551,704	14,452,704	-	14,452,704	-	14,452,704	14,294,060							
TOTAL	25,688,965	13,610,949	24,805,937	39,299,914	14,335,333	158,644	13,901,000	-	551,704	14,452,704	-	14,452,704	-	14,452,704	14,294,060							
GRAND TOTAL	399,478,371	363,016,984	3,770,011	766,265,366	308,865,092	91,390,848	366,011,433	68,664,979	73,095,914	256,713,499	398,474,392	-	398,474,392	-	398,474,392	32,462,959						

REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG-TERM OR MOTOR INSURANCE - 2007

	COMPANIES	REVENUE										EXPENDITURE										TOTAL										
		FUND AT THE BEGINNING OF YEAR		COMMISSIONS RECEIVED		PREMIUMS		NET INTEREST		OTHER P&L		TRANSFER FROM PROFIT & LOSS ACCOUNT		TOTAL		PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES		COMMISSIONS		EXPENSES OF MANAGEMENT		OTHER P&L		TRANSFER TO PROFIT & LOSS ACCOUNT		RESERVE FOR UNLEARNED PREMIUM		RESERVE FOR OUTSTANDING CLAIMS				
		UNEARNEED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE																													
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$				
1.	American Life and General Insurance Company (T&T) Ltd.	28,303,310	15,693,363	12,745,592	77,371,578	13,113,616	-	22,148,489	-	169,375,948	20,326,943	17,231,066	16,457,817	36,263,352	19,268,669	40,071,800	19,756,301	169,375,948														
2.	Bankers Insurance Company (T&T) Ltd.	1,031,369	960,457	1,369,614	10,459,709	-	-	293,670	-	14,114,819	864,963	2,101,799	2,492,989	-	2,295,144	5,122,308	1,237,617	14,114,819														
3.	British-American Insurance Company Trinidad Ltd.	835,119	97,827	-	5,562,043	90,617	8,215	1,216,415	-	7,810,236	2,127,169	361,421	1,059,591	-	1,903,278	1,661,439	697,338	7,810,236														
4.	Capital Insurance Ltd.	47,014	-	57,906	83,628	-	-	-	-	188,548	-	-	-	-	122,105	66,443	-	188,548														
5.	Citizen Insurance Company Ltd.	14,255,783	4,701,053	20,062,918	76,724,224	1,427,704	-	1,809,597	-	118,981,279	49,636,214	14,286,390	21,556,204	-	12,076,531	15,098,856	6,327,085	118,981,279														
6.	Colonial Fire & General Insurance Company Ltd.	122,829	-	-	2,124,504	2,090,600	-	-	-	4,337,933	(80,000)	-	1,736,789	-	2,574,985	106,159	-	4,337,933														
7.	Export Import Bank of Trinidad and Tobago Co. Ltd.	2,087,715	180,895	3,208,134	5,784,440	433,933	-	199,481	-	11,894,598	342,266	2,469,503	2,051,833	-	2,547,777	4,064,107	419,112	11,894,598														
8.	Furness Anchorage General Insurance Ltd.	5,503,101	3,496,034	3,828,211	7,503,140	587,875	621,968	325,205	-	21,865,534	2,988,971	2,845,816	5,675,493	-	1,599,940	5,669,861	3,085,454	21,865,534														
9.	GTM Fire Insurance Company Ltd.	21,510,682	57,723,659	21,184,156	69,889,102	6,389,527	13,682	731,393	-	177,442,201	25,022,032	22,148,862	22,661,260	-	15,060,650	23,209,635	69,339,759	177,442,201														
10.	Guardian General Insurance Ltd.	14,537,253	20,961,360	-	186,863,110	-	607,923	66,232,780	-	289,202,426	111,462,240	46,195,045	10,179,437	3,950,312	83,534,985	18,882,947	14,997,460	289,202,426														
11.	Guardian Life of the Caribbean Ltd.	1,757,394	3,920,423	929,158	1,037,647	239,131	-	1,085,101	-	8,968,854	2,978,165	1,540,615	258,251	-	1,184,986	644,459	2,362,379	8,968,854														
12.	Gulf Insurance Ltd.	4,771,460	8,738,429	8,128,126	8,751,283	1,093,342	-	1,099,622	-	32,582,262	3,986,471	7,328,053	5,801,116	-	1,788,750	4,941,772	8,736,102	32,582,262														
13.	Maritime General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
14.	Motor & General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
15.	Motor One Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
16.	Nationwide Insurance (Casualty & General) Co. Ltd.	-	824,146	-	-	12,484	-	85,432	-	922,062	-	-	1,057	-	-	-	921,004	922,062														
17.	Royal Caribbean Insurance Ltd.	14,725,883	4,626,187	12,994,317	30,407,345	936,939	-	6,103,278	-	69,795,949	661,643	7,638,246	20,842,522	1,365,048	6,823,545	19,533,140	6,975,016	69,795,949														
18.	The Beacon Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
19.	The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
20.	The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
21.	The Mountain General Insurance Company Ltd.	1,871,271	1,403,400	3,784,575	2,960,711	-	-	1,266,686	-	11,286,643	474,789	2,542,527	3,085,563	-	126,592	3,011,068	2,046,104	11,286,643														
22.	The New India Assurance Company (T&T) Ltd.	3,323,375	5,917,480	5,791,325	8,883,997	-	-	-	-	23,916,177	3,313,456	3,742,404	3,413,203	-	2,645,115	3,986,727	6,815,272	23,916,177														
23.	The Reinsurance Company of T&T Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
24.	The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														
25.	Trinidad & Tobago Insurance Ltd.	10,576,443	24,351,829	10,543,447	29,416,951	7,370,991	-	-	-	82,259,661	14,598,317	4,620,123	7,993,034	-	20,109,499	13,042,069	21,896,619	82,259,661														
	TOTAL	125,260,002	153,596,543	104,627,479	523,823,411	33,786,759	1,251,787	102,597,149	-	1,044,943,130	244,658,428	135,051,870	125,266,158	41,578,712	173,662,550	159,112,790	165,612,621	1,044,943,130														
	CARIBBEAN	17,742,670	12,326,332	13,231,606	19,585,586	-	-	3,145,851	-	66,032,045	9,195,059	11,303,748	-	-	12,012,637	16,497,394	17,023,207	66,032,045														
1.	Sagcor General Insurance Company Ltd.	6,207,288	-	518,324	62,030,068	(2,527,214)	2,010,746	1,083,374	-	69,322,585	44,510,164	6,075,280	6,788,687	-	525,572	11,422,882	-	69,322,585														
2.	Sagcor Life Inc.	5,058,067	3,633,721	8,218,088	13,427,714	3,126,093	-	406,589	-	33,870,272	4,997,644	6,145,656	1,473,376	3,663,299	6,200,250	5,873,994	5,516,063	33,870,272														
3.	United Insurance Company Ltd.	29,008,025	15,960,053	21,968,018	95,043,368	598,879	2,010,746	4,635,814	-	169,224,902	58,702,867	23,524,684	8,262,063	3,663,299	18,738,459	33,794,270	22,539,270	169,224,902														
	TOTAL	154,268,027	169,556,596	126,595,497	618,866,778	34,385,638	3,262,533	107,232,963	-	1,214,168,032	303,361,296	158,576,554	133,528,221	45,242,011	192,401,009	192,907,060	188,151,891	1,214,168,032														
	GRAND TOTAL																															

TABLES

TABLE XV (2)

REVENUE ACCOUNT IN RESPECT OF OTHER THAN LONG-TERM OR MOTOR INSURANCE - 2007

COMPANIES	REVENUE										EXPENDITURE							FUND AT END OF YEAR		TOTAL
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	INTEREST DIVIDENDS AND RENTS	OTHER	PROFIT & LOSS ADJUSTMENTS	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE					
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE														UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$				
1. American Life and General Insurance Co. (T&T) Ltd.	37,678,119	20,288,142	99,398,251	12,763,821	13,978,163	-	22,148,489	206,254,984	28,942,746	20,732,402	17,159,312	38,225,004	25,162,980	51,549,222	24,483,319	206,254,984				
2. Bankers Insurance Company (T&T) Ltd.	10,939,918	14,102,282	28,329,790	1,369,614	-	-	293,670	55,035,273	13,174,177	4,730,586	5,968,572	-	4,366,498	15,799,733	10,995,707	55,035,273				
3. British-American Insurance Co. Trinidad Ltd.	835,119	97,827	5,562,043	-	90,617	8,215	1,216,415	7,810,236	2,127,169	361,421	1,059,591	-	1,903,278	1,661,439	697,338	7,810,236				
4. Capital Insurance Ltd.	31,436,359	32,407,381	73,669,418	57,906	4,741,188	-	-	142,312,252	56,330,442	4,764,688	8,202,952	-	(8,915,244)	41,536,557	40,392,857	142,312,252				
5. Caribbean Insurance Company Ltd.	-	-	-	-	1,101,368	-	1,161,137	2,262,505	-	-	2,258,643	3,862	-	-	-	2,262,505				
6. Citizen Insurance Company Ltd.	55,947,640	25,611,689	194,028,052	20,062,918	7,749,037	-	1,809,597	305,208,933	100,374,177	26,203,165	54,105,999	-	21,717,273	66,839,648	35,968,671	305,208,933				
7. Colonial Fire & General Insurance Co. Ltd.	122,829	-	2,124,504	-	2,090,600	-	-	4,337,933	(80,000)	-	1,736,789	-	2,574,985	106,159	-	4,337,933				
8. Export Import Bank of Trinidad and Tobago Co. Ltd.	2,622,913	633,707	9,457,712	3,208,134	622,920	-	199,481	16,744,867	1,875,892	2,731,385	2,250,098	-	4,642,279	4,634,929	610,284	16,744,867				
9. Furness Anchorage General Insurance Ltd.	14,993,612	7,170,339	28,709,987	3,933,470	1,367,559	1,446,869	325,205	57,947,041	11,501,621	5,763,040	9,509,587	-	5,095,473	18,492,414	7,584,906	57,947,041				
10. GTM Fire Insurance Company Ltd.	81,555,273	135,150,890	219,515,814	21,184,156	13,407,590	13,699	731,393	471,558,815	107,536,938	44,434,870	43,593,366	-	16,643,958	91,997,491	167,352,189	471,558,815				
11. Guardian General Insurance Ltd.	14,537,253	20,961,360	186,863,110	-	-	607,923	66,232,780	289,202,426	111,462,240	46,195,045	10,179,437	3,950,312	85,534,985	18,882,947	14,997,460	289,202,426				
12. Guardian Life of the Caribbean Ltd.	7,590,177	10,594,698	14,356,567	1,287,814	3,308,551	-	1,085,101	38,222,908	2,918,253	2,918,253	3,573,082	-	2,041,100	8,573,724	10,579,836	38,222,908				
13. Gulf Insurance Ltd.	34,826,327	51,126,959	106,211,198	8,128,126	13,269,504	-	1,099,622	214,661,736	10,536,914	25,032,363	17,634,723	-	12,148,496	47,364,244	64,561,362	214,661,736				
14. Maritime General Insurance Company Ltd.																				
15. Motor & General Insurance Company Ltd.																				
16. Motor One Insurance Company Ltd.	10,936,827	2,352,265	30,988,062	-	894,083	-	-	45,171,237	14,026,610	2,008,458	7,991,405	-	1,587,710	16,077,956	3,479,098	45,171,237				
17. Nationwide Insurance (Casualty & General) Co. Ltd.																				
18. Royal Caribbean Insurance Ltd.																				
19. The Beacon Insurance Company Ltd.	24,579,364	17,092,457	51,686,300	13,002,343	1,099,502	-	6,103,278	115,563,244	14,233,569	9,798,048	24,458,797	1,508,696	7,459,657	32,962,709	23,141,768	115,563,244				
20. The Goodwill General Insurance Company Ltd.																				
21. The Great Northern Insurance Company Ltd.																				
22. The Mountain General Insurance Company Ltd.																				
23. The New India Assurance Company (T&T) Ltd.	15,580,183	11,233,618	32,010,282	3,864,935	-	1,266,686	63,955,704	11,545,835	7,385,669	8,451,282	-	-	438,025	20,733,563	15,401,330	63,955,704				
24. The Presidential Insurance Company Ltd.	8,385,495	8,212,420	32,932,837	-	1,257,309	11,221,048	-	62,009,109	14,365,911	2,197,813	9,598,672	190,796	11,660,148	14,429,473	9,566,295	62,009,109				
25. The Reinsurance Company of T&T Ltd.	10,672,345	13,038,952	32,634,194	5,791,325	-	-	-	62,136,816	10,644,584	7,264,556	8,937,050	-	3,326,545	16,739,724	15,224,357	62,136,816				
26. The Western General Insurance Company Ltd.																				
27. Trinidad & Tobago Insurance Ltd.	54,117,113	70,044,393	125,601,746	10,571,166	15,250,663	-	-	275,585,070	56,626,383	15,739,530	16,537,667	-	52,614,797	68,290,275	65,776,419	275,585,070				
TOTAL	417,356,865	444,543,810	1,274,079,866	105,225,728	80,295,664	13,297,754	103,836,786	2,438,636,473	613,594,624	228,261,292	253,208,080	43,878,669	248,002,943	536,672,208	515,018,656	2,438,636,477				
CARIBBEAN																				
1. Sagcor General Insurance Company Ltd.	35,487,317	24,659,156	67,441,575	13,344,012	-	-	3,145,851	144,077,911	29,563,711	18,575,769	-	-	23,117,916	42,186,359	30,634,156	144,077,911				
2. Sagcor Life Inc.	6,207,288	-	62,030,068	518,324	(2,527,214)	2,010,746	1,083,374	69,322,585	44,510,164	6,075,280	6,788,687	-	525,572	11,422,882	-	69,322,585				
3. United Insurance Company Ltd.	5,058,067	3,633,721	13,427,714	8,218,088	3,126,093	-	406,589	33,870,272	4,997,644	6,145,656	1,473,376	3,663,299	6,200,250	5,873,994	5,516,063	33,870,282				
TOTAL	46,752,672	28,292,877	142,899,357	22,080,424	598,879	2,010,746	4,635,814	247,270,768	79,071,519	30,796,705	8,262,063	3,663,299	29,843,738	59,483,235	36,150,219	247,270,778				
GRAND TOTAL	464,109,537	472,836,687	1,416,979,223	127,306,152	80,894,543	15,308,500	108,472,600	2,685,907,241	692,666,144	259,057,997	261,470,143	47,541,968	277,846,681	596,155,443	551,168,875	2,685,907,255				

REVENUE ACCOUNT IN RESPECT OF PROPERTY INSURANCE - 2007

COMPANIES	REVENUE										EXPENDITURE						TOTAL
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS		
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE														\$	
1. American Life and General Insurance Company (T&T) Ltd.	6,010,868	2,288,417	11,997,794	10,213,684	9,701,102	-	19,938,451	60,150,316	3,462,651	7,319,400	7,871,494	29,808,683	-	6,241,450	5,446,638	60,150,316	
2. Bankers Insurance Company (T&T) Ltd.	236,055	271,211	1,183,641	1,369,614	-	-	79,367	3,143,620	703,752	701,231	851,784	-	412,678	468,587	3,143,623		
3. British-American Insurance Co. Trinidad Ltd.	595,232	-	3,949,718	-	72,082	6,535	-	4,623,567	193,202	245,740	914,971	-	1,390,683	406,000	4,623,567		
4. Capital Insurance Ltd.	43,028	-	83,628	57,906	-	-	-	184,562	-	-	-	-	118,119	66,443	184,562		
5. Citizen Insurance Company Ltd.	6,676,053	1,582,658	7,396,245	18,504,833	1,012,225	-	-	35,172,014	1,715,383	10,494,775	5,212,149	-	6,628,462	1,327,076	35,172,014		
6. Colonial Fire & General Insurance Company Ltd.	624,309	157,439	(4,174)	1,565,199	149,533	-	177,877	2,670,183	136,323	1,055,666	1,155,402	-	111,724	211,068	2,670,183		
7. Furness Anchorage General Insurance Ltd.	3,325,450	1,621,352	3,359,910	3,618,250	339,650	359,347	325,205	12,949,164	1,907,899	2,250,905	4,237,467	-	3,344,625	1,208,268	12,949,164		
8. GTM Fire Insurance Co. Ltd.	7,693,602	5,619,435	17,703,239	15,844,364	661,524	6,476	-	47,528,641	5,111,539	13,253,967	10,511,937	-	7,211,986	8,510,655	47,528,641		
9. Guardian General Insurance Ltd.	1,328,350	2,182,139	(1,553,306)	663,564	(357,968)	-	323,614	2,586,394	1,837,615	1,336,510	(386,589)	-	(670,839)	469,697	2,586,394		
10. Gulf Insurance Ltd.	2,250,486	3,870,127	4,925,892	7,624,394	615,417	-	-	19,286,316	1,098,060	6,372,210	4,779,474	-	2,617,533	3,542,651	19,286,316		
11. Maritime General Insurance Company Ltd.	-	358,313	-	-	5,428	-	64,644	428,385	-	-	1,057	-	-	427,327	428,385		
12. Nationwide Insurance (Casualty & General) Co. Ltd.	2,724,949	664,633	3,554,455	6,535,311	481,560	-	3,778,066	17,738,974	964,282	2,912,337	10,712,456	104,958	2,514,731	530,210	17,738,974		
13. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14. The Beacon Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15. The Goodwill General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18. The New India Assurance Company (T&T) Ltd.	1,568,753	539,084	1,136,323	3,777,301	-	-	1,225,675	8,247,136	334,779	2,328,749	2,761,033	-	1,659,701	1,162,874	8,247,136		
19. The Reinsurance Company of FT&T Ltd.	300,450	1,992,138	1,058,337	3,650,345	-	-	-	7,001,270	1,037,813	2,412,308	1,095,150	-	464,485	1,278,224	7,001,270		
20. Trinidad & Tobago Insurance Ltd.	5,540,330	2,213,409	4,294,590	7,452,705	4,101,446	-	-	23,602,479	2,459,170	2,784,236	4,447,570	-	7,065,362	2,966,155	23,602,479		
TOTAL	38,917,916	23,360,356	59,086,292	80,877,469	16,781,999	372,358	25,912,899	245,313,021	20,962,469	53,468,033	54,165,355	29,913,641	39,059,024	27,955,431	245,313,025		
CARIBBEAN																	
1. Sagjcor General Insurance Ltd.	8,620,036	2,500,102	(165,804)	6,472,775	-	-	2,495,610	19,922,719	3,271,831	6,128,195	-	-	5,894,466	4,628,227	19,922,719		
2. United Insurance Company Ltd.	1,890,373	963,781	4,382,868	7,734,112	2,292,039	-	-	17,263,173	1,215,486	4,505,971	1,080,273	2,685,915	2,002,482	1,171,733	17,263,174		
TOTAL	10,510,409	3,463,883	4,217,064	14,206,887	2,292,039	-	2,495,610	37,185,892	4,487,317	10,634,166	1,080,273	2,685,915	7,896,948	5,799,960	37,185,893		
GRAND TOTAL	49,428,325	26,824,239	63,303,356	95,084,356	19,074,038	372,358	28,408,509	282,498,913	25,449,786	64,102,199	55,245,628	32,599,556	46,955,972	33,755,391	282,498,918		

REVENUE ACCOUNT IN RESPECT OF LIABILITY INSURANCE - 2007

COMPANIES	REVENUE										EXPENDITURE					
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1. American Life and General Insurance Company (T&T) Ltd.	1,249,048	4,320,087	3,188,464	1,678,296	575,262	-	11,053,864	695,108	1,069,286	466,769	696,662	2,135,418	1,647,254	4,343,366	11,053,864	
2. Bankers Insurance Company (T&T) Ltd.	758,381	685,514	1,292,684	-	-	-	2,772,862	161,211	165,857	245,048	-	771,088	666,217	763,439	2,772,860	
3. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Colonial Fire & General Insurance Company Ltd.	2,209,568	2,403,994	5,315,537	813,300	336,300	-	12,896,767	2,256,620	947,601	1,731,674	-	606,818	2,838,568	4,515,486	12,896,767	
5. Furness Anchorage General Insurance Ltd.	1,163,789	23,456	2,713,722	375,782	238,813	-	4,576,814	182,192	528,254	288,669	-	1,557,337	1,812,318	208,044	4,576,814	
6. GTM Fire Insurance Co. Ltd.	1,655,327	1,698,721	3,826,998	-	221,706	234,564	7,695,792	1,039,982	460,077	1,150,228	-	1,195,750	2,103,967	1,745,789	7,695,793	
7. Guardian General Insurance Ltd.	11,165,347	46,517,742	36,639,101	707,981	2,918,344	4,263	98,684,172	16,307,625	5,549,944	5,366,059	-	2,099,419	13,232,749	56,128,374	98,684,172	
8. Gulf Insurance Ltd.	475,101	1,574,340	2,583,395	139,106	595,357	-	5,869,718	921,686	169,917	642,959	-	1,184,986	1,293,988	1,656,182	5,869,717	
9. Maritime General Insurance Company Ltd.	1,292,226	3,603,391	2,887,021	120,134	360,690	-	9,159,634	2,684,105	590,153	445,370	-	-	1,402,758	4,037,247	9,159,633	
10. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. N.E.M. (West Indies) Insurance Ltd.	-	78,558	-	-	1,189	-	82,152	-	2,405	-	-	-	-	82,152	82,152	
12. Royal Caribbean Insurance Ltd.	-	2,644,102	14,730,410	1,274,553	215,689	-	23,871,611	1,080,230	1,628,490	4,798,064	482,004	2,556,943	8,852,289	4,473,591	23,871,611	
13. The Beacon Insurance Company Ltd.	4,517,593	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. The Great Northern Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. The Mountain General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. The New India Assurance Company (T&T) Ltd.	285,624	849,363	1,814,689	-	-	-	3,002,454	140,001	210,879	316,922	-	110,247	1,345,648	878,757	3,002,454	
17. Trinidad & Tobago Insurance Ltd.	3,362,287	18,907,733	7,796,585	1,948,476	1,511,085	-	33,730,296	4,905,131	1,409,423	1,638,607	-	5,895,590	4,513,195	15,368,350	33,730,296	
TOTAL	28,134,291	83,307,000	82,788,607	7,057,628	6,974,436	238,827	213,396,136	30,373,890	12,729,881	17,090,368	1,178,666	18,113,596	39,708,950	94,200,777	213,396,132	
CARIBBEAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Sagcor General Insurance Company Ltd.	4,063,414	7,687,269	9,128,038	194,082	-	-	21,072,803	4,032,667	1,231,674	-	-	2,310,848	5,133,137	8,364,477	21,072,803	
2. United Insurance Company Ltd.	1,493,011	1,303,747	4,433,331	-	317,445	-	7,934,202	2,717,859	624,072	149,617	371,996	-	1,936,222	2,134,440	7,934,206	
TOTAL	5,556,425	8,991,016	13,561,369	194,082	317,445	-	29,007,005	6,750,526	1,855,746	149,617	371,996	2,310,848	7,069,359	10,498,917	29,007,009	
GRAND TOTAL	33,690,716	92,298,016	96,349,976	7,251,710	7,291,881	238,827	242,403,141	37,124,416	14,585,627	17,239,985	1,550,662	20,424,444	46,778,309	104,699,694	242,403,141	

IN COMPULSORY LIQUIDATION

TRANSFER TO

NOT WRITING BUSINESS

TABLES

TABLE XIX

REVENUE ACCOUNT IN RESPECT OF PERSONAL ACCIDENT INSURANCE - 2007

COMPANIES	REVENUE										EXPENDITURE						
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	INTEREST DIVIDENDS AND RENT	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL	
	UNEARNEDED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNEDED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS		
1. American Life and General Insurance Company (T&T) Ltd.	20,196,388	3,349,936	43,952,563	36,148	2,007,030	-	69,542,065	4,675,579	6,806,553	1,628,508	5,531,969	16,646,382	31,194,304	3,058,770	69,542,065		
2. British-American Insurance Company (Trinidad) Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Capital Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4. Colonial Fire & General Insurance Company Ltd.	96,676	13,167	267,135	-	14,658	-	391,636	747	73,454	75,477	-	152,600	75,591	13,767	391,636		
5. Furness Anchorage General Insurance Ltd.	40	-	-	-	-	-	40	-	-	-	-	40	-	-	40		
6. GTM Fire Insurance Co. Ltd.	4,748	-	4,519	891	221	234	10,613	-	855	4,845	-	2,864	2,049	-	10,613		
7. Guardian General Insurance Ltd.	275,848	314,127	1,203,912	-	21,079	-	1,814,966	51,166	165,123	155,472	-	942,211	277,507	223,487	1,814,966		
8. Maritime General Insurance Company Ltd.	6,851	-	6,275	113,212	784	-	330,572	-	61,888	265,517	-	-	3,168	-	330,573		
9. Mega Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10. Nationwide Insurance (Casualty & General) Co. Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12. The Beacon Insurance Company Ltd.	2,153,260	640,092	7,761,273	10	56,265	-	12,772,212	4,727,832	634,104	1,251,647	12,263	-	4,935,319	1,211,047	12,772,212		
13. The New India Assurance Company (T&T) Ltd.	223	-	375	281	-	-	1,632	412	150	847	-	-	223	-	1,632		
14. Trinidad and Tobago Insurance Ltd.	21,060	7,183	53,488	22,080	10,800	-	114,611	7,435	7,542	11,712	-	57,682	24,450	5,791	114,611		
15. The Western General Insurance Company Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	22,755,093	4,324,505	53,249,540	172,622	2,110,837	234	84,978,347	9,463,171	7,749,669	3,394,025	5,544,232	17,801,779	36,512,612	4,512,862	84,978,348		
CARIBBEAN																	
1. Sagcor General Insurance Company Ltd.	36,777	-	96,089	-	-	-	396,699	-	12,060	-	-	-	48,258	336,381	396,699		
2. United Insurance Company Ltd.	8,229	907	20,209	-	1,345	-	30,690	-	2,644	634	1,577	16,553	8,777	506	30,691		
TOTAL	45,006	907	116,298	-	1,345	-	427,389	-	14,704	634	1,577	16,553	57,035	336,887	427,390		
GRAND TOTAL	22,800,099	4,325,412	53,365,838	172,622	2,112,182	234	85,405,736	9,463,171	7,764,373	3,394,659	5,545,809	17,818,332	36,569,647	4,849,749	85,405,738		

**REVENUE ACCOUNT IN RESPECT OF GROUP HEALTH INSURANCE - 2007
INCOME**

	COMPANIES	FUND AT BEGINNING OF YEAR			PREMIUMS	COMMISSION RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFIT & LOSS ACCOUNT	TOTAL
		UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE							
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	
1.	American Life and General Insurance Company (T&T) Ltd.	769,000	5,718,334	18,178,752	-	581,267	-	2,210,038	27,457,391	
2.	Colonial Fire & General Insurance Company Ltd.	4,839,467	-	62,679,472	-	-	-	-	67,518,939	
3.	Guardian Life of the Caribbean Ltd.	-	14,421,683	121,066,824	-	-	607,922	-	136,096,429	
4.	Trinidad and Tobago Insurance Ltd.	892,307	1,897,935	10,917,597	-	923,745	-	-	14,631,584	
	TOTAL	6,500,774	22,037,952	212,842,645	0	1,505,012	607,922	2,210,038	245,704,342	
	CARIBBEAN									
1.	Life of Barbados	5,470,888	-	60,256,748	-	(2,306,781)	-	591,019	64,011,874	
2.	Sagicor Life Inc.	5,470,888	-	60,256,748	-	(2,306,781)	-	591,019	64,011,874	
	TOTAL	11,971,662	22,037,952	273,099,393	-	(801,769)	607,922	2,801,057	309,716,216	
	GRAND TOTAL									

EXPENDITURE

	COMPANIES	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFIT & LOSS ACCOUNT	FUND AT END OF YEAR		TOTAL
							RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS	
	LOCAL	\$	\$	\$	\$	\$	\$	\$	\$
1.	American Life and General Insurance Company (T&T) Ltd.	11,420,010	1,838,550	6,289,043	71,951	-	951,114	6,886,723	27,457,391
2.	Colonial Fire & General Insurance Company Ltd.	45,591,364	2,362,975	14,204,668	0	0	5,359,933	0	67,518,940
3.	Guardian Life of the Caribbean Limited	24,276,722	12,592,046	9,096,420	3,731,126	83,534,984	0	2,865,129	136,096,427
4.	Trinidad and Tobago Insurance Ltd.	6,468,821	233,115	1,001,700	0	3,925,772	882,684	2,119,492	14,631,584
	TOTAL	87,756,917	17,026,686	30,591,831	3,803,077	87,460,756	7,193,731	11,871,344	245,704,342
	CARIBBEAN								
1.	Life of Barbados	-	-	-	-	-	-	-	-
2.	Sagicor Life Inc.	43,300,552	4,239,543	6,280,527	0	-	10,191,253	0	64,011,875
	TOTAL	43,300,552	4,239,543	6,280,527	-	0	10,191,253	0	64,011,875
	GRAND TOTAL	131,057,469	21,266,229	36,872,358	3,803,077	87,460,756	17,384,984	11,871,344	309,716,216

TABLES

TABLE XX

REVENUE ACCOUNT IN RESPECT OF MARINE AVIATION AND TRANSPORT INSURANCE - 2007

COMPANIES	REVENUE										EXPENDITURE						TOTAL
	FUND AT THE BEGINNING OF YEAR		PREMIUMS	COMMISSIONS RECEIVED	NET INTEREST	OTHER	TRANSFER FROM PROFITS & LOSS ACCOUNT	TOTAL	PAYMENT OF CLAIMS INCLUDING LEGAL AND MEDICAL EXPENSES	COMMISSIONS	EXPENSES OF MANAGEMENT	OTHER	TRANSFER TO PROFITS & LOSS ACCOUNT	FUND AT END OF YEAR			
	UNEARNED PREMIUM RESERVE	OUTSTANDING CLAIMS RESERVE												RESERVE FOR UNEARNED PREMIUM	RESERVE FOR OUTSTANDING CLAIMS		
LOCAL	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1. American Life and General Insurance Company (T&T) Ltd.	-	-	-	26,408	36,617	-	-	63,025	-	-	29,711	7,322	25,992	-	-	-	63,025
2. Bankers Insurance Company (T&T) Ltd.	650	-	-	-	-	-	-	650	-	-	-	-	650	-	-	-	650
3. Colonial Fire & General Insurance Company Ltd.	120,257	182,001	348,262	100,289	18,233	-	-	769,042	10,139	93,888	-	-	250,166	110,091	198,481	769,042	
4. Furness Anchorage General Insurance Ltd.	94,713	-	164,452	4,725	18,117	-	-	282,007	-	12,221	-	-	152,149	102,838	-	282,007	
5. GTM Fire Insurance Co. Ltd.	63,528	30,750	102,140	-	3,958	4,187	-	204,563	1,219	55,170	-	-	3,886	77,462	54,450	204,563	
6. Gulf Insurance Ltd.	(66,673)	163,944	7,557	126,488	1,742	-	279,684	512,742	218,863	1,881	-	-	-	21,310	236,500	512,742	
7. Guardian General Insurance Ltd.	(102,010)	1,038,233	1,067,766	1,075,195	29,208	1,632	-	3,110,025	268,551	753,119	-	-	1,163,251	(15,107)	709,311	3,110,026	
8. Maritime General Insurance Company Ltd.	34,633	717,183	674,297	124,636	84,243	-	-	1,634,992	99,710	149,925	-	-	438,800	50,384	710,031	1,634,992	
9. N.E.M. (West Indies) Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Royal Caribbean Insurance Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. The Beacon Insurance Company Ltd.	3,118,333	374,478	3,442,682	1,320,750	69,262	-	-	8,325,505	(300,999)	973,344	1,540,757	522,100	2,980,230	2,145,795	464,278	8,325,505	
12. The New India Assurance Company (T&T) Ltd.	4,201	14,953	9,324	6,993	-	-	-	35,471	(403)	2,749	6,761	-	16,345	5,546	4,473	35,471	
13. The Reinsurance Company of Trinidad and Tobago Ltd.	45,725	16,539	295,267	947,134	-	-	-	1,304,665	165,384	288,959	-	-	663,625	416	36,043	1,304,665	
14. Trinidad & Tobago Insurance Ltd.	408,120	1,203,588	4,622,485	1,120,186	677,352	-	-	8,031,731	206,752	69,879	734,515	-	5,443,017	387,800	1,189,768	8,031,731	
TOTAL	3,721,477	3,741,669	10,734,233	4,852,804	938,732	5,820	279,684	24,274,419	669,216	1,780,892	3,666,907	529,422	11,138,111	2,886,535	3,603,335	24,274,419	
CARIBBEAN																	
1. Sagcor General Insurance Company Ltd.	1,211,329	299,903	2,624,669	23,280	-	-	386,408	4,545,589	255,883	635,003	-	-	1,281,866	1,697,933	674,904	4,545,589	
2. United Insurance Company Ltd.	113,306	98,733	271,184	-	18,192	-	-	501,415	87,561	35,763	8,574	21,318	183,059	128,555	36,586	501,416	
TOTAL	1,324,635	398,636	2,895,853	23,280	18,192	-	386,408	5,047,004	343,444	670,766	8,574	21,318	1,464,925	1,826,488	711,490	5,047,005	
GRAND TOTAL	5,046,112	4,140,305	13,630,086	4,876,084	956,924	5,820	666,092	29,321,423	1,012,660	2,451,658	3,675,481	550,740	12,603,036	4,713,023	4,314,825	29,321,424	

UNDERWRITING RESULTS IN RESPECT OF PROPERTY INSURANCE - 2007

COMPANIES	UNEARNED PREMIUM (BEGINNING OF YEAR)	NET PREMIUM WRITTEN	UNEARNED PREMIUM (END OF YEAR)	NET PREMIUMS EARNED (1+2)-3	NET CLAIMS INCURRED	5 AS A PER CENT OF 4	EXPENSES OF MANAGEMENT AND NET COMMISSIONS	7 AS A PER CENT OF 4	TOTAL PREMIUM PAYMENTS (7+5)	9 AS A PER CENT OF 4	PROFIT OR (LOSS) (4-9)	PROFIT OR (LOSS) PER CENT
	\$	\$	\$	\$	\$	%	\$	%	\$	%	\$	%
LOCAL												
1. American Life and General Insurance Company (T&T) Ltd.	6,010,868	11,997,794	6,241,450	11,767,212	6,620,872	56.27	4,977,210	42.30	11,598,082	98.56	169,130	1.44
2. Bankers Insurance Company (T&T) Ltd.	236,055	1,183,641	412,678	1,007,018	902,986	89.67	183,401	18.21	1,086,387	107.88	(79,369)	(7.88)
3. British - American Insurance Company (Trinidad) Ltd.	595,232	3,949,718	1,390,683	3,154,267	599,202	19.00	1,160,711	36.80	1,759,913	55.79	1,394,354	44.21
4. Capital Insurance Ltd.	43,028	83,628	66,443	60,213	-	-	(57,906)	(96.17)	(57,906)	(96.17)	118,119	196.17
5. Citizen Insurance Company Ltd.												
6. Colonial Fire & General Insurance Company Ltd.	6,676,053	7,396,245	6,628,462	7,443,836	1,459,801	19.61	(2,797,909)	(37.59)	(1,338,108)	(17.98)	8,781,944	117.98
7. Furness Anchorage General Insurance Ltd.	624,309	(4,174)	1,111,724	508,411	189,952	37.36	645,869	127.04	835,821	164.40	(327,410)	(64.40)
8. Gulf Insurance Ltd.	1,328,350	(1,553,306)	(670,839)	445,883	125,173	28.07	286,357	64.22	411,530	92.30	34,353	7.70
9. Guardian General Insurance Company Ltd.	7,693,602	17,703,239	7,211,986	18,184,856	8,002,759	44.01	7,921,540	43.56	15,924,299	87.57	2,260,557	12.43
10. GTM Fire Insurance Company Ltd.	3,325,450	3,359,910	3,344,625	3,340,735	1,494,815	44.75	2,870,122	85.91	4,364,937	130.66	(1,024,203)	(30.66)
11. Maritime General Insurance Company Ltd.	2,250,486	4,925,892	2,617,533	4,558,845	770,584	16.90	3,527,290	77.37	4,297,874	94.28	260,971	5.72
12. Nationwide Insurance (Casualty & General) Co. Ltd.												
13. N.E.M. (West Indies) Insurance Ltd.												
14. Royal Caribbean Insurance Ltd.					69,014		1,057		70,071		(70,071)	
15. The Beacon Insurance Company Ltd.	2,724,949	3,554,455	2,514,731	3,764,673	829,859	22.04	7,089,482	188.32	7,919,341	210.36	(4,154,668)	(110.36)
16. The Goodwill General Insurance Company Ltd.												
17. The Great Northern Insurance Company Ltd.												
18. The Mountain General Insurance Company Ltd.												
19. The New India Assurance Company (T&T) Ltd.	1,568,753	1,136,323	1,659,701	1,045,375	958,569	91.70	1,312,481	125.55	2,271,050	217.25	(1,225,675)	(117.25)
20. The Reinsurance Company of T&T Ltd.	300,450	1,058,337	464,485	894,302	323,899	36.22	(142,887)	(15.98)	181,012	20.24	713,289	79.76
21. Trinidad & Tobago Insurance Ltd.	5,540,330	4,294,590	7,065,362	2,769,558	3,211,916	115.97	(220,900)	(7.98)	2,991,016	108.00	(221,458)	(8.00)
TOTAL	38,917,916	59,086,292	39,059,024	58,945,183	25,559,402	43.36	26,755,918	45.39	52,315,320	88.75	6,629,863	11.25
CARIBBEAN												
1. Sagcor General Insurance Company Ltd.	8,620,036	(165,804)	5,894,466	2,559,766	5,399,956	210.96	(344,580)	(13.46)	5,055,376	197.49	(2,495,610)	(97.49)
2. United Insurance Company Ltd.	1,890,373	4,382,868	2,002,482	4,270,759	1,423,438	33.33	(2,147,868)	(50.29)	(724,430)	(16.96)	4,995,189	116.96
TOTAL	10,510,409	4,217,064	7,896,948	6,830,525	6,823,394	244	(2,492,448)	(64)	4,330,946	181	2,499,579	19
GRAND TOTAL	49,428,325	63,303,356	46,955,972	65,775,708	32,382,796	49.23	24,263,470	36.89	56,646,266	86.12	9,129,442	13.88

TABLES

TABLE XXII

SUMMARY AND VALUATION OF POLICIES OF AMERICAN LIFE & GENERAL INSURANCE COMPANY (TRINIDAD AND TOBAGO) LIMITED IN RESPECT OF LONG-TERM INSURANCE AS AT DECEMBER 31, 2007

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				
	NUMBER OF POLICIES	SUMS ASSURED AND BONUSES	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$
Total Assurances with Profits	12,611	778,138,194	17,333,008	8,139,383	131,623,041
Total Assurances without Profits	15,139	3,230,261,451	33,029,893	23,614,169	188,166,038
TOTAL ASSURANCES	27,750	4,008,399,645	50,362,901	31,753,552	319,789,079
Supplementary Benefits	-	-	8,256,184	5,485,850	4,796,023
Group Life Insurances	226	2,794,901,367	12,727,061	10,181,649	50,009
Individual Annuities - Deferred In Payment	11,080	-	-	-	91,805,462
TOTAL IND. ANNUITIES	11,080	-	-	-	91,805,462
Tax Qual. Ind. Annuities - Deferred In Payment	14,704 908	- 3,940,065	- -	- -	178,696,294 44,753,870
TOTAL TAX QUAL. IND. ANNUITIES	15,612	3,940,065	-	-	223,450,164
Group Annuities - Deferred In Payment	45 -	- 4,205,792	- -	- -	196,103,087 36,726,808
TOTAL GROUP ANNUITIES	45	4,205,792	-	-	232,829,895
AIDS RESERVE PERSONAL ACCIDENT BENEFITS	-	-	-	-	27,000,000 2,975,643
GRAND TOTAL - NET	54,713	6,811,446,869	71,346,146	47,421,051	902,696,275

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF AMERICAN LIFE & GENERAL INSURANCE COMPANY (T&T) LIMITED AS AT DECEMBER 31, 2007

Net Liabilities under Policies on Register in Trinidad and Tobago	\$ 902,696,276	Balance of Long Term Fund per Revenue Account	\$ 1,040,850,449
Other	-		-
Surplus (if any)	138,154,173	Deficiency (if any)	-
TOTAL	1,040,850,449	TOTAL	1,040,850,449

SUMMARY AND VALUATION OF THE POLICIES OF THE BANCASSURANCE CARIBBEAN LIMITED IN RESPECT OF
LONG-TERM AND CREDIT LIFE AT DECEMBER 31, 2007

(IN RESPECT OF BUSINESS DONE IN TRINIDAD AND TOBAGO ONLY)

	\$ ' 000	\$ ' 000
Actuarial Reserves		
Participating Policies	36,469	
Non Participating Policies	35,005	351,494
	72,475	
Investment and Contingency Reserves		
Participating Policies	15,596	
Non Participating Policies	32,585	
	49,181	
Unappropriated Surplus		
Participating Policies	79,996	
Non Participating Policies	60,974	
	140,969	
Share Capital	4,940	
Shareholders' Account	4,223	
Total	271,788	271,788
		(79,706)
		Value of Assets
		Current Liabilities
		Total

SUMMARY AND VALUATION OF THE POLICIES OF THE BEACON INSURANCE COMPANY LIMITED
IN RESPECT OF LONG-TERM AND CREDIT LIFE AT JUNE 30, 2007

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	SUM ASSURED	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUM	NET YEARLY PREMIUM	NET YEARLY PREMIUM
INSURANCE POLICIES		\$	\$	\$	\$	\$
Group Life	17	47,341,000	321,703	-	-	80,991
Group Credit	5	93,868	-	-	-	462
TOTAL OTHER BUSINESS	22	47,434,868	321,703	-	-	81,453
Deduct Reinsurance		2,933,431	136,468	-	-	34,117
TOTAL NET OTHER BUSINESS	22	44,501,437	185,235	-	-	47,336
Term	15	2,710,000	9,731	6,128	6,128	9,234
TOTAL TERM	15	2,710,000	9,731	6,128	6,128	9,234
GRAND TOTAL	37	47,211,437	194,966	6,128	6,128	56,570

SUMMARY AND VALUATION OF THE POLICIES OF THE BEACON INSURANCE COMPANY LIMITED IN RESPECT OF
LONG-TERM AND CREDIT LIFE AT JUNE 30, 2007

(In Respect of Business Done in Trinidad and Tobago Only)

Net Liabilities Under Policies Registered in Trinidad and Tobago	\$	56,569	Balance of Revenue Account	\$	512,000
Surplus		455,431			
Total		512,000	Total		512,000

SUMMARY AND VALUATION OF THE POLICIES OF BRITISH AMERICAN INSURANCE COMPANY (TRINIDAD) LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2007

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	SUMS ASSURED	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUMS	NET LIABILITY	
INSURANCE POLICIES		\$	\$	\$	\$	
Ordinary Life	4,302	936,636,533	6,223,055	2,314,834	24,352,738	
Unit Linked	12,511	1,569,557,997	25,053,094	-	64,332,154	
Personal Accident	904	105,712,660	1,187,436	-	63,144	
Annuities	24,491	-	607,541,520	-	665,700,930	
Industrial Life Assurances	4,163	5,307,125	198,807	136,226,000	2,737,586	
Total Life Assurances	46,371	2,617,214,315	640,203,912	2,451,060	757,186,552	
Investment Contracts	10	-	6,600,266	-	7,219,750	
Total Investment Contracts	10	-	6,600,266	-	7,219,750	
Grand Total	46,381	2,617,214,315	646,804,178	2,451,060	764,406,302	

SUMMARY AND VALUATION OF THE POLICIES OF BRITISH AMERICAN INSURANCE COMPANY LIMITED IN RESPECT OF
LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2007

(In Respect of Business Done in Trinidad and Tobago Only)

Net Liabilities Under Ordinary Life Policies	\$	88,684,892	Ordinary Life Fund	\$	91,665,498
Net Liabilities Under Personal Accident Policies		63,144	Personal Accident Fund		754,364
Net Liabilities Under Annuity Policies		672,920,680	Annuity Fund		675,048,071
Net Liabilities Under Industrial Life Policies		2,737,586	Industrial Life Fund		2,790,907
Surplus		5,852,538	Deficit		0
Total		770,258,840	Total		770,258,840

TABLES

TABLE XXVI

SUMMARY AND VALUATION OF THE POLICIES CUNA CARIBBEAN INSURANCE SOCIETY LIMITED IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2007

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO						NET LIABILITY
	NUMBER OF POLICIES	BASIC SUM INSURED	DIVIDENDS	OFFICE YEARLY PREMIUMS	NET YEARLY PREMIUMS		
INSURANCE POLICIES		\$		\$	\$	\$	
Group 1- Whole Life	598	22,598,317	330,988	453,092	401,262	6,275,439	
Group 1- Term	114	11,743,796	-	113,052	107,140	100,990	
Group 1- Pensions Plus Term and ADB Rider	340	40,355,000	-	81,600	-	79,254	
Group 1- Endowment	80	2,598,499	11,427	98,959	86,060.00	1,225,428	
TOTAL GROUP 1	1,132	77,295,612	342,415	746,703	594,462	7,681,111	
Group 6- Other Long Term Insurance Business	0	-	-	-	-	21,341,202	
TOTAL OTHER BUSINESS	0	0	-	0	-	21,341,202	
POLICY RIDERS							
EXTRA PREMIUMS	-	-	-	-	-	-	
CSV DEFICIENCY RESERVE	-	-	-	-	-	-	
AIDS RESERVE	-	-	-	-	-	-	
GRAND TOTAL	1,132	77,295,612	342,415	746,703	594,462	29,537,784	

VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF CUNA CARIBBEAN INSURANCE SOCIETY LIMITED AS AT DECEMBER 31, 2007

Net Liabilities under Policies on Register in Trinidad and Tobago	\$	29,537,784	Balance of Long Term Fund per Revenue Account	\$	91,924,603
Other - Outstanding claims on behalf of Individual Ordinary Life		57,424			-
Surplus (if any)		62,329,395	Deficiency (if any)		-
TOTAL		91,924,603	TOTAL		91,924,603

SUMMARY AND VALUATION OF POLICIES OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2007

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	SUMS INSURED	BONUS	OFFICE PREMIUMS	NET PREMIUMS	NET LIABILITY
INSURANCE POLICIES		\$	\$	\$	\$	\$
Group 1 - With full participation in profits	1,600	163,826,162	69,699,862	2,776,994	1,463,010	73,569,155
Less Reinsurance	-	5,692,014	-	160,321	-	80,161
TOTAL NET FULL PARTICIPATION	1,600	158,134,148	69,699,862	2,616,673	1,463,010	73,488,994
With Quarter Participation in Profits	402	31,739,027	3,554,218	335,564	258,611	9,704,423
Less Reinsurance	-	639,610	-	28,817	-	14,408
TOTAL NET QUARTER PARTICIPATION	402	31,099,417	3,554,218	306,747	258,611	9,690,015
Bonus Provision	-	-	-	-	-	3,737,573
TOTAL NET GROUP 1	2,002	189,233,565	73,254,080	2,923,420	1,721,621	86,916,582
Group 3 - Without participation in profits	85,266	29,695,831,877	166,258	371,814,162	9,920,345	794,178,141
Less Reinsurance	-	7,901,592,141	-	24,789,438	-	13,224,164
TOTAL NET GROUP 3	85,266	21,794,239,736	166,258	347,024,724	9,920,345	780,953,977
Group 5 - Annuities	47,713	69,122,672	463,587	241,475,586	138,624	2,226,516,036
Less Reinsurance	-	-	-	-	-	-
TOTAL NET GROUP 5	47,713	69,122,672	463,587	241,475,586	138,624	2,226,516,036
Group 6 - Other Long Term Insurance Business	225	6,451,627,745	-	20,319,552	-	7,452,790
Less Reinsurance	-	2,644,728,615	-	4,442,828	-	1,276,490
TOTAL NET GROUP 6	225	3,806,899,130	-	15,876,724	-	6,176,300
GRAND TOTAL	135,206	25,859,495,103	73,883,925	607,300,454	11,780,590	3,100,562,895

VALUATION BALANCE SHEET OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED IN RESPECT OF BUSINESS DONE IN
TRINIDAD AND TOBAGO ONLY AS AT DECEMBER 31, 2007

	\$'000	\$'000
Actuarial Reserves	87,059	Value of Assets
Participating Policies	3,013,707	4,264,192
Non Participating Policies	3,100,766	
Investment & Contingency Reserve	36,834	Current Liabilities
Participating Policies	231,079	(409,103)
Non Participating Policies	268,013	
Unappropriated Surplus	235,041	
Participating Policies	176,363	
Non Participating Policies	411,404	
Share Capital	53,349	
Shareholder's account	3,044	
Revaluation Reserve	18,513	
TOTAL	3,855,089	TOTAL
		3,855,089

SUMMARY AND VALUATION OF THE POLICIES OF MEGA INSURANCE COMPANY LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2007

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO						NET LIABILITY
	NUMBER OF POLICIES	SUMS INSURED	BONUSES	OFFICE PREMIUMS	NET PREMIUMS		
INSURANCE POLICIES		\$		\$	\$	\$	\$
Group 1 - With Immediate Participation in profits Less Reinsurance	854	33,026,121 9,286,071	2,403,980	644,964	644,964	6,164,401 (220,569)	
Group 2 - With Deferred Participation in profits	-	-	-	-	-	-	
TOTAL NET INSURANCE WITH PROFITS	854	23,740,050	2,403,980	644,964	644,964	6,384,970	
Group 3 - Without participation in profits Less Reinsurance	13,000	1,835,517,979 311,382,061	-	25,195,501	19,286,232	52,119,680 (2,324,506)	
TOTAL NET INSURANCE WITHOUT PROFITS	13,000	1,524,135,918	0	25,195,501	19,286,232	54,444,186	
Group 4 - Endowments Less Reinsurance	270	8,249,755 613,994	302,236	324,309	324,309	4,321,415 (1,224)	
TOTAL NET ENDOWMENTS	270	7,635,761	302,236	324,309	324,309	4,322,639	
Group 5 - Annuities Less Reinsurance	7,142	-	-	-	-	78,343,285	
TOTAL NET ANNUITIES	7,142	-	-	-	-	78,343,285	
Group 6 - Other Long-Term Insurance Business	353	-	-	350,238	350,238	16,455	
TOTAL NET OTHER INSURANCES	353	-	-	350,238	350,238	16,455	
GRAND TOTAL	21,619	1,555,511,729	2,706,216	26,515,012	20,605,743	143,503,308	

SUMMARY AND VALUATION OF POLICIES OF THE SCOTIALIFE TRINIDAD & TOBAGO LIMITED
IN RESPECT OF LONG-TERM BUSINESS AS AT OCTOBER 31, 2007

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				NET LIABILITY
	NUMBER OF POLICIES	GROSS AMOUNT	ANNUAL PREMIUMS		
INSURANCE POLICIES		\$	\$	\$	\$
Universal Life	12,644	382,553,400	55,831,687	174,968,271	
Approved Annuities	1,894	6,245,970	2,769,025	6,245,970	
Group Life	47,733	277,719,894	35,209,334	4,758,156	
GRAND TOTAL	62,271	666,519,264	93,810,046	185,972,397	

**SUMMARY AND VALUATION OF THE POLICIES OF TATIL LIFE ASSURANCE LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT DECEMBER 31, 2007**

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO					
	NUMBER OF POLICIES	SUMS INSURED	BONUSES	OFFICE YEARLY PREMIUMS	NET LIABILITY	
INSURANCE POLICIES		\$	\$	\$	\$	
Group 1 - With Immediate Participation in profits Full Profits	2,772	93,108,931	43,885,352	1,990,166	59,612,701	
One - Quarter Profits	58	2,159,000	398,149	37,646	974,175	
Extra Premiums	-	-	-	31,668	31,668	
Reserve for Waiver of Premium Benefit	-	-	-	22,220	22,220	
Reserve for Accidental Death	-	-	-	-	16,500	
TOTAL NET ASSURANCES WITH PROFITS	2,830	95,267,931	44,283,501	2,059,480	60,657,264	
Group 3 - Without Participation in profits Total assurances without profits	23,290	3,306,998,016	-	46,843,899	126,592,680	
Extra Premiums	-	-	-	575,503	575,503	
Reserve for Waiver of Premium Benefit	-	-	-	692,201	692,201	
Reserve for Accidental Death	-	-	-	2,219,680	2,219,680	
TOTAL NET ASSURANCES WITHOUT PROFITS	23,290	3,306,998,016	-	47,419,402	130,080,064	
Group 5 - Annuities	11,088	349,148,570	54,599	45,328,270	345,399,380	
TOTAL NET ANNUITIES	11,088	349,148,570	54,599	45,328,270	345,399,380	
Group 6 - Other Long-Term Insurance Business Less Reinsurance	101	650,039,301	-	4,153,320	723,978	
	-	378,096,776	-	1,625,708	270,951	
TOTAL NET OTHER INSURANCES	101	271,942,525	-	2,527,612	453,027	
GRAND TOTAL	37,309	4,023,357,042	44,338,100	97,334,764	536,589,735	

**VALUATION BALANCE SHEET OF THE LONG-TERM INSURANCE OF TATIL LIFE ASSURANCE LIMITED
AS AT DECEMBER 31, 2007**

Net Liabilities under Policies on Register in Trinidad and Tobago	\$'000	536,590	Balance of Long Term Fund per Revenue Account (excluding policyholder deposits)	\$'000	1,226,258
Other Liabilities	133,395				
Provision for payment of Bonuses and Dividends	1,433				
Unrealised Investment Reserve	66,711				
Surplus (if any)	488,129		Deficiency (if any)	-	
TOTAL	1,226,258		TOTAL	1,226,258	

SUMMARY AND VALUATION OF THE POLICIES OF THE REINSURANCE COMPANY OF TRINIDAD AND TOBAGO LIMITED
IN RESPECT OF LONG-TERM INSURANCE BUSINESS AS AT OCTOBER 31, 2007

DESCRIPTION OF TRANSACTIONS	POLICIES REGISTERED IN TRINIDAD AND TOBAGO				NET LIABILITY
	NUMBER OF POLICIES	GROSS AMOUNT	ANNUAL PREMIUMS		
INSURANCE POLICIES		\$	\$	\$	
UTC Free ADB	7,346	36,730,000	17,630	213,504	
UTC Term Benefit	427	9,031,440	89,435	167,305	
UTC Family Benefit	143	6,208,660	65,233	153,036	
GRAND TOTAL	7,916	51,970,100	172,298	533,845	

TABLES

TABLE XXXII

ANNUITY PENSION FUND PLANS - REVENUE ACCOUNT - 2007

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME TO BE SPECIFIED	TOTAL REVENUE	SUPERANNUATION BENEFITS		DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE (TO BE SPECIFIED)	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRANTIES					
1 A.S. Byden and Sons (Trinidad) Limited Pension Plan	\$ 26,167,546	\$ 1,489,878	\$ 514,853	\$ -	\$ 1,773,799	\$ -	\$ 29,946,076	\$ 1,673,316	\$ -	\$ -	\$ 21,960	\$ 628,191	\$ 2,323,467	\$ 27,622,609
2 Barot/Trinidad Service Limited Pension Fund Plan	\$ 31,614,380	\$ -	\$ -	\$ 356,657,000	\$ 2,203,032	\$ -	\$ 34,174,069	\$ 2,785,228	\$ 204,440	\$ -	\$ 1,804,844	\$ 89,043	\$ 4,679,115	\$ 29,494,954
3 Coconut Growers Association Pension Fund Plan	\$ -	\$ 5,100	\$ 5,100	\$ -	\$ -	\$ -	\$ 10,200	\$ 10,200	\$ -	\$ -	\$ -	\$ -	\$ 10,200	\$ -
4 Laughlin and De Gannes and its Associated Companies Staff Pension Fund Plan	\$ 21,413,291	\$ -	\$ 2,640	\$ -	\$ 1,528,494	\$ -	\$ 22,944,425	\$ 620,617	\$ -	\$ -	\$ -	\$ 333,036	\$ 953,653	\$ 21,990,772
5 Penta Paints (Caribbean) Limited Pension Fund Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
6 The Incorporated Trustees of the Anglican Church in the Diocese of Trinidad and Tobago	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
GRAND TOTAL	\$ 79,195,217	\$ 1,494,978	\$ 522,593	\$ 356,657	\$ 5,505,325	\$ -	\$ 87,074,770	\$ 5,089,361	\$ 204,440	\$ -	\$ 1,826,804	\$ 1,050,270	\$ 7,966,435	\$ 79,108,335

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME TO BE SPECIFIED	TOTAL REVENUE	PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRANTIES	DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE (TO BE SPECIFIED)	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES											
Deposit Administration	\$ 899,713,938	\$ 33,252,902	\$ 19,259,454	\$ 193,791	\$ 58,798,048	\$ 11,269,623	\$ 1,022,487,756	\$ 27,868,851	\$ 6,647,342	\$ 1,314,271	\$ 4,048,809	\$ 17,902,324	\$ 57,781,597	\$ 964,706,158
Annuity	\$ 79,195,217	\$ 1,494,978	\$ 522,593	\$ 356,657	\$ 5,505,325	\$ -	\$ 87,074,770	\$ 4,884,921	\$ 204,440	\$ -	\$ 1,826,804	\$ 1,050,270	\$ 7,966,435	\$ 79,108,335
GRAND TOTAL	\$ 978,909,155	\$ 34,747,880	\$ 19,782,047	\$ 550,448	\$ 64,303,373	\$ 11,269,623	\$ 1,109,562,526	\$ 32,753,772	\$ 6,851,782	\$ 1,314,271	\$ 5,875,613	\$ 18,952,594	\$ 65,748,032	\$ 1,043,814,493

DEPOSIT ADMINISTRATION PENSION FUND PLANS - REVENUE ACCOUNT - 2007

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					PERSONS TO RETIRED EMPLOYEES	RETIREMENT GRANTUITY						
1. Albrosco Limited Staff Pension Plan	\$ 9,874,161	\$ 220,719	\$ -	\$ -	\$ 437,799	\$ -	\$ 10,532,679	\$ 180,655	\$ -	\$ 180,655	\$ 34,068	\$ 54,699	\$ 119,036	\$ 388,458	\$ 10,144,221
2. All Trinidad Sugar and General Workers Trade Union Staff Pension Plan	2,129,984	38,163	27,259	-	168,770	-	2,364,176	-	-	-	-	-	1,554	1,554	2,362,622
3. Anthony N. Saboga Limited Pension Fund Plan	13,438,409	398,081	398,081	-	1,042,848	-	15,277,419	-	-	-	(96,884)	208,562	110,587	222,265	15,055,154
4. Angostura Bitters (Dr. J.C.B. Siegett & Sons) Limited Pension Fund Plan	11,282,442	4,384,667	2,401,754	-	-	9,185,587	128,796,650	2,391,837	1,027,299	3,419,136	-	361,264	1,028,838	4,809,238	123,987,212
5. Armour's Funeral Homes Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. ASAWright Nature Centre Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Barbados Mutual Life Assurance Society Employees Pension Plan	27,335,114	1,301,495	895,672	-	1,991,691	-	31,523,372	648,294	24,661	672,955	-	47,412	241,492	961,859	30,562,113
8. Bel Air International Airport Hotel Limited Pension Plan	399,225	-	-	101,500	26,591	-	527,316	71,554	39,218	110,772	-	-	26,518	137,290	390,026
9. Berger Pajins Trinidad Limited Weekly Paid Pension Fund Plan	3,300,016	-	-	-	296,310	-	3,596,326	-	52,868	52,868	-	-	66,180	119,048	3,477,278
10. Bermudez Biscuit Company Limited Pension Plan	-	-	-	-	-	-	3,937,024	-	-	-	-	-	65,448	119,317	3,817,707
11. British High Commission Pension Fund Plan	3,528,752	72,182	65,874	-	270,216	-	-	-	-	-	-	-	-	-	-
12. Bristol Myers (West Indies) Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Caribbean Bulk Storage Trading Company Limited Pension Fund Plan	2,414,690	90,235	-	-	177,718	-	2,682,643	36,653	-	36,653	-	-	4,158	40,811	2,641,832
14. Caribbean Packaging Industries Limited Pension Fund Plan for Senior Staff Employees	10,655,740	-	-	-	608,911	120,112	11,384,763	374,277	276,640	650,917	-	81,177	10,652,669	11,384,763	-
15. Caribbean Packaging Industries Limited Pension Fund Plan for Junior Staff Employees	7,475,887	554,660	415,900	-	366,384	941,258	9,754,089	191,190	27,996	219,186	-	27,017	446,506	691,709	9,062,380
16. CBP Limited Pension Plan	4,187,112	640,997	168,083	-	-	296,160	5,292,352	139,260	41,353	180,613	-	16,387	129,857	326,857	4,965,495
17. Century Elson Limited Pension Plan	18,837,946	539,350	539,350	-	1,438,853	-	21,355,499	-	-	-	83,573	58,737	198,363	340,673	21,014,826
18. Clerk & Battoo Ltd. Pension Fund Plan	-	569,960	263,870	-	394,645	-	6,144,421	-	-	-	-	10,149	23,026	33,175	6,111,246
19. Clico Investment Bank Limited Staff Pension Fund Plan	4,915,946	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. C.M.B. Packaging Trinidad Limited Pension Fund Plan	5,617,956	442,268	188,880	-	403,992	-	6,653,096	32,865	-	32,865	-	9,230	55,217	97,312	6,555,784
21. Coates Brothers (Caribbean) Limited Pension Fund Plan	6,688,175	63,726	55,414	-	471,014	-	7,278,329	408,242	-	408,242	-	219,067	3,870	631,179	6,647,150
22. Colonial Fire and General Insurance Company Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23. Colonial Life Insurance Company (Trinidad) Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24. Diego Martin Credit Union Co-Operative Society Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25. Eric Solis Marketing Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Carried Forward	233,623,555	9,316,503	5,420,137	101,500	8,095,742	10,543,117	267,100,354	4,474,827	1,490,035	5,964,862	20,757	1,147,570	13,172,319	20,305,508	246,795,046

TABLES

TABLE XXXIII continued

DEPOSIT ADMINISTRATION PENSION FUND PLANS - REVENUE ACCOUNT - 2007

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS			DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PERSONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES	TOTAL					
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Brought Forward	233,623,555	9,316,503	5,420,137	101,500	8,095,742	10,543,117	267,100,554	4,474,827	1,490,035	5,964,862	20,757	1,147,570	13,172,319	20,305,508	246,795,046
26. FT. Farfan and Sons Limited Staff Pension Plan	7,664,998	852,096	436,987	-	545,195	-	9,498,276	79,335	116,386	195,721	-	94,032	181,513	471,266	9,027,610
27. Furness Trinidad Limited Pension Fund Plan	8,767,694	237,948	237,948	-	646,541	-	9,890,131	436,828	-	436,828	-	102,359	80,320	619,507	9,270,624
28. Fujitsu ICL Caribbean Trinidad Limited Pension Plan	10,739,596	678,335	343,721	-	2	616,759	12,378,413	-	279,371	279,371	-	6,276	371,913	657,560	11,720,853
29. Grace Kennedy (Trinidad and Tobago) Limited Pension Fund Plan	986,212	187,468	187,468	-	95,871	10,476	1,467,495	-	-	-	-	37,697	19,680	57,377	1,410,118
30. Group Pension Plan for the Managerial Employees of American Life and General Insurance Company (Trinidad) Limited	11,763,765	330,650	330,650	-	899,549	-	13,324,614	348,174	-	348,174	-	48,814	-	396,988	12,927,626
31. Group Pension Plan for the Non-Managerial Employees of American Life and General Insurance Company (Trinidad) Limited	18,507,563	748,179	748,179	-	1,434,468	-	21,438,389	182,745	-	182,745	-	121,423	-	304,168	21,134,221
32. Gulf Engineering Services Limited Pension Fund Plan	2,938,804	274,959	140,286	-	211,601	-	3,565,650	44,186	14,729	58,915	-	65,911	27,742	152,668	3,413,082
33. Gulf Insurance Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34. Halliburton Trinidad Limited Pension Plan	32,734,206	39,089	-	-	1,403,536	-	34,176,851	1,076,419	224,104	1,300,523	-	358,486	268,047	1,927,056	32,249,795
35. Home Construction Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36. J.N. Harriman & Company Limited Pension Plan	14,470,710	150,173	150,173	66,524	940,494	-	15,778,074	830,027	-	830,027	-	14,796	36,774	881,597	14,896,477
37. Johnson and Johnson (Trinidad) Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38. Joseph Charles Bottling Works and Investments Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39. J.T.A. Supermarkets Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40. Junior Schools Limited Pension Fund Plan	3,117,021	104,177	100,069	-	233,887	-	3,545,154	100,246	-	100,246	-	31,896	44,992	177,134	3,368,020
41. Lake Asphalt of Trinidad and Tobago (1978) Limited Staff Pension Plan	9,560,331	258,799	258,799	-	743,871	-	10,821,800	-	-	-	-	49,483	19,805	69,288	10,752,512
42. Lake Asphalt of Trinidad and Tobago (1978) Limited Employees Pension Plan	23,431,626	1,366,852	307,488	-	1,955,493	-	26,701,459	960,919	-	960,919	-	27,965	1,280,346	2,269,230	24,432,229
43. Lange Trinidad Limited (Division of Skimmer Marine Operations) Pension Fund Plan	10,674,728	372,993	184,650	-	475,177	-	11,707,548	276,784	153,997	430,781	-	21,233	97,585	549,599	11,157,949
44. Lazzari and Simpson Limited Pension Fund	8,246,758	212,018	212,018	-	733,007	-	9,403,801	612,006	-	612,006	-	65,422	84,224	149,646	9,254,155
45. Life of Barbados Limited Pension Plan	4,242,624	1,807	1,807	-	259,163	-	4,505,401	-	-	-	-	-	98,585	710,591	3,794,810
46. L.J. William Limited Pension Fund Plan	10,709,141	165,693	165,693	-	837,222	-	11,877,749	-	-	-	-	46,148	7,325	53,473	11,824,276
47. Lonsdale/Saatchi & Saatchi Advertising Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48. Maritime Life (Caribbean) Limited Pension Fund Plan	40,240,737	1,117,106	1,117,106	-	1,929,014	-	44,403,863	769,341	256,447	1,025,788	707,599	394,565	-	2,127,952	42,276,011
49. Master Mix of Trinidad & Tobago Limited Staff Pension Fund Plan	7,085,705	-	-	-	624,619	-	7,710,324	156,483	178,310	334,793	-	-	1,000	335,793	7,374,531
50. Mc Cams-Frickson (Trinidad) Limited Staff Pension Fund Plan	9,336,384	300,194	241,974	-	654,551	-	10,533,103	135,681	204,566	340,247	-	436,138	128,691	905,076	9,628,027
Carried Forward	468,841,758	16,715,039	10,585,153	168,024	22,349,023	11,170,352	529,829,349	10,484,001	23,917,945	13,401,946	728,356	3,070,214	15,920,861	33,121,377	496,707,972

DEPOSIT ADMINISTRATION PENSION FUND PLANS - REVENUE ACCOUNT - 2007

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						
Brought Forward	\$ 468,841,758	\$ -	\$ -	\$ 168,024	\$ 22,349,023	\$ 11,170,352	\$ 529,829,349	\$ 10,484,001	\$ 2,917,945	\$ 13,401,946	\$ 728,356	\$ 3,070,214	\$ 15,920,861	\$ 33,121,377	\$ 496,707,972
51. Mediant Limited Monthly Paid Staff Pension Plan	-	16,715,039	10,585,153	-	-	-	-	-	-	-	-	-	-	-	-
52. MTS Pension Fund Plan	17,236,214	1,985,999	540,947	-	798,445	-	20,561,205	224,812	129,671	354,483	-	13,255	420,073	787,811	19,773,394
53. 3M Inteamerica Incorporate (Trinidad and Tobago) Division Pension Fund Plan	11,745,840	323,687	323,687	-	851,627	-	13,244,841	1,134,454	-	1,134,454	378,399	15,564	81,082	1,609,499	11,635,342
54. National Agro Chemicals Limited Pension Fund Plan	271,610	36,981	27,697	16,800	10,029	(1,352)	361,765	81,478	-	81,478	-	-	-	81,478	280,287
55. National Flour Mills Limited Pension Fund Plan for Employees of the Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56. National Helicopter Services Limited Pension Fund Plan	8,778,012	360,540	360,539	-	686,166	-	1,018,527	256,376	-	256,376	-	35,998	8,015	300,389	9,884,868
57. Navarros Shipping Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58. N.E.M. (West Indies) Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59. Oilfields Workers Trade Union Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60. Pepsi Cola Trinidad Bottling Company Ltd Pension Fund Plan	2,904,268	265,537	263,744	-	227,109	-	3,660,658	-	-	-	-	380,946	82,103	463,049	3,197,609
61. Perreira & Company Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62. Prestige Holdings Limited Pension Fund Plan	10,145,361	457,929	457,929	-	545,552	-	11,606,771	22,357	-	22,357	35,975	55,807	13,569	127,708	11,479,063
63. Print - A - Pak Limited Pension Plan	1,240,895	139,783	139,783	720	891,222	-	1,610,303	-	66,226	66,226	15,693	13,574	27,377	122,870	1,487,432
64. RBP Elevator and Escalator Company Limited Pension Plan	3,729,392	142,882	142,882	-	342,451	-	4,357,607	-	-	-	-	8,475	53,213	61,688	4,295,919
65. Rentokil (Trinidad) Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66. Rhoad Credit Union Co-operative Society Limited Pension Plan	5,911,329	89,636	89,636	-	467,560	-	6,558,161	-	-	-	-	10,954	2,537	13,491	6,544,670
67. Royal Caribbean Insurance Limited Group Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68. Sealand Services Inc Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69. Selco Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70. Stellar Distributors (Trinidad) Staff Pension Plan	4,764,627	29,333	29,333	-	323,105	-	5,146,988	-	-	-	21,100	27,996	17,796	66,892	5,079,506
71. Small Business Development Company Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72. Southern Medical Clinic Limited Pension Fund Plan	3,507,464	73,647	47,514	-	247,872	-	3,876,497	74,474	40,757	115,231	-	-	36,309	151,540	3,724,957
73. Southern Sales and Services Company Limited Pension Fund Plan	41,840,052	705,519	705,519	-	2,325,457	-	45,576,547	984,099	156,770	1,090,869	15,696	42,914	79,418	1,228,897	44,347,650
74. TECU Credit Union Co-operative Society Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75. Tail Life Sales Representatives Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Brought Forward	580,916,822	21,326,112	13,714,363	185,544	29,263,518	11,169,000	656,575,359	13,212,051	3,311,369	16,523,420	1,195,219	3,675,697	16,742,353	38,136,689	618,638,669

TABLES

TABLE XXXIII continued

DEPOSIT ADMINISTRATION PENSION FUND PLANS - REVENUE ACCOUNT - 2007

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS			DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					EMPLOYERS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES	TOTAL					
76. Brought Forward	\$ 580,916,822	\$ 21,326,112	\$ 13,714,363	\$ 185,544	\$ 29,263,518	\$ 11,169,000	\$ 656,575,359	\$ 13,212,051	\$ 3,311,369	\$ 16,523,420	\$ 1,195,219	\$ 3,675,697	\$ 16,742,353	\$ 38,136,689	\$ 618,438,669
The Agents of American Life and General Insurance Company (Trinidad) Limited Pension Scheme	19,461,931	530,695	515,914	-	1,403,740	-	21,912,280	2,418,995	-	2,418,995	-	-	-	2,418,995	19,493,285
77. The Beacon Insurance Company Limited Pension Plan for Monthly and Weekly Paid Employees	9,726,872	271,873	388,778	-	679,435	-	11,066,958	443,580	85,431	529,011	-	31,041	153,931	713,983	10,352,975
78. The Group Pension Plan for Non-Professional Employees of Fitzstone Ltd.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79. The Institute of Marine Affairs Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80. The Myerson Tooth Company Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81. The Synod of the Presbyterian Church in Trinidad Pension Plan	7,060,684	90,101	90,101	-	498,327	59,324	7,796,537	538,020	-	538,020	74,102	-	27,781	639,903	7,158,634
82. The Trinidad Pilots and Berthing Masters Association Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83. The University of the West Indies (St. Augustine) Staff Pension Fund Plan	201,291,013	6,800,837	2,990,012	-	20,989,034	-	232,070,896	9,423,467	2,866,709	12,290,176	44,950	195,063	324,097	12,854,286	219,216,610
84. Tourism and Industrial Development Company of Trinidad and Tobago Pension Plan	7,069,269	22,776	17,694	-	699,838	-	7,809,577	286,593	-	286,593	-	-	33,571	320,164	7,489,413
85. Toyota Trinidad and Tobago Staff Pension Plan	3,429,731	388,560	388,560	-	290,244	-	4,497,095	-	-	-	-	31,507	15,492	46,999	4,450,096
86. Trinidad Concrete Products Company Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
87. Trinidad Contractors Limited Pension Fund Plan	19,454,949	19,860	9,930	-	1,392,380	-	20,877,119	738,056	219,577	957,633	-	-	171,882	1,129,515	19,747,604
88. Trinidad Express Newspaper Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	15,292	-	-
89. Trinidad Nitrogen Company Limited Staff Pension Fund Plan	2,444,346	431,251	36,025	-	194,860	-	3,106,482	-	-	-	-	-	-	15,292	3,091,190
90. Trinidad Ropeworks Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91. Trinidad Systems Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
92. Trinidad and Tobago Chamber of Commerce Pension Plan	-	75,834	53,084	-	-	-	128,918	103,200	-	103,200	-	25,718	-	128,918	-
93. Trinidad and Tobago Mortgage Finance Company Limited Pension Plan	11,730,094	1,289,039	432,559	8,247	949,813	-	14,409,752	-	-	-	-	20,717	117,223	137,940	14,271,812
94. Trinidad and Tobago Solid Waste Management Company Limited Pension Fund Plan	8,252,392	-	-	-	584,581	-	8,836,973	81,350	-	81,350	-	44,871	103,732	229,953	8,607,020
95. United States of America Embassy in Trinidad and Tobago Pension Plan	21,387,983	1,353,562	378,695	-	1,511,194	41,299	24,672,733	440,013	146,671	586,684	-	20,722	142,252	749,658	23,923,075
96. Waste Disposals Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
97. Western Scientific Company Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
98. William H. Scott Limited Pension Fund Plan	4,615,693	29,562	29,562	-	341,084	-	5,015,901	181,126	-	181,126	-	3,473	2,984	187,583	4,828,318
99. Youth Training Employment Partnership Programme Pension Plan	2,872,159	622,840	214,177	-	-	-	3,709,176	2,400	17,585	19,985	-	-	51,734	71,719	3,637,457
GRAND TOTAL	899,713,938	33,252,902	19,259,454	193,791	58,798,048	11,269,623	1,022,487,756	27,868,851	6,647,342	34,516,193	1,314,271	4,048,809	17,902,324	57,781,597	964,706,158

TABLES

TABLE XXXIV continued

SELF-ADMINISTERED PENSION FUND PLANS - BALANCE SHEET - 2007

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SEQUITIES DIVIDEND IN U.S.	CORPORATE SEQUITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED/CALL DEPOSIT	OTHER TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO GOVERNMENT SEQUITIES DENOMINATED IN FOREIGN CURRENCY	TRINIDAD AND TOBAGO GOVERNMENT SEQUITIES DENOMINATED IN FOREIGN CURRENCY	TRINIDAD AND TOBAGO GOVERNMENT SEQUITIES DENOMINATED IN FOREIGN CURRENCY	10% CARBOM. EQUITY	90% CARBOM. EQUITY	10% CARBOM. GOVERNMENT	90% CARBOM. OTHER	FOREIGN GOVERNMENT SEQUITIES	OTHER FOREIGN SECURITIES	FOREIGN EQUITY	TOTAL FOREIGN ASSETS	TOTAL ASSETS INFUND	TOTAL LOCAL ASSET RATIO	LOCAL EQUITY RATIO	10% CARBOM. EQUITY	90% CARBOM. GOVERNMENT	FUND AT END OF PERIOD	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Brought Forward	246,862,590	460,361,127	5,309,997	-	477,444,550	100,779,665	116,619,330	44,747,963	1,291,983	1,473,646,144	42,448,396	10,261,271	23,879,786	854,575	52,273,224	114,531,613	244,348,865	1,717,995,009	19	6	47,164,884	11,401,412	26,533,096	-	-
26. E & Y Services Limited Pension Scheme	4,959,685	4,941,019	-	-	11,024,289	-	9,234,947	-	-	30,159,940	-	-	-	-	1,288,540,000	6,168,088	32,862,226	9,178%	33.5%	-	-	-	-	-	
27. Ferreira Optical Limited Pension Fund Plan	1,775,456	2,325,656	502,722	-	3,777,544	-	1,070,379	2,035,347	130,102	11,678,639	431,955	42,446	78,492	-	748,935,000	-	1,301,288	12,979,926	89.97%	294.7%	479,950	47,162	872,130	-	
28. First Citizen Bank Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	
29. Hand Arnold (Trinidad) Limited Employees Pension Scheme	6,188,283	16,797,777	800,123	-	23,027,524	800,000	3,833,050	1,787,111	328,858	54,114,614	2,706,750	936,498	1,341,747	-	2,139,408,000	-	7,505,605	61,620,219	87.82%	37.3%	3,007,500	1,040,553	1,490,830	-	
30. H.S. Services Limited Pension Fund Plan	4,157,022	1,656,663	178,845	-	2,456,731	-	1,745,526	623,910	-	11,022,025	1,829,948	-	-	-	853,821,000	-	2,683,769	13,705,793	80.42%	194.1%	2,033,275	-	-	-	
31. Hydro Agri Trinidad Limited Salaried Employees Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	
32. I.A.L. Engineering Services Limited Pension Fund Plan	10,119,202	10,910,426	3,305,14	-	24,772,614	-	10,043,354	3,053,503	326,880	59,933,703	1,450,800	1,032,048	912,491	420,269	4,486,277,000	-	8,301,885	68,235,588	87.83%	365.4%	1,146,720	-	-	1,013,879	
33. I.B.M. Non-Contributory Pension Fund Plan	700,000	-	-	-	-	-	37,845,276	3,937,751	-	42,483,027	-	-	-	-	-	-	10,083,568	52,566,595	80.82%	0.00%	-	-	-	-	
34. Insurance Brokers (West Indies) Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	
35. Lever Brothers West Indies Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	
36. Mandeve-Quilassure Pension Fund Plan	9,627,927	-	105,400	-	21,648,838	500,000	26,355,482	3,453,859	326,831	61,702,356	97,650	-	-	-	-	-	669,161	62,469,167	98.77%	34.7%	108,500	-	-	89,547	
37. Mega Insurance Company Limited Pension Plan	4,305,345	4,887,924	478,944	-	10,536,961	-	5,177,865	1,089,354	3,241,584	26,987,000	1,079,613	495,581	80,592	163,976	1,190,047,000	-	3,009,810	29,946,810	89.97%	35.3%	1,199,570	550,646	89,547	-	
38. Mittal Steel Point Lisa Limited Employees' Pension Fund Plan	71,716,646	232,948,105	11,955,761	-	190,927,350	39,366,496	105,223,266	1,617,039	9,070,356	659,578,201	13,381,838	1,083,559	8,772,186	-	6,724,584,000	-	29,962,166	689,540,367	95.65%	27.9%	14,868,709	1,203,954	97,466,873	-	
39. National Gas Company Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	
40. National Insurance Board Pension Fund Plan	94,300,425	124,285,838	222,883	-	242,810,428	10,080,000	84,271,706	15,436,116	-	581,508,502	9,816,750	-	-	-	3,937,536,000	-	19,807,547	61,513,033	94.54%	396.5%	10,907,500	1,776,988	-	-	
41. National Insurance Property Development Company Limited Pension Fund Plan	4,726,370	15,175,337	-	-	18,530,509	1,775,000	1,048,945	956,419	-	42,381,387	1,460,250	5,907	-	-	609,230,000	-	87,402	3,002,520	45,383,907	93.38%	41.1%	1,622,500	65,574	-	-
42. National Union of Government and Federated Workers Electors Pension Fund Plan	49,420	1,894,379	-	-	420,248	136,839	63,081	-	-	2,596,707	231,390	63,269	-	-	15,159,000	-	209,880	3,110,415	83.48%	14.3%	257,100	70,299	-	-	
43. National Union of Government and Federated Workers Staff Pension Fund Plan	2,495,302	6,497,218	-	-	9,104,881	-	4,920,943	84,26	56,162	23,104,196	-	1,2636	502,740	-	187,482,000	-	702,858	23,807,054	97.05%	38.2%	-	14,040	558,600	-	
44. Neal and Massey Group Pension Plan	51,144,046	109,857,308	6,662,592	-	510,993,735	-	208,583,931	16,922,464	10,317,400	91,481,476	-	-	-	-	53,742,275	-	583,948,847	132,233,611	104,671,508	87.37%	48.2%	3,601,938	15,390,805	26,000,000	-
45. Nestle Trinidad and Tobago Limited Pension Fund Plan	9,577,783	29,441,971	-	-	19,000,550	6,546,257	1,246,564	8,075,926	-	74,306,959	3,134,124	627,045	-	-	-	-	71,563,301	85,224,429	87.19%	22.0%	3,482,360	-	696,717	-	
46. Nestle Trinidad and Tobago Limited Unions Employees Pension Plan	4,115,755	8,993,298	-	-	5,659,900	796,445	4,433,388	-	-	24,408,983	2,608,560	723,073	360,144	-	316,780,000	-	815,557	462,414	29,233,097	83.50%	203.5%	2,898,400	803,414	400,160	-
47. Nihers Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	
48. PCS Nitrogen Trinidad Limited Pension Fund Plan No 1	82,669,627	67,318,195	3,265,510	-	119,736,735	-	12,196,994	28,555,911	3,268,304	318,988,585	8,872,650	3,518,346	5,584,604	-	44,532,518,000	-	62,508,118	381,496,683	83.62%	31.6%	9,858,500	3,909,273	6,205,116	-	
49. PCS Nitrogen Trinidad Limited Pension Fund Plan No 2	3,394,182	5,874,745	-	-	7,589,887	-	1,781,804	1,360,390	-	20,042,918	-	190,286	186,908	-	3,259,947,000	-	3,637,141	236,880,059	84.64%	320.5%	-	211,429	207,675	0.00	
50. Phoenix Park Gas Processors Limited Staff Pension Plan	8,596,741	3,972,323	-	-	8,494,521	-	5,332,793	1,083,900	-	27,722,684	1,521,405	342,037	332,608	162,121	-	-	34,293,375	33,510,229	82.73%	258.5%	1,690,450	380,041	369,564	-	
Corrected Forward	621,545,807	1,108,091,309	29,813,291	-	1,708,002,195	160,780,702	641,028,624	134,725,389	3,997,740	9,107,207,876	187,600,665	42,659,343	231,435,556	203,364,489	176,137,237	216,582,690	568,354,970	5,029,265,995	35	12	13,781,056	3,801,210	73,999,270	-	

SELF-ADMINISTERED PENSION FUND PLANS - BALANCE SHEET - 2007

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOMINATED IN T.T.S.	CORPORATE SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	FIXED/CALL DEPOSIT	OTHER TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOMINATED IN FOREIGN CURRENCY	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOMINATED IN FOREIGN CURRENCY	10% CARRIAGE: EQUITY	10% CARRIAGE: GOVERNMENT	10% CARRIAGE: OTHER	FOREIGN GOVERNMENT SECURITIES	OTHER FOREIGN SECURITIES	FOREIGN EQUITY	TOTAL FOREIGN ASSETS	TOTAL ASSETS IN FUND	TOTAL EQUITY ASSET RATIO	LOCAL EQUITY ASSET RATIO	100% CARRIAGE: EQUITY	100% CARRIAGE: GOVERNMENT	FUND AT END OF PERIOD				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$				
Brought Forward	62,545,807	1,106,091,309	29,813,291	-	1,708,002,195	1,607,800,702	641,028,424	134,725,389	39,977,410	10,119,120	2,084,452	47,390,227	4,460,908,026	91,072,078	18,700,065	42,629,343	231,145,556	176,137,237	216,582,690	568,354,970	5,029,269,995	35	12	137,810,596	38,013,230	73,399,270
51. Point Lease Industrial Development Corporation Pension Fund Plan	9,409,781	33,643,775	-	-	9,811,841	2,270,000	1,571,321	-	-	142,965	-	56,849,683	1,286,685	-	-	1,286,685	581,363,368	97,759%	17.12%	142,965	-	-	-	-		
52. Port Authority of Trinidad and Tobago (Daily/Weekly) Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
53. Port Authority of Trinidad and Tobago (Monthly/Paid) Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
54. PriceWaterhouseCoopers Limited Pension Plan	42,841,545	33,361,310	248,085	-	25,744,197	-	80,885,014	2,735,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
55. RBT Pension Plan	252,641,042	420,935,577	16,490,159	-	844,271,455	430,472,797	516,631,503	590,720,82	-	5,799,018	148,586,419	2,695,343,152	52,191,159	1,337,277,71	3,779,663	4,960,170.00	4,084,812,082	65,98%	20.82%	57,990,177	1,485,864,190	6,208,250				
56. Republic Bank of Trinidad and Tobago Limited Pension Fund Plan	56,077,376	51,725,247	861,448	-	44,272,573	37,549,349	12,370,901	1,233,413	-	1,097,087	110,724	419,963	216,819,081	9,873,787	9,965,317	1,389,468,930	256,363,793	84.57%	17.70%	1,037,882	1,107,241	41,999,625				
57. RHA Pension Plan	68,441,846	72,969,261	14,367,557	-	116,504,589	-	110,334,228	35,419,603	209,382	937,881	1,999,098	429,974,063	8,440,931	17,991,881	3,027,339	24,894,746	459,434,214	95.59%	25.56%	9,378,812	19,990,979	-				
58. Scotiabank Trinidad and Tobago Limited Pension Fund Plan	1,959,350	4,165,034	-	-	7,412,724	-	4,324,624	-	-	154,752	-	18,225,866	1,392,764	-	-	1,878,628.00	2,271,392	21,497,257	84.78%	35.20%	1,547,515	-	-			
59. Servo Limited Pension Plan	66,990,823	131,262,707	2,796,562	-	164,937,594	7,381,252,000	721,411,317	25,604,225	1,995,218	1,559,409	11,023,329	2,119,011	11,931,590,447	14,033,468	9,920,985	23,848,936	66,875,678	94.69%	13.31%	15,594,090	11,023,294	21,190,107				
60. Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	6,147,256	13,542,346	-	-	12,560,918	3,344,213	2,937,917	-	-	126,817	20,085.30	40,016	38,719,568	11,411,349	180,768	-	8,779,481	47,499,049	81.52%	26.71%	1,268,866	200,853.00	400,160			
61. The Demerara Life Assurance Company of Trinidad and Tobago Limited Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
62. The Guyana and Trinidad Mutual Fire Insurance Company Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
63. The Home Mortgage Bank Pension Fund Plan	4,155,950	5,784,610	-	-	8,027,072	829,067	582,285	39,348	48,174	54,581	21,090	20,008	19,562,185	491,229	189,806	3,184,762.00	23,608,054	82.86%	34.23%	545,810	210,886	200,080.00				
64. Trinidad Building and Loan Association Pension Fund Plan	2,420,642	622,764	12,365,567	-	11,860,449	-	837,938	-	-	-	-	15,741,793	-	-	-	0	15,741,793	100.00%	75.34%	-	-	-	-	-		
65. Trinidad Cement Limited Employees Pension Fund Plan	64,289,553	149,062,596	-	-	212,433,666	72,723,126	53,446,121	-	2,593,267	3,707,373	186,375	1,145,985	570,973,629	33,363,356	1,677,374	681,554,470	639,129,099	89.34%	33.92%	370,372.29	1,863,749	11,459,948				
66. Trinidad Hilton Limited Pension Fund Plan	4,570,677	20,503,589	103,954,174	-	22,204,817	-	3,002,129	21,012	-	137,318.00	50,000.00	12,141.30	50,501,683	1,235,862	450,000	6,315,817	58,612,654	86.16%	38.12%	1,373,180	500,000	121,413				
67. Trinidad and Tobago Electricity Commission Pension Fund Plan	104,835,899	34,599,006	-	-	1,450,161,721	880,101,987	390,636,088	315,958,89	-	15,780,561	-	3,756,596	3,299,421,931	142,025,046	-	189,490,280	3,488,912,211	94.57%	42.02%	157,805,607	-	37,565,959				
68. Trinidad and Tobago Electricity Commission Provident Fund	-	-	-	-	11,953,841	-	109,997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
69. Trinidad and Tobago External Telecommunications Company Limited Pension Fund	65,643,682	105,984,328	7,527,139	-	179,109,555	-	26,118,296	5,661,780	-	-	-	440,800,080	-	-	-	9,062,450	51,264,084	492,064,164	89.58%	36.40%	11,956,500	19,734,486	12,345,842			
70. Trinidad and Tobago Methanol Company Limited Pension Fund Plan	65,457,125	9,745,707	413,378	0	10,063,359	58,290,301	2,406,213	1,560,959	-	39,475	120,512	148,097,029	355,275	1,084,609	1,797,440	21,271,036	245,083,360	172,605,389	85.80%	5.85%	394,750	1,205,121	-			
71. Trinidad and Tobago National Petroleum Marketing Company Limited Contributor Pension Plan	16,443,492	66,978,523	-	-	59,951,665	23,960,714	3,274,700	-	911,065	-	-	171,520,159	-	-	-	4,001,382	214,977,402	214,977,402	79.79%	27.89%	457,318	1,855,994	6,704,344			
72. Trinidad and Tobago National Petroleum Marketing Company Limited Contributor Pension Plan	1,471,873,080	2,277,069,697	190,144,478	-	4,919,779,120	1,756,089,349	2,588,719,727	615,406,468	81,807,780	40,694,022	155,098,558	12,399,342	14,110,079,930	366,246,194	1,398,887,021	336,966,878	3,052,344,655	16,661,324,347	51	16	468,764,416	159,476,667	175,251,855			

TABLES

TABLE XXXIV continued

SELF-ADMINISTERED PENSION FUND PLANS - BALANCE SHEET - 2007

NAME OF PLAN	TRINIDAD AND TOBAGO GOVERNMENT SECURITIES DENOMINATED IN T.T.\$	CORPORATE SECURITIES	MORTGAGES	REAL ESTATE	TRINIDAD AND TOBAGO EQUITIES	TRINIDAD AND TOBAGO DEPOSIT	OTHER TRINIDAD AND TOBAGO ASSETS	TRINIDAD AND TOBAGO SECURITIES DENOMINATED IN FOREIGN CURRENCY	100% GOVERNMENT EQUITY	100% GOVERNMENT	10% GOVERNMENT OTHER	FOREIGN SECURITIES	OTHER SECURITIES	FOREIGN EQUITY	TOTAL NET ASSETS	TOTAL NET INDEBTED	TOTAL ASSET RATIO	LOCAL GOVERNMENT BOND	100% GOVERNMENT EQUITY	100% GOVERNMENT	FUND AT END OF PERIOD				
Brought Forward	\$ 1,471,873,090	\$ 2,277,059,697	\$ 190,144,478	\$ -	\$ 4,919,779,120	\$ 1,756,087,349	\$ 25,987,719,227	\$ 615,406,468	\$ 40,694,022	\$ 155,098,558	\$ 12,399,342	\$ 14,110,079,630	\$ 36,246,194	\$ 1,395,887,021	\$ 11,594,077	\$ 35,315,881	\$ 386,966,878	\$ 305,234,665	\$ 2,551,244,717	\$ 16,661,324,947	\$ 51	\$ 16	\$ 468,764,416	\$ 1,947,166,671	\$ 175,251,855
76. Trinidad and Tobago National Petroleum Marketing Company Limited, Contributory Pension Plan II	19,642,578	627,124,751	41,672,231	-	76,379,211	1,250,000	23,399,532	162,288,898	984,718	-	-	205,098,910	8,862,460	-	-	-	94.38%	35.60%	9,847,778	-	-	-	-	-	-
77. Trinidad and Tobago Oil Company Limited, Contributory Pension Fund 'A'	100,446,603	159,591,990	11,339,503	-	309,385,759	534,000	106,315,036	21,812,440	750,725	1,628,908	1,078,791	713,083,755	6,756,525	14,640,174	9,709,117	3,855,083	76,611,238	-	111,592,137	824,675,892	86.47%	37.63%	7,507,250	16,289,082	10,787,908
78. Trinidad and Tobago Oil Company Limited, Contributory Pension Fund 'B'	127,557,799	154,962,779	8,561,283	-	304,139,831	1,990,000	182,579,192	163,52,621	2,412,444	2,106,566	1,407,001	800,278,516	21,717,192	18,959,097	1,268,013	93,838,557	-	84.47%	32.36%	24,124,436	-	-	21,065,863	-	14,070,014
79. Trinidad and Tobago Oil Company Limited, Non-Contributory Pension Fund	10,999,501	29,974,350	-	-	66,838,229	4,400,000	2,473,786	8,407,596	-	82,000.80	-	123,015,463	-	738,007	-	-	96.13%	52.23%	-	-	-	820,008	-	-	-
80. Trinidad and Tobago Oil Company Limited, Employees' Benefit Plan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
81. Trinidad and Tobago Oil Company Limited, Staff Retirement Plan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
82. Trinidad and Tobago Petroleum Company Limited, Employees' Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
83. Trinidad and Tobago Petroleum Company Limited, Staff Pension Fund Plan	151,548,677	247,838,585	11,263,186	-	365,970,643	498,000	126,165,159	58,988,675	3,548,625	3,903,625	1,812,725	971,538,900	31,937,625	351,326,625	163,145,529	174,616,381	79.02%	30.05%	35,486,250	1,229,540,060	-	30.05%	35,486,250	39,036,250	18,127,254
84. Trinidad and Tobago Port Contractors Limited, Employees Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
85. Trinidad and Tobago Telephone Company Limited, Staff Pension Fund Plan	196,728,243	349,265,796	6,578,090	-	663,301,079	27,687,500	311,260,931	106,052,010	-	-	-	1,668,186,123	-	62,880,646.00	58,779,781	190,316,680	84.24%	32.99%	50,886,175	1,980,162,618	-	32.99%	50,886,175	66,676,571	11,837,719
86. Trinidad and Tobago Unit Trust Corporation, Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
87. Trintar Limited, Employees Benefit Plan	34,313,213	94,031,832	8,305,132	-	135,382,615	7,200,000,000	85,990,446	12,954,415	1,889,545	1,533,647	765,821	385,938,622	17,005,901	13,802,021	6,892,385	1,960,497	81.10%	28.89%	18,895,446	475,962,374	-	28.89%	18,895,446	15,336,468	7,658,206
88. Trintoplin Consultant Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
89. T. Geddes Grant (Trinidad) Staff Savings and Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
90. T. Geddes Grant Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0.00%	0.00%	0.00%	-	-	-	-	-	-	-
91. Water and Sewerage Authority Pension Fund Plan	109,228,349	75,450,511	-	-	228,072,542	-18,490,000	54,681,125	-	2,257,750	-	-	486,148,277	2,031,750	-	-	-	97.46%	45.77%	2,257,750	498,826,271	-	45.77%	2,257,750	805,112	-
92. Y De Lina & Company Limited Staff Pension Fund Plan	278,287	-	1,540,182	-	968,963	485,905,000	-	691,988	15,014	-	622,782	3,980,331	135,128	348,439,000	-	-	0.00%	0.00%	150,142	11,999,857	-	0.00%	150,142	-	79,430
GRAND TOTAL	2,222,517,340	3,450,838,015	241,899,077	0	7,060,617,992	18,169,175,754	348,252,493,4	856,272,321	50,520,842	164,333,305	18,086,462	19,467,348,528	454,687,276	1,499,179,745	157,173,121	278,976,545	84.72%	30.05%	617,918,793	22,979,101,494	-	30.05%	617,918,793	1,754,745,821	357,812,386

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNT-2007

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD		CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
	EMPLOYERS	EMPLOYEES	PERSECTIONS TO RETIRED EMPLOYEES	RETIREMENT GRATUITIES											
1. Agostini Insurance Brokers Limited Pension Fund Plan	768,016	613,859	-	3,021,422	41,861,724	1,519,585	3,021,422	41,861,724	1,214,878	248,261	-	55,948	276,801	1,795,888	40,065,836
2. Agostini Limited Retirement Plan	945,153	945,153	-	938,153	68,184,880	3,457,722	938,153	68,184,880	1,084,001	114,328	-	139,260	395,881	1,233,470	66,451,410
3. Airports Authority of Trinidad and Tobago Pension Fund	5,191,404	2,318,340	-	24,769	92,576,978	4,719,976	24,769	92,576,978	550,166	283,532	-	187,440	1,113,278	2,134,436	90,442,542
4. Alstons Limited Pension Fund Plan	16,864,789	10,651,451	10,536	8,513,085	542,191,045	25,030,226	8,513,085	542,191,045	12,137,340	4,934,911	113,739	395,312	4,143,088	21,724,390	520,466,655
5. Amoco Trinidad Oil Company Pension Fund Plan	57,671,052	1,733,599	-	2,016,117	66,454,385	3,299,831	2,016,117	66,454,385	280,929	120,269	-	270,415	935,677	1,607,290	64,847,095
6. ANSA Mc Al Limited Pension Fund Plan	43,891,851	1,344,566	-	756,891	49,448,540	2,399,348	756,891	49,448,540	1,416,918	61,614	-	274,512	427,863	2,180,907	47,267,633
7. Associated Brands Limited Group Pension Fund Plan	39,850,847	10,541,539	-	804,048	59,728,810	27,515,411	804,048	59,728,810	20,902	69,674	-	470,250	575,076	1,135,902	58,436,908
8. Atlantic LNG Pension Plan	195,803,599	32,373	-	21,531,134	225,256,693	7,857,214	21,531,134	225,256,693	27,664	289,829	-	-	1,558,980	1,876,473	223,380,220
9. Bank of Commerce Trinidad and Tobago Limited Retirement Plan	8,927,861	140,843	-	966,089	9,888,469	966,089	966,089	9,888,469	-	632,705	-	-	-	632,705	9,055,764
10. Bawodes Pension Fund Plan	28,308,907	-	-	760,589	29,963,793	884,297	760,589	29,963,793	797,556	920,354	-	-	385,222	2,103,132	27,850,661
11. Berger Paints Trinidad Limited Pension Fund Plan (Monthly Paid Employees)	19,394,981	676,100	-	393,412	22,223,326	1,082,733	393,412	22,223,326	275,652	49,565	-	34,890	960,902	1,321,009	20,902,317
12. British-American Insurance Company (Trinidad) Limited Pension Fund Plan	25,341,363	3,137,525	-	740,260	34,959,164	1,709,781	740,260	34,959,164	45,301	-	-	199,230	444,316	688,847	34,270,317
13. British Gas Trinidad Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. BWA General Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. BWA Pilots Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Caribbean Industrial Research Institute Pension Fund Plan	117,891,833	979	-	20,190	133,960,089	16,046,108	20,190	133,960,089	1,954,582	160,407	-	-	643,003	2,757,992	131,202,097
17. Central Bank of Trinidad and Tobago Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Citibank (Trinidad and Tobago) Limited Pension Plan	78,579,247	-	-	1,482,000	84,891,878	4,830,631	1,482,000	84,891,878	503,025	339,239	-	-	961,974	1,804,238	83,087,640
19. Coca Cola Bottling (Trinidad and Tobago) Limited Pension Fund Plan	17,959,206	842,780	-	517,514	20,962,478	823,100	517,514	20,962,478	344,514	100,774	22,306	309,126	172,216	948,936	20,013,542
20. Consolidated Insurance Consultants Limited Staff Pension Fund Plan	94,558,672	-	-	1,950,229	101,709,419	5,400,518	1,950,229	101,709,419	1,745,636	-	-	-	720,830	2,466,466	99,242,953
21. Coopers and Lybrand Pension Fund Plan	381,366,650	1,151,314	2,145,544	9,698,905	55,079,789	2,796,162	9,698,905	55,079,789	699,408	519,569	-	92,487	54,918	1,366,382	53,713,407
22. Courts (Trinidad) Limited Pension Plan	18,590,464	1,246,683	-	5,749	21,961,737	800,170	5,749	21,961,737	176,108	277,264	-	361,521	847,209	1,662,102	20,999,635
23. Cuna Caribbean Insurance Society Pension Fund Plan	27,726,867	666,423	6,000	1,644,481	30,376,982	-	1,644,481	30,376,982	263,689	117,822	-	81,869	1,080,224	1,543,604	28,833,378
24. Development Finance Limited Pension Fund Plan	36,238,457	-	17,364	1,481,492	39,964,852	2,227,539	1,481,492	39,964,852	325,404	-	-	-	2,530,800	2,856,204	37,108,648
25. EOC Resources Trinidad Limited Pension Fund Plan	9,472,538	801,328	-	343,501	11,644,655	453,178	343,501	11,644,655	50,612	27,342	-	6,968	154,315	239,237	11,405,418
Carried Forward	47,064,836	31,151,027	2,179,444	56,047,247	1,742,923,686	89,055,749	56,047,247	1,742,923,686	23,914,285	9,267,479	136,045	2,879,228	18,382,573	54,579,610	1,688,344,076

TABLES

TABLE XXXV continued

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNT-2007

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY MEMBER 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
		EMPLOYEES	EMPLOYEES					PENSIONS TO RETIRED EMPLOYEES	RETIREMENT GRANTIES						
Brought Forward	\$ 1,517,425,383	\$ 47,064,836	\$ 31,151,027	\$ 2,179,444	\$ 89,055,749	\$ 56,047,247	\$ 1,742,923,686	\$ 233,142,285	\$ 9,267,479	\$ 33,181,764	\$ 136,045	\$ 2,879,228	\$ 18,382,573	\$ 54,579,610	\$ 1,688,344,076
26. E & Y Services Limited Pension Scheme	31,537,333	411,599	411,599	-	1,644,032	1,521,228	35,525,791	1,826,257	15,755	1,842,012	-	85,917	1,036,441	2,964,370	32,561,421
27. Ferreira Optical Limited Pension Fund Plan	11,388,661	309,922	308,482	65,350	1,182,643	-	13,255,058	11,556	-	11,556	-	94,155	233,966	339,677	12,915,381
28. First Citizen Bank Pension Plan	601,727,449	4,799,103	4,799,103	-	40,230,237	39,871,358	69,142,250	4,193,401	1,575,880	5,769,281	-	395,650	2,738,326	8,903,257	682,523,993
29. Hand Amold (Trinidad) Limited Employees Pension Scheme	59,689,464	-	-	523,616	31,593,282	1,107,421	64,479,783	1,567,487	206,059	1,773,546	64,318	149,510	1,012,192	2,999,566	61,480,217
30. H.S. Services Limited Pension Fund Plan	10,959,490	640,380	636,440	5,600	423,788	1,104,481	13,770,179	-	-	-	-	675	116,711	117,386	13,652,793
31. Hydro Agri Trinidad Limited Salaried Employee Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32. I.A.L. Engineering Services Limited Pension Fund Plan	63,806,589	1,528,329	1,337,761	-	41,081,118	-	70,782,797	765,071	337,300	1,102,371	50,641	226,407	1,408,164	2,787,583	67,995,214
33. IBM Non Contributory Pension Fund Plan	50,238,295	-	-	-	1,962,871	1,324,570	53,525,736	1,045,213	-	1,045,213	-	-	(28,441)	1,016,772	52,508,964
34. Insurance Brokers (West Indies) Limited Pension Fund Plan	7,748,929	-	5,040	-	429,143	(29,689)	8,153,423	27,579	184,515	212,094	-	37,184	14,744	264,022	7,889,401
35. Lever Brothers West Indies Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
36. Mendev-Quilassure Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37. Mega Insurance Company Limited Pension Plan	28,342,827	222,852	222,852	-	1,662,654	447,179	30,898,364	633,255	87,897	721,152	-	34,021	238,381	993,554	29,904,810
38. Mittal Steel Point Lisas Limited Employees' Pension Fund Plan	644,911,005	4,787,225	4,787,225	803	33,851,008	15,502,191	703,839,457	6,643,717	5,479,308	12,123,025	205,499	78,137	2,322,666	14,729,327	689,110,130
39. National Gas Company Pension Fund Plan	587,896,895	2,009,846	2,010,991	-	35,544,218	-	627,463,950	8,924,992	2,763,023	11,688,015	-	75,950	1,682,353	13,446,318	614,017,632
40. National Insurance Board Pension Fund Plan	42,531,457	1,398,311	229,612	-	2,356,361	56,869	46,572,510	250,954	680,729	931,683	-	36,002	351,376	1,319,061	45,253,449
41. National Insurance Property Development Company Limited Pension Fund Plan	2,995,158	116,680	35,902	-	166,901	47,012	3,361,653	193,855	-	193,855	-	-	95,417	289,272	3,072,381
42. National Union of Government and Federated Workers Elected Officers Pension Fund Plan	22,771,608	405,876	202,938	-	1,353,047	6,654	24,740,123	674,932	96,943	771,775	-	10,355	292,469	1,074,599	23,665,524
43. National Union of Government and Federated Workers Staff Pension Fund Plan	1,008,353,257	52,636	955	-	47,131,486	24,346,442	1,079,884,776	23,470,414	6,160,532	29,630,946	282,861	385,907	6,741,760	37,041,474	1,042,843,302
44. Neal and Massy Group Pension Plan	76,086,087	3,896,080	1,594,159	-	4,066,782	1,744,408	87,387,516	2,121,569	163,304	2,284,873	-	361,507	725,742	3,372,122	84,015,394
45. Nestle Trinidad and Tobago Limited Pension Fund Plan	26,409,674	1,423,209	1,283,367	-	1,416,857	368,205	30,901,312	312,153	474,987	787,140	-	121,282	887,667	1,796,089	29,105,223
46. Nestle Trinidad and Tobago Limited Unionised Employees Pension Plan	360,527,709	1,412,533	1,412,533	112,684	19,175,428	5,538,079	388,178,966	3,030,355	1,533,478	4,563,833	486	90,668	2,607,296	7,262,283	380,916,683
47. Nilherst Pension Fund Plan	21,802,343	404,033	404,033	-	1,122,311	351,906	24,884,626	1,111,757	-	1,111,757	-	70,818	302,992	485,567	23,599,059
48. PCS Nitrogen Trinidad Limited Pension Fund Plan No 1	28,595,755	1,351,845	1,351,845	4,681	1,576,958	648,626	33,527,710	-	-	-	-	-	326,167	326,167	33,201,543
49. PCS Nitrogen Trinidad Limited Pension Fund Plan No II	5,205,747,368	72,235,295	52,185,864	2,892,178	291,619,774	150,004,187	5,774,884,666	79,718,802	29,027,089	108,745,891	739,850	5,133,373	41,488,962	156,108,076	5,618,576,590
50. Phoenix Bank Gas Processors Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Carried Forward	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNT-2007

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		ADDITIONAL CONTRIBUTION BY EMPLOYER TO MEET DEFICIENCY	INTERESTS, DIVIDENDS AND RENT	OTHER INCOME	TOTAL REVENUE	SUPERANNUATION BENEFITS		DEATH GRANTS	RETURN OF CONTRIBUTION ON WITHDRAWAL	OTHER EXPENDITURE	TOTAL EXPENDITURE	FUND AT END OF PERIOD
		EMPLOYERS	EMPLOYEES					PERIODS TO RETIRED EMPLOYEES	RETIREMENT GRANTIES					
Brought Forward	\$ 5,205,747,368	\$ 72,235,295	\$ 52,185,864	\$ 2,892,178	\$ 291,619,774	\$ 150,004,187	\$ 5,774,684,666	\$ 79,718,802	\$ 29,027,089	\$ 739,850	\$ 5,133,373	\$ 41,488,962	\$ 156,108,076	\$ 5,618,576,590
51. Point Lisa Industrial Development Corporation Pension Fund Plan	51,681,675	1,368,220	1,392,136	10,970	3,295,454	1,566,014	59,314,469	54,039	1,096,396	-	169,753	3,526,235	5,334,423	53,980,046
52. Port Authority of Trinidad and Tobago (Daily/Weekly) Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53. Port Authority of Trinidad and Tobago (Monthly Paid) Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54. PriceWaterhouseCoopers Limited Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55. RBT Pension Plan	156,201,817	27,396,292	-	-	4,941,050	1,884,119	190,023,278	201,120	442,654	50,755	-	120,259	81,4788	189,608,490
56. Republic Bank of Trinidad and Tobago Limited Pension Fund Plan	2,194,816,238	-	-	-	50,208,480	265,747,577	2,510,772,295	21,810,607	7,600,225	549,369	-	9,199,177	39,159,378	2,471,612,917
57. RHA Pension Plan	196,279,354	9,242,613	27,955,566	-	12,908,816	12,960,769	259,347,118	588,356	848,959	40,776	355,745	1,807,722	3,611,558	255,735,560
58. Scotiabank Trinidad and Tobago Limited Pension Fund Plan	422,993,780	-	-	-	26,238,017	23,466,089	472,697,886	5,746,949	2,495,211	-	-	5,043,972	13,286,132	459,411,754
59. Servo Limited Pension Fund Plan	18,187,360	1,004,008	1,094,008	-	988,482	911,945	22,995,703	425,429	-	-	129,764	47,854	603,047	21,492,656
60. Telecommunications Services of Trinidad and Tobago Limited Pension Fund Plan	1,207,705,473	40,059,869	13,692,144	-	-	44,682,516	1,306,140,002	29,559,768	10,554,916	304,663	2,706,007	5,251,799	48,377,153	1,257,762,849
61. Texaco (Trinidad) Limited Staff Retirement Plan	44,895,734	177,389	177,389	-	2,408,050	1,361,456	49,020,018	1,175,968	-	-	346,971	-	1,522,939	47,497,079
62. The Demerara Life Assurance Company of Trinidad and Tobago Limited Sales Staff Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63. The Guyana and Trinidad Mutual Fire Insurance Company Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64. The Home Mortgage Bank Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65. The Mercantile Banking and Finance Corporation Ltd. Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66. The West Indian Tobacco Company Ltd. Pension Fund Plan	117,113,255	1,597,484	1,483,027	-	5,679,736	3,394,725	129,368,227	5,478,691	1,886,972	-	92,982	773,759	8,232,404	121,035,823
67. Thomas Peake and Company Limited Pension Plan	21,834,621	440,589	392,268	-	969,773	725,518	24,362,769	464,886	-	-	29,995	303,984	798,865	23,563,904
68. Trinidad Building and Loan Association Pension Fund Plan	15,986,114	-	28,599	-	816,554	-	16,881,267	560,785	-	-	8,380	275,988	845,153	15,986,114
69. Trinidad Cement Limited Employees Pension Fund Plan	601,431,813	6,330,074	4,537,778	-	30,153,773	12,707,948	655,161,386	10,620,148	3,807,085	-	190,654	2,492,599	17,110,486	638,050,900
70. Trinidad Hilton Limited Pension Fund Plan	56,054,341	562,418	361,652	-	3,334,303	1,007,129	61,319,843	1,292,741	895,950	-	82,867	590,526	2,861,884	58,457,959
71. Trinidad and Tobago Electricity Commission Pension Fund Plan	3,334,606,683	47,175,864	23,588,840	-	153,684,449	29,312,237	3,588,368,073	87,079,979	-	6,141,929	1,002,569	35,135,646	129,359,923	3,459,008,150
72. Trinidad and Tobago Electricity Commission Provident Fund	9,676,993	-	-	-	786,565	(242,081)	10,223,477	-	-	-	-	313,223	313,223	9,910,254
73. Trinidad and Tobago External Telecommunications Company Limited Pension Fund	236,632,694	-	-	-	26,915,663	8,001,292	271,449,649	39,576	-	-	-	7,819,143	7,858,719	263,500,930
74. Trinidad and Tobago Methanol Company Limited Pension Fund Plan	164,267,461	71,352	71,352	-	-	11,308,181	175,718,346	1,454,108	437,533	135,014	-	1,187,904	3,214,559	172,503,787
75. Trinidad and Tobago National Petroleum Marketing Company Limited Contributory Pension Plan 1	199,901,299	3,801,834	1,782,112	-	870,904	8,665,959	209,022,108	2,279,745	4,627,937	1,429	17,721	7,107,994	14,484,626	194,537,282
Carried Forward	14,249,916,073	211,463,301	128,652,735	2,903,148	615,819,843	577,465,480	15,796,220,580	249,459,697	63,720,927	7,963,785	10,266,381	122,486,746	453,897,536	15,332,323,044

TABLES

TABLE XXXV continued

SELF-ADMINISTERED PENSION FUND PLANS - REVENUE ACCOUNT-2007

NAME OF PLAN	FUND AT THE BEGINNING OF PERIOD	CONTRIBUTIONS BY		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 GRANTIES						
76. Brought Forward	\$ 14,249,916,073	\$ 211,463,301	\$ 128,652,735	\$ 615,819,843	\$ 577,465,480	\$ 15,786,220,580	\$ 249,459,697	\$ 63,720,927	\$ 313,180,624	\$ 7,963,785	\$ 10,266,381	\$ 122,486,746	\$ 463,897,536	\$ 15,332,323,044
Trinidad and Tobago National Petroleum Company Limited Contributory Pension Plan 1														
77. Trinidad and Tobago Oil Company Limited Contributory Pension Fund A	214,998,602	2,908,750	1,363,478	8,985,756	7,171,171	235,427,757	7,704,740	6,541,288	14,246,028	18,309	84,321	4,390,626	18,739,284	216,688,473
78. Trinidad and Tobago Oil Company Limited Contributory Pension Fund B	740,175,318	4,584,483	2,228,394	-	95,308,242	842,299,263	13,605,536	3,294,372	16,899,908	607,419	-	2,189,161	19,696,488	822,602,775
79. Trinidad and Tobago Oil Company Limited Non-Contributory Pension Fund	842,866,681	8,201,923	4,095,711	47,150,442	56,978,409	959,293,166	8,580,729	1,077,465	9,658,194	697,480	56,441	2,882,210	13,294,325	945,998,841
80. Trinidad and Tobago Oil Company Limited Employees Benefit Plan	113,577,206	-	-	7,364,233	10,747,953	131,689,392	4,412,777	-	4,412,777	72,810	-	545,712	5,031,299	126,658,093
81. Trinidad and Tobago Oil Company Limited Staff Retirement Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
82. Trinidad and Tobago Petroleum Company Limited Employees Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83. Trinidad and Tobago Petroleum Company Limited Staff Pension Fund Plan	1,100,867,757	10,527,666	5,393,267	143,465,032	-	1,260,463,179	27,902,200	3,923,216	31,825,416	261,983	260,294	1,977,222	34,324,925	1,226,138,254
84. Trinidad and Tobago Port Contractors Limited Employees Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
85. Trinidad and Tobago Telephone Company Limited Staff Pension Fund Plan	1,415,068,546	4,134,991	3,181,908	97,907,847	64,356,718	1,584,650,010	36,608,650	6,714,942	43,323,592	136,538	773,723	25,165,454	69,399,307	1,515,250,703
86. Trinidad and Tobago Unit Trust Corporation Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
87. Timmar Limited Employees Benefit Plan	415,381,550	12,526,079	7,306,879	22,622,297	31,631,010	489,467,815	10,545,525	2,089,945	12,635,470	102,204	45,527	1,206,627	13,989,828	475,477,987
88. Tintoplen Consultant Limited Staff Pension Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
89. T. Geddes Grant (Trinidad) Staff Savings and Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90. T. Geddes Grant Limited Pension Fund Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91. Water and Sewerage Authority Pension Fund Plan	454,681,748	4,780,263	3,001,522	24,370,275	28,735,744	515,569,552	17,949,621	538,507	18,488,128	986,925	259,142	239,985	19,974,180	495,596,372
92. Y De Lima & Company Limited Staff Pension Fund Plan	11,194,936	-	-	771,761	-	12,172,747	417,349	-	417,349	-	-	263,508	680,857	11,491,890
GRAND TOTAL	19,559,728,417	259,127,456	155,233,894	968,457,486	872,394,727	21,817,253,461	377,186,824	87,900,662	465,087,486	10,847,463	11,745,829	161,347,251	649,020,029	21,168,225,432



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