

#	Company	[1]		[2]		[3]		[4]		[5]		[6]					
		After Tax Profit (Loss) 2019	Percent Increase (Decrease) 2018-2019	Combined Ratio 2018	Combined Ratio 2019	Net Premiums Written 2019	Percent Increase (Decrease) 2018-2019	Underwriting Income (Loss) 2019	Percent Increase (Decrease) 2018-2019	Investment Income 2019	Percent Increase 2018-2019	Shareholders Equity 2019	Percent Increase (Decrease) 2018-2019	Current Assets 2019	Current Liabilities 2019	Management Expenses 2019	Percent Increase (Decrease) 2018-2019
		\$	%	%	%	\$	%	\$	%	\$	%	\$	%	\$	\$	\$	%
A	BANKERS	-7,434	-58.0%	166.8%	113.0%	38,123	22.0%	-5,476	59.0%	1,750	287.0%	4,421	-63.0%	52,835	73,464	18,986	-33.0%
B	BEACON	9,652	442.6%	100.9%	95.0%	219,212	14.3%	15,027	-657.0%	5,767	-15.6%	117,143	-13.0%	373,205	302,495	92,027	2.7%
C	COLFIRE	2,061	117.0%	114.0%	107.0%	195,767	3.6%	-13,163	51.0%	8,114	-7.5%	133,095	2.6%	117,591	59,481	83,881	-3.5%
D	FAGIL	12,857	135.0%	88.0%	101.0%	24,368	0.0%	4,052	-34.0%	9,959	-664.0%	64,613	7.0%	109,162	44,549	13,770	24.0%
E	GGIL	6,152	-182.6%	106.1%	95.6%	260,083	13.9%	5,039	-135.7%	22,652	44.3%	406,257	22.3%	292,454	784,310	128,650	10.0%
F	GULF	2,515	-32.0%	94.9%	89.6%	59,812	7.0%	5,480	94.0%	1,659	-42.0%	67,440	3.0%	101,036	116,945	22,845	1.0%
G	MARITIME	22,525	42.5%	82.2%	83.2%	81,127	-2.6%	12,355	63.2%	14,561	0.0%	261,423	2.7%	111,783	33,359	30,075	2.3%
H	MASSYU	14,507	172.0%	155.0%	120.0%	76,821	-9.0%	10,920	148.0%	3,716	-2.0%	54,579	87.0%	102,518	117,467	35,041	-28.0%
I	NAGICO	8,242	192.3%	189.9%	142.4%	57,802	9.5%	29,411	35.7%	3,277	2.8%	143,179	-5.8%	144,111	29,283	40,387	25.4%
J	NEW INDIA	10,038	-48.6%	83.6%	95.0%	70,313	-10.1%	7,028	-56.1%	4,256	-30.0%	199,800	16.3%	201,323	165,049	25,257	-5.4%
K	SAGICOR	17,112	14.0%	86.0%	84.0%	102,537	-12.0%	19,517	9.0%	7,092	10.0%	N/A	N/A	197,696	113,314	1,160	14.0%
L	TATIL	36,177	24.0%	96.0%	97.0%	194,200	7.0%	25,833	30.0%	40,573	8.0%	483,136	2.0%	66,308	43,339	64,759	16.0%
M	TRINRE	13,867	34.0%	95.0%	85.0%	74,534	58.0%	51,306	22.0%	-456	-105.0%	76,415	9.0%	54,829	43,582	36,303	5.0%

Compiled by Risk Management Services Limited from data supplied directly by the insurer. In some instances, figures may vary from published audited statements.

FINANCIAL NOTES

[1] Formula: Incurred Claims + Acquisition Costs + Management Expenses as a % of Net Premium After XL RI Cost.

[2] Net of all reinsurance costs including XL RI Cost.

[3] Includes Net Commission payable / receivable after deducting Management Expenses.

[4] Property Investment. Note all sources separately.

[5] All Receivables + Cash + Deposits not including Investments or Claims recoveries through subrogation.

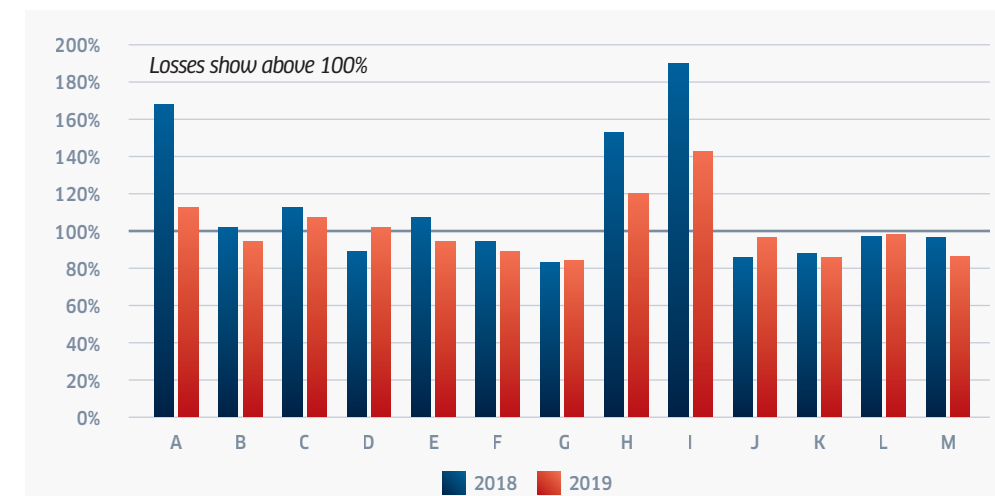
[6] Amount due to Agents, Brokers, Bank Overdraft, Funds retained under reinsurances ceded, Provisions for taxation, Proposed dividends, Other creditors, Provision for outstanding claims.

Additional Notes:

(i) Beacon and New India reflect results for the region.

(ii) Trinre 2018 figures reflect a 15 month period ending Mar 2019.

COMBINED RATIOS 2018/2019



NET PROFIT 2019

