

ANALYSIS OF TRINIDAD & TOBAGO INSURERS RESULTS (Non-Life)

All amounts in thousands of TT dollars

2015

Company	After Tax Profit (Loss) 2015 \$	Percent Increase (Decrease) 2014 - 2015 %	Combined Ratio 2014 %	Combined Ratio 2015 %	Net Premiums Written 2015 \$	Percent Increase (Decrease) 2014 - 2015 %	Underwriting Income (Loss) 2015 \$	Percent Increase (Decrease) 2014 - 2015 %	Investment Income 2015 \$	Percent Increase 2014 - 2015 %	Shareholders Equity 2015 \$	Percent Increase (Decrease) 2014 - 2015 %	Current Assets 2015 \$	Current Liabilities 2015 \$	Management Expenses 2015 \$	Percent Increase (Decrease) 2014 - 2015 %
			[1]		[2]		[3]		[4]				[5]	[6]		
A BEACON	23,912	314.69%	97.85%	83.47%	181,255	13.76%	27,600	596%	4,434	14.91%	118,717	16.55%	280,346	216,830	82,292	1.02%
B COLFIRE	6,434	-43%	106%	110%	190,541	3%	-279	-104%	6,423	-10%	151,777	6%	110,239	37,914	78,616	1%
C FAGIL	10,621	-13%	79%	83%	24,611	-4%	8,334	-16%	537	-62%	53,883	3%	98,320	44,437	10,209	15%
D GGIL	66,020	-23.11%	70.42%	81.19%	346,324	-3.29%	73,628	-31.27%	19,552	71.84%	468,032	8.60%	350,504	329,025	131,416	-6.01%
E ICWI	-52	99%	123%	104%	6,023	-76%	-492	92%	501	260%	12,538	20%	42,787	30,249	2,529	24%
F MARITIME	17,276	-7.38%	72.50%	82.41%	112,653	-2.23%	12,853	-27.90%	7,946	-3.81%	202,514	8.44%	182,876	27,405	36,040	41.06%
G MASSY UNITED	4,787	12%	163%	106%	65,184	136%	1,462	-57%	2,673	31%	68,715	19%	125,845	102,904	19,727	54%
H NAGICO	340	-96%	102.09%	111.90%	91,896	1.43%	22,893	11.16%	3,455	67.87%	124,071	-4.51%	97,184	23,056	27,275	23.98%
I NEW INDIA	10,839	-38.03%	75%	84%	87,944	11.05%	13,765	-30.52%	5,119	8.16%	168,032	3.91%	244,359	177,673	24,045	12.79%
J SAGICOR	4,824	-77.76%	69%	96%	75,129	-6.58%	2,806	-88.22%	4,647	-25.14%	NA	NA	155,357	84,857	645	-8.60%
K TATIL	56,196	3%	71%	77%	178,004	4%	55,175	13%	19,788	25%	552,726	11%	684,790	393,624	49,544	33%
L TRINRE	8,854	-27%	89%	81%	26,626	-53%	13,001	83%	-536	-108%	65,868	7%	23,339	25,877	24,197	6%

FINANCIAL NOTES

NOTE 1	NOTE 2	NOTE 3	NOTE 4	NOTE 5	NOTE 6
FORMULA :					
INCURRED CLAIMS + ACQUISITION COSTS + MANAGEMENT EXPENSES AS A % OF NET PREMIUM AFTER XL RI COST	NET OF ALL REINSURANCE COSTS INCLUDING XL RI COST	INCLUDES NET COMMISSION PAYABLE/RECEIVABLE AFTER DEDUCTING MANAGEMENT EXPENSES	PROPERTY INVESTMENT NOTE ALL SOURCES SEPARATELY	ALL RECEIVABLES + CASH + DEPOSITS NOT INCLUDING INVESTMENTS OR CLAIMS RECOVERIES THROUGH SUBROGATION	AMOUNT DUE TO AGENTS, BROKERS, ETC BANK OVERDRAFT, FUNDS RETAINED UNDER REINSURANCES CEDED, PROVISIONS FOR TAXATION, PROPOSED DIVIDENDS, OTHER CREDITORS, PROVISION FOR OUTSTANDING CLAIMS
<p>NOTES:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>					

Compiled by Risk Management Services Limited from data supplied directly by the insurer.

In some instances, figures may vary from published audited statements.