

**DOMESTIC INSURERS
FINANCIAL SUMMARY REPORT**

(expressed in B\$ thousands)	<u>2017</u>			<u>2016</u>		
	Long-Term Insurers	General Insurers	Total	Long-Term Insurers	General Insurers	Total
Cash & Deposits	236,970	116,639	353,609	185,613	126,198	311,811
Investments						
Government Securities	499,918	43,857	543,775	485,233	44,301	529,534
Corporate Securities	42,154	9,511	51,665	41,687	7,258	48,945
Preference Shares	30,111	8,548	38,659	33,441	8,781	42,222
Corporate Equity – Listed	29,506	29,299	58,805	27,419	24,689	52,108
Corporate Equity – Non-Listed	22,930	4,430	27,360	20,604	4,218	24,822
Mutual Funds	21,918	2,324	24,242	20,467	5,946	26,413
Investment Property	81,063	2,442	83,505	89,313	2,367	91,680
Other Investment	15,788	4,804	20,592	10,949	6,756	17,705
Mortgage Loans	138,955	-	138,955	143,709	-	143,709
Policy Loan	101,608	-	101,608	99,759	-	99,759
Receivables	74,420	222,124	296,544	108,423	237,538	345,961
Re-Insurance Recoveries	30,638	290,651	321,289	19,730	439,501	459,231
Intangibles	8,141	2,941	11,082	8,246	2,894	11,140
Fixed Assets	58,350	27,756	86,106	43,927	28,332	72,259
Other Assets	20,839	1,678	22,517	26,898	1,183	28,081
TOTAL ASSETS	1,413,309	767,004	2,180,313	1,365,418	939,962	2,305,380
Technical Reserves	863,574	474,521	1,338,095	832,074	618,245	1,450,319
Other Liabilities	127,580	80,106	207,686	126,436	121,639	248,075
TOTAL LIABILITIES	991,154	554,627	1,545,781	958,510	739,884	1,698,394
Share Capital	104,800	70,440	175,240	104,681	65,597	170,278
Retained Earnings	234,809	100,315	335,124	226,316	93,768	320,084
Other Reserves	82,546	41,622	124,168	75,911	40,713	116,624
TOTAL EQUITY	422,155	212,377	634,532	406,908	200,078	606,986
Gross Premiums	431,087	345,932	777,019	447,098	310,824	757,922
Re-Insurance Expense	(49,281)	(240,907)	(209,188)	(49,546)	(210,602)	(260,148)
Chg. in unearned prem reserves	-	1,098	1,098	-	(208)	(208)
Net Premiums	381,806	106,123	487,929	397,552	100,014	497,566
Investment Income	52,342	9,876	62,218	54,296	9,981	64,277
Other Income	-	7,328	7,328	-	4,420	4,420
TOTAL INCOME	434,148	123,327	557,475	451,848	114,415	566,263
Net Claims	283,824	34,598	318,422	261,209	55,672	316,881
Commissions	34,921	14,409	49,330	37,821	12,725	50,546
Expenses	73,467	56,087	129,554	79,623	53,613	133,236
TOTAL EXPENSE	392,212	105,094	497,306	408,653	122,010	530,663
NET INCOME	41,936	18,233	60,169	43,195	(7,595)	35,600

**EXTERNAL INSURERS
FINANCIAL SUMMARY REPORT**

(expressed in B\$ thousands)

	<u>2017</u>			<u>2016</u>		
	<u>Captive</u>	<u>Non</u>	<u>Total</u>	<u>Captive</u>	<u>Non</u>	<u>Total</u>
	<u>Insurers</u>	<u>Insurers</u>		<u>Insurers</u>	<u>Insurers</u>	
Cash & Deposits	100,509	2,090	102,599	101,798	2,090	103,888
Investments						
Govt. /Corp. Bonds	24,884	-	24,884	24,884	-	24,884
Equity Listed	94,553	-	94,553	94,208	-	94,208
Mutual Funds	14	-	14	14	-	14
Segregated Acct. Investment	5,299	679,725	685,024	5,299	679,725	685,024
Other Investment	7,782	6,095	13,877	7,782	6,093	13,875
Receivables	55,193	1,138	56,331	49,635	1,139	50,774
Re-Insurance Recoveries	63,732	-	63,732	69,425	-	69,425
Fixed Assets	-	-	-	2	-	2
Other Assets	5,333	-	5,333	5,333	-	5,333
TOTAL ASSETS	357,299	689,048	1,046,347	358,378	689,050	1,047,428
Provision for Future Benefits	2,231	436,753	438,984	2,231	436,753	438,984
Technical Reserves	134,816	-	134,816	134,840	-	134,840
Other Liabilities	39,043	250,195	289,238	39,045	250,195	289,240
TOTAL LIABILITIES	176,090	686,948	863,038	176,116	686,948	863,064
Share Capital	35,294	1,121	36,415	35,294	1,121	36,415
Retained Earnings	144,963	946	145,909	146,016	946	146,962
Other Reserves	952	35	987	952	35	987
TOTAL EQUITY	181,209	2,102	183,311	182,262	2,102	184,364
TOTAL EQUITY & LIAB	357,299	689,050	1,046,349	358,378	689,050	1,047,428
Gross Premiums	107,033	-	107,033	108,825	-	108,825
Re-Insurance Expense	(38,996)	-	(38,996)	(40,781)	-	(40,781)
Net Premiums	68,037	-	68,037	68,044	-	68,044
Investment Income	4,373	224,452	228,825	4,723	224,452	229,175
Other Income	2,792	5,409	8,201	2,860	5,409	8,269
TOTAL INCOME	75,202	229,861	305,063	75,627	229,861	305,488
Net Claims	4,143	-	4,143	5,787	100,981	106,768
Expenses	19,378	105,677	125,055	17,722	4,696	22,418
TOTAL EXPENSE	23,521	105,677	129,198	23,509	105,677	129,186
NET INCOME	51,681	124,185	175,866	52,118	124,185	176,303

LLOYDS STATISTICAL RETURNS

	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>
Gross Premium	20,837	20,917	23,259	13,889
Claims Paid	54,659	25,399	53,721	21,571