

## INSURANCE ASSOCIATION OF JAMAICA

FINAL

GENERAL INSURANCE MARKET STATISTICS JANUARY- DECEMBER 2008

## GROSS WRITTEN PREMIUMS

PAGE 1

YEAR 2007- DATA

	FIRE/CON	HOUSE			ALL			
	LOSS EX							
	ENG/CAR	OWNERS	MOTOR	LIABILITY	OTHERS	TOTAL AT DECEMBER 31, 2008		TOTAL AT DECEMBER 31, 2007
A.G.I.	602,766,000	71,517,000	3,159,518,000	73,416,000	23,901,000	3,931,118,000		3,348,427,095
A.H.A.	734,434,826	622,075,147	133,026,607	168,819,594	151,256,175	1,809,612,349		1,969,560,118
B.C.I.C.	355,827,725	233,736,299	962,590,754	94,462,833	172,838,387	1,819,455,998		1,885,406,210
GA	710,537,977	117,475,866	451,951,030	71,143,988	153,578,792	1,504,687,653		1,101,424,934
GLOBE	1,093,738,000	187,270,000	646,690,000	223,643,000	239,894,000	2,391,235,000		2,197,562,000
I.C.W.I.	334,449,026	69,798,005	1,410,282,134	19,563,015	57,236,660	1,891,328,840		1,595,821,292
J.I.I.C.	560,063,000	284,548,000	1,548,902,000	100,119,000	680,209,000	3,173,841,000		3,600,977,000
KEY	216,071,000	8,419,000	384,707,000	15,373,000	35,408,000	659,978,000		643,666,000
N.E.M.	1,015,283,984	n.a	2,061,881,273	100,250,127	43,773,367	3,221,188,751		3,244,061,848
V.M.I.C	77,455,663	461,188,952	164,103,330	9,839,324	96,955,985	809,543,254		702,865,262
W.I.A	863,828,551	113,996,961	436,182,286	84,537,652	161,682,967	1,660,228,417		1,534,745,968
TOTAL	6,564,455,752	2,170,025,230	11,359,834,414	961,167,533	1,816,734,333	22,872,217,262	22,872,217,262	21,824,517,727
PROPORTIONAL REINSURANCE CEDED INCLUDING OVERSEAS FAC.								
A.G.I	380,626,000	45,160,000	23,000	4,294,000	4,896,000	434,999,000		360,582,589
A.H.A	688,180,442	469,595,603	92,126,803	137,092,584	98,431,988	1,485,427,420		1,683,844,049
B.C.I.C.	312,346,623	187,555,875	0	7,629,412	117,090,499	624,622,409		667,681,393
G.A.	634,838,784	95,511,735	140,926,596	10,505,281	101,693,604	983,476,000		516,930,000
GLOBE	980,707,000	111,031,000	19,472,000	44,243,000	82,944,000	1,238,397,000		1,317,489,000
I.C.W.I	295,546,913	99,129,123	3,471,382	3,251,868	44,365,039	445,764,325		351,265,929
J.I.I.C.	520,349,000	210,527,000	34,027,000	2,792,000	635,579,000	1,403,274,000		1,980,526,000
KEY	202,506,000	6,823,000	1,145,000	10,761,000	29,359,000	250,594,000		270,927,000
N.E.M.	822,829,084	n.a	81,856,474	316,212	34,080,527	939,082,297		947,885,731
V.M.I.C	74,841,102	411,324,142	1,715,072	2,895,369	77,812,515	568,588,200		460,082,456
W.I.A	708,137,945	101,192,838	2,116,470	0	71,898,674	883,345,927		857,645,829
TOTAL	5,620,908,893	1,737,850,316	376,879,797	223,780,726	1,298,150,846	9,257,570,578	9,257,570,578	9,414,859,976

## NET WRITTEN PREMIUMS

PAGE 2

	FIRE/CON LOSS EX ENG/CAR	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31,2008	TOTAL AT DECEMBER 31,2007
A.G.I.	222,140,000	26,357,000	3,159,495,000	69,122,000	19,005,000	3,496,119,000	2,987,844,506
A.H.A.	46,254,384	152,479,544	40,899,804	31,727,010	52,824,187	324,184,929	285,716,069
B.C.I.C.	43,481,102	46,180,424	962,590,754	86,833,421	55,747,888	1,194,833,589	1,217,724,817
G.A.	75,699,193	21,964,131	311,024,434	60,638,707	51,885,188	521,211,653	584,494,934
GLOBE	113,031,000	76,239,000	627,218,000	179,400,000	156,950,000	1,152,838,000	880,073,000
I.C.W.I.	38,902,114	-29,331,119	1,406,810,752	16,311,147	12,871,621	1,445,564,515	1,244,555,363
J.I.I.C.	39,714,000	74,021,000	1,514,875,000	97,327,000	44,630,000	1,770,567,000	1,620,451,000
KEY	13,565,000	1,596,000	383,562,000	4,612,000	6,049,000	409,384,000	372,739,000
N.E.M.	192,454,900	n.a	1,980,024,799	99,933,915	9,692,840	2,282,106,454	2,296,176,117
V.M.I.C.	2,614,561	49,864,810	162,388,258	6,943,955	19,143,470	240,955,054	242,782,806
W.I.A.	155,690,606	12,804,123	434,065,816	84,537,652	89,784,293	776,882,490	677,100,139
TOTAL	943,546,860	432,174,913	10,982,954,617	737,386,807	518,583,487	13,614,646,684	12,409,657,751
EXCESS OF LOSS REINSURANCE COST							
A.G.I.	164,872,000	19,562,000	13,770,000	282,000	0	198,486,000	254,468,266
A.H.A.	0	15,215,880	1,958,803	1,404,029	0	18,578,712	14,017,984
B.C.I.C.	27,016,390	28,693,577	17,787,769	1,612,231	10,236,192	85,346,159	93,924,907
G.A.	53,412,293	20,735,438	11,067,870	1,877,970	0	87,093,571	81,773,416
GLOBE	74,071,000	31,745,000	2,470,000	40,000	5,590,000	113,916,000	122,637,000
I.C.W.I.	16,765,450	5,658,770	40,961,441	237,155	0	63,622,816	86,040,687
J.I.I.C.	46,986,000	19,009,000	26,626,000	1,775,000	10,761,000	105,157,000	93,294,000
KEY	6,831,000	0	16,695,000	0	0	23,526,000	27,533,000
NEM	102,350,000	n.a	22,579,586	1,165,483	22,018	126,117,087	140,970,971
V.M.I.C.	10,101,178	60,144,752	4,677,971	184,666	1,079,100	76,187,667	70,486,279
W.I.A.	110,533,092	16,170,808	13,021,974	2,536,130	3,311,610	145,573,614	134,568,574
TOTAL	612,938,403	216,935,225	171,616,414	11,114,664	30,999,920	1,043,604,626	1,119,715,084

UNEARNED PREMIUM ADJUSTMENTS

	FIRE/CON LOSS EX ENG/CAR	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31,2008	TOTAL AT DECEMBER 31,2007
A.G.I.	112,222,000	13,315,000	172,376,000	4,098,000	-4,983,000	297,028,000	392,111,853
A.H.A	-5,181,242	-2,469,262	3,409,692	-231,395	586,700	-3,885,507	(33,308,500)
B.C.I.C.	-9,168,777	-6,228,798	39,782,503	4,181,061	-24,634,344	3,931,645	163,008,574
G.A.	2,885,763	-610,892	62,504,183	9,371,381	3,533,565	77,684,000	24,947,001
GLOBE	18,950,000	10,660,000	66,746,000	13,004,000	14,831,000	124,191,000	27,425,000
I.C.W.I.	-3,811,521	-1,075,045	77,910,195	1,190,650	980,939	75,195,218	58,289,695
J.I.I.C.	3,802,000	13,549,000	60,772,000	8,014,000	3,598,000	89,735,000	121,505,000
KEY	-274,000	9,000	19,189,000	-205,000	-115,000	18,604,000	38,882,000
N.E.M.	-326,100	n.a	-40,236,567	975,982	5,660,089	-33,926,596	204,049,459
V.M.I.C	-2,194,250	430,693	-2,669,087	-894,249	10,127,473	4,800,580	3,854,345
W.I.A	29,788,814	2,069,445	34,733,542	5,479,577	9,907,592	81,978,970	50,878,762
<b>TOTAL</b>	<b>146,692,687</b>	<b>29,649,141</b>	<b>494,517,461</b>	<b>44,984,007</b>	<b>19,493,014</b>	<b>735,336,310</b>	<b>1,051,643,189</b>
<b>NET EARNED PREMIUMS</b>							
A.G.I.	-54,954,000	-6,520,000	2,973,349,000	64,742,000	23,988,000	3,000,605,000	2,341,264,387
A.H.A	51,435,626	139,732,926	35,531,309	30,554,376	52,237,487	309,491,724	305,006,585
B.C.I.C.	25,633,489	23,715,645	905,020,482	81,040,129	70,146,040	1,105,555,785	960,791,336
G.A.	19,401,137	1,839,585	237,452,381	49,389,356	48,351,623	356,434,082	477,774,517
GLOBE	20,010,000	33,834,000	558,002,000	166,356,000	136,529,000	914,731,000	730,011,000
I.C.W.I.	25,948,185	-33,914,844	1,287,939,116	14,883,342	11,890,682	1,306,746,481	1,100,224,981
J.I.I.C.	-11,074,000	41,463,000	1,427,477,000	87,538,000	30,271,000	1,575,675,000	1,405,652,000
KEY	7,008,000	1,587,000	347,678,000	4,817,000	6,164,000	367,254,000	306,324,000
N.E.M.	90,431,000	n.a	1,997,681,780	97,792,450	4,010,733	2,189,915,963	1,951,155,687
V.M.I.C	-5,292,367	-10,710,635	160,379,374	7,653,538	7,936,897	159,966,807	168,442,182
W.I.A	15,368,700	-5,436,130	386,310,300	76,521,945	76,565,091	549,329,906	491,652,803
<b>TOTAL</b>	<b>183,915,770</b>	<b>185,590,547</b>	<b>10,316,820,742</b>	<b>681,288,136</b>	<b>468,090,553</b>	<b>11,835,705,748</b>	<b>10,238,299,478</b>

## GROSS CLAIMS INCURRED JANUARY - DECEMBER 2008

PAGE 4

	FIRE & CON LOSS	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31, 2008	TOTAL AT DECEMBER 31, 2007
A.G.I.	120,914,000	2,647,000	1,903,279,000	-40,861,000	6,603,000	1,992,582,000	1,401,173,938
A.H.A.	4,174,130	-1,373,990	147,339,286	49,750,744	56,375,658	256,265,828	348,521,960
B.C.I.C.	64,857,146	22,306,287	766,572,002	76,818,790	55,456,742	986,010,967	986,644,076
G.A.	28,169,870	9,192,772	318,360,191	23,106,463	10,665,426	389,494,722	300,120,096
GLOBE	-39,872,000	9,571,000	401,670,000	156,788,000	115,427,000	643,584,000	780,870,000
I.C.W.I.	63,740,810	17,977,785	709,419,734	1,490,105	2,858,249	795,486,683	848,998,519
J.I.I.C.	47,879,000	6,897,000	1,000,314,000	81,294,000	770,040,000	1,906,424,000	1,336,268,000
KEY	57,657,000	3,588,000	281,715,000	4,517,000	5,329,000	352,806,000	385,666,000
N.E.M.	114,071,126	n.a	1,599,024,095	90,843,267	2,287,557	1,806,226,045	1,773,428,729
V.M.I.C.	-3,789,275	-7,024,957	70,158,659	2,646,848	5,821,843	67,813,118	211,678,117
W.I.A	-60,508,394	-2,778,093	212,883,057	69,966,225	84,028,969	303,591,764	724,593,083
<b>TOTAL</b>	<b>397,293,413</b>	<b>61,002,804</b>	<b>7,410,735,024</b>	<b>516,360,442</b>	<b>1,114,893,444</b>	<b>9,500,285,127</b>	<b>9,097,962,518</b>

## REINSURANCE ON CLAIMS INCURRED

A.G.I.	121,279,000	0	53,128,000	-24,208,000	0	150,199,000	254,572,000
A.H.A.	2,005,689	-626,884	101,651,775	37,051,690	30,622,976	170,705,246	257,188,645
B.C.I.C.	28,980,890	3,935,993	102,232,308	-808,441	36,975,239	171,315,989	279,626,151
G.A.	17,056,349	7,617,255	148,708	66,061	4,038,349	28,926,722	27,046,097
GLOBE	-19,807,000	2,244,000	41,738,000	3,909,000	58,363,000	86,447,000	325,668,000
I.C.W.I.	62,863,033	17,730,599	1,762,904	-1,344,030	2,652,970	83,665,476	122,013,748
J.I.I.C.	40,903,000	4,206,000	5,728,000	1,389,000	759,106,000	811,332,000	326,391,000
KEY	55,573,000	3,315,000	20,284,000	2,856,000	4,502,000	86,530,000	167,251,000
N.E.M.	101,036,596	n.a	79,200,715	32,820	2,758,344	183,028,475	299,225,460
V.M.I.C.	-3,672,793	-10,160,218	-534,685	28,284	4,585,711	-9,753,701	112,046,336
W.I.A	-36,644,592	-2,440,501	259,867	-929,444	53,233,755	13,479,085	364,091,867
<b>TOTAL</b>	<b>369,573,172</b>	<b>25,821,244</b>	<b>405,599,592</b>	<b>18,042,940</b>	<b>956,838,344</b>	<b>1,775,875,292</b>	<b>2,535,120,304</b>

## NET CLAIMS INCURRED

PAGE 5

	FIRE & CON LOSS	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31, 2008	TOTAL AT DECEMBER 31, 2007
A.G.I.	-365,000	2,647,000	1,850,151,000	-16,653,000	6,603,000	1,842,383,000	1,146,601,938
A.H.A	2,168,441	-747,106	45,687,511	12,699,054	25,752,682	85,560,582	91,333,315
B.C.I.C.	35,876,256	18,370,294	664,339,694	77,627,231	18,481,503	814,694,978	707,017,925
G.A.	11,113,521	1,575,517	318,211,483	23,040,402	6,627,077	360,568,000	273,073,999
GLOBE	-20,065,000	7,327,000	359,932,000	152,879,000	57,064,000	557,137,000	455,202,000
I.C.W.I.	877,777	247,186	707,656,830	2,834,135	205,279	711,821,207	726,984,771
J.I.I.C.	6,976,000	2,691,000	994,586,000	79,905,000	10,934,000	1,095,092,000	1,009,877,000
KEY	2,084,000	273,000	261,431,000	1,661,000	827,000	266,276,000	218,415,000
N.E.M.	13,034,530	n.a	1,519,823,380	90,810,447	-470,787	1,623,197,570	1,474,203,269
V.M.I.C	-116,482	3,135,261	70,693,344	2,618,564	1,236,132	77,566,819	99,631,781
W.I.A	-23,863,802	-337,592	212,623,190	70,895,669	30,795,214	290,112,679	360,501,216
TOTAL	27,720,241	35,181,560	7,005,135,432	498,317,502	158,055,100	7,724,409,835	6,562,842,214
COMMISSIONS OUTWARDS						TOTAL AT DECEMBER 31, 2008	TOTAL AT DECEMBER 31, 2007
A.G.I.	-74,619,000	-6,848,000	-323,268,000	-5,214,000	-2,171,000	-412,120,000	(252,828,056)
A.H.A	-85,280,367	-57,113,469	-15,047,001	-28,754,129	-25,102,142	-211,297,108	(454,873,042)
B.C.I.C.	-38,031,609	-18,160,049	-78,343,561	-10,370,837	-22,449,393	-167,355,449	(171,838,831)
G.A.	-41,076,952	-2,524,061	-32,651,043	-6,994,982	-4,356,961	-87,603,999	(109,588,992)
GLOBE	-83,629,000	-20,916,000	-39,509,000	-18,498,000	-18,854,000	-181,406,000	(156,427,000)
I.C.W.I.	-33,928,145	-14,393,519	-95,264,518	-2,360,553	-6,299,932	-152,246,667	(117,717,344)
J.I.I.C.	-55,922,000	-10,220,000	-112,824,000	-9,298,000	-20,432,000	-208,696,000	(191,247,000)
KEY	-31,160,000	-94,000	-14,800,000	-1,593,000	-3,987,000	-52,504,000	(41,078,000)
N.E.M.	-83,043,289	n.a	-152,952,350	-12,458,821	-3,477,758	-251,932,218	(227,106,092)
V.M.I.C	-1,291,972	-7,692,697	-9,299,482	-782,391	-1,055,549	-20,122,091	(23,601,863)
W.I.A	-116,224,591	-14,283,260	-52,913,612	-9,468,202	-24,287,973	-217,177,638	(193,889,672)
TOTAL	-644,206,925	-153,115,055	-926,872,567	-105,792,915	-132,473,708	-1,962,461,170	(1,940,195,892)
COMMISSIONS INWARDS						TOTAL AT DECEMBER 31, 2008	TOTAL AT DECEMBER 31, 2007
A.G.I.	68,985,000	9,674,000	40,471,000	0	0	119,130,000	36,127,648
A.H.A	152,560,233	128,888,991	35,785,869	40,718,591	33,470,815	391,424,499	620,999,878
B.C.I.C.	61,543,219	42,066,278	0	282,625	33,408,824	137,300,946	136,995,855
G.A.	84,175,779	30,322,390	-232,452	2,031,419	20,155,864	136,453,000	87,405,000
GLOBE	138,831,000	25,949,000	2,415,000	1,691,000	24,486,000	193,372,000	240,523,000
I.C.W.I.	46,332,248	46,391,083	380,409	684,632	10,555,363	104,343,735	62,111,725
J.I.I.C.	94,486,000	17,487,000	2,143,000	252,000	46,051,000	160,419,000	154,218,000
KEY	44,343,000	1,638,000	120,000	3,588,000	6,066,000	55,755,000	55,677,000
N.E.M	164,551,281	n.a	16,678,710	31,291	5,727,571	186,988,853	172,849,092
V.M.I.C	15,023,382	82,615,458	191,393	227,984	20,987,068	119,045,285	90,860,142
W.I.A	149,014,646	19,445,693	295,428	0	21,112,534	189,868,301	165,041,665
TOTAL	1,019,845,788	404,477,893	98,248,357	49,507,542	222,021,039	1,794,100,619	1,822,809,005

ALL EXPENSES

	FIRE & CON LOSS	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31, 2008	TOTAL AT DECEMBER 31, 2007
A.G.I.	119,243,000	14,148,000	625,035,000	14,523,000	4,728,000	777,677,000	784,701,186
A.H.A	32,187,403	95,518,748	27,098,182	21,101,092	36,759,184	212,664,609	184,819,468
B.C.I.C.	96,710,525	63,527,259	261,622,832	25,674,082	46,975,797	494,510,495	455,266,429
G.A.	18,607,102	13,913,810	109,433,359	14,905,186	12,753,544	169,613,001	159,079,999
GLOBE	129,640,000	12,822,000	154,333,000	31,658,000	67,273,000	395,726,000	323,553,000
I.C.W.I	113,646,696	23,717,553	479,217,737	6,647,566	19,449,174	642,678,726	515,993,109
J.I.I.C.	95,079,000	48,306,000	262,950,000	16,997,000	115,476,000	538,808,000	470,336,000
KEY	79,061,000	3,081,000	140,765,000	5,625,000	12,956,000	241,488,000	200,662,000
N.E.M.	95,240,875	n.a	761,926,995	8,658,261	0	865,826,131	711,076,875
V.M.I.C	7,876,201	46,896,723	61,619,539	2,738,646	17,801,202	136,932,311	131,169,190
W.I.A	97,995,758	12,932,217	49,482,057	9,590,249	18,341,886	188,342,167	154,459,349
<b>TOTAL</b>	<b>885,287,560</b>	<b>334,863,310</b>	<b>2,933,483,701</b>	<b>158,118,082</b>	<b>352,513,787</b>	<b>4,664,266,440</b>	<b>4,664,266,440</b>
<b>RESERVES ( CLAIMS EQUALIZATION RESERVES AND UNEXPIRED RISK AS AT DECEMBER 31, 2008</b>							
A.G.I.	0	0	0	0	0	0	606,262,998
A.H.A	0	0	5,713,000	1,935,000	-114,000	7,534,000	8,336,000
B.C.I.C.	8,067,154	4,977,574	216,290	173,828	16,065,100	29,499,946	(84,912,605)
G.A.	0	0	0	0	0	0	-
GLOBE	0	0	0	0	0	0	-
ICWI	0	0	-380,409	0	0	-380,409	-
J.I.I.C.	0	0	0	0	0	0	-
KEY	40,000	5,000	5,018,000	32,000	16,000	5,111,000	(20,904,000)
N.E.M.	-16,809,000	0	-41,759,000	-1,618,000	-496,000	-60,682,000	-
V.M.I.C	0	0	0	0	0	0	-
W.I.A	0	0	0	0	0	0	-
<b>TOTAL</b>	<b>-8,701,846</b>	<b>4,982,574</b>	<b>-31,192,119</b>	<b>522,828</b>	<b>15,471,100</b>	<b>-18,917,463</b>	<b>508,782,393</b>

TOTAL OUTGO

	FIRE & CON LOSS	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER, 2008	TOTAL AT DECEMBER, 2007
A.G.I	124,512,000	13,969,000	2,757,983,000	3,084,000	13,502,000	2,913,050,000	2,754,266,530
A.H.A	-32,924,022	22,996,120	57,759,825	23,770,684	54,029,193	125,631,800	118,361,947
B.C.I.C.	117,142,325	62,968,898	1,004,522,377	113,563,353	70,562,969	1,368,759,922	1,112,214,725
G.A.	-13,378,204	-12,309,002	460,528,337	42,909,151	3,581,718	481,332,000	454,337,990
GLOBE	54,373,000	15,116,000	551,359,000	201,344,000	118,705,000	940,897,000	694,659,000
I.C.W.I.	102,120,370	-8,032,825	1,281,378,267	11,157,622	15,399,022	1,402,022,456	1,298,583,499
J.I.I.C.	63,491,000	43,730,000	1,368,217,000	105,948,000	100,791,000	1,682,177,000	1,517,242,000
KEY	68,002,000	2,685,000	421,894,000	5,323,000	11,720,000	509,624,000	383,574,000
N.E.M.	9,958,413	n.a	2,376,265,015	110,278,238	-3,216,600	2,493,285,066	2,239,537,144
V.M.I.C	-5,971,691	-24,890,777	141,420,972	5,911,617	-894,185	115,575,936	163,542,692
W.I.A	41,341,901	7,432,192	314,723,431	89,954,120	52,312,539	505,764,183	543,808,572
<b>TOTAL</b>	<b>528,667,092</b>	<b>123,664,606</b>	<b>10,736,051,224</b>	<b>713,243,785</b>	<b>436,492,656</b>	<b>12,538,119,363</b>	<b>11,280,128,099</b>

UNDERWRITING RESULTS

TOTAL AT DECEMBER 31, 2008

TOTAL AT DECEMBER 31, 2007

	FORE & CON LOSS	HOME OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER, 2008	TOTAL AT DECEMBER, 2007
A.G.I	-179,466,000	-20,489,000	215,366,000	61,658,000	10,486,000	87,555,000	(413,002,143)
A.H.A	84,359,648	116,736,806	-22,228,516	6,783,692	-1,791,706	183,859,924	186,644,638
B.C.I.C.	-91,508,836	-39,253,253	-99,501,895	-32,523,224	-416,929	-263,204,137	(151,423,389)
G.A.	32,779,341	14,148,587	-223,075,956	6,480,205	44,769,905	-124,897,918	23,436,527
GLOBE	-34,363,000	18,718,000	6,643,000	-34,988,000	17,824,000	-26,166,000	35,352,000
I.C.W.I.	-76,172,185	-25,882,019	6,560,849	3,725,720	-3,508,340	-95,275,975	(198,358,518)
J.I.I.C.	-74,565,000	-2,267,000	59,260,000	-18,410,000	-70,520,000	-106,502,000	(111,590,000)
KEY	-60,994,000	-1,098,000	-74,216,000	-506,000	-5,556,000	-142,370,000	(77,250,000)
N.E.M.	80,472,587	n.a	-378,583,235	-12,485,788	7,227,333	-303,369,103	(288,381,457)
V.M.I.C	679,324	14,180,142	18,958,402	1,741,921	8,831,082	44,390,871	4,899,490
W.I.A	-25,973,201	-12,868,322	71,586,869	-13,432,175	24,252,552	43,565,723	(52,155,769)
<b>TOTAL</b>	<b>-344,751,322</b>	<b>61,925,941</b>	<b>-419,230,482</b>	<b>-31,955,649</b>	<b>31,597,897</b>	<b>-702,413,615</b>	<b>(1,041,828,621)</b>

ASSETS:					TOTAL AT DECEMBER 31, 2008	NO. OF EMPLOYEES AT DECEMBER 30,2008	TOTAL AT DECEMBER 31, 2007
	CURRENT ASSETS	INVESTMENTS	FIXED ASSETS	OTHER ASSETS	TOTAL ASSETS	INVESTMENT & OTHER INCOME	INVESTMENT & OTHER INCOME
A.G.I.	3,469,801,000	3,596,116,000	297,600,000	0	7,363,517,000	650,859,000	699,889,000
A.H.A	1,426,552,832	1,913,532,766	13,356,436	79,993,000	3,433,435,034	200,824,219	184,219,892
B.C.I.C.	1,246,118,438	1,236,851,607	120,814,286	0	2,603,784,331	305,117,672	209,372,934
G.A.	965,364,297	1,126,260,293	68,696,271	0	2,160,320,861	101,480,282	101,480,282
GLOBE	499,835,000	3,180,834,000	28,904,000	1,085,581,000	4,795,154,000	478,887,000	356,796,000
I.C.W.I.-Includes overseas Assets	79,461,702	1,785,322,114	198,052,131	251,290,594	2,314,126,541	284,474,945	299,291,000
J.I.I.C.	2,526,740,000	2,978,523,000	340,616,000	562,107,000	6,407,986,000	369,384,000	216,327,000
KEY	170,715,000	1,305,247,000	72,095,000	253,248,000	1,801,305,000	191,896,000	160,470,000
N.E.M.	993,910,034	5,427,900,033	155,591,127	0	6,577,401,194	987,176,808	541,685,811
V.M.I.C	569,224,561	1,107,898,169	8,125,595	0	1,685,248,325	110,258,393	82,819,386
W.I A	1,804,154,000	557,772,000	27,106,000	0	2,389,032,000	162,751,000	155,094,000
<b>TOTAL</b>	<b>13,751,876,864</b>	<b>24,216,256,982</b>	<b>1,330,956,846</b>	<b>2,232,219,594</b>	<b>41,531,310,286</b>	<b>3,843,109,319</b>	<b>3,007,445,305</b>
<b>LIABILITIES,INSURANCE FUNDS AND SHAREHOLDERS EQUITY AT DECEMBER 2008</b>							
	CURRENT LIABILITIES	OTHER LIABILITIES	INSURANCE FUNDS	SHAREHOLDERS EQUITY	TOTAL AT DECEMBER 31, 2008		
A.G.I.	204,082,000	0	4,954,191,000	2,205,244,000	7,363,517,000		
A.H.A	1,052,974,477	17,345,000	1,421,873,446	941,242,111	3,433,435,034		
B.C.I.C.	1,061,940,138	0	505,947,374	1,035,896,820	2,603,784,332		
G.A.	279,013,052	332,394,751	485,852,029	1,063,061,029	2,160,320,861		
GLOBE	163,974,000	38,551,000	2,992,084,000	1,600,545,000	4,795,154,000		
I.C.W.I.	164,541,804	0	1,095,491,507	1,054,093,228	2,314,126,539		
J.I.I.C.	652,685,000	124,558,000	3,684,267,000	1,946,476,000	6,407,986,000		
KEY	52,584,000	41,688,000	977,183,000	729,850,000	1,801,305,000		
N.E.M.	474,912,957	29,252,116	3,252,127,053	2,821,109,068	6,577,401,194		
V.M.I.C	402,782,147	22,266,174	779,985,624	480,214,380	1,685,248,325		
W.I A	169,825,000	0	1,472,324,000	746,883,000	2,389,032,000		
<b>TOTAL</b>	<b>4,679,314,575</b>	<b>606,055,041</b>	<b>21,621,326,033</b>	<b>14,624,614,636</b>	<b>41,531,310,285</b>		

	FIRE/CON	HOUSE				
	LOSS EXC	OWNERS	MOTOR	LIABILITY	OTHERS	TOTAL
	ENG/CAR					
GROSS WRITTEN PREMIUMS	6,564,455,752	2,170,025,230	11,359,834,414	961,167,533	1,816,734,333	22,872,217,262
LESS PROPORTIONAL						
REINS CEDED INCLUDING						
OVERSEAS FAC	5,620,908,893	1,737,850,316	376,879,797	223,780,726	1,298,150,846	9,257,570,578
NET WRITTEN PREMIUMS	943,546,860	432,174,913	10,982,954,617	737,386,807	518,583,487	13,614,646,684
LESS EXCESS OF LOSS						
REINS COST	612,938,403	216,935,225	171,616,414	11,114,664	30,999,920	1,043,604,626
LESS UNEARNED						
PREMIUM ADJUSTMENT	146,692,687	29,649,141	494,517,461	44,984,007	19,493,014	735,336,310
NET EARNED PREMIUMS	183,915,770	185,590,547	10,316,820,742	681,288,136	468,090,553	11,835,705,748
GROSS CLAIMS INCURRED	397,293,413	61,002,804	7,410,735,024	516,360,442	1,114,893,444	9,500,285,127
LESS REINS ON CLAIMS						
INCURRED INCL.						
EXCESS OF LOSS	369,573,172	25,821,244	405,599,592	18,042,940	956,838,344	1,775,875,292
NET CLAIMS INCURRED	27,720,241	35,181,560	7,005,135,432	498,317,502	158,055,100	7,724,409,835
COMMISSION OUTWARD	-644,206,925	-153,115,055	-926,872,567	-105,792,915	-132,473,708	-1,962,461,170
COMMISSION INWARD	1,019,845,788	404,477,893	98,248,357	49,507,542	222,021,039	1,794,100,619
RESERVES (CE&UR)	-8,701,846	4,982,574	-31,192,119	522,828	15,471,100	-18,917,463
ALL EXPENSES	885,287,560	334,863,310	2,933,483,701	158,118,082	352,513,787	4,664,266,440
TOTAL OUTGO	528,667,092	123,664,606	10,736,051,224	713,243,785	436,492,656	12,538,119,363
NET EARNED PREMIUMS	183,915,770	185,590,547	10,316,820,742	681,288,136	468,090,553	11,835,705,748
LESS TOTAL OUTGO	528,667,092	123,664,606	10,736,051,224	713,243,785	436,492,656	12,538,119,363
NET U/W RESULT	-344,751,322	61,925,941	-419,230,482	-31,955,649	31,597,897	-702,413,615

## PLEASE NOTE

\* N.A - BREAKDOWN NOT AVAILABLE FOR THE CLASS OF BUSINESS.  
DATA INCLUDED UNDER FIRE AND CON LOSS CATEGORY.

PERCENTAGE OF GWP -MARKET SHARE AT DEC 31.2008	
	17
	8
	8
	7
	10
	8
	14
	3
	14
	4
	7
	<u>100</u>

















Cell: F295

Comment: Gloria Grant: