

INSURANCE ASSOCIATION OF JAMAICA

DRAFT

GENERAL INSURANCE MARKET STATISTICS JANUARY- DECEMBER 2009

GROSS WRITTEN PREMIUMS

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YEAR 2008- DATA

	FIRE/CON LOSS EX	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31, 2009	TOTAL AT DECEMBER 31, 2008
	ENG/CAR						
A.G.I.	1,179,395,609	82,935,240	3,260,111,295	67,552,704	19,591,120	4,609,585,968	3,931,118,000
A.H.A	215,990,873	583,158,680	68,744,594	103,346,845	252,617,739	1,223,858,731	1,809,612,349
B.C.I.C.	371,059,973	273,136,152	1,006,694,118	96,179,210	196,249,080	1,943,318,533	1,819,455,998
GA	810,409,851	107,853,766	489,918,688	104,613,882	171,114,530	1,683,910,717	1,504,687,653
GLOBE	1,145,911,000	176,028,000	687,979,000	176,296,000	226,033,000	2,412,247,000	2,391,235,000
I.C.W.I.	388,598,149	97,788,105	1,540,347,908	23,234,987	69,843,885	2,119,813,034	1,891,328,840
J.I.I.C.	660,187,000	251,371,000	1,500,140,000	89,874,000	843,873,000	3,345,445,000	3,173,841,000
KEY	209,368,000	5,376,000	333,956,000	15,409,000	33,935,000	598,044,000	659,978,000
N.E.M.	962,935,000	n.a	1,947,895,043	107,819,026	118,503,180	3,137,152,249	3,221,188,751
V.M.I.C	626,708,871	0	149,591,958	9,789,015	46,684,748	832,774,592	809,543,254
W.I.A	1,545,178,857	151,292,285	412,383,308	132,037,787	80,195,618	2,321,087,855	1,660,228,417
TOTAL	8,115,743,183	1,728,939,228	11,397,761,912	926,152,456	2,058,640,900	24,227,237,679	24,227,237,679
PROPORTIONAL REINSURANCE CEDED INCLUDING OVERSEAS FAC.							
A.G.I	822,852,294	20,305,141	-181,485	36,392,125	24,772,321	904,140,396	434,999,000
A.H.A	183,113,179	487,756,980	45,390,281	54,701,607	192,812,203	963,774,250	1,485,427,420
B.C.I.C.	332,971,270	231,844,397	0	1,321,584	139,717,625	705,854,876	624,622,409
G.A.	738,280,220	86,495,551	7,761,143	38,998,187	120,483,632	992,018,733	983,476,000
GLOBE	1,043,803,000	113,252,000	-871,000	36,284,000	75,810,000	1,268,278,000	1,238,397,000
I.C.W.I	385,675,684	96,418,921	377,603,525	7,776,837	53,044,269	920,519,236	445,764,325
J.I.I.C.	511,654,000	314,602,000	23,617,000	894,000	795,235,000	1,646,002,000	1,403,274,000
KEY	196,730,000	4,175,000	726,000	10,806,000	28,594,000	241,031,000	250,594,000
N.E.M.	866,653,730	n.a	80,087,537	12,736,756	49,946	959,527,969	939,082,297
V.M.I.C	563,673,782	0	1,472,872	3,341,717	38,063,336	606,551,707	568,588,200
W.I.A	1,331,688,866	122,777,225	1,706,959	32,806,286	48,972,611	1,537,951,947	883,345,927
TOTAL	6,977,096,025	1,477,627,215	537,312,832	236,059,099	1,517,554,943	10,745,650,114	10,745,650,114

NET WRITTEN PREMIUMS

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	FIRE/CON LOSS EX ENG/CAR	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31,2009	TOTAL AT DECEMBER 31,2008
A.G.I.	356,543,315	62,630,099	3,260,292,780	31,160,579	-5,181,201	3,705,445,572	3,496,119,000
A.H.A.	32,877,694	95,401,700	23,354,313	48,645,238	59,805,536	260,084,481	324,184,929
B.C.I.C.	38,088,703	41,291,755	1,006,694,118	94,857,626	56,531,455	1,237,463,657	1,194,833,589
G.A.	72,129,631	21,358,215	482,157,545	65,615,695	50,630,898	691,891,984	521,211,653
GLOBE	102,108,000	62,776,000	688,850,000	140,012,000	150,223,000	1,143,969,000	1,152,838,000
I.C.W.I.	2,922,465	1,369,184	1,162,744,383	15,458,150	16,799,616	1,199,293,798	1,445,564,515
J.I.I.C.	148,533,000	-63,231,000	1,476,523,000	88,980,000	48,638,000	1,699,443,000	1,770,567,000
KEY	12,638,000	1,201,000	333,230,000	4,603,000	5,341,000	357,013,000	409,384,000
N.E.M.	96,281,270	n.a	1,867,807,506	95,082,270	118,453,234	2,177,624,280	2,282,106,454
V.M.I.C.	63,035,089	0	148,119,086	6,447,298	8,621,412	226,222,885	240,955,054
W.I.A.	213,489,991	28,515,060	410,676,349	99,231,501	31,223,007	783,135,908	776,882,490
TOTAL	1,138,647,158	251,312,013	10,860,449,080	690,093,357	541,085,957	13,481,587,565	13,614,646,684
EXCESS OF LOSS REINSURANCE COST							
A.G.I.	247,008,842	17,369,691	14,097,035	287,695	0	278,763,263	198,486,000
A.H.A.	0	9,540,170	949,693	521,568	0	11,011,431	18,578,712
B.C.I.C.	25,861,309	28,044,439	17,426,576	1,641,037	10,237,725	83,211,086	85,346,159
G.A.	58,775,537	24,645,786	13,755,081	1,974,537	0	99,150,941	87,093,571
GLOBE	102,264,000	43,827,000	0	0	10,539,000	156,630,000	113,916,000
I.C.W.I.	26,086,099	6,521,525	42,070,296	229,920	0	74,907,840	63,622,816
J.I.I.C.	47,656,000	29,302,000	26,921,000	1,778,000	11,120,000	116,777,000	105,157,000
KEY	9,131,000	0	20,700,000	0	0	29,831,000	23,526,000
NEM	162,791,392	n.a	27,329,830	1,512,444	40,604	191,674,270	126,117,087
V.M.I.C.	79,622,790	0	3,685,464	182,000	1,278,700	84,768,954	76,187,667
W.I.A.	134,087,406	25,408,967	12,320,290	2,976,945	1,439,905	176,233,513	145,573,614
TOTAL	893,284,375	184,659,578	179,255,265	11,104,146	34,655,934	1,302,959,298	1,043,604,626

UNEARNED PREMIUM ADJUSTMENTS

	FIRE/CON LOSS EX ENG/CAR	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31,2009	TOTAL AT DECEMBER 31,2008
A.G.I.	68,696,059	4,830,715	86,147,000	-3,482,000	1,497,000	157,688,774	297,028,000
A.H.A	-2,701,854	-5,216,152	-7,647,100	-1,204,383	5,821,576	-10,947,913	(3,885,507)
B.C.I.C.	7,247,659	22,274,088	42,614,869	-5,199,171	-7,347,660	59,589,785	3,931,645
G.A.	-2,290,527	962,314	13,162,812	-8,919,791	-2,096,050	818,758	77,684,000
GLOBE	-7,464,000	-4,199,000	9,883,000	-18,181,000	-5,292,000	-25,253,000	124,191,000
I.C.W.I.	404,435	101,109	-169,337,310	-1,305,812	24,186	-170,113,392	75,195,218
J.I.I.C.	-5,934,000	-3,648,000	-647,000	-1,497,000	1,959,000	-9,767,000	89,735,000
KEY	-1,285,000	-249,000	-51,095,000	-628,000	-504,000	-53,761,000	18,604,000
N.E.M.	8,808,544	n.a	-22,610,624	991,850	2,496,603	-10,313,627	(33,926,596)
V.M.I.C	9,285,130	0	-7,085,504	-355,044	-2,583,309	-738,727	4,800,580
W.I.A	3,467,390	3,118,510	-11,133,796	2,833,433	325,198	-1,389,265	81,978,970
TOTAL	78,233,836	17,974,584	-117,748,653	-36,946,918	-5,699,456	-64,186,607	735,336,310
NET EARNED PREMIUMS							
A.G.I.	40,838,414	40,429,693	3,160,048,745	34,354,884	-6,678,201	3,268,993,535	3,000,605,000
A.H.A	35,579,548	91,077,682	30,051,720	49,328,053	53,983,960	260,020,963	309,491,724
B.C.I.C.	4,979,735	-9,026,772	946,652,673	98,415,760	53,641,390	1,094,662,786	1,105,555,785
G.A.	15,644,621	-4,249,885	455,239,652	72,560,949	52,726,948	591,922,285	356,434,082
GLOBE	7,308,000	23,148,000	678,967,000	158,193,000	144,976,000	1,012,592,000	914,731,000
I.C.W.I.	-23,568,069	-5,253,450	1,290,011,397	16,534,042	16,775,430	1,294,499,350	1,306,746,481
J.I.I.C.	106,811,000	-88,885,000	1,450,249,000	88,699,000	35,559,000	1,592,433,000	1,575,675,000
KEY	4,792,000	1,450,000	363,625,000	5,231,000	5,845,000	380,943,000	367,254,000
N.E.M.	-75,318,666	n.a	1,863,088,300	92,577,976	115,916,027	1,996,263,637	2,189,915,963
V.M.I.C	-25,872,831	0	151,519,126	6,620,342	9,926,021	142,192,658	159,966,807
W.I.A	75,935,195	-12,417	409,489,855	93,421,123	29,457,904	608,291,660	549,329,906
TOTAL	167,128,947	48,677,851	10,798,942,468	715,936,129	512,129,479	12,242,814,874	11,835,705,748

GROSS CLAIMS INCURRED JANUARY - DECEMBER 2009

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	<u>FIRE & CON LOSS</u>	<u>HOUSE OWNERS</u>	<u>MOTOR</u>	<u>LIABILITY</u>	<u>ALL OTHERS</u>	<u>TOTAL AT DECEMBER 31, 2009</u>	<u>TOTAL AT DECEMBER 31, 2008</u>
A.G.I.	88,512,804	14,663,516	2,771,964,687	73,711,088	18,204,257	2,967,056,352	1,992,582,000
A.H.A	779,652	4,527,688	52,578,837	65,425,842	85,447,336	208,759,355	256,265,828
B.C.I.C.	34,172,019	1,427,848	737,137,314	126,811,405	-9,028,463	890,520,123	986,010,967
G.A.	60,071,665	1,396,840	328,259,512	33,744,716	38,799,199	462,271,932	389,494,722
GLOBE	165,739,000	2,634,000	647,813,000	135,706,000	54,621,000	1,006,513,000	643,584,000
I.C.W.I.	60,759,631	15,189,908	897,052,854	17,972,042	8,242,125	999,216,560	795,486,683
J.I.I.C.	46,398,000	28,528,000	1,106,690,000	83,981,000	734,122,000	1,999,719,000	1,906,424,000
KEY	47,265,000	-19,000	358,810,000	15,192,000	3,690,000	424,938,000	352,806,000
N.E.M.	33,841,514	n.a	1,800,166,422	110,454,806	-142,037	1,944,320,705	1,806,226,045
V.M.I.C	15,264,569	0	98,299,387	2,936,222	6,605,267	123,105,445	67,813,118
W.I.A	145,547,935	12,231,697	273,909,520	74,612,509	1,965,310	508,266,971	303,591,764
TOTAL	698,351,789	80,580,497	9,072,681,533	740,547,630	942,525,994	11,534,687,443	9,500,285,127

REINSURANCE ON CLAIMS INCURRED

A.G.I.	18,584,384	2,928,755	208,687,687	4,383,088	1,702,257	236,286,171	150,199,000
A.H.A	1,594,518	3,939,327	46,293,377	48,455,970	66,401,656	166,684,848	170,705,246
B.C.I.C.	36,056,807	3,290,462	95,728,171	391,892	-10,543,555	124,923,777	171,315,989
G.A.	49,704,483	1,179,890	-55,259	-1,304,262	21,332,624	70,857,476	28,926,722
GLOBE	129,115,000	920,000	58,568,000	56,477,000	55,747,000	300,827,000	86,447,000
I.C.W.I.	59,389,034	14,847,258	141,923,845	10,343,500	5,588,273	232,091,910	83,665,476
J.I.I.C.	41,851,000	25,732,000	6,313,000	3,539,000	728,772,000	806,207,000	811,332,000
KEY	45,215,000	0	31,522,000	9,244,000	3,317,000	89,298,000	86,530,000
N.E.M.	0	0	0	0	0	0	183,028,475
V.M.I.C	15,703,632	0	655,517	49,785	6,689,821	23,098,755	(9,753,701)
W.I.A	113,338,812	8,063,218	-1,043,413	892,587	-218,669	121,032,535	13,479,085
TOTAL	510,552,670	60,900,910	588,592,925	132,472,560	878,788,407	2,171,307,472	1,775,875,292

NET CLAIMS INCURRED

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	FIRE & CON LOSS	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31,2009	TOTAL AT DECEMBER 31,2008
A.G.I.	69,928,420	11,734,761	2,563,277,000	69,328,000	16,502,000	2,730,770,181	1,842,383,000
A.H.A	-814,866	588,361	6,285,460	16,969,872	19,045,680	42,074,507	85,560,582
B.C.I.C.	-1,884,788	-1,862,614	641,409,143	126,419,513	1,515,092	765,596,346	814,694,978
G.A.	10,367,182	216,950	328,314,771	35,048,978	17,466,575	391,414,456	360,568,000
GLOBE	36,624,000	1,714,000	589,245,000	79,229,000	-1,126,000	705,686,000	557,137,000
I.C.W.I.	1,370,597	342,649	755,129,009	7,628,542	2,653,852	767,124,650	711,821,207
J.I.I.C.	4,547,000	2,796,000	1,100,377,000	80,442,000	5,350,000	1,193,512,000	1,095,092,000
KEY	2,050,000	-19,000	327,288,000	5,948,000	373,000	335,640,000	266,276,000
N.E.M.	33,841,514	n.a	1,800,166,422	110,454,806	-142,037	1,944,320,705	1,623,197,570
V.M.I.C	-439,063	0	97,643,870	2,886,437	-84,554	100,006,690	77,566,819
W.I.A	32,209,123	4,168,479	274,952,933	73,719,922	2,183,979	387,234,436	290,112,679
TOTAL	187,799,119	19,679,586	8,484,088,608	608,075,070	63,737,587	9,363,379,971	7,724,409,835
COMMISSIONS OUTWARDS						TOTAL AT DECEMBER 31. 2009	TOTAL AT DECEMBER 31. 2008
A.G.I.	-74,514,547	-7,228,414	-306,456,455	-6,701,999	-1,322,000	-396,223,415	(412,120,000)
A.H.A	-82,106,991	-39,765,668	-14,496,930	-14,742,776	-1,027,231	-152,139,596	(211,297,108)
B.C.I.C.	-40,159,473	-18,848,946	-86,427,152	-11,785,948	-23,218,615	-180,440,134	(167,355,449)
G.A.	-58,650,870	-12,593,516	-47,921,525	-2,862,343	-12,839,597	-134,867,851	(87,603,999)
GLOBE	-83,299,000	-18,433,000	-49,312,000	-15,515,000	-20,633,000	-187,192,000	(181,406,000)
I.C.W.I.	-49,496,478	-12,374,119	-113,183,592	-2,988,699	-8,154,840	-186,197,728	(152,246,667)
J.I.I.C.	-46,383,000	-28,519,000	-116,923,000	-9,155,000	-19,756,000	-220,736,000	(208,696,000)
KEY	-30,392,000	-499,000	-12,287,000	-1,556,000	-3,482,000	-48,216,000	(52,504,000)
N.E.M.	-84,144,438	n.a	-133,912,510	-12,092,683	-7,060,705	-237,210,336	(251,932,218)
V.M.I.C	-8,285,088	0	-6,489,208	-427,866	-1,861,461	-17,063,623	(20,122,091)
W.I.A	-123,223,135	-19,736,364	-48,930,558	-11,494,218	-24,204,979	-227,589,254	(217,177,638)
TOTAL	-680,655,020	-157,998,027	-936,339,930	-89,322,532	-123,560,428	-1,987,875,937	(1,962,461,170)
COMMISSIONS INWARDS						TOTAL AT DECEMBER 31. 2009	TOTAL AT DECEMBER 31. 2008
A.G.I.	72,718,545	4,580,836	-40,546	0	0	77,258,835	119,130,000
A.H.A	186,715,643	84,020,811	26,316,747	10,282,430	-12,256,240	295,079,391	391,424,499
B.C.I.C.	66,651,448	45,774,507	0	0	37,298,967	149,724,922	137,300,946
G.A.	120,866,325	19,673,340	741,901	368,076	30,886,828	172,536,470	136,453,000
GLOBE	154,331,000	31,583,000	1,387,000	1,355,000	24,990,000	213,646,000	193,372,000
I.C.W.I.	67,313,065	16,828,265	178,132,245	3,770,413	13,325,528	279,369,516	104,343,735
J.I.I.C.	83,548,000	51,371,000	4,453,000	157,000	38,472,000	178,001,000	160,419,000
KEY	40,534,000	890,000	81,000	2,442,000	5,272,000	49,219,000	55,755,000
N.E.M	200,722,959	n.a	15,838,889	23,792	17,333,817	233,919,457	186,988,853
V.M.I.C	122,555,405	0	-766,193	229,775	18,531,819	140,550,806	119,045,285
W.I.A	187,397,539	26,373,925	237,196	253,575	19,957,303	234,219,538	189,868,301
TOTAL	1,303,353,929	281,095,684	226,381,239	18,882,061	193,812,022	2,023,524,935	1,794,100,619

ALL EXPENSES

	FIRE & CON LOSS	HOUSE OWNERS	MOTOR	LIABILITY	ALL OTHERS	TOTAL AT DECEMBER 31, 2009	TOTAL AT DECEMBER 31, 2008
A.G.I.	36,139,655	2,541,345	808,580,000	7,714,000	1,295,000	856,270,000	777,677,000
A.H.A	15,988,662	76,798,570	20,039,740	43,044,063	66,911,556	222,782,591	212,664,609
B.C.I.C.	100,420,303	73,919,089	272,442,558	26,029,068	53,111,070	525,922,088	494,510,495
G.A.	21,327,027	6,315,119	142,562,588	19,401,010	14,970,360	204,576,104	169,613,001
GLOBE	136,352,000	13,485,000	162,324,000	33,297,000	70,757,000	416,215,000	395,726,000
I.C.W.I.	127,659,151	32,124,565	506,022,758	7,632,972	22,944,554	696,384,000	642,678,726
J.I.I.C.	169,775,000	64,643,000	385,779,000	23,112,000	55,994,000	699,303,000	538,808,000
KEY	76,533,887	0	56,184,171	1,478,531	13,656,493	147,853,082	241,488,000
N.E.M.	94,661,517	n.a	793,353,670	9,015,383	4,507,691	901,538,261	865,826,131
V.M.I.C	76,533,887	0	56,184,171	1,478,531	13,656,493	147,853,082	136,932,311
W.I.A	62,906,683	29,273,499	57,477,055	47,405,194	19,832,115	216,894,546	188,342,167
TOTAL	918,297,772	299,100,187	3,260,949,711	219,607,752	337,636,332	5,035,591,754	5,035,591,754
RESERVES (CLAIMS EQUALIZATION RESERVES AND UNEXPIRED RISK AS AT DECEMBER 31, 2009							
A.G.I.	0	0	0	0	0	0	-
A.H.A	0	0	-1,962,209	180,988	-285,990	-2,067,211	7,534,000
B.C.I.C.	-9,696,031	-23,650,942	0	1,068,297	4,646,783	-27,631,893	29,499,946
G.A.	-451,820	-18,891	0	121,466	349,241	-4	-
GLOBE	0	0	0	0	0	0	-
ICWI	0	0	0	0	0	0	(380,409)
J.I.I.C.	0	0	0	0	0	0	-
KEY	-103,000	1,000	-16,381,000	-298,000	-19,000	-16,800,000	5,111,000
N.E.M.	8,150,000	n.a	70,351,000	3,692,000	1,533,000	83,726,000	(60,682,000)
V.M.I.C	0	0	0	0	0	0	-
W.I.A	0	0	0	0	0	0	-
TOTAL	-2,100,851	-23,668,833	52,007,791	4,764,751	6,224,034	37,226,892	(18,917,463)

TOTAL OUTGO

	<u>FIRE & CON LOSS</u>	<u>HOUSE OWNERS</u>	<u>MOTOR</u>	<u>LIABILITY</u>	<u>ALL OTHERS</u>	<u>TOTAL AT DECEMBER, 2009</u>	<u>TOTAL AT DECEMBER 31, 2008</u>
A.G.I	107,864,077	16,923,684	3,678,354,001	83,743,999	19,119,000	3,906,004,761	2,913,050,000
A.H.A	-89,434,856	33,131,788	12,543,174	64,655,269	98,954,717	119,850,092	125,631,800
B.C.I.C.	62,347,509	21,479,972	1,000,278,853	165,302,826	45,192,593	1,294,601,753	1,368,759,922
G.A.	-30,973,066	-566,646	518,056,983	57,065,721	14,738,945	558,321,937	481,332,000
GLOBE	101,944,000	2,049,000	799,494,000	126,686,000	65,274,000	1,095,447,000	940,897,000
I.C.W.I.	111,213,160	28,013,069	1,196,203,114	14,479,800	20,427,718	1,370,336,861	1,402,022,456
J.I.I.C.	137,157,000	44,587,000	1,598,626,000	112,552,000	42,628,000	1,935,550,000	1,682,177,000
KEY	68,338,887	-409,000	379,297,171	6,242,531	12,220,493	465,690,082	509,624,000
N.E.M.	20,074,510	n.a	2,781,944,713	135,231,080	-4,374,458	2,932,875,845	2,493,285,066
V.M.I.C	-38,175,493	0	161,083,442	4,563,059	-3,098,419	124,372,589	115,575,936
W.I.A	30,941,402	26,804,417	381,123,350	132,365,759	26,263,770	597,498,698	505,764,183
TOTAL	481,297,130	172,013,284	12,507,004,801	902,888,044	337,346,359	14,400,549,618	14,400,549,618

UNDERWRITING RESULTS

	<u>FORE & CON LOSS</u>	<u>HOME OWNERS</u>	<u>MOTOR</u>	<u>LIABILITY</u>	<u>ALL OTHERS</u>	<u>TOTAL AT DECEMBER, 2009</u>	<u>TOTAL AT DECEMBER 31, 2008</u>
A.G.I	-67,025,663	23,506,009	-518,305,256	-49,389,115	-25,797,201	-637,011,226	87,555,000
A.H.A	125,014,404	57,945,894	17,508,546	-15,327,216	-44,970,757	140,170,871	183,859,924
B.C.I.C.	-57,367,774	-30,506,744	-53,626,180	-66,887,066	8,448,797	-199,938,967	(263,204,137)
G.A.	46,617,687	-3,683,239	-62,817,331	15,495,228	37,988,003	33,600,348	(124,897,918)
GLOBE	-94,636,000	21,099,000	-120,527,000	31,507,000	79,702,000	-82,855,000	(26,166,000)
I.C.W.I.	-134,781,229	-33,266,519	93,808,283	2,054,242	-3,652,288	-75,837,511	(95,275,975)
J.I.I.C.	-30,346,000	-133,472,000	-148,377,000	-23,853,000	-7,069,000	-343,117,000	(106,502,000)
KEY	-63,546,887	1,859,000	-15,672,171	-1,011,531	-6,375,493	-84,747,082	(142,370,000)
N.E.M.	-95,393,176	n.a	-918,856,413	-42,653,104	120,290,485	-936,612,208	(303,369,103)
V.M.I.C	12,302,662	0	-9,564,316	2,057,283	13,024,440	17,820,069	44,390,871
W.I.A	44,993,793	-26,816,834	28,366,505	-38,944,636	3,194,134	10,792,962	43,565,723
TOTAL	-314,168,183	-123,335,433	-1,708,062,333	-186,951,915	174,783,120	-2,157,734,744	(702,413,615)

ASSETS:					TOTAL AT DECEMBER 31, 2009	NO. OF EMPLOYEES AT DECEMBER 31, 2009	TOTAL AT DECEMBER 31, 2008
	CURRENT ASSETS	INVESTMENTS	FIXED ASSETS	OTHER ASSETS	TOTAL ASSETS	INVESTMENT & OTHER INCOME	INVESTMENT & OTHER INCOME
A.G.I.	2,224,902,000	5,068,755,000	303,066,000	119,628,000	7,716,351,000	525,256,000	650,859,000
A.H.A	1,241,233,218	1,329,819,191	17,250,342	50,606,000	2,638,908,751	269,998,870	200,824,219
B.C.I.C.	2,052,953,128	862,221,153	132,310,681	8,794,375	3,056,279,337	338,709,023	305,117,672
G.A.	832,824,240	1,320,176,567	128,893,554	0	2,281,894,361	105,601,295	101,480,282
GLOBE	454,685,000	3,801,627,000	29,637,000	1,179,367,000	5,465,316,000	670,906,000	478,887,000
I.C.W.I.-Includes overseas Assets	120,467,639	1,763,308,385	239,704,258	815,539,694	2,939,019,976	360,865,000	284,474,945
J.I.I.C.	2,103,644,000	2,991,376,000	388,965,000	509,630,000	5,993,615,000	700,216,000	369,384,000
KEY	171,824,000	1,298,673,000	74,806,000	207,560,000	1,752,863,000	213,558,000	191,896,000
N.E.M.	1,525,711,799	5,504,253,522	308,444,259	0	7,338,409,580	1,101,045,614	987,176,808
V.M.I.C	613,312,764	1,247,584,672	5,496,836	6,498,359	1,872,892,631	161,648,531	110,258,393
W.I.A	2,350,432,857	472,940,809	28,693,877	0	2,852,067,543	304,599,017	162,751,000
TOTAL	13,691,990,645	25,660,735,299	1,657,267,807	2,897,623,428	43,907,617,179	4,752,403,350	3,843,109,319
LIABILITIES, INSURANCE FUNDS AND SHAREHOLDERS EQUITY AT DECEMBER 2009							
	CURRENT LIABILITIES	OTHER LIABILITIES	INSURANCE FUNDS	SHAREHOLDERS EQUITY	TOTAL AT DECEMBER 31, 2009		
A.G.I.	167,904,000	0	5,318,264,000	2,230,183,000	7,716,351,000		
A.H.A	277,769,630	31,212,408	1,045,953,743	1,283,972,970	2,638,908,751		
B.C.I.C.	1,247,308,545	0	537,361,496	1,271,609,297	3,056,279,338		
G.A.	551,683,270	10,460,697	685,522,205	1,034,228,189	2,281,894,361		
GLOBE	136,270,000	39,763,000	3,220,577,000	2,068,706,000	5,465,316,000		
I.C.W.I.	195,700,309	0	1,595,850,589	1,147,469,078	2,939,019,976		
J.I.I.C.	209,746,000	249,823,000	3,420,271,000	2,113,775,000	5,993,615,000		
KEY	59,490,000	46,335,000	947,610,000	699,428,000	1,752,863,000		
N.E.M.	111,518,658	426,865,703	4,262,600,520	2,537,424,699	7,338,409,580		
V.M.I.C	440,950,907	28,784,120	796,828,014	606,329,590	1,872,892,631		
W.I.A	125,898,872	27,839,757	1,750,344,079	947,984,834	2,852,067,542		
TOTAL	3,524,240,191	861,083,685	23,581,182,646	15,941,110,657	43,907,617,179		

	FIRE/CON	HOUSE				
	LOSS EXC	OWNERS	MOTOR	LIABILITY	OTHERS	TOTAL
	ENG/CAR					
GROSS WRITTEN PREMIUMS	8,115,743,183	1,728,939,228	11,397,761,912	926,152,456	2,058,640,900	24,227,237,679
LESS PROPORTIONAL						
REINS CEDED INCLUDING						
OVERSEAS FAC	6,977,096,025	1,477,627,215	537,312,832	236,059,099	1,517,554,943	10,745,650,114
NET WRITTEN PREMIUMS	1,138,647,158	251,312,013	10,860,449,080	690,093,357	541,085,957	13,481,587,565
LESS EXCESS OF LOSS						
REINS COST	893,284,375	184,659,578	179,255,265	11,104,146	34,655,934	1,302,959,298
LESS UNEARNED						
PREMIUM ADJUSTMENT	78,233,836	17,974,584	-117,748,653	-36,946,918	-5,699,456	-64,186,607
NET EARNED PREMIUMS	167,128,947	48,677,851	10,798,942,468	715,936,129	512,129,479	12,242,814,874
GROSS CLAIMS INCURRED	698,351,789	80,580,497	9,072,681,533	740,547,630	942,525,994	11,534,687,443
LESS REINS ON CLAIMS						
INCURRED INCL.						
EXCESS OF LOSS	510,552,670	60,900,910	588,592,925	132,472,560	878,788,407	2,171,307,472
NET CLAIMS INCURRED	187,799,119	19,679,586	8,484,088,608	608,075,070	63,737,587	9,363,379,971
COMMISSION OUTWARD	-680,655,020	-157,998,027	-936,339,930	-89,322,532	-123,560,428	-1,987,875,937
COMMISSION INWARD	1,303,353,929	281,095,684	226,381,239	18,882,061	193,812,022	2,023,524,935
RESERVES (CE&UR)	-2,100,851	-23,668,833	52,007,791	4,764,751	6,224,034	37,226,892
ALL EXPENSES	918,297,772	299,100,187	3,260,949,711	219,607,752	337,636,332	5,035,591,754
TOTAL OUTGO	481,297,130	172,013,284	12,507,004,801	902,888,044	337,346,359	14,400,549,618
NET EARNED PREMIUMS	167,128,947	48,677,851	10,798,942,468	715,936,129	512,129,479	12,242,814,874
LESS TOTAL OUTGO	481,297,130	172,013,284	12,507,004,801	902,888,044	337,346,359	14,400,549,618
NET U/W RESULT	-314,168,183	-123,335,433	-1,708,062,333	-186,951,915	174,783,120	-2,157,734,744

PERCENTAGE OF GWP -MARKET SHARE AT DEC 31.2005	
	19
	5
	8
	7
	10
	9
	14
	2
	13
	3
	10
	<u>100</u>

Cell: F295

Comment: Gloria Grant: