



TRINIDAD AND TOBAGO GAZETTE

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SUPPLEMENT TO THIS ISSUE

THE DOCUMENTS detailed hereunder have been issued and are published as a Supplement to this issue of the *Trinidad and Tobago Gazette*:

Legal Supplement Part B—

Special Event (No. 2) Order, 2025—(Legal Notice No. 101 of 2025).

Trinidad and Tobago Special Economic Zones (Designation of Special Economic Zone) Order, 2025—(Legal Notice No. 102 of 2025).

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DECLARATION OF A VACANT SEAT IN THE SENATE

IT IS HEREBY NOTIFIED for general information that Her Excellency the President, acting in accordance with the advice of the Prime Minister, in exercise of the power vested in her, by section 3(9) of the Constitution of the Republic of Trinidad and Tobago, has declared the seat of Senator the Honourable REGINALD T. A. ARMOUR S. C. in the Senate of the Republic of Trinidad and Tobago to be vacant, with effect from 17th March, 2025.

17th March, 2025.

C. JACKMAN-WALDRON
*Secretary to Her Excellency
the President*

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APPOINTMENT AS A SENATOR

IT IS HEREBY NOTIFIED for general information that Her Excellency the President, on the advice of the Prime Minister, in accordance with the provisions of section 40(2)(a) of the Constitution of the Republic of Trinidad and Tobago, has appointed Mr. VISHNU DHANPAUL as a Senator with effect from 17th March, 2025.

17th March, 2025.

C. JACKMAN-WALDRON
*Secretary to Her Excellency
the President*

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

PUBLIC NOTICE is hereby given that applications have been made for the following grants of Probate or Letters of Administration:

- LETTERS OF ADMINISTRATION of the estate of **CURTIS WRIGHT** of 12, Easterfield Road, Mason Hall, Tobago, who died on the 4th day of September, 2023, by **Akeelya Cafi Wright** of the same place, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MERLE SANDY WRIGHT** otherwise **MERLE SANDY-WRIGHT** otherwise **MERLE WRIGHT SANDY** otherwise **MERLE WRIGHT** otherwise **MERLE ALVERNA WRIGHT** otherwise **MERLE SANDY** otherwise **MERLE ALVERNA SANDY** of Main Road, Betsy Hope, Tobago, who died on the 6th day of October, 2021, by **Deryck Wright** otherwise **Denrick Dennison Wright** of the same place, her lawful husband;
- PROBATE of the Will dated the 16th day of January, 2023, of **KATHRYN ANNE BAXTER STOLLMMEYER WIGHT** otherwise **KATHRYN STOLLMMEYER WIGHT** of Tippi Top 32, Petit Summit Apartments, St. Andrews Wynd, Moka, Maraval, Diego Martin, Trinidad, who died on the 16th day of February, 2023, by **Gregory Wight** of the same place, and **Sophie Wight** of 502, West Hills, Petit Valley, Diego Martin, Trinidad, the executors named in the Will;
- PROBATE of the Will dated the 9th day of July, 2007, of **PEARL PITTMAN** otherwise **PEARL MITCHELL PITTMAN** of 14333, Old Hammond Highway, Baton Rouge, Louisiana, United States of America, who died on the 11th day of June, 2015, by **Carrol Agnes Christian** of 14, Victoria Street, San Fernando, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **EMMANUEL SUCHIT** of Light Pole No. 44B, Las Lomas Number 1, Cunupia, Trinidad, who died on the 15th day of July, 2013, by **Nigel Ceasar Suchit** of the same place and **Lystra Suchit** of Light Pole No. 5, Bonne Adventure Trace, Chin Chin Road, Cunupia, Trinidad, his son and daughter and two of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **WINSTON GEORGE DUKE** of Light Pole No. 53, Doyle Trace, Kelly Village, Caroni, Trinidad, who died on the 20th day of September, 2015, by **Rita Malvina Grant-Duke** otherwise **Rita Grant-Duke** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **BABY RAM** of 1, Chatorie Street, Felicity, Chaguanas, Trinidad, who died on the 4th day of December, 2020, by **Anjani Ram** of the same place, her daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 27th day of April, 2011, of **GERSHUM EBENEZER LAVIA** of 4, Marcelle Street, Success Village, Laventille, St. Ann's, Trinidad, who died on the 30th day of August, 2015, by **Wendy Junitha Lavia** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **DENZIL ANDREW THOMAS** otherwise **DENZIL THOMAS** of Light Pole No. 6, Cumuto Main Road, Wallerfield, Arima, Trinidad, who died on the 26th day of July, 2022, by **Stacey Tricia Irish-Thomas** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 18th day of April, 2018, of **DAVID RAMROOP** of 24, Jaffar Street, Bamboo Settlement 2, Valsayn, Tacarigua, Trinidad, who died on the 13th day of October, 2024, by **Banematie Ramroop** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 23rd day of January, 2015, of **HAYNES LEVI ANDREWS** otherwise **HAYNES ANDREWS** of 24, Cedar Circular Drive, Ridgeview Heights, Tacarigua, Trinidad, who died on the 29th day of March, 2022, by **Kevon Henry Haynes Andrews** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **LAURENCIA MARGARET ALEXANDER** otherwise **LAURENCIA ALEXANDER** of Light Pole No. 4A, Cocorite Alley, Sobo Village, La Brea, Trinidad, who died on the 15th day of August, 2021, by **Lou Anne Jilleta Charles** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **POORAN RAMJASS BISNATH** otherwise **POORAN BISNATH** of 119, Legendre Road, Ecclesville, Rio Claro, Charuma, Trinidad, who died on the 4th day of February, 2024, by **Leesha Vidya Bisnath** of 10/5, Cooperation Road, Clear Water, Rio Claro, Charuma, Trinidad, his daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **MADOO SOOKDEO** of 4, Mangra Street, Aranguez, San Juan, St. Ann's, Trinidad, who died on the 15th day of August, 2022, by **Sati Sookdeo** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **JOHN ANTOINE GRUNY** otherwise **JOHN GRUNY** of 1, Chepstow Road, Off Ragbir Street, St. Augustine, Tacarigua, Trinidad, who died on the 19th day of March, 2024, by **Alison Roxanne Gruny-Planchart** of 31, Mountainview Ridge, Mountainview, Maracas, St. Joseph, Tacarigua and **Robert Anthony Gruny** of 113, Navin Boulevard, Elizabeth Gardens, St. Joseph, Tacarigua, Trinidad, his daughter and son respectively and the only persons entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **ARTHUR COOPER** of 69, Pinto Road, Santa Rosa Heights, Arima, Trinidad, who died on the 12th day of December, 2012, by **Janniss Elvira Cooper** otherwise **Janniss E. Cooper** otherwise **Jannissa Cooper** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 11th day of September, 2008, of **AFZAL HOSEIN** of 13, Apping Street, Longdenville, Chaguanas, Trinidad, who died on the 12th day of December, 2024, by **Amir David Hosein** otherwise **Amir Hosein** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **VICTOR BRADSHAW** otherwise **VICTOR HERMAN BRADSHAW** of Apartment 5-1, Cane Street, Vistabella, San Fernando, Trinidad, who died on the 28th day of April, 2019, by **Sandra Bradshaw** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ANTHONY PETERS** of 80, Emerald Drive, Bon Air, Arouca, Tacarigua, Trinidad, who died on the 20th day of February, 2024, by **Lucy Patricia Peters** otherwise **Patricia Lucy Peters** of the same place, his lawful and relict;
- LETTERS OF ADMINISTRATION of the estate of **DIANNE HENRY** of 3B, Charles Street, Esmerelda Road, Cunupia, Trinidad, who died on the 1st day of February, 2022, by **Joel Thaddeus Henry** and **Isaac Emmanuel Henry** both of the same place, her sons and the persons entitled to share in the estate;
- PROBATE of the Will dated the 2nd day of May 2024, of **HASSANALLY RAMPATYAR** of Light Pole No. 360, Polo Ground Road, Preysal Village, Couva, Trinidad, who died on the 14th day of May 2024, by **Dhanraj Hassanali** of 27, Inshan Ali Park, Polo Ground, Preysal, Couva, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **FRANKLIN WINSTON FOSTER** otherwise **FRANKLIN FOSTER** otherwise **FRANKLIN WINSTON AUDLEY FOSTER** of 38, Gan Kna Ski Avenue, Tumpuna Road, Arima, Trinidad, who died on the 29th day of March, 2018, by **Joan Foster** of the same place, his daughter and one of the person entitled to share in the estate;

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PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **SOOKRAJIE RAMDEEN** otherwise **SANDRA RAMDEEN** otherwise **SOOKIAJIE RAMSARAN** otherwise **SOOKRAGIA RAMSARAN** of Light Pole No. 43, Oropouche Road, Sangre Grande, Manzanilla, Trinidad, who died on the 30th day of January, 2019, by **Joanne Debbie Ramdeen** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **SELWYN BEST** otherwise **SELWYN AUGUSTUS BEST** of 198, Union Road, Marabella, Naparima, Trinidad, who died on the 31st day of October, 2018, by **Alvin Ernie Romel Best** of 6, King Street, Gasparillo, Pointe-a-Pierre, Trinidad, his brother and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **CLAUD GOMES** of 161, Diego Martin Main Road, Diego Martin, Trinidad, who died on the 9th day of July, 2021, by **Jeanine Gomes** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ROSLYN DUCKSWORTH** otherwise **ROSLYN DANIEL** otherwise **ROSLYN THEODORA JOSEPH** of Light Pole No. 63, Punnet Avenue, Arima, Trinidad, who died on the 21st day of November, 2021, by **Michelle Marsha Daniel** of Light Pole No. 53A, Matura Trace, Demerara Road, Wallerfield, Arima, Trinidad, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **OMAHDATH RAMKISSOON** of 3, Fourth Avenue, Orchard Gardens, Chaguanas, Trinidad, who died on the 20th day of September, 2018, by **Tarandai Ramkissooon** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **KELLIE-ANN SMALL** of Light Pole No. 4, Trou Macaque Road, Laventille, St. Ann's, Trinidad, who died on the 6th day of March, 2024, by **Keston Isiah Small** of the same place, her son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 4th day of May, 2016, of **MANGAROO OUDHAN** of Light Pole No. 56, Chickland Village Upper, Carapichaima, Chaguanas, Trinidad, who died on the 29th day of October, 2022, by **Premanand Audhan** of 262, Chickland Village Upper, Carapichaima, Chaguanas, Trinidad, the sole executor named in the Will;
- PROBATE of the Will dated the 9th day of September 2021, of **CLEVELAND LAYNE** of 216, Bonanza Street, Princes Town, Savana Grande, Trinidad, who died on the 23rd day of February, 2024, by **Natalie Layne** of Lot No. 48, Francis Drive, Fairfield Estates, Princes Town, Savana Grande, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION with Will dated the 18th day of February, 2008, annexed of the estate of **MONA RAMDASSIE JOSEPH** otherwise **MONA JOSEPH** otherwise **MONA RAMLOGAN-JOSEPH** of 94, Park Lane, Gopaul Lands, Marabella, Naparima, Trinidad, who died on the 2nd day of December, 2018, by **Mark Gabriel Troy Joseph** of the same place, the sole residuary devisee and/or legatee named in the Will;
- PROBATE of the Will dated the 26th day of February, 2024, of **LEILA SANKAR** of 24, Richmond Street, Perseverance Village, Couva, Trinidad, who died on the 27th day of March, 2024, by **Dave Sankar** of 127, Palm Avenue, Carli Bay Road, Couva, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION with Will dated the 19th day of April, 2013, annexed of the estate of **ROSEY ROMENIA FIGARO** otherwise **ROMENIA FIGARO** of 528, Onyx Circular, Edinburgh 500, Chaguanas, Trinidad, who died on the 2nd day of April, 2017, by **Stacy Avalin Figaro-Ford** otherwise **Stacy Ford** otherwise **Stacy Figaro-Ford** of the same place, the sole devisees and/or legatee named in the Will;
- PROBATE of the Will dated the 21st day of December, 2014, of **SYLVIA SYBIL ROSALES** otherwise **MARIA SYLVIA ROSALES** otherwise **SYLVIA ROSALES** otherwise **MARIA ROSALES** otherwise **MARIA PLAZA** otherwise **SYLVIA SYBIL PLAZA** of 57, Balata Trace, Maracas, St. Joseph, Tacarigua, Trinidad, who died on the 16th day of July, 2023, by **Annie Sahm** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 8th day of April, 2022, of **PREAMCHAND RAMKISSOON** of Light Pole No. 53, Palm Lane Extension, Jerningham Junction Road, Charlieville, Chaguanas, Trinidad, who died on the 13th day of November, 2022, by **Rajpatie Ramkissooon** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **JULIANA GONZALES** of Light Pole No. 81, Emmanuel Road, Maraval, Diego Martin, Trinidad, who died on the 11th day of January, 2023, by **Calista Pierre** of the same place, her daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 11th day of January, 2022, of **LENNOX ARTHUR TANG-YUK** otherwise **LENNOX TANG YUK** of 37, Regents Gardens, Regents Park, Westmoorings, Diego Martin, Trinidad, who died on the 24th day of June, 2024, by **Robert Tang Yuk** of 87, Cherry Crescent, Westmoorings, Diego Martin, Trinidad and **Leslie Mark Tang Yuk** of 22, Victoria Villas, Off Diego Martin Highway, Diego Martin, Trinidad, the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **WINSTON NORMAN PIERRE** of Light Pole No. 10, Phase One, Powder Magazine, Cocorite, Diego Martin, Trinidad, who died on the 29th day of November, 2023, by **Leona Garcia Marshall-Pierre** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 27th day of May, 2022, of **STAFFORD BALKISSOON** of Channenay Trace, Cumana Village, Toco, Trinidad, who died on the 9th day of May, 2023, by **Marius Balkissooon** of Light Pole No. 53D, Hololo Mountain Road, Santa Cruz, St. Ann's, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **JAISHIMA DEONATH** of 69, Scotland Drive Extension, Cocoyea Village, San Fernando, Trinidad, who died on the 19th day of May, 2024, by **Feisnefa Deonath** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **RAMESH MAHARAJ** of 59, Maraj Drive, Lendore Village, Chaguanas, Trinidad, who died on the 5th day of November, 2024, by **Binmati Basanti Maharaj** otherwise **Binmati Maharaj** otherwise **Basanti Maraj** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **WINSTON PERROTTE** of 31A, Vistabella Road, Springvale, Vistabella, San Fernando, Trinidad, who died on the 10th day of June, 2011, by **Joanne Fernandez** otherwise **Joanne Ruth Fernandez** of 54, London Street, St. Joseph Village, San Fernando, Trinidad, his daughter and one of the persons entitled to share in the estate;

and unless Caveat is lodged within twenty-one days from the date of this advertisement with the Registrar of the Supreme Court or the Sub-Registrar through whom the above-mentioned applications have been made, Probate or Letters of Administration, as the case may be, in respect of the said applications will be granted accordingly.

Dated the 20th day of March, 2025.

R. ROBERTS
Registrar Supreme Court of Judicature

CENTRAL BANK OF TRINIDAD AND TOBAGO

WEEKLY STATEMENT OF ACCOUNT AS AT 12TH MARCH, 2025

<i>Previous Week</i> \$000		<i>Assets</i>		<i>This Week</i> \$000
		External Assets:		
31,310,653		Balances, Investments etc.	30,453,077	
4,160,173		Subscriptions to I.M.F.	4,160,173	
6,927,017		I.M.F.—S.D.R. Holdings	6,927,017	
	42,397,843			41,540,267
		Trinidad and Tobago Government Securities:		
—		Treasury Bills (Face Value)	—	
22		Marketable Securities	22	
	22			22
		Other Assets:		
3,500		Trinidad and Tobago Dollar Securities	3,500	
2,477,704		Other Assets	2,500,193	
	2,481,204			2,503,693
	98,347	Fixed Assets		98,347
	44,977,416			44,142,329
		<i>Liabilities and Capital Account</i>		
		Currency in Circulation:		
8,658,952		Notes	8,768,623	
276,527		Coins	276,674	
	8,935,479			9,045,297
		Demand Liabilities:		
17,029,211		Commercial Banks	16,888,484	
402,866		Financial Institutions (Non-Banking)	402,375	
(5,815,364)		Government and Governmental Organisations	(6,507,829)	
164,113		International Organisations	164,020	
837,724		Foreign Currency	844,293	
907,427		Other	865,392	
	13,525,977			12,656,735
		Other Liabilities:		
6,831,053		Government S.D.R. Allocations	6,831,053	
8,657,031		Other Liabilities	8,456,002	
5,427,876		Specific Provisions	5,553,242	
	20,915,960			20,840,297
		Capital and Reserves:		
800,000		Capital Paid-up	800,000	
800,000		General Reserve Fund	800,000	
	1,600,000			1,600,000
	44,977,416			44,142,329

G. BACHAN-SAHADEO
Senior Accountant
Finance and Accounting



CENTRAL BANK OF
TRINIDAD & TOBAGO

NOTICE

ADJUSTERS INDIVIDUAL REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 01, 2025

Notice is hereby given, in accordance with Section 15 (1) of the Insurance Act, 2018 ("Act"), that the following Adjusters Individual are registered to carry on insurance business in Trinidad and Tobago:

Aakash Maharaj	Gerard Joseph
Adam Francois	Glen Mohammed
Sanguinette	Godfrey Lucas
Anthony Lewis	Jason Greenidge t/a Expert
Ashmeed Mohammed	Auto Appraisal
Camille McMillan	Kareem Mohamed
Cecil Moore	Krystal Jaglal
Dalmatie Maraj Williams	Leston Paul Lucky
t/a Exclusive Adjusters,	Mark Anthony Mc Millan
Investigators &	Martin Elder
Consultants	Michael Samms
Damian Aquing t/a Fung's	Mitra Pariag
Enterprises	Peter Ravey
Danny Leed t/a Lead	Robert Anthony Ferreira t/a
Insurance Assessors	Robard (Marine Recovery)
Danny Mahabir	Services
David Hobson	Sharon Roopchand
Davindra Maharaj	Stephanie Boodoosingh
Deochan Samuel	Stephen Jennings
Derrick Chai t/a DC Motor	Stephen Smith
Adjusters	Sy Roper
Ezekiel Joseph t/a Ezee	Theophilus Francis
Adjusting Services	Vikash Shivam Maharaj t/a
Fabian Mahabal	V.S.M. Insurance Adjusters

Please be advised that the above listings of Adjusters Individual are based on the Central Bank's records as at the date of publication of this Notice.



CENTRAL BANK OF
TRINIDAD & TOBAGO

NOTICE

ADJUSTERS COMPANY REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Notice is hereby given, in accordance with Section 15 (1) of the Insurance Act, 2018 ("Act"), that the following Adjusters Company are registered to carry on insurance business in Trinidad and Tobago:

Cariclaims Investigators & Adjusters Limited

Epic Adjusting & Valuation Services Limited

General Adjusters Limited

Independent Claims Adjusting & Valuation Services
Limited

Insurance Investigations Services Limited

IRP Loss Adjusting and Investigation of the West Indies
Limited

Legis Adjusting Limited

McLarens (Trinidad and Tobago) Limited

Pioneer Insurance Claims Services Company Limited

Platinum Adjusting Investigations & Valuation Services
Limited

Premiere Adjusters and Valuations Services Limited

Sedgwick Trinidad Limited

Twin Isle Adjusters Limited

Please be advised that the above listings of Adjusters Company are based on the Central Bank's records as at the date of publication of this Notice.



CENTRAL BANK OF
TRINIDAD & TOBAGO

NOTICE

AGENCIES REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Notice is hereby given, in accordance with Section 15 (1) of the Insurance Act, 2018 ("Act"), that the following Agencies are registered to carry on insurance business in Trinidad and Tobago:

Assuria Life (Trinidad and Tobago) Limited

S.D.R. Nandlal Advisory Services Limited

Bankers Insurance Company of Trinidad and Tobago Limited

Carlyle Consulting Services Limited
Casireis Insurance Services Limited
Classic General Insurance Agency Limited
Dalchan Financial Services Limited
Gibbins Insurance Services Limited
Insurable Risks Limited
Insure 'R' Us General Insurance Agency Limited
LBV Financial Services Limited
L.S. Paul Insurance Services Limited
NKS Insurance Solutions Limited
Onestop General Insurance Services Limited
San Diego Insurance Services Limited
Triple A Insurance Services Limited
Verindra Maharaj Insurance Services Limited

Capital Insurance Limited

Mohammed Motor Insurance Agency Limited
Security Motor Insurance Agencies Limited

CG United Insurance TT Limited

Assured Insurance Protection Limited
SARZ Agencies Limited

Colonial Fire and General Insurance Company Limited

A & R Financial Advisory Services Limited
Arcadian Insurance Services Limited
Atherly Services Limited
Axis Financial Systems Limited
Benjie Keys Investments Limited
CCU Insurance Company Limited
Chase Financial Solutions Limited
Christian B. Grant Financial Solutions Limited
Christian Hosang Insurance Services Limited
Essential Insurances Services Limited
Farrell's Insurance Services Limited
Financial Advisory Services Limited
Health & Wealth Management Consultants Limited
Investor's Paradise Financial Services Limited
Marjen Financial & Insurance Services Limited
N & Q Investments Limited
Right Repserv Financial Solutions Limited
Ser Qualis Limited
S.O.S Agencies Limited
Titan Insurance Services Limited
Verisure Advisors Limited
Your General Insurance.Com Limited

Colonial Life Insurance Company (Trinidad) Limited

Jemmot Manmohan Enterprises Limited
S.O.S Agencies Limited

General Accident Insurance Company (Trinidad and Tobago) Limited

A.S. Bryden & Sons (Insurance) Limited
Multi-Gen Insurance Services Limited
Phoenix Estate Management Services Limited
Wallum Insurance Services Limited

Guardian General Insurance Limited

3 D Insurance Solutions Limited
A.G.N. Insurance and Investments Limited
Adelle Fuentes-Ghanny Insurance Services Limited
ALM Insurance Services Limited
Amsaad Risk Management Services Limited
Benzon Insurance & Financial Services Limited
Build To Win Investment Solutions Limited
CMFS General Insurance Limited
Dianne Mohammed Financial Services Limited
Empower Insurance Sales & Services Limited
GLA Agencies Limited
Gordon Grant & Company Limited
I Will Finance Limited
Insurance & Financial Services Limited
Kelly-Ann Jones Insurance Services Limited
K.R.A.T. Investments Limited
Lange Trinidad Insurance Limited
Nirveeta Agencies Limited
Noel Noel and Associates Limited
Raphael Teeluck Financial Legacy Services Limited
Robard Insurance Services Limited
Rupert Clovis Insurance Agency Limited
SCN Agency Limited
Sham's Insurance & Financial Services Limited
Supreme Financial Services Limited
Taigen Agency Inc. Limited
TECU Credit Union Cooperative Society Limited
The Daniel Dookie Consultancy Group Limited
Wajeeda Bissoondath Agency Limited

Guardian Life of the Caribbean Limited

3D Insurance Solutions Limited
A.S.M. Financial and Insurance Services Limited
Adelle Fuentes-Ghanny Insurance Services Limited
Advanced Investments Management Limited
Aerie International Limited
Affonso Insurance Services and Investments Limited
All Care Insurance Limited
Altruism Financial Services Limited
Amada Investment & Financial Services Limited
Amritam Services Limited
Amsaad Risk Management Services Limited
ANRA Insurance and Financial Services Limited
Anthony Simmons Insurance and Financial Services Limited
Anupa Siewnarine Financial Services Limited
Architects for Insurance & Financial Services Limited
ATM Insurance Services Limited
B.D.'s Services Limited
B.J. Financial Services Limited
Bates Asset Management Company Limited
Bralaros Insurance Services Limited
Brittasia Investments Limited
Build To Win Investment Solutions Limited
C & R Basdeo Services Limited
C & S Moonah Financial Services Limited
Calvin Mendez Financial Services Limited
Chelsea & Company Limited
CJ's & Associates Company Limited
Coast to Coast Insurance Limited
Copeland Financial Services & Solutions Limited



CENTRAL BANK OF
TRINIDAD & TOBAGO

NOTICE

AGENCIES REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Guardian Life of the Caribbean Limited (cont'd)

D & J Financial Services Limited
D.L. Financial Services Limited
Darren Bepath Investments Limited
Devika Dass Financial Services Limited
Dianne Mohammed Financial Services Limited
Djerf Insurance & Investments Limited
DSteeple Financial Services Limited
Dynamic Financial and Concepts Limited
Dynasty Risk Management Solutions Limited
ED Investments Limited
Elite Financial Management Limited
Emmanuel Financial Solutions Limited
Expert Advisors Company Limited
FAM Investments Limited
Family Secure Insurance Services Limited
Fidelis Financial Services Limited
Financial Architect Company Limited
Financial Service Partner Limited
Futuristic Insurance Services Limited
Gary Sookdeo Insurance Solutions Limited
Giwong Financial Services Limited
GMS Associates International Limited
Gnosis Financial Services Limited
Great Horizons Limited
Guardian Angel Insurance Services Limited
Guevara Financial Limited
Hansa Marketing Limited
Holistic Investments Limited
Icsara Financial Services Limited
I.S.A Insurance and Financial Services Limited
I Will Finance Limited
I2I Consultancy Limited
iCAN Corporation Limited
Insurance and Financial Services Limited
Insurance Safe Solutions Limited
Insurance Wealth Accumulators Limited
Integritus Company Limited
Janelle Francis Financial Services Limited
Jazel Investments Limited
Jieovane Investments Limited
JJ Wattley & Company Limited
JJ's Insurance & Financial Services Limited
JL Life Solutions Limited
K. Bhimull Legacy Financial Solutions Limited
K.R.A.T. Investments Limited
Kanith Investments Limited
Kent Balney Insurance and Financial Services Limited
Kevon Brown Financial Services Limited
Kimberly Singh Insurance & Financial Services Limited
Kisha Mangaroo Financial Services Limited
KSS Insurance and Financial Solutions Limited
L.R. & J. Investments Limited
Lady Life Insurance Limited
Lange Trinidad Insurance Limited
LC's Investments Limited
Lisa Indalsingh Financial Services Limited
Lisa Pollonais Financial Services Limited
Lurson Financial & Investment Services Limited
M.A.L.S. Insurance Services Limited
Malayam Financial Services Limited
Mazely Enterprises Limited
MIA (Melissa Insurance Advisory) Services Limited
MR Insurance and Investments Limited
N.A.G. Insurance and Financial Services Limited

Guardian Life of the Caribbean Limited (cont'd)

Naceri Limited
Nazir Mohammed Investments Limited
NGB Financial Services Limited
Nigel Sookbir's Insurance Solutions Limited
Noel's Ultimate Financial Solutions Limited
Noor Insurance & Financial Services Limited
Oodles Financial Services Limited
PGM Financial Services Limited
Pivotal Insight Financial Services and Consultancy Limited
Privilege Insurance & Financial Services Limited
Prophet Financial Services Limited
Prosperity Plus Advisory Services Limited
Prudential Financial Legacy Limited
Rabah Financial Services Limited
Raphael Teeluck Financial Legacy Services Limited
Rayhaan Mohammed Investments and Insurance Solutions Limited
Reward Enterprises Limited
Ricanice Investments Limited
Richsons Financials Limited
RIIB Financial Services Limited
Rodriguez Investments Services Limited
S.F.D. Insurance and Investments Limited
SAFH Services Limited
Sham's Insurance & Financial Services Limited
Successful Ideas Limited
SUMA Investments Limited
Supreme Financial Services Limited
Tai Chew Investment Services Limited
The Daniel Dookie Consultancy Group Limited
Thrive-Financial Architects Limited
TTTCL Accounting & Insurance Services Limited
V & A Services Limited
V.H. Investments Limited
Validus Financial Consultancy Limited
Z.N. Mathura Investments Limited

Gulf Insurance Limited

Boardwalk Insurance Limited
CMC Insurance Services Limited
DJSS Insurance Agency Limited
Insightful Insurance Services Limited
Michael Harricharan Insurance Services Limited
MVP Insurance Solutions Limited
S.D.R. Nandial Advisory Services Limited
Saltri Insurance Services Limited
Satish Maharaj Agency Limited
Usha R. Sirjoo Insurance Agency Limited

Maritime General Insurance Company Limited

1 ON 1 Solutions Limited
A. Harricharan Financial Solutions Limited
ABCO Insurance Services Limited
AKH Financial Services Limited
ANBA Financial & Insurance Partners Limited
Ansloc Financial Services Limited
Arthur Bishop Insurance Services Limited
Ballosingh Investments Limited
Bretana Business Consulting Services Limited
C & Y Dass Services Limited
CFJ Services Limited
D and D Investment Limited
Donald Rodriguez Insurance and Financial Services Limited
Eagle Financial Solutions Limited
Financial Physicians Limited



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NOTICE

AGENCIES REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Maritime General Insurance Company Limited (cont'd)

Flemco Services Limited
Grandwheels General Insurance Services Limited
Islandwide Financial & Insurance Solutions Limited
KAR Investment Services Limited
Kee Investment Strategies Limited
Kevin Ragoo Financial Services Limited
Lynch Business Solutions Limited
Minneola 1218 Investment Limited
Northern Atlantic Insurance & Finance Company Limited
P.E. Financial Consultancy Services Limited
Pioneer Investments (Trinidad and Tobago) Limited
Protego Insurance Services Limited
R. Singh Financial Services Limited
Ralico Insurance Services Limited
Riansel Financial Planning Services Limited
RICH Investment Limited
SAADA Services Limited
SKM Insurance Services Limited
Starlet General and Financial Services Limited
Trinidad Financial Management Services Limited
V.I.P.S Financial Services Limited
Zahaida Ali Insurance Services (1991) Limited

Maritime Life (Caribbean) Limited

1 ON 1 Solutions Limited
A. Harricharan Financial Solutions Limited
ABCO Insurance Services Limited
AKH Financial Services Limited
ANBA Financial & Insurance Partners Limited
Ansloc Financial Services Limited
Arthur Bishop Insurance Services Limited
Ballosingh Investments Limited
C & Y Dass Services Limited
CFJ Services Limited
D and D Investment Limited
Dabar & Associates Enterprises Limited
Donald Rodriguez Insurance and Financial Services Limited
Eagle Financial Solutions Limited
Financial Physicians Limited
Flemco Services Limited
Islandwide Financial & Insurance Solutions Limited
KAR Investment Services Limited
Kee Investment Strategies Limited
Kevin Ragoo Financial Services Limited
Lynch Business Solutions Limited
Minneola 1218 Investment Limited
P.E. Financial Consultancy Services Limited
Pioneer Investments (Trinidad and Tobago) Limited
R. Singh Financial Services Limited
Ralico Insurance Services Limited
Riansel Financial Planning Services Limited
RICH Investment Limited
SAADA Services Limited
Starlet General and Financial Services Limited
Trinidad Financial Management Services Limited
V.I.P.S Financial Services Limited
Zahaida Ali Insurance Services (1991) Limited

Nagico Insurance (Trinidad and Tobago) Limited

Platinum Insurance Consultants Limited
Scarlet Financial Services Limited
Wallum & Associates Limited

Pan American Life Insurance Company of Trinidad and Tobago Limited

A & R Financial Advisory Services Limited
Boxil Charles Insurance Services Limited
CMB Strategic Financial Services Limited
Dwarika and Associates Limited
Eaglestar Insurance Services Limited
Financial Advisory Services Limited
Fortitude Financial Services Limited
G.D.C Financial Services Limited
J & L Financial & Counselling Services Limited
KCJ Financial Services Limited
Mc Ewin Joseph Financial Services Limited
Phoenix Estate Management Services Limited
Wilson's Insurance Advisory Services Limited

Sagikor General Insurance Trinidad & Tobago Limited

A. Raueo & Associates Limited
G.D.C. Financial Services Limited
Gobin's Financial Services Limited
Hudama Limited
In One General Insurance Services Limited
Paragon Financial Consultants Limited
Plan +3 and Associates Limited
Portfolio Development Services Limited
Prime General Insurance Limited
Regingen Company Limited
Sagikor Life Insurance Trinidad & Tobago Limited
Signature Financial Services Limited
TLS Financial Services Limited
Wilson's Insurance Advisory Services Limited

Sagikor Life Insurance Trinidad & Tobago Limited

A. Raueo & Associates Limited
Astad Investments Limited
B.I. Lal Insurance Services Limited
Beatrice Investments Limited
C. Maraj Financial Services Limited
CAMS Insurance and Financial Services Limited
Creatick Solutions Limited
Daron Jacobs Financial Limited
D. Ache Financial Concepts and Solutions Limited
De Leon Insurance Financial Freedom Limited
Diamond Insurance Services Limited
Dyal Ramcharan Insurance Services Limited
Enrique Huggins Insurance Services Limited
Ephraim Insurance Consultant Services Limited
Executive Insurance Company Services Limited
Garon Limited
Gary Lubin's Executive Financial Services Limited
H.H. Services Limited
Life Investments Limited
I.S. Insurance Consultants Limited
Island Life Insurance Services Limited
Jai Services Limited
Jessie's Insurance Solutions Limited
James-Young Insurance Services Limited
Jenkhia Limited
Jhavon Felmine Insurance Services Limited
Joel Martinez & Associates Limited
Kaav Enterprises Limited
Kaym's Financial Services Limited
Kerelus Financial Services Limited
KR Insurance Consulting Limited
Lecia's Financial Services Limited



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AGENCIES REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Sagicor Life Insurance Trinidad & Tobago Limited (cont'd)

Lenco Financial Services Limited
Livewell Financial Services Limited
Loren Investments & Financial Enterprises Limited
Marcia Assam Financial Services Limited
MPA Insurance Services Limited
NCKapital Limited
OCL Insurance & Financial Services Limited
PHB Financial Services Limited
Pollonais Financial Services Limited
Q-Rator Financial Services Limited
Ralph Coutain Insurance Services and Investments Limited
Renco Financial Services Limited
Russ Financial Services Limited
Simplicity Financial Services Limited
Sumar Consultants Limited
W. Lezama Insurance and Investment Services Limited
Waymo Financial Services Limited

Tatil Life Assurance Limited

B & B Gray Enterprises Limited
B. Pedro Insurance Services Limited
Beextraordinary Limited
C.A.J. Limited
CAMWILL Financial Enterprises Limited
Cheelan's Financial Advisory Services Limited
H.L. Seukumar Financial Services Limited
J. Mohess & Company Limited
K.S.W. Financial Services Limited
Keith Charles Financial Services Limited
M.S.B. Insurance Services Limited
MAC Financial Services Limited
Russell Bhola Insurance Services Limited
S & R Insurance & Advisory Services Limited
Sushilla Financial Services Limited
TAJI Financial Services Limited
Walter H. Stewart Financial Services Limited

The Beacon Insurance Company Limited

110 Insurance Services Limited
Aberdeen Investments Limited
AGRA Insurance Services Limited
Elite Insurance Services Limited
Nare Insurance Agencies Limited
Servsure Consultancy Limited
VisionCore Insurance Trinidad Limited
XN General Insurance Services Limited

The Insurance Company of the West Indies (Trinidad) Limited

Ancora Financial Limited
Aurora Insurance Services Limited
C. Baldeo-Mohammed Insurance Agency Limited
Dattadeen's Insurance Company Limited
DPAUL Insurance Services Limited
Orto Insure 868 Agency Limited
Reneta Bridgelal Insurance Agency Limited
Wallum Investments Limited

The New India Assurance Company (Trinidad and Tobago) Limited

Affiliated General Insurance Services Limited
Asaad Baksh Insurance Services Limited
Chandroutie Insurance Agency Limited
Cintra Roopnarine Insurance Agency Limited
Felmie Financial Limited

The New India Assurance Company (Trinidad and Tobago) Limited (cont'd)

GCC Insurance Services Limited
Mel's Financial Services Limited
Preferential Insurance Limited
Premier Insurance Services Limited
Rishi and Samantha General Insurance Agency Limited
S.G. Financial Services Limited
Surefair Insurance Services Limited
Topline Insurance Services Limited
Zafir Azim Insurance Agency Limited
Zara Financial Services Limited

The Presidential Insurance Company Limited

Halifax Investment Company Limited
Raffick Khan Insurance Services Limited

Trinidad and Tobago Insurance Limited

B & B Gray Enterprises Limited
B. Gosine's Insurance Services Limited
B. Pedro Insurance Services Limited
Czar Insurance Services Limited
David A. Stephens Insurance Services Limited
Deneco Limited
Fairways Insurance Services Limited
First Class Insurance Services Limited
Habil Mohammed Agency Company Limited
Hamilton's Insurance Services Limited
Indomitable Financial Services Limited
J. Mohess & Company Limited
Kalyaani Limited
Keith Charles Financial Services Limited
Kelvin Rollock Insurance Associates Limited (K.R.I.A.L.)
Kerris Insurance Services Limited
Majestic Financial Services Limited
Pegasus Financial Services Limited
Penny Savers Insurance Limited
Real Insure Investment Services Limited
Risk Protection Insurance Agencies Limited
S & R Insurance & Advisory Service Limited
S. Geelalsingh's Insurance Enterprises Limited
S. Sookhoo Insurance Services Limited
Safesure Financial Services Limited
SMH Services Limited
Soldado Insurance Agency Limited
Sookdeosingh Financial Services Limited
Telly Paul General Insurance Services Limited
Tonya Marhue Maraj Insurance Services Limited
Z. Baksh Insurance Company Limited

TRINRE Insurance Company Limited

A&J Insurance Agency Limited
KP ER Insurance Agency Limited



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

Notice is hereby given, in accordance with Section 15 (1) of the Insurance Act, 2018 ("Act"), that the following Sales Representatives are registered to carry on insurance business in Trinidad and Tobago:

21st Century Insurance and Reinsurance Brokers Limited Avril James Chandmanie Gosine Deberam Christine Lio-Seebran Justin Ramkissoon Lystra Gunness-Jebodh Miranda Khan Pamela Ramjattan Ricardo Seereeram Shaliza Orie Shastri Seecharan Sheriza Mohammed Venisha Dhoo-Maraj Veronica Gosine	Agostini Insurance Brokers Limited (cont'd) Edison Raphael Fatimah Greene Gail John Giordanne Lovell Graeme Oliver Ian Comissiong Janine Reyes Jean Wyke Jenise Coward-Charles Jewel Griffith Joesette Torres Jonathan Maingot Keith Wyke Kelsey Pierre Kerchele Paul Kerri Boodoo Kimberly Villafana Kizzy De Leon Latoya Jeffrey Marie Maynard Meciala Williams-Hackette Monuque Melville Natakie Spencer Nathan Wyke Navardo Wallace-Gill Nerissa Sealey Nicole Quammie Pamela Baptist Racine Creightone Rae-Ann Newallo Raymer Diaz Ramirez Rhoda Allen-Lewis Ronald Allamby Rosana Samaroo Sarah Baptiste Shania Pragg Sharissa Fergusson Sheetal Boodram Simba Richard Suraj Samaroo Tasha Seukaran Tiffany Peru-Ishmael Vanoi Wilkinson Vianna Seetaram Wanda Kerr Yolanda Derppwell	AGRA Insurance Services Limited Ainsley Ramdwar Atherly Services Limited Veera Ramesar B. Gosine's Insurance Services Limited Cherise Ali Bankers Insurance Company (Trinidad and Tobago) Limited Michael Ragoobarsingh Ramish Ramkissoon Bell Insurance Services Limited Celine Gyan Chantelle Creed Donna Miles Kade Cottoy Keiron Baptiste Keren Wiltshire Stefan Lucas Sushma Rampersad Tabeal Shade Veera Singh CG United Insurance TT Limited David John Gail Ali-Paul Hayden Rudolfo June Phillips Maureen Ameerah Roland Chan Attong Sham John Sleash Ganesh St. Clair Hughes Tirath Ramoutar Vivian Johnson Charlett & Gatliffe Limited Abigale Raphael Luanne Springer Marsha Mc Knight-Waithe Vanessa Waithe	CIC Insurance Brokers Limited Ahmed Gill Andrew Dindial Ann Marie Persaud-Motiram Chantal Singh Deanna Ghany Elizabeth Chadee-Jangalee Fazia Robinson-Paul Karen Christmas Kerry Monroe Marilyn Balkissoon-Ramnarine Ravi Sam Revonne Martin Russell Heera Sean Byer Sekou Crichlow Shivanie Maharaj Sonia John CMC Insurance Services Limited Marc Attai CMFS General Insurance Limited Kisha Mangaroo Colonial Fire & General Insurance Company Limited Alexander Hillaire Allyson Joeifield Allyson Samlal Andre Charles Andrew Alleng Barbara Singh Beatrice Bridglal Bert La Foucade Betty De Roche Brandon Rodriguez Bryan Gordon Candace Reyes Celine Roberts Chemij Jobity Cindy Emamdie Cliff Khan Damarcus Julius David Dillon Delothmar Parray Denise Calbio Dianne Deonarine Dianne Rampersad
3D Insurance Solutions Limited Feroza Mohammed A. Rauseo & Associates Limited Cyril Mc Alpin Delano Rauseo Elisha Ramdass Garth Thomas Aberdeen Investments Limited Sparkle Cordice			
Agostini Insurance Brokers Limited Adesh Koonjebahary Alana Medina Aleema Ali Alexyia Thomas Allison Phillips Angelique Williamson Anthony Charles April Rahaman Asha Palloo-Mohammed Asif Sankar Brittney Nanan-Sarwan Chelsea Layne Cheryl-Ann Abdulla Daisha Griffith Dana Eccles Danielle Phillip Darian Guiseppi Deborah Williams Donna Moore			

Please be advised that the above listings of Sales Representatives are based on the Central Bank's records as at the date of publication of this Notice.



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

**Colonial Fire & General
Insurance Company Limited
(cont'd)**

Dion Balgobin
Dominic Gonzalez
Elizabeth Ganga
Fareed Mohammed
Feaad Mark Dabiedeen
Fitz St. Hilaire
Glenn Frederick
Grace Sarah Bridgemohansingh
Gregory Emile Joseph
Hazel Jackson
Heather Riley
Heather Fernando
Heather Haynes
Issa Khan
Jamie James-Guy
Jamila Ogunshaye
Jayvon Fergusson
Jeewan Birbal
Jemane Dyer-Harper
Jemmot Manmohan
Jennifer Alleyne
Jennylyn Garner
Jisel Moore-Balbosa
Josianne Bovell
Judith Vire
Kevin Mohan
Kevin Rivas
Kevon Small
Kristy Wayow
Laila Annie Pedro
Leah Gordon
Leslie-Ann Francis
Maria Joseph
Marius Caballero
Marlon Caballero
Marlon Dempster
Martha Alexander
Meshach Mc Clashie
Michael Caballero
Michelle Fleary-Johnson
Michelle George
Mildred Bodington
Nadia Mohammed
Nandlal Sampath
Nigel Sookbir
Nikita Paul
Omatie Felmine
Osei Alleyne-Forte
Pamella Park
Patricia Carter

**Colonial Fire & General
Insurance Company Limited
(cont'd)**

Patricia Dwarika
Paul Fyfield
Paul Gyan
Paul Massiah
Pearl Duke-Orr
Portia Dyer
Praveenkumar Bunsee
Rae Francis
Rae-Anna James
Randall Mcfarlane
Ray Tuitt
Roger Choo Quan
Ryan Mahabir
Sade Pollard
Sandra Baksh
Sandra De Souza
Shaun Lewis
Shelly Jaggernauth
Sherneille Samuel
Simone Santana
Steffon Marajh
Stewart Hernandez
Terrance Williams
Trisha Seudath-Balgobin
Vanessa Lee Foon
Wendell Noel
Willard P. Harris

**Colonial Life Insurance
Company (Trinidad) Limited**

Adrian Balkissoon
Bryan Gordon
Gary Couri
Marius Caballero
Michael Caballero

**Comprehensive Insurance
Brokers Limited**
Whitney Thomas

**Cuna Caribbean Insurance
Society Limited**

Akilah Thomas
Danielle Weekes
Derron Philanders
Erica Bleasdel
Genevieve Browne
Jeanee Foncette
Jerelle Jordan
Jonelle Williams

**Cuna Caribbean Insurance
Society Limited (cont'd)**

Keron Garcia
Keyon Hamlet
Letisha Serrette
Lisette Maxime-Hernandez
Menorca Knight
Renee Khan-Benn
Rhea Mc Comie
Russ Williams
Sasha Rampersad
Shedaka Mohammed-Kassiram
Simon Gowrie
Stephanie Rose-Skeete
Terika Shade
Tony Raj
Vanessa Marquez

**Fidelity Insurance Brokers
Limited**

Ashmanie Boodram
Samantha Samlal

**Gallagher Insurance Brokers
(Trinidad & Tobago) Limited**

Avinash Ramkaransingh
Brandon Delzin
Brenda Taylor
Candace Le Maitre
Cristina Bermudez-Lucky
Jesse Khan
Jonathan Low
Justine Carew
Kareese Spann
Karen Israel
Kerlin Charles
Lianne Brazant
Lisa Chin Sue
Margarita Morris
Nalini Shairsingh
Nassa Ali
Nickell Javis
Pauline Mc Clatchie-Olivieri
Raejeanne Loregnard-Cameron
Renee Harrilal
Renelle Boodoosingh
Renecia Herrera
Sarika Henry
Shenelle Olivieri
Sherwin Francois
Tessa Trotman
Tonya Ramcharan
Vitra Ramlakhan

**Gallagher Insurance Brokers
(Trinidad & Tobago) Limited
(cont'd)**

Waheeda Mohammed

**General Accident Insurance
Company (Trinidad and
Tobago) Limited**

Alphieus Jeffers
Dilmatie Siewbaran-Boodram

**Genesis Insurance Brokers &
Benefits Consultants Limited**

Christoph Walters
Imran Daniel
Sonja Ragoonath

**Gordon Grant & Company
Limited**

Celian J. Woon Sam
Helen Ramkissoon

**Gordon Grant Insurance
Limited**

Debra Hosang
Janelle Francis-Crawford

**Guardian General Insurance
Limited**

Adrian Ramdeo
Alafia Whiskey
Allisene Tanner
Alloy Dates
Althea Martinez
Amrall Hassan Ali
Andrew Boissiere
Andy Ramlochan
Anginee Rambran
Anica Thomas
Anil Dookeran
Anthony O'Brien
Anthony Simmons
Anupa Siewnarine
Ashley Seegobin-Ali
Barbara Roberts-Iton
Barry Graham
Basil Joseph
Benio Mootoo
Bernadette Charles
Bernadette Stanley-Joseph
Brandon Kissoon
Cameilla Ali
Candice Andrews



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

Guardian General Insurance Limited (cont'd)

Carlyle Fletcher
Caroline Ramoutar
Charlene Xavier-Geeban
Charmaine Hutchinson
Che Andre Afong
Christine Deonanan
Clinton Corbin
Colleen Arneaud
Colleen Greaves
Corinne Laban-Maharaj
Dale Ramkissoon
Dania Sant
Darren Dickson
Daven Maynard
David Blanc
David Gordon
Davika Ramnarine-Ragoo
Dayron Khan
Denille Sealy
Denis Nurse
Denise Richardson
Denise Steeple
Desmond Jessop
Devika Boodoo-Ramnarine
Devindra Najab
Devon Joseph
Dhalina Heeraman
Dinesh Maharaj
Don Ali
Duane Lee
Dylan Motiram
Edward Cudjoe
Eggleton Stanislaus
Elizabeth Edan
Emile Dean
Emily Baldeo
Esbert Joseph
Faith Williams-Lee
Faizal Mohammed
Felix Mahadeo
Fize Mohammed
Frederick Maryuen
Gail Singh
Garry Roopchand
Gary Sookdeo
Gayadath Singh
Geeta Sirju
Glenn Redhead
Hassina Khan

Guardian General Insurance Limited (cont'd)

Hilary Daniel-Brown
Inshan Ali
Jacqueline Fournillier
Jaime Garcia
Jameela Ali
Janelle Wattley
Janine Guillaume
Jeanine Culpepper
Jeffrey Mazely
Jeffrey Ng Chow
Jeffrey Ward
Jeneen Salim
Jeneice Moodie
Jennifer Manuel
Jermilla Guy
Jessel Alexander
Joanne Frederick
Joy Ramsey-Singh
Joy Sammah
Juan Vic Alleyne
June Rodriguez-Cyrus
Justin Seheult
Kaelan Ferreira
Karen Bissessar
Karissa Baksh
Karl Crooks
Kavita Noor
Kean Moses
Kehron Griffith
Keith Callender
Kelly Harper
Kenwyn Spicer
Keon Alexis
Kern Williams
Kerwyn Ramroach
Kevon Brown
Khemraj Seecharan
Kim Benny
Kimberly Amow
Kristin Ramtoole
Kurlene Prince-Francis
Larry Sebro
Laura Brewster-Isaac
Lena-Ann Mentor-Cudjoe
Leonie B. D'Oliviera
Leroy Serries
Lesley Plaza
Leslie-Ann Crichlow
Lily Moniz
Lionel D'Arceuil
Lisa Indalsingh

Guardian General Insurance Limited (cont'd)

Lisa Modeste
Lisa Pollonais
Lurtan Patterson
Madienne Allison Mahon
Makesi James
Malcolm Sooknanan
Marc Mollenthil
Marcel Bennett
Marcia Wong
Marcia Hosein
Mark Lynch
Mark Rodriguez
Marsha Lyons
Martha Greaves
Martin Thomas
Mary Gowgee
Maureen Joseph
Maureen Providence
Maxine Baptiste
Meera Persad-Khan
Melissa Romany
Merlene Alexander
Michael Leacock
Michelle Foster
Mohanie Ramnarine
Mrinalini Supersad
Mucleen Fiddler
Myles Achat-Ali
Nadia Mahabir
Nadine Sundar-Kissoon
Nakasha Marshall-Ramdhan
Nancy Lee Fook
Narisha Mannette
Natasha Charles
Natasha Grant-Regis
Neal Goolie
Neil Mohammed
Neil Ramnaran
Nekeisha Lee
Nichelle Emmanuel
Nicole Blake
Nicole Butcher
Nicole Desiree-Ann Carter
Nicole Hercules
Nicole Mohammed
Nigel Gardner
Nirmala Krishnanan
Paula Courmand
Pauline Greenidge
Pauline Mc Kenna
Pavitra Dookie-Poonram

Guardian General Insurance Limited (cont'd)

Peaches Simmonds
Pierre De Coteau
Prematee Ramsomair
Premchand Dookran
Prudence Bahaw
Quincy Tyner
Ramchand Holass
Ramlal Basdeo
Ramlochan Bhagwandass
Randall Lyon
Rayhaan Mohammed
Rene Wanliss
Renison Ramkhelawan
Rhea Ramdeo
Ria Murray-Payne
Ricard Skeritt
Richard De Freitas
Richard Djerf
Ricky Rampersad
Robert Dyal
Robert Stewart
Roderick Pinheiro
Roger Brumant
Romona Parejo-Lord
Ronald Brizan
Roslyn Keller
Ruby Garboo-Pierre
Rupert Ambrose
Sandra Ramjit
Sandra Theodore
Shabana John
Shanti Singh
Sharon Sinanan
Sherwin Wong
Shirlene Greaves
Shirley Jack
Shivan Maharaj
Stacey Paul
Stacy Greene
Stafford Yorke
Tara Boodoo
Tara Lal-Chan
Terek Ali
Torza Davis
Trevor Redhead
Tricia Baksh
Tricia Hosein
Trishana Sirju-Arjoon
Trudy Cuffie-Lucas
Varun Seegolam
Vikarno Hunte



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

Guardian General Insurance Limited (cont'd)

Villana Hinds
Wayne Blackman
Wayne Mohammed
Wendell Nurse
Winston Mahabir
Yannick Antoine
Yvonne Ramsey
Zina Bobb-Balchan
Zobida Mathura
Zolita Motilal

Guardian Life of the Caribbean Limited

Aaron Ghany
Aaron Gopaul
Aaron Whiskey
Ackeisha Solomon
Adeline Quamina
Adrian Jitta
Aidan Eugene
Aisha Jardine
Akash Benasrie
Akiel Boyd
Akier Mc Intosh
Alain Wright
Alaina Garcia
Alana Rochard
Albert Mejias
Alcyon Superville
Aleema Mohammed-Ali
Alisha Clarence
Alisha Walkes
Alison Ali
Alloy Dates
Allyson Humphrey-Mitchell
Alyssa Joseph
Amanda Chattoo
Ameer Alibaksh
Amela Bridglalsingh
Amelia Augustine
Amina Hassim
Andel George
Andrew Boissiere
Andy Ramlochan
Angel Landeau
Angela Mason
Angella King
Anica Thomas
Anil Dookeran
Anisa Moses
Anita Gokool

Guardian Life of the Caribbean Limited (cont'd)

Anne Marie Bowrin
Annisa Jackson
Anthony Crichlow
Anthony O'Brien
Anthony Scott
Anthony Taitt
Anthony Williams
Asha Jaleel
Ashton Menzies
Ashvin Akal
Astral Simmons-Joseph
Atiba Guerra
Avron Bachan
Barbara Roberts-Iton
Barbara Singh
Barry Graham
Benio Mootoo
Bernadette Charles
Bernadette Stanley-Joseph
Beverly Ramoutar
Bianca Hull-Nelson
Bilal Millette
Brent Romano
Bryan Spicer
Cameilla Ali
Camilo Williams
Candice Andrews
Candice Latchman-Richards
Candy Mohammed
Carl Jeffers
Carla Prescod
Carlyle Fletcher
Carol Cave
Cassandra Boissiere
Catherine Jardim
Ceya Bruce-Bahadoorsingh
Chad De Nobriga
Charlean Cooper
Charlene Xavier-Geeban
Charmaine Hutchinson
Chenelle Crichlow-De Matas
Cherisse Charles
Cherisse Patterson
Choyling Guerin
Chris Badaloo
Chrissy Lokai
Christian Hosein
Christian Ali
Christine Mohammed
Christine Sayney
Christopher Ramsaroop

Guardian Life of the Caribbean Limited (cont'd)

Cindy Andrew
Cindy-Ann Brown-Griffith
Colleen Arneaud
Colleen Greaves
Corey O'Brien
Corey Singh
Corinne Laban-Maharaj
Crystal Edwin
Crystal Fraser
Crystal Phillip
Crystal Rambissoon
Cubison Thorne
Cumesha Saxon-Victor
Dale Ramkissoon
Daniel Joseph
Daniel Mc Pherson
Danielle Pounder
Darion Sankar
Darryl Manick
Darryl Ramsingh
Dasha Marshall
Daven Maynard
Davika Ramnarine-Ragoo
Debbie-Ann Mohammed
Delia Agostini
Delon Ramsundar
Denis Nurse
Denise Calblo
Denzil Antoine
Deoranie Dookie-Katwaroo
Derrick Wallace
Desmond Jessop
Devika Boodoo-Ramnarine
Devon Joseph
Dhalina Heeraman
Dianne Martinez
Dimetri Ramnanan
Dinesh Maharaj
Dixie-Lee Amow
Dwinel Warner
Dylan Motiram
Ebony Roberts
Eggleton Stanislaus
Elisha Connell Valley
Elizabeth Edan
Elizabeth White
Elvis John
Emile Dean
Emily Baldeo
Emily Seepersad
Ena Dallsingh

Guardian Life of the Caribbean Limited (cont'd)

Erica Tenia
Evita Ramdeen
Fahima Oliver
Faith Williams-Lee
Faustin Gooding
Fawwaz Mohamed
Fazeel Ali
Felicia Amow-Hosein
Frederick Maryuen
Gail Steele
Gale Richardson
Garry Roopchand
Gerald Griffith
Gerhard Akien
Gillian Boatswain-Reid
Gillian Taylor
Gina Julien
Glenn Redhead
Gregory Stone
Harrilal Ramjit
Heather Fernando
Heidi Dupont-De Lancy
Hoshan Sawh
Helen Felician
Ian Courmand
Ian Panchu
Ielaura Ramdeo
Indrani Persad
Irma St. Louis
Israel Jennings
Jacquetta Williams-Cummings
Jade Samaroo
Jahmaul Graham
Jaime Garcia
Jalen Plaza
Jamaal Belgrave
Jamaludeen Husain
Jamar Quow
Jameela Ali
Jamein Manswell
James Toussaint
Jamil Khan
Janella Seale
Janine Guillaume
Javid Ali
Jayson Fraser
Jeffrey Ng Chow
Jeneen Sallm
Jeneice Moodie
Jennifer Girdharie
Jennifer Manuel



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

Guardian Life of the Caribbean Limited (cont'd)

Jermiliar Flanders
Jeron Hackett
Jeroth Nicome
Jessel Alexander
Jillian Lynch
Jinelle Ramnanan
Jiovan Precilla
Joanne Allen-Prince
Joanne Frederick
Joanne Housen-Reyes
Joel Hunte
Joel Melville
Joel Quamina
John Boodhoo
Jonathan Albert
Jonathan Pantin
Jordan Edwards
Joseph Russell
Joshua Soden
Josianne Bovell
Josie Gobin
Jovon Seetal
Joy Ramsey-Singh
Joy Reid
Joy Sammah
Juan Alleyne
Judith Vire
June David
June Rodriguez-Cyrus
Justin Pereira
Justin Seheult
Justin Torres
Karen Bissessar
Karen Chin Pang
Karen Mohammed
Karleen Bartholomew-Cooper
Kathryn Jardine-Williams
Kathy-Ann Hutson
Kean Moses
Kehron Griffith
Keisa Frank-Coker
Keisha Harper
Kelly Harper
Kelly-Ann Jones
Kenneth Harrynanan
Keon Alexis
Kerry Lovelace
Kerwyn Williams
Keston Brown
Kevin Sahai

Guardian Life of the Caribbean Limited (cont'd)

Kim Benny
Kimberly Chinibass
Kironde Nelson
Kirsha Brereton
Kris Deonanan
Krissan Mapp
Kristin Ramtoole
Kristoff Toussaint
Kryztien Sharpe
Kureece Jackson
Kurlene Prince-Francis
Kwame Risbrooke
Kyle Cassimiy
Kyle Farrell
Larry Sebro
Lashley Butcher
Latifa Stanley
Laura Brewster-Isaac
Lauren Birot
Lauren Ramkissoon
Laurie Herrera
Lena-Anne Mentor-Cudjoe
Leon Gosine
Lerene Vincent
Lesley Plaza
Leslie-Ann Crichlow
Lessie-Ann Pascall-Joseph
Lester Alleyne
Liloutie Ramlogan
Lily Moniz
Lincoln Ramroop
Linda John
Linda Otway
Liselle Bristol
Lorna Valverde
Luvaje Noel
Madienne Mahon
Makeba Fraser
Makesi James
Malcolm Sooknanan
Maleeka Yearwood
Marcel Bennett
Marcia Wong
Marcus Ali
Margaret Modeste
Marice Ledger-Lewis
Mark Roberts
Marsha Lyons
Martha Greaves
Martin Thomas
Maureen Joseph

Guardian Life of the Caribbean Limited (cont'd)

Maureen Providence
Maurice Alexander
Maurisa Roopnarine
Maxine Baptiste
Meena Leslie
Meera Persad-Khan
Merlene Alexander
Micha Joseph
Micha Mendoza
Michael Balloo
Michael Leacock
Michelle De Freitas
Michelle Foster
Michelle Mc Intyre
Mily Birjah
Michelle Persad
Miranda Girdharie
Mitra Ramroopsingh
Mucleen Fiddler
Myles Achat-Ali
Nadia Mahabir
Nadia Ramkissoon-Tyner
Nadine Sundar-Kissoon
Nadiyah Baksh
Nakasha Marshall-Ramdhan
Nancy Lee Fook
Nandie Da Silva
Narissa Mohammed
Nasha Adheen
Nashawanda Clinton
Natasha Grant-Regis
Natasha Sakool
Neal Goolie
Neil Mohammed
Neil Ramnanan
Neil Ramsingh
Nekeisha Lee
Neressa Affan-Bartholomew
Neschana Ramadhin
Nesha Heeralal
Nicholas Balladin
Nicholas Elliott
Nicholas Lutchmansingh
Nicholas Mannette
Nicholas Ramoo
Nichole Lamorell
Nicholson Paul
Nicole Butcher
Nicole Bynoe-Alexander
Nicole Carter
Nicole Hercules

Guardian Life of the Caribbean Limited (cont'd)

Nicollette Brathwaite
Nirmal Ramnanan
Nirmala Dookie-Bhajan
Noel Charles
Norva Welch
Nutan Ragoobir
Patrice Ammon-Jagdeo
Patricia Whittle
Patrick Brewster
Paula Courmand
Pauline Greenidge
Pauline Mc Kenna
Pavitra Dookie-Poonram
Peaches Simmonds
Perry Marchand
Petal Phillip
Pierre De Coteau
Premchand Dookran
Priya Seecharan
Rachel Agostini
Raj Mohan
Rajin Ramkissoon
Ramiz Rajack
Ramlochan Bhagwandass
Randolph Gonzales
Raphael Govia
Ravi Lakhani
Rawle Taylor
Rawlissa Anatol-Morgan
Raymond Elias
Rena Jawahir
Rene Martinez
Renee Harriott-Edwards
Reon Rahim
Resha Ali
Reshma Sookdeo-Motie
Rhea Ramdeo
Ria Murray-Payne
Rian Joseph
Rita Miranda
Robert Dyal
Robert Stewart
Roberta Laltoo
Roderick Pinheiro
Roger Bannister
Roger Webster
Romona Parejo-Lord
Roslyn Keller
Ruby Garboo-Pierre
Rupert Ambrose
Rupnarine Sawh



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

Guardian Life of the Caribbean Limited (cont'd)

Russel Alfred
Sabina Manzano
Sadiqah Edwards
Safiya Phillip
Samantha Bebe
Samantha Samlal
Samraj Ramdhanie
Samson Ramcharan
Samuel Noel
Sandra De Souza
Sandra Gooding
Sandra Ramjit
Sandra Theodore
Sanjiv Gooljar
Sara Ramnaran
Scott Pichery
Sean Gabriel
Selina Razack
Sergio Nurse
Shabana John
Shalima Mahadeo
Shalon Jairam
Shania Seemungal
Shanmatee Ramkhalawan
Sharon La Fond
Sharon Sinanan
Sharon St. Hilaire-Neverson
Sherma Gomez-Lewis
Sherry Remy
Sherry-Ann Bravo-Sookbir
Sheyann Sealey
Shirlene Greaves
Shirley Jack
Shivan Maharaj
Shivanan Rampersad
Shivannie Kurjah
Siddiqua Brizan
Simone Peters
Sommer Quamina
Stacey Paul
Stacy Greene-Mohith
Stafford Yorke
Stephanie Rajkumar
Stephen Thomas
Sumintra Seepersad
Suresh Baal
Susan Samaroo-Caezar
Tamia Cokes
Tamicka Quamina
Tara Roopnarinesingh-Dean
Taran Ramlochan

Guardian Life of the Caribbean Limited (cont'd)

Tarran Rampersadsingh
Tennille Alonzo
Terek Ali
Terry-Ann Marshall-Morris
Thandi Romano
Torza Davis
Tricia Baksh
Tricia Hosein
Trishana Sirju-Arjoon
Ukaasha Abbott
Valdez Ganness
Varun Seegolam
Vashti Rampersad
Vera Ali
Vernelle Cumberbatch
Victoria Diaz
Vijay Nankoo
Vikarno Hunte
Vishnu Gowgee
Vittra Khadaroo
Wayne Mohammed
Wayne Jordan
Wendell Tai Kan
Wendy Hart
Whitney Celestin
William Rodriguez
Winston Archer
Yannick Xavier
Yvonne Ramsey
Zaitoen Badloe-Klaverwide
Zameer Ali
Zina Bobb-Balchan
Zolita Motilal

Gulf Insurance Limited

Aneeta Saith
David Roberts
Sanjay Rampaul
Shellene Gajai
Shellyanne Vincent-David
Shivanan Ramlal
Shivanie Ramlal
Siann Mohammed

Hardath General Insurance Consultants Limited

David Edwin
Meera Maharaj

Hubs Insurance Brokers Limited

Glenn Rodriguez
Ian Mc Lean
Michelle Cockburn

Insurance & Allied Services Limited

Marissa Als
Navita Roopnarine

Insurance Brokers

West Indies Limited

Ama Temba
Jade Sandino De Laney
Joan Marshall
Kristan Elcock
Kyle Findlay
Lisa Ramsaran-Singh
Marc Ayoung
Miriabel Matthews
Nichola Walker
Nicole Taylor
Ornella Richards
Pat Simone Cayenne
Suzette Brathwaite
Tenille Campo-Taylor
Tineille Ferguson

J. Mohess & Company Limited

Kavita Amarsingh

M&M Insurance Broking Services Limited

Aisha Constantine-Joseph
Andrea Mc Kenna
Anesha Felician
Ann Marie Moonilal
Annuta Charles
Candice Lazare-Sampson
Cassandra La Croix
Celice Sydney
Cherryl Raymond
Ezra Clarke-Ogarro
Fidel Castagne
Kelly Ann Morton
Kim Cyrus-Roach
Leah Marchan-Peterson
Marilyn Lesaldo
Maya Weekes
Njeri Raymond-Jones
Nyssa Rampersad
Purdy Augustine
Rashidi Regis

M&M Insurance Broking Services Limited (cont'd)

Robertha Baptiste
Rosanna Sankar
Shanice Joseph
Shanta Doon-Ramcharan
Shelly Ann Hope
Tishana Henry

Maibrol Insurance Brokers Limited

Amelia Bisamar
Crystal Fraser
Nikisha Mc Kenzie
Robin Stoute
Samantha Samuel
Shenelle Clarke
Sherwin Alexander
Silene Noel
Vashti Arietas

Maritime General Insurance Company Limited

Abygail Mansingh-Oudit
Akini Nicholas
Aleecia Aaron
Alfredo Guerra
Amanda Seetahal
Amit Sooknaran
Anasha Karim
Anissa Joseph-Charles
Anjani Joseph
Anson Clarke
Ashleigh Ramnarine
Avinash Felmene
Avinash Singh
Benedict Armstrong
Beverly Loobie-Alleyne
Brilay Simmons
Caitlan Beharry
Camille Charles
Carlene Pantin
Carlos Andujar Achong
Cleveann Thompson-Seenarine
Clifford Manchoon
Clint Jules
Cretia Smart
Crystal Lochan-Ali
Crystal Taylor
Curtis Williams
Damien Jadoonanan
Darian Le Gendre



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

Maritime General Insurance Company Limited (cont'd)

Darielle King Fook
Debra Jugmohan
Deena Ramjattan
Dexter Daniel
Donna Rosal-Gour
Donnalie Francis-Pascal
Elizabeth Mohammed
Finbar Garcia
Gary Khan
Geeta Gunness
Glenford Samuel
Gloria Lans
Govind Ramsundar
Hazel-Ann Exeter
Ife Craig
Indranie Ramadheen
Jagdish Ramkissoon
Jamila Alexander
Janet Laurence
Jocelyn Birch
Joel Ogeer-Gordon
John-Mark Boopraj
Joseph Belix
Joshua Raghunanan
Joyce Jasmath-Seejoor
Junior Baker
Justin Soogrim
Kathy Ann Kahirim
Kerby Corraspe
Kerry Lochan
Kerry-Ann Thorne
Kethura Alleyne
Kevern Dass
Kevin Baldeo
Kieron Koylass
Kishan Ramroop
Leah Gay
Leandra Alexis
Leandro Santoo
Lena Samaroo-Stephens
Lincoln Tirbany
Lisa Sydney
Lisa Ramai
Lorencia Vialva
Louis Mc Mayo
Lulliana Ragunan
Masud Mohammed
Maureen Mahipath
Melissa Quashie
Melissa Motilal-Mohammed
Michael Williams

Maritime General Insurance Company Limited (cont'd)

Michelle Duke-Boyce
Michelle Mark
Mohan Rampersad
Mona Browne
Mwanza Toppin
Myles Archie
Nadia Harry
Nalissa Mahabir
Nancy Emmanuel-Seepaul
Nathalia Mitchell
Navindra Rajh
Navisha Singh
Neryse John
Parasram Jattan
Patricia James-Wilson
Pauline Mapp-Neptune
Phillip Diptee
Priscilla Mendez
Priyanta Kungebeharry
Rachel Brereton
Raquel Gill
Ravin Harrinauth
Rawle Lookhoor
Reann Ramcharan
Rebekah Sewsankar
Rekha Mangroo
Renee Lendor
Ria Sookram
Rianna Raghunanan
Richard Hill
Roger Nanan
Ronald Samuel
Ronaldo Arjoonsingh
Rupert Seenath
Ryan Rampersad
Sadiki Francis
Salima Mohammed
Sandra Moore-Williams
Sean Mc Clean
Sharaz Mohammed
Simone Ho Hing
Sita Hassarath
Sonia Peterkin-Vilaruel
Stefan Gayah
Stefan Lewis
Sten Panchu
Stephanie Emmanuel
Stephen Kangalee
Stephon Jones
Sumintra Bridgemohan
Susan Thomas

Maritime General Insurance Company Limited (cont'd)

Swayne Bedeau
Travis Emmanuel
Trevor Lalla
Tricia Orie
Tricia Wiltshire
Umilta Edwards
Vance Kalicharan
Vinod Bridglalsingh
Yasmin Mohammed-Edoo
Yvonne Diaz-Riley

Maritime Life (Caribbean) Limited

Abygail Mansingh-Oudit
Akini Nicholas
Aleecia Aaron
Alfredo Guerra
Amanda Seetahal
Amit Sooknanan
Amos Seenath
Anasha Karim
Anissa Joseph-Charles
Anjani Joseph
Anson Clarke
Ashleigh Ramnarine
Avinash Felmine
Avinash Singh
Beverly Loobie-Alleyne
Brilay Simmons
Caitlin Beharry
Camille Charles
Carlene Pantin
Carlos Andujar Achong
Cleeveann Thompson-Seenarine
Clifford Manchoon
Clint Jules
Crystal Lochan-Ali
Crystal Taylor
Curtis Williams
Damien Jadoonanan
Daniel Rampersad
Darian Le Gendre
Darielle King Fook
Debra Jugmohan
Deena Ramjattan
Dexter Daniel
Donna Rosal-Gour
Elizabeth Mohammed
Finbar Garcia
Garvin Granderson
Gary Khan

Maritime Life (Caribbean) Limited (cont'd)

Geeta Gunness
Glenford Samuel
Gloria Lans
Govind Ramsundar
Hazel-Ann Exeter
Ife Craig
Indranie Ramadheen
Jagdish Ramkissoon
Janet Laurence
Jerome Edwards
Jocelyn Birch
Joel Ogeer-Gordon
John-Mark Boopraj
Joseph Belix
Joshua Raghunanan
Joyce Jasmath-Seejoor
Justin Soogrim
Kathy Ann Kahirim
Kerby Corraspe
Kerry Lochan
Kerry-Ann Thorne
Kethura Alleyne
Kevern Dass
Kevin Baldeo
Kieron Koylass
Kishan Ramroop
Leah Gay
Leandra Alexis
Leandro Santoo
Lena Samaroo-Stephens
Lincoln Tirbany
Lisa Ramai
Lisa Sydney
Louis Mc Mayo
Lulliana Ragunan
Masud Mohammed
Maureen Mahipath
Melissa Quashie
Michael Williams
Michelle Mark
Mohan Rampersad
Mona Browne
Myles Archie
Nadia Harry
Nalissa Mahabir
Nancy Emmanuel-Seepaul
Navindra Rajh
Navisha Singh
Neryse John
Parasram Jattan
Patricia James-Wilson



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

Maritime Life (Caribbean) Limited (cont'd)

Pauline Mapp-Neptune
Phillip Dipee
Priscilla Mendez
Priyanta Kungebeharry
Rachael Brereton
Raquel Gill
Ravin Harrinath
Reann Ramcharan
Rebekah Sewsankar
Rekha Mangroo
Renee Lendor
Ria Sookram
Rianna Raghunanan
Richard Hill
Richie Mansingh
Roger Nanan
Ronaldo Arjoonsingh
Rupert Seenath
Ryan Rampersad
Sacha Bridglal
Sadiki Francis
Sailma Mohammed
Sandra Moore-Williams
Sarah Superville-Constantine
Sean Mc Clean
Sharaz Mohammed
Simone Ho Hing
Sonia Peterkin-Vilaruel
Stefan Gayah
Stefan Lewis
Sten Panchu
Stephanie Emmanuel
Stephen Kangalee
Stephon Jones
Sumintra Bridgemohan
Susan Thomas
Swayne Bedeau
Travis Emmanuel
Trevor Lalla
Tricia Orie
Tricia Wiltshire
Umlita Edwards
Vance Kalicharan
Yasmin Mohammed-Edoo
Yvonne Diaz-Riley

Marjen Financial & Insurance Services Limited

Heidi Farfan

Millar Insurance Brokers Limited

Christine Millar

Millennium Insurance Brokers Limited

Cherisse Oliver
Christian Patterson
Isidora Fortune
Israel Watts
Kadeem Lopez
Kelly-Ann Arneaud
Lisa Benjamin
Sasha Francis
Sherida Jhinoo

Nagico Insurance (Trinidad and Tobago) Limited

Ardyss Morris
Jaya Devi Maharaj

Nautica Insurance Brokers Limited

Dante Cowie
Gabriella Ali
Kerry Ann Ragoo
Stacey-Ann Victory-O'Connor
Stepan Elliot

Norman Gabriel Limited

Catherine Jennings
Curth Marciano
Fallon Andrew
Megan Codallo-Gallan
Norman Gabriel

Pan American Life Insurance Company of Trinidad and Tobago Limited

Abigail Green-Cummings
Adesh Jaikaran
Akil Harry
Akim Walker
Alexander Hillaire
Alicia Wells-Birch
Allison Diaz-Lewis
Allister Charles
Amardeep Bhagwandeem
Amber Mayhew
Anastasia Burroughs
Andrea Khan
Andy Mc Kenzie
Anita James-Fabien

Pan American Life Insurance Company of Trinidad and Tobago Limited (cont'd)

Ann-Marie Nicholas
Anna-Lisa Wilson
Annisa Stapleton
Anthony Ramsingh
Anthony Sui
Antoinette Edwards
Ariel Felix
Aysha Douglas
Barbara Renales
Cherry-Ann Pierre-Williams
Cheryl Edwards-Gilkes
Christian Attong
Christopher Henriques
Cindy Gonzales
Cliff Khan
Colette Fortune-Spinger
Curtis Roach
Cyril Mc Alpin
Damian Carribon
Dane Gopaul
Danielle Williams
Darel Pereira
David Grainger
Desiree Gulston
Dianne Deonarine
Dinesh Ramkhelawan
Earline Brathwaite
Ederle Barry
Edmund Riley
Elsa Mc Lean
Emelda Lee Fook
Eugene Nurse
Gail Ali-Paul
Gavin Cornwall
Giovanna Ruiz
Gregory Joseph
Hannah Als
Hayden Rudolfo
Hermese-Ann Ambrose
Jaell Salandy
Jamilla Constance
Janelle De Gannes-Beckles
Jayvon Fergusson
Jeffrey Phillips
Jenna Stanley
Jesika Hinkson
Joanna Quintero
Joel Joseph
Johanna De Souza-Duncan
Judy Ramcharan

Pan American Life Insurance Company of Trinidad and Tobago Limited (cont'd)

Julius James
June Mike
Karlene Job
Kendell Harrington
Kennille Patrick-Eastman
Kenrick Cuffie
Kerlene Duke
Kerry Ramjag
Kerwin Kitson
Keston Akers
Keston Hackett
Kinda Joseph
Kirby Jackson
Kylan Oxley
Kris-Anne Moses
Kristen Scott-Beckles
Kristi-Marie Weston
Larry Bachansingh
Leann Hobson
Letitia Mora
Lois Liverpool
Mahadeo Ramcharan
Makieba Sylvester
Malika Kirby
Marcia Callender-Davis
Marcia Rogers
Margaret Sandy-Smith
Maria Gunpat
Marsha Clement-Atherton
Martha Telesford
Mary-Ann Mc Donald
Maxim Marquez
Meenakshe Jangeesingh
Melissa Dell
Melissa Madoo
Merissa Ramoutar
Michelle Clarke
Michelle Henry-Nabbie
Michelle Noel-Khelawan
Michelle Sookdeo
Mikel Granderson
Murina Dabideen
Nanda Simbhu
Natalie Francis
Nicholas Romany
Nicholas Yee Loy
Nicole Hines
Nicole Charles-Farmer
Nicollette Sandiford
Nikita Paul



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

**Pan American Life Insurance
Company of Trinidad and
Tobago Limited (cont'd)**

Nina Cruickshank
Nisha Berasa
Nyasha Balgobin
Oma Ramdeo-Harripersad
Paul Fyfield
Phylicia Charlemagne
Poolmatie Narine
Rhonda James-Jackson
Ria Doon
Ria Lalchan
Richard Nurse
Robert Williams
Roma Ramjohn-Ali
Romel Bastien
Rona Ali
Rueben Mcphee
Ruth Jaggernath-Persad
Ryan Farfan
Sabita Latchman
Salome Barton
Samantha Hariram
Sarah Latchman
Satisha Sandy-Rowley
Sergio Maillard
Shallun Mc Intosh
Shanell Samuel-Ramlagan
Shannon Maingot
Shariann Ropchand-Ramdath
Sharon Mark
Shazahra Archer
Shiraz Baksh
Shuntelle Emmanuel
Sian Stanley-Hoadley
Sisnarine Maharaj
Soodie Jaikaran
Sten Charles
Susan Chance
Susan Jachdeo
Suzette Gonzales
Suzette Heeralal-Ramdhan
Teri-Leigh Bovell
Thalia Baptiste-Sonnylal
Tina Maharaj
Umella Blackman-Denoon
Valentine Frank
Vivian Cox
Wayne Luke
Wendell Nurse
Yukchin Cheung

**Personalised Insurance
Brokers & Re-Insurance
Limited**

Christopher Gill
Jennifer Ragoonanan
Kyle Sonoo

**Plan +3 and Associates
Limited**

Allan Sun
Sisnarine Maharaj

**Premier Insurance Services
Limited**

Vasantie Singh-Rossmann

PRFC Limited

Ross Cabral

**Prime General Insurance
Limited**

Avinash Nancoo
Jehana Mohammed

**Republic Life Insurance
Company Limited**

Aliya Henry
Hazel Labban

**Right Repserv Financial
Solutions Limited**

Ronnie Ramnarinesingh

**Sagicor General Insurance
Trinidad and Tobago Limited**

Aldo Hope
Allison Marquez
Allan Kercelus
Allima Garcia
Amanda Vialva
Andre King
Andrea Ali Boucas
Andrew Ohree
Ann Powell-Pollard
Anne Lamont-Charles
Anthony Lezama
Anthony Sul
Ariel Howai
Ariel Stampfli
Avery Vincent
Bernadine Warrick

**Sagicor General Insurance
Trinidad & Tobago Limited
(cont'd)**

Beverley John
Bisnath Johnson
Calliston Bridgemohan
Camille Sinanan
Carla Hutchinson
Carla James-Young
Charisse Thavenot
Cherylann Darabie
Christa De Freitas
Christa-Marie Timothy
Christian Rampaul
Christopher Maraj
Cindy Spence Sampson
Damian Carribon
David Baird
David Lawrence
Deborah Jack
Debra Pierre-Daniel
Deidra Goolsair
Dennell Brewster
Denzel Paul
Dexter Aquil
Dillon Rampersad
Donald Ache
Dyal Ramcharan
Elizabeth Paul-Abdool
Emma Taitt
Enrique Huggins
Ephraim Thompson
Evangeline Jordan
Gale De Shong
Gary Almandoz
Geddes Frederick
Gemma Saunders
Gordon Thavenot
Hashameen Mohammed
Hema Singh-Balfour
Henry Harry
Jacqueline Pollonais
Jason Narine
Jennifer Khan
Joanne Baptiste
Joel Joseph
Johele Brown
Jonathan Declé
Joseph Farfan
Joshua Smith
Josiah Alexander
Jovan Rochford

**Sagicor General Insurance
Trinidad & Tobago Limited
(cont'd)**

June Sealy-Webb
Justin Inniss-Thomas
Justin Rampersad
Justin Stewart
Kadel St. Louis
Kadija Jeremiah
Kandice Ramdial
Kayode Mc Shine
Keisha Wilson
Kemi Knight
Kenrick Cuffie
Kenyon Mohammed
Keon O'Garro
Kerene Ravello
Keshmanie Singh
Kevin Rampersad
Kevin Stephen
Khaimlata Etwaru
Kido Phillander
Kim Rampersad
Kiran Mooteeram
Kylash Deonarline
Laura Pascall
Lecia Chang-Wai
Leighton Dennis
Lemuel Stewart
Lennard Gay
Letisha Serrette-Charles
Lisa Hernandez
Manoj Rambadan
Marc Aanensen
Marcia Assam
Mariana Galindo
Marilyn Gittens-Oxley
Maritza Matas-Felix
Mary Lightbourne
Meenawatti Rampersad
Melinda De Landro
Michelle Marcano
Michelle Ramsamooj
Myrna Commissiong
Nadine Thomas
Natalie Tyrell
Nicholas De Gannes
Nicholas Sudan
Nicole Matas
Nicolette Roberts
Nigel Biswah
Nigel Burgess



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

**Sagicor General Insurance
Trinidad & Tobago Limited
(cont'd)**

Nigel Deosaran
Nikel Marshall
Nisa Polo-Sinanan
Patti Hudson-Bowen
Paul Guillen
Peter Kong
Ralph Coutain
Rennissa Gangaram-Narinesingh
Reshma Meetoo
Rhonda Gaskin
Richard Mohan
Roger Alcantara
Roger Mitchell
Sabita Rampersad-Gangadeen
Sabrina Rauseo
Saieed Garcia
Sarekha Deoraj
Sergio Marques-Pita
Shalimar Harribans
Shirma Maraj
Stafford Ransome
Susan Romano-Davis
Tyreece Bhagwandeem
Tyrone Achee-Stewart
Uriel Jerimie-Bacchus
Vicky Sinanan
Vijay Lubin
Vindra Ramkissoon
Wayne Mohammed
Wayne Harewood
Wayne Griffith
Wayne Rezende
Wayne Lezama
William Gibbs

**Sagicor Life Insurance
Trinidad & Tobago Limited**

Aaron Le Saldo
Abbeomie Joseph
Afiya Muhammed
Akash Sookram
Alain Toussaint
Alana Johnson
Alicia Copeland
Alicia Francois
Amanda Mootoo Ali-Mark
Amanda Raymond
Amanda Riley
Amanda Vialva
Andre Edwards

**Sagicor Life Insurance
Trinidad & Tobago Limited
(cont'd)**

Andre King
Andrea Ali Boucas
Ann Powell-Pollard
Anne Lamont-Charles
Anthony Clarke
Anthony Lezama
Ariel Howai
Ariel Stampfli
Ashanti Quashie
Avery Vincent
Avinash Suruj
Bernadine Warrick
Beverley John
Bevon Bailey
Bisnath Johnson
Brandon Mohammed
Caliston Bridgemohan
Camillia Edwards
Carla Hutchinson
Carlos Nathaniel
Caroline Cumming
Caryl Remy
Chanelle Choonoolal
Charisse Thavenot
Charlene Ramkissoon
Chelsea Aberdeen
Cherisse Ince-Mc Knight
Cherylann Darabie
Christa De Freitas
Christa-Marie Timothy
Cindy Spence Sampson
Clarencia Aguilera
Clarissa Joseph-Goodridge
Collette Richards
Crystal Sankar
Curtis Peters
Danica Paul-Chase
Danisha Smart
David Baird
David Namsoo
David Webster
Dayna Vieira
Deborah Sealey
Debra Pierre-Daniel
Deidra Goolsair
Delano Rauseo
Dennell Brewster
Denzel Paul
Dev Lum Kit
Dexter Aquí

**Sagicor Life Insurance
Trinidad & Tobago Limited
(cont'd)**

Diana Brathwaite
Dillon Rampersad
Elisha Ramdass
Elizabeth Paul-Abdool
Emelia Perelion
Emma Taitt
Evangeline Jordan
Everon Taitt
Faith Simon
Faris Mohammed
Gale De Shong
Gary Persad
Geddes Frederick
Geeta Chaitlal
Gemma Saunders
Genevah Mitchell
Germaine Gittens
Gershon Maurice
Gia Rauseo-Suite
Gordon Thavenot
Gurda Joseph-Roberts
Haniffar Khan
Hazel Jackson
Heather Carr
Hema Singh-Balfour
Imran Hosein
Jacqueline Borelli
Jael Lewis
Janell Smith
Jannelle Charles
Jason Laban
Jason Narine
Joanne Raphael
Joanne Samsundar
Joel Joseph
Johele Brown
John Auguste
Johnathan Declé
Jorteh Arthur
Joseanne Wayow-Hem Lee
Joseph Farfan
Joshua Smith
Josiah Alexander
Josiah Hutchinson
Jovan Rochford
Judy Joseph
Justin Rampersad
Justin Inniss-Thomas
Justin Stewart
Kadija Jeremiah

**Sagicor Life Insurance
Trinidad & Tobago Limited
(cont'd)**

Kandice Ramdial
Kareem Barnes
Karissa Alexander
Keisha Wilson
Kelly Hospedales
Kemi Knight
Kenesha Mitchell
Kendell Cambridge
Keon O'Garro
Kerene Ravello
Keshman Singh
Kevin Stephen
Khaimlata Etwaru
Kido Phillander
Kim Rampersad
Kiran Mooteeram
Kirk Budhran
Kreedon Soodarsansingh
Kylash Deonarine
Kyrston Johnson
Latchmin Singh
Leighton Dennis
Lemuel Stewart
Lennon Naipaul
Lindon Russell
Lisa Hernandez
Marcia Sobers
Marilyn Gittens-Oxley
Maritza Matas-Felix
Mary Lightbourne
Meenawatti Rampersad
Melinda De Landro
Melissa Mohomed
Michaelina Lewis
Michelle Duke
Michelle Marciano
Michelle Ramsamooj
Miguel Paty
Mossiah Griffith
Motiram Soochit
Myrna Commissiong
Nadia Bannister
Nadine Thomas
Nalini Coeppicus
Narvin Ramrattan
Natalie Raghoo-Baboolal
Natalie Tyrell
Nathan Liverpool
Nattalie Mayers-Beharrylal
Nicolas De Gannes



NOTICE

SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

Sagicor Life Insurance Trinidad & Tobago Limited (cont'd)

Nicole Matas
Nicolette Roberts
Nigel Burgess
Nigel Deosaran
Nikeisha Kelman
Nisa Polo-Sinanan
Nkechi Alexander
Norman Imambaksh
Paul Guillen
Peter Kong
Phillip Raphael (Jr.)
Pierre-Michel Guillaume
Qichelle Grosvenor
Rahab Hector
Rakesh Maharaj
Renee Walcott
Rennissa Gangaram-Narinesingh
Reshma Meetoo
Rhonda Gaskin
Rianna Rambharose-Seepersad
Richard Goberdhan
Richard Hing
Richard Mohan
Roderick Mc Comie
Roger Alcantara
Roger Mitchell
Rosana Lue Chin
Ruth Ali-Mohammed
Sabita Rampersad-Gangadeen
Sabrina Rauser
Salina Khan-Persad
Sarah Ramdhan
Sascha-Marie Matamoro
Sergio Marques-Pita
Shalimar Harribans
Sharon Bon
Sherese Baptiste
Sherrard Church
Shirma Maraj
Shurlander Joseph
Sleash Ganesh
Sophia Ramsaroop
Soraiyah Mohammed
Stacy Greenidge-Dick
Stafford Ransome
Stefan Jogie
Steve Campbell
Sue Anna Song
Tahiri Dolly
Tamika Nixon

Sagicor Life Insurance Trinidad & Tobago Limited (cont'd)

Teja La Chapelle-Joseph
Tessa Joogoon
T'Shad De Graff
Timothy Sooklal
Tracy Sookhan
Tricia Hill
Trisha Rampersad
Tyreece Bhagwandeem
Tyrone Achee-Stewart
Uriel Jerimie-Bacchus
Vasantie Singh-Rossmann
Vicky Sinanan
Vindra Ramkissoon
Vishnu Maharaj
Viviann Rampersad
Wayne Harewood
Wayne Rezende
William Gibbs
Xavier Peter-Henry
Zorena Khan-Alexander

Scotialife Trinidad and Tobago Limited

Abaena Nurse
Adaila Russell
Akeel Sookhoo
Allison Thomas
Anesha Syne
Avalon Wilson-St. Bernard
Carina David
Chanell Doyle-Thompson
Christine Rajkumar
Cindy Ramcharan
Damani Warrick
Deena Ramlogan-Acevero
Deenalee Joseph
Devaki Goberdhan
Evangaline Baball-Jaipersad
Gizelle Arneaud
Jenelle Thomas-Cowan
Kimberly Atwell
Kyle Mohammed
La Verne La Guerre-Arjoonsingh
Nadia De Gale-Hannaway
Nicholas Neale
Oma Mohammed
Omar Singh
Patrice Franco
Patrice Webb
Ranaa Ayoung-Martin

Scotialife Trinidad and Tobago Limited (cont'd)

Ria Ragbir
Salisha Abdool-Ramlal
Shanea Blake
Shanilla Seeparsan
Sharon Isaac
Shebeka Diaz
Shunelle Garrick
Siah Albert
Stacy Kowlessar
Tamisha Ewing
Valini Singh
Verna St. Bernard

Sheppard Insurance Brokers Limited

Alexander Young
Gordon Anthony Gatt
Marc Pereira
Nigel Galt
Rainbow-Sioux Hector

Signature Financial Services Limited

Farah Khan
Ferisha Mohammed-Khan

Specialist Insurance Brokers Limited

Janelle Ali
Josh Hosang
Karissa Nicholas

Tatil Life Assurance Limited

Abigail Navarro
Anjane Samaroo
Anjanie Babwah-Seemungal
Atalene Lewis
Babita Gosine
Brent Thomas
Brian Abraham
Brittney Reid
Cherry Celestine
Christal Garcia
Cristal Cuffy
Crystalene Mahabir-James
Curtis Adams
Damian Cuffy
Danella Vincent-Pierre
Daniel Byer
Darcel Lopez
Darel Charles

Tatil Life Assurance Limited (cont'd)

Darion Darsan
David Stephens
Dawn Marcelle
Debra Lyons
Denzil Andrews
Dyan Guevara
Eartha Joy Mohammed
Elizabeth Lee
Felix Mahadeo
Geoffrey Smith
Hemawatie Rampersad
Inga Anthony
Jacqueline Boban
Jacqueline Cato-Lambert
Jendayi Hosten
Jenneil Mc Kie
Joanna Ramlochan
Joanne Grant
Jreem Trim
Judith Nurse-Claverie
Kaaryn Phillip
Kaleo Cooper
Kamilah Collins
Kapur Maharaj
Kevin Persad
Khrista Sookdeo-Rampersad
Kimlon St. Louis
Kyron Marchan
Leana Jaggernath
Letitia Lee-Ramcharan
Lisa Edwin
Lolita Rudal
Marlon Pascall
Melissa Douglas
Michelle Nickie
Nicole Lacey-Ifill
Nicole Woods
Omar Ali
Raynatha Thomas-Hercules
Reshma Harry-Baksh
Ricardo Duke
Ruth Annmarie Suraj
Samantha Roberts
Samuel Fuentes Seucharan
Sankofa James
Sasha Bain
Setara Balroop
Shenika Mc Allister
Sheraine Belgrove
Shyana Rivers
Stephan Holder



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SALES REPRESENTATIVES REGISTERED AS AT JANUARY 1, 2025

**Tatil Life Assurance Limited
(cont'd)**

Subathira Aryaduray
Surendra Rudal
Suzan Martin
Tamika Whiskey-Moran
Terrance Williams
Tevin Isaacs
Theresa Pierre-Louis
Tonya Marhue-Maraj
Zanamoon Khan

**TECU Insurance Solutions
Limited**

Patrick Kelly

**Telly Paul General Insurance
Services Limited**

Allison Diaz-Lewis
Brandon Lewis
Michelle Clarke
Sasha Mendoza
Sharon Mark
Vernon Gray

**The Beacon Insurance
Company Limited**

Ainsley Ramdwar
Alana George
Alexandra Lewis
Alexandria Christian
Amanda Sookdeo
Auria Ali
Balliram Singh
Caira Cudjoe
Colette Fortune-Springer
Crystal Cheddle
Damian Farah
Farrington Nelson
Jessica Moses
Judy Franklin-Brereton
Karen Doyle-Lamont
Kenneth Kong
Kenwyn Supersad
Lisa Coolman
Michael Balloo
Michael Phillips
Michelle Serville
Narindra Ramcharitar
Nazreen Khan

**The Beacon Insurance
Company Limited (cont'd)**

Poolmatie Narine
Ray Phillips
Shanta Seepersad
Sharaz Mohammed
Tamara Benasrie
Victor Chinemilly
Vivian Cox

**The Insurance Company of the
West Indies (Trinidad) Limited**

Hema Balgobin
Percival Rajesh Ramnarine

**The New India Assurance
Company (Trinidad and
Tobago) Limited**

Khaneza Khan
Nygel Ramnasibsingh
Umadutt Maharaj

**The Presidential Insurance
Company Limited**

Alana Bissambar-Atlo
Dillon Ali
Javed Lakhan
Judith Ramjarie-Gumaia
Kimraj Sieunarine
Kristen Johnson
Lester Grandison
Marlon Cabral-Samaroo
Salaski Mohammed
Savitri Churkoo

TLS Financial Services Limited

Candace Rodriguez
Gisele Williams
Jenise Johnson
Kyle Otis Morris
Lyndianne Baptiste-Abdool
Tiana Castillo
Vishnu Gajadhar

**Trinidad & Tobago Insurance
Consultants Limited**

Dennis Nimblett
Linda Ahwai-Kowlessar
Neil Marquez
Tyba Hinds
Wayne Clarke

**Trinidad and Tobago Insurance
Limited**

Amardeep Bhagwandeem
Ashleigh Leotaud
Brent Thomas
Christal Garcia
Christiansen Smith
Curtis Adams
Damian Finley
Darion Darsan
Dawn Marcelle
Denzil Andrews
Eartha Atwell-Mohammed
Eden Thomas
Emilia Too-A-Foo
Felton Leith
Gale-Ann Merrick
Hardeo Seukumar
Hemawatie Rampersad
Ishwar Seeram
Janine Charles
Joanne Grant
Kevin Persad
Kidsingh Powder
Kyron Marchan
Letitia Lee-Ramcharan
Lisa Edwin
Mary-Lou Chung
Mulchan Basdeo
Nicole Lacey-Ifill
Nicole Thong-Reis
Nigel Wilson
Raynatha Thomas-Hercules
Ricardo Duke
Roger Holder
Russell Bhola
Ruth Suraj
Sahadal Rampersad
Samuel Fuentes-Seucharan
Sankofa James
Setara Balroop
Shirley Milford
Subathira Aryaduray
Surendra Rudal
Sushilla Mc Farlane
Suzan Martin
Walter Stewart
Zanamoon Khan

**TRINRE Insurance Company
Limited**

Michelle Abbott-Mandol
Ronald Sukhbir

**Universal Insurance Brokers
Limited**

Alicia Melina Singh
Empress-Adonia De Freitas
Jones Imam
Kiyran Oxley
Miracle Mundy
Nicole Lydia Joseph
Sheliza Sookram
Shervon Sankar



NOTICE

AGENTS REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Notice is hereby given, in accordance with Section 15 (1) of the Insurance Act, 2018 ("Act"), that the following Agents are registered to carry on insurance business in Trinidad and Tobago:

1ON1 Solutions Limited Marlon Mc Pherson	AKH Financial Services Limited Alyssa Hackett	Atherly Services Limited Ian Atherly Tsian Atherly	Bralers Insurance Services Limited Brandon Kissoon	Cheelan's Financial Advisory Services Limited Nicole Thong-Reis	Dalchan Financial Services Limited Rishi Dalchan
110 Insurance Services Limited Allana Affan	All Care Insurance Limited Renison Ramkhelawan	ATM Insurance Services Limited Ardys Morris	Bretana Business Consulting Services Limited Britney Ramoutar	Chelsea & Company Limited Randall Lyon	Daron Jacobs Financial Limited Daron Jacobs
3D Insurance Solutions Limited Denise Bissessar-Dass Dinesh Dass	ALM Insurance Services Limited Aleema Mohammed-Ali	Aurora Insurance Services Limited Neil Goindoo	Brittasia Investments Limited Richard De Freitas	Christian B. Grant Financial Solutions Limited Christian Grant Christoph Grant	Darren Bepath Investments Limited Darren Bepath
A & R Financial Advisory Services Limited Rodney Alexander	Altruism Financial Services Limited David Blanc	Axis Financial Systems Limited Keith Wood	Build To Win Investment Solutions Limited Ricardo Smith	Christian Hosang Insurance Services Limited Christian Hosang	Dattadeen's Insurance Company Limited Muhammad Dattadeen
A&J Insurance Agency Limited Alan Cabral Jo-Anne Theodore	Amada Investments & Financial Services Limited Amrall Hassan Ali	B & B Gray Enterprises Limited Brendon Anthony Gray Brendon Gray Jr.	C & R Basdeo Services Limited Ramial Basdeo	Cintra Roopnarine Insurance Agency Limited Cintra Roopnarine	David A. Stephens Insurance Services Limited David Stephens
A. Harricharan Financial Solutions Limited Anil Harricharan	Amsaad Risk Management Services Limited Dominic Harding	B. Gosine's Insurance Services Limited Babita Gosine	C & S Moonah Financial Limited Cheryl Moonah	CJ's & Associates Company Limited Winston Mahabir	De Leon Insurance Financial Freedom Limited Marlon De Leon
A. Raueo & Associates Limited Amery Raueo	ANBA Financial & Insurance Partners Limited Anju Balai	B. Pedro Insurance Services Limited Bryan Pedro Trudy Pedro	C & Y Dass Services Limited Curtis Dass	Classic General Insurance Agency Limited Keshia Latchman	Deneco Limited Debra De Montrichard
A.S. Bryden & Sons (Insurance) Limited Samantha Maharaj Lara Sanchez	Ancora Financial Limited Michelle Mc Kain	B.D.'s Services Limited Brent Durity	C. Baldeo-Mohammed Insurance Agency Limited Carol Baldeo-Mohammed	CMB Strategic Financial Services Limited Charlene Millette-Blackman	Devika Dass Financial Services Limited Devika Dass
A.S.M. Financial and Insurance Services Limited Althea Martinez	ANRA Insurance and Financial Services Limited Anginee Rambaran	B.I. Lal Insurance Services Limited Balgovind Indar Lal	C. Maraj Financial Services Limited Christopher Maraj	CMC Insurance Services Limited Charmaine Maharaj	Diamond Insurance Services Limited Christopher Gouveia
ABCO Insurance Services Limited Annie Raghunanan	Ansloc Financial Services Limited Anstern Lochan	B.J. Financial Services Limited Basil Joseph	C.A.J. Limited Carl James	CMFS General Insurance Limited Calvin Mendez	Dianne Mohammed Financial Services Limited Dianne Mohammed
Aberdeen Investments Limited Michelle Renee Serville	Anthony Simmons Insurance and Financial Services Limited Anthony Simmons	Ballosingh Investments Limited Marcus Ballosingh	Calvin Mendez Financial Services Limited Calvin Mendez	Coast To Coast Insurance Limited Devindra Najab	Djerf Insurance and Investments Limited Richard Djerf
Adelle Fuentes-Ghanny Insurance Services Limited Adelle Fuentes-Ghanny	Anupa Siewnarine Financial Services Ltd. Anupa Siewnarine	Bates Asset Management Company Limited Robert Bates	CAMS Insurance and Financial Services Limited Camille Sinanan	Copeland Financial Services & Solutions Limited Jesu Copeland	DJSS Insurance Agency Limited Sharon Sobrian
Advanced Investments Management Limited Ricky Rampersad	Arceadian Insurance Services Limited Davica Emrith Ken Emrith	Beatrice Investments Limited Beatrice Bridglal	Camwill Financial Enterprises Limited Christine Lewis	Creatick Solutions Limited Joanne Baptiste	Donald Rodriguez Insurance and Financial Services Limited Kern Rodriguez
Aerie International Limited Kendall Lowhar	Architects for Insurance & Financial Services Limited Kervyn Ramrooch	Beextraordinary Limited Trudy Pedro	Carlyle Consulting Services Limited Yuri Mulchansingh	Czar Insurance Services Limited Vera Singh	Dpaol Insurance Services Limited Darlean Paul
Affiliated General Insurance Services Limited Vivian Mohammed	Arthur Bishop Insurance Services Limited Arthur Bishop	Benjie Keys Investments Limited Keisha Benjamin Kern Benjamin	Casirels Insurance Services Limited Eva Dawn Sankar	D & J Financial Services Limited Don Ali	Dstepple Financial Services Limited Denise Stepple
Affonso Insurance Services and Investments Limited Mario Affonso	Asaad Baksh Insurance Services Limited Aftab Baksh	Benzon Insurance & Financial Services Limited Akash Benasrie	CCU Insurance Company Limited Kerian Ali Shandell Leid	D and D Investment Limited Kern Dass	Dwarika and Associates Limited Patricia Dwarika
AGN Insurance and Investments Limited Glenda Suite	Assured Insurance Protection Limited Susan Joseph	Boardwalk Insurance Limited Dacia O'Kieffe	CFJ Services Limited Curtis Berkley	D. Ache Financial Concepts and Solutions Limited Donald Ache	Dyal Ramcharan Insurance Services Limited Dyal Ramcharan
AGRA Insurance Services Limited Sarah Ramdwar	Astad Investments Limited Arturo Raueo	Boxil Charles Insurance Services Limited Boxil Charles	Chandroulie Insurance Agency Limited Chandroulie Rambaran	D.L. Financial Services Limited Duane Lee	Dynamic Financial and Concepts Limited Tara Lal-Chan
			Chase Financial Solutions Limited Shawn Alexander Peter Roberts	Dabar & Associates Enterprises Limited Nicole Joseph	Dynasty Risk Management Solutions Ltd Kiern Almarales



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NOTICE

AGENTS REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025 (Continued)

Eagle Financial Solutions Limited Kelvin Regisford	Flemco Services Limited Kennedy Fleming	Hamilton's Insurance Services Limited Hafeeza Nanchoo	J. Mohess & Company Limited Jeevan Mohess	Keith Charles Financial Services Limited Keith Charles	Livewell Financial Services Limited David Lawrence
Eaglestar Insurance Services Limited Anthony Beharry	Fortitude Financial Services Limited Samir Baksh	Hansa Marketing Limited Dinesh Dass	Jai Services Limited Andrew Allang	Kelly-Ann Jones Insurance Services Limited Kelly-Ann Jones	Loren Investments & Financial Enterprises Limited Hashameen Mohammed
ED Investments Limited Edward Duchesne	Futuristic Insurance Services Limited Mrinalini Supersad	Health & Wealth Management Consultants Limited Wayne Allum	James-Young Insurance Services Limited Carla James-Young	Kelvin Rollock Insurance Associates Limited (K.R.I.A.L.) Christine Lewis	Lurson Financial & Investment Services Limited Lurtan Patterson
Elite Financial Management Limited Rene Wanliss	G.D.C. Financial Services Limited Gerald Cruickshank	Holistic Investments Limited Ramchand Holass	Janelle Francis Financial Services Limited Janelle Francis-Crawford	Kent Bainey Insurance and Financial Services Ltd Kent Bainey	Lynch Business Solutions Limited Clive Lynch
Elite Insurance Services Limited Keston Watts	Garon Limited Gary Almandoz	Hudama Limited Pixie Fingal-Thompson	Jazel Investments Limited Esbert Joseph	Karris Insurance Services Limited Re-Ann Roopa	M.S.B. Insurance Services Limited Mulchan Sebastian Basdeo
Emmanuel Financial Solutions Limited Nichelle Emmanuel	Gary Lubin's Executive Financial Services Limited Vijay Gary Lubin	I Will Finance Limited Ian Williams	Jemmot Manmohan Enterprises Limited Jemmot Manmohan	Kevin Ragoo Financial Services Ltd Kevin Ragoo	MAC Financial Services Limited Mary-Lou Chung
Empower Insurance Sales & Services Limited Darrell Dukharan	Gary Sookdeo Insurance Solutions Limited Gary Sookdeo	I.S Insurance Consultants Limited Masome Nicholas Ian Stone Robert Stone	Jenke Limited Jennifer Khan	Kevin Brown Financial Services Ltd Kevin Brown	Majestic Financial Services Limited Maurice Mohammed
Enrique Huggins Insurance Services Limited Enrique Huggins	GCC Insurance Services Limited Gail Mohammed	I.S.A. Insurance & Financial Services Limited Inshan Ali	Jessie's Insurance Solutions Limited Jessie Peters	Kimberly Singh Insurance & Financial Services Limited Kimberly Singh	Malayam Financial Services Limited Sunil Basdeo
Ephraim Insurance Consultant Services Limited Ephraim Thompson	Gibbins Insurance Services Limited Lindsay Gibbings	I2I Consultancy Limited Dominic Romain	Jhavon Felmine Insurance Services Limited Jhavon Felmine	Kisha Mangaroo Financial Services Limited Kisha Mangaroo	MALS Insurance Services Limited Marcus Lynch
Essential Insurances Services Limited Jamil Hassan	Giowong Financial Services Limited Sherwin Wong	ICAN Corporation Limited Che Afong	Jieovane Investments Limited Yannick Antoine	KP ER Insurance Agency Limited Kirby Panchoo	Marcia Assam Financial Services Limited Marcia Assam
Executive Insurance Company Services Limited Richard Banfield	GLA Agencies Limited Shawn Sherwin Baptiste	Icsara Financial Services Limited Indrani Sarasingh	JJ Wattley & Company Limited Janelle Wattley	KR Insurance Consulting Limited Kevin Nicholas Rampersad	Marjen Financial & Insurance Services Limited Laura Manmohan
Expert Advisors Company Limited Akaash Kalladeen	GMS Associates International Limited Gail Singh	In One General Insurance Services Limited Nicole Davis Joel Martinez	JJ's Insurance & Financial Services Limited Juliette Jacob	KSS Insurance and Financial Solutions Ltd Khemraj Secharan	Mazely Enterprises Limited Jeffrey Mazely
Fairways Insurance Services Limited Pamela Benson	Gnosis Financial Services Limited Wayne Blackman	Indomitable Financial Services Limited Ginelle Gilalta	JL Life Solutions Limited Jeanine Culpepper	L.R. & J. Investments Limited Leroy Serries	Mc Ewin Joseph Financial Services Limited Mc Ewin Joseph
FAM Investments Limited Faizal Mohammed	Gobin's Financial Services Limited Geeta Gobin	Insightful Insurance Services Limited Amrita Seemungal	Joel Martinez & Associates Limited Joel Martinez	L.S. Paul Insurance Services Limited Lawrie Siberan-Paul	Mal's Financial Services Limited Mellisha Khan
Family Secure Insurance Services Limited Rajeev Gobin	Gordon Grant Insurance Limited Cindy-Ann Atwaroo-Hosein Theron Sheppard Jerrold Spiers	Insurable Risks Limited Marlene Samuel	K. Bhimull Legacy Financial Solutions Limited Kishan Bhimull	Lady Life Insurance Ltd Narisha Mannette	MIA (Melissa Insurance Advisory) Services Limited Melissa Romany
Farrell's Insurance Services Limited Deryck Farrell	Grandwheels General Insurance Services Limited Garvin Granderson	Insurance & Financial Services Limited Lenox Barrow	K.R.A.T. Investments Limited Dale McLeod	Lange Trinidad Insurance Limited Steven Blanc Petra Chadee Conrad Skinner	Michael Harricharan Insurance Services Limited Michael Harricharan
Felmine Financial Limited Anson Felmine	Great Horizons Limited Karl Crooks	Insurance Safe Solutions Ltd Nicole Mohammed	K.S.W. Financial Services Limited Kenny Williams	LBV Financial Services Limited Nanda Bhattacharya	Minneola 1218 Investment Limited Dhanmatee Ragoonath
Fidelis Financial Services Limited Prematee Ramsoomair	Guardian Angel Insurance Services Limited Sabrina Ramsaran	Insurance Wealth Accumulators Ltd David Gordon	Kaav Enterprises Limited Debra Nanchoo	LC's Investments Limited Lester Cassimy	Mohammed Motor Insurance Agency Limited Jury Mohammed
Financial Advisory Services Limited Rohini Williams Winston Williams	Guevara Financial Limited Laura Guevara	Insure 'R' Us General Insurance Agency Limited Arvena Harrinarine	Katyaani Limited Christopher Glanville Manideo Persad Rohini Persad	Lecia's Financial Services Limited Lecia Chang-Wai	MPA Insurance Services Limited Marc Anensen
Financial Architect Company Limited Ashley Seegobin-Ali	H.H. Services Limited Henry Harry	Integrus Company Limited Hayden Borrell	Kanith Investments Limited Allisene Tanner	Lenco Financial Services Limited Lennard Gay	MR Insurance and Investments Limited Mohamle Ramnarine
Financial Physcians Limited Maurice Alexander	H.L. Seukumar Financial Services Limited Hardeo Seukumar	Investor's Paradise Financial Services Limited Shivan Ramoutar	KAR Investment Services Limited Mahendra Ramoutar	Life Investments Limited Andrew Ohree	Multi-Gen Insurance Services Limited Amanda Gunness
Financial Service Partner Limited Adrian Ramdeo	Habil Mohammed Agency Company Limited Sema Ramkumar	Island Life Insurance Services Limited Wayne Griffith	Kaym's Financial Services Limited Mariana Galindo	Lisa Indalsingh Financial Services Limited Lisa Indalsingh	MVP Insurance Solutions Limited Mahadaye Ramdeo
First Class Insurance Services Limited Chelsea Mohammed	Halifax Investment Company Limited Shivanna Sieunarine	Islandwide Financial & Insurance Solutions Limited Vindra Ramhit	KCJ Financial Services Limited Kenwyne James	Lisa Pollonais Financial Services Limited Lisa Pollonais	N & Q Investments Limited Paula Jones
J & L Financial & Counselling Services Limited Chrishna John			Kee Investment Strategies Limited Brian Peterson		

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AGENTS REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025 (Continued)

N.A.G. Insurance and Financial Services Limited Nigel Gardner	Phoenix Estate Management Services Limited Ilitty Mollino	Raphael Teeluck Financial Legacy Services Limited Raphael Teeluck	S.F.D. Insurance and Investments Limited Sean David	Starlet General and Financial Services Limited Anita Babulal	V & A Services Limited Vijantie Rampersad
Naceri Limited William Wiltshire	Pioneer Investments (Trinidad and Tobago) Limited Junior Ramsingh	Rayhaan Mohammed Investments and Insurance Solutions Limited Rayhaan Mohammed	S.G. Financial Services Limited Stephen Gobin	Successful Ideas Limited Anthony Davis	V.H. Investments Limited Villana Hinds
Nare Insurance Agencies Limited Vitra Sinanan	Pivotal Insight Financial Services and Consultancy Limited Dayron Khan	Real Insure Investment Services Limited Inga Anthony	S.O.S. Agencies Limited Rhonda Ramsook Steve Sumadh	SUMA Investments Limited Clementine Jardine	V.I.P.S. Financial Services Limited Premdath Seegolam
Nazir Mohammed Investments Limited Nazir Mohammed	Plen +3 and Associates Limited Pamela Solano	Regingen Company Limited Gery Persad	SAADA Services Limited Saad Baksh	Sumar Consultants Limited Susan Romano-Davis	Validus Financial Consultancy Limited Natasha Charles
NCKapital Limited Nicole Chaitan-Kissoon	Platinum Insurance Consultants Limited Akash Bisnath	Ranco Financial Services Limited Rachael Kangalee	Safesure Financial Services Limited Cynthia Carr-Hosten Jendayi Hosten	Supreme Financial Services Limited Brent Jankie	Verindra Maharaj Insurance Services Limited Verindra Maharaj
NGB Financial Services Limited Nicole Blake	Pollonais Financial Services Limited Jacqueline Pollonais	Reward Enterprises Limited Jeffrey Ward	SAFH Services Limited Fareed Mohammed	Surefair Insurance Services Ltd Simeon Dookie	Verisure Advisors Limited Sedonio De Silva Rowena Rampersad
Nigel Sookbir's Insurance Solutions Limited Nigel Sookbir	Portfolio Development Services Limited Cheryl Ann Hutchings Jordana Hutchings	Riansal Financial Planning Services Limited Selby Eustace Leslie	Sagcor Life Insurance Trinidad & Tobago Limited Allan Kercelus Jacinto Martinez	Sushilla Financial Services Limited Sushilla McFarlane	Visioncore Insurance Trinidad Limited Maureen Isaac
Nirveeta Agencies Limited Randhir Maharaj	Preferential Insurance Limited Kamille Mathura	Ricanica Investments Limited Ricard Skeritt	Satiri Insurance Services Limited Sally Nadia Khan-Seunarine	Tal Chew Investment Services Limited Larry Tai Chew	W. Lezama Insurance and Investment Services Limited Wayne Lezama
NKS Insurance Solutions Limited Nicole Sooklal	Premier Insurance Services Limited Sarah Mohammed	RICH Investment Limited Risha Baddaloo	San Diego Insurance Services Limited Maxine Romany	Talgen Agency Inc. Limited Larry Tai Chew	Wajeeha Bissoondath Agency Limited Wajeeha Bissoondath
Noel Noel and Associates Limited Samuel David Noel	Prime General Insurance Limited Gordon Dexter Borde Robert Stone	Richsons Financials Limited Denise Sharon Richardson	SARZ Agencies Limited Francis Henry	TAJI Financial Services Limited Cyril Murray	Wallum & Associates Limited Irma Ramsunder
Noel's Ultimate Financial Solutions Limited Wendell Noel	Privilege Insurance & Financial Services Limited Nirmala Krishnanan	Right Ropery Financial Solutions Limited Alejandro Ramnarinesingh	Satish Maharaj Agency Limited Satish Maharaj	TECU Insurance Solutions Limited Stephanie Rose-Skeete	Wallum Insurance Services Limited Melissa Persad
Noor Insurance & Financial Services Limited Kavita Noor	Prophet Financial Services Limited Jacqueline Fournillier	RIIB Financial Services Limited Roger Brumant	Scarlet Financial Services Limited Juliet Sinanan	Telly Paul General Insurance Services Limited Sabrina Paul	Wallum Investments Limited Sindhur Chotak
Northern Atlantic Insurance & Finance Company Limited Vaughn Gosine	Prosperity Plus Advisory Services Limited Alafia Whiskey	Rishi and Samantha General Insurance Agency Limited Samantha Harrinan	SCN Agency Limited Henrajee Susan Narine	The Daniel Dookie Consultancy Group Limited Daniel Dookie	Walter H. Stewart Financial Services Limited Walter Stewart
OCL Insurance & Financial Services Limited Nicholas Sudan	Protego Insurance Services Limited Andrea Orie	Risk Protection Insurance Agencies Limited Siana Marciano-Ramdial	Security Motor Insurance Agencies Limited Gillian Jagdeo Singh-Rampersad	The Insurance Company of the West Indies (Trinidad) Limited Reneta Bridgellal	Waymo Financial Services Limited Wayne Mohammed
Onestop General Insurance Services Limited Lynette Dass	Prudential Financial Legacy Limited Prudence Bahaw	Robard Insurance Services Limited Ross D. Ferreira	Ser Qualis Limited Carolyn Sylvan-Wilkes Hayden Wilkes	Thrive-Financial Architects Ltd Mark Lynch	Wilson's Insurance Advisory Services Limited Gregory Wilson
Oodles Financial Services Limited Dexter George	Q-Rator Financial Services Limited June Sealy-Webb	Rodriguez Investments Services Limited Mark Rodriguez	Servsure Consultancy Limited Davliann Antonette St. Clair	Titan Insurance Services Limited Hema Sally Beepath	XN General Insurance Services Limited Kristen Scott-Beckles
Orto Insure 868 Agency Limited Anthony Marcelin	R. Singh Financial Services Limited Reuben Singh	Rupert Clovis Insurance Agency Limited Charmaine Clovis-Mike	Sham's Insurance & Financial Services Limited Seereram Seepersad	TLS Financial Services Limited Timothy Sooklal	Your General Insurance.com Limited Naresh Maharaj Neel Maharaj Tara Ragoonanan
P.E. Financial Consultancy Services Limited Petra Eligon	Rabah Financial Services Limited Clinton Corbin	Russ Financial Services Limited Narendra Sookram	Signature Financial Services Limited Zorena Khan-Alexander	Tonya Marhue-Maraj Insurance Services Limited Tonya Marhue-Maraj	Z. Baksh Insurance Company Limited Zenobia Baksh
Paragon Financial Consultants Limited Christopher Gouveia Rachael Kangalee	Raffick Khan Insurance Services Limited Raffick Khan	Russell Bhola Insurance Services Limited Russell Bhola	Simplicity Financial Services Limited Brian Dookeran	Topline Insurance Services Limited Zamfir Mohamed	Z.N. Mathura Investments Limited Zobida Mathura
Pegasus Financial Services Limited Paula Charleau	Ralico Insurance Services Limited Nadeira Yasmin Khan	S&R Insurance & Advisory Service Limited Sharon Ramrattan	SKM Insurance Services Limited Sunita Kassie-Maharaj	Trinidad Financial Management Services Limited Lachme Baldeo	Zafir Azim Insurance Agency Limited Zafir Azim
Penny Savers Insurance Limited Lizanne Yearwood	Ralph Coutain Insurance Services and Investments Limited Ralph Coutain	S. Geelalsingh's Insurance Enterprises Limited Suresh Geelalsingh	SMH Services Limited Sally Hospedales	Triple A Insurance Services Limited Avinash Harrinarine	Zahaida Ali Insurance Services (1991) Limited Zahaida Ali-Persad
PGM Financial Services Limited Primilla Dial-Seepaul		S. Sookhoo Insurance Services Limited Seukaran Sookhoo Susie Sookhoo-Bhadesch Singh	Soldado Insurance Agency Limited Padmawatee Maharaj-Despot	TTTCL Accounting & Insurance Services Limited Trudy Cuffie-Lucas	Zara Financial Services Ltd Sara Boodoo-Sookram
PHB Financial Services Limited Patti Hudson-Bowen		S.D.R. Nandlal Advisory Services Limited Dexter Nandlal	Sookdeosingh Financial Services Limited Nigel Mahabir Shelly Sookdeosingh	Usha R. Sirjoo Insurance Agency Limited Usha Sirjoo	



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NOTICE

INSURERS REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Notice is hereby given, in accordance with Section 15 (1) of the Insurance Act, 2018 ("Act"), that the following institutions are registered to carry on insurance business in Trinidad and Tobago:

Insurers registered to carry on long-term insurance

- Assuria Life (Trinidad and Tobago) Limited
- Bancassurance Caribbean Limited
- British American Insurance Company (Trinidad) Limited
- Colonial Life Insurance Company (Trinidad) Limited
- CUNA Caribbean Insurance Society Limited
- Guardian Life of the Caribbean Limited
- Maritime Life (Caribbean) Limited
- Nationwide Insurance Company Limited
- Pan-American Life Insurance Company of Trinidad and Tobago Limited
- Republic Life Insurance Company Limited
- Sagicor Life Insurance Trinidad & Tobago Limited
- Scotialife Trinidad & Tobago Limited
- Tatil Life Assurance Limited
- The Demerara Life Assurance Company of Trinidad and Tobago Limited

Insurers registered to carry on general insurance

- Bankers Insurance Company of Trinidad and Tobago Limited
- Capital Insurance Limited
- Colonial Fire & General Insurance Company Limited
- Export Import Bank of Trinidad and Tobago (Eximbank) Limited
- Furness Anchorage General Insurance Limited

Insurers registered to carry on general insurance (cont'd)

- General Accident Insurance Company (Trinidad and Tobago) Limited
- Guardian General Insurance Limited
- Gulf Insurance Limited
- Lloyd's Association of Underwriters *
- Maritime General Insurance Company Limited
- CG United Insurance TT Ltd
- NAGICO Insurance (Trinidad and Tobago) Limited
- Sagicor General Insurance Trinidad & Tobago Limited
- The Great Northern Insurance Company Limited
- The Insurance Company of the West Indies (Trinidad) Limited
- The New India Assurance Company (Trinidad and Tobago) Limited
- The Presidential Insurance Company Limited
- Trinidad and Tobago Insurance Limited

Insurers registered to carry on long-term and general insurance

- The Beacon Insurance Company Limited
- TRINRE Insurance Company Limited

* An Association of Underwriters, registered under Part X of the Act.

Please be advised that the above listings of insurers are based on the Central Bank's records as at the date of publication of this Notice.



CENTRAL BANK OF
TRINIDAD & TOBAGO

NOTICE

BROKERS REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Notice is hereby given, in accordance with Section 15 (1) of the Insurance Act, 2018 ("Act"), that the following Brokers are registered to carry on insurance business in Trinidad and Tobago:

Ackbar Hosein	Lisa Fraser Ramkissoon
Amelia Ramdeen	Liselle Ann Siriram
Andrew Charlett	Marion Dolly
Anthony Farah	Mark Henderson
Anthony Rojas	Matthew Peter Moses
Aruna Seetahal	Meera Mohammed
Augustus Marcano	Michael Redhead
Ava Dhanoosingh	Navin Dookeran
Bethany Millar	Neil Colin Gosine
Blaine Hosang	Nicholas De Bruin
Brent Mitchell	Nizam Mohammed
Brian Lewis	Norman Gabriel
Candy Surjan	Peter Kanhal
Cecilia De Bruin	Pooran Carl Hardath
Charles Jeremy Lee	Ramnarine Maharaj
Chateram Dabideen	Ravi Surjan
Christian Low	Richard Ramdwar
Craig Millar	Robert Gordon Charlett
Daniel De Bruin	Robert Lazzari
Darryl Chung	Rodney Farah
Dave Patterson	Roland Redhead
David Romeo	Rosalind Gabriel
Dawn Narine-Dalip	Sandra Chin Yuen Kee
Deborah Govia	Seunarine Hardath
Edison Raphael	Sherry-Ann Peters-Telesford
Erickson Ramkhelawan	Shivan Bhaggan
Fazal Imtiaz Ali	Shivani Mangaroo-Persad
Felix Gomez	Simon Cadette
Garvin Anslem Manzano	Sindy Surjan-Ramsahai
Gina Samaroo	Surujdeo Mangaroo
Gregory De Montrichard	Troy Gabriel
Isabel Castagne-Hay	Varun Keshav Maharaaj
Jennifer Oliver	Walter De Bruin
John Castagne	Wayne Gosline
Joseph Gomes	Winston Siriram
Judie Mohammed	Yogendranath Ramsingh
Karan Ramlal	

Please be advised that the above listings of Brokers are based on the Central Bank's records as at the date of publication of this Notice.



CENTRAL BANK OF
TRINIDAD & TOBAGO

NOTICE

BROKERAGES REGISTERED UNDER THE INSURANCE ACT 2018 AS AT JANUARY 1, 2025

Notice is hereby given, in accordance with Section 15 (1) of the Insurance Act, 2018 ("Act"), that the following Brokerages are registered to carry on insurance business in Trinidad and Tobago:

21st Century Insurance and Reinsurance Brokers Limited	M&M Insurance Broking Services Limited
Ace Insurance Brokers Limited	Maibrol Insurance Brokers Limited
Agostini Insurance Brokers Limited	Millar Insurance Brokers Limited
Amalgamated Insurance Brokers Limited	Millennium Insurance Brokers Limited
Bell Insurance Services Limited	Nautica Insurance Brokers Limited
Camacho De Bruin Insurance Brokers Limited	Norman Gabriel Limited
Charlett & Gatcliffe Limited	Palm Insurance Brokers Limited
CIC Insurance Brokers Limited	Pan West Indian Insurance Brokers Limited
Comprehensive Insurance Brokers Limited	Pensurance Brokers and Advisory Services Limited
Farah Insurance Brokers Limited	Personalised Insurance Brokers & Re-Insurance Limited
Fidelity Insurance Brokers Limited	PRFC Limited
Frank Ramdeen Insurance Services Limited	Risk Research Limited
Gallagher Insurance Brokers (Trinidad and Tobago) Limited	Samtrin Insurance Brokers Limited
Genesis Insurance Brokers & Benefits Consultants Limited	Sheppard Insurance Brokers Limited
Hardath General Insurance Consultants Limited	Specialists Insurance Brokers Limited
Horizon Insurance Services Limited	Sterling Insurance Services Limited
Hubs Insurance Brokers Limited	Trinidad & Tobago Insurance Consultants Limited
Insurance & Allied Services Limited	Trinity Insurance Brokers Limited
Insurance Brokers West Indies Limited	Universal Insurance Brokers Limited
Kushal Company Limited	

Please be advised that the above listings of Brokerages are based on the Central Bank's records as at the date of publication of this Notice.



Uncashed Cheques

The following is a list of Payees with uncashed Cheques by the Judiciary of Trinidad and Tobago for the period October 1st 2023 to September 30th 2024 which will become void as at March 31st 2024. If, however you have since encashed the cheque please disregard this notice. All Cheques dated before September 2024, must be revalidated at the Finance and Accounts Unit before encashment.

PAYEE NAME

AALIYAH WARNER	ANSA MC AL CREDIT UNION	CASSANDRA WARD	DENESHA VERASAMMY
AALYSSA SIMMONS	ANSA MOTORS LIMITED	CATHERINE MITCHELL - PATRICE	DENNIS JOSEPH
AARON LEOPOLD	ANTHONAY RAMASRAY	CECILIA FELIX	DENNISE PIERRE - VICTOR
ABBYGAIL GRIFFITH	ANTHONY COCKBURN	CELINA GRIFFITH	DEO BADAL AND PHOOLMATIE RAMDHAN
ABDULLAH AZIZ GARCIA	ANTHONY RAMASRAY	CENTRAL EQUIPMENT RENTALS LIMITED	DEREK CHADEE
ADANNA BEARD	APHAELLA MODESTE	CHALAPATHI RAO ADIDAM VENKATA	DERRON THOM
ADANNA JOLEEN GRAHAM - GIBBINGS	ARIA CLAIMONT	CHANEL FIELDS	DESIALY CHARLES
ADEN THOMAS	ARLENE RICHARDSON	CHANTAL HALLS	DESIRAE'S LIMITED
ADRIAN FORTUNE	ARSHAD ALI	CHARLENE LAL	DESIREE PARRIS
ADRIAN RUSH	ARTHUR LEE	CHERRISSE BISSOON	DEVICA GOORDEEN
ADRIAN SEECHARAN	ASHA MAHEPATH	CHERRISE FONROSE	DEVICA RAMLOCHAN
AERO SERVICES CU COOPERATIVE	ASTON ENTERPRISES LIMITED	CHERRY-ANN SNELL-MALCHAN	DIANNE LAKHAN
AKEEL TAYLOR	ASTRA KASSIRAM	CHERYL PELTIER-DAVIS	DIANNE PETERS
AKILAH ROBERTS	ASTRA PERSAD	CHIMAERA MILLAN	DICKSON CHAI
AKINS EDWARDS	ATTOY RAPHAEL-PADMORE	CHINAKA HOLDER	DIGICEL (TRINIDAD & TOBAGO) LIMITED
ALANIS NARINE	AVINDRA BHIMULL	CHINUE MAYNARD	DILLON BAKSH
ALEEM MOHAMMED	AVION JENNINGS-MEADE	CHRISL ANYA JACKSON	DINESH RAMDASS
ALEEMA AMEERALI - ROOP	AWESOME CAMILLE SARWAN	CHRISTIE-ANN MORRIS-ALLEYNE	DION PHILLIP
ALEEMA JOANNA KHAN	AYANA ALLERT	CHRISTINA YANG	DISHAWNIA CLAIMONT
ALESHA CHARLES	AYANNA HILLS-ALEXANDER	CHRISTINE PATEL	DOLLY & ASSOCIATES LTD
ALESHA CHARLES-WEBB	AYOKA FERDINAND	CHRIS-TISHA MC MEO	DR PARTHASARATHI PRAMANIK
ALEX ZARAGOZA	B. K. HOLDINGS LIMITED	CLEDECIA JAMES	DR PATRICIA AITKEN-MOOTOO
ALEXANDER ROJAS	BANK EMPL CREDIT UNION COOP	CLICO CREDIT UNION	DR RASHEED ADAM
ALEXIA PATRICK	BERNADETTE THOMAS	CMR & COMPANY LTD.	DR RASHEED ADAM
ALICIA ALI	BERNARD VALERE	CMR CLEANERS LIMITED	DR VICTOR COOMBS
ALICIA NOTTINGHAM	BEVERLY SAM-BISSOON	COLONIAL FIRE & GENERAL INS. CO. LTD	DR RASHEED ADAM
ALICIA THOMAS	BEWIL & COMPANY LIMITED	COLUMBUS COMMUNICATIONS TRINIDAD	DUNEL RODRIGUEZ
ALISHA ALI	BEYOND OFFICE SOLUTIONS LIMITED	LIMITED	DWESI HOSTON
ALIYAH HINDS	BLIZZ CORE TECHNOLOGY LIMITED	COMMUNITY CARE CU COOP SOC	EASTERN CREDIT UNION - ARIMA
ALLAN MAHADEO	BMOBILE	COMPLETE STORAGE SOLUTIONS	EASTERN CREDIT UNION - POS
ALLYSSA JARDINE	BOOMERANG FAST FOODS LTD.	COMPUTERS AND CONTROLS LTD	EASTERN CREDIT UNION - SAN FDO
ALTHEA HAYNES	BOYS TO MEN ORGANIZATION	COURTYARD BY MARRIOTT	EASTERN CREDIT UNION-CHAGUANAS
AMBROSIAL GOURMET CATERING	BOYSIE BOODOO FUNERAL HOME &	CURLIS BLUNT	EASTERN CU COOP SGRANDE
AMELIA MC KENNA	CREMATORIUM LTD	CURTLY NEDD	EASTERN CU COOP SOC SAN JUAN
AMPLIA COMMUNICATIONS LIMITED	BRENDA BRIDGEMOHAN-RAMDASS	CYRIL BERNARD	EASTERN CU COOP SOC ST. JOSEPH
AMRICA RAMDASS	BRIAN'S TENT RENTAL	DAEJA ALLETTE	EASTERN CU CO-OP SOC TOBAGO
AMRISH JAGOO	BROADWAY PROPERTIES LIMITED	DAILY NEWS LIMITED	EASTERN CU COOP SOC TUNAPUNA
ANAND SINGH KHALSA	CAMILLA DOOKIE	DALE JOHN	EL PECOS ON THE GRILL LIMITED
ANDRE FLETCHER	CANBOULAY RESTAURANT & LOUNGE	DALTON PROPERTIES LIMITED	ELAINA PATTERSON
ANDRE GLENN	LIMITED	DAMIEN JAMES	ELDER ASSOCIATES LIMITED
ANDREA STEPHEN	CANDICE BABOOLAL	DANE DEONARINE ELECTRICAL ENTERPRISE	ELDICA MOHAMMED
ANDY ABSALOM	CARIBBEAN AIRLINES LIMITED	LIMITED	ELECTRIC GATE SERVICES
ANDY FRANKLYN	CARIBBEAN ASSOCIATION OF LAW LIBRARIES	DA'NELL JOHN	ELEVATOR, ESCALATOR & ELECTRICAL SALES
ANEILIA LAYNE	CARIBBEAN ENTERTAINMENT TECHNOLOGIES	DANE-MARIE GREAVES	& SERVICES COMPANY LIMITED
ANGELA BITU-REYES	LTD	DANIEL OSOUNA	ELITE FUNERAL HOMES LIMITED
ANILE SAMAROO	CARIBBEAN GLASS SPECIALISTS LTD	DANIEL SMALL	ELIZABETH SOLOMON
ANITA SINGH - MOHAMMED	CARIBBEAN INDUSTRIAL RESEARCH	DANIELLA CARIMBOCAS	EMEKA KERR
ANIYA JACKSON	INSTITUTE	DAPHNE FELIX	EMERLY SENDALL
ANIYAH JOHNSON	CARIBBEAN LIFTS LIMITED	DARIAN SMITH	ENDEAVOUR POS PROPERTIES LTD
ANJANIE LALOON - LANCASTER	CARLENE CROSS	DAVID BOODOO'S FUNERAL HOME LTD	ENDOR KOWLESSAR
ANN MARIE MARTIN	CARLENE PIERRE - LOGIE	DAVID COWAN	EUGENIA HISLOP
ANNA MARIA MUNGALSINGH	CAROL FORD-NUNES	DAVID OSCAR HOYTE	EUGINA BURRIS - CRAGWELL
ANNA RAMKISSOON	CAROL JOHN - SANDY	DAYNE CUMMINGS	EURAKHA RAMSARRAN
ANNALISA RAMLOGAN	CAROL WILLIAMS-MITCHELL	DE LEON & ASSOCIATES LTD	FADIA HOSEIN- BEEKIE
ANNASTACIA SIMMONS-HERBERT	CAROLYN RAMSUCHIT- JAGMOHAN	DEANNE FRANCIS-JAMES	FAREED DILJOHN
ANN-MARIE RUSSELL	CARRINGTON CHIN SUE MIN	DECO	FAZIDA ALI



Uncashed Cheques

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PAYEE NAME

FCB MORTGAGE & TRUST CO LTD FELICIA NICHOLSON - MORGAN FERWEZA SAGAR FIRST CITIZEN'S BANK FLAVIO GOODRIDGE FLORENCE LONDON GABRIELLE RAMROOP GAIL DEAN - JAGROOP GANESH MANICHAND GARTH THOMAS GARVIN GODDARD GEETA RAMDEEN GEINELLE BALDEO GENNIKE MAYERS GENSPEC LIMITED GEORGIA BAIRD GERTRUDE DA COSTA-COLLINS GISELLE BERNARD GISSELLE STEPHEN - PHILLIPS GLENDON NAWRANG GLENFORD RYAN GOODRIDGE STAINLESS STEEL FABRICATION GOOMTEE LATCHMAN - GANGARAM GOVERNMENT PRINTER GOVERNMENT PRINTER GPCU CREDIT UNION CO-OP SOCIETY GROUPON TRANSPORT SERVICES GUARDIAN LIFE OF THE CBEAN LTD GUARDIAN MEDIA LIMITED GUNNESSDATH DEO GURLEY & ASSOCIATES LIMITED GUSTAVO HIMIOS GYASI BENJAMIN H H SUPPLIES LIMITED H.S.J. SIMPSON AND SONS FUNERAL HOME HAFFIZ WARRIS KAMINI WARRIS HALE CHARLES HANDEL CARRINGTON HANNAH WELLINGTON HAZEL DABIE HARDYAL HAZEL ELIZABETH AUDAIN HAZEL JONES HAZEL WILLIAMS-JONES HENRY RAMSAMOOJ HILLS TELFER HILARY C. JUGMOHAN HILARY JUGMOHAN HUDSON CAINES HYACINTH GOMEZ IDAYLA MANNING INDEERA ROOPNARINE-BABOOLAL INDEPENDENCE STORE LTD. ISHWAR MANGAROO ISRAEL PHILLIP IZILIMI LANGUAGE ACADEMY	JADA LORD JAHEEM MC DONALD JAMEEL WATCH JASON CLUNIS JASON DE FOUR JASON KELVIN CHARLES JASON MAXWELL JASON MELVILLE JCD & ASSOCIATES LTD. JD'S EXCLUSIVE JELEDA RENNIE JEMARA BOYCE JENEIL HAYWOOD JENEILLE DILLON JENNIFER ASSEE JENNIFER MONSEGUE-WILLIAMS JENNY SHARON HOWELL JENNYS ON THE BOULEVARD CO. LTD JESSICA BEDDOE JHONELLE ELLIS JHONELLE GREENIDGE JISHAWN JOEFIELD JNR INVESTMENTS LTD JOANNA TROTMAN JOBARI COY JODY CORNWALL JOHN DEVAUX JOHN'S GEERA JOLI ANN BOODLAL JONATHAN ALI JOSANNE HUMPHREY JOSANNE TEELUCKSINGH JOSEPH GRAY JOSHUA CHARLES JOSHUA JACKMAN JOSHUA RAGOONATH JOSIAH LOPEZ JUDITH LINDSAY JUNIOR HALLS JUSTIN GEORGE KAMILA THOMAS KAREEM MOHAMMED KAREEN YOUNG KAREN BENJAMIN KARINE HOWE KARRYL GOPAUL KATELYN ROOPNARINE KATHLEEN ALEXIS - DERRICK KATHLEEN GEORGE - MARCELLE KATHY ANN J DANIEL KATJUA KHAN KEISHAN RAMJATTAN KEITH GORDON KELLY-ANN GREENIDGE KENNETH HENRY	KENRICK CHARLES KERI SEBASTIEN KERLEEL BAPTISTE KERON QUAN CHEE KERRON SOOMAI KERTINA STAYE KESHONA BRISTOL KESSA GONZALES-LEWIS KEVIN JADOO KEYON COLLINGWOOD KEZIA WILLIAMS KHADIJA LA FOUCADE KHADIJA SHEARS-MENDONCA KHADINE ABRAHAM KHAESHA GLODON KHALEEL KHAN KHALIA BOYCE KHARI JAMES KHIA JOSEPH KIMAADA CLARKE KIMBERLY MOONESAR KIMBERLY RAMROOP-SALANDY KIRK DUNCAN KRIS-ANN LAURENT KRISHNA JAGLAL KRISTA NUNES KRISTEN DEO KRISTINE ALI KRYSTLE CUPIDORE KS KRAZY KUPS KUNTI RAMPERSAD KURL GOMEZ-MODESTE KWAME WAYNE LANA JACK LARON MANSINGH LARRY SEECHARAN LATA RAVISHANKAR LATIFAH THOMAS LAVERN BRANSELL-PHILLIPS LEAH ARMSTRONG-KAWAL LEANNA HOSEIN LEE THOMAS LESLIE-ANN BAXAM LISA - ANN MITCHELL LISA DE LABASTIDE - HOPE LISA FARAH ALI - KHAN LISA KISSOON - SAMRAJ LISA ROODAL LIXIA FLORES LORNA DES VIGNES LORNA O'CONNOR LOUISE FREDERICK - BOBB LYNETTE SYLVESTER M&M INSURANCE BROKING SERVICES LTD MADINAH INVESTMENTS LTD	MADONNA ROUDETT MADONNA VIALVA MAGIC MIST SERVICES LIMITED MAHADAYE KALLOO - DAVID MAKAILE AUGUSTINE MALA DEO MALA GEELAL MARCELLE WATTS MARCUS SMALL MARIA MOSES-CAPE MARILYN KARAMATH MARILYN NICHOLSON MARILYN SOOKDEO - KISSOON MARIO'S PIZZERIA LTD MARISSA WILSON MARITIME GROUP PLAN MARITIME LIFE (CARIBBEAN) LTD MARK LEWIS MARLENE DEAN MARRISSA CLARKE-FARRELL MASIMBA MORGAN MASSY DISTRIBUTION (TRINIDAD) MATTHEW ARCHIBALD MC KEEBA MATTHEWS MDB HOLDINGS LIMITED MEMORY BANK COMPUTERS LTD MENBERE MATAS MERLINE JOSEPH MICHAEL DE BOEHLER MIGUEL JAGROOPSINGH MIRANDA SOOKLAL MITRA SOOKLAL MYSUWN HOLDER MODERN ELECTRICAL SUPPLIES LTD. MOHAMMED'S ELECTRICAL CO. LTD MONIQUE MC LEISH MOONILAL RAGBIR MT PLEASANT CR UNION COOP MUKESH MUNGAL JAGDEO MUSLIM CREDIT UNION COOP MUSTAQ MOHAMMED MYA MARTIN N. J. NAHOUS INVESTMENTS LTD N.U.G.F.W. NALINI RAMOUTAR NANCY GORDON NATASHA CHARLES NATASHA THOMAS NATHALIE GARCIA NATOYA NOEL NAVARANEE ALI - DOOKRAM NEIL'S CHINESE RESTAURANT NEISHA STEPHEN NG STAGE MANAGEMENT NICKIA EDWARDS
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Uncashed Cheques

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PAYEE NAME

NICOLINE ROBERTS NIKISHA HAREWOOD NINA COOPER NISHA BISRAM NISSI GIROD NKOSI DAVIS NNEKA ANTHONY NORLISHIA DERRICK NYLAH BISSOON OKERA WILLIAMSON OMA BEJAI OSI JUSTIN EDWARDS OSWIN AND DEBRA HOSANG PALO SECO CREDIT UNION PAN AMERICAN LIFE INS TDAD TBGO PATRICE ANTIONE PATRICIA AITKEN - MOOTOO PATRICIA EDWARDS PAULINE ALEXIS-CUMBERBATCH PEAKE TECHNOLOGIES LTD PENNY PINCHER'S LTD. PENTECOSTAL CR UNION COOP PERCIVAL JOHN PHILIS PAUL PHILSON HENRY PHYLLIS PRINCE PIERRE'S SCAFFOLDING & TENT RENTALS LIMITED PIGALLE'S LIMITED PINT-SIZE PARADISE REALTY POLANC HOLDINGS LTD PORT AUTHORITY OF TRINIDAD & TOBAGO PORTOFINO ASSOCIATES LIMITED PRECIOUS KELLAR PRESTIGE AWARDS LIMITED PRICILLA RAGBIR PRIYA RAMGOOLAM PROGRESSIVE CU CO-OP SOC LTD PRUDENCE ROACH PUBLIC SERVICE ASSOCIATION QUADIR ALI R.B.P. LIFTS LIMITED RACE TRAC COMPANY RACHEAL LALL - BOODRAM RACHEL CALLISTE RADHA RAGOOBIR-MANOO RADISHA JOSEPH RADISSON TRINIDAD LIMITED RAENELL ELIE RAJ JADOO RAJENDRA RAMKHELAWAN RAMDEO BHAGARATIE RANDALL WILLIAMSON RANDOLPH CARUTH RAVITA MAHARAJ	RBC ROYAL BANK (T&T) LTD REANN HERNANDEZ REANNA RAYMOND REGAN HACKSHAW REGINA SUSAN FERGUSON RENE BLANCHARD RENEE SHERIFF RENEE WILLIAMS RENISA WALKER RENISHA TEXEIRA RENTOKIL - INITIAL (TRINIDAD) LTD RHONDA MATTHEW-GARCIA RIA BAILEY RIA JONES RICKY RAGOO ROBIN MOHAMMED ROLAND BOODOOS FUNERAL HOME LIMITED ROSELYN SAMMY ROSEMARIE BHAGGAN ROSEMARIE GANESH ROSHAN BACHU RUDRANATH MAHARAJ RUPERT DE BARRY RUTHVEN R. SMITH RYAN LALTOO RYAN RESHI RAGBIR RYAN SHERIFF RYAN SOOKNANAN RYAN THOM S.E.C.U. COOP SOCIETY LIMITED S.I.M.O. H.S.J. SIMPSON AND SONS FUNERAL HOME SABETA RAMKISSOON-DEONARINE SALLY SALISHA RAMBOCAS SAMANTHA EDWARDS SAMANTHA ELLIOT SAMANTHA LALLA SAN FDO COMMUNITY CREDIT UNION SANDRA BARRAN SASHA HENDRICKSON SASHA RAMLOGAN SATISH RAMLAL SAVE THE DATE PRODUCTIONS LTD SAVI MAHARAJ - RAMLAL SCOTIA BANK SEAN LEE HUNTE SECURITY SERVICES LTD. SELENE AUGUSTE SELENE CHARLES SERETSE HUGHES SERITA HALLS SERKAN DOGAN SERVAIR LIMITED SERVICE COMM SPORTS CLUB SEWLAL ENTERPRISES LIMITED	SHADAI BRUNO SHALINI SONNILAL SHAMEER BHAGGAN SHANAIA EDWARDS SHANE DYER SHANIA MOHAMMED SHANIA WILLIAMS SHANIQUA COLE SHANKAR BIDAISEE SHANNON BONALD SHANYSE HENRY SHARI REYNALD SHARLA RAMPERSAD SHARM GENERAL CONTRACTORS SHARMA RAMPADARATH SHARMIN RAMNANAN SHARON WRIGHT SHAUNA KING SHAUNDELL JOHNSON-GAYLE SHAWN THOMAS SHAZIM ALI SHELDON JACK SHELLEY HARRIPAL SHERNICE WILLS SHERRY RAMSAROOP - ALI SHERWIN WILLIAMS SHIREEN KASOOJI SHIVAN RAMKISSOON SHIVANI KHANDOO SHIVAUGHN MARCHAN SIMPSONS MEMORIAL LIMITED SIMPSON'S SHALOM CHAPELS LTD SITA SALANDY SMI INDUSTRIES LTD SMILES R US LIMITED SOLOMON YUFFE & CO. LTD SOOKDAYE BABOOLAL SPOTLESS INTERIORS LTD SRIKANTH UMAKANTHAN STACY ANN BELGROVE STEVE CAMPBELL SUMATEE RAMROOP SUNIL RAMNARINE SUSAN RAMNATH SUZETTE COOMBS - WILLIAMS SWMCOL T & T UNIFIED TEACHERS ASSOC T&T POLICE CREDIT UNION T&T UNIT TRUST CORP T.E.C.U COOP SOCIETY LTD TAKIRA DILLON TAMARA FRANCIS COOPER TARA RAMDIAL TATECO CREDIT UNION TENEIL SKEETE THE CENTRE FOR HUMAN DEVELOPMENT	LIMITED THE CEPEP COMPANY LIMITED THERESA PIERRE THOMAS SOOKOOR TICHANNA STEPHEN TOBAGO REFORESTATION AND WATERSHED REHABILITATION PROGRAMME TOE'S KOOL CENTRE TONISHA PIERRE TOP MARK LIMITED TOSL ENGINEERING LIMITED TOYOTA TRINIDAD AND TOBAGO LIMITED TRE CHATTERGOON TREVOR JONES TREVOR MURRAY TRINIDAD EXPRESS NEWSPAPERS TRINIDAD SIGNS LIMITED TRINIDAD SYSTEMS LIMITED TRINTOKIL TYRIQUE NURSE U.W.I. CREDIT UNION UNITED BEARINGS & EQUIPMENT AGENCIES LTD. VALERIE MADEIRA VANESSA HEATH-JAMES VANESSA RAMKARAN - MAHARAJ VARMA RAMSARAN VEDWATI KALLOO VENTURE CREDIT UNION VH ELECTRONIC SECURITY VICTORY TRADING LIMITED VIDA BRIDGNATH VIKASH DINDIAL VINOD SOOKNANAN WALLACE APARTMENTS AND EVENTS RENTALS WALT ALI WATSON KATWAROO WAYNEY VINCENT WAYNE MOHAMMED WEEKENDERS TRINIDAD LIMITED WENDELL CONSTANTINE WENDY DONNA MASON WEST INDIAN LOGISTICS LIMITED WHIM CREDIT UNION WHOLENESS AND WELLNESS COUNSELLING SERVICES LTD WIGHT'S FUNERAL HOME LTD WILDLIFE ASSOCIATION OF TOBAGO WORKS CREDIT UNION CO-OP SOC WORREL REGIS & COMPANY LIMITED. WRECK 4 LESS LTD YESSIKA FABIOLA ALFONZO LOPEZ-SEETAL YUSRA ABDUL WAHID ZELICA HAYNES - SOO HON
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Guardian General Insurance Limited Abridged Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars



INDEPENDENT AUDITOR'S REPORT ON THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS

To the shareholder of Guardian General Insurance Limited

Our opinion

In our opinion, the accompanying abridged consolidated financial statements of Guardian General Insurance Limited (the Company) are consistent, in all material respects, with the audited consolidated financial statements, on the basis described in note 2.

The abridged consolidated financial statements

The Company's abridged consolidated financial statements derived from the audited consolidated financial statements for the year ended 31 December 2024 comprise:

- the abridged consolidated statement of financial position as at 31 December 2024;
- the abridged consolidated statement of income for the year then ended;
- the abridged consolidated statement of comprehensive income for the year then ended;
- the abridged consolidated statement of changes in equity for the year then ended;
- the abridged consolidated statement of cash flows for the year then ended; and
- the related notes to the abridged consolidated financial statements.

The abridged consolidated financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading the abridged consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated financial statements and the auditor's report thereon.

The audited consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated 28 February 2025.

Management Responsibility for the abridged consolidated financial statement

Management is responsible for the preparation of the abridged consolidated financial statements on the basis described in note 2.

Auditor's responsibility

Our responsibility is to express an opinion on whether the abridged consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

PricewaterhouseCoopers

Port of Spain
Trinidad, West Indies
28 February 2025

PricewaterhouseCoopers, PO Box 550, 11-13 Victoria Avenue, Port of Spain, 100902, Trinidad, West Indies

T: (868) 299 0700, F: (868) 623 6025, www.pwc.com/tt

ABRIDGED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 December 2024 \$'000	31 December 2023 \$'000
Assets		
Property and equipment	46,051	44,373
Right-of-use assets	7,189	1,216
Investment properties	12,649	10,895
Investment in associated companies	137,760	120,651
Investment securities	551,399	570,797
Loans and receivables	143,568	114,100
Due from affiliated companies	23,991	25,892
Pension plan assets	8,869	9,008
Deferred tax assets	15,584	15,749
Reinsurance contract assets	219,901	254,743
Insurance contract assets	361	226
Taxation recoverable	23,318	22,807
Cash and cash equivalents	447,546	362,905
Total assets	1,638,186	1,553,362
Equity and liabilities		
Share capital	46,980	43,597
Reserves	76,874	73,786
Retained earnings	462,366	432,932
Total equity	586,220	550,315
Liabilities		
Insurance contract liabilities	663,745	670,230
Reinsurance contract liabilities	104,700	99,507
Lease liabilities	7,738	1,541
Pension plan liabilities	3,027	2,848
Deferred tax liabilities	59,322	56,417
Post-retirement medical benefit obligations	11,863	11,500
Due to parent and affiliated companies	1,760	2,065
Provision for taxation	8,614	9,822
Other liabilities	191,197	149,117
Total liabilities	1,051,966	1,003,047
Total equity and liabilities	1,638,186	1,553,362

The accompanying notes form an integral part of these abridged consolidated financial statements.

On 25 February 2025, the Board of Directors of Guardian General Insurance Limited authorised these financial statements for issue.

Director *Atanu Sanjiv* Director



Guardian General Insurance Limited Abridged Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

ABRIDGED CONSOLIDATED STATEMENT OF INCOME

	2024 \$'000	2023 \$'000
Insurance revenue	1,323,385	1,272,311
Insurance service expenses	(490,405)	(489,943)
Net expenses from reinsurance contracts held	(716,996)	(665,487)
Insurance service result	115,984	116,881
Investing activities		
Investment income from financial assets measured at amortised cost	18,493	19,463
Investment income from financial assets measured at fair value through profit or loss	1,751	516
Net realised gains on financial assets measured at amortised cost	-	189
Net realised gains on other assets	40	1,866
Net fair value losses	(8,042)	(6,431)
Other losses/(gains)	7,091	(7,000)
Net impairment gains/(losses) on financial assets	3,393	(108)
Net income from investing activities	22,726	8,495
Finance expenses from insurance contracts issued	(5,717)	(6,504)
Finance income from reinsurance contracts held	1,737	1,969
Net insurance finance expenses	(3,980)	(4,535)
Net insurance and investment result	134,730	120,841
Fee income	16,607	21,485
Net income from all activities	151,337	142,326
Operating expenses	(71,212)	(70,296)
Finance charges	(371)	(107)
Operating profit	79,754	71,923
Share of after tax profits of associated companies	20,909	8,245
Profit before taxation	100,663	80,168
Taxation	(28,678)	(15,490)
Profit for the year	71,985	64,678

The accompanying notes form an integral part of these abridged consolidated financial statements.

ABRIDGED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	2024 \$'000	2023 \$'000
Profit for the year	71,985	64,678
Other comprehensive gains/(losses)		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translating foreign operations	1,907	(1,721)
Net other comprehensive loss that may be reclassified subsequently to profit or loss	1,907	(1,721)
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Gains on property revaluation	1,515	423
Remeasurement of pension plans	(1,209)	(7,425)
Remeasurement of post-retirement medical benefit obligations	222	723
Share of other comprehensive income	-	3,339
Taxation relating to components of other comprehensive income	(15)	221
Net other comprehensive gain/(loss) that will not be reclassified subsequently to profit or loss	513	(2,719)
Other comprehensive gain/(loss) for the period, net of taxation	2,420	(4,440)
Total comprehensive income for the period, net of taxation	74,405	60,238

The accompanying notes form an integral part of these abridged consolidated financial statements.

ABRIDGED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital \$'000	Statutory reserve \$'000	Translation reserves \$'000	Property Revaluation reserve \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2024	43,597	50,784	12,844	10,158	432,932	550,315
Transfer from retained earnings	3,383	-	-	-	(3,383)	-
Total comprehensive income	-	-	1,907	1,181	71,317	74,405
Dividends	-	-	-	-	(38,500)	(38,500)
Balance at 31 December 2024	46,980	50,784	14,751	11,339	462,366	586,220
Balance at 1 January 2023	43,597	50,784	14,565	7,467	425,664	542,077
Total comprehensive income	-	-	(1,721)	2,691	59,268	60,238
Dividends	-	-	-	-	(52,000)	(52,000)
Balance at 31 December 2023	43,597	50,784	12,844	10,158	432,932	550,315

The accompanying notes form an integral part of these abridged consolidated financial statements.



Guardian General Insurance Limited Abridged Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

ABRIDGED CONSOLIDATED STATEMENT OF CASH FLOWS

	2024 \$'000	2023 \$'000
Cash flows from operating activities		
Profit before taxation from continuing operations	100,663	80,168
Adjustment for specific items included on the accruals basis:		
- Finance charges	371	107
- Investment income	(21,626)	(21,406)
Adjustment for non-cash items	(4,825)	6,884
Interest received	16,834	17,690
Dividends received	7,515	6,327
Operating profit before changes in operating assets/liabilities	98,932	89,770
Net (decrease)/increase in insurance contract assets/liabilities	(6,644)	5,985
Net decrease/(increase) in reinsurance contract assets/liabilities	40,040	(49,580)
Purchase of investment securities	(258,889)	(292,784)
Proceeds from sale of investment securities	272,653	261,462
Net increase in loans and receivables	(29,464)	(7,738)
Net decrease in other operating assets/liabilities	36,809	1,360
Cash provided by operating activities	153,437	8,475
Interest paid	(350)	(109)
Net taxation paid	(27,056)	(34,690)
Net cash provided by/(used in) operating activities	126,031	(26,324)
Cash flows from investing activities		
Purchase of property and equipment	(1,277)	(963)
Proceeds on sale of property and equipment	—	142
Net cash used in investing activities	(1,277)	(821)
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(2,330)	(2,545)
Dividends paid to equity holders of the Company	(38,500)	(52,000)
Net cash used in financing activities	(40,830)	(54,545)
Net increase/(decrease) in cash and cash equivalents	83,924	(81,690)

The accompanying notes form an integral part of these abridged consolidated financial statements.

NOTES TO THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Group

Guardian General Insurance Limited and its subsidiary ('the Group') is engaged in the provision of all classes of general insurance including property, motor, marine and casualty primarily in the Caribbean. Guardian General Insurance Limited ('the Company') was incorporated in Trinidad and Tobago on 1 October 1999 and is wholly owned by Guardian Holdings Limited (GHL). The registered office of the Company is 30-36 Maraval Road, Newtown, Port of Spain, Trinidad, West Indies.

1.1 Parent Company

On 13 May 2019, NCB Financial Group Limited ('NCBFG'), through its 100% owned subsidiary NCB Global Holdings Limited ('NCBGH' and the 'Parent'), acquired 74,230,750 ordinary shares in GHL, increasing its shareholding from 29.974% (acquired in 2016) to 61.77% (2023). NCBGH is a limited liability holding company, which was incorporated in Trinidad and Tobago in December 2017.

NCBFG was incorporated in Jamaica in April 2016 and is the financial holding company for the NCB Group. NCBFG is 49.58% (2023: 52.67%) owned by AIC (Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada.

1. Incorporation and principal activities of the Group (continued)

1.2 Subsidiary

The Group owns 100% shareholding (2023: 100%) of Guardian General Insurance (OECs) Limited, which was incorporated in Grenada on 29 May 1984 and its registered office is located at the Villa, St. George's, Grenada.

1.3 Associate Company

The Group owns 26.21% (2023: 26.21%) of RoyalStar Holdings Limited, which was incorporated in The Commonwealth of The Bahamas on 2 October 2012 and its registered office is located at Mareva House, 4 George Street, Nassau, The Bahamas.

2. Basis of preparation

The abridged consolidated financial statements are prepared in accordance with the Guideline on the Publication of Abridged Financial Statements issued by the Central Bank of Trinidad and Tobago. The abridged consolidated financial statements are derived from the Group's consolidated audited financial statements which are prepared in accordance with IFRS Accounting Standards ('IFRS'). The abridged consolidated statement of financial position as at 31 December 2024 and abridged consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended were exactly re-produced from the Group's audited consolidated financial statements. However, the disclosures within the abridged consolidated financial statements were limited to disclosures that were deemed material and necessary to present a true and fair view of the Group's performance through a succinct lens.

The abridged consolidated financial statements have been prepared in accordance with the accounting policies set out in the respective notes of the audited consolidated financial statements consistently applied from period to period. All new and amended accounting standards and interpretations that are mandatory for the periods disclosed and which are relevant to the Group, have been adopted.

3. Functional and presentation currency

Items included in the Group's abridged consolidated financial statements are measured using the currency of the primary economic environment in which the entity operates (the 'functional' currency). The abridged consolidated financial statements are presented in Trinidad and Tobago dollars, rounded to the nearest thousand, which is the Group's functional and presentation currency.

4. Contingencies

Legal proceedings

The Group, like all other insurers, is subject to litigation in the normal course of business. The Group does not believe that such litigation will have a material effect on its profit or loss and financial condition. However, the recent trend of increasing jury awards and settlements makes it more difficult to assess the ultimate outcome of such litigation.

5. Related party transactions

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions. The following transactions were entered into with subsidiaries within the Guardian Holdings Group in the normal course of business.

	2024 \$'000	2023 \$'000
Expenses	26,661	26,027
Insurance service result	5,418	(83,551)
Dividend income	5,881	5,835
Key management compensation	16,500	13,619
Balances with related parties:		
Due from related parties	23,991	25,892
Due to related parties	(1,425)	(1,953)
Financial assets held with related parties	12,400	16,648

6. Subsequent events

On 25 February 2025, the Board of Directors declared a final dividend of \$5.72 per share (2023 - \$5.80), a total dividend to be paid of \$18 million (2023: \$18.25 million). These consolidated financial statements do not reflect the final dividend which will be accounted for as an appropriation of retained earnings in the year ending 31 December 2025.



Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars



INDEPENDENT AUDITOR'S REPORT ON THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

To the shareholder of Guardian General Insurance Limited

Our opinion

In our opinion, the accompanying abridged non-consolidated financial statements of Guardian General Insurance Limited (the Company) are consistent, in all material respects, with the audited non-consolidated financial statements, on the basis described in note 2.

The abridged non-consolidated financial statements

The Company's abridged non-consolidated financial statements derived from the audited non-consolidated financial statements for the year ended 31 December 2024 comprise:

- the abridged non-consolidated statement of financial position as at 31 December 2024;
- the abridged non-consolidated statement of income for the year then ended;
- the abridged non-consolidated statement of comprehensive income for the year then ended;
- the abridged non-consolidated statement of changes in equity for the year then ended;
- the abridged non-consolidated statement of cash flows for the year then ended; and
- the related notes to the abridged non-consolidated financial statements.

The abridged non-consolidated financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading the abridged non-consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited non-consolidated financial statements and the auditor's report thereon.

The audited non-consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited non-consolidated financial statements in our report dated 28 February 2025.

Management responsibility for the abridged non-consolidated financial statements

Management is responsible for the preparation of the abridged non-consolidated financial statements on the basis described in note 2.

Auditor's responsibility

Our responsibility is to express an opinion on whether the abridged non-consolidated financial statements are consistent, in all material respects, with the audited non-consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

PricewaterhouseCoopers

Port of Spain
Trinidad, West Indies
28 February 2025

PricewaterhouseCoopers, PO Box 550, 11-13 Victoria Avenue, Port of Spain, 100902, Trinidad, West Indies

T: (868) 299 0700, F: (868) 623 6025, www.pwc.com/tt

ABRIDGED NON-CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 December 2024 \$'000	31 December 2023 \$'000
Assets		
Property and equipment	44,084	41,947
Right-of-use assets	7,189	1,216
Investment properties	9,015	7,895
Investment in subsidiary	36,251	36,251
Investment in associated companies	15,540	15,540
Investment securities	505,310	522,520
Loans and receivables	140,355	112,563
Due from affiliated companies	23,991	25,892
Pension plan assets	8,869	9,008
Deferred tax assets	15,019	15,065
Reinsurance contract assets	210,665	244,841
Insurance contract assets	361	226
Taxation recoverable	21,048	22,780
Cash and cash equivalents	427,481	345,476
Total assets	1,465,178	1,401,220
Equity and liabilities		
Share capital	46,980	43,597
Reserves	67,105	64,481
Retained earnings	375,200	354,762
Total equity	489,285	462,840
Liabilities		
Insurance contract liabilities	632,871	644,491
Reinsurance contract liabilities	104,700	99,507
Lease liabilities	7,738	1,540
Due to parent and affiliated companies	1,815	2,548
Pension plan liabilities	1,194	700
Post-retirement medical benefit obligations	11,863	11,500
Deferred tax liabilities	19,412	21,642
Provision for taxation	8,612	9,822
Other liabilities	187,688	146,630
Total liabilities	975,893	938,380
Total equity and liabilities	1,465,178	1,401,220

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

On 25 February 2025, the Board of Directors of Guardian General Insurance Limited authorised these financial statements for issue.

 Director *Letitia Samuels* Director



Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF INCOME

	2024 \$'000	2023 \$'000
Insurance revenue	1,279,754	1,231,519
Insurance service expenses	(464,704)	(477,926)
Net expenses from reinsurance contracts held	(702,567)	(649,152)
Insurance service result	112,483	104,441
Investing activities		
Investment income from financial assets measured at amortised cost	17,941	18,897
Investment income from financial assets measured at fair value through profit or loss	9,961	13,325
Net realised gains on financial assets measured at amortised cost	—	189
Net realised gains on other assets	40	1,866
Net fair value losses	(8,296)	(6,311)
Other gains/(losses)	6,893	(7,350)
Net impairment gains/(losses) on financial assets	2,983	(116)
Net income from investing activities	29,522	20,500
Finance expenses from insurance contracts issued	(5,538)	(6,382)
Finance income from reinsurance contracts held	1,705	1,957
Net insurance finance expenses	(3,833)	(4,425)
Net insurance and investment result	138,172	120,516
Fee income	16,125	21,073
Net income from all activities	154,297	141,589
Operating expenses	(66,980)	(65,503)
Finance charges	(371)	(107)
Operating profit	86,946	75,979
Profit before taxation	86,946	75,979
Taxation	(23,593)	(12,279)
Profit for the year	63,353	63,700

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

ABRIDGED NON-CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	2024 \$'000	2023 \$'000
Profit for the year	63,353	63,700
Other comprehensive income/(loss)		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translating foreign operations	1,443	(1,359)
Net other comprehensive income/(loss) that may be reclassified subsequently to profit or loss	1,443	(1,359)
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Gains on property revaluation	1,515	423
Remeasurement of pension plans	(1,573)	(6,227)
Remeasurement of post-retirement medical benefit obligations	222	723
Taxation relating to components of other comprehensive income	(15)	1,223
Net other comprehensive income/(loss) that will not be reclassified subsequently to profit or loss	149	(3,858)
Other comprehensive income/(loss) for the period, net of taxation	1,592	(5,217)
Total comprehensive income for the period, net of taxation	64,945	58,483

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

ABRIDGED NON-CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital \$'000	Statutory reserve \$'000	Translation reserves \$'000	Property Revaluation reserve \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2024	43,597	50,784	5,876	7,821	354,762	462,840
Transfer from retained earnings	3,383	—	—	—	(3,383)	—
Total comprehensive income	—	—	1,443	1,181	62,321	64,945
Dividends	—	—	—	—	(38,500)	(38,500)
Balance at 31 December 2024	46,980	50,784	7,319	9,002	375,200	489,285
Balance at 1 January 2023	43,597	50,784	7,235	7,467	347,274	456,357
Total comprehensive income	—	—	(1,359)	354	59,488	58,483
Dividends	—	—	—	—	(52,000)	(52,000)
Balance at 31 December 2023	43,597	50,784	5,876	7,821	354,762	462,840

The accompanying notes form an integral part of these abridged non-consolidated financial statements.



Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF CASH FLOWS

	2024 \$'000	2023 \$'000
Cash flows from operating activities		
Profit before taxation from continuing operations	86,946	75,979
Adjustment for specific items included on the accruals basis:		
- Finance charges	371	107
- Investment income	(29,274)	(33,634)
Adjustment for non-cash items	12,099	18,512
Interest received	16,269	17,123
Dividends received	11,333	14,737
Operating profit before changes in operating assets/liabilities	97,744	92,824
Net (decrease)/increase in insurance contract assets/liabilities	(11,755)	4,177
Net decrease/(increase) in reinsurance contract assets/liabilities	39,369	(42,988)
Purchase of investment securities	(226,685)	(256,674)
Proceeds from sale of investment securities	238,061	225,262
Net increase in loans and receivables	(27,792)	(11,492)
Net decrease in other operating assets/liabilities	35,681	832
Cash provided by operating activities	144,623	11,941
Interest paid	(350)	(109)
Net taxation paid	(24,822)	(31,752)
Net cash provided by/(used in) operating activities	119,451	(19,920)
Cash flows from investing activities		
Purchase of property and equipment	(1,237)	(839)
Proceeds on sale of property and equipment	-	85
Net cash used in investing activities	(1,237)	(754)
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(2,330)	(2,545)
Dividends paid to equity holders of the Company	(38,500)	(52,000)
Net cash used in financing activities	(40,830)	(54,545)
Net Increase/(decrease) In cash and cash equivalents	77,384	(75,219)

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Company

Guardian General Insurance Limited ("the Company") is engaged in the provision of all classes of general insurance including property, motor, marine and casualty primarily in the Caribbean. The Company was incorporated in Trinidad and Tobago on 1 October 1999 and is wholly owned by Guardian Holdings Limited (GHL). The registered office of the Company is 30-34 Maraval Road, Newtown, 190133, Port of Spain, Trinidad, West Indies.

1.1 Parent Company

On 13 May 2019, NCB Financial Group Limited ("NCBFG"), through its 100% owned subsidiary NCB Global Holdings Limited ("NCBGH" and the "Parent"), acquired 74,230,750 ordinary shares in GHL, increasing its shareholding from 29.974% (acquired in 2016) to 61.77% (2023). NCBGH is a limited liability holding company, which was incorporated in Trinidad and Tobago in December 2017.

NCBFG was incorporated in Jamaica in April 2016 and is the financial holding company for the NCB Group. NCBFG is 49.58% (2023: 52.67%) owned by AIC (Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada.

1. Incorporation and principal activities of the Group (continued)

1.2 Subsidiary

The Company owns 100% shareholding (2023: 100%) of Guardian General Insurance (OECS) Limited, which was incorporated in Grenada on 29 May 1984 and its registered office is located at the Villa, St. George's, Grenada.

1.3 Associate Company

The Company owns 26.21% (2023: 26.21%) of RoyalStar Holdings Limited, which was incorporated in The Commonwealth of The Bahamas on 2 October 2012 and its registered office is located at Mareva House, 4 George Street, Nassau, The Bahamas.

2. Basis of preparation

The abridged non-consolidated financial statements are prepared in accordance with the Guideline on the Publication of Abridged Financial Statements issued by the Central Bank of Trinidad and Tobago. The abridged non-consolidated financial statements are derived from the Company's non-consolidated audited financial statements which are prepared in accordance with IFRS Accounting Standards ("IFRS"). The abridged non-consolidated statement of financial position as at 31 December 2024 and abridged non-consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended were exactly re-produced from the Company's audited non-consolidated financial statements. However, the disclosures within the abridged non-consolidated financial statements were limited to disclosures that were deemed material and necessary to present a true and fair view of the Company's performance through a succinct lens.

The abridged non-consolidated financial statements have been prepared in accordance with the accounting policies set out in the respective notes of the audited non-consolidated financial statements consistently applied from period to period. All new and amended accounting standards and interpretations that are mandatory for the periods disclosed and which are relevant to the Company, have been adopted.

3. Functional and presentation currency

Items included in the Company's abridged non-consolidated financial statements are measured using the currency of the primary economic environment in which the entity operates (the 'functional' currency). The abridged non-consolidated financial statements are presented in Trinidad and Tobago dollars, rounded to the nearest thousand, which is the Company's functional and presentation currency.

4. Contingencies

Legal proceedings

The Company, like all other insurers, is subject to litigation in the normal course of business. The Company does not believe that such litigation will have a material effect on its profit or loss and financial condition. However, the recent trend of increasing jury awards and settlements makes it more difficult to assess the ultimate outcome of such litigation.

5. Related party transactions

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions. The following transactions were entered into with subsidiaries within the Guardian Holdings Group in the normal course of business.

	2024 \$'000	2023 \$'000
Expenses	24,264	23,812
Insurance service result	5,418	(83,551)
Dividend income	10,285	14,295
Key management compensation	16,438	13,178
Balances with related parties:		
Due from related parties	23,991	25,892
Due to related parties	(1,480)	(2,436)
Financial assets held with related parties	12,400	16,648

6. Subsequent events

On 25 February 2025, the Board of Directors declared a final dividend of \$5.72 per share (2023 - \$5.80), a total dividend to be paid of \$18 million (2023: \$18.25 million). These non-consolidated financial statements do not reflect the final dividend which will be accounted for as an appropriation of retained earnings in the year ending 31 December 2025.

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LICENSING SESSION

REGION OF PRINCES TOWN

RETURN OF Applications for Licensing Committee's Certificates for New Licences in the Region of Princes Town Licensing Area, under the provisions of the Liquor Licences Act, Chap. 84:10, to be considered at the Licensing Session to be held at the Princes Town District Court on THURSDAY THE 20TH DAY OF MARCH, 2025 at 9.00 o'clock in the forenoon.

<i>Name of Applicant</i>	<i>Address of Applicant</i>	<i>Situation of Premises</i>	<i>Term of Licence</i>
Spirit Retailer's			
Rocklyn Mohammed	... No. 34 St. Croix Road Princes Town	No. 34 St. Croix Road Princes Town	1st April, 2025 to 31st March, 2026
Suleiman Johnson	... No. 28 Berverly Heights Mayfair Gardens Santa Cruz	Shop No. 4, Movie Towne Complex C3 Centre, Corinth Road Cocoyea Village	do.

Dated this 10th day of March, 2025.

*Secretary, Licensing Committee
Region of Princes Town*

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NOTICE OF INTENDED REMOVAL OF DEFUNCT
COMPANIES FROM REGISTER

[Section 461(3) of the Companies Act 1995, Chap. 81:01]

NOTICE is hereby given that at the expiration of three months from the date of this notice the names of the Companies appearing hereunder will, unless cause is shown to the contrary, be struck off the Register of Companies kept at this office, and the Companies will be dissolved:

Name of Companies

T. LAS HERAS & COMPANY LIMITED—T 3079 (95)
TODD'S GENERAL CONTRACTING SERVICES
LIMITED—T 3505 (95)
TOUTE LA FEMME LTD.—T 5414 (95)
TOBAGO SAND DEPOT LIMITED—T 5501 (95) T
THE OPEN HOUSE NICHE LIMITED—T 5902 (95)
THE XPATZ LTD.—T 6185 (95)
V.S. INVESTMENTS LIMITED—V 27 (C)
VICTORIA PHARMACY LIMITED—V 506 (95)
VICHAN CONSULTANCY SERVICES LIMITED—
V 522 (95)
VASANJANA LIMITED—V 988 (95)
VISIONEER INFORMATION TECHNOLOGY AND
SECURITY SOLUTIONS COMPANY LIMITED—V 1004
(95)
VOLUPTUOUS WOMAN CLOTHING AND
ACCESSORIES LIMITED—V 1147 (95)
WINE MERCHANT LIMITED—W 73 (C)
WORLD NET LIMITED—W 737 (95)

W. ENTERPRISES LTD.—W 935 (95)
WHITE EAGLE'S MINISTRY—W 1079 (95)
WASHINGTON GROUP (TRINIDAD & TOBAGO)
LIMITED—W 1350 (95)
ZANTÉ SOUL LTD—Z 421 (95)
UTOPIA MAS PRODUCTION LIMITED—
C 2013051503402
VIZION MUSIQ ENTERTAINMENT LTD.—
C 2015081409271
VIJAYA MOONAN CONSULTANCY LIMITED—
C 2016062107043
VOICE OF THE DEAF AND HARD OF HEARING OF
TRINIDAD AND TOBAGO—C 2016080808235
VANTAGE POINT CELLULAR LIMITED—
C 2016082408622
WRAPPETITE LIMITED—C 2016101900003
W.I. BONITO LIMITED—C 2019091908561
VANNIE'S HAIR SALON AND NAIL SPA LTD—
C 2019100109503
WELLCAB LTD—C 2020062204663
YOUR VIRTREAL PROFESSIONAL DEVELOPMENT
TRAINING SOLUTIONS LIMITED—C 2020080600863
TRINIZUELAN HUB LTD.—C 2020101606504
VIROL-SANIT SOLUTIONS LTD.—C 2020110409622

Dated this 7th day of March, 2025 at the Registrar General's
Office.

K. BRIDGEWATER
Registrar General

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NOTICE OF INTENDED REMOVAL OF DEFUNCT COMPANIES FROM REGISTER—CONTINUED

[Section 461(3) of the Companies Act 1995, Chap. 81:01]

NOTICE is hereby given that at the expiration of three months from the date of this notice the names of the Companies appearing hereunder will, unless cause is shown to the contrary, be struck off the Register of Companies kept at this office, and the Companies will be dissolved:

Name of Companies

AQUI ZHANG CONSTRUCTION LIMITED—A 3295 (95)
 KARAMBOULY KREATIONS COMPANY LIMITED—K 1479 (95)
 KNOWLEDGE HOPE LTD.—K 1905 (95)
 KENSARA TRANSPORT CO. LTD.—K 2251 (95)
 KORU MEDICAL PRACTICE LTD.—K 2272 (95)
 SUBURBAN CONCEPTS AND INVESTMENTS LTD.—S 4954 (95)
 SEITS SERVICES LTD.—S 6017 (95)
 SEITS TRADING & SUPPLIES LTD.—S 6018 (95)
 SONAL'S GREENSTYLE LIMITED—S 6779 (95)
 ST. AUGUSTINE WOMEN'S ACTION GROUP—S 7186 (95)
 SHAGA LIMITED—S 7326 (95)
 THE EAGLE SHIRT FACTORY COMPANY LIMITED—T 1624 (C)
 THE DAIRY DAIRY EXPORT COMPANY LIMITED—T 2824 (95)
 TAMCO LIMITED—T 3054 (95)
 TRINISPORTS.COM LIMITED—T 3258 (95)
 THE TWENTY DOLLAR STORES LIMITED—T 3459 (95)
 THE HOLISTIC ARTS HAVEN LIMITED—T 3481 (95)
 TBS ENTERTAINMENT LTD.—T 3555 (95)
 TRANSAMERICA INSURANCE COMPANY LIMITED—T 3712 (95)
 TROPICAL HARDWOOD COMPANY LIMITED—T 3722 (95)
 TRI-GLOBE SERVICES AND SUPPLIES COMPANY LIMITED—T 3880 (95)
 TROPI ISLE VILLA INVESTMENTS LTD.—T 4505 (95)
 TOCADE LIMITED—T 4627 (95)
 THE TOY STORE LTD.—T 4736 (95)
 TRINI WINES LIMITED—T 4769 (95)
 THE RUACH INSTITUTION LIMITED.—T 5083 (95)
 TRINI BAITs LIMITED.—T 5117 (95)
 TARDIEU LIGHTHOUSE LIMITED—T 5344 (95)
 TRIROSAL CONSTRUCTION AND GENERAL SERVICES LTD.—T 5617 (95)
 TAYUB RESTAURANT LIMITED—T 5916 (95)
 T & T AGROCHEMICALS LIMITED—T 6443 (95)
 THE NEW DAWN INVESTMENT COMPANY LIMITED—T 6513 (95)
 THE BRASS INSTITUTE SCHOLARSHIP PROGRAM—T 6668 (95)
 TRINIDAD & TOBAGO ASSOCIATION OF PRODUCERS & PERFORMERS—T 6730 (95)
 SHANGO CONSTRUCTION LTD.—C 2013081905204

SKY SOFTWARE DEVELOPMENT COMPANY LIMITED—C 2014040909398

SKYTECH MEDIA MANAGEMENT LTD.—C 2014092602388

THE DAVIS COLLECTIVE LIMITED—C 2015012104643

TIME SAVERS GROCERY LTD.—C 2015022005199

TER K SOLUTIONS LTD.—C 2015060307686

THE VOICE INITIATIVE—C 2015111101423

THE AD SHOP LTD.—C 2015120402066

TRINI TROOPERS TRAVELLERS CLUB—C 2016021603850

THE CARTER FOUNDATION—C 2016040605051

TUCKER DISTRIBUTORS ENTERPRISE LIMITED—C 2016071307621

TOPS CONSTRUCTION AND TRANSPORT LIMITED—C 2017011301908

TKM VENTURES LIMITED—C 2017013102263

SAN FERNANDO PHOTOGRAPHY CLUB—C 2017050204046

SHARK ELECTRICAL CONTRACTOR LIMITED—C 2017122109582

SJK SYSTEMS LIMITED—C 2018032302015

SHORELANDS RIVERSIDE RESIDENCE LTD.—C 2018062604914

TETE INNOVATIVE LIMITED—C 2018100106763

TOTAL WELL SOLUTIONS LTD.—C 2018110707508

THE AMBIANCE PROJECT—C 2019032001185

TOBAGO NICE LTD.—C 2019072305647

TIFFY'S TRAVEL LTD.—C 2020021908601

SINMAC GENERAL SERVICES LIMITED—C 2020110509781

PROSUM BUSINESS SOLUTIONS LIMITED—C 2023052900006

Dated this 28th day of February, 2025 at the Registrar General's Office.

K. BRIDGEWATER
Registrar General

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SPECIAL LICENSING SESSION
(Liquor Licences Act, Chap. 84:10)

REGION OF TUNAPUNA/PIARCO

NOTICE is hereby given that by lawful authority under the provisions of the Liquor Licences Act, Chap. 84:10 (18), the Liquor Licensing Committee for the Region of Tunapuna/Piarco, has appointed WEDNESDAY THE 26TH DAY OF MARCH, 2025 at 9:00 o'clock in the forenoon at the Tunapuna District Court as the day, hour and place at which a virtual Special Licensing Session will be held to hear and determine the application of Taigmani Richardson of Light Pole No. 12, Road Reserve, Off Matroo Trace, St. Helena, for the application of a transfer of a Spirit Retailer's Licence in respect of premises situate at No. 7 Cane Farm Road, Tacarigua, currently held in the name of Mohan Panchar (deceased).

Dated this 10th day of March, 2025 at the Tunapuna District Court.

N. SOODEEN
*Secretary, Licensing Committee
 Region of Tunapuna/Piarco*