



**CAYMAN ISLANDS
MONETARY AUTHORITY**

“Historically the Authority reported aggregate statistics for all Class A licensees providing health insurance. In an effort to present statistical information in a form that is more meaningful to its users and audiences, the Authority has made a decision to report health insurance figures of Class ‘A’ insurers licensees’ separately under two categories, namely, “domestic health” and “international health”. Domestic health reports figures pertaining to health insurance coverage offered to persons who are ordinarily resident in the Cayman Islands, whereas, International health reports figures pertaining to international health insurance coverage offered to persons residing outside the Cayman Islands, but through Cayman Islands based companies.

Health Insurance Statistics on the Authority’s website have been restated for the period 2011 –2017.

The Authority would like to remind the public that the health insurance statistics it reports on its website are aggregated industry statistics

CLASS A INSURANCE COMPANIES - STATISTICS BY PRIMARY CLASS OF BUSINESS IN CI\$ (updated annually)

YEAR ENDING:	DECEMBER 31, 2017										
	Motor	Property	Liability	Marine & Aviation	Health	International Health	Total Life	Non-Life & Annuity	Other	Grand Total	
Gross Written Premiums	\$35,104,213	\$144,452,902	\$75,041,945	\$34,443,223	\$226,232,666	\$12,863,320	\$528,138,269	\$22,977,065	\$27,722,682	\$578,838,016	
Reinsurance Ceded	\$12,914,666	\$114,035,043	\$2,582,663	\$0	\$36,679,819	\$0	\$166,212,192	\$2,810,302	\$938,011	\$169,960,505	
Unearned Premium Adjustment	\$274,244	-\$5,523,085	\$243,121	\$0	-\$33,454	\$0	-\$5,039,175	\$0	\$2,837	-\$5,036,338	
NET EARNED PREMIUMS:	\$21,915,303	\$35,940,944	\$72,216,161	\$34,443,223	\$189,586,301	\$12,863,320	\$366,965,252	\$20,166,763	\$26,781,834	\$413,913,848	
Commissions Received	\$4,469,871	\$20,150,716	\$419,956	\$0	\$5,326,870	\$0	\$30,367,413	\$0	\$43,541	\$30,410,955	
TOTAL UNDERWRITING INCOME:	\$26,385,174	\$56,091,660	\$72,636,117	\$34,443,223	\$194,913,171	\$12,863,320	\$397,332,665	\$20,166,763	\$26,825,375	\$444,324,803	
Net Claims Paid	\$13,966,579	\$56,768,352	\$29,930,674	\$19,072,161	\$168,235,056	\$12,461,044	\$300,433,865	\$6,150,002	\$2,519,137	\$309,103,004	
Movement in Claim Reserves:	-\$1,027,999	\$13,490,863	\$1,459,985	\$19,213,286	-\$9,517,503	\$0	\$23,618,632	\$6,190,199	\$229,149	\$30,037,980	
Acquisition Costs	\$3,769,998	\$17,372,640	\$1,114,656	\$0	\$14,072,099	\$0	\$36,329,392	\$3,039,838	\$36,898	\$39,406,127	
Other Underwriting Expenses	\$166,705	\$543,163	\$1,029,647	\$548,032	\$5,738,433	\$240,855	\$8,266,834	\$665,392	\$133,615	\$9,065,840	
TOTAL UNDERWRITING EXPENSES:	\$16,875,283	\$88,175,017	\$33,534,961	\$38,833,480	\$178,528,085	\$12,701,898	\$368,648,723	\$16,045,430	\$2,918,798	\$387,612,952	
UNDERWRITING PROFIT/-LOSS:	\$9,509,891	-\$32,083,357	\$39,101,156	-\$4,390,256	\$16,385,087	\$161,421	\$28,683,942	\$4,121,332	\$23,906,577	\$56,711,851	
Other Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,907,822	
Other Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$32,939,967	
NET INCOME BEFORE TAXES										\$38,679,707	

CLASS A INSURANCE COMPANIES - STATISTICS BY PRIMARY CLASS OF BUSINESS IN CI\$ (updated annually)

FOR YEAR ENDING:	DECEMBER 31ST, 2016									
	Motor	Property	Liability	Marine & Aviation	Domestic Health	International Health	Total Non-Life	Life	Annuity & Other	Grand Total
Gross Written Premiums	\$30,775,232	\$156,700,475	\$76,763,111	\$65,914,495	\$213,285,900	\$30,445,677	\$573,884,890	\$20,758,445	\$3,392,709	\$598,036,044
Reinsurance Ceded	\$13,075,680	\$99,163,356	\$2,200,818	\$0	\$30,939,363	\$0	\$145,379,217	\$3,356,705	\$219,532	\$148,955,454
Unearned Premium Adjustment	\$995,520	-\$1,671,406	-\$451,197	\$0	-\$21,866	\$0	-\$1,148,949	\$0	\$27,861	-\$1,121,088
NET EARNED PREMIUMS:	\$16,704,032	\$59,208,525	\$75,013,490	\$65,914,495	\$182,368,403	\$30,445,677	\$429,654,622	\$17,401,740	\$3,145,316	\$450,201,678
Commissions Received	\$3,600,114	\$19,982,654	\$373,797	\$0	\$4,438,426	\$0	\$28,394,991	\$0	\$32,366	\$28,427,357
TOTAL UNDERWRITING INCOME:	\$20,304,146	\$79,191,179	\$75,387,287	\$65,914,495	\$186,806,829	\$30,445,677	\$458,049,613	\$17,401,740	\$3,177,682	\$478,629,035
Net Claims Paid	\$9,421,549	\$25,713,923	\$34,448,664	\$20,698,889	\$147,463,057	\$28,072,949	\$265,819,031	\$5,815,338	\$2,275,750	\$273,910,119
Movement in Claim Reserves:	\$2,973	\$9,041,032	\$9,838,715	\$2,031,948	\$2,429,216	-\$69,896	\$23,273,988	\$4,396,795	\$368,814	\$28,039,597
Commissions Paid	\$3,644,527	\$17,747,622	\$490,050	\$0	\$14,126,852	\$0	\$36,009,051	\$3,281,306	\$137,923	\$39,428,280
Other Expenses	\$2,634,988	\$3,459,288	\$3,705,876	\$918,615	\$10,922,674	\$247,250	\$21,888,691	\$1,869,323	\$207,270	\$23,965,284
UNDERWRITING PROFIT:	\$4,600,109	\$23,229,314	\$26,903,982	\$42,265,043	\$11,865,030	\$2,195,374	\$111,058,852	\$2,038,978	\$187,925	\$113,285,755
Investment Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,350,038
Other Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$989,187
TOTAL 2016 NET INCOME:	\$4,600,109	\$23,229,314	\$26,903,982	\$42,265,043	\$11,865,030	\$2,195,374	\$111,058,852	\$2,038,978	\$187,925	\$124,624,980

CLASS A INSURANCE COMPANIES - STATISTICS BY PRIMARY CLASS OF BUSINESS IN CI\$ (updated annually)

FOR YEAR ENDING:	DECEMBER 31ST, 2015											
	Motor	Property	Liability	Casualty	Marine & Aviation	Domestic Health	International Health	Workers' Compensation	Total Non-Life	Life	Annuity & Other	Grand Total
Gross Written Premiums	\$28,806,197	\$184,573,131	\$67,178,776	\$83,034	\$75,168,585	\$201,549,728	\$44,119,000	\$653,504	\$602,131,955	\$28,175,862	\$2,841,045	\$633,148,862
Reinsurance Ceded	\$10,853,226	\$118,200,552	\$1,185,975	\$69,024	\$76,249	\$30,540,729	\$0	\$375,911	\$161,301,666	\$3,438,947	\$50,035	\$164,790,648
Unearned Premium Adjustment	\$1,858,434	-\$5,512,128	\$2,706,793	\$384	\$7,936	\$234	\$0	\$3,039	-\$935,308	\$0	\$12,732	-\$922,576
NET EARNED PREMIUMS:	\$16,094,537	\$71,884,707	\$63,286,008	\$13,626	\$75,084,400	\$171,008,765	\$44,119,000	\$274,554	\$441,765,597	\$24,736,915	\$2,778,278	\$469,280,790
Commissions Received	\$4,105,577	\$24,355,729	\$551,134	\$15,502	\$7,879	\$4,225,960	\$0	\$133,311	\$33,395,092	\$0	\$11,937	\$33,407,029
TOTAL UNDERWRITING INCOME:	\$20,200,114	\$96,240,436	\$63,837,142	\$29,128	\$75,092,279	\$175,234,725	\$44,119,000	\$407,865	\$475,160,689	\$24,736,915	\$2,790,215	\$502,687,819
Net Claims Paid	\$5,376,839	\$7,154,565	\$23,664,101	\$1,735	\$41,656,712	\$129,342,662	\$7,193,000	\$31,168	\$214,420,782	\$11,012,146	\$811,010	\$226,243,938
Movement in Claim Reserves:	\$1,859,534	\$3,829,541	-\$9,319,011	-\$4,153	-\$20,551,298	\$7,444,582	-\$247,000	-\$24,428	-\$17,012,233	\$5,040,008	\$3,093,206	-\$8,879,019
Commissions Paid	\$1,807,168	\$21,641,222	\$1,003,949	\$7,403	\$21,888	\$13,197,485	\$0	\$74,100	\$37,753,215	\$3,610,268	\$6,029	\$41,369,512
Other Expenses	\$2,690,508	\$3,386,616	\$1,731,769	\$13,078	\$777,519	\$14,703,643	\$21,000	\$102,933	\$23,427,066	\$5,633,539	\$6,655	\$29,067,260
UNDERWRITING PROFIT:	\$8,466,065	\$60,228,492	\$46,756,334	\$11,065	\$53,187,458	\$10,546,353	\$37,152,000	\$224,092	\$216,571,859	-\$559,046	-\$1,126,685	\$214,886,128
Investment Income	\$60,881	\$137,397	\$2,094	\$0	\$335	\$133,044	\$0	\$0	\$333,751	\$6,967,901	\$0	\$7,301,652
Other Income	\$90,884	\$0	\$0	\$0	\$0	\$925,170	\$0	\$0	\$1,016,054	\$1,523	\$0	\$1,017,577
TOTAL 2015 NET INCOME:	\$8,617,830	\$60,365,889	\$46,758,428	\$11,065	\$53,187,793	\$11,604,567	\$37,152,000	\$224,092	\$217,921,664	\$6,410,378	-\$1,126,685	\$223,205,357

CLASS A INSURANCE COMPANIES - STATISTICS BY PRIMARY CLASS OF BUSINESS IN CI\$ (updated annually)

FOR YEAR ENDING:	DECEMBER 31ST, 2014											
	Motor	Property	Liability	Casualty	Marine & Aviation	Domestic Health	International Health	Workers' Compensation	Total Non-Life	Life	Annuity & Other	Grand Total
Gross Written Premiums	\$28,713,190	\$189,077,051	\$70,127,567	\$79,883	\$85,469,665	\$191,408,827	\$6,640,000	\$676,651	\$572,192,834	\$24,329,958	\$624,266	\$597,147,058
Reinsurance Ceded	\$13,643,830	\$112,918,729	\$3,430,529	\$66,240	\$103,262	\$28,084,622	\$0	\$381,778	\$158,628,990	\$3,345,298	\$9,018	\$161,983,306
Unearned Premium Adjustment	-\$537,356	-\$2,813,406	\$12,255	-\$854	-\$33,235	\$30,128	\$0	-\$45,496	-\$3,387,964	\$0	\$507	-\$3,387,457
NET EARNED PREMIUMS:	\$15,606,716	\$78,971,728	\$66,684,783	\$14,497	\$85,399,638	\$163,294,077	\$6,640,000	\$340,369	\$416,951,808	\$20,995,153	\$614,741	\$438,561,702
Commissions Received	\$4,724,977	\$20,749,607	\$1,049,890	\$15,374	\$20,697	\$3,088,010	\$0	\$158,050	\$29,806,605	\$0	\$0	\$29,806,605
TOTAL UNDERWRITING INCOME:	\$20,331,693	\$99,721,335	\$67,734,673	\$29,871	\$85,420,335	\$166,382,087	\$6,640,000	\$498,419	\$446,758,413	\$21,050,161	\$614,741	\$468,423,315
Net Claims Paid	\$6,243,697	\$2,952,134	\$16,553,356	\$547	\$23,977,475	\$121,861,080	\$1,577,000	\$245,506	\$173,410,795	\$8,888,452	\$667,243	\$182,966,490
Movement in Claim Reserves:	\$18,198	\$160,072	\$2,983,239	\$2,853	\$27,659,326	\$9,094,805	\$377,000	-\$197,817	\$40,097,676	\$2,599,755	\$508,532	\$43,205,963
Commissions Paid	\$2,243,887	\$20,595,668	\$827,523	\$8,116	\$26,013	\$12,123,648	\$0	\$87,968	\$35,912,823	\$4,404,701	\$0	\$40,317,524
Other Expenses	\$1,473,882	\$1,927,615	\$3,450,298	\$11,116	\$292,234	\$6,562,076	\$69,000	\$91,638	\$13,877,859	\$935,686	\$0	\$14,813,545
UNDERWRITING PROFIT:	\$10,352,029	\$74,085,846	\$43,920,257	\$7,239	\$33,465,287	\$16,740,478	\$4,617,000	\$271,124	\$183,459,260	\$4,221,567	-\$561,034	\$187,119,793
Investment Income	-\$431,522	-\$415,369	-\$16,252	\$0	-\$2,245	\$175,337	\$0	\$140	-\$689,911	\$7,405,433	\$0	\$6,715,522
Administration Expenses:	\$840,420	\$1,348,975	\$495,795	\$0	\$1,219	\$11,464,626	\$0	\$3,805	\$14,154,840	\$3,295,499	\$3,595	\$17,453,934
Other Income	\$0	\$0	\$0	\$0	\$0	\$619,542	\$0	\$0	\$619,542	\$1,047,499	\$0	\$1,667,041
TOTAL 2014 NET INCOME:	\$9,080,087	\$72,321,502	\$43,408,210	\$7,239	\$33,461,823	\$6,070,731	\$4,617,000	\$267,459	\$169,234,051	\$9,379,000	-\$564,629	\$178,048,422

CLASS A INSURANCE COMPANIES - STATISTICS BY PRIMARY CLASS OF BUSINESS IN CI\$ (updated annually)

FOR YEAR ENDING:	DECEMBER 31ST, 2013												
	<u>Motor</u>	<u>Property</u>	<u>Liability</u>	<u>Casualty</u>	<u>Marine & Aviation</u>	<u>Domestic Health</u>	<u>International Health</u>	<u>Workers' Compensation</u>	<u>Total Non-Life</u>	<u>Life</u>	<u>Annuity & Other</u>	<u>Grand Total</u>	
Gross Written Premiums	\$25,956,367	\$169,961,032	\$25,264,626	\$84,655	\$75,251,960	\$178,254,007	\$4,231,000	\$796,868	\$479,800,515	\$22,404,159	\$1,756,862	\$503,961,536	
Reinsurance Ceded	\$10,833,741	\$111,851,879	\$1,672,426	\$70,057	\$204,056	\$32,647,271	\$0	\$450,950	\$157,730,380	\$3,871,778	\$715,866	\$162,318,024	
Unearned Premium Adjustment	-\$254,471	\$7,656,614	-\$228,768	\$195	-\$5,997	-\$5,790	\$0	-\$24,555	\$7,137,228	\$0	\$39,945	\$7,177,173	
NET EARNED PREMIUMS:	\$15,377,097	\$50,452,539	\$23,820,968	\$14,403	\$75,053,901	\$145,612,526	\$4,231,000	\$370,473	\$314,932,907	\$18,532,381	\$1,001,051	\$334,466,339	
Commissions Received	\$2,439,267	\$58,109,153	\$23,488,790	\$619,236	\$15,153	\$37,666	\$2,577,927	\$0	\$166,404	\$29,344,443	\$0	\$106,442	\$29,450,885
TOTAL UNDERWRITING INCOME:	\$17,816,364	\$73,941,329	\$24,440,204	\$29,556	\$75,091,567	\$148,190,453	\$4,231,000	\$536,877	\$344,277,350	\$18,532,381	\$1,107,493	\$363,917,224	
Net Claims Paid	\$7,642,459	\$3,232,468	\$6,117,569	-\$19,625	\$8,393,360	\$111,805,300	\$587,000	-\$30,409	\$137,728,122	\$9,776,853	\$1,662,387	\$149,167,362	
Movement in Claim Reserves:	\$110,376	-\$226,550	\$5,177,313	\$24,531	\$1,579,451	\$1,265,114	\$196,000	\$199,094	\$8,325,329	\$4,025,258	\$610,074	\$12,960,661	
Commissions Paid	\$2,095,660	\$23,745,005	\$761,878	\$8,105	\$63,177	\$10,398,390	\$0	\$98,940	\$37,171,155	\$3,854,595	\$231,508	\$41,257,258	
Other Expenses	\$1,220,186	\$1,807,954	\$577,421	\$12,954	\$128,000	\$3,560,791	\$23,000	\$119,110	\$7,449,416	\$0	\$7,915	\$7,457,331	
UNDERWRITING PROFIT:	\$6,747,683	\$45,382,452	\$11,806,023	\$3,591	\$64,927,579	\$21,160,858	\$3,425,000	\$150,142	\$153,603,328	\$875,675	-\$1,404,391	\$153,074,612	
Investment Income	\$89,243	\$156,060	\$19,439	\$0	\$5,877	\$125,929	\$0	\$148	\$396,696	\$13,251,623	\$0	\$13,648,319	
Administration Expenses:	\$2,311,522	\$1,099,303	\$300,168	\$0	\$22,091	\$6,293,154	\$0	\$3,882	\$10,030,120	\$5,089,665	\$0	\$15,119,785	
Other Income	\$0	\$7,471	\$5,951	\$0	\$1,823	\$418,063	\$0	\$0	\$433,308	\$1,596,667	\$0	\$2,029,975	
TOTAL 2013 NET INCOME:	\$4,525,404	\$44,446,680	\$11,531,245	\$3,591	\$64,913,188	\$15,411,696	\$3,425,000	\$146,408	\$144,403,212	\$10,634,300	-\$1,404,391	\$153,633,121	

CLASS A INSURANCE COMPANIES - STATISTICS BY PRIMARY CLASS OF BUSINESS IN CI\$ (updated annually)

FOR YEAR ENDING:	DECEMBER 31ST, 2012											
	Motor	Property	Liability	Casualty	Marine & Aviation	Domestic Health	International Health	Workers' Compensation	Total Non-Life	Life	Annuity & Other	Grand Total
Gross Written Premiums	\$24,029,364	\$114,583,422	\$26,017,066	\$544,461	\$45,259,866	\$156,011,963	\$3,183,000	\$1,165,133	\$370,794,275	\$21,522,883	\$8,986,062	\$401,303,220
Reinsurance Ceded	\$7,472,762	\$89,555,837	\$1,226,918	\$501,596	\$91,849	\$20,674,104	\$0	\$499,279	\$120,022,345	\$3,505,082	\$7,221,976	\$130,749,403
Unearned Premium Adjustment	\$142,199	\$1,053,245	\$151,844	\$2,125	-\$61,891	\$51,262	\$0	\$24,366	\$1,363,150	-\$72,391	\$0	\$1,290,759
NET EARNED PREMIUMS:	\$16,414,403	\$23,974,340	\$24,638,304	\$40,740	\$45,229,908	\$135,286,597	\$3,183,000	\$641,488	\$249,408,780	\$18,090,192	\$1,764,086	\$269,263,058
Commissions Received	\$1,362,582	\$20,080,313	\$214,727	\$48,179	\$8,817	\$133,026	\$0	\$158,748	\$22,006,392	\$339,633	\$2,122,658	\$24,468,683
TOTAL UNDERWRITING INCOME:	\$17,776,985	\$44,054,653	\$24,853,031	\$88,919	\$45,238,725	\$135,419,623	\$3,183,000	\$800,236	\$271,415,172	\$18,429,825	\$3,886,744	\$293,731,741
Net Claims Paid	\$8,735,994	\$702,079	\$2,597,127	\$6,923	\$2,942,257	\$112,438,137	\$1,406,000	\$165,658	\$128,994,175	\$5,504,988	\$1,163,412	\$135,662,575
Movement in Claim Reserves:	-\$781,883	-\$558,248	\$1,263,425	-\$2,955	-\$720,331	-\$47,415	-\$629,000	-\$35,368	-\$1,511,775	\$5,207,741	\$1,574,497	\$5,270,463
Commissions Paid	\$1,271,258	\$6,575,054	\$520,520	\$14,453	\$22,688	\$8,528,254	\$0	\$222,769	\$17,154,996	\$4,197,353	\$1,858,810	\$23,211,159
Other Expenses	\$66,836	\$4,165,854	\$296,972	\$57	\$99,000	\$142,764	\$47,000	\$4,610	\$4,823,093	\$3,142,594	\$4,644	\$7,970,331
UNDERWRITING PROFIT:	\$8,484,780	\$33,169,914	\$20,174,987	\$70,441	\$42,895,111	\$14,357,882	\$2,359,000	\$442,567	\$121,954,682	\$377,149	-\$714,619	\$121,617,212
Investment Income	\$588,028	\$1,359,709	\$78,931	\$582	\$4,141	\$206,452	\$0	\$17,005	\$2,254,848	\$13,235,454	-\$21,547	\$15,468,755
Administration Expenses:	\$4,990,779	\$9,500,558	\$580,122	\$39,761	\$28,101	\$9,453,135	\$0	\$138,851	\$24,731,307	\$4,498,274	\$380,514	\$29,610,095
Other Income	\$64,289	-\$107,450	-\$54,536	\$12	\$0	\$571,422	\$0	\$178	\$473,915	\$643,081	\$0	\$1,116,996
TOTAL 2012 NET INCOME:	\$4,146,318	\$24,921,615	\$19,619,260	\$31,274	\$42,871,151	\$5,682,621	\$2,359,000	\$320,899	\$99,952,138	\$9,757,410	-\$1,116,680	\$108,592,868

CLASS A INSURANCE COMPANIES - STATISTICS BY PRIMARY CLASS OF BUSINESS IN CI\$ (updated annually)

FOR YEAR ENDING:	DECEMBER 31ST, 2011											
	Motor	Property	Liability	Casualty	Marine & Aviation	Domestic Health	International Health	Workers' Compensation	Total Non-Life	Life	Annuity & Other	Grand Total
Gross Written Premiums	\$23,677,702	\$114,608,530	\$21,884,989	\$432,903	\$33,476,290	\$148,509,794	\$3,082,000	\$1,244,571	\$346,916,779	\$21,971,210	\$10,808,192	\$379,696,181
Reinsurance Ceded	\$7,253,769	\$88,090,807	\$1,606,332	\$399,804	\$191,442	\$18,127,300	\$0	\$445,525	\$116,114,979	\$4,067,539	\$4,473,628	\$124,656,146
Unearned Premium Adjustment	-\$163,515	-\$700,816	\$183,208	-\$2,381	-\$1,960	\$0	\$0	\$32,611	-\$652,853	\$26,357	\$0	-\$626,496
NET EARNED PREMIUMS:	\$16,587,448	\$27,218,539	\$20,095,449	\$35,480	\$33,286,808	\$130,382,494	\$3,082,000	\$766,435	\$231,454,653	\$17,877,314	\$6,334,564	\$255,666,531
Commissions Received	\$1,410,394	\$20,450,342	\$216,489	\$41,076	\$22,441	\$235,121	\$0	\$146,401	\$22,522,264	\$0	\$1,159,330	\$23,681,594
TOTAL UNDERWRITING INCOME:	\$17,997,842	\$47,668,881	\$20,311,938	\$76,556	\$33,309,249	\$130,617,615	\$3,082,000	\$912,836	\$253,976,917	\$17,877,314	\$7,493,894	\$279,348,125
Net Claims Paid	\$8,842,096	\$1,372,787	\$3,529,371	\$4,941	\$4,636,813	\$108,197,747	\$2,427,000	\$709,503	\$129,720,258	\$7,635,314	\$4,126,059	\$141,481,631
Movement in Claim Reserves:	-\$995,639	-\$79,251	-\$5,995,527	-\$9,463	\$9,340	-\$519,311	\$0	-\$422,223	-\$8,012,074	-\$1,001,378	-\$2,848,110	-\$11,861,562
Commissions Paid	\$1,322,428	\$5,978,177	\$556,354	\$10,729	\$45,042	\$8,422,008	\$0	\$143,423	\$16,478,161	\$2,938,885	\$1,116,747	\$20,533,793
Other Expenses	\$26,894	\$3,862,576	\$553,228	\$337	\$66,000	\$167,117	\$39,000	\$3,920	\$4,719,072	\$2,390,134	\$23,052	\$7,132,258
UNDERWRITING PROFIT:	\$8,802,063	\$36,534,592	\$21,668,512	\$70,012	\$28,552,054	\$14,350,054	\$616,000	\$478,213	\$111,071,500	\$5,914,359	\$5,076,146	\$122,062,005
Investment Income	\$138,000	\$124,428	\$39,841	\$605	\$7,035	\$552,757	\$0	\$22,690	\$885,356	\$6,009,419	\$980,178	\$7,874,953
Administration Expenses:	\$5,143,170	\$9,006,832	\$402,265	\$30,910	\$28,511	\$11,983,142	\$0	\$138,841	\$26,733,671	\$5,337,537	\$640,236	\$32,711,444
Other Income	\$1,370	\$236,153	-\$34,615	\$0	-\$6,358	\$516,974	\$0	\$0	\$713,524	\$12,300,956	\$117,873	\$13,132,353
TOTAL 2011 NET INCOME:	\$3,798,263	\$27,888,341	\$21,271,473	\$39,707	\$28,524,220	\$3,436,644	\$616,000	\$362,062	\$85,936,710	\$18,887,197	\$5,533,961	\$110,357,868

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