



BRIDGETOWN, BARBADOS, 26TH MAY, 2014

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Legal Supplement

S.I. 2014 No. 30: Miscellaneous Controls (Control of Prices) (General) (Amendment) (No. 7) Regulations, 2014.

NOTICE NO. 903

Government Notices

Vacation Leave

The Hon. Madam Justice Sandra Mason, Justice of Appeal, has been granted eighteen (18) days' vacation leave from from 14th to 31st July, 2014.

Acting Appointment

Mr. Richard Harrison, Senior Project Analyst, has been appointed to act as Project Manager, Education Project Implementation Unit, Ministry of Education, Science, Technology and Innovation, with effect from 2014-04-01 until further notice but not later than 2014-09-30. (M.P. 2/158/01 Vol. 2)

Appointment of Chairmen to the National Insurance Tribunals (Benefits)

Pursuant to the provisions of paragraph 1(c) and 2(1) of the Schedule to the National Insurance and Social Security (Determination of Claims and Questions) Regulations, 1967, the following persons have been appointed as Chairmen of the National Insurance Appeal Tribunals (Benefits) for a period of two (2) years effective February 22, 2014:

- (i) Mr. Jeff Cumberbatch
- (ii) Mr. Andrew Ferreira
- (iii) Mrs. Faith Marshall-Harris
- (iv) Mr. Emerson Graham

Retirements from the Public Service

Mr. George A. Bend, Graduate Teacher, Primary School System, Ministry of Education, Science, Technology and Innovation, has retired from the Public Service, with effect from 2013-09-01. (M.P. PA 1059)

Mr. Wendell Walkes, Constable No. 1320, has retired from the Royal Barbados Police Force, Office of the Attorney General, with effect from 2014-02-01. (M.P. PP 482)

Temporary Appointment

Mr. Jamar White has been appointed to act in the post of Director, Natural Resources Department, Division of Energy and Telecommunications, with effect from 2014-01-06 until further notice but not later than 2014-06-30. (M.P. 3/15/11^c)

GOVERNMENT NOTICES**Temporary Appointment**

Ms. Nesha Nurse has been appointed to act in the post of Director, Natural Resources Department, Division of Energy and Telecommunications, with effect from 2013-11-01 until further notice but not later than 2014-01-03.

(M.P. 3/15/11^c)

**Payment of Licence Fees for 2014 by Part II
Companies under the Financial
Institutions Act, Cap. 324**

1. Bank of Nova Scotia
2. Citicorp Merchant Bank Limited
3. FirstCaribbean International Bank Limited
4. FirstCaribbean International Bank (Barbados) Limited
5. First Citizens Bank (Barbados) Limited
6. RBC Royal Bank (Barbados) Limited
7. Republic Bank (Barbados) Limited

**Payment of Licence Fees for 2014 by Part III
Companies under the Financial
Institutions Act, Cap. 324**

1. Alexandria Trust Corporation
2. CCG Trust Corporation
3. Capita Financial Services Inc
4. Consolidated Finance Company Limited
5. DGM Trust Corporation
6. FirstCaribbean International Trust & Merchant Bank (Barbados) Ltd
7. GlobE Finance Inc.
8. Republic Finance & Trust Corporation
9. Royal Bank of Canada Financial Corporation
10. Royal Fidelity Merchant Bank & Trust (Barbados) Limited
11. Signia Financial Group Inc.
12. St. Michael Trust Corp.

**Payment of Licence Fees for 2014 by International
Banks under the International Financial
Services Act, Cap. 325**

1. Amicorp Bank & Trust Limited
2. Amphora Bank & Trust Corp.

**Payment of Licence Fees for 2014 by International
Banks under the International Financial
Services Act, Cap. 325 – Cont'd**

3. Bank of Montreal (Barbados) Ltd
4. Bank of Nova Scotia Offshore Banking Unit
5. Blue Bank International & Trust (Barbados) Limited
6. Brookfield International Bank Inc.
7. Caribbean Investment Bank Inc.
8. CIBC Offshore Banking Services Corporation
9. Cidel Bank & Trust Inc.
10. Concorde Bank Limited
11. Continental Bank Corp.
12. DGM Bank & Trust Inc.
13. Exterran Finance Company Limited
14. FirstCaribbean International Wealth Management Bank (Barbados) Limited
15. Front Street Private Bank (Barbados) Limited
16. GraceKennedy Money Services Caribbean, SRL
17. Great Pacific Bank Limited
18. Helmsdale Bank Corporation
19. J&T Bank and Trust Inc.
20. Mancal Bank (Barbados) Inc.
21. Mercom Bank Limited
22. Occidental Bank (Barbados) Limited
23. Oxbridge Bank & Trust SCC
24. Pan Atlantic Bank & Trust Limited
25. PDG Bank Limited
26. Republic Bank of Trinidad & Tobago (Barbados) Ltd
27. Royal Bank of Canada
28. RBC Royal Bank Holdings (Bahamas) Limited
29. RBC Royal Bank Holdings (Barbados) Limited
30. RBC Royal Bank Holdings (Cayman) Limited
31. Royal Bank of Canada (Caribbean) Corporation
32. RBC (Barbados) Trading Bank Corporation
33. Sandstorm Gold Bank Limited
34. Scotiabank Caribbean Holdings Ltd
35. Soutterham Bank Corporation
36. St. Lawrence Bank Inc.
37. Summit International Bank Limited
38. The Coutts Halsall International Bank Inc.
39. Toronto Dominion International Inc.
40. Total Banking Corporation
41. Transcom Bank (Barbados) Limited
42. Windermere Bank & Trust Limited

GOVERNMENT NOTICES

Appointments to the National Insurance Board

In exercise of the authority conferred on her by Section 3(1) of the National Insurance and Social Security Act, Cap. 47, the Minister responsible for National Insurance has appointed the following persons to serve on the National Insurance Board for a period ending March 27, 2016:

Dr. Justin Robinson	–	Chairman
Mr. Wismar Greaves	–	Deputy Chairman
Ms. Annice Dalrymple	–	Member
General Secretary Barbados Workers' Union	–	Member
General Secretary National Union of Public Workers	–	Member
President Barbados Hotel and Tourism Association	–	Member
The Executive Director Barbados Employers' Confederation	–	Member
The Chief Labour Officer or Nominee	–	Member
The Director of Finance and Economic Affairs or Nominee	–	Member

Retirements from the Public Service

The following persons have retired from the Public Service with effect from the dates indicated:

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Date of Retirement</i>
Mr. Richard S. Harper Driver/Messenger	Edgar Cochrane Health	2014-04-01
Ms. Marcelle I. Leacock Janitor	Education, Science, Technology and Innovation	2014-05-01
Ms. Marjorie E. Clarke Administrative Officer I (M.P. PL 882, PU 634, PF 644)	Prime Minister's Office	2014-04-01

GOVERNMENT NOTICES

Temporary Assignment of Responsibility of Ministers

Senator the Hon. Miss Maxine P. O. McClean

Responsibility under Section 72(1) of the Constitution for the functions of the Minister of Labour, Social Security and Human Resource Development for the period May 13 to 17, 2014.

The Rt. Hon. Freundel J. Stuart, Q.C., M.P.

Responsibility under Section 72(1) of the Constitution for the functions of the Minister of Finance and Economic Affairs on May 14, 2014.

The Hon. Donville O. Inniss, M.P.

Responsibility under Section 72(1) of the Constitution for the functions of the Minister of Health for the period May 16 to 19, 2014.
(M.P. 8251/11 Vol. LIX)

Appointments to the Board of Directors of the Barbados Tourism Authority

In exercise of the powers vested in him by Section 5(2) of the Barbados Tourism Authority Act, Cap. 342, the Minister responsible for Tourism and International Transport has re-appointed the following persons to serve on the Board of Directors of the Barbados Tourism Authority (BTA) for the period May 1, 2014 to August 3, 2014:

Mr. Adrian Elcock	–	Chairman
Mr. Nicholas Branker	–	Deputy Chairman
Mr. Alvin Jemmott	–	Member
Mr. Kevyn Yearwood	–	Member
Mr. Steve Alleyne	–	Member
Representative, National Cultural Foundation	–	Member
Representative, Intimate Hotels of Barbados	–	Member
Representative, Barbados Workers' Union	–	Member
President, Barbados Hotel & Tourism Association or nominee	–	Member
Permanent Secretary, Tourism, Ministry of Tourism & International Transport or nominee	–	Member

NOTICE NO. 904

In the Matter of the Estate of

ST. CLAIR DACOSTA WALKES

Deceased

NOTICE is hereby given in accordance with Section 31 of the Trustee Act, Chapter 250 of the Laws of Barbados to all persons having any claim upon or affecting the Estate of ST. CLAIR DACOSTA WALKES, deceased late of Middleton in the parish of Saint George who died in England on the 6th day of December, 2012 to send particulars of their claims duly attested to the qualified Administratrix GLADYS ODESSA WALKES of the said Estate in care of ELZO GITTENS, Attorney-at-Law of Excelsior Chambers, "Juromed", No. 2 St. Clair Gardens, Perry Gap, Roebuck Street, St. Michael on or before the 12th day of August, 2014 after which date the Administratrix will convey and distribute the assets of the Estate having regard only to valid claims then notified.

AND all persons indebted to the said Estate are requested to settle their indebtedness without further delay.

Dated this 23rd day of May, 2014.

ELZO GITTENS, Attorney-at-Law
for GLADYS ODESSA WALKES
(Administratrix)

NOTICE NO. 905

THE COMPANIES ACT, CAP. 308
(Section 339)

NOTICE OF REVIVAL OF REGISTRATION

PGA Tour, Inc.
Company No. 27595

In accordance with Section 339 (3) of the Companies Act, Cap. 308, notice is hereby given that the registration of the above-mentioned external company has been revived by the Registrar of Companies with effect from April 24, 2014.

Dated this 22nd day of May, 2014.

ALLEN F. WRONOWSKI
Director.

NOTICE NO. 906

THE COMPANIES ACT, CAP. 308
(Section 339)

NOTICE OF REVIVAL OF REGISTRATION

Smeralda Beach Inc.
Company No. 18670

In accordance with Section 339 (3) of the Companies Act, Cap. 308, notice is hereby given that the registration of the above-mentioned external company has been revived by the Registrar of Companies with effect from April 9, 2014.

Dated this 19th day of May, 2014.

DAFISA TRUST & MANAGEMENT CO. LTD.
Director.

NOTICE NO. 907

THE COMPANIES ACT, CAP. 308
(Section 339)

NOTICE OF REVIVAL OF REGISTRATION

**Societe Generale D'Investissements
Immobiliers S.A.**
Company No. 12588

In accordance with Section 339 (3) of the Companies Act, Cap. 308, notice is hereby given that the registration of the above-mentioned external company has been revived by the Registrar of Companies with effect from April 9, 2014.

Dated this 19th day of May, 2014.

VALUATIONS AND WEALTH MANAGEMENT
CORPORATE SERVICES INC.
Director.

NOTICE NO. 908

ALTERNATIVE ASSET CAPITAL LIMITED

A Company incorporated in the
British Virgin Islands
(*In Voluntary Liquidation*)

NOTICE is hereby given that voluntary dissolution of **ALTERNATIVE ASSET CAPITAL LIMITED** commenced on the 19th day of May, 2014, and that Trevor M. Burke of 2nd Floor Hastings Financial Centre, Hastings, Christ Church, Barbados has been appointed as Liquidator.

Dated the 19th day of May, 2014.

TREVOR M. BURKE
Liquidator.

NOTICE NO. 910

NOTICE OF REGISTRATION

THE CO-OPERATIVE SOCIETIES ACT,
CAP. 378A

Under the provisions of Section 8(2) of the Co-operative Societies Act, Cap. 378A, notice is hereby given of the registration of the following society:—

**Barbados Co-operative Business
Association Ltd.**

SHARON DRAYTON (Miss)
Registrar of Co-operatives and
Friendly Societies

NOTICE NO. 909

NOTICE OF RESTORATION

THE CO-OPERATIVE SOCIETIES ACT,
CAP. 378A

Under the provisions of Section 266(5) of the Co-operative Societies Act, Cap. 378A, a Certificate of Restoration is hereby given to the following society:—

**South Eastern Farmers' Co-operative
Society Limited**

SHARON DRAYTON (Miss)
Registrar of Co-operatives and
Friendly Societies

NOTICE NO. 911

NOTICE OF REGISTRATION

THE CO-OPERATIVE SOCIETIES ACT,
CAP. 378A

Under the provisions of Section 8(2) of the Co-operative Societies Act, Cap. 378A, notice is hereby given of the registration of the following society:—

Addis Alem Co-operative Society Limited

SHARON DRAYTON (Miss)
Registrar of Co-operatives and
Friendly Societies

NOTICE NO. 743 (third publication)

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND
CERTIFICATE OF TITLE IN RESPECT OF ALL THAT LAND
SITUATE AT HOYTES VILLAGE IN THE PARISH OF
SAINT JAMES IN BARBADOS**

**SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE**

CLAIM NO. 13/ 2014

IN THE MATTER OF THE LAND (TITLE PROCEEDINGS) ACT, 2011
(Section 3);

AND IN THE MATTER OF ALL THAT land situate at Hoytes Village in the parish of Saint James in Barbados containing by admeasurement 495.5 square metres (inclusive of 5.7 square metres in road) as shown on a plan certified the 31st May, 2007 by N. St. C. Hunte, Land Surveyor **ABUTTING AND BOUNDING** towards the south on lands of Kenneth Wickham towards the West on lands of Horace Arthur towards the North on lands of Mabel Walters and towards the East on a public road leading to Hoytes Village Corner or however else the same may abut and bound together with the dwellinghouse thereon.

TAKE NOTICE that **KARL WILLAN COSMO ARMSTRONG** also known as **COSMO ARMSTRONG** of Gibbons in the parish of Christ Church in this Island (as Executor and Personal Representative of the estate of **GWENDOLINE THORPE** also known as **GWENDOLINE ANITA THORPE** also known as **GWENDOLYN A. THORPE**, deceased) has applied to the High Court for a declaration of the deceased's ownership and a certificate of title in respect of the property described above.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown, on or before the **30th day of June, 2014**.

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown on or before the **30th day of June, 2014**.

Dated the 11th day of April, 2014.

TRACELYN K. ROLLOCK
Attorney-at-Law for the Claimant,
whose place of business and address for service is
First Floor, Heritage House, Pinfold Street,
Bridgetown, St. Michael.

NOTICE NO. 744 (third publication)

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND
CERTIFICATE OF TITLE IN RESPECT OF ALL THAT LAND
SITUATE AT DURANTS VILLAGE IN THE PARISH OF
SAINT JAMES IN BARBADOS**

**SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE**

CLAIM NO. 14/ 2014

IN THE MATTER OF THE LAND (TITLE PROCEEDINGS) ACT, 2011
(Section 3);

AND IN THE MATTER OF ALL THAT land situate at Durants Village in the parish of Saint James in Barbados containing by admeasurement 2197.7 square metres as shown on a plan certified the 26th April, 2007 by James Browne, Land Surveyor **ABUTTING AND BOUNDING** towards the west on lands of Phyllis Craigg towards the north on lands of Ronald Wilson and on a road leading to a cul de sac towards the east on a public road known as Durants Road and towards the south on lands of sundry owners all as shown on the said plan or however else the same may abut and bound.

TAKE NOTICE that **GWENDOLYN LOLITA SNAGG** of 14 Ricks Road, Thorpes, in the parish of Saint James has applied to the High Court for a declaration of her ownership and a Certificate of Title in respect of the property described above.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown, on or before the **30th day of June, 2014.**

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown on or before the **30th day of June, 2014.**

Dated the 11th day of April, 2014.

TRACELYN K. ROLLOCK
Attorney-at-Law for the Claimant,
whose place of business and address for service is
First Floor, Heritage House, Pinfold Street,
Bridgetown, St. Michael.

NOTICE NO. 912

BARBADOS

Claim No. LTP 24 of 2013

*Land (Adjudication of Rights and Interests) Act
Cap. 228A of the Laws of Barbados*

**NOTICE OF APPLICATION FOR DECLARATION OF TITLE AS
PROPRIETOR BY ADVERSE POSSESSION IN RESPECT OF**

All that land situate at Pounders in the parish of Saint Philip in this Island containing 3,919.9 square metres or thereabouts as shown and delineated on a plan certified on the 17th day of February, 2004 by Andrew R. Bannister, Land Surveyor Abutting and Bounding on lands now or formerly of Adriel Brathwaite, on lands now or formerly of the Estate of Constance Darlington, deceased on lands now or formerly of Mary Brathwaite and of Stanley Greenidge and on Pounders Road leading in one direction to the Crane or however else the same may abut and bound.

**IN THE MATTER OF THE LAND (ADJUDICATION OF
RIGHTS AND INTERESTS) ACT CAP. 228A OF
THE LAWS OF BARBADOS**

AND

**IN THE MATTER OF A CLAIM FOR DECLARATION
OF TITLE TO LAND BY ADVERSE POSSESSION**

AND

**IN THE MATTER OF LAND SITUATE AT POUNDERS IN
THE PARISH OF SAINT PHILIP IN THIS ISLAND**

TAKE NOTICE that **LEE STANLEY CALLENDER** and **ERMINE DAPHNE CALLENDER** both of Pounders in the parish of Saint Philip in this Island have applied to the Commissioner of Titles for a Declaration of Title in respect of the property described above by adverse possession.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Commissioner of Titles, The Land Adjudication Unit, NHC Building, Country Road, Saint Michael on or before the **15th day of August, 2014.**

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Commissioner of Titles, The Land Adjudication Unit, NHC Building, Country Road, Saint Michael on or before the **15th day of August, 2014.**

Dated the 19th day of May, 2014.

EDMUND G. HINKSON
Attorney-at-Law for the Applicants,
LEE STANLEY CALLENDER and ERMINE DAPHNE CALLENDER

NOTICE NO. 913

BARBADOS

Claim No. LTP 48/2013

Land (Adjudication of Rights and Interests) Act
Cap. 228A of the Laws of Barbados

**NOTICE OF APPLICATION FOR DECLARATION OF TITLE AS
PROPRIETOR BY ADVERSE POSSESSION IN RESPECT OF**

All that land situate at Long Gap in the parish of Saint Michael in this Island containing by admeasurement 142.8 square metres or thereabouts (with 9.9 square metres in road) as shown and delineated on a plan certified on the 3rd day of March, 2012 by H.H.A. Dottin, Land Surveyor Abutting and Bounding on lands now or late of Veina Carrington, on lands now or late of Henry Rochester on First Avenue Long Gap and on Long Gap leading to Grazettes Housing Estate in one direction and to Spooners Hill in the other direction or however else the same may abut and bound.

**IN THE MATTER OF THE LAND (ADJUDICATION OF
RIGHTS AND INTERESTS) ACT CAP. 228A OF
THE LAWS OF BARBADOS**

AND

**IN THE MATTER OF A CLAIM FOR DECLARATION
OF TITLE TO LAND BY ADVERSE POSSESSION**

AND

**IN THE MATTER OF LAND SITUATE AT LONG GAP IN
THE PARISH OF SAINT MICHAEL IN THIS ISLAND**

TAKE NOTICE that **JAMES THEOPHILUS HINDS** of Long Gap, Spooners Hill in the parish of Saint Michael in this Island has applied to the Commissioner of Titles for a Declaration of Title in respect of the property described above by adverse possession.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Commissioner of Titles, The Land Adjudication Unit, NHC Building, Country Road, Saint Michael on or before the **15th day of August, 2014.**

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Commissioner of Titles, The Land Adjudication Unit, NHC Building, Country Road, Saint Michael on or before the **15th day of August, 2014.**

Dated the 19th day of May, 2014.

EDMUND G. HINKSON
Attorney-at-Law for the Applicant
JAMES THEOPHILUS HINDS

NOTICE NO. 914

BARBADOS

In the Matter of the Estate of

**RAYMOND WILLOUGHBY also known as
RAYMOND O'BRIAN WILLOUGHBY
also known as RAYMOND O'BRIEN
WILLOUGHBY**

Deceased

NOTICE IS HEREBY GIVEN in accordance with Section 31 of the Trustee Act, Chapter 250 of the Laws of Barbados to any person having claim against the Estate of RAYMOND WILLOUGHBY also known as RAYMOND O'BRIAN WILLOUGHBY also known as RAYMOND O'BRIEN WILLOUGHBY, deceased late of Bridgecot in the parish of Saint George in this Island who died in this Island on the 21st day of March, 2012 to send particulars of their claim in writing to BLAIR JAMAL WILLOUGHBY, C/o MESSRS. GEORGE WALTON PAYNE & CO., Suites 205-207, Dowell House, Corner of Roebuck & Palmetto Streets, Bridgetown, Barbados on or before the 21st day of July, 2014 after which date the Administrator will convey and distribute the assets of the Estate having regard only to valid claims then notified.

AND all persons indebted to the Estate are requested to settle their indebtedness without delay.

Dated this 19th day of May, 2014.

BLAIR JAMAL WILLOUGHBY
Administrator of the Estate of RAYMOND
WILLOUGHBY also known as RAYMOND
O'BRIAN WILLOUGHBY also known as
RAYMOND O'BRIEN WILLOUGHBY
Deceased

NOTICE NO. 915

SAGICOR LIFE INC.

GRAYDON SCOTT, 299 6th Avenue West, Husbands Gardens, St. James having made sworn deposition that Policy No. 0151560 issued or assumed by Life of Barbados Limited prior to its amalgamation with Sagicor Life Inc., on his life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated this 7th day of May, 2014.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 916

SAGICOR LIFE INC.

JEAN SCOTT, 299 6th Avenue West, Husbands Gardens, St. James having made sworn deposition that Policy No. 0151558 issued or assumed by Life of Barbados Limited prior to its amalgamation with Sagicor Life Inc., on her life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated this 7th day of May, 2014.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.



UNITED INSURANCE COMPANY LTD.
2013 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2013
(expressed in thousands of Barbados dollars)

Chairman and Chief Executive Officer's Summary

United Insurance Company Limited (United) continued to execute on the business strategies developed in 2011 and 2012 and as a result, the company reported improved financial performance in 2013. The company's core Caribbean business grew by 12 per cent, despite the economic challenges being faced across the region. This growth included particularly strong showings from our Trinidad and ABC Islands markets. United also maintained a favourable combined ratio in its core Caribbean portfolio, reflecting the company's continued conservative underwriting and expense management. Additionally, United completed its exit from the international inward re-insurance line of business and has significantly reduced its liabilities. This exit also resulted in the company achieving savings on the negotiation of some of these liabilities and reductions in the reserves required.

The company was successful in affirming its AM Best A- (Excellent) rating in July, for the ninth consecutive year. This was a reflection of the financial strength of the company and its parent, the high quality of re-insurance support and the continued performance of its core Caribbean insurance book.

The regulatory environment has intensified in most, if not all of the territories in which United operates. In 2013, United made significant progress in strengthening its organisational capacity and governance process to improve compliance with Insurance and other Financial Services Regulations. This focus will continue in 2014.


E. Gervase Warner
Chairman


Howard Hall
Chief Executive Officer



UNITED INSURANCE COMPANY LTD.
2013 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2013
 (expressed in thousands of Barbados dollars)



INDEPENDENT AUDITOR'S REPORT

**To the Shareholder of
 United Insurance Company Limited**

The accompanying summary consolidated financial statements, which comprise the summary consolidated statement of financial position as of September 30, 2013, the consolidated statements of comprehensive income, changes in equity and cash flows for the year then ended are derived from the audited consolidated financial statements of United Insurance Company Limited for the year ended September 30, 2013. We expressed an unqualified audit opinion on those consolidated financial statements in our report dated January 31, 2014.

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of United Insurance Company Limited.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary of the audited consolidated financial statements.

Auditor's Responsibility

Our responsibility is to express an opinion on the summary consolidated financial statements based on our procedures, which were conducted in accordance with International Standards on Auditing (ISA) 810, "Engagements to Report on Summary Financial Statements".

Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements of United Insurance Company Limited for the year ended September 30, 2013, are consistent, in all material respects, with those consolidated financial statements.

PricewaterhouseCoopers SRL
 Bridgetown, Barbados
 April 22, 2014

PricewaterhouseCoopers SRL, The Financial Services Centre, Bishop's Court Hill, P.O. Box 111, St. Michael, BB14004, Barbados, West Indies
 T: +246-626-6700, F: 246-496-1275, www.pwc.com/bb

"PwC" refers to PricewaterhouseCoopers SRL, a Barbados society with restricted liability which is a member of PricewaterhouseCoopers International Limited, each member firm of which is a separate legal entity.



UNITED INSURANCE COMPANY LTD.
2013 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2013
(expressed in thousands of Barbados dollars)

Consolidated Statement of Financial Position
As of September 30, 2013

	2013	Restated 2012	Restated 2011
	\$	\$	\$
Assets			
Property and equipment	21,095	21,009	21,439
Investments in associated companies	4,955	4,517	4,291
Deferred tax asset	7,924	8,258	4,994
Corporation tax refundable	1,125	1,838	1,738
Financial assets	148,818	136,999	142,447
Accounts receivable	166,358	193,791	177,932
Short-term deposits	37,861	40,451	45,757
Cash and cash equivalents	33,371	52,245	47,916
Total assets	421,507	459,108	446,514
Liabilities			
Corporation tax payable	93	103	184
Accounts payable	47,571	42,504	41,011
General insurance liabilities	214,103	267,422	270,814
Pension and medical plan liability	4,173	3,886	3,628
	265,940	313,915	315,637
Equity			
Share capital	8,900	8,900	8,900
Retained earnings	97,278	87,963	76,675
Property catastrophe reserve	22,373	21,723	18,853
Revaluation surplus	11,339	11,162	11,162
	139,890	129,748	115,590
Non-controlling interest	15,677	15,445	15,287
Total equity and liabilities	421,507	459,108	446,514

Approved by the Board of Directors on 29 January 2014.

E. Gervase Warner, Chairman

Howard Hall, Director



UNITED INSURANCE COMPANY LTD.
2013 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2013
(expressed in thousands of Burundian francs)

Consolidated Statement of Changes in Equity
For the year ended September 30, 2013

	Share capital	Retained earnings	Revaluation surplus	Property catastrophe reserve	Total	Non-controlling interest	Total equity
	\$	\$	\$	\$	\$	\$	\$
Balance as of September 30, 2011							
- as previously stated	8,900	76,892	11,162	18,853	115,807	15,287	131,094
Prior period adjustment	-	(217)	-	-	(217)	-	(217)
Balance as of September 30, 2011							
- as restated	8,900	76,675	11,162	18,853	115,590	15,287	130,877
Total comprehensive income for the year	-	14,158	-	-	14,158	158	14,316
Transfer to property catastrophe reserve	-	(2,870)	-	2,870	-	-	-
Balance as of September 30, 2012							
- as restated	8,900	87,963	11,162	21,723	129,748	15,445	145,193
Balance as of September 30, 2012							
- as previously stated	8,900	88,314	11,162	21,723	130,099	15,445	145,544
Prior period adjustment	-	(351)	-	-	(351)	-	(351)
Balance as of September 30, 2012							
- as restated	8,900	87,963	11,162	21,723	129,748	15,445	145,193
Total comprehensive income for the year	-	9,965	177	-	10,142	232	10,374
Transfer to property catastrophe reserve	-	(650)	-	650	-	-	-
Balance as of September 30, 2013							
	8,900	97,278	11,339	22,373	139,890	15,677	155,567



UNITED INSURANCE COMPANY LTD.
2013 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2013
(expressed in thousands of Barbados dollars)

Consolidated Statement of Comprehensive Income
For the year ended September 30, 2013

	2013	Restated 2012
	\$	\$
Revenue		
Gross premium earned	224,834	222,458
Reinsurance premium ceded	(158,161)	(143,125)
Net premiums earned	66,673	79,333
Reinsurance commission	24,180	22,183
Net investment income	11,576	12,154
Property income, net	(397)	(412)
Other income	512	1,634
	102,544	114,892
Expenses		
Losses incurred	39,134	71,595
Losses recoverable from reinsurers	(15,777)	(27,848)
Net claims incurred	23,357	43,747
Policy acquisition costs	29,020	35,939
General and administrative expenses	36,520	23,595
Other expenses	37	—
	88,934	103,281
Income from operating activities	13,610	11,611
Share of income for associated companies	698	616
Income before taxation	14,308	12,227
Taxation	(4,111)	2,089
Net income for the year	10,197	14,316
Other comprehensive income		
Changes in revaluation surplus	177	—
Total comprehensive income	10,374	14,316
Attributable to:		
Equity holders of the parent	10,142	14,158
Minority interest	232	158
	10,374	14,316



UNITED INSURANCE COMPANY LTD.
2013 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2013
(expressed in thousands of Barbados dollars)

Consolidated Statement of Cash Flows
September 30, 2013

	2013	Restated 2012
	\$	\$
Cash flows from operating activities		
Income before taxation	14,308	12,227
Adjustments for:		
Depreciation	967	797
Investment income	(9,690)	(9,762)
(Gain)/loss on disposal of investments	(335)	196
Unrealised gain on available for sale investments	(1,551)	(2,580)
Share of income from associated companies	(698)	(616)
Impairment loss on investments	–	(8)
Pension expense	760	749
Pension contributions paid	(473)	(491)
Loss on disposal of fixed assets	–	120
Operating income before working capital changes	3,288	632
Decrease/(increase) in accounts receivable	27,433	(15,859)
Increase in accounts payable	5,067	1,493
Increase in general insurance liabilities	(53,319)	(3,392)
Net cash from operations	(17,531)	(17,126)
Income taxes paid	(3,074)	(1,197)
Net cash used in operating activities	(20,605)	(18,323)
Cash flows from investing activities		
Purchase of fixed assets	(876)	(487)
Purchase of investments	(45,236)	(348)
Sale/maturities of investments	37,197	7,442
Dividends from associated companies	260	390
Net change in short-term deposits	2,590	5,306
Investment income received	7,796	10,349
Net cash from investing activities	1,731	22,652
Net (decrease)/increase in cash and cash equivalents	(18,874)	4,329
Cash and cash equivalents - beginning of year	52,245	47,916
Cash and cash equivalents - end of year	33,371	52,245

Probate Advertisements

NOTICE NO. 917

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

STANTON LITCHFIELD BLACKMAN

PUBLIC NOTICE is hereby given that an application will be made for the following Grant of Probate namely:-

PROBATE OF THE WILL dated the 22nd day of April, 2009 of STANTON LITCHFIELD BLACKMAN late of No. 115-36 217th Street, Cambria Heights, Queens, New York, 11411 in the United States of America who died in the United States of America on the 1st day of August, 2013 by NORMA MARGARET BLACKMAN and STANTON LITCHFIELD BLACKMAN JUNIOR, the Executors named in the Will of the said deceased.

The Registrar will after fourteen days from the issue of this advertisement in the *Official Gazette* proceed with the above-named application for probate.

Dated this 16th day of May, 2014.

EDMUND G. HINKSON
Attorney-at-Law, Charlton Chambers,
Charlton House, Whitepark Road,
St. Michael.

NOTICE NO. 918

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

SIRLENE ELESE COX

PUBLIC NOTICE is hereby given that application has been made for the following Grant of Letters of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of SIRLENE ELESE COX late of Seale's Land, Sargeant's Village in the parish of Christ Church in this Island who died in this Island on the 4th day of June, 2012 by ORVILLE ALWYN MALONEY, TRANETTE TRICIA BELGRAVE and TRISTAN RONALDO MALONEY the children of the said deceased.

The Registrar will after fourteen days from the issue of this Advertisement in the *Official Gazette* proceed with the above-named application for Administration.

Dated this 16th day of May, 2014.

EDMUND G. HINKSON
Attorney-at-Law, Charlton Chambers,
Charlton House, Whitepark Road,
St. Michael.