



The Official Gazette

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Part B

BRIDGETOWN, BARBADOS, 6TH MAY, 2021

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NOTICE NO. 1

THE COMPANIES ACT, CAP. 308
(Section 339)

NOTICE OF REVIVAL OF REGISTRATION

Guardian Life Limited
Company No. 22983

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 8, 2021.

Dated this 28th day of April 2021.

ERIC S. HOSIN
Director.

NOTICE NO. 2 (second publication)

Land (Title Proceedings) Act, 2011
(Act 2011-7)

Form 3

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND
CERTIFICATE OF TITLE IN RESPECTS OF**

ALL THAT land situate at St. Elizabeth New Road
in the parish of St Joseph in this Island comprising of
2,241.5 square metres or thereabouts.

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

CLAIM NO. LTP10/2021

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

AND IN THE MATTER OF ALL THAT land
situate at St. Elizabeth New Road in the parish of
St. Joseph in this Island as shown on a Revised Plan
made and certified on the 9th day of September 2020
by Lennox J. Reid, Land Surveyor and containing by
admeasurement 2241.5 square metres Abutting and
Bounding towards the North on lands of Michael
Carter, on a Public Road being St. Elizabeth New
Road leading to Cleavers Hill in one direction and
to Highway #3 in the other direction and on lands of
Margo Holder & Dwane Holder towards the East on
a track, on lands of Osbourne Downes and on lands
now or formerly of Herman Gale towards the South
on lands now or formerly of Herman Gale and towards
the West on lands of Iza Boyce on a Public Road
being St. Elizabeth New Road leading to Highway #3
and on lands of Jonathan Lewis or however else the
same may abut and bound together with the dwelling
house thereon.

TAKE NOTICE that **SHARON MARIE KELLMAN** of 166 Staley Dr Trucker,
Georgia, 30084 in the United States of America has applied to the High Court for a declaration
of her ownership and a Certificate of the Title in respect of the property described above.

CLAIM NO. LTP10/2021 – *Cont'd*

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, White Park Road, Bridgetown, Saint Michael on or before the **27th day of May, 2021**.

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 **27th day of May, 2021**.

Dated the 22nd day of April, 2021.

RYAN J. L. MOSELEY
MOSELEY PERSAUD ATTORNEYS
Attorneys-at-Law for the Claimant,
whose place of business and address for service
“Penrith”, 11th Avenue Belleville, St. Michael, BB11114.

NOTICE NO. 3 (second publication)

Land (Title Proceedings) Act, 2011
(Act 2011-7)

FORM 3

**NOTICE OF APPLICATION FOR DECLARATION OF
OWNERSHIP AND CERTIFICATE OF TITLE IN RESPECT OF**

ALL THAT land situate at Lot 3, Maxwell in the parish of Christ Church
in this Island comprising of 378.1 square metres or thereabouts

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

CLAIM NO. LTP11 of 2021

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

AND IN THE MATTER OF ALL THAT land situate at Lot 3, Maxwell in the parish of Christ Church in this Island containing by admeasurement 378.1 square metres inclusive of a road reserve (verge) of 23.4 square metres and 1.8 square metres of the road called Maxwell A 1st Avenue as shown on a Plan made and certified on the 6th December, 2019 by Andre P. G. Clarke, Land Surveyor **ABUTTING AND BOUNDING** towards the North on lands of Eugene Alder being the Lot numbered 4 towards the East on a Right of way 2.44 metres wide and on lands of Cloreen Ishmael being the Lot numbered 2 towards the South on a Public Road called Maxwell A 1st Avenue and towards the West on lands of C. N. Alleyne and a Road Reserve 4.00 metres or however else the same may abut and bound together with the dwelling house thereon.

TAKE NOTICE that **RANDY CRICHLLOW** of Lot 3, Maxwell in the parish of Christ Church in Barbados has applied to the High Court for a declaration of his ownership and a certificate of the title in respect of the property described above.

CLAIM NO. LTP11/ of 2021 – *Cont'd*

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, 2021**.

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, 2021**.

Dated the 8th day of April, 2021.

DIANNA BOYAN-PERSAUD
MOSELEY PERSAUD ATTORNEYS
Attorneys-at-Law for the Claimant,
whose place of business and address for service is
Moseley Persaud Attorneys, Attorneys-at-Law,
“Penrith”, 11th Avenue, Belleville, St. Michael.

NOTICE NO. 2

BARBADOS

In the Estate of

JOANNE MARIA ATHERLEY
(also known as **JOANNE ATHERLEY**)

Deceased

PURSUANT to Section 31 of the Trustee Act Chapter 250 of the Laws of Barbados, NOTICE IS HEREBY GIVEN that any person having a claim against, or an interest in, the Estate of JOANNE MARIA ATHERLEY, (also known as JOANNE ATHERLEY), Deceased late of No. 28 Grazettes Court, Grazettes in the parish of Saint Michael in Barbados and who died in Barbados on the 25th day of March 2019 is hereby required to send particulars in writing of his or her claim or interest to the Personal Representative ARTHUR LEROY ATHERLEY whose address is C/o Dr. Erskine L. Hinds Q.C., Attorney-at-Law 38 Roebuck Street, Bridgetown, St. Michael BB11180, Barbados and to send such particulars not later than the 31st day of July, 2021 after which date the Personal Representative will distribute the Estate of the Deceased among the persons entitled thereto having regard only to the claims and interests of which the Personal Representative shall then have had notice and the Personal Representative will not, as respects the property so distributed, be liable to any person of whose claim or interest the Personal Representative shall not then have had notice.

Dated this 26th day of April, 2021.

ARTHUR LEROY ATHERLEY
Personal Representative.

NOTICE NO. 3

BARBADOS

No. 191 of 2019

IN THE HIGH COURT OF JUSTICE
Probate Division

*In the Estate of***YVETTE JULIA VICTORIA DEHANDSCHUTTER***Deceased*

NOTICE IS HEREBY GIVEN pursuant to the Trustee Act 1979-3, Chapter 250, Section 31 (1), of the Laws of Barbados, that any person having a CLAIM or interest in the Estate of YVETTE JULIA VICTORIA DEHANDSCHUTTER, Deceased late of Inch Marlow in the parish of Christ Church in this Island who died on the 14th day of November 2018 at Inch Marlow in the parish of Christ Church in this Island is hereby required to send particulars in WRITING of his or her claim or interest to PATRICK GILBERT YVAN MASSON the Administrator of the Estate of the said YVETTE JULIA VICTORIA DEHANDSCHUTTER, Deceased whose address is in care of Stephen Walcott & Co., Attorneys-at-Law of "Coniston", Garrison Historic Area, Bush Hill in the parish of St. Michael and to send such particulars not later than the 17th day of June 2021 after which date the Administrator will distribute the Estate among the persons entitled thereto having regard only to the claims and interests of which they have had notice and will not, in respect of the property so distributed be liable to any person of whose claim they shall not then have had notice.

And all persons indebted to the said Estate are requested to settle their accounts without delay.

Dated this 6th day of May 2021.

STEPHEN WALCOTT & CO.
Attorneys-at-Law.



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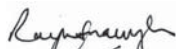


TRINIDAD AND TOBAGO INSURANCE LIMITED
Financial Results
Year ended 31 December 2020

Separate Statement of Financial Position
(Expressed in Trinidad and Tobago \$'000)

	2020	2019
Assets		
Cash and short-term funds	81,823	64,761
Fixed deposits	8,409	18,519
Investment securities	344,979	361,326
Interest receivable	2,508	2,260
Insurance receivables	54,826	42,704
Other receivables and prepayments	5,499	5,942
Taxation recoverable	1,661	1,661
Reinsurance assets	135,852	158,789
Investment properties	107,165	107,165
Right-of-use assets	2,534	2,527
Investment in subsidiaries	66,790	66,790
Property and equipment	44,140	52,332
Intangible assets	18,079	—
Deferred tax asset	5,799	4,603
Employee benefit asset	66,075	65,819
Total assets	946,139	955,198
Liabilities		
Insurance and other payables	40,235	45,541
Taxation payable	2,712	1,206
Lease liabilities	2,593	2,380
Deferred tax liability	31,541	34,921
Employee benefit obligation	4,035	3,704
Insurance contracts	296,600	330,366
Total liabilities	377,716	418,118
Equity		
Stated capital	19,070	19,070
Statutory surplus reserve	102,615	102,615
Catastrophe reserve	15,944	15,944
Retained earnings	430,794	399,451
Total equity	568,423	537,080
Total liabilities and equity	946,139	955,198

These financial statement were approved by the Board of Directors and authorised for issue on 16 March 2021 and signed on their behalf by:

Chairman: 

Managing Director: 

Separate Statement of Income
(Expressed in Trinidad and Tobago \$'000)

	2020	2019
Gross insurance contracts premium reserve	530,606	516,902
Reinsurer's share of insurance contract premium reserve	(309,989)	(280,638)
Net insurance contracts premium revenue	220,617	236,264
Gross change in unearned premium provision and unexpired risk	(1,442)	(19,268)
Reinsurer's share of change in unearned premium provision and unexpired risks	8,750	25,590
Net change in unearned premium provision and unexpired risks	7,308	6,322
Net insurance revenue	227,925	242,586
Investment income	5,881	22,087
Other income	56,552	52,553
Total revenue	290,358	317,226
Gross claims incurred	(131,970)	(132,311)
Reinsurance share of gross claims incurred	13,256	(4,817)
Net insurance claims incurred	(118,714)	(137,128)
General administrative and selling expenses	(127,921)	(124,890)
Total claims incurred and other expenses	(246,635)	(262,018)
Net profit before taxation	43,723	55,208
Taxation expense	(10,806)	(15,310)
Net profit after taxation	32,917	39,898
Other comprehensive income		
Re-measurement losses on defined benefit plans	(2,249)	(1,181)
Income tax effect	675	354
Total comprehensive income for the year, net of tax	31,343	39,071

Probate Advertisements

NOTICE NO. 4

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

SHEILA BOVELL BOYCE
also known as **SHEILA BOYCE**

Deceased

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

PROBATE of the Will dated the 7th day of August 2017 of SHEILA BOVELL BOYCE also known as SHEILA BOYCE late of Lot 1 Whitehall Main Road in the parish of Saint Michael in this Island who died on the 4th day of February 2019 at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island by JASON ORLANDO APPLEWHITE, the sole Executor named in the Will of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 4th day of May 2021.

JAMILA M. KNIGHT
Attorney-at-Law.

NOTICE NO. 5

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

CHARLES LYNCH also known as
CHARLES GORDON LYNCH

Deceased

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

PROBATE of the Will dated the 7th day of December, 2016 to the Estate of CHARLES LYNCH also known as CHARLES GORDON LYNCH late of Forde's

Road, Brittons Hill in the parish of Saint Michael who died at the Queen Elizabeth Hospital, St. Michael on the 6th day of February, 2019 by SHERNELLE BLACKMAN and KRYSTAL BLACKMAN, the Executrices and Trustees named in the Will of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated 6th day of May, 2021.

KRISTIN C. A. TURTON
Attorney-at-Law
KCT Chambers
Sherwood
Strathclyde Crescent
St. Michael.

NOTICE NO. 6

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

RUY OLYMPIA GITTENS
also known as **RUY GITTENS**

Deceased

PUBLIC NOTICE is hereby given that an Application is being made for the following Grant of Administration namely:-

PROBATE of the Will dated the 6th day of October 1987 of RUY OLYMPIA GITTENS also known as RUY GITTENS, deceased, late of Baycroft Road, Carrington Village, St. Michael, Barbados by RICKY STRAKER also known as BENSON EURIC RICKY STRAKER who is the named Executor of the Will of the said deceased.

An Application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 6th day of May, 2021.

NEIL A. MARSHALL
Attorney-at-Law.

NOTICE NO. 7

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***VICTOR OSCAR TODD also known as
VICTOR TODD***Deceased*

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

PROBATE of the Will dated the 27th day of November 2020 of VICTOR OSCAR TODD, Deceased also known as VICTOR TODD late of Apartment 4B, Hastings Towers, Hastings in the parish of Christ Church in the Island of Barbados, who died at The View Senior Citizens Home, Edghill in the parish of St. Thomas in the Island of Barbados on the 16th day of December 2020 by TREVOR GEORGE INNISS and ADAM CHRISTOPHER PILGRIM HORNBLY the Executors named in the said Will of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 29th day of April 2021.

STEPHEN WALCOTT & CO.
Attorneys-at-Law for the Applicants.

NOTICE NO. 8

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***HILDA RUTH WARD***Deceased*

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

PROBATE of the Will dated the 14th day of January 2019 and Codicil dated 31st day of July 2020 of HILDA RUTH WARD, Deceased late of Sion Hill House, Sion Hill in the parish of St. James in the Island of Barbados, who died at Sion Hill Plantation in the parish

of St. James in the Island of Barbados on the 11th day of August 2020 by STEPHEN JOHN WALCOTT, JOSEPH W. WARD and JOHN STEWART BRETT MASSIAH the Executors and Trustees named in the said Will and Codicil of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 4th day of May 2021.

STEPHEN WALCOTT & CO.
Attorneys-at-Law for the Applicants.

NOTICE NO. 9

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***CYRELLENE GERTRUDE SARGEANT****also known as****SYRELENE GERTRUDE SARGEANT****also known as CYRELLENE SARJEANT****also known as****CYRILLENE SARGEANT also known as****CYRLLENE GERTRUDE SARGEANT****also known as SYRELENE SARGEANT***Deceased*

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

PROBATE of the Will dated the 8th day of July, 2013 of CYRELLENE GERTRUDE SARGEANT also known as SYRELENE GERTRUDE SARGEANT also known as CYRELLENE SARJEANT also known as CYRILLENE SARGEANT also known as CYRLLENE GERTRUDE SARGEANT also known as SYRELENE SARGEANT, deceased late of Eastbourne in the parish of Saint Philip in this Island who died in this Island on the 18th day of August, 2013 by CHAD RICO KEMAR SARGEANT the sole Executor named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second Notice of advertisement.

Dated 4th day of May, 2021.

FITZWILLIAM STONE & ALCAZAR
Attorneys-at-Law.

NOTICE NO. 10

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Division
(Probate)****In the Estate of*****RONALD ARINDALE ST. HILL**

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

PROBATE of the Will dated the 30th day of March 2016 of RONALD ARINDALE ST. HILL late of 14 Ocean Drive in the parish of St. Peter who died at Derosé Senior Citizens Home, Charnocks in the parish of Christ Church on the 26th day of May 2020 by DAWN-MARIE JUSTINE FIELDS the Executrix named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 26th day of April, 2021.

CLORINDA ALLEYNE
Attorney-at-Law for the Applicant.

NOTICE NO. 11

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Jurisdiction****In the Estate of*****GRACE PHILISTIA THORPE
also known as GRACE THORPE***Deceased*

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

PROBATE of the Will dated the 14th day of November 2007 to the Estate of GRACE PHILISTIA THORPE also known as GRACE THORPE, deceased late of Pegwell in the parish of Christ Church in this Island deceased who died at the Geriatric Hospital, Beckles

Road in the parish of Saint Michael in this Island on the 4th day of May 2020 by COREEN ARDILLA THORPE the person named in the said Will as Sole Executrix thereof.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 6th day of May 2021.

KEITH A E MAYERS, QC
Attorney-at-Law.

NOTICE NO. 12

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Jurisdiction
(Probate)****In the Estate of*****MYRTLE ELAINE WATSON
also known as MYRTLE WATSON***Deceased*

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

PROBATE of the Will dated the 8th day of February 2001 and First Codicil dated 27th day of March 2003 and Second Codicil dated 13th day of April 2011 of MYRTLE ELAINE WATSON also known as MYRTLE WATSON late of 49 Rendezvous Terrace in the parish of Christ Church, Barbados who died at Age Assist Highgate Retreat, Highgate Gardens in the parish of Saint Michael, Barbados on the 24th day of June 2019 by SANDRA HAZELL and JHAN PATRICIA BROWNE the Executrices named in the said Will and Second Codicil of the said Deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 3rd day of May 2021.

CARRINGTON & SEALY
Attorneys-at-Law.

NOTICE NO. 13

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Jurisdiction****In the Estate of*****SHEILA ANNETTE ARCHER
also known as SHEILA ARCHER***Deceased*

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

PROBATE of the Will dated the 28th day of August 2020 to the Estate of SHEILA ANNETTE ARCHER also known as SHEILA ARCHER, deceased late of 8 Pillersdorf Development, Grazettes in the parish of Saint Michael in this Island deceased who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island on the 23rd day of December 2020 by GLORIA CADOGAN the person named in the said Will as Sole Executrix thereof.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 6th day of May 2021.

KEITH A E MAYERS, QC
Attorney-at-Law.

NOTICE NO. 14

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Jurisdiction****In the Estate of*****MARY BEATRICE DURANT
also known as MARY DURANT***Deceased*

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

PROBATE of the Will dated the 31st day of August 2011 to the Estate of MARY BEATRICE DURANT also known as MARY DURANT, deceased

late of 1st Avenue Fairfield, Black Rock in the parish of Saint Michael in this Island who died on the 7th day of July 2020 at the Geriatric Hospital, Beckles Road in the parish of Saint Michael in this Island by JENNIFER YVETTE BECKLES the person named in the said Will as Sole Executrix thereof.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 6th day of May 2021.

KEITH A E MAYERS, QC
Attorney-at-Law.

NOTICE NO. 15

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Estate of*****BERNARD HAREWOOD also known as
BERNARD C HAREWOOD also known as
BERNARD CLAUDIUS HAREWOOD***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Letters of Administration namely:-

LETTERS OF ADMINISTRATION of the Estate of BERNARD HAREWOOD also known as BERNARD C HAREWOOD also known as BERNARD CLAUDIUS HAREWOOD, deceased, late of Fisher Pond in the parish of St. George in this Island, who died at Queen Elizabeth Hospital, Martindale's Road in the parish of St. Michael in this Island on the 14th day of January, 2021 by KRYSTAL BERNICE LEANDRA WARNER, daughter of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 6th day of May, 2021.

TENNYSON C. VAUGHN
Attorney-at-Law.

NOTICE NO. 16

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***CLARADINE IFILL***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of CLARADINE IFILL deceased late of Baycroft Road, Carrington's Village in the parish of Saint Michael in this Island who died in this Island on the 31st day of March, 2020 by MARCIA ALEXSIS a daughter of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second Notice of advertisement.

Dated 4th day of May, 2021.

FITZWILLIAM STONE & ALCAZAR
Attorneys-at-Law.

NOTICE NO. 17

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***REUBEN YAMMIE***Deceased*

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO of the Last Will and Testament dated the 1st day of April, 2006 of REUBEN YAMMIE late of Best Road, Lodge Road in the parish of

Christ Church in this Island, who died on the 10th day of July 2009 at the Queen Elizabeth Hospital Martindales Road in the parish of Saint Michael in this Island by ANDRE KEMAR PERCH the beneficiary named in the Will of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of Advertisement.

Dated this 6th day of May 2021.

RASHEED BELGRAVE
Attorney-at-Law.

NOTICE NO. 18

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***EDITHA NICHOLS also known as
EDITHA NICHOLLS**

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

LETTERS OF ADMINISTRATION to the Estate of EDITHA NICHOLS aka EDITHA NICHOLLS, late of Arthur Seat in the parish of St. Thomas in the Island of Barbados who died at the Peace Haven Senior Citizens Home, Mayers Road, My Lords Hill in the parish of St. Michael in this Island on the 2nd day of July 2010 by CHARMAINE VERONICA MATHIS nee TAYLOR who is the grand-daughter of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 4th day of May 2021.

THE BLACKSTONE LAW COMPANY
Attorneys-at-Law.

NOTICE NO. 19

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

SAMUEL LEROY CUMBERBATCH
also known as SAMUEL CUMBERBATCH

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of SAMUEL LEROY CUMBERBATCH also known as SAMUEL CUMBERBATCH late of No. 8 Heddings Circle, Heddings in the parish of Saint Philip in this Island who died at Bayview Hospital in the parish of Saint Michael in this Island on the 17th day of February 2014 by BRITNEY FAITH AMOR CUMBERBATCH one of the children of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 6th day of May 2021.

CLARKE GITTENS FARMER
Attorneys-at-Law.

NOTICE NO. 20

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

LIVINGSTONE SEYMORE TAYLOR
also known a
LIVINGSTONE SEYMOUR TAYLOR

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

LETTERS OF ADMINISTRATION to the Estate of LIVINGSTONE SEYMORE TAYLOR aka LIVINGSTONE SEYMOUR TAYLOR late of 1003 Edmund Avenue, Dundee Florida 33838 in the United States of America who died at the Winter Haven Hospital, Dundee, Polk, Florida in the United States of America on the 13th day of December 2010 by CHARMAINE VERONICA MATHIS nee TAYLOR who is the daughter of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 4th day of May 2021.

THE BLACKSTONE LAW COMPANY
Attorneys-at-Law.

6th May, 2021

**CORALISLE MEDICAL INSURANCE
COMPANY LTD.
(FORMERLY COLONIAL MEDICAL INSURANCE
COMPANY LIMITED)
AUDITED FINANCIAL STATEMENTS**

Independent Auditor's Report

The Shareholder
Coralisle Medical Insurance Company Ltd.
(formerly Colonial Medical Insurance Company Limited)

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Coralisle Medical Insurance Company Ltd. (formerly Colonial Medical Insurance Company Limited) (the Company) which comprise the statement of financial position as at December 31, 2020, and the statement of comprehensive income, statement of changes in shareholder's equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at December 31, 2020, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Company in accordance with the *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bermuda, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Board of Directors for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Board of Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Ernst & Young Ltd.

Hamilton, Bermuda
April 29, 2021

Coralisle Medical Insurance Company Ltd.
(formerly Colonial Medical Insurance Company Limited)

Statement of Financial Position
(Expressed in Bermuda Dollars)

	December 31	
	2020	2019
Assets		
Cash and cash equivalents (Notes 3 and 10)	\$ 20,210,774	\$ 31,455,341
Financial assets (Notes 4 and 11)	123,182,815	91,429,546
Accounts receivable and accrued interest	188,068	158,174
Amounts due from related companies (Note 11)	5,594,566	12,153,384
Insurance balances receivable (Note 5)	4,224,531	5,490,932
Reinsurance balances receivable	1,193,693	1,445,493
Losses recoverable from reinsurers (Note 6)	4,060,612	2,795,983
Prepays and other assets	840,355	582,896
Funds withheld	2,500	2,500
Deferred acquisition costs (Note 6)	11,390	14,095
Property, plant and equipment (Note 7)	386,676	560,670
Intangible assets (Note 8)	618,415	675,903
Total assets	\$ 160,514,395	\$ 146,764,917
Liabilities		
Bank overdraft (Note 3)	\$ 387,494	\$ 689,100
Amounts due to related companies (Note 11)	1,240,542	679,676
Reinsurance balances payable	5,468,292	5,690,133
Outstanding losses and loss expenses (Notes 6, 10 and 11)	14,781,205	13,987,901
Accounts payable and other liabilities	4,604,298	6,451,602
Unearned premiums	241,401	268,398
Total liabilities	26,723,232	27,766,810
Shareholder's equity		
Share capital (Note 10)	2,000,000	2,000,000
Contributed surplus (Note 10)	1,500,000	1,500,000
Retained earnings	130,291,163	115,498,107
Total equity attributable to the equity holder of the Company	133,791,163	118,998,107
Total liabilities and shareholder's equity	\$ 160,514,395	\$ 146,764,917

See accompanying notes.

On behalf of the Board:

/s/ James Finbarr Mathias O'Shaughnessy
Director Date: April 29, 2021

/s/ Edmund Graham (Grant) Gibbons III
Director Date: April 29, 2021

Coralisle Medical Insurance Company Ltd.
(formerly Colonial Medical Insurance Company Limited)

Statement of Comprehensive Income
(Expressed in Bermuda Dollars)

	Year Ended December 31	
	2020	2019
Premiums written (Notes 10, 11 and 18)	\$ 174,551,757	\$ 181,626,992
Reinsurance premiums assumed (Note 11)	4,653,874	4,351,020
Total premiums written	179,205,631	185,978,012
Change in unearned premiums written	26,997	(1,278)
Total premiums earned	179,232,628	185,976,734
Reinsurance premiums ceded (Notes 10 and 11)	(9,709,057)	(9,280,856)
Net premiums earned	169,523,571	176,695,878
Claims settled (Note 6)	114,360,074	138,105,890
Change in outstanding loss provisions (Note 6)	793,304	(3,204,946)
Claims recovered and recoverable from reinsurers (Note 6)	(4,816,760)	(3,580,778)
Net claims incurred	110,336,618	131,320,166
Commission expense (Note 11)	(15,723,868)	(15,417,547)
Other underwriting expenses	(2,341,720)	(2,415,037)
Net underwriting income	41,121,365	27,543,128
Net investment income (Note 4)	6,389,110	8,017,053
Administration fee income (Note 14)	473,176	1,016,497
General and administrative expenses (Notes 11 and 13)	(14,190,595)	(15,996,000)
Net income and comprehensive income for the year	\$ 33,793,056	\$ 20,580,678

See accompanying notes.

Coralisle Medical Insurance Company Ltd.
(formerly Colonial Medical Insurance Company Limited)

Statement of Changes in Shareholder's Equity
(Expressed in Bermuda Dollars)

	Share Capital	Contributed Surplus	Retained Earnings	Total Equity Attributable to the Equity Holder of the Company
Balance at December 31, 2018	\$ 2,000,000	\$ 1,500,000	\$ 95,908,663	\$ 99,408,663
Adjustment for profit commission			908,766	908,766
Net income for the year	—	—	20,580,678	20,580,678
Dividends (Note 16)	—	—	(1,900,000)	(1,900,000)
Balance at December 31, 2019	\$ 2,000,000	\$ 1,500,000	\$ 115,498,107	\$ 118,998,107
Net income for the year	—	—	33,793,056	33,793,056
Dividends (Note 16)	—	—	(19,000,000)	(19,000,000)
Balance at December 31, 2020	<u>\$ 2,000,000</u>	<u>\$ 1,500,000</u>	<u>\$ 130,291,163</u>	<u>\$ 133,791,163</u>

See accompanying notes.

Coralisle Medical Insurance Company Ltd.
(formerly Colonial Medical Insurance Company Limited)

Statement of Cash Flows
(Expressed in Bermuda Dollars)

	Year Ended December 31	
	2020	2019
Operating activities		
Net income	\$ 33,793,056	\$ 20,580,678
Adjustments for:		
Depreciation and amortization (Notes 7 and 8)	478,937	707,155
Dividend and interest income	(1,426,158)	(1,530,201)
Realized gains on sale of investments	(209,543)	(1,192,702)
Net unrealized gains on investments	(5,297,284)	(5,587,319)
Amortization on investments	54,422	(120,302)
Operating cash flow before changes in operating working capital	27,393,430	12,857,309
Change in operating working capital (Note 15)	4,135,422	(10,895,327)
Cash flows provided by operating activities	31,528,852	1,961,982
Investing activities		
Proceeds from sale of investments	26,658,613	107,306,101
Purchase of investments	(52,959,478)	(105,429,689)
Dividend and interest income received	1,426,158	1,530,201
Amounts due from related company	1,650,349	3,003,230
Purchase of plant, property and equipment (Note 7)	(41,023)	(194,506)
Purchase of intangible assets (Note 8)	(206,432)	(238,544)
Cash flows provided by/ (used in) investing activities	(23,471,813)	5,976,793
Financing activities		
Dividends paid (Note 16)	(19,000,000)	(1,900,000)
Cash flows used in financing activities	(19,000,000)	(1,900,000)
Increase in cash and cash equivalents	(10,942,961)	6,038,775
Cash and cash equivalents at beginning of year	30,766,241	24,727,466
Cash and cash equivalents at end of year	\$ 19,823,280	\$ 30,766,241
Cash balances comprise		
Cash and cash equivalents	\$ 20,210,774	\$ 31,455,341
Bank overdraft	(387,494)	(689,100)
	\$ 19,823,280	\$ 30,766,241

See accompanying notes.

