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NOTICE NO. 1

PT. 46 of 2023

*In the Estate of***RUDOLPH GREAVES***Deceased*

NOTICE is hereby given pursuant to Section 31 of the Trustee Act, Cap. 250 to all persons having any debts, claims or demands upon or affecting the Estate of RUDOLPH GREAVES, deceased late of Six Men's Village in the parish of Saint Peter in this Island, who died in Barbados on the 8th day of January 2023 to send particulars of their claims duly attested to the undersigned in care of the SOLICITOR GENERAL'S CHAMBERS, Spencer Building, Webster Business Park, Wilkey, St. Michael not later than the 15th day of November 2024 after which date the Public Trustee will distribute the assets of the Estate among the persons entitled thereto having regard only to the debts and claims of which the Public Trustee shall then have had notice.

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

Dated this 15th day of September 2024.

DONNA K. BRATHWAITE, SC
for Public Trustee.

NOTICE NO. 2

In the Estate of

**LAVINIA PILGRIM also known as
LAVINIA MYRTILDA PILGRIM
also known as MATILDA CODRINGTON**

Deceased

NOTICE IS HEREBY GIVEN pursuant to Section 31 of the Trustee Act, Cap. 250 of the Laws of Barbados that all persons having any claim upon or affecting the Estate of LAVINIA PILGRIM also known as LAVINIA MYRTILDA PILGRIM also known as MATILDA CODRINGTON, deceased, late of Kendal in the parish of Saint John in this Island, who died at the St. Philip District Hospital in the parish of Saint Philip in this Island on the 2nd day of August 2013, are required to send particulars in writing of their claims duly attested to WENDY CECILIA TOPPIN nee PILGRIM, the qualified Personal Representative of the Estate of the said LAVINIA PILGRIM also known as LAVINIA MYRTILDA PILGRIM also known as MATILDA CODRINGTON in care of Lex Caribbean, Attorneys-at-Law, of The Goddard Building, Haggatt Hall in the parish of Saint Michael in this Island on or before the 18th day of November, 2024 after which date the Personal Representative will distribute the Estate among the persons entitled thereto having regard only to the valid debts and claims of which she shall have had notice at the time of distribution.

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

Dated this 16th day of September 2024.

LEX CARIBBEAN
Attorneys-at-Law for the
Personal Representative of the Estate of
LAVINIA PILGRIM also known as LAVINIA
MYRTILDA PILGRIM also known as MATILDA
CODRINGTON, Deceased.



Wise Financial Thinking for Life

SAGICOR LIFE INC FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2023

CHAIRMAN'S REVIEW

Sagicor Life Inc is a wholly owned subsidiary of Sagicor Financial Company Ltd., the parent company of the Sagicor Group. Sagicor Life Inc operates in the Caribbean and is also the intermediate parent company for Sagicor's Caribbean operations. Its principal activities are the provision of insurance (life, annuity, health, and property and casualty) and financial services, including pension management, asset management and banking.

Sagicor Life Inc and its subsidiaries transitioned to IFRS 17 - Insurance Contracts, effective January 1, 2023. Adoption of the new standard has not changed the underlying economics of the business or business strategy, however it has altered the timing and measurement of the recognition of insurance contracts.

The Sagicor Life Inc Group closed 2023 with a solid performance delivering net income attributable to the shareholder of BBD \$31.9 million, compared to BBD \$121.1 million

in the prior year (restated). Net insurance and investment result stood at BBD \$629.4 million, compared to the prior year amount of BBD \$532.4 million (restated). The financial position of the Sagicor Life Inc Group remains strong, with assets totalling BBD \$12.6 billion and liabilities of BBD \$10.1 billion, resulting in Group equity of BBD \$2.5 billion, compared to BBD \$2.4 billion in the prior year. Shareholder's equity was BBD \$1.8 billion and remained at the same level as the prior year.

On behalf of the Board of Sagicor Life Inc, I wish to thank our staff, agents, and customers for their continued support.

Stephen McNamara
Chairman

July 29, 2024

CONSOLIDATED STATEMENT OF FINANCIAL POSITION				CONSOLIDATED STATEMENT OF INCOME			
As of December 31, 2023				Year ended December 31, 2023			
Amounts expressed in BBD \$000				Amounts expressed in BBD \$000			
	2023	2022	January 1, 2022 (restated)		2023	2022 (restated)	
ASSETS				Insurance revenue	1,215,865	1,096,360	
Cash	549,796	616,315	568,743	Insurance service expenses	(980,709)	(858,029)	
Restricted cash	187,558	160,148	156,270	Net expenses from reinsurance contracts held	(116,336)	(103,235)	
Financial investments	9,092,272	8,610,773	8,670,363	INSURANCE SERVICE RESULT	118,820	135,096	
Financial investments repledged	1,274,167	1,247,741	1,216,686	Gain / (loss) on derecognition of amortised cost investments	(18)	8,739	
Reinsurance contract assets	79,247	69,389	44,083	Gain on derecognition of assets carried at FVTOCI	7,964	281	
Insurance contract assets	2,546	7,096	6,047	Interest income earned from financial assets measured at amortised cost and FVTOCI	392,508	343,185	
Miscellaneous assets and receivables	439,674	438,887	405,418	Credit impairment losses	(6,810)	(6,943)	
Income tax assets	200,870	147,716	84,239	Other investment income / (loss)	348,512	(92,076)	
Associates and joint ventures	135,634	121,878	110,522	NET INVESTMENT INCOME	742,156	253,186	
Intangible assets	148,259	205,775	170,043	Finance income / (expenses) from insurance contracts issued	(251,511)	144,379	
Investment property	170,745	154,713	151,906	Finance income / (expenses) from reinsurance contracts held	19,977	(213)	
Property, plant and equipment	333,966	318,072	506,468	NET INSURANCE FINANCE INCOME / (EXPENSES)	(231,534)	144,166	
Total assets	12,614,734	12,098,503	12,090,788	NET INSURANCE AND INVESTMENT RESULT	629,442	532,448	
LIABILITIES				Fees and other income	238,168	297,565	
Accounts payable and accrued liabilities	433,255	329,671	384,269	Share of income of associates and joint ventures	15,312	15,580	
Income tax liabilities	27,658	40,529	45,480	Other operating expenses	(527,511)	(457,016)	
Investment contract liabilities	813,146	811,593	807,020	Other interest and finance costs	(146,851)	(114,337)	
Reinsurance contract liabilities	41,906	87,333	71,659	INCOME BEFORE TAXES	208,560	274,240	
Insurance contract liabilities	4,962,239	4,692,137	4,698,179	Income taxes	(72,282)	(90,614)	
Deposit and security liabilities	3,579,529	3,507,904	3,093,179	NET INCOME FOR THE YEAR	136,278	183,626	
Lease liabilities	30,695	32,399	37,048	NET INCOME IS ATTRIBUTABLE TO:			
Notes and loans payable	100,738	101,134	188,065	Common shareholder	31,935	121,140	
Other liabilities / retirement benefit liabilities	107,301	99,018	131,430	Non-controlling interests	104,343	62,486	
Total liabilities	10,096,467	9,701,718	9,456,329		136,278	183,626	
EQUITY							
Share capital	642,330	554,156	550,911				
Reserves	(227,013)	(249,967)	(199,160)				
Retained earnings	1,386,764	1,479,115	1,432,395				
Total shareholder's equity	1,802,081	1,783,304	1,784,146				
Non-controlling interests	716,186	613,481	850,313				
Total equity	2,518,267	2,396,785	2,634,459				
Total liabilities and equity	12,614,734	12,098,503	12,090,788				

These consolidated financial statements have been approved for issue by the Board of Directors on June 24, 2024.


Director


Director

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME			
Year ended December 31, 2023			
Amounts expressed in BBD \$000			
	2023	2022 (restated)	
NET INCOME FOR THE YEAR	136,278	183,626	
OTHER COMPREHENSIVE INCOME / (LOSS):			
Items net of tax that may be reclassified subsequently to income			
Financial assets measured at FVTOCI:			
Gain / (loss) on revaluation	45,682	(123,937)	
Gain transferred to income	(8,347)	(547)	
Retranslation of foreign currency operations	(20,427)	18,409	
	16,908	(106,075)	
Items net of tax that will not be reclassified subsequently to income:			
Gain on revaluation of owner-occupied property	10,638	26,889	
Gain / (loss) on defined benefit plans	(6,759)	16,914	
Other items	67	-	
	3,946	43,803	
Other comprehensive income / (loss)	20,854	(62,272)	
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	157,132	121,354	
TOTAL COMPREHENSIVE INCOME IS ATTRIBUTABLE TO:			
Common shareholder	46,382	64,905	
Non-controlling interests	110,750	56,449	
	157,132	121,354	

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY						
Year ended December 31, 2023	Share capital	Reserves	Retained earnings	Shareholder's Equity	Non-controlling interests	Total Equity
<i>Amounts expressed in BBD \$000</i>						
2023						
Balance, December 31, 2022 as previously reported	554,156	(249,967)	1,479,115	1,783,304	613,481	2,396,785
Tax impact of application of IFRS 17	-	-	24,750	24,750	24,847	49,597
Restated balance, January 1, 2023	554,156	(249,967)	1,503,865	1,808,054	638,328	2,446,382
Total comprehensive income	-	16,956	29,426	46,382	110,750	157,132
Transactions with holders of equity instruments:						
Allotment of common shares	-	-	-	-	(1,549)	(1,549)
Capital contribution	3,418	-	-	3,418	-	3,418
Changes in reserve for equity compensation benefits	-	213	-	213	221	434
Dividends declared	-	-	(50,275)	(50,275)	(31,716)	(81,991)
Changes in ownership interest in subsidiaries	84,756	(4,345)	(86,272)	(5,861)	76	(5,785)
Transfers and other movements	-	10,130	(9,980)	150	76	226
Balance, end of year	642,330	(227,013)	1,386,764	1,802,081	716,186	2,518,267
2022 (restated)						
Balance, December 31, 2021 as previously reported	550,911	(184,769)	1,860,544	2,226,686	1,064,505	3,291,191
Impact of initial application of IFRS 17	-	10,472	(616,157)	(605,685)	(317,833)	(923,518)
Impact of application of IFRS 9 policy choices as a result of IFRS 17	-	(24,863)	188,008	163,145	103,641	266,786
Restated balance, January 1, 2022	550,911	(199,160)	1,432,395	1,784,146	850,313	2,634,459
Total comprehensive income	-	(56,174)	121,079	64,905	56,449	121,354
Transactions with holders of equity instruments:						
Allotments of common shares	-	-	-	-	2,384	2,384
Capital contribution	3,245	-	-	3,245	-	3,245
Changes in reserve for equity compensation benefits	-	122	-	122	127	249
Dividends declared	-	-	(69,628)	(69,628)	(41,613)	(111,241)
Disposal of interest in subsidiaries	-	-	-	-	(273,836)	(273,836)
Changes in ownership interest in subsidiaries	-	-	798	798	19,952	20,750
Transfers and other movements	-	5,245	(5,529)	(284)	(295)	(579)
Restated balance, end of year	554,156	(249,967)	1,479,115	1,783,304	613,481	2,396,785

CONSOLIDATED STATEMENT OF CASH FLOWS		
Year ended December 31, 2023	2023	2022 (restated)
<i>Amounts expressed in BBD \$000</i>		
CASH FLOWS FROM OPERATING ACTIVITIES		
Income before taxes	208,560	274,240
Adjustments for non-cash items, interest and dividends	(256,902)	(241,449)
Interest and dividends received	617,615	540,417
Interest paid	(132,451)	(109,176)
Income taxes paid	(94,129)	(91,459)
Net change in investments and operating assets	(453,501)	(787,487)
Net change in operating liabilities	170,398	441,798
Net cash flows - operating activities	59,590	26,884
CASH FLOWS FROM INVESTING ACTIVITIES		
Property, plant and equipment, net	(42,435)	(30,942)
Dividends received from associates and joint ventures	4,501	2,000
Intangible assets, net	(2,847)	(7,971)
Acquisition of subsidiaries, net of cash and cash equivalents	-	(34,240)
Proceeds on disposal of subsidiary, net of cash and cash equivalents	34	22,597
Net cash flows - investing activities	(40,747)	(48,556)
CASH FLOWS FROM FINANCING ACTIVITIES		
Shares (purchased from) / issued to non-controlling interests	(2,114)	1,805
Changes in ownership of subsidiaries	(2,728)	20,751
Notes and loans payable, net	24,933	2,579
Lease liability principal paid	(10,217)	(9,100)
Dividends paid to common shareholder	(50,275)	(69,626)
Dividends paid to non-controlling interests	(33,382)	(41,545)
Net cash flows - financing activities	(73,783)	(95,136)
Effects of exchange rate changes	(4,248)	3,616
Net change in cash and cash equivalents	(59,188)	(113,192)
Cash and cash equivalents, beginning of year	913,525	1,026,717
CASH AND CASH EQUIVALENTS, END OF YEAR	854,337	913,525

NOTE TO CONSOLIDATED FINANCIAL STATEMENTS

Note 1 - BASIS OF PREPARATION

The summary consolidated financial statements are prepared in accordance with criteria developed by management. Under the criteria, management discloses the consolidated statements of: financial position, income, comprehensive income, changes in equity, and cash flows; which have been derived from the audited consolidated financial statements of the Company for the year ended December 31, 2023, which have been prepared in accordance with the basis of preparation outlined in Note 2.1 of those audited consolidated financial statements.



Independent auditor's report on the summary consolidated financial statements

To the Shareholder of Sagicor Life Inc.

Our opinion

In our opinion, the accompanying summary consolidated financial statements present fairly, in all material respects, the consolidated financial position of Sagicor Life Inc (the Company) and its subsidiaries (together the Group) as at December 31, 2023, and their consolidated financial performance and their consolidated cash flows for the year then ended, on the basis described in note 1.

The summary consolidated financial statements

The Company's summary consolidated financial statements derived from the audited consolidated financial statements for the year ended December 31, 2023 comprise:

- the consolidated statement of financial position as at December 31, 2023;
- the consolidated statement of income for the year then ended;
- the consolidated statement of comprehensive income for the year then ended;
- the consolidated statement of changes in equity for the year then ended;
- the consolidated statement of cash flows for the year then ended; and
- the related note to the summary consolidated financial statements.

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 June 26, 2024. That report also includes an Other Matter paragraph regarding the purpose and use of our audit report.

Other information

Management is responsible for the other information. The other information comprises the chairman's review but does not include the summary consolidated financial statements and our auditor's report thereon.

Our opinion on the summary consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the summary consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management for the summary consolidated financial statements

Management is responsible for the preparation of the summary consolidated financial statements on the basis described in note 1.

Auditor's responsibilities for the audit of the summary consolidated financial statements

Our responsibility is to express an opinion on whether the summary 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'.

Other matter

Our report dated June 26, 2024, on the consolidated financial statements of Sagicor Life Inc for the year ended December 31, 2023 was made solely to the Company's shareholder, as a body corporate, in accordance with Section 147 of the Companies Act of Barbados and for no other purpose. That report stated that our audit work has been undertaken so that we might state to the Company's shareholder those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law and subject to any enactment or rule of law to the contrary, we do not accept or assume responsibility to anyone other than the Company and the Company's shareholder as a body corporate, for our audit work, for our report dated June 26, 2024, or for the opinion we have formed.

PricewaterhouseCoopers SRL

Bridgetown, Barbados
August 9, 2024

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**CG UNITED INSURANCE LTD.
ABRIDGED CONSOLIDATED
FINANCIAL STATEMENTS
DECEMBER 31, 2023**

(expressed in thousands of Barbados dollars)



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**REPORT OF THE INDEPENDENT AUDITOR ON THE
SUMMARY CONSOLIDATED FINANCIAL STATEMENTS
TO THE SHAREHOLDER OF CG UNITED INSURANCE LTD.**

Opinion

The summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at 31 December 2023, the summary consolidated statement of comprehensive income, summary consolidated statement of changes in equity and summary consolidated statement of cash flows for the year then ended and related notes, are derived from the complete audited consolidated financial statements of CG United Insurance Limited for the year ended 31 December 2023.

In our opinion, the accompanying summary consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements, on the basis described in Note 3.

Summary Consolidated Financial Statements

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards ("IFRSs"). Reading the summary 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 31 May 2024.

The audited consolidated financial statements and the summary consolidated financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited consolidated financial statements.

Responsibilities of Management for the Summary Consolidated Financial Statements

Management is responsible for the preparation of the summary consolidated financial statements in accordance with Note 3.

Auditor's Responsibilities for the Audit of the Summary Consolidated Financial Statements

Our responsibility is to express an opinion on whether the summary 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 (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

Ernst & Young Ltd

Barbados
May 31, 2024

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**CG United Insurance Ltd.
Abridged Consolidated Statement of Financial Position
As at December 31, 2023**

(expressed in thousands of Barbados dollars)

	December 31	
	2023	Restated 2022
	\$	\$
Assets		
Cash and cash equivalents	146,412	127,672
Financial assets	222,727	174,884
Accounts receivable and accrued interest	11,397	26,343
Other assets	907	3,271
Amounts due from related companies	5,874	1,628
Reinsurance contract assets	59,825	63,579
Deferred tax assets	764	942
Tax recoverable	1,882	2,457
Property, plant and equipment	18,632	20,225
Intangible assets	1,072	1,398
Total assets	469,492	422,399
Liabilities		
Other liabilities	11,550	7,406
Amounts due to related companies	18	—
Insurance contract liabilities	246,246	240,079
Income tax liabilities	2,294	3,033
Lease liabilities	1,837	970
Total liabilities	261,945	251,488
Shareholder's Equity		
Share capital	8,900	8,900
Retained earnings	175,223	139,330
Property catastrophe reserve	20,491	20,100
Currency translation through other comprehensive income	(3,733)	(4,085)
Other comprehensive income - Revaluation surplus	6,666	6,666
Total equity	207,547	170,911
Total equity and liabilities	469,492	422,399

On behalf of the Board


Director


Director



**CG UNITED INSURANCE LTD.
ABRIDGED CONSOLIDATED
FINANCIAL STATEMENTS
DECEMBER 31, 2023**

(expressed in thousands of Barbados dollars)

**CG United Insurance Ltd.
Abridged Consolidated Statement of Changes in Shareholder's Equity
For the year ended December 31, 2023**

(expressed in thousands of Barbados dollars)

	Share Capital \$	Retained Earnings \$	Revaluation Surplus \$	Other Comprehensive Income \$	OCI - Revaluation Surplus \$	Total \$	Non- Controlling Interest \$	Total Equity \$
Balance as at September 30, 2021	8,900	120,969	14,252	(4,085)	7,072	147,108	15,000	162,108
Impact of transition to IFRS 17	—	(2,023)	—	—	—	(2,023)	—	(2,023)
Dividends	—	(11,700)	—	—	—	(11,700)	—	(11,700)
Total comprehensive income	—	22,932	—	—	(406)	22,526	—	22,526
Purchase of non-controlling interest	—	15,000	—	—	—	15,000	(15,000)	—
Transfer to property catastrophe reserve	—	(5,848)	5,848	—	—	—	—	—
Restated balance as at December 31, 2022	8,900	139,330	20,100	(4,085)	6,666	170,911	—	170,911
Total comprehensive income	—	36,284	—	352	—	36,636	—	36,636
Transfer to property catastrophe reserve	—	(391)	391	—	—	—	—	—
Balance as at December 31, 2023	8,900	175,223	20,491	(3,733)	6,666	207,547	—	207,547

**CG United Insurance Ltd.
Abridged Consolidated Statement of Comprehensive Income
For the year ended December 31, 2023
Comparatives for the 15 months ended December 31, 2022**

(expressed in thousands of Barbados dollars)

	2023 \$	Restated 2022 \$
Revenue		
Insurance contract revenue	563,799	652,989
Insurance service expense	(188,993)	(244,518)
Net expenses from reinsurance contract held	(321,769)	(359,812)
Insurance service result	53,037	48,659
Investment income	13,120	993
Insurance finance (expense) income	(8,302)	5,202
Reinsurance finance income (expense)	3,316	(531)
Net financial result	61,171	54,323
Other operating income	2,565	4,103
Other operating expenses	(24,072)	(28,947)
Income before tax	39,664	29,479
Income Tax	(3,380)	(6,547)
Net income	36,284	22,932
Other comprehensive income (loss):		
Revaluation surplus	—	(406)
Currency translation	352	—
Other comprehensive income (loss):	352	(406)
Total comprehensive income for the year	36,636	22,526

**CG United Insurance Ltd.
Abridged Consolidated Statement of Cash Flows
For the year ended December 31, 2023
Comparatives for the 15 months ended December 31, 2022**

(expressed in thousands of Barbados dollars)

	Year Ended December 31	
	2023 \$	Restated 2022 \$
Operating Activities		
Net income	36,284	22,932
Adjustments for:		
Depreciation and amortisation	3,363	5,281
Deferred tax asset	178	42
Dividend and interest income	(8,330)	(7,459)
Interest on lease liabilities	114	215
Net change in unrealised (gains) losses on investments	(3,486)	5,616
Currency revaluation through OCI	352	—
Realised losses (gains) on sale of financial assets	166	(2,281)
Bond amortisation	117	1,009
Allowance for expected credit losses	(1,587)	1,517
Operating cash flow before changes in operating working capital	27,171	26,872
Change in operating working capital	31,211	(9,158)
Cash flows provided by operating activities	58,382	17,714
Investing Activities		
Proceeds from sale of financial assets	19,569	118,578
Purchase of financial assets	(62,622)	(153,637)
Interest and dividends received	8,330	7,459
Purchase of property, plant and equipment	(2,573)	(1,875)
Proceeds from sale of property, plant and equipment	1,129	33
Increase in amounts due from related companies	(4,228)	—
Proceeds from sale in associate	—	9,946
Cash flows used in investing activities	(40,395)	(19,496)
Financing Activities		
Payments on principal portion of lease liabilities	(831)	(990)
Dividends paid to owners	—	(17,700)
Increase in lease liabilities	1,584	569
Cash flows provided by (used in) financing activities	753	(18,121)
Net change in cash and cash equivalents	18,740	(19,903)
Cash and cash equivalents - beginning of the year	127,672	147,575
Cash and cash equivalents - end of year	146,412	127,672



**CG UNITED INSURANCE LTD.
ABRIDGED CONSOLIDATED
FINANCIAL STATEMENTS
DECEMBER 31, 2023**

(expressed in thousands of Barbados dollars)

Notes to Financial Statements

1. General

CG United Insurance Ltd., (formerly Massy United Insurance Ltd) is incorporated under the laws of Barbados, with its registered office located at United Insurance Centre, Lower Broad Street, Bridgetown.

CG United Insurance Ltd. and its subsidiaries (together referred to as "the Company") conduct business in Guyana, Belize and several jurisdictions across the Caribbean islands, underwriting primarily property and casualty insurance and reinsurance.

The Company is entirely owned by Coralisle Group Ltd. (the Group), since the Group acquired 100% of the issued and outstanding shares in the Company on May 4, 2022. The Group is a wholly-owned subsidiary of Edmund Gibbons Limited (the "Parent Company"), an entity domiciled in Bermuda.

The financial statements, including all notes, were authorized for issue by the Board of Directors on May 31, 2024.

The consolidated financial statements of the Company include:

Company	Domicile	Principal Activities	Ownership Percentage
CG United Reinsurance ICC Inc.	St. Lucia	Property and casualty reinsurance, currently in run off.	100%
CG United Insurance TT Ltd.	Trinidad and Tobago	Property and casualty insurance: motor, home and commercial property, marine, general liability.	100%
United Services Inc.	Barbados	Since its incorporation, the company has remained inactive as management evaluates strategic opportunities.	100%
CG United Insurance (Aruba) N.V.	Aruba	Property and casualty insurance: motor, home and commercial property, marine, general liability.	100%
United Insurance (Grenada Agents) Limited	Grenada	Property and casual insurance: motor, home and commercial property, marine, general liability.	100%

2. Functional Currency

The consolidated financial statements are presented in Barbados dollars (\$) which is the functional currency of the Company and all values are rounded to the nearest thousand, except where otherwise indicated.

3. Basis of Preparation

These summary financial statements comply with the provisions of the Guidelines for Regulatory Returns under the Financial Services Commission Act, 2010 -11. They do not include all the disclosures provided in the complete set of financial statements prepared under IFRS and cannot be expected to provide as complete an understanding as provided by the complete financial statements.

An unmodified audit opinion has been issued on the complete financial statements as at and for the year ended December 31, 2023, from which these summary statements have been extracted, and were authorised for issue by the directors on May 31, 2024. A copy of the audited full financial statements are available on the website at www.cgcoralisle.com.

The complete financial statements has been prepared in accordance with International Financial Reporting Standards (IFRS). They have been prepared on the historical cost basis. Certain amounts previously reported in the complete financial statements of prior years, were restated in the financial statements for the year ended 31 December 2023 on the adoption of IFRS 17.

4. Prior year changes in the presentation of financial statements

Certain comparative information has been reclassified and/or updated to conform to the current year presentation and to enhance comparability.

The Company adopted the IFRS 17 standard as at January 1, 2023 under the full retrospective approach, and accordingly has restated comparative information for 2022 applying the transitional provisions of IFRS 17.

5. Subsequent Events

The Company has completed its subsequent events evaluation for the period subsequent to the Statement of Financial Position through May 31, 2024, the date the financial statements were available to be issued.

The Company is in the process of transferring its Cayman operations to British Caymanian Insurance Company Limited, a company under common control.

There were no other subsequent events requiring disclosure or recognition in the audited financial statements.

NOTICE NO. 4 (second publication)

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

FORM 3

**NOTICE APPLICATION FOR DECLARATION OF OWNERSHIP AND
CERTIFICATE OF TITLE IN RESPECT OF LAND AT PILGRIM ROAD,
PILGRIM PLACE, CHRIST CHURCH CONTAINING 10894.3 SQUARE
METRES**

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

CLAIM NO. CIV0788/2024

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

AND IN THE MATTER OF ALL THAT certain piece or parcel of land situate at Pilgrim Place in the parish of Christ Church in this Island containing by admeasurement 10,894.3 square metres depicted on a Plan certified by O'Brian St. E Worrell Land Surveyor on the 2nd day of March 2023 **ABUTTING AND BOUNDING** on lands now or late of Henrietta Nichols Ainsley Jones, Emily Brice Meta Jones, on a road leading to Highway 7 on one direction and to Wilcox in the other direction, on lands of Anthony and Carmilla Farrell and on a public road called Highway 7 leading to Providence in one direction and to the Grantley Adams International Airport in the other direction or however else the same may butt and bound.

TAKE NOTICE THAT STEPHEN HARRIS of 153, Linwood Street Brockton, MA 02301 in the United States of America the Legal Personal Representative and duly appointed Administrator to the Estate of AGATHA CLARKE (deceased) has applied to the High Court for a declaration of the 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, on or before the **14th day of October, 2024**.

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, on or before the **14th day of October, 2024**.

Dated the 2nd day of September, 2024.

MARVIN H.D. PATTERSON
Attorney-at-Law for the Claimant
whose place of business and address for service is
Anfield Law Chambers, 2nd Ave. Carter's Gap Black Rock St. Michael.

Probate Advertisements

NOTICE NO. 3

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
Civil Division

In the Estate of

BABSIE LORETTA WARD

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of BABSIE LORETTA WARD, late of Yearwood Road, Black Rock, Saint Michael, Barbados who died on 18th January, 1999 at "Monique Home", Yearwood Road, Black Rock, Saint Michael, Barbados by ANGELLA AGATHA APPLEWHAITE of No. 46 St. Silas Heights, Stage One, Saint James, the duly constituted Attorney on record in this Island of WILTON ERNEST WARD of No. 43 Little Grove, Bushey, WD23 3BG, Hertfordshire, United Kingdom, who is the son of the deceased.

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

Dated this 11th day of September, 2024.

EDMUND G. HINKSON, S.C.
Attorney-at-Law
Charlton House, Whitepark Road,
St. Michael, Barbados.

NOTICE NO. 4

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
Civil Division

In the Estate of

WILTON ERNEST WARD

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of WILTON ERNEST WARD, late of Yearwood Road, Black Rock, Saint Michael, Barbados who died on 8th February, 1995 at Queen Elizabeth Hospital, Martindale's Road, Saint Michael, Barbados by ANGELLA AGATHA APPLEWHAITE of No. 46 St. Silas Heights, Stage One, Saint James, the duly constituted Attorney on record in this Island of WILTON ERNEST WARD of No. 43 Little Grove, Bushey, WD23 3BG, Hertfordshire, United Kingdom, who is the son of the deceased.

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

Dated this 11th day of September, 2024.

EDMUND G. HINKSON, S.C.
Attorney-at-Law
Charlton House, Whitepark Road,
St. Michael, Barbados.

NOTICE NO. 5

BARBADOS

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

ST. CLAIR FITZGERALD BRATHWAITE
also known as **FITZGERALD BRATHWAITE**
also known as **FITZGERALD BRATHWAITE**

Deceased

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO DE BONIS NON in the Estate of ST. CLAIR FITZGERALD BRATHWAITE also known as FITZGERALD BRATHWAITE also known as FITZGERALD BRATHWAITE, deceased late of 224 Bainbridge Street, Brooklyn, New York in the United States of America who died in this United States of America on the 1st day of May, 1991 by MARK BRATHWAITE and RAPHAEL BRATHWAITE two of the beneficiaries named in the Will dated 21st day of September, 1990 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 16th day of September, 2024.

FITZWILLIAM STONE & ALCAZAR
Attorneys-at-Law.

NOTICE NO. 6

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court - Civil Jurisdiction**In the Estate of*

FLOYD DACOSTA JORDAN
also known as **FLOYD JORDAN**

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of FLOYD DACOSTA JORDAN also known as FLOYD JORDAN, deceased late of Boscobelle in the parish of St. Peter in this Island who died at Queen Elizabeth Hospital, St. Michael in this Island on the 10th day of June 2023 by MARISSA MAKELA DEPEIZA the child 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 this advertisement.

Dated this 12th day of September 2024.

GEORGE WALTON PAYNE & CO.
Attorneys-at-Law for the Applicant.



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Part C

BRIDGETOWN, BARBADOS, 16TH SEPTEMBER, 2024

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NOTICE NO. 1

Government Notices

Acting Appointment

The Hon. Mr. Justice Francis Belle, Justice of Appeal, has been appointed to act as Chief Justice for the period 5th to 8th September, 2024.

FAIR TRADING COMMISSION

Resignation from the post of Chief Executive Officer

Notice is hereby given that in accordance with Section 18 of the Fair Trading Commission Act, CAP 326 B, Mrs. Marsha Atherley-Ikechi tendered her resignation from the post of Chief Executive Officer of the Fair Trading Commission with effect from September 2, 2024.

NOTICE NO. 2

INSURANCE CORPORATION OF BARBADOS LIMITED

JOYCELYN ARLENE CLAUDETTE LEWIS, of West Ridge Dalkeith, St. Michael, being the claimant of Life Policy No. 6000226 in the name of JEAN A. C. KIRTON (deceased) has made a sworn deposition that Policy No. 6000226 issued by Insurance Corporation of Barbados Limited has been lost and having made application to us to issue a Special Policy in substitution for the original policy, notice is hereby given that unless objection is raised within one month of the date hereof, the Special Policy asked for will be issued.

Dated this 9th day of September, 2024.

By Order,

RAWLE KNIGHT
Chief Operating Officer.

NOTICE NO. 3

PAN AMERICAN INTERNATIONAL INSURANCE CORPORATION

COURTNEY GIBSON having made sworn deposition that Policies Nos. 9710444 and 9729081 on his life have been lost and having made application to us to grant duplicates of same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policies will be issued.

Dated this 16th day of September, 2024.

By Order,

ANDREA LATIMORE
Assistant Client Relations Manager.

GOVERNMENT NOTICE**Retirements from the Public Service**

The following persons will retire/have retired from the Public Service with effect from the dates indicated:-

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Effective Date</i>
Mr. Floyd O. Wilkinson Prison Officer I	Prison Home Affairs	2024-11-01
Mr. Dale E. Scantlebury Constable	Police Service Attorney General	2024-12-01
Mr. Dave A. Hutson Constable (M.P. PY 103, 2835/S, PV 476)	Police Service Attorney General	2024-05-01

NOTICE NO. 4**SAGICOR LIFE INC.**

NICHOLAS FORDE of Villa Franca, Hastings, Christ Church being the Beneficiary of the Estate of JOHN FORDE (Deceased) and having made sworn deposition that Policy No. 077422909 issued by Sagicor Life Inc., on the life of JOHN FORDE (Deceased) 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 the 20th day of August, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 5**SAGICOR LIFE INC.**

NEAL PRESCOTT of Workmans, St. George having made sworn deposition that Policy No. S07213841 issued by 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 the 20th day of August, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 6

SAGICOR LIFE INC.

COLLEEN WINT-BOND of 11 Geranium Path, Mona Heights, Kingston 6, Jamaica having made sworn deposition that Policy No. S07420701 issued by 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 the 20th day of August, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 8

SAGICOR LIFE INC.

ANDREW WAITHE of Lot #1, 2nd Avenue, Haggatt Hall, St. Michael having made sworn deposition that Policy No. 0162141 issued by Life of Barbados Insurance Company and assumed by Sagicor Life Inc., on his life 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 the 20th day of August, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 7

SAGICOR LIFE INC.

PRINCESS BROWNE of Pasture Road, Haggatt Hall, St. Michael having made sworn deposition that Policy No. J774014126 issued by 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 the 20th day of August, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 9

SAGICOR LIFE INC.

MICHAEL EVANS of Thatcher Cottage, Johns Plain, Holders Hill, St. James having made sworn deposition that Policy No. 0039826 issued by Life of Barbados Insurance Company and assumed by Sagicor Life Inc., on his life 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 the 20th day of August, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 10

SAGICOR LIFE INC.

DAVID HARPER of 164 Montgomery Drive, Stockbridge, Atlanta, Georgia USA having made sworn deposition that Policy No. C5099273 issued by Confederation Life Insurance Company and assumed by Sagicor Life Inc., on his life 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 the 20th day of August, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

