

Fifteenth Report of The Official Liquidator of

**Clico (Bahamas) Limited  
(In Liquidation)**

For the period from July 1, 2013 to December 31, 2013

# **CLICO (BAHAMAS) LIMITED**

*(In Liquidation)*

**Fifteenth Report of the Official Liquidator (From July 1, 2013 to December 31, 2013)**

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## **INTRODUCTION**

The Fifteenth Report of the Official Liquidator of Clico (Bahamas) Limited (“the Company”) is intended for use by the Supreme Court of the Commonwealth of The Bahamas. This report sets out the steps taken by the Official Liquidator during the period from July 1, 2013 to December 31, 2013.

## **DEFINITIONS**

In this Report, the words and expressions hereunder shall mean, as follows:

“The Official Liquidator” means Craig A. (Tony) Gomez or any member of his (the Liquidation) team.

“I” or “Me” means Craig A. (Tony) Gomez or any member of his (the Liquidation) team.

“The Company” means Clico (Bahamas) Limited (In Liquidation”).

“CBL” means Clico (Bahamas) Limited (In Liquidation”).

“CEL” means Clico Enterprises Limited (In Liquidation).

“General Counsel” means Callenders & Co., the Liquidator’s Bahamian Counsel.

“Counsel” means Lennox Paton, the Liquidator’s Bahamian Counsel for a limited number of CBL matters.

“Court” means the Supreme Court of the Commonwealth of The Bahamas.

“WPC” means Wellington Preserve Corporation.

“ICB” means the Insurance Commission of The Bahamas.

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## BACKGROUND AND BASIS OF APPOINTMENT

Clico (Bahamas) Limited is a Bahamian Company, incorporated under the Companies Act, 1992, on May 10, 1960, as British Fidelity Assurance Limited. The Company's name was changed to Clico (Bahamas) Limited on April 7, 2005. Clico (Bahamas) Limited operated branches in The Bahamas, Belize and the Turks & Caicos Islands. Clico's parent company is Clico Holdings (Barbados) Limited. Clico's ultimate parent company is CL Financial Limited, incorporated in the Republic of Trinidad & Tobago. The Company is registered to conduct insurance business within the Bahamas pursuant to Section 5(1) of the Insurance Act, Chapter 347.

Several months prior to the liquidation, the Company experienced cash flow problems as evidenced by its inability to pay US\$2.6M of claims in the Turks and Caicos Islands. The Company had no immediate plans or means to pay policy surrenders or maturities prior to the liquidation date.

Prior to the aforementioned claims and since 2003, the Company had advanced funds to Clico Enterprises Limited ("CEL"). These advances were made by the Company apparently for the purpose of paying the ongoing expenses for CEL and for its subsidiary investment properties. As at December 31, 2008 approximately US\$73M had been advanced to CEL (December 31, 2007 audited amount was \$57,010,248), and it is unlikely that this loan can be recovered at full value as CEL's December 31, 2008 unaudited financial statements reflect assets of US\$108M and its liabilities are US\$129M, leaving a deficit of US\$21M. Current market conditions and a series of litigious issues continue to place downward pressure on the Company's ability to fully recover in the short-term.

Among the many concerns arising out of the transfer of funds to related parties was whether or not the Company circumvented Exchange Control Regulations in The Bahamas to:

- Purchase real estate in The Bahamas without regulatory approval.
- Purchase real estate outside The Bahamas without regulatory approval.
- Repatriate revenue without the approval of the Central Bank of The Bahamas.
- Transfer funds from CBL to persons outside The Bahamas.

As a result of various inter-company loans from the Company to its subsidiaries, the Company faced liquidity problems and was challenged to fund its daily operations. This, together with ongoing regulatory matters and concerns, in particular, the inter-company loan extended to CEL on February 24, 2009, resulted in the Company being placed into provisional liquidation.

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## **BACKGROUND AND BASIS OF APPOINTMENT (continued)**

On February 24, 2009, I appeared with General Counsel, The Insurance Commission of The Bahamas ("ICB") (formerly Registrar of Insurance) and Counsel from the Attorney General's Office before the Supreme Court of The Bahamas. The petition for the winding-up of Clico was presented to the Court and an Order was granted by Her Ladyship, the Honourable Justice Mrs. Cheryl Albury, appointing me as Provisional Liquidator subject to court supervision. Further, it was ordered that the Liquidator be assisted by Callenders & Co. as General Counsel and that an insurance specialist be appointed to assist in the liquidation.

It was also Ordered that a Notice of the Petition be published in the local gazette and a further hearing was scheduled for March 18, 2009, at which time the hearing of the Petition for a winding-up order of the Company would be heard. However, the mentioned date for the hearing was postponed to March 27, 2009.

I appeared with General Counsel before the Supreme Court of The Bahamas on March 27, 2009, on the application to place the Company into liquidation. The hearing was adjourned to April 7, 2009.

I appeared with General Counsel before the Supreme Court of The Bahamas on April 7, 2009, and an Order was granted by Her Ladyship the Honourable Justice Mrs. Cheryl Albury for the liquidation to be Court supervised, and that I, Craig A. (Tony) Gomez, be appointed Official Liquidator of Clico (Bahamas) Limited, and I was authorized to appoint Callenders & Co. as General Counsel to assist me in the performance of my duties. On April 26, 2009, notices were published in the local gazettes in The Bahamas, to advertise the granting of the Order for the liquidation of the Company subject to the supervision of the Court.

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**STEPS TAKEN BY THE LIQUIDATOR (for the period from July 1, 2013 December 31, 2013)**

1. I attended Court with General Counsel for the hearing of the Escrow Account matter, whereby the liquidation expenses could be paid from the escrow funds. The matter was adjourned to August 9, 2013.
2. I attended Court with General Counsel on the hearing of the Escrow Account matter for a Direction Order. The Direction Order was granted.
3. I attended Court with General Counsel on the sale of the Freeport property to Famguard. The matter was adjourned to February 20, 2014.
4. I attended Court with General Counsel on the hearing to approve the remunerations for the Official Liquidator; Baker Tilly Gomez's Back office staff and General Counsel.
5. I met with General Counsel at various times to discuss in particular the use of the Escrow account to pay on-going liquidation expenses; the sale of Clico's real estate; the Government Guarantee; the deposition of Clico's former officers and directors; CBL's claim in CEL's liquidation; the Demand on the CL Financial Guarantee and other matters in the liquidation.
6. I communicated with the Actuary, Morneau Shepell, on the preparation and completion of the December 31, 2012 actuarial valuation and the same was received.
7. Continued the collection of premiums from policyholders.
8. Continued to address questions and concerns of policyholders.
9. Continued the payment of medical and death claims in accordance with the Order of the Supreme Court, dated and filed on June 17, 2009 and the Order dated August 2, 2012.
10. Continued to follow-up with the Liquidator in Belize in relation to the amendment to the Belize Transfer Agreement as Ordered by The Bahamian Court and the Belize Court actions.
11. Met with the Insurance Commission of The Bahamas and discuss the strategy to transfer the policy portfolio to a new insurer; the policy administration; the use of the escrow account funds to pay on-going liquidation expenses and the demand on the CL Financial Guarantee.
12. Deposed the former Counsel for Clico, from Serville & Co. on the overall operation of Clico prior to the commencement of the liquidation.
13. I communicated with the data migration team and USSI on the migration of Clico's scan policy documents received from Clico Trinidad to Clico's policy system.

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**STEPS TAKEN BY THE LIQUIDATOR** (for the period from July 1, 2013 to December 31, 2013)

14. I communicated with US Counsel with regard to the deposition of Clico's former officers and directors.
15. I met with the Creditor's Committee for the approval of the sale of the Freeport property; the sale of the Regency Park property and the remunerations for the Official Liquidator, Baker Tilly Gomez's Back office staff and General Counsel. The approval was obtained by resolution of all of the Committee members present. I updated the Committee on the Government Guarantee and other matters in the liquidation.
16. Followed up with Counsel for Clico Suriname on Clico Suriname's claim against the Company.
17. I Communicated with Clico Belize's Liquidator on a Clico Belize's unsettled death claim.
18. I communicated with one of Clico's life policy reinsurers, Munich Re, on the Official Liquidator assuming the responsibility to complete the monthly calculation of the reinsurance premiums.
19. Retained Counsel in Trinidad for representation in the CL Financial Guarantee matter.
20. Requested and received the December 31, 2012 Actuarial valuation for TCI.

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## CONCERNS

- **Ongoing Operations**

The Company's daily operations for active policies are on-going, which consist of the following functions:

- Collection of premiums;
- Policy maintenance;
- Policy assignments to Banks;
- Policy verifications;
- Certain pay-outs as ordered by the Court, for in-forced policies, to include:
  - Medical claim payments;
  - Death claim payments for the in-forced policies;
  - Endowment payments;
  - Premium refunds.

Active policyholders are being encouraged to continue making premium payments on their respective policies. They are also being informed by me that only policies currently in-force will be assumed by the new insurance provider.

- **Insurance Commission of The Bahamas ("ICB")**

On July 22, 2013, I met with the ICB Board and provided the Board with an update on the following matters in the liquidation and answered the questions and concerns raised by them, as follows:

- Concluding the transfer of the portfolio to a new insurer or the establishment of a new insurance company.
- The completion of the December 31, 2012 actuary valuation;
- The demand on CL Financial Guarantee;
- Clico's policy administration;
- The use of the Escrow account Funds to pay on-going liquidation expenses.

- **Clico's Selection of an Insurer and transfer of Portfolios**

The transfer of Clico's life, health and pension policies to a new insurer or the establishment of a new insurance company is in abeyance until the Government Guarantee is secured.

I have continued my communication with the Ministry of Finance with regard to the Government Guarantee but as at the date of this report the status has not changed with regard to the receipt of the Government Guarantee.

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## CONCERNS

- **Actuary**

On July 29, 2013, I received the December 31, 2012 Actuarial Valuation from Morneau Shepell Ltd.

- **General Counsel**

On September 2, 2013, I met with General Counsel regarding various outstanding matters in the liquidation. These matters included:

- The Escrow Fund Order, which will allow the Official Liquidator to use Escrow funds to meet the on-going liquidation expenses;
- The demand sent to CL Financial with regard to the call on the CL Financial Guarantee for the CEL borrowing from CBL, in the amount of \$73M;
- An update on the Hawkins Hill property sale, which is encumbered due to title issues;
- An update on the Regency park sale, which is encumbered due to various aged outstanding court matters;
- The up-coming depositions of the Officers and Directors of Clico and its former attorney;
- The up-coming court appearances to approve a medical bill that was in excess of the limit set by the court;
- The status on the Government Guarantee to support the sale of the portfolio or the establishment of a new insurance company.

On November 4, 2013, I met with General Counsel and discussed the status with regard to the following matters:

- Deposition of the Officers and Directors of Clico;
- CBL/CEL loan agreement, with regard to CBL's claim in CEL;
- Reinsurance premiums outstanding at the commencement of the liquidation as a supporting document in the Escrow Account Court hearing;
- CL Financial Guarantee agreement;
- Details of Clico's account at Ocean Bank in Miami;
- Clico's license with regard to external insurance;
- The report from the Forensic Accountant, which will identify critical issues in the liquidation, in particular the transfer of policyholder's funds from Clico; the recipients of the funds; loans to CEL and its subsidiaries and any possible breaches of fiduciary duties by Clico's Directors and Officers.

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## CONCERNS

- **General Counsel (continued)**

On December 3, 2013, I met with General Counsel regarding various outstanding matters in the liquidation. These matters included:

- CL Financial Guarantee agreement;
- The sale of Clico's Freeport Grand Bahama property to Famguard.

- **Creditor's Committee**

On September 11, 2013, a Creditor's Committee meeting was held and at that meeting the following request for approval was presented:

- (1) The details of the sale of the Freeport property to Family Guardian Insurance Company;
- (2) The sale of the Regency Park property to M&M Virgo Limited; and
- (3) The remunerations for the Official Liquidator, Baker Tilly Gomez back office staff and General Counsel, Callenders & Co.

The Creditor's Committee unanimously approved the above matters by resolution.

The Committee was also given an update on the following matters:

- The proposed Government Guarantee;
- Relocation of the Freeport Office once the sale to Famguard was concluded;
- General update on the liquidation.

- **US Counsel**

In July 2012, I had discussions with US Counsel for the retention of a firm ("the Firm") to assist with the international tracing of Clico's assets.

On July 20, 2012, I received an engagement letter to have an investigation into the whereabouts of assets considered to be the assets of Clico. The engagement letter was executed for them to proceed with the investigation.

On May 28, 2013, I had a discussion with US Counsel and the Firm with regard to an update on the investigation and a meeting was arranged with US Counsel and the Firm in Florida on June 4, 2013.

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## CONCERNS

- **US Counsel (continued)**

I met with US Counsel and the Firm on June 4, 2013. We discussed the progress of the investigation and at that time the Firm provided me with a preliminary report on their findings as at the date of the meeting.

On July 8, 2013, the Firm provided me with an email update on the investigation, which outlined the path of actions for the investigation of Clico's assets.

The information was reviewed by me and I communicated with US Counsel with regard to the information contained in the email. US Counsel and I discussed the direction we should take in proceeding with the investigation.

US Counsel and I are in constant communication on the progress of the Firm's investigation.

My next meeting with the Firm is scheduled for May 19, 2014 in Florida.

- **Data Migration matters**

On August 21, 2013, I had a teleconference meeting with the migration team and USSI on the migration of the scanned policy documents received from Clico Trinidad for the Clico Bahamas policy system. The necessary matters were discussed and agreed upon for USSI to proceed with the migration process.

- **Reinsurers**

During the period from July 9, 2013 to July 24, 2013, I had many teleconferences with Munich Re, one of Clico's Life policies reinsurers with regard to the training on the calculation of the monthly premiums due to Munich Re from Clico. Prior to the liquidation of Clico, this calculation was being performed by Clico (Trinidad).

The training was successfully completed and we are now completing, on a monthly basis, the calculation of the monthly premium due to Munich Re.

On August 7, 2013, I met with a senior manager from Munich Re, Martin Laframboise, to finalize the process moving forward with regard to the calculation of the premiums and to discuss any issues with the reinsured policies and reinsurance treaty between Clico and Munich Re.

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## CONCERNS

- **Depositions of Clico's Officers and Directors**

On September 6 and September 13, 2013, Clico's former Counsel, Serville & Co. was deposed on the overall operations of the Company during period from her Firm's appointment as Counsel for Clico to the commencement date of the liquidation.

- **Government Guarantee**

The Government of The Bahamas has stated that it will provide a guarantee of \$30 Million to Clico to assist in the anticipated shortfall in the liquidation.

The guarantee in its proposed state as communicated to me will provide the following:

- (a) Death coverage up to \$300,000.00 per person;
- (b) Executive Flexible Premium Annuity ("EFPA") would receive up to \$100,000.00 per person;
- (c) Annuity holders (fixed deposits and pensioners) would receive up to \$100,000.00 per person;
- (d) Life insurance - full coverage; and
- (e) Accident and sickness - full coverage.

I am continuing my meetings with the Ministry of Finance and the Insurance Commission to obtain the proposed Government Guarantee, which will allow me to sell the portfolio and assist with the settlement of creditors' claims.

- **Court Matters  
(Bahamas)**

**July 24, 2013**

At this hearing the Court heard the following matters:

A presentation on the Escrow Account matter was presented to the Chief Justice and after further discussion the matter was adjourned to August 9, 2013.

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## CONCERNS

- **Court Matters (continued)  
(Bahamas)**

### August 9, 2013

Summons and the 57<sup>th</sup> and 64<sup>th</sup> Affidavits, for direction in the Escrow Account matter. The direction Order with regard to the Escrow Account was subsequently issued by the Court. The Order contained specific directions as to how the Official Liquidator should treat the Escrow Funds.

### September 20, 2013

Summons and the 48<sup>th</sup> and 63<sup>rd</sup> Affidavits to sanction the payment of urgent medical claims, which at the time of service exceeded the amount of \$5,000.00, as specified in the Court Order for payment of medical claims. The Order was granted.

### October 10, 2013

At this hearing the Court heard the following matters:

- Summons and 65<sup>th</sup> Affidavit for the sale of the Freeport property to Family Guardian Insurance Company ("Famguard"). The matter was adjourned to be continued on February 20, 2014.
- Summons and 67<sup>th</sup> Affidavit to seek the approval of the remuneration for the Official Liquidator; Baker Tilly Back office staff and General Counsel's fees. The Order was granted.

- **Clico Enterprises Limited & Wellington Preserve Corporation**

US Counsel and Jenkins Realty continue to move the sale of WPC property forward and as at the date of this report approximately 135.86 acres of WPC property remains to be sold.

See the Thirteenth Official Liquidator's Report of Clico Enterprises Limited (In Liquidation), which includes the Report of the President of Wellington Preserve Corporation ("WPC") for the corresponding period for matters related to CEL and WPC.

- **Real Estate**

As at the date of this report, General Counsel and I continue to move the due diligence process forward for the contracted sales of the following properties:

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## CONCERNS

- **Real Estate (continued)**

*Vacant property on Mt. Royal Ave (Hawkins Hill)*

As at the date of this report, the sale of this property is still pending due to a title defect. This property's title defect is still being addressed by General Counsel.

*Vacant property in Regency Park*

As at the date of this report this property is under contract and the sale is encumbered by eight (8) aged (some 20 years old) outstanding Court Judgments, which are being addressed by General Counsel.

*Land and building in Freeport, Grand Bahama*

As at the date of this report this property is under contract and the sale is encumbered by eight (8) aged (some 20 years old) outstanding Court Judgments, which are being addressed by General Counsel.

- **Annuities with Clico Guyana and Clico Suriname**

I have received documents from Clico Guyana ("Guyana") and Clico Suriname ("Suriname"), representing claims amounting to US\$34,069,961 and US\$18,734,202.97, respectively.

On July 11, 2012, Counsel in the Suriname matter sent a letter to Sears & Co. with regard to their non-response to the letter sent to them on May 31, 2012, requesting Security for Cost as Suriname holds no asset in The Bahamas.

On July 11, 2012, Counsel in the Suriname matter responded to Sears & Co's letters dated May 5, 2012 and June 21, 2012, advising Sears & Co. that Clico Suriname had not been admitted into Clico's liquidation as a secured or unsecured creditor.

On September 27, 2012, Counsel acting in the Clico Suriname matter received a letter from Sears & Co., with regard to Clico Suriname, at present, being an unsecured creditor in the Clico liquidation and that the only appeal that they would have, would be that Clico Suriname be classified as a secured creditor.

As at the date of this report, Sears & Co. has not responded to Counsel's July 11, 2012 letter requesting security for cost in the Suriname matter, sent to them on May 31, 2012, thus the matter is in abeyance.

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## CONCERNS

- **CL Financial Guarantee**

Between the periods from December 2003 to December 2008, CBL made advances to CEL in the amount of \$73M, these funds were sent to various subsidiaries of CEL to pay on-going expenses, inclusive of capital expenses in particular to Wellington Preserve Corporation a USA company.

These advances were guaranteed in April 2008 by the parent company, CL Financial Limited in Trinidad.

CEL had defaulted on their obligation to repay funds and I am now actively pursuing the enforceability of the CL Financial's (US\$58M) Guarantee to Clico (Bahamas) Limited. General Counsel and I are deciding further actions on the Demand Letter to enforce the CL Financial Guarantee.

On September 4, 2013, I received, reviewed and executed the engagement letter received from the Trinidadian Counsel to provide legal assistance to me in the demand on the CL Financial Guarantee. The executed engagement letter was sent to General Counsel for delivery to the Trinidadian Counsel.

On September 13, 2013, General Counsel sent the executed engagement letter along with the requested retainer fee to the Trinidadian Counsel.

On October 21, 2013, General Counsel sent instructions to the Trinidadian Counsel regarding pursuit of CL Financial Limited.

On November 8, 2013, General Counsel and I discussed in detail the loan extended by CBL to CEL.

On December 5 through to December 7, 2013, General Counsel was in communication with the Trinidadian Counsel on matters regarding the CL Financial Guarantee.

On December 18, 2013, I responded to certain questions raised by General Counsel to assist in the drafting of the Statement of Claim to CL Financial Limited.

- **Forensic Accountant**

During my discussions with the Forensic Accountant, Mr. John S. Bain of UHY Bain & Associates, Chartered Accountants, I provided him with the scope of the engagement, which primarily focused on identifying insurance funds that were transferred from Clico to other companies owned and controlled by the principal of Clico.

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## CONCERNS

- **Forensic Accountant (continued)**

I indicated that it appeared that insurance funds could have been transferred out of Clico without the approval of the ICB or the Central Bank of The Bahamas.

On January 8, 2013, I met with Mr. John Bain, to discuss the documents in my possession that were subpoenaed from the Company's Ocean Bank account in Florida, and certain records of Mr. Lawrence Duprey, received from his attorneys in the USA.

On January 25, 2013, I received the first draft of the forensic report from the Forensic Accountant. I reviewed the report and subsequently met with the Forensic Accountant and provided additional documents received from US Counsel.

On March 19, 2013, I communicated with the Forensic Accountant on matters relating to the contents of his report which required additional attention.

On July 1, 2013, I sent a copy of the draft forensic report to General Counsel for their review and comments.

On November 4, 2013, I met with General Counsel to discuss information in the Forensic Accountant's report and the details of the discussion were communicated to the Forensic Accountant for his independent review.

As at the date of this report I am still in communication with the Forensic Accountant to conclude the review and issue his final report

- **Statement of Affairs**

See Appendix 1 for the unaudited statement showing assets at estimated realizable values, and liabilities as at December 31, 2013.

- **Statement of Cash Receipts and Disbursements**

See Appendix 2 for cash receipts and disbursements for the period.

- **The Bahamas - Portfolio as at December 31, 2013**

See Appendix 5 for The Bahamas portfolio values as at December 31, 2013.

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## CONCERNS

- **Clico Belize**

An Order was granted by the Belize Court on August 6, 2010, to place Clico Belize into liquidation, with the liquidation to be Court supervised and that Mr. Mark Hulse of Baker Tilly Hulse to be appointed the Official Liquidator of Clico Belize.

The sale of the Clico Belize's Life & Health insurance portfolio was approved by an Order of Her Ladyship the Honourable Justice Mrs. Claire Hepburn dated March 11, 2010, subject to a specific amendment, that Section 9 (b) of Clico Belize's Transfer Agreement be amended as follows, "The Liquidator" should be changed to "Clico Belize's Liquidator". Further, that the Transfer Agreement should be approved by the Insurance Commission of The Bahamas.

The Transfer Agreement was not amended due to the Government of Belize's refusal to offer a Guarantee to Clico Belize's Official Liquidator, Mr. Mark Hulse, to support his signing of the Promissory Note in the transfer of Clico Belize's policies to RF&G Life Insurance Company Limited ("RF&G"). The unsigned transfer agreement has resulted in RF&G filing a lawsuit against Clico Belize's Official Liquidator and the Belize's Supervisor of Insurance ("SOI"). Clico Belize's Official Liquidator attended Court on this matter on December 3, 2012 and the hearing date was adjourned to January 23, 2013.

Clico Belize's Official Liquidator has filed a lawsuit against the Supervisor of Insurance on April 19, 2012, claiming that the Supervisor of Insurance acted unlawfully in the pro-ration of Clico Belize's Statutory Fund. The Judge had set a hearing date for this matter on January 18, 2013 and stated that the SOI should reply to the Belize's Official Liquidator by December 14, 2012, which reply was subsequently received by the Official Liquidator.

On December 18, 2012, I received a request for Financial Statements for the period from 1999 to 2002 and details on the sale of Executive Flexible Premium Annuities ("EFPA") from Clico Belize's Official Liquidator to assist him in his preparation for the Court hearing on January 18, 2013. On December 27, 2012, I provided him with copies of the requested financial statements and responded to his questions on the EFPAs.

### Death claim

On July 1, 2013, I communicated with Clico Belize's Liquidator with regard to a death claim pre-dating the commencement of the liquidation date.

In July 2013, the ICB received a request from a claimant in Belize with regard to a death claim, which pre-dated the liquidation date that was not paid by Clico Belize.

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## CONCERNS

- **Clico Belize (continued)**

- Death claim (continued)

- The ICB forwarded the matter to me. I subsequently provided the ICB with the details of the claim and our conclusion is that the claim should be settled by Clico Belize as there are no co-mingled liquidation funds between CBL and Clico Belize, particularly as Clico Belize's assets were ring-fenced. On September 17, 2013, the ICB responded to the claimant supporting the position of the Official Liquidator of CBL.

- On October 18, 2013, I communicated with the Insurance Commission (The Bahamas) and Clico Belize Liquidator with regard to the death claim.

- On November 19, 2013, I communicated with Clico Belize's Liquidator with regard to Clico Belize's boxes of documents containing accounting, administrative and insurance documents, held in an off-site storage facility in Belize. I am assisting the Belize Liquidator in a plan to destroy or retained files in accordance with Belize record retention laws.

- **Turks & Caicos**

- On July 5, 2013, I provided the Actuary with the medical and death claim information to assist in the valuation of the portfolio.

- On July 12, 2013, I received the Actuarial portfolio valuation as at December 31, 2012.

- I am continuing my discussion with a prospective buyer of Clico Turks & Caicos portfolio, which is protracted pending receipt of an acceptable offer. At the date of this report an acceptable offer had not yet been received.

- **TCI - Statement of affairs**

- See Appendix 3 for the unaudited statement showing assets at estimated realizable values and liabilities as at December 31, 2013.

- **TCI - Cash Receipts and Disbursements**

- See Appendix 4 for cash receipts and disbursements for the period.

- **TCI - Portfolio as at December 31, 2013**

- See Appendix 6 for The TCI portfolio values as at December 31, 2013.

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## CONCLUSION

From an operational perspective, I will continue to process policyholder's claims; perform the accounting and policy administration functions and address requests and concerns while performing other functions considered necessary in the circumstances, all in an effort to continue to progress the liquidation to an orderly and proper conclusion. In doing so, among other actions and requests, I am encouraging policyholders to continue to make premium payments so as to maintain a current status of their policies with the Company.

I will continue to identify assets and when possible, realize maximum values of the said assets for the benefit of creditors.

The primary challenges facing the liquidation are:

1. Transfer of the life, health and pension policies to a qualified licensee of the ICB;
2. Securing a Government guarantee to support the sale of the portfolio;
3. The sufficiency of the asset base required to transfer the policy portfolio to a new insurance provider;
4. Funding the costs in the Liquidation;
5. Sale of the Wellington Preserve property in Florida;
6. Depositing the former directors and officers of the Company;
7. Tracking assets considered to be the property of Clico;
8. Realizing assets to satisfy creditors;
9. Sale of the Turks & Caicos policies;
10. Obtaining an amendment to the Belize portfolio Transfer Agreement and completion of the transfer in Belize;
11. Provide support for the Belize Liquidator in the lawsuit filed by the buyer of the Belize life and health portfolio and the lawsuit filed by the Belize Liquidator against the Belize government for not providing the Guarantee and the unlawful proration of the Statutory Fund;
12. Obtaining The Bahamas Insurance Commission and The Bahamian Court approval for the transfer of the Belize portfolio.

Very truly yours

Craig A. (Tony) Gomez  
Official Liquidator  
Clico (Bahamas) Limited  
(In Liquidation)  
Nassau, Bahamas  
December 31, 2013

**Clico (Bahamas) Limited**  
**(In Liquidation)**  
**Statement of Assets at Estimated Realizable Values**  
**And Liabilities As Expected to Rank**  
**(The Bahamas only)**

As at December 31, 2013  
 (Expressed in Bahamian dollars)

**ASSETS:**

Due from Clico Enterprises Limited	\$ 15,533,954
Short-term deposits - Royal Bank of Canada	8,940,648
Cash	3,509,383
Bonds	4,528,930
Real estate	4,209,700
Loans due from policyholders	4,072,423
Security deposits	139,926
<b>Total assets</b>	<b>40,934,964</b>

**LIABILITIES:**

Policy and contract claims payable	40,137,865
Future policies benefit reserves - Life	21,414,239
Future policies benefit reserves - Guaranteed Retirement (Pension)	10,549,036
Future policies benefit reserves - Group Annuities	1,358,608
Premium taxes	980,162
Real property taxes	215,025
Future policies benefit reserves - Accident & Health	37,227
Future policies benefit reserves - Accident & Health (Group)	26,521
Future policies benefit reserves - Life (Group)	36
<b>Total liabilities</b>	<b>74,718,719</b>

**ESTIMATED LOSS AS REGARDS MEMBERS** **\$(33,783,755)**

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Appendix 1  
(continued)

**Clico (Bahamas) Limited**  
**(In Liquidation)**  
**Escrow Cash Accounts**  
**(The Bahamas only)**

As at December 31, 2013  
(Expressed in Bahamian dollars)

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<b>Cash and due from Banks (BSD)</b>	<b>Account Type</b>	<b>Location</b>	<b>Balance</b>
Escrow Cash on hand:			
Royal Bank of Canada	Life - Escrow	Nassau	\$12,945,748
Royal Bank of Canada	Pension - Escrow	Nassau	4,491,451
Royal Bank of Canada	Medical - Escrow	Nassau	789,988
Royal Bank of Canada	Annuity - Escrow	Nassau	81,368
<b>Total Cash held in Escrow</b>			<b>\$18,308,555</b>

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**Appendix 2**

**Clico (Bahamas) Limited**  
**(In Liquidation)**  
**Statement of Cash Receipts & Disbursements**  
**(The Bahamas Only)**

For the period from July 1, 2013 to December 31, 2013  
(Expressed in Bahamian dollars)

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**OPENING CASH POSITION** **B\$6,493,433**

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**Receipts:**

Premiums collected	2,274,635
Interest on bonds - BEC	128,441
Rent collected	15,000
Funds received from Swiss Re to pay claim	14,812
Interest earned on time deposits	12,654
Interest on bonds - Government	11,889
Payment received on Student Bond	6,344
	<hr/> 2,463,775

**Disbursements:**

Liquidator's Fees	2,300,350
Legal Fees	965,274
Reinsurance Premium - Life (Swiss Re)	482,303
Claims - medical	460,765
Administration staff salaries	212,147
Claims - death	171,717
Reinsurance Premium - Health (Bupa)	129,541
Professional fees	116,788
Claims - Endowment	108,279
IT services	82,498
Premium refund - funds received in error/intended policy not booked	76,245
Security services	75,200
Reinsurance death benefit TCI (Swiss Re)	50,000
Reinsurance Premium - Life (Munich Re)	46,584
Utility- electricity	31,854
Bank charges	28,747
Utility - cable	23,501
Utility - telephone	20,842
Repairs and maintenance	13,997
<b>Balance carried forward</b>	<hr/> <b>5,396,632</b>

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Appendix 2  
(continued)

**Clico (Bahamas) Limited**  
**(In Liquidation)**  
Statement of Cash Receipts & Disbursements (continued)  
**(The Bahamas Only)**

For the period from July 1, 2013 to December 31, 2013  
(Expressed in Bahamian dollars)

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<b>Balance brought forward</b>	<b>B\$5,396,632</b>
Interest earned and transferred to time deposits	12,654
National Insurance	11,909
Grand Bahama Power	6,726
Office supplies	6,032
Reinsurance Benefit - (BUPA Health)	5,655
Courier	2,402
Advertising	2,267
Sundry	1,719
Utilities - water and sewage	1,080
Grand Bahama Utility	749
	<b>5,447,825</b>
<b>CLOSING BALANCE</b>	<b>B\$3,509,383</b>

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**Clico (Bahamas) Limited**  
**(In Liquidation)**  
**Statement of Assets at Estimated Realizable Values**  
**And Liabilities As Expected to Rank**  
**(Turks & Caicos only)**

As at December 31, 2013  
 (Expressed in United States dollars)

**ASSETS:**

Due from Clico Enterprises Limited (cash advances)	US\$73,801,867
Cash held with FirstCaribbean International Bank	603,421
Fixed deposit held with FirstCaribbean International Bank	220,865
Due from policyholders (loans)	43,577
Investment in Clico Enterprises Limited	5,000
<b>Total assets</b>	<b>74,674,730</b>

**LIABILITIES:**

Policy and contract claims payable	36,342,052
Future policies benefit reserves - Life	410,677
Future policies benefit reserves - Pension	8,803
Future policies benefit reserves - Accident & Health	837
<b>Total liabilities</b>	<b>36,762,369</b>

**ESTIMATED SURPLUS AS REGARDS MEMBERS** **US\$37,912,361**

**Clico (Bahamas) Limited**  
**(In Liquidation)**  
Statement of Cash Receipts & Disbursements  
**(Turks & Caicos only)**

For the period from July 1, 2013 to December 31, 2013  
(Expressed in United States dollars)

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**OPENING CASH POSITION** **US\$635,205**

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**Receipts:**

Funds received from life reinsurer (Swiss Re)	50,000
Premium collected	11,987
	<hr/>
	61,987

**Disbursements:**

Claim - death (Reinsurer Swiss Re)	50,000
Claim - death	18,337
Administration staff salaries	14,683
Rent	5,750
Reinsurance Premium - (Swiss Re)	3,662
National Insurance	832
Bank charges	507
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	93,771

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**Closing balance** **US\$603,421**

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## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
1	1700002484	Marina Elizabeth Dames	3/Jul/13	7.00
2	1700002484	Marina Elizabeth Dames	3/Jul/13	7.00
3	1000008370	Sherrilyn Bastian-Wallace	3/Jul/13	29.20
4	1000199402	Brenda Moore	3/Jul/13	33.60
5	1700002484	Marina Dames	3/Jul/13	37.00
6	1700002484	Marina Dames	3/Jul/13	37.00
7	1800011576	Denise Melvern Knowles Davis	3/Jul/13	41.20
8	1210000305	Dashika Knowles	3/Jul/13	48.40
9	1200005158	Deborah Duncan	3/Jul/13	56.07
10	1000010054	Clementina Braynen	3/Jul/13	60.40
11	1800010301	Michael A. Garvey	3/Jul/13	75.00
12	1300003920	John Uriah Bastian	3/Jul/13	78.40
13	1800014554	Kendra P. Dames	3/Jul/13	79.96
14	1000010054	Clementina Braynen	3/Jul/13	80.40
15	1600000975	Betty Mae Bain	3/Jul/13	84.00
16	1300003920	John Uriah Bastian	3/Jul/13	85.52
17	1000010054	Clementina Braynen	3/Jul/13	85.60
18	1300003920	John Uriah Bastian	3/Jul/13	87.18
19	1500000572	Margaret Williams	3/Jul/13	96.40
20	1800009634	James Bullard	3/Jul/13	117.60
21	1000012185	Dr. Flora Mackay	3/Jul/13	130.00
22	1000002524	Trevor Seymour	3/Jul/13	140.00
23	1300007010	Marlin Owen Johnson	3/Jul/13	180.00
24	1800011576	Denise Melvern Knowles-Davis	3/Jul/13	180.80
25	G0000000251	Rita Ramsey	3/Jul/13	195.12
26	1800012897	Prescola Green	3/Jul/13	236.00
27	1700002484	Marina Elizabeth Dames	3/Jul/13	251.84
28	1700002484	Marina Elizabeth Dames	3/Jul/13	315.00
29	1300003424	Brandhilda Bannister	3/Jul/13	379.00
30	1300002512	Marlin Owen Johnson	3/Jul/13	443.00
31	1000198624	Nellie Marshall	3/Jul/13	576.00
32	1300008825	Shelly Janesta Jackson	3/Jul/13	1,094.66
33	1000019525	Basil Cumberbatch	3/Jul/13	1,193.45
34	1300008825	Shelly Janesta Jackson	3/Jul/13	2,105.34
35	1800008382	Garland Cooper Sr.	3/Jul/13	3,048.08
36	1700006713	Antonio Anthon Knowles	4/Jul/13	1,575.20
37	1000017774	Jesus Maria Uriz	5/Jul/13	621.72
38	1000003181	Frankie Scott	8/Jul/13	109.91

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
39	1800006571	Pamela Adderley	8/Jul/13	3,600.00
40	1000003181	Frankie Scott	8/Jul/13	3,825.00
41	1000003181	Frankie Scott	8/Jul/13	5,924.60
42	1800012897	Geoffrey Greene	17/Jul/13	0.20
43	1800010470	Bernestine Grenetha Adderley	17/Jul/13	9.04
44	1000008370	Sherrilyn Bastian-Wallace	17/Jul/13	18.80
45	1600001025	Melissa Denise Poitier	17/Jul/13	21.00
46	1410000119	Raquel Cynthia Reckley	17/Jul/13	38.80
47	1800011129	Angela Denise Bowleg	17/Jul/13	60.00
48	1600001025	Melissa Denise Poitier	17/Jul/13	70.20
49	1410000119	Raquel Cynthia Reckley	17/Jul/13	72.80
50	1000011523	Ismae Whyms	17/Jul/13	75.00
51	1500002128	Vinette Canger Davis	17/Jul/13	75.00
52	1700003611	Charles Dames Jr.	17/Jul/13	95.20
53	1600001025	Melissa Denise Poitier	17/Jul/13	100.00
54	1600000975	Dr. Charles Johnson	17/Jul/13	112.00
55	1000198993	Mary Moxey	17/Jul/13	150.00
56	1800012897	Geoffrey Greene	17/Jul/13	187.00
57	1500002128	Vinette Canger Davis	17/Jul/13	226.00
58	1600001025	Melissa Denise Poitier	17/Jul/13	239.00
59	1000017774	Jesus Maria Uriz	17/Jul/13	331.00
60	1600001025	Melissa Poitier	17/Jul/13	364.48
61	1300003920	John Uriah Bastian	17/Jul/13	632.09
62	1300007957	Camille Pratt	24/Jul/13	14.00
63	1300007957	Camille Pratt	24/Jul/13	33.20
64	9200000218	Patrick Moncur	24/Jul/13	48.00
65	1200004540	Dennis Bain Sr.	24/Jul/13	70.40
66	1210000305	Dashika Terrell Knowles	24/Jul/13	75.00
67	1800009634	James Bullard	24/Jul/13	84.00
68	1200002942	Andrea Mellissa Bowman	24/Jul/13	84.37
69	1200004540	Dennis Bain Sr.	24/Jul/13	88.00
70	1800010301	Michael A. Garvey	24/Jul/13	91.00
71	1300003920	John Uriah Bastian	24/Jul/13	98.49
72	1300003920	John Bastian	24/Jul/13	108.26
73	1200002578	Helen Rolle	24/Jul/13	153.75
74	1800014549	Sherry Ann Forbes	24/Jul/13	154.40
75	1200002942	Andrea Mellissa Bowman	24/Jul/13	166.72
76	1800003446	John Forbes	24/Jul/13	211.48

## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
77	1800006571	Pamela Adderley	24/Jul/13	338.00
78	1100000767	Stacy Arthur	24/Jul/13	380.00
79	1800010301	Michael A. Garvey	24/Jul/13	1,520.00
80	1200005039	Frankie Scott	24/Jul/13	4,153.20
81	1800011829	Dwayne Conrad Archer	25/Jul/13	175.00
82	1800006571	Pamela Adderley	30/Jul/13	32.87
83	1200005158	Deborah Duncan	30/Jul/13	40.00
84	1200005158	Deborah Duncan	30/Jul/13	75.00
85	1300008139	Terran Adelakie Adderley	30/Jul/13	75.00
86	1600001025	Melissa Poitier	30/Jul/13	100.00
87	1200002943	Heartlyn Henrietta Ellis-Hepburn	30/Jul/13	109.32
88	1000002523	Clarence Williams	30/Jul/13	238.50
89	1800006571	Pamela Adderley	30/Jul/13	266.13
90	1000198624	Nellie Marshall	30/Jul/13	458.06
91	1500000295	Dwayne Trevor Deveaux	30/Jul/13	3,512.00
92	1100000733	George Hamilton	30/Jul/13	4,115.00
93	1500001087	McCartney's Pharmacy	1/Aug/13	59.60
94	1900013348	Karen Faye Thompson-Rox	1/Aug/13	72.00
95	1800011576	Denise Knowles-Davis	1/Aug/13	72.40
96	1210000305	Dashika Knowles	1/Aug/13	82.77
97	1500000572	Margaret Williams	1/Aug/13	145.71
98	1000198624	Nellie Marshall	1/Aug/13	149.40
99	1000010054	Clementina Brennen	1/Aug/13	182.00
100	1410000090	Denise D. Moss	6/Aug/13	27.40
101	1410000090	Denise D. Moss	6/Aug/13	69.60
102	1410000090	Denise D. Moss	6/Aug/13	75.00
103	1900013348	Karen Faye Thompson-Rox	6/Aug/13	89.60
104	1000016240	Madge Horton	6/Aug/13	117.49
105	1300005953	Therosita Naomi Ingraham	6/Aug/13	154.36
106	1300005953	Therosita Naomi Ingraham	6/Aug/13	154.36
107	9200000218	Patrick Moncur	6/Aug/13	169.60
108	1000199943	Gina Shanese Johnson	6/Aug/13	178.20
109	1800007005	Magnolia Brown	6/Aug/13	194.36
110	1000199943	Gina Shanese Johnson	6/Aug/13	200.70
111	1000198624	Nellie Marshall	6/Aug/13	358.00
112	1300010073	Karen Faye Thompson-Rox	6/Aug/13	358.40
113	1000198624	Nellie Marshall	6/Aug/13	410.00
114	1000198624	Nellie Marshall	6/Aug/13	440.00

## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
115	1000003771	Winne Mae Rolle	6/Aug/13	520.00
116	1000002524	Trevor Seymour	6/Aug/13	1,100.00
117	1800011576	Denise Knowles-Davis	8/Aug/13	2.00
118	1000016304	Donna Thurston	8/Aug/13	35.04
119	G100000611	Phyllis Joy Anne Garraway	8/Aug/13	55.12
120	1000199434	Rickcardo Miller	8/Aug/13	60.00
121	1800011576	Denise Knowles-Davis	8/Aug/13	70.00
122	G100000611	Phyllis Joy Anne Garraway	8/Aug/13	241.96
123	1300001937	Michelle Barr	8/Aug/13	271.00
124	1300010712	Vanessa E. Cunningham	8/Aug/13	291.00
125	1300012354	Dorneika Gardiner	8/Aug/13	400.00
126	1300012354	Dornieka Gardiner	8/Aug/13	400.00
127	1700003030	Lavardo Sherman	8/Aug/13	500.00
128	1000016304	Donna Thurston	8/Aug/13	1,240.00
129	1000017654	Bernadette Rolle	8/Aug/13	1,750.00
130	1000198809	Myrtle Levarity	8/Aug/13	5,056.80
131	1000198496	Barbara Meronard	8/Aug/13	5,400.00
132	1000198624	Nellie Marshall	13/Aug/13	18.77
133	1000199395	Mr. Berlin Smith	13/Aug/13	26.30
134	1000198624	Nellie Marshall	13/Aug/13	28.20
135	1000198624	Nellie Marshall	13/Aug/13	28.64
136	1700009468	Paula Bootle	13/Aug/13	36.00
137	1300003920	John Uriah Bastian	13/Aug/13	38.06
138	1700009468	Paula Bootle	13/Aug/13	80.00
139	G100000611	Phyllis Joy Anne Garraway	13/Aug/13	86.60
140	1000198624	Nellie Marshall	13/Aug/13	92.38
141	1000198624	Nellie Marshall	13/Aug/13	143.00
142	1800011576	Denise Knowles-Davis	13/Aug/13	152.80
143	1000199943	Gina Shanese Johnson	13/Aug/13	178.20
144	1000198496	Barbara Meronard	13/Aug/13	180.00
145	1300005531	Greta M. Martin	13/Aug/13	201.60
146	1000012146	Thelma Sweeting	13/Aug/13	223.50
147	1800014549	Sherry A. Forbes	13/Aug/13	239.20
148	G100000611	Phyllis Joy Anne Garraway	13/Aug/13	241.60
149	1510000155	Violet Lucille Weech	13/Aug/13	472.20
150	1800014549	Sherry A. Forbes	13/Aug/13	576.00
151	1000198624	Nellie Marshall	13/Aug/13	844.74
152	1000198496	Barbara Meronard	13/Aug/13	1,230.00

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
153	G100000611	Phyllis Joy Anne Garraway	13/Aug/13	2,363.00
154	1800008382	Garland Cooper Sr.	13/Aug/13	3,048.08
155	1410000119	Raquel Cynthia Reckley	15/Aug/13	3.00
156	1000200159	Marcia Annastasia Hutchinson	15/Aug/13	16.76
157	1800010301	Michael Garvey Sr,	15/Aug/13	75.00
158	1000019651	Saltane Emmanuel	15/Aug/13	120.00
159	1300005538	Eulease Munroe	15/Aug/13	230.84
160	1410000119	Raquel Cynthia Reckley	15/Aug/13	305.00
161	1000200159	Marcia Annastasia Hutchinson	15/Aug/13	347.59
162	1000019651	Emmanuel Syltane	15/Aug/13	440.00
163	1000200668	Adrew H. Aiken	15/Aug/13	442.00
164	1000019651	Saltane Emmanuel	15/Aug/13	600.00
165	1800010301	Michael A. Garvey	15/Aug/13	768.00
166	1700003126	Richard Rolle	15/Aug/13	1,413.80
167	1000198624	Nellie Marshall	15/Aug/13	3,100.00
168	1210000305	Berlin Smith	16/Aug/13	10.25
169	1210000305	Berlin Smith	16/Aug/13	16.00
170	1210000305	Berlin Smith	16/Aug/13	37.00
171	1210000305	Berlin Smith	16/Aug/13	37.60
172	1210000305	Berlin Smith	16/Aug/13	38.00
173	1210000305	Berlin Smith	16/Aug/13	50.00
174	1210000305	Berlin Smith	16/Aug/13	50.00
175	1210000305	Berlin Smith	16/Aug/13	120.00
176	1410000326	Jacqueline S. King	19/Aug/13	163.80
177	1000017654	Bernadette Rolle	19/Aug/13	1,750.00
178	G100000611	Phyllis Joy Anne Garraway	20/Aug/13	0.40
179	G100000611	Phyllis Joy Anne Garraway	20/Aug/13	0.60
180	1500002128	Vinette Canger Davis	20/Aug/13	141.44
181	G100000611	Phyllis Joy Anne Garraway	20/Aug/13	157.00
182	1000012146	Thelma Sweeting	20/Aug/13	165.38
183	1200006007	Paulette Mirnerva Greene	20/Aug/13	180.00
184	1000012146	Thelma Sweeting	20/Aug/13	187.50
185	1300005531	Greta M. Martin	20/Aug/13	196.00
186	G100000611	Phyllis Joy Anne Garraway	20/Aug/13	226.00
187	1800010301	Michael A. Garvey	20/Aug/13	2,000.00
188	1300003920	John Uriah Bastian	20/Aug/13	2,800.00
189	1600000331	Trineka Moneka Williams-Hall	21/Aug/13	28.00
190	1000199402	Brenda Moore	21/Aug/13	33.60

## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
191	1700003439	Phillippa Y. McKinney	21/Aug/13	70.47
192	1700003611	Charles Dames Jr.	21/Aug/13	95.20
193	1500000572	Margaret Williams	21/Aug/13	96.40
194	1800011576	Denise M. Knolwes-Davis	21/Aug/13	112.80
195	1300003424	Brandhilda Bannister	21/Aug/13	118.00
196	1800007426	Maria Knowles	21/Aug/13	137.60
197	1300005104	Vincent Wallace Whitfield	21/Aug/13	142.00
198	1300005104	Vincent Wallace Whitfield	21/Aug/13	151.00
199	1200004680	Mazee Brusch	21/Aug/13	157.60
200	1800011129	Angela Denise Bowleg	21/Aug/13	200.00
201	1200004680	Mazee Brusch	21/Aug/13	212.00
202	1300005104	Vincent Wallace Whitfield	21/Aug/13	232.00
203	1210000305	Berlin Smith	21/Aug/13	239.75
204	1300003920	John Uriah Bastian	21/Aug/13	240.00
205	1800012897	Geoffrey Greene	21/Aug/13	394.00
206	1200004680	Mazee Brusch	21/Aug/13	409.20
207	1700003439	Phillippa Y. Mckinney	21/Aug/13	529.53
208	1800011129	Angela Denise Bowleg	21/Aug/13	1,200.00
209	1000203875	Princette B. Strachan	22/Aug/13	24.00
210	1000203875	Princette B. Strachan	22/Aug/13	80.00
211	1000203875	Princette B. Strachan	22/Aug/13	277.20
212	1000203875	Princette B. Strachan	22/Aug/13	626.00
213	1800012897	Geoffrey Greene	23/Aug/13	1.20
214	1800009634	James W. Bullard	23/Aug/13	14.80
215	G000000031	Wendy Williams	23/Aug/13	14.80
216	1800011576	Denise M. Knolwes-Davis	23/Aug/13	38.80
217	1200003237	Natasha Dionne Young	23/Aug/13	40.00
218	1300003630	Elsie Morose	23/Aug/13	67.84
219	1800009634	James W. Bullard	23/Aug/13	70.80
220	1300008139	Terran Adelakie Adderley	23/Aug/13	75.00
221	1700003405	Portia Pyfrom	23/Aug/13	75.00
222	1700006713	Antonio Anthon Knowles	23/Aug/13	75.00
223	1800004106	Marilyn Munroe	23/Aug/13	84.69
224	1000010054	Clementina Braynen	23/Aug/13	102.80
225	1000017774	Jesus Maria Uriz	23/Aug/13	113.00
226	1800011576	Denise M. Knolwes-Davis	23/Aug/13	114.40
227	9200000218	Patrick Moncur	23/Aug/13	117.60
228	1410001127	Simone Leatha Mcintosh	23/Aug/13	122.40

## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
229	1000002531	Cochena E. Deleveaux	23/Aug/13	275.00
230	1800011129	Angela Denise Bowleg	23/Aug/13	385.00
231	1800011129	Angela Denise Bowleg	23/Aug/13	403.42
232	1800007426	Maria Knowles	23/Aug/13	485.30
233	1000200668	Adrew H. Aiken	23/Aug/13	1,562.80
234	1000198496	Barbara Meronard	23/Aug/13	3,828.00
235	1200004540	Dennis Bain Sr.	24/Aug/13	277.82
236	1000017774	Jesus Maria Uriz	28/Aug/13	296.12
237	1000199419	Ricardo Higgs	29/Aug/13	45.00
238	1510000056	Khader Alikhan	29/Aug/13	45.00
239	1000200668	Adrew H. Aiken	29/Aug/13	47.76
240	1500001087	Olympia Pearce	29/Aug/13	59.60
241	1800010697	Leon E. Evans	29/Aug/13	60.00
242	G000000031	Wendy Williams	29/Aug/13	75.00
243	1000010054	Clementina Brennen	29/Aug/13	108.00
244	G000000251	Rita Ramsey	29/Aug/13	211.68
245	1200002715	Sandra Evans	29/Aug/13	223.00
246	1800009413	Norman Gardiner	29/Aug/13	227.66
247	1800010301	Michael A. Garvey	29/Aug/13	1,564.00
248	1800010301	Michael A. Garvey	29/Aug/13	2,160.00
249	1000003181	Frankie Scott	29/Aug/13	5,025.00
250	1800007426	Maria Knowles	30/Aug/13	17.60
251	1000200159	Pediatrics Associates	6/Sep/13	6.00
252	1000200159	Marcia Anastasia Hutchinson	6/Sep/13	23.94
253	1300011024	McCartney's Pharmacy	6/Sep/13	38.00
254	1900013348	Karen Faye Thompson-Rox	6/Sep/13	40.00
255	1300003920	John Uriah Bastian	6/Sep/13	46.25
256	1000003181	Frankie Scott	6/Sep/13	48.71
257	1900013348	Karen Faye Thompson-Rox	6/Sep/13	56.00
258	1800014549	Sherry A. Forbes	6/Sep/13	60.00
259	1000200159	Marcia Anastasia Hutchinson	6/Sep/13	64.00
260	1900013348	Karen Faye Thompson-Rox	6/Sep/13	72.00
261	1410000090	Denise D. Moss	6/Sep/13	75.00
262	1410000119	Raquel Cynthia Reckley	6/Sep/13	75.00
263	1700003337	Prince Moss	6/Sep/13	75.00
264	1900013348	Karen Faye Thompson-Rox	6/Sep/13	80.00
265	1510000155	Violet Lucille Weech	6/Sep/13	95.00
266	1000016240	Madge Horton	6/Sep/13	96.00

## Clico (Bahamas) Limited (In Liquidation)

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For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
267	1700002485	Chavron Dames	6/Sep/13	105.00
268	1000200159	Marcia Annastasia Hutchinson	6/Sep/13	124.00
269	1000200159	Marcia Annastasia Hutchinson	6/Sep/13	160.00
270	1000200159	Marcia Annastasia Hutchinson	6/Sep/13	173.34
271	1500000572	Margaret Williams	6/Sep/13	208.40
272	1000200159	Marcia Annastasia Hutchinson	6/Sep/13	228.40
273	G0000000251	Rita Ramsey	6/Sep/13	235.20
274	1000016240	Madge Horton	6/Sep/13	304.00
275	1700002485	Chavron Dames	6/Sep/13	419.65
276	1000016240	Madge Horton	6/Sep/13	498.64
277	1800011129	Angela Denise Bowleg	6/Sep/13	640.00
278	1000200668	Adrew H. Aiken	6/Sep/13	1,768.00
279	1200006961	Norma E. Sempler	6/Sep/13	2,036.80
280	1200005039	Franklyn Pratt	10/Sep/13	2,000.00
281	1200005039	Franklyn Pratt	10/Sep/13	5,425.60
282	1200005039	Franklyn Pratt	10/Sep/13	22,600.80
283	1410000090	Denise D. Moss	13/Sep/13	0.20
284	1000199943	Gina Shanese Johnson	13/Sep/13	11.25
285	1300003920	John Uriah Bastian	13/Sep/13	56.72
286	1000011523	Ismae Whyms	13/Sep/13	57.60
287	1900013396	Dr. Darren Donaldson	13/Sep/13	75.00
288	1600000392	Edith Roach	13/Sep/13	80.00
289	1700002485	McCartney's Pharmacy	13/Sep/13	88.80
290	1410000090	Denise D. Moss	13/Sep/13	91.00
291	1000200928	Judy Louise Bosfield	13/Sep/13	104.00
292	1000200928	Judy Louise Bosfield	13/Sep/13	120.00
293	1700002484	Marina Dames	13/Sep/13	120.00
294	1700002484	Marina Dames	13/Sep/13	132.00
295	1000199943	Gina Shanese Johnson	13/Sep/13	150.00
296	1000199419	Dr. Christopher Badsen	13/Sep/13	152.00
297	1800006634	Denis Cargill	13/Sep/13	169.47
298	1000200928	Judy Louise Bosfield	13/Sep/13	183.20
299	1000200928	Judy Louise Bosfield	13/Sep/13	259.92
300	1300010073	Karen Faye Thompson-Rox	13/Sep/13	287.20
301	1700006961	Reatha Ferguson	13/Sep/13	300.00
302	502231	Jacqueline Carey	13/Sep/13	344.80
303	1300003920	John Uriah Bastian	13/Sep/13	372.05
304	1900013396	Dr. Darren Donaldson	13/Sep/13	413.76

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Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
305	1000017774	Jesus Maria Uriz	13/Sep/13	471.00
306	1000199419	Ricardo Higgs	13/Sep/13	735.99
307	1800004106	Bahamas Surgical First	13/Sep/13	753.75
308	1600000331	Trineka Moneka Williams-Hall	13/Sep/13	1,024.00
309	1000200668	Adrew H. Aiken	13/Sep/13	1,212.56
310	1200006961	Norma E. Sempler	13/Sep/13	2,315.00
311	1000200668	Adrew H. Aiken	13/Sep/13	3,978.00
312	1200006961	Norma E. Sempler	13/Sep/13	5,584.61
313	1410000090	Staffano George Gibson	18/Sep/13	50.40
314	1800011576	Denise Melvern Knowles Davis	18/Sep/13	62.00
315	1000016240	Madge Horton	18/Sep/13	75.00
316	1000198667	Margaret Agnes Turner	18/Sep/13	75.00
317	1300008139	Terran Adelakie Adderley	18/Sep/13	75.00
318	1000198764	Cynthia Lightbourne	18/Sep/13	90.20
319	1700003611	Charles Dames Jr.	18/Sep/13	95.20
320	1900013396	Tina Curtis	18/Sep/13	98.20
321	1800003446	John Yul Forbes	18/Sep/13	110.20
322	1300010073	Karen Faye Thompson-Rox	18/Sep/13	115.00
323	1800011576	Denise Melvern Knowles Davis	18/Sep/13	120.00
324	1300003920	John Uriah Bastian	18/Sep/13	126.93
325	1800009413	Norman Gardiner	18/Sep/13	140.00
326	1500002128	Vinette Canger Davis	18/Sep/13	150.00
327	1700003611	Charles Dames Jr.	18/Sep/13	176.00
328	1300003920	John Uriah Bastian	18/Sep/13	242.13
329	1410000000	Arana Garvin Pyfrom	18/Sep/13	296.20
330	1800013263	Portia Rolle Ingraham	18/Sep/13	300.00
331	1700003611	Charles Dames Jr	18/Sep/13	308.00
332	1000017164	Virginia Thompson	18/Sep/13	320.01
333	1800003802	Perline Hanna	18/Sep/13	399.00
334	1800003802	Perline Hanna	18/Sep/13	565.50
335	1800004106	Marilyn Munroe	18/Sep/13	585.00
336	1800004106	Marilyn Munroe	18/Sep/13	956.25
337	1000014121	Zonoica Terael Wallace	18/Sep/13	1,062.00
338	1700003126	Richard Rolle	18/Sep/13	1,573.80
339	1000199664	Marquis N. Turner	23/Sep/13	75.00
340	1300007957	McCartney's Pharmacy	25/Sep/13	30.80
341	1000199402	McCartney's Pharmacy	25/Sep/13	33.60
342	1300003630	Elsie Morose	25/Sep/13	45.00

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Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
343	1800011829	Dwayne Conrad Archer	25/Sep/13	50.00
344	1300004963	Andrew Timothy Pinder	25/Sep/13	60.00
345	1000198624	Nellie Marshall	25/Sep/13	71.07
346	1200002578	Helen Rolle	25/Sep/13	75.00
347	1700011661	Stephen B. Douglas	25/Sep/13	75.00
348	1500002128	Vinette Canger Davis	25/Sep/13	75.00
349	1800010301	Michael A. Garvey	25/Sep/13	106.20
350	1800011576	Denise Knowles-Davis	25/Sep/13	115.20
351	1300003630	Elsie Morose	25/Sep/13	116.00
352	1000011148	Angelo Demetruis Rolle Sr.	25/Sep/13	128.80
353	1000199012	Christian Cargill	25/Sep/13	165.75
354	1800004106	Marilyn Munroe	25/Sep/13	179.25
355	1000200668	Adrew H. Aiken	25/Sep/13	221.00
356	1000017774	Jesus Maria Uriz	25/Sep/13	235.00
357	1000198611	Cheryl Smith	25/Sep/13	248.40
358	1000199163	Kim Moss	25/Sep/13	256.00
359	1000002849	Stephanie Ilean Stuart	25/Sep/13	298.03
360	1800010301	Michael A. Garvey	25/Sep/13	302.93
361	1000011148	Angelo Demetruis Rolle Sr.	25/Sep/13	348.75
362	1000002781	Yvone Watson	25/Sep/13	418.00
363	1000016240	Madge Horton	25/Sep/13	566.80
364	1000202708	Janet Marie Wright	25/Sep/13	598.46
365	1000198624	Nellie Marshall	25/Sep/13	604.67
366	1300006818	Kenrick Rolle	25/Sep/13	1,050.00
367	1000199163	Kim Moss	25/Sep/13	1,079.76
368	1000200668	Adrew H. Aiken	25/Sep/13	1,327.41
369	1000200668	Sierra Dawn Aitken	25/Sep/13	1,554.66
370	1000016240	Madge Horton	25/Sep/13	2,440.00
371	1000198611	Cheryl Smith	25/Sep/13	2,508.83
372	1000014121	Zonoica Terael Wallace	26/Sep/13	394.49
373	1700003100	Jade Tyler Munnings	26/Sep/13	1,904.00
374	1800011669	Nicole Hanna	1/Oct/13	6.40
375	G0000000251	Rita Ramsey	1/Oct/13	56.40
376	G100000611	Phyllis Joy Anne Garraway	1/Oct/13	75.00
377	G100000611	Phyllis Joy Anne Garraway	1/Oct/13	75.00
378	1300010073	Karen Valerie Marsh	1/Oct/13	88.00
379	1300007957	Camille Pratt	1/Oct/13	104.00
380	1000198809	Myrtle Levarity	1/Oct/13	130.00

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Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
381	501242	Petronah Moncur	1/Oct/13	186.32
382	1800004106	Marilyn Munroe	1/Oct/13	260.00
383	1800004106	Marilyn Munroe	1/Oct/13	460.00
384	1800004106	Marilyn Munroe	1/Oct/13	1,368.75
385	1800004106	Marilyn Munroe	1/Oct/13	2,250.00
386	1000199419	Ricardo Higgs	1/Oct/13	32,732.96
387	1000200656	Yorlette Paquita Uriz	2/Oct/13	98.40
388	1900013348	Karen Faye Thompson-Rox	3/Oct/13	36.00
389	1410000403	Tenneile Mackey	3/Oct/13	90.36
390	1000199945	Gina Shanese Johnson	3/Oct/13	118.20
391	1000200667	Millicent Selene Rollins	3/Oct/13	130.00
392	1000199945	Gina Shanese Johnson	3/Oct/13	132.00
393	1000200667	Millicent Selene Rollins	3/Oct/13	150.00
394	1410000123	Paulene Audrey Sands	3/Oct/13	154.36
395	1000199945	Gina Shanese Johnson	3/Oct/13	178.20
396	1000199945	Gina Shanese Johnson	3/Oct/13	192.00
397	1410000123	Paulene Audrey Sands	3/Oct/13	194.36
398	1410000403	Tenneile Mackey	3/Oct/13	328.04
399	1800003802	Perline Hanna	3/Oct/13	339.00
400	1300003920	John Uriah Bastian	7/Oct/13	2,177.60
401	1800010301	Michael Garvey Sr,	8/Oct/13	399.00
402	1800010301	Michael A. Garvey	8/Oct/13	1,165.00
403	1300003920	John Uriah Bastian	9/Oct/13	18.72
404	1000200656	Yorlette Paquita Uriz	9/Oct/13	52.64
405	1000199434	Rickcardo Miller	9/Oct/13	60.00
406	1900013007	Dorlaine Forbes	9/Oct/13	60.00
407	1000200656	Yorlette Paquita Uriz	9/Oct/13	62.00
408	1000200656	Yorlette Paquita Uriz	9/Oct/13	68.40
409	1500000573	Ronald Williams	9/Oct/13	75.00
410	1200005158	Deborah Duncan	9/Oct/13	118.49
411	1800011576	Denise Melvern Knowles Davis	9/Oct/13	155.00
412	1800008382	Garland Cooper Sr.	9/Oct/13	157.50
413	1600000392	Edith Roach	9/Oct/13	227.70
414	1000017322	Barbara Meadows	9/Oct/13	250.00
415	1000199163	Kim Moss	9/Oct/13	251.90
416	1000199419	Ricardo Higgs	9/Oct/13	258.00
417	1500002128	Vinette Canger Davis	9/Oct/13	300.00
418	1600000331	Trineka Moneka Williams-Hall	9/Oct/13	311.00

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Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
419	1000200656	Yorlette Paquita Uriz	9/Oct/13	350.70
420	1000007036	Joseph Thompson	9/Oct/13	461.00
421	1600000331	David Israel Hall	9/Oct/13	540.00
422	1000200656	Yorlette Paquita Uriz	9/Oct/13	559.70
423	1000013203	Nora Albury	9/Oct/13	800.00
424	1200006007	Paulette Mirnerva Greene	9/Oct/13	1,094.00
425	1000199163	Kim Moss	9/Oct/13	1,600.00
426	1200006007	Paulette Mirnerva Greene	9/Oct/13	1,716.96
427	1900013060	Franklyn Marshall	9/Oct/13	2,400.00
428	1800013263	Portia Rolle Ingraham	9/Oct/13	2,400.00
429	1000200667	Prescola Green	15/Oct/13	363.00
430	1300007957	Camille Pratt	16/Oct/13	14.00
431	1000201532	Delmorine Smith	16/Oct/13	48.00
432	1800011576	Denise Melvern Knowles Davis	16/Oct/13	72.40
433	1800008381	Donna Marie Burrows	16/Oct/13	74.00
434	1800009413	Norman Gardiner	16/Oct/13	75.00
435	1500000572	Margaret Williams	16/Oct/13	75.00
436	1800009634	James Bullard	16/Oct/13	85.60
437	1000199434	Rickcardo Miller	16/Oct/13	95.20
438	501242	Petronah Moncur	16/Oct/13	98.72
439	1500000572	Margaret Williams	16/Oct/13	115.71
440	1800012897	Geoffrey Greene	16/Oct/13	127.04
441	1410000000	Arana Garvin Pyfrom	16/Oct/13	155.64
442	1800012897	Prescola Green	16/Oct/13	156.00
443	1000198624	Nellie Marshall	16/Oct/13	221.52
444	1800011576	Denise Knowles-Davis	16/Oct/13	300.00
445	1800011576	Denise Knowles-Davis	16/Oct/13	635.00
446	1000198496	Barbara Meronard	16/Oct/13	1,500.00
447	1700003126	Richard Rolle	16/Oct/13	1,573.80
448	1500000572	Margaret Williams	16/Oct/13	2,017.60
449	1000200159	Marcia Anastasia Hutchinson	21/Oct/13	8.38
450	1300003424	Brandhilda Bannister	21/Oct/13	40.00
451	1000200159	Marcia Anastasia Hutchinson	21/Oct/13	56.43
452	1510000446	Albert Anthony Rox	21/Oct/13	72.00
453	1000199419	Ricardo Higgs	21/Oct/13	99.00
454	1000199419	Ricardo Higgs	21/Oct/13	99.00
455	1000203245	kristina Reenia Saunders	21/Oct/13	181.44
456	1800003802	Perline Hanna	21/Oct/13	236.25

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Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
457	G0000000251	Rita Ramsey	21/Oct/13	267.37
458	G100000611	Phyllis Joy Anne Garraway	21/Oct/13	270.36
459	1000200159	Marcia Annastasia Hutchinson	21/Oct/13	519.33
460	1800011669	Nicole Hanna	21/Oct/13	1,006.08
461	1300003424	Brandhilda Bannister	21/Oct/13	1,080.00
462	1000198624	Nellie Marshall	21/Oct/13	4,115.00
463	1500000228	Deborah Hanna	22/Oct/13	45.00
464	1900013348	Amia Alexandria Rox	22/Oct/13	72.00
465	1000016240	Madge Horton	22/Oct/13	99.00
466	1200007450	Meneria Talbot	22/Oct/13	100.00
467	1000017679	Patrice Solomon	23/Oct/13	7,775.00
468	1800007426	Maria Knowles	25/Oct/13	2.40
469	1300004698	Irene Rolle	25/Oct/13	18.81
470	1000016240	Madge Horton	25/Oct/13	20.00
471	1000199402	Brenda Moore	25/Oct/13	33.60
472	1800011576	Denise Melvern Knowles Davis	25/Oct/13	46.40
473	1000199419	Ricardo Higgs	25/Oct/13	59.44
474	1500001087	Clemeth Valdez Pearce	25/Oct/13	59.60
475	1800007426	Maria Knowles	25/Oct/13	59.72
476	1900013348	Amia Alexandria Rox	25/Oct/13	72.00
477	1000008370	Sherrilyn Bastian-Wallace	25/Oct/13	74.00
478	1500000573	Ronald Williams	25/Oct/13	75.00
479	1000198761	Eulamae Johnson	25/Oct/13	83.15
480	1800009634	James Bullard	25/Oct/13	85.60
481	1000203245	Kristina Reenia Saunders	25/Oct/13	90.00
482	1000198761	Eulamae Johnson	25/Oct/13	91.18
483	1300007845	Latera Shenique Hanna	25/Oct/13	98.20
484	1200003237	Natashia Young	25/Oct/13	98.40
485	1600000331	Trineka Moneka Williams-Hall	25/Oct/13	139.27
486	1000200667	Millicient Selene Rollins	25/Oct/13	160.00
487	1000199419	Ricardo Higgs	25/Oct/13	180.00
488	1800005447	Judy Munroe	25/Oct/13	197.00
489	1000016398	Cynthia Damallie	25/Oct/13	280.00
490	1800005447	Judy Munroe	25/Oct/13	283.00
491	1000199163	Kim Moss	25/Oct/13	290.40
492	1800003446	John Forbes	25/Oct/13	291.77
493	1000199163	Kim Moss	25/Oct/13	300.00
494	1000014121	Zonoica Terael Wallace	25/Oct/13	337.50

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Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
495	1300004698	Irene Rolle	25/Oct/13	560.00
496	1800016303	Latoya Monique Bain	25/Oct/13	600.00
497	1000012146	Thelma Sweeting	25/Oct/13	658.00
498	1000200667	Millicient Selene Rollins	25/Oct/13	1,200.00
499	1600000392	Edith Roach	25/Oct/13	1,320.00
500	1600000392	Edith Roach	25/Oct/13	1,500.00
501	1000003181	Frankie Scott	25/Oct/13	4,050.00
502	1000017679	Hilton Solomon	25/Oct/13	6,608.80
503	1000017679	Hilton Solomon	25/Oct/13	12,979.00
504	1800016161	Mashelle Pamela Romer	29/Oct/13	109.51
505	1800007426	Maria Knowles	31/Oct/13	8.53
506	1800012897	Geoffrey Greene	31/Oct/13	9.00
507	1800007426	Maria Knowles	31/Oct/13	9.90
508	1200003237	Natashia Young	31/Oct/13	22.46
509	1300001937	Michelle Barr	31/Oct/13	25.78
510	1800012897	Prescola Green	31/Oct/13	27.00
511	1900013127	Gabrielle Adelle Romer	31/Oct/13	40.00
512	1300006230	Grayln Lewis Frazier	31/Oct/13	45.00
513	1000199419	Ricardo Higgs	31/Oct/13	75.00
514	1300006230	Gralyn Lewis Frazier	31/Oct/13	75.00
515	1700003405	Portia Pyfrom	31/Oct/13	75.00
516	1300008139	Terran Adelakie Adderley	31/Oct/13	75.00
517	1600000331	Trineka Moneka Williams-Hall	31/Oct/13	75.00
518	1800012897	Prescola Green	31/Oct/13	75.00
519	1900012723	Roderick Harcourt Pinder III	31/Oct/13	75.00
520	1800011669	Nicole Hanna	31/Oct/13	84.00
521	1000017600	Valderine Henfield	31/Oct/13	100.00
522	1900012723	Roderick Harcourt Pinder III	31/Oct/13	108.00
523	1000198809	Gema Rolle, MD	31/Oct/13	137.00
524	1500000388	Patricia Dianna Waterman	31/Oct/13	137.80
525	1900013348	Karen Faye Thompson-Rox	31/Oct/13	140.00
526	1000010054	Clementina Braynen	31/Oct/13	141.60
527	1200003237	Natasha Dion Young	31/Oct/13	147.00
528	1300003920	John Uriah Bastian	31/Oct/13	155.00
529	1800012897	Prescola Green	31/Oct/13	155.00
530	1500000388	Patricia Waterman	31/Oct/13	162.20
531	1800011576	Denise Melvern Knowles Davis	31/Oct/13	183.20
532	1510000155	Violet Lucille Weech	31/Oct/13	192.00

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Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
533	1000203245	Kristina Reenia Saunders	31/Oct/13	201.60
534	1800007426	Maria Knowles	31/Oct/13	249.35
535	1510000155	Family Medicine Center	31/Oct/13	250.20
536	1800007426	Maria Knowles	31/Oct/13	254.15
537	502231	Jacqueline Carey	31/Oct/13	260.00
538	1700006939	Stafford Junior Moss	31/Oct/13	296.00
539	1800004106	Marilyn Munroe	31/Oct/13	304.25
540	1000200667	Millicent Selene Rollins	31/Oct/13	350.00
541	1300002803	Viola Morris	31/Oct/13	352.65
542	502872	Pamela Maria Demeitte	31/Oct/13	450.00
543	1300001937	Michelle Barr	31/Oct/13	508.00
544	1510000155	Family Medical Clinic	31/Oct/13	531.44
545	1800013435	Enamae Cox	31/Oct/13	624.44
546	1800004106	Marilyn Munroe	31/Oct/13	733.00
547	1900013165	Demiko Sands	31/Oct/13	736.00
548	1800011576	Denise Melvern Knowles Davis	31/Oct/13	754.00
549	1800003802	Perline Hanna	31/Oct/13	1,029.00
550	1800011669	Nicole Hanna	31/Oct/13	1,132.29
551	1000198941	Marion Taylor	31/Oct/13	1,277.50
552	1800011669	Nicole Hanna	31/Oct/13	1,515.00
553	1700006939	Stafford Junior Moss	31/Oct/13	3,560.00
554	1300001319	Dixie Connolly-Jones	1/Nov/13	2,017.00
555	1200003237	Natashia Young	6/Nov/13	22.46
556	1300002094	Vinette Canger Davis	6/Nov/13	24.80
557	1100001038	Theresa Batise Symonette	6/Nov/13	27.00
558	1300001169	Sherlene Parker Smith	6/Nov/13	34.40
559	1300001169	Sherlene Parker Smith	6/Nov/13	40.00
560	1300006230	Grayln Lewis Frazier	6/Nov/13	40.00
561	1300006230	Grayln Lewis Frazier	6/Nov/13	40.00
562	1300006230	Grayln Lewis Frazier	6/Nov/13	40.00
563	1300002094	Vinette Canger Davis	6/Nov/13	75.00
564	1410000139	Tisqua Maxine Sands	6/Nov/13	91.00
565	1900013127	Gabrielle Adelle Romer	6/Nov/13	104.00
566	1300010712	Vanessa Elizabeth Cunningham	6/Nov/13	128.00
567	1000198809	Myrtle Levarity	6/Nov/13	130.00
568	1000199945	Gina Shanese Johnson	6/Nov/13	132.00
569	1000199945	Gina Shanese Johnson	6/Nov/13	132.00
570	1000199945	Gina Shanese Johnson	6/Nov/13	132.00

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Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
571	1300005953	Therosita Naomi Ingraham	6/Nov/13	154.36
572	1410000123	Paulene Audrey Sands	6/Nov/13	154.36
573	1410000123	Paulene Audrey Sands	6/Nov/13	162.36
574	1000199945	Gina Shanese Johnson	6/Nov/13	169.08
575	1410000123	Paulene Audrey Sands	6/Nov/13	178.36
576	1300005953	Therosita Naomi Ingraham	6/Nov/13	194.36
577	1300001169	Sherlene Parker Smith	6/Nov/13	320.00
578	1210000305	Dashika Terrell Knowles	6/Nov/13	347.00
579	1100001038	Theresa Batise Symonette	6/Nov/13	357.00
580	1700003126	Richard Rolle	6/Nov/13	1,573.80
581	1800011669	Nicole Hanna	6/Nov/13	2,746.00
582	1000199779	Samson Atalmond Jean-Jacques	11/Nov/13	4,120.00
583	1000199434	Rickcardo Miller	12/Nov/13	9.47
584	1300007957	Camille Pratt	12/Nov/13	14.00
585	1300003424	Brandhilda Bannister	12/Nov/13	30.00
586	1300011024	Whitney Rolle	12/Nov/13	38.00
587	1800008381	Donna Marie Burrows	12/Nov/13	50.00
588	1510000446	Albert Anthony Rox	12/Nov/13	72.00
589	1000016240	Madge Horton	12/Nov/13	75.00
590	1800008381	Donna Marie Burrows	12/Nov/13	87.20
591	1000016398	Cynthia Damallie	12/Nov/13	90.40
592	1000016398	Cynthia Damallie	12/Nov/13	96.00
593	1000200656	Yorlette Paquita Uriz	12/Nov/13	133.40
594	1500000572	Margaret Williams	12/Nov/13	137.60
595	1500002128	Vinette Canger Davis	12/Nov/13	144.00
596	1300008139	Terran Adelakie Adderley	12/Nov/13	157.00
597	1800014072	Jaqueline Margaret Armbrister	12/Nov/13	157.00
598	1300008139	Terran Adelakie Adderley	12/Nov/13	226.00
599	1000200656	Yorlette Paquita Uriz	12/Nov/13	350.70
600	1800008381	Donna Marie Burrows	12/Nov/13	750.00
601	1000199419	Ricardo Higgs	14/Nov/13	31.60
602	1000199419	Ricardo Higgs	14/Nov/13	108.52
603	1800008381	Donna Marie Burrows	14/Nov/13	240.00
604	1510000155	Violet Lucille Weech	14/Nov/13	250.00
605	1300010073	Karen Faye Thompson-Rox	14/Nov/13	268.00
606	1800012788	Ethel Evans	14/Nov/13	276.00
607	1800012594	Kim Hanna	14/Nov/13	504.00
608	1800009634	James Bullard	19/Nov/13	85.60

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
609	1600000392	Edith Roach	19/Nov/13	148.00
610	1000002849	Stephanie Ilean Stuart	20/Nov/13	94.99
611	1700003611	Charles Dames Jr.	20/Nov/13	95.20
612	1700003611	Charles Dames Jr.	20/Nov/13	95.20
613	1800011315	Isla Deane	20/Nov/13	135.00
614	1000002849	Stephanie Ilean Stuart	20/Nov/13	172.00
615	1000002849	Stephanie Ilean Stuart	20/Nov/13	199.22
616	1000002849	Stephanie Ilean Stuart	20/Nov/13	256.28
617	1000002849	Stephanie Ilean Stuart	20/Nov/13	475.20
618	1000002849	Stephanie Ilean Stuart	20/Nov/13	540.00
619	1000002849	Stephanie Ilean Stuart	20/Nov/13	935.75
620	1000002849	Stephanie Ilean Stuart	20/Nov/13	948.72
621	501941	Alice Marina Rolle	20/Nov/13	1,641.75
622	1000010219	Gerrard Collie	20/Nov/13	4,040.27
623	1300007957	Camille Pratt	22/Nov/13	4.00
624	1800011829	Dwayne Conrad Archer	22/Nov/13	50.00
625	1300007845	Latera Shenique Hanna	22/Nov/13	98.20
626	1800011829	Dwayne Conrad Archer	22/Nov/13	110.00
627	501242	Petronah Moncur	22/Nov/13	120.00
628	1300007957	Camille Pratt	22/Nov/13	136.00
629	1800011315	Isla Deane	22/Nov/13	137.89
630	1800011315	Isla Deane	22/Nov/13	138.40
631	1000002524	Trevor Seymour	22/Nov/13	140.00
632	1800011315	Isla Deane	22/Nov/13	196.00
633	1800011576	Denise Melvern Knowles Davis	22/Nov/13	299.00
634	1800011669	Nicole Hanna	22/Nov/13	748.80
635	1000200667	Millicent Selene Rollins	22/Nov/13	821.00
636	1800007426	Maria Knowles	26/Nov/13	0.07
637	1500000572	Margaret Williams	26/Nov/13	24.00
638	1000199402	Brenda Moore	26/Nov/13	33.60
639	1100000772	Brenda McKinney	26/Nov/13	55.00
640	1000201842	Donald Ambrister	26/Nov/13	75.00
641	1300004987	April Dean-Simms	26/Nov/13	76.40
642	1000017600	Valderine Henfield	26/Nov/13	90.00
643	1800001702	Victoria Laing	26/Nov/13	90.00
644	G100000611	Phyllis Joy Anne Garraway	26/Nov/13	118.20
645	1000200928	Judy Louise Bosfield	26/Nov/13	131.60
646	1000198761	Eulamae Patricia Johnson	26/Nov/13	138.93

## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
647	1800007426	Maria Knowles	26/Nov/13	151.65
648	1000012146	Thelma Sweeting	26/Nov/13	225.00
649	1100000772	Brenda McKinney	26/Nov/13	350.00
650	1800005856	Elcithmae Mackey	26/Nov/13	545.50
651	1200004540	Valerie Jean Bain	26/Nov/13	706.21
652	1300004987	April Denise Dean-Simms	26/Nov/13	818.00
653	1000198500	Nevandria Rolle	26/Nov/13	900.00
654	1000203245	Kristoff Malik Wilkinson	26/Nov/13	1,040.00
655	1600000392	Edith Roach	26/Nov/13	3,120.80
656	1410000119	Raquel Cynthia Reckley	26/Nov/13	38.80
657	1000010054	Clementina Braynen	27/Nov/13	532.00
658	1000199402	Brenda Moore	29/Nov/13	614.00
659	1000201277	Paula Madline Small	3/Dec/13	10.60
660	1200004540	Dennis Bain Sr.	3/Dec/13	12.61
661	1000199419	Ricardo Higgs	3/Dec/13	13.12
662	1000002849	Stephanie Ilean Stuart	3/Dec/13	31.37
663	1000201277	Paula Madline Small	3/Dec/13	66.40
664	1000199434	Rickcardo Miller	3/Dec/13	68.00
665	1800007426	Maria Knowles	3/Dec/13	75.00
666	1800011056	Shirley Ferguson	3/Dec/13	75.00
667	1300008139	Terran Adelakie Adderley	3/Dec/13	75.00
668	G000000031	Wendy Williams	3/Dec/13	75.00
669	1000002781	Yvone Watson	3/Dec/13	79.04
670	1800005447	Judy Munroe	3/Dec/13	80.00
671	1000199419	Ricardo Higgs	3/Dec/13	103.36
672	1800004106	Wilmore Munroe	3/Dec/13	108.00
673	1300004888	Dwight King	3/Dec/13	120.04
674	1800004106	Marilyn Munroe	3/Dec/13	138.75
675	1800015580	Avis Richardson	3/Dec/13	141.60
676	1800001702	Victoria Laing	3/Dec/13	144.00
677	1000201277	Paula Madline Small	3/Dec/13	147.00
678	1300004963	Andrew Timothy Pinder	3/Dec/13	150.00
679	1800013263	Portia Ingraham	3/Dec/13	168.04
680	1000203522	Kenisha McDonald	3/Dec/13	184.00
681	1200004540	Dennis Bain Sr.	3/Dec/13	222.50
682	1800007426	Maria Knowles	3/Dec/13	225.45
683	1000010054	Clementina Braynen	3/Dec/13	230.40
684	1100000772	Brenda McKinney	3/Dec/13	250.00

## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
685	1600002173	Andrea Yvonne Francis	3/Dec/13	296.80
686	1600000331	Trineka Moneka Williams-Hall	3/Dec/13	321.80
687	1800011576	Denise Melvern Knowles Davis	3/Dec/13	340.00
688	1600003629	Sheniqua Terrel Davis	3/Dec/13	375.00
689	1700003100	Rhoda E. Hanna	3/Dec/13	400.00
690	1600000392	Edith Roach	3/Dec/13	600.00
691	G100000611	Phyllis Joy Anne Garraway	3/Dec/13	1,104.00
692	1600000331	Trineka Moneka Williams-Hall	3/Dec/13	2,751.00
693	1800004106	Marilyn Munroe	3/Dec/13	3,840.00
694	1800008381	Donna Marie Burrows	3/Dec/13	8,230.75
695	1300008650	Christina Strachan	5/Dec/13	167.80
696	9200000218	Patrick Moncur	5/Dec/13	192.00
697	1300003920	John Uriah Bastian	5/Dec/13	286.17
698	1200004540	Valerie Jean Bain	5/Dec/13	1,012.20
699	1500000573	Ronald Williams	5/Dec/13	3,040.00
700	1200006007	Paulette Mirnerva Greene	9/Dec/13	3,917.12
701	1300007957	Camille Pratt	12/Dec/13	2.00
702	1300007957	Camille Pratt	12/Dec/13	14.00
703	1800008381	Donna Marie Burrows	12/Dec/13	24.40
704	1000012185	Marilyn Bowleg	12/Dec/13	32.00
705	1500001087	Clemeth Valdez Pearce	12/Dec/13	59.60
706	1500002128	Vinette Canger Davis	12/Dec/13	72.00
707	1000199419	Ricardo Higgs	12/Dec/13	75.00
708	1600000392	Edith Roach	12/Dec/13	80.00
709	G000000031	Wendy Williams	12/Dec/13	84.40
710	1500000572	Margaret Williams	12/Dec/13	98.00
711	1800013263	Portia Rolle Ingraham	12/Dec/13	139.00
712	1600000392	Edith Roach	12/Dec/13	150.00
713	1800011576	Denise Melvern Knowles Davis	12/Dec/13	183.20
714	1900013348	Karen Faye Thompson-Rox	12/Dec/13	201.60
715	1300007957	Camille Pratt	12/Dec/13	207.20
716	1000016240	Madge Horton	12/Dec/13	220.69
717	1300007957	Camille Pratt	12/Dec/13	230.00
718	1300007957	Camille Pratt	12/Dec/13	296.80
719	1300001319	Dixie Connolly-Jones	13/Dec/13	116.00
720	1000203003	Kenton Burrows	13/Dec/13	4,000.00
721	1800008382	Garland Cooper Sr.	13/Dec/13	4,522.48
722	1500000481	Venera Johnson	17/Dec/13	5.24

## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
723	1300002395	Etta Mae Martin	17/Dec/13	29.87
724	1500000481	Venera Johnson	17/Dec/13	40.00
725	1500000481	Venera Johnson	17/Dec/13	40.00
726	1700003405	Portia Pyfrom	17/Dec/13	55.00
727	1500000573	Ronald Williams	17/Dec/13	94.92
728	1200002943	Heartlyn Henrietta Ellis-Hepburn	17/Dec/13	136.40
729	1800007426	Maria Knowles	17/Dec/13	151.72
730	1800011576	Denise Melvern Knowles-Davis	17/Dec/13	197.00
731	1800001702	Victoria Laing	17/Dec/13	233.00
732	1600000392	Edith Roach	17/Dec/13	256.00
733	1800011576	Denise Melvern Knowles Davis	17/Dec/13	321.00
734	1300003591	Stephanie Dianna Munroe	17/Dec/13	332.00
735	1300003591	Stephanie Dianna Munroe	17/Dec/13	576.00
736	1800011576	Denise Melvern Knowles Davis	17/Dec/13	720.00
737	1000002524	Trevor Seymour	17/Dec/13	902.00
738	1000002524	Trevor Seymour	17/Dec/13	1,395.00
739	1100000494	Kevin James	17/Dec/13	3,820.00
740	1300005974	Kevin Dwight Knowles	17/Dec/13	5,000.00
741	1000011148	Angelo Demetruis Rolle Sr.	19/Dec/13	27.17
742	1000015294	Paul Leonard Smith	19/Dec/13	28.00
743	1000015294	Paul Leonard Smith	19/Dec/13	28.00
744	1000015294	Paul Leonard Smith	19/Dec/13	28.00
745	1000015294	Paul Leonard Smith	19/Dec/13	28.00
746	1000015294	Paul Leonard Smith	19/Dec/13	28.00
747	1000015294	Paul Leonard Smith	19/Dec/13	33.00
748	1000015294	Paul Leonard Smith	19/Dec/13	33.00
749	1000015294	Paul Leonard Smith	19/Dec/13	40.00
750	1000015294	Paul Leonard Smith	19/Dec/13	40.00
751	1000200667	Millicent Selene Rollins	19/Dec/13	50.00
752	1000198764	Cynthia Lightbourne	19/Dec/13	50.40
753	9200000218	Patrick Moncur	19/Dec/13	64.00
754	1000002849	Stephanie Ilean Stuart	19/Dec/13	64.40
755	1000199708	Melanie Swaby	19/Dec/13	71.25
756	1800001378	Juliette Brown	19/Dec/13	75.00
757	1200006961	Norma Evadine Semple	19/Dec/13	75.00
758	1300002094	Vinette Canger Davis	19/Dec/13	75.00
759	G100000611	Phyllis Joy Anne Garraway	19/Dec/13	76.08
760	1200006961	Norma Evadine Semple	19/Dec/13	144.00

## Clico (Bahamas) Limited (In Liquidation)

## Appendix 7

## Medical Claims

For the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
761	1000015294	Paul Leonard Smith	19/Dec/13	159.74
762	1000200656	Yorlette Paquita Uriz	19/Dec/13	160.00
763	1000015294	Paul Leonard Smith	19/Dec/13	175.00
764	1000015294	Paul Leonard Smith	19/Dec/13	177.99
765	1900013348	Karen Faye Thompson-Rox	19/Dec/13	181.44
766	1000015294	Paul Leonard Smith	19/Dec/13	223.00
767	1000016240	Madge Horton	19/Dec/13	240.00
768	1000015294	Paul Leonard Smith	19/Dec/13	265.00
769	1000015294	Paul Leonard Smith	19/Dec/13	285.00
770	1000199708	Melanie Sabrina Swaby	19/Dec/13	289.50
771	1000015294	Paul Leonard Smith	19/Dec/13	300.00
772	1000200667	Millicent Selene Rollins	19/Dec/13	321.00
773	1800011576	Denise Melvern Knowles Davis	19/Dec/13	340.00
774	1000015294	Paul Leonard Smith	19/Dec/13	355.00
775	1000015294	Paul Leonard Smith	19/Dec/13	471.06
776	1800001378	Juliette Brown	19/Dec/13	482.92
777	1800001378	Juliette Brown	19/Dec/13	500.00
778	1800001378	Juliette Brown	19/Dec/13	500.00
779	1300003754	Judith Rolle	19/Dec/13	526.64
780	1000015294	Paul Leonard Smith	19/Dec/13	600.00
781	1000015294	Paul Leonard Smith	19/Dec/13	770.00
782	1000015294	Paul Leonard Smith	19/Dec/13	972.66
783	1000015294	Paul Leonard Smith	19/Dec/13	1,128.00
784	1000198226	Cislyn Simmons	19/Dec/13	1,200.00
785	1000015294	Paul Leonard Smith	19/Dec/13	4,500.00
786	1200006756	Charels James Mckay	19/Dec/13	8,624.00
787	1000199708	Melanie Sabrina Swaby	20/Dec/13	44.25
788	G100000611	Phyllis Joy Anne Garraway	23/Dec/13	4,272.00
				<b>\$ 460,765.26</b>

## Death claims

Paid for the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
1	Policy # 00309441	Iris Curtis	July 22, 2013	1,000.00
2	Policy # 1000017533	Albert Forbes	July 24, 2013	2,000.00
3	Policy # 1600003432	Zonica Wallace	August 2, 2013	10,000.00
4	Policy # 1800008472	Elkin Ferguson	August 13, 2013	5,985.00
5	Policy # 1800008472	Gary Ferguson	August 13, 2013	4,015.00
6	Policy # 1300003180	Alma Rolle	August 28, 2013	10,000.00
7	Policy # 00042211	Mary Ferguson	August 28, 2013	1,250.00
8	Policy # 100003296	Marilyn Clarke Martin	September 23, 2013	4,400.00
9	Policy # 100003296	Cheryl Monique Clarke	September 23, 2013	5,600.00
10	Policy # 1700011898	Michelle Andrea Grey	September 26, 2013	10,000.00
11	Policy #1700002566	Henricus F. Maycock	October 1, 2013	7,295.73
12	Policy # 00437936	Lillian Wilchombe	October 2, 2013	10,000.00
13	Policy # 1600004622	Cynthia Wallace	October 8, 2013	6,000.00
14	Policy # 1600004622	Olga Ford	October 8, 2013	4,000.00
15	Policy # 00424890	Shane R. Roker	October 15, 2013	10,000.00
16	Policy # 1200006927	Louise Eloise Bannister	October 21, 2013	2,820.00
17	Policy # 1200006927	John Bannister	October 21, 2013	180.00
18	Policy # 1200000839	Louise Eloise Bannister	October 21, 2013	3,000.00
19	Policy # 1300002237	Daisy Mae Bain	October 21, 2013	4,628.00
20	Policy # 1300002237	Nathalie Louise Ferguson	October 21, 2013	5,372.00
21	Policy # 1000007930	Rona Davis Smith	October 29, 2013	10,000.00
22	Policy # 1300002766	Kishnell Rolle	October 31, 2013	5,000.00
23	Policy # 1000201534	Delmorine Smith	November 7, 2013	3,410.00
24	Policy # 1000201534	Craig Smith	November 7, 2013	1,300.00
25	Policy # 1000201534	Craig Smith	November 7, 2013	5,290.00
26	Policy # 1500001535	David Fernander	November 15, 2013	6,300.00
27	Policy # 1500001535	Leatha Mackey	November 12, 2013	3,700.00
28	Policy # 1200007286	Elmire Loleta Hall	November 13, 2013	5,000.00

## Death claims

Paid for the period from July 1, 2013 to December 31, 2013

Ref	Policy Number	Policyholder's Name	Date claim Paid	Amount
29	Policy # 1200007286	Beverly Hall	November 13, 2013	3,371.26
30	Policy # 00462010	Robert D. Cox	November 25, 2013	4,500.00
31	Policy # 1900000248	Shela Musgrove	December 17, 2013	5,970.00
32	Policy # 1900000248	Shela Musgrove	December 17, 2013	330.00
33	Policy # 1000003448	Leroy Smith	December 17, 2013	6,700.00
34	Policy # 1000003448	Donna Smith	December 17, 2013	1,595.73
35	Policy # 1000003448	Leroy Smith	December 17, 2013	1,704.27
				<b>171,716.99</b>

**Clico (Bahamas) Limited (In Liquidation)**

Appendix 9

**Endowment Pay-Outs**

For the Period from July 1, 2013 to December 31, 2013

<b>Ref</b>	<b>Policy NO.</b>	<b>Policholder's Name</b>	<b>Date</b>	<b>Amount</b>
1	1800001479	Cheryl Campbell	3/Jul/13	4,991.42
2	1300007636	Arlington McIntosh	8/Jul/13	2,639.52
3	1300005926	Bersil Musgrove	8/Jul/13	5,000.00
4	1300004005	Schneika Clarke	30/Jul/13	2,000.00
5	1300008867	Schneika Simmons	30/Jul/13	2,000.00
6	1300005992	Beryl McDonald	30/Jul/13	4,000.00
7	1600004443	Lindberth Sutherland	30/Jul/13	4,000.00
8	1000204113	Jannet Hall	30/Jul/13	5,000.00
9	1000005370	Valarie Patton	30/Jul/13	5,000.00
10	1000002196	Valarie Patton	30/Jul/13	5,000.00
11	1300008195	George Symonette	15/Aug/13	5,000.00
12	1600002408	Lisa Sharleen Adderley	27/Aug/13	4,000.00
13	1800018697	Joy John	28/Aug/13	5,000.00
14	1800018698	Joy John	28/Aug/13	5,000.00
15	1700011898	Michelle Andrea Grey	9/Sep/13	5,000.00
16	1700013257	Samuel Robinson	27/Sep/13	2,000.00
17	1700013423	Vivian Amanda Jones	1/Oct/13	5,000.00
18	1700006966	Beulah Carroll	1/Oct/13	5,000.00
19	1600004530	Shanique Shekera Lundy	3/Oct/13	2,000.00
20	1600004531	Shanique Shekera Lundy	3/Oct/13	2,000.00
21	1300007635	Pollyann Newton	21/Oct/13	2,000.00
22	1000007930	Rona Davis Smith	29/Oct/13	236.47
23	1000013864	Araline Deborah McKinney	31/Oct/13	2,500.00
24	1300007012	Althea Wallace	31/Oct/13	4,000.00
25	1300005699	Philip Frazier	7/Nov/13	2,000.00
26	1300005699	Philip Frazier	7/Nov/13	2,000.00
27	1000015174	Alvin Turnquest	26/Nov/13	2,411.64
28	1000015648	Grere Martin	27/Nov/13	5,000.00
29	1300005560	Denishka S. McIntosh	13/Dec/13	2,000.00
30	1300007054	Denishka S. McIntosh	13/Dec/13	2,000.00
31	1300007055	Denishka S. McIntosh	13/Dec/13	2,000.00
32	1000013864	Araline D. McKinney	13/Dec/13	2,500.00
				<b>\$ 108,279.05</b>