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Eighteenth Report of The Official Liquidator of

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

For the period from January 1, 2015 to June 30, 2015

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# **CLICO (BAHAMAS) LIMITED**

*(In Liquidation)*

**Eighteenth Report of the Official Liquidator (From January 1, 2015 to June 30, 2015)**

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## **INTRODUCTION**

The Eighteenth Report of the Official Liquidator of Clico (Bahamas) Limited ("CBL") 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 January 1, 2015 to June 30, 2015.

## **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.

"CBL" means Clico (Bahamas) Limited (In Liquidation).

"CEL" means Clico Enterprises Limited (In Liquidation).

"General Counsel" means Callenders & Co., the Liquidator's Bahamian Counsel.

"CBL's Suriname & Guyana Counsel" means Lennox Paton, the Liquidator's Bahamian Counsel for two specific Court actions.

"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. CBL'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. CBL's parent company is Clico Holdings (Barbados) Limited. CBL's ultimate parent company is CL Financial Limited, incorporated in the Republic of Trinidad & Tobago. CBL 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, CBL experienced cash flow problems as evidenced by its inability to pay US\$2.6M of claims in the Turks and Caicos Islands. CBL 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, CBL had advanced funds to CLICO Enterprises Limited ("CEL"). These advances were made by CBL apparently for the purpose of paying the ongoing expenses for CEL and for its subsidiaries 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 CBL'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 CBL 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 CBL to its subsidiaries, CBL 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 CBL 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 CBL 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 CBL 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 CBL 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 CBL, 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 CBL subject to the supervision of the Court.

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**STEPS TAKEN BY THE LIQUIDATOR (for the period from January 1, 2015 to June 30, 2015)**

1. I attended Court with General Counsel seeking the Court's approval to sell the Thompson Blvd. property to Caribbean Civil Group. The Order was granted.
2. I attended Court with General Counsel seeking the Court's approval to seek leave to issue a Writ of Summons against the former directors of CBL and Sylvia Baldini. The Order was granted.
3. I attended Court with General Counsel seeking the Court's approval to serve the Notice of the Writ of Summons, to be served out of jurisdiction against the former directors of CBL and Sylvia Baldini. The Order was granted.
4. I attended Court with General Counsel seeking the Court's approval for a time limit that the defendants must enter an appearance to the Writ of Summons served on them. The Order was granted.
5. I met with General Counsel at various times to discuss, in particular, the sale of CBL's real estates; the Government Guarantee; 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 completion of the December 31, 2014 actuarial valuation for CBL.
7. I communicated with the Actuary, Morneau Shepell on the completion of the December 31, 2014 actuarial valuation for Clico TCI branch.
8. I received the December 31, 2014 actuarial valuation for CBL.
9. Continued the collection of premiums from policyholders.
10. Continued to address the many questions and concerns of policyholders on a daily basis.
11. Continued the payment of claims, particularly 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.
12. I Communicated with Clico Belize's Liquidator on the conclusion of Clico Belize's liquidation.
13. I met with the Insurance Commission of The Bahamas and discussed the strategy to transfer the policy portfolio to a new insurer and the policy administration, whereby, both matters are to be supported by a Government Guarantee and/or government paper, hereinafter referred to as the Government Guarantee.

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**STEPS TAKEN BY THE LIQUIDATOR** (for the period from January 1, 2015 to June 30, 2015)

14. I met with the Insurance Commission of The Bahamas and the Ministry of Finance to discuss the proposed Government Guarantee and the transfer of CBL's policy portfolio.
  15. Followed up with CBL's Suriname & Guyana Counsel on Clico Suriname's claim against CBL.
  16. Followed up with CBL's Suriname & Guyana Counsel on Clico Guyana's claim against CBL.
  17. At various times during the month, I communicated with Swiss Re (life reinsurer) and Bupa (the health reinsurer) on matters pertaining to policyholders.
  18. I paid the Reinsurers monthly premiums for Swiss Re and Bupa.
  19. I prepared the monthly premium calculation and paid the same for CBL's reinsured life policies with Munich Re.
  20. I communicated with General Counsel on the completion of the Director's Writ.
  21. I communicated with General Counsel on the deposition of the former directors of CBL and Sylvia Baldini.
  22. I communicated with US Counsel and the Agent from the USA Forensic Firm on the serving of the Directors Writ on Mr. Lawrence Duprey.
  23. I received the December 31, 2014 actuarial valuation for Clico TCI branch.
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## CONCERNS

- **Ongoing Operations**

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

- Collection of premiums;
- Policy maintenance;
- Customer service;
- 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.
- Payment of monthly premiums to CBL's three (3) Reinsurers.
  - Bupa, health;
  - Swiss Re, life; and
  - Munich Re, life (term policies).

Active policyholders are being encouraged to continue making premium payments on their respective policies.

- **Insurance Commission of The Bahamas**

During the period covered by this report, the liquidation manager and I had communicated with the ICB at various times on inquiries, which were received from policyholders regarding their cancelled and active policies. These matters were all addressed.

On February 10, 2015, I met with the ICB, to discuss the following matters:

- The state of the policy portfolio, in particular the future for the medical policies;
- Scheduling a meeting with the MOF on The Government Guarantee;
- The funding requirements;
- The structure necessary to move the portfolio from CBL to a new structure, to be supported by a new insurance licensee in The Bahamas; and
- The transfer of the policy portfolio to an acquiring licensee in The Bahamas.

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## CONCERNS

- **CBL's selection of an Insurer and transfer of Portfolio**

The transfer of CBL'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 MOF with regard to the Government Guarantee but as at the date of this report the meetings with the MOF are still a work in progress.

- **General Counsel**

On January 14 and 22, 2015, I met with General Counsel regarding the Writ of Summons to be served on the former directors of CBL and Sylvia Baldini.

On April 20, 2015, General Counsel sent me a follow-up letter to the Central Bank of The Bahamas ("the Bank") requesting that they grant the Official Liquidator of CBL access to review CBL's files held at the Bank. This would allow the Official Liquidator of CBL to continue his investigation into CBL's ownership of CEL and the other subsidiaries of CEL. As at the date of this report, I still have not received an answer from the Central Bank on this long outstanding matter.

On June 3, 2015, I sent General Counsel the analysis prepared by me on funds transferred out of CBL's Ocean Bank account, in the USA, which is now closed, to non-CBL or CEL entities.

- **US Counsel**

On April 20, 2015, I communicated with US Counsel and the Agent from the Forensic Firm to discuss their assistance in the serving of a Writ on Mr. Lawrence Duprey.

- **Actuary**

On February 18, 2015, I received the basic data file request from the Actuary so that they could commence the work on CBL's actuarial valuation for December 31, 2014. All information was provided by me to the Actuary.

On May 5, 2015, I communicated with the Actuary with regard to information related to the policy loans and I responded accordingly to all questions.

On May 7, 2015, I communicated with the Actuary with regard to the cash values on certain policies, to determine how the policy system calculates cash value on paid up policies. As at the date of this report this matter is still being reviewed. This matter has no effect on the portfolio valuation.

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## CONCERNS

- **Actuary (continued)**

On May 14, 2015, I met with the Actuaries on their visit to The Bahamas and we discussed the progress of the actuarial valuation for December 31, 2014.

On June 5, 2015, I received from the Actuary the December 31, 2014 actuarial valuation for CBL.

On June 16, 2015, I sent to the Actuary questions from my review of the December 31, 2014 actuarial valuation. The Actuary responded accordingly to all of my questions on the same date.

Upon the completion of the actuarial valuation and the Actuary's analysis of CBL's current state and along with the obvious financial impact of the medical policies on the insurance operations and available cash, and providing that a government guarantee is not received by the Official Liquidator shortly, the Actuary advised that the medical policies should be discontinued immediately. I have scheduled the discontinuation date at December 31, 2015.

- **Reinsurers**

On a monthly basis, I continue to complete Munich Re's monthly premium calculations and payment of the same.

I continue to communicate and make monthly premium payments at various times during the month with the other reinsurers namely, Swiss Re, the life reinsurer and Bupa, the medical reinsurer, on matters related to CBL's policyholders insured with them.

- **Ministry of Finance (Government Guarantee)**

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

The revised Government Guarantee as communicated to me will provide the following:

- (a) Death benefits will be settled in full;
  - (b) Staff pension will be settled in full;
  - (c) Surrendered policies will be settled in full;
  - (d) Executive Flexible Premium Annuity holders and surrendered pension policies will be settled to a maximum of 10,000.00 per person and the balance will be supported by a 7, 10 or 15 year promissory note; and
  - (e) Interest will be paid quarterly on the note.
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## CONCERNS

- **Ministry of Finance (Government Guarantee) (continued)**

On June 25, 2015, the Insurance Commission and I met with the Ministry of Finance to discuss the following matters:

- The proposed Government Guarantee;
- The transfer of CBL's life, health and pension policy portfolios to a licensed insurer; and
- VAT on medical policies.

Mr Wilson advised that the government has commenced the drafting of a cabinet paper, which is expected to be presented to the Cabinet shortly. This paper will lay-out the proposed government guarantee to support CBL's structural changes. Mr. Wilson further advised that the proposed government guarantee will be restructured from the initial proposed government guarantee, which will include cash payments in the amount of \$10,000.00 to certain classes of creditors and a negotiable, probably seven (7) year paper, which will be issued for the balance of funds owing to certain of the other creditors. The new guarantee will settle in full, certain classes of creditors as mentioned above.

- **Court Matters  
(Bahamas)**

### February 23, 2015

At this hearing the Court heard the following matters:

- Summons and the 1<sup>st</sup> Affidavit of Craig A. (Tony) Gomez, seeking leave from the Court to: issue a Writ of Summons against the former directors of CBL and Sylvia Baldini; serve the Notice of the Writ of Summons, to be served out of the Jurisdiction on the former directors of CBL and Sylvia Baldini; set the time limit that the defendants must enter an appearance, which is within twenty-eight (28) days from the service of the Writ. The Order was granted.

### March 20, 2015

At this hearing the Court heard the following matter:

- Summons and the 85<sup>th</sup> Affidavit seeking Court approval for the sale of Lot 30 Block 6 Oakes Airport Subdivision property to Caribbean Civil Group Limited. The Order was granted.

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## CONCERNS

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

**April 7, 2015**

On this date the following was filed with the Supreme Court:

- Two (2) Notices of Intention to Proceed in the two (2) Ernest McPhee matters, (CL No. 890 of 1984 and CL No. 526 of 1985).

- **Judgments and litigation against CBL**

There is presently one (1) unsettled Judgment against CBL and two (2) outstanding litigation cases against CBL, all of which are over twenty (20) years old.

On March 2, 2015, I received a status report from General Counsel with regard to all of the open judgments and actions against CBL.

On March 3, 2015, I communicated with General Counsel with regard to the report.

### **Charles Morris**

On March 4, 2015, the Certificate of Settlement was filed with the Supreme Court Registry in the Charles Morris matter, which concluded this action against CBL.

### **Ernest McPhee (2 actions)**

On March 31, 2015, I discussed with General Counsel the matters with regard to the two (2) actions related to Ernest McPhee.

The old Judgments continue to affect the sale of certain of CBL's real properties. General Counsel is still addressing these old Judgments with a view to resolving all of the matters to enable us to proceed with the sales of CBL's properties.

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## CONCERNS

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

US Counsel and Jenkins Realty have concluded the sale of all of the WPC properties that were available for sale. The remaining land was used for infrastructure development.

See the Sixteenth 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 and the related sales of the various Wellington Properties.

- **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:

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

The delay in concluding the sale of this property is due to a title defect. General Counsel is still addressing the matter with the proposed buyer's attorney.

*Land and building in Freeport, Grand Bahama*

Subsequent to the termination of the sale of this property due to the alleged title defects, the property is now back on the market and we hope to have a new buyer shortly.

*Land and building Mt. Royal Ave*

General Counsel and I are addressing the title defects on this property to allow a successful sale of the property shortly.

The property defects are as follows:

- (1) A conveyance on Lot No. 2 could not be located to ascertain that the property is owned by CBL. Lot No. 2 is a part of the parking lot for one of the buildings.
- (2) Lot No. 3, is being leased from the government, this lot is a part of the parking lot for one of the buildings.

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## CONCERNS

- **Real Estate (continued)**

*Land and building Thompson Blvd*

On December 16, 2014, the sale agreement was executed by the buyer and a 10% down payment was received for the sale of the property.

On April 30, 2015, General Counsel communicated with Counsel for the purchaser, Davis & Co., to address the remaining outstanding requisitions to complete the closing of the sale.

- **Forensic Accountant**

During my initial 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 CBL to other companies owned and controlled by the principal of CBL.

On March 24, 2015, I met with the Forensic Accounting to resolve all matters and for me to receive the final Forensic report. The final report was received by me from the Forensic Accountant and as at the date of this report, I have not completed my review of the report. Once my review is completed, I will thereafter file the report with the Court.

- **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, Lennox Paton, CBL's Suriname & Guyana Counsel, in the Clico Suriname matter sent a letter to Sears & Co. regarding their non-response to the letter sent to them on May 31, 2012, requesting Security for Cost, as Clico Suriname holds no asset in The Bahamas.

On the same day, July 11, 2012, CBL's Suriname & Guyana Counsel 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 CBL's liquidation as either a secured or unsecured creditor.

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

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- **Annuities with Clico Guyana and Clico Suriname (continued)**

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

On August 12, 2014, Lennox Paton, CBL's Suriname & Guyana Counsel, in the Clico Guyana matter, discussed with me a proposed letter to be sent to McKinney Bancroft & Hughes, Clico Guyana's Bahamian Counsel, requesting security for cost in the amount \$250,000.00, due to Clico Guyana not having any assets in The Bahamas. The security for cost must be posted prior to the commencement of any action from Clico Guyana. As at the date of this report, Clico's Guyana Counsel is still addressing the matter.

On June 17, 2015, I discussed with CBL's Suriname & Guyana Counsel with regard to a Summons received from Sears & Co. for me to attend Court. Counsel contacted Sears & Co. with regard to my appearance and I was subsequently advised that the matter was solely for the ICB and there was no need for me to attend the hearing.

- **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.

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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 CBL. General Counsel and I are deciding further actions on the Demand Letter to enforce the CL Financial Guarantee.

On January 8, 2015, General Counsel sent a follow-up letter to CBL's Trinidadian Counsel with regard to the requested information on the enforcement of the CL Financial's (US\$58M) Guarantee to CBL.

On January 13, 2015, I received a letter from the Trinidadian Counsel with regard to the way forward with the enforcement of the CL Financial's (US\$58M) Guarantee to CBL.

On January 19, 2015, I received a further letter from the Trinidadian Counsel with regard to the way forward with the enforcement of the CL Financial's (US\$58M) Guarantee to CBL.

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## CONCERNS

- **CL Financial Guarantee (continued)**

On January 29, 2015 I received information from General Counsel with regard to the engagement of two (2) Trinidadian Counsels (a Barrister and a Solicitor firm).

On March 12, 2015, I received further information from General Counsel with regard to the retainer and engagement costs for the two (2) Trinidadian Counsels (Barrister and Solicitor firm) to represent CBL in the Trinidadian Court in the CL Financial matter.

General Counsel received a profile from the Trinidadian solicitor firm who is being retained to represent CBL in the CL Financial matter and the same was sent to me.

The Trinidadian Counsel sent General Counsel their opinion on the interpretation of a section of the CL Financial Guarantee.

On April 1, 2015, General Counsel and I had a telephone conference call with the two (2) Trinidadian Counsels to discuss the final particulars of the formal engagement letter and the retainer of a Trinidadian Solicitor Counsel to assist Mr. Quamina, the Barrister, in the litigation.

On April 11, 2015, I received the engagement letters from the two (2) Trinidadian Counsels, Michael A. A. Quamina and Ashmead Ali & Co., to represent CBL in the enforcement of the CL Financial Guarantee matter in Trinidad.

On May 27, 2015, I executed the engagement letters and the same were returned to the Trinidadian Counsels with payment of their respective retainers.

On June 3, 2015, I sent further information to General Counsel for CBL to be used as evidence in the enforcement of the CL Financial's (US\$58M) Guarantee to CBL.

On June 30, 2015, General Counsel provided me with an update on the progress of the two (2) Trinidadian Counsels.

As at the date of this report, the Trinidadian Counsels have commenced their preliminary work in the litigation matter.

- **Limitation Opinion**

On February 4, 2015, I received from General Counsel an opinion on the time limit required by a plaintiff anticipating to commence a lawsuit against a defendant. This opinion was required to ensure that any action that is to be brought against the former directors of CBL and Sylvia Baldini is done within the time limit established under Bahamian laws.

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## CONCERNS

- **Writ of Summons against the Directors and Sylvia Baldini**

On January 14, 2015, I met with General Counsel to discuss the Directors' Writ and I gave to General Counsel the evidence to be used in support of the Directors' Writ.

On January 22, 2015, I met with General Counsel to discuss further matters with regard to the Directors' Writ.

I received the draft Directors' Writ with questions from General Counsel and I responded accordingly to the questions and provided my comments with regard to the draft of the Directors' Writ.

On February 11, 2015, I communicated with General Counsel with regard to the finalization of the Director's Writ.

On February 11, 2015, I received another draft of the Directors' Writ from General Counsel and the same was reviewed by me and my comments were sent to General Counsel.

On February 12, 2015, I communicated with General Counsel regarding the Ocean Bank account and the former Auditors of CBL.

On February 13, 2015, I received a final draft of the Directors' Writ from General Counsel, which was reviewed by me and my comments noted and sent to General Counsel.

On February 16, 2015, I received the final draft of the affidavit in support of the Directors' Writ, which was executed by me on February 23, 2015.

On March 2, 2015, I followed-up with General Counsel on the status of the serving of the Director's Writ on the former directors of CBL and Sylvia Baldini and I was provided with an update from General Counsel. I was advised by General Counsel that this process requires the involvement of the Office of the Attorney General.

On March 3, 2015 General Counsel spoke with the Trinidadian Counsel seeking assistance with regard to serving the Directors' Writ on the former Directors of CBL residing in Trinidad.

On March 12, 2015, General Counsel communicated with the Office of the Attorney General with regard to the service of the Directors' Writ on the defendants residing abroad.

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## CONCERNS

- **Writ of Summons against the Directors and Sylvia Baldini (continued)**

On March 23, 2015, General Counsel sent a letter to the Registrar of the Supreme Court to request assistance in the serving of the Directors' Writ on the defendants residing in the United States.

On March 23, 2015, General Counsel sent a letter to the Office of The Attorney General to request assistance in the serving of the Directors' Writ on the defendants residing in Trinidad.

On March 23, 2015, General Counsel sent a letter to the Office of The Attorney General to request assistance in the serving of the Directors' Writ on the defendant residing in Barbados.

On March 25, 2015, the Office of The Attorney General sent a letter to The Registrar of the Supreme Court of Barbados, requesting the service of the Director's Writ on Ms. Karen Ann Gardier. As at the date of this report I am still waiting on confirmation that Mr. Gardier was served.

During the period May 4, 2015 to June 30, 2015, General Counsel followed-up with the Office of The Attorney General on the status of the service of the Directors' Writ.

- **Depositions**

On April 11, 2015, I communicated with General Counsel on the preparation of the deposition questions.

On April 20, 2015, I communicated with General Counsel on the process required to serve the Deposition on the Directors of CBL and Sylvia Baldini overseas. I was advised by General Counsel that they were informed by the Office of The Attorney General that the process will take 4 - 6 weeks.

- **Statement of affairs**

See Appendix 1 for the statement of assets at estimated realizable values and liabilities as expected to rank as at June 30, 2015.

- **Cash Receipts and Disbursements**

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

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## CONCERNS

- **Notes to Appendix 1 and 2**

As at the date of this report, CBL had \$11,893,814 in its bank accounts, which is a major concern in the liquidation. Professional fees, medical and death claims, coupled with the staff and building expenses, have to be paid on a regular basis, (daily and monthly). There is a depletion of the available funds as a result of the payments of the aforementioned expenses.

- **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 winding-up of Clico Belize has been concluded and we now await the final documents and Court Order from the Belize Liquidator.

- **Turks & Caicos**

On May 4, 2015, I received a request for further information to complete the actuarial valuation for December 31, 2014 and the same was provided by me to the Actuary.

- **Sale of TCI's Portfolio**

During the reporting period, I have been in discussion with two (2) Licencees in Turks & Caicos Islands on the sale of the TCI portfolio. These licencees, who are also licencees in The Bahamas, namely Colina Insurance Limited ("Colina") and BAF Financial & Insurance (Bahamas) Limited ("BAF"), have advised that they are interested in the portfolio. I have received executed confidentiality agreements and I am continuing my discussions on the sale, with these parties. In the meantime, I am seeking other parties in The Bahamas and Turks & Caicos Islands who may be interested in the portfolio.

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## CONCERNS

- **Actuary**

On June 30, 2015, I received from the Actuary the December 31, 2014 actuarial valuation for TCI portfolio.

- **TCI - Statement of affairs**

See Appendix 3 for the statement of assets at estimated realizable values and liabilities as expected to rank as at June 30, 2015.

- **TCI - Cash Receipts and Disbursements**

See Appendix 4 for the statement of cash receipts and disbursements for the period.

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## CONCLUSION

From an operational perspective, I will continue to process policyholder's claims; maintain CBL's insurance offices in Nassau, Freeport and Turks & Caicos; 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 respective policies with CBL.

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 in The Bahamas;
2. Securing a Government guarantee, or funding, to support the policy assets and for the possible sale of the portfolio;
3. Obtaining a sufficient asset base necessary to transfer the policy portfolio to a new insurance provider;
4. Funding the costs in the Liquidation;
5. Deposing the former Directors of CBL and Sylvia Baldini;
6. Tracking assets considered to be the property of CBL;
7. Realizing assets to satisfy creditors;
8. Sale of the Turks & Caicos policies; and
9. Enforcement of the CL Financial Guarantee.

Very truly yours

Craig A. (Tony) Gomez  
Official Liquidator  
Clico (Bahamas) Limited  
(In Liquidation)  
Nassau, Bahamas  
June 30, 2015

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Appendix 1

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

As at June 30, 2015  
(Expressed in Bahamian dollars)

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<b>ASSETS:</b>	
Due from Clico Enterprises Limited	B\$15,533,954
Short-term deposits - Royal Bank of Canada	8,961,467
Bonds - (BEC, Government of The Bahamas and Student Loan)	4,528,930
Real estate	3,721,000
Loans due from policyholders	3,581,754
Cash at Bank - RBC	2,932,347
Security deposits	139,926
<b>Total assets</b>	<b>33,399,378</b>

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<b>LIABILITIES:</b>	
Policy and contract claims payable	45,138,822
Future policies benefit reserves - Life	23,874,835
Future policies benefit reserves - Guaranteed Retirement (Pension)	9,669,612
Premium taxes	1,158,892
Real property taxes	276,513
Future policies benefit reserves - Accident & Health	90,153
Future policies benefit reserves - Accident & Health (Group)	56,105
Due to Clico TCI (funds from Swiss Re, life reinsurer)	8,069
Future policies benefit reserves - Life (Group)	1,961
<b>Total liabilities</b>	<b>80,274,962</b>

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**ESTIMATED LOSS AS REGARDS MEMBERS** **B\$(46,875,584)**

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**Appendix 1**  
(continued)

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

As at June 30, 2015  
(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	B\$15,491,701
Royal Bank of Canada	Pension - Escrow	Nassau	5,126,311
Royal Bank of Canada	Medical - Escrow	Nassau	342,613
Royal Bank of Canada	Annuity - Escrow	Nassau	78,550
<b>Total Cash held in Escrow</b>			<b>B\$21,039,175</b>

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

For the period from January 1, 2015 to June 30, 2015  
(Expressed in Bahamian dollars)

**OPENING CASH POSITION** **B\$2,651,735**

**Receipts:**

Premiums collected	2,877,502
Interest on bonds - BEC	128,441
Loan payments collected	17,362
Rent collected	14,275
Interest on bonds - Government	11,824
Reinsurance benefit received to pay claim (Bupa Re)	8,411
Interest earned on time deposits	6,700
	<b>3,064,515</b>

**Disbursements:**

Claims - medical	645,655
Reinsurance Premium - Life (Swiss Re)	383,091
Professional fees	380,192
Administration staff salaries	207,019
Claims - death	179,119
IT services	132,265
Reinsurance benefit paid (Swiss Re)	104,480
Legal fees	95,201
Reinsurance Premium - Health (Bupa)	79,495
Property Insurance	77,070
Security services	76,640
Premium refund - funds received in error/intended policy not booked	74,642
Actuary services	70,636
Claims - Endowment	45,995
Reinsurance Premium - Life (Munich Re)	29,111
Bank charges	28,607
Realtor Commission	26,700
National Insurance Board	26,586
Utility - cable	25,844
<b>Balance carried forward</b>	<b>2,688,348</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 January 1, 2015 to June 30, 2015  
(Expressed in Bahamian dollars)

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<b>Balance brought forward</b>	<b>B\$2,688,348</b>
Utility - electricity	23,586
Utility - telephone	20,772
Repairs and Maintenance	11,288
Office supplies	9,160
Sundry	7,250
Value Added Tax ("VAT")	7,021
Interest earned and transferred to time deposits	6,700
Grand Bahama Power	3,317
Courier	2,286
Advertisement	1,868
Grand Bahama Utility	1,181
Utilities - water and sewage	1,126
	<hr/> 2,783,903
<b>CLOSING BALANCE</b>	<b>B\$2,932,347</b>

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**Appendix 3**

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

As at June 30, 2015  
(Expressed in United States dollars)

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**ASSETS:**

Due from Clico Enterprises Limited (cash advances)	US\$73,801,867
Cash held with FirstCaribbean International Bank	547,528
Fixed deposit held with FirstCaribbean International Bank	221,660
Due from policyholders (loans)	43,577
Investment in Clico Enterprises Limited	5,000
<b>Total assets</b>	<b>74,619,632</b>

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**LIABILITIES:**

Executive Flexible Annuities Payable	36,252,052
Future policies benefit reserves - Life	478,946
Death benefit payable	90,000
Future policies benefit reserves - Pension	4,810
Future policies benefit reserves - Accident & Health	2,445
<b>Total liabilities</b>	<b>36,828,253</b>

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**ESTIMATED SURPLUS AS REGARDS MEMBERS**

**US\$37,791,379**

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

For the period from January 1, 2015 to June 30, 2015  
(Expressed in United States dollars)

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**OPENING CASH POSITION** **US\$560,834**

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**Receipts:**

Premium collected	11,332
Interest earned on Certificate of Deposit	398
	<hr/>
	11,730

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**Disbursements:**

Administration staff salaries	14,682
Rent	6,900
Bank Charges	2,224
National Insurance	832
Interest earned and transferred to Certificate of Deposit	398
	<hr/>
	25,036

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**Closing balance** **US\$547,528**

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Clico (Bahamas) Limited (In Liquidation) (Bahamas Only)

Appendix 5

Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
1	6-Jan-15	John Bastian	1300003920	\$ 5.83
2	6-Jan-15	Paul Smith	1000015294	24.00
3	6-Jan-15	Paul Smith	1000015294	30.00
4	6-Jan-15	Stephanie Stuart	1000002849	32.00
5	6-Jan-15	Brenda Moore	1000199402	35.20
6	6-Jan-15	Clementina Braynen	1000010054	41.20
7	6-Jan-15	Olympia Pearce	1500001087	59.60
8	6-Jan-15	Stephanie Stuart	1000002849	66.00
9	6-Jan-15	Jame Bullard	1800009634	70.80
10	6-Jan-15	Carmin Missick	1800011470	75.00
11	6-Jan-15	Garvin Blackman	1700007049	87.60
12	6-Jan-15	Enamae Cox	1800013435	113.38
13	6-Jan-15	Paula Johnson	1800012918	137.60
14	6-Jan-15	Florence Ferguson	1000014850	140.00
15	6-Jan-15	Karen Faye Thompson-Rox	1900013348	204.80
16	6-Jan-15	Rickcardo Miller	1000199434	212.60
17	6-Jan-15	Andrew Aitken	1000200668	220.00
18	6-Jan-15	Denise Savis	1800011576	223.60
19	6-Jan-15	Clementina Braynen	1000010054	248.80
20	6-Jan-15	Stephanie Stuart	1000002849	289.73
21	6-Jan-15	Clarence Williams	1000002523	630.22
22	6-Jan-15	Stephanie Stuart	1000002849	1,119.68
23	6-Jan-15	Barbara Meronard	1000198496	1,240.00
24	6-Jan-15	Enamae Cox	1800013435	1,433.12
25	6-Jan-15	Nicole Johnson	1300000511	1,800.00
26	6-Jan-15	Mario Burrows	1000011482	2,235.65
27	6-Jan-15	Marilyn Bowleg	1000017689	5,000.00
28	6-Jan-15	Mario Burrows	1000011482	6,223.55
29	6-Jan-15	Clementina Braynen	1000010054	6,890.86
30	6-Jan-15	Louis Sweeting	1300001013	22,731.98
31	14-Jan-15	Karen V. Marsh	1300010073	50.12
32	14-Jan-15	Edith Roach	1600000392	73.00
33	14-Jan-15	Isla Deane	1800011315	75.00
34	14-Jan-15	Larry Gilbert	1000013202	75.00
35	14-Jan-15	Karen Faye Thompson-Rox	1900013348	117.48
36	14-Jan-15	Garland Cooper	1800008382	120.00
37	14-Jan-15	Clementina Braynen	1000010054	172.56

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
38	14-Jan-15	Clementina Braynen	1000010054	207.38
39	14-Jan-15	Clementina Braynen	1000010054	207.38
40	14-Jan-15	Clementina Braynen	1000010054	1,209.18
41	14-Jan-15	Clementina Braynen	1000010054	1,237.10
42	14-Jan-15	Clementina Braynen	1000010054	1,282.34
43	16-Jan-15	Deborah Hanna	1500000228	6.56
44	16-Jan-15	Clementina Braynen	1000010054	26.80
45	16-Jan-15	Enamae Cox	1500000228	43.42
46	16-Jan-15	Dwight King	1300004888	44.40
47	16-Jan-15	Karen Faye Thompson-Rox	1900013348	47.20
48	16-Jan-15	Louis Sweeting	1300001013	73.60
49	16-Jan-15	Karen Faye Thompson-Rox	1900013348	76.00
50	16-Jan-15	Deborah Hanna	1500000228	143.00
51	16-Jan-15	Andrew Aitken	1000200668	159.08
52	16-Jan-15	Garland Cooper	1800008382	173.00
53	16-Jan-15	Denise Melvern Knowles -Davis	1800011576	197.00
54	16-Jan-15	Brandhilda Bannister	1300003424	226.40
55	16-Jan-15	Karen Faye Thompson-Rox	1900013348	424.00
56	16-Jan-15	Marquis Turner	1000199664	461.00
57	16-Jan-15	Frankie Scott	1000003181	633.27
58	21-Jan-15	Jennemae Knowles	1000019500	20.00
59	21-Jan-15	Petronah Moncur	501242	40.00
60	21-Jan-15	Shevonne Miller	1300009481	40.40
61	21-Jan-15	Shevonne Miller	1300009481	40.40
62	21-Jan-15	Roselda Bain	100001582	41.25
63	21-Jan-15	Clementina Braynen	1000010054	57.60
64	21-Jan-15	Glenda Bernadette Roberts	1800012892	72.00
65	21-Jan-15	Enamae Cox	1800013435	74.00
66	21-Jan-15	Charles James McKay	1200006756	75.00
67	21-Jan-15	Charles James McKay	1200006756	75.00
68	21-Jan-15	Glenda Bernadette Roberts	1800012892	75.00
69	21-Jan-15	Magnolia Brown	1800007005	75.00
70	21-Jan-15	Mary Moxey	1000198993	75.00
71	21-Jan-15	Portia Ingraham	1800013263	80.00
72	21-Jan-15	Roselda Bain	100001582	81.75
73	21-Jan-15	Magnolia Brown	1800007005	89.08
74	21-Jan-15	Victoria Laing	1800001702	121.48

## Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
75	21-Jan-15	Gina Shanese Johnson	1000199943	139.80
76	21-Jan-15	Phyllis Joy Anne Garraway	G100000611	157.50
77	21-Jan-15	Gina Shanese Johnson	1000199943	189.40
78	21-Jan-15	Enamae Cox	1800013435	280.00
79	21-Jan-15	Denise Melvern Knowles -Davis	1800011576	388.00
80	21-Jan-15	Jennemae Knowles	1000019500	620.00
81	21-Jan-15	Glenda Bernadette Roberts	1800012892	830.00
82	21-Jan-15	Louis Sweeting	1300001013	944.00
83	21-Jan-15	Gerrard Collie	1000010219	1,111.28
84	22-Jan-15	Deborah Hanna	1500000228	45.00
85	22-Jan-15	Montanez Jones	1300003456	49.00
86	22-Jan-15	Irwin Livingston Rahming	1000018891	75.00
87	22-Jan-15	Charles Dames Jr.	1700003611	96.00
88	22-Jan-15	Marina Dames	1700002484	96.00
89	22-Jan-15	Isla Deane	1800011315	117.20
90	22-Jan-15	Louis Sweeting	1300001013	129.41
91	22-Jan-15	Myrtle Levarity	1000198809	139.75
92	22-Jan-15	Garland Cooper	1800008382	151.20
93	22-Jan-15	Garland Cooper	1800008382	152.10
94	22-Jan-15	Brandhilda Bannister	1300003424	157.60
95	22-Jan-15	Stephanie Stuart	1000002849	187.60
96	22-Jan-15	Louis Sweeting	1300001013	238.58
97	22-Jan-15	Denise Melvern Knowles -Davis	1800011576	283.00
98	22-Jan-15	Isla Deane	1800011315	361.86
99	22-Jan-15	Louis Sweeting	1300001013	471.81
100	22-Jan-15	Willie Moss	1000199164	1,136.00
101	22-Jan-15	Florence Ferguson	1000014850	1,228.00
102	22-Jan-15	Louis Sweeting	1300001013	1,241.60
103	22-Jan-15	Chavron Dames	1700002485	1,269.51
104	22-Jan-15	Ismae Whyms	1000011523	2,078.40
105	22-Jan-15	Louis Sweeting	1300001013	9,295.60
106	26-Jan-15	Patricia Resias	1800017605	144.00
107	28-Jan-15	Richard Rolle	1700003126	16.00
108	28-Jan-15	Patrick Moncur	9200000218	18.00
109	28-Jan-15	Marcia Anastasia Hutchinson	1000200159	18.25
110	28-Jan-15	Patrick Moncur	9200000218	24.80
111	28-Jan-15	Katherin Williams	1200003598	75.00

## Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
112	28-Jan-15	Petronah Moncur	501242	85.60
113	28-Jan-15	Gina Shanese Johnson	1000199943	125.40
114	28-Jan-15	Karen Faye Thompson-Rox	1900013348	142.16
115	28-Jan-15	Denise Melvern Knowles -Davis	1800011576	187.00
116	28-Jan-15	Stephanie Stuart	1000002849	187.60
117	28-Jan-15	Clementina Braynen	1000010054	290.00
118	28-Jan-15	Thelma Bain	1600002711	11,272.00
119	29-Jan-15	Geoffrey Greene	1800012897	75.00
120	29-Jan-15	Isla Deane	1800011315	75.00
121	29-Jan-15	Dornieka Gardiner	1300012354	100.35
122	29-Jan-15	Isla Deane	1800011315	109.64
123	29-Jan-15	Petronah Moncur	501242	111.00
124	29-Jan-15	Petronah Moncur	501242	116.00
125	29-Jan-15	Enamae Cox	1800013435	138.27
126	29-Jan-15	Louis Sweeting	1300001013	147.44
127	29-Jan-15	Enamae Cox	1800013435	206.34
128	29-Jan-15	Portia Ingraham	1800013263	228.78
129	29-Jan-15	Enamae Cox	1800013435	255.00
130	29-Jan-15	Geoffrey Greene	1800012897	468.00
131	3-Feb-15	Marcia Anastasia Hutchinson	1000200159	13.75
132	3-Feb-15	Karen Faye Thompson-Rox	1900013348	17.60
133	3-Feb-15	Patrick Moncur	9200000218	24.40
134	3-Feb-15	Coral Elvecia Huyler	1800013063	34.40
135	3-Feb-15	Brenda Moore	1000199402	34.67
136	3-Feb-15	Petronah Moncur	501242	39.79
137	3-Feb-15	Denise Melvern Knowles -Davis	1800011576	41.76
138	3-Feb-15	Petronah Moncur	501242	60.99
139	3-Feb-15	Karen Faye Thompson-Rox	1900013348	72.00
140	3-Feb-15	Karen Faye Thompson-Rox	1900013348	75.00
141	3-Feb-15	Melissa Denise Poitier	1600001025	75.00
142	3-Feb-15	Natashia Dionne Young	1200003237	75.00
143	3-Feb-15	Sherry Ann Forbes	1800014549	75.00
144	3-Feb-15	Stephanie Stuart	1000002849	78.01
145	3-Feb-15	Portia Ingraham	1800013263	90.00
146	3-Feb-15	Patricia Resias	1800017605	99.80
147	3-Feb-15	Stephanie Stuart	1000002849	101.28
148	3-Feb-15	Louis Sweeting	1300001013	113.78

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
149	3-Feb-15	Isla Deane	1800011315	128.80
150	3-Feb-15	Deloris Darling	1800001852	129.60
151	3-Feb-15	Marcia Annastasia Hutchinson	1000200159	190.84
152	3-Feb-15	Frankie Scott	1000003181	195.20
153	3-Feb-15	John Marshall	1000003597	247.50
154	3-Feb-15	Karen V. Marsh	1300010073	268.12
155	3-Feb-15	Louis Sweeting	1300001013	273.42
156	3-Feb-15	Clementina Braynen	1000010054	341.22
157	3-Feb-15	Maria Knowles	1800007426	352.46
158	3-Feb-15	Deborah Duncan	1200005158	566.60
159	3-Feb-15	Majorie Albury	1000017511	567.44
160	3-Feb-15	Majorie Albury	1000017511	612.39
161	3-Feb-15	Enamae Cox	1800013435	640.00
162	3-Feb-15	Violet Lucille Weech	1510000155	686.20
163	3-Feb-15	Louis Sweeting	1300001013	751.20
164	3-Feb-15	Louis Sweeting	1300001013	820.53
165	3-Feb-15	Majorie Albury	1000017511	1,173.00
166	3-Feb-15	Louis Sweeting	1300001013	1,284.61
167	3-Feb-15	Clementina Braynen	1000010054	2,010.56
168	4-Feb-15	Ruth Dixie Jones	1300001319	469.83
169	5-Feb-15	Deirdre Pinder	1700003100	35.31
170	5-Feb-15	Deirdre Pinder	1700003100	41.65
171	5-Feb-15	Karen Faye Thompson-Rox	1900013348	75.00
172	5-Feb-15	Louis Sweeting	1300001013	75.00
173	5-Feb-15	Louis Sweeting	1300001013	90.40
174	5-Feb-15	Louis Sweeting	1300001013	91.20
175	5-Feb-15	Deirdre Pinder	1700003100	125.21
176	5-Feb-15	Karen Faye Thompson-Rox	1900013348	176.16
177	5-Feb-15	Marquis Turner	1000199664	260.00
178	5-Feb-15	Pandora Pratt	1200005423	2,548.00
179	6-Feb-15	Deirdre Pinder	1700003100	1.99
180	6-Feb-15	Joseph Thompson	1000007036	25.00
181	6-Feb-15	Gabrielle Adelle Romer	1900013127	27.20
182	6-Feb-15	Phyllis Joy Anne Garraway	G100000611	38.40
183	6-Feb-15	Pandora Pratt	1200005423	75.00
184	6-Feb-15	Phyllis Joy Anne Garraway	G100000611	75.00
185	6-Feb-15	Clementina Braynen	1000010054	92.56

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
186	6-Feb-15	William Watson	1900000182	120.00
187	6-Feb-15	Louis Sweeting	1300001013	129.41
188	6-Feb-15	Khader Alikhan	1510000056	143.34
189	6-Feb-15	Juliette Brown	1800001378	179.89
190	6-Feb-15	Phyllis Joy Anne Garraway	G100000611	191.34
191	6-Feb-15	Clementina Braynen	1000010054	216.56
192	6-Feb-15	Jacqueline Armbrister	1800014072	261.60
193	6-Feb-15	Phyllis Joy Anne Garraway	G100000611	320.00
194	6-Feb-15	Pandora Pratt	1200005423	380.80
195	6-Feb-15	Clementina Braynen	1000010054	456.00
196	6-Feb-15	Clementina Braynen	1000010054	456.00
197	6-Feb-15	Pandora Pratt	1200005423	509.60
198	6-Feb-15	Pandora Pratt	1200005423	544.32
199	6-Feb-15	Khader Alikhan	1510000056	576.52
200	6-Feb-15	Clementina Braynen	1000010054	683.76
201	6-Feb-15	Clementina Braynen	1000010054	715.20
202	6-Feb-15	Phyllis Joy Anne Garraway	G100000611	940.00
203	6-Feb-15	Dennis Bain Sr.	1200004540	950.02
204	6-Feb-15	Clementina Braynen	1000010054	1,082.34
205	6-Feb-15	Louis Sweeting	1300001013	1,741.60
206	6-Feb-15	Devon Kerr	1800010751	4,000.00
207	9-Feb-15	Jacqueline Margaret Armbrister	1800014072	15.06
208	9-Feb-15	Jacqueline Margaret Armbrister	1800014072	36.00
209	9-Feb-15	Enamae Cox	1800013435	40.00
210	9-Feb-15	Glenda Bernadette Roberts	1800012892	75.00
211	9-Feb-15	Karen Faye Thompson-Rox	1900013348	75.00
212	9-Feb-15	Karen Faye Thompson-Rox	1900013348	75.00
213	9-Feb-15	Clementina Braynen	1000010054	84.40
214	9-Feb-15	Wendy Williams	G000000031	140.00
215	9-Feb-15	Jesus Maria Uriz	1000017774	185.00
216	9-Feb-15	Paulene Sands	1410000123	193.08
217	9-Feb-15	Nellie Marshall	1000198624	1,548.00
218	9-Feb-15	Nellie Marshall	1000198624	2,359.84
219	9-Feb-15	Delano Moxey	1000005186	4,129.48
220	9-Feb-15	Delano Moxey	1000005186	4,270.52
221	9-Feb-15	Pandora Pratt	1200005423	5,096.00
222	10-Feb-15	Paulene Sands	1410000123	12.08

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
223	10-Feb-15	Patrick Moncur	9200000218	24.80
224	10-Feb-15	Natashia Dionne Young	1200003237	28.16
225	10-Feb-15	Natashia Dionne Young	1200003237	40.40
226	10-Feb-15	Jacqueline Margaret Armbrister	1800014072	51.52
227	10-Feb-15	Paulene Sands	1410000123	59.60
228	10-Feb-15	Glenda Bernadette Roberts	1800012892	155.00
229	10-Feb-15	Therosita Ingraham	1300005953	155.00
230	10-Feb-15	Enamae Cox	1800013435	235.00
231	10-Feb-15	John Bastian	1300003920	640.00
232	10-Feb-15	Violet Lucille Weech	1510000155	670.80
233	10-Feb-15	Louis Sweeting	1300001013	896.00
234	11-Feb-15	Dixie Ruth Jones	1300001319	905.00
235	11-Feb-15	Dixie Ruth Jones	1300001319	7,652.00
236	12-Feb-15	Jacqueline Margaret Armbrister	1800014072	8.00
237	12-Feb-15	Patrick Moncur	9200000218	24.40
238	12-Feb-15	Gabrielle Adelle Romer	1900013127	75.00
239	12-Feb-15	Gabrielle Adelle Romer	1900013127	75.00
240	12-Feb-15	Frankie Scott	1000003181	96.71
241	12-Feb-15	Frankie Scott	1000003181	164.37
242	12-Feb-15	Maryann Curtis	1000018773	321.26
243	12-Feb-15	Louis Sweeting	1300001013	9,382.00
244	16-Feb-15	Natashia Dionne Young	12000003237	72.00
245	16-Feb-15	Jacqueline Margaret Armbrister	1800014072	73.31
246	16-Feb-15	Madge Horton	1000016240	112.15
247	16-Feb-15	Jacqueline Margaret Armbrister	1800014072	135.27
248	18-Feb-15	Christina Strachan	1300008650	2.00
249	18-Feb-15	Marina Dames	1700002484	13.40
250	18-Feb-15	Garvin Blackman	1700007049	15.20
251	18-Feb-15	Denise Melvern Knowles -Davis	1800011576	20.00
252	18-Feb-15	Denise Melvern Knowles -Davis	1800011576	20.00
253	18-Feb-15	Whitney Rolle	1300011024	21.20
254	18-Feb-15	Jacqueline Margaret Armbrister	1800014072	31.10
255	18-Feb-15	Denise Melvern Knowles -Davis	1800011576	40.00
256	18-Feb-15	Marina Dames	1700002484	53.40
257	18-Feb-15	Karen Faye Thompson-Rox	1900013348	54.40
258	18-Feb-15	Charles Williamson	1300002712	75.00
259	18-Feb-15	Barbara Mae Reckley	1600002526	75.31

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
260	18-Feb-15	Patrick Moncur	9200000218	76.40
261	18-Feb-15	Brandhilda Bannister	1300003424	80.00
262	18-Feb-15	Stephanie Stuart	1000002849	80.80
263	18-Feb-15	Jacqueline Margaret Armbrister	1800014072	84.50
264	18-Feb-15	Stephanie Stuart	1000002849	92.00
265	18-Feb-15	Jacqueline Margaret Armbrister	1800014072	96.00
266	18-Feb-15	Denise Darlene Moss	1410000090	105.60
267	18-Feb-15	Denise Melvern Knowles -Davis	1800011576	110.00
268	18-Feb-15	Margaret Williams	1500000572	112.00
269	18-Feb-15	Christina Strachan	1300008650	126.00
270	18-Feb-15	Charles Williamson	1300002712	150.00
271	18-Feb-15	Karen Faye Thompson-Rox	1900013348	160.00
272	18-Feb-15	Myrtle Levarity	1000198809	180.00
273	18-Feb-15	Perline Hanna	1800003802	183.75
274	18-Feb-15	Marcia Annastasia Hutchinson	1000200159	191.45
275	18-Feb-15	Denise Melvern Knowles -Davis	1800011576	230.00
276	18-Feb-15	Christina Strachan	1300008650	296.00
277	18-Feb-15	Jesus Maria Uriz	1000017774	800.00
278	18-Feb-15	George Hamilton	1100000733	2,444.80
279	18-Feb-15	George Hamilton	1100000733	3,620.00
280	18-Feb-15	Khader Alikhan	1510000056	5,181.44
281	23-Feb-15	Jesus Maria Uriz	1000017774	20.00
282	23-Feb-15	Phyllis Joy Anne Garraway	G100000611	20.24
283	23-Feb-15	Sandra S. Evans	1200002715	48.58
284	23-Feb-15	Christina Strachan	1300008650	75.00
285	23-Feb-15	Geoffrey Greene	1800012897	75.00
286	23-Feb-15	Louis Sweeting	1300001013	75.00
287	23-Feb-15	Jesus Maria Uriz	1000017774	150.00
288	23-Feb-15	Willie Moss	1000199164	180.00
289	23-Feb-15	Dornieka Alexis Gardiner	1300012354	400.00
290	23-Feb-15	Alfred Chery	1800003786	2,287.50
291	23-Feb-15	Nellie Marshall	1000198624	4,840.00
292	25-Feb-15	Nellie Marshall	1000198624	1,548.00
293	25-Feb-15	Nellie Marshall	1000198624	1,548.00
294	26-Feb-15	Cynthia Lightbourne	1000198764	22.00
295	26-Feb-15	Camille Pratt	1300007957	41.36
296	26-Feb-15	Louis Sweeting	1300001013	75.00

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
297	26-Feb-15	Patrick Moncur	9200000218	77.60
298	26-Feb-15	Barbara Mae Reckley	1600002526	80.00
299	26-Feb-15	Clementina Braynen	1000010054	115.70
300	26-Feb-15	Michelle Monique Taylor	1800015189	115.80
301	26-Feb-15	Geoffrey Greene	1800012897	127.48
302	26-Feb-15	Patrick Moncur	9200000218	148.80
303	26-Feb-15	Denise Melvern Knowles -Davis	1800011576	160.00
304	26-Feb-15	Karen Faye Thompson-Rox	1900013348	161.60
305	26-Feb-15	Jaqueline Margaret Armbrister	1800014072	165.60
306	26-Feb-15	Jaqueline Margaret Armbrister	1800014072	165.60
307	26-Feb-15	Charles Williamson	1300002712	225.00
308	26-Feb-15	Jesus Maria Uriz	1000017774	279.00
309	26-Feb-15	Geoffrey Greene	1800012897	300.80
310	26-Feb-15	Clementina Braynen	1000010054	342.22
311	26-Feb-15	Clementina Braynen	1000010054	611.60
312	26-Feb-15	Clementina Braynen	1000010054	1,494.70
313	26-Feb-15	Clementina Braynen	1000010054	2,012.08
314	26-Feb-15	Franklyn Pratt	1200005039	10,278.40
315	27-Feb-15	Shirley Mae McPhee	1000001059	26.80
316	27-Feb-15	Shirley Mae McPhee	1000001056	59.30
317	27-Feb-15	Shirley Mae McPhee	1000001057	69.30
318	27-Feb-15	Shirley Mae McPhee	1000001060	69.48
319	27-Feb-15	Shirley Mae McPhee	1000002216	98.40
320	4-Mar-15	Raquel Cynthia Reckley	1410000119	21.20
321	4-Mar-15	Clementina Braynen	1000010054	23.14
322	4-Mar-15	Louis Sweeting	1300001013	40.00
323	4-Mar-15	Barbara Mae Reckley	1600002526	75.00
324	4-Mar-15	Louise Dean	1000200076	75.00
325	4-Mar-15	Stephen Douglas	1700011661	76.00
326	4-Mar-15	Jennifer Joycelyn Bodie	1900012795	84.00
327	4-Mar-15	Valderine Henfield	1000017600	100.00
328	4-Mar-15	Jennifer Joycelyn Bodie	1900012795	123.78
329	4-Mar-15	Louis Sweeting	1300001013	159.20
330	4-Mar-15	Louis Sweeting	1300001013	182.58
331	4-Mar-15	Denise Melvern Knowles -Davis	1800011576	223.60
332	4-Mar-15	Clementina Braynen	1000010054	250.40
333	4-Mar-15	John Uriah Bastian	1300003920	281.00

## Clico (Bahamas) Limited (In Liquidation) (Bahamas Only)

## Appendix 5

## Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
334	4-Mar-15	Maria Knowles	1800007426	512.46
335	4-Mar-15	Clementina Braynen	1000010054	810.94
336	4-Mar-15	Clementina Braynen	1000010054	1,191.03
337	4-Mar-15	Louis Sweeting	1300001013	1,244.67
338	4-Mar-15	Louis Sweeting	1300001013	5,632.00
339	4-Mar-15	Louis Sweeting	1300001013	9,602.40
340	4-Mar-15	Patrick Daivd Romer	1900013127	42,890.00
341	11-Mar-15	Karen Faye Thompson-Rox	1900013348	46.40
342	11-Mar-15	Chavron Dames	1700002485	57.60
343	11-Mar-15	Franklyn Pratt	1200005019	75.00
344	11-Mar-15	Karen Faye Thompson-Rox	1900013348	75.00
345	11-Mar-15	Karen Faye Thompson-Rox	1900013348	75.00
346	11-Mar-15	Victoria Laing	1800001702	108.00
347	11-Mar-15	Victoria Laing	1800001702	137.50
348	11-Mar-15	Willie Moss	1000199164	160.00
349	11-Mar-15	Frankie Scott	1000003181	161.50
350	11-Mar-15	Ruth Dixie Jones	1300001319	171.21
351	11-Mar-15	Karen Faye Thompson-Rox	1900013348	172.00
352	11-Mar-15	Willie Moss	1000199164	173.00
353	11-Mar-15	Melvina Williams	1800008447	174.61
354	11-Mar-15	Ruth Dixie Jones	1300001319	189.00
355	11-Mar-15	Victoria Laing	1800001702	200.00
356	11-Mar-15	Jennifer Joycelyn Bodie	1900012795	227.00
357	11-Mar-15	Karen Faye Thompson-Rox	1900013348	227.20
358	11-Mar-15	Melvina Williams	1800008447	275.39
359	11-Mar-15	Victoria Laing	1800001702	303.00
360	11-Mar-15	Pandora Pratt	1200005423	988.48
361	11-Mar-15	Ruth Dixie Jones	1300001319	1,449.00
362	11-Mar-15	Franklyn Pratt	1200005019	1,854.20
363	11-Mar-15	Franklyn Pratt	1200005019	2,224.00
364	11-Mar-15	Pandora Pratt	1200005423	3,608.00
365	11-Mar-15	Gerard Collie	1000010219	4,864.00
366	11-Mar-15	Gerard Collie	1000010219	8,924.00
367	13-Mar-15	Shevonne Miller	1300009481	62.00
368	16-Mar-15	Clementina Braynen	1000010054	12.40
369	16-Mar-15	Camille Pratt	1300007957	14.00
370	16-Mar-15	Margaret Williams	1500000572	22.00

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
371	16-Mar-15	Petronah Moncur	501242	22.72
372	16-Mar-15	Karen Faye Thompson-Rox	1900013348	30.40
373	16-Mar-15	Brenda Moore	1000199402	35.20
374	16-Mar-15	Denise Melvern Knowles -Davis	1800011576	35.20
375	16-Mar-15	Karen Faye Thompson-Rox	1900013348	37.82
376	16-Mar-15	Natashia Dionne Young	1200003237	40.40
377	16-Mar-15	Denise Darlene Moss	1410000090	41.20
378	16-Mar-15	Frankie Scott	1000003181	42.65
379	16-Mar-15	Karen Faye Thompson-Rox	1900013348	50.20
380	16-Mar-15	Denise Melvern Knowles -Davis	1800011576	51.20
381	16-Mar-15	Denise Darlene Moss	1410000090	55.20
382	16-Mar-15	Denise Darlene Moss	1410000090	58.40
383	16-Mar-15	Olympia Pearce	1500001087	59.60
384	16-Mar-15	Isla Deane	1800011315	75.00
385	16-Mar-15	Jason Wallace	1800005393	75.00
386	16-Mar-15	Louise Dean	1000200076	75.00
387	16-Mar-15	Margaret Williams	1500000572	75.00
388	16-Mar-15	Monique Mitchell	1800011062	75.00
389	16-Mar-15	Monique Mitchell	1800011062	75.00
390	16-Mar-15	Nellie Marshall	1000198624	75.00
391	16-Mar-15	Karen Faye Thompson-Rox	1900013348	81.11
392	16-Mar-15	Clementina Braynen	1000010054	106.40
393	16-Mar-15	Wendy Williams	G000000031	108.00
394	16-Mar-15	Denise Darlene Moss	1410000090	110.80
395	16-Mar-15	Camille Pratt	1300007957	112.00
396	16-Mar-15	Denise Melvern Knowles -Davis	1800011576	112.00
397	16-Mar-15	Marquis Turner	1000199664	113.00
398	16-Mar-15	Victoria Laing	1800001702	120.00
399	16-Mar-15	Christina Strachan	1300008650	132.00
400	16-Mar-15	Jacqueline Carey	502231	132.80
401	16-Mar-15	Marina Dames	1700002484	182.40
402	16-Mar-15	Phyllis Joy Anne Garraway	G100000611	188.24
403	16-Mar-15	Jennifer Joycelyn Bodie	1900012795	190.70
404	16-Mar-15	Heartlyn Henrietta Ellis-Hepburn	1200002943	195.28
405	16-Mar-15	Michael A. Garvey	1800010301	256.60
406	16-Mar-15	Karen V. Marsh	1300010073	294.81
407	16-Mar-15	Christina Strachan	1300008650	375.00

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
408	16-Mar-15	Willie Moss	1000199164	450.00
409	16-Mar-15	Donna Thurston	1000016304	600.00
410	16-Mar-15	Jesus Maria Uriz	1000200656	636.91
411	16-Mar-15	Jesus Maria Uriz	1000017775	636.92
412	16-Mar-15	John Bastian	1300003920	1,080.00
413	16-Mar-15	John Bastian	1300003920	1,321.35
414	16-Mar-15	Nellie Marshall	1000198624	1,360.00
415	16-Mar-15	Jesus Maria Uriz	1000007774	1,987.17
416	16-Mar-15	Willie Moss	1000199164	2,267.00
417	16-Mar-15	Jesus Maria Uriz	1000007776	10,822.99
418	23-Mar-15	Judy Farrington	1000017990	648.00
419	23-Mar-15	Bradley Babbs	1300003222	1,156.51
420	24-Mar-15	Clementina Braynen	1000010054	40.80
421	24-Mar-15	Reba Moxey	1800004931.	57.60
422	24-Mar-15	Jennifer Joycelyn Bodie	1900012795	75.00
423	24-Mar-15	Reba Moxey	1800004931	75.00
424	24-Mar-15	Reba Moxey	1800004931	75.00
425	24-Mar-15	Edith Roach	1600000392	80.00
426	24-Mar-15	Marcia Hutchinson	1000200159	135.28
427	24-Mar-15	Rita Ramsey	G000000251	145.21
428	24-Mar-15	Yvonne Watson	1000002781	156.72
429	24-Mar-15	Reba Moxey	1800004931	168.00
430	24-Mar-15	Clementina Braynen	1000010054	184.00
431	24-Mar-15	Frankie Scott	1000003181	215.43
432	24-Mar-15	Andrea Francis	1600002173	232.80
433	24-Mar-15	Margaret Williams	1500000572	301.60
434	24-Mar-15	Julian Johnson	1000200724	631.00
435	30-Mar-15	Shirley Mae McPhee	1000001060	532.89
436	30-Mar-15	Marcia Maria Burrows	1800008482	549.73
437	1-Apr-15	Monique Ritchie	1000203199	28.00
438	1-Apr-15	Denise Darlene Moss	1410000090	30.80
439	1-Apr-15	Stephen Douglas	1700011661	32.00
440	1-Apr-15	Whitney Rolle	1300011024	38.00
441	1-Apr-15	Dwayne Archer	1800011829	40.00
442	1-Apr-15	Frankie Scott	1000003181	42.29
443	1-Apr-15	Stephen Douglas	1700011661	43.00
444	1-Apr-15	Enamae Cox	1800013435	44.00

## Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
445	1-Apr-15	Dennis Bain Sr.	1200004540	45.00
446	1-Apr-15	Jacqueline Armbrister	1800014072	48.00
447	1-Apr-15	Marilyn Bowleg	1000012185	50.00
448	1-Apr-15	Charles Dames Jr.	1700003611	52.40
449	1-Apr-15	Natashia Dionne Young	1200003237	55.36
450	1-Apr-15	Olympia Pearce	1500001087	59.60
451	1-Apr-15	Dwayne Archer	1800011829	60.00
452	1-Apr-15	Andrea Francis	1600002173	61.50
453	1-Apr-15	Clementina Braynen	1000010054	64.40
454	1-Apr-15	John Uriah Bastian	1300003920	75.00
455	1-Apr-15	John Uriah Bastian	1300003920	75.00
456	1-Apr-15	Reba Moxey	1800004931	75.00
457	1-Apr-15	Yvonne Watson	1000002781	75.00
458	1-Apr-15	Dennis Bain Sr.	1200004540	108.90
459	1-Apr-15	Clementina Braynen	1000010054	113.20
460	1-Apr-15	Dwayne Archer	1800011829	120.00
461	1-Apr-15	Denise Melvern Knowles -Davis	1800011576	126.00
462	1-Apr-15	Denise Melvern Knowles -Davis	1800011576	140.00
463	1-Apr-15	Phyllis Joy Anne Garraway	G100000611	153.48
464	1-Apr-15	Phyllis Joy Anne Garraway	G100000611	176.74
465	1-Apr-15	Monique Ritchie	1000203199	181.40
466	1-Apr-15	Isla Deane	1800011315	200.60
467	1-Apr-15	Jacqueline Colebrooke	1200005143	221.60
468	1-Apr-15	Clementina Braynen	1000010054	262.80
469	1-Apr-15	Karen V. Marsh	1300010073	273.96
470	1-Apr-15	Andrea Francis	1600002173	322.50
471	1-Apr-15	Clothilde McGarrell	1000015766	328.00
472	1-Apr-15	Clothilde McGarrell	1000015766	377.00
473	1-Apr-15	Andrea Francis	1600002173	576.00
474	1-Apr-15	Nellie Marshall	1000198624	2,680.00
475	7-Apr-15	Clementina Braynen	1000010054	124.00
476	7-Apr-15	Delano Moxey	1000005186	3,716.98
477	7-Apr-15	Delano Moxey	1000005186	4,683.02
478	9-Apr-15	John Forbes	1800003446	75.00
479	9-Apr-15	Valderine Henfield	1000017600	120.00
480	9-Apr-15	Clementina Braynen	1000010054	4,461.00
481	9-Apr-15	Clementina Braynen	1000010054	4,461.00

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

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**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
482	13-Apr-15	Deirdre Pinder	1700003100	28.50
483	13-Apr-15	Jame Bullard	1800009634	60.00
484	13-Apr-15	Phyllis Joy Anne Garraway	G100000611	74.42
485	13-Apr-15	Maria Knowles	1800007426	75.00
486	13-Apr-15	Mersaida Louise Tinker	1000015916	148.19
487	13-Apr-15	Nora Albury	1000013203	306.40
488	13-Apr-15	Clementina Braynen	1000010054	530.00
489	13-Apr-15	Isla Deane	1800011315	565.60
490	13-Apr-15	Shirley Ann Smith	1600000367	644.10
491	13-Apr-15	Mersaida Louise Tinker	1000015916	951.81
492	13-Apr-15	Shirley Ann Smith	1600000367	1,705.90
493	13-Apr-15	Myrtle Levarity	1000198809	3,324.47
494	13-Apr-15	Patrick Romer	1900013127	3,872.21
495	13-Apr-15	Pandora Pratt	1200005423	5,096.00
496	15-Apr-15	Philippa L. Rolle	1600002781	1,090.00
497	15-Apr-15	Thomas L. Missick	1200007380	3,388.74
498	16-Apr-15	Denise Melvern Knowles -Davis	1800011576	14.00
499	16-Apr-15	Petronah Moncur	501242	18.00
500	16-Apr-15	Marilyn Munroe	1800004106	25.20
501	16-Apr-15	Natashia Dionne Young	1200003237	29.20
502	16-Apr-15	Cynthia Lightbourne	1000198764	30.00
503	16-Apr-15	Marquis Turner	1000199664	30.00
504	16-Apr-15	Cynthia Bastian	1000200962	37.50
505	16-Apr-15	Tenille Berkley Brown	1900012980	60.00
506	16-Apr-15	Margaret Williams	1500000572	61.60
507	16-Apr-15	Geoffrey Greene	1800012897	65.00
508	16-Apr-15	Denise Darlene Moss	1410000090	75.00
509	16-Apr-15	Karen Faye Thompson-Rox	1900013348	75.00
510	16-Apr-15	Monique Ritchie	1000203199	75.00
511	16-Apr-15	Nellie Marshall	1000198624	75.00
512	16-Apr-15	Phyllis Joy Anne Garraway	G100000611	75.00
513	16-Apr-15	Ronald Williams	1500000573	75.00
514	16-Apr-15	Terran Adelakie Adderley	1300008139	75.00
515	16-Apr-15	Enamae Cox	1800013435	113.38
516	16-Apr-15	Princette B. Strachan	1000203875	115.23
517	16-Apr-15	Isla Deane	1800011315	127.56
518	16-Apr-15	Marilyn Munroe	1800004106	128.00

Clico (Bahamas) Limited (In Liquidation) (Bahamas Only)

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Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
519	16-Apr-15	Violet Lucille Weech	1510000155	128.00
520	16-Apr-15	Jacqueline Adderley	1200005143	140.00
521	16-Apr-15	Willie Moss	1000199164	140.00
522	16-Apr-15	Karen V. Marsh	1300010073	143.00
523	16-Apr-15	Karen Faye Thompson-Rox	1900013348	145.48
524	16-Apr-15	Karen Faye Thompson-Rox	1900013348	145.88
525	16-Apr-15	Nellie Marshall	1000198624	147.00
526	16-Apr-15	Marilyn Munroe	1800004106	160.00
527	16-Apr-15	Roderick Pinder III	1900012723	160.80
528	16-Apr-15	Elcithmae Mackey	1800005856	161.00
529	16-Apr-15	Nathalie Shanette Demeritte	1000200733	164.00
530	16-Apr-15	Valderine Henfield	1000017600	189.00
531	16-Apr-15	Denise Melvern Knowles -Davis	1800011576	223.60
532	16-Apr-15	Janis Denise Sands	1300006270	240.00
533	16-Apr-15	Donna Thurston	1000016304	300.00
534	16-Apr-15	Julian Johnson	1000200724	307.75
535	16-Apr-15	Nora Albury	1000013203	310.40
536	16-Apr-15	Deirdre Pinder	1700003100	455.44
537	16-Apr-15	Marquis Turner	1000199664	700.00
538	16-Apr-15	Louis Sweeting	1300001013	720.00
539	16-Apr-15	Terricita Miller	502944	878.00
540	16-Apr-15	Nellie Marshall	1000198624	1,275.00
541	16-Apr-15	Julian Johnson	1000200724	1,322.25
542	16-Apr-15	Marquis Turner	1000199664	1,765.00
543	16-Apr-15	Julian Johnson	1000200724	3,366.00
544	16-Apr-15	Myrtle Levarity	1000198809	12,918.47
545	23-Apr-15	Larry Gilbert	1000013202	187.47
546	24-Apr-15	Frankie Scott	1000003181	53.83
547	24-Apr-15	Melvina Williams	1800008421	4.51
548	24-Apr-15	Venera Johnson	1500000481	4.62
549	24-Apr-15	Louis Sweeting	1300001013	20.40
550	24-Apr-15	Brenda Moore	1000199402	35.20
551	24-Apr-15	Mazee Brusch	1200004680	39.79
552	24-Apr-15	Rita Ramsey	G000000251	46.28
553	24-Apr-15	Deborah Duncan	1200005158	56.00
554	24-Apr-15	Karen Faye Thompson-Rox	1900013348	75.00
555	24-Apr-15	Irwin L. Rahming	1000018891	75.00

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

**Appendix 5**

**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
556	24-Apr-15	Frankie Scott	1000003181	107.66
557	24-Apr-15	Frankie Scott	1000003181	110.22
558	24-Apr-15	Simone Leotha Mcintosh	1410001127	171.00
559	24-Apr-15	Simone Leotha Mcintosh	1410001127	187.00
560	24-Apr-15	Marquis Turner	1000199664	200.00
561	24-Apr-15	Deborah Duncan	1200005158	229.60
562	24-Apr-15	Clothilde McGarrell	1000015766	320.00
563	24-Apr-15	Maria Knowles	1800007426	575.91
564	24-Apr-15	Melvina Williams	1800008421	835.49
565	24-Apr-15	Melvina Williams	1800008421	1,074.61
566	24-Apr-15	Nellie Marshall	1000198624	2,576.80
567	24-Apr-15	Portia Ingraham	1800013263	3,300.00
568	27-Apr-15	Delano Moxey	1000005186	3,850.00
569	27-Apr-15	Delano Moxey	1000005186	6,650.00
570	28-Apr-15	Nellie Marshall	1000198624	5.62
571	28-Apr-15	Clementina Braynen	1000010054	26.80
572	28-Apr-15	Patrick Moncur	9200000218	36.00
573	28-Apr-15	Whitney Rolle	1300011024	38.00
574	28-Apr-15	Patrick Moncur	9200000218	48.40
575	28-Apr-15	Olympia Pearce	1500001087	59.60
576	28-Apr-15	Carmin Missick	1800011470	75.00
577	28-Apr-15	Joy Campbell	1700003146	75.00
578	28-Apr-15	Ronald Williams	1500000573	75.00
579	28-Apr-15	Frankie Scott	1000003181	78.19
580	28-Apr-15	Edith Roach	1600000392	80.00
581	28-Apr-15	Garvin Blackman	1700007049	86.80
582	28-Apr-15	Tenille Berkley Brown	1900012980	91.00
583	28-Apr-15	Clementina Braynen	1000010054	96.00
584	28-Apr-15	Portia Ingraham	1800013263	96.70
585	28-Apr-15	Gabrielle Adelle Romer	1900013127	108.80
586	28-Apr-15	Tiffany Lukenia Baillou	1200005464	111.52
587	28-Apr-15	Marquis Turner	1000199664	114.00
588	28-Apr-15	Nellie Marshall	1000198624	134.38
589	28-Apr-15	Larry Gilbert	1000013202	137.68
590	28-Apr-15	Tenille Berkley Brown	1900012980	144.00
591	28-Apr-15	Nora Albury	1000013203	149.60
592	28-Apr-15	Karen V. Marsh	1300010073	162.48

Clico (Bahamas) Limited (In Liquidation) (Bahamas Only)

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Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
593	28-Apr-15	Karen Faye Thompson-Rox	1900013348	195.00
594	28-Apr-15	Violet Lucille Weech	1510000155	200.00
595	28-Apr-15	Portia Ingraham	1800013263	228.27
596	28-Apr-15	John Yul Forbes	1800003446	250.62
597	28-Apr-15	Clementina Braynen	1000010054	308.00
598	28-Apr-15	Tenille Berkley Brown	1900012980	455.20
599	28-Apr-15	Roslyn Francis	1800018228	592.00
600	28-Apr-15	Louis Sweeting	1300001013	837.60
601	28-Apr-15	Portia Ingraham	1800013263	1,129.00
602	28-Apr-15	Terricita Miller	502944	1,800.00
603	29-Apr-15	Patrick Moncur	9200000218	48.40
604	29-Apr-15	Alfred Chery	1800003786.	2,706.26
605	29-Apr-15	Julian Johnson	1000200724	4,974.18
606	4-May-15	Roderick Pinder III	1900012723	2.00
607	4-May-15	Marcia Anastasia Hutchinson	1000200159	16.60
608	4-May-15	Wendy Williams	G000000031	34.00
609	4-May-15	Brenda Moore	1000199402	35.20
610	4-May-15	Denise Melvern Knowles -Davis	1800011576	42.40
611	4-May-15	Wendy Williams	G000000031	75.00
612	4-May-15	Phyllis Joy Anne Garraway	G100000611	76.08
613	4-May-15	Wendy Williams	G000000031	108.00
614	4-May-15	Roderick Pinder III	1900012723	110.00
615	4-May-15	Portia Ingraham	1800013263	110.40
616	4-May-15	Mazee Brusch	1200004680	136.15
617	4-May-15	Nellie Marshall	1000198624	140.00
618	4-May-15	Willie Moss	1000199164	140.00
619	4-May-15	Mazee Brusch	1200004680	152.84
620	4-May-15	Lehimzar Ferguson	1300002592	187.00
621	4-May-15	Clementina Braynen	1000010054	193.00
622	4-May-15	Marcia Anastasia Hutchinson	1000200159	286.01
623	4-May-15	Tenille Berkley Brown	1900012980	323.20
624	4-May-15	Phyllis Joy Anne Garraway	G100000611	358.12
625	4-May-15	Isla Deane	1800011315	369.60
626	4-May-15	Nellie Marshall	1000198624	455.27
627	4-May-15	Jacqueline Margaret Armbrister	1800014072	599.99
628	4-May-15	Melvina Williams	1800008447	744.67
629	4-May-15	Melvina Williams	1800008447	1,595.33

## Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
630	4-May-15	Nellie Marshall	1000198624	1,857.18
631	4-May-15	Stephanie Stuart	1000002849	2,203.02
632	4-May-15	Shirley Ann Smith	1600000367	2,300.00
633	4-May-15	Nellie Marshall	1000198624	2,404.58
634	4-May-15	Shirley Ann Smith	1600000367	2,730.10
635	4-May-15	Melvina Williams	1800008421	4,680.00
636	5-May-15	Patrick Moncur	9200000218	12.00
637	5-May-15	Clementina Braynen	1000010054	115.70
638	5-May-15	Louis Sweeting	1300001013	338.16
639	5-May-15	Nellie Marshall	1000198624	475.20
640	5-May-15	Myrtle Levarity	1000198809	710.00
641	5-May-15	Clementina Braynen	1000010054	807.02
642	5-May-15	Louis Sweeting	1300001013	9,959.68
643	12-May-15	Gerrard Collie	1000010219	168.80
644	14-May-15	Enamae Cox	1800013435	35.04
645	14-May-15	Frankie Scott	1000003181	57.87
646	14-May-15	Katrina Rachel Hodge	1200007467	66.12
647	14-May-15	Marilyn Munroe	1800004106	71.25
648	14-May-15	Louis Sweeting	1300001013	75.00
649	14-May-15	Ronald Williams	1500000573	75.00
650	14-May-15	Ronald Williams	1500000573	75.00
651	14-May-15	Patrick Moncur	9200000218	77.60
652	14-May-15	Portia Ingraham	1800013263	80.97
653	14-May-15	Lehimzar Ferguson	1300002592	233.00
654	14-May-15	Lehimzar Ferguson	1300002592	419.00
655	14-May-15	Violet Lucille Weech	1510000155	550.80
656	14-May-15	Maria Knowles	1800007426	644.72
657	14-May-15	Marilyn Munroe	1800004106	1,215.00
658	18-May-15	Ronald Williams	1500000573	22.28
659	18-May-15	Brenda Moore	1000199402	35.20
660	18-May-15	Denise Melvern Knowles -Davis	1800011576	41.20
661	18-May-15	Denise Darlene Moss	1410000090	48.80
662	18-May-15	Marilyn Bowleg	1000012185	58.36
663	18-May-15	Charles Dames Jr.	1700003611	68.00
664	18-May-15	Glenda Bernadette Roberts	1800012892	75.32
665	18-May-15	Clementina Braynen	1000010054	76.00
666	18-May-15	Therosita Ingraham	1300005953	94.84

## Clico (Bahamas) Limited (In Liquidation) (Bahamas Only)

## Appendix 5

## Medical Benefit Payments

For the Period from January 1, 2015 to June 30, 2015

Ref	Payment date	Policyholder's Names	Policy No.	Amount
667	18-May-15	Gina Shanese Johnson	1000199943	102.30
668	18-May-15	Therosita Ingraham	1300005953	121.72
669	18-May-15	Marilyn Munroe	1800004106	147.75
670	18-May-15	Patrick Moncur	9200000218	158.40
671	18-May-15	Gina Shanese Johnson	1000199943	166.80
672	18-May-15	Marquis Turner	1000199664	175.00
673	18-May-15	Therosita Ingraham	1300005953	185.72
674	18-May-15	Marquis Turner	1000199664	205.00
675	18-May-15	Marilyn Munroe	1800004106	212.25
676	18-May-15	Nellie Marshall	1000198624	301.06
677	18-May-15	Avis Deloris Lewis	1000011522	480.00
678	18-May-15	Nellie Marshall	1000198624	623.19
679	18-May-15	Pandora Pratt	1200005423	1,237.38
680	18-May-15	Delano Moxey	1000005186	1,960.97
681	19-May-15	Richard Rolle	1700003126	150.00
682	19-May-15	Richard Rolle	1700003126	400.00
683	19-May-15	Dixie Ruth Jones	1300001319	3,845.00
684	27-May-15	Rose Smith	1000005186	5,739.03
685	28-May-15	Nellie Marshall	1000198624	40.24
686	28-May-15	Angelo Demetruis Rolle Sr.	1000011148	44.00
687	28-May-15	Clementina Braynen	1000010054	46.80
688	28-May-15	Margaret Williams	1500000572	53.60
689	28-May-15	Angelo Demetruis Rolle Sr.	1000011148	75.00
690	28-May-15	Denise Darlene Moss	1410000090	75.00
691	28-May-15	Louis Sweeting	1300001013	75.00
692	28-May-15	Terran Adelakie Adderley	1300008139	75.00
693	28-May-15	Garvin Blackman	1700007049	86.80
694	28-May-15	Angelo Demetruis Rolle Sr.	1000011148	106.40
695	28-May-15	Phyllis Joy Anne Garraway	G100000611	110.20
696	28-May-15	Denise Melvern Knowles -Davis	1800011576	112.00
697	28-May-15	Louis Sweeting	1300001013	128.00
698	28-May-15	Marquis Turner	1000199664	350.00
699	28-May-15	Louis Sweeting	1300001013	3,556.08
700	28-May-15	Nellie Marshall	1000198624	6,368.00
701	28-May-15	Louis Sweeting	1300001013	6,894.80
702	29-May-15	George Hamilton	1100000733	6,064.80
703	2-Jun-15	Marilyn Munroe	1800004106	37.50

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

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**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
704	2-Jun-15	Brenda Moore	1000199402	70.00
705	2-Jun-15	Alfred Chery	1800003786	261.66
706	2-Jun-15	Pandora Pratt	1200005423	1,342.18
707	3-Jun-15	Francilda Cargill	1300004113	12.00
708	3-Jun-15	Natashia Dionne Young	1200003237	27.20
709	3-Jun-15	Whitney Rolle	1300011024	38.00
710	3-Jun-15	Clementina Braynen	1000010054	40.80
711	3-Jun-15	Phyllis Joy Anne Garraway	G100000611	47.86
712	3-Jun-15	Dashika Knowles	1210000305	50.40
713	3-Jun-15	Isla Deane	1800011315	60.00
714	3-Jun-15	Isla Deane	1800011315	60.00
715	3-Jun-15	Isla Deane	1800011315	60.00
716	3-Jun-15	Francilda Cargill	1300004113	72.00
717	3-Jun-15	Christina Strachan	1300008650	88.00
718	3-Jun-15	Lehimzar Ferguson	1300002592	106.00
719	3-Jun-15	Francilda Cargill	1300004113	108.00
720	3-Jun-15	Francilda Cargill	1300004113	126.00
721	3-Jun-15	Patrick Moncur	9200000218	136.52
722	3-Jun-15	Enamae Cox	1800013435	162.00
723	3-Jun-15	Enamae Cox	1800013435	177.45
724	3-Jun-15	Denise Melvern Knowles -Davis	1800011576	187.00
725	3-Jun-15	Stephanie Stuart	1000002849	188.00
726	3-Jun-15	Isla Deane	1800011315	219.60
727	3-Jun-15	Adderley St. Fleur	1700012529	228.00
728	3-Jun-15	Lehimzar Ferguson	1300002592	250.00
729	3-Jun-15	Lehimzar Ferguson	1300002592	298.00
730	3-Jun-15	Louis Sweeting	1300001013	301.60
731	3-Jun-15	Clementina Braynen	1000010054	308.00
732	3-Jun-15	Marilyn Munroe	1800004106	325.00
733	3-Jun-15	Jesus Maria Uriz	1000017774	387.00
734	3-Jun-15	Marilyn Munroe	1800004106	425.00
735	3-Jun-15	Louis Sweeting	1300001013	504.00
736	3-Jun-15	Alfred Chery	1800003786	781.50
737	3-Jun-15	Marilyn Munroe	1800004106	1,050.00
738	3-Jun-15	Elcithmae Mackey	1800005856	2,620.01
739	3-Jun-15	Nellie Marshall	1000138624	3,671.55
740	4-Jun-15	Maria A. Hutchinson	1000200159	6.00

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

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**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
741	4-Jun-15	Sony North	1300005964	40.00
742	4-Jun-15	Christopher N. Minnis Sr.	1800014202	135.00
743	8-Jun-15	Patrick Moncur	9200000218	40.00
744	8-Jun-15	Petronah Moncur	501242	40.00
745	8-Jun-15	Carmin Missick	1800011470	75.00
746	8-Jun-15	Nellie Marshall	1000198624	96.00
747	8-Jun-15	Cynthia Damallie	1000016398	134.40
748	8-Jun-15	Nellie Marshall	1000198624	164.18
749	8-Jun-15	Robert Lockhart	1200006476	2,159.80
750	8-Jun-15	Nellie Marshall	1000198624	6,368.00
751	9-Jun-15	Susan M. Cargill	1000199012	11.05
752	9-Jun-15	Gina Shanese Johnson	1000199943	11.25
753	9-Jun-15	Antoinin Isnard Brown	1700010378	12.00
754	9-Jun-15	Patrick Dale Lightbourne	1000009368	36.00
755	9-Jun-15	Patrick Dale Lightbourne	1000009368	72.00
756	11-Jun-15	Deirdre Pinder	1700003100	18.48
757	11-Jun-15	Patrick Moncur	9200000218	24.40
758	11-Jun-15	Nellie Marshall	1000198624	25.34
759	11-Jun-15	Petronah Moncur	501242	36.40
760	11-Jun-15	Petronah Moncur	501242	40.00
761	11-Jun-15	Gralyn Lewis Frazier	1300006230	50.00
762	11-Jun-15	Phyllis Joy Anne Garraway	G100000611	50.00
763	11-Jun-15	Ricardo Higgs	1000199419	60.00
764	11-Jun-15	Enamae Cox	1800013435	75.00
765	11-Jun-15	John Bastian	1300003920	75.00
766	11-Jun-15	Enamae Cox	1800013435	94.40
767	11-Jun-15	Denise Melvern Knowles -Davis	1800011576	111.60
768	11-Jun-15	Denise Melvern Knowles -Davis	1800011576	164.00
769	11-Jun-15	Violet Lucille Weech	1510000155	168.30
770	11-Jun-15	Nellie Marshall	1000198624	173.60
771	11-Jun-15	Deirdre Pinder	1700003100	208.77
772	11-Jun-15	John Bastian	1300003920	241.20
773	11-Jun-15	Joseph Thompson	1000007036	250.00
774	11-Jun-15	Violet Lucille Weech	1510000155	423.20
775	11-Jun-15	Lehimzar Ferguson	1300002592	429.00
776	11-Jun-15	Clementina Braynen	1000010054	537.40
777	11-Jun-15	Nellie Marshall	1000198624	2,784.16

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**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
778	11-Jun-15	Nellie Marshall	1000198624	2,866.56
779	11-Jun-15	Nellie Marshall	1000198624	3,209.50
780	11-Jun-15	Nellie Marshall	1000198624	4,198.14
781	15-Jun-15	Gerard Collie	1000010219	37,476.48
782	16-Jun-15	Shevonne Miller	1300009481	9.20
783	16-Jun-15	Patrick Moncur	9200000218	12.40
784	16-Jun-15	Reba Moxey	1800004931	16.00
785	16-Jun-15	Clementina Braynen	1000010054	26.80
786	16-Jun-15	Brenda Moore	1000199402	35.20
787	16-Jun-15	Shevonne Miller	1300009481	41.60
788	16-Jun-15	Lakeisha Lewis	1600004209	48.00
789	16-Jun-15	Clementina Braynen	1000010054	49.20
790	16-Jun-15	Patrick Moncur	9200000218	64.00
791	16-Jun-15	Alfred Chery	1800003786	71.25
792	16-Jun-15	Karen Faye Thompson-Rox	1900013348	75.00
793	16-Jun-15	Magnolia Brown	1800007005	75.00
794	16-Jun-15	Reba Moxey	1800004931	75.00
795	16-Jun-15	Garvin Blackman	1700007049	86.80
796	16-Jun-15	Therosita Ingraham	1300005953	94.84
797	16-Jun-15	Karen Faye Thompson-Rox	1900013348	103.50
798	16-Jun-15	Patrick Moncur	9200000218	105.20
799	16-Jun-15	Denise Melvern Knowles -Davis	1800011576	112.00
800	16-Jun-15	Magnolia Brown	1800007005	138.99
801	16-Jun-15	Mashelle Romer	1800016161	140.00
802	16-Jun-15	Therosita Ingraham	1300005953	182.84
803	16-Jun-15	Therosita Ingraham	1300005953	182.84
804	16-Jun-15	Margaret Williams	1500000572	201.60
805	16-Jun-15	Ronald Williams	1500000573	208.40
806	16-Jun-15	Karen Faye Thompson-Rox	1900013348	213.60
807	16-Jun-15	Gina Shanese Johnson	1000199943	221.80
808	16-Jun-15	Karen Faye Thompson-Rox	1900013348	246.40
809	16-Jun-15	Ronald Williams	1500000573	316.00
810	16-Jun-15	John Forbes	1800003446	369.63
811	16-Jun-15	Nellie Marshall	1000198624	475.20
812	16-Jun-15	Stephanie Stuart	1000002849	576.00
813	16-Jun-15	Marilyn Munroe	1800004106	750.00
814	16-Jun-15	Nellie Marshall	1000198624	7,203.10

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**Medical Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
815	18-Jun-15	Gabrielle Adelle Romer	1900013127	33.87
816	18-Jun-15	Elcithmae Mackey	1800005856	40.25
817	18-Jun-15	Joy Campbell	1700003146	60.00
818	18-Jun-15	Dr. Linda Moxey Brown	1200002962	66.40
819	18-Jun-15	Karen Faye Thompson-Rox	1900013348	73.60
820	18-Jun-15	Gabrielle Adelle Romer	1900013127	74.93
821	18-Jun-15	Deirdre Pinder	1700003100	75.00
822	18-Jun-15	Dr. Linda Moxey Brown	1200002962	75.00
823	18-Jun-15	Karen Faye Thompson-Rox	1900013348	93.00
824	18-Jun-15	Dr. Linda Moxey Brown	1200002962	97.50
825	18-Jun-15	Veronica Cash	1700002078	128.00
826	18-Jun-15	Veronica Cash	1700002078	144.00
827	18-Jun-15	Dale Johnson	1300006587	157.50
828	18-Jun-15	Magnolia Brown	1800007005	158.84
829	18-Jun-15	Gabrielle Adelle Romer	1900013127	173.56
830	18-Jun-15	Elcithmae Mackey	1800005856	229.75
831	18-Jun-15	Louis Sweeting	1300001013	239.20
832	18-Jun-15	Dr. Linda Moxey Brown	1200002962	239.44
833	18-Jun-15	Dr. Linda Moxey Brown	1200002962	286.50
834	22-Jun-15	Petronah Moncur	501242	18.00
835	22-Jun-15	Cynthia Lightbourne	1000198764	26.00
836	22-Jun-15	Frankie Scott	1000003181	53.83
837	22-Jun-15	Denise Darlene Moss	1410000090	93.72
838	22-Jun-15	Violet Lucille Weech	1510000155	423.00
839	22-Jun-15	Anton Saunders	1000014152	578.43
840	22-Jun-15	Anton Saunders	1000014152	1,171.57
841	22-Jun-15	Marilyn Munroe	1800004106	1,350.00
842	24-Jun-15	Franklyn Pratt	1200005039	11,344.40
843	25-Jun-15	Karen Faye Thompson-Rox	1900013348	132.21
844	26-Jun-15	Anton Saunders	1000014152	1,750.00
845	30-Jun-15	Petronah Moncur	501242	24.40
846	30-Jun-15	Louis Sweeting	1300001013	37.20
847	30-Jun-15	Clementina Braynen	1000010054	46.80
848	30-Jun-15	Phyllis Joy Anne Garraway	G100000611	62.40
849	30-Jun-15	Michelle Barr	1300001937	65.00
850	30-Jun-15	Jane Marion Johnson	1300006398	66.28
851	30-Jun-15	Michelle Barr	1300001937	75.00

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

Appendix 5

**Medical Benefit Payments**

For the Period from January 1, 2015 to June 30, 2015

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
852	30-Jun-15	Judy Munroe	1800005447	80.00
853	30-Jun-15	Charles Dames Jr.	1700003611	97.60
854	30-Jun-15	Wendy Williams	G000000031	114.80
855	30-Jun-15	Patrick Moncur	9200000218	116.80
856	30-Jun-15	Karen Faye Thompson-Rox	1900013348	130.40
857	30-Jun-15	Jesus Maria Uriz	1000017774	139.00
858	30-Jun-15	Patrick Livingston Cargill	1000199012	168.00
859	30-Jun-15	Phyllis Joy Anne Garraway	G100000611	224.00
860	30-Jun-15	Shelly Janesta Jackson	1300008825	243.80
861	30-Jun-15	Dixie Ruth Jones	1300001319	275.00
862	30-Jun-15	Karen Faye Thompson-Rox	1900013348	277.60
863	30-Jun-15	Pandora Pratt	1200005423	283.20
864	30-Jun-15	Marilyn Munroe	1800004106	337.50
865	30-Jun-15	Hanna Foster Middleton	1000198932	339.00
866	30-Jun-15	Karen Faye Thompson-Rox	1900013348	415.20
867	30-Jun-15	Gerrard Collie	1000010219	6,068.99
		<b>Total</b>		<b>\$ 645,655.38</b>

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

**Appendix 6**

**Death Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

Ref	Payment date	Policyholder's Names	Policy No.	Amount
1	6-Jan-15	James F. Woods	003377401	\$ 3,000.00
2	6-Jan-15	James F. Woods	00376302	2,000.00
3	9-Jan-15	Evelyn Curtis	1900000402	2,000.00
4	9-Jan-15	Evelyn Curtis	1900000402	2,000.00
5	9-Jan-15	Evelyn Curtis	1900000402	2,000.00
6	9-Jan-15	Evelyn Curtis	1900000402	2,000.00
7	9-Jan-15	Evelyn Curtis	1900000402	2,000.00
8	9-Jan-15	Marie Uless Carey	00451491	3,000.00
9	9-Jan-15	Henry A. Williams	00438717	5,000.00
10	9-Jan-15	Marvadell L. Gilcott	1000010045	10,000.00
11	9-Jan-15	Claudia J. Almanzar	1200007903	10,000.00
12	15-Jan-15	Mae Delores Culmer	1000199037	6,550.00
13	19-Jan-15	Denise L. Rahming	1300003604	1,090.21
14	23-Jan-15	Eulalee Bain	00390333	2,000.00
15	23-Jan-15	Mae Delores Culmer	1000199037	3,450.00
16	23-Jan-15	Francis Clarke	1300003066	10,000.00
17	29-Jan-15	Earl Winthrop Inniss, Sr.	1200007044	2,311.25
18	29-Jan-15	Earl Winthrop Inniss, Sr.	1200007044	7,688.75
19	19-Feb-15	Emily Jane Stuart	00389344	1,000.00
20	19-Feb-15	Emily Jane Stuart	00318899	1,000.00
21	19-Feb-15	Emily Jane Stuart	1000201175	5,000.00
22	26-Feb-15	Jenny Morley	G000000248	9,729.00
23	4-Mar-15	Leroy Davis	M90	10,000.00
24	16-Mar-15	William Daxon	1900000319	2,367.50
25	16-Mar-15	William Daxon	1900000319	3,632.50
26	16-Mar-15	William Daxon	1900000773	4,000.00
27	30-Mar-15	Patsy K. Hanna	391273	1,000.00
28	14-Apr-15	Franklyn S. Deleveaux	1300005609	3,000.00
29	14-Apr-15	Bernard Rose	1000018139	3,777.19
30	14-Apr-15	Bernard Rose	1000018139	6,222.81
31	6-May-15	Catherine Johnson	1900000282	5,000.00
32	11-May-15	Gretel Hynes	00331700	500.00
33	11-May-15	Gretel Hynes	00347853	1,000.00
34	11-May-15	Conrad Spencer	1200007259	2,836.58
35	11-May-15	Ryan Armbrister	1800001047	695.87
36	11-May-15	Ryan Armbrister	1800001047	2,854.13
37	11-May-15	Ryan Armbrister	1800001047	6,450.00

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

**Appendix 6**

**Death Benefit Payments**

**For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
38	27-May-15	Wilfred L. Major	1800018896	4,625.00
39	27-May-15	Wilfred L. Major	1800018896	5,375.00
40	28-May-15	Conrad Spencer	1200007259	4,254.87
41	28-May-15	Viola Farrington	1000202025	6,708.00
42	2-Jun-15	Viola Stuart	00318898	2,000.00
43	9-Jun-15	Shirley R. Simmons	1800014141	10,000.00
		<b>Total</b>		<b>\$ 179,118.66</b>

**Clico (Bahamas) Limited (In Liquidation) (Bahamas Only)****Appendix 7****Endowment Benefit Payments****For the Period from January 1, 2015 to June 30, 2015**

<b>Ref</b>	<b>Payment date</b>	<b>Policyholder's Names</b>	<b>Policy No.</b>	<b>Amount</b>
1	15/01/2015	Ali Godfrey Seymour	1300007709	2,000.00
2	03/02/2015	Alice Francis	1000019790	2,000.00
3	06/02/2015	Devon Kerr	1800010753	4,000.00
4	18/02/2015	Kenneth Ferguson	1300007851	4,000.00
5	03/03/2015	Glenda Thompson	1800010829	2,000.00
6	05/03/2015	Sonia Neeley	1300007969	5,000.00
7	10/03/2015	Ricardo Wright	1600000142	2,000.00
8	16/03/2015	Richard Wright	1600000142	1,409.42
9	16/03/2015	Richard Wright	1600000142	590.58
10	23/03/2015	Bradiesha A. Babbs	1300003222	843.49
11	25/03/2015	Camille Pratt	1300007954	2,000.00
12	16/04/2015	Sharmaine Major	1800017453	2,000.00
13	16/04/2015	Delores Greene	1300000821	4,000.00
14	11/06/2015	Glenva Evans	1000000765	4,000.00
15	19/06/2015	Roderick Calvin Grant	1000202505	5,000.00
16	30/06/2015	Delores Bowleg	1800011624	1,151.41
17	30/06/2015	Delores Bowleg	1800011624	4,000.00
		<b>Total</b>		<b>45,994.90</b>