



UNAUDITED FINANCIAL STATEMENTS

(NINE MONTHS)
30 SEPTEMBER 2023

We want you to LOVE doing business with us!

Raymond H. Walker, B.Sc., CLU, MBA (Executive Chairman); Rion B. Hall, JP, MBA; Janice P. Holness; Norman Minott LLB (Hons);
Jennifer Rajpat, B.Sc., ACII, FLMI, AIAA, ACS; Barrington Whyte, B.A., Joyce West-Johnson, FCCA, CA, M.Sc., B.Sc. (Hons.), JP; Dr. Leo Walker, MBBS, DM.



UNAUDITED FINANCIAL REPORT TO THE SHAREHOLDERS

For the nine months ended 30 September 2023, Caribbean Assurance Brokers (CAB) reports unaudited net profit of \$56 million. This represents a \$48 million or 47% reduction over the prior year comparative period and is mainly attributable to commission adjustments to the International Comprehensive Health Insurance Programme (ICHIP), designed to enhance its sustainability. In effect, there has been a 40% reduction in the programme's renewal commission rate, with a corresponding 40% increase in its new business rate, with the expressed intention of incentivising the production and consistent growth of new business. Therefore, while the initial result in the short run is a 40% reduction in the ICHIP's commission, significant and consistent growth in new business is anticipated, due to the corresponding 40% increase in new business commission. The overall impact of these changes is a more robust, resilient, and sustainable ICHIP. Notwithstanding the economic climate, the company, based on market demands, continues to innovate and to develop additional products and services designed to enhance customer satisfaction and retention.

Highlights of Q3 and YTD Performance

| | Current Quarter | | | Year-to-Date | | |
|--|-----------------|-----------|--------|--------------|-----------|--------|
| | 30-Sep-23 | 30-Sep-22 | % | 30-Sep-23 | 30-Sep-22 | % |
| | \$'000 | \$'000 | Change | \$'000 | \$'000 | Change |
| Revenue | 203,351 | 237,487 | -14.4% | 418,639 | 432,283 | -3.2% |
| Gross Profit | 41,616 | 100,330 | -58.5% | 60,626 | 100,330 | -39.6% |
| Net Profit | 37,110 | 100,473 | -63.1% | 56,120 | 104,923 | -46.5% |
| Net Profit Attributable to Shareholders | 2,227 | 6,028 | -63.1% | 3,367 | 6,295 | -46.5% |
| Earnings Per Share | 0.14 | 0.38 | -63.1% | 0.21 | 0.40 | -46.5% |

Review of ^{3rd} Quarter

The penultimate quarter of the financial year generated Revenue in the amount of \$172 million, down from \$222 million when compared to the prior year comparative period. The 22% or \$50 million reduction in revenue was as a result of changes within the global market space. These changes had a direct impact on customer affordability, and the Company in return, afforded them the flexibility of making adjustments to the relevant product lines based on their specific needs.

Other Operating Income increased by approximately \$15.9 million when compared to the third quarter of 2022. The quarter ended with \$30.9 million in other income when compared to \$15 million in the prior year comparative period. This was primarily due to an increase in foreign exchange gains of approximately \$11 million in addition to an increase in interest income, \$8 million.

Operating Expenses for the quarter under review amounted to \$161 million. An increase of 18% over the prior year comparative period. This increase was mainly attributable to Administrative Expenses which increased by \$22 million over the comparative period of 2022.

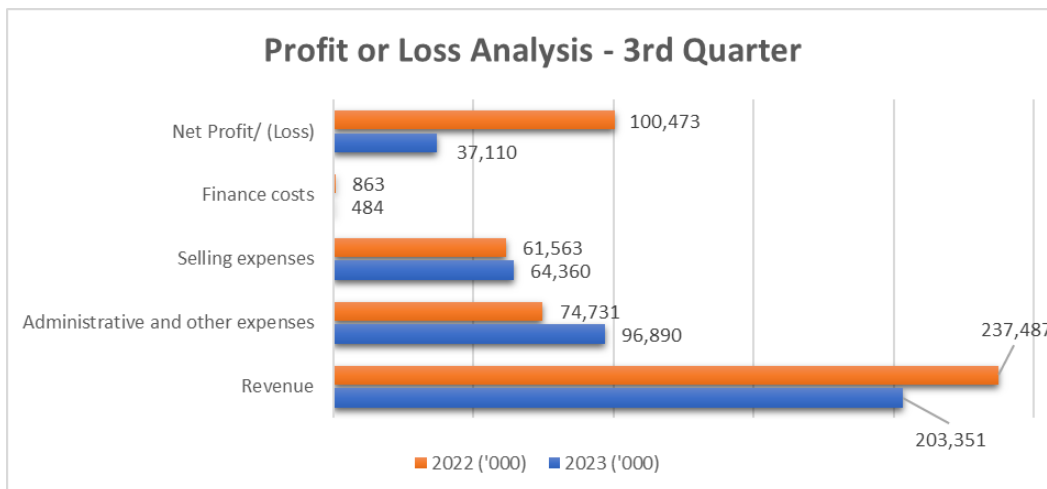
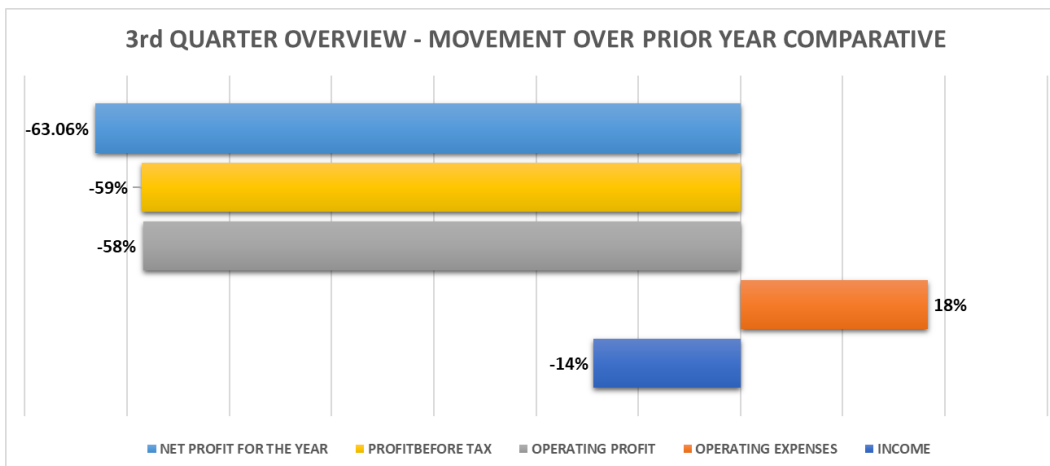
For the three months ended 30 September 2023, Finance Costs reduced by \$379,158 (44%), mainly due to the reduction in interest on the company's loan facility.

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UNAUDITED FINANCIAL REPORT TO THE SHAREHOLDERS CONT'D

The net result for the quarter under review reflected a Profit Before Tax of \$37 million which was \$63 million or 63% below the prior year comparative period.



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UNAUDITED FINANCIAL REPORT TO THE SHAREHOLDERS CONT'D

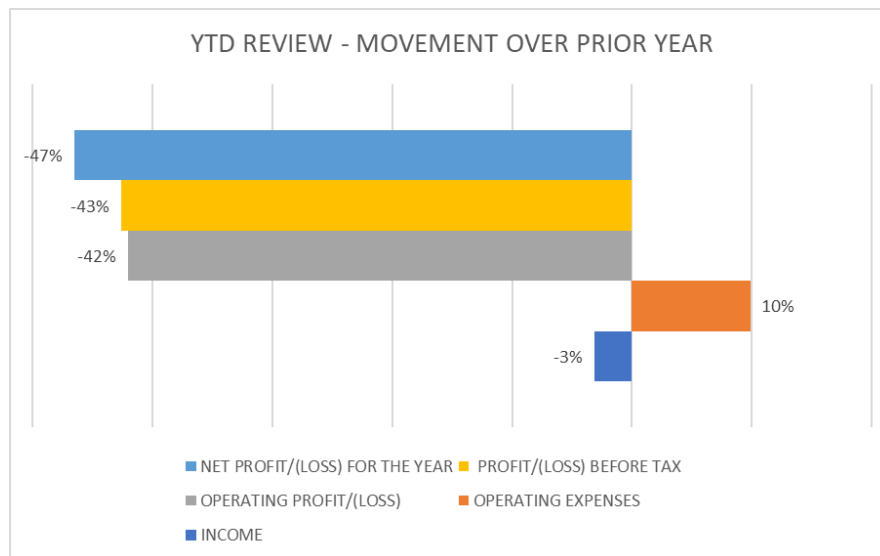
Total Assets as at September 30, 2023 amounted to \$1.39 billion compared to \$1.2 billion as at September 30, 2022, reflecting a \$173 million or 14% increase. The increase in assets was primarily due to increases in cash and cash equivalents, property, plant and equipment, and receivables which relate to daily operational activities.

Total Liabilities as at September 30, 2023 were \$875 million, an increase of \$151 million or 21% over the 2022 corresponding period. This was mainly driven by an increase in trade payables of \$161 million.

The quarter ended with Total Shareholders' Equity in the amount of \$512 million, representing an increase of \$22 million above the prior year comparative period which was directly related to the increase in profits over the 2022 comparative period.

Year-to-date (YTD) Review

For the nine months ended 30 September 2023, Profit Before Tax was \$60 million when compared to \$105.6 million for the prior year comparative period.



The Company earned total income of \$418.6 million compared to \$432 million as at 30 September 2022; a reduction of \$13.6 million (3%). Despite the decrease, the General and Employee Benefits Divisions recorded year over year increases in commission income of approximately 22% and 7% respectively. While the International and Individual Life Division both saw reductions of 21% and 12%.

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UNAUDITED FINANCIAL REPORT TO THE SHAREHOLDERS CONT'D

Year-to-date (YTD) Review cont'd

For the nine months ended September 2023, the company incurred increases in Operating Expenses of \$31.9 million compared to results as at 30 September 2022. The 10% increase was largely due to increases in professional fees regarding training, compliance to the Data Protection Act, and system implementation costs.

Finance Charges for the period under review reduced by \$618,506 (21%) which was attributable to the reduction in interest expense on lease liability and long-term loan facility.

The Total Assets of the Company increased by 96% or \$681 million; up from \$706 million for 2022-year end. This increase was as a result of increases in cash and cash equivalents and receivables.

Total Liabilities increased by \$632 million or 260% due to an increase in payables directly linked to premiums booked for the quarter under review.

The Company's total Equity increased to \$512 million as at 30 September 2023 representing a net increase of 10% or \$45.8 million due to movement in net profit as well as recognition of dividend payment.

Corporate Social Responsibility (CSR)

Empowering Communities, Driving Positive Change

Our corporate social responsibility (CSR) is embedded at the heart of our organizational ethos, guiding our decisions and actions with a sincere sense of purpose. This commitment to creating a meaningful impact on society is ingrained in the culture of Caribbean Assurance Brokers (CAB), propelling us to actively engage in initiatives aligned with our values. Recent collaborations and partnerships showcase our unwavering dedication to fostering positive change in the communities we serve and among our clients.

In alignment with our CSR objectives, Caribbean Assurance Brokers proudly sponsored the "STOP, BEFORE ONE BLOOD DROP" campaign, led by The Jamaica Gasolene Retailers Association. This initiative underscores our support for promoting road safety and aligns with our vision, as we believe road safety is our concern too.

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UNAUDITED FINANCIAL REPORT TO THE SHAREHOLDERS CONT'D

Additionally, we partnered with the North East Jamaica Conference of Seventh-day Adventists (NEJC) for their second annual "NEJC Extravaganza," held on July 23, 2023, at the Grey's Inn Sports Complex in St. Mary. This family-oriented fun day combined arts and crafts, culinary displays, and various engaging activities, including a children's village. The NEJC Extravaganza not only contributes to the cultural richness of the community but also serves as the NEJC major annual initiative to give back. CAB is proud to support this event, providing members of their churches with an opportunity to showcase and market their creations, access free healthcare, and services from government agencies at minimal costs.

Our commitment to social responsibility remains unwavering. We will continue to actively seek new avenues to contribute to societal well-being and support diverse sectors across Jamaica.


Raymond Walker

Chairman

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Caribbean Assurance Brokers Limited
Statement of Profit or Loss and Other Comprehensive Income
For the Nine Months Ended 30 September 2023

| | 3 Months Ended 30/09/2023 \$' | 3 Months Ended 30/09/2022 \$' | 9 Months Ended 30/09/2023 \$' | 9 Months Ended 30/09/2022 \$' | Audited 12 Months Ended 31/12/2022 \$' |
|-----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--|
| INCOME | | | | | |
| Revenue | 172,420,714 | 222,426,050 | 373,007,273 | 400,741,269 | 469,200,710 |
| Other Operating Income | 30,930,096 | 15,060,910 | 45,631,698 | 31,541,251 | 36,704,160 |
| | 203,350,810 | 237,486,960 | 418,638,971 | 432,282,520 | 505,904,870 |
| OPERATING EXPENSES | | | | | |
| Administrative and other expenses | (96,890,436) | (74,730,913) | (235,801,128) | (204,579,420) | (280,485,769) |
| Selling expenses | (64,359,833) | (61,562,756) | (119,901,521) | (119,204,375) | (146,079,462) |
| | (161,250,269) | (136,293,669) | (355,702,649) | (323,783,795) | (426,565,231) |
| OPERATING PROFIT | 42,100,541 | 101,193,291 | 62,936,322 | 108,498,725 | 79,339,639 |
| Finance costs | (484,074) | (863,232) | (2,309,826) | (2,928,332) | (3,922,701) |
| PROFITBEFORE TAX | 41,616,467 | 100,330,059 | 60,626,496 | 105,570,393 | 75,416,938 |
| TAXATION (CHARGE)/CREDIT | (4,506,562) | 142,678 | (4,506,562) | (647,488) | 2,568,370 |
| NET PROFIT FOR THE YEAR | 37,109,905 | 100,472,737 | 56,119,934 | 104,922,905 | 77,985,308 |
| Earnings Per Stock Unit | 0.14 | 0.38 | 0.21 | 0.40 | 0.30 |

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Caribbean Assurance Brokers Limited
Statement of Financial Position
As at 30-September -2023

| | UNAUDITED | | AUDITED |
|-------------------------------------|-----------------------------|-----------------------------|---------------------------|
| | September-2023 | September-2022 | Dec - 2022 |
| | \$ | \$ | \$ |
| ASSETS | | | |
| NON-CURRENT ASSETS: | | | |
| Property, plant and equipment | 264,751,191 | 239,724,385 | 242,119,831 |
| Deferred tax asset | 9,254,398 | 10,545,040 | 13,760,960 |
| Right of use asset | - | 10,190,323 | 9,385,821 |
| | <u>274,005,589</u> | <u>260,459,748</u> | <u>265,266,612</u> |
| CURRENT ASSETS: | | | |
| Receivables | 212,879,434 | 180,689,148 | 183,034,012 |
| Taxation recoverable | 2,908,417 | 3,437,313 | 3,493,091 |
| Cash and cash equivalents | 897,868,937 | 769,850,985 | 254,664,449 |
| | <u>1,113,656,788</u> | <u>953,977,446</u> | <u>441,191,552</u> |
| TOTAL ASSETS | <u>1,387,662,377</u> | <u>1,214,437,194</u> | <u>706,458,164</u> |
| LIABILITIES | | | |
| NON-CURRENT LIABILITIES: | | | |
| Long term loans | - | 23,445,018 | - |
| Lease liability | - | 6,740,441 | 6,838,895 |
| | <u>-</u> | <u>30,185,459</u> | <u>6,838,895</u> |
| CURRENT LIABILITIES: | | | |
| Payables | 844,434,642 | 683,102,989 | 181,892,907 |
| Short term loan | | - | |
| Current portion of long term loan | 30,954,390 | 6,958,802 | 51,343,142 |
| Current portion of lease liability | - | 4,090,258 | 3,221,059 |
| | <u>875,389,032</u> | <u>694,152,049</u> | <u>236,457,108</u> |
| TOTAL LIABILITIES | <u>875,389,032</u> | <u>724,337,508</u> | <u>243,296,003</u> |
| EQUITY | | | |
| Share capital | 137,589,247 | 137,589,247 | 137,589,247 |
| Accumulated Surplus | 326,259,728 | 304,086,069 | 277,148,544 |
| Capital reserve | 48,424,370 | 48,424,370 | 48,424,370 |
| | <u>512,273,345</u> | <u>490,099,686</u> | <u>463,162,161</u> |
| TOTAL EQUITY | <u>512,273,345</u> | <u>490,099,686</u> | <u>463,162,161</u> |
| TOTAL LIABILITIES AND EQUITY | <u>1,387,662,377</u> | <u>1,214,437,194</u> | <u>706,458,164</u> |

Approved for issue by the Board of Directors on and signed on its behalf by:


 Raymond Walker - Chairman


 Barrington Whyte - Director

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International Insurance | Employee Benefits | General Insurance | Local Individual Insurance



Caribbean Assurance Brokers Limited
Unaudited Statement of Changes in Equity
As at 30 September 2023

| | Share Capital | Capital Reserve | Accumulated Surplus | Total |
|---|---------------|-----------------|------------------------|-------------|
| | \$' | \$' | \$' | \$' |
| Balance at 1 January 2022 | 137,589,247 | 48,424,370 | 202,523,164 | 388,536,781 |
| Dividend paid | - | - | (3,360,000) | (3,360,000) |
| Total Comprehensive Income | | | | - |
| Net Profit | - | - | 104,922,905 | 104,922,905 |
| Balance at September 30, 2022 | 137,589,247 | 48,424,370 | 304,086,069 | 490,099,686 |
| Balance at January 1, 2023 | 137,589,247 | 48,424,370 | 277,148,544 | 463,162,161 |
| Total comprehensive income for the year | | | | |
| Net Profit | - | - | 56,119,934 | 56,119,934 |
| Dividends paid | - | - | (7,008,750) | (7,008,750) |
| Balance at September 30, 2023 | 137,589,247 | 48,424,370 | 326,259,728 | 512,273,345 |

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Caribbean Assurance Brokers Limited

Statement of Cash Flows

As at 30 September 2023

| | Unaudited | | Audited |
|--|--------------|--------------|--------------|
| | Sept-2023 | Sep-2022 | Dec-2022 |
| | \$' | \$' | \$' |
| CASH FLOWS FROM OPERATING ACTIVITIES: | | | |
| Net profit | 56,119,934 | 104,922,896 | 77,985,370 |
| Adjustments for: | | | |
| Exchange (gain)/loss on foreign balances | (1,260,138) | 1,157,078 | 85,498 |
| Amortization of right of use asset | 1,072,668 | 4,854,653 | 5,659,155 |
| Depreciation | 15,054,481 | 7,854,348 | 10,649,765 |
| Gain on disposal of property, plant and equipment | - | 76,486 | 76,487 |
| Interest income | (6,796,540) | (2,522,901) | (3,492,502) |
| Interest expense | 2,118 | 1,663,898 | 1,862,908 |
| Interest on right of use asset | 1,526,885 | 811,135 | 2,059,793 |
| Taxation expense | 4,506,562 | 647,488 | (2,568,432) |
| Operating cash flows before movements in working capital | 70,225,970 | 119,465,081 | 92,318,042 |
| Changes in operating assets and liabilities: | | | |
| Increase in receivables | (29,716,687) | (31,011,687) | (32,856,061) |
| Increase in payables | 662,210,904 | 528,454,200 | 23,079,456 |
| Taxation recoverable | 584,674 | 99,674 | 43,898 |
| | 703,304,861 | 617,007,268 | 82,585,335 |
| Net cash provided by operating activities | 703,304,861 | 617,007,268 | 82,585,335 |
| CASH FLOWS FROM INVESTING ACTIVITIES: | | | |
| Interest received | 6,796,540 | 2,522,901 | 3,492,502 |
| Proceed from Sale of property, plant and equipment | - | 11,000 | 11,000 |
| Purchase of property, plant and equipment | (37,685,841) | (2,464,197) | (7,655,061) |
| Net cash (used in)/provided by investing activities | (30,889,301) | 69,704 | (4,151,559) |
| CASH FLOW FROM FINANCING ACTIVITIES: | | | |
| Interest paid on right of use asset | (1,526,885) | (811,135) | (2,059,793) |
| Dividends paid | (7,008,750) | (3,360,000) | (3,359,990) |
| Interest paid | (2,118) | (1,663,898) | (1,862,908) |
| Loan proceeds | - | - | 21,141,502 |
| Principal paid on lease liabilities | (1,746,800) | (4,936,335) | (5,707,081) |
| Loan repayment | (20,388,752) | (31,631,585) | (30,849,916) |
| Net cash used in financing activities | (30,673,305) | (42,402,953) | (22,698,186) |
| INCREASE IN CASH AND CASH EQUIVALENTS | 641,742,255 | 574,674,019 | 55,735,590 |
| Effect of exchange rate translation on cash and cash equivalents | 1,462,234 | (6,380,931) | (2,629,037) |
| Cash and cash equivalents at beginning of period/year | 254,664,448 | 201,557,896 | 201,557,895 |
| CASH AND CASH EQUIVALENTS AT END OF PERIOD/ YEAR | 897,868,937 | 769,850,984 | 254,664,448 |

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Notes to the Unaudited Financial Statements

30 September 2023

1 IDENTIFICATION AND PRINCIPAL ACTIVITIES:

- (a) Caribbean Assurance Brokers Limited is a limited liability company incorporated and domiciled in Jamaica and is regulated by the Financial Services Commission of Jamaica. The registered office of the company is 94d Old Hope Road, Kingston 6, St. Andrew, Jamaica.
- (b) The principal activity of the company is to search the insurance marketplace for a company in which to place the insured's business for the lowest cost to the insured.
- (c) The company became listed on the Junior Market of the Jamaica Stock Exchange on 9 March 2020. Consequently, the company is entitled to a remission of taxes for ten (10) years in proportions set out below, provided the shares remain listed for at least 15 years.

| | |
|------------|------|
| Years 1-5 | 100% |
| Years 6-10 | 50% |

2 REPORTING CURRENCY:

Items included in the financial statements of the company are measured using the currency of the primary economic environment in which the company operates ('the functional currency'). These financial statements are presented in Jamaican dollars, which is considered the company's functional and presentation currency.

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Notes to the Unaudited Financial Statements cont'd

30 September 2023

3 SIGNIFICANT ACCOUNTING POLICIES:

This interim financial report for the reporting period ended 30 September 2023 has been prepared in accordance with Accounting Standard IAS 34 'Interim Financial Reporting'. The accounting policies followed in these interim financial statements are consistent with those of the previous financial year and corresponding interim reporting period.

4 EARNINGS PER STOCK UNIT:

Earnings per stock unit is calculated by dividing the net profit attributable to stockholders by the weighted average number of ordinary stock units in issue at end of period.

5 SHARE CAPITAL:

| | <u>2023</u> | <u>2022</u> |
|---|--------------------|--------------------|
| | \$ | \$ |
| Issued and fully paid | | |
| 262,500,000 ordinary shares of no par value | <u>137,589,247</u> | <u>137,589,247</u> |

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Notes to the Unaudited Financial Statements cont'd

30 September 2023

6 TOP TEN SHAREHOLDERS:

| | <u>Shares Held</u> | <u>% of Issued Shares</u> |
|------------------------------------|--------------------|-------------------------------|
| Raymond Walker | 107,100,000 | 40.80 |
| Rion Hall & Veviene Hall | 31,668,724 | 12.06 |
| C&WJ Co-op Credit Union Limited | 21,680,616 | 8.26 |
| Dr. Karen Rajpat | 18,899,952 | 7.20 |
| Mayberry Jamaican Equities Limited | 13,977,133 | 5.32 |
| Gail Minott | 13,402,600 | 5.11 |
| Dr. Paul L. Brown | 9,119,456 | 3.47 |
| Nigel O. Coke | 4,043,666 | 1.54 |
| Bridgeton Management Services | 3,520,034 | 1.34 |
| Nicholas Clarke | 1,918,404 | 0.73 |
| Total | <u>225,330,585</u> | <u>85.84</u> |
| Total Issued shares | <u>262,500,000</u> | <u>100.00</u> |

7 DIRECTORS & SENIOR OFFICERS:

| | <u>Shares Held</u> | <u>% of Issued Shares</u> |
|------------------|-----------------------|-------------------------------|
| Directors: | | |
| Raymond Walker | 107,100,000.00 | 40.80 |
| Rion Hall | 31,668,724.00 | 12.06 |
| Barrington Whyte | 1,701,500.00 | 0.65 |
| Norman Minott | 1,701,500.00 | 0.65 |
| Dr. Leo Walker | <u>209,000.00</u> | <u>0.08</u> |
| | <u>142,380,724.00</u> | <u>54.24</u> |

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Notes to the Unaudited Financial Statements cont'd

30 September 2023

7 DIRECTORS & SENIOR OFFICERS CONT'D:

| | <u>Shares Held</u> | <u>% of Issued Shares</u> |
|------------------------|--------------------|-------------------------------|
| Senior Officers: | | |
| Heather Muirhead-Brown | 78,000.00 | 0.03 |
| Michelle Harris | 67,900.00 | 0.02 |
| Sequoia Thomas | 26,000.00 | 0.01 |
| Krystal Gayle | 17,200.00 | 0.01 |
| Kimloy Walker | 17,200.00 | 0.01 |
| Godfrey Heron | <u>1,759.00</u> | - |
| | <u>208,059.00</u> | <u>0.08</u> |

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