



TRINIDAD AND TOBAGO GAZETTE (EXTRAORDINARY)

VOL. 62

Caroni, Trinidad, Monday 10th July, 2023—Price \$1.00

No. 105

1213

REGISTRATION RECOGNITION AND CERTIFICATION BOARD

NOTICE- UNCASHED CHEQUES

The Registration, Recognition and Certification Board wishes to notify the following that cheque issued between October 01, 2021 to September 30, 2022 have not been encashed to date. These cheques will become void after after March 25, 2023; therefore all payees are requested to have these cheques cashed before that date. Kindly ignore this notice if cheques were encashed.

HEAD 11: REGISTRATION RECOGNITION AND CERTIFICATION BOARD UNPAID CHEQUES AS AT DECEMBER 31, 2022 – PREVIOUS YEAR 2021 / 2022

DATE	CHEQUE NO.	NAME
22/12/2021	190053	BERNICIA MC LEAN-SAMPSON
2022/01/26	190705	BERNICIA MC LEAN-SAMPSON
2022/01/26	190706	BERNICIA MC LEAN-SAMPSON
11/08/2022	194962	URBAN DEVELOPMENT CORPORATION OF TRINIDAD AND TOBAGO LIMITED
27/09/2022	196090	NATIONAL INSURANCE PROPERTY DEVELOPMENT CO. LTD
28/09/2022	196162	JANOURAS LTD
30/09/2022	196315	DSI CONCEPTS LTD
30/09/2022	196316	R. MAYE
30/09/2022	196318	CLIMATE CONTROL LIMITED



UPDATED PUBLIC STATEMENT
2022
In Compliance with Sections 7, 8, 9 of the
FREEDOM OF INFORMATION ACT,
Chapter 22:02
(FOIA)

THE NATIONAL LOTTERIES CONTROL BOARD (NLCB) IS LISTED UNDER THE
STATUTORY BOARD AND OTHER BODIES OF THE MINISTRY OF FINANCE
PUBLISHED WITH THE APPROVAL OF THE HONOURABLE MINISTER OF FINANCE

In accordance with Sections, 7, 8 and 9 of the Freedom of Information Act, Chapter 22:02 (FOIA), the **National Lotteries Control Board (NLCB)** is required by law to publish, and annually update the statements, setting out the particulars and functions and categories of documents maintained and in its possession.

The Freedom of Information Act gives members of the public: -

- 1) A legal right for each person to request access to information held by the National Lotteries Control Board;
- 2) A legal right for each person to have official information relating to himself/herself amended where it is incomplete, incorrect or misleading;
- 3) A legal right to obtain reasons for adverse decisions made regarding an applicant's request for information under the FOIA;
- 4) Upon receipt of Notice of Refusal, the legal right to complain in writing to the Ombudsman and to apply to the High Court for Judicial Review of decisions made under the FOIA.

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Section 7 Statements

Section 7 (1) (a) (i)

Function and Structure of the National Lotteries Control Board

Mission Statement

To create, promote and conduct games of chance that generate revenue for the Government of the Republic of Trinidad and Tobago and to provide quality service to all its customers.

The National Lotteries Control Board (NLCB) is a Statutory body established on 12th August 1968 in accordance with an Act of Parliament, Chapter 21:04 and falls under the purview of the Ministry of Finance. The National Lotteries Act provides for a Board comprising a chairman and eight (8) Board members.

The NLCB was established to promote, organise, and conduct national lotteries and is the only body authorised to do so. The NLCB currently administers On-Line and Instant Money Games and conducts operations at three locations, as follows:

- 119/121 Duke Street, Port of Spain
- 73 Mucurapo Street, San Fernando
- Unit 18D Lowlands Mall, Tobago.

The NLCB is comprised of the following **Operating Sections**

- **AML/CFT Compliance**

The AML/CFT Compliance Section of the NLCB ensures that the organisation fulfills all obligations as required under the AML/CFT legislative regime of Trinidad and Tobago.

- **Finance and Accounts**

The Accounts Section is responsible for the financial management practices and procedures of the NLCB. The Section ensures efficient allocation of financial resources, prudent management of working capital, provision of relevant, reliable reports to stakeholders and the efficient collection of revenues. Additionally, the Section processes payments for prize winners, suppliers, outreach initiative recipients and employees. The Section also prepares the relevant budget and financial statements for submission to the line Ministry.

- **Human Resource Management**

The Human Resources Section has the responsibility for the development, implementation and management of human resource systems and policies for the NLCB. The Section manages the planning, organising and controlling of all human resource management activities as it affects recruitment and selection, compensation and benefits administration, policy administration, training and career development, employee relations and organisation development activities.

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

- **Internal Audit**

The Internal Audit Section ensures that there is accountability, efficiency and transparency in the operations of the NLCB. The Section is responsible for audit reviews of varying NLCB activities and accounts as well as draw integrity checks.

- **Information Technology (IT)**

The IT Section is responsible for the architecture, hardware, software and networking of computers in the organisation. The Section performs acquisition and maintenance of hardware, technical support, and administrative duties.

- **Legal**

The Legal Section is responsible for providing legal advice, support and services for the NLCB.

- **Lottery Ticket/Instant Money Game (IMG)**

The Lottery Ticket/ IMG Section is responsible for the administration of Scratch games, including the conducting of market surveys to determine product design and prize structure, growth of the games' portfolio, distribution, and promotion of games.

- **Marketing and Public Relations**

The Marketing and Public Relations Section is responsible for the creation and dissemination of images, messages, initiatives and ideas that best communicate brand values as well as the coordination of outreach initiatives.

- **Office of the Deputy Director**

The Deputy Director provides operational support to the Director and assists the Director with the management of the San Fernando and Tobago offices.

- **Office of the Director**

The Director is responsible for the overall administration and directing the operations of NLCB's three (3) office locations.

- **Online Games**

The Online Games Section is responsible for maintaining the operational efficiency and draw integrity of NLCB's games in accordance with lottery industry standards and monitoring the operations of the agent network to ensure and enforce compliance with NLCB's policies.

- **Secretariat**

The Secretariat is responsible for providing support to the Board as articulated in the National Lotteries Act; office management; records management; facilities management; policy administration; procurement and security.

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Committees of the Board

- Audit and Risk Committee
- Human Resources Committee
- Finance Committee
- Operations Committee
- Distribution and Online Committee
- Marketing and Sponsorship Committee
- Tenders and Procurement Committee
- Marketing (IGT) Committee

Section 7 (1) (a) (ii)**Categories of Documents in the Possession of the National Lotteries Control Board**

The NLCB maintains records that relate to its administrative functions and core and support business services, categorised as follows:

- 1) Institutional Information
 - a) Financial
 - i. Financial Statements after being laid in Parliament
 - ii. Approved Estimates of Revenue and Expenditure
 - iii. Financial Records (Cheques, Vouchers, Receipts etc.)
 - iv. Delegation of Authorities Manual
 - b) Lottery Activities
 - i. List of all Lottery Centres/Agencies
 - ii. Criteria for Agent Selection
 - iii. Prize Structure
 - iv. Draw Procedures
 - v. Game Rules and Regulations
 - vi. Past and Current Results
 - vii. Circulars to Agents
 - viii. Samples of IMG tickets
 - ix. Credit Policy
 - c) General Administrative Activities
 - i. Annual Administration Report after being laid in Parliament
 - ii. Records relating to Organisation Assets (land, premises and equipment) *
 - iii. Correspondence Records
 - iv. Circulars/Memoranda*
 - v. Newspaper Articles
 - d) General Policy and Procedures

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

- i. The National Lotteries Act
 - ii. Purchasing Policy Manual
 - iii. Cellular Phone Policy
 - iv. Education Assistance Policy
 - v. Dress Code Policy
 - vi. Health, Safety and Environment Policy
 - vii. Staff Awards Policy
 - viii. Agent Policy Handbook
 - ix. Policy on the use of the Phyllis Alfred Suite
 - x. Policy Governing the Disposal of Assets
- e) AML/CFT Compliance
- i. Compliance Programme on Anti-Money Laundering, Counter Financing of Terrorism and Proliferation Financing
- f) Human Resources Activities
- i. Records relating to Human Resource management operations (employee recruitment, selection, and training)
 - ii. List of Vacancies
 - iii. Job Specifications of positions on establishment
- g) Information Technology
- i. Acceptable Use of Information Technology Resources Policy
 - ii. Cyber Security Policy
 - iii. Data Backup and Recovery Policy
 - iv. Network Security Policy
 - v. Terms and Conditions for the Use of I.T. Asset
- h) Marketing Activities
- i. Sponsorship Policy
 - ii. Sponsorship Recipients*
 - iii. Project Information*

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Non-Public Information

- a) Confidential Information
 - i. Audit – Internal and External Audit reports
 - ii. Board and Sub-Committee Minutes and Resolutions, Reports and Presentations placed before the Board of Directors and Sub-Committees
 - iii. Financials – Raw data/records, Debtors Reports and Resolutions, Reports to Line Ministry
 - iv. Human Resources – Personnel Data (Appointments and contracts, compensation, benefits, termination, retirement or resignations, deaths and the like)
 - v. Legal – Opinions, Litigation, Legislation and other Legal Proceedings

- b) Intellectual Property
 - i. Patents
 - ii. Copyrights and trademarks
 - iii. Service Marks

- c) Other Protected Information
 - i. Customer data
 - ii. Supplier data
 - iii. Third Party data – Agents and Consultants data

- d) Proprietary Information
 - i. Business plans, processes, proposals or strategies
 - ii. Databases
 - iii. Gaming Activities – New Product Development, Pricing, Marketing, Customer Strategies
 - iv. Software bought or developed

*Legitimate reasoning is required and to be determined. For view only if approved.

Section 7 (1) (a) (iii)**Documents prepared for publication and inspection.**

The public may inspect the material and or/obtain copies of most documents listed as “Institutional Information” between the hours of 9:00 a.m. and 1:00 p.m. on Monday to Friday, excluding public holidays at: -

National Lotteries Control Board
119/121 Duke Street,
Port of Spain.
Telephone: (868) 623-1831 or (868) 285-9192

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Section 7 (1) (a) (iv)**Documents available by way of subscription**

Currently, the NLCB does not publish any documents to which the members of the public may subscribe.

Section 7 (1) (a) (v)**Procedure to be followed when accessing a document from the NLCB.**

Requests under the FOIA will be entertained between the hours of 9:00 a.m. and 1:00 p.m. only; Monday to Friday, excluding public holidays.

- The NLCB's policy is to answer all requests for information. However, in order to utilize the rights granted under the FOIA, an applicant must submit a *'Request for Access to Official Documents'* form, providing sufficient information to enable our Designated and/or Alternate Officer(s) to determine what document is required or being requested. This form is located as a Schedule within the Freedom of Information Act and is available at Sales Department of the Government Printery or from the FOIA website – www.foia.gov.tt.
- **Addressing Requests**
These forms are to be addressed to the Designated Officer and in his/her absence, the Alternate Officer, at the NLCB (see Section 7 (1) (a) (vi) for further details).
- **Details in the Requests**
Applicants should provide details that will allow for ready identification and location of records and/or documents that are being requested. If insufficient information is provided, clarification will be sought from the applicant. If an applicant is unclear about how to prepare a request or the details that need to be provided, he or she should contact the Designated Officer and his absence, the Alternate Officer, at the NLCB (see Section 7 (1) (a) (vi) for further details).
- **Requests not handled under the FOIA**
In accordance with Section 12 of the FOIA, requests under the FOIA that will not be processed are as follows:
 - a) Documents which contain information, which is open to public access, as part of a public register.
 - b) Documents which contain information that is available for purchase by the public.
 - c) Documents that are available for public inspection in a registry maintained by the Register General or other public authority.
 - d) Documents which are stored for preservation or safe custody.

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

- **Responding to Requests**

- Retrieving Documents

- NLCB is required to furnish copies of documents only when they are in its possession, or they can be retrieved from storage.

- Furnishing Documents

- Subject to the exemptions specified in the FOIA, an applicant is entitled to copies of documents the NLCB has in its possession, custody or power. NLCB is required to furnish one copy of a document. If the NLCB cannot make a legible copy of a document to be released, the NLCB may not attempt to reconstruct it. Instead, the NLCB will furnish the best copy possible and note its quality in its response to the applicant.

- The NLCB is not compelled under the FOIA to do the following:

- Create new documents or re-format documents to meet the specifications of the applicant
 - Conduct research at the request of the applicant

- Time Limits

- In the FOIA, Section 15, a time limit of thirty (30) calendar days from the date a request is duly made for an applicant to be notified of the approval or refusal of his or her request as soon as practicable, but in any case, not later than thirty days. The NLCB will try diligently to comply with the time limit.

If it appears that processing a request may take longer than the statutory limit, the NLCB will acknowledge the request and advise the applicant of its status. If the NLCB fails to meet this deadline, the FOIA gives an applicant the right to proceed as though his or her request has been denied. Since there is a possibility that requests may be incorrectly addressed or misdirected, applicants may wish to call or write to confirm that the NLCB has received the request and to ascertain its status.

If a decision is taken to grant access to the information requested, the applicant will be permitted to inspect the documents and/or be provided with copies.

- Fees and Refunds

- The Freedom of Information (Fees and Charges) Regulations prescribe the fees related to the search, retrieval, and provision of documents.

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Section 7 (1) (a) (vi)

Officers in the NLCB responsible for:

- 1) The initial receipt of an action upon notices under Section 10
- 2) Request for access to documents under Section 13
- 3) Application for correction of personal information under Section 36 of the FOIA

The Designated Officer is:

Ms. Candy West (Until February 2023)
119-121, Duke Street
Port of Spain
Phone: 623-1831 Ext. 8214
E-mail: cwest@nlcb.co.tt

The Alternate Officer is:

Ms. Leslie-Ann John (Until February 2023)
119-121, Duke Street
Port of Spain
Phone: 623-1831 Ext. 8217
E-mail: lajohn@nlcb.co.tt

The Designated Officer is:

Ms. Samantha Campbell (Effective March 2023)
119-121, Duke Street
Port of Spain
Phone: 623-1831 Ext. 8261
E-mail: scampbell@nlcb.co.tt

The Alternate Officer is:

Ms. Lisandra Thompson-Khan (Effective March 2023)
119-121, Duke Street
Port of Spain
Phone: 623-1831 Ext. 8312
E-mail: lthompson@nlcb.co.tt

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Section 7 (1) (a) (vii)**Advisory boards, councils, committees and other bodies (where meetings/minutes are open to the public)**

Currently, there are no bodies that fall within the meaning of this section of the FOIA to be published.

Section 7 (1) (a) (viii)**Library/ reading room facilities.**

Currently, the NLCB does not have a designated facility for the purpose of FOIA reference. However, where necessary, a suitable space will be provided for the inspection of documents between 9:00 a.m. and 1:00 p.m. located at:

*National Lotteries Control Board
Head Office
119-121, Duke Street,
Port-of-Spain*

All members of the public will be requested to adhere to the rules and regulations outlined for use of the area.

Section 8 Statements

Section 8 (1) (a) (i)**Documents containing interpretations or particulars of written laws or schemes administered by the NLCB, not being particulars contained in another written law.**

- a) The National Lotteries Act (Chapter 21:04)
- b) Act No. 50 of 1970 incorporated in Chap. 21:04 as section 32.
- c) Act No. 32 of 1988 (Amendment)
- d) Act No. 11 of 2004 (Amendment)
- e) Act No. 9 of 2006 (Amendment)
- f) Act No. 28 of 2020 (Amendment)

The documents listed above are available for purchase at the Government Printery and online: [Digital Law Library | Web Application \(laws.gov.tt\)](#)

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Section 8 (1) (a) (ii)

Manuals, rules of procedure, statements of policy, records of decisions, letters of advice to persons outside the NLCB, or similar documents containing rules, policies, guidelines, practices or precedents.

- a) Prize Structure
- b) Draw Procedures
- c) Game Rules and Regulations
- d) Circulars to Agents
- e) Credit Policy
- f) Purchasing Policy Manual
- g) Cellular Phone Policy
- h) Education Assistance Policy
- i) Dress Code Policy
- j) Health, Safety and Environment Policy
- k) Staff Awards Policy
- l) Agent Policy Handbook
- m) Policy on the use of the Phyllis Alfred Suite
- n) Policy Governing the Disposal of Assets
- o) Compliance Programme on Anti-Money Laundering, Counter Financing of Terrorism and Proliferation Financing
- p) Acceptable Use of Information Technology Resources Policy
- q) Cyber Security Policy
- r) Data Backup and Recovery Policy
- s) Network Security Policy
- t) Terms and Conditions for the Use of I. T. Asset
- u) Sponsorship Policy
- v) Delegation of Authorities Manual

Section 8 (1) (b)

In enforcing written laws or schemes administered by the NLCB where a member of the public might be directly affected by that enforcement, being documents containing information on the procedures to be employed or the objectives to be pursued in the enforcement of the written laws or schemes.

Currently, there are no statements to be published under this subsection.

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Section 9 Statements

Section 9 (1) (a)

A report or a statement containing the advice or recommendations of a body or entity established within the NLCB.

Currently, there are no statements to be published under this subsection.

Section 9 (1) (b)

A report or a statement containing the advice or recommendations, (1) of a body or entity established outside of the NLCB by or under a written law or (2) by a Minister of Government or other public authority for the purpose of submitting a report or reports, providing advice or making recommendations to the NLCB or to the Minister with responsibility for the NLCB.

- i. Financial Intelligence Unit request for AML/CFT Compliance Unit, 2016
- ii. First Report from the Public Accounts Committee, Examination of: Follow-up on the Implementation of the Recommendations made in the Twenty-Fifth Report of the Public Accounts Committee on an examination of the Audited Financial Statements and Internal Controls of the National Lotteries Control Board (NLCB) for the years 2008 to 2012.

Section 9 (1) (c)

A report or a statement containing the advice or recommendations of an inter- departmental Committee whose membership includes an officer of the NLCB.

Currently, there are no statements to be published under this subsection.

Section 9 (1) (d)

A report or a statement containing the advice or recommendations, of a committee established within the NLCB to submit a report, provide advice, or make recommendations to the Minister with responsibility for the NLCB or to another officer of the NLCB who is not a member of the committee.

Currently, there are no statements to be published under this subsection.

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Section 9 (1) (e)

A report (including a report concerning the results of studies, surveys or tests) prepared for the NLCB by a scientific or technical expert, whether employed within the NLCB or not, including a report expressing the opinion of such an expert on scientific or technical matters.

Currently, there are no statements to be published under this subsection.

Section 9 (1) (f)

A report prepared for the NLCB by a consultant who was paid for preparing the report.

- i. FIU Risk Assessment
- ii. Reputation Management Caribbean Ltd Reports
- iii. Air Quality Report
- iv. PriceWaterhouseCoopers Report on the Internal Controls at the NLCB

Section 9 (1) (g)

A report prepared within the NLCB containing the results of studies, surveys or tests carried out for the purpose of assessing or making recommendations on the feasibility of establishing a new or proposed Government policy, programme or project.

At this time, there are no statements to be published under this subsection.

Section 9 (1) (h)

A report on the performance or efficiency of the NLCB or of an office, division or branch of the NLCB, whether the report is of a general nature or concerns a particular policy, programme or project administered by the NLCB.

- i. Audit Reports
- ii. Debtors' Reports
- iii. Director's Reports
- iv. Financial Reports
- v. FIU Compliance Reports
- vi. HR Monthly Reports
- vii. IMG Monthly Reports
- viii. IGT Monthly Reports
- ix. Marketing Monthly Reports
- x. Online Status Reports
- xi. Sponsorship Status Reports

(NLCB) UPDATED PUBLIC STATEMENT 2022—CONTINUED

Section 9 (1) (i)

A report containing (1) final plans or proposals for the re-organization of the functions of the NLCB, (2) the establishment of a new policy, programme or project to be administered by the NLCB or (3) the alteration of an existing policy programme or project administered by the NLCB, whether or not the plans or proposals are subject to approval by an officer of the NLCB, another public authority or the responsible Minister of the NLCB or Cabinet.

- i. Strategic Plan 2017-2020 (Draft)
- ii. Strategic Plan 2022-2025 (Draft)

Section 9 (1) (j)

A statement prepared within the NLCB containing directions for the drafting of legislation.

At this time, there are no statements to be published under this subsection.

Section 9 (1) (k)

A report of a test carried out within the NLCB on a product for the purpose of purchasing equipment.

- i. IGT Game Development Reports

Section 9 (1) (l)

An environmental impact statement prepared within the NLCB.

At this time, there are no statements to be published under this subsection.

Section 9 (1) (m)

A valuation report prepared for the NLCB by a valuator, whether or not the valuator is an officer of the NLCB.

Valuation of NLCB properties prepared by Valuation Division, Ministry of Finance.

1215**LOSS OF PAN-AMERICAN LIFE INSURANCE OF TRINIDAD AND TOBAGO POLICIES**

PURSUANT to section 163 of the Insurance Act, 1980, this notice is hereby given that after one month of the publication of this notice, this Company intends to issue duplicate policies to replace the following policies, numbers stated below, which have been declared lost/destroyed:

<i>Name</i>	<i>Policy Number</i>
BRIAN EASTMAN	3420241
WENDY RAMDAHIN	3406250
BRETT CRUICKSHANK	3382558
MARIE ANN LLANOS	3419777
MARCELLE GIFT	3478266
ANTOINETTE YOUNG	3460625
DAVE HARRIPAUL	3509554
KESTON PIERRE	3498590
RIA NOEL	3405634
CHARMAINE TAYLOR	3468742
BERNELLE BENJAMIN	3406721
INDRA MOTILAL-GOOKOOL	6803782
SHMYIAH CONNOR	3404349
JANELLE WINTER-STAFFORD	3522209
CAROL BENICOURT-DUPREY	3497565
HARRYRAM JAWAHIR	3414171
VANESSA FRANCIS	3404101
VANESSA FRANCIS	3404102
ELISSA SANDY	3497523
SHALANA DEONANAN	3507557
JOSHUA MARTIN	3407702
PURAN ABIRAJ	3430584
MATHURA MANGROO	3358232
REINALDO LEWIS	3483748
ODELL SINANAN	3538050
ARNOLD FELMINE	3448226
KAI BREWSTER	3458099
DEBRA CUMBERBATCH	3427597
TERRENCE BART	578974
NAVIN ALI	3345926
CAROL BENICOURT-DUPREY	3431239
AALIYAH KHAN	3423068
KISSA ABDULLAH	3478919
ISAIAH ABDULLAH	3478918
KISSA ABDULLAH	3438778
ISAIAH ABDULLAH	3438777
JOSEPH SANDY	3376652
JAMEEL BODINGTON	3492488
JEVON BROWN	3491286
OMARI BABB	3410333
ALICIA MARTINEZ	3476200
RADHA RAMSINGH	4707283
HYACINTH BOWEN	4725941
MARCUS JARROTT	3360430
DAWN AYRES	3502548
SHERENE LOOKNANAN	3533011
STELINE COX	3409329
LYNETTE PHILLIP	4735444
GWEN BABOOLAL	3410493

PAN-AMERICAN LIFE INSURANCE
OF TRINIDAD AND TOBAGO

91-93, St. Vincent Street
Port-of-Spain.

1216

PURSUANT to section 163 of the Insurance Act, 1980, this notice is hereby given that after one month of the publication of this notice, this Company intends to issue duplicate policies to replace the following policies, numbers stated below, which have been declared lost/destroyed:

<i>Name</i>	<i>Policy Number</i>
LEON HAZZARD	3419059
AYANNA FLAVIEN ALIBEY	3419680

KUNTI RAMLAL	3406285
NIXON PRESCOD	3511917
SHAKIDA JORSLING	3457824
ANTHONY CORBIN	3442711
LISA RAMPAUL	3402889
RAJPAUL TEEMAL	3348301
EMANUEL WALLACE	3428598
HUBERT LORDE	3451411
WENDELL NARAYAN	6860831
WENDELL NARAYAN	6816538
WENDELL NARAYAN	3440318
WENDELL NARAYAN	3494173
WENDELL NARAYAN	3440317
GLENN FORDE	3521849
IAN TERRENCE GHOURLAL	3423585
RAJRAM BASDEO	899276

PAN-AMERICAN LIFE INSURANCE
OF TRINIDAD AND TOBAGO

91-93, St. Vincent Street
Port-of-Spain.

1217

PURSUANT to section 163 of the Insurance Act, 1980, this notice is hereby given that after one month of the publication of this notice, this Company intends to issue duplicate policies to replace the following policies, numbers stated below, which have been declared lost/destroyed:

<i>Name</i>	<i>Policy Number</i>
ALEX DEO	3491444
MARGERT JOSEPH	3441078
STEPHANIE MAYNARD-CHRISTIAN	3305161
JESSE ALSURAM	3448711
ASHA RAMJOHN	3436379
NANNIKA HONORE	3340213
KISSA ABDULLAH	3470830
ALEX DEO	3504036
DEBRA CLARKE	3383583
JOSEPH SANDY	3376652
STEPHEN LEWIS	3417430
ADESH BINDA	3427680
JAVON GEORGE	3481029
DIANNE EDWARDS-GRIFFITH	3380577
KRISH DASS	3374118
NIKESHA PHILLIPS LOUIS	3540154
ROGER MALCOLM DE GALE	3380739

PAN-AMERICAN LIFE INSURANCE
OF TRINIDAD AND TOBAGO

91-93, St. Vincent Street
Port-of-Spain.

1218

PURSUANT to section 163 of the Insurance Act, 1980, this notice is hereby given that after one month of the publication of this notice, this Company intends to issue duplicate policies to replace the following policies, numbers stated below, which have been declared lost/destroyed:

<i>Name</i>	<i>Policy Number</i>
CHAD SCOTT LO	3454149
RONALD RAMSAROOP	3513766
AARON CAMPBELL	3494129
RENATA PRIYA SANKAR	3458893
DAV-ERNAN KOWLESSAR	9400490
ROSLYN HARBUCKHAN	3467033
RADHICA KANDHAI	X007359

PAN-AMERICAN LIFE INSURANCE
OF TRINIDAD AND TOBAGO

91-93, St. Vincent Street
Port-of-Spain.