

(: 506)
2020 12 31

12 31 2019 2020

	2020 12 31	2019 12 31	
	17,249.1	17,172.0	+0.4%

EBIT*

	2020		2019	
	12	31	12	31
		1,253.2		1,012.6
		25.1		53.6
		(35.6)		(41.0)
EBIT*		1,242.7		1,025.2

EBITDA^

	2020		2019	
	12	31	12	31
EBIT*		1,242.7		1,025.2
:		30.4		31.9
		546.1		399.2
		59.2		39.7
		(89.6)		-
		25.9		46.5
		2.9		2.4
EBITDA^		1,817.6		1,544.9

2019 12 31

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	2020	2019
	<u>12 31</u>	<u>12 31</u>
	<u>953,263</u>	<u>775,836</u>
-	498,734	417,789
-	<u>454,529</u>	<u>358,047</u>
	<u>953,263</u>	<u>775,836</u>

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	2020	2019
<u> </u>	<u>12 31</u>	<u>12 31</u>
13	540,334	760,381
	3,757,501	3,095,609
	-	606,500
	37,554	31,149
	1,767,588	1,587,175
	198,295	176,253
	1,200	1,200
	188,797	157,250
	2,334	243,316
	58,012	73,707
	<u>6,551,615</u>	<u>6,732,540</u>
	(1,740,321)	(2,622,249)
	<u>8,558,577</u>	<u>7,715,824</u>
	20,000	-
	215,560	207,045
	190,883	131,950
	52,914	64,474
	<u>479,357</u>	<u>403,469</u>
	<u>8,079,220</u>	<u>7,312,355</u>
	293,201	293,201
	4,660,720	4,247,266
	4,953,921	4,540,467
	3,125,299	2,771,888
	<u>8,079,220</u>	<u>7,312,355</u>

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Clarendon House 2 Church Street Hamilton HM 11 Bermuda

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2020		2019	
12	31	12	31
	13,314,069		12,798,506
	2,065,264		2,317,038
	1,300,738		1,517,544
	569,067		538,939
	17,249,138		17,172,027
	17,249,138		17,172,027

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10%

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		2020		2019	
		12	31	12	31
		<hr/>		<hr/>	
(1)			89,635		-
(2)			65,171		79,790
			26,241		23,064
			23,408		22,032
			11,186		5,100
			34,582		23,652
			<hr/>		<hr/>
			250,223		153,638
			<hr/>		<hr/>
	()		(4,895)		75,194
			<hr/>		<hr/>
			245,328		228,832
			<hr/>		<hr/>
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		2020		2019	
		12	31	12	31
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			20,192		50,823
			4,867		2,800
			-		3
			<hr/>		<hr/>
			25,059		53,626
			<hr/>		<hr/>

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		2020		2019	
	<u>12</u>	<u>31</u>		<u>12</u>	<u>31</u>
			274,181		190,831
			5,586		3,595
			20,188		<u>42,347</u>
			299,955		<u>236,773</u>

25%

2013

2013 1 1

		2020		2019	
	<u>12</u>	<u>31</u>		<u>12</u>	<u>31</u>
			%		%
	<u>1,253,218</u>			<u>1,012,609</u>	
	313,304	25.0		253,152	25.0
	(8,900)	(0.7)		(10,258)	(1.0)
	(12,041)	(1.0)		(12,208)	(1.2)
	3,790	0.3		2,095	0.2
	5,586	0.4		3,595	0.4
	(4,409)	(0.4)		(3,746)	(0.4)
	2,625	0.2		4,143	0.4
	<u>299,955</u>	23.8		<u>236,773</u>	23.4

8,900,000 2019

10,258,000

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	2020	2019
	<u>12 31</u>	<u>12 31</u>
(a)	10,393,066	10,866,176
	30,497	31,878
	<u>10,423,563</u>	<u>10,898,054</u>
(b)	546,101	399,204
	59,211	39,697
	461	286
	<u>605,773</u>	<u>439,187</u>
	(33,523)	(22,898)
	<u>572,250</u>	<u>416,289</u>
	2,009,430	1,938,730
	<u>124,583</u>	<u>243,514</u>
	2,134,013	

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			2020		2019	
	<u>12</u>	<u>31</u>	<u>12</u>	<u>31</u>	<u>12</u>	<u>31</u>
2019		4.8	(2019 : 3.9)	<u>122,232</u>	<u>96,234</u>	
	2018	12 31				
10.6	2019	4.8	2020 12 31			

12.

2020	2019
<u>12 31</u>	<u>12 31</u>
308,229	330,521
(2,555)	(1,114)
<u>305,674</u>	<u>329,407</u>

2020	2019
<u>12 31</u>	<u>12 31</u>
300,624	318,106
5,050	11,301
<u>305,674</u>	<u>329,407</u>

2020	2019
<u>12 31</u>	<u>12 31</u>
5,162	21,232

13.

2020		2019	
12	31	12	31
	524,041		647,059
	16,151		105,525
	15		5,813
	127		1,984
	<u>540,334</u>		<u>760,381</u>

10,540,000 2019 9,036,000

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(Mr. Stephen Edward