

Notes to the Accounts (Cont'd)

		GROUP		COMPANY	
		2018 N'000	2017 N°000	2018 N°000	2017 N1000
340	 For the purpose of cashflow statement, reinsurance recoverables which involve payment of cash is reconcil 	iled as follows			
Rev	covery from reinsurance as per Income Statements	591,074	426,489	205,901	145,130
Red	nsurance claim recoverables on outstanding claims/IBNR	(448,400)	(5,650)	(98,427)	(5,650)
	nsurance recoverables as per reinsurers debit/oredit notes	(50,414)	(59,218)	(50,414)	(59,218)
Phot	nsurance claim recovery as per statement of castlows	92,260	361,621	57,060	80,262
344	b) Net Claims Expenses				
	General Accident	88,490.09	256,846	57,690	238,890
	Oil & Gas	566,941.63	327,849	566,942	327,840
	Fire	68,440.24	86,096	24.578	32,418
	Motor	537,566,35	456,694	196.573	117,690
	Aviation	67,437.35	(3,151)	67,437	(3,151
	Bond	24,831.84	229,881	16,572	1,354
	Engineering	66,102.81	47,762	278	21,794
	Marine	76,208,64	15,446	41,987	12,080
	Emp/Liability	54,131,93	30,592	(237)	70-
	Total	1,550,151	1,448,015	931,819	749,643
E ton	derwriting Expenses				
a	Acquisition Cost	804.926	695,202	429.264	371,827
	Maintenance Cost	185,059	192 126	185.059	192 124
Acc	juisition cost are commission expenses on policies issues	989,985	887,328	614,323	563,953
Acc ,su	quisition cost are commission expenses on policies issued veyor and superintending fees.	989,985	887,328	614,323	563,953
Acc	quisition cost are commission expenses on policies issued veyor and superintending fees. Acquisition cost	989,985 d by the company	887,328 y ,while mainten	614,323 ance cost inclus	563,953 de engineer
Acc ,su	puisition cost are commission, expenses on policies issued veyor and superintending fees. Acquisition cost General Accident	989,985 d by the company 183,603	887,328 y ,while mainten 162,283	614,323 ance cost inclus 141,402	563,953 de engineer 124,202
Acc Jaco	quisition cost are commission expenses on policies issued veyor and superintending fees. Acquisition cost General Accident Oil & Gas	989,985 d by the company 183,603 5,474	887,328 y ,while mainten 162,283 4,675	614,323 ance cost inclus 141,402 5,474	563,95 de engineer 124,200 4,67
Acc Jaco	quisition cost are commission expenses on policies issued veyor and superintending fees. Acquisition cost General Accident Oil & Gas Fine	989,985 d by the company 183,603 5,474 98,435	887,328 y ,while mainten 162,283 4,675 105,432	614,323 ance cost inclus 141,402 5,474 20,079	563,95 de engineer 124,200 4,67: 37,314
Aldic Jacon	quisition cost are commission expenses on policies issued expenses on policies issued expenses on policies issued expenses of superintending fees. Acquisition cost General Accident Oil & Ges Fire Motor	989,985 d by the company 183,603 5,474 98,435 199,782	887,328 y ,white mainten 162,283 4,675 105,432 184,745	614,323 ance cost inclus 141,402 5,474 20,079 49,152	563,953 de engineer 124,203 4,675 37,331 54,75
Acc Jaco	quisition cost are commission expenses on policies issued veyor and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation	989,985 d by the company 183,603 5,474 98,435 199,782 3,662	887,328 y ,while mainten 162,283 4,675 105,432 184,745 627	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662	563,95 de enginee 124,207 4,671 37,311 54,75 62
Acc ,su	quisition cost are commission expenses on policies issued the contract of the cost of the	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980	987,328 y ,while mainten 162,283 4,675 105,432 184,745 627 29,101	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002	563,95: de engineer 124,20; 4,67: 37,31: 54,75: 62: 90:
Acc ,su	quisition cost are commission expenses on policies issued to policies	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004	887,328 y ,white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002 75,119	563,95: de engineer 124,20: 4,67: 37,35: 54,75- 62: 90: 71,76:
Acc ,su	quisition cost are commission expenses on policies issued	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017	887,328 y ,white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291	563,95: de engineer 124,20: 4,67: 37,31: 54,75- 62: 90: 71,76: 76,72:
Acc ,su	quisition cost are commission expenses on policies issued to policies	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004	887,328 y ,white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002 75,119	563,950 de engineer 4,671 37,331 54,756 621 900 71,760 76,721
Acc Jaco	quisition cost are commission expenses on policies issued to prove and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Avistion Bond Engineering Marine Emp/Liability Total	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969	887,328 y ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459	514,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,064	563,950 de engineer 4,671 37,331 54,756 621 900 71,760 76,721
Acc Sur	quisition cost are commission expenses on policies issued	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926	887,328 y ,white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,084 429,264	563,95: 3e engineer 124,20: 4,67: 37,311 54,75- 62: 90: 71,76: 76,72: 85: 371,82:
Acc Sur	puisition cost are commission expenses on policies issued to policies	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926	887,328 y ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,064 429,264	563,950 de engineer 4,670 37,331 54,75- 620 900 71,760 76,72 650 371,820
Acc Sur	Acquisition cost are commission expenses on policies issued need and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation Bond Engineering Marine Emp/Liability Total Maintenance cost General Accident Oil & Gas	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926	887,328 y ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292 44,832 80,241	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,084 429,264 43,137 63,972	563,950 de engineer 124,200 4,675 54,75 627 71,760 71,760 371,820 44,830 80,24
Acc Jaco	quisition cost are commission expenses on policies issues regor and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Avistion Bond Engineering Marine Emp/Liability Total Maintenance cost General Accident Oil & Gas Fine	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926 43,137 63,972 14,857	887,328 y ,white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292 44,832 80,241 10,428	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,064 429,264 43,137 63,972 14,857	563,95: de engineer 124,20; 4,67; 37,31; 54,75; 62; 90; 71,76; 76,72; 85; 371,82; 44,83; 80,24; 10,42;
Acc Jaco	Acquisition cost are commission expenses on policies issued expenses on policies issue	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926 43,137 63,972 14,857 14,974	887,328 y ,white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292 44,832 80,241 10,428 12,452	614,323 ance cost incluse 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,084 429,264 43,137 63,972 14,857 14,974	563,95: 3e engineer 124,20: 4,67: 37,31: 54,75- 62: 90: 71,76: 76,72- 85: 371,82: 44,83: 80,24: 10,42: 12,45:
Acc Juli	Acquisition cost are commission expenses on policies issued veyor and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation Bond Engineering Marine Emp/Liability Total Maintenance cost General Accident Oil & Gas Fire Motor Aviation	989,985 d by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926 43,137 63,972 14,857 14,974 2,930	887,328 y ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292 44,832 80,241 10,428 12,452 364	614,323 ance cost inclus 141,402 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,064 429,264 43,137 63,972 14,857 14,974 2,930	563,953 5e engineer 124,206 4,675 37,316 54,754 622 903 71,763 76,72 656 371,822 44,833 80,241 10,426 12,455 364
Alos Jaco	Acquisition cost are commission expenses on policies issued need and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation Bond Engineering Marine Emp/Liability Total Maintenance cost General Accident Oil & Gas Fire Motor Aviation Bond Bond Bond	989,985 by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926 43,137 63,972 14,857 14,974 2,930 4,204	887,328 y ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,202 44,832 80,241 10,428 12,452 364 622	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,084 429,264 43,137 63,972 14,857 14,974 2,930 4,204	563,953 5e engineer 124,200 4,675 37,316 54,754 622 903 71,763 76,721 85,27 44,832 44,832 80,241 10,428 12,453 364 622
Alos Jaco	quisition cost are commission expenses on policies issues regor and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Avistion Bond Engineering Marine Emp/Liability Total Maintenance cost General Accident Oil & Gas Fine Motor Avistion Bond Engineering Bond Engineering Maintenance cost General Accident Oil & Gas Fine Motor Avistion Bond Engineering	989,985 by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926 43,137 63,972 14,857 14,974 2,930 4,204 18,840	887,328 y ,white mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,292 44,832 80,241 10,428 12,452 364 622 11,601	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,004 429,264 43,137 63,972 14,857 14,974 2,930 4,204 18,840	563,953 de engineer 124,202 4,675 37,316 54,754 622 903 71,763 76,721 856 371,822 44,833 80,241 10,428 12,453 364 622 11,601
Avos ,Sur	Acquisition cost are commission expenses on policies issued need and superintending fees. Acquisition cost General Accident Oil & Gas Fine Motor Aviation Bond Engineering Marine Emp/Liability Total Maintenance cost General Accident Oil & Gas Fire Motor Aviation Bond Bond Bond	989,985 by the company 183,603 5,474 98,435 199,782 3,662 29,980 110,004 164,017 9,969 804,926 43,137 63,972 14,857 14,974 2,930 4,204	887,328 y ,while mainten 162,283 4,675 105,432 184,745 627 29,101 101,393 98,487 8,459 695,202 44,832 80,241 10,428 12,452 364 622	614,323 ance cost inclus 5,474 20,079 49,152 3,662 1,002 75,119 132,291 1,084 429,264 43,137 63,972 14,857 14,974 2,930 4,204	563,953

Hyatt Regency Annual Report

Michael Seilmaier

Hyatt Regency Annual Report:

Annual Report F. P. Special Assets Limited, 1989 Annual Report Puerto Rico Industrial Development Company, 1973 Consolidated Annual Report to Congress on Community Development Programs ,1986 Annual Report Puerto Rico Development Company, 1972 Annual Report - Illinois Industrial Development Authority Illinois Industrial Development Authority, 1980 Accounting and Financial Analysis in the Hospitality Industry Jonathan Hales, 2006-08-11 The objective of this textbook is to teach students to be conversational in speaking numbers. This means understanding fundamental accounting concepts developing solid financial analysis abilities and then applying them to understand and improve the operational performance of their hotel or restaurant The book will accomplish this by studying the current practices of some of today s leading hotel and restaurant companies Chapters will be developed under the auspices of a select group of hospitality industry General Mangers Directors of Finance and Regional Accounting Managers to ensure that the information is current accurate and useful Understanding and applying the information will be the main focus of this book This textbook should provide hospitality managers the knowledge and experience to be comfortable in using numbers to operate their departments This includes developing the ability to perform all accounting and financial aspects of their position efficiently and correctly including revenue forecasting wage scheduling budgeting P L critiques purchasing procedures and cost control methods As a result they will have more time to spend on the floor with their customers and employees This knowledge will help them understand their operations and how to improve change or expand them to increase revenues or profits **Annual Report** American Council of Learned Societies, 1995 Corporation Annual Reports to Shareholders, 1988 Annual Report Cleveland Museum of Art,1923 Monthly Catalog of United States Government Publications, 1994 **Annual Reports** Oregon State Bar, 1994 **Annual Report** North Pacific Marine Science Organization, 2005 Monthly Catalogue, United States Public Documents ,1982 Annual Report Rockwell International, 1976 Federal Register ,2008-03 Annual Report American School of Classical Studies at Athens, 1996

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