

SNAPSHOT OF CABROKERS (JMD) AS @ NOVEMBER 30, 2022

INPUT	CABROKERS (JMD)	BOARD OF DIRECTORS	
JSE Ticker:	CABROKERS (JMD)	Raymond H. Walker	Rion B. Hall
Report Date:	11/30/22	Tania Waldron-Gooden	Carlton Barclay
Market of Listing	Other	Jennifer Rajpat	Barrington Whyte
Analysis Period (months):	12	Norman Minott	
Start Date of Analysis Period:	12/05/21	Janice P. Holness	

COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES				
Caribbean Assurance Brokers Limited (CAB) was incorporated in June 2005 and began operations on November 1st of that year as a local and facultative placement broker for Life, Health and Personal Accident insurance business. From a staff complement of 11, the Company now boast a staff of approximately 100, with one of the largest broker managed Employee Benefits portfolios and the largest International Health Insurance portfolio.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Chief Executive Officer</td> <td>Raymond H. Walker</td> </tr> <tr> <td>Deputy Chief Executive Officer</td> <td>Tania Waldron-Gooden</td> </tr> </table>	Chief Executive Officer	Raymond H. Walker	Deputy Chief Executive Officer	Tania Waldron-Gooden
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COMPANY PERFORMANCE ¹			
Reporting Currency	JMD	\$	Cap Structure, %
Revenues (\$'000)	\$491,501	Total Liabilities (\$'000)	\$370,660
Other Income (\$'000)	\$0	Total Equity (\$'000)	\$389,627
5-Year Revenue CAGR (\$'000)	5.28%	Total Assets (\$'000)	\$760,287
Operating Expenses (\$'000)	\$403,139	Return on Assets	10.77%
Efficiency Ratio	82%	Return on Equity	21.02%
Current Earnings (\$'000)	\$81,903	Dividends Per Share ¹	\$0.00
Net Earnings Margin	16.66%	Dividend Yield (TTM)	0.00%
EPS	\$0.090		
Book Value Per Share	\$1.19		

CURRENT MARKET DATA	
Trading Currency	JMD
Shares Outstanding	262,500,000
Close Price	\$2.08
Market Capitalization	\$546,000,000
Current P/E Ratio of CABROKERS (JMD)	23.06x
Current P/E Ratio of Sector	NA
Current P/B Ratio	1.76x
Current P/B Ratio of Sector	NA
7D Moving Average	\$2.19
365D Moving Average	\$2.50

INDUSTRY MARKET DATA		
JMMB Sector Classification *	Other	Overall Market
Market Cap of Industry	NA	
% of Sector Index	NA	

VALUATION METRICS	
Implied Valuation P/E	NA
Implied Valuation P/B	NA
Implied Valuation Range	[\$.00 - \$.00]
Implied Valuation Average	NA
Current Price	\$2.08

LIQUIDITY INDICATORS	
Current Bid	\$2.05
Current Ask	\$2.16
Bid Ask Spread, \$	\$0.11
Bid Ask Spread, %	5.23%
Total Shares Outstanding	262,500,000
Avg Daily Volume Traded, Trailing 12M	115,070
Avg. Daily Value (\$) Traded, Trailing 12M	\$298,117
Liquidity Classification	MEDIUM



SHARE PRICE MOMENTUM	
1D % Change	-5.45%
1W % Change	-7.14%
1M % Change	-20.31%
3M % Change	-17.79%
12M % Change	-11.86%
5Y % Change	NA

SHARE PRICE COMMENTARY

Over the last 12 months, CABROKERS (JMD) has decreased by 12%. The Average Price (VWAP) of CABROKERS (JMD) over this period has been \$2.56. The stock traded as high as \$3.67 on February 15, 2022 and as low as \$2.06 on March 23, 2022.

COMPANY NEWS	
8-Nov-22	CABROKERS has submitted its unaudited financial statements for the third quarter ended September 30, 2022.
6-Oct-22	CABROKERS has advised that Mr. Izualo Campbell's contractual period has ended. Effective September 30, 2022, he no longer holds the position of Consultant, Internal Audit & Compliance.
28-Jul-22	CABROKERS has submitted its unaudited financial statements for the second quarter ended June 30, 2022.
18-Jul-22	CABROKERS has advised that its 2022 Annual General Meeting will be held via live stream on Thursday, August 18, 2022, at 3:00 p.m.
29-Jun-22	CABROKERS has advised that as of June 15, 2022, Ms. Krystal Gayle has been appointed Divisional Manager for International Insurance.

¹ Company Performance metrics are calculated using trailing twelve (12) months financial data as at 6/30/2022

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