

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

INPUT		BOARD OF DIRECTORS	
JSE Ticker:	KEY (JMD)	Don Wehby	Herma Mcrae
Report Date:	11/30/22	Linval Freeman	Kareem Tomlinson
Market of Listing	Insurance	Mariame McIntosh Robinson	Sandra Masterton
Analysis Period (months):	12	Kerry-ann Heavens	
Start Date of Analysis Period:	12/05/21	Rochelle Cameron	

COMPANY DESCRIPTION	KEY MANAGEMENT EXECUTIVES
Key Insurance Company was subsequently registered by the Superintendent of Insurance, as a general insurance Company. The company through conservative underwriting practices and a tradition of strong customer service has grown its customer base making it a financially strong and stable company.	General Manager Tammara Glaves-Hucey
	Chief Financial Officer Stuart Andrade

COMPANY PERFORMANCE ¹					
Reporting Currency		JMD	\$	Cap Structure, %	
Revenues (\$'000)		\$2,103,311	Total Liabilities (\$'000)	\$3,563,087	77%
Other Income (\$'000)		\$256,684	Total Equity (\$'000)	\$1,049,853	23%
5-Year Revenue CAGR (\$'000)		7.39%	Total Assets (\$'000)	\$4,612,940	100%
Operating Expenses (\$'000)		\$1,227,292	Return on Assets		3.53%
Efficiency Ratio		58%	Return on Equity		15.51%
Current Earnings (\$'000)		\$162,884	Dividends Per Share ¹		\$0.00
Net Earnings Margin		7.74%	Dividend Yield (TTM)		0.00%
EPS		\$0.291			
Book Value Per Share		\$1.88			

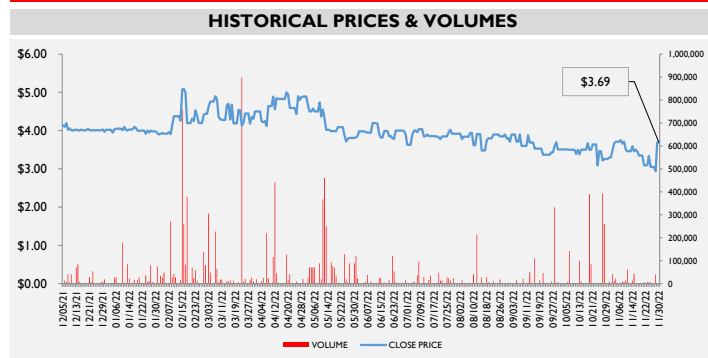
CURRENT MARKET DATA	
Trading Currency	JMD
Shares Outstanding	559,323,101
Close Price	\$3.69
Market Capitalization	\$2,063,902,243
Current P/E Ratio of KEY (JMD)	12.67x
Current P/E Ratio of Sector	NA
Current P/B Ratio	1.97x
Current P/B Ratio of Sector	NA
7D Moving Average	\$3.26
365D Moving Average	\$3.98

INDUSTRY MARKET DATA		
JMMB Sector Classification *	Insurance	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	\$3.69

NA

LIQUIDITY INDICATORS	
Current Bid	\$3.52
Current Ask	\$3.69
Bid Ask Spread, \$	\$0.17
Bid Ask Spread, %	4.72%
Total Shares Outstanding	559,323,101
Avg Daily Volume Traded, Trailing 12M	53,239
Avg. Daily Value (\$) Traded, Trailing 12M	\$195,591
Liquidity Classification	MEDIUM



SHARE PRICE MOMENTUM	
1D % Change	0.00%
1W % Change	19.03%
1M % Change	14.60%
3M % Change	-0.54%
12M % Change	-12.35%
5Y % Change	-7.52%

SHARE PRICE COMMENTARY
Over the last 12 months, KEY (JMD) has decreased by 12%. The Average Price (VWAP) of KEY (JMD) over this period has been \$4.15. The stock traded as high as \$5.09 on February 16, 2022 and as low as \$2.94 on November 28, 2022.

COMPANY NEWS	
10-Nov-22	KEY has released its unaudited financial statements for the third quarter ended September 30, 2022.
9-Sep-22	KEY has advised that Mrs. Nichole Case and Mrs. Ashley-Ann Foster Horne were appointed to the Board of Directors of the Company at a meeting held on September 7, 2022.
26-Jul-22	KEY has submitted its unaudited financial statements for the second quarter ended June 30, 2022.
13-Jul-22	KEY has advised that Mrs. Mariame McIntosh Robinson has resigned from the Board of Directors effective July 15, 2022.
5-Jul-22	KEY has advised that effective 2023, the Company will file its audited financials within 60 days of its financial year-end.

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

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