



The Insurance Council of St. Lucia

# Insurance

ISSUE 02 | April 2015

# REVIEW



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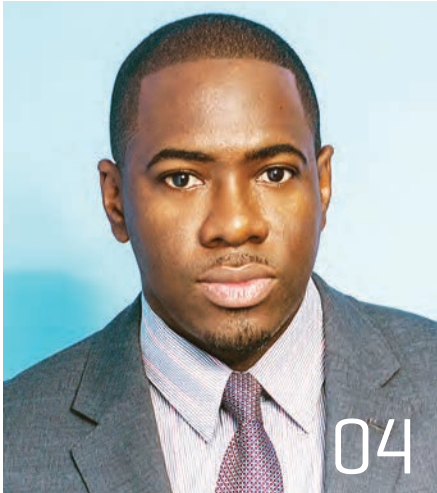
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# Editor's Note



## Wren J. Montgomery

*Secretary/Treasurer of ICSL*

It is now a little after 7am in London where I am presently. My body still on local time, I am completely knackered as the British would say. Although this is my fourth day, I haven't adjusted at all to the time difference, fortunately though, this will soon end. I long for the familiarity and comforts of my bed.

Today, I am getting ready for the first of several meetings and I remember that there is an editorial that I need to write.

It's now 12:09 pm, about 5 hours has passed since I started to tackle this editorial, but you wouldn't know it. I was interrupted to go to the market, the Lloyds' Market. It is the same from my first time four years ago. That buzz and excitement that I experienced then, still exists. Even more refreshing is that the Brokers and Insurers keep getting younger. They love what they do. At lunch time almost every pub is jam packed with insurance persons and some deals are still taking place. There is a feeling of accomplishment and a sense of worth just being around those personalities. You are almost in insurance heaven.

Then I reflect on my own local industry and those euphoric feelings almost immediately disappear. I think of how much our local council tries to create that same buzz and enthusiasm in the industry and I think of how many young people are turned off by things insurance. I am forced to make some introspection. Why is this so? Why is it that in one part of the world, persons are full of excitement for their industry (some persons will travel for hours every day to get to work) and in another part, there seems to be a waning interest in things insurance? Do we understand that the survival of the industry depends on us? We are the ones who should be creating the buzz, infecting the schools, infecting the business community and affecting our communities. Sadly, we do none of that or what we do is negligible.

We have become predictable and pretentious in the execution of our duties to and within the industry. We do things the same way that we used to 30 years ago.

We don't challenge the status quo and we sneer at anyone who does. There is no creativity in the industry and if anyone dares to be different, we ask the "who the hell do you think you are?" question.

We hide behind the veil of creative underwriting to protect us from being adventurous and inventive. In a business where we insure against risk, we take none. Unless the risk fits a specific mould, we adopt a "hands off" approach. We submit the same humdrum slips every year. There is no invention, no innovation.

Some of our colleagues have become very adept at the art of being invisible. They don't give back to the industry and there seems to be a genuine disinterest where that is concerned. Mind you, they have no problems receiving; I guess in this case it is more blessed to receive than to give.

Much praise must be given to persons like Claudius Francis, Roderick Clarke, Royer Felix, Joralia St.Louis, Armstrong Philogene, Arletta Bailey, Alwyn Malykhan, Precious Ferdinand, the staff of the Insurance Council. Those persons are always there when asked to assist. There are few others that I may have omitted, but my point is, for an industry so rich in the human resource, why is it that so few give back to an industry that has been so instrumental in their lives? If we can't show a passion for what we do, for what we have accomplished, who else will? When will we stop "falling" into insurance as a career? Why isn't insurance seen as a viable career? I think that it is because we who know better keep the wonders of insurance to ourselves. We have become selfish even without realising it.

Wherever there is life, there is hope. My hope is that we will understand that we are the navigators of this industry. I challenge us all to do more, to give more, to impact our communities, our schools, in the hope that we will be seen not as the thief in a briefcase but we will be just as revered as the other more glorified professions locally. Lloyds' gets it, why can't we?



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# President's Remark

## *The changing face of insurance*



### **Claudius J. Francis**

*President of the  
Insurance Council of St. Lucia*

The one constant in insurance is its necessity. Everything else is fluid. From the extent of the coverage afforded by a policy to the nature of the policy itself, this is never static and adapts to the needs of the client. So where several years ago a householders policy limited coverage to the property itself, today some extend to cover the owner's liability far away from home. Where previously motor policies limited liability to the owner's vehicle today several policies extend to cover the owner whilst he is driving a private vehicle other than his.

It is right that this is so as the needs of the client are what insurance is primarily about. The Courts, too, have recognised these changing needs and

have themselves made rulings which have caused some of the changes within the industry.

In this article I want to deal with two issues. First, whether an insured person is legally obliged to claim upon his own insurance company and then have his company subrogate or whether he is free to claim directly against the offending party's policy. And second, whether the delay which may arise from dealing directly against the third party's policy may prejudice the insured.

Let us for argument's sake suggest that Mr. Tom Brown owns a vehicle which is comprehensively insured by company A whilst Mr. John Doe is insured with company B. For the purpose of this exercise it is unimportant whether or not Mr. Doe has comprehensive or third party insurance. It transpires that whilst properly parked Tom Brown's vehicle is extensively damaged by John Doe's vehicle. It is not in dispute that the accident was as a result of the negligent actions of Mr. Doe. The following day Mr. Brown approaches company B informing them that he would be lodging a claim for compensation both in respect of his material loss, that is the damage to the vehicle, and his consequential loss, that being rental of a vehicle whilst his vehicle was under repairs.

The claims officer at company B, having ascertained that Mr. Brown is the holder of a comprehensive insurance policy, informs him that he should make his claim directly against his own insurer in the first instance. No amount of protest on the part of Mr. Brown was sufficient to cause the claims officer to change his position. For his part Mr. Brown was just as adamant that he would do no such thing.

The matter eventually made its way to the Courts and following lengthy arguments by both sides the Court rendered its decision. Put in layman's language it was the Court's view that only Mr. Brown was in a position to decide which of the of the companies he would have proceeded against. In effect, he was as free to proceed against his own insurer as he was to proceed against the third party insurer.

Whilst the foregoing incident is pure fiction, the principle adumbrated is real as was decided in a recent case within the OECS jurisdiction. To be clear, there were already among the insurance fraternity who held the view that Mr. Brown could not be limited in his choice. But views are not legally binding. Court decisions, on the other hand, unless appealed have to be followed. It is for this reason the referenced Court decision is of such immense importance. It has stated conclusively that where liability attaches it is immaterial which insurer is pursued in settlement.

We welcome this decision as a positive step in the right direction. We accept in its entirety, the view that an insurer ought not to avoid or even delay settling a third party claim on account of that person being comprehensively insured elsewhere.

The second aspect which attracts our attention relates to loss of use.

There is little dispute that in most cases where an insured proceeds directly against a third party insurer, the period of settlement is longer. In one such case, whilst the third party insured eventually accepted liability it was reluctant to acknowledge the claim for the full amount of loss of use. It was their contention that had the Mr. Brown,

to continue using our cited example, initially claimed directly against his own insurer his claim would have been settled within two weeks. The third party insurer further extrapolated that in the instant case they too should not be caused to pay any loss of use in excess of that period as Mr. Brown had a duty to mitigate his loss.

In a separate case where, although the third party was at fault, the insured claimed directly against his own insurer, it took the insurer nearly three months to settle their insured's claim. For his part, the insured in turn claimed the exact period against the third party insurer. In rebuttal, the third party insurer

argued that the period of time was exorbitant.

In a case decided in Antigua and Barbuda the learned judge contended that "the owner of a motor car that is damaged . . . is entitled to recover for being deprived of its use during the period that he was without a motor car."

The learned judge continued, stating "Even in the case of non-profit chattel the claimant is entitled to recover for loss of use. This principle is well registered in relation to ships and there is no reason why it should not be applied analogously to motor vehicles." In concluding, the judge awarded the

full amount claimed by the third party, ruling that she could find no reason why the insured should be not be entitled to compensation for the period she was without her vehicle as "it took her 73 days to receive compensation from the insurance company with whom she had insured."

I began by speaking of fluidity within the insurance system and this case is an excellent example as it is doubtful that even twenty-five years ago such a decision would have been rendered.

## Broker's Committee

The Insurance Council has in its composition, six sub committees; one of which is the Broker Sub-Committee; which is chaired by Ms. Vanamay Pamphile of Sterling Insurance Services St. Lucia Ltd. Ms. Pamphile was elected into the position of chairperson of the Broker's Sub-Committee at the 2013 Annual General Meeting of the Council.

The committee's role is to represent the interest of insurance brokers on the council and thereby within the Industry. Through the sub-Committee, Broker's concerns will be addressed and their

relationship with Insurer enhanced. Ms. Pamphile is assisted on the committee by its members, Mr. Armstrong Philogene of Agostini Insurance Brokers and Mr. Ronald Phulgence of Regal Insurance Brokers Inc. A team ready to make recommendations in the best interest of Brokers in our St. Lucian Industry.

In addition to the duties laid down in the council's constitution, one of our many goals for this financial year is to develop a "Code of Conduct" for insurance brokers.



# The Role of Insurance Intermediaries in the Insurance Market

*This article shall focus on the role that insurance intermediaries play in the all-important insurance market.*



**John Calixte Leon**

*Executive Director  
Financial Services  
Regulatory Authority*

## Definition of an Insurance Intermediary

An insurance intermediary is a person or entity that offers or concludes insurance contracts. This extends to agents, brokers as well as the salesmen of insurance companies and agents. Intermediaries get compensated for their services for a fee by the insurance company. An insurance intermediary may perform one or more of the following functions:

- Market or solicit insurance by urging a person or entity to apply for a particular kind of insurance from a particular company for compensation.
- Negotiate insurance contracts

by offering advice directly to a buyer or prospective buyer of an insurance contract concerning any of the benefits, terms or conditions of the contract.

- Sell insurance contracts for an insurance company for monetary compensation.

The Insurance Act, Cap. 12.08 of the 2008 Revised Laws of Saint Lucia and its accompanying regulations, provides the legal arrangements regarding the operating of intermediaries in Saint Lucia.

## Difference between an Insurance Broker and an Insurance Agent

Prevailing circumstances make it necessary for us to differentiate between the role of an insurance agent as distinct from that of an insurance broker.

Both insurance agents and insurance brokers do not underwrite the risk of the policy holder. That risk is underwritten only by the insurance company for a premium. Let us examine the difference between the insurance agent and the insurance broker by an example. We will assume:

Jane Doe as a prospective policy holder;

Jim Agent as an insurance agent;

John Broker as an insurance broker and;

Better Insurance as an Insurance Company

If Jane Doe wants to buy vehicle insurance, she may choose to go to Jim Agent. Jim Agent is contracted by Better Insurance to act on its behalf and may negotiate and sign her insurance contract if she chooses to accept it. Jim Agent receives the premium from Jane Doe and pays it to Better Insurance. Better Insurance assumes the risk of Jane Doe and pays Jim Agent a commission for the sale of the vehicle insurance policy. Jim Agent issues a cover note to Jane Doe on Behalf of Better Insurance. The insurer, Better Insurance, is ultimately responsible for the settlement of any claims in respect of that issued vehicle cover note.

Alternatively, Jane Doe may choose to go to John Broker. John Broker should source the best option available for his client, Jane Doe. Based on the choice of his client (premium, coverage etc.), John Broker then negotiates the terms of the insurance contract with the insurance company or agent on behalf of Jane Doe. If the terms of the vehicle insurance contract are accepted by Jane Doe, she pays a premium to John Broker who must remit it to the insurer within 30 days of claim made by that insurance company, Better Insurance. John Broker would receive a commission from the insurance company or agent.

Therefore, the primary difference between a broker and an agent is the individual or entity that they



represent. The insurance agent gets paid by commissions from the insurance company for the sale of insurance contracts. This means that like an insurance salesman, an insurance agent acts on behalf of and represents the interests of the insurance company. An insurance broker, on the other hand, acts on behalf of the policyholder (or prospective policyholder). During any function of intermediation, that is, in the soliciting, negotiation or sale of an insurance contract, the broker

must ensure that the interests of the policyholder are fully satisfied. The insurer would be obligated to satisfy any liabilities once the time on risk has been paid for. In the event of default, and the client has not been compensated, then statute provides for civil proceedings to be pursued by the client against the broker.

## Author: *The Financial Services Regulatory Authority*

The Financial Services Regulatory Authority (the Authority) is the single regulatory body which licenses, supervises and regulates the operations of the financial sector. The Authority was established through the enactment of the Financial Services Regulatory Authority Act, No. 13, 2011 (FSRA Act) and commenced its operations in January of 2014 ending the transitional arrangement under Section 48 of the FSRA Act.

The Authority has the objectives to fulfil general and specific responsibilities enshrined in the respective legislations, to develop a sound financial system, boost market confidence, ensure consumer protection, to ensure that the legislative framework is effective, appropriate and consistent with international standards and best practices, and promote Saint Lucia's reputation as an efficient financial jurisdiction.



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# Fire Safety Tips

*All fires can be very dangerous and life-threatening. A fire can double in size within two or three minutes. Any sort of fire will produce some amount of carbon monoxide, the most deadly gas produced by a fire. Materials such as wool, silk, nylon and some plastics can produce other highly toxic gases such as carbon dioxide, hydrogen cyanide, or hydrogen chloride. Beware - all of these can be fatal.*

## HOW TO PREVENT A HOUSE FIRE

House fires kill and injure thousands yearly, and cost many more their valued possessions and memories. Here are some steps you can take to lessen the chance of your home becoming a part of this statistic.

### Method 1 of 4: Checking the House

Inspect your home. You may need to recruit, or even hire, someone experienced in home electrical wiring, and LPG cylinders to ensure that it is thoroughly inspected.

#### Check the condition of your home's electrical system.

- Look for improperly grounded receptacles. Many modern appliances require a "three pronged" (grounded) receptacle, but people will sometimes use an adapter to bypass this safety feature, or even break a ground prong off an appliance cord. Changing existing circuits to provide grounding is a job that is best left to a professional electrician.
- Look in the attic and crawl spaces for wiring which has been damaged by pests or insects. Some old wiring is insulated with a material which insects eat or chew on, and squirrels or other rodents will often chew the thermoplastic insulation off of modern non-metallic cable (Romex).
- Look for overloaded circuit breakers, panel boxes, or fuse boxes. Check for breakers or fuses which may have circuits "piggy-backed" on them.

These are rated for single circuit protection, but sometimes in outdated or undersized panel boxes, people will put two or even more wires in the terminal of a single breaker or fuse.

- Notice flickering lights, or intermittent power surges. These conditions may be caused by outside influences, but if they occur often, they may indicate a bad connection or a short in the circuit.
- Note breakers which "trip", or fuses that "blow" frequently. This is almost always a sign of an overloaded circuit or other wiring problem, usually of a most serious nature.
- Look at the individual breaker connections, especially in outdoor panel boxes, for corrosion, signs of thermal damage (smut or smokey residue near terminals) splices which are poorly taped or wire nutted, or abraded or damaged wire insulation.
- Check the ground cable. A failure in the building grounding system and bonding can be dangerous in regard to electrical shock, as well as fire. Look for loose split bolts, clamps, or other connecting devices, and corrosion.
- Be especially careful to notice any connections in wiring other than copper. Installed correctly, and with tight connections, aluminium wire is not excessively dangerous, but when connections are made to copper wires, an electrolytic reaction may occur, causing increased resistance in the connection which will generate excessive heat. If you are able to

apply an antioxidant compound to aluminium connections, it will help decrease the risk of oxidation causing a short circuit at these locations.

**LPG system in your home.** You will want to look for loose fittings, leaking valves, and debris or improperly stored flammable materials in areas near these appliances.

- Have the gas plumbing (pipes), valves, and regulators inspected by a professional any time you smell gas or suspect a leak.

### Method 2 of 4: Checking and Safe Use of Household Items

#### Check your appliances.

- Keep your stove and oven clean, especially watching for grease accumulation.
- Check stove vent hoods, clean the filter regularly, and make sure that if it is equipped with an exterior vent,





insects or birds do not build nests or otherwise impede the air flow through it.

- Check the power cords for your appliances. Look for missing grounding prongs on the plugs and damaged insulation, and replace or repair them if defects are found.

#### **Never store flammable liquids near ignition sources.**

- Keep gasoline, paint thinners, and other highly flammable liquids or materials in UL approved containers and out of the house.
- Do not store any flammable liquid in a garage or utility room with that has a pilot light equipped appliance in use in it. Be safe; keep these items outdoors, or in a separate outbuilding.

**Be very careful in any situation where you use an extension cord for extended periods of time.** Often, foot traffic, moving furniture, and other hazards damage these cords, causing a potential for a fire. Holiday decorations are often lit for weeks with these cords, and if you are using them, use a high quality cord with a sufficient rating for the intended purpose.

**Method 3 of 4: Kitchen Safety**  
**Stay in the kitchen when using the range for cooking. If you are leaving for just a minute, turn off all the burners on the range.** Going to the basement for a can of tomatoes, or running out to check the mail, going to the bathroom, answering the phone in another part of the house? Simply turn off all the burners. After all, you are just leaving for a minute. You can immediately turn the pot or frying pan back on when you return. Taking this simple step will prevent one of the most common situations that cause house fires: unattended cooking.

- When cooking with oil, keep a lid or flat cookie sheet close by. If flames appear, simply suffocate the fire with the lid and immediately turn off the stove or fryer to let it cool down. Do not try to move the pan. Do not use water. The super-heated water will explode into steam, and can cause severe burns, and oil can splash and spread the fire.

#### **Don't cook when drinking alcohol, using drugs, or very tired.**

Eat something already prepared, make a cold sandwich, and go to sleep. Cook your meal later, when you are fully conscious.

#### **Method 4 of 4: Taking Care in Daily Activities**

**Don't sit or lie down when smoking.** Standing up will usually prevent you from falling asleep while smoking. Getting too tired? Put out the cigarette thoroughly in an ash tray or water-damp sink and go to bed. DO NOT smoke in bed - when you're in bed it's easy to fall asleep and drop your cigarette on the floor allowing it to set fire to the carpet. Cleaning out the ash tray? Place the ashes in the sink and dampen them, then scoop them up and place them in the trash can away from the house.

**Be careful with candles, oil lamps, and other open flame illumination or decorations.** Cover the flame with a wire cage to prevent something from falling or blowing onto the flame, and to prevent children and pets from coming in contact with the flame. Extinguish the fire when leaving the room, if even for a minute. After all, you'll be right back, and you can immediately relight the candle.

**Use caution with holiday decorations, particularly Christmas trees.** Natural Christmas trees are highly combustible when they become dry, and old, damaged, or low

quality tree lights cause many fires when combined with an under watered or otherwise dry tree. Watch a video of a Christmas tree fire. It is amazing how fast it can destroy a room, and a home.

**After using matches, quickly place in or run under water to extinguish any invisible flame or heat source that could cause a fire in the trash can.**

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## **HOARDING AND FIRE SAFETY**

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Many fire departments are experiencing serious fires, injuries, and deaths as the result of compulsive hoarding behaviour. The excessive accumulation of materials in homes poses a significant threat to fire-fighters fighting fires and responding to other emergencies in these homes and to residents and neighbours.

### **What is hoarding?**

Hoarding is defined as collecting or keeping large amounts of various items in the home due to strong urges to save them or distress experienced when discarding them. Many rooms in the home are so filled with possessions that residents can no longer use the rooms as designed. The home is so overloaded with things that everyday living is compromised.

### **Why do people become hoarders?**

Hoarding is a mental disorder that can be genetic in nature, triggered by traumatic events, or a symptom of another disorder, such as depression, obsessive compulsive disorder, or dementia. Studies have found that hoarding usually begins in early adolescence and gets worse as a person ages. It is more common among older adults.



### Why is hoarding an issue for the fire service?

- Hoarding can be a fire hazard. Many occupants die in fires in these homes. Often, blocked exits prevent escape from the home. In addition, many people who are hoarding are injured when they trip over things or when materials fall on them.
- Responding fire-fighters can be put at risk due to obstructed exits, falling objects, and excessive fire loading that can lead to collapse. Hoarding makes fighting fires and searching for occupants far more difficult.
- Those living adjacent to an occupied structure can be quickly affected when a fire occurs, due to excessive smoke and fire conditions.

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## FIRE EXTINGUISHERS

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A portable fire extinguisher can save lives and property by putting out a small fire or containing it until the fire department arrives; but portable extinguishers have limitations. Because fire grows and spreads so rapidly, the number one priority for residents is to get out safely.

### Safety tips

- Use a portable fire extinguisher when the fire is confined to a small area, such as a wastebasket, and is not growing; everyone has exited the building; the fire department has been called or is being called; and the room is not filled with smoke.
- To operate a fire extinguisher, remember the word PASS:
  - Pull the pin. Hold the extinguisher with the nozzle pointing away from you, and

- release the locking mechanism.
- Aim low. Point the extinguisher at the base of the fire.
- Squeeze the lever slowly and evenly.
- Sweep the nozzle from side-to-side.
- For the home, select a multi-purpose extinguisher (can be used on all types of home fires) that is large enough to put out a small fire, but not so heavy as to be difficult to handle.
- Choose a fire extinguisher that carries the label of an independent testing laboratory.
- Read the instructions that come with the fire extinguisher and become familiar with its parts and operation before a fire breaks out. Local fire departments or fire equipment distributors often offer hands-on fire extinguisher trainings.
- Install fire extinguishers close to an exit and keep your back to a clear exit when you use the device so you can make an easy escape if the fire cannot be controlled. If the room fills with smoke, leave immediately.
- Know when to go. Fire extinguishers are one element of a fire response plan, but the primary element is safe escape. Every household should have a home fire escape plan and working smoke alarms.

### Never Fight A Fire If:

- **The fire is spreading rapidly.** Only use a fire extinguisher when the fire is in its early stages. If the fire is already spreading quickly, evacuate and call the fire department.
- **You don't know what is burning.** Unless you know what is burning, you won't know what type of fire extinguisher to use. Even if you have an ABC extinguisher, there could be

something that will explode or produce highly toxic smoke.

- **You don't have the proper fire extinguisher.** The wrong type of extinguisher can be dangerous or life-threatening.
- **There is too much smoke or you are at risk of inhaling smoke.** Seven out of ten fire-related deaths occur from breathing poisonous gases produced by the fire.



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## SAFETY MESSAGES ABOUT SMOKE ALARMS

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Smoke alarms are a key part of a home fire escape plan. When there is a fire, smoke spreads fast. Working smoke alarms give you early warning so you can get outside quickly.

### Safety tips

- Install smoke alarms inside and outside each bedroom and sleeping area. Install alarms on every level of the home.
- Large homes may need extra smoke alarms.
- It is best to use interconnected smoke alarms. When one smoke alarm sounds they all sound.
- Test all smoke alarms at least once a month. Press the test button to be sure the alarm is working.
- There are two kinds of alarms. Ionization smoke alarms are quicker to warn about flaming fires. Photoelectric alarms are quicker to warn about smoldering fires. It is best to use of both types of alarms in the home.
- A smoke alarm should be on the ceiling or high on a wall. Keep smoke alarms away from the kitchen to reduce false alarms. They should be at least 10 feet (3 meters) from the stove.
- People who are hard-of-hearing or deaf can use special alarms. These alarms have strobe lights and bed shakers.
- Replace all smoke alarms when they are 10 years old.
- Smoke alarms are an important part of a home fire escape plan.

### Plan your escape

Your ability to get out of your house during a fire depends on advance warning from smoke alarms and advance planning.

- Get everyone in your household together and make a home escape plan. Walk through your home and look for two ways out of every room.
- Make sure escape routes are clear of debris and doors and windows open easily. Windows with security bars or grills should have an emergency release device.
- Plan an outside meeting place where everyone will meet once they have escaped. A good meeting place is something permanent, like a tree, light pole, or mailbox a safe distance in front of the home.
- If there are infants, older adults, family members with mobility limitations or children who do not wake to the sound of the smoke alarm, make sure that someone is assigned to assist them in the event of an emergency.
- If the smoke alarm sounds, get outside and stay outside. Respond quickly – get up and go, remember to know two ways out of every room, get yourself outside quickly, and go to your outside meeting place with your family.

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## GENERAL SAFETY IN A NATURAL DISASTER

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In a disaster, local officials and relief workers cannot reach everyone immediately. Help may not arrive for hours or days. You need to be prepared ahead of time because you won't have time to shop or search for the supplies you will need when a disaster strikes.

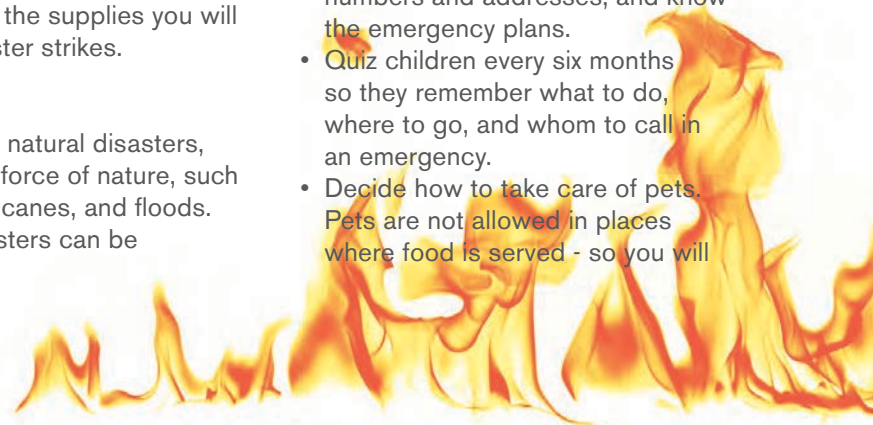
### Safety basics

Most disasters are natural disasters, the result of some force of nature, such as tornadoes, hurricanes, and floods. Some natural disasters can be

predicted, such as hurricanes and severe winter storms, while others, such as tornadoes and earthquakes, happen with little or no warning.

Some disasters are the cause of human actions, intentional or unintentional. A disaster plan will help with safety, security, and comfort. Regardless of the type disaster, there are things you can do to prepare. Contact NEMO to make sure you are aware of the potential for natural disasters in your community. After you have identified the types of disasters that could strike where you live, create a family disaster plan. Remember to make it simple so everyone can remember the details.

- Discuss what to do in an evacuation. When told by officials, go immediately to a shelter as instructed or to the home of a family friend or relative who lives out of the area. Find out about your local shelters beforehand.
- Know evacuation routes. Pre-establish several different routes in case certain roads are blocked or closed.
- Family members can become separated during an emergency. Be prepared by creating a plan for how to reach one another. Establish an out-of-area contact (such as a relative or family friend) who can coordinate family members' locations and information should you become separated. Make sure children learn the phone numbers and addresses, and know the emergency plans.
- Quiz children every six months so they remember what to do, where to go, and whom to call in an emergency.
- Decide how to take care of pets. Pets are not allowed in places where food is served - so you will



- need to have a place to take your pets if you have to go to a shelter.
- Post emergency phone numbers (fire, police, ambulance, etc.) by the phone.
- Assemble a family disaster supplies kit, and keep a smaller one in the trunk of your vehicle.

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## VEHICLE SAFETY TIPS

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Cars can catch fire for many reasons. Mechanical or electrical issues are the most common cause. A car can also catch fire as the result of a bad crash. If you see smoke or flames or smell burning rubber or plastic, respond immediately.

### What to do if your car is on fire

- Pull over as quickly as it is safe to do so, be sure to use your signal as you make your way to a safe location off the road such as the breakdown lane or rest stop.
- Once you have stopped, TURN OFF the engine.
- GET everyone out of the car. Never return to a burning car for anything.
- MOVE everyone at least 100 feet from the burning car and well away from traffic.
- CALL 9-1-1.

### How to prevent a car fire

- Have your car serviced regularly by a professionally trained mechanic. If you spot leaks, your car is not running properly, get it checked. A well-maintained car is less likely to have a fire.
- If you must transport gasoline, transport only a small amount in a certified gas can that is sealed. Keep a window open for ventilation.
- Gas cans and propane cylinders should never be transported in the

passenger compartment.

- Never park a car where flammables, such as grass, are touching the catalytic converter.
- Drive safely to avoid an accident.

### Know the danger signs

- Cracked or loose wiring or electrical problems, including a fuse that blows more than once
- Oil or fluid leaks
- Oil cap not on securely
- Rapid changes in fuel or fluid level, or engine temperature

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## SERVICE STATION SAFETY TIPS

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### Safety Tips

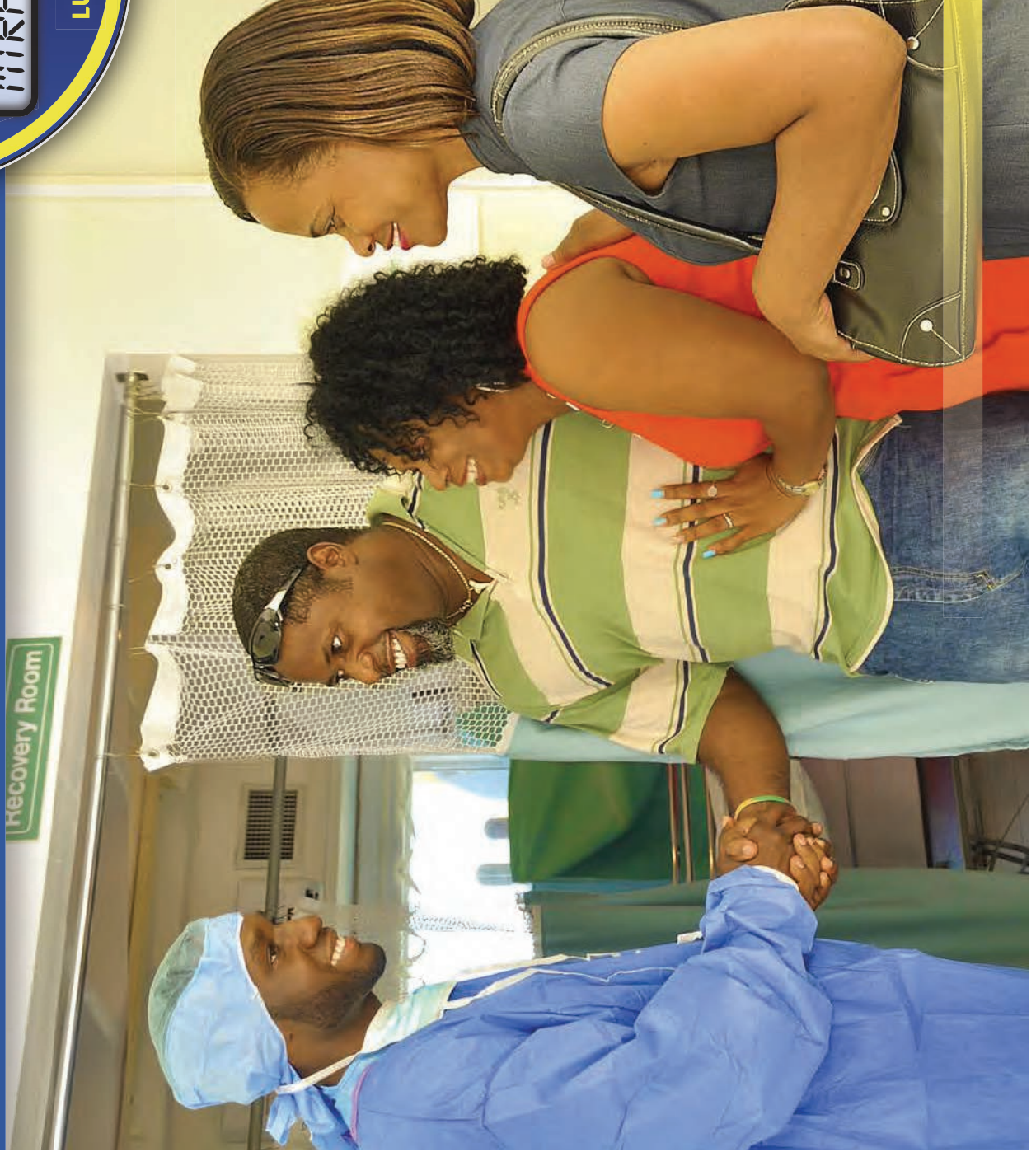
- Turn off your vehicle's engine when refuelling.
- Keep gasoline and other fuels out of children's sight and reach. Gasoline is highly toxic in addition to being a fire hazard. NEVER allow a child to pump gas.
- Don't smoke, light matches or use lighters while refuelling.
- Pay attention to what you're doing. Pumping gas is the transfer of a hazardous substance; don't engage in other activities.
- If you must use any electronic device, such as cell phones, computers or portable radios while refuelling, follow manufacturer's instructions.
- Use only the refuelling latch on the gasoline dispenser nozzle, if there is one. Do not jam the latch with an object to hold it open.
- To avoid spills, do not top off or overfill your vehicle.
- After pumping gasoline, leave the nozzle in the tank opening for a few seconds to avoid drips when you remove it.

- If a fire starts while you're refuelling, don't remove the nozzle from the vehicle or try to stop the flow of gasoline. Leave the area immediately and call for help.
- Don't get in and out of your vehicle while refuelling. A static electric charge can develop on your body as you slide across the seat, and when you reach for the pump, a spark can ignite gasoline vapour.
- If you must get into the vehicle during refuelling, discharge any static electricity by touching metal on the outside of the vehicle, away from the filling point, before removing the nozzle from your vehicle.
- Use only approved portable containers for transporting or storing gasoline. Make sure the container is in a stable position.
- Never fill a portable container when it is in or on the vehicle. Always place the container on the ground first. Fires caused by static charges have occurred when people filled portable containers in the back of pick-up trucks, particularly those with plastic bed liners. Removing the container will also prevent a dangerous spill of gasoline.
- When filling a portable container, keep the nozzle in direct contact with the container. Fill it only about 95 percent full to leave room for expansion.





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## Tips Prior To Vehicle Inspections

**Make sure all lights are working on the vehicle**

**This includes:**

- Headlights
- Indicators
- Reverse and Brakes.

**Make sure all tires are in good condition**

- Tires should have a certain thread depth.

**Make sure vision is not blurry on windscreen**

- Tint should be no longer than 8"
- Windshield should not be cracked

**Vehicle must have both side mirrors**

## Tips To Have Your Vehicle Working Efficiently

- Make sure all tires are same size
- Correct air pressure in all tires
- Make sure your vehicle has a regular maintenance schedule
- Do not allow fuel to drop no lower than quarter tank

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# Nagico Insurances

## About Nagico Insurances

The history of NAGICO Insurances is an amazing story of vision and perseverance. Founded in St. Maarten on February 1, 1982 by a small group of local businessmen, NAGICO's philosophy of providing impeccable customer service through careful selection of risk, strategic use of reinsurance and fast and fair claims settlement has fueled the company's unprecedented growth and expansion in the Caribbean region. Serving as the largest general insurer in the Northeast Caribbean, NAGICO has, over the course of its nearly thirty two years lifespan, survived and thrived through all of the worst natural disasters in the region's recorded history. With combined annual premium income topping half-a-billion EC dollars, the best, most comprehensive catastrophe reinsurance programme in the industry and rapidly-growing operations in the British Virgin Islands, Anguilla, Dutch St. Maarten, French St. Maarten, Saba, St. Eustatius, St. Kitts and Nevis, Antigua, Montserrat, Dominica, Curaçao, Aruba and Bonaire and the most qualified, experienced and dynamic management team, NAGICO's place as one of the largest, most formidable companies in Caribbean insurance is undeniable.

In keeping with the corporate vision of becoming the most trusted and reliable insurance company in the Caribbean, the company has over the last three (3) years executed a strategic expansion

throughout the region -a well-thought out plan to 'spread the risk'. Having dominated most of the markets in which it now operates, NAGICO is seeking to expand into the southern and western Caribbean in the short-to medium-term through a combination of strategic acquisitions and organic growth. The company remains the only Caribbean-owned and managed insurance company to have been granted license and access to set up operations and write business in France and, consequently, in the islands of the French Caribbean including neighboring Martinique and Guadeloupe. NAGICO has also just been granted license to enter the Trinidad market. NAGICO's B++ Good rating from AM Best -the international rating agency for insurers -is testament to a well-managed, well-capitalized, well-run entity. A huge part of NAGICO's success is based on its proactive, innovative corporate culture. NAGICO's custom-built insurance management software, Insurance Pro 2.0, is a prime example. Developed in-house with the latest in cutting-edge Microsoft technology, Insurance Pro allows the company to deliver the fastest turn-around time to customers and manage and monitor the many moving parts of the operation while seamlessly extending the same support and capabilities to its many agents and brokers.

### NAGICO and St. Lucia

In February 2011, NAGICO was registered by the Registrar of Insurers and began operating in April of the same year. NAGICO's fixation on St. Lucia is, in the words of Vibert Williams, Executive Director in charge of New Market Development, "strategic". The largest, most populous island in the OECS subgroup, St. Lucia's sizeable, insurance-savvy market and its pivotal position in the region make it very attractive to the company. Apart from that, St. Lucia can and will serve as a crucial base of operations for expansion into the other neighbouring island-territories. According to newly appointed Executive Manager of the Windward Islands, Royron R. Adams, "NAGICO sets itself apart from its competitors with an intermediary (Agents & Brokers) centered and customer focus strategy which embodies our winning preposition, that is, Fast, Fair & Always There. Our services must be efficient, claims handled fairly and the insuring public is guaranteed that we will be there when they call on us. It is that simple."

As the Executive in charge Mr. Adams states, "My vision for NAG-



ICO in the sub-region for which I am responsible is to raise the bar within the general insurance industry relative to delivering increase benefits to customers. This we will be done by leveraging our proprietary insurance software, our regional reach, our strategic partnerships, our financial strength and most of all our technical expertise available throughout our network.”

Operating for just over three (3) years in St.Lucia, NAGICO has risen to be

number 2 among the general insurance companies in this market. This is a fantastic achievement in a market that has so many players of great repute.

On behalf of the Board of Directors of the NAGICO Group, the Management, staff and Agents in St.Lucia, we express our sincere appreciation and thanks to the citizens of St. Lucia for their patronage and hospitality offered to us. We could not have done this without you.

NAGICO Insurances announces the appointment of Mr. Royron R. Adams as Executive Manager responsible for the Windward Islands. Mr. Adams is a 36 years old Vincentian with over 19 years of experience within the Insurance industry regionally and internationally. His career begun in 1995 with The Beacon Insurance Company Limited where he later returned in 2007 and progressed to Regional Manager before joining NAGICO in 2012 as their Branch Manager in Saint Lucia. Mr. Adams’ career took him to Canada where he worked with international companies such as Marsh and McLennan, a wholesale and retail reinsurance broker and Allianz Inc, an international general insurance company with major stake in Munich Re.

The Insurance Industry can be complex at times with many stakeholders representing the interest of clients. Fittingly, Mr. Adams has worked in Brokerage, Agency, Credit Unions and with one of the largest insuring risk in the Caribbean, The Mustique Company Limited where he spearheaded their Risk Management Policy and the creation of the The Mustique Insurance Brokers Limited.

In today’s world, strong leadership is essential for the success of every business and NAGICO Insurances in recognition of this has entrusted this sub-regional responsibility to Mr. Adams. Leadership in the areas of Underwriting, Claims, Business Development, HR and Operational Efficiency within the Windward Islands is Mr. Adams’ primary responsibility at NAGICO Insurances.

Mr. Adams is a Chartered Insurance Professional (CIP) from the Insurance Institute of Canada, and a Certified Risk Manager from the University of Toronto. He also holds a Diploma in Accounting from ACCA and a certificate in Creating and Executing Break-through Strategy from the Columbia Business School in New York, from which he is pursuing a Certificate in Business Excellence in Strategy; a member of the CIP Society in Canada and the Global Risk Management Institute.

The Board of Directors and the Executive Management of NAGICO Group congratulates Mr. Adams and wishes him every success in his new role.



**Meet Royron R. Adams**  
Executive Manager of the  
Windward Islands












# Nagico Insurances



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# Climate Change

In keeping with its overall objective of creating awareness of pertinent issues affecting the insurance industry and the continuous development of its members, the General Sub-committee organized, as its first project for the new financial year, a Luncheon Lecture on Climate Change & Insurance. The Lecture was held on Thursday, January 15, 2015 at the Office's of the Insurance Council of St. Lucia, #44 Brazil Street Castries. The facilitators were Mrs. Susanna De Beauville Scott, Climate Change Co-ordinator in the Ministry of Sustainable Development, Energy & Technology, a position which she has held from May 2014, under a world Bank project aimed at reducing vulnerability to climate related disasters. The second facilitator Mr. Lucius Doxerie currently serves as Communications Officer on the Disaster Vulnerability Reduction Project. His role is to highlight the projects to the nation as they are being implemented and to provide general information on climate change issues, specifically measures that individuals, households, communities, businesses and sectors can undertake to adapt to the phenomenon.

Attendees were enlightened on the difference between weather and Climate change and how Climate change impacts the future of the Insurance Industry. Insurers were also excited to learn the ways in which their organizations as well as the industry can help mitigate and adapt to Climate change.

It was a very informative section which the Insurance Council intends to repeat sometime in the future as they continue to strengthen their partnership with the Ministry of Sustainable development.



# Car Care

## St Lucia Bandag Limited

**1** Our topic this morning is wheel bearings. Most wheel bearings are sealed assemblies today and are capable of going well beyond 100,000 miles but they still need to be inspected periodically for wear and looseness. How often? Anytime the brakes are serviced, anytime a front or rear axle shaft is replaced, and any time a steering or ride problem occurs that might be bearing related. Symptoms include cycle or speed related noises such as squeaks, chirps, growls or buzzing while driving, or steering looseness or wander.

On vehicles with serviceable wheel bearings, regular maintenance is required to keep the bearings in good condition.

This involves removing the bearings, cleaning them, inspecting the bearings and races, repacking the bearings with high-temperature wheel bearing grease (never using ordinary chassis grease), replacing the old grease seals with new ones (old seals should never be reused), and readjusting the bearings after they've been installed.

**2** The wheel bearings on boat trailers, in particular, need special care and frequent cleaning because they are often submerged in water. The same would be true for 4WD trucks or any other vehicle that's driven off the road through hub-deep water.

All types of wheel bearings can be checked by raising the vehicle and rotating each wheel by hand. Any noticeable roughness or noise would be grounds for removing and inspect-

ing the bearings. The wheel should also be rocked to check for any looseness.

As a rule, there should be no play on most 4WD vehicles, but up to 0.010 in. of play in the front bearings may be acceptable on RWD applications with adjustable bearings. If there's play in a sealed bearing assembly, replacement is required.

But if the bearings are the adjustable variety, a simple adjustment might be all that's needed. A "loose" wheel bearing should never be adjusted without first inspecting it. Bearings don't loosen up under normal use.

**3** If a bearing is found to be worn or damaged, the ball or roller bearings along with the inner and outer races must be replaced as a matched set.

In some instances, it will only be necessary to replace the outer wheel bearing or the inner wheel bearing. Other times, both bearings may have to be replaced. Both bearings may also have to be replaced if adjustable bearings were over tightened. Bearing preload must be carefully adjusted to the vehicle manufacturer's specifications.

Other items that may also have to be replaced include the rotor or drum (if they hold the bearing sets) and/or the spindle (if damaged or bent).

The bearing races must fit squarely and securely in the rotor or drum, and be fully supported by the spindle. Bearing cone and seal installation requires special drivers. Make sure you

have the proper tools for servicing the bearings.

The rear wheel bearings on rear-wheel-drive vehicles are usually pressed on and require a hydraulic press for replacement. The bearing must be properly supported during installation to prevent damage. The rear seals or O-rings must also be replaced to prevent possible oil leakage and contamination of the rear brake shoes. Don't forget when looking for bearings for your vehicle check us at St Lucia Bandag Ltd. Take care

**4** A word of caution. Batteries contain a sulfuric acid electrolyte which is a highly corrosive poison, that will produce gases when recharged and can explode if ignited. This can cause serious injury or possibly death.

Keep open flames away from your battery. Wear personal protective equipment and take care not to splash any battery acid on your skin or clothes when adding distilled water to the battery.

A tool touching both battery posts or battery post and the car metal parts is a short circuit and will spark. When using metal tools on or near a battery be extra cautious to reduce risk of short circuit, possibly causing a battery explosion. Do not drop a tool on the battery or knock the terminals with anything.

Always exercise caution, and whenever possible, please follow the manufacturer's instructions for testing, jumping, installing and charging.

**5** Here are some maintenance tips. If the battery's terminals are encrusted with deposits, clean them with a wire brush dipped in baking soda and water to ensure that the deposits are not blocking the flow of electrical current. (Do not splash on car's painted surfaces). Estimate the age of your battery. If it's more than 3 years old replace it. Check that the battery is securely fastened in the battery tray. A loose battery that is allowed to shift around can cause damage if it is able to tip over under the hood (it's been known to happen). Excessive vibration will also shorten your battery's life.

Check to make sure the water level in the battery hasn't dropped below its mark. Add distilled water if necessary. Check the tightness of the battery cable ends. A loose battery cable end can prevent your car from starting and acts just like a dead battery. If you can move the battery cable ends that are attached to the battery terminals at all, they are too loose.

If a battery is completely discharge, you may not be able to jump-start the car. The battery may need to be slow-charged with a battery charger.

**6** Nothing works in your car without electricity. All of that electricity comes from your battery. It is the nature of electricity that the connections between your cables and battery attract crud and corrosion. That corrosion will cut your electrical connection. At best, it will make your battery work harder than it should, shortening its life. At worst, it will strand you in a parking lot somewhere without warning. Our

battery service includes checking the electrical system, cleaning battery cable and posts and installing new batteries. The average battery will last up to three to four years, although in harsh conditions it may last only one to two years. However, life will be significantly shortened if the battery is constantly undercharged (from constant short trip driving or an electrical problem) or if the water level drops too low. Our goal is to keep you on the road. That is why we always recommend doing an electrical test whenever you have a dead battery. Your battery may be dead simply because it is old, your alternator is malfunctioning or for a dozen of other reasons. The test is designed to identify problems in your electrical system so that we don't simply treat the symptoms of a dead battery, while leaving you stranded down the road because we didn't catch the problem that caused your battery to go dead in the first place.

**7** How often your car needs a brake job depends on how you drive. Habitual hard braking will wear out pads or shoes quickly.

Typically, rear brakes last longer than the front. Replacing pads or shoes before they are completely worn can save hundreds of dollars in extra repairs. It is easy to check the condition of the brakes when you have the tires rotated ( do it at least every oil change ) because the wheels are off and the brakes are exposed. But if you hear a squealing or grinding sound from brakes when you are driving, have them looked at immediately. Also have the

brake fluid flushed and changed every two years because old brake fluid can reduce braking effectiveness and corrode parts.

**8** Tires are expensive and a key to safe driving, so keep them properly inflated and rotate them periodically. Monitoring tires for uneven wear patterns (for example, small hemispherical indentations known as "cupping") can prevent potential problems with wheel alignment or suspension components.

Shocks and struts often last 75,000 miles or longer depending on road conditions. Apart from uneven tire wear, other signs that shocks or struts need replacing include a rough ride and swaying during cornering. A visual inspection will reveal whether the units are leaking. You can also perform the old "bounce test": Push down on a corner of the car get it bouncing then let go. If the car does not stop before three bounces, it is probably time for new shocks or struts.

Rubber CV boots on front wheel drive cars can crack and split, allowing grit into the mechanism that transfers power from the transaxle to the wheels; repairs can be expensive. (If you do not know what CV boots are, have a technician point them out.) It is easy to have them checked when you have the tires rotated.

**9** There are some easy things you can do to prolong the life of your tires and improve your vehicles safety. Keep your tires properly inflated—



correct air pressure is required for good handling and traction, good fuel economy and even wear. The only way to determine proper tire pressure is to use an accurate pressure gauge. Tire pressure should be checked and corrected only when the tires are cold; even a short drive can make your tires too hot for accurate pressure readings. Don't inflate your tires to the maximum pressure printed on the tire – use the tire pressure recommended in your vehicles owners manual or tire information sticker (located in the glove box, the door post or inside the fuel door). Also remember to check the pressure in your spare tire.

It's dangerous and illegal to drive on worn-out tires. Tires are worn out when their tread has 1/16" or less remaining. Molded-in treadwear indicators, or wear bars (which are raised narrow strips of rubber in the drainage groves), will become even with the tread when

it's time to replace the tire. Regularly inspect your tires for irregular wear and side wall bubbles. Irregular wear is often caused by a worn or misaligned suspension, or improper inflation.

Sidewall bubbles are caused by a break in the sidewall and could cause a blow-out.

Irregular tire wear can be partially prevented by regularly rotating your tires (every 3-6 thousand miles is recommended). Even if you don't do it nearly as often as recommended, try to rotate your tire at some point in their life.

Check your owners manual or service manual for the exact rotation pattern for your vehicle.



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- To Make Sure the Level of Oil is Properly Full

### REASONS TO GET YOUR CAR ALIGNED:

- Predictable Handling
- Tire Life
- Brake Stability
- Driving Matters

### SYMPTOMS OF A BLOWN HEAD GASKET CAN BE CAUSED BY PROBLEMS IN THE COOLING SYSTEM:

- A Clogged Radiator
- Coolant Leak From Radiator
- Bad Radiator Cap

- Bad Thermostat
- Radiator Fan Not Coming On
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AUTHOR:  
**DAREN PETER**



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# The Insurance Brokerage

## Industry in Saint Lucia



**Author: Armstrong Philogene Leon**

*ACII, Diploma Management (Distinction), Chartered Insurance Broker*

The idea and practice of insurance broking has a long history; one that is probably centuries old. Insurance brokers are a very important part of the financial landscape of Saint Lucia. The insurance broker is a specialist in insurance and risk management. They provide risk management services and they sell, solicit, or negotiate insurance for compensation. Insurance brokers are aware of the terms and conditions, benefits and exclusions and costs of a wide range of competing insurance policies, so they can find the client the most appropriate cover for their own circumstances.

They have a fiduciary responsibility to their client. In one form or another they have been in existence in Saint Lucia since the late 1960s with the majority of them having a broker's license but operating as an insurance agent together with a few local companies. For the most part, the Insurance Act No.6 of 1995 remedied that anomaly.

Insurance brokers for most part are

regulated under Insurance Act, Chapter 12.08 of the 2008 Revised Laws of Saint Lucia through the Financial Services Regulatory Authority Act which is the new instrument through which the regulation of insurance companies, insurance intermediaries and pension funds are effected.

The term insurance broker has a legal definition under the Act which is defined as follows: "any individual who or any firm or company which for compensation as an independent contractor in any manner solicits, negotiates or procures or the renewal or continuance on behalf of existing or prospective policy holders."

On the other hand, an insurance agent is defined as "any individual, firm or company appointed by an insurer or an insurance agent to solicit applications for insurance or negotiate insurance on its behalf and if authorized to do so by the insurer, to effectuate and countersign insurance contracts but does not include an individual who is an employee of the insurer"

The insurance agent's primary agreement is with the insurer, not the insured. In contrast, an insurance broker represents the insured's interest, normally has no contractual agreements with the insurer, and relies on common or direct methods of perfecting business transactions with the insurer. This can have a significant beneficial impact on insurance negotiations obtained through a broker (vs. those obtained from an insurance agent or insurer).

Insurance brokers in St Lucia play a critical role in helping companies and individuals acquire motor insurance, professional indemnity insurance,

marine cargo and hull insurance, property insurance, liability insurance, pension plans, life insurance and annuities, and accident and health insurance. Local research has shown that brokers play a significant role in helping small and medium size businesses find liability insurance and property insurance, particularly in more competitive markets.

Most insurance brokers in St Lucia provide services beyond obtaining insurance, such as providing risk assessments, insurance consulting services, insurance-related regulatory and legislative updates, claims assistance services, assisting with employee enrollment, and helping to resolve benefit issues. Thus dealing with an insurance broker as opposed to directly with an insurer or agent is clearly advantageous for the customer.

Many customers in St Lucia and most businesses choose to do business with an insurance broker for reasons including: the ease of having the "shopping around done for them"; having the opportunity for premium funding which allows for larger insurance policies to be paid in installments rather than all at once; dealing with one broker for all policies from the car insurance to professional indemnity insurance rather than dealing directly with several insurers; and, the ease of having claims managed by the broker who deals directly with the insurer on the client's behalf.

Insurance brokers have and continue to play a very significant role in the development of the insurance industry in St. Lucia.

The insurance market in St Lucia in





the last thirty has been transformed from an agency market that was once dominated by English insurers and regional insurers represented by agents together with a few local companies to one which is controlled by brokers.

Latest local research reveals that brokers have grown from controlling about 15% of the market twenty years ago to at least 60% of all general insurance placed in St Lucia. Currently there are thirteen brokers operating in St Lucia as opposed to the two which operated as brokers, namely, M & C Insurance Department and CGM. In 1992 we saw the emergence of Agostini Insurance Brokers on market. Through Agostini's strategic marketing approach and the high standard of professionalism which they brought to the market place, the status and image of the insurance broker has taken a new dimension, with the generation of

public interest and importance of the role the insurance broker. From there on we have seen a proliferation of insurance brokers. In the last year alone the Financial Services Regulatory Authority has granted two new licenses for new brokerage entities.

During that period, we have witnessed the demise of at least five brokers. Notwithstanding, the insurance broker continues to be the backbone of the insurance industry.

Latest statistics reveal that for the year 2013 the total Gross Written Premium for the industry was in the region of \$202 million as opposed to little over \$203 in 2012. The life sector gross premiums totaled \$46,842 million for 2013 in contrast to \$46,447 in 2012. This represents an increase of about 1%. In comparison all classes of general insurance totaled in excess of \$156 million as opposed to a little over \$157 million in 2012. In effect, general insurance experienced a slight decline

of about 1% in 2013 when compared to 2012.

Property insurance remains the major contributor of the general insurance sector representing about 47% of the total gross premiums with motor vehicle and personal accident following closely with about 27% and 14% respectively of the market.

The government has earned taxes and fees totaling approximately \$10 million from the insurance sector.

The insurance industry has stood the test of time. It is a resilient industry that is very adaptive to market conditions. The industry always reinvents itself to suit the market. In St Lucia, we have seen the market through the many phases from agents, to local companies and the preeminence of the insurance broker. The broker is now the backbone of the industry and they are the ones who determine market conditions.

# Vehicle Inspections

Every individual who owns a vehicle knows that in order to have their vehicle deemed road worthy, an inspection must be done and passed. These inspections can only be carried out by garages certified to do so by the Insurance Council of St. Lucia in conjunction with the Ministry of Infrastructure, Port Services and Transport.

A vehicle owner should know what an inspection entails to ensure that when their vehicle is being inspected, all the aspects required by the certifying bodies are met. This step by step guide will seek to educate vehicle owners as to what constitutes a thorough inspection.

When the vehicle is brought in, the first step is to put the vehicle up on a hoist so that the inspector can see the underside. The tyres are removed and the brakes are inspected to ensure that they are in good condition. The brake lines are then inspected for leaks, corrosion or any other abnormalities. The wheel hubs are also inspected for leaks and the bearings are checked for wear to ensure they are intact.

The suspension is then examined. The suspension includes shocks, springs, tie rod ends, rack ends, lower arms, upper arms and bushings. The shocks are examined for leaks which result from the shocks being damaged. The springs are inspected for damage as well. The tie rod ends are examined to ensure that they are in good working order; whilst the upper and lower arms are inspected for any worn out rubbers.

The steering linkages, steering rack and stabilizing bars are all inspected. The steering linkages are inspected to ensure that they are tight therefore allowing proper steering movement and less free-play of steering.

The transmission and axel are then examined. The transmission is inspected for leaks. The drive shaft, universal joint and center bearing are all inspected for any damage.

While the vehicle is still on the hoist, the engine is examined from below and inspected for any oil or fuel leaks. In the event that there are any problems

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(Firm and Upright)



the inspector will make note and also recommendations. This completes the inspection from the hoist.

The tyres are put back onto the vehicle and the second part of the inspection commences. The engine is further examined from the top for any visible leaks as is the steering system. At this point the inspector may also at his discretion check the battery, transmission fluid, engine oil and brake fluid although this is not a stipulation of the inspection.

The lights inclusive of headlights, brake lights, indicators, number plate light and side park lamps are then tested. This is to ensure that there are no burnt bulbs and that they work properly. The gauges on the dashboard are also examined to ensure that they are operational.

The windshield wipers and windshield washer is tested as well for proper functioning. The inspector then tests the seatbelts to ensure that they work as they should.

The tyres are examined and measured for good thread with a tyre- gauge. This means that the amount of thread or grip on the tyres is measured to ensure that they meet the requirements. Also, the side walls of the tyres are inspected for abnormalities and damage.

At this point, the vehicle is started and the inspector listens for any abnormal sounds which may emanate from the engine. The vehicle is then taken for a short road test during which the inspector will check for proper steering, good brakes, proper functioning of the clutch (where applicable) and

transmission. The inspector checks that there is good gear shift i.e. it freely goes into the gear selected. Also, the inspector listens for any noises from the suspension and wheel bearings.

The mileage is taken from the odometer and all the details such as the chassis number, engine number, year of manufacture, make and model are verified. A pass is given to vehicles which have met the required standards thus deeming said vehicle roadworthy. This passed inspection then allows the vehicle owner to insure and license the vehicle.



## DRIVING TIPS

### DID YOU KNOW?

- A clogged air filter gives you lower fuel economy!
- Incorrect tyre pressures gives you lower fuel economy!
- Incorrect oil grades gives you lower fuel economy!
- Improper wheel alignment gives you lower fuel economy!

Hence it is important to have your vehicle serviced regularly and by trained technicians to ensure maximum efficiency.

### ARE YOU TAKING A FOUL ODOUR WHEN YOUR A/C IS ON?

Chances are your A/C system is due for a service.

Overtime, the air conditioning evaporator in your vehicle accumulates bacteria, mold, spores, fungi, road grime, nicotine oils and debris. This condition causes foul odours and loss of efficient cooling. A certified trained A/C technician can service and restore your system as good as new. Also have a charcoal A/C filter installed to ensure the air you breathe is clean.

Safe driving from us here at Beachcomber Limited, Excellence in Motion.



# SAGICOR GENERAL INSURANCE INC.

## ST. LUCIA

Sagicor General Insurance Inc. offers a wide range of insurance protection. As a subsidiary of Sagicor Financial Corporation, we are one of the longest running general insurance companies operating in the Caribbean. We have always maintained a solid reputation for efficiency and excellent customer service, with an impeccable record of settling claims quickly, even in times of a catastrophe. Through sponsorship programs and the overall development of youth, Sagicor General also takes an active role in the communities of which we are a part.

Sagicor General first achieved its A. M. Best rating of A- (Excellent) in the year 2002 and has continued to maintain this rating, which reflects our historically profitable operating performance, prudent underwriting leverage, regional market presence and parental support. Sagicor General introduced the application of Enterprise Risk Management in 2005. This ongoing holistic approach governs everything from the A-rated re-insurers that are on our program, down to the inspection of both residential and commercial property risks that we cover.

We have been in existence for more than 130 years offering a comprehensive range of general insurance solutions to individuals and companies. We write all classes of non-life insurance products.

Our revised Strategic Plan has established targets and objectives which all staff have embraced. The attainment of these objectives will place Sagicor General firmly among the leaders in Property & Casualty Insurance

business in the region. We will continue to underwrite prudently, analyze and quantify our risks carefully, while controlling our risk exposures in such a manner as to ensure that our clients are always fully protected.

*"WE PRIDE OURSELVES ON BEING ABLE TO PROTECT WHAT IS MOST IMPORTANT TO OUR INSURED"*



*"WISE FINANCIAL THINKING FOR LIFE"*



# Risk Management

## Mitigating the risk of failure through reassessment

One needs to routinely reassess the condition of structures and situations to ensure that design parameters are still relevant.

For example, the Canaries Bridge withstood Hurricane Tomas, a 1 in 100 year storm, but succumbed to the December 2013 trough. By no means was the trough more intense than “Tomas” but the results were devastating due to the underlying vulnerability which was exposed in the post Tomas era. It could only be assumed that over the years and events the bridge was weakened and failed under the rains of the trough. Another example, while the Hewanorra Airport experienced minor flooding during Hurricane Tomas, the airport suffered from severe flooding

resulting in loss and damage during the trough of December 2013.

The environment is very dynamic and the conditions a structure was designed towards can change slowly or very rapid. Both of these situations can be highlighted in earth movement which can happen very slowly or rapid depending on the rate at which water is being introduced. Poorly draining soils, like clayey soils, in an undrained situation may take a long time to slide, whereas an unprotected soil edge next to an open drain with high velocity flowing storm water can erode away the edge at a quicker rate. In both cases the structure located on the site presents a surcharge load which contributes to the rate of failure.

Regardless of the site failing, once movement occurs the structure can sustain structural damages.

Management of risk would require one to obtain the services of the requisite professional and ascertain design parameters that are applicable to the present environmental conditions. Some signs that should be done sooner rather than later include, but not limited to, noticeable changes to the surrounding grounds, like cracks or depressions or constant moisture which can be masked by a lush green bush. Cracks in the structure are usually signs of stress which can lead to failure.

**Written By:** Justin Sealy(Management)





# INTEGRITY

## Where Art Thou?



**Leathon  
B. Khan B.Sc., ACII**  
*Chartered Insurance  
Practitioner*

**[in-teg-ri-tee] noun:**

1. Adherence to moral and ethical principles; soundness of moral character; honesty.
2. The state of being whole, entire, or undiminished: “to preserve the integrity of the empire”.
3. A sound, unimpaired, or perfect condition: “the integrity of a ship’s hull”.

Dictionary.com, a popular on-line dictionary offers the above definitions for the word “Integrity”.

Wikipedia, another hugely popular on-line resource more broadly defines the word as:

“a concept of consistency of actions, values, methods, measures, principles, and morals”.

“a personal choice, an uncompromising and predictably consistent commitment to honour, moral, ethical, spiritual and artistic values and principles”

It goes on to state that: “in ethics, integrity is regarded by many people as the honesty and truthfulness or accuracy of one’s actions. The word integrity evolved from the Latin adjective integer, meaning whole or complete. In this context, integrity is the inner sense of “wholeness” deriving from qualities such as honesty and consistency of character. As such, one may judge that others “have integrity” to the extent that they act according to the values, beliefs and



principles they claim to hold.

In the context of insurance and the manner in which business is conducted, this definition aptly describes one of the most essential qualities expected of any and every individual engaged in the business of insurance. This expectation equally applies to every policy holder.

Both sides are expected to be morally compelled to approach every interaction, engagement and transaction with a discernable sense of integrity which will in turn nurture feelings of confidence and trust. This is the foundation on which lasting and fruitful relationships are established.

Integrity is intimately tied to the doctrine of "Utmost Good Faith". This is one of the enduring principles of insurance which requires that both the insured and insurer in a transaction, act honestly and truthfully toward each other. Neither party is to knowingly mislead the other or withhold crucial and material information that could influence an important decision or the outcome of a transaction.

It is undeniable that sometimes, in the business of insurance, this important doctrine is set aside. This happens on both sides of the fence for the sake of advancing corporate or personal interests. Highly questionable business practices have quietly crept into the operating norms of some organizations while on the other side of the fence,

there is growing tendency to reciprocate, with an unfounded conviction that these actions and attitudes are justifiable.

To put it bluntly in perspective, one could say... "The sins of the insurer or broker will follow the claims of the insured"

The harsh reality of modern economic times, with competing social priorities and the quest for profits and accelerated returns on investments, creates tempting challenges that have the potential to dim the moral vision of those directly affected. These scenarios have often pitched the personal integrity of people against an unholy alliance of these challenges, in a seemingly hopeless battle. The result is often a case where integrity is defeated, narrow self-interest prevails and becomes the focus of attention and invariably birth is given to inevitable conflicts.

Integrity is a quality that is instilled and developed within our consciousness over time. It is something that is consciously nurtured until it forms an integral part of the moral compass that direct many aspects of our lives. It underpins our dealings, business or otherwise with others, by influencing our decisions and actions.

When our professional integrity as businesses or individuals become questionable, it creates an uneasy environment of doubt, suspicion and mistrust. This could derail and permanently injure

valuable relationships as well as impede the establishment of new ones. Our insurance industry has often been on the receiving end of harsh criticism from the insuring public based on the experiences they have encountered. Much of this criticism may be unfounded or based on client expectations that were beyond the scope of their policy coverage and thus not realized. There have been however, genuine cases where the actions of practitioners in the market have betrayed the trust of policy holders. These "sins" are manifested in a number of disturbing ways ranging from a willful breach of the principle of utmost good faith to claim evasion strategies to the criminal misappropriation of funds held in trust for others. Wherever and whenever these "sins" are committed, they come back to haunt not just our industry generally, but also our market and more specifically, ourselves personally.

When clients, business associates and professional colleagues begin to quietly distance themselves from us, the impact is direct and personal. It is however true that in many cases, the lack of integrity or the moral indiscretion of one individual may be deemed to be reflective of the general culture of the organization they may be associated with.

In other words, if a particular manager of a department in a company is known to be a person of questionable character, it is quite easy for the entire organization to be similarly aligned.

This business of insurance, like other areas of financial services is built on relationships and as relationships grow, it is expected that customer loyalty will strengthen. This loyalty sustains our business and provides a good foundation for our business to thrive. This is why the personal integrity of every employee is very important and not just those of the decision makers. It is clear then that the integrity of an individual or a company will help shape the public's perception concerning their image and reputation.

A positive image and an impeccable reputation in our business dealings is an ideal everyone in our industry should be striving for and wherever it exists, it should be guarded and defended as if our continued existence depended on it,.....because it does!

Given the importance of integrity in business and in our personal and professional lives, companies should develop and pursue deliberate strategies to make their businesses and their staff "integrity-rich".

## Building Personal Integrity

wikiHow is a web-based and wiki-based community, consisting of an extensive database of "how-to" guides. Below is a summary of wikiHow's step by step guide to building personal integrity:

**1. Identify aspects of your behavior that require change.** Reflect on your interactions with others in

the workplace, at home and in social situations to determine specific areas in need of improvement. For example, if you are late for work every day and feel guilty about creating excuses for this behavior, this may be an opportunity to develop greater personal integrity.

**2. Determine your reasons for not behaving with greater personal integrity.** For example, you may be pushing unpleasant work tasks on to other employees instead of being honest with your boss about your inability to do the tasks. You may be afraid to admit to yourself or to your boss that you do not possess the right skills or that the job is not the right fit for you.

**3. Face the obstacles that weaken you to excuse yourself, lie or violate your moral code.** Get involved in finding a more suitable use of your talents, facing your fears about how others may perceive you and/or seeking knowledge or counseling to address personal challenges and insecurities.

**4. Build relationships at home and work through greater truthfulness, being candid.** For example, if managing a team of employees, be honest and direct with each individual about your expectations and employee performance. Avoid backbiting or gossiping. Refrain from causing unnecessary harm. Part of developing personal integrity is

gauging when and how to deliver the truth. Be careful not to confuse truthfulness with anger-driven and brutally honest confrontation.

**5. Make a list of tasks and behaviors in which you will become more trust worthy.** The list might range from basic tasks, such as remembering to take out the trash as promised, to repaying large or small sums of money in a timely manner.

**6. Respect the property of others.** Consider any complaints you may have had or have received about using another person's belongings, parking in someone else's parking spot or littering on another person's property. Make a concerted effort to respect other people's belongings.

**7. Listen to and respect the opinions and decisions of others.** Part of possessing personal integrity is protecting the human rights of others. Respecting diverse thoughts and decisions is a sign of open-mindedness and integrity.

**8. Do more than you expect others to do.** If you are in a position to contribute to the development of others or help them, to do something they cannot reasonably accomplish on their own, make an effort to assist them.

**9. Expect a trial and error process that requires persistent effort.** Assess your progress, as success

and integrity are not destinations, but making some progress: going forward. Expect yourself to learn and strive daily toward your goals, always making progress.

**10. Enlist the help of others, as mentors.** The smiles and advice of colleagues, relatives and good friends, who know you well and have your best interest at heart, can assist your progress by providing objective feedback on a daily basis about the personal changes you are making.

**11. Develop your accountability.** Learn to admit when you've made a mistake and apologize for it. If you were at least partly to blame for a bad situation, own up to your part in it instead of blaming others. If you admit that you've done something wrong, it's easier to be more honest and to avoid the same mistake in the future.

**12. Grow to be more independent, and rise out of rough times.** Not withering away and not unnecessarily depending on others.

## Integrating Integrity in Our Business

Nimbo, an Inc. 500 company, which provides Enterprise Cloud Solutions and helps enterprise organizations adopt and manage cloud technologies, provides the following insights on building integrity in our businesses:

1. One very smart strategy is to start

with the staff recruitment process. In addition to dealing with the educational qualifications and skill sets during the interview process, some focus should be placed on situational questions to determine the mind-set of the candidate and what they would do in the situation presented. This could help to provide indicators that could gauge how an employee may respond in real-life situations.

2. Another important strategy is to develop and implement a practical training programme focused primarily on the value of personal and corporate integrity through a series of activities such as group activities, seminars, workshops and PowerPoint presentations. This strategy would then need to be supported by formal policy guidelines on integrity which should be incorporated in an employee handbook.

3. Another effective strategy is to hold employees accountable for their actions and for employees to also hold each other accountable. This can be achieved by developing a system which allows staff to report on offenses that they are aware of which could be damaging to their teams or the organization as a whole. This type of "integrity monitoring" may have its challenges but will in fact self-regulate its functioning, as one must first act with integrity in reporting the offenses of others.

4. Of all the possible strategies that one may employ in trying to develop a culture of integrity within an organization, living by example is the most effective and demonstrative way to do so. Walking the walk and talking the talk, will always provide that exemplary level of leadership that is difficult to deny and impossible to ignore. If leaders develop this attitude with an unwavering consistency, employees will over time adopt and embrace these attitudes as their very own.

This is what gives birth to a culture of integrity within an organization while at the same time gaining the respect, honour and trust of the individuals and markets they serve. The effect of this raises the overall competitiveness of the organization because efficiency and stability is improved. This causes competitors to pause, take notice and reassess their own operations.

We in the insurance industry need to critically look at ourselves, our leadership, our attitudes towards integrity, our market reputation and the legacy we wish to leave behind. We need to look introspectively and ask:

***Integrity.....where art thou?***





## **Snapshots for the Insurance Council's**

*39th Annual General Meeting held on Thursday, September 18, 2014 at the Sandal Regency La Toc Golf Resort & Spa*







*Travel, Motor, Homeowners, All Risk, Marine Cargo,  
Contract Works, Commercial Business, Fire,  
Personal Accident, Burglary, Cash,  
Public Liability and Employer's Liability.*

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Bois D' Orange, Gros Islet T. 458.8222 F.457.7081 Email: mcinsure\_gi@mandcgroup.com  
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**Largest Insurer in St. Lucia based on Premium Income 2012-2013**



M&C General Insurance is rated "B++" Good by A.M. Best Rating Company.



# ARTICLE (Excerpt of Press Release)

## Insurance Council Magazine

### EC Global Celebrates 10 Years in Insurance

The EC Global Insurance Company Ltd has marked a milestone, celebrating its 10th anniversary in the insurance business. EC Global was founded in 2004 by the East Caribbean Financial Holding Company (ECFH) and Grace Kennedy – through its subsidiary – Jamaica International Insurance Company. Over the years, the company has garnered a solid reputation marked by innovative insurance products and prompt claims settlement.

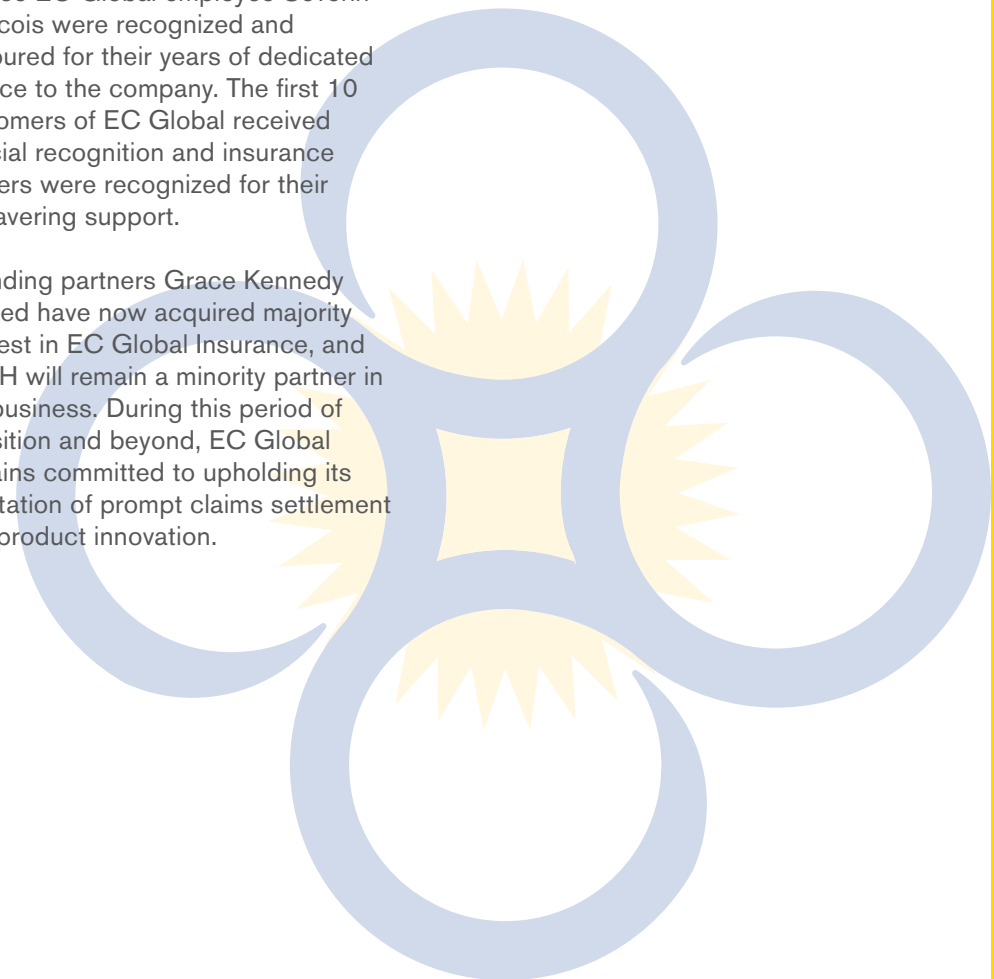
To commemorate the milestone celebration, EC Global hosted an Anniversary Awards Ceremony at Sandals Grande under the patronage of Her Excellency Dame Pearlette Louisy, Governor General of Saint Lucia. The guest list included Ministers of Government, Directors and Senior Executives of the Grace Kennedy, the Jamaica International Insurance Company (JIIC), ECFH Group, EC Global and Bank of Saint Lucia, members of the Insurance Council, EC Global Staff, Insurance Brokers and specially invited customers and guests.

Over the last 10 years, EC Global has established itself as a considerable force in the insurance industry in St. Lucia with signature products like Angel Advantage and the Condo Villa Policy and in recent times the Livelihood Protection Policy, St. Lucia's first Micro Insurance Product, and the first

in the English speaking Caribbean. Payments under this policy are based on predetermined parameters in terms of wind speed and the amount of rainfall, without the need for an actual assessment.

Former CEO Leathon Khan and long service EC Global employee Severin Francois were recognized and honoured for their years of dedicated service to the company. The first 10 customers of EC Global received special recognition and insurance brokers were recognized for their unwavering support.

Founding partners Grace Kennedy Limited have now acquired majority interest in EC Global Insurance, and ECFH will remain a minority partner in the business. During this period of transition and beyond, EC Global remains committed to upholding its reputation of prompt claims settlement and product innovation.









# Beacon

## Spreads Its Wings



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Beacon Insurance continues to grow across the region with the expansion of the St. Lucia Office. Located in Orange Park Commercial Centre, Bois D'Orange, Castries branch, the branch office recently completed an expansion project that has seen its office space almost double in size. According to Country Manager, Joralia St. Louis, the Beacon Castries can now accommodate 150% of its usual customer traffic. She also said "This expansion has now given us the capacity to serve our customers more efficiently and comfortably. Client Service Underwriters are now one of the first points of contact upon entering the branch and the wait is more comfortable with the introduction of refreshments for our customers ". St. Louis also stated that this expansion is in alignment with Beacon's new theme "Don't Worry Be Happy" a theme she says is rooted in the entire Beacon experience being a

worry free and happy one. "At Beacon our customers are at the heart of our organization; so from the moment you enter our office to the point where you may have to make a claim, we want to ensure that the entire process is simple and stress free.

This insurance company's Castries office is just part of its growing presence. A southern branch office was opened in Vieux Fort in November of this year. Though smaller in size, it is conveniently located in a main business hub where their services are available to a number of surrounding businesses and has a complement of well trained staff. Beacon Insurance provides general insurance coverage including, motor, property, engineering, marine and hull and public liability.

**For more information call 452-8334 or visit us online at [beacon.co.tt](http://beacon.co.tt).**





# Need Insurance?

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Anguilla • Antigua & Barbuda • Dominica  
Grenada • St. Lucia • St. Vincent & the Grenadines

# Sun General Insurance Inc.

Offers one of the most comprehensive ranges of general insurance products to be found in the Eastern Caribbean. Our package of over forty eight (48) different plans gives consumers the most liberal options in protecting property and other assets. We extend our coverage beyond the personal into Employment and Transportation Insurance, thus making attractive packages available to small and large clients.

We always want to be the choice of our customers for innovative insurance and related services and to provide the best value package within an environment that is friendly, safe, reliable and caring.

## OWNERSHIP OF SUN GENERAL INSURANCE INC

Sun General Insurance Inc. was purchased by Sandridge Ltd. and is fully backed by the larger group of companies under the Sun Group Inc banner of which Sandridge Ltd is a member. The other Group operations include: Going Places Travel – largest travel agency in the Caribbean, Drive-A-Matic Ltd & JTB Ltd – vehicle rentals, Suntours – destination management, taxis & tours, Island Safari & Adventureland – inland tours/adventure, Seafari – offshore adventure tours, The Refinery – Duty Free Shopping, iMart – convenience store & pharmacy, Accommodation - Savannah Hotel, TimeOut Hotel, Worthing Court Hotel, Sugar Cane Club Hotel & Spa, Frangipani Art Gallery and two Rubis Stations in Barbados & St. Lucia.

## 2013 / 14 REINSURANCE

As always, we allow only A-rated reinsurance companies on our programs.

## OUR BOARD OF DIRECTORS

Good corporate governance is key to any financial based company and we have a strong Board of Directors comprised of professionals that reflect the reach of our company. We have from St. Lucia Hon. Peter I. Foster; from Grenada Mr. John Miller; from Dominica Mr. Rey Royer and from Barbados Messrs. Robert Carter, Alfredo Weatherhead, Davis Browne and our Executive Chairman, Bernard Weatherhead.

## MANAGEMENT TEAM

Our Head Office management team is made up of experienced professionals who together have over 100 years of insurance background. Our President, Mr. Davis Browne has over 30 years of insurance experience and our Claims Manager Mr. Dean Weatherhead has been in the industry for over 24 years. Our local Branch Managers, Mrs. Vira Albertie, Castries and Ms. Vida James, Vieux Fort, have over thirty years insurance experience.

## CLAIMS & CATASTROPHE HISTORY

The team at Sun General Insurance has a great track record for settling claims fast and efficiently. Our claims philosophy is simple: If a claim is good, we pay fast. If we are unsure, we investigate and/ or discuss with client and resolve.

## ONLINE INSURANCE

We have invested a lot of time and effort into launching the first ACCURATE online quoting engine for the Caribbean specializing in home and motor insurance. Please take a look at [www.sungeneral.net](http://www.sungeneral.net).



**Please visit any of our Offices located at:**

#55 John Compton Highway, Castries and New Dock Road, Vieux Fort  
Tel. No. (758) 458-8800  
Email: [stlucia@sungeneral.net](mailto:stlucia@sungeneral.net)

**OFFICES IN:** Anguilla • Antigua • Barbados • Dominica • Grenada • St. Lucia • St. Vincent & The Grenadines

# Moves in the Industry

## → Pearl Goddard



Miss Goddard began her insurance career in August 2009 at M & C General Insurance Company Limited in the capacity of Underwriter/ Customer Service Representative, working in both Commercial and Personal Lines. She remained in that post for two years during which time she obtained a local qualification of the Caribbean Insurance Foundation Certificate – endorsed by the Association of Insurance Institutes of the Caribbean (AIIC).

In the three years following her time at M & C General Insurance, Miss Goddard attended the University of the West Indies where she obtained a Bachelor of Arts in Psychology with honors. She joined the CGM Gallagher Team in July, 2014 as an Administrative Assistant, Property & Casualty, dealing specifically with personal lines.

Miss Goddard is a highly motivated individual who is passionate about the study of human behavior and enjoys interacting with and meeting new people. Her critical thinking and communication skills honed through her practice with her degree puts her in a unique position to effectively manage client interactions, handle their concerns and queries as well as the day to day administrative duties.

## → Shereen Clery



Her childhood dreams of being a professional began at the Ave Maria Girls Infant & Primary School where her profession of choice was to become a teacher. Her hard work and determination gave her a covenant spot at the Leon Hess Comprehensive Secondary School where she was given the initial tools to become the driven and focused worker she is today. She then went on to attend the Sir Arthur Lewis Community College (SALCC) where she was awarded an Associate Degree in Business Administration with a concentration primarily in Accounting.

Upon completion of her studies at SALCC, she interned at M&C Insurance Brokers Insurance, where she was retained as a permanent employee as a result of her constant display of being a team player, and always going the extra mile to get the job done. Having gained 5 years of experience in the field of Insurance, she now works as an Assistant Broker in the Employee Benefits at CGM Gallagher Insurance Brokers. She has developed a passion for insurance and looks forward to coming to work every day to keep her clients fully satisfied from her professional level of service continuously offered.

## → Deborah Cools



Deborah Cools joined CGM Gallagher Insurance Brokers (St. Luca) Ltd as an Accounts Executive – Property & Casualty on July 17, 2014. She commenced her insurance career as an Underwriter/Customer Service Representative at M & C General Insurance in November 2009 where she discovered her enthusiasm for the field of insurance. She held the post of Underwriter/CSR for 4 years, prior to becoming the successful candidate for the post of Underwriting Supervisor at M & C General Insurance. Mrs. Cools is constantly in search of finding ways to expand her insurance and job knowledge – by attending both local and regional, seminars and conferences, in addition to her commitment to her professional studies – namely via the CII.

She is a strong believer of giving back and has volunteered her services as a Director on the board of the Insurance Institute of St. Lucia Inc. for the past 3 years, where she has held the post of Social Affairs Secretary and Secretary, respectively.

In her spare time, Deborah enjoys fishing, listening to various genres of music, and doing anything nature related.



→ Tamara Dantes



Tamara Dantes started her career in insurance in 2005 with the Great Northern Insurance Company as an Insurance Underwriter. In 2006 she moved on to S&A Insurance Brokers as a broker and was promoted to Office Manager in 2009. She was soon presented with a better opportunity and moved to St. Lucia Insurances in 2010 where she held the post of Underwriting Associate. In an effort to expand her knowledge and interest in the field of Insurance she successfully obtained a local qualification of the Caribbean Insurance Foundation Certificate – endorsed by the Association of Insurance Institutes of the Caribbean (AIIC).

In 2014 she joined CGM Gallagher Insurance Brokers where she holds the post of Broker in the Property & Casualty Department. Her 9 years' experience in the insurance field has enabled her to be knowledgeable in many classes of general insurance such as motor, property and liability. She is responsible for providing service to new clients, renewals, endorsements, mid-term changes, cancellations and deletions for General Insurance policies.

→ Portia Marcion



Portia Marcion joined our CGM Gallagher family in late August of 2014 as a member of our Claims team. She has since been quite an asset as she has brought a barrage of skills to our already developed team.

A driven and pleasant individual, she has been involved in customer relations for over a decade. As such she possesses the required skills and attitude to ensure excellent service is delivered to each of our customers throughout the claims process.

Ms. Marcion has efficiently handled countless claims since the start of her tenure including claims for Water & Sewerage Company Ltd, Bryden & Partners, Bay Gardens Resorts and St. Lucia Air & Sea Ports Authority. Her innate desire for customer satisfaction and excellence enables her to proficiently negotiate on behalf of her clients, co-ordinating alongside insurers, adjusters and surveyors when necessary. Within a matter of one month she was able to bring to a close several of the claims which were pending from the previous brokers and as she moved forward she has continued to operate with such efficiency.

She endeavours to ensure that each claim is handled swiftly in order to decrease the inconvenience and loss incurred by her clients, whilst maintaining a professional and pleasant rapport with both her clients and her colleagues.

→ Tanja Browne



Ms. Browne started her insurance career in the life insurance industry 15 years ago, and 5 years later adding a medical/EB (employee benefit) to her career.

She has been dealing with personal clients in the medical / EB (employee benefit) department over the last 10 years.

Ms. Browne strongly believes in personal development and continuing education in her field of work to better advise and serve her clients. With this burning desire for improvement and professional client service she has achieved two professional designations in Insurance (LUATCF), and the (FSS) designation, Life Underwriters Training Council Fellow and Financial Services Specialist respectively from the American College. She is also a final year student at the University of the West Indies St Lucia Campus pursuing her Bachelor's Degree in Banking and Finance.

Ms. Browne has also served on the executive of the NIC Toast Masters Club. As part of her quest for continuing self-development she has served as Sergeant at Arms and Vice President of Membership during the years 2010 and 2011 respectively.

Ms. Browne joined the CGM Gallagher family on the 1st November 2014 and since then has assisted with portfolios such as Jalousie, Columbus Communications and Morgan Bay Resort. She is ready to assist and take on the challenge of the OECS portfolio and would extend the same courtesies of quality and professional service to the OECS members to make their EB experience with us a pleasurable one.

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## ➔ Sasha Fontenelle



Ms. Fontenelle graduated from Sir Arthur Lewis in 2009 with A Levels in Accounting, Sociology and Business Management. Ms. Fontenelle started her career in the insurance industry on May 17th 2010 as an Assistant Broker in the General department at CGM Gallagher Insurance Brokers. As an individual who strongly believes in growth, one year later her portfolio was extended to Employee Benefits. Ms. Fontenelle has achieved certificates in Psychology, Statistics, Management Accounting, Insurance Laws and Procedures and Health Insurance Orientation 101. She is also currently pursuing her MHP designation (Managed Health Care Professional) with the American Health Insurance Plans Institute. On November 01st 2014, she was promoted to Broker for Employee Benefits. Ms. Fontenelle is an ambitious person who has developed a mature and responsible approach to any task that she undertakes or any situation she may be presented with.

## ➔ Imran Magloire



Imran Magloire is an assistant broker with CGM Gallagher Insurance Brokers (St.Lucia) Ltd. Imran currently operates in the Employee Benefits (EB) department by servicing medical clients, processing medical claims and medical cheques. Imran is a huge believer of team work and building new relationships with clients. He has been employed in the insurance industry from the year 2010 to present. Imran has the experience in both the Employee Benefits department (EB) and Property and Casualty (P&C). Imran has a very up lifting personality which helps foster strong relations with clients.

Imran tries to participate in as many insurance activities as possible to help build relationships with other individuals throughout the industry. In his spare time Imran plays football for local clubs, and is particularly proud of his achievement by way of collecting the second place cup in the Marchard league in 2013 which he participated in. A huge fan of the Manchester City and Barcelona football teams - Imran uses the same competition mind-set of sports to bring into the place of work, which he thinks makes the working environment really exciting – focusing on the importance of team work.

Imran – unknown to many of his fellow industry colleagues is also a local Soca Artist. He performed in the groovy soca monarch semi-finals in 2014 and he intends to make it to finals this year. He goes by the stage name of Imran

Nerdy. You might now be wondering why “Nerdy”, Imran got the artiste nickname back in his schools days of being so serious about classes and doing his work, he forgot about the fun part. His class mates then began calling him Imran Nerdy, and the name has stuck with him to this day.

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## ➔ Sheena Martin



Beacon Insurance Company announces the appointment of Ms. Sheena Martin to the position of Branch Administrator (Vieux Fort Branch). Ms. Martin is well known in the industry as a studious young professional set on high achievements. She has been in the Insurance industry for seven years, beginning her career as a CSR in the underwriting department at M&C General and soon after she continued to SAGICOR General her previous employer. Ms. Martin has earned the Caribbean Certificate of Insurance Practice and is the 2013 recipient of the prestigious Roderick Clarke Scholastic Award. Sheena demonstrated her commitment to the insurance industry during 2010 to 2013 which she served as the treasurer of the Insurance institute of St. Lucia. Ms. Martin continues to press forward putting her experience and skills into profitable practice.

# Testimony of a Scholar



*Chloe Layne*

My name is Chloe Layne, a 2014 past student of the St Joseph's Convent Secondary School and a proud recipient of the Insurance Council of St Lucia Scholarship.

In the 2009 Common Entrance Examinations I attained an average of 89% which got me a place at the School of my choice which has molded me into an exemplary student.

This Scholarship assisted immensely. The Scholarship gave me the confidence to pursue my goals throughout these five years at St Joseph' Convent. As an aspiring lawyer or Financial Analyst, this Scholarship acknowledges the drive I have in these areas and supports my goals by lowering the exorbitant cost associated with purchasing books and giving me a great opportunity to attend the St Joseph's Convent.

It also helped a great deal as my mother could now use her money on other parts of my schooling such as my travelling and meal expenses. This was very advantageous to me due to the fact that I lived in the south of the island and had to commute daily to Castries. At the 2014 CSEC Examination I attained eleven grade ones and is presently enrolled at Sir Arthur Lewis Community College in the Division of Arts Science and General Studies (DASGS) pursuing Law and Economics.

I now take this opportunity to thank the Council for assisting me in pursuit of excellence and will be ever so grateful and appreciative for any future contributions towards the advancement of my career.





## PRESS RELEASE

### **Caribbean Alliance Insurance Company Ltd. Receives Further Financial Strength Upgrade**

**A. M. Best Company**, the Independent Rating Agency based in the United States, has announced for the second consecutive year the further upgrading of the Financial Strength rating of **Caribbean Alliance Insurance Company Ltd.** to **A (Excellent) Stable**.

**Caribbean Alliance** is the only General Insurance Company to have achieved this rating across the whole of the Eastern Caribbean.

**Caribbean Alliance** Managing Director, Ernest Letby confirmed they are very pleased to have been awarded this upgrade as it distinguishes us as a leader in the Caribbean within the General Insurance Market.

**Caribbean Alliance** operates in the Islands of the Eastern Caribbean - BVI, Anguilla, St. Kitts & Nevis, Antigua & Barbuda, Montserrat, Dominica, St. Lucia, Barbados, St. Vincent and the Grenadines, Turks and Caicos, Grenada and will soon have Branch offices in the Cayman Islands as well as St Maarten.

The Head Office of the Company is at the Corner of Newgate and Cross Streets, St. John's, Antigua.

**Caribbean Alliance Insurance Company is represented in St. Lucia by Saint Lucia Insurances Limited.**

**Saint Lucia Insurances Limited**, Managing Director, Alvin Malaykhan and his staff are very proud of this milestone achievement as they continue to provide greater security and comfort to their policyholders.

**A.M. Best Company** is the world's oldest and most authoritative insurance rating and information source. For more information, visit [www.ambest.com](http://www.ambest.com).

[www.caribbeanalliance.com](http://www.caribbeanalliance.com)

# Common Complaint

By Cecil Jaipaul

*Today's customers are more likely to file grievances when it comes to poor service. Smart insurers are prepared to deal with them and not resist changes.*

A claims officer is having a dispute with a customer about the appropriate payout for a claim. The officer stands firm and points out that the amount paid is consistent with the policy provisions. He ignores the client's questions and simply states he is not responsible for anything greater than that set out in the policy. The claimant gets frustrated with this insistence on the "company policy." Tempers flare, the claimant walks away and then files a complaint with a regulator.

This scenario is not uncommon to insurance companies. Just how frequent this situation is, though, is difficult to measure. Regulators in the Caribbean keep little data on the number of complaints filed, or if there is data many seem reluctant to disclose it or it is dated. However, the number of complaints is holding steady, or rising slightly, from year to year, according to sources.

What is it that pushes consumers' hot buttons? Motor insurance issues top the list. For example, in Trinidad and Tobago, the only jurisdiction where information is readily available to the public, the Office of the Financial Services Ombudsman (OFSO) [www.ofso.org.tt], reports the following types of complaints:

Types of Complaints	No. 2013	% 2013	No. 2012	% 2012	No. 2011	% 2011	No. 2010	% 2010
Motor Vehicle	268	96.7	282	99.3	235	98.7	232	96.3
Life, Health & Annuities	6	2.2	2	0.7	3	1.3	9	3.7
Property	3	1.1	0	0	0	0	0	0
<b>TOTAL</b>	<b>277</b>	<b>100.0</b>	<b>284</b>	<b>100.0</b>	<b>238</b>	<b>100.0</b>	<b>241</b>	<b>100</b>

In some jurisdictions, almost two-thirds of the complaints received by regulators deal with problems related to claims handling. Specifically, these are identified as unsatisfactory claim settlement, denial of the claim and delays. In general, life and homeowners' insurance attract few complaints - unless there's a severe hurricane.

The types of complaints are varied and extensive. Potential reasons include excessive rates, cancellation, non-renewal, misleading advertising, claim delays, denial of claim, policy holder service, policy information and premium refunds. A single complaint may have more than one cause or reason.

## WHAT REGULATORS ARE DOING

In the Caribbean insurance marketplace, while Barbados, Jamaica and Trinidad and Tobago require insurers

to have a complaint handling protocol, other regulators are moving toward a statutory definition of a "complaint." For example, the ECCU Uniform Insurance Bill [2014] contains the following definition:

*"complaint" means any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about -*

*(a) the provision of, or failure to provide, a service or product related to the provision of insurance or a pension plan; or*

*(b) an insurer, an insurance intermediary, the trustee of a pension fund, or any other person that may be prescribed, and that alleges that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;*

In essence, a complaint is any oral or written correspondence primarily expressing a grievance, whether justified or not, with an insurance company or intermediary. A complaint does not relate to regulatory non-compliance only; it may involve quality of service and other business practice issues not related to the business of insurance.

The Issue of complaints and tracking consumer grievances is becoming more prominent in the insurance world.

### Consider the following:

- The Central Bank of Trinidad and Tobago, in its Claims Guideline requires insurers to maintain a complaints protocol. The Guideline says that as a minimum, the procedures should include:
  - Acknowledgement of receipt of the complaint within an established period of time;
  - Details of how the complainants will be kept informed of the status of their complaint;
  - Information to complainants on how and when to access the services of the Financial Services Ombudsman as an alternative dispute resolution mechanism; and
  - Establishment of the time period for sending a final response in writing to the complainant.
- The Financial Services Commission of Barbados in its Guideline on Market Conduct requires insurers to have procedures in place to deal with customer complaints effectively and fairly through a simple and equitable process. These procedures should be well disclosed and easily accessible.

While these developments hold promise, there are some conditions that need to be met before any regulatory system will work. A regulator's review of complaints is most effective if it focuses on general business patterns or practices of the insurer. While not ignoring isolated instances of poor service, the regulator should concentrate on an insurer's general practices.

The purpose of regulating insurance complaints is to provide customers with a non-judicial alternative to pursuing grievances against insurance companies. To balance the rights of the customer, regulator and insurer, there must be a standardized way to report the handling of complaints.

The consequences of noncompliance with complaint handling regulation can be serious. Insurance regulators investigating a number of similar complaints against a particular company and its complaint handling practices could trigger a market conduct audit. The findings of the audit would allow regulators to determine if the company is in compliance with applicable insurance law and regulations. If regulators find a pattern of misconduct, they can take appropriate remedial action against the insurer. In extreme cases, the regulator may even revoke a company's licence.

In its best form, a complaint handling regulation program will strengthen consumer confidence in the insurance business by promoting collective improvement of business processes and communication. It is up to regulators to maintain credibility, fairness and accuracy in recording and investigating consumer complaints and insurer complaint-handling procedures.

### WHAT INSURERS CAN DO

Over the years as a market conduct and compliance specialist, I have seen many files where insurer complaint handling was mediocre at best. I have also seen cases where complaint officers had little regard for the law and jurisprudence. In some cases, there is a troubling readiness to assume the role of bill collector.

One way for insurers to address these weaknesses is to adopt a formal complaint handling protocol. An efficient protocol allows insurers to facilitate the fair and equitable treatment of insurance customers by placing additional focus on consumer concerns.

An effective complaint handling protocol is premised upon the value that the process of resolution must be fair and just. This cannot be compromised. However, undue process and protracted decision making, with unnecessary expense and delay, can prevent the fair and just resolution of complaints. If the process is disproportionate to the nature of the dispute and the interests involved, then it will not achieve a fair and just result.

### A COMPLAINT HANDLING PROTOCOL SHOULD ANSWER THE FOLLOWING QUESTIONS:

1. Was the complaint handled by the insurer in a timely manner and consistent with regulatory guidelines?
2. Was the complainant kept informed in a simple and understandable manner?
3. Is the "sign-off" complete and responsive to all the issues raised by the customer?



4. Does the company response include documentation supporting its position?
5. Is the conduct of the insurer appropriate from a business practices standpoint?
6. Do the insurer's actions comply with all insurance act, regulatory guideline, applicable statutes and regulations, rules and policy provisions?
7. Does the response identify other remedies available to the consumer?

Of course, dealing with angry consumers requires more than merely a checklist; it involves both an approach and strong interpersonal skills. Most customers complain because they need help. Listen to what the customer is saying. Tell them that you have a process that involves solicitude, respect and patience. Separate the people from the issues. Give the customer a complete response – one that addresses all issues raised and includes copies of any documentation needed to support the insurer's position. Insurers must make good faith efforts to resolve complaints and disputes without resorting to civil litigation.

The methods and procedures used in complaint handling are important and deserve attention by the front line level employees of any insurance company. These employees serve as the first (and sometimes only) point of consumer contact.

Designing, documenting and implementing a complaint handling protocol requires a great deal of concentrated effort. Often, insurers have a tendency to sit back and relax once a complaint handling system is

in place, which is a serious mistake. As soon as a protocol is implemented, it starts to become obsolete. Internal audits are an effective way of maintaining the status quo, but in today's rapidly changing marketing, distribution, underwriting and claims environment, no insurer can afford to be static.

One way of measuring complaints is through indices. For example an index could measure the insurer's share of justified complaints resolved for all insurers compared with the amount of business the company writes in the jurisdiction. The index is calculated by line of business on a calendar year basis. Another method is the justified complaint ratio – a statistic comparing resolved justified complaints to a business volume value such as written premiums in a jurisdiction. For example, if a company has a complaint ratio of 1.58, it means the company had approximately 1.58 complaints for every \$100,000 of written premium during that year.

With complaint handling, you really do have to set a minimum standard. If insurers are to survive in this competitive environment, providing good service means more than just lip service; it involves a thoughtful, upfront and constructive approach to dealing with customer complaints and grievances. The stakes are high. Complaint handling is not a nuisance or a feel-good pitch, but rather a bottom line issue.

### *Reflect on this...*

- A. In the Dominica High Court case of *Derrick St. Ville v. Netherland Antilles General Insurance Corporation* (2001), Rawlins

J: remarked that the insurer should have settled the claim within about one year after the report of its expert was received. This time would have afforded the insurer time to institute a proper investigation into the matter. Such an investigation could have provided bases for accepting or denying the claim. That action and time frame would have obviated some of the hardships and inconvenience which the insured has encountered.

- B. In the Antigua case of *Sylvester Scotland and General Insurance Company Ltd* (2004), Madam Justice Rita Joseph-Olivetti of The High Court of Justice wrote:

*"In my experience, insurance companies all too often prolong decisions on claims for no good reason. This practice must be frowned upon as it ignores the rights of customers, is against good business standards and inevitably leads to litigation which could be avoided if a more reasonable approach is taken, for example, the same swift approach used when pursuing late premiums."*

- C. In the Saint Vincent and The Grenadines High Court case of *Beacon Insurance Co. Ltd v. Fitz Jackson* (2007), Thom J: said evidence shows that the insurer tried to conceal facts in this case by changing information on the proposal form after a claim on the policy was made by the insured. He cautioned that the insurer should desist from this dishonest practice.
- D. In the Trinidad and Tobago of *Goodwill General Insurance*

Company Limited (In Liquidation) v. Winchester et al (2009) Rajkumar J: said:

*“This was prima facie an unacceptable way to run an insurance company, far less one that offered motor vehicle insurance within a statutory framework designed for the benefit of the public. It demanded investigation.”*

E. In the Belize Supreme Court case of Everaldo Quetzal v. Jorge Adrian Trejo and Insurance Corporation of Belize Ltd. (2014), Arana J: noted that the Claimant had submitted a Medical Report setting out the nature of his injuries, and that upon receipt of that report the insurer was legally obligated to pay the no fault benefits to the claimant. The court found the insurer’s conduct less than commendable as it was putting the claimant in an unnecessarily stressful and burdensome position which is clearly contrary to what the spirit of the Act is designed to do which is to assist the injured person with immediate expenses arising as a result of an accident and obviate the need for litigation before these expenses can be recovered.

In response to the “noise” with the insurance sector, Suzanne Roach, Financial Services Ombudsman of Trinidad and Tobago in her 2013 Annual report, urged insurance companies to “engage their staff in ongoing training to enhance their customer service skills set and product knowledge in order to best serve the customer” – a timely reminder you say.

## A CULTURAL SHIFT IS REQUIRED

Increasingly, there is recognition that a cultural shift is required in order to create an environment promoting a timely and favourable complaint resolution system. This shift entails simplifying procedures and moving the emphasis away from the conventional denial in favour of proportional procedures tailored to the needs of the particular case. The balance between procedure and access struck by complaint officers must come to reflect modern reality and recognize that new models of resolution can be fair and just.

To this end, there is also a need for regulatory initiatives to allow for rules to be interpreted broadly, favouring proportionality and fair access to the affordable, timely and just resolution of complaints.

Cecil Jaipaul is a consultant specializing in market conduct issues.

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# G. Llewellyn Gill & Co.

G. LLEWELLYN GILL & CO., is an Accounting Firm established on March 4, 1992 by its Principal, G. Llewellyn Gill, SLMM. We have served many clients over the years in a broad cross section of activity from Credit Unions, Retail, Wholesale, Land development, Agricultural Based activity and Service Businesses, International Financial Services, Statutory Organizations, The Registry of the International Financial Service Centre, and Regional Organizations such as the Eastern Caribbean Supreme Court and the World Bank Project accounts of the Organization of Eastern Caribbean States (OECS). During this time we have also served the Insurance Council of St. Lucia, with whom we have been associated for at least 15 years. We have witnessed many changes in the operations of the Council as it has sought to serve its members and keep its self relevant to the growing needs and changes in the Insurance Industry in St. Lucia.

G. Llewellyn Gill qualified as a Certified General Accountant of Canada on June 1, 1987 and over the years has continued the path of Education to become a Chartered Secretary and an Accredited Director. His professional designations are as follows:

- FCGA** Fellow of the Certified General Accountants of Canada (1996)
- FCIS** Fellow of the Institute of Chartered Secretaries and Administrators in Canada (1997)
- FCGA** Fellow of the Association of Chartered Certified Accountants (UK) (2007)
- Acc. Dir** Accredited Director, Institute of Chartered Secretaries Canada (2009)

His life's journey has been a mix of private and public sector work experiences, which has provided him with a wealth of wonderful experiences. A former Accountant General, he has served and contributed too many aspects of life in St. Lucia both professionally and socially. Some of his noteworthy contributions include the following:

Chairman – National Insurance Corporation – 2010-2012,  
Member of the Salaries Review Commission – 1999-2002 and 2009-2013,  
Member of the Labour Tribunal – 2013 to present,  
Director ECFH – 2010-2012 and Director BOSL - 2010 to present.  
He also served as President of the Institute of Chartered Accountants of St. Lucia from 1998-2001 and from 2007 has been a Director of the Board of CGA-Caribbean and its Vice President from 2011. He was given the opportunity to represent CGA-Caribbean as a member of the CGA-Canada National Professional Standards Committee from 2009-2014.

On the Social side Mr. Gill has contributed too many facets of life in St. Lucia, but is probably more well known for his contributions in the sphere of Music and Community Service.

A Founder member of the St. Lucia School of Music in 1987 and of the Eastern Caribbean Collective Organization in 2009 formerly Hewanorra Music Society Inc. (2000), of which he is a Director and currently serves as its Vice Chairman, Mr. Gill was the coordinator of the Annual Festival of Carols for a

period of 10 years before its transfer to the CDF. A winner of the M&C Fine Arts Awards for Music on its 10th Anniversary in 1988 and the Winner of the National Song Contest for the 10th Anniversary of Independence in 1989 with the song titled "Saint Lucia", he has produced and released two Christmas CD'S, "CHRISTMAS IN THE SUNSHINE" and "OUR CHRISTMAS SONG", a CD of Folk Music with the CECILIAN RAYS, "CHANSONS ST.LUCIE" and a CD of Worship Music "SING HIS PRAISE". Service to the young people to St. Lucia has been through the Duke of Edinburgh's Award Programme of which he is a Gold Award Holder. He is the Chairman of the local Programme and has maintained an association with the Award programme for over 40 years. He has also served as President of the Rotary Club of St. Lucia (1996-1997) and was made a "Paul Harris Fellow" for services to the Community in 2000.

Mr Gill was recognized for his contribution to music with the Independence Award in (February 2009) in the Order of St. Lucia with the St. Lucia Medal of Merit Gold. (SLMM)


A former President of the St. Lucia Red Cross Society, he received the "Augusto Pinaud Award" – Order of Honour to Merit, Venezuelan Red Cross (February 2008).

As a committed St. Lucian, Mr Gill has always been ready to serve and will continue to give of his best in whatever endeavour he undertakes. I am grateful to the Insurance Council of St. Lucia to share a bit of our story of service in this beautiful land of ours St. Lucia.



Meet the team at **MMOTORS**



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# Recipe

## Festive Holiday Cheesecake Recipe



*Make Christmas dazzle with this show-stopping cheesecake. Each slice is overloaded with fun, festive candy toppings. –Taste of Home Test Kitchen*

**TOTAL TIME:** Prep: 30 min. Bake: 1-1/2 hours + chilling

**MAKES:** 16 servings

**TOTAL TIME:** Prep: 30 min. Bake: 1-1/2 hours + chilling

**MAKES:** 16 servings

### Ingredients

- 1-1/2 cups graham cracker crumbs
- 1/2 cup pecans, toasted and finely chopped
- 2 tablespoons light brown sugar
- 6 tablespoons butter, melted
- **FILLING:**
- 4 packages (8 ounces each) cream cheese, softened
- 1 cup sugar
- 3 teaspoons vanilla extract
- 4 eggs, lightly beaten
- 1 cup (6 ounces) miniature semi sweet chocolate chips
- **TOPPING:**
- 2 cups (16 ounces) sour cream
- 1/4 cup sugar
- Assorted candies

### Directions

1. Place an ungreased 9-in. springform pan on a double thickness of heavy-duty foil (about 18 in. square). Securely wrap foil around pan.

2. In a small bowl, combine the cracker crumbs, pecans and brown sugar; stir in butter. Press onto bottom and 1-1/2 in. up the sides of prepared pan. Place on a baking sheet. Bake at 350° for 5

minutes. Cool on a wire rack.

3. In a large bowl, beat the cream cheese, sugar and vanilla until smooth. Add eggs; beat on low speed just until combined. Fold in chocolate chips. Pour into crust. Place in a larger baking pan; add 1 in. of hot water to larger pan.

4. Bake at 325° for 1-1/2 hours or until center is just set and top appears dull. In a small bowl, combine sour cream and sugar until smooth; spoon over hot cheesecake and spread to cover. Bake for 5 minutes longer or until topping is just set.

5. Remove springform pan from water bath. Cool on a wire rack for 10 minutes. Carefully run a knife around edge of pan to loosen; cool 1 hour longer. Refrigerate overnight. Remove sides of can. Garnish with candies. Yield: 16 servings.

### Re Recipe: Rich and moist dark chocolate bundt cake

*Makes a 7.5 bundt cake (or a 8.5 x4.5 loaf pan)*

*Adapted from The Cake Book by Tish Boyle*

This recipe makes a rich and moist chocolate bundt cake. The secret is using yogurt which makes the crumb tender and moist. This cake is so good that I can even eat the batter by the spoonfuls – it taste like chilled chocolate mousse!

### Ingredients:

227g unsalted butter, softened  
 250g granulated sugar  
 145g eggs, room temperature  
 120g plain flour  
 38g cake flour<sup>^</sup>  
 1.5 tsp baking powder  
 1/4 tsp salt  
 61g Dutch-processed cocoa powder  
 (\*Do use the best quality you can afford. I always bake mine with Valrhona cocoa powder)

1 tsp vanilla extract

160g Greek yogurt (the original recipe uses sour cream)

*\*Optional: To make the cake a little more interesting, add in halved macerated cherries in the cake batter before baking. Dark chocolate and cherries are perfect together!*

*^You can make your own cake flour: Sift 110g of plain flour (all-purpose flour) with 2 tbsp corn flour twice.*

### Method:

1. Prepare bundt tin by greasing the tin with butter, thoroughly. Dust with flour.

2. Cream the butter and sugar with a paddle attachment, on medium speed until light, pale, fluffy, about 5 minutes.

3. Add in eggs, one at a time, mixing well after each addition. Scrape down the sides of the bowl using a spatula.

4. Add in the sifted dry ingredients in three additions, alternating with the wet ingredients, on low speed. Using a rubber spatula, scrape down the batter in the bowl to make sure the ingredients are well blended.

5. Preheat oven to 180 degrees celcius. Transfer the batter into the bundt pan and level the top with a spatula. Rap the bundt tin against the kitchen counter twice to knock out any large air bubbles.

6. Bake for about 50 minutes or until the top springs back to touch, or until a cake tester inserted into the center of the cake comes out clean.

7. Allow the cake to cool in the bundt tin for about 10-15 minutes before inverting onto a cooling rack. Let it cool completely before attempting to remove the bundt mould.

8. Serve it with dusting of icing sugar.





# A message from the Chairperson of the General Sub Committee

I would like to thank the members of the General Sub-Committee for being such a supportive, energetic and hard-working team. You not only succeeded in completing the second issue of our Insurance magazine "The Insurance Review" but did it with vigor, passion and team spirit.

To our readers we hope you enjoyed our second issue as we continue towards our goal to educate you on what we do and its importance for the sustainability of our economy. The Insurance industry is going through a metamorphic era and it is our intention to reveal these changes to you in our next issue. Like many other sectors the Insurance sector is evolving ....we want you to know how this can affect you the policy holder, the employees and society at large. We will also pay tribute

to key persons in the Industry whose labour of love has shaped the industry to what it is today.

Thanks to all who continue to support by way of advertisements, articles and news items. We ask you to stay tuned for our next issue.

The members of the General Sub-Committee wish you a very exciting and productive 2015 and remind you that "Insurance is much more than you think.....".

**Author: Mrs. Joralia St. Louis**  
*Chairperson – General Sub- Committee*





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