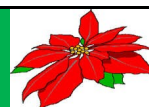




PRESIDENT'S CHRISTMAS MESSAGE



Christmas Day 2016 is just around the corner and many of you are already in full gear with plans for the Season. Christmas should truly be a time of good cheer and one in which we should reflect on: 'Peace on Earth and Good Will Toward All', as we fellowship with family and friends.

most of your plans and expectations for the year have come to fruition. We have had an interesting and productive year as an industry in both General and Life insurance as we continued to fulfil our obligations to clients and endeavoured to delight them.

I sincerely wish for you and your families a Christmas filled with joy, peace and love. May the true meaning and spirit of the Yuletide season fill your homes with many blessings and may the coming year be one in which we achieve individual and corporate aspirations. God bless you and your families richly at Christmas and in the New Year.

As we draw close to the end of 2016, I hope that

Eric Hosin
IAJ President

Christmas in November

IAJ's Christmas in November 2016, the greatly anticipated All Inclusive Extravaganza held at Guardian Life' Sport Club on November 19 was well attended and from all indications patrons thoroughly enjoyed the occasion.

DJ Bambino and **ZJ Sparks** kept the crowd alive and happy and everyone seemed to have enjoyed the delectable cuisine. Some pictures below tell just part of the exciting event.



IAJ SPONSORED PROJECT REAPS SUCCESS

IAJ took a decision to sponsor workshops to train motor cyclists to ride their bikes properly at its AGM in April 2016. Mr. Eric Hosin the newly elected President noted at the time that of the 117 persons killed in road accidents between January and April 14, 2016, 34% of them were motor cyclists, 80% of them from Westmoreland area, according to statistics released by the Road Safety Unit of the Ministry of Transport. Two workshops dubbed “Back to Basics” were conducted by Tarik Kiddoe, Leader of Kingston based Shango Bikers were held in Westmoreland which had become a major zone for deadly motor cycle crashes in July and September.

In August, the Shango Bikers also did a workshop

in the corporate area targeting bearers. The Island Traffic Authority, the Road Safety Unit, and the Police were partners with the IAJ on this Initiative, working along with Mr Kiddoe to carry out the programme. Figures released by the Road traffic Unit as at November 10, show that Motorcycle fatalities are projected to decrease by 19 % in 2016. Motor cycle fatalities are now 25 % of fatalities compared with 34 % in April 2016. Motorcycle fatalities in Westmoreland are now 35 % of all fatalities island-wide compared to 80 % in April 2016. The success is due to the hard work of the partners. Sandals Whitehouse also gave tremendous support to the Westmoreland Programme.



IAJ YEARBOOK 2015

IAJ Yearbook 2015 which contains numerous interesting articles and Statistics relating to the Industry's 2015 Audited performance is being distributed to the various companies.

The publication over the years, has been of interest to a wide range of persons including, Actuaries, University Students, Businesses and others who continue to have strong interest in the performance of the Jamaican Insurance Industry both Life and General.

IAJ FAREWELL FOR FORMER PRESIDENT HUGH REID

On Thursday, October 6, 2016, IAJ officially said farewell to Hugh Reid who served as President of the Association from 2012 to 2014 at a function held at the Courtleigh Hotel. Good wishes were extended to the former President who is migrating by Immediate Past President Karen Bhoorasingh, President of Guardian General current Vice President Life Vernon James of General Manager of NCB Insurance and many others who gathered to wish him all the very best in his new endeavors.



Karen Bhoorasingh, President of Guardian General, Orville Johnson, IAJ Executive Director and Hugh Reid former President of IAJ and Scotia Insurance.

Orville Johnson, Hugh Reid, Heather Bowie, Claims Manager of Key Insurance and Vernon James GM of NCB Insurance

HEALTH INSURERS ARE NOT ABUSING THE NO USER FEE POLICY

The following News Release was made to the News Media as a result of inaccurate comments made about Health Insurers



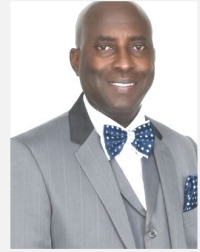
decisions by policy holders regarding non-submission of health cards at said facilities. It is the practice of Health Insurance companies to refund policy holders for claims submitted at any facility, private or public, in accordance with the benefits in their Health Insurance policies. Claims are usually sub-

mitted electronically by the use of swipe card or by the policyholder or the provider submitting the bills for reimbursement. Health Insurers have put in place an electronic claim submission system to make the process easier and more efficient for their policyholders. This facilitates timely claim settlement to the service providers and policy holders.

Note also that not all Public Health Facilities are registered as participating providers with Insurers which would not allow them to submit claims electronically. However, this does not preclude them from submitting paper claims which are settled on the basis of the benefits applicable to the insured's policy.

HAPPENINGS IN THE INDUSTRY

Sagicor Life 



DEATH OF WALTER GRANT

Sagicor Life lost a Giant in the Insurance Industry, **Walter Grant** who succumbed to Pancreatic Cancer on September 30, 2016. Walter succeeded in breaking and establishing several production records and was Branch Manager of the Liguanea Branch of Sagicor. He attended many of IAJ's social activities and was heralded by his numerous clients as someone who was dedicated to the provision of excellent service. May his soul rest in peace.

DEATH OF IAN ROWLANDS



Ian Rowlands who started his insurance career in 1965 with Dyoll Insurance Company and who after serving with several other insurance entities died recently July 13, 2016. He retired from VMIC in February 2010 and in that same year he was honored by IAJ. An interview was conducted with him which is contained in IAJ's 2010 Yearbook. The interview is attached. He was well-known in insurance and business circles and usually attended many of IAJ's Social Activities. A comprehensive article on Ian Rowlands is contained in IAJ's 2010 Yearbook.

He retired from VMIC in February 2010 and in that same year he was honored by IAJ. An interview was



JAIFA'S NEW PRESIDENT



At the recent Annual General Meeting of the Jamaica Association of Insurance and Financial Advisors, Hugh Meredith was elected President of the Association. Hugh Meredith who served as a Financial Advisor with Island Life and then with Sagicor now operates his own Agency.

Picture: From left, Hugh Meredith, Christopher Lawe, Jacqueline McDonald, Patrick Worghs and Monica Robotham



THE CIPS HAS BEEN ACTIVE WITH A VARIETY OF COURSES

INSURANCE INVESTIGATOR—MOTOR. The College for the first time conducted the Accident Investigating aspect of the Certificate in Insurance Accident Investigating Course. This course was done in association with Becker, Webster and Thomas Consulting.

GOVERNMENT OF JAMAICA PROCUREMENT PROGRAMME. The College conducted its first Government of Jamaica Insurance Procurement Programme. The GOJ Procurement programme commenced with its first cohort on Monday July 4, 2016 with fifteen (15) candidates. This is a specialized programme approved by the GOJ to essentially train its personnel in procurement of insurance.

CYBER RISK MANAGEMENT SEMINAR. The College in association with tTech Managed IT Services and Guardian General Insurance Jamaica Limited, presented a seminar on October 19, 2016 titled “Cyber Risk Management”. The presenters were John Gibson, Senior IT Security Officer at tTech and Sheraley Bridgeman, Assistant Vice President, Business Development at Guardian General Insurance Jamaica Limited.

PROFESSIONAL DEVELOPMENT WORKSHOP. Beverley Corke, in association with the College, presented a two-day Professional Development Workshop on October 5 and 6, 2016. Participants from the insurance industry and the wider business



JMF WINE, FASHION AND ART FUNCTION

The JMF’s Charity Event held at the Spanish Court Hotel on Thursday December 1, in support of the Kidney Kids and Lupus Foundations was well attended and patrons enjoyed an evening of exquisite wines from Select

Brands and hors d’oeuvres through the courtesies of Rainforest Seafoods and Best Dressed Chicken. Several sponsors helped to make the evening enjoyable.



JMF COLLABORATION WITH ZION CARE

Zion Care International, the New York based Foundation, led by Jamaican-born pastor Bishop Craig Brown partnered with the Jamaica Medical Foundation, on a medical assistance mission in Mo Bay, July 25 – 28,



EVENTS ON THE HORIZON

IAJ

- Outside Broadcast - Power 106, 240th Anniversary of Kingston Public Hospital—14th December, 2016.

CIPS

- Online registrations for the Easter Term, January—April 2017 will commence the week of December 12, 2016. The term is scheduled to commence the week of January 9, 2017.

JAIFA

- Blast Off at Jamaica Conference Centre—January 10, 2017

IAJ CONTACT PERSONS

- **Rachel McKenley**, Senior Marketing Officer, GK General Insurance Company Limited.
- **Tara Braham, Unit Leader**, Claims Handling Executive, ICWI
- **Alysia White**, Manager, Promotions and Special Projects, Group Marketing, Sagikor
- **Judith Wilson**
Corporate Relations & Events Specialist, NCB Group
- **Juven Montague-Anderson**
Manager Integrated Marketing Communications, Guardian Group
- **Simone Hull-Lloyd**
Scotia Life Marketing Manager, Wealth
- **Natalia Gobin-Gunter**
Director of Administration & Operations, Key Insurance Company Limited.
- **Kadian Milton**
Integrated Marketing Communications Officer
Guardian General
- **Phillipa Beckford**
Sales and Marketing Manager, CMFG Life
- **Christopher Vendryes**
Sales Manager
NCB Insurance
- **Stacy-Ann Givans**
Facilities Officer, General Accident
- **Kuyan Wright**
Marketing Officer, JN General Insurance Company Ltd.
- **Sandrina Watkins**
Admin Assistant, JN Life
- **Simone Foote**,
Marketing Manager, BCIC
- **Orville Johnson**,
Executive Director, IAJ.
- **Fitzroy Brown**
Board Members of JAIFA
- **Tommy James**,
IAJ PR