



From: THE CHIEF EXECUTIVES OF ALL OUR MEMBER COMPANIES

**To: ALL EMPLOYEES IN THE INSURANCE INDUSTRY,
YOUR FAMILIES, FRIENDS AND ASSOCIATES**



Dr. Adrian Stokes
President



Sharon Donaldson
VP-General



Rosemarie Henry
VP - Life



Peter Levy
Director



Eric Hosin
Director



Karen Bhoorasingh
Director



Paul Lalor
Director



Chris Zacca, CD, JP
Director



Mark Thompson



Sean Scott



Chaluk Richards



Winsome Gibbs



Tamara Glaves-Hucey



Dr. Hugh Reid



Chris Hind



Evan Thwaites



Orville Johnson, OD
Executive Director



Annette Robotham
Corp. Secretary

**Merry Christmas
&
Happy New Year**

SOME SCENES FROM THE MICROINSURANCE CONFERENCE HELD IN JAMAICA, OCTOBER 27, 2021



The Microinsurance Conference held at the Jamaica Pegasus Hotel on Wednesday, October 27, 2021 under the theme “The Jamaican Perspective” was a well-organized event with an international flavor and proved to be a very successful event.

IAJ President, Dr. Adrian Stokes, who gave the welcome remarks, said the IAJ was pleased and honoured to host this important conference and heartily welcomed all participants. He said, “In addition to legislation, other strategies will be needed to make microinsurance acceptable and those strategies are receiving attention”.

Greetings were also extended to the Confer-

ence by Dirk Reinhard, Vice Chairman, Munich Re Foundation

Jamaica’s Minister of Finance and the Public Service, The Hon. Dr. Nigel Clarke, who gave the opening address, emphasized that the Jamaican Government will be moving swiftly to institute legislation to enhance microinsurance. Dr. Clarke said the policy initiative is to broaden and deepen the penetration of peril risk insurance among homeowners and business operators. He said the proposed legislation is intended to make insurance a more attractive and more accessible product for those on small incomes and for small and microenterprise businesses.

MIFCROINSURNJACE CONFERENCE CONTINUED...

The conference which was sponsored by IAJ with outstanding support from the International Development Bank (IDB) and Sagicor Life, included informative and strategic moves to make microinsurance more acceptable to the market for which it is intended. Alysia Whyte, Vice President of Group Marketing at Sagicor, moderated the group discussions with competence and professionalism.

The Group discussions included: ;

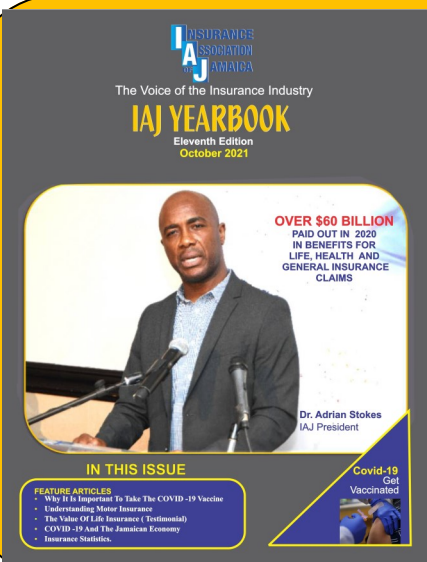
REGULATORY FRAMEWORK FOR INCLUSIVE INSURANCE with **Everton McFarlane**, Executive Director, FSC Jamaica. **Leon Anderson**, Consultant, FSC Jamaica, **Elizabeth Smith**, Snr. Insurance Analyst, FSC Jamaica and **Rodolfo Wehrhahn**, International Micro-insurance Consultant,

FINANCIAL INCLUSION THROUGH GK ONE PARAMETRIC INSURANCE with **Chaluk Richards**, GM, GK General Insurance, **Steven Whittingham**, COO, GK Financial Grp. **Jordon Tait**, Asst. GM, GK General Insurance, **Peter Whyte**, Marketing Manager, National PC Bank, **Jason Moses**, Manager, Financial Inclusion GK One.

FINANCIAL INCLUSION & MICRO INSURANCE THE CREDIT UNION WAY with **Andre Goindoo**, CEO and Managing Director, CUNA Caribbean Ltd. and **Robin Levy**, CEO, Jamaica Credit Union League.

PANEL DISCUSSION: DIGITIZATION, -FINANCIAL INCLUSION & MICROINSURANCE with **Melanie Williams**, Project Coordinator, Financial Inclusion Strategy, Jamaica **Kayon Walker-Heslop**, Manager Direct Marketing Programme Employee Benefits, Sagicor Jamaica, **Christabelle Brown**, Operations Liaison (WiPay Ja.) & General Manager, WiShops. **Mr. Lorenzo Escondeur**, Chief of Operations for Jamaica, Inter-American Development Bank was the speaker at lunchtime.

Fully supported by the IAJ Member Companies, the Conference Planning Committee, included: **Orville Johnson, OD**, IAJ Executive Director, **Byron Leslie**, Manager at Guardian General, **Mark Chisholm**, Executive VP of Sagicor Life, **Jordan Tait**, Assistant General Manager of GK Insurance, **Rosemarie Henry**, Vice President Life of IAJ and General Manager of Cuna, and **Hugh Reid**, General Manager of JN Life.



IAJ 2021 YEARBOOK

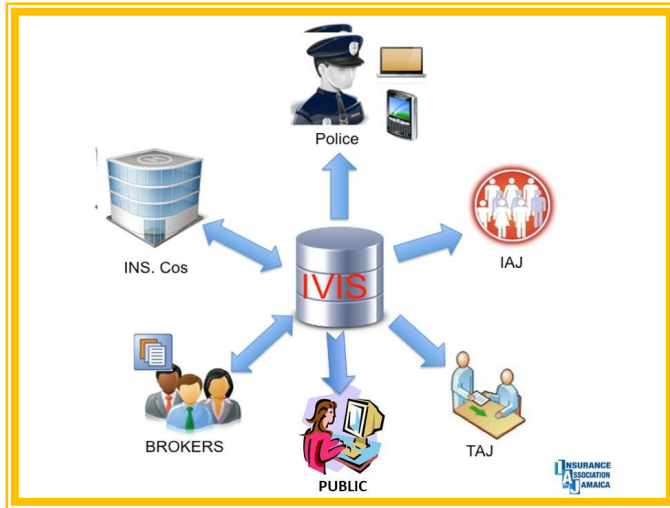
The IAJ 2021 Yearbook is now available on the IAJ Website: iaj-online.com/

This Eleventh Edition contains several interesting and informative features including the Jamaican Insurance industry's statistics for 2020.

Hard copies of the publication are also being distributed to member companies.

IVIS Moves Into Pilot Phase

The Insurance Vehicle Information System (IVIS) will be going into the Pilot Phase of its implementation shortly. IVIS is a Database of all the vehicles that are Insured by all the Insurance Companies in Jamaica. The system has been developed over the years by the IAJ. When



this will be a game changer, Partnership between the TAJ and the IAJ. This is particularly important due to the prevalence of the COVID Pandemic.

The Public can access the IVIS Public site at www.ivisja.com/web presently by inputting their drivers licence or chassis number on the site to determine the insurance

status of their vehicle. When fully implemented, policyholders will no longer have present evidence of Insurance such as cover notes or an Insurance Certificate when attending the tax Office to license their motor vehicles. When fully operational it will facilitate persons licensing their vehicles On Line and allow them to pick up the sticker within 3 days,

The site will simply state whether the vehicle is covered and the name of the insurer. There will be no names on the IVIS Database. In time the Police will also be able to determine whether a vehicle is insured by the same process without relying on documents which may be fraudulent.

Defense Driving Seminar for Taxi Drivers

IAJ partnered with the National Road Safety Council, Transport Authority, the Ministry of Transport and Mining and Grennell's Driving School in presenting a vitally important Seminar on Defense Driving for our Taxi Drivers at the Knutsford Co9urt Hotel, Thursday December 9, 202.



Executive Director of IAJ **Mr. Orville Johnson**, brought greetings on behalf of the IAJ and the insurance industry in general .

Opening remarks were made by **Mr. Seth Grennell**, Director of Grennell's Driving School while in addition to IAJ, greetings were also delivered by **Colonel Daniel Pryce**, Director General of the Island Traffic Authority, **Mrs. Paula Fletcher**, Executive Director, Road Safety Council, **Mr. Willard Hylton**, General Manager (Actg.) Transport Authority and **Ms. Nicole McCalla**, Marketing Communications Lead, Rubis Jamaica.

The Seminar which was well supported by Taxi Drivers included a Knowledge Test.

Life Insurance Death and Critical Insurance Claims Spike



ORVILLE JOHNSON, O.D.

For the period January to August 2021 death claims are up 49 % over the corresponding period in 2020 and critical illness claims are 35% more in the period under review.

This fact was revealed as Orville Johnson, IAJ's Executive Director, brought IAJ greetings to the Inauguration function for the new Jamaica Association of Insurance and Financial Advisors (JAIFA) Board of Directors headed by its new President Otis Hamilton.

The function was held at the Terra Nova Hotel on the evening of Saturday, December 4, 2021.

Speaking on behalf of IAJ President Dr. Adrian Stokes who was unable to be there because of another

Engagement, the Executive Director emphasized that Dr. Stokes sent his good wishes for a great function and more importantly his support for the new administration as it seeks to represent its membership in the challenging environment which we now find ourselves.

He said, the onset of the COVID 19 pandemic has shaken the foundations of every organization in the country and indeed in the world. Therefore, JAIFA as the organization with a mandate to enhance the professional development of its members must ensure that its members are equipped to deliver the Insurance solutions for its policyholders and the Jamaican public in spite of the current environment.

He reminded the audience which included virtual members, that Insurance in marketing terms is an unsought good. No one gets up in the morning saying let us go buy some insurance today. Indeed insurance for the most part is sold rather than spontaneously bought. Notwithstanding the reluctance of many persons to buy life and health insurance, when an misfortune such as a death in the

family or a critical illness arises, one of the first questions asked by friends and family is: "Is there any insurance?"

The fortunes of Life Insurance companies is therefore very dependent on the efforts of its foot soldiers, you the advisors, who beat the pavement, make the phone calls and send the emails.

I am happy to report that the Insurance Industry has been able to keep its head above water despite COVID. In 2020 the Jamaican Insurance Industry paid out over \$ 60 Billion in benefits to our policyholders and beneficiaries.,

Indications this year, based on available statistics so far, claim payments will surpass the 2020 figure. For example, our numbers to August show that;

- death claims are up 49 % over the corresponding period in 2020
- critical illness claims are 35% more in the period under review.

We are happy that we are able to soften the misfortunes of illness and death on friends and families with our claim payments. It relieves stress at the time when the pressure is on.

Hats off to you Financial Advisors because, if you had not sold the policy there would be no claim.

This year you have all been working extra hard and indeed COVID has heightened the awareness of the need for insurance, The stats to August show:

- 14 % more policies sold for 17 % more Annualised Premium
- interestingly 30 % more sums assured as the younger people now understand their mortality.
- All of this happened with 7 % less advisors.

I implore you to keep up the good job you are doing. The insurance Advisor does a noble job which no one else does, Insurance advisors who have the opportunity to take a claim payment to a beneficiary or a policyholder have fulfilling experiences.

It is often said, that an insurance advisor never becomes seasoned until that Advisor has the opportunity to pay their first claim.

I urge you with all sincerity to play your part in supporting this new JAIFA Executive Team. This organization has a wonderful and enviable legacy.

Death and Critical Insurance Claims continued.....

I feel a sense of pride having had the privilege of serving as Congress Director CARAIFA Congress hosted by JAIFA, three years ago. It was one of the highlights of my insurance career.

Mr Johnson used the occasion to seek the support of former Minister Floyd Green and Senator Damion Crawford who were at the function for Microinsurance Legislation promised by Minister of Finance

recently. This Insurance solution is developed to assist persons with lower incomes who tend fall back into poverty if they have a financial misfortune while uninsured.

President Otis Hamilton, you have the support of the IAJ. All the very best to you and your team during your period of administration.

LIFE UNDERWRITERS AND CLAIMS ADMINISTRATORS SEMINAR

Over these many years, members of the Life Underwriters and Claims Administrators teams of the IAJ Member Companies have endeavored to keep themselves up to date with information and practices that serve to enhance the administration and claims activities of their companies.

In addition to in-house strategies the group comprising the committee usually holds an annual seminar.

On Wednesday, August 11, 2021 the Life Underwriters and Claims Administrators held their Seminar at the Jamaica Pegasus hotel. As usual, the seminar was a very informative, interesting and timely event which was appreciated by all participants.

Dr. Adrian Stokes, IAJ President gave the opening remarks in which he updated the gathering on some important happenings in the Jamaican Insurance Industry. Other speakers included: **Dr. Nicola Charlton**, Medical Officer UWR &D, Senior Vice President Life and Health Products at Swiss Re America. **Dr. Aldyth Buckland**, General Practitioner and Family Doctor. **Dr. Opal Donaldson**, Vice President Group Analytics and Revenue Solutions at Sagicor Group and **Professor Winston Davidson**, Public Health Specialist. The function was chaired by Natalie Lumsden, Underwriting Specialist at Sagicor while Orville Johnson, OD, IAJ Executive Director gave the closing remarks.

The following pictorial shows some of the activities that took place at the 2021 Seminar.

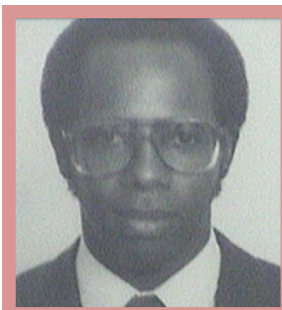


HAPPENINGS IN THE INDUSTRY



Since our News Bulletin published at the end of June 2021, a number of former members of JAIFA have died. IAJ is pleased to pay tribute to these insurance stalwarts who during their active years, served the insurance buying public and their beneficiaries very well and who also made outstanding

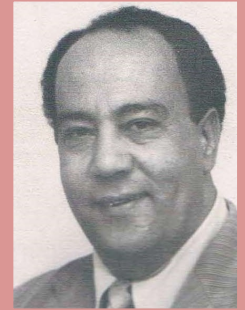
contribution to the growth and development of the Jamaican Insurance Industry, especially the life section. IAJ also extends condolences to their families, friends, business associates and all those who had the privilege of interacting with them. May their souls rest in peace and light perpetual shine upon them.



ERROL OWN



ALBERT LYON



CARLOS DeLa MOTTA



NEVILLE HENRY



LLOYD PHANG

Errol Brown, CLU was a member of the former Mutual Life who served as President of JAIFA from 1985 to 1986. **Albert Lyon** was a consistent Top Producer for Sagacor. **Carlos De La Motta** was a former Vice President Marketing of Island Life. **Neville Henry** was a former Branch Manager at Island Life while **Lloyd Phang** was a former Top Producer for Island Life..

JAIFA ELECTS NEW PRESIDENT

The inaugural meeting of the new JAIFA Board headed by President **Otis Hamilton** will take place at the Terra Nova Hotel on Saturday, December 4, commencing at 3:00 PM.

The Board of Jamaica Association of Insurance and Financial Advisors (JAIFA) congratulates the Insurance Association of Jamaica (IAJ) on another year of valuable service to Jamaica and the industry.



JAIFA'S BOARD MEMBERS 2021-2022

 President Otis O. Hamilton FSCP	 Nehemiah Perry SJU Immediate Past President by Dev. Leadership, Business Standards & Charitration	 Triola Harper-Smith BSc, PGDipEd, PGDipEdCPSP PGDipEdCPSP 1st Vice President Meetings, Programmes & Events	 Denton Atkins DIPEd 2nd Vice President
 Ronald Melead MSC, BBA, FSCP Treasurer	 Courtney Golding LUTCFSCP Professional Development Institute Chairman	 Irene Graham Kerr JP, BSc, FSCP Director - Membership Health & Social Activities	 Derrick Lewis DIPFSCP Fundraising Director
 Shirley E. Daley CLU, MBA Director - Public Relations and Community Projects	 Keishagaye Jackson Metropolitan Chapter Chairman	 Michelle McIntyre Central Chapter Chairman	 Jae Rae Pike Northern Chapter Chairman
			 Tania Watson LITCOMBAP Western Chapter Chairman

The President's theme: Building a Better Jamaica, through our World Class Advisors

HAPPENINGS IN THE INDUSTRY

Sagicor Group reports historic quarter, lands Cayman licence

Sagicor Group Jamaica recently received regulatory approval to start operations in the Cayman Islands, on the heels of a historic quarterly earnings of more than \$8 billion that outclassed even the top profit maker.

“Our Cayman investment company finally got its licence this year and is ramping up. We are building out an office, which we are required to do, and we are building the structure around launching new products to the international market through that venture.”

In 2019, Sagicor announced that it would spend the equivalent of US\$20 million to set up investment services in the Cayman Islands, as a platform to enter the region.

The Cayman expansion is being done through the investment and wealth subsidiary Sagicor Investments Jamaica Limited. Sagicor Investments said at the time that it plans to offer investment banking, along with wealth and asset management services.

Sagicor Group, whose flagship business is life insurance, already registers revenue from the Cayman Islands. Over nine months, January to September 2021, the group earned \$73.15 billion in revenue, of which \$43.29 billion came from Jamaica, \$26.82 billion came from Cayman Islands, and \$3.03 billion from the United



Christopher Zacca, President and CEO

States. A year earlier, group revenue totalled \$60.19 billion, of which \$54.78 billion came from Jamaica, \$3.56 billion from Cayman Islands, and \$1.85 billion from the US.

Published in Jamaica Observer, Wednesday | November 17, 2021



Alysia White,
Executive Director
of the Sagicor Foundation,

KPH to be main beneficiary of 2022 Sagicor Sigma run

Sagicor Foundation Jamaica, the organiser of the annual Sagicor Sigma Corporate Run, has announced that the Kingston Public Hospital (KPH) will be the main beneficiary of the annual charity road race set for February 2022.

KPH serves an average of 2,000 Jamaicans a day.

Executive Director of the Sagicor Foundation, Alysia White says several areas of the hospital have been identified for support based on the critical needs and the high patient numbers. Senior Medical Officer at the KPH, Dr Natalie Whyllie is thankful that her hospital has been selected as the main beneficiary .

HAPPENINGS IN THE INDUSTRY



JANICE GRANT-TAFFE RETIRES



Janice Grant-Taffe, senior Vice President, General Counsel & Corporate Secretary of Sagicor Group Jamaica, received glowing tributes at a retirement function held in her honour at Villa Ronai in July 2021 to recognize her outstanding service to Sagicor for over 32 years. Group President & CEO Christopher Zacca was effusive in his praise of the outgoing legal luminary. “ Life of Jamaica (now Sagicor) founder and Sagicor Group director emeritus R Danny Williams, the man who put in a good word for her to be hired, shared glowing tribute to her virtually: “Peter Melhado, Sagicor Group Jamaica chairman, who also joined virtually said, “It's

been a long stint. I've certainly worked with you for 15 of your 32 years. Incredible contribution to the group.” Janice Grant -Taffe who over the years has also given outstanding legal assistance to the Insurance Association of Jamaica will continue to function as Corporate Secretary on the Sagicor Jamaica Board of Directors..

HEALTH INSURANCE PREMIUMS

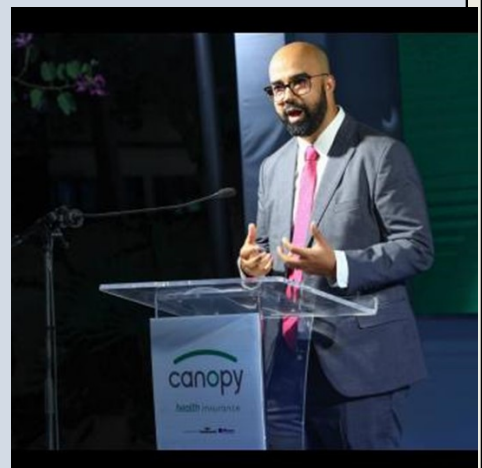


Willard Brown, Executive Vice-President of the Employee Benefits Division, Sagicor Life Jamaica Limited indicated that Health Insurance Premiums are likely to increase. Health insurance premiums are expected to increase as a perfect storm of events converge to push up costs. Insurance industry leaders say that they have been holding back on upward revisions since the start of the COVID-19 pandemic, opting instead...



LIKELY SPIKE IN HEALT INSURANCE PREMIUMS

Sean Scott, Managing Director of Canopy Insurance Limited was also in strong support of the view that Health insurance premiums are expected to increase as a a result of prevailing circumstances that are impacting medical costs.



HAPPENINGS IN THE INDUSTRY



IronRock rues IPO target delay



EVAN THWAITES

Managing Director

After posting end-of-year 2020 profits of \$48 million, but a half-year loss of nearly \$18 million as of June 2021, general insurer IronRock is tempering expectations after falling short financially in year five of its start up. IronRock Insurance Company approached the stock market for equity capital as a start-up in early 2016 and has been slowly building up its business since, but it still sits in the lowest quartile of the 11 listed general insurance companies.

The company initially projected that it would have amassed more than \$2 billion in assets and make around \$237 million of net profit in year ending 2020. But it fell shy of those marks, at \$1.4 billion in assets and \$48 million in earnings.

Managing Director Evan Thwaites says the missed targets were mainly related to issues around the average rate at which insurance is sold in the market.

“Our IPO was based on evidence that insurance rates would be maintained. Shortly after we entered the market it went very soft, and the average price of insurance products actually declined in our second year of operation, and have remained far below our IPO numbers,” Thwaites said.

KEY HUNTS FOR MARKET SHARE AMONG AUTO POLICY BARGAIN HUNTERS

Key Insurance Company wants to grow its third-party policies as it hunts for market share among the motoring public.

“We have set our target on growing our third-party business, and we have shown significant growth in 2021 when compared to our competitors with this line of business,” said General Manager Tammara Glaves-Hucey, while addressing the company’s annual general meeting on Wednesday.

Third-party insurance, which is offered to auto owners only, provides a cheaper policy to the client, but in exchange, the company provides no coverage for damage of the policyholder’s asset. It does, however, cover damage to others involved in a motor vehicle accident with the policyholder.

The GraceKennedy conglomerate took over Key Insurance as a loss-making operation that was failing. More than a year later, under a new plan, revised reinsurance arrangements, different leadership and an injection of fresh capital, the company is showing signs of a turnaround.

For the first half of this year to June, Key grew its gross premiums by 42 per cent to \$916 million and inked \$1.8 million of net profit, which reversed losses of \$364 million a year earlier.



TAMMARA GLAVES-HUCEY,
General Manager

HAPPENINGS IN THE INDUSTRY



GK INSURANCE LAUNCHES WEATHER PROTECT POLICY FOR AGRICULTURE SECTOR



The GK Weather Protect is a parametric rain, drought and wind insurance policy developed for players in the local agriculture and fisheries industry.

“This unique policy is designed to ensure that the payout happens once the event meets the predefined trigger as set out in the policy. With this policy individuals are able to choose coverage and premium options that are in sync with their budget and needs,” said assistant general manager of GKI Jordan Tait at a virtually held launch event yesterday.

The product designed to provide coverage across dry and wet periods spanning two seasons, April to June then August to November, from which farmers have the option to purchase according to their risk demand or needs. Payouts can also be made multiple times up to the policy limit selected. “The rain cover will payout for intense rain that has happened over a three-day period or for sustained rains over a 12-day period. Drought covers for weeks of [continuous dry conditions] and hurricane winds are covered up to anywhere within a 25 miles radius of the farmer's parish. Fisherfolk who may not be able to go out will also benefit from the product.



BCIC PARTNERS WITH TRANSPORT OPERATORS IN HALF-WAY-TREE VACCINATION BLITZ



As part of their quest to vaccinate more than 65 per cent of taxi operators by January 2022, Jamaica's leading general insurer, British Caribbean Insurance Company (BCIC), and Transport Operators Sustainable Services (TOSS) kicked off their vaccination blitz

for transportation workers last Wednesday at the Half-Way-Tree Transportation Centre. According to a release, the vaccination blitz was well supported with a number of transport workers along with passersby dropping in to take their first and second shots. Dubbing the partnership with TODSS, a no-brainer, Lori-Ann Glasgow, General Manager of Marketing at BCIC, said the company understands the role they play in the island's bid to “get back to normal” and says they are happy to assist. “BCIC wants to play our part in getting Jamaica back to normalcy and our public passenger vehicle (PPV) drivers are a big part of that. Having worked with TODSS previously we knew that making the job central and accessible was imperative,” she shared.

HAPPENINGS IN THE INDUSTRY



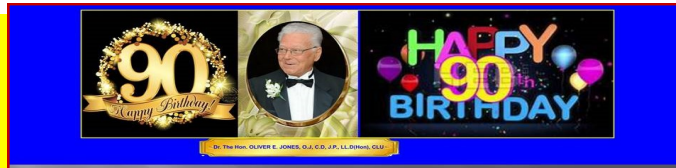
JAMAICA MEDICAL FOUNDATION HOLDS AGM

The Jamaica Medical Foundation (JMF) held its 32nd Annual General Meeting at Insurance House, on Wednesday, October 20, 2021 at which highlights of the Foundation's performance for the previous year were highlighted.

Guest Speaker was Pastor Rev. Astor Carlyle of the Webster Memorial Church. He gave a very inspiring speech on the value of service and the reciprocity of unexpected benefits associated with service rendered without necessarily looking forward to benefits. His encouragement was for rendering generosity as a normal part of good living. JMF Chairman Michael Fraser, O.O., J.P. after highlighting the foundation's achievements for the period under review, made some stirring remarks about the

necessity for integrity at all levels in the Jamaican society and the need for the delivering to punishment consistent with the level of crimes committed in the country...

The Foundation's Treasurer and General Secretary Christopher Robinson highlighted the financial position of the Foundation and emphasized the fact that the impact of COVID-19 on the general economy has also had its effect on the financial performance of the JMF. Vote of thanks was given by Dr. The Honourable Oliver Jones, O.J., C.D., J.P. (Chairman Emeritus).. The function which fulfilled all its expectation was ably chaired by Orville Johnson, OD, a Director of the Foundation and Executive Director of the Insurance Association of Jamaica (IAJ)



At the JMF's meeting, held at its head office at Insurance House, 3-3a Richmond Avenue, on Tuesday, December 7, Chairman of the Foundation, Michael Fraser arranged a special surprise for Chairman Emeritus Dr. The Hon. Oliver Jones, to demonstrate recognition of his 90th Birthday to be achieved on December 11. Mr. Jones, former Chairman, President and CEO of Island Life Insurance Company, is a foundation member of the JMF, which is an outreach arm of the Jamaican Insurance Industry, serving since its inception in 1988. He served as Chairman for over 20 years. Members of the JMF including, **Christopher Robinson**, General Secretary & Treasurer, **Orville Johnson**, IAJ Executive Director and JMF's Investment Committee member, **Cedric McDonald**, Entertainment Chairman, **Professor Dr. Winston Davidson**, a JMF Trustee and **Tommy James** a member of the JMF Executive, all lauded the Chairman Emeritus. Rev. Dr. Roy Henry, a member of the JMF Board of Trustees invoked blessings virtually. Jessica Knight Dair who helped with function arrangements made a presentation to Mr. Jones on behalf of the Foundation



Events on the Horizon

DECEMBER 9	U & C SOCIAL FUNCTION (By Invitation)	Knutsford Court Hotel 5:00-7:00 p.m
DECEMBER	IAJ CHILDREN'S TREAT	CHIN LOY BASIC SCHOOL

CONTACT PERSONS

- **Kadian Milton**, Assistant Manager, Corporate Communications & Branding , Cuna Caribbean Insurance Jamaica Ltd.
- **Rachel Greenland**, Senior Marketing Officer, GK General Insurance Company Limited.
- **Judith Wilson**, Marketing Manager Advantage General
- **Sable Joy McLaren** , Corporate Accounts Specialist – Advantage General
- **Alysia White** , Vice President Marketing, Sagicor Group
- **Danielle Savory** , Manager, Public Affairs and Communications, **Scotiabank**, Scotiabank Centre, Cnr. Duke & Port Royal Streets, Kingston,
- **Kaydian Thomas-Bowen**, Broker Marketing Rep, ICWI
- **Annette Atkinson**, Guardian Life, Senior Manager, Corporate Affairs and Communications
- **Sheraley A. Bridgeman**, Vice President, Business Development & Marketing, Guardian General Insurance Jamaica Limited.
- **Sandrina Watkins**, Production Development and Operations Manager, JN Life
- **Georgia Morrison**, Assistant Vice President, Sales (Jamaica) Sales & Strategy Department, Cuna Caribbean Insurance Jamaica Ltd.
- **Kayon Bernard** – Massy United Insurance, Business Development Officer
- **Lesley Miller** – General Accident, Chief Information Officer.
- **Terron Dewar**, Sagicor
- **Lori-Ann Glasgow** – BCIC, General Manager - Marketing
- **Javaana Brown** ,Marketing Manager, JNGI Jamaica.
- **Irene Graham** – JAIFA PR Representative
- **Annette Robotham**, General Manager, CIPS.
- **Orville Johnson, OD**, Executive Director, IAJ.
- **Tommy James, CLU** , Graphics, Design

Production of the IAJ NEWS BULLETIN is a function of IAJ's Public Relations and Consumer Affairs Committee