

# IAJ PRESIDENT MOVES TO NEW FIELD

**D**r. Adrian Stokes, who was President of the Insurance Association of Jamaica (IAJ) up to February 18, 2022 resigned from the position of Senior Vice President of Wealth and Insurance at the Scotia Group Jamaica Limited effective February 18.

Guidelines for Presidency of the IAJ indicate that only the head of an insurance company can hold the position of president of the association. The Presidency of the IAJ is usually for a period of two years alternating between someone who is the head of a Life Insurance Company or a General Insurance Company.

In recent years, there have been the shifting of two previous, Presidents from the life sector, Vernon James and Oliver Tomlinson to other senior positions in their respective Group of Companies, before the expiration of the two years of a president. Dr. Stokes who was Vice President Life to was therefore elected president in June 2021.

Rosemarie Henry, IAJ Vice President Life and Vice President Risk and Compliance - English Caribbean Region of Cuna Caribbean Insurance Jamaica Limited is carrying out the functions of IAJ President until the IAJ holds its Annual General Meeting in early May 2022 when a representative from the General Insurance company



Rosemarie Henry, IAJ Vice President Life and Principal Officer of Cuna Caribbean Insurance Jamaica Limited, in conversation with Dr. Adrian Stokes, then President of IAJ.

will be elected President.

During his tenure as IAJ President, Dr. Stokes carried out his role with responsibility and visible competence and his expertise will be surely missed. The IAJ wishes Dr. Stokes every success in his new endeavor.

## PROMISE FULFILLED

When members of IAJ visited the Chin Loy Basic School in Tivoli Gardens for the Annual Christmas Treat in December 2021, facilities at the school were examined and it was determined that an outdated and malfunctioning printer which the school depended on needed replacement. A promise was

made that the printer would be replaced soon by IAJ. On Wednesday, February, 23, 2022, a team from IAJ returned to the school with the new printer much to the delight of the principal and teachers at the school who depended on the use of an efficient printer.



Principal of the Chin Loy Basic School showing weaknesses of the school's printer to from left: Rosemarie Henry IAJ Vice President Life, Jessica Knight Dair Executive Secretary and Orville Johnson IAJ Executive Director when the team visited the school in December 2021 for the customary Christmas Treat.



Chin Loy Basic School Principal Veronica Sewell Morgan first right, showing delight for the new printer supplied by IAJ in February 2022. 2nd from right is Vice President Life Rosemarie Henry, then, IAJ Executive Director Orville Johnson and Jessica Knight Dair, Executive Secretary .

## HEATHER BOWIE RETIRES



**Heather Bowie** recently took her well-earned retirement. She served for many years as Claims and Underwriting Manager for Key Insurance Company. Heather also served as Chairman of the

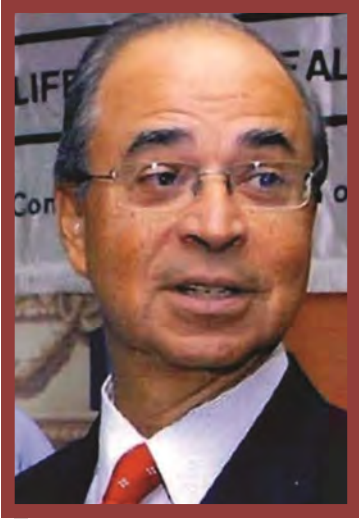
Underwriting and Claims Committee of the Insurance Association of Jamaica (IAJ). She also served the insurance industry as Chairman of the College of the Insurance and Professional Studies (CIPS) and has been an outstanding lecturer at the college.

At a function held on March 10, 2022 in her honor, Heather said she will certainly enjoy her retirement after spending these many years in a job that requires intense attention and precision. She was presented with a gift by IAJ as well as the College of Insurance and Professional Studies.

**Picture:** Heather Bowie (right) accepts a gift from **Annette Robotham**, General Manager of CIPS and Corporate Secretary of IAJ. Looking on are **Orville Johnson**, Executive Director of IAJ and **Jamila Taylor** of ICWI, chairman of the U&C Committee of IAJ.

## WE SAID FINAL FAREWELL TO THE FOLLOWING:

### MICHAEL A. FRASER, OD, JP, CLU



Michael Fraser, a former President of the Life Insurance Companies Association (LICA) which merged with the Jamaica Association of General Insurance Companies (JAGIC) to form IAJ died on January 8, 2022, age 79. His upward movement with Life of Jamaica (Now Sagicor) includes; a Branch Manager, Executive Vice President, Member of the Board of Directors and President of Sagicor Life of the Cayman Islands. He spearheaded the formation of Sagicor Insurance Brokers and served as Managing Director.

He was Chairman of the Jamaica Medical Foundation, (JMF), the outreach arm of the Jamaican insurance industry and Vice Chairman of the Jamaica Cancer Society.

Michael Fraser also served for a brief period as President and CEO of Island Life Insurance Company which merged with Sagicor. He also had the privilege of serving as President of the Life Underwriters Association of Jamaica (LUAJ) now the Jamaica Association of Insurance and Financial Advisors (JAIFA) and is a recipient of the association's "prestigious" "Member of the Year" Award and a member of the Hall of Fame of the Caribbean Association of Insurance and Financial Advisors (CARAIFA). His outstanding contribution to the insurance industry will be surely missed.

### NORMAN BINGHAM



IAJ regrets the passing of **Norman Bingham** who died on February 24, 2022 at the age of 95 in Plantation, Florida. He was a former President of the Life Underwriters Association of Jamaica (LUAJ) now JAIFA and President of the Life Insurance Companies Association which joined with JAGIC to form IAJ. While in the insurance industry Mr. Bingham also served as Chairman of National Commercial Bank. He was a former Branch Manager for National Life of Canada and President of First Life Insurance Company.

## WE SAID FINAL FAREWELL TO THE FOLLOWING:

### PHILLIPA BECKFORD,



IAJ, regrets the passing of Phillipa Beckford, former Sales Manager at CUNA Caribbean Insurance Jamaica Limited . who passed away on March 31, 2022, at the age of 66. Phillipa , a former President of the Life Underwriters Association of Jamaica, (LUAJ), now the Jamaica Association of Insurance and Financial Advisors, (JAIFA,) also served as Chairman of IAJ's Public Relations and Consumer Affairs Committee . Her funeral service will be held at Fellowship World Church, 49-51 Dunrobin Avenue, Kingston 10 at 10:00 am on Saturday April 23, 2022.

In 2015, after her first successful recovery from illness, she took time out to deliver a very informative and helpful speech at an IAJ Health Seminar.

Her expertise and always sound guidance will be sadly missed.

### LESLIE CHUNG



Leslie Chung who devoted his professional life of 43 years to the general insurance industry, died on Monday April 11, 2022. He commenced his insurance career first with (BCIC) in 1966, with a two-year break to serve at NEM Insurance Company as branch inspector, then returning to BCIC in 1973 where he has remained for the last 36 years. After serving for seven years, Chung was appointed general manager in 1980 and managing director in 1985, a position he held until his retirement on March 31, 2009 after which he retirement, he served as a Director on the BCIC Board as Deputy Chair.

Leslie Chung was a part of the initial discussions which led to the merger between JAGIC and LICA to create IAJ in 2006. It started in 2005 with a meeting between the then President Errol Zaidie, Leslie Chung and current Executive Director of IAJ , Orville Johnson, who was then President of LICA in 2002.

Leslie later served as Chairman of the National Wildlife Foundation Operative of the new Hope Zoo and was actively involved with the restoration of Hope Gardens.

The IAJ's 2013 Yearbook carried a Feature on Leslie Chung in which he cataloged his insurance experience and challenges of his role at Hope Gardens.

The IAJ Family extends condolences to his family and friends. May his soul rest in peace.

## HAPPENINGS IN THE INDUSTRY



### General Accident Insurance Company Jamaica (GENAC) has received a “Good Creditworthiness” rating from the Caribbean Information and Credit Rating Services (CariCRIS).



**Sharon Donaldson,**  
CEO of General Accident  
Insurance Company Jamaica

GENAC has been assigned initial issuer/corporate credit ratings effective December 16, 2021.

Additionally, CariCRIS has assigned a stable outlook on GENAC with the expectation that the company will continue to be profitable and maintain all its key credit drivers including good capitalisation and liquidity.

Managing director of GENAC, Sharon Donaldson, said, “General Accident has successfully gone through the process of being rated by CariCRIS. Collectively, we remain committed to ensuring that General Accident continues on its growth path for the year ahead.”

GENAC is one of the first standalone general insurance company in Jamaica that has been rated by CariCRIS. These credit ratings are reflected in GENAC’s investment portfolio, which continues to perform well despite the impact of COVID-19. GENAC’s history of profitable operations and its enterprise risk management (ERM) framework both support the good ratings.

The ratings of jmA- (foreign currency rating) and jmA (local currency rating), on the CariCRIS Jamaica national rating scale, is a reflection of the company’s market position as a long-established player with brand equity in Jamaica’s general insurance industry.

As at September 2021, the company reported total assets of \$9.1 billion and over the last five years (2016-2020), its revenue and net profit have averaged \$8.7 billion and \$346.4 million, respectively.



## Guardian Life motivates athletes

It’s all eyes and ears focused on Guardian Life Limited’s Vice President, Individual Life Sales, Oneil Clarke (right), as he motivates a cohort of eight Jamaican rising stars in athletics and weightlifting. In rapt attention (from left) are athletes Anthony Carpenter and Malik James-King, Andrea Hardware (third left), president & CEO of the implementing partners and sports development agency, Legacy Athletics, and athlete Shian Hyde (second right). Plans are already underway for Legacy athletes to be featured at upcoming Guardian Life Health and Wellness events, such as, its ‘Built for Guardian’ workout series and; ‘Living Your Best Life’ series to highlight the importance of holistic selfcare, spanning the mental, physical, spiritual, and financial dimensions.



## HAPPENINGS IN THE INDUSTRY



Guardian Life's Akeem Robinson (left), estate officer of Guardian Life's Facilities Department, plays guardian angel to a student of the Gregory Park Basic School as he eagerly reaches out for a package of sanitation supplies while his classmates share the moment. At right is the school's principal, Jennifer Ferguson, who was on hand to greet the Guardian Life team and to receive the supplies of masks, bleach, hand soap, sanitiser, and toilet tissue.

### **Rex Nettleford Scholarship Fund receives a boost from the Guardian Group Foundation**



The Rex Nettleford Scholarship Fund at The University of the West Indies recently received a boost from the Guardian Group Foundation. From left, Dwayne Honeyghan and Toni-Ann Grey, both hall resident advisers, as well as University student Michaela McLaggon were only too happy to receive the well-needed donation from Guardian Life's insurance adviser, Rushelle McKenzie of Trafalgar Financial Centre 1. The scholarship fund, aptly named 'Chasing the Dream', will assist students who are financially unable to fund their tuition and other expenses at the Institution.

## HAPPENINGS IN THE INDUSTRY



**Key Insurance has labelled its fourth quarter, the period between October and December 2021, as its best in seven years.**



From left: Don Wehby, chairman of Key Insurance, shares in a photograph with Tammara Glaves-Hucey, general manager; Kerry-Ann Heavens, director and company secretary, and Stuart Andrade, chief financial officer, following an annual general meeting held by the company last year

**F**or the period the company said it earned before tax profits of \$237.64 million, outperforming its prior year profits by \$687.10 million or 153 per cent. Net profit attributable to shareholders also increased by 151 per cent over the prior year, and earnings per stock went up by approximately 136 per cent.

The general insurance firm, which is majority owned by GraceKennedy (GK) since it purchased a 65 per cent stake in the company in 2020, was previously plagued by a series of misfortunes. Following an aggressive turnaround strategy implemented by the new management, which included the launching of a rights issue that helped the company to raise \$668 million in fresh capital, the general insurer has since been able to return to profitability and growth.

"We had a plan and we executed it, and now we are seeing the returns. This performance will only strengthen our resolve to continuing on this path of growth and profitability. To be able to say that we recorded Key's best performance in seven years is truly a testament to our team's pas-

sion for ensuring that our customers get excellent service and value for money," said Tammara Glaves-Hucey, general manager.

The company, which last year focused on growing its investment income, said it saw significant gains as income climbed to \$59.74 million for the year, \$32 million more than that of the previous year. Gross written premium for the final quarter of the fourth quarter moved up to total \$484.6 million when compared to the \$372.9 million recorded in 2020.

Key's underwriting results also showed improvement of about 115 per cent, growing from a loss of \$534.9 million in 2020 to a gain of \$79.1 million in 2021.

"2021 was a year of strong performance for Key, which is a direct result of the management team's pursuit of the four strategic drivers established by the board in 2020: sustained growth and innovation; consumer centricity; improved business processes for greater efficiency; and a performance-driven culture," stated chairman of Key and group CEO of GraceKennedy Don Wehby.



## HAPPENINGS IN THE INDUSTRY

### Pandemic profit recovery at Sagicor



**Christopher Zacca.  
President & CEO  
of Sagicor Group  
Jamaica Limited,**

Financial conglomerate Sagicor Group Jamaica is reporting significant earnings for 2021 – the second year of the COVID-19 pandemic – with \$17.6 billion in net profit for the year, \$17.4 billion of which is attributable to shareholders. That’s 26 per cent more than the \$13.78 billion reported in 2020.

The results are a major recovery of the group’s overall financials that saw net profit plummeting to just below \$4.5 billion in 2020, a year that saw reversals in Sagicor’s major performance metrics.

It also sees Sagicor, whose flagship business is life insurance, racking up another year of record profit, further solidifying its second-place slot among profit makers.

More notably, however, the results put Sagicor Group Jamaica within striking distance of banking conglomerate NCB Financial Group, which has maintained pole position for years, and still does, but during the pandemic has seen profits fall back to \$20 billion as of last year.

Sagicor Group President and CEO Christopher Zacca said on Thursday that the profit out-turn bettered the last pre-pandemic results of \$15.65 billion in 2019 and reflected the strength of the group’s diversified operations, with some business lines making up for the areas that underperformed.





## HAPPENINGS IN THE INDUSTRY

### 24th staging of the Sagicor Sigma Corporate Run



**Participants warm up for the Sagicor Sigma Corporate Run in New Kingston. It is the first staging of the run in-person since the COVID pandemic -**

**There was high energy despite lower than usual numbers for the 24th staging of the Sagicor Sigma Corporate Run this morning.**

Before COVID-19, the run attracted up to 27,000 participants but this year organisers made changes to reduce the possibility of transmission by hosting vir-

tual runs, invitational races and a corporate 'team bubble' run.

The inaugural corporate 'team bubble' run, which is the first of two in-person races, got off to a start at 7 a.m., with runners participating in groups of up to 240 people at a time.. The invitational run took place on March 20.

### Sagicor Foundation gives office equipment to May Pen Police

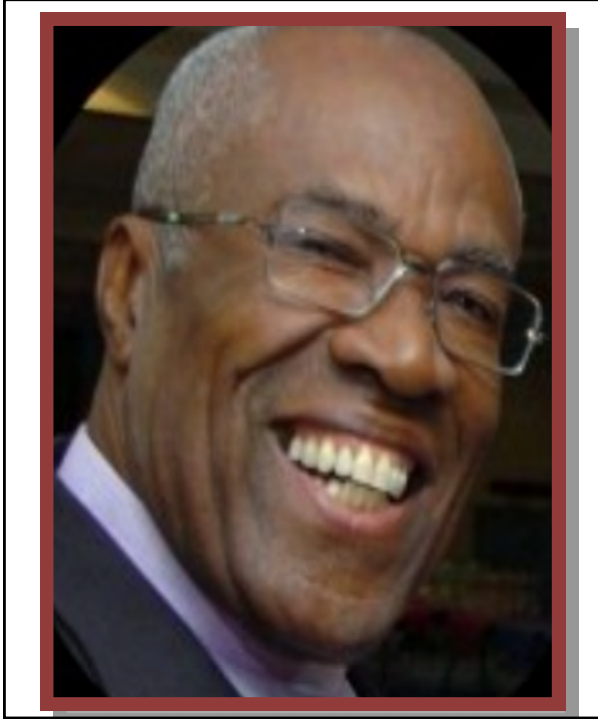


**Detective Constable Patrick Lennon (seated) joins Detective Sergeant Noel Bryan (left) and Natalie Buddan-Powell, branch manager, Sagicor Bank May Pen, in giving thumbs up while using the brand new desktop computer and printer that were donated to the May Pen police by the Sagicor Foundation. The new equipment was donated to the May Pen Criminal Investigation Bureau and serve to improve efficiency in the unit as they investigate and**



## HAPPENINGS IN THE INDUSTRY

### JAMAICA MEDICAL FOUNDATION TRIBUTE TO REV. DR. ROY HENRY



**T**he Jamaica Medical Foundation (JMF), an outreach arm of the Jamaican Insurance Industry is saddened by the death of Dr. Rev. Roy Henry.

He was a foundation member of the JMF which started operations in 1988 with the mantra "Providing a Lifeline to Health". Over these many years the JMF has donated over \$30 million to institutions and individuals facing medical emergencies and who needed financial help to deal with their critical health situations.

Rev. Dr. Henry, who was also a member of the Board of Trustees of the JMF, was noted for his deep prayers, asking for God's blessings on the occasions and success in the Foundation's fund-raising efforts to carry out its mandate.

He was a Trustee that we could always rely on, his word was his bond. He could also be depended on to give us good counsel when we needed it indeed, he was a wise man and a clear thinker. His commitment to the JMF was beyond question and even when his health started failing whenever he could, with great courage and we are sure sometimes even in pain and discomfort he would show up. That was the kind of man he was. He will be missed, especially his passionate prayers for the work of our organization.

On October 20, 2021 when the JMF held its 32nd Annual General Meeting, Rev. Dr. Roy Henry was about to go overseas for treatment for his medical condition but he took time out to establish contact with the meeting via telephone and prayed for God's blessings on the proceedings of the meeting. He made mention of his condition and the entire gathering wished him well and hoped for his full recovery. Little did we know then that it was his last blessing on the work of the JMF we would receive from him.

He will be sadly missed by the JMF and the Foundation takes this medium to express condolences from the Chairman Emeritus Dr. the Honourable Oliver E. Jones and the entire JMF Team to Rev. Dr. Henry's family, his church community, well-wishers and all who had the privilege of interacting with him.

May the soul of this exemplary Jamaican rest in peace and light perpetual shine upon him.

## HAPPENINGS IN THE INDUSTRY

# Government Establishes Sports Medicine Rehabilitation Programme



Chairman, G.C. Foster College of Physical Education and Sport, **Vishwanauth Tolan** (right), in conversation with (from left) Professor and Chairman of the Montefiore University Hospital/Albert Einstein Medical School in the United States, **Dr. Matthew Bartels**; Vice Principal, Academic Affairs, G.C. Foster College, **Gibbs Williams**; and Consultant, Ministry of Culture, Gender, Entertainment and Sport, **Florette Blackwood**. **Dr. Bartels** was on a tour of the St. Catherine-based college on Tuesday (March 29).

The Government has established a sports medicine rehabilitation programme, which will ensure that athletes have easier access to medical care and less costly services and equipment.

The Ministry of Culture, Gender, Entertainment and Sport has signed a memorandum of understanding (MOU) with local and overseas partners to advance the programme. Partners are the Montefiore University Hospital/Albert Einstein Medical School, a public organisation with headquarters in New York, United States of America (USA), and the Zion Care International, a non-profit organisation in New York, and a

local office operating in Jamaica.

Another partner, the **Jamaica Medical Foundation**, will facilitate and promote the work of the overseas partners as well as provide logistic support. The MOU, which was signed on November 25, 2021, will strengthen relevant institutions to provide high-quality sports/rehabilitation/medical care to Jamaicans. It also involves data collection, sports and general rehabilitation medicine that provide mutual benefits to athletes and other parties.

## HAPPENINGS IN THE INDUSTRY

### Scotia eyeing general insurance



BY DAVID ROSE  
Observer business writer  
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**Scotia Group Jamaica (SGJ) is looking to expand its presence in the insurance market and is eyeing general insurance to do so once it gets the go-ahead from the Financial Services Commission (FSC).**

The financial services group made the announcement on Friday at its 15th virtual annual general meeting. SGJ is the parent company of Bank of Nova Scotia Jamaica Limited, Scotia Investments Limited, and Scotia Jamaica Life Insurance Company (SJLI). SGJ earned \$37.81 billion in net operating income and \$8.41 billion in net profit from its \$585.44 billion asset base in its 2021 financial year. "Our primary reason is that we're a full financial services provider. In Scotia Group, we have our corporate and commercial banking, retail banking, investments, and personal insurance. We know that our customers do have needs for general insurance and that is the basis on which we're entering the market. Yes, pending approval, our plan would be to enter the market this year," said President and Chief Executive Officer Audrey Tugwell Henry to shareholders in attendance.

SGJ currently offers ordinary long-term insurance through SJLI, which brought in \$2.12 billion in gross premiums for the 2021 financial year (FY) through individual and group life. This was nine per cent lower than the \$2.34 billion brought in the prior FY as group life brought in 22 per cent less premiums of \$971.12 million arising from the continued fall-out associated with the novel coronavirus pandemic.

However, SJLI turned around its fortunes in

the first quarter as it recorded a 35 per cent rise in external revenue to \$1.33 billion and a 51 per cent growth in profit before tax (PBT) to \$857.31 million. This was due to higher transaction volumes from higher transaction volumes due to cross-selling and higher actuarial reserve releases.

When quizzed about the move to enter the highly competitive space now, Tugwell Henry responded, "What we see is continued value creation for our customers and then, of course, to our shareholders as this would be an additional business line. What we want to make sure that we can do is that when our customers interact with us they can experience a one-stop financial service shop. That's the driving force. For example, say we do a mortgage for our client. We would want to have that opportunity to support the end-to-end process of offering general insurance. The main driver really is to satisfy the demand of our customers and to make handling the financial affairs of our customers frictionless and as seamless as possible."

Currently, there are 18 licensed insurance companies regulated by the FSC with 6 operating in the life insurance space and 11 actively in the general insurance space. The last entrant to the space was Massy United Insurance Limited which generated \$1.22 billion in revenues and \$89.55 million in net profit for its 2020 FY. Massy is currently being sold to the Coralisle Group for US\$90.5 million, with the FSC waiting until March 24 to see if it receives any objections from the public on the sale.



## HAPPENINGS IN THE INDUSTRY

Agency Management Training Course (AMTC) Graduation Ceremony held at the Alhambra Inn & Restaurant on Friday, April 1, 2022. The graduating class 2021, along with the Jamaica Association of Insurance and Financial Advisors (JAIFA) Executive Members.



**From Left to Right** - Branch Manager, Claudette Cunningham of Chancellor Insurance Agency, PDI Chairman, Courtney Golding of JAIFA, Membership, Welfare & Social Activities Director, Irene Graham Kerr, Unit Manager, (Valedictorian), Loeri Robinson of Sagicor Life Jamaica, President of JAIFA, Otis O. Hamilton, Unit Manager, Alecia Morgan Rhooms of Sagicor Life Jamaica, Branch Manager, Fitzroy Brown of Guardian Life Limited, Branch Manager, Simone Henry of Guardian Life Limited, Branch Manager, Anlyn Nembhard of Guardian Life Limited, Second Vice President of JAIFA, Denton Atkins, Branch Manager, Heleen Francis of Chancellor Insurance Agency and Immediate Past President, Nehemiah Perry.

**Missing from Photo are:** Unit Manager Camille Lawrence Thomas of Chancellor Insurance Agency, Unit Manager, Rachel Honeyghan Baldie of Chancellor Insurance Agency, Unit Manager, Dane Forrest of Sagicor Life Jamaica, and Unit Manager, Samantha Johnson of Sagicor Life Jamaica.



From left: **Damion Crawford**, Politician and Businessman, JAIFA's President- **Otis O. Hamilton**, **Marlon Campbell**, Function MC, and **Floyd Green** Minister of Agriculture and Fisheries. The occasion was the Inaugural Meeting of the New JAIFA President Otis Hamilton held at the Terra Nova Hotel.

## HAPPENINGS IN THE INDUSTRY

# Tourism pension fund likely to grow faster than traditional funds – Goffe

BY AVIA USTANNY COLLINDER  
Senior business reporter  
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**THE Ministry of Tourism (MOT) indicates that, as at December 31, 2021, the value of assets managed by Sagicor Life Jamaica on behalf of the Tourism Workers Pension Scheme was approximately \$506 million.**

At the launch of the scheme, Minister of Tourism Edmund Bartlett said he expected the fund to grow to \$100 billion by 2023 and to reach \$1 trillion in 10 years.

The management of the assets of the scheme falls under Sagicor's managed pension portfolios which as at November 30, 2021 was valued at \$218 billion.

Guardian Life Limited administers the scheme and also solicits participation through its marketing efforts.

In early February 2022, Sagicor, in remarks channeled through the MOT, said that funds currently held are predominantly invested in inflation indexed fixed income securities.

Sagicor stated, "Growth over the next five years will be determined by the value of contributions made by and on behalf of each enrolled member, in addition to the performance of the assets."

Meanwhile, pensions expert Sanya Goffe said the likelihood of rapid growth for the tourism employees fund is greater than traditional pension funds, as the new fund is not limited in the same way as others under Jamaican law.

## HAPPENINGS IN THE INDUSTRY

### Employment insurance scheme gets thumbs up from World Bank analysts



BY AVIA USTANNY  
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At least one analyst from the Caribbean office of the World Bank Group has given a thumbs up to the new scheme unveiled by the Government of Jamaica, under which it hopes to provide unemployment insurance.

Assel Paju, World Bank communications specialist, told the **Jamaica Observer** that the establishment of a well-designed unemployment insurance scheme in Jamaica would be an appropriate addition to the social protection system, complementing other social protection interventions like Programme of Advancement Through Health and Education (PATH), which is the island's main scheme for social protection, alongside the National Insurance Plan for pensioners. Paju works in the office of Lillia Burunciuc, the World Bank's country director for Caribbean countries.

The Government is planning the new unemployment insurance scheme which, in the future, could reduce some of the cost of a future pandemic or other events causing economic fallout.

Unemployment insurance aims to protect employed persons against the risk of job loss and facilitates access to partial income during spells of unemployment.

Implementation of a new scheme is expected to follow the completion of a feasibility study in June 2022. The plan promises to ensure the provision of income support to the unemployed, provided they have contributed to the scheme and are eligible to receive payments.

The plan was unveiled by Minister of Finance and Planning Dr Nigel Clarke in his budget address on March 8.

Paju stated, "An unemployment insurance scheme would improve income protection mechanisms for workers and their families, support workers to return to the workforce, and would also serve as a macroeconomic stabiliser in case of shocks."

# Events on the Horizon

DATE	EVENT	LOCATION
Wednesday April 20, 2022 10:00 A.M to 1:00 P.M.	TAXI DRIVER DEFENSE DRIVING SEMINAR, BY GRENNELL'S DRIVING SCHOOL	Portmore Town Centre, St. Catherine
Wednesday	VIRTUAL SEMINAR ON ELECTRIC VEHICLES TO BE HOSTED BY- CIPS.	Virtual

## CONTACT PERSONS

- **Georgia Morrison**, 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-Howell** – 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.
- **Shirley Daley** – JAIFA PR Representative
- **Annette Robotham**, General Manager, CIPS.
- **Orville Johnson, OD**, Executive Director, IAJ.
- **Tommy James, CLU** , Graphics, Design

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