

PRESS RELEASE

STARTS

BF&M donates funds for retinal screening for 50 under- or un-insured diabetics

Hamilton, Bermuda, 16 September 2021—BF&M Limited ("BF&M") today announced its support of a Bermuda Diabetes Association pilot programme to screen fifty people with diabetes who have little or no health insurance, for diabetic retinopathy. BF&M is covering the full cost of the pilot programme.

Loss of vision through Diabetic Retinopathy is a major concern for patients with diabetes. Most patients who develop diabetic retinopathy have no symptoms until the late stages, by which time treatment may be less effective. Because early detection of retinopathy leads to better visual outcomes, retinopathy screening programmes have been shown to be amongst the most effective preventative interventions in medicine per dollar spent. Many developed countries have national comprehensive retinopathy screening programmes and have demonstrated their cost effectiveness. Bermuda currently does not have such a coordinated programme.

Treatment of early retinopathy or maculopathy is relatively cheap, can be done on island, and outcomes are often excellent if the disease is detected early. Once visual loss has already occurred, treatment (via vitrectomy) cannot be achieved on island, and outcomes are often poor.

John Wight, Group Chairman and CEO of BF&M Limited, said: "We are pleased to support this important initiative by the Bermuda Diabetes Association, which will assist many patients and in particular, patients who may have little or no health insurance. Prevention and early detection is such a critical piece of a strong healthcare system, leading to better patient outcomes and preventing the need for more invasive and complex interventions later on."

Debbie Jones, Co-Founder of the Bermuda Diabetes Association, said: "The Bermuda Diabetes Association is so fortunate and extremely grateful to be able to work with such committed partners as BF&M; partners who recognise the need for everyone with diabetes in Bermuda to have access to health care. We are so excited to be working with BF&M on this important project."

BF&M has demonstrated its commitment to this approach in a number of community engagements. One example is the BF&M Breast Cancer Awareness Walk, which raises funds for the Bermuda Cancer and Health Centre's Equal Access Fund, providing women and men access to mammograms, ultrasounds and breast biopsies regardless of their level of health insurance.

BACKGROUND

BF&M Limited is the holding company of the BF&M group of companies ("BF&M Group"). The two largest operating companies within the BF&M Group are BF&M Life Insurance Company Limited, a leading provider of life, health and pensions products, and BF&M General Insurance Company Limited, the leading general insurer providing all forms of property, casualty, motor and marine products. The BF&M Group includes several other companies including BF&M Investment Services Limited, BF&M Properties Limited, (including Scarborough Property Holdings Limited and Barr's Bay Properties Limited), and Island Heritage Insurance Company, Ltd.

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