



BF&M insurance matters

NEWSLETTER SUMMER 2009

2009 Hurricane Season

New Mobile Sharkoil site



To keep up-to-date on Bermuda's weather conditions, tune into BF&M's Sharkoil weather updates on radio stations Hott 107.5, MAGIC 102.7, 1320 and KJAZ every Monday through Friday.

In the event of a storm, know that BF&M will be there for you and your family. We regularly run a full test on our Hurricane Plan and Business Recovery Plan. Our team is trained and committed to deliver the best service under whatever circumstances we may face. So sit back, relax and enjoy the summer safe in the knowledge that BF&M has you covered!

For the 2009 hurricane season, a mobile site has been developed for those who have Blackberry and similar wireless devices. Simply type in www.sharkoil.bm in your wireless web browser and you will be redirected to the Sharkoil Mobile site. It will show current activity via a static map and public advisories together with links to the Bermuda Airport Arrivals and Departure web pages. In addition you will be able to view prior storms from this year on the mobile site.

To prepare for storms and get information on hurricane safety, be sure to check out Sharkoil.bm, our online weather resource. Sharkoil.bm is a one-stop source to ensure you and your family is ready for hurricane season.

SAVE THE DATE!

Breast Cancer Awareness Walk

Wednesday, October 7 at Barr's Bay Park

Lace up your running shoes and pound the pavement to raise funds for a good cause!

Wellness Matters

www.bfm.bm, click on the 'Happy' in shorts.

Summer's here so be sure to protect your skin from the sun's harmful rays by wearing a hat and slathering on plenty of sunscreen. Visit Wellness Matter! for more summer health and safety tips.

Back to School September

You've got the pencils, binders and notebooks. But don't forget to think about your child or grandchild's future education needs. Start an Education Plan to ensure they will have the financial ability to head back to college for many years. Visit www.bfm.bm for details.

Pension Forum

September 10 at BUEI

Information and answers to your pension questions and long term planning.

President's Report

The 2009 Hurricane Season is upon us and hopefully, you have begun making your hurricane preparations. If you have not started as yet, please visit our informative Sharkoil.bm website for guidance on how to prepare and weather a hurricane.



Last month, Sharkoil.bm launched a new mobile site for those who have Blackberry and similar wireless devices. Simply type in www.sharkoil.bm in your wireless web browser and you will be redirected to the Sharkoil Mobile site. This new service is part of BF&M's commitment to provide residents with the peace of mind of knowing they have access to important hurricane information whenever and wherever they need it.

I would also like to remind our policyholders that while it is tempting to cut back on insurance during these challenging financial times, I caution you against leaving yourself exposed unnecessarily. The risk of being under or not insured during hurricane season is simply too great. If you need to tighten your belt, contact BF&M to discuss options like reducing premiums by increasing deductibles, spreading payments over the year to ease your cash flow or purchasing your motor insurance online. We will do our utmost to help our clients weather this economic storm.

On behalf of all of us at BF&M, we thank you for your continued support of our company.

A handwritten signature in black ink that reads "R. John Wight". The signature is fluid and cursive.

R. John Wight C.A., CPCU
President and Chief Executive Officer

Retirement

On April 29th, the BF&M Board of Directors, Management and staff past and present bid farewell to Vice President, Underwriting & Claims Ross Hillen. Ross is a legend in the General Company and has been a tremendous asset to BF&M. We wish him and his family many years of health and happiness.



BF&M Under 17 Cricket League

During this 400th Anniversary Year, BF&M has continued its support of the Bermuda Cricket Board's Youth League to ensure that a beloved local sporting tradition continues to delight, inspire and provide opportunities to Bermuda's next generation of cricketers.

In addition to fun, the BCB's programme provides youngsters and teens with structure and discipline as well as a safe environment in which they can spend their time after school and on weekends.

BCB Executive Director Neil Speight said: "The 17 & Under League is particularly important to us because we believe the league services a crucial age group as many of these young players are making the transition from boys to men and it is a time in their lives when it is extremely beneficial to be enrolled in one of our cricket programmes and to be surrounded with good role models."

Bermuda Half Marathon's 100th Anniversary Celebrations



Thirteen brave individuals represented BF&M in the Bermuda Half Marathon Derby on May 25th, 2009. Despite the blazing heat and sun, the BF&M Team represented the Company well in the 100th Anniversary running of the Half Marathon. Congratulations to the following individuals:

- Newton Adcock**
- Robert Blakesley**
- Peter Crayford**
- Fiona Davies**
- Anthony Donaghy**
- Debbly Graham**
- Karl Lupson**
- Ryan Matcham**
- Alyson Nicol**
- Eric Nordquist**
- Michael Rawlins**
- Julia Sousa**
- John Wight**



BF&M hosts Bermuda College Students

In April, BF&M welcomed six Bermuda College students for a special job shadowing programme. Sara J. Araujo, Alton R. Campbell, William J. Dacosta, Neva N. Lewis, Raisa S. Showers and Jahniqua A. Simmons are currently business majors, with a concentration in Risk Management and Insurance at the Bermuda College.

The students spent a week with BF&M to get a broad perspective of how a general insurance company works so they can assess for themselves whether an insurance career at a local insurance company is a viable option.

"It was truly an honor to host these six Bermuda College Students at BF&M," said Henry Sutton, Vice President, Customer Relations. "Too often many of our students make career choices without having an opportunity to truly assess what is involved, or what would be required for them to be successful in that career choice.



L to R Henry Sutton, Vice President, Customer Relations, BF&M General Insurance Company Ltd., Sara Araujo, Neva Lewis, Jahniqua Simmons, Alto Campbell, missing from photo are Raisa Showers and William Dacosta.

By giving these Bermuda College students an opportunity to spend a week with us, we endeavored to provide them with such an opportunity." He added: "During the week the six students were able to spend some time with our

Underwriting, Customer Service, Commercial Insurance, Accounting & Finance, Reinsurance and our Claims teams. Since this week has been an overwhelming success, it is our hope that we would be able to continue to host similar programs in the future."

Corporate Volleyball

After a bit of a slow start, the BF&M Corporate Volleyball Team ended second in their pool and made it to the championship round of the 17th Annual Crystal Clear Corporate Volleyball Tournament. Despite a win over Marsh in the first round, the team unfortunately fell to Platinum Re in the second, mainly due to one very strong server on their side! Congratulations to the team on a fine effort.



Training & Development

The following employees successfully completed exams and achieved designations and certifications in the listed areas:

Quilleta Gomes - ACS 100 **Ryan Matcham** - CPCU 520 **Sevonne Scott** - LOMA 280 & LOMA 290