



BF&M NEWSLETTER FALL 2010 insurance matters

2010 Breast Cancer Awareness Month Proclamation Ceremony

On October 1st, Health Minister Walter Roban J.P, M.P and various health officials joined BF&M President & CEO John Wight at City Hall to officially kick off Breast Cancer Awareness month. After Minister Roban officially proclaimed October as Breast Cancer Awareness month, Mr. Wight said he was tremendously proud the Company was supporting and sponsoring such a great cause.



BREAST CANCER AWARENESS MONTH EVENTS

- October 15** – Annual Denim Day visit www.chc.bm to participate
- October 16** – Cruise for a Cure with Hott 107 onboard the Restless Native. 6 p.m. Albouy's Point
- October 16** – Bubbly for a Cure After Party at Opus 8 – 10 p.m.
- October 21** – Charity Shopping Day at Gibbons Company
- October 23** – Melange Fundraiser at Gosling Wine Cellar 7 – 10 p.m. For information e-mail Melange4@yahoo.com
- October 29** – Fish Fry at Christ Church, Warwick 5-8:30 p.m. Take out or eat in \$20 pp.
Purchase tickets in advance from Keith's Kitchen, BAA Parking Lot, Christ Church Warwick or BCHC.
- November 4** – Pretty in Pink Party at A.S. Coopers Main Store on Front Street 6 – 8 p.m. \$5 entry donation

President's Report

We are pleased that A.M. Best has reaffirmed the A (Excellent) financial strength ratings for BF&M Limited's two principal operating subsidiaries BF&M General Insurance Company Limited and BF&M Life Insurance Company Limited. These ratings are the strongest of any insurer in the Bermuda domestic insurance market and reflect in the words of A.M. Best, the "organization's consistently positive net income, steady premium growth and strong capitalization".

I would like to take this opportunity to commend our policyholders for heeding advice and making appropriate preparations for Hurricane Igor. While Bermuda was extremely fortunate when Igor reduced in strength and veered slightly to the west of Bermuda upon approach, it could have been a very different outcome. I would also like to commend our BF&M team for their preparation and response efforts for Hurricane Igor.

October is Breast Cancer Awareness Month; a time of year that is extremely important to all of us at BF&M. Each year I continue to be amazed at how this event has grown over the years. It is heartening to see residents from all walks of life come together to collectively make a difference. I sincerely hope that everyone who visited our Preventative Health Event received valuable information pertaining to the prevention, diagnosis and treatment of certain cancers that are prevalent in Bermuda. Finally, I would like to thank our dedicated BF&M volunteers for their hard work in ensuring that the Breast Cancer Awareness Walk and the BF&M Preventative Health Event were a huge success.

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

R. John Wight C.A., CPCU

President and Chief Executive Officer



BF&M U17 Cricket League

The BF&M U17 League is made up from clubs and schools across the island. Congratulations to Western Stars who won the 2010 League with Somerset CC coming in second and Cleveland County CC in third. The Annual U17 All Star Game was held on June 26th at the National Sports Centre and was followed by an awards presentation for the players. Congratulations to the West on their victory by 78 runs; MVP Chikosi Basden; Naquon Smith on his play of the game and to all the participants! BF&M is pleased to continue our support of cricket in Bermuda by sponsoring the Bermuda Cricket Board's Under 17 League. This league gives our young people a chance to become physically active by playing a game they love while developing important life skills like discipline, camaraderie and leadership.

**BF&M
Assistant
Vice
President
and cricket
enthusiast
Jon Carey
presented
the BF&M
U17 League
players
with their
trophies
at the
conclusion
of the All
Star Game.**



Staff Appreciation BBQ

BF&M prides itself on delivering outstanding service to all of our customers. To show our appreciation to our internal customer, the BF&M Management team braved the heat and rain and flipped burgers and hotdogs for our valued staff. This summer tradition



featured tasty BBQ fare, healthy salads and a heaping helping of service with a smile.

BF&M has 150 employees working at its Pitt's Bay Road headquarters, in the AON House on Woodbourne Avenue and in Argo House on Pitt's Bay Road.



BF&M Shareholders Can Go Green!

At the beginning of the year, BF&M announced that our shareholders would have the option to Go Green and receive their Annual Report electronically. If you would like to be part of our Green Initiative please contact **Mrs. Mandy Lewis** at mlewis@bfm.bm or call **441-298-0335** to request to receive the 2010 Annual Report and Insurance Matters newsletters electronically and to give her your current e-mail address.

Training & Development

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

Goulbourne Alleyne	ALMI Designation, FLMI Designation, LOMA 301, 311, 330, 351, 356, 371
Chan Aming	CII Exam
Vanessa Brown	LOMA 281
Kim Caisey	LOMA 291
Quilleta Gomes	LOMA 291
Stephanie Hall	CPCU 540
Kurtis Hewitt	LOMA 301
Andrea Lassalle	LOMA 281
Nika Mason	LOMA 280
Barbara McLauchlan	LOMA 281, 291
Rhonda Neil	LOMA 291
Tiffany Nelmes	LOMA 281, 291
Lisa Palmer	LOMA 281
Lorenzo Ratteray	CPCU 552
Sevonne Scott	LOMA 361
Yannick Simmons	LOMA 291
Callita Simons	LOMA 281, 291
Cheryl Smack	LOMA 281
Ayisha Smith	ACS 100
Julia Sousa	LOMA 318, 326, 380, AAPA 273, 303, FFSI Designation
Nicole Waite	AINS, Ethical Guidelines for Insurance Professionals

BF&M's New Information System

Several years ago BF&M announced its major strategic goal to modernize our information systems. This comprehensive project is being implemented in several phases beginning with our Life Insurance products.

Last month, BF&M marked a major milestone by going live with the first release of our new Life Insurance system administration program. This was the culmination of the effort of many individuals throughout the company. A dedicated team of professionals have worked diligently to ensure a smooth transition that will make BF&M more flexible and responsive to your business needs.

Congratulations and thank you to all of the individuals who have been involved from IT, business operations and our vendor.

Camp Cardio

The success of the 100 Day Weight Loss Challenge created a demand for a youth programme to get local children moving and fit. BF&M is proud to sponsor the launch of Camp Cardio, a four-tiered youth health campaign which features a summer weight loss camp, a senior school weight loss challenge, a community education series and a three month follow-up and monitoring system. The aim is to teach young people the importance of healthy living and to encourage their engagement in vigorous extra-curricular activities.

Over the summer students who were selected by their school gym instructors, doctors and the Diabetes Centre spent four weeks in a specially designed camp which featured fun energetic activities, confidence and holistic healthy building programs and cardio/weight training routines.

BF&M would like to congratulate the participants of the Camp Cardio summer program. Highlights of the summer programme are scheduled to air on Tuesday's on ZBM starting October 19th.



St. George's 5K Fitness Walk and Weight Handicap Road Race

Despite the warm summer weather, around 100 walkers and runners headed down the country for the annual St. George's 5K Fitness Walk and Weight Handicap Road Race. Congratulations to the first male and female runners, Evan Naude and Jennifer Alen and the first male and female walkers, Sylvester Jean Pierre and Shona Palmer.



**SAVE
THE
DATE!**

Age Concern 50+ Lifestyle Expo

November 13

Cedarbridge Academy
10 a.m. - 4 p.m. For more information:
www.ageconcern.bm or **238-7525**

BF&M 2011 Calendar

November 30th

Be sure to visit our headquarters on Pitts Bay Road to get a copy of the 2011 calendar.

The Gift of Learning

Looking for the perfect gift for a little one? An Education Savings Plan will help ensure your child or grandchild will have the financial ability to go to college. Visit www.bfm.bm for more information.