

Chairman's message



As another year draws to end and we look towards a new one, I'm so proud of the level of engagement that BF&M has with the community. Our 23rd BF&M Breast Cancer Awareness Walk was a great success once again, with around 2,000 walkers taking part. Our local schools did a great job showing their school spirit as they walked.

Raising awareness of health and wellness issues is, of course, dear to our heart. This quarter, we were pleased to support the Bermuda Cancer and Health Centre's Men's Health Month, as well as the Department of Health's Healthy Ageing event.

BF&M took on a new sponsorship this year, in support of the inaugural PGA Tour's Bermuda Championship, as the sole sponsor of the event volunteer programme. With over 600 volunteers, 10,000 spectators and excellent international TV coverage, the event was a resounding success. Bermuda shone once again as a wonderful place to hold world-class sporting events. We were proud to see our BF&M branding on uniforms all around the Port Royal course and are looking forward to years of PGA Tour golf in Bermuda to come.

I am always touched by the passion and loyalty of our staff and directors. Our employees rallied to collect toys for families in need in our annual Toys for Tots drive, as well as volunteering in a multitude of capacities for events, bake sales and denim days. Very recently, we were delighted to celebrate the years of dedicated service of many of our staff. We were proud also of the efforts of one of our directors, Catherine Lord, to share with those in need during her visit to South Africa.

BF&M is a special organisation with great heart. I am excited about the ways in which we will continue to engage with our communities in 2020 and for many years to come.

R. John Wight, FCPA, FCA, CPCU
Group Chairman and Chief Executive Officer

BF&M Breast Cancer Walk

The 23rd BF&M Breast Cancer Walk is so successful because of the volunteers, vendors and partnerships, who help to make it possible and allow the participants to focus on raising money for Bermuda Cancer and Health Centre and the Equal Access Funds.

Many thanks again to all of the participants, BF&M staff and everyone else who helped to play a part in this success



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PGA Tour 2019 Bermuda Championship

BF&M was very proud to sponsor the volunteer programme for the PGA Tour Bermuda Championship. The event was a great success, and a huge component of that success was the cheerful, helpful effort provided by the volunteers.



Pictured L to R – Bart Lewis, Tamara Lewis, Amy DaPonte, Huw Thorley, Martin Tremblay and Lily Chen

Toys for Tots

The BF&M staff once again showed their festive spirit by donating gifts to the 2019 Toys for Tots campaign. Thanks to all who supported the Coalition for the Protection of Children and the HSBC Bermuda appeal, supporting children in need.



School Spirit Awards

Thank you to all the schools, students and teachers who supported the BF&M Breast Cancer Awareness Walk.

Congratulations to the winners of the School Spirit Awards: Harrington Sound Primary School, Whitney Institute Middle School and CedarBridge Academy.



Training and Development

Congratulations to Stacy Ashby on obtaining her CPCU designation.

Supporting families in South Africa

One of our directors, Catherine Lord, recently visited South Africa and donated some BF&M apparel, along with other items, to the children in the villages she visited.



New motorbike competition draws to a close.

We have our final winner! By setting up and activating an online account on BF&M's website, Erika Denbrook was entered into our draw for one of four new motorbikes, and she won!



Pictured – Erika collecting the prize voucher and Andrew Hanwell, VP Personal Insurance BF&M Limited

Look out for our new competition in 2020. See bfm.bm/win for details.

Celebrating Wellness – Healthy Ageing

The wellness team participated in the Celebrating Wellness: Healthy Ageing Starts Now event hosted by the Department of Health. The event promoted the important role that physical activity and healthy eating play in achieving a healthy lifestyle.

BF&M had games, prizes and tips about leading a healthier lifestyle.



Men's Health Month

As part of Men's Health Month, BF&M participated in the free Men's Health Fair. We were delighted to support the Bermuda Cancer and Health Centre by sharing important messages to over 185 of Bermuda's men.



Electronic correspondence and investor queries

BF&M shareholders have the option to receive their newsletters, Annual Report and Six Month Report electronically. If you would like to receive electronic correspondence, please contact Amy Da Ponte at shareholder@bfm.bm or call 441-298-0308.

BF&M 2019 Long Service Awards

Congratulations to all the BF&M staff pictured below. We appreciate their commitment and dedication to the Company and to the many clients that depend on us.

40 years Anthony Rodrigues

40



35 years Deborah Botelho

35



20 years Lisa Spencer

20



15 years

15

From left to right:

Patrick Neal
Paula DuBois-Philpott
Eric Nordquist
Sandra Boden
Lorenzo Ratteray



10 years

Michael Chan Aming
Tiffany Nelmes

10



5 years Brenda Dale

5

