



BF&M insurance *matters*

Top Ten Employers

BF&M is proud to have been selected as one of Bermuda's Top Ten Employers for eight consecutive years. BF&M is the only company to be included in the Top Ten Employers survey since its inception.

Pictured from left to right is Arthur Wightman of PwC Bermuda, Krystle Ratteray from BF&M and Derek Winch from The Royal Gazette.

See group photo on opposite page.



Best of Bermuda Awards 2016 Winners

The Bermudian Magazine's Best of Bermuda Awards honours businesses in Bermuda who are dedicated to excellence. As BF&M are sponsors of the event, the top winners in each category received their Award of Excellence from BF&M CEO John Wight.

2016 Top Winners (counter-clockwise): People's Pharmacy, Shopping and Services; Marcus', Drink & Entertainment; Lili Bermuda, Clothing and Accessories; and America's Cup, People and Places.





President's Message

This year marks the 20th anniversary of the BF&M Breast Cancer Awareness Walk. All of us at BF&M are proud to support the Walk and Breast Cancer Awareness Month by partnering with the Bermuda Cancer and Health Centre (BCHC) to raise funds for this very worthy cause. This event would not be possible without the dedicated BF&M volunteers who ensure that the Walk,

our Preventative Health Fair and Breast Cancer Awareness Month are a huge success. The 20th anniversary Walk will be taking place on Thursday, October 20th, at Barr's Bay Park and we look forward to another successful year. More information on registration and the event can be found on the last page of this newsletter.

Funds from the Walk will also benefit BCHC's Radiation Therapy Initiative. In addition to the funds raised through the Walk, BF&M was pleased to contribute a further \$250,000 towards this Radiation Therapy Initiative. A local radiation therapy centre will make treatment available to more residents, and provide relief to families who will be able to support their loved ones right here at home.

For the past few years it seems that hurricanes are occurring later in the season and as the season ends officially on November 30th, we'd like to remind residents to remain proactive about hurricane preparedness. You can stay up to date on storms and get access to additional resources by visiting BF&M on Facebook.

We are also delighted to announce that credit ratings agency AM Best has affirmed

the financial strength ratings of BF&M Limited's four operating companies as follows; **BF&M General – A (Excellent)**, **BF&M Life – A (Excellent)**, **Island Heritage – A (Excellent)**, and **Insurance Corporation of Barbados – A- (Excellent)**. As the BF&M Group operates in Bermuda and 15 islands in the Caribbean, there is no insurance group writing domestic insurance in these areas with stronger ratings.

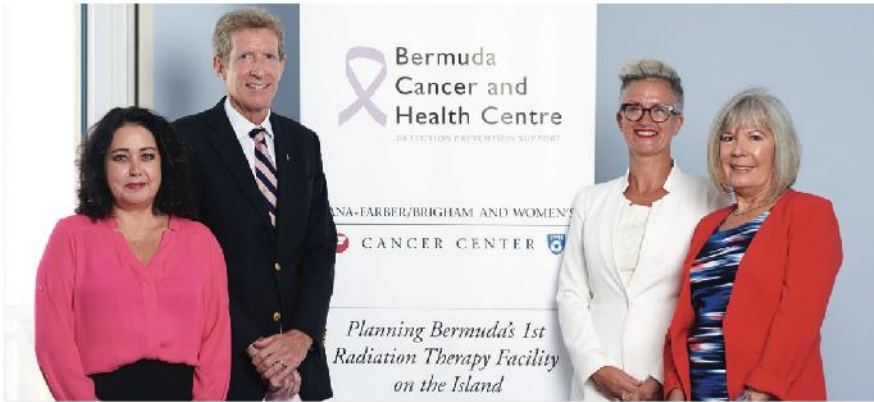
BF&M was recognized as number 7 on the Top 10 employer list in Bermuda as determined by an independent panel that assesses Bermudian-based organisations annually. BF&M is the only company that has been on the Top 10 list for each of the eight years that the BottomLine has conducted this survey. Being a Top 10 Employer in Bermuda is something that we are very proud of.

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

R. John Wight CPA, CA, CPCU
President and Chief Executive Officer



Pictured from left to right are BF&M employees: Antoine Furbert, Mona Goater, Sacha Pedro, Alyrta Furbert, Melanie Robinson, Nicole Waite, Krystle Ratteray, Eric Nordquist, Lisa Lewis and Alexandra Porter.



BF&M Supports Local Radiation Facility

BF&M is proud to support Bermuda's first radiation facility at the Bermuda Cancer and Health Centre with a \$250,000 donation. This facility will allow patients to receive radiation treatment locally, with the support of their friends and family.



Summer Internship Programme

BF&M is pleased to participate in the Community Education and Development Summer Internship Program, where Bermudian high school students gain insight and practical work experience within their career of choice. Pictured is BF&M CEO John Wight with 17 year old Dahji Grimes, who shadowed BF&M employees in various areas this past summer.



BF&M 2016 Scholarship Recipient

Congratulations to Daesha Smith for being BF&M's 2016 scholarship recipient! The BF&M Scholarship is open to children of BF&M employees. Daesha is the daughter of Ayisha Smith and is pictured here with BF&M CEO John Wight. Daesha is currently enrolled in the nursing programme at the Bermuda College.

BF&M Bahamas Office

BF&M CEO John Wight pictured with members of the BF&M Bahamas team on a recent visit to the Bahamas office.



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 Mrs. Mandy Lewis at mlewis@bfm.bm or call 441-298-0335.

It's our 20th on the 20th

BF&M is celebrating the 20th anniversary of the BF&M Breast Cancer Awareness Walk, on October 20th, 2016.

#Bermunity



Walk with us

DATE Thursday, October 20, 2016

TIME 6:00 P.M.

VENUE Barr's Bay Park

Register today at:

- BF&M Head Office, Pitts Bay Road
- Online at www.racedayworld.com
- Sportseller, Washington Mall
- Bermuda Cancer and Health Centre, 46 Point Finger Road, Paget

Registration fee is \$30, which includes a free walk pack (while supplies last). Participants who register online can claim their walk packs at the Bermuda Cancer and Health Centre.

