



## About Sagicor Life Inc

Sagicor is synonymous with world-class financial services. This dynamic, indigenous company, with a proud history dating back to 1840, is redefining financial services. They offer services to Insurope in Barbados, Antigua, Aruba, Bahamas, Belize, Dominica, Grenada, Jamaica, Panama, St Kitts, St Lucia, St Vincent, Trinidad and Tobago. The main insurance lines are life insurance, annuities and pension management, health insurance and property and casualty insurance. And yes, we are involved in banking, especially since we acquired RBC's banking operations in Jamaica in 2014. Operating in 21 countries in the

Caribbean, the UK, the US and Latin America, Sagicor has developed an incomparable reputation because of its financial stability. That solid reputation is based on the Company's excellent financial performance and financial prudence over the years. Since 1999, confidence in the Company is clearly reflected in Sagicor's "A-" (Excellent) Rating from A.M. Best, based on an assessment of the financial strength, strategic management and operating effectiveness of the Group. Also, Sagicor Life Inc, the principal operating company, has a financial strength rating from Standard and Poor's (S&P) of "BBB".

## Local strengths USPs

The Sagicor Group Department comprises of approximately 60 Members, dedicated to servicing our group clients. This team possesses a wealth of knowledge and experience in Pricing and Design, Sales and Marketing, Administration, Actuarial and Claims Processing.

**Online Claims Settlement** – With this facility, the employee swipes his/her card and pays only his/her contribution (after deductible). This facility reduces the member's spend and removes the need to complete claim forms.

**GroupWeb** – A dedicated website is available for Plan Administrators to access the group's relevant plan and history. Administrators may carry out a number of functions from their office, including terminating Members, running reports and viewing bills and billing history.

**Managed Care Provider** – Our overseas care facility through our Managed Care Provider, provides assistance in the event of scheduled medical treatment not available locally or in the event of an emergency while traveling overseas. Access to this network is available 24 hours daily from anywhere in the World.

### Facts & figures

- Insurope member since: 1997
- Financial Rating: A- from A.M. Best and BBB from Standard & Poor's

### Average Turnaround Times

- General Questions: 2 Working Days
- Local Quote: 5 Working Days
- Annual Renewal: 3 Months in advance
- Rate Review: Annualy
- Death Claims: 10 Working Days
- Disability Claims: N/A
- Medical Claims: 10 Working Days

### Benefits

- Insurable Benefits: ADLMP
- Poolable Benefits: ADLM

### Minimum lives criteria

- For a group quote: 5 employees
- For pooling contract: 5 employees

### Local contact information

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