

## Sagicor General Insurance Trinidad & Tobago Limited

Sagicor General Insurance Trinidad & Tobago Limited offers a wide range of insurance protection. As a subsidiary of Sagicor Financial Corporation, we are one of the longest running general insurance companies operating in the Caribbean. We have always maintained a solid reputation for efficiency and excellent customer service, with an impeccable record of settling claims quickly, even in times of a catastrophe. Through sponsorship programs and the overall development of youth, Sagicor General also takes an active role in the communities of which we are a part.

Sagicor General first achieved its A. M. Best rating of A- (Excellent) in the year 2002 and has continued to maintain this rating, which reflects our historically profitable operating performance, prudent underwriting leverage, regional market presence and parental support.

Sagicor General introduced the application of Enterprise Risk Management in 2005. This ongoing holistic approach governs everything from the A-rated re-insurers that are on our program, down to the inspection of both residential and commercial property risks that we cover.