Under the theme, “Staying in the game: Keys to Future Success,” the Bahamas First Group of Companies took on the challenge set by Group President & CEO, Mr. Patrick Ward, at the Agency Retreat in Orlando, Florida. The team came from Nassau, Cayman, Grand Bahama, Abaco and Eleuthera to hear the winning strategies needed to stay in the game. First time attendee, Mr. Cedric Smith gave the entire conference a “thumbs-up!” He remarked that, from the initial presentation by Mr. Ward, the achievements of BFG/CFI were outlined with a positive outlook for future financial periods. The tone of the retreat was set and every presentation that followed stayed true to the theme of, “Staying In The Game: Keys To Future Success”.

Cedric continues……”guest speaker, Mr. Chris Fuller, presented on the three pillars of 1. Innovation/Productivity, 2. Business Development/Retention, and 3. HR Development/Succession Planning, highlighting the following:

- “Complacency Kills!”
- Positive Dissatisfaction
- Daily Development
- Leaders are Learners
- Leadership creates Culture
- Leadership is Influence
- Leaders Grow Teams; Teams Get It Done!
- Lead People, Manage Things!
- Lead Where Strong; Team/System Where Weak!
- Be In Charge Of Customer Satisfaction
- Successful Business is: Repeatable, Sustainable, Scalable
- Trust is the Foundation of Leadership
Welcome to returning and new Directors on the Board of Bahamas First Holdings

Mr. Patrick Ward extends his appreciation to the returning and new Directors of the Bahamas First Holdings Board as elected at the Annual General Meeting (AGM) on May 28, 2015 and the Extraordinary General Meeting on July 7, 2015. The newly elected Directors are Dr. Samir Mikhael and Mr. Neil McKinney. Mr. Ward expressed a high level of confidence in the new Board of Directors and looks forward to another year of high performance for the Group. The support of the Board is important to ensuring that the company remains successful for years to come.

He is also pleased that the AGM in Cayman on May 26, 2015 also returned the previous slate of officers. Mr. Gordon Philip was also elected as a Director and with immediate effect became the Managing Director of Cayman First (CFI). The CFI Board and BFH offer congratulations to Mr. Philip on this new role as he continues to demonstrate leadership in taking CFI to the next level.

Attending IAC Conference in Montego Bay, Jamaica - June 2015

(Left to Right) Warren Rolle (NUA), Stanford Charlton (NUA), Patrice Rolle (Insurance Commission of Bahamas) Dwayne Swaby (Sunshine Insurance) Dr. Rhonda Chipman (Bahamas Insurance Association Coordinator) Marcian Mortimer (Insurance Commission of Bahamas)
BFH in Action.....


Easter Egg Hunt at Lighthouse school (special needs school). L-R-Shawna Gourzong, Gordon Philip, Amanda Henkis, Priscilla Pouchie, Cassandra Ebanks and Allison McDonald.

Cayman First Staff at the annual theater performance, Rundown. Staff member Priscilla Pouchie (center seated) is a cast member, as well as Matthew Brown (Elisa’s husband) far left standing.

Brac high school presentation to students about careers in insurance. Front Row seated- Year 11 student, Kahlil Strachan, Elisa Brown, Richard Uriasz, Ramottee Chattoor (teacher), Devon Bowen (Vice Principal). Back rows- Year 10 and 11 students.

Top Employer and CAHRE Awards Gala. Cayman First sponsored the CAHRE awards. L-R- Catherine Philip, Gordon Philip, Seeta Paltoo, Kahlil Strachan, Dania Strachan, Elisa Brown and Derry Lyon.

Having fun in Montego Bay!
Who we are?
Today we live in an era of such rapid change and evolution, that organizations must work constantly to develop the capacity for continuous change and frequent adaptation, while ensuring that identity and values remain constant. They must recognize people's innate capacity to adapt and create to innovate. Very few companies in our region have committed to investing in a full time unit to solicit and develop ideas borne with its employees. The IC Stewards comprise of 8 team members collaborating with Bahamas First and Cayman First employees. Other than giving support to the Projects Operation Department (POD), our main functions include idea reviews and validation, scheduling interviews, research, and vetting of idea submissions. We are responsible for communicating to you various changes taking place within the Group. Consider us to be your “first contact” when you submit an idea via the “My Access” website also known as Sharepoint. As stewards not only do we see an idea from the time it was a seed, but we watch it grow into a beautiful tree of success.

How do we acknowledge that everyone is a potential innovator within the Innovation Community?
We want you, our colleagues to be innovative. It is our job to discover what is important to you and engage you in finding solutions to meaningful issues. The human capacity to invent and create is universal. Yes that means all of us. Ours is a living world of continuous creation and infinite variation. Every change, every burst of creativity, begins with the identification of a problem or opportunity that somebody finds meaningful. We need everybody's creativity to find our way through this ever-evolving world of change.
How can I become a Change Agent?

How can employees become future Change Agents within the Group?

Have you ever had a moment when you realized that there was something the company should really implement, change, or even totally abandon?

The Innovation Center is your solution to this problem. We are here to listen, receive and document your ideas whether big, small, ambitious or simplistic, without judgement—all ideas are good ideas. We want to hear what you’re thinking, what our clients are thinking—we want to know what needs to be done in order to continue being First in Insurance, First in Customer Service, and First in Customer Satisfaction—keeping in mind that all employees are customers as well.

Are you willing to make a change? Well this process is quite easy through the submission of your ideas. You can log onto the Innovation Center’s My Access Site and submit your idea in the area provided. Alternately, speak directly to one of the Innovation Stewards or Innovation Center employees.

We cannot make our Company better without your help. We all play a major role in creating a future worth working for. We can't go it alone, we can't get there without each other.

Club President Queen Rolle was awarded Top President of the Year for her accomplishments this year. Under her leadership the club has injected well over $25,000 into the local community including installing hurricane shutters on the GB Children's Home, renovating the bathrooms and plumbing at the new GB Centre for Performing Arts and supporting other local charities.
“Traveling Bahamas First on the Santa Maria”

Let us be honest, most summer jobs throw summer students into the filing pits from day one. At the end of the program the fat lady sings and you know exactly what you came in with; except maybe knowing a few more people names and a little corporate history (would probably have learned more from reading the executive summary of the company’s financial statement). The brave few who attempt to do more hit a glass ceiling covered with lack of trust and fear.

At Bahamas First Holdings you don’t have a summer job but you get an internship. First week puts you through a crash course about the insurance industry in general (no pun intended) with one of the best trainers in the country; preparing the interns for the tasks ahead. Furthermore, you are assigned a mentor that provides comprehensive guidance. Nonetheless, the entire Bahamas First Holdings group of companies provide a family environment where it feels like a home away from home.

My four weeks spent here at Bahamas First has completely opened eyes to a more intricate understanding of what a successful insurance company is. The corporate culture at Bahamas First is like no other that I have been a part of. The heavy investment into employees shows prosperous yields with high employee morale and efficient work.

The company has gone above and beyond to remain in front of its competitors with the creation of the Innovation Center, where I was stationed for my first two weeks. The Innovation Center specializes in bringing new ideas into the fold while also streamlining business processes to ensure that the company stays as proficient and efficient as possible. The next week was spent in Claims. The Claims department is a very important part of the organization. First Response is extremely important in processing claims in a timely fashion and keeping customer satisfaction high. Overall my experience so far has been great. Learning to become a professional in such a dynamic company gives me confidence that I can take what I learn from Bahamas First and apply it to better myself.

In conclusion, Bahamas First Holdings isn’t just any summer job it is an opportunity of a lifetime; where interns will feel at home. The company has high customer satisfaction, high employee morale and a vibrant environment. This is because Bahamas First puts its clients and employees first!
Attending: (L-R) Travis Thompson, Illiyia Bain, Vontianise Hanna, Shaunte Coakley, Dalton Hanna, Vernado Deal.

Participants heard presentations on the company operations from Mr. Patrick Ward on the History of BFH and its performance in the region. They also got an appreciation of the entire group of companies and the performance of the group. Mr. Glen Ritchie provided a financial overview.

ORIENTATION PROGRAM, JUNE 4, 2015, NASSAU

Richenda King and Nicole Leary, members of the Cancer Society Ball Committee are proud of their community efforts! The 14th Annual Ball took place on Saturday May 23, 2015 at Melia, Cable Beach.

Bahamas First was a Platinum Sponsor. Proceeds from the Ball will be used to assist with the expansion of the Cancer Caring Center, adding 16 rooms to provide living assistance for Cancer patients especially those from the Family Islands.

Richenda King has worked with the Cancer Society for the past four (4) years and now serves as Co-chair of the Cancer Society Ball Committee.
CONGRATULATIONS TO TEAM SANTA MARIA!

THE WINNING TEAM............

Adderley, J Lashell; Bethel, Devon; Bethel, Edith; Bowe, Rozalia; Braynen, Arianne; Brooks, Sanchez; Brown, Abagale; Cartwright, Grace, Culmer, Neil, Curtis, Karen, Darville, Valarie, Davis, Jamaal, Davis, Keisha, Gray, Valya; Hudson, Kevin; Imhoff, Raymond; King, Criselle; Major, Nicola; McDonald, Keswara; Miller, Latia; Moss, Caron; Oliver D Frances McKenzie; Rahming, Lashan; Rolle, Keith; Sands, Charles; Sands, Gina; Sands, Stevanna; Sawyer, Barbara; Smith, Cedric; Smith, Wanda; Stafford, Carla; Storr, Patrenella; Stuart, Angella; Stuart, Yvette Ida; Taylor, Mark; Thompson, Linda; Ward, Patrick; Williams, Gregory; Williams, Nicole; Williams, Shadell; Wilson, Shantell.

The Santa Maria (Green Team) came first, winning the floating Trophy, The Pinta (Yellow Team) came second and The Nina (Red Team) came third.
BIRTHDAYS

Nikez McDonald - Apr 3rd
Grace Cartwright - Apr 5th
Lakeisha Dorsett - Apr 9th
Portia Davis - Apr 10th
Rochelle Roberts - Apr 11th
Arianne Braynen - Apr 15th
Shiphrah Deal - Apr 19th
Area Wilson-Pratt - Apr 24th
Rosssccini Forbes - Apr 30th
Charlene Pinder - May 1st
Denise Vaval - May 6th
Richard Uriasz - May 7th
Linda Basden - May 10th
Desiree Taylor - May 12th
Gordon Major - May 14th
Tanya Miller-Mortimer - May 17th
Elizabeth Smith - May 23rd
Ida Stuart - May 24th
Patreneilla Storr - May 25th
Raymond Imhoff - May 29th
Wanda Smith - May 29th
Shaneka Strachan - June 1st
Richenda King - June 6th
Marilyn Tingling-Butler - June 30th

CONGRATULATIONS TO ALL!!! May you enjoy many more years of happiness and service.

ANNIVERSARIES

Valarie Darville - 32yrs - Apr 1st
Shaneeka Strachan - 8yrs - Apr 1st
Shavonne Moss - 13yrs - Apr 2nd
Linda Basden - 27yrs - Apr 7th
Sylvia Rolle - 28yrs - Apr 12th
Lorraine Dawkins - 25yrs - Apr 9th
Tracy Bonezak - 16yrs - Apr 12th
Wanda Smith - 16yrs - Apr 12th
Alpin Taylor - 7yrs - Apr 14th
Marcia Johnson - 2yrs - Apr 15th
Devon Bethel - 2yrs - Apr 15th
Gabrielle McKenzie - 2yrs - Apr 15th
Arianne Braynen - 2yrs - Apr 15th
Linda Thompson - 14yrs - Apr 17th
Inslay McKinnney - 2yrs - Apr 30th
Blythe Bailey - 42yrs - May 1st
Travis Donald - 8yrs - May 1st
Drew Bartlett - 4yrs - May 2nd
Queen Rolle-Stubbins - 11yrs - May 3rd
Glen Ritchie - 5yrs - May 3rd
Lashell Adderley - 7yrs - May 5th
Barbara Sawyer - 34yrs - May 5th
Kiesha Davis - 7yrs - May 5th
Angella Stuart - 13yrs - May 6th
Anthony Ingham - 4yrs - May 9th
Irvin Weech - 8yrs - May 14th
Renee Gibson - 28yrs - May 25th
Dennis Lockhart - 3yrs - May 29th
Warren Rolle - 22yrs - June 1st
Valarie Clarke - 11yrs - June 1st
Carla Stafford - 37yrs - June 1st
Andalino Sands - 7yrs - June 9th
Kevin Hudson - 21yrs - June 20th
Keith Rolle - 34yrs - June 22nd

HAPPY INDEPENDENCE Bahamas

CONGRATULATIONS to our winners for Producer of the 2nd Quarter competition for 2015

<table>
<thead>
<tr>
<th>Staff Member</th>
<th>Branch</th>
<th>Premium</th>
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<tbody>
<tr>
<td>Wanda Smith</td>
<td>Harbour Bay</td>
<td>$19,724.42</td>
</tr>
<tr>
<td>Shannon Darville</td>
<td>Collins Avenue</td>
<td>$10,973.38</td>
</tr>
<tr>
<td>Linda Basden</td>
<td>Collins Avenue</td>
<td>$10,162.50</td>
</tr>
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</table>

Special congratulations to Wanda Smith who was also winner of the Q1.

What’s Coming Next?

2. CII Classes & Exams
3. Backyard Social—August 2015
4. Leaders Retreat—September 2015
5. 3 L’s 2015 Re-launch—October 2015

Next Issue—Newsletter

The Editor would like your articles on “What does change mean to me?” The winning article will appear in the next issue of the Newsletter.
Congratulations to the Champions!
The red team (Elite) came first, blue team (Cayman Knights) second and green team (Hulk) third.
BAHAMAS FIRST FUN DAY/ACTIVITIES

FUN DAY—June 19, 2015
We extend our hearty congratulations to **BAHAMAS FIRST F.L.A.M.E.**, for heating up the Atlantis Theatre at the **Annual J.A. Awards Ceremony on Saturday May 16, 2015**, winning **1st Place in the Annual Report category and 3rd Place for Company of the Year**!

Our very own **Nicole Leary, Executive Advisor**, won **Runner Up for Executive Advisor of the Year** and **Raymond Imhoff** received an award for **Advisor of the Year**.

Our achievers, **Tomia Shearer**, also blazed the stage capturing a **full scholarship from Morgan State University**. **Shantinique Smith** won the **Emerald Award from Bahamas First** and **Jade Simmons** won the **Above and Beyond the Call of Duty award**!

They demonstrated that they are **F.L.A.M.E., Future Leaders Aspiring to Magnitude and Excellence**! 

**Our F.L.A.M.E. J.A. Advisors are Nicole Leary, Raymond Imhoff, Gina Sands, Shevia Ferguson, Criselle King, Marcia Johnson, Valya Gray, Drew Bartlett, Cedric Smith and Chandrice Ferguson.**
Bahamas First Holdings Data Protection Policy

In line with the Data Protection Act, Bahamas First staff must comply with the principles which define how data should be processed.

- Data will be collected by means which are fair and lawful;
- Data should be accurate and kept up to date;
- Data should not be used or disclosed in any manner incompatible with the purpose;
- Data shall be kept adequate, relevant and not excessive in relation to that purpose;
- Data shall not be kept for longer than is necessary; and
- Appropriate security measures shall be taken against unauthorized access to, or alternation disclosure or destruction of, against their accidental loss include technical as well as organization measures.

Also, a Data Controller must ensure that:

- Data shall be kept only for one or more specified and lawful purposes;
- Data must not be transferred to another country unless that country has an adequate level of protection.

Taken from the Bahamas First Holdings Data Protection Policy
Revision Date: January 2015

Submitted by: Deborah McKinney, Group IT Manager

8 Tips for Keeping your Password Safe this summer

“The Sun is not the only way to get burned!”

The summer is a great time to relax, whether it’s on a beach or on your front porch. Unfortunately, while enjoying picnics and barbeques, online security is the last thing on most peoples’ minds. Here are 8 simple tips for keeping yourself safe this summer.

1. Always log off of websites: This is especially important when travelling or using a shared computer.
2. Update your software: Although sometimes annoying, these software updates often contain important security upgrades.
3. Monitor your bank accounts/credit cards: We recommend checking them weekly to look for fraudulent charges.
4. Don’t use duplicate passwords: Duplicating passwords is like men wearing Speedos, it should never happen! You should be using a unique password for every website that you login to.
5. Protect your mobile phone with a PIN: Simple, but many people do not do this.
6. Don’t keep a list of logins/passwords: You’d be surprised how many people carry around a list of passwords in their wallets or purses!
7. If you see a shark fin in the water, go back to shore: It’s likely just a kid messing with you, but better to be safe than sorry.
8. You got a new puppy? Great! Just don’t use its name in any of your passwords: Never use personal information like names, birthdays, etc. in your passwords.

Taken from a blog at www.roboform.com

Submitted by: Kentington O. Sands, IT Department

Submit articles to:
richendak@bahamasfirst.com
Richenda King - Editor/Producer
Annette McSweeney - Co-producer

Contributors: Nicole Leary
Marvin Bain
Elisa Brown

Bahamas First Holdings Ltd.
Bahamas First Centre
32 Collins Avenue
P. O. Box SS-6238