

[skip to main content](#)



- [About Sagicor](#)
  - [Who We Are](#)
  - [Our Companies](#)
  - [Careers](#)
  - [Management Team](#)
  - [Financials](#)
  - [Governance](#)

## Who We Are

### [Our Brand](#)

The name Sagicor is a combination of two words, "Sage" meaning wise and "Cor" for heart or judgement.

### [Our Vision](#)

Sagicor's vision is "To be a great company committed to improving the lives of the people in the communities in which we operate".

### [Our Values](#)

Sagicor's vision is "To be a great company committed to improving the lives of the people in the communities in which we operate".

### [Corporate Social Responsibility](#)

Learn how Sagicor works to improve the lives of the people in the communities in which it operates.

### [Customer Testimonials](#)

Read what our valued customers have to say about us.

## Our Companies

### [Sagicor Life Inc](#)

Though in business for over 175 years, our operations in Aruba were not incorporated until December 19, 2007, as Sagicor Life Aruba N.V., a wholly-owned subsidiary of Sagicor Life Inc. We provide comprehensive financial services and advice.

### [Sagicor Financial Company Ltd](#)

Sagicor has been in business since 1840 and our longevity can be attributed to our savvy business practices and skill in creating shareholder value. As the second-oldest insurer in the Americas, we've learned a thing or two about being successful. Nested within this corporation are our other companies.

## Careers

### [Careers at Sagicor](#)

Learn more about Sagicor's exciting career options.

### [Join Our Team](#)

Are you interested in working at Sagicor? We'd love to meet you. Find out how to join our team.

## Management Team

### [Sagicor Life Inc Management Team](#)

Our Sagicor Life Inc executive team eager to meet you. Click to meet them

## Financials

### [Sagicor Life Inc Aruba N.V. Financial Statements](#)

View the latest financial reports

## Governance

### [Corporate Governance Architecture](#)

Our board of directors has approved the adoption of a group-wide, risk-based, corporate governance architecture, which conforms to best practices around the world.

### [Business Continuity Management](#)

Sagicor is committed to protecting its employees, clients, and other assets at all times, including during emergencies or significant business disruptions.

### [Code of Ethics Policy](#)

The code is based on the concept of the moral, ethical and legal obligation owed by Sagicor directors, management, employees, and advisors to various stakeholders.

### [Reporting Breaches](#)

Consider this our open invitation to employees, advisors, and other interested parties to become familiar with our governance policies and to report breaches or suspected breaches of any corporate policy or other possible fraudulent activity to our management.

### [Understanding FATCA](#)

As part of the Foreign Account Tax Compliance Act, Sagicor is required to submit information on its US customers to the US Internal Revenue Service (IRS) or indirectly through domestic authorities.

- [Personal Solutions](#)
  - [Insurance](#)
  - [Home Ownership](#)
  - [Retirement](#)

## Insurance

### [Life Insurance](#)

The thought of knowing your family and loved ones are safe, even if you are no longer around, gives you a peace of mind that can't be underestimated. And because every person's life and needs are different, we have products that can suit you at any stage of your life.

### [Home Ownership](#)

#### [Home Equity Financing](#)

If you have a large expense, like a renovation coming up, you don't need to save for it; with Home Equity Financing you already have. Your home has value that is available to you.

#### [Residential Land Loans](#)

You have a dream home in your mind's eye, and the perfect land to build it on—your little slice of heaven. We have the means to make that parcel of land yours, and to make that dream a reality.

## [Residential Mortgages](#)

It's the most significant purchase you're likely to ever make. But owning your own home also brings a sense of security to you and your family. Sagicor helps you achieve that.

## [Retirement](#)

### [Registered Pension Saver](#)

Whether around the corner or in 20 years, your retirement should create feelings of eager anticipation—not anxiety. Ensure a stable, comfortable future for you and your family.

- [Business Solutions](#)
  - [Insurance](#)

## **Insurance**

### [Group Life and Health Insurance](#)

Show concern for your employees' well-being and that of their families, and they will return the favour. After all, a happy hard-working employee is a healthy one.

- [Support](#)
  - [Get in Touch](#)
  - [RETIREMENT CALCULATORS](#)
  - [Report A Claim](#)
  - [Knowledge Centre](#)
  - [Online Portals](#)
  - [Downloadable Forms](#)

## **Get in Touch**

### [Share your feedback](#)

Sagicor values your feedback and considers all issues, whether they be complaints or compliments, to be essential in evaluating and improving our service and product offerings to you. Report these issues using our Service Quality Form.

### [Find an Agent](#)

Need our services? A Sagicor agent in our network is eager to serve you. Find one close by.

### [Find a Location](#)

Wish to visit one of our offices? Find your nearest Sagicor location.

### [Contact Us](#)

If you have comments, questions or suggestions, we're ready to listen. Use our convenient client contact form.

### [Live Chat](#)

Need help quickly? Our agents are standing by.

### [Report a Claim](#)

We realise accidents and loss happen. The Sagicor team can help you through your entire claims process. Learn how to report life, health, motor, or home insurance claims.

## **RETIREMENT CALCULATORS**

### [Becoming a millionaire Calculator](#)

### [Compound Interest Calculator](#)

### [Current Cash Flow Calculator](#)

### [Discretionary Expenses Calculator](#)

### [Income Generated Savings Calculator](#)

### [Retirement Impact on Living Expenses](#)

### [Retirement Savings Calculator](#)

### [Retirement Savings Time Calculator](#)

## **Report A Claim**

### [Group Life & Health](#)

Find out how to file a group life and health claim.

### [Individual Life](#)

Find out the steps you need to take to report a life insurance claim.

## **Knowledge Centre**

### [Visit our Blog](#)

If you'd like to learn more about insurance, home ownership, investments, and even retirement planning, our blog contains handy posted articles on these and other financial topics.

### [Buying Guides](#)

Insurance and finance can often be complex. Here are some convenient buying guides to help you better understand these subjects.

### [Customer Service Standards](#)

We want to serve you better and commit to putting your first.

### [Find a Medical Provider](#)

Search the Sagicor Core Network to find a medical provider near you.

### [Frequently Used Terms](#)

Want to be more informed? Know and understand insurance and financial terms by learning the meanings of frequently used terms in our glossary.

### [Sagicor GO Mobile App](#)

Manage all of your life, motor, home and travel insurance policies (even your mortgage) while on the go with Sagicor GO. Download the app here.

### [Ways to Pay](#)

You want to pay your premiums for life, health, motor, home, travel and general insurance, your way. That's why Sagicor gives you more options.

## **Online Portals**

### [Login to Group Web](#)

Do you have a Group Life and Health policy? If you are an administrator, log in to manage your company's account.

[Manage Your Sagicor Policy](#)

Manage everything about your life insurance policy, view statements, premium payments, and even change your contact details, with our convenient online portal.

### [Downloadable Forms](#)

[Application Forms](#)

Download application forms for health, life, motor, travel, home insurance, and mortgages.

[Claim Forms](#)

Download claim forms for health, life, motor, travel, and home insurance.

[Group Life and Health Forms](#)

Now you have convenient access to download forms for Group Life and Health Insurance policies.

[Other Forms](#)

Not an application or claim? All your other forms to manage your policy can be found here.

- [Media Centre](#)
  - [Media](#)

### Media

[Important Notices](#)

Find the very latest updates and important notices here.

[In the Community](#)

Sagicor is committed to improving the lives of the people in the communities in which we operate. Find out more.

[Sagicor in the News](#)

See the latest news stories about Sagicor published in the local media.

[Press Releases](#)

You can access the press releases we provide news media, detailing our announcements, and other corporate news, here.

[Latest Tweets](#)

Follow @SagicorGroup on Twitter to get the latest tweets and updates.

[Corporate Social Responsibility](#)

See the latest news stories about Sagicor published in the local media.

- [Request A Quote](#)

Search

Search

Aruba

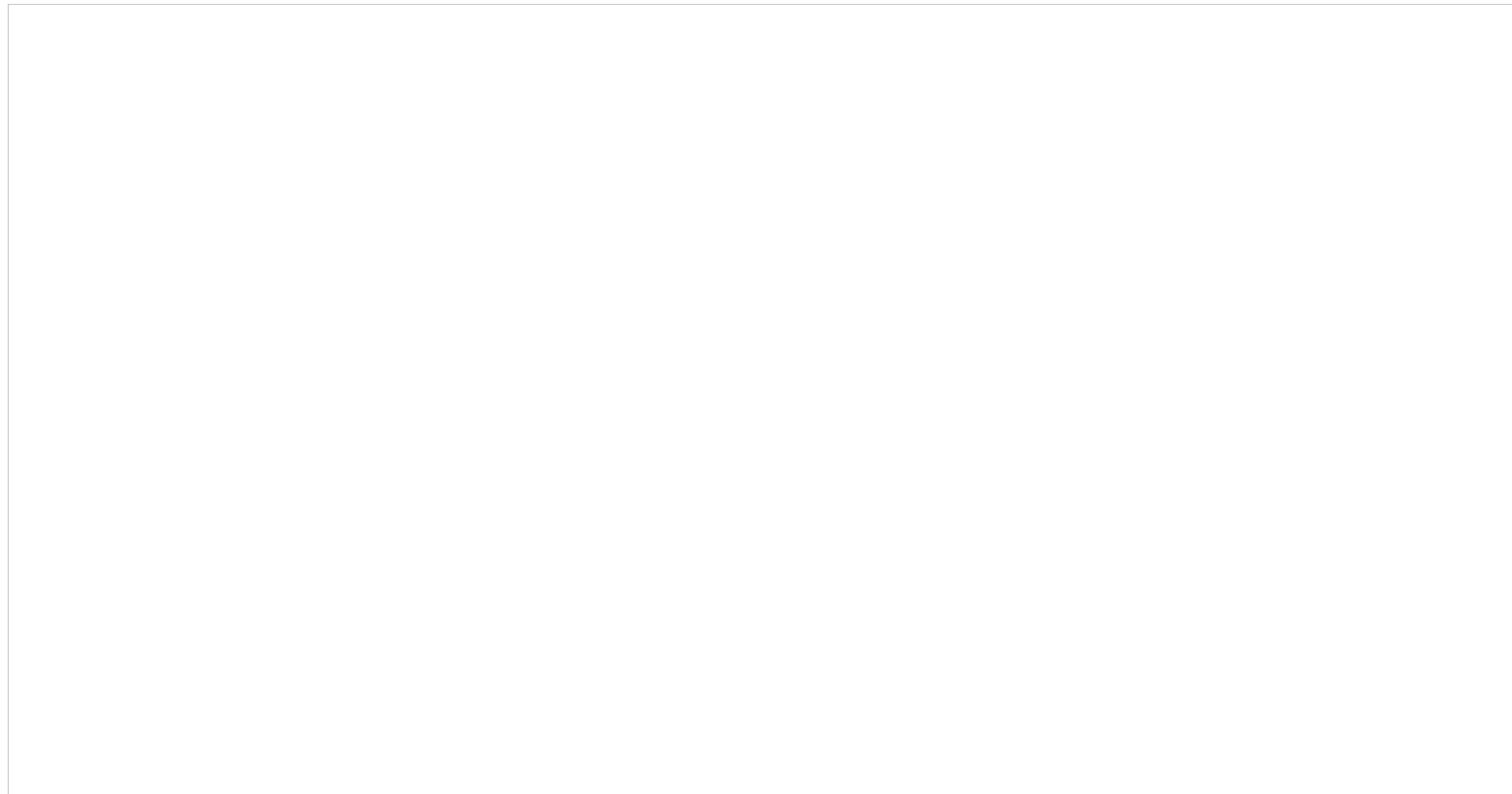
Aruba

### Select Region & Language

[Sagicor Global Site](#)
[Global](#)
[en-AG](#)
[Antigua and Barbuda](#)
[en-AU](#)
[Aruba](#)
[en-BB](#)
[Barbados](#)
[en-BZ](#)
[Belize](#)

[Canada](#)
[en-DM](#)
[Dominica](#)
[en-GD](#)
[Grenada](#)
[en-JM](#)
[Jamaica](#)
[es-PA](#)
[Panama](#)
[en-KN](#)
[St. Kitts and Nevis](#)
[en-LC](#)
[St Lucia](#)
[en-VC](#)
[St. Vincent and the Grenadines](#)
[en-TT](#)
[Trinidad and Tobago](#)
[en-US](#)
[USA](#)

Change to selected region



## Business Solutions

# Business Solutions

Whether your company is a small enterprise or large corporation, we are open for your business.

- [Download](#)
-  [Share this page](#)

**Sagcor offers business solutions for small, medium and large enterprises.**

In today's ever-changing business environment, a successful business needs effective financial solutions to protect its future. You need a reliable partner with the expertise to guide you through the process. For more information, contact your Sagcor Advisor.

[Group Life and Health Insurance](#)

[At Sagcor, our Group Life and Health products are designed to keep you and your employees protected and healthy!](#)

[Commercial Property Solutions](#)

[Sagcor offers commercial mortgages and land loans to established, growing or new businesses.](#)

[Group Retirement Solutions](#)

[Learn how Sagcor can offer you competitive retirement solutions for your business.](#)

**[CariCare Advantage Plan for Frontline Heroes](#)**

[Sagcor applauds all our Frontline heroes as we combat the COVID-19 virus. You are nothing short of heroes and we want you to know: 'We see you!'](#)

**[Sagcor Healthcare Heroes](#)**

[Sagcor applauds all our healthcare heroes actively defending our good health as we combat the COVID-19 virus. You are nothing short of heroes and we want you to know: 'We see you!'](#)