Sagicor Group Jamaica is a majority owned subsidiary of the Sagicor Financial Corporation (SFC). The history of Sagicor dates back to 1840, SFC is a dynamic, indigenous Group which has been redefining financial services in the Caribbean, building a strong base from which it has expanded into the international financial services market. Sagicor now operates in 22 countries in the Caribbean, Latin America, the United Kingdom and the United States.

Sagicor Group Jamaica is a full service financial institution offering a wide range of products and services. Our financial solutions are designed to meet short and long term Life & Health Insurance, Annuities, Pensions, Real Estate, Banking and Investment needs.

Company Vision

To be a great company committed to improving the lives of people in the communities in which we operate.

Brand Vision

To be loved by our clients and admired by our competitors.

Our Philosophy

To provide quality products and services to our customers while delivering strong return to our shareholders' investments.

Our Values



INTEGRITY | COMMUNITY | ACCOUNTABILITY | RESPONSIVENESS

Our four values, integral to our success principles, can be presented in three parts:

- what each value actually means in plain language;
- the questions our team members should ask regularly about when they are living the values and where they may be drifting;
- and what our values look like in practice: real situations where the value is either upheld or tested.

How Our Values Show Up

INTEGRITY underpins trust and ethical behaviour and is essential for sustainable success.

Ethical | Transparent | Consistent | Authentic

BEHAVIOURS

- We foster trust in every interaction by treating all stakeholders fairly and respectfully regardless of their background or identity.
- We make ethical decisions by adhering strictly to all regulatory requirements, company policies and ethical guidelines, even when no one is watching.
- We provide honest and complete information in our communications and transactions.
- We protect confidentiality and securely handle sensitive people and financial data and never use it for personal gain, self-promotion, or unauthorized purposes.

ACCOUNTABILITY drives consistent and effective execution.

Commitment | Reliable | Ownership | Responsible

BEHAVIOURS

- We take full ownership for our tasks, actions, and their outcomes, without blaming others and we deliver on our commitments.
- We are answerable to all stakeholders, therefore we openly communicate progress, challenges and mistakes, and seek solutions proactively to enable timely resolution.
- We evaluate the long-term consequences of our decisions ensuring they support business objectives, consider the people impact, and mitigate future risks.
- We seek and follow through on feedback ensuring that expectations are clear, understood, and achievable, and continuously improve our performance to meet shared goals.

COMMUNITY enables collaboration and alignment across diverse teams.

Collaborative | Empathetic | Supportive | Respectful

BEHAVIOURS

- We consistently prioritize team and organizational objectives over individual interests by openly sharing information, supporting team members, and aligning our actions with collective goals.
- We partner with others and collaborate across teams by sharing knowledge, resources, and feedback to enable successful outcomes and achieve common goals.
- We actively listen and engage with team members, stakeholders, and communities to build trust, encourage open communication, and positively impact the lives of others.

- We actively reflect on and manage our own emotions and biases, and consider and respect the diverse perspectives and feelings of others when communicating, making decisions, and before taking actions.

RESPONSIVENESS enhances adaptability and our ability to remain relevant in changing business contexts.

Agile | Courageous | Open-Minded | Decisive

BEHAVIOURS

- We anticipate, openly embrace, and commit to change by adapting approaches, communication, and roles to meet evolving business needs.
- We adapt, innovate, and quickly adjust priorities and actions in response to changing contexts and circumstances without losing focus on overall objectives, while considering the risks.
- We commit to actively seeking out and embracing learning opportunities, and support growth by bravely questioning the status quo and exploring and testing new methods to solve challenges effectively.
- We break down complex problems into clear, manageable parts to make faster, better-informed, data-driven decisions that drive improved results

Our Company

Sagicor Group Jamaica (SGJ) comprises of the following subsidiary companies:

- Sagicor Life Jamaica (life & health insurance and annuities)
- Sagicor Insurance Brokers (facultative brokerage)
- Sagicor Investments (investment banking)
- Sagicor Bank (commercial banking)
- Sagicor Property Services (real estate and property management)
- Sagicor Pooled Investment Funds (pension fund management)
- Sagicor Re-Insurance (Cayman) (property & casual insurance)
- Sagicor Life of the Cayman Islands (life insurance & annuities)
- Employee Benefits Administrator (pension administration)
- Sagicor X Funds (St. Lucia)
- Sagicor Costa Rica (health insurance services)
- Sagicor Insurance Administrators

Sagicor honors itself with one of the highest retention rates in the

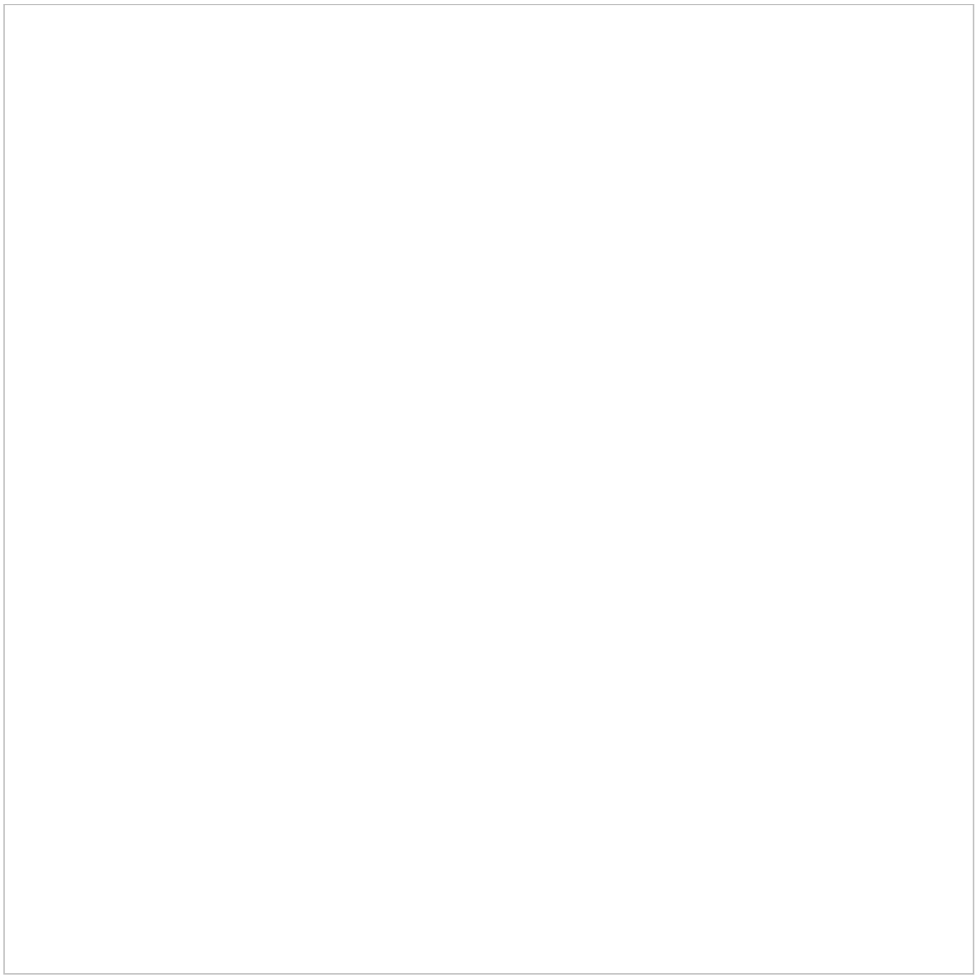
industry, and we continue to build on our four promises to the team:

- A market competitive compensation
- A place to grow as a person
- A team that lives and values high performance
- A work environment that is fit and friendly

We aim to deliver an excellent experience for every Sagicor customer. We promise:

- Transparency
  To provide our customers with timely and accurate information to help make informed decisions in selecting the products and services that meet their needs and financial circumstances
- Privacy
  To treat all personal information as private and confidential
- Innovation and reliability
  To provide online systems that allows secure and reliable access to your information, and to innovate and develop products, services and processes that enhance the customer experience with us.
- Fairness
  To act fairly and reasonable in a consistent and ethical manner; and to process complaints or queries fairly and quickly
- Accountability
  To be compliant with all laws and regulations of the countries in which we operate; and to explain our products and services simply so that our customers can understand their benefits and how we can serve their needs.

Our Brand Essence Wheel



Sagicor Group Jamaica remains committed to improving the lives in the communities in which we operate by actively seeking opportunities to contribute in the key areas of Health, Education and Sports.

- Health
  Since its inception sixteen years ago, the Sagicor Sigma Corporate Run has raised over $120 million and has contributed to many charities which impacted numerous lives. The race has built a reputation of not only being the largest 5K per capita in the world, but also as a benchmark for true corporate citizenship.

- Sports
  Aspiring athletes from across the country benefit from our long standing partnership with the annual Jamaica Teachers Association (JTA)/ Sagicor National Championship held at the National Stadium. The JTA/Sagicor Track Meet is a sporting event for all age schools with participation of over 5,000 students in the lead up to the event. At the Championships, over 1,400 students compete by parish to be crowned national champions. We recognize the importance of supporting this event, as over 90% of our Olympians started their careers at this Meet.

We remain committed to our team, our customers, our stakeholders and our Country.