

[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](#)

We strongly believe in the Sagicor's values of being a Timeless, Borderless, and Colourless entity.

[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 Eastern Caribbean Inc](#)

Incorporated in St. Lucia in 2014, a new company named Sagicor Life Eastern Caribbean Inc (or SLECI) is a wholly-owned subsidiary of Sagicor Life Inc. We serve our customers' investment and insurance needs in Antigua, Dominica, Grenada, St. Kitts & Nevis, St. Lucia, and St. Vincent & the Grenadines.

[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 \(Eastern Caribbean\) Inc Management Team](#)

Want to learn more about the executives responsible for Sagicor Life (Eastern Caribbean) Inc? Here's everything you need to know.

Financials

[Sagicor International Balanced Fund Reports](#)

View the latest and archived financial reports for the Sagicor International Balanced Fund.

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

[Health Insurance](#)

When you have access to the best healthcare available, even though you may not need it, it means you and your family can get busy living life to the fullest.

[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

- **BUSINESS SOLUTIONS**
 - [Insurance](#)
 - [Property](#)
 - [Retirement](#)

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.

[Sagicor Business Growth Solution](#)

As your business evolves, Sagicor will be with you every step of the way. Your future will look brighter with this plan that allows you to save, invest and protect you, your family and your business.

Property

[Commercial Land Loans](#)

Consider the costs of renting for your business operations. Owning your own property could prove to be more beneficial – not only are you rent-free, but you're purchasing a business asset that could increase in value. Sagicor can help make that a reality.

[Commercial Mortgages](#)

When your business reaches the threshold of needing more land or property, or even renovating or constructing a new structure, our commercial mortgages can smooth that transition with customised payment options and flexibility.

Retirement

[Group Retirement Solutions](#)

Sagicor offers group retirement solutions to suit your business' needs. Group retirement means your employees can share in a special savings plan that benefits them, after years of loyal service to your business.

[International Balanced Fund](#)

Retirement is on the horizon. How prepared are you? This retirement fund has been preparing Eastern Caribbean retirees since April 2001, with a tax-exempt plan that protects and builds wealth.

- **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.

[Pay Online](#)

Pay your life, health, motor, property and general insurance premiums; even your mortgage easily and conveniently using our Sagicor GO mobile app and client portal.

[eConnect](#)

Book an appointment to connect with our customer service representatives online; safely and conveniently from the comfort of your home with the eConnect Virtual Client Experience.

[Find an Agent](#)

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

[Message Us on WhatsApp](#)

Another convenient way for you to connect with us. Simply save this number (246) 467-7243 (SAGE), to your contacts.

[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 Health](#)

Learn how to make a health insurance 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.

[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

[Advisor Portal Login](#)

Sagicor Advisor Reporting Solution is an interactive website, specifically designed to allow advisors to view information about their clients.

[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.

[Manage Your Claims](#)

If you are a Group Life and Health administrator, log in to manage your CariCare claims.

[Manage Your Pension](#)

As a member or administration of a Group Pension plan, you can log in to view your company's contributions.

[Staff Benefits Portal](#)

As a member or administration of a Group Pension plan, you can log in to view your company's contributions.

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](#)

People invest in us, and so we invest in them and the communities they live in. Learn how our company works to improve people's lives.

- [Request A Quote](#)

I am looking for..

Search

[St. Kitts and Nevis](#)

[St. Kitts and Nevis](#) -

Select Region & Language



- Global
- Antigua and Barbuda
- Aruba
- Barbados
- Belize
- Canada
- Dominica
- Grenada
- Jamaica
- Panama
- St. Kitts and Nevis
- St. Lucia
- St. Vincent and the Grenadines
- Trinidad and Tobago
- USA

Submit

Business Solutions

Business Solutions

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

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

Sagicor 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 Sagicor Advisor.

[Group Life and Health Insurance](#)

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

[Commercial Property Solutions](#)

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

[Group Retirement Solutions](#)

[Learn how Sagicor can offer you competitive solutions for your business](#)

[CariCare Advantage Plan for Frontline Heroes](#)

[Sagicor 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!'](#)

[Sagicor Business Growth Solution](#)

[Who & What Are You Working For?](#)