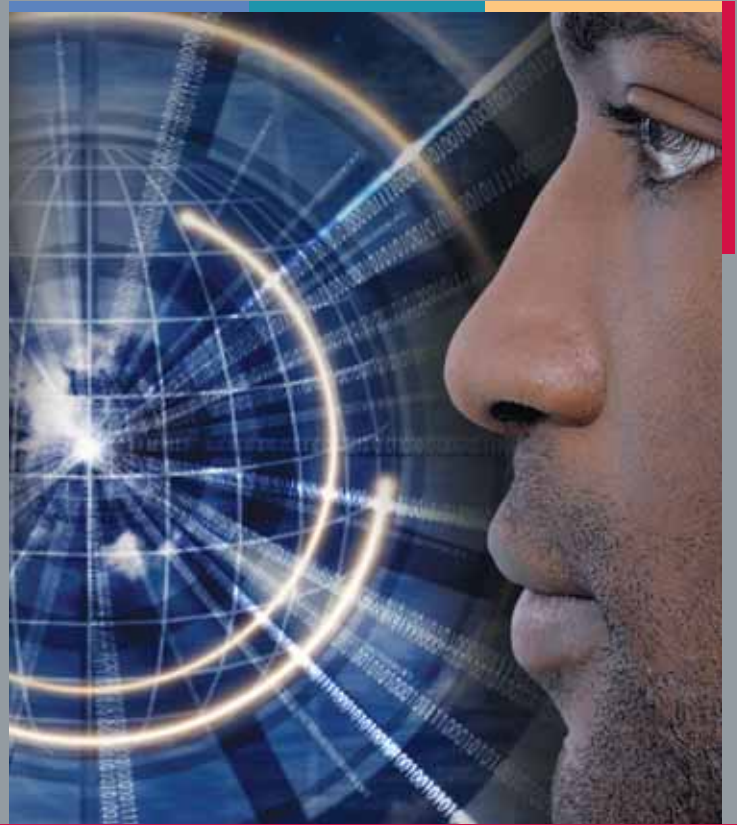


- INSURANCE
- HEALTH
- PENSIONS
- LIFE



\$ Business Protection



COLONIAL GROUP
INTERNATIONAL

- INSURANCE
- HEALTH
- PENSIONS
- LIFE

Business protection your way

CGI: we are here to help you on your terms

and how you would like to see things done. You will receive assistance from an account manager dedicated to you and your business.



COLONIAL GROUP INTERNATIONAL (CGI)

- BERMUDA:
COLONIAL INSURANCE
COLONIAL MEDICAL
COLONIAL LIFE
COLONIAL PENSIONS
- THE BAHAMAS:
ATLANTIC MEDICAL
COLONIAL PENSION SERVICES (BAHAMAS)
SECURITY & GENERAL INSURANCE
- THE CAYMAN ISLANDS:
BRITISH CAYMANIAN INSURANCE
COLONIAL LIFE
- BRITISH VIRGIN ISLANDS:
COLONIAL INSURANCE (BVI)

With CGI, you can find a complete insurance and employee benefits solution for your business.

Colonial Group International Ltd. is a Bermuda-based company with commercial operations in Bermuda and the Caribbean. The Group comprises independently incorporated companies offering local expertise for insurance, employee benefits (pensions and health) and personal investment products. Underwriting and investment management are supported by international partners.

Jardine House, Bermuda. Atlantic House, The Bahamas.
BritCay House, Cayman Islands.



“CGI offers cost-effective insurance and flexible employee benefits plans.”



Is CGI the right partner for your business?

Business protection your way puts your needs at the heart of a range of products and services which include insurance, pensions and the most comprehensive health plan your money can buy.

To help you decide if CGI is the right company for you, let us discuss your need for:

- security
- cover and benefits
- service
- value
- first-class advice

- INSURANCE
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Security: the right partner for your business

CGI is here to help with insurance, health, pensions and life products and services trusted by thousands of customers at home and overseas.

Supporting you now and in the future

Your business is your financial present and future all rolled into one. CGI can help your business now and in the future by providing the best cover and benefits for your circumstances, supported by the resources of a trusted regional provider.

CGI offers financial strength from managing \$300 million in premiums and contributions each year. It is also a resilient company which has paid over \$330 million in claims for 11 hurricanes since 2000. This experience means the Group knows how to perform in a crisis.





“It's not just the business I need to take care of. I have a great team to think about too.”



“A lot happens around me in my business. I need cost-effective support and advice for benefits and cover.”



Cover and benefits: more for your money

CGI is here to help with cover and benefits at competitive rates.

Insurance, health, pensions, life and investments.

CGI is concerned with preserving lifestyles and livelihoods for the long term.

Products and services include personal and business insurance, health insurance, pensions and individual life and investments.

From the most comprehensive health plan with 50,000 members to money-saving motor insurance, CGI offers the best cover and benefits at the best possible price.

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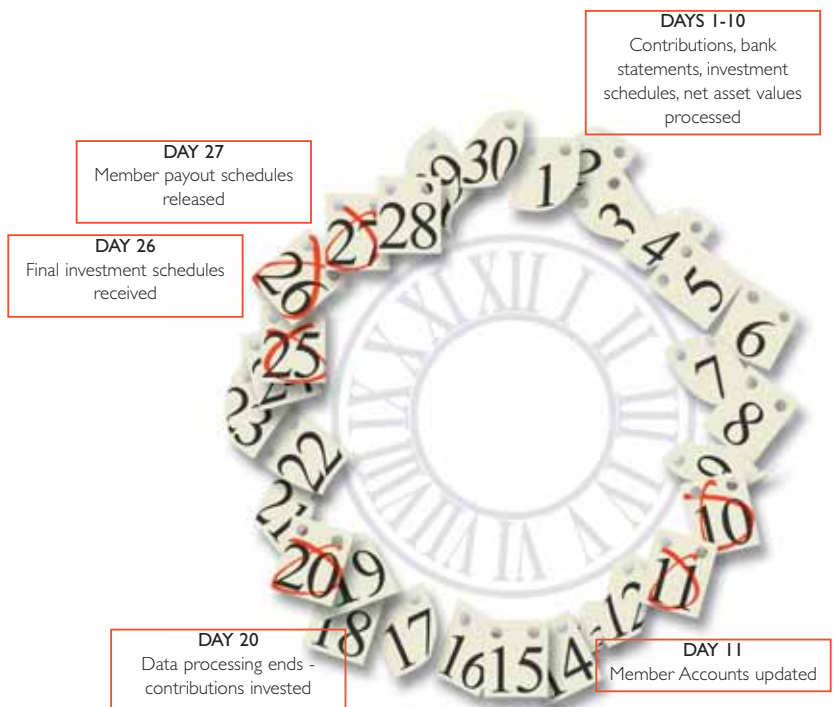
great value
premiums, low
deductibles,
first-rate
claims
service!



Service: consistent, high standards

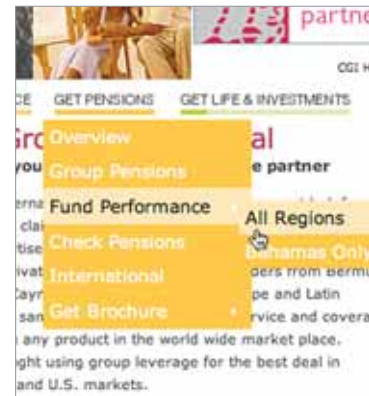
CGI is here to help with the highest levels of service. Service efficiencies save time, cut costs, reduce errors and ensure an efficient response to your needs.

It's the things we do well again and again that matter most to our customers.



Pension financials are updated with meticulous attention to a monthly routine.

“I need customer service which is friendly, acts quickly and keeps me informed.”



Companies are judged by the quality of customer service.

Your need to operate normally doesn't stop because of a fire, storm or other risks that could affect your business or your employees. CGI has created a company where people come first by dedicating investment strategies and efficiencies to achieving the highest standards of customer service.

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From a pension plan that completes vesting and reporting by the 27th day of each calendar month to fast health claims settlement in just a few days, the service support is second to none.

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Value: accurate pricing, generous coverage

CGI is here to help you with products and services rich in value and competitively priced.

CGI is a successful regional provider of business insurance and employee benefits.

The benefits of group strength are passed on to customers in local markets with the resulting products offering exceptional value for money.

The products are well designed to attract and retain clients. They are supported by competitive pricing, generous benefits and cost efficiencies.

A group benefits plan from CGI, can attract and retain high quality employees!



“I need benefits support that helps me attract and keep top-quality employees.”



“We like to feel
that we have made the
right choices.”



Advice: helping you make informed choices

CGI is here to help with the best advice and professional support.

Reputations are defined by standards and standards are governed by principles.

CGI applies the highest standards of professional and corporate integrity at work. Maintaining high levels of professionalism, integrity and fairness help to define CGI as a company where people come first and demonstrate your importance as a customer.

You will receive advice from well-trained, qualified and experienced professionals. We start with a conversation to understand your business needs to assess your best levels of cover and service. You can then make informed decisions about flexible products and services to support your business, your timetable and your budget.

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CGI has many very long-term clients: a reliable indicator for getting it right!

How to protect your business with CGI

You can contact us by phone or via www.cgigroup.bm where a comprehensive inquiry form allows you to make selections on line. You will then be contacted to arrange a meeting, or to receive information at your convenience.



If you simply need a quote, we can respond. Alternatively, you could take advantage of a free business risk review and a no-obligation proposal for your needs and budgets.

All you have to do is leave the rest to us.

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CGI applies a code of conduct

for all employees in respect of their relationships with customers and colleagues.

CGI will:

- Conduct business with the highest level of personal and corporate ethics
- Act fairly and reasonably with customers
- Endeavour to provide information that is clear and not misleading
- Arrange assets to be safeguarded by way of segregated accounts in compliance with applicable laws
- Provide enough information and help so that customers can make an informed decision before committing to an insurance/pension/investment product
- Employ only such persons who are knowledgeable and capable in dealing in our products and services
- Handle claims fairly and promptly
- Handle complaints fairly and promptly
- Respect customer rights to privacy
- Be open and forthright with our regulators

“Standards
are defined by
principles”



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Colonial Insurance
Jardine House, 33-35 Reid Street
Hamilton HM 12, Bermuda
P.O. Box HM 1559, Hamilton HM FX
Tel. (441) 296-3700

British Caymanian Insurance
BritCay House, 236 Eastern Avenue
George Town, P.O. Box 74, Grand Cayman
KY1-1102, Cayman Islands
Tel. (345) 949-8699

Colonial Insurance (BVI)
Palm Grove House, P.O. Box 2377
Road Town, Tortola
British Virgin Islands, VG1110
Tel. (284) 494-8450

Security & General Insurance
Atlantic House
2nd Terrace and Collins Avenue, P.O. Box N-3540
Nassau, Bahamas
Tel. (242) 326-7100

Atlantic Medical Insurance
Atlantic House
2nd Terrace & Collins Avenue, P.O. Box SS-5915
Nassau, Bahamas
Tel. (242) 326-8191

Colonial Pension Services (Bahamas)
Atlantic House
2nd Terrace & Collins Avenue, P.O. Box SS-6246
Nassau, Bahamas
Tel. (242) 502-7526



COLONIAL GROUP INTERNATIONAL

Colonial Group International Ltd.
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Insurance, Health, Pensions, Life



Colonial Group International is
rated A-(Excellent) by AM Best.

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