



MARCH 2014
corporatecommunications@ansamcal.com

Corporate **BROADCAST**

Tatil & Tatil Life's 2012/2013 Agents Awards




A Symphony of Excellence

The Ballroom of the Hyatt Regency was transformed into a symphony of success and excellence for Tatil and Tatil Life's 2012/2013 Agents Awards. Hosted on Wednesday 19th March 2014, the event celebrated the accomplishments of the company's top insurance agents across Trinidad and Tobago. Guests were welcomed with the sweet sounds of the Alternative Quartet, who provided all of

the day's entertainment. Local radio and television personality Mr. Errol Fabien ensured that everyone was all smiles as he hosted the event.

Group Chairman and Chief Executive, Mr. A. Norman Sabga; Tatil General's Managing Director, Mr. Musa Ibrahim; Tatil Life's Chief Executive Mr. Ronald Lai Fang and the Financial Services Sector Head Mr. Chip Sa Gomes congratulated all awardees and encouraged them to continue the great work that would ensure the company's continued success.

Mr. Sabga summed up the company's grand successes in recent years when he stated that at December 2013, the net assets of Tatil's Life Company stood at \$655 million and profit before tax stood at \$68 million. He went on to say **"TATIL's balance sheet size is amongst the largest and the strongest, and its net premium income ranks second highest in the industry."** He pledged the willingness of the company's management team to help all agents move forward in the industry and to continue to provide top class service for all customers. 



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ANSA McAL RECORDS LANDMARK PROFIT

\$1.14 billion before tax


The ANSA McAL Group has recorded a profit of more than \$1 billion, the biggest in its 133 year history. ***"This is a landmark,"*** announced ANSA McAL's Chairman and Chief Executive Mr. A. Norman Sabga. ***"Our profit before tax increased by 21 per cent to \$1.14 billion and revenues improved to \$6.2 billion."*** Mr. Sabga gave the 2013 year end audited financial results at a stockbrokers meeting hosted at Tatil Building on Thursday 27th March 2014. Mr. Aneal Maharaj, ANSA McAL's Group Finance Director, explained why the Group had done so well: ***"We have eight sectors with 13 business lines and the Financial Sector and Guardian Media Limited have done remarkably well. The Automotive Sector performed beyond our***

expectations. All of the geographical territories have done well, Guyana has done well. In Barbados, our business has continued to struggle because of the sluggish economy. However we have confidence that growth will return. So the growth is coming from the Financial Sector, the Media and the Automotive Sector."

Chief Operating Officer, Mr. Gerry Brooks, said it was ***"a moment of pride"*** that the Group had recorded profits of that size. ***"We think our businesses are well positioned in each sector for 2014, the future and beyond. We have made significant investments in the Manufacturing Sector. In the chemical business we expanded the plant by 20 per cent and that positions us in 2014 to deal with new markets. Our auto businesses did extremely well, customers have been extremely enthusiastic about the new brands. We made significant investment***

in our online media, properties we acquired and the radio stations. We have also seen results in the Financial Services Sector."

The Group Chairman added that a new state-of-the-art Ford facility would be opened in April 2014. ***"It will be one of the nicest and most modern automotive facilities in the region. We have also made a decision to open an automotive facility in Chaguanas on the highway for all our brands. That will give us more visibility and place us better in the market,"*** he said. ***"We are looking at three significant acquisitions that we have signed confidentiality agreements on and I am not at liberty to disclose but they will be significant."***

The chairman said earnings per share improved by 17 per cent to \$4.31 up from \$3.67 in the prior year. 



SAYING THANK YOU...

On the heels of the Group's history making Year-End financial results for 2013, our Group Chairman and Chief Executive Mr. A. Norman Sabga took the time to say a special thank you and congratulations to all Managing Directors and General Managers across the Group, who represented their subsidiaries and staff.

The Chairman presented each MD/GM with a special token to mark the occasion.



TRANSPARENCY AND SIMPLICITY

Creating Economic Value

Did you ever wonder what our Executives and Managers do on the weekend? Well on Saturday 15th March 2014 all Managing Directors, General Managers and CFOs from across the Group, local, regional and international, gathered at the Hilton Trinidad Hotel and Conference Centre for a special meeting that was hosted by our Group Chairman Mr. A. Norman Sabga. Also in attendance were the members of the Groups' Executive Committee. The day's keynote speaker was Dr. Vijay Jog, Founder and President of the Corporate Renaissance Group. Dr. Jog is a leading authority in corporate value creation and performance improvement.

The Group Chairman and his Executive team continue to re-commit their efforts to further developing and enhancing functions, processes and growth across the Group.

Scroll on for some highlights:





CHAIRMAN ON THE MOVE

Visit #8: ANSA Coatings Ltd.

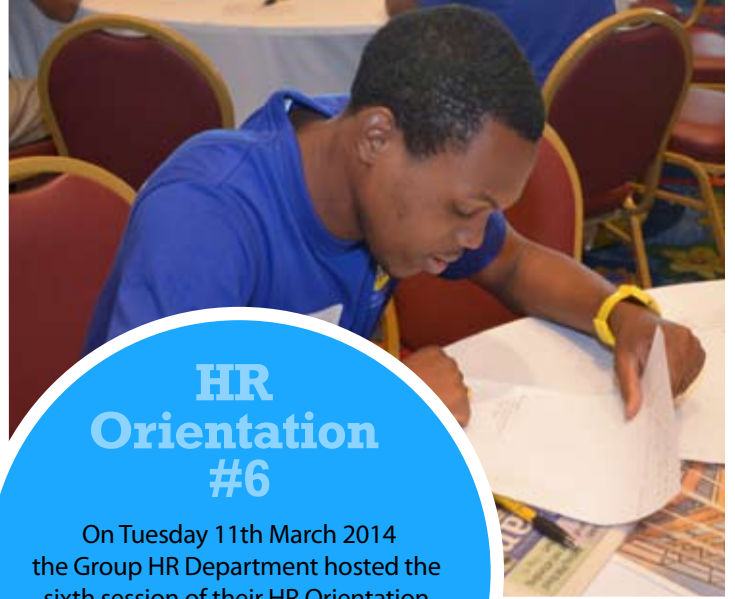
Our Group Chairman and Chief Executive Mr. A. Norman Sabga and our Group HR Director, Ms. Teresa White, continued with the 'Chairman on the Move' initiative for 2014. They headed to East Trinidad where they paid a visit to ANSA Coatings Limited. Mr. Roger Roach, the new Managing Director of ANSA Coatings Ltd. and his team of managers and employees were proud to show Ms. White and Mr. Sabga the intricacies of how our favourite paints are made and sold. They were also glad for the opportunity to chat openly with the Chairman and Ms. White.

ANSA Coatings manufactures Penta and Sissons Paints, and are also the local distributor for brands such as Glidden and Nexa Autocolour.

With so many options to choose from we wonder if the Chairman has a favourite paint colour? 🎨



<https://www.facebook.com/pages/Penta-Paints-Caribbean-Limited/155629314474163>
<https://www.facebook.com/pages/Sissons-Paints/312076248895434>



HR Orientation #6

On Tuesday 11th March 2014 the Group HR Department hosted the sixth session of their HR Orientation at the Trinidad Hilton and Conference Centre.

Here are some highlights from the day's activities!





HR Orientation #6
Look out for HR Orientation #7 coming your way soon!



YOU SPOKE – WE LISTENED

We are happy to share with you some of the activities and upgrades that are taking place at subsidiaries across the Group as a result of the feedback that you gave in the 2013 Employee Benchmark Survey.

Your ideas and suggestions are turning into actions, so look out for continuous updates and thank you again for your participation!

MEDIA SECTOR

Area for improvement #1: - Corporate Social Responsibility & Employee/Leader Interaction

- The Guardian Media Limited's Sports Club supported the President's Award Foundation by taking part in their fundraising football tournament. They competed against 18 corporate teams and together the entire initiative was able to raise \$50,000.00.

- A Carnival Cooler Lime in February and an inter-departmental cricket competition were also huge hits!

- A number of employees were concerned about the options that were available to them to ensure that their kids were properly looked after while on Easter break from school. In response to this concern the management of Guardian Media Limited agreed that a temporary service would be provided for hosting the kids in their Training Room during working hours. The kids were properly supervised and enjoyed various activities such as storytelling, movies, drawing and painting.

- GML Managers took feedback from the survey and engaged in training sessions for Communication Skills and Emotional Intelligence.



Area for improvement #2: - Health & Safety (Physical environment)

- Refurbishment works commenced and will continue throughout the GML buildings. Work was done in the workshop and washroom areas; the corridors, bathrooms and kitchen were repainted and additional safety signs were installed around the building. New furniture was also purchased for use in designated areas.

- At the South and Central offices of Guardian Media Limited, whiteboards for the meetings rooms and equipment to facilitate Skype meetings are in the process of being procured and installed.



MEET OUR PEOPLE

Allow us to introduce you to... David Stephens Agent - Tatil

CB: Can you tell us a little bit about the portfolio that you hold and some of your main responsibilities?

DS: I manage my own agency with the help of two assistants, Ria and Devika. My responsibilities are to provide my clients with quality service and to embody Tatil's slogan: "Where people are people."

CB: Where can members of the ANSA McAL family find you?

DS: My office is located at the Corner Broome Street North and Eastern Main Road, Petit Bourg. This is after San Juan, if you're heading East.

CB: Do you have any memorable moments in the Group? Any funny stories?

DS: Too numerous to mention

CB: When you get off work, what are some things that you like to do for fun?

DS: I am a member of the Queen's Park Cricket Club and I'm an avid cricket and football fan. I am also a member of the Marionettes Chorale who are currently preparing for their mid-year production of Les Miserables.

CB: Any secret talents or special skills?

DS: I love to sing! I won first place at the Music Festival in the Broadway Musical Song Category in 2004. It was the first time that this category was introduced.

When not on stage as an awardee I can usually be seen as the Master of Ceremonies at many functions hosted by Tatil.

CB: We were in attendance at Tatil's recent 2012/2013 Agents Awards and saw you

receive quite a long list of awards, can you tell our readers a bit more about that?

DS: It was long overdue but worth it in the end. I am usually the Master of Ceremonies at the awards ceremony, calling out the names of the winners but it was a lot better hearing my name called and going up to receive an award...or seven.

CB: Why insurance? What made you decide to go into this field?

DS: Quite by coincidence; I attended an Insurance workshop during a career guidance seminar when I was at college. The seminar was actually hosted by another local Insurance organization.

CB: What qualities must someone possess to successfully do what you do?

DS: One must have discipline, tolerance (lots of it) and must be willing to make sacrifices in life.

CB: What are your favorite ANSA McAL products/brands/services?

DS: I have been driving vehicles from the Group's brands since I joined Tatil and at present drive a Mini Cooper which truly is "fast, class and built to last!"

CB: Any words of wisdom or personal credos that you would like to leave with our readers?

DS: The secret of fulfillment is excellence. To do something well is to enjoy it.

CB: Any special discounts or offers for our loyal Corporate Broadcast readers? :

DS: Any interested persons can call me and I'll be happy to chat with them.



VACANCIES WITHIN THE ANSA McAL GROUP

If you see something that you're interested in then feel free to contact your local HR Department to further discuss your potential and the opportunities which are available to you: our dedicated employees.

SECTOR: Services

ANSA McAL US

Logistics Coordinator

Alstons Shipping

Marketing Executives
Marketing Coordinator
Documentation Clerk
Customs Clerk Grade 1

SECTOR: Services

Alstons Travel

General Manager

ANSA Technologies

Project Manager
Project Estimator
Electrical Engineer
External Marketing Rep
HSSE Manager

SECTOR: Beverage

Caribbean Development

Company

Manufacturing Systems Administrator

SECTOR: Automotive

Auto Mechanics
Auto Electricians
Sales Executives

SECTOR: Financial Services

TATIL

Executive, New Business
Subrogation Officer
– Legal & Compliance
Legal Officer I
Underwriter (A & H)
Underwriter
Legal Assistant
Customer Service Reps
– Client Services

TATIL Life

Supervisor – Policy Accounting
Supervisor – Underwriting
Operations Accountant
Policy Accounting
– Premium Processor
Supervisor – Life & Agents
Finance – Accounting Assistant
Supervisor – New Business
Research / Suspense Clerk
Customer Service Representative
Underwriting Manager

Brydens Insurance Inc

(Barbados)

Branch Manager
Business Development Associate
Accountant

ANSA Merchant Bank

Head of Investment Banking
Senior FX Trader
Accountant
Senior Investment Banking Associate
Investor Advisor

SECTOR: Retail

Sector HR Manager - Barbados

Standard Distributors

Limited (Trinidad)

Maintenance/ Fleet Manager
Inventory Clerk
Accountant
Parts Clerk
Service Porter
Appliance Technician
IT Assistant
Customer Care Rep.
Marketing Manager
Driver/Porter
Operations Manager
Warehouse Supervisor - Tobago
CSR
Sales Supervisor
Cashier
Purchasing Manager
Sales Supervisor
Cashier
Purchasing Manager

Standard Distributors

Limited (Barbados)

Retail Store Manager
Warehouse Manager

Bell Furniture

Upholsterer

Did you know that you can apply for any job vacancy in any Sector across the Group once you meet the specified requirements? That's right! So even if you see a vacancy that you are interested in but it's in a different Sector, just talk to your HR personnel and they will guide you through the proper application process.

AN ASSET TO BRYDENS INSURANCE

Hats off to Mr. Rasheed Holder

THE FOLLOWING LETTER FROM A CUSTOMER OF BRYDENS INSURANCE INC. (BARBADOS) APPEARED IN THE 'NAUGHTY OR NISE (NATIONAL INITIATIVE FOR SERVICE EXCELLENCE)' COLUMN IN THE WEEKEND NATION NEWSPAPER ON FRIDAY 28TH MARCH 2014. WE ENCOURAGE YOU TO READ ON AND WE HOPE THAT EACH AND EVERY ONE OF YOU WILL GET INSPIRED BY MR. RASHEED HOLDER.

"I write to highly commend Mr. Rasheed Holder for the exemplary customer service given to me via phone. I was blown away. I made several requests to have my insurance certificate mailed to me and to date I have not received it.

Rasheed volunteered to deliver it to me personally by putting it in my mail box. I proceeded to ask him what had I done to deserve such, to which he replied that by virtue of being a Brydens customer I should get the best service.

He made me feel special by referring to me by name. He went further to ensure the information on my account was up to date and correct. I do not know Rasheed but even if I was thinking of changing my insurance company he has just ensured that Brydens has one happy customer.

Remember customer service can make you or break you and it is all that will separate you from other companies offering the same service. He is an asset.

- W.Knight

NISE Response

Going above and beyond the call of duty.


Have you heard the adage "Hire for Attitude, Train for Skill?" If you haven't, know

that employers in search of ideal

employees should focus on the characteristics such as strong work ethic, adaptability, self-motivation, a positive attitude, dependability and responsibility to name a few.

It is apparent that Rasheed put all these qualities in motion in a most complimentary way. His fast thinking addressed the customer's needs and also negated the impact of the delayed response to her request. In delivering excellent service, he solved one need and also proactively ensured that her account was up to date. His personalised service left the customer 100 per cent satisfied.

Let your employees' positive attitude work for you. Delight your customers beyond all measure. It is even possible when something goes wrong. Remember you can be delightful on the phone, not only face-to-face. Value your customers, you got them to buy into your product or service, now amaze them by going way beyond the call of duty. When you give your customers more than they expect, that's service and good service is hard to walk away from.

Be the unexpected, be the exception. Great job Rasheed! Keep up the good work!" 




Hats off to Rasheed Holder,
Underwriter – Brydens Insurance
for a job that was very well done!

BRUNSWICK® Food Fair

Delicious Fun for Everyone

The **BRUNSWICK®** team at AMCO has taken their show on the road with the **BRUNSWICK®** Food Fair. The team that included chefs from the Trinidad and Tobago Hospitality and Tourism Institute (THTI) and everyone's favourite SLAM100.5 on-air personality Lurbz, have been journeying across Trinidad, and soon to come Tobago, with their pots and pans in tow to bring the **BRUNSWICK®** experience to shoppers at local supermarkets. They really did provide fun for everyone with an assortment of games, giveaways and don't forget the food...who knew that you could do so much with a can of tuna (well I guess it helps when you use the best brand of tuna around).

You can see some of the highlights below....and we don't know about you but we will definitely be front and centre at one of the Food Fair's upcoming stops! 





It's
BRUNSWICK®
Food Fair
Delicious Fun for Everyone!!!

Come and enjoy chef inspired
Brunswick® recipes.

Breton Tostitos

Get exciting giveaways and door prizes!!!
PLUS WIN great prizes in the:
Catch & Win Fish Pond
&
Make a Splash Dunking Game

The fun begins on the following dates:

MARCH 2014	Saturday 15th Hi-Lo Dumfries, La Romaine	Saturday 29th Tru Valu, Trincity Mall	
APRIL 2014	Saturday 5th Price Club, Centre Point Mall, Chaguanas	Saturday 19th Xtra Foods, Arima	Saturday 26th Penny Savers, Carnbee Tobago
MAY 2014	Saturday 3rd Hi-Lo, West Mall, Westmoorings	12 noon to 4pm.	



<https://www.facebook.com/Brunswicktt>

CSR HIGHLIGHTS

Celebrating World Happiness Day

Trinidadians have a lot to be happy about: gorgeous weather, beautiful people and living in the land of doubles, just to name a few. The ANSA McAL Group of Companies commemorated World Happiness Day 2014, on Thursday 20th March, alongside the ReThink Organization by sharing Kindness Cards throughout selected subsidiaries. The cards encouraged employees to perform acts of kindness to strangers in an attempt to begin a chain of kindness that will hopefully spread across Trinidad and Tobago.



Above: Ms. Sharon Balroop, Group Corporate Communications Manager – ANSA McAL helps Mr. Stefan Williams, Promotional Manager – TBC Network with his World Happiness Day pin onsite at the ReThink Organization's 'doubles and coffee' breakfast giveaway



Mr. Stefan Williams, Promotional Manager – TBC Network and a representative of the ReThink Organization indulge in the organization's 'doubles and coffee' breakfast giveaway that was done in commemoration of World Happiness Day 2014

Supporting the Kids of Tobago

ANSA McAL is proud to have been given the opportunity to support two very deserving schools on our sister isle, Tobago. Kidsland Kindergarten School and the John Roberts Memorial School of SDA both received contributions from ANSA McAL to assist with the hosting of their annual Sports and Family Days.



Ms. Dernelle Smith, a past student of the John Roberts Memorial School of SDA receives a donation from ANSA McAL's Group Corporate Communications Manager, Ms. Sharon Balroop



Ms. Sharon Balroop, ANSA McAL's Group Corporate Communications Manager presents a cheque to Mr. Keston Blackman, a representative of the Kidsland Kindergarten School which is located in Roxborough, Tobago

CSR HIGHLIGHTS

Proud to Support Down Syndrome Awareness in Trinidad and Tobago



Mr. Jason Ramdewar, ANSA McAL's Premier Card Manager shakes hands with Mr. Fitzherbert Niles, Founder and President of the Down Syndrome Family Network. ANSA McAL is proud to have been a sponsor of the Network's recently held World Down Syndrome Day Conference, which was hosted under the theme "Access and Equality for All" and encourages their work as they strive to enrich the lives of persons across Trinidad and Tobago that are affected by Down Syndrome

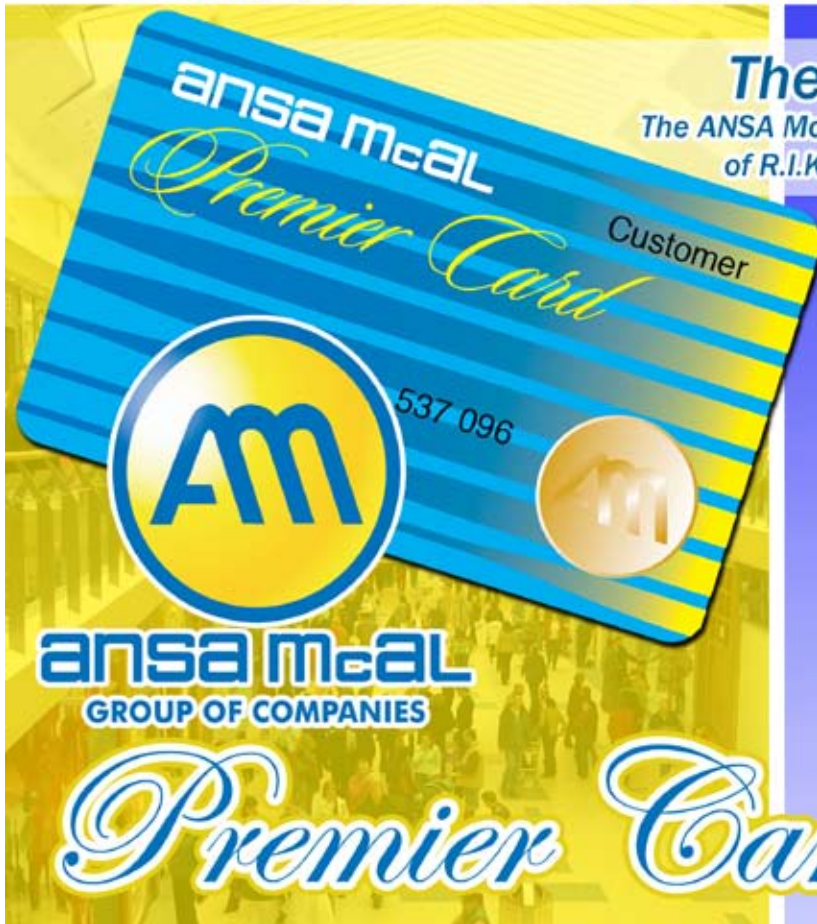
Brydens Insurance lends hand to Kellys

Cycling trio Joshua, Jacob and Jesse Kelly were given a helping hand by Brydens Insurance (Barbados) towards their participation and preparation for upcoming meets in Trinidad and Tobago. Brydens Insurance CFO, Mr. Euan Pilgrim, stated that the company had lent support to the Kellys in the past. ***"We are proud to see how these young men use their time and talents by representing Barbados internationally in both track and road races. Brydens Insurance Inc. has provided similar sponsorship to Jesse Kelly in 2013. Therefore, we wish them all success in their upcoming meet and encourage them to continue making positive achievements."***



Here are some shots of the Kellys competing in past cycling tournaments

OVER 80 PARTICIPATING MERCHANTS



The Premier Card Welcomes!

The ANSA McAL Premier Card is proud to announce the addition of R.I.K. Trinidad Book World to our portfolio of merchants.



RIK Trinidad Book World has 8 locations nationwide!
Premier Card holders can enjoy a 10% discount on selected items.

www.facebook.com/premiercardtt

NOTICE:

if you would like to see your subsidiary's employees, events and current promotions featured in the Corporate Broadcast, please submit articles, well captioned photos and ads to shereen.ali@ansamcal.com

