



Mutual
INSURANCE BVI



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Clients welcome branch office

THREE months after Mutual Insurance BVI opened its Pockwood Pond office, the feedback from clients has been overwhelming.

“People are liking the idea that they don’t have to go all the way into Road Town to our main office. They now do

everything at one stop,” said Office Manager, Elizabeth Peters, who is stationed at the Pockwood Pond office.

She said on average, the office welcomes between 5-7 clients per day, and she expects that number to climb as news gets around.

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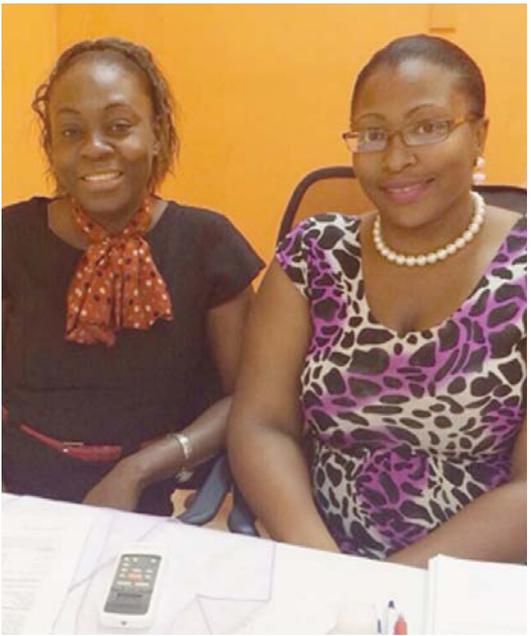
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At Mutual Insurance BVI, quality customer service is our hallmark.

To ensure our clients get the best at all times, we are constantly seeking out ways to build on the professional, and courteous experience you have grown accustomed to.

For the month of April, this commitment was exemplified when the Mutual Insurance BVI staff embarked on a training session geared towards updating them on a number of new policies.

Here are a few photo highlights.

Policies we offer

1. Educational plans to cover the cost for educating your child, children (college funds)
2. Life insurance with benefits while alive for young and old
3. Auto insurance
4. Home owners insurance
5. Marine insurance
6. Builders risk
7. Health insurance
8. Disability risk
9. Retirement plan
10. Liabilities
11. Air evacuation (MASA)





Why health insurance matters

LIKE auto insurance, health insurance is a service you pay for but hope you will never need. According to Dr Molly Cooke, president of the American College of Physicians and a professor of medicine, health insurance is there for the unpredictable, unexpected and fundamentally uncontrollable problems that come up in people's lives.

Even if you are in good health, having health insurance is important.

You never know when you or your family member will have an accident or get sick. Having good health insurance provides you with an affordable way to get medical care when you

need it.

We all agree it can be a mammoth task budgeting months after months for something that carries no immediate or guaranteed returns.

However, when it comes to the issue of health insurance it all boils down to one simple fact — it's better to be safe than sorry.

Here are a few reasons why you cannot afford to do without health insurance:

You risk financial ruin

You may be healthy now, but the onset of a sudden or serious illness (cancer, diabetes, appendicitis) or a traumatic event (car crash etc) can leave you with staggering medical bills.

If you don't have health

insurance and experience a serious illness or medical emergency — you will be responsible for all your medical costs. Health insurance helps protect you and your family from financial hardships that may result from health care expenses.

You may have trouble getting follow-up care

Hospital emergency departments traditionally care for patients with urgent needs, such as broken bones or head injuries stemming from an accident, regardless of their ability to pay. But your ability to get necessary follow-up care, rehab or whatever service you need to get back as much full function as possible is going

to require coverage or a fair amount of money.

You have a better chance of getting help before it's too late

People with health insurance are more likely to see their doctor before their condition worsens and becomes more expensive to treat.

It could be a matter of life and death

Studies have found that individuals who have diabetes and do not have health insurance have a higher mortality (death) rate than those who have diabetes and health insurance.

RECIPE CORNER



Stirr it up!

Spicy Plantain Fritters

Ingredients

- 3-4 preferably over-ripe plantains
- 1 small red onion (chopped)
- 1 fresh ginger (peeled and finely minced)
- 1/2 scotch bonnet pepper
- 1/2 cup flour
- A pinch of salt
- 1/2 cup oil

Method

1. Blend onions, ginger and scotch bonnet chilies into a paste, peel plantains and blend together with spicy paste.
2. Add salt and flour and mix well. If mixture is too soft, add a tablespoon or two of flour. The mixture must fall off a wooden spoon slowly.
3. Heat oil in a frying pan.
4. Using a large wooden spoon, put mixture into oil, one spoonful at a time. Don't overfill the frying pan as the mixture rises and spreads. Leave a space between each spoonful.
5. Fry for 5 minutes on each side or until golden.
6. Drain on kitchen towel and serve warm.



Detox Vegetable Drink

Ingredients:

- 1 carrot peeled
- 1/4 cucumber
- 1/3 tomatoes
- 1/2 cup purified water
- 1 pinch salt
- 1 pinch chilli powder

Method

1. Combine ingredients and blend
2. Strain if desired. However, straining will significantly reduce fibre content.

Special Reminders

Any changes to your name, address, phone numbers, or email address? Please call one of our contact numbers or visit your representative or just walk in. We will be happy to make the necessary changes.

Special Reminders

If you are in need of a referral, do not hesitate to call us

If you need to set up an appointment just call or walk in. Our efficient staff will be here to serve you

Clients welcome branch office

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“What you will find is that some of our motor vehicle insurance clients would go to the Department of Motor Vehicles [DMV] to sort out issues with their vehicles and then they will find out that the DMV needs certain things clarified where their insurance policy is concerned.”

“Knowing that our office is just a few steps away gives them comfort.”

Security officer, Ms Yvette Massia who has been doing business with Mutual Insurance BVI for the past four years has welcomed the strides that the company has made regarding the opening of its new branch office.

The St. Vincent and the Grenadines native said the move will be welcomed by motor insurance clients especially.

Ms. Massia, who has a health insurance policy with the company, also described as 'excellent' the level of service she has received from the company over the past four years.

“It's excellent. I have never had a problem with the company,” she said.

In the meantime, in the last issue of the **Mutual Insurance BVI Newsletter**, Managing Director Geon Boreland Kazembe said the the opening of the Pockwood Pond office was a direct response to numerous requests from clients.

“It is a matter of us listening to our clients and responding to their needs. With the opening of our new branch we are saving them time, money they would have to spend on fuel travelling to Road Town, and the unnecessary hassle,” she said at the time.



Diabetes, hypertension most common illnesses in the BVI

A ccording to the 2010 Virgin Islands Population and Housing Census published earlier this year, just over 23% of persons born in the territory had some form of illness, compared to 19.2% of persons born overseas.

The survey shows that as much as 15.4% of the population of Virgin Gorda reported one illness and as little as 8.8% of persons living in Anegada suffered from one illness.

Just over 10% of persons residing on Jost Van Dyke reported multiple illnesses while 5.6% of the population of Virgin Gorda reported same.

Common illnesses

Hypertension was the most common illness among the population across all

the islands with 7.0% in Anegada, 11.7% in Jost Van Dyke, 8.0% in Tortola and 8.9% in Virgin Gorda.

Arthritis also featured prominently in Jost Van Dyke also affecting 11.7% of the population there.

The Central Statistics Office of the BVI which compiled the report highlighted the need for for persons to get insured.

“Today, the need for health insurance is almost to the point where you cannot do without it. The sky-rocketing cost of medical care and medicines and the cost of accessing external medical care has made it absolutely necessary for persons to have health insurance.”

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|------------------------|-------|
| Kidney disease | 268 |
| Asthma | 1,288 |
| Duabetes | 1,453 |
| Hypertension | 2,298 |
| Sickle Cell | 340 |
| Anemia | 406 |
| Glaucoma | 300 |
| Cancer | 261 |
| Heart disease | 365 |
| Lupus | 178 |
| HIV-Aids | 134 |
| Carpal Tunnel Syndrome | 205 |
| Respiratory Disease | 229 |

Table showing some of the most common illnesses in the BVI and number of persons affected

Our promise to you

Leadership

Mutual insurance BVI operates under a leader whose goal is to design the best path for your financial future. Your goals become our goals and we strive to accomplish this together. Our financial advisor assist you in setting, monitoring, and meeting your objectives through a spectrum of financial services including long-term asset accumulation, preservation, and distribution.

Our commitment

We are committed to our local residents and business community who rely on us to help secure their financial futures, however, our commitment doesn't end there. We believe in building long-lasting

relationships with our clients. We also serve the local communities in which clients and non-clients live and work. Here is how we are making a difference in our communities.

To the community

Our involvement in the communities cut through charitable organizations, funding to students and church events. We are deeply involved in the everyday lives of people in general, because they are important to us.

To our clients

Our working environment is characterized by teamwork, trust and cooperation. We work together to serve you. We honour our

commitments and hold ourselves and each other accountable. We support the best in each other and know we can be the best financial advisor. We are determined to succeed for your benefit.

Our process

Finding the right solution for your personal or business needs requires us to pay special attention to the circumstances of your unique situation. This is why we our financial advisor takes a needs-based approach to our insurance sales strategy. Our four-step process of analyzing, recommending, implementing, and reviewing your strategy will help ensure that you get on course to achieving your goals, and remain on course as life unfolds.

Thought for the month

“If life becomes hard, soften it with random acts of kindness.” — Michael Levy

Caribbean Trivia

Did you Know...?



1. One large coral-munching parrotfish can produce two tons of sand a year.
2. Only about 2 percent of the Caribbean's numerous islands are inhabited.
3. Henry Morgan, one of the most brutal buccaneers of the 17th century, was eventually knighted by the British and made governor of Jamaica, where he died a wealthy planter.

