### CUNA CARIBBEAN INSURANCE





### 14th ANNUAL OECS CREDIT UNION SUMMIT

"Strengthening OECS Credit Union, Cooperation, Integration and Innovation"

Lana Forbes
VP, Sales, Products and Marketing

### **About CUNA Mutual Group**

- Experienced global provider of financial insurance...
   years strong, operating in more than 30 countries partnering with more than 10,000 credit unions and affinity groups.
- Offering inexpensive insurance to its members...

Credit life, disability, funeral, accidental death and dismemberment.

Solid asset portfolio
 Over US\$17.3 billion in assets and US\$2.5 billion in surplus.

High industry classification...

A.M. Best 'A' (excellent)

 Specialized in serving Credit Unions Globally...

Pioneer in the credit union movement

World's Most Ethical Company...

2013, 2014 & 2015 – Voted as one to the world's most ethical companies by the Ethisphere Institute

### About CUNA Caribbean Insurance

Specialized in serving Credit Unions Regionally

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Unparalleled partners and leaders in the credit union movement

- Extensive presence throughout the English speaking Caribbean
  - Partnering with more than 390 credit unions and affinity groups
- Offering competitive insurance products for all credit union members

Savings, Loan Protection, Credit Life, Critical Illness .....

Solid Consistent Performance

Providing coverage for over 2 million members throughout the Caribbean with on time claim payments

Mission...

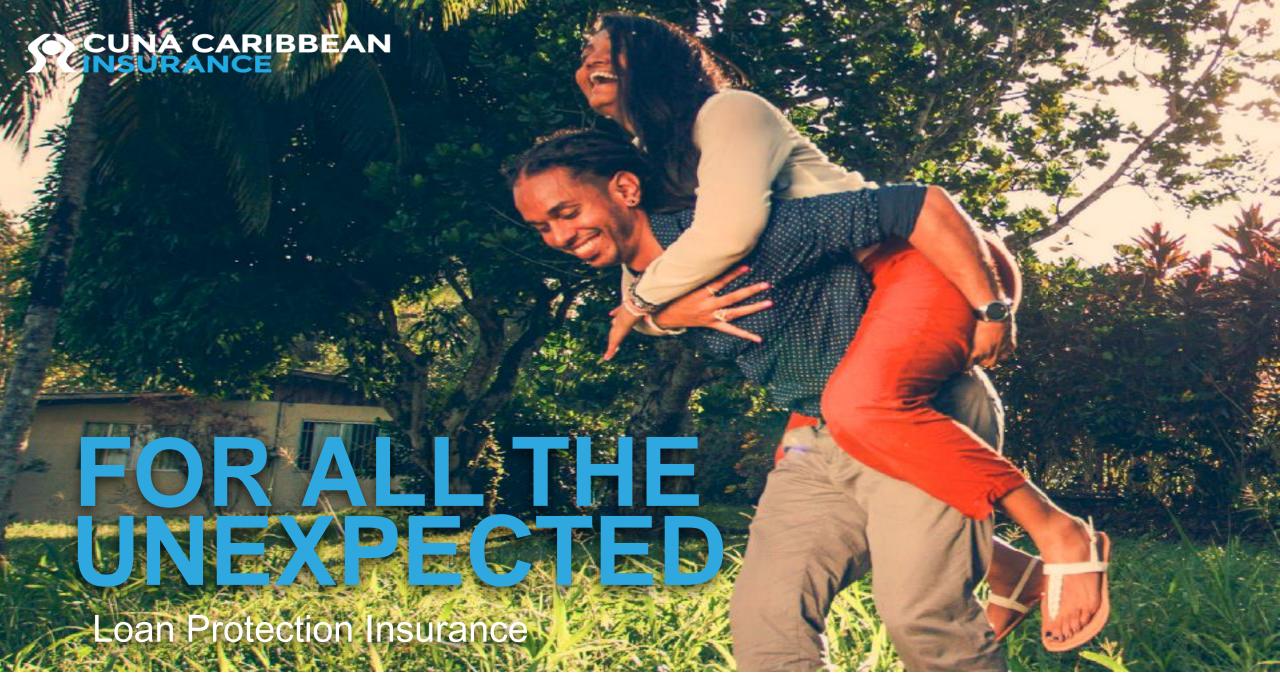
To be a leading Caribbean insurance provider serving Credit Unions, their members, and affinity groups through a combination of products, service and support to meet their changing needs

## How is CUNA Caribbean Insurance Supporting CUs?

- Aligning our strategies with those of the Credit Unions
- Supporting credit unions to grow membership through a robust marketing and awareness campaign
- Introducing products to aid in risk management and growth (Non-Interest Income)

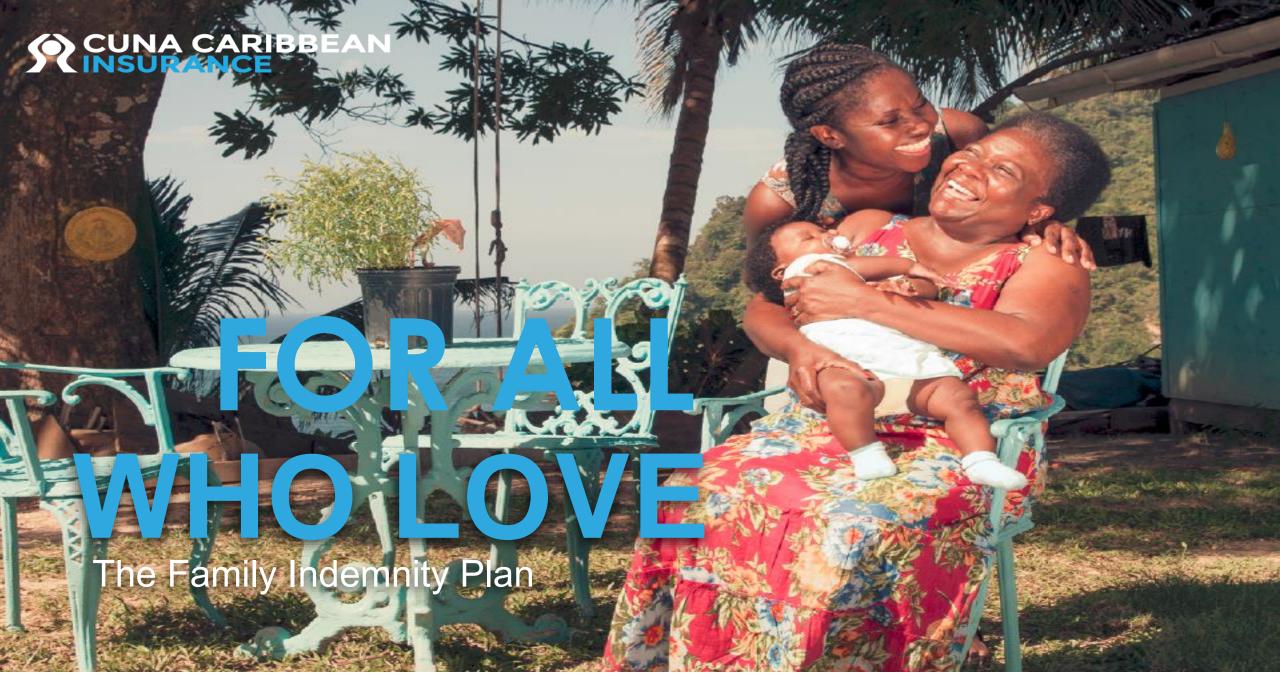
### **Product Overview- Key Products**

Customer/CU Need	<u>Products</u>
- Life insurance/Funeral expenses	- FIP (A-G), Critical Illness Rider
- Non Interest Income	
- Loan and savings insurance coverage	- LP, LS, Golden Harvest,
- Long Term Savings	Advanced Protector
- Non Interest Income	(Enhanced LP),
- Risk Mitigation	
- Critical illness(CI) coverage	- CI Rider and CI Family Plan
- Mortgage insurance coverage	- GREC/Mortgage Cover,
- Risk Mitigation	Advanced Protector
	(Enhanced LP)
- Salary replacement/Disability coverage	- Payment Protector,
- Risk Mitigation	

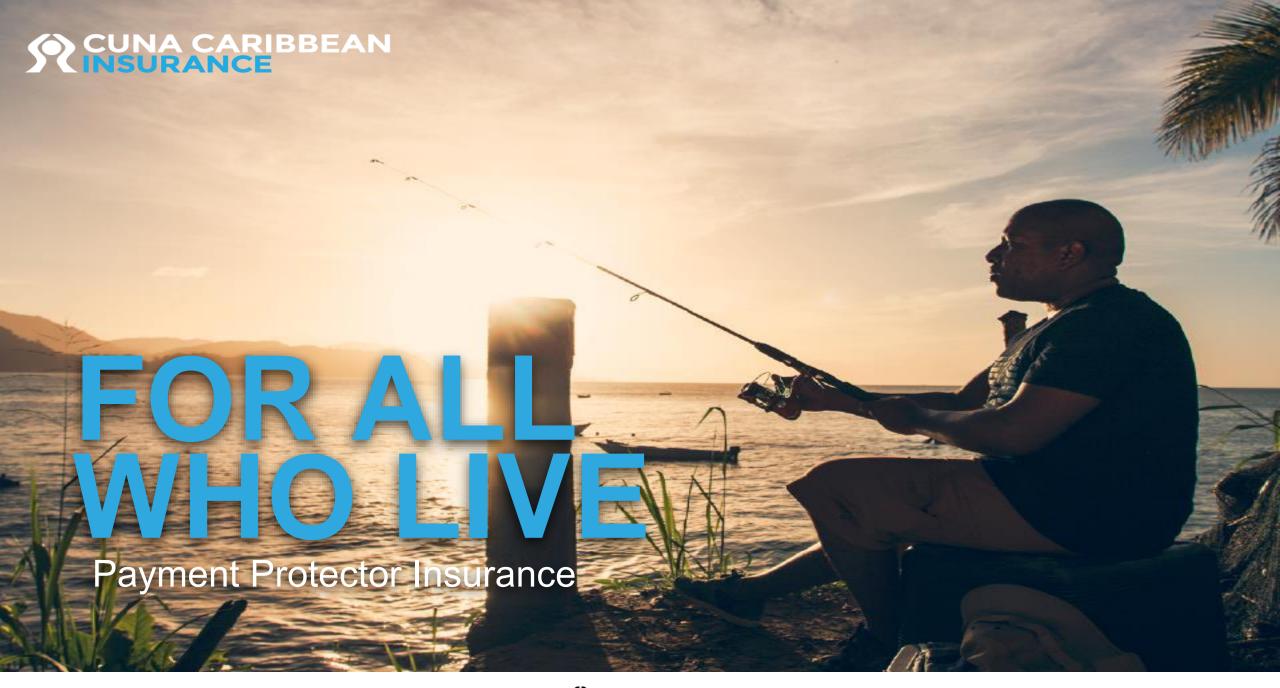
















## THE FUTURE AND OUR COMMITTMENT

### Strategic Initiatives

- Improved Brand Recognition 'Regionally'
- Internal System Upgrade / Direct Information Access
- New Product Development / Product Enhancement
- Deepening Strategic Partnership with you

#### WE WANT TO GROW WITH YOU!!



### Why partner with CUNA Caribbean Insurance?

We live our values, helping our partners in creating financial security for all people

- We invest in institutions that share our same values
- We offer a variety of products made to fit the market and offer value for dollar invested
- We are experts in the market, offering excellent client service and claim payments on time

We offer training through online Discovery Webinar

We understand the Co-operative Credit Union business model!

Which allows us to provide an unparalleled family of products and services

so that all people can enjoy the comfort of financial security

# Questions / Comments Feedback

Thank Thom

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