



Dear Client,

Given the magnitude of the devastation brought about by Hurricane Matthew, many of you are no doubt still facing your own set of difficult or frustrating circumstances both in terms of financial expenditures and the immeasurable cost of misery and frustration that many will bear. It was indeed heartening to see the very best aspects of our community spirit at work during this ordeal, and, even though a small minority acted in a deplorable manner, this does not overshadow the good works done by so many.

We are fully aware that now is the time that you are depending on us to deliver on our promise. I want to assure each of you that we are financially prepared for such an event and that we possess the skill and competence to navigate through this crisis, in concert with our team of Adjusters that are already on the ground in some of your communities.

We have already established a special Hurricane Claims Center to allow for a more streamlined and efficient processing of your claims. You can access this Center to report your claim, by any of the following ways:

1. Through your Agent or Broker. They will assist you with the simple claim reporting requirements.
2. At the Bahamas First Centre, at 32 Collins Avenue, New Providence or in Freeport, Grand Bahama at Suite No. 8 West Mall & Adventurers Way.
3. Via email: hurricane@bahamasfirst.com. or telephone numbers 302-3986 and 302-3987 in New Providence and 350-3900 in Grand Bahama.

Our objective is to process your claim as quickly as possible to ensure that you can begin the road to recovery in the shortest possible timeframe. Going forward we are ready, as ever, to provide the products and services that our clients will need to protect them now and in the future.

We have survived and thrived through many prior loss events, even big ones, and we are just as committed to a successful outcome for everyone on this occasion.

If you feel that our response or service levels do not meet your expectations, please let us know right away and we will do our best to correct any deficiencies.

We wish you all the very best.

Patrick G. W. Ward, MBA, FCIP
Group President & CEO