

**SPECIAL
FEATURE**



J.E. BERGASSE & COMPANY LTD
Supporting You . . . With All Your Business Needs.



FROM TWILL TO TECHNOLOGY

HOW J. E. BERGASSE BECAME A HOUSEHOLD NAME

After more than a century trading in Saint Lucia, the name is synonymous with hi-tech products and services, but how did it all start for J. E. Bergasse and Company? The path to success was long, eventful and includes dress fabric, beer and photocopying.

Without a doubt, Joseph Edgar Bergasse was a business visionary. He was also the founder of the company known today as J. E. Bergasse and Company, established in the beginning as nothing more than a storefront, offering fabric and a little clothing. This humble 'mom and pop' store was destined to become a cornerstone of business development in Saint Lucia, and a retail outlet for dozens of household names in food and alcohol and tobacco.

Throughout the sixties and seventies, brands including Heineken, Johnnie Walker, and Xerox were added to J. E. Bergasse and Company already impressive vendor partner list. But the best was yet to come.

As with any company that can trace its roots back

fifty plus years, there were tough times and adversities along the way. Perhaps the biggest challenge came in July 1984, when Windward and Leeward Brewery, brewers of Heineken under license, decided to change their distribution model. At the time, distribution of Heineken beer alone accounted for an astonishing 56% of J. E. B.'s overall revenue, and its loss very nearly caused the demise of the company, which continued to struggle through the eighties and early nineties.

But a change in focus saw J. E. Bergasse and Company exit wholesaling and distribution of food, alcohol and tobacco products altogether. With the dawn of the eighties came the personal computer and the company secured the distribution rights to IBM, shifting its core focus to Office Technology and bringing about a change in the company's fortunes.

As the old saying goes: "There is nothing so powerful as an idea whose time has come." And as Anthony Bergasse tells it: "The idea was right and the time was . . . right now!"

Since then, J. E. Bergasse and Company has become a 'Single Source Provider' of technology and office products for the modern technological workplace, and is considered the





clear leader in today's Saint Lucian marketplace, with a workforce of ninety-six staff across the group.

However, the key function of J. E. Bergasse and Company as a business enterprise goes beyond supplying technology and products to clients. The core business is embracing, understanding and providing clients with enabling technologies and products that facilitate greater efficiencies in both the public and private sectors.

This is achieved through the employment of leading edge products, technologies and services that clients need to manage their work more efficiently and effectively, whatever the situation. To enable this, the company represents leading names in technology including Xerox, Lenovo, Lexmark, HPE, Aruba and RISO.

In 2007 the company launched its Office Supplies and Stationery Division, creating a

complete one stop source for customers and all their business requirements. In 2012, a business-to-business, or B2B e-Commerce service was introduced, enabling customers to order products from the convenience of their desks, 24 hours a day, 7 days a week.

B2B technical innovation allows customers to cut down on paper, and speeds up many daily office routines, which in turn gives them more time to better focus on their core business. J. E. Bergasse and Company serves an extensive and diverse customer base drawn from the public and private sectors.

The company has a highly trained team providing full sales and after-sales service and support for all the brands it represents. J. E. Bergasse and Company has consistently sought to innovate and complement its range of products and services to suit the changing needs of its customers and will continue to do so.

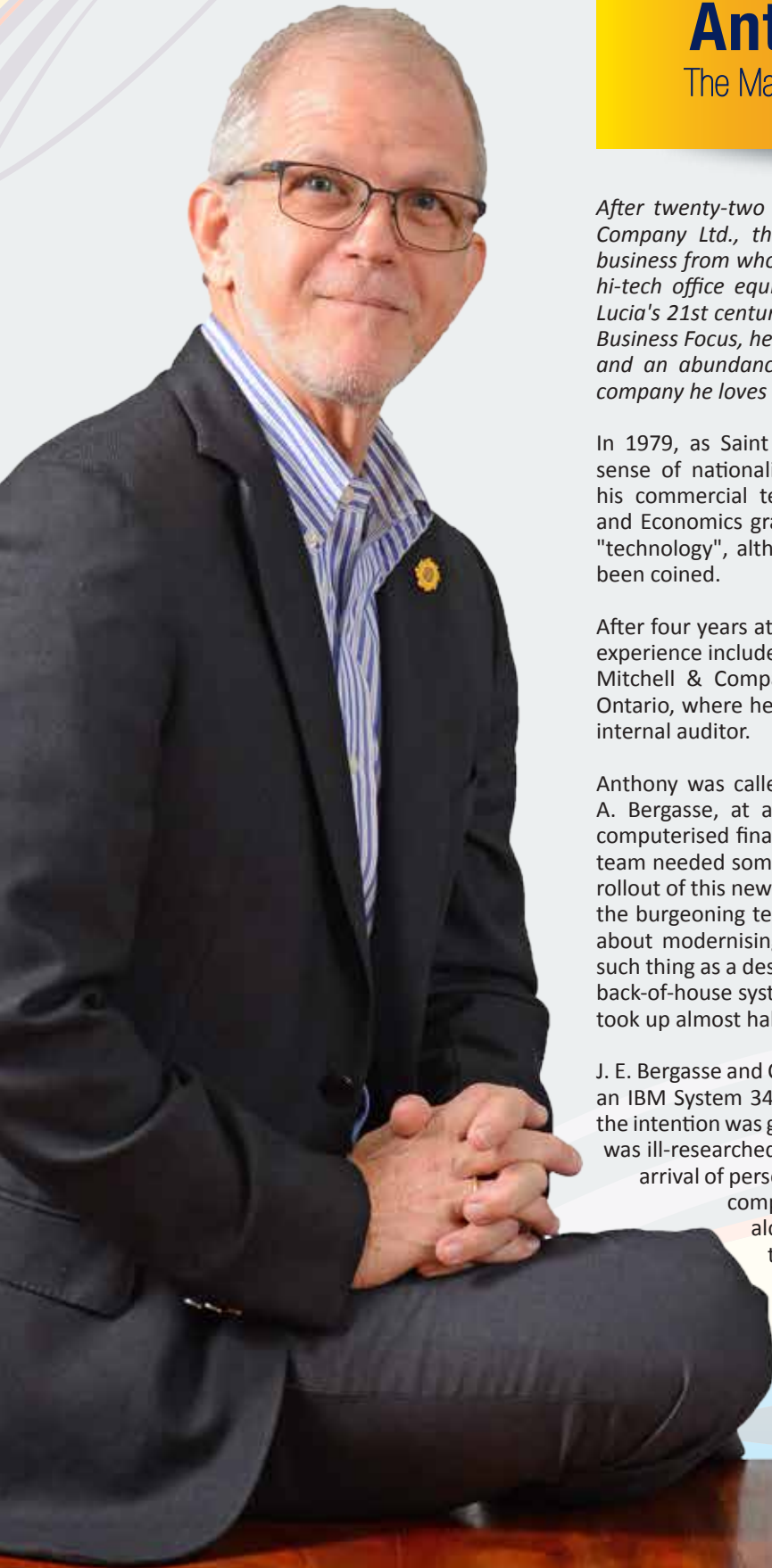
J. E. BERGASSE: A REASSURING NAME BEHIND INSURANCE FOR SIX DECADES

It was in the early 1950s when the still-working Septuagenarian Joe sent his youngest son, Peter to the United Kingdom to study insurance. There was nowhere better to further on-the-job training than with the Guardian Royal Exchange Assurance Company, a bastion of professionalism and world class standards.

On Peter's return to Saint Lucia, the Insurance Department of J. E. Bergasse was born. Steeped in the traditions which had made the Guardian Royal Exchange a trusted name, it was no surprise that through following these rigorous standards, the new division flourished and has continued to grow to the present day, as the name of J. E. Bergasse continues to be associated with quality insurance services.

Agostini Insurance Brokers (St Lucia) Limited is one of the longest standing private sector insurance brokerage firms on the island, incorporated as a Saint Lucian company in 1992 as a joint venture company between the locally owned J. E. Bergasse and Company Limited and Agostini Insurance Brokers of Trinidad and Tobago.

United Insurance Agents (Saint Lucia) Ltd is the sole agent in Saint Lucia for Massy United Insurance Ltd, one of the leading general insurance companies in the English and Dutch-speaking Caribbean. Massy United Insurance is headquartered in Barbados, registered in 14 countries and serves its clients via a network of agents, sub-agents and branches across the Caribbean.



Anthony Bergasse

The Mango Doesn't Fall Far From The Tree

By: Dee Lundy-Charles

After twenty-two years as Managing Director of J. E. Bergasse and Company Ltd., the grandson of the founder has taken the family business from wholesaling "beer and a few other things", to supplying hi-tech office equipment and cutting edge services to support Saint Lucia's 21st century commercial needs. In this exclusive interview with Business Focus, he shares some difficult memories, a few harsh lessons and an abundance of optimism for the future development of the company he loves to lead.

In 1979, as Saint Lucia was approaching independence and a new sense of nationalism was in the air, Anthony Bergasse was cutting his commercial teeth in Canada, a twenty-three year old Finance and Economics graduate with a penchant for the burgeoning field of "technology", although perhaps at that time the phrase had not yet been coined.

After four years at the University of Windsor, Ontario, Anthony's work experience included financial account management for Peat, Marwick, Mitchell & Company, and for 3M Canada, both based in London, Ontario, where he held a variety of positions culminating with that of internal auditor.

Anthony was called back to Saint Lucia in 1983 by his father, Peter A. Bergasse, at a time when the company was transitioning to a computerised financial accounting system and the J.E.B. management team needed someone to oversee the successful implementation and rollout of this new software. A self-described 'nerd' who could see that the burgeoning technological movement was the future, Anthony set about modernising the family company; he jokes that there was no such thing as a desktop computer back then, and the "state-of-the-art" back-of-house system was hosted on an IBM System 34 computer that took up almost half a room.

J. E. Bergasse and Company, along with LUCELEC, was joint first to bring an IBM System 34 to Saint Lucia, but according to Anthony, although the intention was good and the strategy sound, unfortunately the move was ill-researched and the timing a little off because of the imminent arrival of personal computers into the office environment. Also the complex software was not entirely appropriate for a food, alcohol and tobacco wholesale operation, so needed to be widely bastardised to fit the actual needs of the business.

Looking back, and with the clarity of hindsight, Anthony states that assuming the role of financial controller was a big responsibility for a young person, and despite his almost ten years at school and work in Canada, he knows now that it was

“His destiny may always have been to continue the family name, but everything changed the day his father died, and the future of J. E. Bergasse and Company was thrust into his hands.”

an inordinate amount of pressure. With no handover from his predecessor, and a brand new “hi-tech” system replacing the manual one the company had used for decades, he walked into a disaster without the experience that was needed. Although he describes the exercise as a “dog’s breakfast”, the computerisation of the company’s systems did pay off in terms of billing and managing customer accounts, but his first ten years in the family company was anything but straightforward, and included another accounting system overhaul that would really begin the transition of J.E.B. to a technology company.

Twelve years after he returned to the island, Anthony Bergasse was to assume the role of Managing Director, following the unexpected death of his father from a heart attack at only sixty-two years old, during his regular morning workout on the treadmill. It was a dreadful shock to the family, the company and the broader community in Saint Lucia, where Peter Bergasse had been a beloved friend, respected business leader and influential member of the Catholic church.

When he was studying and working abroad, Anthony Bergasse had always known he would come back and settle in Saint Lucia, although perhaps the timing would have been different. His destiny may even have been to continue the family name in a new personal venture, but everything changed the day his father died, and the management of J. E. Bergasse and Company was thrust into his hands.

“Being the eldest in the family sometimes you just step up to the plate and fall apart later when you have time, he recalls. “There were areas that needed attention and could not wait, so you do what you must.”

But the man describes himself in one word as “driven”, so the grandson of J. E. Bergasse embraced his new role as MD of the family business with the same passion for excellence and open-minded curiosity that has defined him as one of Saint Lucia’s most successful executives of the past three decades. As wholesaling trends changed and more than fifty percent of the revenue disappeared when Heineken decided to take over its own distribution, the company lost other lines and was being held afloat by the insurance businesses that had been part of the portfolio from early days. Anthony Bergasse kept his eye on the big picture, the next opportunity and the newest innovation. The time for food and beer was over, and it was time to reinvent the brand.

As the 1990s were in full swing, the name ‘Bergasse’ had becoming synonymous with hi-tech names like Xerox and IBM, and under Anthony’s strategy for

diversification, additional world-class brands were brought to the Saint Lucia market, including RISO, Lexmark, Lenovo and more recently HP Servers, broadening the focus on ICT.

He instigated perhaps the single biggest game-changer for J. E. B. by suggesting the family sell the historic home of the company on Columbus Square in Castries, now Sir Derek Walcott Square, and construct a modern headquarters in Vide Bouteille for the reinvented company, including its popular Document Centre. In February 2002, the staff moved in and a new era was symbolically celebrated.

Bringing the benefits of technology to the Saint Lucian public via The Document Centre had been an early mission of J. E. Bergasse and Company, and it quickly became an indispensable resource for businesses and other consumers. Over the years of his tenure, each piece of equipment and software added to its portfolio was hand-picked by Anthony Bergasse through extensive research and study of market trends.

“Our Document Centre mission is to enhance the output and brand of businesses in Saint Lucia. The Document Centre enables customers to stay local with their marketing needs. They can focus on their core business and let J.E.B. handle the print,” he explains.

The Document Centre has evolved from a place for photocopies to a full-service document shop, powered by Xerox. It continues to remain the island’s favourite go-to source for any and every type of print, scanning, copying and creative design, provides graphic arts professionals, as well as production of just about any application required in the market.

More recently, J. E. Bergasse Group has expanded its reach with the latest in consumer convenience - the SurePay brand - which allows utility, phone and other payments to be made in one place and one payment. The SurePay network covers every part of Saint Lucia, with locations in supermarkets and other high traffic points. It took three years to break even, admits the boss of Bergasse, but is now well-entrenched in the market, and the service will be enhanced within the next couple of months when customers will be able to pay their bills through SurePay online.

Searching for that new opportunity is what keeps him going, says Anthony Bergasse; it’s an attitude he saw in his father, and in Hollis Bristol, the Chairman who has been there from the very beginning.

“It’s a question of staying current, and that means travelling to trade shows every year to see what’s



"... randomly colourful socks make an appearance once a week, featuring monkeys or slogans or splashy geometric shapes ..."

happening in the industry, to network and generally keep ahead of the trends. People say I travel a lot, and it's true, but the inspiration has to come from the big markets which tend to dominate the direction that any innovation takes simply because of the volume of consumers".

And apparently it's a winning formula. Since 2002, J. E. Bergasse and Company Ltd. has delivered consistent year-over-year revenue growth. When asked to define leadership, Anthony has a clear view on what sort of a leader he is.

"It's all about example - what you do is more important than what you say," he muses. "You can't expect people to do things if you aren't prepared to do them yourself. You have to instill confidence in where you want to take the company and have faith in the people you are leading. I have confidence in my team, and there is a reciprocity in that they know I will always make decisions for the good of the company, not necessarily what's right for me."

As for the juicy details of his private life? Despite the sleek, white Mercedes Benz (which he admits might be a little over-specced for the pothole fiesta that is Saint Lucia's road system) and the gadget-geek penchant that takes him on regular business trips, it's all about J. E. Bergasse for Anthony M. Bergasse.

An avid and adventurous sailor in his youth, nowadays he runs a tight committee boat for national regattas, but has little time for recreational messing about on the water.

And despite that straight-laced exterior and conservative tendencies, there's a superstar side of Anthony that appears annually in a musical production put on by the Rotary Club of Saint Lucia's all-singing, all-dancing ensemble of local business folk called the 'Calabashers'.

A man of many talents indeed, as well as some serious personal style quirks, like the single diamond stud earring in his left lobe, and randomly colourful socks that make an appearance once a week, featuring monkeys or slogans or splashy geometric shapes. At sixty, he is absolutely comfortable in his own skin, although admits to acknowledging his mortality as he reaches the age at which his father succumbed to heart disease. About ten years ago, Anthony made the decision to get fit and healthy, dropped sixty pounds by changing his diet and headed for the gym. He lifts weights three times a week minimum, runs occasionally and credits the regime with re-energising his physical health and stamina ever since.

If the actual memories of working alongside his father are slightly faded for the current MD, his predecessor and father, Peter Bergasse's legacy is burning brighter than ever before. His leadership style may be different, his delivery unorthodox, and there's a definite rebel inside the dapper suit, but it is clear from his achievements of the past twenty years and strategies for the next twenty, that in the case of Anthony Bergasse and his dad, the mango didn't fall far from the tree.x

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MEET THE BOARD

Hollis D. D. Bristol CHAIRMAN

A Lifetime Of Commerce & Service

Hollis Bristol and Peter Bergasse grew up together on the streets of Castries, according to the Chair of J. E. Bergasse & Company Ltd., who joined his childhood friend in the family business on September 1, 1959 and has been a stalwart of the company ever since. Almost six decades later, it is almost impossible to keep up with this youthful octogenarian, whose experience in the insurance industry is unmatched. He has made his mark in Saint Lucia, not just as a respected professional in his field, but in the political arena as Mayor of Castries, elected representative and parliamentary secretary, among other high echelon positions. Bristol was a leading light in the Saint Lucian Chamber of Commerce and President of its regional counterpart, the Caribbean Chamber of Commerce, which acknowledged his efforts with a lifetime achievement award. He is also described by all who mention him as an outstanding cricket talent in his youth.

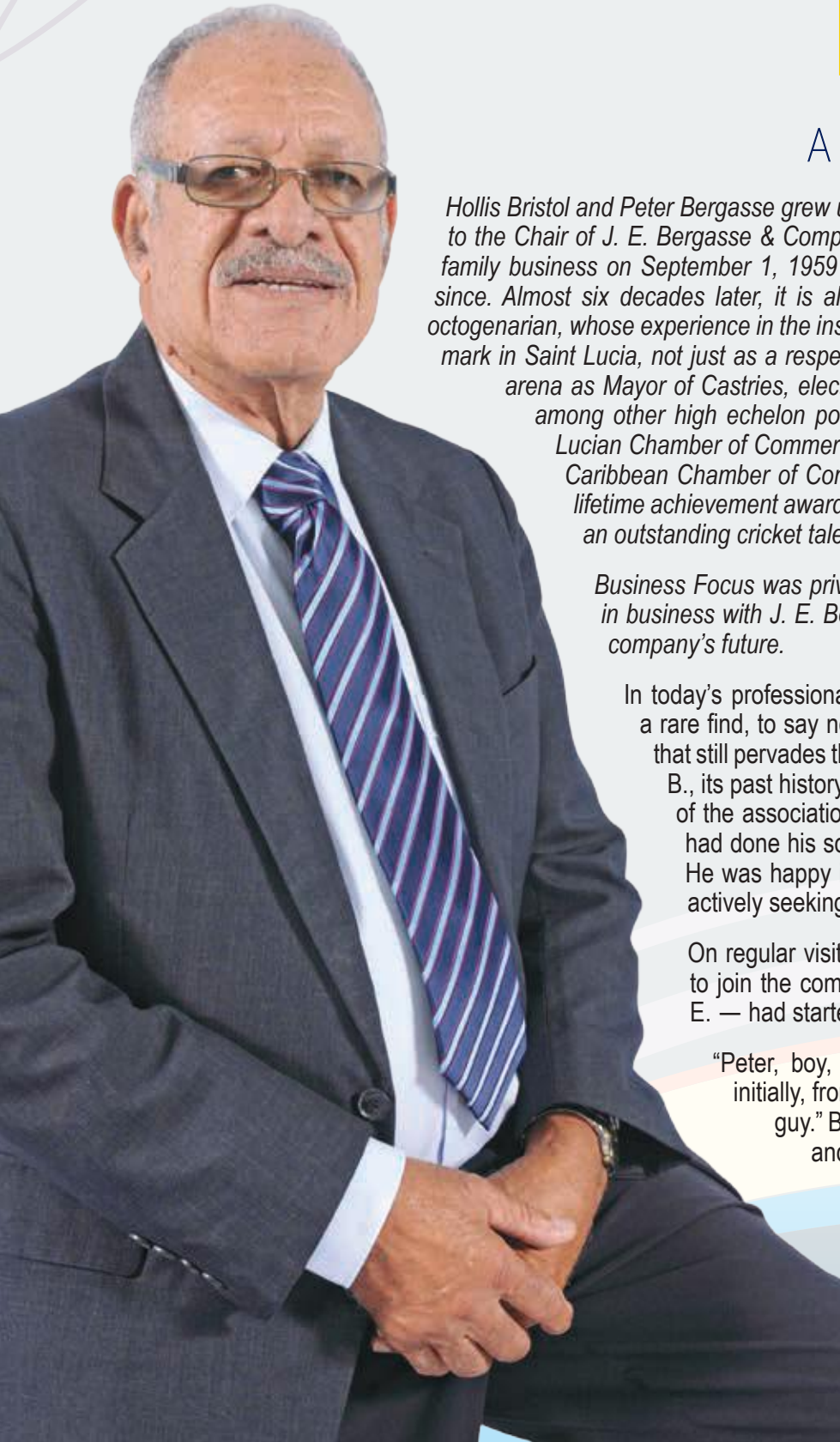
Business Focus was privileged to interview Mr. Bristol about his lifetime in business with J. E. Bergasse and Company, and his thoughts on the company's future.

In today's professional world, a lengthy tenure like Hollis Bristol's is a rare find, to say nothing of the unadulterated energy and passion that still pervades the 83 year old's conversation on the topic of J. E. B., its past history and future plans. He remembers the beginning of the association as being low in his list of priorities, as Bristol had done his schooling and was working in a bank in Jamaica. He was happy in some respects — not all — but certainly not actively seeking a change.

On regular visits to Saint Lucia, Bergasse would pressure him to join the company his father — Joseph Edgar, hence the J. E. — had started and was now retired from.

"Peter, boy, leave me alone!" was the response, at least initially, from the self-confessed "finance and management guy." But eventually he accepted a proposal from Peter, and the rest, as they say, is history.

Initially, the core business of J. E. Bergasse & Company was insurance. Peter Bergasse was one of the first two Saint Lucians to



“We are going to continue J. E. Bergasse, that is without a doubt. I want this company to buck the trend and continue with the third generation and beyond.”

gain professional qualifications in insurance, and the new company became the agent for insurance and other physical products. They took their business regional, with the partners splitting the Caribbean islands and travelling extensively, but after Hollis married in 1966, it was time to re-strategise in order to be in Saint Lucia with his wife and their young family.

All these years later, Hollis Bristol still describes his friend and business partner as one of two visionaries he has worked with in his life. The other was Sir John Compton, Saint Lucia's first Prime Minister and well-loved “father of the nation”, who was Bristol's political boss in government office and through his stewardship of the United Workers Party for many years.

“If I go to a meeting, I don't speak first, but I will move the resolution. I'm very good at putting thoughts together, and I have some vision, so I'm the right guy to take a concept and run with it”, says the Chairman, with a confidence and humility that lets you know that after all these years, he certainly does not need to make noise to be heard.

Bergasse was always one for the big picture, and in the early days, even though the sole distributorship with Heineken was generating more than fifty per cent of the company's revenue, it was his idea to persuade the island's favourite beer company to build a brewery in Saint Lucia. Windward & Leeward Brewery was the result, and although J. E. B. eventually lost its significant revenue stream as he knew it would, Bergasse negotiated a fifteen year “cushion” of sorts with the Dutch company, to support its transition out of the beer business.

The company was on a continual quest to find demand that could be filled by J. E. Bergasse and Company, and about the same time as Heineken was winding down its distribution contract, there was a brand new opportunity appearing on the horizon.

Hollis Bristol tells a good story about the moment he came in contact with “technology” and even though he may not describe himself as a visionary, he had the vision and experience to know that this was the stuff of future demand.

“Xerox got started as my client, so I went to a lot of meetings with them,” he remembers.

“Technology kept growing, and I went to a meeting where they put a machine on one side of the room and a machine on the other side. They put a piece of paper in one machine and it came out the other machine. I know my limitations — I'm a finance guy and a management guy — so I came to Anthony and said ‘this thing is not good for me, you better take it over!’”

It was the start of a tech-transition into the J. E. Bergasse that Saint Lucians know and love to this day.

Although he shies away from talking about the ‘R-word’, Hollis D. D. Bristol shares his confidence that the business he has nurtured for fifty-eight years through the thick and thin, will continue to survive and thrive when he decides it's time for him to leave. As a third generation family company, it is his desire to show that longevity and stability are possible in a region where many local household names are being bought up by regional corporations and multinational organisations.

“We are going to continue J. E. Bergasse, that is without a doubt. I want this company to buck the trend and continue with the third generation and beyond.”

It's a simple desire after almost sixty years as a cornerstone of J. E. Bergasse & Company Ltd., and when Hollis D. D. Bristol says it, there's every chance for success.



MEET THE BOARD

Anthony M. Bergasse



Anthony Bergasse assumed the role of Managing Director in 1995 following the unexpected death of his father, the previous Managing Director, Peter A. Bergasse.

Since taking over the daily operation of J. E. Bergasse and Company, Anthony has been instrumental in conceptualising and driving the strategy toward a more focused direction for the Company. Defining business priorities, mission and long-term strategy and aligning the Company to those goals has been a work-in-progress for the last decade.

Mr. Bergasse holds bachelor's degrees in Finance and Economics from the University of Windsor in Windsor, Ontario, Canada. He was President of the Rotary Club of Saint Lucia (1994/1995) and is a Paul Harris Fellow. Anthony currently sits on the Board of Directors for United Re-Insurance Limited and Agostini Insurance Brokers (Saint Lucia) Limited.

Mark S. Waters



Mark Waters attended the London Academy of Music and Dramatic Arts where he earned a degree in Technical Theatre and Stage Management. After his graduation in 1973, Mark began his work in the entertainment support industry, and from 1978 to 1999, he was the Founding Partner and Director of the Imagination Group Ltd.

Imagination became one of the world's largest and most highly regarded design consultancies, pioneering 'Brand Experience' as a new and powerful approach for connecting brands with consumers, corporations, and communities. It is a unique multidisciplinary design and consultancy based in London with offices around the world. Imagination has built its reputation on the creation of spectacular events, environments and experiences.

In 1999 Mark became a Director with J. E. Bergasse and Company. He is a Non-Executive Director with Cox & Company Ltd, Board Member with the St. Lucia Tourist Board from 2009 to 2011 and a member of the St. Lucia Tourist Board Events Committee 2009 to 2016.



Gerard P. Bergasse



Gerard Bergasse started his career with Tropical Shipping in 2004, as Island Manager in Saint Lucia. In 2008, in addition to his Island Manager duties, he was charged with the responsibility to develop and build Tropical's Inter-island business. Mr. Bergasse has also been very active with implementing and supporting Tropical Shipping's Business Continuity Plan.

Mr. Bergasse was the President of the St. Lucia Chamber of Commerce 2011-2013. In his role as Chamber President, he focused on the Chamber's mission of "Making it Easier to Do Business in Saint Lucia," using the World Bank Doing Business as the benchmark for progress. He served on the Board of the St. Lucia Air and Sea Ports Authority (SLASPA) from 2006 to 2016.

Mr. Bergasse holds a Masters in Shipping and Logistics from Middlesex University, through Lloyds Maritime Academy, U.K. He also holds a MBA from the University of Toronto, Canada and a Bachelor's degree in Electrical Engineering from Ryerson University in Toronto, Canada.



MEET THE TEAM

Charles Lee
Technical Service & Customer
Support Manager

Introducing The Newest Member Of The J.E.B. Team

As of July 1st, J. E. Bergasse and Company welcomed Charles Lee to the team. A native of St. James, Jamaica, he is happily married to a loving and supportive wife, Jean. The pair have three daughters, and one fun-loving, quick-witted grandson.

In 1979, Charles earned a diploma in Technical Education from the College of Arts, Science and Technology [now UTECH], after which he taught Electrical Installation and Engineering Science at his alma mater, Cornwall College, for three years before moving into the field of technical support with Xerox Jamaica Limited. Charles graduated from the University of the West Indies, Mona, in 1995 with a degree in Management Studies.

He has held a number of technical and managerial positions throughout his 30 year career in the industry, including Field Service Manager for Xerox Jamaica Ltd, where he was later promoted to Technical Services Manager and served in that position for almost 10 years. He was part-owner of Computers and Controls Jamaica Limited, before being convinced to return to XEROX, Jamaica [now Productive Business Solutions (PBS)] as Customer Service Manager, where he remained for 10 years before returning to his other passion – teaching, moulding and developing young minds.

Charles' dedication to teaching, personal and professional development served him and his colleagues well, and for the last four years he has taught a variety of subjects including Maths, IT and Business Management at the Jamaican German Automotive School.

Charles is excited about his next adventure as Technical Service & Customer Support Manager at J. E. Bergasse. He intends to apply his knowledge, skills and ability, combined with his passion for teaching, to coach, mentor and prepare his staff and develop them into the future leaders and managers of the company.





Theresa Belizaire

Business Development Manager

Responsible for managing **The Document Centre** and **SurePay** - the convenient electronic bill payment system. Business Management experience in regional and international businesses including the hotel, insurance and telecommunication industries. Outstanding success stories under her leadership include managing the implementation of the first mobile retail units in Saint Lucia and the region.

During that period she established and managed customer service centres in St. Lucia, Barbados and Anguilla, which supported the telecommunications business through the Caribbean. With her regional experience and training of cross-culture she was able to introduce and manage other products to the region.



Josette Edgar

Marketing & Promotions Manager

Responsible for creating a greater brand and innovative product awareness. More than fifteen years' experience in marketing and promotions, including roles from Marketing Officer to Conference & Banqueting Manager. Her achievements in the tourism industry include execution of Saint Lucia's 'Jazz On The Beach' event for four successful years, and nomination by the St. Lucia Hotel and Tourism Association (SLHTA) for the Manager of the Year Tourism Award.

Josette joined J. E. Bergasse & Company in October 2010 and on January 1, 2011 was appointed the position of Marketing and Promotions Manager. She holds an international diploma with distinction in event planning and promotions from Cambridge University and an MBA from the Australian Institute of Business (AIB).



Vina Frederick

Human Resources Manager

Responsible for developing and implementing human resource strategy through excellent communication. Vina joined J. E. Bergasse and Company in October 2016, and her skills lie in the field of effective communication, which equips her to deal with matters relating to the interests of people. Her goal and purpose revolves around promoting and marketing the inescapable fact that businesses and organisations all work through people.

Vina holds a BA in Journalism and Mass Communication from the Ming Chuan University in Taiwan and now a Masters in Business Administration (MBA) from the Australian Institute of Business (AIB). She has learnt many invaluable lessons which bear directly on human resource development, personnel management, employee evaluation, employee development, compensation and rewards systems, which are all applicable to the furtherance of the Company.



Tenesha Hutchinson

**Sales Manager
(Equipment and Solutions)**

Responsible for selling the entire equipment and solutions portfolio whilst fostering and developing customer relations. Tenesha has in all aspects of customer relations, team building and delivering operational results. Her two years at J.E. Bergasse & Company have seen her achieve Equipment Sales Representative of the quarter on more than one occasion. She holds a BSc in Marketing from the University of the West Indies and is currently pursuing her Masters in Management and Information Systems from the University of Manchester.

Tenesha thrives best in challenging environments as she holds this quote dearly "Ad Astra Per Aspera" which translates "To the Stars Through Difficulties". On the personal side, Tenesha is passionate about youth development and discipline through the performing arts, with razor sharp intent she means to guide her own troupe in the near future.



Mairi Low

Financial Controller

Responsible for all areas of financial activity as well as co-ordination of the company's strategic planning process. Mairi is also the Company Secretary for J. E. Bergasse & Company. Since joining the company in 1996, she has brought to the table her wealth of experience in the field of finance, with a background in auditing and accounting, having worked locally and in the U.K. with the firm of PricewaterhouseCoopers.

Mairi is a Member of The Institute of Chartered Accountants in England and Wales (ACA), a member of The Institute of Chartered Accountants of the Eastern Caribbean and a graduate of The University of Liverpool B.A. (Hon) Accounting.



Francis Plant

**Network Administrator &
IT Manager**

Mr. Plant joined the company Ltd. on September 8, 1980, as an Assistant Technician after graduating from the 'A' Level College and St. Mary's College. Francis was promoted to Service Manager in 1996 and Group Network Administrator in 2007. Over the years with the rapid changes in technology, Francis has kept abreast of these changes with constant training. His attention to detail to customer service has earned him the respect of his peers.

Francis was instrumental in the move and setting up of the technological infrastructure for the Company when it moved to its headquarters in Vide Bouteille in February 2002. He is a CompTia A+ Certified Technician and now holds the position of I.T Manager for the J. E. Bergasse Group of Companies.



Debra Ross

B2B E-Commerce, Stationery & Office Supplies

Responsible for driving sales of stationery and office supplies, including paper, inks, toners and small office equipment, as well as for B2B E-Commerce. Debra joined J. E. Bergasse & Company on January 9, 2012 as Sales Manager after working for eleven years in Bermuda in the office supplies industry. She has an outstanding reputation for building strong client relationships and promoting value added services and more than 30 years' business experience. She has worked in Sales and Marketing, Logistics/Operations, Customer Relations and Finance.

Debra holds a BSc in Business and Finance from George Brown College, Toronto, Canada. She graduated from The International Coach Academy in January 2016 and is now a Certified Professional Life and Success Coach.

The Business Of Satisfying Customers Feedback From J.E.B.'s Happy Clients

THANK YOU to the Document Centre Team for all their help yesterday into the late evening. Their level of professionalism to go beyond by accommodating our every need with no amount of hesitance is outstanding.

- Patricia Calderon, Digicel St. Lucia Ltd.

A big and warm THANK YOU to your company for its monetary donation towards our annual graduation ceremony. We appreciate that you keep supporting our school every year in any way possible

- Janner Serieux Austin, Teacher - Smith's Jolly Tots Pre-School

Mere words cannot express the gratitude we feel towards you and the kindness to the school. Thank you for your contribution towards the GCSS graduation. You are part of the GCSS family and we appreciate you.

- The Principal - George Charles Secondary School

The Staff and Students of the Dunnottar School Sports Committee would like to thank you and your organisation for the donation which made our educational trip a success. May you have a brighter future and beyond.

- Dunnottar School Sports Committee

The Board of Directors and staff of the NCF extend sincere thanks for the generous donation of stationary baskets for winners in the NCF Schools Chess Tournament. The recipients were extremely appreciative of the prize as it will go a long way in assisting with their preparations for the 2016-2017 academic year.

- Madonna Monroe - Executive Director

The on-line ordering processing is great. I like the fact that if I want something I can order it when I can and all I had to do was look at the prices online without the need to call and enquire. I could have viewed the item and price from my desktop.

- Gemma Felix - Operations Clerk - CIBC First Caribbean

Kudos to a J. E. B. Star Player!

My interactions with your Sales Representative, Mr. Cornelius Biscombe has been nothing short of rewarding. He is a "people person" who understands the nature of his job. Mr. Biscombe juggles the elements of a professional and a comrade with much ease. He is very patient, reliable and flexible and ensures that all of his transactions are complete and mutually beneficial. Mr. Biscombe is indeed a quality representative for J. E. Bergasse and for this it is my pleasure to commend him for his flawless service.

- Cheryl Rosemond - Senion Executive Officer - Min. of Physical Development, Housing and Urban Renewal



BUSINESS TO BUSINESS IS OUR BUSINESS!

LET'S COUNT THE WAYS THAT J. E. BERGASSE CAN ASSIST BUSINESSES TO GET AHEAD . . .

J. E. Bergasse and Company consistently strives to stay ahead of global trends and recognised early the shift in customers' towards B2B e-Commerce, so in 2012 the company introduced online capabilities to increase the speed of service delivery to its clientele.

Business to Business e-Commerce gives customers the ability to do business with J. E. Bergasse twenty-four hours a day, seven days a week. The B2B e-Commerce tool cuts down the time it takes to find pricing and place orders, and because there is less human intervention on the actual input of the orders, time and error rates greatly improve. Visit the website today at www.jebergasse.com

With a secure login, customers have access to perform and/or review many helpful activities such as:

- **Finding the service history for any piece of equipment.**
- **Placing service calls for any piece of equipment and track the service call progress.**
- **Enter meter readings for applicable equipment and see the history of all previous meter readings. Enter orders for equipment supplies. Just click on the equipment model and all item codes for consumables along with your EC dollar pricing will show for easy ordering.**
- **Enter orders for all stationery and office supplies by description or item code. Again, EC dollar pricing will appear which eliminates invoice pricing errors and makes issuing a purchase order much more accurate.**
- **Track your orders online.**
- **Re-order from previously placed orders, which eliminates searching for item codes over and over again.**
- **Obtain copies of any invoice for easy printing or electronic filing.**
- **See account balance and aging report.**
- **Get a 12-month history of purchases and payments with drill down detail.**

Sales representatives simultaneously get a copy of all orders placed by our customers and can inform the customers if there are any issues with their orders.

BUSINESS SOFTWARE SOLUTIONS

Did you know that high value employees spend an average of 30% of their day searching for information?

Information that exists without a collaborative component serves to hinder the overall efficiency and productivity of any company. J. E. Bergasse is positioned with a team of staff which is highly-trained in identifying office workflow challenges and finding the suitable product and/or solution to alleviate them.

Having the right software for the job can make a world of difference in terms of increased office efficiency and heightened productivity. We provide our customers with opportunities for streamlined simplicity and automation that only expertly designed and entirely compatible software can deliver.

THE BENEFITS OF THE RIGHT SOFTWARE

The goal is simplification. And with greater simplification comes an increased bottom line. Here are some ways the right software can help give your business a boost:

Automation: Save time and money by re-allocating personnel assets to fulfill more relevant tasks.

Enhanced Workplace Productivity: The right software should never complicate, but streamline and simplify tasks.

Increased Security: Protect your software, hardware, business communications, files, and more with our safety software solutions.

Save Time and Money: Less time wasted on performing tasks that can more quickly, efficiently, and safely be completed by software so more time can be spent focused on other, more important areas of business growth.

HOW DO I FIND THE RIGHT SOFTWARE FOR MY OFFICE?

Worried about finding the right products? The professionals at J. E. Bergasse understand that it may seem to be an overwhelming process, but with twenty years in the business of business software, they are perfectly positioned to assist. With robust software solutions combined with professional experts, you can be assured of finding the best software for your unique business challenges and goals.

MORE THAN JUST HARDWARE AND SOFTWARE

Office Products

- furniture,
- maintenance & breakroom,
- office supplies,
- office technology

Office Equipment

- Computers & servers
- digital duplicators
- multifunction devices & printers
- business solutions





XEROX & J. E. BERGASSE

A PARTNERSHIP THAT CAN'T BE REPRODUCED

For more than half a century, Xerox has been a leader in document technology and services, and today it continues to build on this heritage of innovation. Innovating how the world communicates, connects and works.

We live in a world where the ways we are collaborating, working and sharing information have exploded. To making sure the right information flows to the right people in the right places through the right channels is to say the least a challenge. It's the kind of challenge that inspires the people at Xerox every day. Empowering the ever increasing need to better communicate, connect, and work together, has been Xerox mission from the beginning.

Today's Xerox is an \$11 billion Fortune 500 company serving the public and private sectors that's forever innovating how the world communicates and shares information. Every day, every moment, Xerox industry leading technology, software and people are positioned at the intersection of analog and digital and uniquely able to help organisations of all sizes around the globe, work and collaborate more efficiently where ever and however they choose.

Through industry leading workflow automation, analytics, personalisation, security solutions as well as

evolving digital imaging with innovative applications like printing directly on objects, intelligent packaging and printed electronics Xerox is helping people work together, driving better results all with one mission; the same one Xerox have always had to set the page free whatever that page may be.

The new Xerox is dedicated to innovation, services and giving customers the freedom to focus on what matters most: Real Business.

The one thing that's predictable about business is that it's fundamentally unpredictable. It's disordered and constantly changing – sometimes by accident, sometimes by design. One thing successful businesses do is to navigate through this unpredictability to make sure the technology, software and work process form the backbone of their organisations.

No one understands this better than Xerox. Its technologies, expertise and services enable your business to operate more efficiently and effectively, whatever the situation. With Xerox at the heart of your company, you're ready to take on the world of real business.

THE LATEST XEROX TECHNOLOGIES AT J. E. BERGASSE & COMPANY

The workplace environment is continuously progressing. Technologies and processes that were commonplace five or ten years ago are considered obsolete and outdated today. If businesses want to stay competitive, they must embrace new, cutting-edge technologies.

ConnectKey® Technology is Xerox's answer to the ever-changing office environment. It's today's smart workplace assistant that doesn't just copy, scan, fax, or print, but also translates, shares, and creates electronic documents with just a few easy taps on the screen. ConnectKey® does all this with cloud connectivity. Say good-bye to scattered information, disjointed processes, isolated peripherals, and unstructured support.

Whether you run a small to mid-sized business or a large corporation, our cutting-edge ConnectKey® Technology allows you to connect to other ConnectKey® Technology-enabled devices and customize your experience to fit the needs across your business. Xerox ConnectKey® Technology is transforming how employees work, giving them the freedom to solve problems, be more productive, and take on new challenges business.

XEROX® VERSALINK® FAMILY OF BUSINESS PRINTERS

Xerox ConnectKey® Technology-powered VersaLink A4 and A3 business printers and MFPs represent a quantum leap forward in workplace productivity. They are designed to transform the way we work today, safely and securely.

Highlights:

- Ideal for small and midsize workgroups
- Innovative functionality with affordable total cost of ownership
- Freedom to get work done on your terms, whenever, wherever
- A range of devices to choose from; black/white and color

Xerox® AltaLink® Family of High-Volume Printers

Scalable and powerful for mission-critical activities, Xerox® ConnectKey® Technology-powered AltaLink MFPs are designed for demanding users with large volumes, high security standards, and advanced finishing requirements.

Highlights:

- Designed for midsize to large workgroups
- Greater productivity from features like faster boot time and single-pass duplex scanner
- An assortment of A3 color and monochrome MFPs to choose from; black/white and color

Now, exclusively available to you through J.E. Bergasse & Company Ltd. Call or visit us today for more information.



Opposite Page & Right:
From the early days of reprography
to the latest AltaLink® Family of
High-Volume Printers, the name J.
E. Bergasse has been synonymous
with Xerox®





TAKE THE STRESS OUT OF OFFICE EQUIPMENT WITH J. E. BERGASSE

Why Do I need A JEB Full Service Maintenance Agreement?

Office equipment products are designed and manufactured to deliver peak performance when properly maintained and serviced. The JEB Full Service Maintenance Agreement (FSMA) is the most cost effective way to ensure that your Office equipment receives adjustments, repairs, and preventive care from OEM -certified personnel using OEM parts.

How Can I buy A JEB Full Service Maintenance Agreement?

If you are interested in purchasing a JEB Full Service Agreement, please call (758) 456-6532

What Is Covered By A JEB Full Service Maintenance Agreement?

- You get support at (758) 456-6532 and receive the fastest response in the industry. Our representatives are trained to understand and resolve your issue over the phone.
- A Full Service Maintenance Agreement (FSMA) ensures quick, on-site response by a OEM-certified Customer Service Engineer (CSE).
- Your JEB CSE not only fixes your equipment, but also performs preventative maintenance to minimize future failures.
- All parts and labor are included with a JEB FSMA, and you're guaranteed we only use authorized OEM parts.
- All software, software support and diagnostic licensing fees are included in your JEB FSMA, ensuring no hidden costs, to enable the fastest possible repair.
- JEB also provides you with all engineering and safety retrofits, ensuring your machine is safe and running at its peak performance

Is There An Advantage To Buying A Multi-Year Agreement?

Yes! JEB Service Agreements are often discounted for multi-year agreements. Contact the JEB Service Contracts Team at (758) 456-6532 for more details.

Service & Support Offerings

JEB Full Service Maintenance Agreements cover all parts, labor, software, diagnostic licenses and telephone support. You can customize your Full Service Maintenance Agreement to meet your specific needs:

- Onsite coverage up to 8 hours a day 5 days a week
- Short term extended coverage for special project needs
- Weekend and holiday coverage for routine recurring needs
- Guaranteed response time to ensure critical availability
- Weekend Support is provided based on specific requirements of customer.

A Full Service Maintenance Agreements grants you access to our certified telephone support center and our award winning online, interactive support. For more information, call (758) 456-6532 to:

- Purchase a new service agreement
- Renew your current agreement
- Add supplies
- Inquire about any of our unique service capabilities

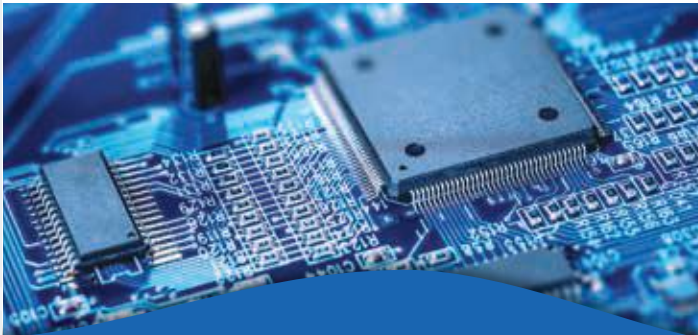
Network Support Services and Advanced Technical Support

If your needs extend beyond equipment maintenance and repair we also offer network support and repair as well as advanced technical support to enhance all of your office product needs. Fee-based services include:

- Workflow analysis and volume building
- Network design and Installation
- Server and workstation support
- Configuration and connectivity troubleshooting
- Software application and integration support

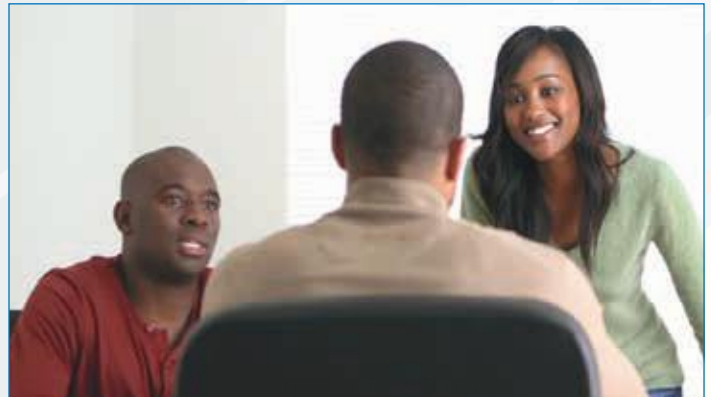


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- Wired & Wireless Network Design, Installation & Maintenance
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- CCTV & Access Control System Design, Procurement, Installation & Maintenance
- Onsite & Remote IT Support
- IT & Project Management Consultancy

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Mampa18@hotmail.com | www.mampaagencyltd.com



SUPPORTING YOU... WITH GRAPHIC DESIGNS & PRINTING SERVICES TO SHOWCASE YOUR DOCUMENTS



The Document Centre

WE HAVE THE SKILLS TO SUPPORT!

Experienced and talented graphic artists will produce your concepts and ideas the way you envisioned them. Whatever elegance you're seeking, chances are we have the right equipment to embellish your documents and projects for any occasion. These include binding, laminating, mounting, numbering, folding, perforating and foiling.

We provide a range of banner stands for use at exhibitions, conferences, in store promotions or reception areas. J. E. Bergasse also offers a range of services tailored for architects, engineers, construction and project managers and we have a reputation for delivering according to deadlines and budgets. There

are three dedicated engineering machines to print and reproduce existing drawings in sizes from 8 ½ x 11 to A9 and over the years have enhanced rich output that combines colour, photo quality renderings with sketches, 3D illustrations, and business graphics.

There is no limit to our creative services; the Document Centre provides the most modern graphics hardware and software backed up by the latest Xerox technology.

Visit or contact The Document Centre at Vide Bouteille (758) 456-6559/456-6518 or Bourbon Street, Castries (758) 456-6525

The Document Centre was created as a J. E. Bergasse brand in 1999. It was conceived with the purpose of providing the Saint Lucian community with a one-stop shop for printing, copying and document production needs.

The Document Centre provides high quality print on-demand services from business cards to billboards, all in vibrant colours, we scan, copy, print and offer graphic design and professionally finished services from three locations:

- **Head Office in the J. E. Bergasse Building at Vide Bouteille**
- **Ground Floor, Monplaisir Building on Bourbon Street, Castries**

We operate with the most modern graphics hardware and software, backed up by the latest Xerox technology. In the past ten years, conference support services have been a key operation within the company.

The Document Centre takes care of your every conference-planning detail, including production and delivery of documents:

- **Basic black & white or colour copies up to 11"x17"**
- **Single copies of multiple originals**
- **ID badges or PVC cards for conferences, conventions and limited access events**
- **Laminating**
- **Binding**
- **Mounting**
- **Story boards**
- **Event programmes**
- **Questionnaires**
- **Personalised pads**
- **Presentation boards**
- **Training materials**
- **Banners**
- **Tent cards**
- **Computer and multifunction copier/printer rental**
- **Copies of presentations**
- **Delegate welcome packs**
- **Sale of envelopes, paper, folders, ink cartridges and toners**
- **Banners**
- **Binding/Booklets**
- **Brochures/Flyers**
- **Business Cards**
- **Complimentary Slips**
- **Engineering Prints/Copies**
- **Graphic Design**
- **Internet Café**
- **Invitations**
- **Labels/Decals**
- **Laminating**
- **Letterheads**
- **Personalized Card**
- **Wrist Bands/Tickets**
- **Presentation Folders**
- **Printed Envelopes**
- **PVC Cards**
- **Scanning**



FAST, SAFE, FREE!

SurePay is an electronic bill payment system which securely handles the distribution of the funds to billers on behalf of customers at no cost to them.

SurePay has a network of payments centres at convenient retail outlets across Barbados, Guyana and Trinidad. The brand was launched in Saint Lucia on September 1, 2012, offering consumers the ability to pay their utility and other recurring bills at over 40 collection points islandwide.

HOW DOES IT WORK?

The SurePay system is constantly in communication with each of the biller's accounting systems, updating payments to each account on an ongoing basis, which means all account information is kept current and secure. It also means bills can be paid on the day they are due and not risk penalty.

Payments can also be made after the bills are due! No longer does paying bills mean writing cheque after cheque or wasting time in line after line. It now means just one simple payment at any SurePay payment centre and that's it, bills are done.

WHERE CAN YOU SUREPAY?

See SurePay Map locations on opposite page.

SurePay is simple: One stop, one total payment and the consumer receives an official proof of payment receipt for their records.

SUREPAY . . . THE CONVENIENT WAY TO PAY!

WHAT BILLS CAN YOU PAY?



Wise Financial Thinking for Life



J. E. Bergasse Is All About Making Your Life EASY!

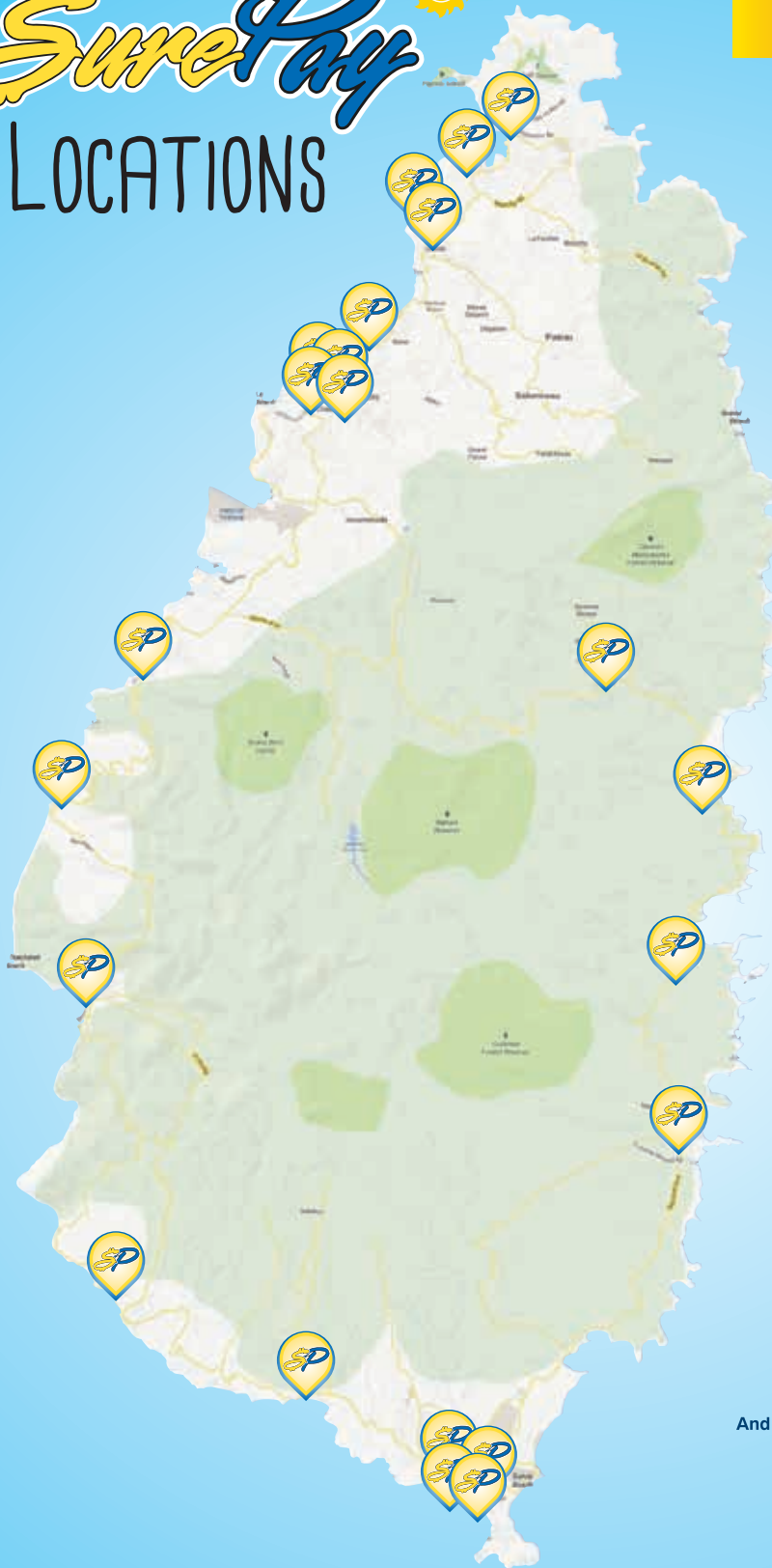
Did you know that some of Saint Lucia's best-known service brands are innovations of the J. E. Bergasse Group? Although they are best known for business-to-business (B2B) solutions, the company is committed to making life easier for busy consumers.

SurePay

LOCATIONS



**SurePay Online
Coming Soon**



Choiseul Credit Union (Co Op)
(3 J E M Salmon Street, Choiseul & 15 Bridge Street, Soufriere)

Dennerly Community Credit Co Op Society
(High Street, Dennerly)

Eroline Foods
(Soufriere)

Fond St. Jacques Credit Coop Society Ltd.
(Church Street, Soufriere & Ti Bough, Fond St. Jacques)

Massy Stores Gourmet
(Baywalk Shopping Mall, Rodney Bay)

Glace Supermarkets
(Marisule)

Laborie Co-Operative Credit Union Ltd.
(Allan Louisy Street, Laborie & Clarke Street, Vieux Fort)

Massy United Insurance
(Vide Bouteille, Castries)

Mon Repos Eastern Co operative Credit Union
(Mon Repos, Micoud & Beanfield Vieux Fort)

Mabouya Valley Co-operative Credit Union Ltd.
(Mabouya Valley, Richfond)

**National Farmers & General Workers
Co-operative Credit Union**
(Lamar Building, 1st Floor, Bridge Street,
Castries - Orange Park, Bois D'Orange, Castries
& Louisville Office, Clarke Street, Vieux Fort)

Police Credit Union
(31 Bridge Street, Castries)

Saltibus Cooperative Credit Union
(Piaye & Choiseul - Saltibus)

SouthWell Inc.
(Clarke Street, Vieux Fort)

St. Lucia Workers Credit Union
(#9 Grass Street, Castries & Gablewoods Mall, Sunny Acres, Castries)

The Document Centre
(Bourbon Street, Castries)

West Coast Credit Union
(Anse La Raye & Canaries)

And Now...ALL Massy Stores Supermarket Locations!



- SUREPAY LOCATION ICON



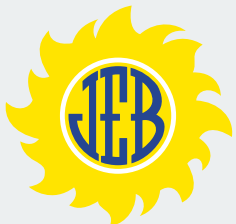


J. E. BERGASSE & COMPANY I



CORPORATE SOCIAL RESPONSIBILITY IS EVERYONE'S BUSINESS

J. E. Bergasse Supports The Community With Programmes Designed To Empower Youth



Intrinsic to the J. E. Bergasse business philosophy is their Corporate Social Responsibility (CSR) Programme called 'YES! Youth Empowered to Shine.'

According to Managing Director, Anthony Bergasse: "Social responsibility has been ingrained in the J. E. Bergasse culture since our earliest days as a company, largely because my father, Peter, and his business partner, Hollis Bristol, have always been strong advocates of corporate citizenship. As a company, we continue to balance a generous spirit with wise stewardship of the company's resources, believing that every organisation has a civic duty to play its part in helping with development, each according to its means."

Over the years, J.E. Bergasse has contributed in an informal manner to several groups, organisations, schools and individuals as part of the company's community outreach programme. However, given the socio-economic challenges of a small island developing state, they recognised that the company could do more, and consulted with a local marketing company to assist in designing a more structured approach to CSR.

The essence of the YES! programme includes donations of equipment, product, services, mentoring and other resources to schools and organisations focused on youth development and training.

"Our education and social service efforts reflect our belief that a successful corporation must be an active participant in society. While we have always placed emphasis on education, our focus is on the youth of Saint Lucia, who have always had a special place in our hearts because they represent the future," explains the MD.

Hence the branding of the corporate social responsibility programme as YES! Youth Empowered to Shine.

Over the years, J.E. Bergasse has helped and continues to help the youth of the island through a wide variety of educational and self-development initiatives: Employing summer interns; providing deeply discounted pricing on products and services to students, teachers and schools; promoting and funding members of staff in pursuit of undergraduate degrees and professional designation programmes.



“Making a Difference is doing more than what you must – it’s about doing what you can.” -Anthony Bergasse, MD

Photo above: Anthony Bergasse presents a cheque to Sister Antonia David from the Holy Family Children’s Home.

Photo Left: Josette Edgar presents a donation to Saint Lucia’s First Lady Raquel DuBoulay-Chastanet and Police Inspector Lake

Of course, in a small community where the same businesses are approached year after year by all sorts of worthy causes, there can be a risk of “donor fatigue,” but the company of J. E. Bergasse is firm in its commitment to making a difference in the lives of disadvantaged Saint Lucians, and as leader of the company, it falls to Anthony Bergasse to juggle the scant resources available.

“Times are challenging, our economies are not exactly robust and the outlook is anaemic at best, but now is not the time to retreat into our shells. We’re in an age of sustainable and responsible business. If it does one thing, it will show which companies are genuinely committed to ethical, responsible business,” he explains.

“But this is about actually having a business in twenty years’ time. Corporate Social Responsibility will survive, because the big issues that drive companies’ social, environmental and ethical policies are not going away. So, if we believe that doing our bit to tackle these important issues is the right thing to do, we have to stick to our principles. At J. E Bergasse, our intent is to constantly lead with innovative technologies, products, solutions and service that our customers can depend upon to improve their business results. We also know that none of this can happen, or can continue to happen, without the support of our customers.

“Fortunes will ebb and flow, but no matter how we assess our own situation, there are always those who need our help.”



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When it comes to our clients, **everything matters.**

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AIB is an independent insurance service firm, providing professional Insurance Broking and Risk Management Services to a wide section of Corporate, Commercial and Industrial clients, alongside private individuals.

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A specialist team, with expert knowledge, and providing professional service is what sets us apart!

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MEMBER OF THE J.E. BERGASSE GROUP

UNITED INSURANCE AGENTS (SAINT LUCIA) LTD

AGENT FOR MASSY UNITED INSURANCE LTD



United Insurance Agents (Saint Lucia) Ltd is the sole agent in Saint Lucia for Massy United Insurance Ltd, one of the leading general insurance companies in the English- and Dutch-speaking Caribbean.

Massy United Insurance is headquartered in Barbados, registered in 14 countries and serves its clients via a network of agents, sub-agents and branches across the Caribbean. In addition to Saint Lucia, this company serves Antigua, Aruba, The Bahamas, Belize, Dominica, Grenada, Guyana, Montserrat, Netherlands Antilles, Saint Vincent & the Grenadines, Trinidad & Tobago, and the Turks & Caicos Islands.

Known for its financial strength, Massy United Insurance offers its clients a full range of personal and business insurance

solutions. Massy United Insurance is a member of the Massy Group of Companies. United Insurance Agents (Saint Lucia) Ltd offers a comprehensive range of all classes of general insurance through their principal, Massy United Insurance Ltd.

These include property, motor vehicle, liability, marine, aviation & transport, pecuniary loss and personal accident.

The agency is especially proud to be associated with two reputable companies - Massy United Insurance Ltd, Barbados - which carries a financial strength rating of A-(Excellent) from the international rating agency, A.M. Best, as well as, J E Bergasse & Company Ltd, a household name in Saint Lucia, widely recognised as a good corporate citizen and a market leader in the field of information technology.

It is this unique combination of affiliations that gives United Insurance Agents (Saint Lucia) Ltd. the ability to provide the quick, efficient yet caring service for which it has become well known and respected.



Our Locations

**J. E. Bergasse Building
Vide Bouteille, Castries
(758) 456-6560**

**2nd Floor Vieux Fort Mall
Vieux Fort
(758) 454-8515**

**Sir Darnley Alexander Street
Soufriere
(758) 459-5783**

What an **A- (Excellent)** rating means for you.

Massy United Insurance has received an A- (Excellent) rating from A.M. Best* for the past 12 years and this is great news for us as a regional company. But how does it affect you?

Randy Graham, CEO of Massy United Insurance shows how this credit rating can give customers even more peace of mind.

The A- (Excellent) rating...

- Signifies the strength of our balance sheet, the quality of our staff complement, and the right approach of our business strategy
- Allows you to take comfort in our strength because it is assessed by an independent body
- Provides customers with the security that should there be a catastrophe anywhere Massy United Insurance operates, we have

the ability to pay your claim and continue operations after the event

- Shows that our financial strength allows us to be there for our customers before, during, and after any disaster

Not only is the A.M. Best rating great news for Massy United Insurance, but also for our customers!

* A.M. Best is the leading global full service credit rating agency and is the authority on insurance companies across the globe



United Insurance Agents (Saint Lucia) Ltd.
Castries | Vieux Fort | Soufriere
T 456-6560
unitedinsurance@jebergasse.com

massyunitinsurance.com   

Rated A- (Excellent) by



The Insurance Information Source
For the latest rating, access www.ambest.com



AGOSTINI INSURANCE BROKERS (ST LUCIA) LIMITED



Agostini Insurance Brokers (St. Lucia) Limited is one of the longest standing private sector insurance brokerage firms in St. Lucia. It is a registered Saint Lucian company incorporated on 1st April, 1992.

AIB is a joint venture company between the locally owned J. E. Bergasse & Company Limited and Agostini Insurance Brokers of Trinidad and Tobago. Their mission is to match resources directly with their client's needs and this is achieved through their expertise, both in the local, regional and international insurance markets.

The company has a strategic alliance with the world leaders in insurance business. It is aligned, and is represented internationally by the world's largest insurance broker, AON Group Limited, a family of insurance brokerage, consulting and insurance underwriting companies serving clients and policy holders through global distribution networks. AON Corporation ("Aon") which is headquartered in Chicago, is a growth-oriented Risk Management and Insurance Brokerage Service Company, which has a major shareholding in Agostini Insurance Brokers Limited.

With the global span of the technical expertise created by the network of these correspondents, in addition to the resources at their Trinidad office, there is no risk too large or too small to be effectively managed in Saint Lucia.

Agostini Insurance Brokers (St. Lucia) Limited, with its partners Agostini Insurance Brokers of Trinidad and Tobago, provide a full range of insurance brokerage and risk management services. This includes all classes of commercial and personal lines, property, motor, liability and accident risks, including group health, employee benefits and life plans.

Agostini is a clear market leader and serves an impressive portfolio of clients locally for over 20 years. It has the capability, the manpower, the technical expertise and the required resources to provide their clients with the highest level of professional insurance portfolio management. The company's proven reliability means that their clients can count on them to deliver continuity of operations no matter what the circumstances.

Agostini's competitive advantage is its people who are committed to provide a consistent quality service built around a team of enthusiastic and experienced professionals through a corporate philosophy which quite simply states:

'When it comes to our client, everything matters'.

Free Fast Easy

way to view and pay
your electricity bills

Save time when doing
what's necessary.

Spend time doing
what matters most.



Review your account, manage multiple
accounts, and even pay your bills online



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