



MAKING
LIVES
BETTER



RESPONSIBLE
BUSINESS YEAR IN
REVIEW 2019



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ABOUT THIS REPORT

This is The Maritime Financial Group's sixth annual report outlining our corporate responsibility activities. The scope of this report is limited to our core financial and insurance related operations. Food Giant, Balandra By The Bay and other companies are outside the scope of this report.

The Responsible Business Year in Review focuses on our efforts to be the employer of choice and to further the well-being of our team members, clients and local communities.



A MESSAGE FROM OUR CEO, ANDREW FERGUSON



As I write this, Trinidad and Tobago and the whole world face unprecedented challenges. The COVID-19 pandemic is placing immense pressure on each and every one of us and all aspects of society. As we navigate through this difficult time, we keep our purpose at the core of all our decisions:

- To serve our Team Members, our Clients and our Community
- To learn something new every day
- To seek innovation and excellence in everything we do

We are committed to looking after our people and clients at this time. We will do our part to ensure Trinidad and Tobago comes out of this crisis stronger than ever. It is in this context that I report to you to our 2019 Responsible Business Year in Review.

At Maritime, we strive to be a leading financial institution in Trinidad and Tobago and to make lives better. As a responsible business, we have a duty to serve our team members, clients, suppliers, business partners, shareholders and our communities.

In 2019, we adjusted our focus from corporate social responsibility to responsible business and this shift was premised on the belief that in order to act responsibly as a business, we must do more than execute charitable initiatives within our communities. For us, being a responsible business is about providing the best financial advice and solutions to our clients, being ethical in our business practices, striving to be the employer of choice, satisfying our shareholders' expectations, complying with environmental standards and investing in the growth and development of our communities. We continue to embed these responsible business principles into the decision making process at every level of the organisation, so that it becomes part of our fabric.

Throughout 2019, we worked hard to deepen our relationships with all stakeholders. To our clients, we continued to deliver top class service. We relaunched our Client Portal which allows clients to easily view all details on their Maritime policies and we introduced online payments for motor insurance. We listened to our clients and based on their feedback, we rolled out new benefits that were tailored to their needs. We launched a new critical illness product that provides our clients with more benefits than were ever before available on the local market. We introduced coverage for 22 critical illnesses and included an additional benefit that would be payable upon diagnosis of certain types of cancer. The goal was to ensure that our clients are truly taken care of in the unfortunate event of becoming critically ill, while also promoting healthy lifestyles and regular screening. Our compliance team continues to work tirelessly to ensure we meet all legal and regulatory standards and requirements.

From environmental and community perspectives, we initiated talks with local waste management companies and set up a recycling programme at Maritime that will be officially launched in 2020. We continued to build on our relationships with the local NGOs by entering in multi-year partnerships aimed at building their capacity to have a sustainable impact and forged relationships with organisations that we had not worked with in the past.

Looking forward, we will continue to ensure that our responsible business principles remain at our core, while also acknowledging and reporting on how our efforts contribute to achieving the United Nations' Sustainable Development Goals (SDGs), the global blueprint for a better and more sustainable future for us all. We are proud of the progress we have made, but we know there is still work to be done.

I invite you to read ahead to learn about our 2019 initiatives and where we plan to go in 2020 in pursuit of our purpose.

2019 PERFORMANCE HIGHLIGHTS

Number of Full-Time Team Members

459

Training and Development (hours and \$ spent)

* 564 HOURS * \$260,000

Sponsorships (\$)

= \$173,000 =

Financial Contributions (\$)

= \$242,500 =

In-Kind Donations (\$)

= \$16,700 =

Volunteering Hours

772 HOURS

Number of Organisations supported

159

WHO WE ARE

The Maritime Financial Group provides an umbrella of specialised financial services that satisfy the diverse financial needs of our clients. Maritime's highly trained team ensures that our clients are guided to select the best solution for life's circumstances, including individual and group life insurance, annuities, commercial and personal lines of general insurance, finance, trust and leasing services and retail services. Maritime and its subsidiaries are committed to being at the cutting edge of development in all sectors for our clients. We value our clients. Without them, there is no Maritime, as they are the driving force behind our innovations. From this rich tapestry, we live up to the claim of having strength on your side.

Our Vision

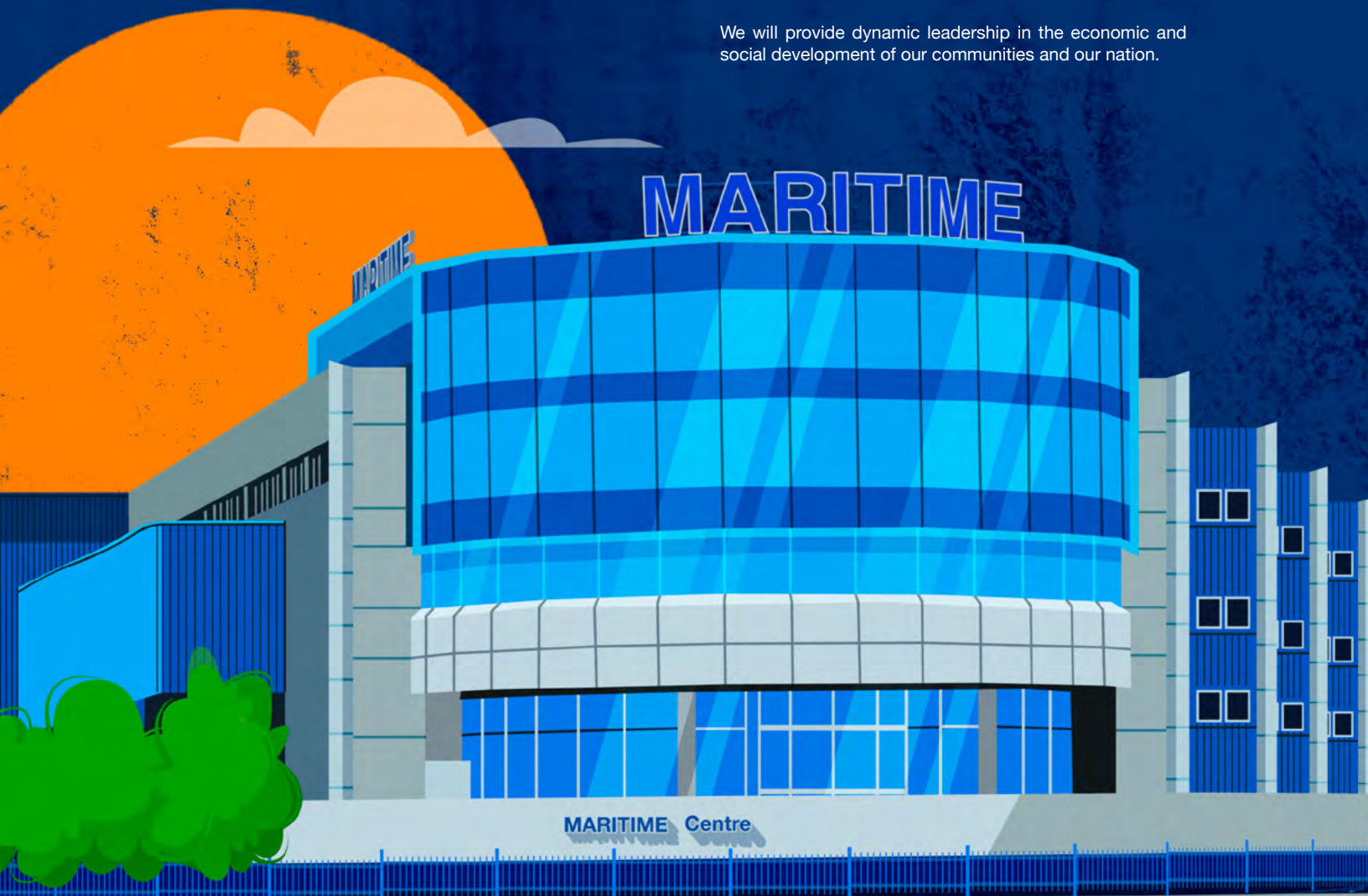
Exceptional Service is Maritime's Business. We will be the premier client-focused, service-driven and action-oriented marketing organisation in the Caribbean.

Our Mission

We are committed to adding value to our clients' lives through a total service experience that delivers fully integrated innovative financial, retail and property solutions.

We will secure the well-being of our team members and equity providers by conducting our business in a profitable, professional, ethical and caring manner.

We will provide dynamic leadership in the economic and social development of our communities and our nation.



OUR COMMITMENT TO RESPONSIBLE BUSINESS

In 2021, The Maritime Financial Group will turn sixty and throughout our rich history, we have remained 100% locally owned. Since inception, we have made a lasting impact on our people, our clients and the communities in which we operate. This is testament to Maritime's commitment to making all lives better by conducting all business responsibly, based on the following six pillars:

1. Providing top class service to our clients to ensure that they receive the best financial advice
2. Conducting all business ethically
3. Aiming to be the employer of choice
4. Satisfying shareholder expectations
5. Compliance with environmental standards
6. Making social investments which enable young people to thrive, via the "Our Children, Our Future" programme

ENGAGING OUR STAKEHOLDERS

Service remains at the core of Maritime's purpose. We understand that it is only through meaningful engagement with key stakeholders that all can grow together.

Team Members

- Training and development opportunities
- Reward and recognition programmes
- Annual awards ceremony
- Team member assistance programmes
- Volunteering opportunities
- Reduced-rate loans and savings plans
- Team building activities and events

Shareholders

- Annual report and accounts
- Investor meetings and communications

Clients

- Financial advice
- Continuous client engagement and communication

Local Communities

- Partnerships with local NGOs
- Financial and in-kind donations
- Continuous engagement with local NGOs
- Volunteering

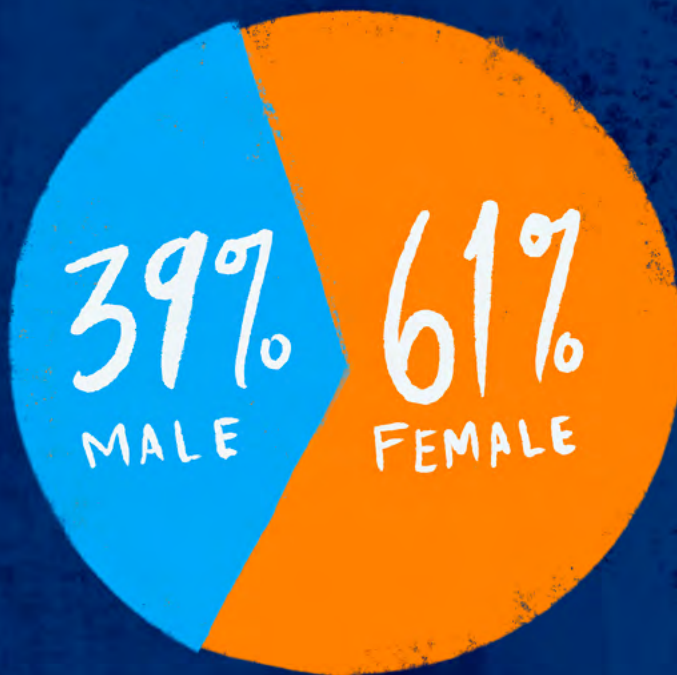
Suppliers

- Fair and ethical procurement processes
- Strong relationship management

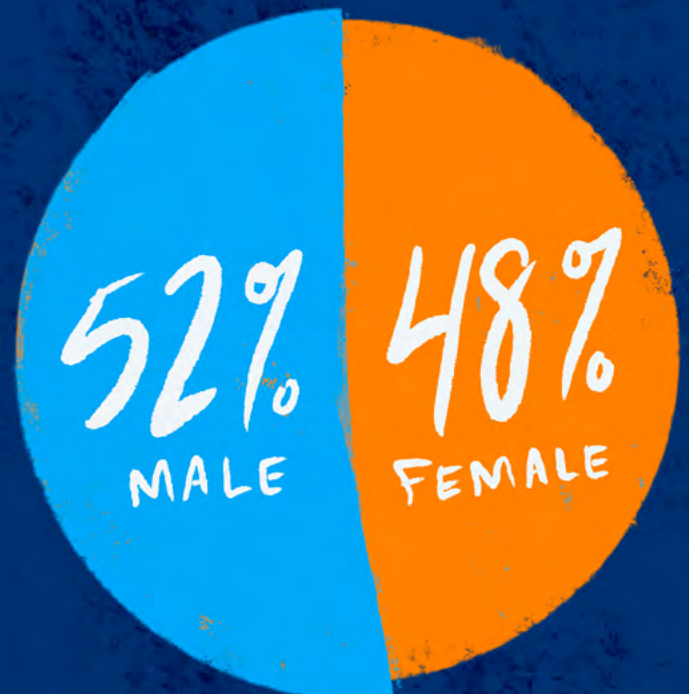
OUR PEOPLE

At Maritime, we understand that our people are at the core of everything we do. It is only because of their dedication and hard work that we are able to service our clients and satisfy our shareholders' expectations. We are committed to investing in and developing our people.

Team Members



Management Team



5 GENDER
EQUALITY



INVESTING AND CARING FOR OUR PEOPLE

We invest in our people through:

- Onboarding and culture fit
- Training and development
- Continuous education programmes
- Multilevel reward and recognition programmes
- Education awards where we celebrate the educational achievements of team members' kids
- Internships as a form of career guidance
- Skilled and general volunteering opportunities

We care for our people through:

- Team member benefit programmes
- A commitment to health and safety
- Discounted financial products and services
- Team member assistance programmes
- Service reward programmes
- Team member loan fund



BRINGING FREE BREAST CANCER SCREENING TO MARITIME CENTRE

An Example of How We Care For Our People

In 2019, Maritime brought a revolutionary new critical illness product to market - C-Life. Like many other critical illness plans, C-Life will take care of an individual, their finances and their family in the event of being diagnosed with a critical illness. This is a hard reality for many, so these types of plans help to alleviate the financial and emotional burden during such a time. Maritime's new C-Life plan, however, did something brand new. In addition to the benefit payable upon diagnosis of a critical illness, this revolutionary plan was designed to provide a payout upon early detection of certain types of cancers, something never before done in the local market. In Trinidad and Tobago, much like the Caribbean region, cancer is a leading cause of death and has created tremendous challenges for healthcare providers, with the highest incidence and mortality rates being related to breast, cervical and uterine cancers.

C-Life is designed to encourage policyholders to do regular cancer screening and testing, since early diagnosis can increase likelihood of success during treatment. Here is an example: if a policyholder is screened and found to have "pre-invasive breast cancer", also known as ductal carcinoma in situ (DCIS), Maritime's new C-Life would pay that client a benefit of 10% of the total amount they are covered for, without reducing the existing sum insured. C-Life, therefore, not only provides financial benefits upon diagnosis, but is aimed at encouraging healthier behaviours when it comes to regular screening and checkups.

In an effort to reiterate the importance and benefits of early detection, Maritime offered free testing to key clients and team members over a 3 day period in November at Maritime Centre, a pretty apt period given that October and November are cancer awareness months. The screening was done by the Trinidad and Tobago Cancer Society mobile unit and allowed for screening of approximately 50 clients and team members at Maritime Centre. Maritime plans to expand this programme in the coming years to make this screening available for even more team members and clients at all locations.

This is just one example of how Maritime is helping to achieve SDG 3: Ensure healthy lives and promote well-being for all at all ages.



3 GOOD HEALTH AND WELL-BEING



MARITIME'S SOCIAL INVESTMENT STRATEGY

The strategy outlined here does not preclude Maritime from contributing to causes or organisations outside of the defined scope. However, the annual total of such contributions will be capped at a level to be set during the annual budgeting process. All donations will be subject to our donation and sponsorship policy.

Our Children, Our Future

Vision

To create a future in which every child can thrive.

Mission

We are committed to improving the lives of children in Trinidad & Tobago. We make a difference by building capacity in organisations and people, helping them secure brighter futures for themselves and the next generation.

Focus Areas

Education and Youth Development

Ensuring young people have the tools they need to succeed



Crime and Violence

Creating safe spaces for young people to live, learn and play



Disaster Preparedness and Response

Building resilient homes and schools



Pollution and Recycling

Preserving a healthy planet for the generations to come



Partner Organizations

- Let's Read
- We Say Y.E.S. Organization
- Caribbean Kids & Families Therapy Organization (CKFTO)
- Healing With Horses Foundation

- Kids in Need of Direction (K.I.N.D.)

- Habitat for Humanity

- The Green Circle
- SpeSeas

Employee volunteering delivery partner - The Volunteer Centre of Trinidad & Tobago (VCTT)

Inputs

Financial contributions (\$) - In-kind donations (\$) - Volunteers (# of volunteers & hours) - Pro bono / Discounted services (\$)

Outputs

Organisations/Communities supported (#) - Individual beneficiaries and families (#) - Sessions/Events (#)

MARITIMERS BRING JOY TO ST. MADELEINE WITH HABITAT

If there's one thing a Maritimer loves to do, it's to lend a hand where needed. When the opportunity to head to St. Madeleine to build a rubble drain for the home of a lady named Joy from the community presented itself, a team of nearly 30 Maritimers eagerly headed down South to start building.

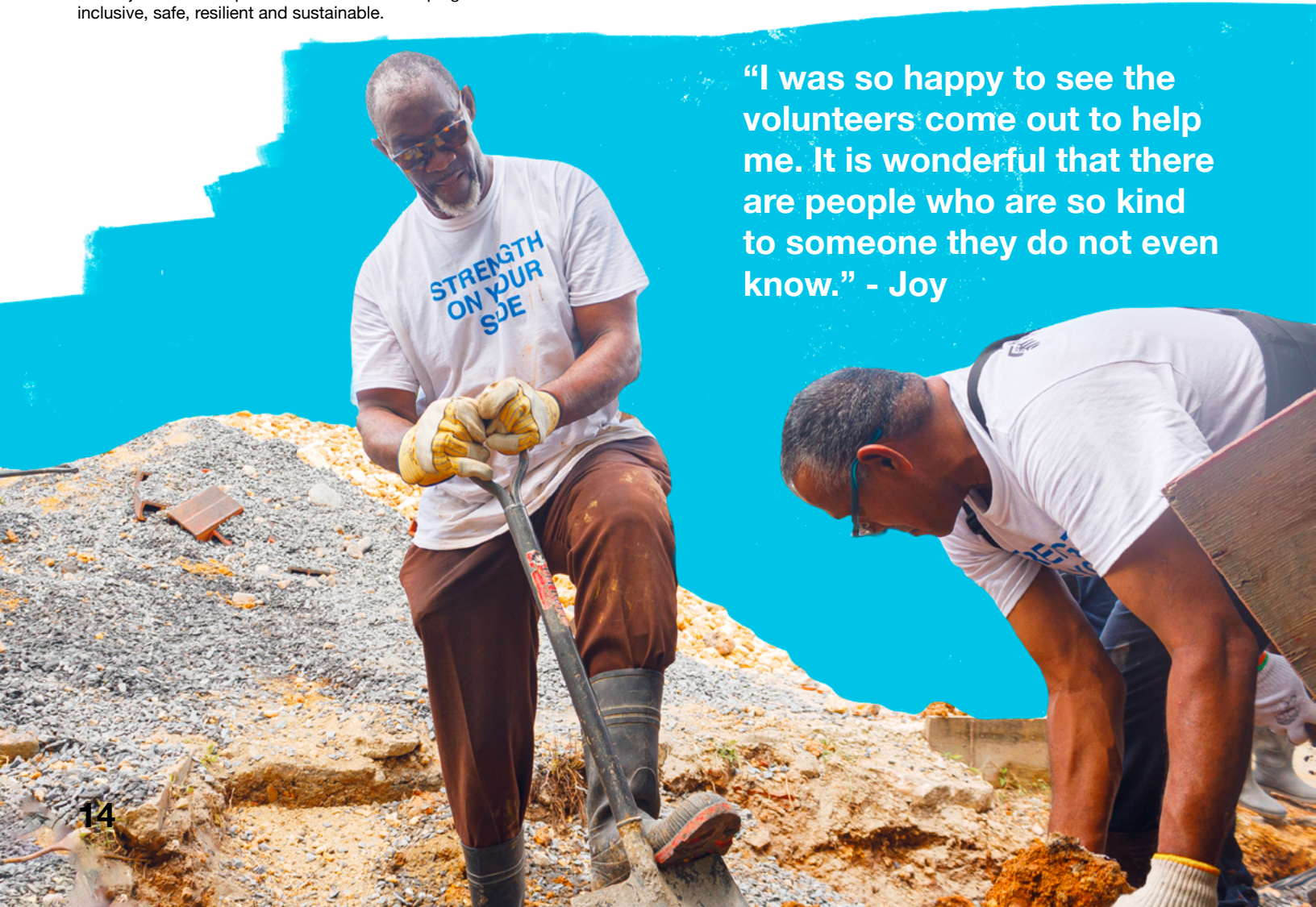
The relationship between Maritime and Habitat for Humanity Trinidad and Tobago first began in 2018, but it was only in 2019, when the two really began working more closely together. Habitat is a global non-profit organisation that helps people around the world build or improve a place that they can call home. Since its inception in 1976, more than 22 million people have secured new or improved housing through the organisation, 130 families in 2019 in Trinidad alone.

Maritime volunteers participated in what is referred to as a "Corporate Build", where team members from corporate entities assist with certain phases of the construction process. Maritime also participated in Habitat's "Be an Agent of Hope" programme by sponsoring the full cost of a roof for a home being built by Habitat. This was approximately \$26,000. Maritime is looking forward to deepening the relationship with Habitat and finding ways to foster greater engagement between team members, clients and the NGO.

This is just one example of how Maritime is helping to achieve SDG 11: Make cities and human settlements inclusive, safe, resilient and sustainable.



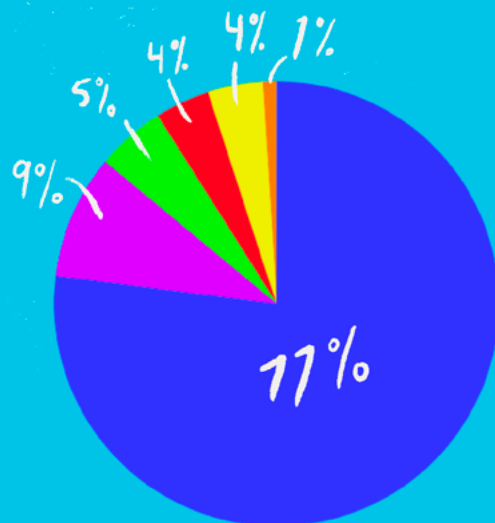
"I was so happy to see the volunteers come out to help me. It is wonderful that there are people who are so kind to someone they do not even know." - Joy



OUR CONTRIBUTIONS IN 2018 vs 2019

As we move forward with our new responsible business strategy, we made the shift to work more closely with our partner organisations, to build their capacity in order to have a more sustainable impact. We have entered into multi-year contracts with these organisations, resulting in larger financial contributions and a decrease in the in-kind donations.

Metric	2018	2019
Organisations Supported (this figure includes individuals who were supported directly by Maritime)	70	59
Financial Contributions	\$175,000	\$242,500
In-Kind Donations	\$132,000	\$16,700
Volunteering Hours	695	772





AVENGERS ASSEMBLE

With each passing year, Maritime's annual Run for Fun Charity Fair & 5K rises in popularity, with its sixth installment on October 12th hosting over 2,000 "Superheroes" and "Sidekicks", its highest attendance to date.

With a new location, life-sized games and free coconuts and snow cones, patrons were eager to come out dressed in their best costumes to enjoy a fun-filled day. Of course, none of this would have been possible without our generous supporters; corporate sponsors, NGO partners and our participants! With everyone's support, the event was able to raise \$300,000 which all goes to youth focused initiatives.



SPREADING KNOWLEDGE BY BUILDING COMMUNITIES OF READERS



“Reading brings knowledge and knowledge is power; therefore reading is power. The power to know and learn and understand... but also the power to dream,”

- Emma Chase.

Maritime has paired up with local NGO, Let's Read to embark on the seemingly difficult task of reigniting a love of reading in young people. In order to live up to the vision of creating a future in which every child can thrive, Maritime remains committed to doing their part in arming our nation's children with the knowledge and power that enables them to dare to dream.

Let's Read promotes early literacy in Trinidad and Tobago by encouraging the love of reading through increased access to high-quality books and developing functioning primary school libraries.

Palmiste Government Primary School in Longdenville was the recipient of a new library installation made possible by Maritime, Let's Read and other corporate sponsors. As this project's primary sponsor, our contribution enabled the staff at Let's Read to install shelving, baskets, floor seating and 500 new library books for the students to enjoy.

Co-Founders Alison De La Bastide and Suzette Cadiz expressed their gratitude by saying, “Thank you so much for supporting this project and providing 200 students with an opportunity to discover the joy of reading and become lifelong readers and learners. Collectively we will make an impact!”

Moving forward, Maritime hopes to get more involved with the work of the NGO through greater volunteer opportunities and even more library building projects to spread the joy of reading in local communities. All of these will contribute to the achievement of SDG 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

4 QUALITY
EDUCATION



COPILOTT USING GAMIFICATION TO IMPROVE ROAD SAFETY

As an insurance company, we understand that our responsibility goes beyond providing insurance coverage in the event that someone gets into an accident. We have a responsibility to raise awareness of safety practices, especially with the goal of creating safer roads and reducing the number of preventable road fatalities. Many people may have personally experienced the tragic loss of a friend or loved one due to this. In 2019, there were 121 road fatalities, more than the previous year. In order to change the trend and do better, it is critical that the private and public sector work together to make the nation's roads safer.

In pursuit of this mission, we launched CoPiloTT: a mobile app aimed at improving driving behaviours and road safety by analysing driving behaviour and scoring it based on speeding, cornering and braking. Trips are analyzed and drivers are given real time data and feedback on how they have been driving. There are built in badges, reward contests and challenges that reward good driving, thereby incentivising this behaviour. Good drivers can even earn discounts on our motor insurance.

The app is not limited to Maritime clients and can be used by anyone who drives.

Through the use of gamification, the app currently has a user base of approximately 6,000, and since the launch, we have seen an improvement in the overall driving score, an indicator that for those using the app, behaviour is changing.

One of the challenges in the app was the "Safest Driver Challenge" where we gave three winners free Maritime motor insurance for a year for their safe driving. One of the winners of this challenge shared these sentiments:

"Using CoPiloTT on a daily basis has made me recondition how I drive and lead me to become an even safer driver. It is eye-opening how much we disregard road regulations as it relates to speeding, and this is especially evident in the app... I appreciate Maritime's efforts in 'giving back' to road users by rewarding safe drivers in the form of opportunity for insurance discounts and discounted movie tickets."

CoPiloTT is available for download on iPhone and Android and can be downloaded at this link:
www.maritimefinancial.com/copilott-app






3 GOOD HEALTH
AND WELL-BEING


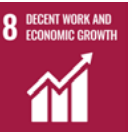








OUR EFFORTS TOWARDS ACHIEVING THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

The SDGs are a collection of 17 goals designed to provide a “blueprint to achieve a better and more sustainable future for all”. They were set in 2015 by the United Nations General Assembly and agreed to by 193 Member States, including Trinidad and Tobago. The 17 goals comprise 169 targets and 232 indicators designed to monitor progress.

The following table outlines how our activities are aligned to the SDGs and their targets and indicators.

SDG	SDG Target	SDG Indicator	Alignment with Maritime Activities
SDG 1 No Poverty 	1.5 By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters	1.5.2 Direct disaster economic loss in relation to global gross domestic product (GDP)	Provision of natural disaster related insurance products
SDG 3 Good Health and Wellbeing 	3.6 By 2020, halve the number of global deaths and injuries from road traffic accidents 3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all	3.6.1 Death rate due to road traffic injuries 3.8.1 Coverage of essential health services (defined as the average coverage of essential services based on tracer interventions that include reproductive, maternal, newborn and child health, infectious diseases, non-communicable diseases and service capacity and access, among the general and the most disadvantaged population) 3.8.2 Number of people covered by health insurance or a public health system per 1,000 population	Maritime's CoPilot app strives to promote safe driving in T&T, helping reduce the number of road traffic accidents. See page 18 for more details Provision of health insurance products
SDG 4 Quality Education 	4.1 By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes 4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship 4.6 By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy	4.1.1 Proportion of children and young people: (a) in grades 2/3; (b) at the end of primary; and (c) at the end of lower secondary achieving at least a minimum proficiency level in (i) reading and (ii) mathematics, by sex 4.4.1 Proportion of youth and adults with information and communications technology (ICT) skills, by type of skill 4.6.1 Percentage of population in a given age group achieving at least a fixed level of proficiency in functional (a) literacy and (b) numeracy skills, by sex	Quality education is a core component of our social investment strategy: Our Children, Our Future. See page 13

SDG	SDG Target	SDG Indicator	Alignment with Maritime Activities
SDG 5 Gender Equality 	5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life	5.5.2 Proportion of women in managerial positions	Maritime strives to maintain an equal proportion of male to female team members, both across staff and the management team. Refer to page 10 for gender diversity breakdown
SDG 8 Decent Work and Economic Growth 	<p>8.1 Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 percent gross domestic product growth per annum in the least developed countries</p> <p>8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value</p> <p>8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training</p>	<p>8.1.1 Annual growth rate of real GDP per capita</p> <p>8.5.1 Average hourly earnings of female and male employees, by occupation, age and persons with disabilities</p> <p>8.6.1 Proportion of youth (aged 15-24 years) not in education, employment or training</p>	<p>The financial performance of the business is outlined in our Annual Report, which is available on our website</p> <p>Maritime strives to ensure equal pay across all staff</p> <p>Maritime provides opportunities to youth in the form of internships, which can in turn lead to full time employment at Maritime or elsewhere. In addition, several of the NGOs supported under our social investment strategy focus on the education and employability of youth, particularly those considered to be at risk</p>
SDG 10 Reduced Inequalities 	10.2 Empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status		Our Children, Our Future focuses on empowering youth to be productive members of society, regardless of age, gender, race or disability
SDG 11 Sustainable Cities and Communities 	11.5 By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations	11.5.2 Direct disaster economic loss in relation to global GDP, including disaster damage to critical infrastructure and disruption of basic services	<p>We strive to educate policy holders on disaster preparedness and resilience (e.g. web blog posts and email blasts)</p> <p>We also educate policy holders on details/scope of their coverage that goes beyond a discussion with their Financial Advisor</p>
SDG 12 Responsible Production and Consumption 	<p>12.5 Substantially reduce waste generation through prevention, reduction, recycling and reuse</p> <p>12.6 Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle</p>	<p>12.5.1 National recycling rate, tons of material recycled</p> <p>12.6.1 Number of companies publishing sustainability reports</p>	<p>The upcoming launch of our office recycling programme will allow us to help reduce waste generation</p> <p>Every year, we publish our Responsible Business Year in Review, reporting on all of our yearly sustainable practices</p>

SDG	SDG Target	SDG Indicator	Alignment with Maritime Activities
SDG 13 Climate Action 	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries	13.1.1 Number of countries with national and local disaster risk reduction strategies	Provision of natural disaster related insurance products and efforts to educate policy holders on disaster preparedness and resilience
SDG 14 Life Below Water 	14.1 By 2025, prevent and significantly reduce marine pollution of all kinds, in particular, from land-based activities, including marine debris and nutrient pollution 14.2 By 2020, sustainably manage and protect marine and coastal ecosystems to avoid significant adverse impacts, including by strengthening their resilience, and take action for their restoration in order to achieve healthy and productive oceans 14.a Increase scientific knowledge, develop research capacity and transfer marine technology, taking into account the Intergovernmental Oceanographic Commission Criteria and Guidelines on the Transfer of Marine Technology, in order to improve ocean health and to enhance the contribution of marine biodiversity to the development of developing countries, in particular small island developing States and least developed countries	14.1.1 Index of coastal eutrophication and floating plastic debris density 14.2.1 Proportion of national exclusive economic zones managed using ecosystem-based approaches 14.a.1 Proportion of total research budget allocated to research in the field of marine technology	Every year, Maritime provides support to the Green Circle, which organises beach clean-up activities that many of our staff take part in Maritime provides financial support to SpeSeas, a group of scientists, conservationists and communicators who use science, education and advocacy to support Trinidad and Tobago's marine ecosystems
SDG 17 Partnerships for the Goals 	17.17 Encourage and promote the effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships	17.17.1 Amount of US\$ committed to public-private and civil society partnerships	As part of our Responsible Business Strategy, we partner with various NGOs to create positive impacts in the areas of education and youth development, crime and violence, disaster preparedness and response, and pollution and recycling. These NGOs receive financial, in-kind and team member volunteering contributions from Maritime

LOOKING AHEAD

As we move forward in 2020, we must acknowledge the significant progress made in achieving specific UN Sustainable Development Goals. Looking ahead, we will continue to build capacity within our people and other organisations, to bolster their efforts to improve the lives of children and adults in our society.

Special thanks to our team members, our clients, stakeholders and local communities for partnering with us and helping us to reach where we are today. If we continue working together, there is no doubt that collectively we can help in making all lives better.





