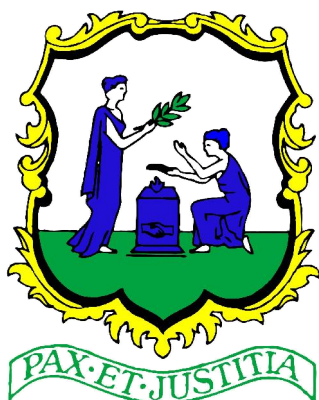




SAINT VINCENT AND THE GRENADINES

Government Gazette

Published by Authority

[Vol. 150]

Saint Vincent and the Grenadines, Tuesday 14th November, 2017 – (No. 60)

GOVERNMENT NOTICES

No. 154

APPOINTMENTS

Ms. Listra Hoyte, as a Clerk, Ministry of Health, Wellness and the Environment, with effect from January 1st, 2017.

PF 11893

Mr. Lester Iroha, as a Clerk, Ministry of Housing, Informal Settlement, Lands and Surveys and Physical Planning, with effect from January 1st, 2017.

PF 13173

Ms. Tiffany John, as a Teacher III, Adelphi Secondary School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 13904

Mrs. Pearl Lynch, as a Teacher III, St. Clair Dacon Secondary School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 28th, 2017.

PF 12428

Mrs. Jannice Ross-May, as a Teacher III, Kingstown Anglican School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 15899

Mr. Kalique Bailey, as a Teacher III, Dorsetshire Hill Government School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 15897

Ms. Yvonne Adams, as a Teacher III, Argyle Primary School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 15898

Ms. Frinilla Davis, as a Teacher III, Kingstown Preparatory School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 15890

Mrs. Claudette Allen-Williams, as a Teacher III, Langley Park Government School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 15900

Ms. Nale Benn, as a Teacher III, Fair Hall Government School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 15901

Ms. Ashean Haynes, as a Teacher III, Belair Government School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 15902

Ms. Jennis John, as a Teacher III, C. W. Prescod Primary School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from September 4th, 2017.

PF 10229

14th November, 2017.

No. 155

APPOINTMENTS ON PROMOTION

Mrs. Melissa Da Silva-Miller, as a Teacher III, Georgetown Secondary School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 15711

Ms. Janelle Greaves, as a Teacher III, Thomas Saunders Secondary School, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 13268

Ms. Timora Peters, as a Teacher III, Emmanuel High School Mesopotamia, Ministry of Education, National Reconciliation and Ecclesiastical Affairs, with effect from August 21st, 2017.

PF 14559

14th November, 2017.

BY COMMAND

KATTIAN BARNWELL
Secretary to Cabinet
Prime Minister's Office

Prime Minister's Office
St. Vincent and the Grenadines.

14th November, 2017.

DEPARTMENTAL AND OTHER NOTICES

EASTERN CARIBBEAN SUPREME COURT

NOTICE

PURSUANT to Section 6.1 of the Eastern Caribbean Supreme Court, Queen's Counsel Appointment Protocol dated 26th November, 2010.

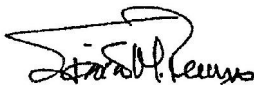
The Eastern Caribbean Supreme Court is presently receiving Application for Silk in accordance with Section 4.1 of the Protocol. Your application, if it is to be considered, must be submitted together

with your curriculum Vitae and the application fee of \$6,000.00 in your currency. Application Forms without the fee will be treated as invalid.

Typed applications are to be submitted to the Office of the Chief Justice, Eastern Caribbean Supreme Court, 2nd Floor, Heraldine Rock, Bldg., the Waterfront, Castries, Saint Lucia in hard copy no later than 4:00 p.m., on 15th January, 2018.

Application Forms and the Guidance Notes for Applicants are available on the Eastern Caribbean Supreme Court website.

Dated this 1st day of November, 2017.



Dame Janice M. Pereira, DBE,
Chief Justice.

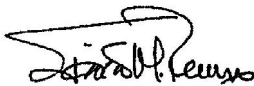
EASTERN CARIBBEAN SUPREME COURT

NOTICE OF APPOINTMENT

ACTING in accordance with section 6.1 of the Queen's Counsel Appointment Protocol, I hereby appoint the following persons to serve on the Silk Advisory Committee for a period of two (2) years effective 1st November, 2017. The purpose of the Committee is to review applications for the conferment of Queen's Counsel and to undertake consultation on the applications and submit a report to the Office of the Chief Justice on the assessment.

- | | |
|---|----------|
| • The Hon. Justice Davidson Kelvin Baptiste
Sitting Judge of the Court of Appeal | Chairman |
| • The Hon. Justice Francis Belle
High Court Judge | Member |
| • Mr. Micheal Gordon, CBE, QC
Senior Barrister of the ECSC | Member |
| • Mr. Delano F. Bart, QC
Representative of the OECS Bar | Member |
| • Sir Howard Fergus, KBE, Ph. D
Lay Member | Member |

Given under my hand at the
Chief Justice's Chambers
Castries, Saint Lucia
this 1st day of November, 2017.



Dame Janice M. Pereira, DBE,
Chief Justice.

NOTICE

The St. Vincent and the Grenadines Financial Services Authority hereby gives notice pursuant to the provisions of Section 10 of the Financial Services Authority Act, 2011 that the following **Competency Standards** have been issued to formalise the minimum professional knowledge and skills which licensees must have in order to be licensed as Intermediaries by the Authority. It also provides guidance to the licensee on how to demonstrate and maintain the minimum technical competencies.

SHARDA BOLLERS,
Executive Director
Financial Services Authority.

**PHYSICAL PLANNING AND
DEVELOPMENT BOARD TOWN AND
COUNTRY PLANNING
ACT 1992**

PUBLIC NOTICE

Notice is hereby given that an application has been made to the Physical Planning and Development Board by **CARLITA DE ROCHE**.

To construct an Addition to an existing Commercial Building (Mini Mart) at Charlestown, Canouan.

A copy of the application and of the plans and other documents submitted with it may be inspected at the offices of the Physical Planning Unit, Ministry of Housing, Informal Human Settlements, Lands and Surveys, Physical Planning, Sharp Street, during the hours of 8:00 a.m. -12 noon and 1:00 p.m.- 4:15 p.m. Monday - Friday for a period of fourteen (14) days following the date of issue of the notice.

Any person wishing to make representation to the Board in connection with this application should do so in writing to the Secretary of the Board and within the above-mentioned period.

TYRONE BALLAH
Secretary
Physical Planning & Development
Board.

**PHYSICAL PLANNING AND
DEVELOPMENT BOARD TOWN AND
COUNTRY PLANNING
ACT 1992**

PUBLIC NOTICE

Notice is hereby given that an application has been made to the Physical Planning and Development Board by **BEIAN CUI**.

To construct a New Residential/Commercial Building at Cane Garden.

A copy of the application and of the plans and other documents submitted with it may be inspected at the offices of the Physical Planning Unit, Ministry of Housing, Informal Human Settlements, Lands and Surveys, Physical Planning, Sharp Street, during the hours of 8:00 a.m. -12 noon and 1:00 p.m.- 4:15 p.m. Monday - Friday for a period of fourteen (14) days following the date of issue of the notice.

Any person wishing to make representation to the Board in connection with this application should do so in writing to the Secretary of the Board and within the above-mentioned period.

TYRONE BALLAH
Secretary
Physical Planning & Development
Board.

**THE INTERNATIONAL BUSINESS COMPANIES
(AMENDMENT AND CONSOLIDATION) ACT, CHAPTER 149 OF THE
REVISED LAWS OF SAINT VINCENT AND THE GRENADINES, 2009**

**PREVISO FUND LTD. (No.: 21987 IBC 2014)
(NOTICE OF COMPANY DISSOLUTION)**

Pursuant to Section 167(8) of the International Business Companies (Amendment and Consolidation) Act, Chapter 149 of the Revised Laws of Saint Vincent and the Grenadines, 2009, Notice is hereby given that the aforementioned Company has been dissolved and struck off the register.

THOMAS JAHN,
Liquidator.

**THE INTERNATIONAL BUSINESS COMPANIES
(AMENDMENT AND CONSOLIDATION) ACT, CHAPTER 149 OF THE
REVISED LAWS OF SAINT VINCENT AND THE GRENADINES, 2009**

**PREVISO ASSET MANAGEMENT LTD. (No.: 21988 IBC 2014)
(IN VOLUNTARY LIQUIDATION)**

Pursuant to Section 167(4) of the Act, Notice is hereby given that the aforementioned Company has passed the relevant resolutions as required by the Act and:

1. Is now in voluntary liquidation prior to being wound up and dissolved;
2. Commenced its dissolution on the 27th September, 2017;
3. Has duly appointed Thomas Jahn of, Mutterstrasse 1, A-6800 Feldkirch, Austria as liquidator.

THOMAS JAHN,
Liquidator.

**THE INTERNATIONAL BUSINESS COMPANIES
(AMENDMENT AND CONSOLIDATION) ACT, CHAPTER 149 OF THE
REVISED LAWS OF SAINT VINCENT AND THE GRENADINES, 2009**

**ALPHA MULTI STRATEGY FUND LTD. (No.: 22947 IBC 2015)
(NOTICE OF COMPANY DISSOLUTION)**

Pursuant to Section 167(8) of the International Business Companies (Amendment and Consolidation) Act, Chapter 149 of the Revised Laws of Saint Vincent and the Grenadines, 2009, Notice is hereby given that the aforementioned Company has been dissolved and struck off the register.

THOMAS JAHN,
Liquidator.

**ST. VINCENT CO-OPERATIVE BANK LTD.
ABANDONED PROPERTIES LISTING
AS OF 1st SEPTEMBER, 2017 (pt. 7)**

Account #	Account Name	Address
33778	KENNETH PETERS	RILLIAN HILL, KINGSTOWN
8205	KENNETH PINDA & OR	MONTROSE, KINGSTOWN
40158	KENNETH RICHARDS	SHARPES, CHATEAUBELAIR, KINGSTOWN
41659	KENNETH THEOBALDS	CALDER, KINGSTOWN
54588	KENNETTE	SOUTH UNION, KINGSTOWN
5814	KENNIE TANNIS	BEQUIA, KINGSTOWN
35700	KENNY DUNCAN	DORSETSHIRE HILL, KINGSTOWN
42818	KENNY SIMMONS	VILLA FLAT, KINGSTOWN
21489	KENNY SIMMONS	BEQUIA, KINGSTOWN
30571	KENRICK COLE	KELBOURNEY, KINGSTOWN
43520	KENRICK GLASGOW	DIAMONDS, KINGSTOWN
29305	KENRICK GLASGOW	C/O ST. VIN. BLDG. & LOAN ASSN, KINGSTOWN
34950	KENRICK JAMES	QUARRY, KINGSTOWN
40846	KENRICK MC KENZIE	SION HILL, KINGSTOWN
34834	KENRICK QUASHIE	NEW MONTROSE, KINGSTOWN
47987	KENRICK WILLIAMS	CAMPDEN PARK, KINGSTOWN
6336	KENROY BROWNE & OR	CARRIERE VALLAGE, KINGSTOWN
33478	KENROY HOMER	REDEMPTION SHARPES, KINGSTOWN
14438	KENROY JACOBS	BIABOU, KINGSTOWN
27609	KENROY JOHN	LONDON - ENGLAND, KINGSTOWN
39286	KENROY LEWIS	LOAN ASS., KINGSTOWN
44633	KENROY MC MILLAN	GOLDEN VALE, KINGSTOWN
18457	KENROY WILLIAMS	VERMONT, KINGSTOWN
10456	KENT YAMMIE	7 TUNSTALL RD. CROYDON,, SURREY, ENGLAND
45111	KENTON WEEKES	NEW YORK, KINGSTOWN
40171	KENUTE PETERS	RILLAN HILL, KINGSTOWN
45611	KENVAUGHN QUASHIE	OLD MONTROSE, KINGSTOWN
43518	KENVIL SCOTT	LOWMANS' HILL, KINGSTOWN
30936	KENVILLE FREDERICK	MIDDLE STREET, KINGSTOWN
52244	KENVILLE LEWIS	CAMPDEN PARK, KINGSTOWN
38116	KENVILLE PETERS	SHARPES, KINGSTOWN
20016	KENYA KINGMAN	CALDER, KINGSTOWN
34444	KEON ARTHUR	CALDER, KINGSTOWN
35708	KEON JAVIS	LOWMANS WD., KINGSTOWN
40110	KEON LAVIA	PETIT BORDEL, KINGSTOWN
7135	KEON YORKE	QUESTELLES, KINGSTOWN
28117	KERDELL MALONEY	STUBBS, KINGSTOWN
12337	KEREN CONOLLY	RICHLAND PARK, KINGSTOWN
46304	KERNAL REID	BUCCAMENT BAY, KINGSTOWN
51925	KERRY CODOUGAN	BRIGHTON, KINGSTOWN
55043	KERTIST KELLY	CLARE VALLEY, KINGSTOWN
41282	KERWIN HENSON	LOWMANS HILL, KINGSTOWN
56995	KESHON INNISS	LOWMANS' HILL, KINGSTOWN
62572	KESTON WILLIAMS	LAYOU, LAYOU P.O.
33774	KETHURA DUNCAN	OLD MONTROSE, KINGSTOWN
43330	KETURA WOODLEY	CALDER, KINGSTOWN
52867	KEVIN CONLIFFE	EDINBORO, KINGSTOWN
50029	KEVIN DAISLEY	STUBBS, KINGSTOWN
63970	KEVIN JACKSON	GLENN, CALLIAQUA P.O.
52703	KEVIN LATHAM	RICHLAND PARK, KINGSTOWN
54020	KEVIN PARRIS	CAMPDEN PARK, KINGSTOWN
44515	KEVIN RICHARDSON	FRENCHES, KINGSTOWN

62135	KEVIN SANDY	FAIR HALL, KINGSTOWN
61067	KEVON PATTERSON	NEW MONTROSE, KINGSTOWN
57513	KEVON YARD-PROVIDENCE	EDINBORO, KINGSTOWN
44563	KEYON DOWERS	CARRIERE, KINGSTOWN
40389	KEYON LEWIS	SION HILL, KINGSTOWN
40308	KEYON SAUNDERS	REDEMPTION SHARPES, KINGSTOWN
3878	KEZIAH GORDON	LOWMANS' HILL, KINGSTOWN
41246	KEZIAH JOSEPH	REDEMPTION SHARPES, KINGSTOWN
41355	KHANROY E. CHEWITT	SOUTH RIVERS, KINGSTOWN
41810	KIBWE PROVIDENCE	PAULS AVENUE, KINGSTOWN
63263	KIEZIA PITT	REDEMPTION SHARPES, REDEMPTION SHARPES P.O.
49290	KIM GILL	LOWMANS LEEWARD, KINGSTOWN
39255	KIM OLLIVIERRE	GLEN, KINGSTOWN
54792	KIM ROSE	DIAMOND VILLAGE, KINGSTOWN
60216	KIM YVONNE BOSWORTH	13A CROMWELL RD, WIMBLEDON, SW19 8LE, LONDON
39101	KIMAKA R. C. RICHARDSON	LARGO HEIGHT, KINGSTOWN
49374	KIMBERLEY YOUNG	NEW MONTROSE, KINGSTOWN
50127	KIMBERLY BRANCH	REDEMPTION SHARPES, KINGSTOWN
38507	KIM-CHERYL LABORDE	DASENT COTTAGE, KINGSTOWN
49784	KIMONE MATTHEWS	GOMEA, KINGSTOWN
49446	KINGLEY GORDON	NEW GROUND VILLAGE, KINGSTOWN
38151	KINGSLEY HACKSHAW	OLD MONTROSE, KINGSTOWN
26774	KINGSLEY HACKSHAW	LARGO HEIGHT, KINGSTOWN
56509	KINGSLEY JAMES	N. Y. - U. S. A./NEW MONTROSE, KINGSTOWN
40927	KINGSLEY SKERRITT	NEW MONTROSE, KINGSTOWN
34572	KINGSLEY WILLIAMS	ARNOS VALE, KINGSTOWN
51287	KINGSTOWN ACTIVIST YOUTH	KINGSTOWN, KINGSTOWN
36400	KINGSTOWN BAPTIST CHURCH	OLD MONTROSE, KINGSTOWN
36449	KINGSTOWN METHO. SCHOOL	KINGSTOWN, KINGSTOWN
29316	KINGSTOWN PARK CONFECTION	KINGSTOWN
42772	KINGSTOWN PREP. SCHOOL CU	KINGSTOWN, KINGSTOWN
48394	KINGSTOWNCLUB	KINGSTOWN
61209	KIPLIN S PATTERSON	LOWMANS HILL, KINGSTOWN
40760	KIRK LEWIS	CHAPMANS VILLAGE, KINGSTOWN
46151	KIRT BENNETTE	AKERS, KINGSTOWN
37400	KIRT KIRBY	LARGO HEIGHT, KINGSTOWN
55785	KIRT OTTLEY	CHAUNCEY, KINGSTOWN
29692	KIRTDAL PROVIDENCE	FAIR HALL, KINGSTOWN
35828	KIRTH MOFFORD	DORSETSHIRE HILL, KINGSTOWN
25020	KIRTON LAVIA	QUESTELLES, KINGSTOWN
31958	KISHANN STOWE	RICHLAND PARK, KINGSTOWN
49732	KRISTOFER ABBOTT	P.O. BOX 347, KINGSTOWN
48878	KRYSTAL DEWER	NEW MONTROSE, KINGSTOWN
48783	KWAME VICTORY	SION HILL, KINGSTOWN
61624	KYRON HYPOLITE	CAMPDEN PARK, KINGSTOWN
61256	LA TOYA NARISSA OTTLEY	CALLIAQUA, KINGSTOWN
26551	LA FLEUR ROBERTS	MC KIES HILL, KINGSTOWN
49987	LA TOYA KING	CALLIAQUA, KINGSTOWN
50714	LA VERN JACKSON	NEW GROUNDS, KINGSTOWN
35604	LAFERN MILLINGTON	OLD MONTROSE, KINGSTOWN
31629	LAMBERT STEPHENSON	31 BROMLEY RD. LONDON N17,, ENGLAND
33915	LAMERT SANDY	VERMONT, KINGSTOWN
59562	LANCE SAUL	RICHLAND PARK, KINGSTOWN
31740	LANCELOT WILLIAMS	LARGO HEIGHT, KINGSTOWN
38749	LANGLEY CUMBERBATCH	ARNOS VALE, KINGSTOWN
52260	LARELLE BACCHUS	NORTH UNION, KINGSTOWN
61031	LARGO HEIGHT PROGRESSIVE	LARGO HEIGHT, KINGSTOWN
44109	LARISSA JOHN	LOWMANS' HILL, KINGSTOWN
57878	LAROI CARR	YAMBOU, KINGSTOWN

45128	LARRY CAMPBELL	SPRING VILLAGE, KINGSTOWN
22923	LASSON JAMES	CHAPMANS VILLAGE, KINGSTOWN
54573	LATICA SMITH	RICHLAND PARK, KINGSTOWN
38033	LATOYA RICHARDSON	CAMPDEN PARK /RILLAN HILL, KINGSTOWN
15058	LAUDRETH SAMUEL	HOPE, KINGSTOWN
40839	LAURA SMALL	CANE HALL, KINGSTOWN
19300	LAUREL DURHAM	KINGSTOWN
22550	LAUREL HUSBAND	LOWMANS, KINGSTOWN
42263	LAUREL STEPHENS	RICHLAND PARK, KINGSTOWN
13050	LAURENCE FOSTER	GREEN HILL, KINGSTOWN
15706	LAURENT JACOBS	EDINBORO, KINGSTOWN
790026	LAURETTE VANLOO	SION HILL, KINGSTOWN
37288	LAURICE JOHNNY	ROSE PLACE, KINGSTOWN
30789	LAURIE GARRICK	BUCCAMENT BAY, KINGSTOWN
37832	LAVERN DUNCAN	LARGO HEIGHT, KINGSTOWN
32054	LAVERN KING	EVESHAM, KINGSTOWN
37480	LAVERNA ARCHIBALD	REDEMPTION SHARPES, KINGSTOWN
57685	LAVERNE DUKE	GLENN, KINGSTOWN
49607	LAVERNE NERO	DORSETSHIRE HILL, KINGSTOWN
46335	LAVERNE SAMPSON	CHAPMANS, KINGSTOWN
46089	LAVERNE THOMAS	CALDER, KINGSTOWN
30405	LAVERNE WEEKES	QUESTELLES, KINGSTOWN
54764	LAVINE JAMES	NEW GROUNDS VILLAGE, KINGSTOWN
21138	LAWERENCE CLARKE	KINGSTOWN, KINGSTOWN
4391	LAWRENCE BAISDEN	KINGSTOWN, KINGSTOWN
55045	LAWRENCE BALLANTYNE	SANDY BAY, KINGSTOWN
42184	LAWRENCE GEORGE	BRIGHTON, KINGSTOWN
15341	LAWRENCE GEORGE	LOWER MIDDLE STREET, KINGSTOWN
27392	LAWRENCE JAMES	MESOPOTAMIA, KINGSTOWN
16132	LAWRENCE JONES	KINGSTOWN, KINGSTOWN
60906	LAWRENCE LEWIS	BEQUIA, KINGSTOWN
29805	LAWRENCE ROBERTS	GLENN, KINGSTOWN
32642	LAWRENCE STAPLETON	CAMPDEN PARK, KINGSTOWN
62209	LAWSON WILLIAMS	KINGSTOWN PARK, KINGSTOWN
42995	LAYOU S. V. G. LABOUR PARTY	KINGSTOWN
5083	LAYOU SEVENTH-DAY ADVEN.	LAYOU, KINGSTOWN
6384	LAZARINE JAMES & OR	UNION WINDWARD, KINGSTOWN
50323	LEAH ADAMS	PRNNISTON, KINGSTOWN
53655	LEANA KNIGHTS	RICHLAND HILL, P.O. BOX 441, KINGSTOWN
51484	LEANNA MC INTOSH	CALLIAQUA, KINGSTOWN
43230	LEANORA BUTLER	SOUTH RIVERS, KINGSTOWN
9888	LEATHA DAVID	KINGSTOWN
12193	LEATUS SHALLOW	DIAMOND, KINGSTOWN
36714	LEBA CYRUS	CAMPDEN PARK, KINGSTOWN
43046	LEEI WILKINS	PAULS AVENUE, KINGSTOWN
36048	LEEWARD FOOTBALL ASSOCIAT	LEEWARD, KINGSTOWN
6829	LEGEND LEWARS & OR	ENGLAND
31160	LEIA MAPP	RATHO MILL, KINGSTOWN
5553	LEILA HADAWAY	KINGSTOWN, KINGSTOWN
45608	LEILA HAZELL	RICHLAND HILL, KINGSTOWN
62411	LEMTON THOMAS	RICHLAND PARK P.O.,
26367	LENA HAZELWOOD	RILLAN HILL, KINGSTOWN
7071	LENA SPENCER	BRIGHTON VILLAGE, KINGSTOWN
38861	LENFORD BARROW	VERMOUNT, KINGSTOWN
6876	LENFORD HEWITT & OR	SION HILL, KINGSTOWN
30823	LENFORD PRINCE	EDINBORO, KINGSTOWN
48903	LENNON DAVIS	BELAIR, KINGSTOWN
34852	LENNOX ADAMS	STUBBS, KINGSTOWN
37266	LENNOX ALEXANDER	OLD MONTROSE, KINGSTOWN
39969	LENNOX ALLEN	LOWMANS HILL, KINGSTOWN

16488	LENNOX BARROW	OLD MONTROSE, KINGSTOWN
54605	LENNOX BASCOMBE	MESOPOTAMIA; P.O. BOX 1071, KINGSTOWN
33202	LENNOX BROWNE	CARRIERE, KINGSTOWN
32978	LENNOX BROWNE	BELAIR, KINGSTOWN
39300	LENNOX DA SILVA	RICHLAND PARK, KINGSTOWN
44463	LENNOX DELLIMORE	LONG WALL, KINGSTOWN
43380	LENNOX DOUGLAS	CANE GARDEN, KINGSTOWN
40061	LENNOX ENGLAND	NEW MONTROSE, KINGSTOWN
5317	LENNOX FRANCIS	KINGSTOWN
40101	LENNOX FRANCIS	BROOKLYNN.Y. - CANE END, MESPO., KINGSTOWN
30320	LENNOX FRANCIS	U. S .A. & CANE END, MESPO., KINGSTOWN
16930	LENNOX G. CLARKE	KINGSTOWN, KINGSTOWN
23768	LENNOX JACK	RATHO MILL, KINGSTOWN
39458	LENNOX K. A. DA SILVA	GRENVILLE STREET, KINGSTOWN
40102	LENNOX LAVIA	PETIT BORDEL, KINGSTOWN
59888	LENNOX MUCKETT	DIAMONDS, KINGSTOWN
36074	LENNOX POPE	PROSPECT, KINGSTOWN
6654	LENNOX ROBINSON & OR	LOWER QUESTELLES, KINGSTOWN
10266	LENNUS ADAMS	CARRIERE, KINGSTOWN
32885	LENNUS BAILEY	GEORGETOWN, KINGSTOWN
20595	LENNUS JOSEPH	BELMONT, KINGSTOWN
29209	LENON HARRY	LOWMANS WD., KINGSTOWN
46280	LENORE NATHAN	PAUL OVER, KINGSTOWN
41982	LENROY BAPTISTE	ROSE BANK, KINGSTOWN
61752	LENROY JOBE	VERMONT, KINGSTOWN
30973	LEO CHARLES	CAMPDEN PARK, KINGSTOWN
34103	LEON BYRON	ENGLAND - VILLA, KINGSTOWN
26191	LEON CHANDLER	REDEMPTION SHARPES, KINGSTOWN
4950	LEON CREESE	DIAMOND, KINGSTOWN
17672	LEON DOUGLAS	KINGSTOWN, KINGSTOWN
23571	LEON GLASGOW	GOMEA, KINGSTOWN
8304	LEON KNIGHTS & OR	KINGSTOWN PARK, KINGSTOWN
44487	LEON MATTHEWS	BELAIR, KINGSTOWN
10969	LEON PARSONS	RICHLAND PARK, KINGSTOWN
41637	LEON PIERRE	ARNOS VALE, KINGSTOWN
48077	LEON SIMON	VILLA, KINGSTOWN
24131	LEON SNAGG	CLIFTON - UNION ISLAND, KINGSTOWN
47206	LEONARD AMBRIS	BAIBOU, KINGSTOWN
31800	LEONARD BARKER	VERMONT, KINGSTOWN
13054	LEONARD CAESAR	GOMEA, KINGSTOWN
45084	LEONARD DAVIS	CAMPDEN PARK, KINGSTOWN
8938	LEONARD H LEARMOND	KINGSTOWN
39887	LEONARD L. DA BREO	CARRIERE, KINGSTOWN
28824	LEONARD PETERS	BIABOU, KINGSTOWN
20947	LEONIE SPRINGER	RICHMOND HILL, KINGSTOWN
38914	LEONNIA FRASER (MRS)	ENGLAND, KINGSTOWN
3879	LEONORA WYNNE	MOUNT PLEASANT, KINGSTOWN
12478	LEOPOLD DOUGLAS	RICHLAND PARK, KINGSTOWN
46255	LEOPOLD TASH	CALDER RIDGE, KINGSTOWN
20455	LEROY BARKER	ARNOS VALE, KINGSTOWN
13470	LEROY BRADSHAW	DORSETSHIRE HILL, KINGSTOWN
43778	LEROY DOUGLAS	RICHLAND PARK, KINGSTOWN
41048	LEROY DURRANT	SION HILL, KINGSTOWN
5996	LEROY GIBSON	CAMPDEN PARK, KINGSTOWN
17242	LEROY GIBSON	GOMEA, KINGSTOWN
28041	LEROY GILBERT	KINGSTOWN, KINGSTOWN
16871	LEROY J. MULRAINE	NEW MONTROSE, KINGSTOWN
52084	LEROY LEWIS	8-141 STEPHENSON AVE., TORONTO, ONTARIO M4C 1G2 - CANADA
13993	LEROY MATTHEWS	PETIT BORDEL, KINGSTOWN

47683	LEROY WILLIAMS	CHATEAUBELAIR, KINGSTOWN
43441	LEROY WILSON	BEACHMONT, KINGSTOWN
23455	LEROY WOODLEY	LOWMANS HILL, KINGSTOWN
30968	LEROY WYLLIE	CARAPAN, KINGSTOWN
55904	LESCOTT BAILEY	PAUL'S AVENUE, KINGSTOWN
38580	LESHAWN BUTLER	DIAMONDS VILLAGE, KINGSTOWN
39895	LESLIE ALEXANDER	SION HILL, KINGSTOWN
28456	LESLIE BALLANTYNE	EDWARDS - QUARRY ROAD, KINGSTOWN
12990	LESLIE CORRIDON	MONTROSE, KINGSTOWN
37430	LESLIE DAVIS	UNION, KINGSTOWN
30255	LESLIE DURRANT	NEW MONTROSE, KINGSTOWN
8846	LESLIE GOULD	KINGSTOWN
4151	LESLIE JACKSON	LODGE VILLAGE, KINGSTOWN
9230	LESLIE MC KIE	KINGSTOWN, KINGSTOWN
62752	LESLIE MURRAY	CAMPDEN PARK,
32840	LESLIE PHILLIPS	REDEMPTION SHARPES, KINGSTOWN
42316	LESLIE RYAN	PARK HILL, KINGSTOWN
11594	LESLIE S. CLARKE	KINGSTOWN PARK, KINGSTOWN
36370	LESLIE SAMUEL	LOWMANS HILL, KINGSTOWN
57289	LESLIE WILLIAMS	LOWMANS' HILL, KINGSTOWN
34683	LESLYN WILLIAMS	TROUMACA, KINGSTOWN
4803	LESTER GRANTLEY	SMITH KINGSTOWN, KINGSTOWN
4096	LESTER HUGGINS	LAYOU, KINGSTOWN
50800	LESTER JACK	QUESTELLES, KINGSTOWN
5484	LESTER LEOPOLD BROWNE	KINGSTOWN, KINGSTOWN
32845	LESTER O'NEIL ABBOTT	GOMEA, KINGSTOWN
12496	LESTER WILLIAMS	BELMONT, KINGSTOWN
56747	LESTON ENGLAND(JR)	CASSIAN HILL, KINGSTOWN
11989	LETHA GIBSON	ORANGE GROVE, KINGSTOWN
38030	LETTY PHILLIPS	EDINBORO, KINGSTOWN
40276	LEVI BROWNE	REDEMPTION SHARPES, KINGSTOWN
26945	LEVI BROWNE	CANE HALL, KINGSTOWN
32707	LEVI JACK	KINGSTOWN
33386	LEVI POMPEY	RICHLAND PARK, KINGSTOWN
30069	LEVI RODNEY	BARROUALLIE, KINGSTOWN
12839	LEWELLA JOHN	MC KIES HILL, KINGSTOWN
24224	LEWIS CHARLES	CHATEAUBELAIR, KINGSTOWN
35633	LEWIS JOHN	CALLIAQUA, KINGSTOWN
24290	LEWIS STERLING	FOUNTAIN, KINGSTOWN
44218	LIAT STAFF CHRISTMAS CLUB	KINGSTOWN, KINGSTOWN
50859	LIDA LEWIS	PERUVIAN VALE, KINGSTOWN
30774	LILIET POMPEY	RICHLAND PARK, KINGSTOWN
52901	LILIETTE DICKSON	STUBBS, KINGSTOWN
24946	LILLIAN GURLEY	KINGSTOWN, KINGSTOWN
45641	LILLIAN NANTON	SANDY BAY, KINGSTOWN
9818	LILLIAN SAYERS	TROUMACA, KINGSTOWN
22284	LILUS GARRAWAY	BUCCAMENT, KINGSTOWN
11958	LILY BUTCHER	KINGSTOWN PARK, KINGSTOWN
43119	LINCOLN K. FINDLAY	75 GRANVILLE RD., LONDON E17 9BS, KINGSTOWN
13417	LINCOLN PRINCE	LAYOU, KINGSTOWN
27754	LINDA BUTE	GOMEA, KINGSTOWN
50491	LINDA DALLAWAY	RILLAN HILL, KINGSTOWN
35066	LINDA LABBAN	MURRAY VILLAGE, KINGSTOWN
41181	LINDA STERLING	FOUNTAIN, KINGSTOWN
33727	LINDA WALLACE	ROSE COTTAGE, KINGSTOWN
33870	LINDELL WYLLIE	LARGO HEIGHT, KINGSTOWN
59212	LINDON CAINE	PERUVIAN VALE, KINGSTOWN
43149	LINDON RICHARDSON	UPPER EDINBORO, KINGSTOWN
24879	LINNET LASTINA BELGRAVE	CHATEAUBELAIR, KINGSTOWN
15643	LINTON MURPHY	KINGSTOWN

8875	LINTON SCARBORO	SPRING VILLAGE
36088	LINTON SWIFT	RICHLAND PARK, KINGSTOWN
40502	LINUS NANTON	GOMEA, KINGSTOWN
51684	LINUS SMITH	SION HILL, KINGSTOWN
11068	LIONEL FREDERICK	RICHLAND PARK, KINGSTOWN
8435	LIONEL P. SULLIVAN	KINGSTOWN, KINGSTOWN
56903	LISCA WILLIAMS	BARROUALLIE/CAMPDEN PARK, KINGSTOWN
50307	LISLEY SMALL	GREEN HILL, KINGSTOWN
37141	LISTON MORGAN	RICHMOND HILL, KINGSTOWN
31177	LIVINGSTON CONSTANTINE	CARRIERE, KINGSTOWN
43072	LIVINGSTON NANTON	14 ALFORD ROAD, HOLMARS,, HIGH WYCOMBE, ENGLAND
42662	LIVINGSTON PIERRE SUZETTE WILLIAMS -	CAMPDEN PARK, KINGSTOWN
59201	LIVINGSTON WALDRON	ROSEAU - SION HILL, KINGSTOWN
32009	LIVINGTON MC INNIS	INDIAN BAY, KINGSTOWN
47727	LIVINSTON CHARLES	RICHLAND PARK, KINGSTOWN
41633	LIZAROSE DALLOWAY	NEW MONTROSE, KINGSTOWN
30674	LLOYD GALLEY	PENNISTON, KINGSTOWN
61646	LLOYD JARVIS	SUNNY ISLE, CHRISTIAN STED ST. CROIX, US VIRGIN ISLAND ZIP00823
18364	LLOYD PIERRE	CAMPDEN PARK, KINGSTOWN
24323	LLOYD STEVENSON	GRENVILLE STREET, KINGSTOWN KINGSTOWN
23840	LLOYDE WESTON KING	NEW MONTROSE, KINGSTOWN
11533	LOLITA HARRY	QUESTELLES, KINGSTOWN
19308	LOLITA LATCHMAN	KINGSTOWN PARK, KINGSTOWN
36661	LONNIE GIBSON	CAMPDEN PARK, KINGSTOWN
41102	LOOSHANNA DAVIS	STUBBS, KINGSTOWN
26007	LORAIN SMALL	RILLAN HILL, KINGSTOWN
3911	LORAIN WILLIAMS	RICHMOND HILL, KINGSTOWN
40163	LORCELLE FIELDS	PROSPECT, KINGSTOWN
33237	LORENCITA KYDD	NEW MONTROSE, KINGSTOWN
7780	LORETTA GIBSON	DORSETSHIRE HILL, KINGSTOWN
7609	LORETTA YOUNG	LAYOU, KINGSTOWN
36578	LORIS DAVIS	DIAMOND VILLAGE, KINGSTOWN
34667	LORNA BROWNE	EVESHAM, KINGSTOWN
14677	LORNA GOODLUCK	FAIRBAIRN, KINGSTOWN
38974	LORNA GORDON	TRINIDAD/EVESHAM, KINGSTOWN
6780	LORNA HUNTE ITF	LAYOU, KINGSTOWN
8198	LORNA LOREN BURKE	KINGSTOWN
4484	LOS AMIGOS TRUSTEES: EDW	ST. HILAIRE - KINGSTOWN, KINGSTOWN
56471	LOU-ANN GILCHRIST	DORSETSHIRE HILL, KINGSTOWN
60662	LOU-ANN QUOW	BARROUALLIE, KINGSTOWN
56612	LOU-ANN RICHARDSON	FAIR HALL, KINGSTOWN
28453	LOUANNE ROBERTS	CLARE VALLEY, KINGSTOWN
23540	LOUCINA FERDINAND	ARNOS VALE, KINGSTOWN
34636	LOUIS ANTROBUS	NEW MONTROSE, KINGSTOWN
3323	LOUIS HEWITT	KINGSTOWN, KINGSTOWN
28101	LOUIS THOMPSON	PEMBROKE, KINGSTOWN
39676	LOUISA MARTIN	FAIRBAIN PASTURE, KINGSTOWN
3932	LOUISE BLAKE	CAMPDEN PARK, KINGSTOWN
9332	LOUISE CAIN	VICTORIA VILLAGE, KINGSTOWN
34296	LOUISE CHARLES	RETREAT VILLAGE, KINGSTOWN
10491	LOUISE JACK	GOMEA, KINGSTOWN
10627	LOUISE MC KIE	MONTROSE, KINGSTOWN
5708	LOUISE PLATO	N. Y., U. S. A., - CALLIAQUA, KINGSTOWN
8866	LOUISE SAMUEL	PAULS AVENUE, KINGSTOWN
27646	LOUISE SOLEYN	MC KIES HILL, KINGSTOWN
20116	LOUISE TONEY	BROWNEY PACK, RICHMOND HILL, KINGSTOWN
25033	LOUISE VICTORY	FAIRBAIRNE, KINGSTOWN

49986	LOUISE WYLLIE	WHIM, KINGSTOWN
8755	LOUVINA MALCOLM	VERMOUNT, KINGSTOWN
17168	LOUVINCE JOHN	MONTROSE, KINGSTOWN
30513	LOVETA LEWIS	KINGSTOWN
35259	LOVIN TURTIN	PAUL OVER, KINGSTOWN
31286	LOWMANS COMMUNITY DEVEL.	LOWMANS HILL, KINGSTOWN
53267	LOWMANS EDUCATIONAL ADULT	LOWMANS (WD), KINGSTOWN
39498	LOWMANS GREGGS PROVIDENT	WILLIAM PRINCE/MARILYN CHARLES, LOWMANS
51061	LOWMANS' HILL ANGLICA NSC	LOWMANS' HILL, KINGSTOWN
56001	LOWMANS HILL PRAYER-CELL	LOWMANS HILL, KINGSTOWN
45735	LOWMANS(WD) CATHOLIC YOU	LOWMANS' (WD), KINGSTOWN
52572	LOXLEY S. LOCKHART	VILLA, KINGSTOWN
24586	LOYNEL STAPLETON	ROSE HALL, KINGSTOWN
41235	LUAN BYAM	CAMPDEN PARK, KINGSTOWN
49126	LUANN OTTLEY	KINGSTOWN PARK, KINGSTOWN
3706	LUANN SAMUEL	KINGSTOWN PARK, KINGSTOWN
9286	LUCELLE WOOD	DAPHNIE, KINGSTOWN
38023	LUCILLE PRIMUS	CANE END, KINGSTOWN
52451	LUCILLE QUAMMIE	BELMONT, KINGSTOWN
39598	LUCRETIA HUTCHINS	ARNOS VALE, KINGSTOWN
58491	LUCY A. HOWARD	REDEMPTION SHARPES, KINGSTOWN
43833	LUCY ASH COLLINS,	KINGSTOWN
33840	LUCY BAILEY	BELAIR, KINGSTOWN
23859	LUCY NANTON	VILLA, KINGSTOWN
24670	LUCY RODRIGUEZ	GEORGETOWN, KINGSTOWN
27705	LUENDA ELDICA CRUICKSHAN	SHANK - REDEMPTION SHARPES, KINGSTOWN
13698	LUENDA PRIMUS	CANE HALL, KINGSTOWN
5416	LUENDA TRIMMINGHAM	LOWMANS (WD), KINGSTOWN
32180	LUTHER MERCURY	SOUTH RIVERS, KINGSTOWN
14698	LUTHER YORKE	LOWER QUESTELLES, KINGSTOWN
49386	LUVINE CHARLES	RILLAN HILL, KINGSTOWN
3340	LUZETTE JOHNSON	REDEMPTION SHARPES, KINGSTOWN
14386	LYDIA DUNCAN	LOWMANS, KINGSTOWN
25082	LYDIA FRANCIS	ROSE PLACE, KINGSTOWN
43593	LYDIA JOSEPH	RICHLAND PARK, KINGSTOWN
17395	LYDIA LETOTIA CROSBY	ORANGE GROVE, KINGSTOWN
5550	LYDIA MILLS	RICHMOND HILL, KINGSTOWN
4410	LYN JOHN	NEW ADELPHI, KINGSTOWN
43906	LYNDA OTTLEY	RICHLAND PARK, KINGSTOWN
16295	LYNDELL SEALES	SION HILL, KINGSTOWN
14656	LYNDON DEANE ITF.	ARNOS VALE, KINGSTOWN
24605	LYNDON HAZEL	LOWER QUESTELLES, KINGSTOWN
47300	LYNDON JOHNSON	VILLA, KINGSTOWN
33075	LYNETTE HOYTE	UPPER MIDDLE STREET, KINGSTOWN
30115	LYNETTE JACK	FOUNTAIN, KINGSTOWN
46649	LYNETTE PATTERSON	BRIGHTON, KINGSTOWN
47268	LYNETTE STROUGH	PARK HILL, KINGSTOWN
32060	LYNFORD LEWIS	VERMONT, KINGSTOWN
12942	LYNN MILLAR	BUCCAMENT, KINGSTOWN
45259	LYSTRA RAGGUETTE	REDEMPTION SHARPES, KINGSTOWN
8039	LYTON SAMUEL	LAYOU, KINGSTOWN
10015	MABEL DALZINE	LOWMANS' HILL, KINGSTOWN
26552	MABLE ASHTON	BELMONT, KINGSTOWN
5647	MABLE F. BRANDBORG HOLMA	BOX 42 SAN NICHOLAS, ARUBA, KINGSTOWN
35738	MABLE PRIMUS	SOUTH WOOD, KINGSTOWN
6749	MABLE R. WILLIAMS	GLENN, KINGSTOWN
12146	MABLE SEALES	LONG WALL, KINGSTOWN
31488	MACAULAY ST. CLAIR PETER	BEQUIA, KINGSTOWN
52161	MACENA STRAKER	VERMONT, KINGSTOWN

55026	MACHADO WILLIAMS	CAMPDEN PARK, KINGSTOWN
41186	MACHEL JAMES	VILLA, KINGSTOWN
11478	MACK AUDAIN	BELAIR, KINGSTOWN
4018	MADELINE LEWIS	KINGSTOWN, KINGSTOWN
34208	MADGE BUTCHER	MONTROSE, KINGSTOWN
4117	MADGE MORRISS	KINGSTOWN, KINGSTOWN
32481	MADONNA JACKSON	CANE GARDEN, KINGSTOWN
27867	MAGG PIERRE	DIAMONDS, KINGSTOWN
20311	MAGGIE GEORGE	CAMPDEN PARK, KINGSTOWN
50149	MAHALATH FARREL	CARAPAN, KINGSTOWN
21404	MAIRA FOSTER	REDEMPTION SHARPES, KINGSTOWN
17317	MAISIE HOYTE	QUESTELLES, KINGSTOWN
21921	MAJORIE EMMONS	QUESTELLES, KINGSTOWN
50767	MALCOLM A PUNNETT	QUEENSBURY, KINGSTOWN
40751	MANASSAH LEWIS	RICHLAND PARK, KINGSTOWN
57830	MANLEE LESLIE SAUNDERS	KINGSTOWN HILL, KINGSTOWN
16323	MARAGARET NICHOLS	FOUNTAIN, KINGSTOWN
49317	MARC BRIGGS	STUBBS, KINGSTOWN
33452	MARCADE GIBSON	BELAIR, KINGSTOWN
8969	MARCELIUS MATTHEWS	WELCOME, KINGSTOWN
36297	MARCELL MILLER	LAYOU, KINGSTOWN



FINANCIAL SERVICES AUTHORITY

SAINT VINCENT & THE GRENADINES

COMPETENCY STANDARDS
FOR
INSURANCE INTERMEDIARIES

Issued: September 14, 2017

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1. Introduction

The Competency Standards have been established as part of the mandate of the Financial Services Authority ("FSA"/ "Authority") to protect the customers of financial entities by ensuring that anyone selling or providing sales advice on insurance products and services has the requisite insurance knowledge and skills.

The Competency Standards formalise the minimum professional knowledge and skills which the licensee must have in order to be licensed by the Authority. It also provides guidance to the licensee on how to demonstrate and maintain the minimum technical competencies.

The Competency Standards seek to align the standards of practice in the insurance sector in St. Vincent and the Grenadines with international standards and best practices.

2. Interpretation

In these Standards:

"Broking staff" means any employee of the insurance broker or any other person who is authorised by the insurance broker to act on its behalf to provide technical advice to any client of the insurance broker in respect of:

- (a) insurance policies relating to general insurance business or long term insurance business, other than insurance policies relating to reinsurance business; or
- (b) reinsurance of liabilities under insurance policies relating to general insurance business or long term insurance business, as the case may be.

"Designated officer" means an officer of a licensee who is expected to have the minimum technical competencies prescribed under the Competency Standards.

"Grandfathered" means exempt from the requirement of demonstrating competence.

"Insurance adjuster" means any person who, as an independent insurance professional, for compensation, a fee, a commission or a salary investigates and negotiates settlement of claims under insurance contracts solely on behalf of either the insurer or the insured but does not include:

- (a) a salaried employee of an insurer or an insurance agent while acting on behalf of that insurer or insurance agent in the adjustment of losses; or
- (b) an insurance agent who is authorised to settle claims on behalf of that insurer.

"Insurance agent" means an individual, firm, partnership or body corporate appointed by an insurer to solicit applications for insurance or negotiate insurance on its behalf and if authorised to do so by the insurer, to effectuate and countersign insurance contracts but does not include an individual who is an employee of the insurer.

"Insurance broker" means any independent insurance professional individual or a firm or body corporate who for compensation as an independent contractor, negotiates, provides, or obtains insurance or the renewal or continuance of insurance on behalf of existing or prospective policyholders.

"Insurance intermediation" means the activity of soliciting, negotiating or selling insurance contracts through any medium. Where:

- "Solicit" means attempting to sell insurance or asking or urging a person to apply for a particular kind of insurance from a particular company for compensation.
- "Negotiate" means the act of conferring directly with, or offering advice directly to, a purchaser or prospective purchaser of a particular contract of insurance concerning any of the substantive benefits, terms or conditions of the contract, provided that the person engaged in that act either sells insurance or obtains insurance from insurers for purchasers.
- "Sell" means to exchange a contract of insurance by any means, for money or its equivalent, on behalf of an insurance company.

"Licensee" means an Insurance Adjuster, Insurance Agent, Insurance Broker or Sales Representative.

"Management and Control function" means a role that requires an employee or officer to be directly answerable to the board of the licensee or in respect of which the Authority is satisfied that the function plays a significant role in the management and decision making of the regulated entity at a senior level.

"Sales representative" means an individual who is contracted by an insurer or an insurance agent to solicit applications for insurance or negotiate insurance on behalf of an insurer or an insurance agent.

3. Objectives

The objective of introducing competency requirements is to raise the standard of service provided to customers through the training of employees of insurance companies who carry out duties as intermediaries and intermediaries to the required level of competence.

3.1 The specific objectives of the Competency Standards are:

- To ensure fair treatment of consumers of insurance products and services;
- To ensure sound conduct of business in the insurance sector;
- To instill confidence in the insurance sector and encourage better consumer participation; and
- To establish standards in order to preserve and maintain the good reputation of the sector and St. Vincent and the Grenadines.

4. Scope of Competency Standards

4.1 The Competency Standards apply to the following licensees:

- (i) insurance adjusters;
- (ii) insurance agents;
- (iii) insurance brokers;
- (iv) insurance sales representatives; and
- (v) any of their officers and/or employees involved in:
 - The provision of advice;
 - The provision of intermediaries services;
 - The management and control function.

4.2 Individuals or firms which simply refer (or "introduce") potential customers to an insurer or insurance intermediary, without carrying out intermediation, are excluded from the scope of these standards. Also excluded from the scope of these standards are persons, such as tax advisers or accountants, who in conducting another professional activity provide:

- advice on insurance cover on an incidental basis in the course of that other activity, or
- information of a general nature on insurance products (without advising on the choice of insurance product provider) provided that the purpose of that activity is not to intermediate an insurance contract.

4.3 The Competency Standards are defined in terms of:

- the minimum technical competencies to demonstrate competence;
- the minimum qualifications, training and experience requirements to demonstrate competence;
- the minimum Continuous Professional Development ("CPD") requirements to maintain competence.

4.4 In considering whether a person is fit and proper, the Financial Services Authority may *inter alia*, have regard to the following criteria:

- (i) competence and capability;
- (ii) honesty, integrity and reputation; and
- (iii) financial position.

4.5 Competence and capability being key elements of the fit and proper requirements are assessed with regard to the person's education, training or qualifications together with relevant experience. Honesty, integrity and reputation relate to a person's character and reliability. Financial position (soundness) establishes a person's financial integrity. Also, consideration will be given to whether the person devotes or will devote sufficient time and attention to fulfilling or is likely to fulfil his/her duties and responsibilities in a diligent manner.

5. Grandfathered Insurance Intermediaries

In recognition of the competence of existing insurance intermediaries and to ensure that the service provided to customers is not disrupted, the following persons are grandfathered from the requirement of demonstrating competence:

- (i) all existing insurance adjusters;
- (ii) all existing insurance agents;
- (iii) all existing insurance brokers and broking staff; and
- (iv) all existing insurance sales representatives.

However, on application for renewal, the intermediary will be required to provide evidence of CPD. In addition, the intermediary will be required to submit professional references to the FSA every three (3) years.

6. Demonstrating Competencies

6.1 The Competency Tables in Annexes 1-5 set out the minimum technical competencies which the specific licensees are required to have and provide an indication as to how the minimum technical competencies can be demonstrated. Technical competencies refer to the technical knowledge and skills required to perform a specific role.

6.2 The competencies have been classified into 3 levels, namely Basic, Intermediate and Advanced as set out in Table 1 below. At career entry level, a person with no experience or a person with up to 2 years relevant industry experience is expected to have basic knowledge of the applicable concepts. As the person advances in the industry, the person's knowledge of concepts is expected to increase from basic to intermediate and eventually to advanced level.

Table 1: Competency Levels

Levels of Competency	Depth of Knowledge
Basic	Familiarity with basic concepts
Intermediate	Thoroughly understands fundamental concepts and their application in the field of knowledge
Advanced	Thoroughly understands advanced concepts and their application in the field of knowledge

- 6.3 The Competency Tables outline the minimum qualifications and relevant work experience required for the licensees.
- 6.4 In the event that an individual does not hold the minimum qualification or other comparable qualification, the Authority may consider, on a case by case basis, whether the person has sufficient relevant experience to demonstrate the required competency level.
- 6.5 Where it is expressly stated in the Competency Tables that "relevant training" can be used to demonstrate competence, the training should cover the appropriate competencies as required to carry out the role.

7. Maintaining Competencies

- 7.1 Licensees are expected to maintain their minimum technical competencies once licensed through on-going training.
- 7.2 CPD or on-going training shall be relevant to the role of the licensee and the insurance industry. It should take into account new developments in the insurance industry such as new products and change in regulatory requirements.
- 7.3 CPD can be either **structured** or **unstructured**. Structured CPD is any activity which involves a formal and structured learning process, e.g. attendance as a participant or lecturer at short courses, conferences and seminars which is designed to achieve a specific learning outcome and is capable of being independently verified. Unstructured CPD can be defined as any form of informal learning or development of day to day working skills achieved through self-study and/or informal training. Unstructured CPD can be measurable but is not verifiable.
- 7.4 The Competency Standards focus on **structured** CPD and the prescribed minimum hours of structured CPD per year for each licensee are set out in the Competency Tables.
- 7.5 Annex 6 lists the common types of structured CPD. The list is not intended to be an exhaustive list of acceptable structured CPD. Any other form of structured CPD activity shall demonstrate how the training relates to the role. Attendance to any structured CPD activity shall also be supported by relevant evidence.
- 7.6 The Authority may review the CPD records during on-site inspection visits.

8. Responsibility of Insurers and Insurance Brokers

- 8.1 Insurers and Brokers must assess and ensure that all their Agents, Sales Representatives and Front-office staff is competent before they are allowed to carry out their roles and responsibilities relevant to their positions. Accordingly, all licensees must be given specialized training in knowledge and skills where they do not meet the competency required for their position. The Authority is only providing a guideline on the minimum qualifications required for a licensee. It is not the intention of the Authority to design courses or examinations.
- 8.2 Broking Staff is not licensed/registered/authorised/approved by the Authority. An Insurance Broker shall ensure that their broking staff has the minimum technical competencies to carry out their tasks and that on-going training is provided to them so that they can maintain their competencies.
- 8.3 The licensed Insurance Broker may be required to provide upon request evidence that the Broking Staff has met the minimum technical competencies and are maintaining such competencies in terms of their CPD requirements.

9. Responsibility of Insurance Agents

- 9.1 Insurance Agents must assess and ensure that all their officers involved in insurance intermediation have the minimum technical competencies to carry out their tasks and that on-

going training is provided to them so that they can maintain their competencies.

9.2 The licensed Insurance Agent may be required to provide upon request evidence that the Agency Staff has met the minimum technical competencies and are maintaining such competencies in terms of their CPD requirements.

10. Record Keeping

10.1 The licensees must keep appropriate records to demonstrate that they and their staff have maintained the minimum competency level for a period of at least 7 years. These records must be made available to the Authority upon request.

10.2 The records must include the following:

- (a) copies of the certificates of qualifications for each licensee or designated officer;
- (b) copies of appropriate training records for each licensee; and
- (c) copies of CPD records for each licensee.

10.3 If a licensee relies on experience to demonstrate competence, he/she may find it useful to maintain detailed records in support of this.

11. Compliance

11.1 Unless exempted, all licensees or designated officers involved in sales and/or providing insurance advice are required to maintain the minimum qualification.

11.2 Licensees must lodge evidence of the courses/seminars attended/completed with the FSA and meet their CPD requirement as a condition for renewal of their certificate of registration. Certificates of registration will only be renewed if the licensee satisfies the minimum requirements.

11.3 Non-compliance with the Competency Standards may result in regulatory action being taken against the licensee.

ANNEX 1: Competency Table- Insurance Adjuster

Fit and Proper Requirements In considering whether a person is ‘fit and proper’ the FSA may inter alia, have regard to the following criteria: (a) competence and capability; (b) honesty, integrity and reputation; and (c) financial position			
Role: Insurance Adjuster			
Applicable to: New Insurance Adjuster licensed by the FSA as of			
Technical Competencies	How to demonstrate competencies	Structured CPD per year	Other requirements
The Insurance Adjuster is expected to have: • Basic knowledge of: - Insurance loss adjusting; - The industry and regulatory framework in St. Vincent and the Grenadines;	Minimum qualifications of O'level pass in Mathematics and English. The competencies can be demonstrated by undergoing relevant training or holding relevant qualification in	Minimum of: Technical hours- 15 Professional hours- 2	Upon application for registration, a Statement of Declaration from the Insurance Adjuster attesting the following: 1. Two Professional References have been submitted by the Insurance Adjuster;

- The contractual terms in a policy contract signed between the policyholder and the insurer; - Claims procedures; • Good analytical skills • Good mathematical skills. • Effective written and verbal communication skills.	insurance adjusting from a recongnized institution.		2. Police confirmation of no criminal record or no charges brought aganist the individual.
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ANNEX 2: Competency Table- Insurance Agent

Fit and Proper Requirements In considering whether a person is ‘fit and proper’ the FSA may inter alia, have regard to the following criteria: (a) competence and capability; (b) honesty, integrity and reputation; and (c) financial position			
Role: Insurance Agent			
Applicable to: New Insurance Agent licensed by the FSA as of			
Technical Competencies	How to demonstrate competencies	Structured CPD per year	Other requirements
The Insurance Agent or at least one designated officer of the Insurance Agent is expected to have: • Adequate knowledge of: - Insurance principles and practices; - Classes of insurance and insurance products; - The industry and regulatory framework in St. Vincent and the Grenadines; - The contractual terms in a policy contract signed between the policyholder and the insurer; - Claims procedures; - The underwriting process. • Understanding client's needs and providing advice on insurance products. • Good language skills. • Good numeracy skills.	Minimum qualifications of O'level pass in Mathematics and English. The competencies can be demonstrated by undergoing relevant training or holding relevant qualification in insurance from a recongnized institution. The Insurance Agent or the designated officer(s) of the Insurance Agent shall also hold relevant experience of at least six(6) months in insurance business.	Minimum of: Technical hours- 15 Professional hours- 2	Upon application for registration, a Statement of Declaration from the Insurer attesting the following: 1. Relevant training has been provided to the Insurance Agent or the designated officer(s) of the Insurance Agent; 2. Two Professional References have been submitted by the Insurance Agent or the designated officer(s) of the Insurance Agent; 3. Police confirmation of no criminal record or no charges brought against the individual.

ANNEX 3: Competency Table- Insurance Agency Staff

Fit and Proper Requirements In considering whether a person is ‘fit and proper’ the FSA may inter alia, have regard to the following criteria: (a) competence and capability; (b) honesty, integrity and reputation; and (c) financial position			
Role: Insurance Agency Staff			
Applicable to: New Insurance Agency staff appointed by an Insurance Agent as of			
Technical Competencies	How to demonstrate competencies	Structured CPD per year	Other requirements
The Agency Staff is expected to have: • Basic knowledge of: - Insurance principles and practices; - Classes of insurance and insurance products; - The industry and regulatory framework in St. Vincent and the Grenadines; - The contractual terms in a policy contract signed between the policyholder and the insurer; - Claims procedures; - The underwriting process. • Understanding client's needs and providing advice on insurance products. • Good language skills. • Good numeracy skills.	Minimum qualifications of O'level pass in Mathematics and English. The competencies can be demonstrated by undergoing relevant training or holding relevant qualification in insurance from a recongnized institution. Prior working experience of at least six(6) months in the field of insurance would also be considered in assessing competence.	Minimum of: Technical hours- 15 Professional hours- 2	Upon appointment of the Agency Staff, a Statement of Declaration from the Insurance Agent attesting the following: 1. The Agency Staff meets the minimum competencies and is deemed competent; 2. Two Professional References have been submitted by the Insurance Agent or the designated officer(s); 3. Police confirmation of no criminal record or no charges brought against the individual.

ANNEX 4: Competency Table- Insurance Broker

Fit and Proper Requirements In considering whether a person is ‘fit and proper’ the FSA may inter alia, have regard to the following criteria: (a) competence and capability; (b) honesty, integrity and reputation; and (c) financial position
Role: Insurance Broker
Applicable to: New Insurance Broker licensed by the FSA as of

Technical Competencies	How to demonstrate competencies	Structured CPD per year	Other requirements
At least one (1) designated officer is expected to have: - Advanced knowledge of: - Insurance principles and practices; - Classes of insurance and insurance products; - Risk management and practices; - The industry and regulatory framework in St. Vincent and the Grenadines; - The contractual terms in a policy contract signed between the policyholder and the insurer; - Claims procedures; - The underwriting process. - Understanding the duties and role of the insurance broker. - Understanding client's needs and providing advice on insurance products available.	Minimum of three(3) years full time equivalent professional or academic qualification in insurance from a recognized institution. The designated officer(s) shall also hold relevant experience of at least three(3) years in a managerial position in insurance business.	Minimum of: Technical hours- 15 Professional hours- 2	Upon application for registration, a Statement of Declaration from the Broker attesting the following: 1. The designated officer(s) meets the minimum competencies and is deemed competent; 2. Two Professional References have been submitted by the designated officer(s); 3. Police confirmation of no criminal record or no charges brought against the individual.

ANNEX 5: Competency Table- Broking Staff of Insurance Broker

Fit and Proper Requirements In considering whether a person is ‘fit and proper’ the FSA may inter alia, have regard to the following criteria: (a) competence and capability; (b) honesty, integrity and reputation; and (c) financial position			
Role: Insurance Broking Staff			
Applicable to: New Insurance Broking Staff licensed by the FSA as of			
Technical Competencies	How to demonstrate competencies	Structured CPD per year	Other requirements
The Broking Staff is expected to have: - Basic knowledge of: - Insurance principles and practices; - Classes of insurance and insurance products;	Minimum qualifications of O'level pass in Mathematics and English. The competencies can be demonstrated by undergoing relevant	Minimum of: Technical hours- 15 Professional hours- 2	Upon appointment of the Broking Staff, a Statement of Declaration from the Insurance Broker attesting the following: 1. The Broking Staff meets the minimum

- Risk management and practices; - The industry and regulatory framework in St. Vincent and the Grenadines; - The contractual terms in a policy contract signed between the policyholder and the insurer; - Claims procedures; - The underwriting process. • Understanding the duties and role of the insurance broker. • Understanding client's needs and providing advice on insurance products. • Good language skills • Good numeracy skills.	training or holding relevant qualification in insurance from a recognized institution. Prior working experience of at least two(2) years in the field of insurance would also be considered in assessing competence.		competencies and is deemed competent; 2. Two Professional References have been submitted by the designated officer(s); 3. Police confirmation of no criminal record or no charges brought against the individual.
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ANNEX 6: Competency Table- Insurance Sales Representative

Fit and Proper Requirements In considering whether a person is ‘fit and proper’ the FSA may inter alia, have regard to the following criteria: (a) competence and capability; (b) honesty, integrity and reputation; and (c) financial position			
Role: Insurance Sales Representative			
Applicable to: New Insurance Sales Representatives registered by the FSA as of			
Technical Competencies	How to demonstrate competencies	Structured CPD per year	Other requirements
The Insurance Sale Representative is expected to have: • Adequate knowledge of: - Insurance principles and practices; - Classes of insurance and insurance products; - The industry and regulatory framework in St. Vincent and the Grenadines;	Minimum qualifications of O'level pass in Mathematics and English. The competencies can be demonstrated by undergoing relevant training.	Minimum of: Technical hours- 15 Professional hours- 2	Upon application for registration, a Statement of Declaration from the Insurer attesting the following: 1. Relevant training has been provided to the Insurance Sales Representative;

- The contractual terms in a policy contract signed between the policyholder and the insurer; - Claims procedures; • Ability to explain basic features of insurance products to policyholders. • Good language skills • Good numeracy skills.			2. Two Professional References have been submitted by the Insurance Sales Representative; 3. Police confirmation of no criminal record or no charges brought against the individual.
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ANNEX 7: Types of Possible Structured CPD

CPD activity relevant to the role	Types of evidence to keep as proof of completion
Training courses and workshops	• Attendance certificate or written/email confirmation of attendance from the trainer • Course/workshop outline or agenda which clearly shows what was covered during the session and learning objectives • Any presentation slides
Conferences, seminars and webinars	• Attendance certificate or written/email confirmation of attendance from the trainer • Event agenda which clearly shows what was covered during the session(s) and learning objectives (if applicable)
Studying for an examination	• Copy of qualification certificate or exam entry confirmation • Copy of exam syllabus
E-learning	• Confirmation of the e-learning completed (these can be screen printouts)
Technical Authorship	• Copies of the items written and details of the publications they appeared in or who they were distributed to.
Serving on industry workgroups or committees	• Confirmation from the governing body.
Tutoring-teaching, speaking or moderating at insurance related activity either in house or externally.	• Presentation outline or agenda which clearly shows what was taught during the session and date(s) conducted.

Note:

1. Insurance companies shall maintain a log of CPD records on behalf of Insurance Sales Representatives and Insurance Agents.