



INSURANCE COMMISSION
OF THE BAHAMAS

PUBLIC ALERT NO. 1 of 2024

15 July 2024

RE: JULIE MCINTOSH / A.M. NEST INSURANCE AGENTS & BROKERS LTD.

The general public is hereby notified that pursuant to **sections 8 and 128(b)** of the **Insurance Act, Ch. 347, A.M. Nest Insurance Agents & Brokers Ltd.**, and **Julie McIntosh** are NO LONGER REGISTERED with the Insurance Commission of The Bahamas, with effect from March 2023 and June 2024, respectively. Consequently, they are not authorized to conduct any form of insurance business in or from within The Bahamas.

Section 119(2) of the **Insurance Act** provides that *“No person may in The Bahamas carry on or purport to carry on business as or act as an insurance intermediary unless that person and the responsible officer are also registered under...”* the Act.

Therefore, if either Julie McIntosh or A. M. Nest Insurance Agents & Brokers Ltd., their agents, or consultants:

- (a) carry out or purport to carry out insurance business in or from within The Bahamas, or
- (b) represent themselves as being duly registered with the Insurance Commission and authorized to conduct insurance business, including offering insurance products or services to any person in or from within this jurisdiction as a Salesperson or Insurance Agent.

They are committing an offence and are liable to administrative sanctions and/or criminal prosecution under the Insurance Act, *Ch. 347*.

Signed

Dana Munnings-Gray
Superintendent of Insurance