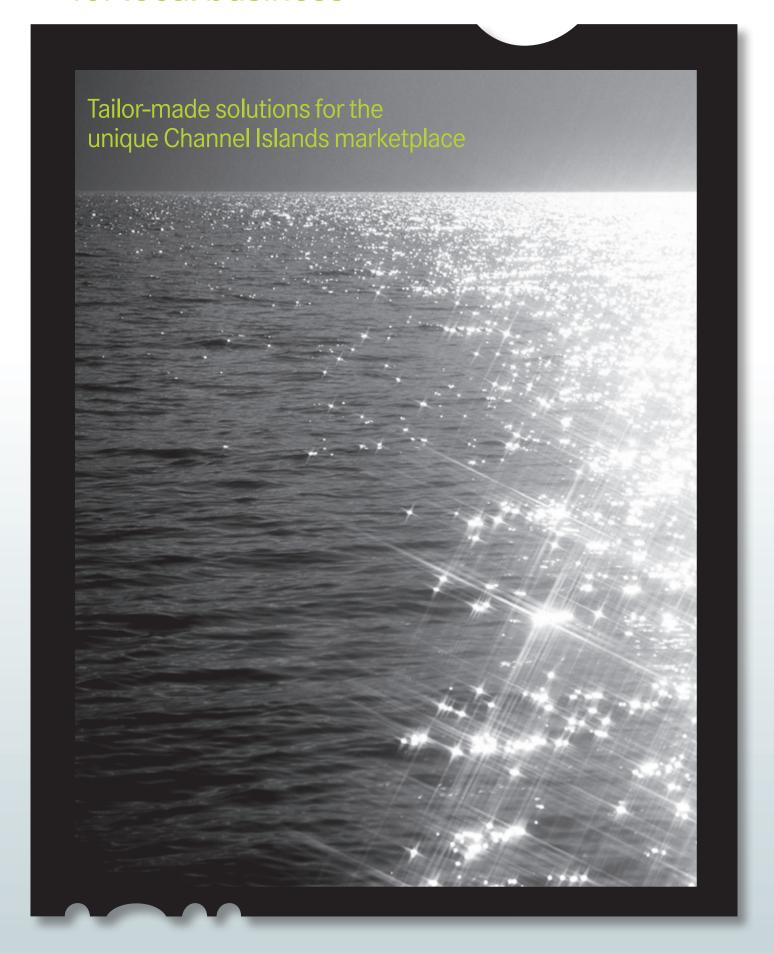


World-class insurance for local business



The Channel Islands insurer with an exclusive focus on the needs of the commercial buyer

Flexible, competitive policies backed by the security, stability and expertise of Lloyd's.

With a wide-ranging and flexible group of commercial products, we offer brokers in Guernsey and Jersey relevant and competitive insurance covers designed to meet your clients' requirements.

In addition to providing the products you need, we aim to deliver first class service in both underwriting and claims.

Our philosophy is to combine demonstrable insurance expertise with genuine Channel Island market knowledge, whilst making the most of technology throughout our operations to enhance efficiency and service.

Our products

Barbican Channel Islands has a wide range of insurance solutions for small, medium and large commercial customers, designed to provide effective, relevant and value-for-money protection for their businesses.

Our policies are built around the core covers of Property, Business Interruption and General Liability (Public, Products and Employers' Liability) and with an emphasis on flexibility, we are able to integrate as appropriate more diverse covers and features.

These include:

- Professional Indemnity
- Fidelity Guarantee
- Contractors All Risks
- Directors and Officers
- Marine Cargo
- Personal Accident

Designed to be easy to administer with a minimum of paperwork, our products are highly flexible and eminently capable of being tailored to each client's particular needs. We are ready and able to discuss bespoke product configurations for affinity groups and special niche sectors, in partnership with selected intermediaries.



Barbican: the people

Barbican Channel Islands is headed locally by Vincent Bray, supported by John Keat and Alex Williams-Yeager.



Vincent Bray
Executive General Manager
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Vincent has over twenty years' experience in the Channel Islands insurance market, working in captives for three years before joining a leading local insurance company as a trainee commercial underwriter. By 1995 he had become business manager, assuming responsibility for underwriting and development across a broad spectrum of commercial and personal lines, as well as managing a team of underwriters. A variety of roles then evolved in finance and special projects until he was made claims and technical manager in 2001, with responsibility for large and complex property and liability losses as well as wider technical and reinsurance matters.

Vincent joined Barbican at the end of 2008 to establish and develop the Barbican Channel Islands operation.



John Keat

Development Underwriter
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John Keat Development Underwriter. With an insurance career spanning three decades, John Keat brings incomparable depth of experience to our Guernsey-based business.

John began his career at was then the Norwich Union Fire Insurance Society in 1980, focusing exclusively on commercial business from 1985. He became a Section Head with underwriting authority in 1991, later progressing to Commercial Team Leader with additional service and management responsibilities.

Following the NU/CGU merger, John moved to Ace in 2003, joining the Southampton office as an underwriter. A small, self-managed unit targeting large to medium commercial package business, Ace gave John invaluable experience across the board. His responsibilities included not only a wide variety of underwriting, but also business development and day-to-day broker contact.

In 2008, John moved to Aon as a Client Service Advisor, combining close technical analysis of policy wordings with a broad strategic role. He worked closely with clients and also provided support to staff as a guide and mentor.

John joined Barbican Channel Islands in March 2010.



Alex Williams-Yeager Underwriting Assistant T+44(0)1481 750402 alex.williams-yeager@barbicaninsurance.co.gg

Before joining the Guernsey financial services industry to work in the brokering and insurance of yachts, Alex had studied aerospace engineering for three years. He is now training to become a commercial underwriter and studying towards Chartered Insurance Institute qualification.

"We're wholly committed to supporting the role of the broker; the partnership of your skills and knowledge with our capabilities and experience an offer your commercial clients the very best insurance solutions available to them."



The Barbican Insurance Group

Barbican Channel Islands is part of the Barbican Insurance Group, trading as Syndicate 1955 at Lloyd's.

Barbican is a diverse insurance and reinsurance business formed in 2007 and headquartered in Guernsey. Now established as an innovative and specialist underwriter across a broad range of business lines, Barbican supports and meets the needs of brokers and their clients in the UK and around the world.

Lloyd's security

As a Lloyd's syndicate, Barbican and its clients benefit from reassuringly powerful financial protection, recognised by Fitch Ratings, Standard & Poor's, and AM Best, which rate Lloyd's A+ (Strong), A+ (Strong) and A (Excellent) respectively.

The structure of Lloyd's itself provides a high degree of security, illustrated by the 'chain of security' below. Stringent solvency controls ensure that the market meets not only its own high standards, but those of the FSA and other regulatory authorities.

Lloyd's is a society of members, underwriting insurance in syndicates; each syndicate is required to estimate all its future liabilities and every member must hold assets in trust to meet their own share of those liabilities. To protect policyholders, premiums are also held in trust, so that liquid assets are available to meet claims and other underwriting liabilities; members must hold additional capital at Lloyd's as further security. There is also a Central Fund available, which, at the discretion of the Council of Lloyd's, covers outstanding liabilities should a member default.

2. 3. 1. Most claims are met Members' Funds Central Fund and other from syndicates' at Lloyd's (FAL) are central assets of the **Premiums Trust Funds** available to meet Society are a ailable claims should PTFs (PTFs) to pay claims, at the or new monies discretion of Council, prove inadequate where a member is unable to meet his liabilities in full





Barbican Channel Islands

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