

INTRODUCTION

BWCI Insurance Broking Limited ("BWCIBL") is the Group's specialist insurance broking company which provides employee benefit risk broking services and is licensed by the Guernsey Financial Services Commission.

SERVICES

Where your company or pension scheme provides any form of insured benefit to employees or scheme members BWCIBL is able to assist with a full range of support.

- Comparison of insurance providers premium rates and policy terms
- Negotiation and arrangement of insurance contracts
- Renegotiation and renewal of insurance contracts
- Maintenance of employee data
- Assistance with discrepancies, service issues and claims disputes.

INSURANCE COVERAGES

BWCIBL has a working relationship with a wide range of leading insurance providers covering a wide range of benefits including but not limited to insurance for the following benefits.

- Life insurance (lump sum or dependants' pensions)
- Long term disability / Permanent health insurance
- Pension annuities
- Critical illness.

CHARGES

BWCIBL charges for services in a way which gives best value and full transparency to our clients. All insurance is arranged on nil commission terms or commission is reimbursed to the client.

BWCIBL charges on a "time-cost" basis so that the costs reflect the work actually undertaken and not the amount of the insurance premium.

In some cases (where the scope of the work is clear) we may agree a fixed fee.

FURTHER INFORMATION

Established in 1979 the BWCI Group is the largest group of actuaries and consultants in the Channel Islands with over 100 staff encompassing a wide range of disciplines.

The BWCI Group is a member of Abelica Global, the international network of leading independent actuarial firms.

For further information on these and other insurance services provided by the BWCI Group, please contact mail@bwcigroup.com or visit our website at www.bwcigroup.com.



Focused

because we are focused on our clients' needs and provide a service to suit their individual requirements.

Practical

because we deliver solutions in practical, commercial and cost-effective ways.

Innovative

because we seek innovative solutions to complex financial problems using advanced analytical tools and software.

Location	PO Box 68, Albert House South Esplanade, St Peter Port Guernsey, GY1 3BY
Tel	+44 (0)1481 728432
Fax	+44 (0)1481 724082
Web	www.bwcigroup.com

Location	Kingsgate House, 55 Esplanade, St Helier Jersey, JE2 3QB
Tel	+44 (0)1534 880112
Fax	+44 (0)1534 880113
Web	www.bwcigroup.com