

Notice of Annual General Meeting  
**Randall & Quilter Investment Holdings Ltd.**

18 June 2014



**THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. If you are in any doubt as to what action you should take, you are recommended to seek your own personal financial advice immediately from your stockbroker, bank manager, solicitor, accountant or other independent financial adviser authorised under the Financial Services and Markets Act 2000, if you are resident in the United Kingdom, or, if you are resident in a territory outside the United Kingdom, from another appropriately authorised independent financial adviser.**

If you have sold or otherwise transferred all your shares in Randall & Quilter Investment Holdings Ltd., please send this document together with the accompanying Form of Proxy at once to the purchaser or transferee, or to the bank, stockbroker or other agent through whom the sale or transfer was effected, for transmission to the purchaser or transferee.



## **Randall & Quilter Investment Holdings Ltd.**

*(Incorporated and registered in Bermuda with registered number 47341)*

### **Notice of Annual General Meeting**

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Notice of the Annual General Meeting of Randall & Quilter Investment Holdings Ltd., which will be held at 12.00 noon at 130 Fenchurch Street, London EC3M 5DJ on 18 June 2014, is set out in Part 3 of this document.

Shareholders who do not hold Depositary Interests will find enclosed a Form of Proxy for use in connection with the Annual General Meeting.

DI Holders should either complete a Form of Instruction (copies of which can be found on the Company's website at [www.rqih.com](http://www.rqih.com) or by requesting a hard copy from the Group Company Secretary at 110 Fenchurch Street, London, EC3M 5JT or on +44 (0) 207 780 5850) or place an instruction through the CREST system to direct the Custodian to cast votes on their behalf in respect of the Depositary Interests at the Annual General Meeting.

To be valid, Forms of Proxy and Forms of Instruction should be completed and returned in accordance with the instructions thereon so as to reach Computershare Investor Services PLC, The Pavilions, Bridgwater Road, Bristol BS99 6ZY as soon as possible. Completed Forms of Proxy must be received by Computershare no later than 12.00 noon on 16 June 2014 (or not later than 48 hours (excluding non-working days) before the time appointed for an adjourned meeting. Forms of Instruction and any instructions placed through CREST in relation to the Annual General Meeting must be received by Computershare no later than 5.00 pm on 13 June 2014.

The completion and return of a Form of Proxy or Form of Proxy will not prevent you from attending and voting in person at the Annual General Meeting or any adjournment thereof if you so wish and are so entitled.

The Directors accept responsibility for the information contained in this document. To the best of the knowledge and belief of the Directors (who have taken all reasonable care to ensure that such is the case) the information contained in this document is in accordance with the facts and does not omit anything likely to affect to import of such information.

#### **Online access**

See this document online at <http://www.rqih.com/investors/shareholder-information/documents/>

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## PART 1

### LETTER FROM THE GROUP CHAIRMAN AND CHIEF EXECUTIVE OFFICER

*Directors:*

Kenneth Edward Randall (*Group Chairman and Chief Executive Officer*)  
Alan Kevin Quilter (*Group Chief Operating Officer*)  
Thomas Alexander Booth (*Group Chief Financial Officer*)  
Michael Gordon Smith (*Non-Executive Director*)  
Philip Andrew Barnes (*Non-Executive Director*)  
Alastair Campbell (*Non-Executive Director*)

*Registered office:*

Clarendon House  
2 Church Street  
Hamilton, HM11  
Bermuda

23 May 2014

Dear R&Q Shareholder

#### 1. INTRODUCTION

I am writing to inform you that the Annual General Meeting of Randall & Quilter Investment Holdings Ltd. (the “**Company**”) will be held at 12.00 noon on Wednesday, 18 June 2014 at 130 Fenchurch Street, London EC3M 5DJ. The formal notice of the Annual General Meeting and the resolutions to be proposed at the meeting are set out at in Part 3 of this document.

#### 2. THE ANNUAL GENERAL MEETING

The formal notice of the Annual General Meeting and the resolutions to be proposed at the meeting are set out at in Part 3 of this document. Resolutions 1 to 7 constitute the usual business conducted at the Company’s annual general meeting. Resolutions 1 to 6 inclusive are proposed as ordinary resolutions and resolution 7 is proposed as a special resolution.

#### **Accounts and Directors’ Remuneration Report (Resolution 1)**

Resolution 1 includes the standard ordinary resolution to receive and adopt the accounts and to receive the Directors’ Reports for the year ended 31 December 2013.

#### **Reappointment of Directors (Resolutions 2 & 3)**

All the Company’s directors, with the exception of Alastair Campbell, were appointed to the Board in 2013 prior to the R&Q Group’s redomicile to Bermuda. Taking into account director re-elections that took place at the 2013 and 2012 AGMs of the Company’s predecessor entity (Randall & Quilter Investment Holdings plc), it is proposed that Tom Booth and Phil Barnes shall stand for re-election.

#### **Directors’ Biographies**

*Tom Booth, Group Chief Financial Officer - Age 39*



Tom Booth joined the Randall & Quilter Group in October 2009 and was appointed to the board of Randall & Quilter Investment Holdings plc as an Executive Director in January 2011 and as Chief Financial Officer in June 2011. He moved to Bermuda in 2013 following the Group’s redomicile, taking up the same position on the new holding company board, Randall & Quilter Investment Holdings Ltd.

With over 11 years of experience in the insurance sector Tom held the position of Corporate Finance Director at Numis Securities Limited between 2006 and 2009 where he advised and helped raise capital for an extensive quoted insurance client base.

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Prior to this Tom worked at Aon Capital Advisory in London for a number of years, working with a range of underwriting and other insurance related entities in a similar advisory capacity, having previously worked as an investment banker in general corporate finance, credit and equity research.

Tom graduated from Trinity Hall, Cambridge University with an MA and holds a first class MBA from the University of Cape Town, South Africa as well as a Finance Diploma from London Business School.

***Phil Barnes, Non-Executive Director - Age 53***



Philip Barnes is a chartered accountant and has worked in the insurance industry for almost 30 years.

After qualifying with a national firm of accountants in the UK, Philip moved to Bermuda in 1984 where he continued his career with Deloitte. In 1986, Philip joined the captive management operations of Alexander & Alexander which was subsequently acquired by Aon.

During his almost 25 year career with Aon, Philip oversaw the growth and development of the Bermuda office into the leading manager of captives and reinsurance companies on the island. During this time, Philip served on the Executive Committee of the Bermuda Insurance Managers Association including two years as President in 2007/8.

Philip was appointed to the Bermuda Insurance Advisory Committee in 2005 and continues as an active member of this key Government appointed committee.

Philip left Aon at the end of 2010 after 12 years as Managing Director and since then has undertaken several consulting and advisory appointments and is a non-executive director of several captives and reinsurance companies.

**Auditors (Resolutions 4 & 5)**

Resolution 4 recommends the reappointment of PKF-Littlejohn LLP as auditors to the Company and resolution 5 proposes that the Audit Committee be authorised to fix their remuneration.

**Authorities to allot shares and disapplication of pre-emption rights (Resolutions 6 & 7)**

Under the Companies Act 1981 of Bermuda (the “**Bermuda Act**”) and the Company’s Bye-laws, the Directors of the Company are not permitted to allot shares (or grant certain rights over shares) unless authorised to do so by shareholders.

This is the first Annual General Meeting of the Company. The Company’s current Bye-laws provide authority to the Directors to allot such number of shares as is equivalent to, but not exceeding 20 per cent. of the total number of shares that were in issue on 5 July 2013 at any time before the first Annual General Meeting of the Company. Accordingly, Resolution 6 proposes that the Directors be granted authority to allot new shares and other relevant securities, up to a nominal value of £478,460 (being 23,923,000 Ordinary Shares of 2 pence each), which is equivalent to approximately one third of the total issued ordinary share capital of the Company.

The authority in sub-paragraph (1) of resolution 6 will allow the Directors to allot shares or grant rights to subscribe for, or convert, any security into shares up to a nominal value of £478,460 (being 23,923,000 Ordinary Shares of 2 pence each), which is equivalent to approximately one third of the total issued ordinary share capital of the Company, exclusive of shares deemed to be held in treasury, as at 20 May 2014, being the latest practicable date (the “**Latest Practicable Date**”) before publication of this document.

The authority in sub-paragraph (2) of resolution 6 will, if passed, authorise the Directors to allot shares or grant rights to subscribe for, or convert, any security into shares up to a further nominal value of £478,460 (being 23,923,000 Ordinary Shares of 2 pence each), but only in connection with a rights issue, making a total authority to allot up to two thirds of the total issued ordinary share capital of

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the Company, exclusive of shares deemed to be held in treasury, as at 20 May 2014, in connection with a rights issue.

Despite the Company no longer being subject to UK Company law, the Directors consider it appropriate to confirm that, if this further authority were utilised during the year, they intend to follow the guidance of the Association of British Insurers (last issued in 2009) and would once more all stand for re-election at the next AGM.

First Names Trust Company (Channel Islands) Limited holds 68,338 Old R&Q Shares as trustee of the RQIH Limited Employee Benefit Trust. First Names Trust (Channel Islands) Limited has waived voting rights in respect of these shares. These shares are deemed to be held as treasury shares.

A special resolution (resolution 7) is also to be proposed to renew the Directors' authority to allot ordinary shares for cash without first offering them *pro rata* to existing shareholders. This authority also covers, within the aggregate limit, the sale of treasury shares for cash.

If approved, this authority will be limited (other than in the case of a rights issue as set out in resolution 6) to ordinary shares of up to a nominal value of £71,776, equivalent to 5 per cent. of the total issued ordinary share capital of the Company excluding shares deemed to be held in treasury as at 20 May 2014, being the latest practicable date before publication of this document. In the case of a rights issue, the Directors will be authorised to allot ordinary shares, or sell treasury shares, pursuant to the authority in sub-paragraph (2) of resolution 6, for cash, without the shares being first offered to existing shareholders in proportion to their existing holdings.

Apart from issues or transfers of ordinary shares that are deemed to be held in treasury pursuant to the terms of the Company's employee share plans, the Directors have no present intention of utilising these authorities. The Directors, however, consider it desirable to have the maximum flexibility permitted by corporate governance guidelines to respond, in the interests of promoting the success of the Company, to market developments and appropriate opportunities as they arise.

These authorities will expire on the date of the Annual General Meeting to be held in 2015 or on 30 June 2015, whichever is the earlier.

Despite the Company no longer being subject to UK Company law, the Directors consider it appropriate to confirm that it is their intention to continue to follow the provisions of the Pre-emption Group's 2008 Statement of Principles not to allot shares for cash on a non pre-emptive basis (other than pursuant to a rights issue or pre-emptive offer) in excess of an amount equal to 7.5 per cent. of the total issued ordinary share capital of Old R&Q within a rolling three year period without prior consultation with shareholders.

### **3. ACTION TO BE TAKEN**

#### **Form of Proxy**

If you hold Ordinary Shares in certificated form, you will find enclosed with this document, or otherwise delivered to you, a Form of Proxy for use in connection with all the resolutions to be proposed at the AGM. Whether or not you are able to attend the meeting, the directors request that you complete and return the enclosed Form of Proxy to R&Q's registrar, Computershare Investor Services plc, The Pavilions, Bridgwater Road, Bristol BS99 6ZY, in all cases so as to arrive not later than 12.00 noon on 16 June 2014.

The completion and return of a Form of Proxy will not preclude you from attending the AGM and voting in person.

#### **Form of Instruction**

DI Holders are asked to either complete a Form of Instruction (copies of which can be found on the Company's website at [www.rqih.com](http://www.rqih.com)) or place an instruction through the CREST system to direct the Custodian to cast votes on their behalf in respect of their Depository Interests at the Annual General

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Meeting. A Form of Instruction should be completed in accordance with the instructions printed on it. Completed Forms of Instruction and instructions placed in relation to the Annual General Meeting through the CREST system should be sent to Computershare Investor Services PLC, Corporate Actions Projects, Bristol BS99 6AH as soon as possible and, in any event, must be received by Computershare not later than 5.00 p.m. on 13 June 2014.

The return of a completed Form of Instruction or CREST instruction in relation to the Annual General Meeting will not prevent you from attending the Annual General Meeting and voting in person if you so wish. DI Holders wishing to attend the General Meeting should contact the Depositary by no later than 5:00 p.m. on 13 June 2014 by email at !UKALLDITeam@computershare.co.uk

#### **4. RECOMMENDATION**

The Directors consider that resolutions 1 to 7 are in the best interests of the shareholders of the Company and the Company as a whole. In providing advice to the Directors, Numis Securities Limited has taken account of the Directors' commercial assessment. Accordingly, the Directors therefore unanimously recommend that you vote in favour of resolutions 1 to 7 at the AGM as they and their connected persons intend to do in respect of their own beneficial holdings of 23,350,092 Ordinary Shares and/or Depositary Interests in aggregate, representing approximately 32.56 per cent. of the Ordinary shares currently in issue (excluding shares deemed to be held in treasury).

Yours faithfully



**Ken Randall**

*Group Chairman and Chief Executive Officer*

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## PART 2

### ADDITIONAL INFORMATION

#### 1. INTERESTS AND DEALINGS

##### 1.1 Directors

At the close of business on the Latest Practicable Date the interests of the directors, their immediate families and persons connected with them in the issued ordinary share capital of the Company (all of which are beneficial unless stated otherwise), excluding shares deemed to be held in treasury, are as follows:

<i>Director</i>	<i>Number of Ordinary Shares</i>	<i>Percentage of issued share capital</i>
Ken Randall <sup>(1)</sup>	18,418,891	25.69
Alan Quilter <sup>(2)</sup>	4,246,456	5.92
Tom Booth	659,745	0.92
Michael Smith	25,000	0.05
Phil Barnes	0	0
Alastair Campbell	0	0
<b>Total</b>	<b>23,350,092</b>	<b>32.56</b>

(1) Ken Randall's shareholding is stated as including 2,183,445 Ordinary Shares held by family members.

(2) Alan Quilter's shareholding is stated as including 200,000 Ordinary Shares held by family members.

##### 1.2 Shares deemed to be held in treasury

Shares referred to as 'deemed to be held in treasury' throughout this document, are those shares held by the employee benefit trust ("EBT"). The EBT has waived the right to vote and to receive dividends on those shares which it holds.

#### 2. GENERAL

This document is being made available to all shareholders on the register of members of the Company at close of business on 20 May 2014, being the latest practicable date before the publication of this document.

#### 3. DOCUMENTS AVAILABLE FOR INSPECTION

Copies of the following documents will be made available for inspection at the Registered Office of the Company and its London office at 110 Fenchurch Street, London, EC3M 5JT during usual business hours on any weekday (Saturdays, Sundays and public holidays excepted) from the date of posting of this document up to the date of the AGM, the Company's website at <http://www.rqih.com/investors/shareholder-information/documents/> and at the place of meeting for 15 minutes prior to the AGM and during the AGM:

- (a) the Bye-laws of the Company;
- (b) the audited consolidated accounts of the Company for the year ended 31 December 2013; and
- (c) the Notice and this document.

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## PART 3

### NOTICE OF ANNUAL GENERAL MEETING

# Randall & Quilter Investment Holdings Ltd.

*(Registered in Bermuda No. 47341)*

**NOTICE IS HEREBY GIVEN THAT** the annual general meeting of Randall & Quilter Investment Holdings Ltd. (the “**Company**”) will be held at 12.00 noon on 18 June 2014 at 130 Fenchurch Street, London EC3M 5DJ for the purpose of considering and, if thought fit, passing the following resolutions. Resolutions 1 to 6 will be proposed as ordinary resolutions and resolution 7 as a special resolution.

#### ORDINARY RESOLUTIONS

1. That: the Company’s accounts for the year ended 31 December 2013 and the reports of the directors’ and auditor’s thereon be received and adopted.
2. That: Thomas Alexander Booth be reappointed as a director of the Company.
3. That: Philip Andrew Barnes be reappointed as a director of the Company.
4. That: PKF-Littlejohn LLP, who offer themselves for reappointment, be reappointed as auditors to hold office until the conclusion of the next general meeting at which accounts are laid before the Company.
5. That: the Audit Committee be authorised to determine the remuneration of the auditors.
6. That: the directors be and are hereby generally and unconditionally authorised pursuant to and in accordance with Bye-law 44 of the Company’s Bye-laws to exercise all the powers of the Company to allot shares or grant rights to subscribe for or to convert any security into shares in the Company:
  - (1) up to a nominal amount of £478,460 (being 23,923,000 Ordinary Shares of 2 pence each); and
  - (2) comprising equity securities up to a further nominal amount of £478,460 (being 23,923,000 Ordinary Shares of 2 pence each) in connection with an offer by way of a rights issue,

such authorities to expire at the end of the next annual general meeting in 2015 or on 30 June 2015, whichever is the earlier, but in each case so that the Company may, before expiry of such period, make offers and enter into agreements which would, or might, require shares to be allotted or rights to subscribe for or to convert any security into shares to be granted after the authority conferred by this resolution has expired.

For the purposes of this resolution “rights issue” means an offer to: (a) ordinary shareholders in proportion (as nearly as may be practicable) to their respective holdings; and (b) people who are holders of other equity securities if this is required by the rights of those securities or, if the directors consider it necessary, as permitted by the rights of those securities, to subscribe for further securities by means of the issue of a renounceable letter (or other negotiable document) which may be traded for a period before payment for the securities is due, but subject in both cases to such exclusions or other arrangements as the directors may deem necessary or expedient in relation to treasury shares, fractional entitlements, record dates or legal, regulatory or practical problems in, or under the laws of, any territory or the requirements of any regulatory body or stock exchange.

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**SPECIAL RESOLUTIONS**

7. That: subject to the passing of resolution 6 above, the directors be and are hereby empowered in accordance with Bye-law 57 of the Company's Bye-laws to allot equity securities wholly for cash:

- (1) pursuant to the authority given by sub-paragraph (1) of resolution 6 above, in each case:
  - I. in connection with a pre-emptive offer; and
  - II. otherwise than in connection with a pre-emptive offer, up to an aggregate nominal amount of £71,776; and
- (2) pursuant to the authority given by sub-paragraph (2) of resolution 6 above in connection with a rights issue,

as if Bye-law 53 did not apply to any such allotment, such power to expire at the end of the next annual general meeting in 2015 or on 30 June 2015, whichever is the earlier, but so that the Company may in each case, before the expiry of such period, make offers and enter into agreements which would, or might, require equity securities to be allotted after the authority conferred by this resolution has expired.

For the purposes of this resolution:

- (a) "rights issue" has the same meaning as in resolution 6 above;
- (b) "pre-emptive offer" means an offer of equity securities open for acceptance for a period fixed by the directors to: (a) holders (other than the Company) on the register on a record date fixed by the directors of ordinary shares in proportion to their respective holdings; and (b) other persons so entitled by virtue of the rights attaching to any other equity securities held by them, but subject in both cases to such exclusions or other arrangements as the directors may deem necessary or expedient in relation to treasury shares, fractional entitlements, record dates or legal, regulatory or practical problems in, or under the laws of, any territory or the requirements of any regulatory body or stock exchange;
- (c) references to an allotment of equity securities shall include a sale of treasury shares; and
- (d) the nominal amount of any securities shall be taken to be, in the case of rights to subscribe for or convert any securities into shares of the Company, the nominal amount of such shares which may be allotted pursuant to such rights.

By order of the Board



**M.L. Glover**

23 May 2014

*Registered Office:*  
Clarendon House  
2 Church Street  
Hamilton, HM11  
Bermuda

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## NOTES:

Only registered shareholders of the Company as at 5.00 p.m. on 16 June 2014 (or, if the meeting is adjourned, 5.00 p.m. on the date which is two business days before the time of the adjourned meeting) shall be entitled to attend and vote at the meeting or adjourned meeting in respect of the number of shares held in certificated form or Depositary Interests registered in their respective names at that time. Changes to the Register of Members or Register of Depositary Interests after that time will be disregarded in determining the rights of any person to attend or vote at the meeting or adjourned meeting.

### 1. Registered Shareholders

#### *Proxies*

Registered shareholders should complete the Form of Proxy enclosed with this Notice of the Annual General Meeting. The Form of Proxy must be deposited in hard copy form by post, by courier or by hand at Computershare Investor Services PLC, The Pavilions, Bridgwater Road, Bristol BS99 6ZY United Kingdom not less than 48 hours before the time appointed for holding the said meeting or any adjourned meeting.

Your proxy could be the Chairman, another Director of the Company or another person who has agreed to attend to represent you. Every shareholder entitled to attend and vote at the meeting may appoint one or more persons as his/her proxy to attend and vote thereat instead of him/her, provided that each proxy is appointed to exercise the rights attaching to different shares held by the member.

Your proxy will vote as you instruct and must attend the meeting for your vote to be counted. Details of how to appoint the Chairman or another person as your proxy using the proxy form are set out in the notes to the proxy form. Appointing a proxy does not preclude you from attending the meeting and voting in person. If you attend the meeting in person, your proxy appointment will automatically be terminated.

To change your proxy instructions you may return a new proxy appointment using the methods set out above. Where you have appointed a proxy using the hard copy proxy form and would like to change the instructions using another hard copy proxy form, please contact Computershare at Computershare, [Corporate Actions Projects], Bristol BS99 6AH. The deadline for receipt of proxy appointments (see above) also applies in relation to amended instructions.

### 2. Depositary Interests

#### *Forms of Instruction*

Holdings of Depositary Interests (“DI Holders”) are registered in the name of Computershare Company Nominees Limited (“Custodian”). In order to have votes cast at the meeting on their behalf, DI Holders must complete the Form of Instruction. The Form of Instruction must be deposited in hard copy form by post, by courier or by hand at Computershare Investor Services PLC, The Pavilions, Bridgwater Road, Bristol, BS99 6ZY United Kingdom not later than 5.00 p.m. on 13 June 2014. The Custodian will cast votes on behalf of DI Holders in accordance with instructions received pursuant to valid Forms of Instruction.

#### *Electronic voting instructions through the CREST voting system*

Alternatively DI holders who are CREST members may issue an instruction by using the CREST electronic voting appointment service. Further details are set out below.

- (i) An instruction may be issued through the CREST electronic voting appointment service by using the procedures described in the CREST manual (available from [www.euroclear.com/CREST](http://www.euroclear.com/CREST)) subject to the provisions of the Company's Bye-Laws. CREST personal members or other CREST sponsored members and those CREST members who have appointed a voting service provider(s), should refer to their CREST sponsor or voting services provider(s), who will be able to take the appropriate action on their behalf.
- (ii) In order for instructions made using the CREST service to be valid, the appropriate CREST message (a CREST Voting Instruction) must be properly authenticated in accordance with the specifications of Euroclear UK & Ireland Limited (EUI) and must contain the information required for such instructions, as described in the CREST Manual.
- (iii) To give an instruction through the CREST system, CREST messages must be received by the issuer's agent (ID number 3RA50) not later than 5.00 p.m. on 13 June 2014. For this purpose, the time of receipt will be taken to be the time (as determined by the timestamp generated by the CREST system) from which the issuer's agent is able to retrieve the message. The Company may treat as invalid a CREST voting instruction in the circumstances set out in Regulation 35(5)(a) of the Uncertificated Securities Regulations 2001.

The return of a completed Form of Instruction will not prevent you from attending the Annual General Meeting and voting in person if you so wish. DI Holders wishing to attend the Annual General Meeting should contact the Custodian at The Pavilions, Bridgwater, Bristol BS13 8AE by no later than 5.00 p.m. on 13 June 2014 by email at [!UKALLDI@computershare.co.uk](mailto:UKALLDI@computershare.co.uk)

### 3. Corporate Representatives

A registered shareholder that is a corporation and/or Computershare in its capacity as custodian of the Depositary Interests may, by written authorisation, elect to appoint a corporate representative in accordance with Bye-Law 188 of the Company's Bye-Laws to attend and vote at the meeting, in which case the Company will require written proof of the representative's appointment which must be lodged with Computershare Investor Services PLC at The Pavilions, Bridgwater Road, Bristol

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BS13 8AE United Kingdom not less than 48 hours before the time appointed for holding the said meeting or any adjourned meeting.

Any corporation which is a member can appoint more than one corporate representative who may exercise on its behalf all of its powers as a member provided that they do not do so in relation to the same shares.





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## Principal Worldwide office locations

[www.rqih.com](http://www.rqih.com)

### UK Offices

110 Fenchurch Street  
London  
EC3M 5JT

130 Fenchurch Street  
London  
EC3M 5DJ

Mayland House  
Floor 2, Mayland Road  
Witham, Essex CM8 2FR

Evolution House  
Unit C/D, Icen Court  
Norwich NR6 6BB

### US Offices

101 Federal Street  
Suite 1900  
Boston MA 02110

2 Logan Square  
Suite 600  
Philadelphia PA 19103 - 2772

### Bermuda Office

**Head Office**  
FB Perry Building, 40 Church Street  
PO Box HM 2062  
Hamilton HM HX Bermuda

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