



what's around the corner?

Managing the unexpected

Whatever your
business, you
need to look
ahead





Preparation is key if you want to run a successful business. However, with so many things to manage, it doesn't hurt to have an extra pair of hands.

At Lampier, we work hard to truly understand our clients. This in-depth knowledge enables us to help meet the needs of our clients now, whilst ensuring that plans are adaptable for the future.

You don't always know what's around the corner, but you can still prepare

As part of Jelf Group plc, one of the largest independent insurance and financial groups in the South of England and Wales, Lampier is dedicated to helping the owners and managers of businesses with their business planning.

We offer a co-ordinated service, understanding your business, anticipating your requirements and then meeting your needs.

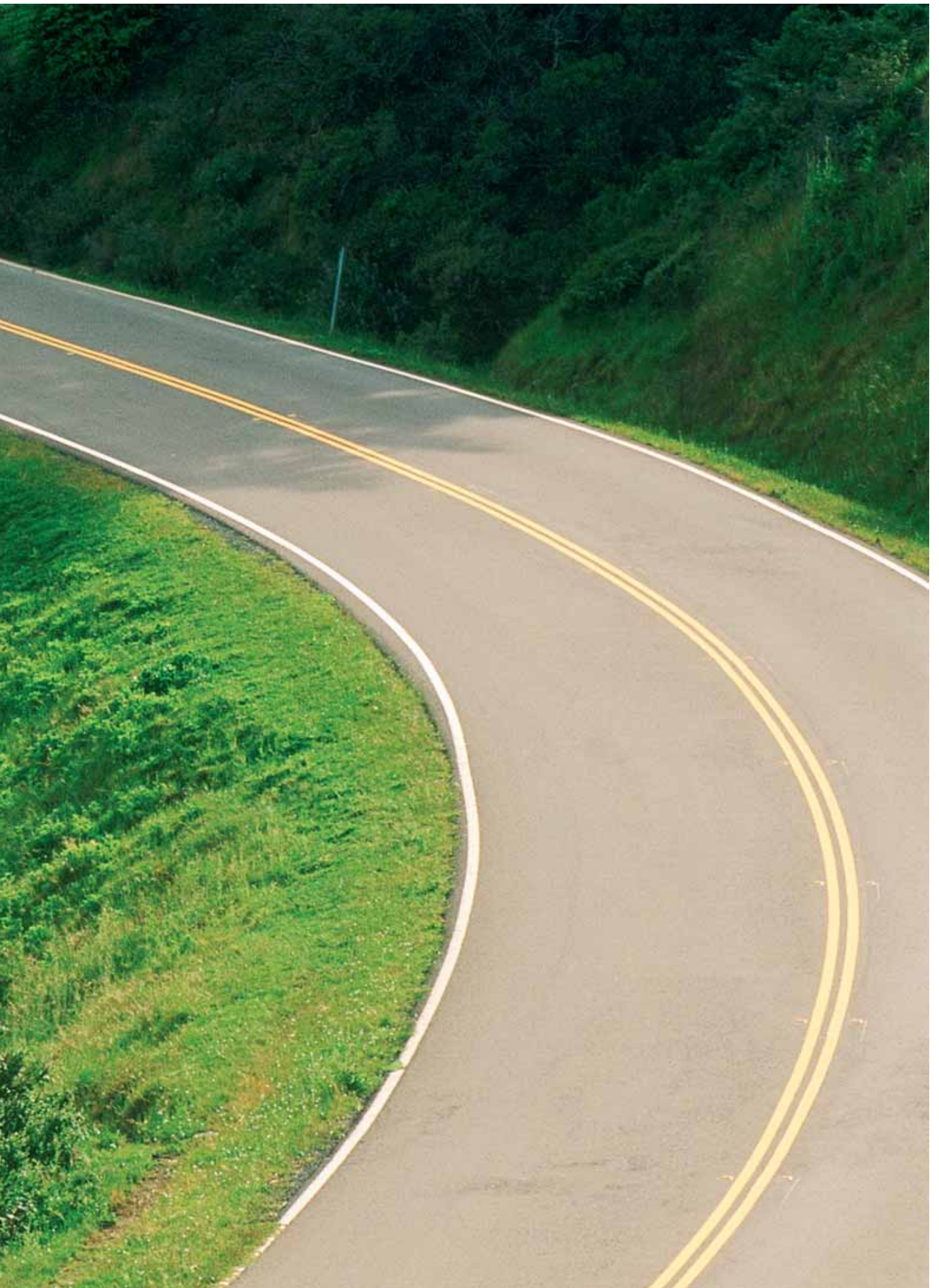
Our consultants are experienced professionals, who will take time to fully understand your business, providing carefully considered advice and innovative solutions that are tailored to your needs.

We are independent of the insurers that we choose to deal with. They value our business and our expertise. Once we have identified your exact requirements, we

negotiate with the most appropriate insurers to obtain the best results for our clients.

We are committed to providing our clients with a professional approach that gives maximum protection to their businesses, now and in the future... whatever is around the corner.







push forward with confidence

Insurance



Our insurance team has extensive experience which our consultants are able to apply to particular industry sectors. This enables us to offer an in-depth understanding of your type of business, and a professional and dedicated management approach to your insurance portfolio.

We'll undertake a detailed risk analysis, and then, we'll prepare an insurance programme that uniquely meets your particular requirements.

Then we'll negotiate with insurance companies on your behalf. They respect Lampier as a leading insurance broker, and this helps us to position the risks to your business in the most positive light; as a result obtaining the right policies with the best cover for your business.

"A complete difference to previous companies we have dealt with in the past, the team deal with everything for you, making your life so much easier, you get regular updates on progress with the claim, but don't have to get so involved that it takes up your time. It is really an invaluable service when trying to do your normal role, and the team are all so friendly and approachable, which really makes a difference."

Facilities Manager, Symmetry Ltd



Professions



The Group's Professions team specialises in professional indemnity insurance, which is a vital requirement for every business that provides any advice, design or even supervision to its clients.

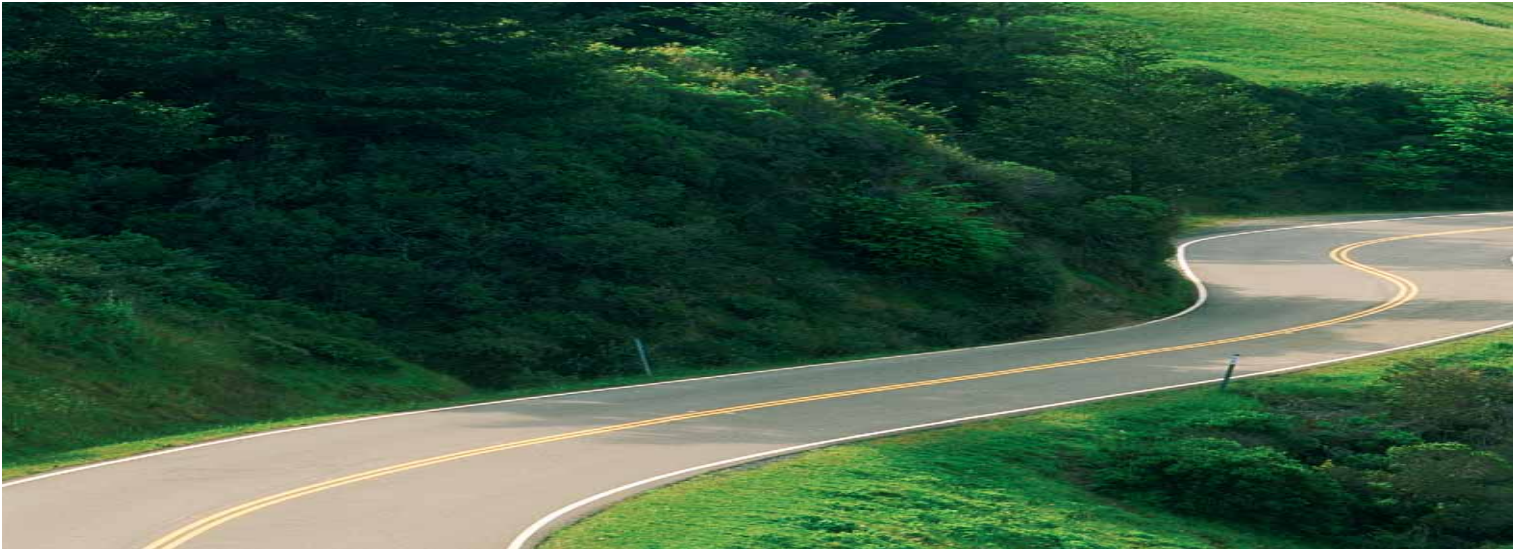
The type of coverage varies widely, as risks differ from business to business.

We'll work with you to understand your unique requirements, suggest ways to avoid problems in the future, and create a professional indemnity solution for you that is tailored to your needs.

Then we'll go to the underwriters. As specialists, we know them well. So we'll discuss your business, making sure they understand what sets you apart from the rest, enabling us to negotiate the right policy at the right price.

"When we first enquired about PII from Lampiers in 2002 we were pleasantly surprised by the approach they adopted in finding us a good deal. They looked not only at our turnover, profit and number of staff but also the nature of the work carried out. They were interested to see the degree of risk applicable to our various areas of work and produced tailored proposals for us. Each year at renewal time they carry out a reappraisal for us. We always obtain quick, reliable and reasoned responses."

Managing Director, Cadogan Consultants Ltd



Healthcare



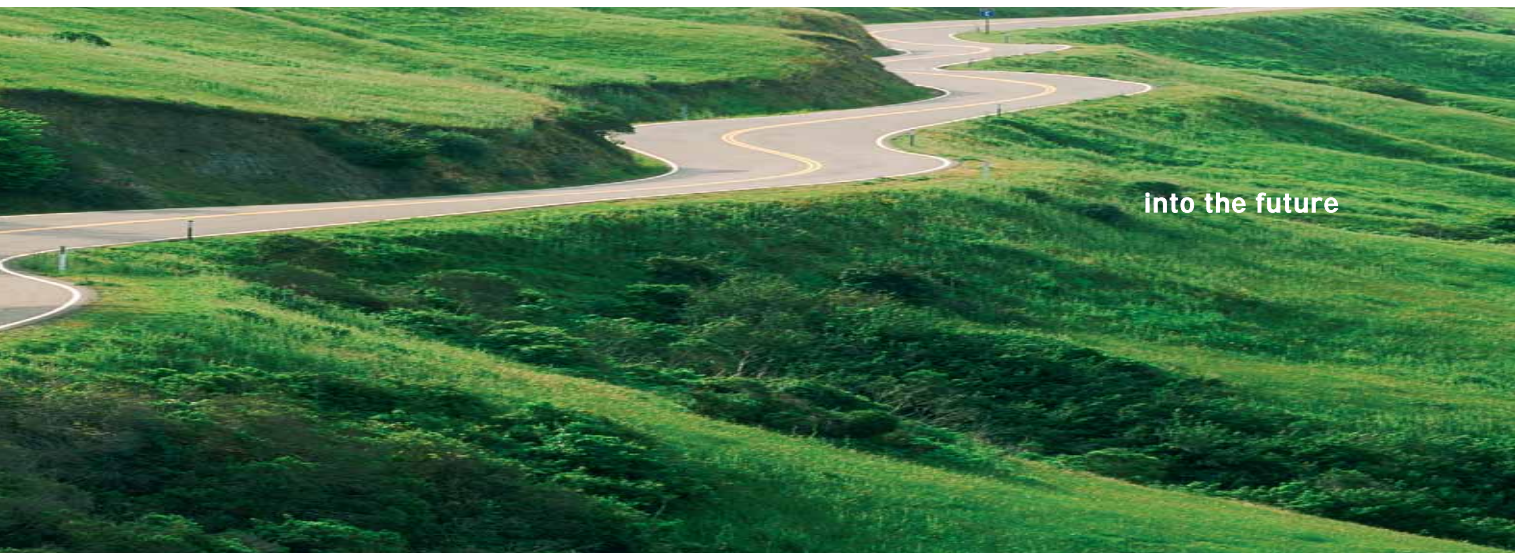
The Group's healthcare team provide advice to businesses of every size on all aspects of health and wellbeing for their directors and staff, including health insurance, dental plans, employee assistance programmes and occupational health.

The health and wellbeing of your managers and staff is vital. Our healthcare team will help you identify ways to minimise absence, maximise productivity, and motivate your employees.

Deciding on healthcare insurance can be complex. The team fully understand the healthcare industry, and will help you decide what type of cover you want for the people in your organisation. As one of the largest specialist intermediaries in this market, we are able to use our market presence to negotiate the best deal with insurers.

"I have found the Group's healthcare team to be extremely customer focused and highly responsive in managing and providing an excellent professional service. They effectively prepare and communicate information that allows me to make timely policy decisions. I would recommend the services of the healthcare team to others."

Mike Hocking, Financial Director, Midas



into the future

Wealth management



Our financial services team helps business people manage their personal finances effectively.

Our wealth management team will think about your business, your family, your future, and how to achieve your financial objectives.

Specialist advisers will make suggestions on how your arrangements could be improved, to give you greater protection or certainty, or to reduce your costs.

There will be no instant decisions and no standard packages, and everything will be easy to understand, and easy to put into action.

And when you've decided, we'll create the plans to suit your personal situation.

"I obtained advice from a number of financial advisers but decided to go with the Jelf Group as they gave me the most confidence that I was receiving a product tailored for my specific business needs. The initial advice was followed up with regular updates which I consider to be of the utmost importance enabling me to concentrate on my core business."

Mark Braid, Barrister



looking ahead

Commercial finance



Running your business is a time-consuming activity and often leaves little time to review whether the financial requirements of your business are being met by your current provider.

The reality is that whether refinancing your property, buying a new piece of equipment or borrowing money to improve cashflow, most businesses take the 'obvious' option (the bank) without exploring whether there is a better, or more cost efficient, alternative.

This is where we can help. Jelf Commercial Finance aims to remove any 'unknowns' when raising money for your business by using our experience, market knowledge and buying power to secure you the best possible finance option.

"You have certainly saved our company money but more than that enabled us not to have to commit ourselves to onerous bank covenants for the next 20 years. I cannot recommend you to anyone highly enough and if you want or need to pass my number to anyone please do."

Katrina Foote, Finance Director, Thatchers



Employee benefits



Few businesses would claim to be able to achieve success without the support of a dedicated and experienced team. Having the right people in place is crucial.

In the war for talent, you'll recognise the need to be regarded as an employer of choice. For an increasingly aware workforce, today's employer of choice is the one that offers them not just a reputable name and an excellent working environment, but also a level of reward that, in their eyes, befits the expectations placed on them.

Balancing employee expectations around reward with the necessities of running a profitable business is by no means easy. And that is why we believe that it is not a task you should attempt alone...it's a task that calls for an expert partner such as the Jelf Group.

With a strong background in designing, implementing and, most importantly, communicating employee benefits packages, the Jelf Group can take this time-consuming, and potentially expensive, exercise and turn it into a cost effective process which delivers to your specific objectives.

"An integrated approach, using the Jelf Group to manage all our benefits under one roof, has given us an opportunity to reduce unnecessary areas of 'double-cover' whilst enabling us to reduce costs still further."

Bex Sinclair, Human Resources Manager, Battens Solicitors



Lampier, part of Jelf Group plc
Edgcombe Hall
Richmond Hill
Clifton
Bristol BS8 1AT
Tel: 0117 974 3232
Fax: 0117 923 7574

Founded over 70 years ago, Lampier provides impartial advice backed by extensive experience and the highest standards of professional integrity

www.lampier.co.uk



Outer cover: Manufactured from 75% post consumer waste and 25% mill broke. Chlorine free. **Inner pages:** Manufactured from 50% de-inked post consumer waste, 25% pre consumer waste, 25% virgin fibre. Chlorine free. FSC certified.

Insurance – Healthcare – Employee benefits – Commercial finance – Wealth management

Lampier is a trading name of John Lampier and Son Ltd, part of Jelf Group plc, which is authorised and regulated by the Financial Services Authority. Jelf Professions Ltd is an appointed representative of John Lampier and Son Ltd. John Lampier and Son Ltd is a registered company (Reg No. 2592538), its registered address is Fromeforde House, Church Road, Yate, Bristol BS37 5JB (Registered in England and Wales).

J975/10/07