



Paul G Backhouse

Paul Backhouse is a quintessential international wealth manager. Since the beginning of the 1980's he has been advising and working closely with clients and their advisors across the world and has spent long periods in international finance centres, including The Bahamas, Bermuda, Jersey and Guernsey, as well as being responsible for financial services businesses in many other onshore and offshore jurisdictions.

Immediately prior to establishing Cogent he was a member of the Management Council of the Fortis Group and a Managing Director of Fortis Global Private Banking. Fortis was at the time the 20th largest business in the world.

Cogent was established in 2004 and Paul was instrumental in negotiating a joint venture with the Fortis Group acquiring for Cogent an interest in Lighthouse Capital Insurance, a Cayman Islands international insurance company, a business that is now wholly independent. As well as being a director of Lighthouse, Paul is also a director and shareholder in several other successful insurance and fiduciary companies, including US Commonwealth Life (Puerto Rico) and Canterbury Trust Company (BVI).

Cogent has developed into a leading independent financial services business with an enviable reputation for its technical capabilities and the quality of its client service, and having considerable expertise in wealth management and financial structuring, Paul works with a select group of wealthy private clients, families, corporations and institutions and their advisers. In addition to his extensive practical experience he holds professional qualifications in banking, trust, investment, tax and corporate governance.

Paul has participated in several advisory boards, financial services industry representative bodies and working parties; he is a past Chairman of the International Bankers Association in Guernsey and is presently a Council Member of Guernsey International Business Association, a committee member of the Guernsey Association of Trustees and Chairman of the Guernsey Finance|GAT Liaison Group. He holds a small number of non-executive director positions, including several investment funds.

Married with two adult children and living in the Channel Islands, Paul has plenty of opportunity to go sailing, whether cruising or racing; and although his rugby playing days are long past, he remains a loyal member and shareholder of Saracens Rugby and is an avid skier.

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