

# Bermuda

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**A** Pegasus Scholarship is a wonderful opportunity to visit an exciting part of the world and work in a different legal system, so when I was offered the chance to spend six weeks in Bermuda with Appleby – one of the world’s largest providers of offshore legal services – I could not have been happier.

Bermuda is unlike anywhere else I have ever visited. After I arrived at its small airport (where a painting of the Queen hangs in the arrival lounge), I was met by Mrs Olney Bean, who has won awards for being the best taxi driver on the island and often collects visitors for Appleby. She was extremely friendly, and I quickly forgave the fact that she was an avid Manchester United supporter.

The taxi ride gave me my first taste of Bermuda, a strikingly beautiful island, with views of the ocean around every corner (it is only a mile wide after all). It was packed with houses freshly painted in pastel colours and iced with white roofs, and I soon arrived at the accommodation Appleby had provided. It was superb – much larger than I was expecting – with a balcony on which I spent many evenings watching the sun setting and listening to the sound of the tree frogs.

The next day, I decided to venture into Hamilton to find my bearings. The capital felt like a large town, intermixed with international banks and accountancy firms, with Appleby’s office in the centre. I went to Hamilton most weekends for a coffee and to browse the shops, or to catch the ferry or an air-conditioned pink bus on my way to explore another part of the island.

I spent my time at Appleby in the litigation and insolvency department with its small group of lawyers from around the world. Having read that Bermuda is a hub for international reinsurance companies, I imagined disputes about who had to bear the cost of natural disasters, commercial misfortune and possibly even shipwrecks (of which there seemed to be hundreds littered around the Bermudian coastline), but the reality was very different.

A significant amount of work was non-contentious. For example, one lawyer was considering the best way to draft share rights (a case that highlighted the pressure to provide better legal solutions than the competition in other offshore jurisdictions), while another was advising on the validity of a multi-jurisdictional life assurance policy. Most of it had a cross-border element, but there was also a surprising amount of domestic work. Although this included multi-million dollar claims, such as a shareholder dispute or a construction case in which the finished building overheated in the sun (a problem I have never encountered in Manchester), many of them were of a much lower value. I sat in conferences about local suppliers failing to pay for goods; drafted mortgage possession pleadings; advised on redundancies; and reviewed boundary disputes. This seemed a far cry from how I imagined law in an offshore financial centre, but it was still fascinating to see it in a practice over 3,000 miles away from home.

The lack of distinction between solicitors and barristers in Bermuda means that counsel are involved at a much earlier stage than we would be in the UK, and consequently one of my roles was to write ‘stiff letters’ intended to resolve disputes before they escalated into legal proceedings. I also helped to draft witness statements, compile bundles, write internal memos and prepare cases, which was particularly important given that the largest claims comprised 40 to 50 lever-arch files. Fortunately, partners and associates were more than happy to talk to me about the best ways to manage information without losing track or missing important documents. Most of the time I was in my own individual office overlooking the park, and I only attended court once during my six week placement. Although court work seemed scarce (one of the partners regarded a “*good spell of advocacy*” as being in court two or three times a month), the hearing that I attended lasted all day and was testament to the quality of the advocacy and the significance of the cases dealt with on the island.

As for the law itself, most of the library books were



the same as those back home, and much of it seemed to be based on historic English law with a Bermudian twist. The office still used a well-worn 1999 White Book, for example, but I was warned not to rely on it too much, as years of judicial decision-making had added a local gloss. In stark contrast, the company's marketing strategies were years ahead of those in chambers, with guidance on how to plan for meeting potential clients and acquire new business, all of which could be applied to good effect in the UK. However, my head of chambers might resist any proposal to adopt the department's work attire. Most days, the men wore casual trousers and open-necked

always encouraged me to stay behind for a drink in the bar. I also discovered that the island has a fascinating history (it was heavily involved in both the American War of Independence and the Civil War) and explored a multitude of museums and the UNESCO heritage town of St George. In Hamilton, Mr Fox, the Sergeant-at-Arms, gave me a personal tour of the Session House (the Bermudian Houses of Parliament) and every Wednesday night, the waterfront came alive with live music, craft and food stalls.

I thoroughly enjoyed my stay in Bermuda, and I would like to thank the Pegasus Scholarship committee and interview panel for giving me such a wonderful

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shirts, although a few wore traditional Bermudian tailored shorts in the brightest of colours, knee-length socks and, for meetings with clients, jacket and tie. I finally plucked up the courage to try the look for myself during my last week; fortunately, I was never caught on film!

Outside of work, I explored Cooper's Island nature reserve, which features the most secluded and unspoilt beaches on the island, and joined the local badminton club, who play twice a week in the searing heat and

opportunity; the scholarships and students department for answering my queries and helping me to plan my visit; and everyone at Appleby for organising my stay, making me feel welcome and ensuring that my time with them was interesting and worthwhile. Bermuda really is a jewel in the ocean; it is a place I will never forget.

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