



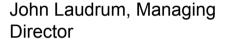
RFIB Laudrum Ltd

Cargo Commodities Division





John Metcalfe, Chairman





RFIB Group has recognised the professional achievements of John Laudrum in the commodity field and has created a dedicated limited company to house John Laudrum and his team. John Laudrum is managing director of RFIB Laudrum Ltd reporting to John Metcalfe, a board member of RFIB Holdings Ltd.

RFIB Group is confident that this organisation will continue the high level of dedication and expertise built up by John Laudrum's unrivalled insurance career and provide a consistent service from the dedicated team.



"Our role is not only to obtain the best premium rates and collect claims promptly but to be the catalyst for all parties working together to identify areas where losses are occurring and try and find solutions to minimise or eliminate exposure to claims.

We pride ourselves on providing the best service to all our clients and are extremely proud that our clients have entrusted us to arrange their insurance requirements year after year giving them peace of mind and confidence in knowing we are always available to assist them in every way possible no matter what situation may arise".

by John Laudrum



- Appointed representative of RFIB Group Ltd
- Offering tailored policies with our comprehensive knowledge and experience
- Maintain the highest standards of professionalism enabling RFIB Laudrum.
 I to deliver effective risk solutions.
- Clients benefit from a prompt and efficient claims handling service
- Working closely with clients/ warehouse keepers/ underwriters/ surveyors to maximise loss prevention strategies
- Members of: Federation of Cocoa Commerce

British Coffee Association

Sugar Association







Key Accounts:

Armajaro Trading Ltd



• Theobroma Holding BV



• Tulip Cocoa Processing Ltd





Key Accounts:

Huyser Moller BV



• Drum Commodities Ltd





About RFIB Group Ltd

- Insurance & reinsurance advisory and broking.
- Independent Lloyd's Brokers established 1980.
- Independent Board Majority of Company owned by our staff.
- Over 300 employees.
- International network with offices in London, Dubai, Saudi Arabia
 Hamilton, Kiev, Moscow, Perth, Kazakhstan and Tokyo. Enhancing our
 global footprint, we have a number of investments in insurance entities in
 other territories.
- We are able to integrate insurance and reinsurance solutions across our specialty service teams.
- We have a unique perspective that covers everything from the fine detail to the larger picture, enabling us to ensure effective mitigation and management of our Client's risks.



Why RFIB

Service:

We offer the highest standards of service and value.

Integrity:

• We are open, transparent, attuned to risk and in possession of the skills needed to deliver better results at every level.

Our Clients:

 Our worldwide client base includes Insurance and Reinsurance Companies, Lloyd's Syndicates and Corporate Clients.

Long Term Partnerships:

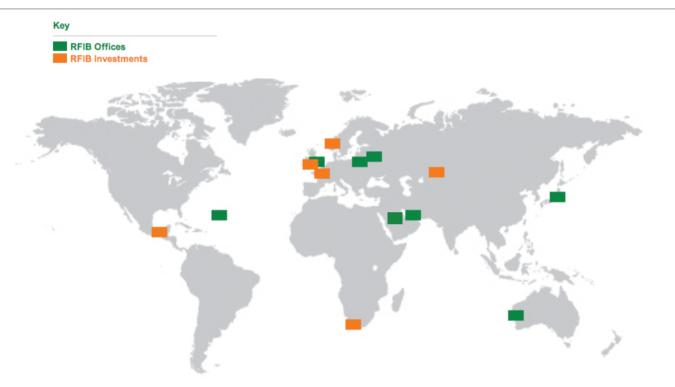
 Reflect our ethos of getting to know our Clients businesses and understanding their long term goals, enabling us to deliver innovative, tailored, risk mitigation solutions.

Global Knowledge:

• The global spread of our portfolio enables us to harness knowledge and experience gained in a variety of different areas for the benefit of Clients in specific territories.



International Network



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International Division Cargo and Specie

Cargo & Specie

We handle all types of Cargo and Specie and have acknowledged expertise in the following areas:

- Commodities
- Arms and Ammunitions
- Machinery / Steel / Precious Metals
- Oil
- Fine Art / Exhibitions
- Stockthroughputs / Storage Risks
- Consequential Loss (Marine or Project Business Interruption)
- Trade Disruption

We also place combined packages to include Cargo, Marine War, War on Land, Strikes and Terrorism.









International Division
War, Terrorism, Confiscation & Political Risks

War, Terrorism, Confiscation & Political Risks

Protecting international trade and investment is a key part of what we do. This is an area which by its nature requires real knowledge of both a client's business, and of what the insurance market has to offer, if effective solutions are to be developed. Our clients include major manufacturing companies, trading houses and banks.

Our broad ranging expertise includes:

- Asset risk
- Confiscation insurance
- Non-repossession insurance
- Sabotage, terrorism, war on land
- Payment risk
- Contract frustration insurance
- •I enders interest

Credit risks

•International trade credit insurance protecting against insolvency or protracted default of a single buyer or supplier or a portfolio of exposures

Trade disruption insurance

•Costs and expenses cover in the event of delay or cancellation of a contract due to force majeure events









International Division Hull and Liability

Hull Risks

- We arrange Hull and Machinery etc cover for our clients using the world wide markets with particular emphasis on UK, Scandinavia South American and European markets.
- Brown Water & Blue Water Tonnage.
- RFIB are internationally recognised as a leading London Market broker in this class.





Hull Risks

- Experience in handling worldwide domiciled business such as Hull & Machinery and Hull War.
- Cover facilities which include Hull and Hull War, Disbursements, Mortgagees Interest and Additional Perils (Pollution) and Mortgage Rights, Shipbuilding, Fishing Vessels, Yachts, Loss of Charter Hire or Earnings.
- We handle some of the largest fleets and Shipyards in the world.



www.rfib.com







International Division Yacht Insurance

Yacht Insurance

- One of the largest Yacht Brokers in the London Market with a dedicated Yacht team.
- Specialising in placing a worldwide portfolio of Yacht Risks.
- Experienced in handling all sizes of Yachts from high volume / small values under binding authorities to bespoke policies catering for the "superyacht " market .
- Offering optimum levels of service and cover by combining experience and knowledge of the industry.





Yacht Insurance Coverage

- Hull & Machinery including fixtures & fittings and contents
- Tenders, Toys & Equipment extensions
- Personal Effects
- Third Party Liability and P&I
- War Risks including Piracy
- Builders Risks
- Mortgagees Interest
- Charterers Liabilities
- Crew and Guest Welfare including Personal Accident
- Medical Coverage
- Cash on board
- Fine Art
- Direct and Re-insurance placements









International Division Marine Liability

Marine Liability Risks

- We provide a full range of broking and technical services, from the design of wordings and full liability programmes, to technical and broking advice, and guidance to our clients and producers.
- A sound knowledge of Liability Insurers in Lloyds and Company markets, including many specialist Insurers for Multi Modal risks, Marine Professional Indemnity Insurance and package policies.
- Particular expertise in the Port and Terminal industry providing multi sectional packages.





Liability Classes

Ship Repairers

 Multi Modal Transport Operators

Stevedores

Port / Harbour Authority

Charterers

Terminal Operators

Protection & Indemnity

General Liability

Excess Liability

Contractual

Marina Operators

Marine Employers Liability







International Division Protection and Indemnity

Protection & Indemnity Risks

- Protection and Indemnity cover using either the International Group Association (IGA) members or the fixed P&I markets.
- Strong relationships with all Mutual Clubs in the UK and overseas.
- IGA P&I General limits available up to USD5 billion and USD1 billion in respect of Pollution.
- Fixed P&I limits up to USD100 million.
- A dedicated team of experienced practitioners.









International Division Reinsurance

Reinsurance

- We have a specific team who concentrate on developing and marketing reinsurance solutions for our broad client base.
- In addition we design and place ART products and deal with the needs of both the Composite and Marine markets.
- Our portfolio of clients includes Lloyd's syndicates, London and International insurance and reinsurance companies.
- The expertise of our staff in this field stretches back over thirty years.









International Division Energy

RFIB Energy

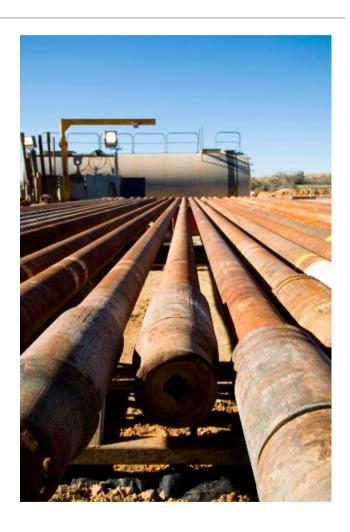
- Team comprising of Specialist Energy Insurance and Risk professionals.
- Exclusive operational and construction risk facilities that provide superior wording and continuity of rating.
- In-house claims expert with proven 'track record' in Energy Claims settlement.
- In-house Petroleum Engineer to provide our own technical risk review.





Energy Products and Services

- Onshore and Offshore Construction
- Operational Property
- Control of Well / Operators Extra Expense
- Third Party Liability
- Business Interruption
- Directors & Officers Liability
- KR/PA/Executive Risk Package
- Renewable Energy products
- Mining construction and operational
- Construction Cargo/DSU
- Contractors and equipment





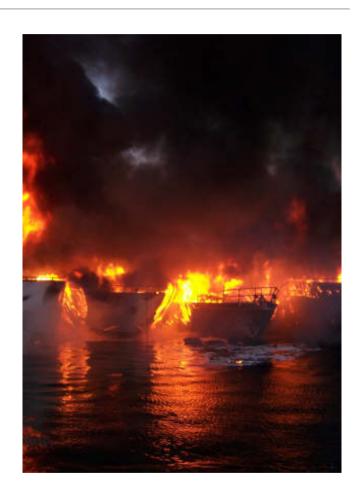




International Division Claims

Marine Claims

- Consists of 15 highly skilled and experienced individuals.
- Two Teams Direct & Reinsurance overlap.
- Each member of team has minimum 20 years experience in Insurance Industry.
- Fully qualified Average Adjuster of 35 years.
- Long standing and close working relationships with all the major Insurers, Average Adjusters and Maritime Law firms.





Marine Claims

- Direct Insurance, Facultative Reinsurance, Binding Authority and Excess of Loss
- Hull
- Cargo
- P & I and Liability
- Ports and Terminal Packages
- Political Risks
- Yachts
- Energy
- Aviation & Satellite
- Catastrophe XOL





MORE INFORMATION

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