

A low-angle, upward-looking photograph of several modern skyscrapers with glass facades. The buildings are partially obscured by a light, hazy sky with soft clouds. The perspective creates a sense of height and architectural grandeur. The buildings are arranged around the central text, with some on the left and right edges of the frame.

NAUDI

RISK TRANSFER CONSULTANCY SERVICES LTD
(NAUDI R.T.C.S. LTD)

WHO WE ARE?

We are a professional independent entity dedicated to facilitate the management and transference of risks, with a clear mission statement totally focused on the specific assignment of attaining the objective of our clients.

We do this through a process of:

- A strategy of choice,
- An awareness to the full knowledge of the facts available,
- And thus determine at will, the risks they are prepared to carry or to cede in the protection of their balance sheet.

NAUDI RISK TRANSFER CONSULTANCY SERVICES LTD

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Malaga 29670, Spain

OUR PHILOSOPHY

Our criteria and advice are derived by the experience acquired and tested over a very long period, a professional unblemished standard of technical knowledge and past performance. This we achieve through a process of close contact with our clients and the marrying of their requirements to the changing market conditions and availabilities at the time.

We will always try to take the simplest way to find a solution that best suits our clients' requirements. We shall ignore topical gimmicks or other factors that do not bring added value.

We shall always be totally transparent and never flinch at having to admit that we cannot be of help if this is the conclusion we come to. Our clients' interests come first and foremost in our attempt to protect their own and our integrity of intentions and reputation.

We have at our disposal the services and knowledge of top experts in their own specialized disciplines and will respond to most of the requirements of our clients in the services we can offer.

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OUR SERVICES

We offer advice and act as an independent facilitator of services to original clients, producers and intermediaries, risk carriers, loss adjustors, surveyors or legal practices involved in the business of risk, its transference or its assessment in any format.

Our assignments will be undertaken on a "per project and first come first served basis".

The following are some examples of what we can provide:

1. Designing of products, marketing analysis for both the vending and protection aspects of risk carrying, pricing competitiveness, security of performance and confidentiality, licensing processes, preparation of offers to potential clients or to risk transferees.
2. Arbitration and / or compromise settlements especially on the run off and discharge of outstanding liabilities.
3. Provide facilities in difficult parts of the world, especially far away places with different languages, different legislations and trading conditions.
4. Professionally focused translation services by expert personnel with knowledge of local culture, of risk transfer from and to any language in Europe and European speaking areas including Arabic and some oriental languages.
5. A focused trade recruitment activity in executive personnel familiar with the business of risk.
6. Balance sheet and trading analysis for due diligence purposes. This includes market intelligence and unpublished but valid impressions of key market personalities. The advice on the selection of trading partners, mergers and acquisitions, licensing of subsidiary operations abroad, local market research prior to entering into new trading activities or territories.
7. Offer specialized knowledge on automatic contractual transfers of risks and protections on a portfolio of business exposed to major incidents in single events or series of events.
8. Organization and arranging of specialized trade seminars, business games and competitions on different aspects of risk management and transfer thereof, in any language within our possibilities and at any location of choice.

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OUR SPECIALIZATIONS

Whilst we claim to be very versatile in the disciplines under our disposal, we do tend to gravitate towards the following types of risk transfers and protection of assets against natural perils and risks of political violence or the protection of exposed personnel to the risks of forcible detention or death or disability for any reasons of crime or political violence committed against them.

Contractors' exposures to risks arising from the undertaking of construction projects and where there is exposure to risks of prevention to repatriate their plant and equipment; exposure to non payment and/or non convertibility and/or repatriation of payments; exposures to wrongful calling by either party of bonds granted by the contractor to the principals as part of the project; exposure to the protection of the contract works during the period of construction, including period of testing, plant and equipment, third party liability risks, all arising from natural perils including negligence of the contractor or of those acting on his behalf as subcontractors and including errors of designs, choice of adequate materials or methodology of implementation.

Oil gas and energy operating risks in all its aspects, both for onshore and offshore operations, including liabilities and operators extraordinary expenses, control of well and ancillary risks.

The protection of banks' real estate credits outstanding in the event of death of the creditor or where payments of interest are stopped by the impossibility of payments due to accident or prolonged ill health.

Financial guarantees where these are properly backed by collateral security.

Marine liabilities such as protection and indemnity membership, charterers' liabilities and the like, port operators' liabilities.

Marine hull fleets, including blue water yachts, dredgers and similar specialized types of vessels.

Risks of general aviation, including airport operators' exposures, liabilities arising from refueling, catering, passenger and baggage handling, ramp, control tower activities and the like.

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FOUNDER



Robert E Naudi ACII

„**BOB**”, as he is known to his friends, has been a Senior Insurance practitioner for 57 years in the Lloyd’s and International markets. He passed his ACII in 1960. He has had particular interests in the development of the Insurance industry in emerging markets in the Middle East, Latin America and elsewhere. He is fluent in Arabic, Spanish, French, Italian and Portuguese. He joined RFIB as a consultant in 2007 after he retired from a very senior position at AON where he served as Director for over 40 years.

During his career, he has served on several occasions on UNCTAD and other official entities entrusted with the creation or reconstruction or privatization of insurance and reinsurance activities in specific countries, as well as contributing towards the design and application of laws that deal with compulsory insurances or on obligatory market protections against natural hazards.

He has also been involved on several founders' committees for the setting up of Government or private sector insurance and reinsurance companies, as well as designing and reviewing adequacy of product effectiveness and competitiveness for industrial clients or of protecting shareholders' interests of risk carrying institutions.

Finally, Bob has been very generous in the sharing publically of his experience, through studies, papers, interviews and presentations which he has undertaken during his long professional life over a wide geographical area, for which he is ideally suited.

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