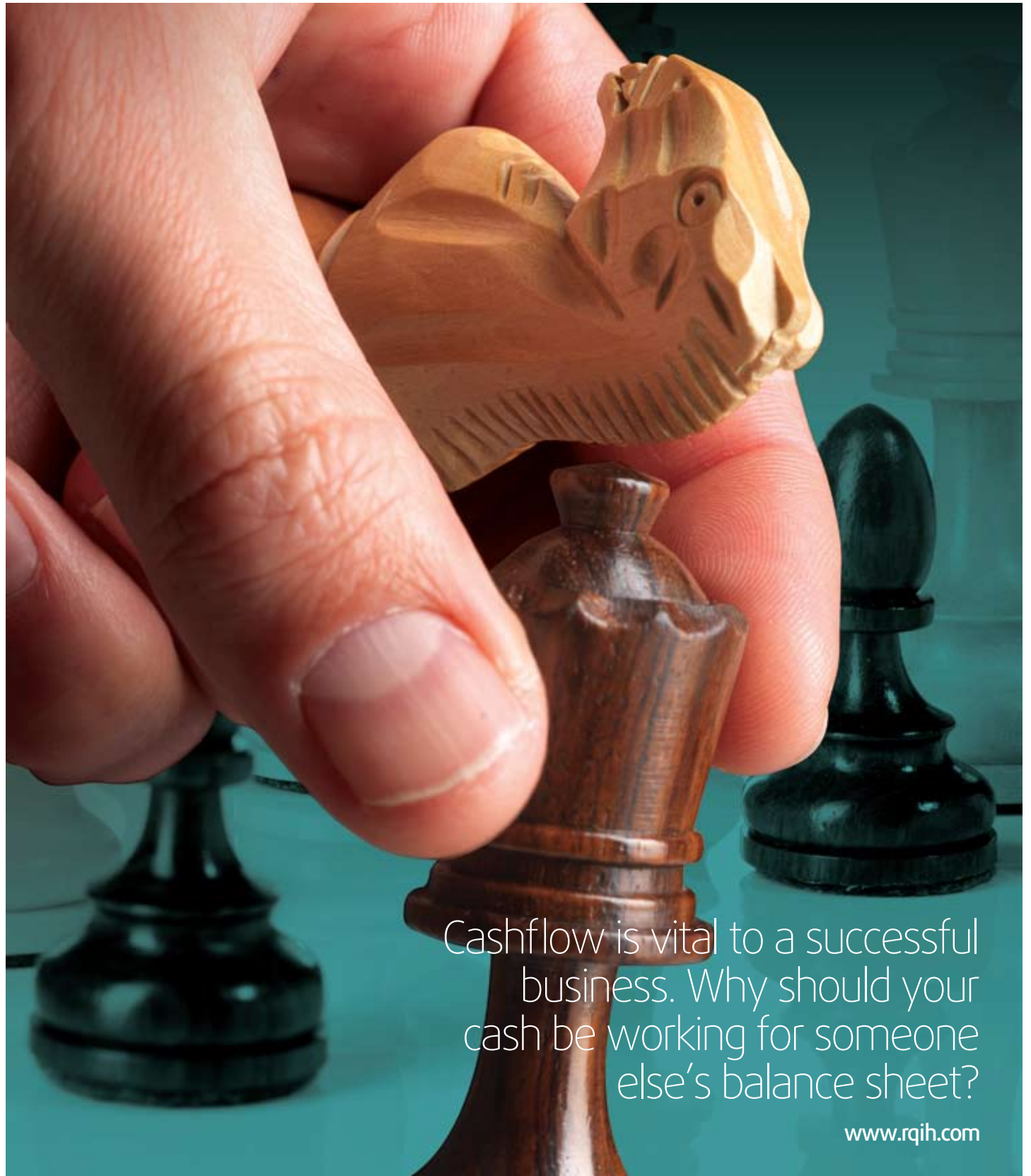


Insurance Services Reinsurance Management



Cashflow is vital to a successful business. Why should your cash be working for someone else's balance sheet?

Insurance Services Reinsurance Management

R&Q has collected over US\$3 billion of reinsurance assets for its clients to date. Cashflow is vital to any successful business. Why should your cash be working for someone else's balance sheet? Cash can really be said to be 'king'.

R&Q's activities/services operate under the following 4 divisions:

Insurance Investments

- Purchase of legacy insurance/reinsurance companies/captives
- Liquidity management
- RITC

Insurance Services

- Claims management
- Reinsurance management
- Broker services
- Audit and inspection
- Accounting services
- Credit control
- Exit solutions
- Cover holder services
- Broker performance reporting

Underwriting Management

- Turnkey management
- Delegated underwriting facility
- Capital support

Captives

- Bundled & unbundled management services
- Rent a captive solutions
- Exit solutions

Insurance Services

Reinsurance Management



What we do

Outstanding debt can impact your balance sheet in many ways from increased financing charges through to increased solvency requirements.

R&Q has considerable experience in collecting reinsurance balances worldwide and find that reinsurers will pay if asked regularly, if queries are answered promptly and a good working relationship is established.

How we do it

• Advising

R&Q offers expertise in the entire process of advising, from the identification of the underlying loss through to face to face presentation to reinsurers. This includes reconstructing your reinsurance programmes if necessary, managing broker involvements and where appropriate, by-passing the broker and dealing directly with clients' reinsurers.

• Collections

R&Q offers an array of credit control techniques to address aged or contentious debts including the protection of balances susceptible to a time bar defence and to ensure ongoing debts remain within their credit terms.

• Commutations

Commutations play an important role in the run-off sector and R&Q can plan and implement the commutation of your reinsurance assets - from weak to financially strong reinsurers throughout the world. R&Q Rendez-Vous events in Norwich, New Jersey and Cologne give the Group an unrivalled position in the commutation world.

• Arbitration / Litigation support

Legal action is an important weapon in the reinsurance asset management armoury. Running parallel to a collection or commutation strategy, R&Q provides the required legal impetus to maximise your assets. The group is able to assist clients in the development and management of legal actions as part of the recovery process. R&Q has a proven track record in dispute resolution and the management of recoveries by legal action.

• Proofs of debt (including insolvent and solvent scheme submissions)

Recoveries from insolvent estates and solvent companies under a Scheme of Arrangement generate significant recoveries. R&Q will ensure recoveries are not lost completely due to Bar Dates being missed or not maximised if Proofs of Debt/ Claims Filings are not submitted appropriately.

R&Q is aware of most if not all of the estates or companies closing which have an impact upon clients' business. Experience in the submission process from managing solvent and insolvent bar date processes, as well as submitting claims into many of these estates over the years, enables R&Q to manage scheme submissions to best effect.

How we Charge

R&Q operates a flexible fee structure to meet the specific requirements of clients which could include one or a combination of the following:

- An agreed fixed fee
- Time spent on agreed hourly charge out rates
- Contingency commission – 'no win, no fee'

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