CLEMENTS EUROPE®

FOR IMMEDIATE RELEASE

CONTACT: Dan Francis: 0203 009 3381; dfrancis@clements.com

Kathy Dorf: 011 202 872 0060; kdorf@clements.com

Ricky Downs Joins Clements Europe

London (21 October 2010) — Clements Europe, a member of the Clements International group of companies, have hired Ricky Downs to serve as business development manager in their London office. Clements International are a leading provider of insurance solutions for expatriates and international organizations.

"Ricky's experience and knowledge of the European insurance market make him an important asset to our business in London," said Dan Francis, director of Clements Europe. "Through our recent acquisition, we hope to build a strong customer base in Europe and Ricky will be instrumental in that process."

Downs previously worked for Lockton and Price Forbes & Partners in business development roles. His hiring follows the recent acquisition of the International Vehicle Risk Management (IVRM) division from Lockton where Downs previously managed and developed the business.

With over 10 years of experience in the insurance industry, Downs will be responsible for developing Clements Europe's Global Broker Network and expanding their European footprint.

For more information or to arrange an interview, please contact Dan Francis at 0203 009 3381 or dfrancis@clements.com, or Kathy Dorf at 001 202 872 0060 or kdorf@clements.com.

About Clements Europe

Clements Europe are a UK-registered company and member of Clements International's group of companies. Founded in 1947, Clements International are the leading insurance provider for expatriates and international organizations. Clements Europe offers worldwide car, property, health, life and commercial insurance with superior customer service and claims response. For more information, visit www.clementseurope.com.