

RMD LEGAL SERVICES

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2nd May 2023

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE GAVIN BRUCE FERRIER – LETTER OF RECOMMENDATION

1. This letter serves to confirm that I have personally known GAVIN BRUCE FERRIER for a number of years, worked with him on numerous occasions and consequently have had ample opportunity to observe his work, capabilities and ethical standpoint within the Insurance industry.
2. From my observations he has a wide range of skills related to the industry, from generally providing advice on insurance matters and three decades experience in investigating insurance claims, to experience in international assessing of insurance claims. He has worked closely with several of the largest national insurance companies on a wide variety of claims and conducted workshop lectures to insurance company claims assessors relating to fraudulent claims identification techniques.
3. In my opinion he is conversant with all the requirements of short and long term insurance and has to my personal knowledge successfully interacted on behalf

of both clients and insurance companies with the office of the Ombudsman for the Short Term Insurance Industry.

4. It is extremely difficult to condense the breadth of experience and skillset that Gavin possesses in a brief letter of recommendation, but I would have no hesitation in recommending him for not only his knowledge and expertise but also for his honesty and integrity.

Yours faithfully

Robert Dubock

A handwritten signature in black ink, appearing to be 'RD', enclosed within a circular scribble.

(Signed electronically
after being checked.)