NAPOLEON VERSUS LLOYD’S OF LONDON
A Variant for WAR & PEACE
By Glenn Rahman

In a sense, the military aspect of the Napoleonic sea wars ended with France’s defeat at Trafalgar in 1805. Never again would the French admirals seriously contemplate another head-to-head naval clash with Great Britain. Nonetheless, the naval scene remained of vital interest to French strategists until the overthrow of the Empire itself in 1814.

Napoleon’s post-Trafalgar strategy was essentially that of the earlier French Revolutionary governments, albeit more intense and methodical: to wage a naval war of attrition against England by destruction of its trade through means of commerce raiding, and so force it to terms. A similar strategy would be employed 100 years later and again 130 years later by the German Kriegsmarine, and ultimately it enjoyed the same lack of success.

This is not to say that the French and their allies made poor privateers, or that their efforts were lacking in the results; the British certainly took it seriously enough. The French actions at sea eventually doubled the Lloyd’s of London insurance rate for British cargo, from 2.5% of the value of the voyage to 5%! Still, during the same period the French merchant marine was virtually swept from the seas with no real hope of return. Neutral shipping was so harried by the British that their own insurance rates for French-bound voyages were in the 20%-30% range. Occasionally this jumped as high as 50%, a crippling burden that discouraged trade with Napoleon’s empire and reduced many continental Europeans to poverty.

The British titled their collective effort upon neutral shipping the “Orders in Council”. Their purpose was twofold: to embarrass France and Napoleon by the prohibition of direct import and export trade (for which they could only be carried on by neutrals), and at the same time to force into the Continent all the British-borne products that could absorb. The expenses incurred by neutrally-flagged vessels forced to stop at British ports, both coming and going, as well as by British tariffs and sundry inconveniences, were passed on to the continental consumer in the form of ever higher prices.

Napoleon’s response to the Orders in Council were a series of decrees, the most important being the “Berlin Decree” of 1806 and the “Milan Decree” of 1807. Collectively, they prohibited the import of all British goods into the continent, with any violator of this form of blockade liable to seizure by French ships at sea (mainly privateers) or by Imperial port authorities. French vassal states and allies, the most important being Russia at the time, were forced (or persuaded) to go along.

But Napoleon’s policy proved a poor one. It actually weakened French privateering efforts, for instead of be-deviling the enemy on distant, under-defended sea lanes, many now boarded ships near French-controlled ports, seizing the cargo and often the vessels themselves on the filmiest pretexts that they carried British goods - even small smuggled items belonging to the common seamen being taken into account. In effect, they were pirates operating in European waters. After surviving or avoiding an outrage of this kind, neutral ship captains then faced additional danger from opportunistic port officials. Small wonder that beleaguered neutrals found British trade much safer. In large part, Napoleon’s own heavy-handed commercial policies isolated his empire and hastened its decline.

All told, the anti-British trade embargo was intolerable for Continental Europe and illegal shipments of British goods were epidemic. Tsar Alexander gave the blockade his best effort, but he was isolated in his own court on the issue, and long resistance by his subjects eventually wore him down. In 1812, he like others (such as Napoleon’s own brother Louis, king of Holland) ceased compliance, and this action precipitated Napoleon’s invasion of Russia and France’s own hard-fought downfall.

In the game WAR & PEACE, the French player is usually in a quandary as how best to employ his large - but not large enough - fleet. He might variously try to break out of blockade and achieve a local victory over a British naval detachment here or there, or he might keep his fleet intact as a threat in being. Nonetheless, an effective invasion of England - every would-be Napoleon’s dream - is out of the question (except, perhaps, against only the youngest or most incompetent British players).

Therefore, I would like to offer this variant to frustrated French admirals. It supposes that the French privateering effort was pursued, at least as aggressively as it was historically, but that Emperor Napoleon opted for a much expanded commerce-raiding role for his own ships-of-the-line. While the French cannot hope to physically cut the maritime life-line of Britain, this policy seeks to inflict such losses upon the British merchant marine and neutrals trading with Britain as to drive the price of insurance for unfriendly shipping to unacceptable high levels. If insurance rises too high, mercantile interests have historically put extraordinary pressure upon Parliament to make the seas safe - safe for mercantile interests, that is. They would force greater efforts against enemy ports abroad, while demanding increased patrols in distant seas and perhaps institution of a convoy system. All of this is to the detriment of Britain’s immediate wartime interests, which demands that it deal with France in Europe.

OFFBOARD MOVEMENT

The Off-Board Sea Movement Display (see chart on next page) provides more than a dozen sea areas where commerce raiding, sea interception, and combat may take place. Wherever sea “boxes” are connected by solid lines, a moving Naval unit may make a change of location. The movement point cost to the Naval unit is printed upon the sea box (given as the value of MP) and is paid immediately upon entry to that box. If insufficient Naval movement point cost remain to pay the full cost of the sea box, the box may not be entered.

The North Sea, the Atlantic Ocean, the Baltic Sea and the Mediterranean Sea “naval zones” printed upon the WAR & PEACE map are identical to the North Sea, Atlantic, Baltic and Mediterranean sea boxes upon the display. If the unit is in one, it may be transferred without movement point cost to the other. To enter or exit the map, the transfer must be physically made with the counters.

For example, a French Naval unit bound for North America would leave Breton and enter the Atlantic naval zone at the cost of one MP. It would then be transferred directly to the Atlantic sea box on the display, and could move to the North Atlantic box at the cost of one MP, then to the North American box at the cost of two more MPs.

A couple of the sea-box transfers are inherently hazardous for the French player. Due to the problem of getting past Gibraltar undetected, French ships crossing between the Atlantic and the Mediterranean must reenter the WAR & PEACE map if the British have a Naval unit at Gibraltar, and make the passage under the guns. Likewise for any French Naval units attempting to reach the North Sea from the Atlantic, which would mean dashing the well-guarded English Channel. If French-friendly forces happen to take Gibraltar and place Naval units there the situation, vis-a-vis the British, is reversed.

COMMERCE RAIDING

A French or French-allied Fleet strength point beginning its Movement Phase in a sea box, and remaining for the entire phase within that box, may engage in “commerce raiding” instead of movement. To successfully raid a sea area, total the value of the Naval units in the sea box and add it to the sum of the roll of two dice. French Fleet SPs have a value of "1" and non-French allied Fleet SPs have a value of "5" each.

Take the resultant total and add to it any MT (Maritime Traffic) modifiers that the appropriate sea box indicates. (For example, the MT in the North Sea is "+2", indicating a wealth of British shipping.) From this combined total, now subtract the number of British Fleet SPs in the sea box, and any "AAB" modifiers which the British player has created by his “Action Against Bases” (see below), as well as the constant (and arbitrary) value of "9". The remaining positive number (if any) represents the change in the insurance rates for British shipping. Repeat this procedure for each and every sea box in which the French player has stationary friendly Naval units, totaling the change in rates. This value is the "Current Lloyd’s of London Insurance Rate" (at game start, 5%).
The Americans tended to be adamant in their defense of the freedom of the seas. An undeclared war with Revolutionary France was fought between 1798 and 1800 due to the depredations of French privateers. Therefore, should French commerce raiders operate in the North American box during a given year, for any "War With America" die roll during the January of the following year, the chance of an American war with England is reduced. Should a war be indicated by a die roll of "1", roll again: an even-valued result means the war occurs as usual; odd means the Americans are too fed up with both combatants to declare war on the British. The British-American war roll may be made in subsequent Januarys, until the war is actually fought. Should the French end a game-year without raiding commerce in the North America box, the subsequent January war roll is conducted as per the standard rules. Should an American War be raging, the MT modifier for the North America box is reduced to "0", representing the interruption of normal British-bound trade there during wartime.

**OTHER MODIFICATIONS TO THE INSURANCE RATE**

A lack of French success at sea, or a paucity of effort, will encourage British underwriters to reduce their rates. To represent this fact of economic life, each turn - notwithstanding any action of the French player - three (3) is subtracted from the total achieved above, to create a new "Current Lloyd's of London Insurance Rate". The British insurance rate may not be lowered to less than 5% (representing the historic level of French privateering). Should it occur that the French player makes no commerce-raiding rolls at all in his player turn, the amount to be subtracted is doubled to six (6). For example, the French have just begun commerce raiding with two Naval SP in the North Atlantic box. At the beginning of the units' Movement Phase, the French player rolls he dice for a total of "11". Add in the value of the commerce raiders (two) and the MT modifier of the sea box (+3), subtract the number of British Naval units (zero) and their AAB modifier (also zero), and the total of "16" is reached. Subtract nine (a constant) for a change in the Lloyd's of London Insurance Rate of "7". Add his change to the old rate (5% in this example) or a new total of 12%

At the beginning of the British turn, this "12" will be modified by the constant -3, representing the confidence of underwriters in British counter-measures, for a final total of "9". This new rate of 9% is the Insurance Rate to be cared over to the next turn.

**EFFECTS OF SKYROCKETING RATES**

When the Current Lloyd's of London Insurance Rate reaches 10%, the British must add to the off-Board Sea Movement boxes a total three Fleet SP, or two British land SP (with a transport Fleet), or expend three production points in each subsequent turn. This latter represents creating new units and diverting sources to the high seas commerce war. The expended production points may be used for an "Action Against Bases" attack in the turn that they are spent.

If the Naval units involuntarily sent from the map are destroyed in battle, three Naval SP, or two land SP (with Transport) to the sea boxes. If the Insurance Rate should reach 30%, he must spend three production points per turn, as well as maintain in the sea boxes at least three Naval SP and two land SP (with Transport).

If the insurance rate reaches a catastrophic 40%, no production points may be lent to allies (in the unlikely event that the British player has any to spare), and no British land units may leave England (except to go into the sea boxes), and all British units outside England upon the WAR & PEACE map are forbidden to engage in attacks (they defend normally).

**INTERCEPTION & COMBAT IN SEA MOVEMENT BOXES**

A fleet which begins its turn in a sea box may roll in the Movement Phase to intercept enemy naval units (including Transports) in the same sea box. For this special off-board roll, use the Pursuit Table of the Naval Results Table. Some sea boxes, in deference to the size of the area they represent, have an Interception Modifier (IM) as shown, making it harder to achieve a successful interception. This modifier is printed upon the sea box in question.

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**OFF-BOARD SEA-MOVEMENT DISPLAY**

For "Napoleon versus Lloyd's of London"

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N. America
MT: +3
MP: 2

N. Atlantic
MT: +3
MP: 1

Caribbean
MT: +3
MP: 1

Atlantic
MP: 1

Spanish Main
MT: +1
MP: 1

S. Atlantic
MT: +2
MP: 2

Cape Horn
MT: +2
MP: 1

C. Good Hope
MT: +3
MP: 2

Indian Ocean
MT: +2
MP: 2

East Asia
MT: +3
MP: 2

Baltic Sea
MT: +2
MP: 1

North Sea
MT: +2
MP: 1

Empire

Mediterranean
MT: +2
MP: 1

Britain

South Pacific
MP: 2
IM: -1

East Pacific
MP: 2
IM: -1

West Pacific
MP: 2
IM: -1

MT: Maritime Traffic
MP: Movement Points
IM: Interception Modifier
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If a fleet beginning its second turn in a sea box seeks to intercept an enemy fleet which has also been present during the entire last French Movement Phase, "+1" is added to the Naval Results Table die roll for Pursuit.

Combat is resolved between enemy fleets in the normal manner. In resolving such combat, assume that a sea box has no friendly port for a losing fleet to retreat to — unless the box is the Mediterranean, the North Sea, the Atlantic or the Baltic, and such a port actually exists on your current WAR & PEACE map.

If a fleet wishes to leave a sea box, there is no pursuit from enemy units in the same sea box. However, if it enters a new sea box containing other enemy Naval units, those units may attempt pursuit in the moving player’s own Movement Phase, taking into account the new sea box’s IM.

**ACTION AGAINST BASES**

As Pompey proved millennia ago in his war with the Sicilian pirates, one of the best ways to eliminate sea plunderers is to destroy their bases abroad and coerce neutrals to abandon support for their actions. This can be an arduous and expensive process, but ultimately can be quite effective — and it also offers booty and new territory for the major maritime power.

Historically, base-capture was the most effective means by which Britain solved its enemy privateering problem.

The British player during his Combat Phase simply indicates the sea box where he hopes to suppress enemy ports. He cannot choose the North Atlantic (because the French are assumed to be using Continental ports). Too, any favorable modifiers the British player achieves from port suppression in the North America and the Caribbean are ignored during an American war, to represent the upsurge of American privateers operating from North American bases.

Once the British player has chosen a sea box to attack for port suppression, he rolls two dice and subtracts ten (-10). To this remainder he adds the number of British Naval units (excluding Transports) and British land units in the same sea box. He also adds the number of production points spent this turn (if he is making port-suppression attacks, the expended production points may be divided between the attacks but the same production points may not be used in more than one attack). If the result is a positive number, the sea box acquires an “Action Against Bases” modifier of “+1”. As mentioned above, this reduces the effectiveness of French commerce raiding in the affected sea box.

If he has sufficient forces (i.e., units and production points), the British player may divide such and attack the same sea box more than once in a turn (an area would have more than one enemy port). This allows the British player to acquire more than a single “Action Against Bases” modifier that turn for the same sea box (if successful in more than one attack). Once acquired, the modifier is cumulative and may never be reduced (the French were incapable of effective reconquest). There is no limit to the size of this cumulative modifier, but at some point a sea box becomes so unfavorable to a French commerce-raider that he will likely simply abandon it.

If the sea box under attack is the Mediterranean, the Atlantic, the North Sea or the Baltic, the AAB modifiers do not come into effect unless every enemy port opening to those seas on the WAR & PEACE map is captured.

Because of the paucity of usable French bases in the Cape of Good Hope area, unless Portugal is a French conquest (and thus the French have access to African colonial bases), each successful AAB score for the Cape box wins the British player twice the usual AAB modifier (that is, “+2” instead of “+1”).

**OPTIONAL SECRECY**

To make the commerce-raiding aspect even more realistic (and more favorable to the French player), secrecy may be maintained. In this case, a duplicate off-Board Sea Movement display is necessary to provide the British and French player each a display. Movement between boxes is conducted in secret (insofar as it doesn’t violate the rules above), and the French need announce their presence in a sea box only when the British player announces that he is entering, or is already within, a sea box and it happens that that sea box contains a French Naval unit (this is completely voluntary; the British player needn’t announce his movement), or the French roll for commerce-raiding in a sea box. In the latter case, the French player will state something like, “I’m commerce-raiding in the North Atlantic,” and then make his roll. If this option is used, I strongly suggest that the constant subtraction of “9” for commerce raiding (see above) be raised to “10”, as such secrecy makes operations very hard for the British Admiralty (as witness the U-boat campaigns of later wars).

**ADVICE**

We (my playtesters and I) think this variant adds an intriguing new dimension to the usually drab French naval game in WAR & PEACE. If he chose the commerce-war option, he ought to pursue it aggressively, rebuilding lost fleets as quickly as possible and sending them out to rob and plunder again. If the British player ignores the problem for too long, his freedom of action in Europe will be seriously reduced. In the best situation (for France), Britain will become only an unconvquerable cypher in this game of empires.

For the British player, we recommend he pursues a blockading effort with vigor. The French navy cannot interfere with maritime commerce if it is trapped in friendly ports – or destroyed by amphibious landings. Use Nelson to best advantage against the high-seas raiders. Occasionally that might mean sending him overseas to destroy a large nest of commerce- raiders; but be very careful when trying to chase down the enemy. The French raiders are slippery and the British player could condemn himself to fruitless pursuits through many seas (though, at least, the pursued ships cannot effectively prey upon your commerce).

If the French break out of European waters and start raising insurance rates dangerously, a large armada moving from sea zone to sea zone may rapidly establish favorable “Action Against Bases” modifiers in the most sensitive sea boxes. This may be the most economical way to deal with French depredations in the long run. If action is tardy, however, the climbing outcry from Lloyd’s will force this course upon the British player anyway, perhaps at a time when he can ill-afford to be distracted from the continent. All-in-all, the strategic situation seems to slightly favor the British, as it did historically; but the French player can take heart that the worst that might come from his dashing effort is a mere return to the same status-quo that he would have suffered under had he done nothing at all. For we Francophiles, that’s enough.

Prepare for action! Enemy in sight!
OFF-BOARD SEA-MOVEMENT DISPLAY
For "Napoleon versus Lloyd's of London"

N. America
MT: +3
MP: 2

Caribbean
MT: +3
MP: 1

Spanish Main
MT: +1
MP: 1

Cape Horn
MF: 2

N. Atlantic
MT: +3
MP: 1
IM: -1

Atlantic
MP: 1

S. Atlantic
MT: +2
MP: 2
IM: -1

C. Good Hope
MT: +3
MP: 2

Indian Ocean
MT: +2
MP: 2
IM: -1

East Pacific
MP: 2
IM: -1

West Pacific
MP: 2
IM: -1

Baltic Sea
MT: +2
MP: 1

North Sea
MT: +2
MP: 1

Mediterranean
MT: +2
MP: 1

Britain

Empire

MT: Maritime Traffic
MP: Movement Points
IM: Interception Modifier