



The Quill

*A periodic Newsletter for Distribution to the
Members of the Three Rooms Club*

Autumn 2024

www.3roomsclub.london

Need to Contact the Club?

Our mailing address is: The Three Rooms Club, Room 136, Lloyd's, 1 Lime Street, London EC3M 7HA

Email: Tim Willens

secretary@3roomsclub.london

Welcome to our Autumn 2024 Edition of the Quill

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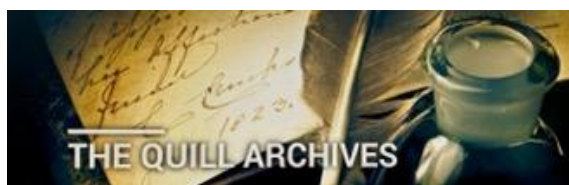
Keeping in Contact

Our website aims to keep members up to date with club news. We are very keen to speed up the communication with our members, currently the mainstay of our communication is via surface mail.

We have very few member email addresses, if you have an email address, please do let Tim Willens know your details.

Email to: secretary@3roomsclub.london

You can find past editions of the Quill on our website at: www.3roomsclub.london/the-quill



Articles and Pictures for Future Editions

We need stories and pictures from the past please do send any content to the Editor of the Quill: martinbrob@gmail.com

Membership Matters

Notices of Resignation received from Members

K.A. **CARTER** (Ken) – Life Member No. 01049.
R.F. **THOMPSON** (Robert) – Life Member No. 1242.
A. M. **BROWN** (Tony) – Annual Member No. 1419

Notification of Deceased Members

Mr. D.E. **BARNETT** (Derek) – Annual Member No. 00850, Died in 2022.
D.T. **POTTER** (Terry) – Life Member No. 00293, Died 5th, January, 2023.
A.P.W. **RALPH** (Allan) – Annual Member No. 1621, Died 2023.
D.F. **FENTON** (David) – Life Member No. 00781, Died August, 2023.
D.W. **SIVYER** – Life Member No. 00783, Died April 2nd, 2024.
F.A. **STAPLES** (Frank) – Life Member No. 00620, Date Unknown
J. **STANWELL-SMITH** (Jan) – Life Member No. 1168, Died December 5th, 2023
M. **GARTHWAITE** (Mark) – Annual Member No. 1534, Died March 23rd, 2024
Mr. P.C. **THURNER** (Peter) – Annual Member No. 1792, Died March, 2024

Notification of Changes of Address

R.W.G. **WEBB** – Life Member No. 01014
G. W. **SHEPPARD** – Life Member No.1732
D. **DONAGHUE** – Life Member No. 1382
B.G. **COULSON** (Barry) – Life Member No. 1344
C.I. **TYLER** (Colin) – Life Member No. 00924

Officers and Committee

| | |
|----------------------------------|--|
| Bruce Carnegie-Brown | President |
| Don H Coombe | Hon. Life President ~ Mobile: 07980 009 758 |
| Brian Wilkin | Chairman ~ Mobile: 07775 734 197 |
| Martin Robinson | Deputy Chairman / Quill Editor ~ Mobile: 07717 487 953 |
| Vernon Ashford | Treasurer |
| Tim Willens | Secretary ~ Mobile: 07724 856 752 |
| Paul Coombes | Membership Secretary & Web Master |
| Bob Hunt ~ Mobile: 07976 805 535 | Peter Cave ~ Mobile: 07563 544 581 |
| Cliff Hutchinson | Danny Wild ~ Mobile: 07946 330 946 |
| Michael Cobb | |

Our Next Get Together

Our next Get Together will be held on Wednesday 20th November 2024 at the Brokers Wine Bar, 9 Leadenhall Market, London EC3V 1LR.

Your invitation is included as a loose-leaf attachment to this edition of the Quill.

There will be food made available to attendees on the night courtesy of the Three Rooms Club Committee and there will be a pay bar.

There will be opportunity to make a £10 cash charity donation at the event. The proceeds and recipients from the charity collection will be announced during the evening.

If you are attending, please do bring some cash for the charity donation.

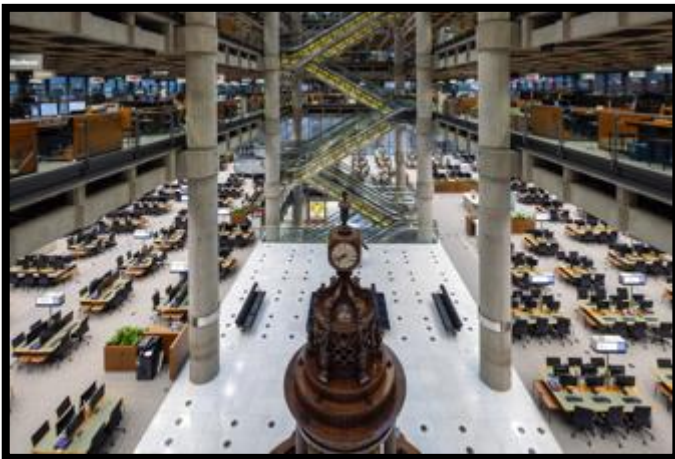
We are limiting the attendance to 70 so please complete and return the enclosed order form if you would like to join us and reserve your place. Attendance will be allocated on a first come first served basis and no access will be available on the night without a prior reservation.

Following our last offer to visit the refurbished Underwriting Room in May we are offering a further opportunity for members to pay visit before the next Three Rooms Get Together.

If you have a charity in mind for the 20th of November event, please contact:

Brian Wilkin

chairman@3roomsclub.london



For club members who do not have a Lloyd's pass, there is an opportunity to visit the refurbished Room at Lloyd's.

We are pleased to offer 3 Rooms Club members the opportunity to view the Room on 20th November at 17:00.

If you would like to visit the Room please contact:

Martin Robinson | martinbrob@gmail.com
07717 487 953

We have limited places, so first come 1st served.

From the editor.....

A new Chairman of Lloyd's is Announced

Sir Charles Roxburgh KCB is to become next Chairman of Lloyd's on 1st May 2025, subject to approval and consent from the Prudential Regulation Authority and the Financial Conduct Authority.



A New Government

As you know we steer clear of politics in the Quill, but the editor occasionally can't help himself. Sorry to hear many of you will be missing out on your winter fuel allowance, I wondered if Lord Alli might be tempted to provide some free winter clothing to OAP's who are missing out instead of providing clothing to Kier Starmer (Starmer is reported in the Telegraph newspaper as having a net worth of around £17 million). What a wonderful opportunity this would be for Lord Alli (Net worth £200m) to brand a range of winter jumpers for OAP's. If anybody has any suggestions for the branding on the jumpers, let me know at martinbrob@gmail.com

I suspect Starmer will keep that signed Arsenal shirt, if he gets one, well away from the press. Or maybe he will push on and have a framed picture of him wearing it to hang on the wall in Downing Street in place of Margaret Thatcher.

As I pen this article it seems that Starmer and Co. have decided they should not take clothing donations in future, maybe paying what they have already received to a charity might be a good idea?

Just one last observation, Angela Rayner does not appear to have spent her clothing handout wisely.

BBC Congratulations

I'm not a fan of the BBC, but I must congratulate their cameraman's humour who filmed the interview with David Hinton the CEO of South East Water in August 2024. The BBC South East Today reporter was grilling the South East Water representative about their poor performance on sewage discharge, their plans for increasing charges and his £280,040 salary. On top of this, the reporter questioned his inflated bonus payment of £104,759 despite the South East Water performance lagging behind most other companies in the sector. The BBC cameraman obviously got bored and numerous times during the interview he panned to the back of David Hinton.



"Dispose of by 2026"

I could not help noticing the "DISPOSE OF BY 2026" on the back of his hard hat. I'd like to think that along with his excessive salary, inflated bonus and poor performance that the "Disposal notice" was in respect of him. Of course, it may be the hat has to be disposed of by 2026, but unless it is damaged what would be the point of disposing of a perfectly good hard hat other than to waste more customer money?

I did write to South East Water to enquire if the disposal notice was in respect of the wearer or the hard hat. Sadly no response, probably too busy polluting our waterways!

Spot the Underwriter

The club committee are delighted that Paul Miller from HFG recruitment has provided another story from the past about Lloyd's. Paul regularly posts on LinkedIn historical articles about Lloyd's and it is our pleasure to bring them to you.

In amongst the players in this illustration of an England v Scotland match is a Lloyd's underwriter. The game was played on the 5th April 1879 in front of 4,000 fans at the Kennington Oval. Scotland went in at the break 4-1 up, but England stormed back with left-winger Charlie Bambridge scoring twice, including an 83rd-minute winner. Bambridge was a marine underwriter who overspeculated and went broke in 1909.



Five years before this game was played, the two teams met in a friendly match in Glasgow. Scotland won that one with a final scoreline of 2-1. Making his England debut at the back was another marine underwriter, Alfred Lubbock. He was selected after starring for Old Etonians in the replay of the FA Cup Final that year. Lloyd's syndicates have, of course, insured a high number of England internationals, including Paul Gascoigne. Gazza insured himself against the risk of a career-ending injury straight after Euro 96. He took out a policy that would have paid the remainder of his contract if forced to retire. An insurance issue came to light when he was asked to play in Paul Merson's testimonial that year. If he played more than 20 minutes, it would have cost £5,500 to insure him - too much for organisers. Not wanting to miss out, Gazza paid the premium himself and played the full 90 minutes.

Gazza's teammate at Euro 96, Alan Shearer, flew to Asia on a tour with Newcastle shortly after that tournament ended. The Newcastle squad was insured for £60 million but Shearer's £15 million transfer fee took them over their limit: "It was simply a case that Shearer's fee exceeded our insurance premium on the trip. You need two weeks to change it so Alan had to travel separately." Another of the team, David Seaman, was sponsored by Reusch, the manufacturer of his keeper's gloves, who covered his hands for £1 million as soon as the tournament ended: "His marketing and promotional value to us is absolutely priceless. His hands must be among the safest in the world."

Manchester United centre-half, Rio Ferdinand, suffered a knee ligament injury in England's first training session in South Africa at the 2010 World Cup. Lloyd's Syndicate 457, the Watkins Syndicate – backed by Munich Re - was the lead underwriter on an FA policy, along with a number of other syndicates that shared the cost of Rio's claim of £1m. The policy covered the player's weekly wages, to protect their club should they be badly injured during the tournament.

When he left Manchester United to join Real Madrid in 2006, Ferdinand's United and England teammate David Beckham covered himself at Lloyd's with a £100 million policy. The focal point of the policy was his legs, but language was also included that protected his face, owing to the commercial opportunities it allowed him to earn. Before the policy was approved, Lloyd's underwriters consulted with orthopaedic surgeons, physiotherapists, and doctors, in order to calculate fair value. The premium was set at \$1.5 million per year. Scotland international, Jim Blythe, wasn't quite so lucky in the transfer market in 1978, after his move from Coventry City to Manchester United fell through at the last minute. As the press conference was about to begin, manager Dave Sexton announced: "The deal has hit a snag. Our specialists cannot guarantee that he is 100% fit. The problem here is an insurance one." The problem was a back injury that he sustained in training. Blythe said: "I'm very disappointed but it is not anybody's fault and the insurance company have to safeguard themselves. All I can do now is wait for a call from Mr. Sexton in case any way can be found round the insurance problem. If I can't get insured, there is no next step."

Another Manchester United player to suffer because of injury was Ian Moore. In 1973, it was ruled by the Football League that he must never play again as part of a deal which saw the league pay out compensation to permanently injured players. Moore, who's career ended at the age of 28 after an ankle injury, was awarded £48,000 compensation. Through their own insurers, Manchester United received part-payment of the £480,000 it paid Nottingham Forest for the player.

United players had further reason to contact insurers in 1963, after their belongings were stolen from the dressing room during a European Cup game against Eintracht Frankfurt. Matt Busby said at the time: "Well over £100 in money was stolen from the United players' clothing, but I don't know the precise amount. Before we left Eintracht officials said they would investigate whether their insurance policies would allow a claim."

HFG

Paul Miller

Senior Consultant – Compliance & Legal



Webinars, talks and tours

This year the Insurance Museum has been delivering its public programmes of live events, in the way of talks, tours and webinars. It is part of the Insurance Museum's Education and Careers Strategy to engage with the insurance profession, not just to tell the story of insurance, but to offer unstructured CPD.

Six months into the year, a few trials complete and feedback given, it has been a success. The Insurance Museum is now rolling out a series of talks for insurance community. Recently, Howard Bengel, Director of the Insurance Museum, presented to the Insurance Institute for London, and the Insurance Institutes for Cardiff, and Luton and Hertfordshire. We have more booked over the summer, including tours of EC3.

The webinars and face to face talks are based on the history of insurance and how the Insurance Museum will use that to engage with the public. They include:

- **A quick history of insurance** - when did insurance begin, what was the first kind of insurance, should we consider risk management as part of insurance?
 - This webinar is a good introduction to insurance history and aimed at anyone wanting to find out more.
- **Story of fire insurance** - based on the fire insurance galleries this talk and webinar will go through the story of fire insurance, from its foundation and beginnings in the 1680s through to the Industrial Revolution. It highlights challenges and issues that faced the insurance profession, and how it developed into the early 20th century.
 - This webinar is for understanding in more detail how insurance has developed.
- **Objects of the Insurance Museum** - although the Insurance Museum is still a virtual one, there are a few objects it looks after. This talk/webinar will look at these objects in a bit of depth, what they can tell us about insurance history, and will relate to how they will be used in the Insurance Museum's exhibitions and events.
 - This webinar is aimed at those wanting to understand how the Insurance Museum will use collections, archives and objects to engage people.
- **Why do we need a museum of insurance** - what is your impression of a museum, is it one that will be full of dusty old objects, walls of fire marks and displays of old policies? Museums have certainly moved on in the past 30 years and the Insurance Museum will tell the story of insurance using objects archives and people's stories. It will be a place where people interact with each other, questions are asked, debates undertaken. We have our audience development plan and front and centre of that is the public, the insurance community and schools and young people. But what is the benefit of this? In this webinar we will look at how the Insurance Museum will engage with the public and students, and what has to offer the insurance profession.

- This webinar is for people wanting an in-depth understanding of how the Insurance Museum will engage with the public, students and the insurance community. It is aimed at insurance professionals working in engagement, HR and future leaders.

Tours

The IM has been trialling a series of tours around EC3. This is where London was established around AD 50, and it all began with trade. Shortly after the Roman invasion of Ancient Briton, a group of Gaulish traders set up on the spot where London Bridge is now. It proved to be an ideal area for trade, with the River Thames providing a main route to the rest of the Roman Empire. A bridge was built at this point soon after and a century later it had main roads leading out to the north, south and west of Briton. Londinium boasted a huge forum, the Roman marketplace, where you would find merchants from across the Roman Empire and Briton. The City remained a centre of international trade and insurance throughout history, and you can see this marked out on the street plans and buildings. The EC3 tour will look at beginnings of London trade and how insurance developed alongside it. It covers medieval insurance, fire insurance, the coffee houses and the events and people of insurance in EC3. It finishes with some of the modern buildings, with some historical additions.

CPD

For insurance professionals, the webinars, talks and tours will include **Unstructured CPD** that will include the learning objectives:

- Gain an understanding and knowledge of insurance history.
- Understand how a museum can engage the public, young people, and children with insurance.

Results

Our first webinar was with the Insurance Institute of Chelmsford and South Essex. Caroline Martin, past President of Chelmsford and South Essex said,

“It was such a pleasure to host a session with the Insurance Museum for our members. Our history has created where we are today, an industry that protects us all and supports innovation for the future. Even though I have been in the industry for too many years to count, I learned so much! Learning about our history connects us with why every role in this industry is important. I look forward to hosting another session soon and seeing the physical museum come to life in London. Please support the Insurance Museum, join as a member, and encourage others to do the same. Not only will it be a great place for employees to visit it will showcase the industry for the next generation.”

Since then, we have rolled it out to a number of institutes and are delivering tours to Southampton and Bournemouth in October. Next summer, we are planning to launch a series of public tours.

Three Rooms Charitable Trust

About the Kingfisher Trust

The Trusts new boat Kingfisher Mark has been purpose built specifically to provide river trips for adults and children who suffer from mental and physical disabilities and their carers. At a leisurely pace we take you through some of the most beautiful countryside in Kent.





Out on the water, enjoying the river, its wildlife and the many points of interest along the way. Cruising downstream we pass under Teston Bridge, one of the oldest pack horse bridges in the country, then on to East Farleigh and its church with a Norman tower. On an all-day trip we can then go on to historic Maidstone, the busy county town of Kent, where we moor up in sight of The Archbishop's Palace.



Teston Bridge on the River Medway

On 27th July 3 Rooms Club Member Deborah Robinson organised a private hire of the Kingfisher and Martin Robinson, Deputy Chairman 3 Rooms Club handed Mike Mortlock a gratefully received donation of £750.00 to the Kingfisher Trust.



*From the left:
Mike Mortlock, Crew Coordinator
Debbie Reeve, Skipper and Trustee
Peter Grant, Health and safety Office and Trustee
Martin Robinson, Deputy Chairman 3 Rooms Club at Lloyd's*



Peace and Quiet on The Medway



No such thing as a free lunch, volunteer guests operate the lock gates

If you have connections with a UK registered charity and would like the Three Rooms Charitable Trust to consider donating, contact Brian Wilkin chairman@3roomsclub.london

ROYAL LONDON – THE WONDERFUL “D” DIVISION

I recently added a card to my postcard collection of Royal London Mutual Insurance Society's "D" Division. Fortunately, it contains the names of all "D" Division staff in the photograph. Unfortunately, it is not dated or postmarked, and the framed certificate at the centre is unreadable. However, we know that the Chairman at the time was George Smith and that the Division won two cups as well as the certificate. No ladies in the photo, sadly, and the men are in an assortment of dinner suits, black and white bow ties and ordinary ties. Dinner is clearly about to be served.

The only writing on the back of the postcard is "With Compliments."



A clue to the date might be discernible from another card I bought some time ago. This card has a number of interesting features. D Division now appears to be divided into Districts and this image is of District 8. Perhaps that is why there are only 10 men in this photo but at least we know it is 1915 and this time the Division won a cup and a rosebowl. The words in the corner of the card are "Baumgart. (*presumably the name of the photographer*) London E", suggesting that East London was District 8. Most interestingly the Superintendent sat proudly in the centre is Geo Fennell. He looks very like the Fennell 5th along the back row in the first card.



In the final card D Division District 8 have only managed to win one cup. Unfortunately, again, we have no date. But the District is now 14 strong. The Superintendent is now J B Burland, and the card is signed on the side by F H Gardner (presumably one of the men in the photo). There is no mention of either Burland or Gardner in the first photograph. There is, however, a Garner in the first photo. Might that be a misspelling of Gardner? And the man in the front row with the cup immediately to his left looks suspiciously like Geo Fennell. So, might this be earlier than 1915?



All part of the fun I have with my postcard collection. If anyone knows the answers to any of my questions I'd be delighted to hear from you.

Reg Brown June 2024

Dates For Your Diary

Committee Dates 2025

Wednesday 15th January 2025

Wednesday 9th April 2025

Wednesday 9th July 2025

Three Rooms Club "Get Togethers"

Wednesday 20th November 2024

Wednesday 14 May 2025

Wednesday 19th November 2025