



# *The Quill*

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

*Spring 2022*

[www.3roomsclub.london](http://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](mailto:secretary@3roomsclub.london)

## **From the Editor**

### **Welcome to our Spring 2022 edition of the Quill**

**Martin Robinson  
Editor**

### **In this edition of the Quill.....**

Membership Matters

An update on the Insurance Museum and who's going to pay for it

All the right letters and in the right order but the importance of the apostrophe

Is it just me getting old?

Lloyd's Log ~ The HMS Victory Scale Model

### **Keeping in Contact**

Our website aims to keep members up to date with club news. However, we have very few email addresses, if you have an email address, please do let Tim Willens know your details.

Email to [secretary@3roomsclub.london](mailto:secretary@3roomsclub.london)

### **Articles and Pictures for Future Editions**

We are in need of stories and pictures from the past please do send any content to the Editor of the Quill:

[martinbrob@gmail.com](mailto:martinbrob@gmail.com)

## Membership Matters

### New Members

**SIMONS**, Harvey Gerald (Annual Member No. 2042)

**LESTER**, Darren A (LIFE Member No. 2043)

**STIRLING**, David (Life Member No. 2044)

**HILL**, Mark (Annual Member No. 2045)

### Notices of Resignation received from Members

Mr. Peter **CONNELL** - Annual Member No. 1263, effective June 30th, 2020

Mr. Tim **KYD** – Annual Member No. 1300, effective June 30<sup>th</sup>, 2020.

Mr. C.R. (Cliff) **WEBB** – Annual Member No.1133, effective October 27<sup>th</sup>, 2021

### Notification of Deceased Members

Mr. D.T. (Derrick) **ALLEN** – Life Member No. 00925, Died September 13<sup>th</sup>, 2021

Mr. Bryan **BURNSIDE** – Annual Member No. 01253, Died November, 2021

Mr. Michael J. **CHARD** – Life Member No. 00311, Died August 19<sup>th</sup>, 2019

Mr. Richard **CHIVERRELL** – Life Member No. 1073, Died July 4<sup>th</sup> 2021

Mr. Oliver D.H. **CLAUSON** – Life Member No. 00184, Died 2021

Mr. Ivor C. **CLEVERLEY** – Life Member No. 00103, Died August 29<sup>th</sup>, 2021

Mr. David G. **COE** – Life Member No, 00202, Died July 2021

Mr. Roger **EARL** – Annual Member No. 1594, Died Late, 2021

Mr. Miles D.A. **EMBLIN** – Life Member No. 00608, Died 2021

Mr. J.T. (Jack) **GORE** – Annual Member No. 01008, Died in 2018

Mr. R.H. (Bob) **HALL** – Life Member No. 00913, Died April 9<sup>th</sup>, 2021

Mr. M.S. (Michael) **HILL** – Annual Member No. 1717, Died, 2020

Mr. John E. **HOWARD** – Annual Member No. 1377, Died 2021

Mr. James G.A. **LATHAM** – Life Member No. 00758, Died 2021

Mr. Richard B. **OWLES** – Life Member No. 1431, Died October 17<sup>th</sup>, 2021

Mr. Terence R. **PRIOR** – Life Member No 1460, Died October 9<sup>th</sup>, 2021

Mr. R.H.H. (Dickie) **WILDENBERG** – Life Member No. 0951, Died April 26<sup>th</sup>, 2020

Mr. David **TUDOR-WILLIAMS** – Life Member No. 1086, Died January 24<sup>th</sup>, 2019

Mr. Terence **WILSON** – Life Member No. 1414, Died February, 2020

Sir P.L. (Philip) **WROUGHTON** – Life Member No. 1649, Died November 7<sup>th</sup>, 2021

### Notification of Changes of Address

Mr. P.B. **COFFEY** – Life Member No. 1499

Mr. Peter R. **EDEN** – Annual Member No. 1453

Mr. Philip **EVERINGTON** – Annual Member No. 1702

Mr. Alan **MAIN** – Annual Member No. 1528

Mr. Harvey **MEARES** – Life Member No. 01010

Mr. Chris **HAYLES** – Member No. 116

Mr. Barry **MACKAY** – Life Member No. 1207

Mr. M. **WIBBERLEY** – Annual Member No. 1814

If you need to re-establish contact with a member please contact a committee member who will facilitate the contact request.

We have been requested to advise our members of the following:

Colin Murray, a Three Rooms Club Member passed away in May 2020. Colin's family has shared with Bruce Carnegie-Brown details of his Thanksgiving Service which is to be held in the churchyard at St Andrews, Hurstbourne Priors, Whitchurch, Hampshire, RG28 7SB on 20<sup>th</sup> May at noon. The service will be followed by drinks and a light lunch. Donations in Colin's memory may be made to the Woodland Trust or Andover Young Carers at [justgiving.com](http://justgiving.com). The family have asked that those attending get in touch via [colin.may2022@gmail.com](mailto:colin.may2022@gmail.com) for further information.

### **Officers and Committee**

Bruce Carnegie-Brown

Don H Coombe

Brian Wilkin

Martin Robinson

Vernon Ashford

Tim Willens

Paul Coombes

Bob Hunt ~ Mobile: 07976 805535

Peter Cave ~ Mobile: 07563 544581

Cliff Hutchinson

Danny Wild ~ Mobile: 07946 330946

Michael Cobb

Barry Mackay

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Hon. Life President ~ Mobile: 07980 009758

Chairman ~ Mobile: 07775 734197

Deputy Chairman ~ Mobile: 07717 487953

Treasurer

Secretary ~ Mobile: 0772 4856752

Membership Secretary & Web Master

Editor of the Quill Martin Robinson ~ [martinbrob@gmail.com](mailto:martinbrob@gmail.com) Mobile 07717 487953



Next we take a look at the progress of the Insurance Museum and the frustrations of raising the funds to make it a reality, the Museum Chairman changes tack! The legacy of the Lloyd's & London Insurance Market has very much to do with the current membership of the 3 Rooms Club let us know your views.

Many thanks to Howard Bengel, Interim Director, Insurance Museum for providing the content of this article.

### **The Insurance Museum, where have we got to?**

The planning for an Insurance Museum goes back quite a few years now. Before the Covid-19 Pandemic struck, we were doing quite well. We had identified a pop-up site in London EC3 for our Phase 1 museum and a 20,000 square foot location for a permanent 'World Class Visitor Centre', also in the heart of London's insurance district. The Museum was about to embark on a serious fundraising campaign.

It became clear in early 2020 that the project would have to take a step back and put those plans on hold. Many City workers were sent home and offices were empty. Insurance claims arising from the pandemic began flooding in. The sponsors had other, more pressing things on their minds than the Insurance Museum. They told us not to ask for money in 2020 as, quite rightly, much money was urgently needed elsewhere.

We haven't stopped working and in February 2020, the Insurance Museum was set up as a charity. Since then, our trustees have grown, and we have employed an Interim Director to start coordinating the work. There is much going on.

As we cannot open an actual Insurance Museum just yet, we have been working on a virtual gallery that will tell one of the many stories of insurance history. It will be based on Fire Insurance, starting with the Great Fire of London in 1666, and we will be using items from collections across the insurance community to tell the story. At the same time, we are collecting items and have been in discussion with a number of partners to do just that. The virtual galleries will become a regular feature of the Insurance Museum, and we will be looking at other themes such as Marine and Motor insurance. Reinsurance will also feature prominently.



In the near future, we are aiming to launch a new website, start engaging more meaningfully with the UK insurance organisations, introduce a membership scheme, and perhaps, even open a temporary Insurance Museum.

There are a few anniversaries this year that we are hoping to mark with our partners. Guernsey is marking 100 years of Captive Insurance and the Chartered Insurance Institute, along with its Local Institutes, is marking 125 years since all the institutes came together to form the Federation.

Our ultimate aim is to open a Visitor and Research Centre in EC3, London. There are many opportunities for this to happen, but we do need financial and volunteer support. If you would like to find out more, sign up to our newsletter for updates on our website <https://www.insurancemuseum.uk> or contact us on [info@insurancemuseum.uk](mailto:info@insurancemuseum.uk) If you actually want to contribute, then please contact us or visit our [JustGiving](#) page.

## **The Vision for the Insurance Museum, History and People**

The Insurance Museum will tell the story of insurance history to the public, students, and insurance sector workers. It will do this in an engaging, interactive, fun and educational way, using original objects, pictures, and documents, within a brilliantly designed exhibition.

The history of insurance is deep and far reaching. It is a worldwide story with risk management dating back thousands of years to China, where traders would organise their goods between boats, so that if one was damaged the loss would be minimised. Insurance documents of Italian merchants date back to the 1420s and the Great Fire of London in 1666 sparked off the creation of fire insurance companies in Britain. Insurance supported Eighteenth century innovators and entrepreneurs allowing them to experiment with new technologies that led to the Industrial Revolution. At the same time, it has to be acknowledged that insurance supported traders who transported enslaved people across the Atlantic from West Africa to the Caribbean. More recent insurance history includes the *Piper Alpha* disaster and rescuing space technology, as well as the

9/11 tragedy and a whole series of natural disasters that have tested the mettle of reinsurers. The history is rich, and the Insurance Museum has the challenge of what stories to tell and who to tell it to.

The insurance sector tells us what is important to them. However, it also feels that it is vital that the public understands the value of insurance too. In the current war for talent, the insurance industry is very keen to engage young people who might make it their career. The Insurance Museum will aim to reach these audiences through a world class visitor centre in London EC3. We will aim to encourage a range of audiences through our doors, including domestic and foreign tourists. There will be an education programme that will look at the history of insurance, finance and careers, and it will reach out to schools across the UK. Our museum will also be important for, and attractive to, those employed in insurance, not just in EC3, but across the UK and internationally.

Over the next few years, we will engage with these audiences and the insurance sector to establish what we will be putting into the Insurance Museum. We want to develop a collection that the Insurance Museum will use to tell its stories and conserve our heritage for future generations.

Working with partners is essential and we will be looking out from EC3, across the UK and the wider world to ensure that we are engaging everyone in this exciting and valuable project.

## **A Message from Reg Brown the Chairman of the Insurance Museum**

### **I'm going over your head!**

Since embarking on my campaign to open an Insurance Museum in the City of London I've learnt quite a few lessons, but none so important as the complexities of fundraising. I never imagined, for example, that when approaching a company for sponsorship the question which budget? would be so difficult.

We expect hundreds of thousands of people will visit the Insurance Museum, beginning with our Virtual Galleries, and eventually our physical museum. All of them – the adults at least – take out insurance in one

form or another. Heads of Marketing like this target audience very much, but when I start talking about engaging with young people, recruiting, and Continuing Professional Development, they say: "Oh! This is not for our budget. Talk to HR!"

The HR people tell me they'd dearly love to have a museum they could visit with new recruits to teach them about the industry they are joining. But when it comes to the budget, their enthusiasm changes direction.

"Hang on a minute!" the HR people say. "The museum will be open to the general public, local people, tourists, school children... shouldn't this be part of our CSR budget?" I am in no doubt that our ultimate objective – a World Class Visitor Centre to tell the world about the great work done by the insurance industry – is everyone's responsibility, corporate or otherwise, but you can see how I have to go round in circles.

To be frank, I don't mind which budget the money comes from; that's for others to decide. My paradigm for the Insurance Museum is the Bank of England Museum. It's a fabulous museum in the City of London which has enthralled many of my young mentees, and inspired them to think of banking as a career.

The cost of running that museum is circa £3m a year. That figure became our first publicly stated fundraising target. Unfortunately, unlike the Bank, we can't just print £3 million! We have to ask you for it.

The ABI estimates 2019 UK insurance and long-term premium income was \$399 billion. That makes the £3 million we need a mere 0.0011% of the industry's total income. That doesn't seem like too much to ask for.

So, marketing managers, chiefs of HR, and CSR leads: I am going over your heads. Attention Chief Executive Officers: the Insurance Museum must be one of the few opportunities you will ever see that ticks PR, HR, and CSR boxes at once.

Please drop me a line, because I'd love to explain how we can work together to help each other reach our common goals.

**Reg Brown**

**Chairman, The Insurance Museum**

## The Importance of the Apostrophe by Reg Brown

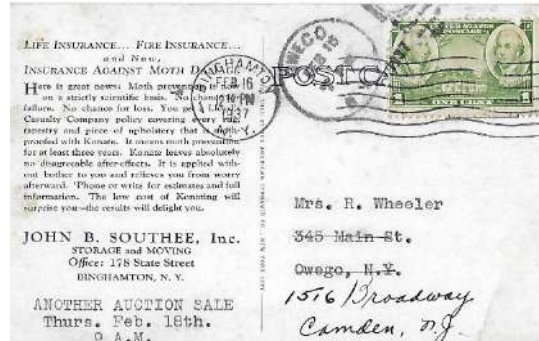
I'm sure that you, like me, have been annoyed when our beloved Lloyd's (with the apostrophe) is confused with Lloyds Bank (without the apostrophe). Much to my surprise, however, I recently discovered that there was indeed, at some point in time at least, a Lloyd's Banking Company.



As you can see the card was posted in Glasgow on 20<sup>th</sup> March 1883 and was addressed to Wellington, I assume the New Zealand variety rather, than the 4 or 5 in the UK. The rear of the card is hard to read but the ink stamp clearly states the sender as the National Bank Scotland Limited. Intriguingly, the heavy print on the front of the card and the handwritten inserts on the front and back, suggests such cards were used frequently, and that Lloyd's Bank had more than one branch. It could be that Lloyd's Banking Company in Wellington was the New Zealand agents of the Scottish bank. Maybe now, we will have more sympathy for those who maybe think that Lloyd's (with the apostrophe) Maybe now, we will have more sympathy for those who think that Lloyd's (with the apostrophe) is a Bank!



Searching the internet, as I do, for insurance related postcards and using “Lloyd’s” as the search criteria you come across some interesting items, not all related to insurance and not all related to Lloyd’s of course. This one caught my eye.



“LIFE INSURANCE– FIRE INSURANCE and Now INSURANCE AGAINST MOTH DAMAGE.” That sounds like a job for one of those adventurous Lloyd’s Underwriters I thought. But then on closer examination I saw that it was ‘Lloyd’s (with the apostrophe) Casualty Company’ offering a policy covering every rug, tapestry and piece of upholstery that is moth proofed with Konate. Can those among you more familiar with the US market tell me whether there ever was such a company in 1937 when this card was posted? Or was it another imitator of Lloyd’s of London?

On a similar vein I found this Lloyd’s Fur Studio card. Nothing to do with insurance but the studio offers to “provide every protection against all hazards” for furs stored in their scientific cold storage vaults ON THE PREMISES.



**ONLY Your Furrier Can Properly Store Your Furs!**

Why take chances with less, when the BEST care costs no more here at LLOYD'S! In our scientific cold storage vaults ON THE PREMISES we provide every protection against all hazards! PLUS the constant care of a fur expert.

In and Out Privileges!  
Lowest Rates!  
only **2%**

Min. \$4  
\$6 on Mink

HAVE YOUR OLD FURS Restyled THIS YEAR. LOW summer rates now!

**LLOYD'S** fur studio

712 E. Main St. Alhambra, Calif.

BULK RATE  
U. S. POSTAGE  
PAID  
Alhambra, Calif.  
Permit No. 201

Mrs. Mary T. De Santos  
1117 So. 9th St  
City

Return Requested

I wondered whether to bother about buying this card, but I took a real fancy to the model and she persuaded me!

## **Is it just me getting old?**

As time goes on and we grow old we look at situations and wonder why it has come to this? Amongst the wise and gifted members of the 3 Rooms Club you must have some stories of things that get you stirred up.

Things that spring to mind: You may have a complaint letter that is to the point yet full of humour, observations on the BBC, call centers, raging at inanimate objects that fail to do the one thing they are specifically designed for, Scottish independence, litter bugs and what to do about them to name but a few.

If you have some thoughts send them to the Editor of the Quill and we will publish those that are printable!

## **Lloyd's Log ~ The HMS Victory Scale Model**

On my recent visit to Lloyd's I was on the look out for a page or two to include in this edition of the Quill.

The Three Rooms Office in Lloyd's is kindly supplied by Lloyd's Legal Department to whom we are very grateful. The office is the store for the Lloyd's Legal Library and we have now coloured in most of their books. Two shelves in the library are dedicated to Lloyd's Log, a publication that many of you will remember and may have actually appeared in.

The past editions of Lloyd's Log are leather bound by year commencing in the 1940's. Picking one off the shelf and browsing is a fascinating window to life at Lloyd's in years past. So I rounded on an article about the HMS Victory Scale Model.

It made me think about that beautiful Nelson Collection that occupied the Room that has now been relegated to a cut down version below the Concourse and where was the scale model of the Victory? Well, it's located on the 11<sup>th</sup> Floor at Lloyd's tucked away alongside the Adam Room, maybe that's me just getting old and grumpy!

# HMS Victory comes home

T. A. F. Atkins

Two years ago, Mr John Wallrock, chairman of insurance brokers J. H. Minet & Co Ltd, suggested that the Committee of Lloyd's might consider receiving a scale model of HMS *Victory*, possibly for display in the Nelson Room, as a gift from brokerage firms at Lloyd's. The timing of such a generous offer could not have been more propitious; the model would take some two years to build and its completion would coincide very happily with the opening of Lloyd's new administrative offices at Gun Wharf, Chatham.

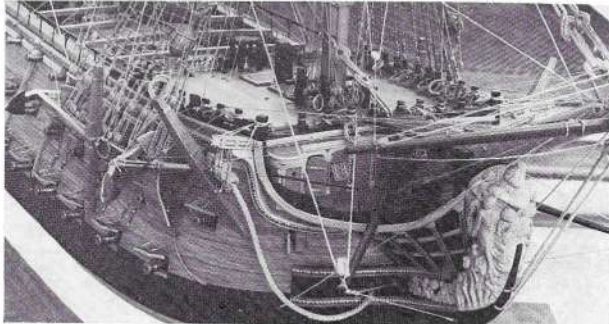
Lloyd's Insurance Brokers' Association (as it then was) wholeheartedly concurred with the suggestion that this would be a highly appropriate way for them to mark the occasion, especially when it was realised how strong were the famous old wooden-wall's links with Chatham—to say nothing of her epic association with Nelson.

HMS *Victory* was built only a few hundred yards from Gun Wharf. She was laid down at the Old Single Dock in July 1759—the so-called 'wonderful year' of victories on land and sea. But the Seven Year War was over by the time she came to be launched in 1765, and for the next thirteen years she was laid up in the Medway. It was here that young Horatio Nelson must have seen her for the first time when he joined his uncle's ship in 1771 as a frail boy of twelve. Some thirty years later, Lord Nelson, hero of Copenhagen and the Nile, hoisted his vice-admiral's flag in her for what would be his last command. And it was to Chatham that the *Victory* returned after Trafalgar bearing the Little Admiral's shattered body for burial in St Paul's Cathedral. The battered three-decker underwent a two-year refit, and to this day the shot-ridden foretopsail she carried into battle remains in the Chatham Dockyard sail-loft as a memento of Trafalgar.

Through the good offices of Mr Wallrock and the Parker Gallery, London, a 1:48 scale model was commissioned from Philip Wride, a West Country professional model-maker who undertook to build the vessel as she would have looked in 1778 when she first went to sea. In this respect she differs considerably



Above: Photographed after the presentation of the model are, from left to right, Philip Wride, builder of the model, Henry White-Smith, chairman of Lloyd's Insurance Brokers' Committee, and Ian Findlay, Chairman of Lloyd's. Below: A view of the bow section of the model, showing the fine detail.



from the ship that fought at Trafalgar which can be seen today at Portsmouth, minus her ornamental stern galleries and original intricately carved figurehead.

An unusual—perhaps unique—feature of the Lloyd's model was to be the use of 1759 timber from the *Victory's* lower gun-deck which was made available to Mr Wride by special permission of the Commander-in-Chief Portsmouth and Lt Cdr Peter Whitlock, *Victory's* commanding officer. This ancient oak (which may be 400 years old) is notoriously difficult to work with on such a small scale—especially when the construction follows the same

frame-and-plank method as the original ship.

Even working more or less full time on it, Philip Wride did not have a day to spare if the model was to be ready within two years. However, work went well to schedule and, this superb piece of craftsmanship was officially presented to Lloyd's by Mr Henry White-Smith, chairman of Lloyd's Insurance Brokers' Committee of the BIBA.

The *Victory* model will remain on show at Lloyd's (by the War Memorial) for several months before taking its rightful place as the centrepiece of the main entrance hall of the building at Gun Wharf.

## **Dates For Your Diary**

### **Three Rooms “Club Get Togethers”**

Wednesday 25<sup>th</sup> May 2022

Tuesday 22<sup>nd</sup> November 2022

### **Your committee will be meeting on the following dates**

Wednesday 6<sup>th</sup> April 2022

Wednesday 1<sup>st</sup> June 2022

Wednesday 7<sup>th</sup> September 2022