



# *The Quill*

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

*Spring 2018*

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

**Need to Contact the Club?**

Our mailing address is: The Three Rooms Club, Room 805, Lloyd's, 1 Lime Street, London EC3M 7HA

Phone Number: 020 7623 9916

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

## **From the Editor**

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

Membership Matters

A Syndicate Number Coincidence

The Room in Postcards

Breaking the Ice

BMW MINI, Park Lane Wine Tasting

A Very Special Event in 2018

Captured!

Dates for your diary

### **Keeping in contact**

Our website aims to keep members up to date with club news. However, we have very few member email addresses, if you have an email address please do advise Vernon Ashford of 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 for the Quill to:

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

### **Membership Matters**

The Committee of the 3 Rooms Club would like to hear from any Member who knows either Alan Day, Mark Bore or Paul Streeter, and is able to put us in touch with them. Please email the Membership Secretary [membership@3roomsclub.london](mailto:membership@3roomsclub.london) with any information you are willing to share.

Your assistance is really appreciated - Paul Coombes – Membership Secretary

**New Members:**

Doug Humberstone  
Robert (Rob) Stuchbery  
Deborah Robinson  
Kevin Walters  
Robert Myers

**November 2017 Long Service Award Winners:**

David Burnett, Chris Jolly, Colin Grant, Stephen King, Martin Rowling, John Fowler and David King.

**We regret to advise of the following deaths:**

David Bunker  
Derek Ketteridge

**Resignations:**

John Jenks  
Howard Angliss

**Officers and Committee**

Bruce Carnegie-Brown	President
Don H Coombe	Hon. Life President
Brian Wilkin	Chairman
Deputy Chairman	John Bristow
Vernon Ashford	Treasurer
Cliff Hutchinson	Secretary
Paul Coombes	Membership Secretary & Web Master
Bob Hunt	
Martin Robinson	
Tim Willens	
Peter Cave	
David Weekes	
Danny Wild	
Peter Wright	
Editor of the "Quill"	Martin Robinson

## A SYNDICATE NUMBER COINCIDENCE

On pages 4,5 and 6 of the Autumn 2017 edition of The Quill, is reproduced an article entitled The First Room by Joseph Ineichen, taken from Lloyd's Log of February 1973. Joe Ineichen was the underwriter of a small Marine syndicate called T. Bainbridge which underwrote mainly cargo business about which Joe was something of an expert because of his previous experience in the Market. He also had an Incidental Non Marine syndicate but this was used so rarely, if at all, that the rubber stamp with the syndicate number probably had cob-webs around it! I can't remember exactly when the syndicates ceased trading but it was probably around the late 1960's or early 70's. Joe then went on to become the Secretary of the original Three Rooms Club.

I first came to Lloyd's in the early weeks of 1956 when I joined the small broking House of K.K. Harrison and was sent to the Market as a (very) junior Marine broker. We had several fairly large cargo accounts some of which were led by Joe Ineichen, so I had cause to go and see him fairly frequently. Of course, he'd forgotten more about cargo insurance than I ever knew but he always treated me in a friendly and courteous manner, which even then, I always appreciated. I don't think anybody - certainly not Joe himself - would consider him one of the titanic figures in the history of Lloyd's but he was similar to so many of us who worked and still work in our Society, in that he was knowledgeable, polite and hard working.

On page 14 of the Autumn Quill edition is information regarding a book written by John Hamblin which traces the history of the 214 Lloyd's men who perished in France and Belgium in the Great War and are buried in the 100 cemeteries there. Obviously, as 2018 sees the Centenary of the end of that conflict, it is of greater interest than normal. The Autumn 2017 Quill reproduced the introduction to this book written by John Nelson Chairman of Lloyd's and in the penultimate paragraph, he wrote of John Hamblin's position at Lloyd's as the underwriter of the Cathedral syndicate.

At this point, the reader might well be asking, where is the coincidence in all this? Well, the answer is that the syndicate number of Cathedral is 201. The syndicate number of Joe Ineichen's Marine syndicate was 202 and the number on the cobweb encrusted Incidental Non Marine stamp was 201. I think it is highly unlikely that John Hamblin has any knowledge of Joe Ineichen (although of course, I might be quite wrong) and Joe would have passed away long before Cathedral came into existence. Even though these two organisations are some 50 years apart, they have both appeared in the same 2018 issue of The Quill, with the same 201 syndicate number and that is a genuine coincidence.

Peter Wright

## THE ROOM IN POSTCARDS – an article for the Quill by Reg Brown

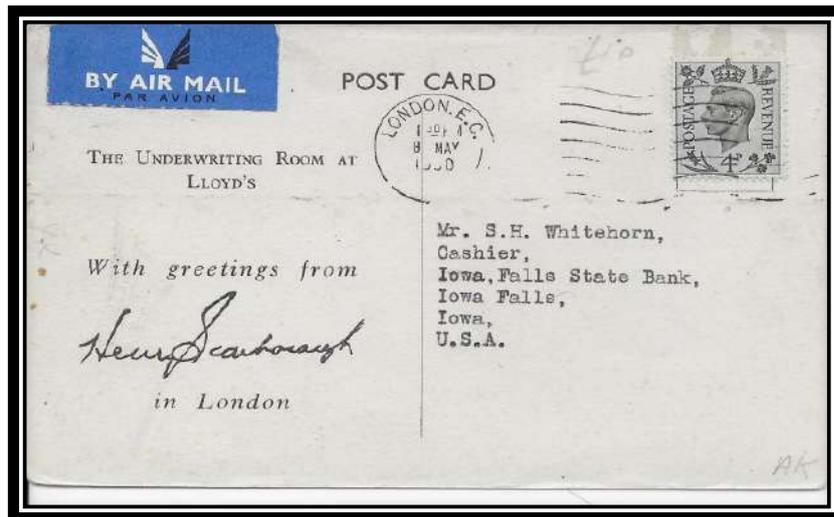
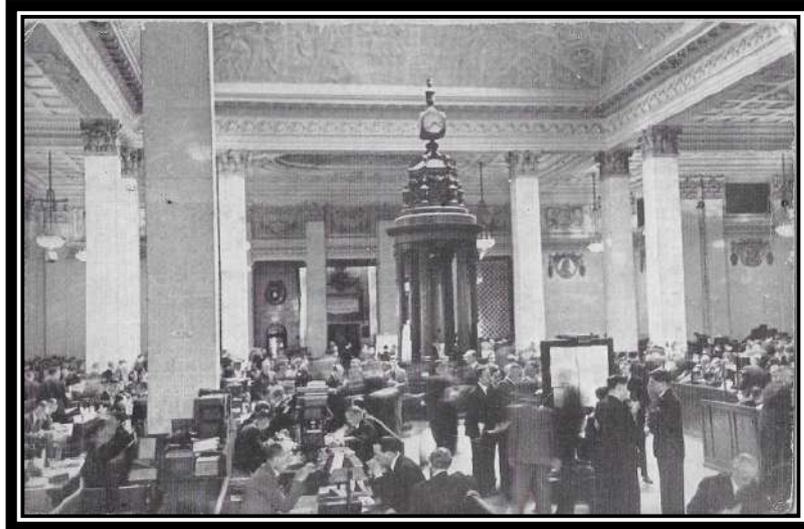
In my last article for the Quill – published in the Autumn 2017 edition – I explained the history of Picture Postcards and the hobby of Deltiology, the collection of same. I said I had about 70 such cards in my collection of over 4,000 relating to Lloyd's. So here is a selection featuring the Underwriting Room over the years.

The first card is, despite its appearance, a modern postcard published by a company called Zazzle. They publish cards to order in as few or as many as you wish using modern technology. They have hundreds of images of the current Lloyd's building from every angle and vantage point you can think of. I have some in my collection but you must stop somewhere and can't collect them all.

This card purports to be the Underwriting Room in the Royal Exchange. There is nothing on the front or back of the card to indicate that it is in fact the Room, but it is described as such on Zazzle's website and bears a remarkable resemblance to Bob Ellis's card published in the Autumn 2016 edition of the Quill.

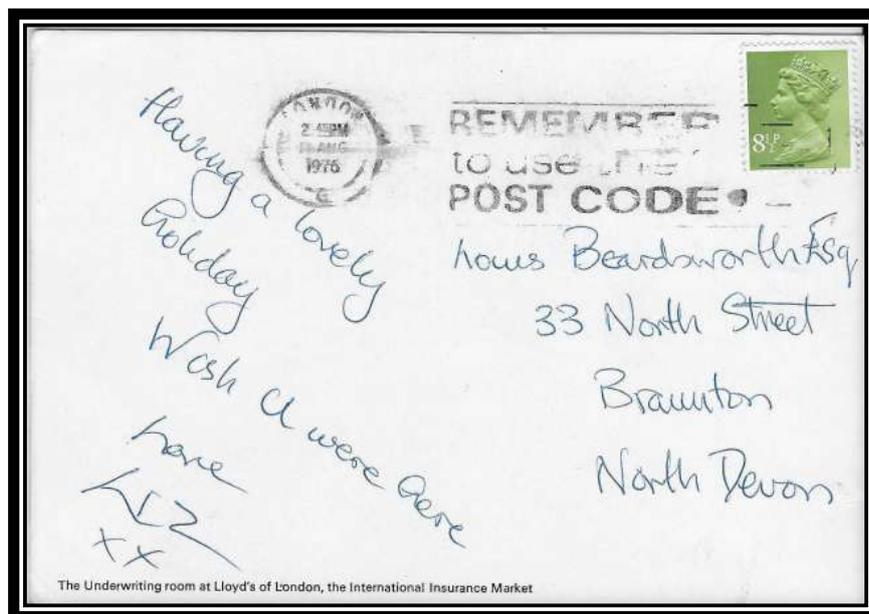
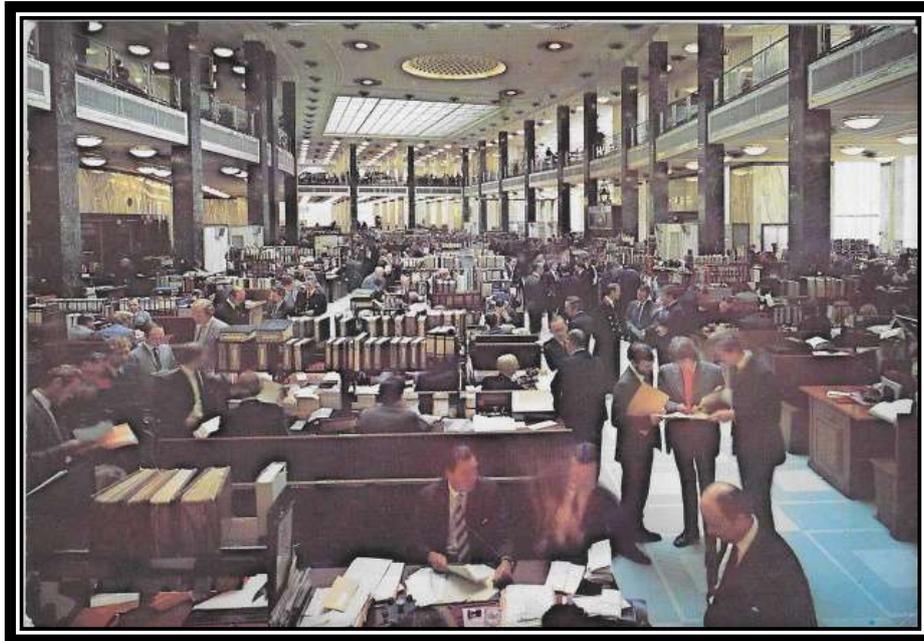


The next card is undoubtedly the Room in the 1928 building. Many Three Rooms Club members will have worked there. The back of the card is interesting as it was printed by Lloyd's and signed by Henry Scarborough. Some members may know who he was, but I'm too young for that! The Iowa Falls State Bank was, presumably, a valued client when the card was sent on the 8<sup>th</sup> May, 1950.



Moving on to more modern times this card is of the Room in the 1958 building where, I venture to suggest, most of us spent a goodly proportion of our careers. Indeed some of you may be able to identify your younger selves in this picture. Why on earth the lovely Liz sent a message from London to her Beau (?), Louis (?) Beardsworth, in North Devon with the usual holiday message "Having a lovely holiday, wish you were here" is anyone's guess. And why "The Underwriting Room at Lloyd's of London, the International Insurance Market"? Did she visit the Room? We did, after all, formally admit women as underwriting

members on 1 January 1973 and lady brokers followed shortly after. So by 1976 females in the Room were becoming a familiar sight.



And, finally, the current building. Love it or hate it you can buy lots of cards of the building in the Lloyd's shop as well as from Zazzle. This one, is a 2006 photograph, published by Lloyd's who retain the copyright. "One of the best known and most admired buildings in the City of London. The current Lloyd's building is the eighth home of Lloyd's in its 300 year history." I leave it to you to decide if you agree the Richard Rogers Partnership fulfilled their "vey specific brief of quality, flexibility and presence."

*Liliana Archibald*

## Breaking the Ice



The formalities were over. At one minute after midnight of December 31 1972, I suddenly became one among some seven thousand men and women with unlimited liability; in other words a name at Lloyd's.

I had, in fact, been a director of the specialist contingency brokers at Lloyd's, Adam Brothers Contingency Ltd., since November 1970, but unlike my colleagues I had given an undertaking not to broke in the Room. However, due entirely to the then Chairman, Sir Henry Mance, the present Chairman, Mr. Paul Dixey, and the Committee, this restriction was about to be lifted.

It was with a mixture of nervous anticipation and excitement that I looked forward to January 1, 1973. From the very second that the Room opened for business on that, to me, historic Monday, a woman would, for the first time in the history of Lloyd's, be able to broke risks with underwriters, as so many men had done over the preceding centuries.

I was aware of the honour. But I was also very conscious of the responsibility. During the last few months of 1972 my colleagues and friends at Adam Brothers had briefed me thoroughly on every conceivable aspect of broking in the Room. It was rather like going back to school. There was the convention of queuing, as well as the conversational exchanges between broker and underwriter which were not to be rushed. Above all I was to remember to say "thank you very much, Sir" to the underwriter who agreed to write me a line. I was given a plan of the Room, and was expected to learn where to find those underwriters with whom we normally did business. I got the shock of my life

when I realised that the syndicates had names which were other than the names of those underwriters I would be seeing. So, with the help of Terry Reeves, our young broker, I carefully re-wrote the plan in such a way as not to get lost more than I could help. The advice poured in from many friends in the market. The greatest traditionalist I knew, Leslie Wright, spent long hours giving me an insight into the most valuable and important feature of the market, the individuals who together represent it. Even though Leslie Wright really did object to this break in tradition, nonetheless he gave me a lucky crown piece, and wished me well. My own Guvnor, Phillip Hine, not only spent months sharing his wisdom with me, but also gave me his own, well thumbed slip case to use as my own. But all the good advice I received merely illustrated to me that I would have to try to absorb the atmosphere of Lloyd's as best I could, and that with all the goodwill in the world there was no way for me to catch up on the twenty odd years head start enjoyed by my colleagues. I was indeed well-briefed, but I would be on my own.

January I came round in its inevitable way, and I remember the eagerness with which I dealt with business that day. Unfortunately, there wasn't a risk among the many that came into the office that my colleagues felt was quite right for my debut. Tuesday and Wednesday came and went, and always either Peter Nottage or Harvey Hine (Phillip's son), found one valid reason or another why this one was not for me. I began to despair. Then on Thursday, January 4, one of our supporters in the market came in with a risk that we all felt was just right.

Briefed on every possible (and I suspect, impossible) aspect of the risk, a slip was prepared, and off I went up St. Mary Axe, over to Lime Street, and into Lloyd's. My courage nearly failed me: would a waiter, believing I was an interloper, invite me to leave; would a traditionalist make his disapproval known to me? No, nothing happened. I found the box I wanted, and took my place in a queue of other brokers.

Before my turn could come I was told that my underwriter had an appointment, and that I would have to return about 3 p.m. This I did, saw my underwriter, who listened as courteously and as carefully as he always does, and having asked some questions he agreed to give me a line. "Thank you *very* much, Sir" I said, and then walked round the back of the box where the slip was photocopied. One of the young men looked up at me and said "What do we call you, we can't call you Sir?" My heart sank. Nobody had told me about this one. So with more confidence than I felt I replied "My name is Mrs. Archibald, will that do?" It must have done, because the slip was handed back to me with a smile. I then strolled out of the Room and walked back to the office. Actually, I doubt if I walked at all, and I recall running all the way feeling very relieved that this particular ordeal was over.

As I walked to the Underground that evening I passed Lloyd's and had a good long look at the building. The roof was still on. All that had happened was that another day's business was finished. The fact that a woman had participated in that day's activities had been taken in everybody's stride.

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**3 Rooms Club Members are Invited**

Lloyd's Motor Club and the Lloyd's Wine Society are holding a wine tasting at the BMW Mini showroom in Park Lane, London. Members of the 3 Rooms Club are invited to come along. Giles Smith-Walker will present a selection of wines for tasting accompanied by cheese and biscuits provided by the Brokers Wine Bar, Leadenhall Market.



**Location:**

The BMW Mini showroom  
77 Park Lane  
Mayfair  
London W1K 7TP

**Date:** Wednesday 20th June 2018

**Time:** Commencing at 18:30

**Ticket price:** £27.50 per person

**Contact:**

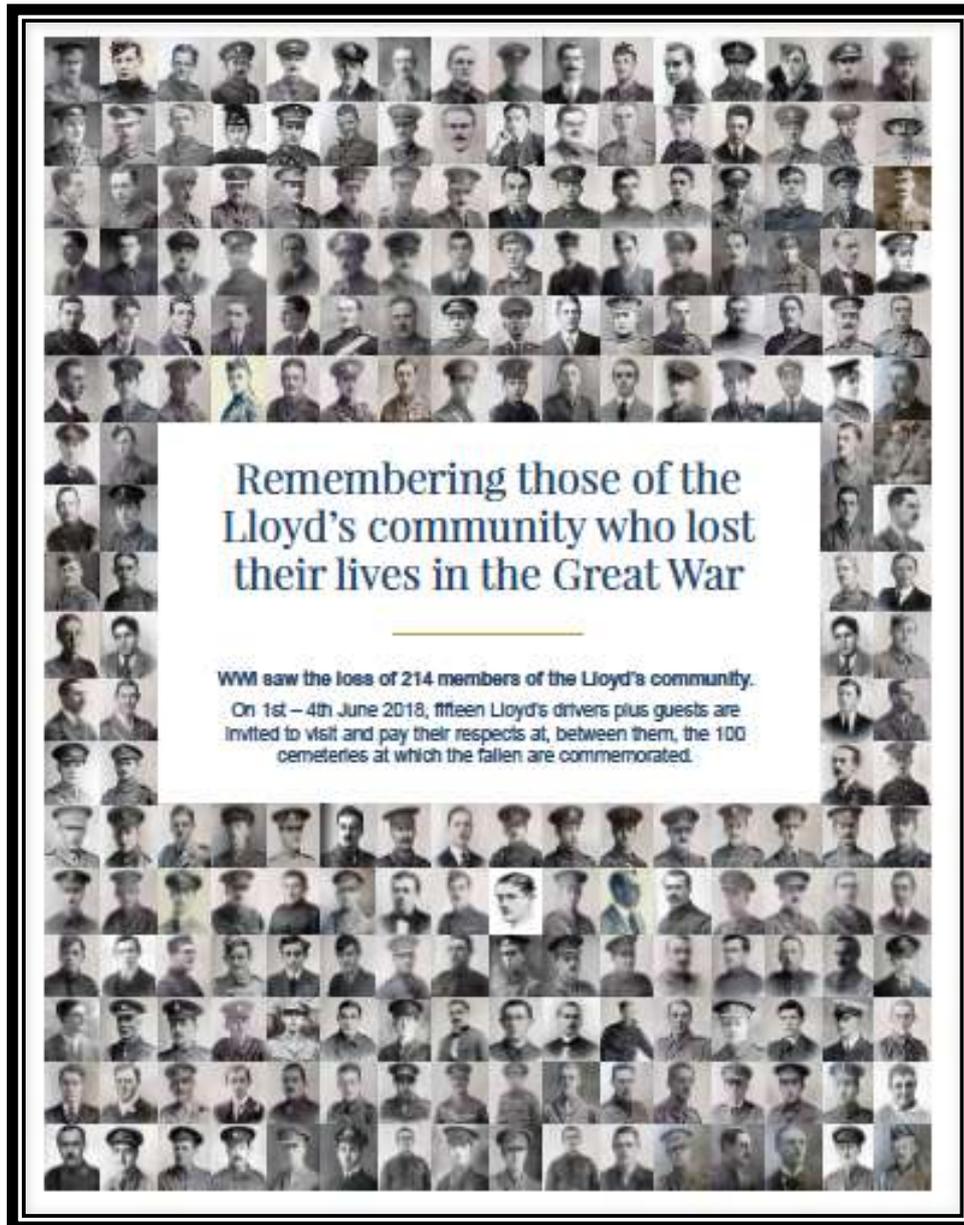
Martin Robinson, Chairman, Lloyd's Motor Club.  
Email: [chair@lloydsmotorclub.com](mailto:chair@lloydsmotorclub.com)  
Mobile: 07717487953



## **A VERY SPECIAL EVENT IN 2018**

Thank you to 3 Rooms Club Members who have signed up to join us on our trip to Belgium and France in June 2018 to commemorate the fallen from Lloyd's in WW1.

Thanks to the generosity of the 3 Room Club Charitable Trust we are now in a position to print John Hamblin's book which chronicles the Lloyd's Fallen. A limited edition of 100 books will be printed with copies available for sale in July 2018. If you would like details of the publication please contact: [martinbrob@gmail.com](mailto:martinbrob@gmail.com)



From a 1988 publication details of the first photographer at Lloyd's

# CAPTURED!

WHEN Arthur Young, a 28-year-old underwriter and enthusiastic amateur photographer, decided to bring his camera to Lloyd's in 1888, he probably was unaware that the results would become the earliest photographic record of the Society, capturing Lloyd's on film for the first time.

Whether other photographers attempted to record the Room, with its difficult lighting conditions, is not known, but the pictures Arthur Young took are the earliest known to exist.

Arriving at Lloyd's one Sunday morning, he carried his cumbersome photographic equipment up the winding staircase to the underwriting Room on the first floor of the Royal Exchange. Once there, he erected the heavy camera at the far end of the Room and shortly after noon, exposed the first of possibly several fragile glass plates measuring  $4\frac{1}{2} \times 7\frac{1}{4}$  inches.

An hour later, he took his second view showing the curved rostrum, now in the Museum of London, the loss book, somewhat overshadowed by a statue of William Huskisson and the Room clock, later moved when the Lutine bell was hung near the same spot in 1897.

Arthur Young subsequently took a number of views of the Room shortly after electric lighting was installed in 1891 and these, together with the two plates from 1888, were placed in a vault in the basement of Lloyd's 1928 building, where they remained until redevelopment of the site began in 1979.

## One hundred years since the first photographer came to Lloyd's



The Underwriting Room of 1888



Entrance showing Loss Book and William Huskisson statue, 1888

# **Dates For your Diary.....**

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

**Thursday 19th April 2018**

**Thursday 15th November 2018**