



The Quill

Spring 2026

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

Please feel free to circulate this newsletter to your colleagues

*An on-line copy of this newsletter is available on the club website
at*

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 Spring 2026 Edition of the Quill

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From the Editor

Welcome to the Spring 2026 edition of the Quill.

Don Coombe MBE, JP

It is with a very heavy heart that I report the passing of Don Coombe MBE, JP, in the early hours of Thursday 26th March 2026, a good friend to many in our club and a Past Chairman of the Three Rooms Club and our Charitable Trust.

Don Coombe, a very faithful member of the Lloyd's Community, inspirational, positive, always ready to help and a true gentleman.

My dear friend Don, we will remember you, may you rest in peace.

A cherished moment below when my colleagues and I had the privilege of accompanying Don on a Lloyd's wreath laying ceremony at The Menin Gate, Ypres, Belgium, 3rd June 2018 at 18:00hrs.



*Left to right:
Roger Earl (Hon. Life President, Lloyd's Motor Club)
Brigadier Mike Hickson
Martin Robinson (Chairman, Lloyd's Motor Club)
Don Coombe MBE / JP (Hon. Life President, Three Rooms Club and Charitable Trust)
Deborah Robinson (Corporation of Lloyd's)
Graham Faggetter (Lloyd's Motor Club Committee)
Max Taylor (Former Chairman of Lloyd's)*

I've found another Grumpy Old Man

Working in the 80 – 90's provided a grandstand seat from which to view the emergence of what will be known as the Technology and Communications Revolution. It also put you in the "Podseats" to witness the Long, Slow March from Casio to Chaos.

(or: How You Survived the Birth of Technology Only to Be Defeated by it in a Café)

You are old enough to remember when personal technology was quiet and respectful. It sat in your pocket, did its job, and didn't feel the need to share its inner thoughts with everyone within a 15-metre radius. Back then the cutting edge of personal technology was a Casio calculator watch, a marvel - tiny buttons, genuinely useful, faintly ridiculous, but above all dignified. It never once interrupted a train carriage to loudly inform strangers about Auntie Clare's varicose veins or broadcast video of a Monkey on a segway.

Back then, technology knew its place. It was a tool. Not a personality. Somewhere along the way, however, things changed. Enter the Mobile Phone and Tablet.

These have stopped being a device and became something far more... biological. It is no longer something you carry - it is something you depend on with the quiet urgency of a life-support machine. It is an additional vital organ: heart, lungs, brain... and phone. Remove any one of them and the result is broadly the same - panic, confusion, and an immediate inability to function in public. So here you are, decades later, living in what can only be described as a fully immersive, surround-sound production entitled "Other people's lives, but louder". Public spaces have not so much embraced technology but have been completely overrun by it.

Take your daily commute, once, it was a largely peaceful affair. A carriage full of quiet and polite resignation. The occasional hushed conversation. Perhaps the soft rustle of a newspaper. If work intruded at all, it was limited to the odd underwriter flicking through a tray of LUNCO cards, calmly hunting down recoverable losses. Now, a train journey has become an endurance test. You board, sit down, and brace yourself because experience tells you that, you are in for an irritating intrusion on your senses.

There is a special category of irritation reserved for the person whose headphones leak, "The soundtrack nobody asked for". Not loudly enough to identify the song unless you are a Sheep Dog or a Common Pipistrelle, but just enough of the high-pitched hiss and rhythm to confirm that something deeply irritating is getting under your skin. It lingers on the edge of your hearing - like a dripping tap or a mosquito you can't quite locate.

Worse still are public phone calls conducted on speakerphone. You'll recognise the Pizza stance immediately - the phone held flat in front of them, like a waiter presenting a Margarita, the caller speaking into it with unwavering confidence that their conversation deserves a live audience, "Yes, I'm on the train, On the train, Yes, I said train". You're all on it. This is no longer a conversation. It's a broadcast, a live episode of "Details you never needed to know." Medical updates, domestic logistics, minor grievances, weather conditions, Rachel from accounts, nothing is too trivial or too private to be shared with the entire carriage.

If the speakerphone is intrusive, video calls take things a step further. Now you don't just hear the conversation, you get to see it. A face appears on a screen, shouting from a kitchen somewhere, while the caller nods earnestly in public, as though hosting a global summit rather than blocking the aisle.

There is something uniquely unsettling about making accidental eye contact with someone who isn't physically present. Then there are families, not arguing, not chatting, not interacting, just sitting together in complete silence. Each member completely absorbed with their head buried in their own device. The modern family unit gathered physically, but existing entirely elsewhere.

The tablet has become the new pacifier - not to soothe a crying child, but to prevent one from ever starting. In the misguided belief that the ridiculous noises coming from the child's game or from the inane video soundtrack, are less irritating than the child howling its eyes out.

Conversation has been replaced by scrolling, interaction by Wi-Fi. Underpinning all of this is one simple truth you cannot ignore - The mobile phone is no longer a device. It is a vital organ. Remove it, and people begin to malfunction. They pat their pockets with rising urgency, as though checking for a missing limb. Without it, they seem momentarily unsure how to exist.

So, you sit there, a relic of a quieter age, watching it all unfold. You remember when boredom was allowed. When people stared out of windows. When a journey was simply a journey. Technology existed then too, but it didn't shout, it didn't perform and it didn't assume everyone else was desperate to be included.

Now, wherever you go, technology arrives first dragging a loud, chaotic entourage behind it. You begin to suspect that the greatest innovation of the modern age won't be artificial intelligence, or augmented reality, or anything particularly complicated. It will be a single app or a setting on every phone: "Respect everyone else within a 15-metre radius".

You'd buy it instantly. Assuming, of course, someone doesn't demonstrate it to you on speaker in a café.

The Insurance Museum

It's been a long and winding road to grab the attention of our market to get behind the idea of an Insurance Museum, all credit to Reg Brown and the Insurance Museum team for sticking to the task.

We do certainly need more education to tempt new recruits into our industry.

I recently gave a presentation to 120 students at Borden Grammar School in Sittingbourne, Kent about the Lloyd's and the London Insurance Market.

Insights from the CII paper on The Talent Shortage Crisis highlight a concerning trend within the industry. According to the findings, only 4% of young people find the prospect of a career in the insurance sector appealing. This statistic underscores the significant challenge faced in attracting new talent and rejuvenating the workforce in the insurance field.

At the presentation I asked the 120 students who had considered the insurance sector as a career, 5 hands up from 120 students, so the problem is real.

A positive outcome from the recent presentation at Borden Grammar is that eight students will be visiting Lloyd's soon. This visit represents a valuable opportunity for young people to gain first-hand insight into the workings of the insurance sector, helping to foster greater interest and understanding of the industry among potential future recruits.

It's time the whole market supported Reg Brown and his team in their quest to establish the physical insurance museum. See pages 10 & 11 for latest news.

Martin Robinson
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3 Rooms Club & Charitable Trust
Editor 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, but currently the mainstay of our communication is via surface mail.

We do not have many member email addresses, if you have an email address, please do let Paul Coombes know your details.
Email to: paulgcoombes@msn.com

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



If you have any views on what the Club should offer members, or you are interested in joining the Club Committee please contact:
martinbrob@gmail.com

The Quill ~ Paper vs. On-line Distribution

The printing and distribution of the biannual Quill is our largest club expenditure, on average the cost per edition of the Quill runs to around £2,250 so around £4,500 per annum. This expenditure directly influences the funds we have in our Charitable Trust for donations.

We publish each new edition of the Quill on our website and retain an archive of past editions. We currently surface mail all new Quill editions to our members. The question is, should we move to on-line distribution only, or offer a choice to members "paper vs. online"

In the next edition of the Quill scheduled for late September 2026 we will request members offer their views to seek a way forward for the distribution of the Quill.

Our Next Get Together ~ Wednesday 13th May

Sadly, the Brokers Wine Bar in Leadenhall Market closed its door in early January. The committee of the Three Rooms Club would like to express our thanks to Veronica Chasey for her support of our club and the past use of the wine bar for our meetings.

Our next Get Together will be held on **Wednesday 13th May**, please note this is one day earlier than published in our last edition of the Quill. The Get Together will be held at the City University Club, 42 Crutched Friars, London EC3N 2AP. The City University Club is at the location of the former Lloyds Club.



*The City University Club, Crutched Friars
<https://www.cityuniversityclub.co.uk/home>*

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

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.

Please support our club and attend the Get Together.

There will be opportunity to make cash donations to the Three Rooms Charitable Trust at the Get Together.

If you have a charity in mind that you would like supported, please contact Martin Robinson, martinbrob@gmail.com

Membership Matters

New Members

J.M.A. **WHITTON** (Jane) - Member No. 2056

H.J. **REED** (Howard) - Member No. 2057

H.J. **TOYNTON** (Howard) - Member No. 2058

V. **CHASEY** (Veronica) - Member No. 2059

Notices of Resignation received from Members

Mr. E.G. **CARTER** (Eddie) - Member No. 00849

Mr. R.W. **O'LEARY** (Bob) - Member No. 1397

Mr. M.J.N. **LEATHERS** (Michael) - Member No. 00928

Notification of Deceased Members

Mr. E.S. **YOUNG** (Eric) - Member No. 00939, Died December 19th, 2025

Mr. J.F. **GARDNER** (John) - Member No. 00814, Died December 20th, 2025

Mr. C.J. **CATT** (Charles) - Member No. 2054, Died January 6th, 2026

Mr. P. A. **HILTON** (Paul) - Member No. 0854, Died January 16th, 2026

Mr. D. H. **COOMBE** MBE /JP (Don) - Member No.00187, Died March 26th, 2026

Notification of Changes of Address

Mr. A.J. **BROTHERS** (Tony) - Member No 1332

Mr. P.M. **JOHNSON** (Paul) - Member No. 1145

Mr. B. C. **RICE** (Bernard) - Member No. 2004

STORIES AND ANECDOTES PAST & PRESENT

How is the Central Technology in the Market Progressing?

Thank you to Roger Foord of Lime Street Systems Solutions Ltd. for a follow up article on market technology.

The editor has kindly asked me to continue the theme of BP2 and its demise. I felt sure I had written enough to never be asked back, but I realise that the subject of Lloyd's and its technology failures does bring on a certain amount of insomnia, raised eyebrows, told you so's, here we go again, I'll have the red ...etc.

So here we go, as it stands, or maybe falls, the BP2 project is presumed to be like Monty Pythons parrot, dead.

Unlike the parrot, BP2's objectives were sensible and needed. The central payment system is longer in the tooth than Christopher Lee's Dracula and similarly needed some dentistry but not complete extraction.

In life nothing lasts forever (Apart from Lloyd's of course) and a legacy computer system is no exception, which was what Inga Beale (TOM) and John Neal (BP2) took upon themselves to resolve.

It seems to me that from the beginning nobody was able to admit that they had no idea what to do. Bringing in consultants to pass on the responsibility was an early ploy followed by unending 'positive' updates of the situation and its progress which further alienated the market's technology experts. So, we are now 6 years on, and nothing has been achieved, new message standards cannot be introduced without the central change and nearly a billion pounds has been swept under the Lloyd's escalators.

As of 19 March 2026, there has been a new declaration by the new Lloyd's management team which is saying that BP2 is now 'no more' but will be progressed in a less public way and with less scrutiny from the press. So, no desire to investigate the 6 years of financial losses or the time wasted.

Also, there is no obvious answer to what happens if the central system, which processes £180 billion of the London market Premiums and Claims, broke for one day. Old legacy systems have a habit of being undocumented and therefore it is a problem for today's IT types at Velonetics who run the system, if a major coding problem arises.

As an outsider who tries to keep up with today's technology solutions, I feel compelled to utter the magic letters 'AI'.

Please turn the page and stick with me.

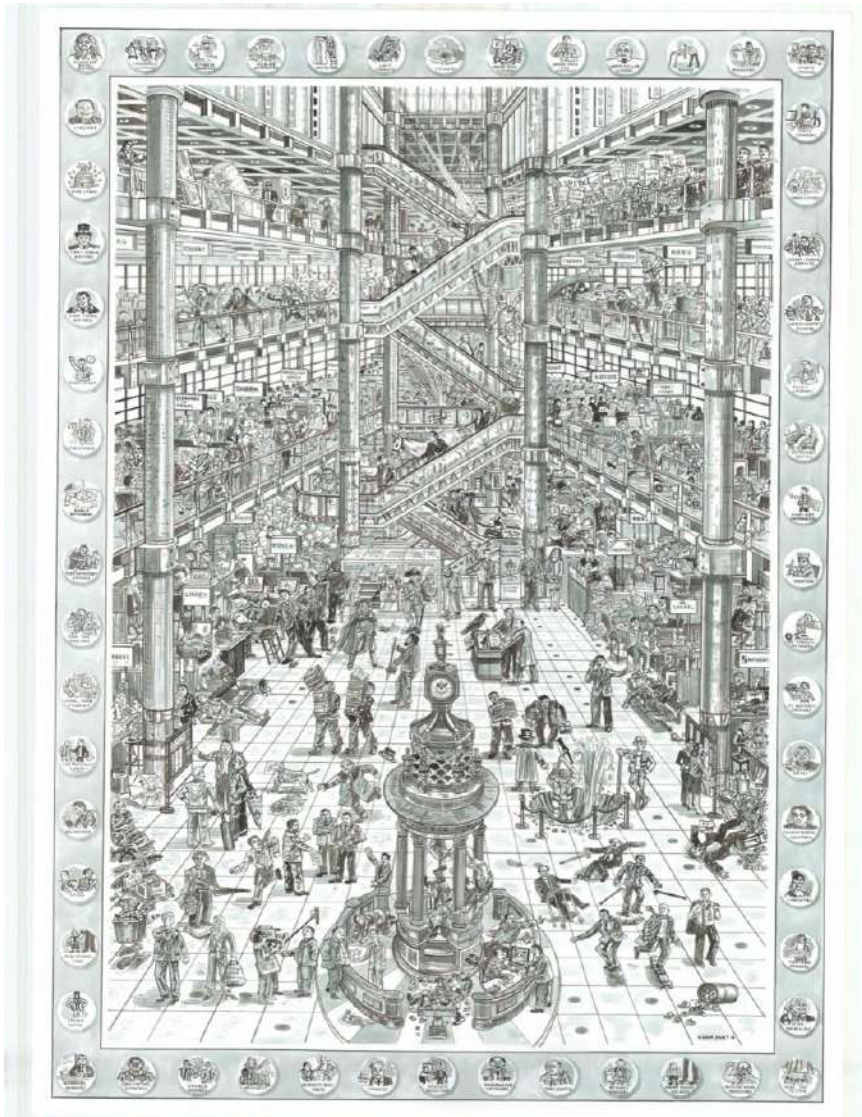
AI and Code Based Reverse Engineering are the buzz words and supposedly, can rewrite prehistoric coding languages such as Cobol. I can't believe it is simple but hey-ho, nothing else has worked so why not give it a time limited chance, say 12 months.

My bucket list is to see Swindon Football Club in the Premier Division. At this rate it could come before the London market has its desperately needed new central accounting system.



Roger Foord
Lime Street Systems Solutions Ltd.

INSIDE LLOYD'S OF LONDON (2014)



'Inside Lloyd's of London' — two-colour lithograph, 2014, by Adam Dant.

This work from the studio of Adam Dant captures the spirit of the London Insurance Market in all its graphic and cultural glory. Having spent time at Lloyd's of London sketching and studying the life of brokers and underwriters and then undertaking a little 'sociological research' at The Lamb, The Grapes, The New Moon and The Jamaica Wine House, Dant created a detailed and humorous vision of a London institution. The result is both a portrait of a place and a gentle satire on its people, a work that insiders recognise instantly and outsiders may find endlessly fascinating.

Originally printed in an edition of 100 two-colour lithographs on 300gsm 96cm x 69cm Somerset Satin mould-made paper each work is signed and dated by the artist. The print was selected for the Royal Academy Summer Exhibition 2015 and the Lloyd's Art Group Autumn Exhibition 2015.

Edition Update — 2025

After more than a decade, the final few prints from the original edition are now available. Numbers 91–100 are priced at £850, reflecting both the limited remaining availability and the artist's growing recognition. Earlier numbers, when available, remain at the original £630.

Framed prints under 70% UV art glass can be completed for £330 using Possible Frame (<https://www.possibleframe.com/>), one of the finest framers in the city.

Framed or unframed prints can be delivered by hand at no cost within the City of London, couriered nationally or internationally at cost, or collected from Limehouse by appointment where the original, rejected for indefinite loan on the 11th floor at Lloyd's, now resides.

Future Editions

A new, smaller and final edition is under consideration featuring updated characters and a fresh colourway in pink rather than the original green-blue. This will not be a reprint but a separate artwork with some 2025 adjustments produced once the first edition has sold out.

The proposed image size is 48 x 68 cm on paper measuring 55 x 75 cm, compared with the existing edition's 96 x 69 cm sheet (image 86 x 60). When produced, the new edition would start at £700, with later numbers increasing, and will be strictly limited to around 50 prints.

In time, Dant's 'Inside Lloyd's' may also appear in a different guise a silk pocket and scarf design, although this is not expected before 2026.

About the Artist

Born in 1967 in Cambridge, Adam Dant studied Fine Art Printmaking at The Royal College of Art, MS University (Baroda, India), Liverpool School of Art and HDK Berlin. He was the Rome Scholar in Printmaking (1993) and winner of the Jerwood Drawing Prize (2003). He was appointed as the official Government Election Artist in 2015. His intricate narrative drawings combine architectural familiarity with myth, memory, and satire the result of detailed historical research that gives his work its distinctive layered quality. His work can be found in the collections of Tate Britain, MoMA New York, Deutsche Bank, UBS, Musée d'Art Contemporain de Lyon, HRH The Prince of Wales, and the Parliamentary Art Collection, among others.

Collector FAQs: Prints, Lithographs & Originals

A lithograph is an original artwork created by hand on a flat stone or metal plate, not a digital or photographic reproduction. The artist draws directly on the surface with a greasy medium such as crayon or ink, and the plate is then treated so that the drawn areas hold ink while the rest repels it. Each impression is hand-printed by a master printer, giving every sheet a subtle, tactile quality. Once the edition is complete, the plates are destroyed or defaced, making each print an original work of art in its own right.

A giclée is a high-quality inkjet reproduction of an existing image, essentially a copy. A lithograph, by contrast, is conceived, drawn, and produced specifically for that medium. Each one is a genuine collaboration between artist and printer, not a mechanical reproduction. The difference can be seen and felt in the surface texture and depth of the image.

Edition numbers indicate how many impressions exist. A print numbered 42/100 means it's the 42nd in an edition of 100. Once the edition is complete, no more can be made, ensuring rarity and value. Artists' proofs (A/P) are additional impressions kept aside for the artist, usually just a few, and are often especially sought after.

The Noble Lineage of Graphic Art: From Cartoon to Adam Dant

Witty and satirical prints are part of a long and noble tradition of satirising Londoners great and small and those who think they are great but are, in truth, quite small. From the eighteenth century onwards, artists such as William Hogarth, James Gillray, and George Cruikshank turned London's streets, coffee houses, and institutions into stages for observation and commentary. Their prints were not throwaway illustrations but finely crafted visual essays, etched and engraved to endure long after their subjects had vanished from public memory.

As newspapers and illustrated journals flourished in the nineteenth century, this lineage evolved into the modern cartoon: a faster, topical descendant of the satirical print. Artists like Tenniel and Low distilled politics and public mood into single images, though much of the depth and artistry of earlier printmaking gave way to the immediacy of reported drawing. Distinct from newspaper illustration, the satirical print was always designed to endure and reward multiple viewings inviting the eye back again and again to discover new meaning.

It is precisely this heritage that Adam Dant revives and reimagines. His grand compositions restore the wit, craft, and permanence of the British satirical print. Gillray and Hogarth rather than Beano or Viz, Dant's works are complex, allegorical, and deeply researched visual narratives built to last based on months of work history and the urban environment rather than moments to sketch. Through him, the lineage of the cartoon rejoins the lineage of fine art, reminding us that satire, when executed with skill and sympathy, belongs among the highest forms of British visual culture.

Examples include: "Shoreditch Old and New" (2011) a vast cartography of East London's transformation; "The Government Stable" (2015), an allegorical panorama exhibited in the Houses of Parliament; and "Bibliotheques and Brothels" (2013), a labyrinth of cultural and literary references. These are not quick drawings for newspapers but deeply layered artworks designed to endure.

Dant's work is collected by major museums and institutions that do not acquire 'cartoons'. His training in printmaking at the Royal College of Art using traditional techniques like etching and lithography and his interest in history and place all position him within the fine art tradition. His pieces balance satire with beauty and they are social documents as much as visual pleasures.

Enquiries and Contact

For enquiries, acquisitions, or to arrange a viewing of framed examples in Limehouse or the City:

Corvin Roman

12 York Square
London E14 7LU
Mobile: +44 (0)7968 19 18 26 Email: corvin@delamain-ogilby.com

Insurance's untold story and why it matters

By Sarah Begley, OB Brand Consulting.

Those who have built a career in insurance often speak about the sector with genuine enthusiasm. Yet, while everyone is touched by insurance in one way or another, few outside it truly understand what it is – or appreciate the central role it has played in driving social, economic, and technological progress since it became professionalised in the aftermath of the Great Fire of London.

The industry tends to hide its light under a bushel, missing valuable opportunities to attract the next generation of talent into what can be an exciting, rewarding career.

Max Taylor, former Chairman of Lloyd's, put this perfectly when first approached about a museum dedicated to insurance: ***"I started work in insurance 55 years ago, like so many of my contemporaries by accident and with perhaps mixed expectations. Any reservations were soon dispelled and I have enjoyed a stimulating and rewarding career during which I have been privileged to travel the world and meet many people. Whether client, colleague or partner, they are invariably fascinated by the history of insurance in London. And few businesses can be so dependent on the lessons of the past to inform decisions about the future. So the creation of a permanent place of record for the industry seems long overdue."***

The Insurance Museum (IM) was the brainchild of former CII President Reg Brown, who believes the insurance sector deserves a museum as much as the Bank of England.

Through digital galleries, talks, webinars, tours and educational resources, its aim is to be a centre of everything related to insurance – archiving the past, sharing its stories, and looking to the future.

Its overriding ambition is to have a permanent base in the heart of London, EC3. To make this happen, IM needs donations

from the sector. A fundraising campaign, 3 Steps to the Insurance Museum, asks corporations and philanthropic individuals to Sign The Slip, committing to an annual donation for three years. The campaign needs to raise £1m a year – an initial target of £3m – to establish the museum with an educational centre.



Howard Bengel, Director of IM, explains the significance of using a slip for the campaign: ***"The historical use of the slip in insurance has always signalled innovation, collaboration and shared risk. By using the slip as central to the campaign message, we are bringing together those same values today, to inspire the insurance profession to come together to create what will be a great resource and legacy for the sector."***

Through the museum and its educational outreach programmes, we aim to reach

children, young people, parents, teachers, students and insurance professionals. In particular, we hope to inspire children – especially those from underprivileged backgrounds – to consider it as a future profession.”

The history of the slip is fascinating in its own right. It started life in the late 17th century as no more than a promise written on a humble piece of paper. Over the next three centuries, it evolved from a handwritten coffeehouse agreement into a sophisticated digital contract powering the global sector today. And the term “underwriter” has its very origins in this process – writing one’s name under the promise.

Imagine London in the 1680s. Inside Edward Lloyd’s coffeehouse, merchants, sailors and shipowners talk trade. At one corner table, a man slides a small slip of paper toward a group of investors. On it are written the ship’s name, its route to the West Indies, and the value of the cargo. One by one, the men sign their names beneath the details - each committing to cover a portion of the risk. Slips were practical, flexible, and quick - perfect for a fast-moving trading city, built entirely on trust.

As trade expanded and the industrial revolution introduced new challenges, the informal system began to strain. By the nineteenth century, Lloyd’s had outgrown the coffeehouse. The slip evolved into the broker’s working document, summarising the risk, listing parties involved, and recording how risk was divided among underwriters. Lloyd’s standardised the format, making it a reliable record of agreement.

During the twentieth century, insurance faced ever more complex risks – aeroplanes, factories, natural disasters, even space travel. The Lloyd’s slip became the global template, now typed rather than handwritten, and by mid-century it was no longer a mere precursor to the policy but a binding contract in its own right. Courts could use it to confirm who had agreed to what. In essence, the slip had become the universal language of risk.

The next great shift came from technology. By the early 2000s, the paper-based process was too slow for a globalised market. Lloyd’s responded with the Market Reform Contract – a standardised electronic document designed to replace the paper slip. Then in 2013, Placing Platform Limited (PPL) launched to bring insurance placement fully online, combining centuries of underwriting tradition with modern digital expertise. A process that once took couriers, signatures and days could now happen in seconds.



Concept image of the IM

Yet the essential purpose hasn’t changed. Whether it’s a ship leaving port in 1700 or a satellite launch in 2025, someone must still define the risk, share it, and document the promise to pay if things go wrong. Every digital contract today carries the DNA of those first handwritten slips – a reminder that behind every transaction lies something profoundly human: the need to make risk visible, and to make promises we can trust.

If you have enjoyed a rewarding career in insurance and would like to support the IM in extending that opportunity to others, then please consider signing the Slip and becoming an IM Founder donor.

Visit: www.insurance.museum/slip
Follow IM and The Slip’s progress on LinkedIn, Instagram and Facebook.

DATES FOR YOUR DIARY

Committee Meeting Dates

Thursday 7th May

Thursday 3rd September

Three Rooms Club “Get Togethers”

Wednesday 13th May

Thursday 12th November