



# *The Quill*

*A periodic Newsletter for Distribution to the  
Members of the Three Rooms Club  
Please feel free to circulate this newsletter to your colleagues*

*Spring 2025*

[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)

# Welcome to our Spring 2025 Edition of the Quill

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## From the Editor and New Chairman of the 3 Rooms Club & Trust

Welcome to the Spring 2025 Edition of the Quill.

Apologies for the later than planned Spring Quill which was due to printing issues, the delay also necessitated the rescheduling of the Get Together which will now take place on Wednesday 25<sup>th</sup> June 2025.

In October 2024 our Chairman Brian Wilkin decided to pass on the Chairmanship of the 3 Rooms Club and Charitable Trust. Following club committee approval I was delighted to accept the Chairmanship. Bob Hunt has taken up the role as our Deputy Chairman. We thank Brian for his work as Chairman of our Club and the Trust. Brian has not escaped completely; we are delighted that he has agreed to join Don Coombe MBE / JP as one of our two Hon. Life Presidents.

Following a review of our activities the plans of the 3 Rooms Club Committee are as follows:

To further encourage membership of the club, whilst retaining the 3 Rooms Club title we are changing the membership criteria to include any prospective candidate who has completed 10 years in the market.

Our two "Get Togethers" will continue in their present format and we encourage you to show your support for the club by attending whenever possible. Our Get Togethers often focus on meeting past and present colleagues in the market and of course discussing the past! However, in addition to this "Looking back" we are keen also to focus on the future. We are now working on our plans to:

1. Complete our new website which will go live in June 2025.

2. Forge associations with other clubs and societies in the market.

Clubsonar [www.clubsonar.london](http://www.clubsonar.london) is an on-line magazine that highlights the clubs and societies in the Lloyd's and London Insurance Market. This online magazine is about to be relaunched and rebranded as a website and will be included within the 3 Rooms Club website. This will keep our club at the centre of the club and society scene in the Lloyd's and London Insurance Market. Our intention is to host group meetings with the chairs of other clubs and societies.

3. Create a history and lecture group in the market which will also form part of the 3 Rooms Club activities.

4. Use our extensive network of insurance market experience and offer schools and other educational establishments the opportunity to host speakers on the subject of Lloyd's and the London Insurance Market.

We are currently engaged with a Kent based school to produce a presentation to their students followed by a visit to Lloyd's.

5. Work with the Insurance Museum and others in the market to bring market related activity to our website and the Quill.
6. Offer club members a range of event opportunities the first of which is highlighted on page 10.

Our guest writer who has previously provided "Grumpy old man" articles for the Quill is taking an early season break but just before departure he penned me this summary from a Sunday newspaper.

*"The hapless Angela Rayner is planning to give councils sweeping powers to allow them to introduce on-the-spot fines for minor misdemeanours such as climbing trees. One would have thought Rayner had enough to do concentrating on 1.5 million new homes being built by the end of this parliament. Only 1568 days to go Angela, how about going on a brick laying course?"*

*Anyway, back to the on-the-spot fines, presumably anybody caught will have to be served with the fine and possibly up a tree. Not sure council workers will be that keen to be taking to the trees. Bearing in mind how long it took to flush Dan "Swampy" Hooper out of the trees with a plethora of specialist on hand including risk assessment officers, health and safety experts and a full set of emergency services, I'm not sure this proposal has been thought through. I suggest the councils concentrate on sorting out potholes rather than seeking new challenges. This looks like another attempt to pick the pockets of the public. It might also lead to the need for a tree climbing Ombudsman as if we need more of that sort of parasitic and largely useless group".*

One for the future, the grumpy old man has sent me a rant on the subject of, The Information Commissioner's Office (ICO). On reading his rant I thought they can't be that bad, well take a look at the [uk.trustpilot.com](http://uk.trustpilot.com) reviews. More to come on this one!

Back to club matters, we are reviewing our club costs, the highest expenditure line is the postage for mailing out the Quill. We are spending more on postage than we are donating to charities. In due course we will be seeking the views of members on how they would wish to receive the Quill, by surface mail, by email or by reference to the club website.

Please do take notice of the request from our Treasurer on page 4 regarding the redirection of club subscriptions to Nat West.

Finally, I am pleased to report that we have two new committee members, Janet Copping and Barbara Schurer.

**Martin Robinson**

**Chairman**

**3 Rooms Club & Charitable Trust**

**Editor of the Quill**

**Mobile: 07717 487 953**

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

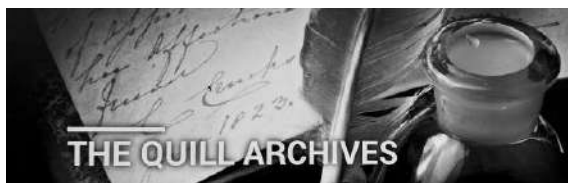
## **Keeping in Contact**

Our website aims to keep members up to date with club news and the new website due in June 2025 will improve the information flow. We are very keen to speed up the communication with our members, but currently the mainstay of our communication is via surface mail. The recent need to reschedule our May 2025 Get Together has highlighted that we only have 190 member email addresses and from the 190 emails sent we received a significant number of "Undeliverable" responses.

If you did not receive an email about the Get Together cancellation either you have not registered an email address with the club or we are holding an old email address for you.

If that is the case, please register your current with Paul Coombes Email to: [paulgcoombes@msn.com](mailto:paulgcoombes@msn.com)

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



### Articles and Pictures for Future Editions

We need news stories and pictures from the past and present please do send any content to the Editor of the Quill: [martinbrob@gmail.com](mailto:martinbrob@gmail.com)

## Change of Bank

In 2022 we commenced the process of changing our bank from Coutts to NatWest.

The agreement we have with Coutts was that they would continue to process subscriptions received from Members (Standing Orders and Direct Debits) during an extended 'change-over' period to give our members time to make the necessary arrangements to change their banking instructions.

To ensure that as from July 1<sup>st</sup>, 2025 your payment is going directly to NatWest, we are asking you to please change your Standing Order/Direct Debit to pay your annual subscription of £15 to our Business Current Account details below.

|                 |                  |
|-----------------|------------------|
| Account Name:   | Three Rooms Club |
| Bank:           | NatWest          |
| Account Number: | 31459153         |
| Sort Code:      | 560018           |

If you have any questions regarding the account transfer please contact our Treasurer, Vernon Ashford: [vashford@hotmail.co.uk](mailto:vashford@hotmail.co.uk)

## Our Next Get Together

Our next Get Together will be held on Wednesday 25<sup>th</sup> June 2025 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 from the charity collection will be credited to the 3 Rooms Club Charitable Trust and will be available to organisations making successful applications to the trust for a donation. If you have a charity in mind that you would like supported, please contact Martin Robinson, [martinbrob@gmail.com](mailto:martinbrob@gmail.com)

**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.

## STORIES AND ANECDOTES PAST & PRESENT

### How is the Central Technology in the Market Progressing

If you are a LinkedIn follower, you may have come across Roger Foord who often comments on the advancement or not of central market technology. Roger has kindly offered some history and the current state of the technology journey. Of course, there may be some of you mentioned in this article who would like to offer an opinion, in which case please do drop me a line or two.

So thank you Roger and over to you!

#### **The Editor**

Probably since Edward Lloyd first had ideas for helping ship owners reduce their risk with their ships by sharing the risk with other ship owners, somebody has been standing nearby wanting to improve upon his ideas. Unfortunately, in those times the dangers of unknown weather patterns and the fear of some dodgy 'Jack Sparrow – Johnny Depp' types, technology (maybe apart from a sextant and semaphore) was not a source of help and the market just learnt from other people's experiences.

Moving on from shipping only and into the increase in classes of business in the Industrial Revolution and then into the 20<sup>th</sup> century when the global market came to London for their insurance, the Lloyd's market has been the 'Go to' market for new classes of business and new types of insurance – reinsurance: XOL etc.

Rather sadly new technology has not always kept up to pace with the business requirements. That's not to say that the Lloyd's market isn't reasonably ahead of the game as it has far more than many give it credit. The central settlement system is most certainly a 'jewel in its crown' and over recent years the disappearance of bundles of paper has been replaced with 'e' documents'. Claims are more or less all agreed electronically and for the company market have been since the introduction of 'ELASS' by PSAC in 1988.

But since LIMNET (The London Insurance Market Electronic Network) was introduced around 1985, and all parties in the market had to agree any new ideas, the actual innovations of any consequence have been few and far between and at an eye watering cost. Whether brokers and underwriters actually have been kept awake worrying about this situation is debatable but each CEO of Lloyd's since 31<sup>st</sup> December 1999, when the world thought technology would bring our whole world down with dodgy 'chips' the long list of expensive failures is an embarrassment.

To be fair the whole market, Lloyd's and Company market, plans for an electronic marketplace started in the mid 1990's with 'EPS' – Electronic Placing Support'. It never happened.

From then on, each Lloyd's CEO seemed determined to put their name to something which was destined for failure, such that many were remembered for their IT failure rather than their success with underwriting results.

Nick Prettejohn, Lloyd's CEO early this century, oversaw the 'magnificent' failure that was Kinnect which had followed on from Lloyds.com and Blue Mountain. He had also, in conjunction with the Company market decided that a big cost saving would be to outsource the Central Bureau (LPSO and LIRMA) to a private company, Xchanging, who were promising to plough millions into a rewrite of the central software. I'm not sure that took place too successfully which is why we have BP2 now (see later).

Moving on Richard Ward, CEO, presided over a successful market but also had some unsuccessful technology solutions which 'came but never went'! Boston/Darwin/Vision 2025 and the idea that the laptop would rule the Lloyd's floor.

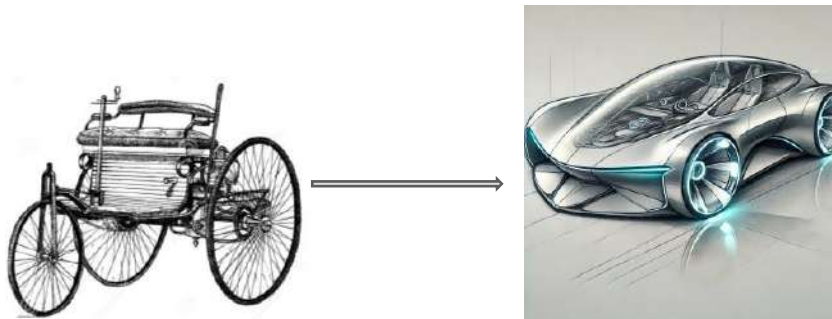
Inga Beale introduced 'TOM – Target Operating Model' which never actually happened but gave rise to the current effort, introduced by the about to leave CEO – John Neal. BP2, if you don't know and why should you, is supposed to replace the forty year old central accounting system, while also offering the Lloyd's market users a digitalised future. This particular egg is now in its fifth year of gestation and there is still no sign of a leg sticking out of the shell. The fact that like the tide nothing can stop technology the recent and unstoppable increase in AI and its thirst for data has meant that waiting for BP2 has resulted in impatience and the Lloyd's market innovators are 'doing their own thing' rather than wait for Velonetic's Godot!

We'll that is the story so far – many failed initiatives, many wasted hours of meetings , bodies of technology gurus lying around the Lutine Bell and most frightening of all a probable cost since millennium day, of £1.5 billion and still rising. Edward Lloyd would be rolling in his cappuccino.

**Roger Foord**  
*Lime Street Systems Solutions Ltd.*



## A Journey Through the Development of Motor Insurance in the United Kingdom



Unlike marine, fire and life insurance contracts, motor insurance is a relatively modern class of insurance. This article aims to provide a brief overview of the development of motor insurance for those interested in the history of insurance. It highlights the key developments in this field since motor vehicles first appeared on the roads of the UK. However, it is not intended to be a comprehensive or exhaustive exploration of the topic. Over the years, much has been written on this subject, and those wishing to develop a deeper understanding are encouraged to refer to various books and online articles available.

### **The Development and Use of the Mechanically Propelled Vehicle**

In 1885, Carl Benz invented a vehicle powered by an engine and applied for a patent in 1886. By 1894, the first mechanically propelled vehicle was recorded in London. The first recorded motor accident occurred in 1896.

Motor vehicle transport developed further with the enactment of the Locomotives on Highways Act, which was passed in 1896. From 1898 onwards, the Law Accident Insurance Society began providing motor insurance as part of their offering. A few years later, in 1904, Lloyd's of London was first asked to insure a motor vehicle. Underwriters working at Lloyd's were so used to preparing marine policies and unfamiliar with motor insurance business that the insurance policy described the car as "a ship navigating on land."

In the early days, the use of motor vehicles was restricted to a few people, and the development of motor insurance progressed slowly. However, following World War I, this changed. Although many horses and mules were taken to war for use in cavalry roles and movement of supplies, they were seen as inefficient (horse fodder took up more transport capacity than food and ammunition for the soldiers) and a move was gradually made towards using more efficient and useful mechanically propelled vehicles. Consequently, numerous men were trained to drive while serving in the Forces. In the years after 1918, the cost of purchasing and running motor vehicles became less expensive, and the introduction of hire purchase facilities made this easy. Motoring offered freedom to many, and the increase in motor vehicles on the country's roads led to a predictable rise in accidents.

## **A Need for Compulsory Insurance**

Those who acquired their vehicles using hire purchase facilities were often unlikely to have the financial means to pay for any damage they caused or purchase insurance protection. In these early years of vehicle ownership, there was no requirement for vehicle users to make insurance arrangements. In short, injured third parties could not recover damages to which they were entitled.

This unsatisfactory situation led to the introduction of compulsory third-party motor insurance when the UK Government enacted the Road Traffic Act 1930. The Act provided protection in respect of liability for death of or bodily injury to members of the public resulting from the use of a motor vehicle on the highway. Cover against liability to pay damages to third parties for property damage was not covered by this Act. To comply with the provisions of the Act, insurers were required to issue a certificate of insurance that confirmed cover was operative.

The 1930 Act offered an exception to the purchase of third-party motor cover in that a vehicle user could deposit £15,000 with the Supreme Court. This was increased to £500,000 by the 1988 Road Traffic Act and subsequent amendments. The option was seldom used because of the costs involved. Few individual drivers could afford this alternative, and it was taken up only by a small number of larger companies. Subsequently, it was removed in 2019 when a £500,000 deposit was considered insufficient to cover a significant injury claim.

The intentions of the 1930 Road Traffic Act were to be admired. However, experience showed that, on occasions, it failed to achieve its intended objectives. For instance, an insurer may have repudiated a claim because its policyholder had obtained cover through false pretences, such as concealing a poor accident record. Additionally, the vehicle may have been used outside of the terms of the agreed policy wording, a driver may have had no insurance at all, or a third party may have been the victim of a motorist who failed to stop after an accident. To address some of these limitations, provisions in the 1934 Road Traffic Act made insurers responsible for compensating third parties, regardless of any policy provision that would otherwise allow them to cancel or void the policy. Insurers retained the right to apply to the courts to declare they were not liable in cases of non-disclosure or false representation on the part of their policyholder. Despite the intentions of the 1934 Act, some cases arose where injured third parties still failed to receive the damages and compensation to which they were legally entitled. These were predominantly cases involving injury or death caused to a third party by either untraceable or uninsured motorists.

## **The Motor Insurers Bureau**

Having reviewed fully the legislation surrounding compulsory motor insurance, in 1937 the Cassel Committee on Compulsory Insurance recommended that a central fund be created so that third-party victims of uninsured and untraced drivers could recover damages.

Following World War II insurers who transacted motor insurance voluntarily arranged with the Government of the day to establish the Motor Insurers' Bureau (MIB). Those insurers established (by a levy charged on each insurer) and administered a fund from which the victims of uninsured and untraced drivers were compensated. When established in 1946, membership of the MIB was entirely voluntary. However, the Road Traffic Act of 1974 and subsequent Acts require all underwriters transacting compulsory motor insurance to be members of the MIB. A levy is charged to each motor insurer to provide the funding required. In recent years and subject to certain criteria, it is possible to claim for damage caused by uninsured drivers for vehicle and other property damage.

## **Development of Motor Insurance Covers**

Once motor insurance became an available product, albeit in its early days, the offering was restricted to "Act liability" only, potential repair costs of motor vehicles themselves and damage to third-party property led motorists to want more than that required by law. A need for a full third-party policy covering a driver's legal liability for damage to the property of others was established and policies were issued accordingly (following the enactment of the Road Traffic Act 1988, insurance against property damage is now covered).

Further developments included insurance for damage by fire or theft to the insured's vehicle. This additional cover was provided by extending the third-party policy and became known as a "third-party fire and theft cover."

Comprehensive insurance extended the concept of third-party fire and theft cover to include damage to the vehicle itself and additional benefits such as personal accident cover for the insured, loss or damage to rugs and personal effects in the vehicle.

Following an international conference in 1953, "green cards" were introduced enabling motorists to freely visit European countries which had compulsory insurance requirements in place. The green card was the most easily recognisable proof that appropriate insurance arrangements for the specific country being visited were in place. While the concept of green cards has evolved with the expansion of the European community the fundamental principles have remained unchanged since it was first introduced.

Motor insurance was developed in response to a need that innocent third parties had for compensation for injuries sustained from the growing use of motor cars following World War I. However, the use of motor vehicles was not restricted solely to use by the private individual motorist. Vehicles were being put to a multitude of uses. In some cases, they were being adapted for special uses.

Development of specific motor covers subsequently followed for:

Goods carrying vehicles e.g. trucks and lorries

Passenger-carrying vehicles e.g. buses, coaches, and taxis

Agricultural and forestry vehicles e.g. farm tractors and self-propelled agricultural and forestry implements

Motorcycles, Special types e.g. diggers, dump trucks and the like used on construction sites

Motor Trader's vehicles e.g. cover provided for driving of their own and customer's vehicles

## **Traditional Organisation of Motor Insurers and Emergence of New Technologies**

From its earliest beginnings, motor insurance was transacted either directly with the insurance company itself or with the many insurance brokers and intermediaries approved by each insurer. Many insurers had branch offices in each city and town throughout the United Kingdom, where motorists requiring cover could purchase cover, make mid-term policy alterations, and renew their policy. In some cases, insurers would provide agency facilities to part-time agents such as motor traders who could make insurance arrangements for their customers while selling them a motor car.

Towards the end of the twentieth century, insurers began to streamline their operations and reduce the number of branch offices. A significant shift in the sale and distribution of motor insurance occurred in 1985 with the launch of Direct Line Insurance. This company was the first in the country to sell motor insurance directly to the public. Since then, both new entrants and established insurers have sought to capture a share of this growing market.

The concept of telephone sales has evolved into the purchase of products through the Internet and mobile phone apps. A relatively recent development is the comparison website, where potential customers can enter their details just once and receive premium quotes, along with terms and conditions, from various insurers willing to underwrite their business.

### **Motor Insurance Tariff**

Today, each insurer sets its motor insurance premiums based on the risk introduced by each policyholder. This system has not always been in place. In the initial stages of motor insurance development, insurers that were members of the Accident Offices Association (motor vehicle insurance was classified as an "accident" class of business) used a tariff system. Under this system, each member company followed a minimum rate. While some considered this approach unfair, insurers following the motor tariff believed it was a way to ensure customers were charged fair and adequate premiums. Additionally, not all motor insurers, including those at Lloyd's, adhered to the tariff, which helped prevent excessive rates that could be detrimental to the insurance-buying motorists.

By 1969, the arrangement broke down after the major motor insurers withdrew from the tariff. In any case, it is unlikely this system would have thrived with the establishment of what was then the Monopolies Commission (later to become the Competition and Markets Authority).

### **Claims Settling Agreements**

Insurers also entered into other agreements with each other especially when settling claims. To avoid expensive litigation, insurers entered into "Knock for Knock" agreements with each other. Simply put, each insurer paid the losses sustained by its policyholder, regardless of liability. Recovery from the insurer of the negligent party was not pursued on the basis that a balance of costs would be achieved across all claims between each insurer. There is evidence that these agreements were being used as early as 1935.

Similar agreements existed in which insurers shared the costs of damages when a motor vehicle caused damage to property other than vehicles belonging to a third party.

By 1995, these agreements ceased. There was a disparity between motor insurers' businesses, with some insurers feeling they no longer provided a fair solution to the settlement of motor claims. Some insurers underwriting mainly non-comprehensive policies were seen to be subsidised by those underwriting predominantly comprehensive covers.

Since the late 1990s, settling motor claims where both parties have comprehensive insurance has become a more prolonged process. Insurers investigate the accident to determine who is at fault. They then either pay the full claim to the non-fault party's insurer or allocate liability between the involved parties based on their respective levels of responsibility.

### **Fire, Accident & Marine – A Lesson Learned**

UK motor insurers must adhere to strict regulations regarding their financial stability. This requirement allows motor insurance buyers to trust that the insurers they choose have adequate funds to cover potential claims. Nonetheless, this has not always been the situation, and one notable failure requires further investigation.

In July 1966, the Fire, Auto and Marine Insurance Company collapsed, leaving an estimated 400,000 motorists without cover. Fire, Auto and Marine was established in 1963 by Dr Emil Savundra. At that time, anyone who could demonstrate having a capital of £50,000 could operate as a motor insurer. There were no specific requirements for how this capital had to be invested or deposited. Additionally, there were no checks on the backgrounds of individuals starting these companies, and prior experience in the insurance industry was not necessary. To make matters worse, new companies were not required to demonstrate the necessary solvency margin of £50,000 for the first two years. Unsurprisingly, Dr Savundra took significant advantage of the straightforward process of starting an insurance company. Several factors have contributed to the collapse of Fire, Auto, and Marine. These factors include the rapid expansion of the business, fraud committed by Dr Savundra (who was later imprisoned for his actions), reckless management, greed, and the under-pricing of premiums. In addition to these issues, gross incompetence and false reporting also played significant roles.

#### **The Future**

Although a relatively new class of business, motor insurance has rapidly evolved to meet both legal requirements and customer-driven demand since the appearance of the first mechanically propelled vehicle used on the road.



However, the technical evolution of motor vehicles will certainly continue into the future. As well as scientists and chemists developing more environmentally friendly fuels which in themselves may present challenges to insurers. Additionally, the development of fully autonomous vehicles is progressing at pace.

It is unclear what the motor insurance policy of the future covering these vehicles will look like. Cover will likely be required for malfunctions in the autonomous technology. Cover may depend on the level of autonomy and human intervention required. Whilst the future is not clear, history has proved that insurers will rise to the challenge posed by this and any future technological developments.



**John Lane**  
**Independent Insurance Risk Manager**  
**& Volunteer at the Insurance Museum**

## **Members of Lloyd's and the Suffragettes**

We welcome back to Paul Miller from HFG Recruitment Consultants who provides a Lloyd's story.

As members of Lloyd's of London left the Royal Exchange for lunch in June 1914 they were met by Isabella Alexander, a well-known suffragette.

A crowd had gathered to hear her and she spoke for around ten minutes before police came to tell her that meetings were not allowed outside of the offices of Lloyd's. She continued and when police attempted to remove her, they found she had chained herself to the statue of the Duke of Wellington.

When brought before the court, she was ordered to pay £10 and be bound over to keep the peace for three months. Her response was "We women will not be bound over" and she refused to pay the fine or give any undertaking in respect of her conduct. For this, she was imprisoned for seven days.

One of the first acts carried out by the suffragettes was a window-smashing campaign. On the first day of the campaign, on the 1st March 1912, approximately 150 women smashed windows simultaneously across London. Up until that point, plate glass windows were not insured against riots and so, a new policy was put together by Lloyd's for business owners. Window smashing campaigns continued and were used as a political statement but also, with the aim of encouraging Lloyd's and other insurance organisations to put pressure on the government to give women the vote.

In response to a concerned public, Lloyd's also began including the risk posed by suffragettes to householder policies. One comprehensive policy taken out in 1912 included cover against "damage by civil commotion or suffragettes."

After suffragettes began damaging golf courses in 1913, Lloyd's also began insuring them against damage or civil commotion. Numerous clubs took out the policy, effectively insuring themselves against revenue loss. Premiums charged were £5 per green per annum, with the limit of the underwriter's liability fixed at £250.

A risk was refused in 1913, however, when insurers refused to cover a suffragette who wanted to speak to a crowd.

Mrs. Lloyd of Bolton described herself as a "non-militant suffragette". She heard one day that the owners of a circus named Bostock's Jungle had offered their large audience to any non-militant suffragette who would step in a cage with three lions. An agreement was made with Mrs. Lloyd and she planned to give two addresses. However, she explained to Bostock's days before that her insurer had sent a telegram explaining that her policy would be cancelled if she "undertook to appear among lions", and so, she decided against it.



One unusual policy was written in 1914, when London-market underwriters agreed to "indemnify the assured during the next two years for the legal liability he may have incurred through his wife's action in contributing to suffragette funds employed in the

destruction of property." The £20,000 policy cost £75 for two years.

It was written for that length of time as underwriters were confident that "action will be taken by the government in that period."

**Paul Miller**  
HFG Recruitment Consultants



## **Member Benefits**



In addition to the May and November club "Get togethers", we are gradually going to introduce member benefits, the first of which is for motoring enthusiasts amongst our membership. A motor club associated with the Lloyd's of London Motor Club is offering 3 Rooms Club members the opportunity to book places in their hospitality suite at Brands Hatch for the 2025 race season.

3 Rooms Club members have the opportunity to take advantage of this excellent suite at arguably one of the best spectator racing venues in the UK at Brands Hatch. The club suite is on the second floor of the Brabham Stand opposite the pit lane at the Paddock Hill end of the stand. The suite vista takes in almost the entirety of the Brands Hatch Indy circuit. As a 3 Rooms Club member you are eligible to bring friends and family to the suite.



The suite is equipped with a large screen TV and a race timing screen. There are refreshment facilities, and full catering can be provided. Our guests will be welcomed and cared for by our excellent club hosts throughout the day. Brands Hatch stage an enviable range of racing events during the racing season which commences in March culminating in November with last major event of the season the British Truck Racing and fireworks display.

For more details see Brands Hatch events at:

<https://pcmotor.club/events/>

or contact [mrobinson@pcmotor.club](mailto:mrobinson@pcmotor.club)

Mobile: 07717 487 953



## Membership Matters

### New Members

Ms. S. **HERBERT** (Susannah) - Life Member No. 2048.  
Mr. G.E.J.A. **DOUGHTY** (George) - Annual Member No. 2050  
Leslie-Ann **GIOVNILLI** - Life Member No. 2051  
Mr. C.W. **SPRECKLEY** (Colin) - Life Member No. 2053

### Notices of Resignation from the Club

D. J. **DARLING** (Dennis) - Annual Member No. 01044.  
H.R. **DOBINSON** (Henry) - Life Member No. 00661  
P. C. **CAVE** - Annual Member No. 1714

### Notification of Deceased Members

D.W. **PANGBORN** (Don) - Life Member No. 1095, Died a few years ago.  
G.A. **CLARKE** (Graham) - Life Member No. 01030, Died October 21<sup>st</sup>, 2018.  
I.D. **FORDHAM** (Ian) - Life Member No. 1440, Died 2022.  
W.H. **SHERIDAN** (William) - Annual Member No.1567, Died April, 2024.  
D.E. **WEEKES** (David) - Life Member No. 00329, Died Summer, 2024.  
H.C.L. **PRIOR** (Hugh) - Life Member No. 00694, Died September 12<sup>th</sup>, 2024.  
E.E. **JUDD** (Eddie) - Life Member No. 00173, Died September 21<sup>st</sup>, 2024.  
Mr. R. **FAULKNER** (Ray) - Life Member No.00684, Died November 11<sup>th</sup>, 2024.  
Mr. M. **BORE** (Mark) - Annual Member No. 1822, Died November, 2024  
Mr. J.H. **TUFF** (John) \_ Annual Member No. 00835, Died December, 2024

### Notification of Changes of Address

P.W. **AMBLER** (Peter) - Annual Member No. 2008  
R.D **ARMIN** (Roger) – Annual Member No. 1381

## Officers and Committee

|                          |                                      |  |               |
|--------------------------|--------------------------------------|--|---------------|
| Sir Charles Roxburgh KCB | Club President / Chairman of Lloyd's |  |               |
| Martin Robinson          | Chairman / Quill Editor              | <a href="mailto:martinbrob@gmail.com">martinbrob@gmail.com</a>                     | 07717487953   |
| Bob Hunt                 | Deputy Chairman                      | <a href="mailto:bobvalerie8@gmail.com">bobvalerie8@gmail.com</a>                   | 07976 805 535 |
| Vernon Ashford           | Treasurer                            | <a href="mailto:vashford@hotmail.co.uk">vashford@hotmail.co.uk</a>                 |               |
| Tim Willens              | Club Secretary                       | <a href="mailto:vashford@hotmail.co.uk">vashford@hotmail.co.uk</a>                 | 07724 856 752 |
| Paul Coombes             | Membership Secretary & Web Master    | <a href="mailto:paulgcoombes@msn.com">paulgcoombes@msn.com</a>                     |               |
| Cliff Hutchinson         | Committee Member                     | <a href="mailto:cliff.hutchinson@hotmail.co.uk">cliff.hutchinson@hotmail.co.uk</a> |               |
| Danny Wild               | Committee Member                     | <a href="mailto:danny1.wild@virginmedia.com">danny1.wild@virginmedia.com</a>       | 07946 330 946 |
| Michael Cobb             | Committee Member                     | <a href="mailto:mikecobb1944@btinternet.com">mikecobb1944@btinternet.com</a>       |               |
| Janet Copping            | Committee Member                     |  |               |
| Barbara Schurer          | Committee Member                     |  |               |
| Don H Coombe MBE / JP    | Hon. Life President                  |  | 07980 009 758 |
| Brian Wilkin             | Hon. Life President                  |  | 07775 734 197 |

## **Dates For Your Diary**

### **Committee Dates 2025**

Wednesday 9th July 2025

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

Wednesday 25th June 2025

Wednesday 19th November 2025