

Link to Lloyd's

ALB Association of Lloyd's Brokers www.aolb.org info@aolb.org

ALB Member Spotlight on AVRECO

Chicago-based wholesaler AVRECO has been a major player in the special risk insurance marketplace for over 40 years. Initially focusing on aviation reinsurance, from whence their name originated, AVRECO today is a diverse company, specializing in medical malpractice and professional liability as well as in their successful practice groups for the placement of property and casualty lines.

AVRECO writes hospitals, nursing homes and assisted living, doctor groups, hard-to-place doctors, lawyers, architects and engineers, and real estate agents to name a few, as well as D&O, Contractors, Tough Products, Habitational and other large property special risks.

In 1992 AVRECO expanded its capabilities to the underwriting side, hiring Linda Deiss, current ALB Chairperson, to head up the company's new Professional

Liability Underwriting Department. AVRECO has been placing business with Lloyd's since the early 1960's, and Linda currently has a Lloyd's facility for Assisted Living Homes, Employment Practices Liability, Architects & Engineers, Design Build, Real Estate Brokers, Seedsmen Insurance, and Miscellaneous E&O.

In addition to the Professional Liability facilities that AVRECO maintains with Lloyd's, AVRECO has Property, Cargo, and Physical Damage facilities with Lloyd's and Package facilities with American Empire and Markel International. New in-house programs are currently in the works as expansion on both the underwriting and brokering sides continues.

AVRECO is one of the largest independent wholesalers in the United States, and has access to over 100 insurance compa-

nies, both domestic and international. With four new producers and increased office space in Chicago, an office in New York City, and another office soon to be opened in San Diego, AVRECO is expanding its presence nationally.

In addition, AVRECO is the domestic wholesale brokerage division of the Park Group, a wholesale insurance and reinsurance brokerage corporation with offices in London and Bermuda. As part of the Park Group, AVRECO has the expertise and market access to provide the highest level of service and product knowledge available in the marketplace today.

For more information about AVRECO, contact Bill Yurek (312) 294-5625 or Linda Deiss at (312) 294-5475 or visit their website at www.avreco.com.

Issue 1 March 2006

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L-R Front Row: Pat Gray, Bill Yurek, Marcia Gloppe, Mark Senkbeil, Cindy Carpenter
Middle Row: Greg Schrom, Diane O'Donnell, Linda Deiss, Jody Oster, Kathie Hearlston, Trent Iliff
Back Row: Ted Baran, Chuck Bretz, Jayne Moushon, Charlie Becker, Georgetta Corona, Peter Upjohn, John Clark

Visit
www.aolb.org
for ALB news
and information



IA brings together young professionals from all insurance industry disciplines to establish peer networks for increased business opportunities and educational advancement.

Insurance Associates

Nice weather and baseball season are right around the corner and the Insurance Associates have scheduled their 2006 Spring Event.

On Friday April 28th IA will host an event at Wrigley Field to watch the Chicago Cubs vs. the Milwaukee Brewers. Wrigley Field is at 1060 West Addison and the first pitch is at 1:20 p.m.

IA was able to secure 80 outfield reserve tickets together. Tickets are on a first come first serve basis, so if you are interested please email Matt Prewitt matthew.prewitt@ajrenner.com for availability.

This event is free to all IA members as well as new members that join and pay their dues before the game.

IA will select a designated meeting place before the game, so please visit the IA webpage at www.aolb.org/IA.html for updates.

IA Happy Hour

IA recently hosted a happy hour event at Duffy's Tavern on February 23, 2006. The turnout was great and as always the IA Happy Hour offered a great way to network and meet new people in the insurance industry.

Please stay tuned for details

regarding the next IA Happy Hour, as well as the annual IA Boat Cruise along Lake Michigan planned for later on this summer.

Join IA Today

IA continues to grow and accept new members. If you know anybody that is interested in joining, please contact IA President Michael Kohlhasse at (312) 276-2114 or by email at mkohlhasse@vistaprograms.net.

Get more IA info at www.aolb.org

ALB Seminar Tuesday, March 21, 2006

Property, Liability and Environmental Insurance Lessons from Hurricane Katrina and Her Ugly Sister

The first ALB seminar of 2006 will focus on lessons from the 2005 hurricane season.

Presenters will be J. Christopher Dineen of PricewaterhouseCoopers, Michael Marcum of Marsh USA, and Dawn Hiestand and Daina Kojelis of Zurich NA.

The seminar will offer three hours of Illinois Division of Insurance continuing education credit to qualified attendees.

ALB seminars are FREE for employees of ALB member and colleague firms, and IA members. \$30 for non-members.

New Venue

All 2006 ALB seminars will be from 8:00 am to 10:30 am at the Mid-Day Club at 21 S. Clark Street, 56th Floor, Chicago. The Mid-Day Club offers a central location, a comfortable setting and unparalleled views of the city.

Mark Your Calendars

All 2006 ALB Seminars have been scheduled:

Tuesday, March 21, 2006
Tuesday, May 16, 2006
Tuesday, August 8, 2006
Tuesday, November 14, 2006

Register or get info about ALB seminars at www.aolb.org



Lloyd's Illinois, Inc. Open House

Championing Lloyd's in Illinois for more than 75 years

On February, 21, 2006 LII held an open house at their new offices at 181 W. Madison Street in celebration of championing Lloyd's business interests in Illinois for more than 75 years.

John S. Lord became sole attorney in fact for Lloyd's in 1931 and served until 1961, establishing the legacy of championing Lloyd's in Illinois that is now embodied by LII.

More than 200 colleagues and friends joined LII in their new

home for wine and hors d'oeuvres.

Honored guests included Wendy Baker, President of Lloyd's America, Director Michael McRaith of the Illinois Division of Insurance, Patrick Hughes, General Counsel for the Illinois Department of Financial and Professional Regulation, R. Dean Conlin, former Lloyd's Attorney-in-Fact and Robert Oberwetter, retired, of the Lloyd's Illinois AIF Office.

Earlier in the day, Ms. Baker

addressed the Chicago CPCU Chapter at a "View from the Top" luncheon, offering her perspective on the Lloyd's market.

See photos of the LII Open House at www.aolb.org



Maryanne Swaim, CPCU, ARM
LII President

2006 sees Lloyd's weathering the most costly hurricane season in US history with an increase in Syndicate capacity and financial ratings of "A (Strong)" from Standard & Poor's and Fitch and "A (Excellent)" from AM Best.

Letter from the President of Lloyd's Illinois, Inc.

2006 is a special year for Lloyd's and Lloyd's Illinois, Inc. It marks the 75th anniversary of the establishment of a sole general agent for Lloyd's in Illinois, a landmark in Lloyd's long and fruitful history here.

2006 is also the 100th anniversary of the San Francisco earthquake, following which Lloyd's Chairman Cuthbert Heath wired, "Pay all claims," and enhanced Lloyd's reputation in the US. The enduring strength of Lloyd's reputation can be seen in the fact that US risks comprise nearly 40% of Lloyd's worldwide business.

The Forecast is Sunny

2006 sees Lloyd's weather the most costly hurricane season in US history with an increase in Syndicate capacity and financial ratings of "A (Strong)" from Standard & Poor's and Fitch and "A (Excellent)" from AM Best.

Lloyd's has reached out to new markets in China and India, the two fastest growing economies in Asia.

Lloyd's is poised to achieve contract certainty - the complete and final agreement of all terms between the insured and insurers before inception - at a rate of 85% by year's end.

And Lloyd's has given itself a new look that reflects Lloyd's position as the world's leading insurance market providing

specialist insurance services - a look and an attitude you will see at Lloyd's Illinois, Inc.

LII continues to provide valuable service for Lloyd's underwriters, brokers, coverholders and correspondents in Illinois. LII processed more than 21,000 documents last year accounting for a total Illinois premium for Lloyd's underwriters of nearly \$190 million, of which more than \$107 million was licensed business, a 30% increase over 2004.

Clearing Skies for LII

LII opened 2006 by processing correctly submitted binding authority certificates within three days. New wordings filings are being expedited and catalogued. Open market documents are generally processed in less than two weeks, and the LII-prepared open market document of insurance (DOI) is generally processed in under ten days. Perhaps you have experienced the positive change in LII processing yourself.

LII has published easy-to-follow guides for Lloyd's coverholders and correspondents and placed them on the ALB website. These guides and other useful information about doing Lloyd's business in Illinois will soon appear on the Illinois section of the Lloyd's website.

LII is doing more and more electronic processing and we can envision a nearly paperless

process in the not-so-distant future. We have invested in a state-of-the-art electronic document management system that allows us to efficiently access processed documents, and we continue to enhance our LIFT (Lloyd's Illinois Financial Tracking) database, from which we report to the Illinois Division of Insurance.

A Change in the Air

LII has assigned individual staff members to each of our US brokers, to ensure broker satisfaction and create a better flow of information. We want to meet with you - so that we can establish and build on an open and informative relationship and identify areas where we can facilitate the processing of your Lloyd's business. As part of our commitment to customer service, please expect a call from us - or contact LII to schedule an appointment to visit us.

I am very proud to work in the insurance industry and to represent Lloyd's operations in Illinois. Insurance and the financial protection it provides offers stability in our personal and business lives. LII has made the successful change to business facilitator, and we hope to provide increased service for the Lloyd's Illinois insurance community during 2006. On behalf of Lloyd's, we thank you for your business.



Lloyd's Chairman Lord Levene with newly-appointed Chief Executive Richard Ward.

Lloyd's Appoints Richard Ward as New CEO

Richard Ward, former Chief Executive of the London-based International Petroleum Exchange, was named as the new Lloyd's CEO on March 7, 2006.

In his six years at IPE, he successfully led it through a period of radical development designed to improve efficiency and profitability.

Announcing the appointment, Lord Levene, Chairman of Lloyd's said:

"I am delighted that Richard has agreed to join Lloyd's at such a critical time for the market.

Lloyd's has made huge progress in recent years and is in good shape but we are clear there is still much to do to improve the market's efficiency and move to the next level. In Richard we will have a strong leader with deep first-hand understanding of financial markets, and the proven skill to drive and deliver change.

"At the IPE he won consensus among market participants with often divergent interests. Those skills will be invaluable in his new role, where the key task is to provide the market with an efficient, modern platform."

Mr. Ward will start work at Lloyd's on Monday, April 24, 2006.

Lloyd's Syndicate Capacity 2006

Syndicate	Underwriter	Managing Agent	Capacity (£)	Syndicate	Underwriter	Managing Agent	Capacity (£)
0033	Robert Childs	Hiscox Syndicates Ltd	832,968,324	1231	John Wilkinson	Jubilee Managing Agency Ltd	55,000,000
0044	Christopher Ray	Canopus Managing Agents Ltd	3,000,000	1301	Patrick Gage	Chaucer Syndicates Ltd	55,000,000
0218	Raymond White	Equity Syndicate Management Ltd	400,732,035	1400	Matthew Pezzold	Danish Re Syndicates Ltd	100,000,000
0260	Colin Hart	KGM Underwriting Agencies Ltd	43,000,000	1414	Martin Reith	Ascot Underwriting Ltd	550,000,000
0308	Catharine Toomey	R J Kilin and Co Ltd	13,000,449	1607	Jonathan Thomas	Crechurch Underwriting Ltd	48,760,000
0318	Michael Pritchard	Beaufort Underwriting Agency Ltd	158,924,157	1861	Leslie Allen	Marlborough Underwriting Agency Ltd	50,000,000
0382	Adrian Walker	Hardy (Underwriting Agencies) Ltd	110,004,208	1965	Richard Yeo	Argenta Syndicate Management Ltd	16,000,000
0386	David Constable	Limit Underwriting Ltd	339,892,479	2001	Anthony Holt	Amlin Underwriting Ltd	1,000,000,000
0435	Mark Rayner & Paul Ceurvorst	Faraday Underwriting Ltd	325,000,000	2003	Nicholas Burkinshaw	Catlin Underwriting Agencies Ltd	450,000,000
0457	Dominick Hoare & Oliver Crabtree	Munich Re Underwriting Ltd	260,000,000	2010	John Hamblin	Cathedral Underwriting Ltd	250,067,495
0510	Robert Chase	R J Kilin and Co Ltd	625,187,134	2020	David Foreman	Wellington Underwriting Agencies Ltd	799,966,529
0557	Andrew Carrier	R J Kilin and Co Ltd	54,769,460	2121	John Hyland	Argenta Syndicate Management Ltd	90,336,836
0570	Kevin Wilkins	Atrium Underwriters Ltd	149,931,837	2147	Alan Hicks	SVB Syndicates Ltd	240,000,000
0609	Christine Dandridge	Atrium Underwriters Ltd	214,967,772	2468	Simon Lotter	Marketform Managing Agency Ltd	100,000,000
0623	Andrew Beazley	Beazley Furlonge Ltd	183,068,315	2488	Richard Pryce	Ace Underwriting Agencies Ltd	350,000,000
0727	Michael Meacock	S A Meacock & Company Ltd	72,380,523	2525	David Dale	Abacus Syndicates Ltd	49,999,851
0779	Brian Jackson	Jubilee Managing Agency Ltd	37,999,528	2526	Andrew Dore	Abacus Syndicates Ltd	31,814,843
0780	Lloyd Tunnicliffe	Advent Underwriting Ltd	152,828,000	2623	Andrew Beazley	Beazley Furlonge Ltd	646,882,003
0807	Stephen Mathers	R J Kilin and Co Ltd	110,010,951	2791	David Shipley	Managing Agency Partners Ltd	399,961,711
0958	John Robinson	Omega Underwriting Agents Ltd	249,432,372	2987	Michael Alan Sibthorpe	Brit Syndicates Ltd	500,000,000
0994	Clifford Simmonds	Imagine Underwriting Ltd	40,000,000	2999	Peter Ernest Grove	Limit Underwriting Ltd	660,000,000
1007	Jonathan Butcher	SVB Syndicates Ltd	119,999,866	3000	Gerard Albanese Jr.	Markel Syndicate Management Ltd	145,000,000
1084	Bruce Bartell	Chaucer Syndicates Ltd	450,000,000	3210	Dipak Wairren	Chaucer Syndicates Ltd	300,000,000
1176	Michael Dawson	Chaucer Syndicates Ltd	22,511,551	3245	Mark Lawrence	Heritage Managing Agency Ltd	49,435,001
1183	Charles Atkin	Talbot Underwriting Ltd	307,000,000	3786	Stephen Gargrave	Crechurch Underwriting Ltd	41,309,000
1200	Leslie Rock	Heritage Managing Agency Ltd	179,999,956	4000	Mark Wheeler	Chaucer Syndicates Ltd	82,000,000
1206	Michael Lange	Gerling at Lloyd's Ltd	60,250,000	4040	Alban Burniston	Illium Managing Agency Ltd	53,927,893
1209	Paul Drake	XL London Market Ltd	230,000,000	4444	James Giordano	Canopus Managing Agents Ltd	300,000,000
1218	Stephen Gordon	Newline Underwriting Mgt Ltd	100,000,000	4472	Thomas Corfield	Liberty Syndicate Management Ltd	912,000,000
1221	Richard Bardwell	Navigators Underwriting Agency Ltd	112,500,000	5000	Martin Hudson	St Paul Travelers Syndicate Ltd	250,000,000
1225	Philip Thorpe-Apps	AEGIS Managing Agency Ltd	207,000,000	5820	Brian Jackson	Jubilee Managing Agency Ltd	43,999,725

Source: Lloyd's

62 Syndicates

Total Capacity

14,787,819,80

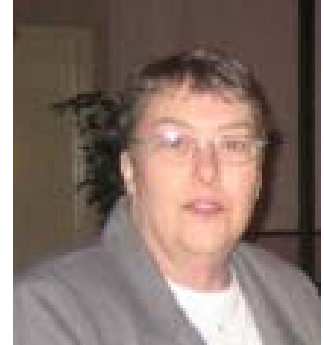
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ALB Board of Directors Spotlight

Linda Deiss, ALB Chairperson

After working 23 years with Illinois R.B. Jones, Linda joined AVRECO in 1992, where she presently manages the Professional Liability Underwriting Department.

In 1974, Linda became the first female American agent to work at Lloyd's. Throughout her career, she has managed various Lloyd's facilities for such classes as Architects and Engineers, Design and Build Contractors, Construction Managers, Real Estate Agents and Appraisers, Accountants, Employment Practices Liability, Lawyers, Miscellaneous E&O, Seedsmen's E&O, and the most recent program, PL/GL for Assisted and Independent Living Facilities.



Christopher Gaddis, CPA, ALB Treasurer

Chris is President of Donald Gaddis Co., which specializes in Public, Private and Non Profit Directors & Officers Liability, all lines of Professional Errors & Omissions Liability, Employment Practices Liability and Media Liability. Chris is a CPA and an honor graduate of the University of Illinois. Prior to joining Gaddis Co., Chris was an auditor with a national public accounting firm.

Chris has had 20 years experience brokering specialty lines with Gaddis Co. He is the past president of the Chicago Board of Underwriters, a past director of the Independent Insurance Agents of Illinois, and currently serves on the board of the Association of Lloyd's Brokers as Treasurer and on the board of the Illinois Surplus Line Association. Chris represents and actively works with the leading carriers for D&O, EPL and Media Liability.



Tanja Maffei, CPCU, ARM

Tanja Maffei, a native of Milano, Italy is a VP in Marsh's Chicago Risk Management Property and International team. Tanja's expertise is in international property and liability insurance. She has lived and worked in the US and Europe and is fluent in Italian, French, Spanish and English. Ms. Maffei received a Master in International Management from Thunderbird (Garvin School of International Management) in Arizona and a Bachelor of Arts degree in Marketing and in French from Michigan State University.

Tanja has the CPCU (Chartered Property Casualty Underwriter) and ARM designations. She has been in the insurance industry for 10 years: almost four years with Marsh, four years with CNA's global department in Chicago, and two years with Swiss Life, a Swiss global life/accident insurer, in Paris and Brussels. She enjoys the challenge that international insurance represents and has had frequent opportunities to present seminars on this topic throughout her career at CNA, Marsh and TMAC's Windy City conference for treasurers and financial executives. Tanja looks forward to the honor of being an ALB Director.



Alex E. Wayne, CPCU, RPLU, ASLI, Are

Alex is Vice President of Alexander J. Wayne & Associates. After graduating from DePaul University in 1991, Alex worked for Intere Intermediaries, a national reinsurance broker. In 1993, Alex became an Associate in Reinsurance (ARe). He joined Alexander J. Wayne & Associates in 1994. In 1996, Alex was awarded the CPCU (Chartered Property Casualty Underwriter) designation, and in 1998 he was awarded the ASLI (Associate in Surplus Lines Insurance) designation. In 2001 he became an RPLU. Alex markets professional liability, directors and officers liability, employment practices, property, and casualty.



IA Officers

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PR Chair	Jody Oster	AVRECO
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Paul Combs	AJ Renner & Associates
Michael Kohlhasse	AJ Renner & Associates
Patrick Nolan	AJ Renner & Associates
Matt Prewitt	AJ Renner & Associates
Mark Vandervelde	AJ Renner & Associates
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Andrew Kelly	Alexander J Wayne & Associates
David Wavak	Alexander J Wayne & Associates
Alex Wayne	Alexander J Wayne & Associates
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Erin Kenney	Aon
Jason Southard	Aon
Sarah Stephens	Aon
Emily Truesdell	Aon
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Christian Tietz	FPRS
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Kathy Rossi	General Star
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Carrie Petroff	GenRe
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Brad Barkin	Lemme Insurance Group
Nadine Friedman	Lemme Insurance Group
John Hecht	Lemme Insurance Group



Cathy Kuehl	Lemme Insurance Group
Sam Rudman	Lemme Insurance Group
Thomas Smith	Lemme Insurance Group
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Christina Kollias	Lloyd's Illinois, Inc
Kimberly LaBrec	Lloyd's Illinois, Inc
James Nygaard	Lloyd's Illinois, Inc
Mark Rector	Lloyd's Illinois, Inc
Crystal Smetana	Lloyd's Illinois, Inc
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Evan Myers	Myers Briggs and Co
Bethany Alger	National Specialty Underwriters
Tim Nessner	National Specialty Underwriters
Desiree Wyant	National Specialty Underwriter
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 Burns & Wilcox
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 Cain Agencies/Rockwood Company
 Colemont Insurance Brokers of Illinois LLC
 Complete Equity Markets
 Crump Insurance Services of Illinois
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 Swett & Crawford
 Travis-Pedersen and Associates
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 Commercial Insurance Services Inc.
 Willis of Illinois

★ new member

ALB Board of Directors

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 Lloyd's Illinois, Inc.
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 York Claims Services

See more about ALB member
 firms, their specialties and
 contact information at
www.aolb.org

ALB Association of Lloyd's Brokers www.aolb.org info@aolb.org

Linking Lloyd's to Illinois

The Association of Lloyd's Brokers provides information, education and business contacts to Lloyd's Correspondents and Coverholders in Illinois. ALB has a close historic tie to Lloyd's and provides an important and necessary commercial partnership with Lloyd's that strengthens the competitiveness of the Lloyd's market and Lloyd's Illinois Correspondents and Coverholders.

ALB elects a Board of Directors at its annual meeting in November. The Directors meet monthly and Members meet at the annual meeting (usually a luncheon with a keynote speaker) and for educational seminars which address major issues in the insurance industry. The ALB also distributes a quarterly newsletter, *Link to Lloyd's*.

ALB has served Lloyd's Illinois Correspondents and Coverholders as a professional organization since 1946.

LII Processing Tips

If you have not already done so, please submit copies of all current binding authorities to LII. Documents may be submitted to LII via email to mail@lloydsillinois.com

ALL Lloyd's Syndicates are licensed (admitted) underwriters in Illinois.

LII can prepare documents of insurance (DOI) for open market business.

The DOI is sponsored by Lloyd's and qualifies as final documentation of policy terms and conditions.

LII prepares the DOI based on information supplied by the Lloyd's UK broker or US correspondent. This process can generally be completed in 10 BUSINESS DAYS OR LESS.

Contact for more information: Crissy Hertl christine.hertl@lloydsillinois.com
John Dinges john.dinges@lloydsillinois.com

See LII coverholder and correspondent guides online at www.aolb.org/LIImain.html

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Link to Lloyd's is published quarterly by ALB. Distributed to all ALB members, this publication is intended to keep members up-to-date on ALB activities and news from Lloyd's. The views expressed do not necessarily reflect the opinions of Lloyd's underwriters, the Council or Corporation of Lloyd's.

ALB Seminars 2006

Tuesday, March 21, 2006
Tuesday, May 16, 2006
Tuesday, August 8, 2006 (with Surplus Line Assoc.)
Tuesday, November 14, 2006

All ALB seminars are from 8:00 to 10:30 am at the Mid-Day Club, 21. S. Clark Street, Chicago.

Free for employees of ALB member firms and IA.

ALB Annual Meeting

The 2006 ALB Annual Meeting will be on Tuesday, November 14 at 11:30 am at the Union League Club, 65 W. Jackson Boulevard, Chicago.