

Link to Lloyd's

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

ALB Member Spotlight on Donald Gaddis Company

Donald Gaddis Company is an independent wholesale insurance brokerage and general agency specializing in hard to place or unusual commercial lines including casualty, property, E&O, D&O and EPL.

This family-owned firm has been in business since 1982 and has a staff of 12 with insurance experience averaging over 20 years each. They pride themselves on that experience, along with the solid relationships they maintain with their business partners, among them Lloyd's of London.

Lloyd's and Gaddis have been doing business together since

Gaddis was founded, and they continue to form a strong partnership.

Another point of pride for Gaddis is their utilization of technology. Like Lloyd's, they see the benefit in embracing the latest technology to make doing business easier, faster, and more efficient. They have been paperless for over two years.

In his capacity as a Surplus Lines Association board member and chairman of the SLA electronic filing committee, President Chris Gaddis is currently working to help the SLA make technological changes that would greatly streamline

the surplus lines filing process. This will dovetail with the exciting electronic filing changes coming at Lloyd's.

With their experience, solid relationships, and advanced technology, Donald Gaddis Company provides great service and superior knowledge in helping retail agents place their most challenging accounts.

For more information about Donald Gaddis Company, contact Chris Gaddis at (312) 853-0071 or visit their website at www.gaddiscompany.com.

Issue 2 May 2006

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Visit
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for ALB news
and information



L-R: Irene Prugar, Chris Gaddis, Charlene Bridges, John Mette, Eric Gaddis, Bernie Hawk, Trevor Gaddis, Corvita Hudspeth, Susie Kelliher, Mike Mette, Bob Rosenkoetter, Gayle Rutter

ALB Link to Lloyd's May 2006

Insurance Associates



IA swung into spring with an outing to Wrigley Field to watch the Chicago Cubs trounce the Milwaukee Brewers on April 28.

78 IA members joined in the fun, with pre- and post-game festivities around Wrigleyville. Pictures from the outing are online at www.aolb.org

IA is planning more social events, including the ever-popular summer boat cruise on Lake Michigan. Visit www.aolb.org for updates.

Join IA Today

IA has 91 members and growing! If you know anybody who is interested in joining, please

contact IA President Michael Kohlhase at (312) 276-2114 or by email at mkohlhase@vistaprograms.net.

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



Get more IA info at www.aolb.org



ALB Seminar Tuesday, May 16, 2006

CAT Modeling Changes and Effects

The problem of how to manage risks from ferocious natural catastrophe has risen to the top of the agenda for insurers and policyholders after last year's record hurricane season.

This seminar focuses on the impact new approaches to CAT modeling will have on the insurance industry in 2006 and beyond.

Speakers include Don Endress of RMS, Richard King of XL

Insurance and Bob Siner of Aon Risk Services.

They will examine the tools, trends and changes in CAT modeling and their effects on the insurance industry.

ALB seminars offer Illinois Division of Insurance continuing education credit and are FREE to ALB member employees and IA members. \$30 for non-members.

Mark Your Calendars

All 2006 ALB Seminars have been scheduled:

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

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



LII Gets Illinois Approval for E-countersignature

The Illinois Division of Insurance has given approval for LII to electronically countersign Lloyd's documents.

LII is developing methods to receive, process, countersign and return Illinois licensed and surplus lines documents by email. This will dramatically reduce the time documents spend in transit and the amount of paper passing back and forth.

You may submit documents for electronic countersignature to mail@lloydsillinois.com. LII

can accept documents in the following formats: PDF, TIF, Microsoft Word and rich text format (rtf).

Once the documents are processed and countersigned, they will be returned as secure PDF files.

Please submit each of your documents as separate files.

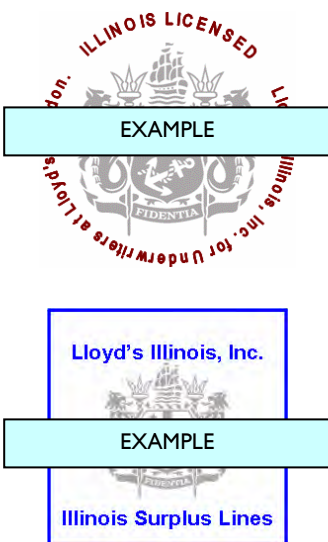
Electronic countersignature is just one of the ways LII is working to help realize Lloyd's contract certainty goals.

If you would like more information about electronic countersignature, please contact:

Elham Abdishi (312) 407-6205 elham.abdishi@lloydsillinois.com

Mark Rector (312) 407-6214 mark.rector@lloydsillinois.com

Get more information by contacting Elham Abdishi or Mark Rector at LII



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

Dear ALB Members:

April was an exciting month for Lloyd's, Lloyd's Illinois, Inc., and the ALB, marked with new arrivals and many positive new developments.

New Arrivals

Tanja Maffei, the newest ALB board member, and her husband Rob Chan announced the birth of a beautiful daughter, Sophie Chan, on April 27. Sophie is their first child, and mother, daughter and father are all doing fine.

Elham Abdishi began work at LII in April as the new Assistant Manager of Broker Relations, taking on the responsibilities of broker customer service and education, as well as Coverholder and Open Market Correspondent approval and registration for Illinois. Elham is available to meet with our broker colleagues to answer questions and provide solutions to improve the flow of Lloyd's Illinois business.

Richard Ward took his place as new CEO of Lloyd's in April. The former head of London's International Petroleum Exchange, Ward says he is acutely aware of Lloyd's status as one of the great global brands. "The market is in a strong financial position but is ambitious to move forward to the next stage," Ward says. "I am delighted to have the oppor-

tunity to lead Lloyd's on that journey."

San Francisco, RIMS, AAMGA

I spent much of April on the road, stopping first at San Francisco for the centenary commemoration of the great earthquake and fire of 1906, where Lloyd's Chairman Lord Levene hosted a reception at City Hall. "For Lloyd's, what was a terrible tragedy 100 years ago somehow marked a watershed in our history too," Lord Levene said. "It was in the aftermath of the earthquake that our relationship with the United States was truly sealed."

Then I was off to Hawaii for the RIMS conference, where influential risk managers from across the US and the insurance industry came together. Julian James, head of Lloyd's Worldwide Markets and Wendy Baker, President of Lloyd's America attended. I had the opportunity to man the Lloyd's booth and meet with many industry colleagues to share the good news of improvements at LII. I stayed over in Hawaii to attend this year's AAMGA annual meeting before returning to Chicago.

LII Developments

April saw two significant developments for LII: the Illinois addendum to the Lloyd's Cover-

holder undertaking, and electronic countersignature.

Coverholders wishing to do business in Illinois can now complete a very simple Illinois addendum to their Coverholder undertaking. The Illinois addendum is available online in the Coverholder section of www.lloyds.com, and will help to streamline the approval process for Coverholders doing Illinois business.

In April, the Illinois Division of Insurance gave LII permission to countersign documents electronically. Beginning immediately, LII can receive documents by email, process and countersign them, and return them as secure PDF files (considered by LII and the Illinois Division of Insurance as authenticated digital originals). This innovation will take days and even weeks off the time spent getting documents from one place to another, and will help to get the documents in the hands of insureds faster.

The LII tech staff continues to develop new ways to receive and process policy information electronically, and we hope to have more exciting news about these developments later in the year.

LII is Here for You

LII is proud to represent the world's leading specialty insurance market. We are ready,



Maryanne Swaim, CPCU, ARM
LII President

willing and able to meet with our broker partners to provide information and seek solutions to make doing Lloyd's business in Illinois more efficient.

In addition to myself, Tom Oberwetter, Elham Abdishi, Mark Rector and the staff of LII compliance analysts are always available to meet or speak with you. Please call upon us at any time.

Maryanne Swaim, CPCU, ARM
President, Lloyd's Illinois, Inc.

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maryanne.swaim@lloydsillinois.com

Elham Abdishi Joins Lloyd's Illinois, Inc. Assistant Manager of Broker Relations

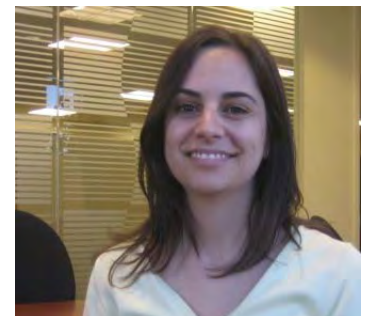
Elham joined LII in April as Assistant Manager of Broker Relations. She is responsible for broker relationship and customer service management, broker education, and developing strategies to streamline processing.

Before joining LII, Elham worked for six years at Marsh USA, specializing in Accounting and Regulatory Compliance. Elham also has experience in the financial sector, working for Chicago-based

securities and futures trading firms.

Elham holds an Illinois producer license and an Illinois surplus lines license. She is continuing her education at DePaul University. Elham is a native of the Beverly area of Chicago and resides in Lincoln Park.

You can contact Elham at (312) 407-6205 or by email at elham.abdishi@lloydsillinois.com



ALB Board of Directors Spotlight



J. Brian Murphy, CPCU, ARe, ARM, AMIM

Brian Murphy is Vice President, Reinsurance at Brokers' Risk Placement Service, Inc. Before joining BRPS, he was an Underwriting Executive for The Hartford Insurance Group and CNA Insurance Company, specializing in domestic and international insurance and reinsurance underwriting management.

Brian is a board member and chairman of the reinsurance committee of the Florida Windstorm Underwriting Association, chairman-elect of the National Underwriting Interest Section of the CPCU Society and a member of the CPCU national underwriting committee, serves on the board of directors of the Chicago Chapter of CPCU, and is a member of the Association of Governmental Risk Pools.

Brian has a master of arts degree in economics from the University of Connecticut and a bachelor of arts degree in economics from Central Connecticut State University.

He resides with his wife Kathleen in Elmhurst, Illinois. They have two children, Sean, who is an environmental scientist and Kathleen, who is a client services manager for a large housing authority. Brian and his wife enjoy traveling.

James M. Skelton, ARM, ALB Secretary



Jim is Senior Vice President of G.A. Mavon & Co., a 90-year-old insurance managing general agency in Hinsdale, Illinois.

He has over 17 years of insurance experience in all areas of professional liability and errors & omissions. He is currently responsible for G.A. Mavon's Commercial Brokerage and Specialty Lines Departments. His everyday account work includes employment practices liability, errors & omissions, directors & officers, professional liability, umbrella, excess liability and tough products.

Prior to joining G.A. Mavon & Company, Jim was Assistant Managing Director of Irland & Rogers in Chicago, a division of Equity Insurance Managers of Illinois. He also served four years as an account manager with Near North Insurance Brokerage in Chicago.

Jim is a licensed insurance producer for life, health, property and casualty lines, and Illinois surplus lines. He has also served as Associate Board Representative for the Board of Trustees of the Mid-Day Club in Chicago, and as Educational Director for Insurance Associates.

Jim is a graduate of the University of Illinois at Urbana-Champaign with a Bachelor of Arts in Economics.



Graham Southall

Graham is Vice President with Hanleigh – a BISYS Company which specializes in the placement of high limit disability insurance and where he is actively involved in new business development and client relationship management. He is also Underwriting Manager for their binding authorities, both Lloyd's and domestic, which embrace the full scope of personal accident and disability business, including sports and entertainment placements.

Before joining Hanleigh, Graham was Manager of the Special Risks Department at Stewart Smith Mid-America and worked as a broker and underwriter in the Lloyd's market, specializing in personal accident, excess medical stop and loss, and kidnap and ransom insurance.

Graham was ALB Chairman in 2000 and 2001 and continues to serve as a member of the board.



Tanja Maffei Announces New Arrival

ALB board member Tanja Maffei and daughter Sophie Chan, born at 10am on Thursday, April 27, 2006. Mother, daughter and father Rob Chan are all doing fine.

IA Officers

President	Michael Kohlhase	AJ Renner & Associates
Education Chair	Michelle Fesi	Arch Insurance Group
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 Alexander J Wayne & Associates
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 American International Marine Agency
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 Aon
 Aon Risk Services
 Aon/Swett
 Arch
 Arthur J Gallagher
 Arthur J Gallagher
 Arthur J Gallagher
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 Benfield Group
 BRPS
 BRPS
 Cambridge Integrated Services Group
 CD Rigdon & Associates
 CNA
 CRC Insurance Services
 Crump
 Crump Insurance Services of Illinois
 Cunningham Lindsey
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 Nadine Friedman
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 Lemme Insurance Group
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 Lloyd's Illinois, Inc
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 Lloyd's Illinois, Inc
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 Marsh
 Myers Briggs and Co
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 National Specialty Underwriters
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 PRSIM
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 Risk Placement Services
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 Buschbach Insurance Agency
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 Crump Insurance Services of Illinois
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 Financial & Professional Risk Solutions
 G.A. Mavon & Company
 Geo. F. Brown & Sons, Inc.
 Guild Insurance Agency, Inc.
 Hanleigh—A BISYS Company
 International Risk Placement, Inc.
 Jack Nebel Companies
 JMB Insurance Agency
 Kelly & Elliott, Ltd.
 Lange & Company
 Marsh
 Marsh Affinity Group Services, a service of
 Seabury & Smith
 Pro Financial Services, Inc.
 Professional Liability Brokers & Consultants, Inc.
 Professional Underwriters Agency, Inc.
 ProQuest Insurance
 Risk Placement Services, Inc.
 Sapphire Blue, LLC
 Swett & Crawford
 Travis-Pedersen and Associates
 Tri-City Brokerage, a division of BISYS
 Commercial Insurance Services Inc.
 Willis of Illinois

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ALB Colleague Members

Kaufman Borgeest & Ryan LLP
 Lloyd's Illinois, Inc.
 Lord, Bissell & Brook, LLP
 Surplus Line Association of Illinois
 York Claims Services

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

Q&A with Richard Ward, New Lloyd's CEO (from www.lloyds.com)

New Lloyd's CEO Richard Ward was previously vice-chairman of the newly re-branded ICE Futures (formerly the International Petroleum Exchange IPE) where he was CEO for six years. He led the IPE through a period of major development which improved efficiency and profitability.

Richard is married with two sons aged two and fourteen. He lives in West London.

Q. What was it about this role that attracts you?

A. Lloyd's has a fantastic brand and an unrivalled, unique heritage. It has met big challenges in the past but it is clear that further challenges lie ahead. The chance to lead a brand of that stature to the next level, comes once in a lifetime.

Q. What makes you feel you can make a positive impact at Lloyd's?

I believe my experience leading the IPE through a successful business transformation programme to improve its efficiency and improve member profitability will be highly relevant to Lloyd's.

I also have a first-hand understanding of financial markets, and the proven skill to drive and deliver change.

At the IPE, winning consensus among market participants with often divergent interests was critical. I believe these skills will be invaluable at Lloyd's, where a key task is to provide the market with an efficient, modern platform.

Q. Are you concerned that your lack of insurance experience will be an impediment?

No. I need to learn about the industry of course. But I'm learning fast.

My objective over the coming months will be to meet market participants and capital providers to get a much better understanding of the market. When I went into the energy derivatives business I had no knowledge of it but learnt about complex markets very quickly.

And of course I am supported by an excellent executive team and Chairman at Lloyd's. I hope to bring a fresh perspective and have been working in the risk management business for sixteen years.

Q. What are your priorities?

I hope to inspire and lead change by setting clear objectives, delivering against them and showing that Lloyd's is able to adapt and respond as circumstances change.

My priority is to deliver the modern, efficient platform that the firms in the market and our customers rightly demand.

Q. Are you going to re-write the strategic plan?

No. The Strategic Plan sets out an ambitious agenda which involves significant change. I aim to deliver the plan, but will always have an eye to market developments and looking to the future.

Q. Some say that insurance businesses are resistant to change. Do you agree?

My style at the IPE was to make sure the market understood the rationale for change through good communication and then bought into the need for change. It worked there and I have no reason to think that it won't work in this market. There is no greater impetus for change than pointing out the threat of competition.

Q. How do you relax? What are your hobbies?

Sport is my great passion. I play hockey every weekend for a West London club veteran's team. I like sailing and have two racing dinghies. In between all of that I run, and when it's too cold to run in the winter I ski. On top of all of that I have a young family to keep me busy.



Lloyd's has a fantastic brand and an unrivalled, unique heritage. It has met big challenges in the past but it is clear that further challenges lie ahead.

The chance to lead a brand of that stature to the next level, comes once in a lifetime.

Lloyd's Commemorates San Francisco Quake

Lloyd's marked the centenary of the San Francisco earthquake with a ceremony in the Lloyd's underwriting room.

The Lloyd's Choir performed and the Lutine Bell sounded to mark the beginning and end of one minute's silence, at the exact time the quake struck 100 years ago.

At 5:13 a.m. on April 18, 1906, San Francisco suffered a massive earthquake which measured 8.25 on the Richter scale. The shocks lasted for over a minute and were extremely destructive. The city burned for three days, resulting in the loss

of around 3,000 lives and rendering half the city's population homeless.

To this day the San Francisco earthquake remains one of the biggest natural disasters ever to hit the United States

Speaking at a commemorative dinner in San Francisco to mark the anniversary earlier this week, Lloyd's chairman Lord Levene said: "For Lloyd's, what was a terrible tragedy 100 years ago somehow marked a watershed in our history too. It was in the aftermath of the earthquake that our relationship with the United States was truly sealed."

What happened after the earthquake is the stuff of legend. The burden of loss fell upon the insurance industry and Lloyd's underwriter Cuthbert Heath made the now-famous pledge to "pay all claims". The disaster cost Heath and Lloyd's approximately \$50 million in 1906, the equivalent to more than \$1 billion today.

The disaster cemented the reputation of Lloyd's and the London market in terms of its willingness to pay claims and provide innovative insurance cover—principles that still remain.



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 1945.

LII Processing Tips

LII BREAKTHROUGH — ELECTRONIC COUNTERSIGNATURE!

LII can receive and countersign documents electronically. Send Lloyd's documents by email to mail@lloydsillinois.com in either PDF, TIF, rich text format (rtf) or Microsoft Word. Countersigned documents will be returned as secure PDF files. Please send each document as a separate file.

Contact Elham Abdishi at elham.abdishi@lloydsillinois.com (312) 407-6205 or Mark Rector at mark.rector@lloydsillinois.com (312) 407-6214 or for more information.

Submit your surplus lines documents to LII with the SLA Verification Slip, and LII will forward them directly to SLA. The SLA Verification Slip is available online at www.slai.org.

Submit the SLA Verification Slip and surplus lines documents to LII by email and save even more time!

Lloyd's Coverholders wishing to extend their territory to do business in Illinois can now do so by submitting a brief Illinois addendum to their Coverholder undertaking, available online at the Coverholders section of www.lloyds.com

Contact Elham Abdishi at elham.abdishi@lloydsillinois.com (312) 407-6205 or Mark Rector at mark.rector@lloydsillinois.com (312) 407-6214 or for more information.

Lloyd's Coverholder and Open Market Correspondent directories are now available online at www.lloyds.com

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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, May 16, 2006 CAT Modeling Changes & Effects
Tuesday, August 8, 2006 Surplus Line Association and LII
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.
\$30 for non-members.

ALB Annual Meeting

Tuesday, November 14 at 11:30 am at the Union League Club, 65 W. Jackson Boulevard, Chicago.