

# Link to Lloyd's

**ALB** Association of Lloyd's Brokers – Linking Lloyd's to Illinois  
aolb.org info@aolb.org

## Spotlight on Brokers' Risk Placement Service

(312) 906-8111 www.brps.com

Brokers' Risk Placement Service Inc was founded in 1979 by James L. Sandner as a reinsurance intermediary and Managing General Underwriter. BRPS has supervised the formation of self-insured pools, captive insurance companies, risk retention groups and risk purchasing groups.

As a reinsurance intermediary, BRPS places Property, General Liability, Automobile Liability, Umbrella Liability, School Board Legal Liability, excess Workers' Comp Medical Stop Loss, Student Accident and Public Official Bond insurance and reinsurance for its clients. Reinsurance is tailored to the clients' needs and is placed on an excess of loss and quota share basis with markets in the US, Bermuda, London and Europe.

Over 25 years ago BRPS introduced its Trustees' Errors and Omissions insurance program, which addresses the specific E&O and D&O Liability needs of self-insured pools, trusts and funds. The Trustees E&O insurance is available countrywide and covers the self-insured entity, its trustees, employees and committees. Coverage can also

be extended to subsidiaries of self-insurance pools, providing services such as insurance marketing claims administration, loss control and self-insurance program administration.

BRPS is also a Managing General Underwriter for Self-Insured Medical Stop Loss insurance. This program provides specific and aggregate excess coverage for qualifying employers who self-insure their employee medical and dental benefits. In addition to marketing and underwriting Medical Stop Loss, BRPS has a claim staff that adjusts and settles stop loss claims.

Hinz Claim Management Inc, a subsidiary of BRPS, is a Third Party Administrator, providing claim services to self-insured pools and other self-insured commercial enterprises for Property, General Liability, Automobile Liability, Umbrella Liability and Workers' Compensation. The HCM Loss Control division partners with clients to reduce hazards and control claim costs related to property, liability, automobile and Workers' Compensation risk exposures.

Hinz Professional Insurance Program Managers Inc, an-

other BRPS company, provides program management services to self-insured pools. These include customizing insurance contracts, underwriting and policy administration. Two of the self-insured pools HPIPM manages are the Illinois Workers' Compensation Self-Insurance Fund and the Illinois School District Agency, both of which are sponsored by the Illinois Association of School Boards.

Issue 2 May 2007

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Seated L to R - Cheryl Sandner, Chief Operating Officer, James Sandner, President & CEO, James Austin, President, Hinz Claim Management

Standing L to R - Brian Murphy, Vice President Reinsurance Underwriting, Erica Sandner, Professional Liability Underwriting Manager, Wanda McKenna, Underwriting Manager, Jessica Hogg, Chief Financial Officer

## SAVE THE DATES—ALB SEMINARS 2007

Tuesday May 8 2007  
Tuesday Aug 7 2007  
Monday Nov 5 2007

State of the Market  
Surplus Lines  
Seminar and Annual Meeting

Chicago Cultural Center | Claudia Cassidy Theater | 78 E Washington Street | 9am to Noon

## Catastrophe hits home for Kimberly LaBrec of Lloyd's Illinois



The effects of catastrophic loss hit home for Lloyd's Illinois compliance analyst Kimberly LaBrec on an icy day in February. That's the day a kitchen fire in the town house next to the home she shared with her parents in Country Club Hills roared through the building. The four alarm fire drew responders from 20 different towns on one of the coldest days of the year. Fire crews had to overcome frozen fire hydrants before they could bring the blaze under control. The two units on either side of the home where the fire began were completely destroyed, but smoke, water and structural damage resulted in all six units in the building being condemned.

Luckily for Kim and her parents, the fire started in the late morning, when only her father, Bill, was at home. He and the other residents were able to get out of their houses as the fire took hold. Kim and her mother, Alice, were both at work. After the fire, the LaBrec's stayed in a hotel, until they could find a rental home in Orland Hills.

The smoke and water damage destroyed all of their furniture, electronics and anything made of plastic. Some of their clothing was destroyed, but the cleaning company provided by their insurance was able to save much of it. The cleaning company is still working on the remaining salvaged contents, although they have returned the family's collection of CDs!

"The insurance company was great—they got right on it," said Kim. "Our agent came out to see us on the day of the fire and the insurance company helped us find new housing and saved our possessions. Their excellent service really took the edge off this devastating experience."



## Lloyd's launches project Crystal on lloyds.com

lloyds.com has a new look that reflects its continuing focus on providing the best up to date information. Central to this is the launch of Crystal on the website. Crystal provides quick and easy access to Lloyd's global regulatory and taxation information. Users are able to create and save their own custom searches—or they can use preset quick searches to locate results by country or topic.



An interactive map allows users to find global trading information by clicking on the country of their choice. Crystal also provides risk location information and information on local sanctions.

The search function lets users tailor a request for access to specific information, and then save the search for future use. For instance, a user interested in information on any country or US state—or group of countries or states—would be able to have up to the minute one-touch access. Crystal information includes current issues, pre-placement considerations, taxes, routes into Lloyd's, insurance documentation, processing and servicing of risks, Lloyd's representative information, and much more.

Crystal is free for everyone to use. However, some of the information in Crystal has been restricted to member of the Lloyd's market only. If you are a member of the Lloyd's market you are eligible to register for access to this secured content.

Crystal lets users cut the data lots of different ways and makes Lloyd's global trading information crystal clear!

## INSURANCE ASSOCIATES

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

IA sponsored a team at a St. Baldrick's Foundation fundraising event to benefit kids with cancer at Fado Irish Pub on March 16 2007. The IA team included David Cosper, Chase Morgan, Jim Nygaard, Jody Oster, Tim M. Pedersen, Kyle Powall, Shirley Cean Rogiers, Brian Sigman and Nick Spano, and they raised \$9,075 for the foundation.

IA will host a wine-tasting party for the Lloyd's Under 30 Non-Marine Tour group visiting from London at the Mid-Day Club on May 10 2007. Afterwards, the party will continue at Monk's Pub at Lake and Wells in the Loop. Interested members should RSVP to [iaevents@gmail.com](mailto:iaevents@gmail.com).

Upcoming IA events include a June Cubs game outing, a Lake Michigan boat cruise in July, the annual holiday party in December—and much more! Please visit the IA section of the ALB website for information and updates.



Join or renew  
online  
at  
[aolb.org/ia.html](http://aolb.org/ia.html)

Visit the  
*NEW*  
IA Profiles  
page  
to learn more  
about  
IA members

## Surplus Line Association E-File System and Lloyd's

The Surplus Line Association of Illinois has released their Electronic Filing System effective May 1 2007. Lloyd's Illinois is streamlining their procedures accordingly. Please see SLA Bulletin 30 on [www.slai.org](http://www.slai.org) or contact Lloyd's Illinois at (312) 407-6205 or [info@lloydsillinois.com](mailto:info@lloydsillinois.com) for additional information.

Effective July 1 2007 Lloyd's Illinois will forward the data from all surplus line submissions directly to SLA for filing. Documents may be submitted to Lloyd's Illinois by email to [mail@lloydsillinois.com](mailto:mail@lloydsillinois.com). Lloyd's Illinois will require that the Illinois Surplus Line Member Number be included with every surplus line policy and endorsement submission.

Illinois surplus line producers will have three options for Lloyd's business after July 1 2007.

### Option 1 – PDF submission by email

- Submit a PDF of the policy or endorsement by email to [mail@lloydsillinois.com](mailto:mail@lloydsillinois.com) with the SLA Member Number.
- Lloyd's Illinois will process the data and return the countersigned PDF by email—and transmit the data and dec page to SLA.
- SLA will enter the data in their EFS and email a verification to the SLA member.

### Option 2 – Data file submission by email or secure FTP site

- Submit a data file of policy or endorsement information **AND** a PDF of the document by email to [mail@lloydsillinois.com](mailto:mail@lloydsillinois.com) or by FTP. Contact Lloyd's Illinois for data file specifications.
- Lloyd's Illinois will process the data and return a the countersigned PDF by email—and transmit the data to SLA.
- SLA will enter the data in their EFS and email a verification to the SLA member.

### Option 3 – Paper submission

- Submit a paper copy of the policy or endorsement with the SLA Member Number.
- Lloyd's Illinois will process the document.
- Lloyd's Illinois will countersign the document and returns it to the sender.
- Lloyd's Illinois will transmit the policy data and dec page to SLA.
- SLA will enter the data in their EFS and email a verification to the SLA member.



## Lloyd's Illinois team

*Meet the team of talented professionals who provide dedicated, quality service for Lloyd's in Illinois.*



**Maryanne Swaim, ARM, CPCU, President**  
312 407 6201 maryanne.swaim@lloydsillinois.com

Maryanne has been President of Lloyd's Illinois since late 2004. Prior to joining Lloyd's she was Senior Vice President and Senior Client Executive at Marsh USA, with primary responsibility for handling Fortune 500 clients' risks and instituting and administering global risk management programs. Before joining Marsh, Maryanne spent 19 years as an insurance professional with Aon and its predecessors. She is a licensed Property and Casualty Broker in Illinois and Florida, and has had first hand business dealings with the London insurance market since 1979. Maryanne lives in Geneva.



**John O'Hara, CPA, Vice President, Finance and Administration**  
312 407 6202 john.ohara@lloydsillinois.com

John is responsible for the financial and statutory reporting requirements for Lloyd's Illinois, as well as office administration, HR and employee benefits. He is a CPA with more than 25 years of experience in public accounting, retail finance management, risk management and treasury responsibilities. John's experience extends to senior finance and administration responsibilities in global HR consulting firms. John has a Bachelor of Science from DePaul University and has done graduate work at Northwestern University's Kellogg School of Management. John and his wife Mary Lou are native Chicagoans and reside in River Forest.



**Keith Wenckowski, Finance Manager**  
312 407 6203 keith.wenckowski@lloydsillinois.com

Keith has been with Lloyd's in Illinois since 1989. His responsibilities include NAIC quarterly and annual statement preparation, audits, investment finance and regulatory financial reporting. In 1996 Keith worked extensively on remodeling Lloyd's Illinois financial operation as part of Reconstruction and Renewal and the Equitas reinsurance transaction. In addition to his other duties, Keith works on special financing and reinsurance projects to strengthen Lloyd's financial stature in Illinois. Keith lives in Oak Park.



**Tom Oberwetter, Assistant Manager, Compliance and Operations**  
312 407 6204 tom.oberwetter@lloydsillinois.com

Tom manages compliance at Lloyd's Illinois and consults on IT and efficiency initiatives to provide Lloyd's Managing Agents and their market partners with the resources necessary to achieve contract certainty goals and to protect and promote the Lloyd's license in Illinois. Tom joined the office in 1986 as a compliance analyst in the Dramshop Liability Department and has been involved with all aspects of the Illinois operation. Tom lives in Aurora with his wife Lori and his daughter Grace.



**Elham Abdishi, Assistant Manager, Broker Relations**  
312 407 6205 elham.abdishi@lloydsillinois.com

Elham is responsible for broker relationship and customer service management, broker education, and developing strategies to streamline processing. Before joining Lloyd's, 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 Beverly and resides in the Logan Square neighborhood of Chicago.

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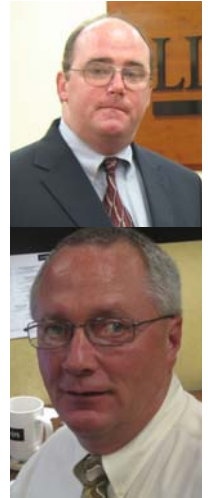
## OPEN MARKET COMPLIANCE

John Dinges, Senior Compliance Analyst—Open Market  
312 407 6210 john.dinges@lloydsillinois.com

John has been in the insurance industry for almost 21 years, beginning as an actuarial student, pricing excess of loss reinsurance treaties. John's duties include performing wording reviews, filing licensed wordings with the Illinois Division of Insurance and preparing Illinois Documents of Insurance for licensed and surplus lines open market risks. John graduated from Lewis University with a BA in Mathematics and Economics in 1986 and is currently working toward the CPCU designation.

Doug Heitzman, Senior Compliance Analyst—Open Market  
312 407 6211 doug.heitzman@lloydsillinois.com

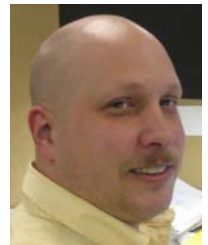
Doug has over 35 years of experience in the insurance industry, specializing in the Energy, Chemical Petrochemical and Public Utility sectors. He spent the last 16 years as a Client Executive for Marsh, focusing on Fortune 1000 clients.



## INFORMATION TECHNOLOGY

James Nygaard, AIC, IT and Claims Analyst  
312 407 6213 james.nygaard@lloydsillinois.com

Jim has been with Lloyd's in Illinois for 24 years. He has worked in many areas including IT, claims and processing. Jim has an Associate of Science degree in Data Processing from Triton College and has completed the AIC designation. Jim is spearheading many of our new tech initiatives, such as the Premium Processed Report and FTP access for brokers to submit datafiles to LIFT—Lloyd's Illinois Financial Tracking System.



## BINDING AUTHORITY COMPLIANCE

Len Eisele, Compliance Analyst—Binding Authority  
312 407 6207 len.eisele@lloydsillinois.com

Len is new to Lloyd's and to the insurance industry, but has a background in mortgage compliance. Len graduated from Northern Illinois University (GO HUSKIES!) with a BA in English. He looks forward to growing within Lloyd's and getting to know the insurance community.

Christina Georgakopoulos, Compliance Analyst—Binding Authority  
312 407 6216 christina.georgakopoulos@lloydsillinois.com

Christina has been with Lloyd's for a little over two years and recently took on Compliance Analyst duties for licensed and surplus lines binding authority business. Christina has a Bachelor of Science in Business Administration from DeVry University and she has completed the AIS national exam and is working on completing the INS21, INS22 and INS23 national exams.

Kimberly LaBrec, Compliance Analyst—Binding Authority  
312 407 6206 kim.labrec@lloydsillinois.com

Kimberly joined Lloyd's Illinois at the end of 2005 as a Binding Authority Compliance Analyst. She is a graduate of Bradley University with a degree in Computer Information Systems. Kimberly lives in Orland Hills.



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## ACCOUNTING, COMPLIANCE AND ADMINISTRATION

**Kathryn Brudnicki, Accounting Analyst**  
312 407 6212 [kathryn.brudnicki@lloydsillinois.com](mailto:kathryn.brudnicki@lloydsillinois.com)

Kathryn is a recent graduate of Loyola University, with a concentration in Accounting. She was born and raised on Long Island, but has come to think of Chicago as her home. In addition to assisting John O'Hara and Keith Wenckowski, Kathryn's responsibilities at Lloyd's Illinois include compiling monthly expense reports, reconciling premium settlement from Xchanging, ALB accounting and compliance.



**Kathryn O'Hara, Compliance Technician**  
312 407 6215 [kathryn.ohara@lloydsillinois.com](mailto:kathryn.ohara@lloydsillinois.com)

Kathryn is a part-time Compliance Technician, responsible for logging all incoming business into LIFT—Lloyd's Illinois Financial Tracking system. Kathryn received a BA in Women's Studies from Tulane University in New Orleans, and she is pursuing her Master's Degree in Library and Information Science at Dominican University in River Forest. Kathryn was born and raised in Oak Park.



**Sue Winger, Executive Assistant**  
312 407 6290 [sue.winger@lloydsillinois.com](mailto:sue.winger@lloydsillinois.com)

Sue is responsible for assisting Maryanne and managing the office. She graduated from Northern Illinois University with a BA in English and a minor in History and also received a paralegal certificate from Roosevelt University. Sue grew up in the Beverly neighborhood and currently lives on the north side of Chicago. Her hobbies are traveling, dining, tennis and running.

## COMMUNICATIONS



**Mark Rector, Communications Specialist**  
312 407 6214 [mark.rector@lloydsillinois.com](mailto:mark.rector@lloydsillinois.com)

Mark is responsible for communications at Lloyd's Illinois. He assists with the registration of open market correspondents and the approval of Coverholders doing Illinois business. Mark also facilitates the activities of the ALB and maintains the ALB website. Mark grew up in Kansas, attended the University of Kansas, and lived for several years in New York. He now resides in Logan Square in Chicago. Mark enjoys dancing Argentine tango, playing the ukulele and fencing, and has edited three books on European swordsmanship.

## Jeff Dertz makes partner at Blackman Kallick

ALB Colleague member Blackman Kallick recently announced that Jeff Dertz is now a Partner in the firm's Insurance Practice. Jeff specializes in auditing property and casualty and life insurance companies. His clients include public and private insurance companies ranging from start-ups to those with premiums in excess of \$300 million.

Jeff contributes his expertise to Blackman Kallick's Insurance Edge where he informs current and prospective clients about changes that will affect the insurance industry. Jeff's article topics have covered statutory accounting issues, reinsurance, fraud and internal control. He also conducts various training seminars at the firm and assists the quality control partner with internal inspection processes.

An accountant for more than 15 years, Jeff joined Blackman Kallick in 1993. He is a member of the American Institute of Certified Public Accountants, the Illinois CPA Society (the Society) and the Society's Insurance Special Interest Group, the Insurance Accounting & Systems Association and the Association of Lloyd's Brokers. Currently, Jeff serves as president of the Greater Chicago Chapter of the Insurance Accounting & Systems Association and previously served as its treasurer for three years. He graduated with high honors from Northwestern Business College with degrees in accounting and business management.

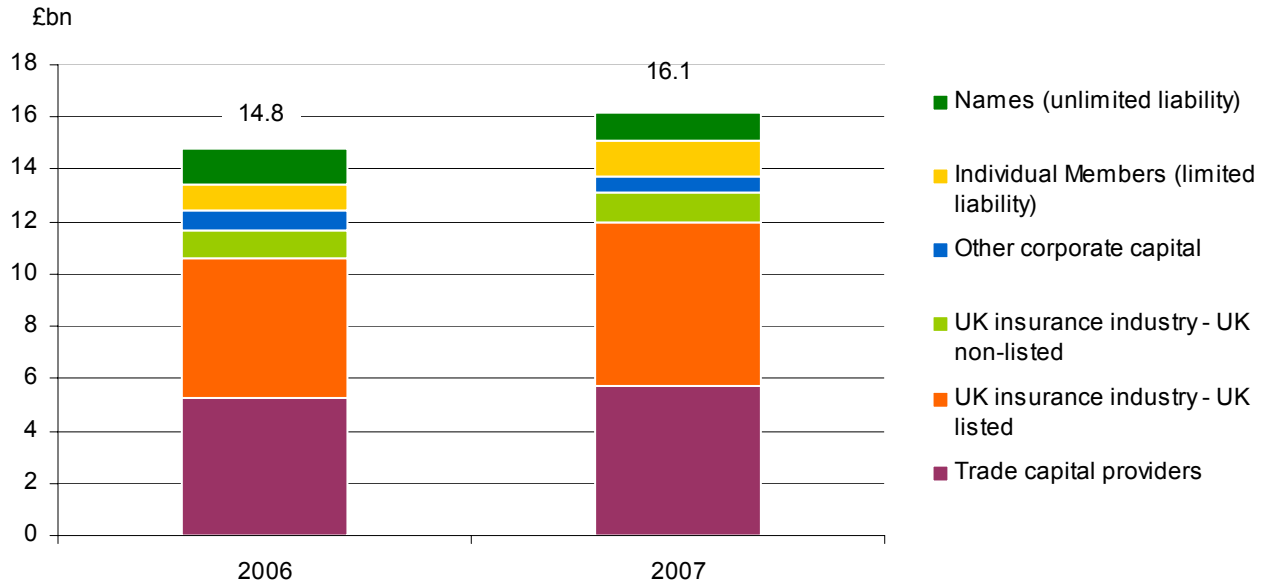


**Blackman Kallick**

*CPAs and  
Consultants*

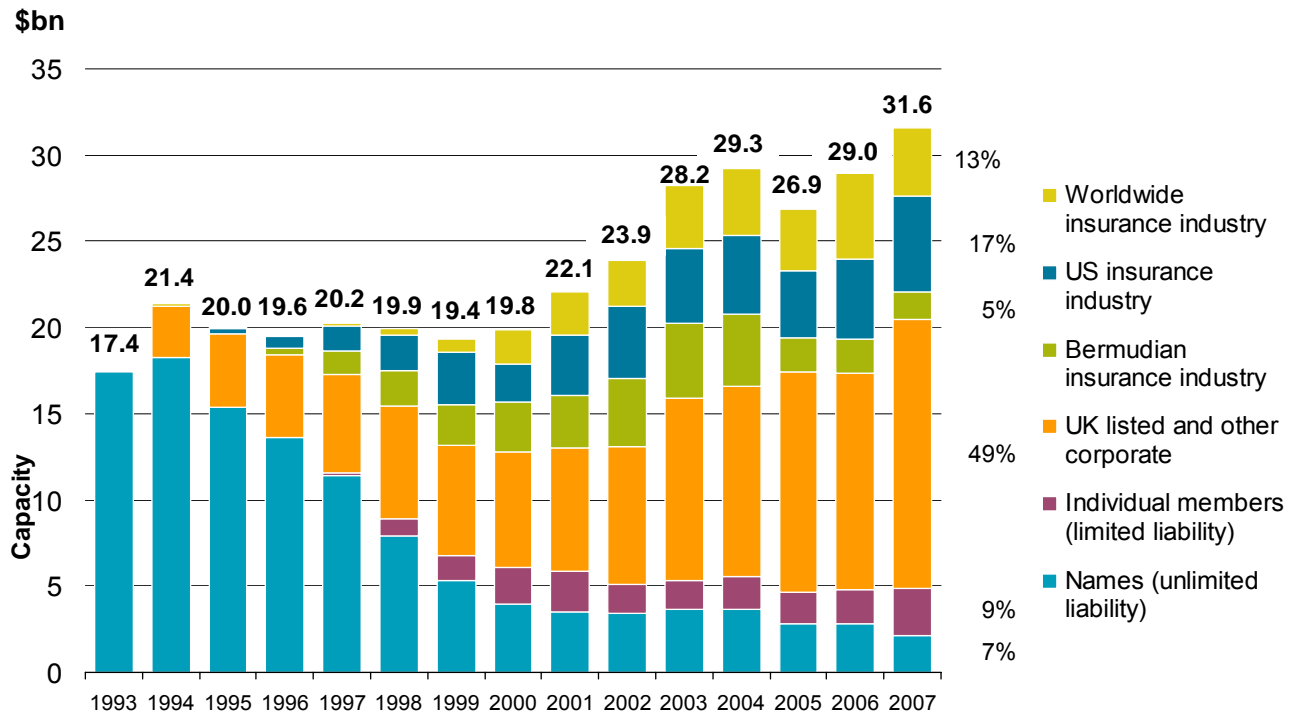
# LLOYD'S MARKET STATISTICS FOR 2007

## SOURCES OF CAPITAL



## GEOGRAPHIC SOURCES OF CAPITAL

The Lloyd's capital base also continues to be highly diverse from a geographical perspective with significant provision from the UK, US and other major international markets.



# LLOYD'S MARKET STATISTICS FOR 2007

## LARGEST DIRECT CAPITAL PROVIDERS

Capital provider	2007 capacity £million	Capacity growth vs 2006	2007 market share
Catlin	£1,094	143.2%	6.8%
QBE	£1,017	13.5%	6.3%
Amlin	£1,000	0.0%	6.2%
Liberty	£917	0.5%	5.7%
Beazley	£703	7.7%	4.4%
Hiscox	£635	5.0%	3.9%
AIG	£625	13.6%	3.9%
Brit	£525	5.0%	3.3%
Chaucer	£519	12.2%	3.2%
Kiln	£457	29.4%	2.8%
<b>Total</b>	<b>£7.5 billion</b>		<b>47%</b>

## LARGEST MANAGING AGENTS

Managing agent	2007 capacity £million	Capacity growth vs 2006	2007 market share
Limit	£1,120	12.0%	7.0%
Catlin	£1,094	143.2%	6.8%
Amlin	£1,000	0.0%	6.2%
Kiln	£990	23.3%	6.1%
Liberty	£917	0.5%	5.7%
Hiscox	£875	5.0%	5.4%
Beazley	£861	3.7%	5.3%
Chaucer	£734	(19.3%)	4.6%
Ascot	£625	13.6%	3.9%
Brit	£525	5.0%	3.3%
<b>Total</b>	<b>£8.7 billion</b>		<b>54.3%</b>

## Lloyd's ratings

Lloyd's currently enjoys an A rating from A.M. Best and A+ ratings from Fitch Ratings and Standard & Poor's. The following text explains what these ratings mean and why Lloyd's is rated as a market, rather than a business.

### Why is Lloyd's rated as a market?

All Lloyd's syndicates benefit from Lloyd's central resources, including the Lloyd's brand, its network of global licences and the Central Fund. The Central Fund is available at the discretion of the Council of Lloyd's to meet any valid claim that cannot be met by the resources of any member. As all Lloyd's policies are ultimately backed by this common security, a single market rating can be applied.

Hence the Lloyd's market rating applies to all business written by all syndicates post 1992.

### Syndicate rating related products

In addition to the market ratings, the rating agencies also apply a range of other measures at a syndicate level.

In general, Lloyd's is not supportive of the rating of individual syndicates. All syndicates benefit from the strength of the Lloyd's brand, the global licence network and a wide range of other central activities carried out on behalf of the market. All policies written after 1993 at Lloyd's are backed by security that is partially mutualised via the Central Fund.

In most cases, therefore, Lloyd's believes that attempting to differentiate between syndicates by assigning individual financial strength ratings is not a meaningful analytical approach.

#### A.M. BEST

**A (EXCELLENT), STABLE OUTLOOK**

#### FITCH RATING AGENCY

**A+ (STRONG), STABLE OUTLOOK**

#### STANDARD & POOR'S

**A+ (STRONG), STABLE OUTLOOK**

## Lloyd's Illinois, ALB and All Risks benefit Katie School students

John O'Hara and Elham Abdishi attended the annual student recognition dinner at the Katie School of Insurance on April 11 2007. They were on hand to present a Lloyd's Illinois scholarship to Nicole Pfeiffer of Quincy, Illinois. Nicole served an internship at Lloyd's in 2006 and wrote about her experiences in the September 2006 edition of *Link to Lloyd's*. She is a Gamma Iota Sigma officer, a participant in the Katie School Leadership Program and a member of Toastmasters. Nicole looks forward to a challenging career that will "continually advance my knowledge in the insurance and financial industry. A career should not be thought of as just a job, but as something you love to do."

Also attending was Matt Prewitt, who presented an All Risks scholarship to Kayla Fandel. ALB supports the Katie School each year with a corporate donation.



L-R Matt Prewitt, All Risks, Kayla Fandel, Dixie Mills, Dean of the College of Business



L-R John O'Hara, Lloyd's Illinois, Nicole Pfeiffer, Elham Abdishi, Lloyd's Illinois

## INSURANCE ASSOCIATES

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

## IA Members

Ronald Keller	Advanced E&S of Illinois
Christa Ferris	AIG
Kyle Powal	AIG
John Bogan	AJ Renner/Vista Insurance Partners
Kevin Burt	AJ Renner/Vista Insurance Partners
Joe Grady	AJ Renner/Vista Insurance Partners
Michael Kohlhase	AJ Renner/Vista Insurance Partners
Patrick Nolan	AJ Renner/Vista Insurance Partners
Matt Prewitt	AJ Renner/Vista Insurance Partners
Vladimir Antos	Alexander J Wayne & Associates
Andrew Kelly	Alexander J Wayne & Associates
David Wavak	Alexander J Wayne & Associates
Alex Wayne	Alexander J Wayne & Associates
Matt Prewitt	All Risks Ltd
Marissa Azzarello	Aon
Sarah Broeren	Aon
Clark Kays	Aon
Jason Southard	Aon
Sarah Stephens	Aon
Michael Vumakes	Aon
Jason Warmbir	Aon
Stephanie Boehmke	Arch
Erin Carr	Arch
John Harford	AVRECO
Jody Oster	AVRECO
Debbie Bishop	CNA
Guanghua "Holly" Chen	CAN
Julia Fogell	Colemont Insurance Brokers
Stephanie Millage	Colemont Insurance Brokers
Judd O'Neal	Colemont Insurance Brokers
Andrea Watkins	Colemont Insurance Brokers
Garrett Taliaferro	CRC Insurance Services
Jennifer Davis	Crump
Carolyn Hassett	Crump
Kim Stanton	Cunningham Lindsey
Jennifer Andriak	Cygnat Underwriting Agency
Margaret Dean	Fireman's Fund Insurance Company
John Hoey	Fireman's Fund Insurance Company

## IA Officers

President	Matthew Prewitt	All Risks Ltd
Communications	Dan Freyer	Swett & Crawford
PR/Education	Jody Oster	AVRECO
Social	Sarah Stephens	Aon
Lloyd's liaison	Elham Abdishi	Lloyd's Illinois

Jeanne McGrath	First Nonprofit Insurance Co
David Cospere	Gallagher Re
Richard Agdeppa	General Star
Lindsay Spoerl	General Star
Alan Lewis	Genesis
Amy Dejarme	Hub International
Brad Barkin	Lemme Insurance Group
Nadine Friedman	Lemme Insurance Group
John Hecht	Lemme Insurance Group
Cathy Kuehl	Lemme Insurance Group
Mario Lemme	Lemme Insurance Group
Jared Melnick	Lemme Insurance Group
Jay Moroney	Lemme Insurance Group
Sam Rudman	Lemme Insurance Group
J. Thomas Smith	Lemme Insurance Group
Elham Abdishi	Lloyds Illinois
Kathryn Brudnicki	Lloyds Illinois
Len Eisele	Lloyds Illinois
James Nygaard	Lloyds Illinois
Kathryn O'Hara	Lloyds Illinois
Mark Rector	Lloyds Illinois
Sue Winger	Lloyds Illinois
Matthew Britton	Lockton Companies
Tanja Maffei	Marsh USA
Elizabeth Wakolbinger	Mercator Risk Services
Evan Myers	Myers Briggs and Company
Desiree Wyant	National Specialty Underwriters
John Alberts	Payan Alberts & Thompson
Tim Nessner	ProAccess
Michael Klima	Risk Placement Services
Christopher Dockery	Travis-Pedersen & Associates
Matthew Gervin	Travis-Pedersen & Associates
Patrick O'Donoghue	Travis-Pedersen & Associates
Tim Pedersen	Travis-Pedersen & Associates
Lesley Tipton	Travis-Pedersen & Associates
Holly Jurek	York Claims Service



Visit [lloyds.com](http://lloyds.com) for the latest Lloyd's news—and register for Crystal!

## ALB Members

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 AJ Renner & Associates  
 Alexander J Wayne & Associates  
 Aon Risk Services  
 Arlington/Roe & Co  
 AUSCO  
 AVRECO  
 Benchmark Management Group  
 BISYS Specialty Programs Chicago  
 Brokers' Risk Placement Service  
 Burns & Wilcox  
 Buschbach Insurance Agency  
 Cain Agencies/Rockwood Company  
 Colemont Insurance Brokers of Illinois  
 Complete Equity Markets  
 Crump Insurance Services of Illinois  
 Donald Gaddis Company  
 Financial & Professional Risk Solutions  
 GA Mavon & Company  
 Geo F Brown & Sons  
 Guild Insurance Agency  
 Hanleigh—a BISYS Company  
 International Risk Placement  
 Jack Nebel Companies  
 JMB Insurance Agency  
 Kelly & Elliott  
 Lange & Company  
 Marsh Affinity Group Services—  
 a service of Seabury & Smith  
 Marsh USA  
 Mesirow Insurance Services  
 Pro Financial Services  
 Professional Liability Brokers & Consultants  
 Professional Underwriters Agency  
 ProQuest Insurance  
 Risk Placement Services  
 Sapphire Blue  
 Stateside Underwriting  
 Swett & Crawford  
 Travis-Pedersen and Associates  
 USG Insurance Services  
 Wells Fargo Insurance Services  
 Willis of Illinois

## ALB Board of Directors

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## ALB Colleague Members

Blackman Kallick Bartelstein LLP  
 Cambridge Galaher  
 Kaufman Borgeest & Ryan  
 Lloyd's Illinois  
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 Surplus Line Association of Illinois  
 York Claims Service

See ALB member firms, their specialties and contact information at  
 — aolb.org —

**ALB** Association of Lloyd's Brokers [www.aolb.org](http://www.aolb.org) [info@aolb.org](mailto: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 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.

## Illinois Compliance—from Tom Oberwetter



### US motor truck cargo filings—new streamlined procedures

As of 1 June 2007 Lloyd's underwriters and their coverholders and correspondents are permitted to make US motor truck cargo filings directly. This will result in savings for Lloyd's underwriters and enable coverholders and correspondents to streamline Lloyd's motor truck cargo filings in a manner consistent with other markets.

Under procedures first established in 1982, Lloyd's underwriters utilize the law firm of LeBoeuf Lamb Greene & MacRae to make US motor truck cargo federal and state filings. A recent review of the LeBoeuf motor truck cargo operation determined that a return to direct filing was appropriate.

If LeBoeuf is no longer used to effect filings, binding authorities and line slips should be amended by endorsement to reflect the new direct filing procedure. On many binding authorities, this can be accomplished by simply deleting the inserted references to LeBoeuf in the filing conditions.

Future binding authorities and line slips may omit the requirement to effect filings through LeBoeuf.

Lloyd's America will make available to Lloyd's managing agents and underwriters a listing of federal US motor truck cargo filings that name Lloyd's.

Lloyd's underwriters may still opt to make US motor truck cargo filings through LeBoeuf on a user-pay basis.

For more information visit the US issues page on Crystal at [lloyds.com](http://lloyds.com) or contact us—see our info below.

### QUESTIONS?

### Contact

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### Link to Lloyd's

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*Link to Lloyd's* is available online at [www.aolb.org](http://www.aolb.org)

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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

Tuesday February 6 2007—Claims  
Tuesday May 8 2007—State of the Market  
Tuesday August 7 2007—Surplus Lines  
Monday November 5 2007—TBA

9:00 am to Noon  
Chicago Cultural Center 78 E Washington

FREE for employees of ALB member firms and IA members. IDOI CE credit hours offered.

### ALB Annual Meeting

Monday November 5 2007 Noon to 2pm  
Chicago Cultural Center GAR Hall