

LIST OF SYNDICATED JUDGES

IN THE HIGH COURT OF JUSTICE

1996 Folio No. 2032

QUEEN'S BENCH DIVISION

COMMERCIAL COURT

BETWEEN

THE SOCIETY OF LLOYD'S

Claimant and Defendant to Counterclaim

-and-

JOHN TREVOR HOWARD HENDERSON

Defendant and Counterclaimant

WITNESS STATEMENT OF

IAN HAY DAVISON

Grower Freeman
Solicitors
Ivor House
25-26 Ivor Place
London NW1 6HR
Tel: 020 7723 3040
Fax: 020 7723 9015
Ref: VLB/7045.1HEND

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LIST OF 'NAMES' AT LLOYD'S WHO HEARD WHEN CONFLICTED LLOYD'S CASES – (26 IN MY
CASE – 14 IN OTHER CASES)

TOTAL NUMBER OF 'JUDICIAL NAMES' (DIRECT AND INDIRECT) – 280

TOTAL NUMBER OF 'MP NAMES' – 123

JUDGES WHO TOOK MY CASE

- Lord Walker of Gestingthorpe
- Lord Justice Clarke
- Lord Justice Waller
- Lord Justice Rix, who recused himself, with a conflict of interests (his wife was a Name)
- Lord Justice Moore-Bick
- Lord Justice Leveson
- Mr Justice Warren
- Mr Justice Eady
- Mr Justice Toulson
- Mr Justice Mackay
- Mr Justice Gross
- Mr Justice Cooke
- Mr Justice Tugendhat
- Mr Justice Cranston
- Lord Justice Burnett (paper ruling)
- Mr Justice Simon (paper ruling)
- Mr Justice Burton (paper ruling)
- Lord Justice Evans
- Lord Justice Brooke
- Lord Justice Chadwick
- Mr Justice Cresswell
- Mrs Justice Cox
- Lord Justice Arnold (paper ruling)
- Sir David Kitchen (paper ruling)
- Sir David Steel
- Mr Justice Tomlinson

JUDGES WHO TOOK LLOYD'S CASES

- Lord Phillips of Worth Matrevers
- Lord Hoffmann
- Lord Saville of Newdigate
- Lord Walker of Gestingthorpe
- Lord Justice Judge
- Lord Justice Ward
- Lord Justice Waller
- Lord Justice Tuckey
- Mr Justice Gross
- Mr Justice Cooke
- Lord Justice Brooke
- Mr Justice Colman
- Mr Justice Cresswell
- Lord Justice Pill

Order	Position	Particular	Name	Date of Birth	Date of Appt.
1	Law Lords		Lord Phillips of Worth Matravers	21.1.38	1.10.08
7	Law Lords		Lord Hoffmann	8.5.34	21.2.95
10	Law Lords		Lord Hope of Craighead	27.6.38	1.10.96
12	Law Lords		Lord Saville of Newdigate	20.3.36	28.7.97
15	Law Lords		Lord Scott of Foscote	2.10.34	17.7.00
19	Law Lords		Lord Rodger of Earlsferry	18.9.44	1.10.01
21	Law Lords		Lord Walker of Gestingthorpe	17.3.38	1.10.02
24	Law Lords		Lady Hale of Richmond	31.1.45	12.1.04
27	Law Lords		Lord Carswell	28.6.34	12.1.04
			Lord Brown of Eaton-Under-Heywood	9.4.37	13.1.04
31	Law Lords		Lord Mance	6.6.43	3.10.05
34	Law Lords		Lord Neuberger of Abbotsbury	10.1.48	11.1.07
37	Law Lords		The Rt Hon Lord Judge	19.5.41	1.10.08
45	Division Heads	(Lord Chief Justice of England and Wales and Head of Criminal Justice)	The Rt Hon Sir Anthony Peter Clarke	13.5.43	3.10.05
49	Division Heads	(Master of the Rolls and Head of Civil Justice)			
		(President of the Queen's Bench Division)	The Rt Hon Sir Anthony Tristram Kenneth May	9.9.40	1.10.08
52	Division Heads		The Rt Hon Sir Mark Howard Potter	27.08.37	7.4.05
55	Division Heads	(President of the Family Division and Head of Family Justice)			
58	Division Heads	(The Chancellor of the High Court)	The Rt Hon Sir Robert Andrew Morritt CVO	5.2.38	17.7.00
66	Lord Justice of Appeal		Sir Malcolm Thomas Pill	11.3.38	1.2.95
68	Lord Justice of Appeal		Sir Alan Hylton Ward	15.2.38	13.2.95
70	Lord Justice of Appeal		Sir Mathew Alexander Thorpe	30.7.38	2.10.95
		(Vice-President Civil Division of the Court of Appeal)	Sir George Mark Waller	13.10.40	1.10.96
72	Lord Justice of Appeal				
74	Lord Justice of Appeal		Sir John Frank Mummery	5.9.38	1.10.96
76	Lord Justice of Appeal		Sir Simon Lane Tuckey	17.10.41	1.10.98
78	Lord Justice of Appeal		Sir John Grant McKenzie Laws	10.5.45	12.1.99
80	Lord Justice of Appeal		Sir Stephen John Sedley	9.10.39	12.1.99
		(Vice President, Criminal Division of the Court of Appeal)	Sir David Nicholas Ramsey Latham	18.9.42	25.3.00
82	Lord Justice of Appeal				
84	Lord Justice of Appeal		Sir Bernard Anthony Rix	8.12.44	2.5.00
86	Lord Justice of Appeal		Dame Mary Howarth Arden DBE	23.1.47	2.10.00
88	Lord Justice of Appeal		Sir David Wolfe Keene	15.4.41	2.11.00
90	Lord Justice of Appeal		Sir John Anthony Dyson	31.7.43	11.01.01

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92	Lord Justice of Appeal		Sir Andrew Centlivres Longmore	25.8.44	11.01.01
94	Lord Justice of Appeal		Sir Robert John Anderson Carnwath CVO	15.3.45	15.01.02
96	Lord Justice of Appeal		Sir Thomas Scott Gillespie Baker	10.12.37	1.10.02
99	Lord Justice of Appeal		Dame Janet Hilary Smith DBE	29.11.40	21.11.02
101	Lord Justice of Appeal		Sir Roger John Laugharne Thomas	22.10.47	14.7.03
103	Lord Justice of Appeal		Sir Robert Raphael Hayim Jacob	26.4.41	17.10.03
105	Lord Justice of Appeal		Sir Nicholas Peter Rathbone Wall	14.3.45	12.1.04
107	Lord Justice of Appeal		Sir Maurice Ralph Kay	6.12.42	12.1.04
109	Lord Justice of Appeal		Sir Anthony Hooper	16.9.37	24.03.04
111	Lord Justice of Appeal		Sir Timothy Andrew Wigram Lloyd	30.11.46	06.04.05
113	Lord Justice of Appeal	(Deputy Head of Civil Justice)	Sir Martin James Moore-Bick	6.12.48	07.04.05
115	Lord Justice of Appeal		Sir Nicholas Allan Roy Wilson	9.5.45	3.10.05
117	Lord Justice of Appeal		Sir Alan George Moses	29.11.45	3.10.05
			Sir Stephen Price Richards	8.12.50	3.10.05
119	Lord Justice of Appeal				
121	Lord Justice of Appeal		Dame Heather Carol Hallett DBE	16.12.49	3.10.05
123	Lord Justice of Appeal		Sir Anthony Philip Gilson Hughes	11.8.48	25.4.06
126	Lord Justice of Appeal		Sir Brian Henry Leveson	22.6.49	2.10.06
128	Lord Justice of Appeal		Sir Lawrence Anthony Collins	7.5.41	11.1.07
130	Lord Justice of Appeal		Sir Roger Grenfell Toulson	23.9.46	29.1.07
132	Lord Justice of Appeal		Sir Colin Percy Farquharson Rimer	30.1.44	02.10.07
134	Lord Justice of Appeal		Sir Stanley Jeffrey Burton	25.10.42	21.04.08
136	Lord Justice of Appeal	(Chairman of the Law Commission)	Sir Terrence Michael Eikan Barnet Etherton	21.6.51	29.9.08
138	Lord Justice of Appeal		Sir Rupert Matthew Jackson	7.3.48	2.10.08
140	Lord Justice of Appeal		Sir John Bernard Goldring	9.11.44	2.10.08
142	Lord Justice of Appeal		Sir Richard John Pearson Aikens	28.8.48	19.11.08
150	Chancery		Sir William Anthony Blackburne	24.2.44	1.10.93
151	Chancery		Sir Nicholas John Patten	7.8.50	2.10.00
152	Chancery		Sir Peter Winston Smith	1.5.52	15.04.02
153	Chancery		Sir Kim Martin Jordan Lewison	1.5.52	29.04.03
154	Chancery		Sir David Anthony Stewart Richards	9.6.51	1.10.03
155	Chancery		Sir George Anthony Mann	21.5.51	19.01.04
156	Chancery		Sir Nicholas Roger Warren	20.05.49	18.04.05
157	Chancery		Sir David James Tyson Kitchin	30.4.55	3.10.05
158	Chancery		Sir Michael Townley Featherstone Briggs	23.12.54	3.07.06
			Sir Launcelot Dinadin James Henderson	20.11.51	11.01.07
159	Chancery				
160	Chancery		Sir Paul Hyacinth Morgan	17.8.52	19.4.07

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161 Chancery
 162 Chancery
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 173 Queen's Bench
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 200 Queen's Bench

(Judge of the European Court of Human

Sir Alastair Hubert Norris	17.12.50	1.10.07
Sir Gerald Edward Barling	18.9.49	5.11.07
Sir Christopher David Floyd	20.12.51	8.11.07
Sir Phillip James Sales	11.2.62	1.10.08
Dame Sonia Rosemary Susan Proudman	30.7.49	1.10.08
Sir Richard David Arnold	23.6.61	1.10.08
Sir Stuart Neil McKinnon	14.8.38	20.1.88
Sir John Thayne Forbes	28.6.38	24.5.93
Sir Andrew David Collins	19.7.42	11.10.94
Sir Alexander Neil Logie Butterfield	28.9.42	28.2.95
Sir David Eady	24.3.43	21.4.97
Sir Jeremy Mirth Sullivan	17.9.45	1.10.97
Sir David Herbert Penry-Davey	16.5.42	12.11.97
Sir David William Steel	7.5.43	19.1.98
Sir Nicolas Dusan Bratza	3.3.45	30.10.98
Sir Michael John Burton	12.1.46	23.11.98
Sir Patrick Elias	28.3.47	4.5.99
Sir Stephen Robert Silber	26.3.44	3.12.99
Dame Anne Judith Rafferty DBE	26.7.50	21.2.00
Sir Geoffrey Douglas Grigson	28.10.44	19.4.00
Sir Richard Henry Quixano Henriques	27.10.43	19.4.00
Sir Stephen Miles Tomlinson	23.9.52	2.5.00
Sir Andrew Charles Smith	31.12.47	19.7.00
Sir Christopher John Pitchford	28.3.47	28.9.00
Sir Duncan Brian Walter Cuseley	24.2.50	2.11.00
Sir Richard George Bramwell McCombe	23.9.52	11.01.01
Sir Raymond Evan Jack	13.11.42	11.01.01
Sir Robert Michael Owen	19.09.44	15.01.01
Sir Colin Crichton Mackay	26.09.43	24.01.01
Sir John Edward Mitting	8.10.47	3.04.01

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Sir David Roderick Evans	22.10.46	23.04.01
Sir Nigel Anthony Lamert Davis	10.3.51	1.10.01
Sir Peter Henry Gross	13.2.52	1.10.01
Sir Brian Richard Keith	14.4.44	2.10.01
Sir Jeremy Lionel Cooke	28.4.49	2.10.01
Sir Richard Alan Field	17.4.47	15.1.02
Sir Colman Maurice Treacy	28.7.49	1.10.02
Sir Peregrine Charles Hugo Simon	20.6.50	1.10.02
Sir Roger John Royce	27.8.44	21.10.02
Dame Laura Mary Cox DBE	8.11.51	4.11.02
Sir Adrian Bruce Fulford	8.1.53	21.11.02
Sir Jack Beatson	3.11.48	29.04.03
Sir Michael George Tugendhat	21.10.44	29.04.03
Sir David Clive Clarke	16.7.42	1.10.03
Dame Elizabeth Gloster DBE	5.6.49	21.04.04
Sir David Michael Bean	25.3.54	19.7.04
Sir Alan Fraser Wilkie	26.12.47	1.10.04
Dame Linda Penelope Dobbs DBE	3.01.51	1.10.04
Sir Henry Egar Garfield Hodge OBE	12.01.44	1.10.04
Sir Paul James Walker	28.09.54	15.11.04
Sir David Calvert-Smith	6.04.45	11.01.05
Sir Christopher Simon Courtney Stephenson Clarke	14.03.47	11.01.05
Sir Charles Peter Lawford Openshaw	21.12.47	3.10.05
Dame Caroline Jane Swift DBE	30.5.55	3.10.05
Sir Brian Frederick James Langstaff	30.4.48	3.10.05
Sir David Lloyd Jones	13.1.52	3.10.05
Sir Vivian Arthur Ramsey	24.5.50	1.11.05
Sir Nicholas Edward Underhill	12.5.52	20.1.06
Sir Stephen John Irwin	5.2.53	18.5.06

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Sir Nigel John Martin Teare	8.1.52	2.10.06
Sir John Griffith Williams	20.12.44	11.01.07
Sir Wyn Lewis Williams	31.3.51	11.01.07
Sir Timothy Roger Alan King	5.4.49	29.01.07
Sir John Henry Boulton Saunders	15.3.49	19.04.07
Sir Julian Martin Flaux	11.5.55	14.05.07
Sir Nicholas Felix Stadlen	3.5.50	2.10.07
Sir Robert Akenhead	15.9.49	2.10.07
Sir David Robert Foskett	19.3.49	2.10.07
Sir Nicholas John Gorrod Blake	21.6.49	20.11.07
Sir Ross Frederick Cranston	23.7.48	26.11.07
Sir Peter David William Coulson	31.3.58	14.01.08
Sir David Maddison	22.1.47	29.01.08
Sir Richard Owen Plender	9.10.45	31.01.08
Sir William James Lynton Blair	31.3.50	27.02.08
Sir Alistair Geoffrey MacDuff	26.5.45	15.04.08
Sir Ian Duncan Burnett	28.2.58	12.05.08
Sir Nigel Hamilton Sweeney	18.3.54	1.10.08
Dame Elizabeth Ann Slade	12.5.49	13.10.08
Sir Nicholas Archibald Hamblen	23.9.57	19.11.08
Sir Jan Peter Singer	10.9.44	11.1.93
Sir Hugh Peter Derwyn Bennett	8.9.43	21.2.95
Sir Edward James Holman	21.8.47	18.3.95
Dame Mary Claire Hogg DBE	15.1.47	2.10.95
Sir Arthur William Hessin Charles	25.3.48	12.1.98
Sir David Roderick Lessiter Bodey	14.10.47	12.1.99
Dame Jill Margaret Black DBE	1.6.54	4.10.99
Sir James Lawrence Munby	27.7.48	22.5.00
Sir Paul James Duke Coleridge	30.5.49	28.9.00
Sir Mark Hedley	23.8.46	15.1.02
Dame Anna Evelyn Hamilton Pauffley DBE	13.1.56	1.10.03
Sir Roderic Lionel James Wood	8.3.51	12.1.04
Dame Florence Jacqueline Baron DBE	7.10.52	26.1.04
Sir Ernest Nigel Ryder	19.12.57	4.5.04
Sir Andrew Ewart McFarlane	20.06.54	18.04.05
Dame Julia Wendy Macur DBE	17.4.57	3.10.05
Sir Andrew John Gregory Moylan	23.6.53	23.2.07
Dame Eleanor Warwick King DBE	13.9.57	4.4.08

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287 Family Division
 313 Presiding Judge South Eastern
 314 Presiding Judge South Eastern
 315 Presiding Judge South Eastern
 316 Presiding Judge South Eastern
 317 Presiding Judge South Eastern

 318 Presiding Judge Midland
 319 Presiding Judge Midland
 320 Presiding Judge North Eastern
 321 Presiding Judge North Eastern
 322 Presiding Judge North Eastern
 323 Presiding Judge Northern
 324 Presiding Judge Northern
 325 Presiding Judge Wales

 326 Presiding Judge Wales
 327 Presiding Judge Western
 328 Presiding Judge Western
 329 Presiding Judge Western
 337 Family Division Liaison Judge London
 338 Family Division Liaison Judge South Eastern
 339 Family Division Liaison Judge South East
 340 Family Division Liaison Judge Midland
 341 Family Division Liaison Judge North Eastern
 342 Family Division Liaison Judge Northern
 343 Family Division Liaison Judge Wales
 344 Family Division Liaison Judge Western
 352 Chancery Supervising Judges South Eastern
 353 Chancery Supervising Judges Midland, Wales & Western
 354 Chancery Supervising Judges North Eastern
 368 Commercial & Admiralty
 369 Commercial & Admiralty
 370 Commercial & Admiralty
 371 Commercial & Admiralty
 372 Commercial & Admiralty
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 374 Commercial & Admiralty
 375 Commercial & Admiralty

Dame Judith Mary Frances Parker DBE	19.6.50	13.6.08
Mr Justice Gross		31.12.08
Mr Justice Calvert-Smith		31.12.09
Mr Justice Bean		31.12.10
Mr Justice Cooke		31.12.10
Mr Justice Fulford		wef 01.01.09
Mr Justice Treacy		31.12.09
Mrs Justice Macur		31.12.11
Mr Justice Simon		31.12.08
Mr Justice Wilkie		31.12.10
Mr Justice Openshaw		wef 01.01.09
Mr Justice David Clarke		31.12.09
Mr Justice Stephen Irwin		31.12.11
Mr Justice Davis		31.12.09
Mr Justice David Lloyd Jones		31.12.11
Mr Justice Owen		31.12.08
Mr Justice Royce		31.12.10
Mr Justice Field		wef 01.01.09
Mr Justice Hedley		
Mrs Justice Pauffley		
Mrs Justice Baron		
Mr Justice McFarlane		
Mr Justice Moylan		
Mr Justice Ryder		
Mr Justice Wood		
Mr Justice Coleridge		
Chancellor of the High Court		
Mr Justice Lewison		
Mr Justice David Richards		
Mr Justice David Steel		
Mr Justice Burton		
Mr Justice Tomlinson		
Mr Justice Andrew Smith		
Mr Justice Gross		
Mr Justice Field		
Mr Justice Cooke		
Mr Justice Simon		

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376 Commercial & Admiralty
 377 Commercial & Admiralty
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 381 Commercial & Admiralty
 387 Patents

388 Patents
 389 Patents
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 391 Patents
 392 Patents
 398 Administrative
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Lead Judge
 Family

Family

Family

Family

418 Administrative
 419 Administrative
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 421 Administrative

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Mr Justice Beatson		
Mrs Justice Gloster		
Mr Justice Christopher Clarke		
Mr Justice Teare		
Mr Justice Walker		
Mr Justice Flaux		
Mr Justice Patten		
Mr Justice Lewison		
Mr Justice Mann		
Mr Justice Kitchen		
Mr Justice Floyd		
Mr Justice Arnold		
Mr Justice Forbes		
Mr Justice Collins		
Mr Justice Bennett (Family)		
Mr Justice Holman		
Mr Justice Eady		
Mr Justice Sullivan		
Mr Justice Charles (Family)		
Mr Justice Burton		
Mr Justice Elias		
Mrs Justice Black (Family)		
Mr Justice Silber		
Mr Justice Henriques		
Mr Justice Munby (Family)		
Mr Justice Pitchford		
Mr Justice Ouseley		
Mr Justice McCombe		
Mr Justice Owen		
Mr Justice Mitting		
Mr Justice Gross		
Mr Justice Davis		
Mr Justice Keith		
Mr Justice Simon		
Mr Justice Fulford		
Mr Justice Beatson		

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 438 Administrative
 439 Administrative

449 Senior
 450 Senior

Judge in charge of the jury and non-jury lists
 Judge in charge of the TCC

Mr Justice Bean
 Mr Justice Wilkie
 Mrs Justice Dobbs
 Mr Justice Hodge
 Mr Justice Walker

Mr Justice Calvert-Smith
 Mr Justice Langstaff
 Mr Justice Lloyd-Jones
 Mr Justice Underhill
 Mr Justice Irwin
 Mr Justice Wyn Williams
 Mr Justice King
 Mr Justice Saunders
 Mr Justice Stadlen
 Mr Justice Foskett
 Mr Justice Blake
 Mr Justice Cranston
 Mr Justice Plender
 Mr Justice Eady
 Mr Justice Ramsay

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451	Senior	Judge in charge of the Administrative Court	Mr Justice Collins		
452	Senior	Chairman of the Law Commission	Mr Justice Etherton		
453	Senior	Chairman of the Judicial Studies Board	Mr Justice Keene		
454	Senior	President of the Employment Appeal Tribunal	Mr Justice Elias		
455	Senior	President of the Asylum and Immigration Tribunal	Mr Justice Hodge		
456	Senior	President of the Competition Appeal Tribunal	Mr Justice Barling		
468	Retired Supreme Court Judge under 75		Sir Anthony Evans RD	11.6.34	HC QBD, 6.12.84
471	Retired Supreme Court Judge under 75		Sir Donald Keith Rattee	9.3.37	HC FD, 23.5.89
474	Retired Supreme Court Judge under 75		Dame Heather Steel DBE	3.7.40	CJ, 3.12.86
477	Retired Supreme Court Judge under 75		Sir William Aldous	17.3.36	HC CD, 28.6.88
480	Retired Supreme Court Judge under 75		Sir Charles Barrie Knight Mantell	30.1.37	CJ 4.11.85
484	Retired Supreme Court Judge under 75		Sir Michael Guy Vicat Harrison	28.9.39	HC QBD 19.7.93
486	Retired Supreme Court Judge under 75		Sir Michael John Astill	31.1.38	CJ 24.9.84
489	Retired Supreme Court Judge under 75		Sir Peter Leslie Gibson	10.6.34	HC CD 27.4.81 HC QBD
492	Retired Supreme Court Judge under 75		Sir Paul Joseph Morrow Kennedy	12.6.35	23.11.83
495	Retired Supreme Court Judge under 75		Sir Andrew Edward Wilson Park	27.1.39	HC CD 3.11.97
497	Retired Supreme Court Judge under 75		Sir Henry Brooke	19.7.36	HC QBD 28.7.88
500	Retired Supreme Court Judge under 75		Sir Jonathan Frederic Parker	8.12.37	HC CD 4.11.91
503	Retired Supreme Court Judge		Sir Thomas Richard Atkin Morison	15.1.39	6.12.93
505	Retired Supreme Court Judge		Sir Anthony David Colman	27.5.38	HC QBD 9.12.92
507	Retired Supreme Court Judge		Sir Robin Ernest Auld	19.7.37	HC QBD 13.1.88
510	Retired Supreme Court Judge		Sir George Michael Newman	4.7.41	HC QBD 3.5.95
512	Retired Supreme Court Judge		Sir John Murray Chadwick ED	20.1.41	HC CD 25.9.91
515	Retired Supreme Court Judge		Sir Christopher John Holland	1.6.37	HC QBD 25.9.92
517	Retired Supreme Court Judge		Sir Gavin Anthony Lightman	20.12.39	HC CD 18.5.94

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519	Retired Supreme Court Judge		Sir Peter John Cresswell	24.4.44	HC QBD 15.1.91
521	Retired Supreme Court Judge		Sir Charles Anthony St John Gray	6.7.42	HC QBD 1.10.98
523	Retired Supreme Court Judge		Sir Christopher John Sumner	28.8.39	CJ 26.10.87
526	Retired Supreme Court Judge		Sir Christopher John Pitchers	2.10.42	CJ 12.12.86
529	Retired Supreme Court Judge		Sir Richard Joseph Buxton	13.7.38	HC QBD 11.1.94
532	Retired Supreme Court Judge		Sir Andrew Tristram Hammett Kirkwood	5.6.44	HC PFD 20.4.93
534	Retired Supreme Court Judge		Sir John Edmund Frederic Lindsay	16.10.35	HC CD 1.10.92
536	Retired Supreme Court Judge		Sir Edward Christopher Evans-Lombe	10.4.37	HC CD 8.7.93
538	Retired Supreme Court Judge		Sir Robert Franklyn Nelson	19.9.42	HC QBD 16.4.96
540	Retired Supreme Court Judge		Sir William Marcus Gage	22.4.38	23.09.04

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Lloyd's Results for 1990 year alone

Estimating lines at £ 25,000 per syndicate unless known)

Corname	Forenames	'90 Result
The Hon Sir C A Morrison MP	Charles Andrew	-281225
D A S Tredinnick Esq MP	David Arthur Stephen	-261750
S V Tredinnick Esq	Stephen Victor	-218250
The Hon Hugh Arbuthnot	Hugh Sinclair	-216250
Mrs E M Tredinnick	Evelyn Mabel	-210750
H C Bellingham Esq MP	Henry Campbell	-192750
The Rt Hon Lord N W Bethell MEP	Nicholas William	-192250
J N Arbuthnot Esq MP	James Norwich	-171000
N G Thorne Esq OBE TD MP	Neil Gordon	-161000
P Marland Esq MP	Paul	-160750
Miss A J Arbuthnot	Alison Jane	-139950
The Rt Hon The Earl Ferrers	Robert Washington	-130325
Sir R B F S Body MP	Richard Bernard Frank Stewart	-127675
W A T T Garel-Jones Esq MP	William Armand Thomas Tristan	-123750
The Rt Hon The Earl of Arran	Arthur Desmond Colquhoun	-120600
The Hon R T Boscawen MC MP	Robert Thomas	-119700
The Rt Hon The Viscount Astor	William Waldorf	-117125
The Rt Hon The Lord Crickhowell	Roger Nicholas	-116150
The Rt Hon Sir Peter Blaker KCMG MP	Peter Allan Renshaw	-115500
Sir John Farr MP	John Arnold	-109725
Rt Hon R T Renton MP	Ronald Timothy	-106025
The Rt Hon J E M Moore MP	John Edward Michael	-105000
The Rt Hon J E Ramsden PC	James Edward	-104150
A D Steen Esq MP	Anthony David	-103825
C M Jackson Esq MA MEP	Christopher Murray	-103800
P R C Lloyd Esq MP	Peter Robert Cable	-100525
The Rt Hon Lord David Renton PC QC	David Lockhart Mure	-92400
G F Bowden Esq MP MA	Gerald Francis	-91000
The Rt Hon The Lord Denham	Bertram Stanley	-89550
Sir John Wheeler JP DL MP	John Daniel	-87975
P M Lang Esq	Peter MacCallum	-73750
Mrs C A Steen BSc MPhil JP ABPsS	Carolyn Anne	-72150
J F Pawsey Esq MP	James Francis	-68925
H J R Thorne Esq BSc MICHemE	Herbert James Reginald	-68150
The Rt Hon Ian Lang BA MP	Ian Bruce	-67800
R C S Shepherd Esq MP	Richard Charles Scrimgeour	-67525
The Rt Hon The Earl of Airlie KT GCVO PC DL	David George Coke Patrick	-63925
R H B Shepherd Esq	Robert Huntington Barlow	-63575
Miss K P M Boscawen	Karenza Pamela Mary	-63000
D G Ashby Esq MP	David Glynn	-62225
Mrs J P Maples	Jane Philippa	-60075
The Rt Hon Sir Nicholas W Lyell QC MP	Nicholas Walter	-59175
D J F Hunt Esq MBE LLB MP	David James Fletcher	-58250
Sir Nicholas Bonsor Bt MP	Nicholas Cosmo	-58200
K D S Durr Esq JP MP	Kent Diederich Skelton	-58075
Sir Gerard Vaughan MP	Gerard Follott	-56925
H J Renton Esq MA	Henry Jeremy	-56475
The Hon Archibald Hamilton MP	Archibald Gavin	-55900
N B Baker Esq MP	Nicholas Brian	-54250
The Rt Hon John Fraser CH PC MA(Oxon) MP	John Malcolm	-52825
R M Knapman Esq MP	Roger Maurice	-51500

J E Townend Esq MP FCA	John Ernest	-51200
Mrs S Biffen	Sarah	-51000
Right Hon Lord Wakeham FCA JP MP	John	-49100
G E G Riddick Esq MP	Graham Edward Galloway	-48775
R W S Allason Esq MP	Rupert William Simon	-48725
R D Moate Esq MP	Roger Denis	-47975
J Sayeed Esq MP	Jonathan	-47025
M K B Colvin Esq MP	Michael Keith Beale	-45900
R F Howell Esq MP	Ralph Frederick	-44750
The Rt Hon The Countess Ferrers	Annabel Mary	-44000
Earl of Strathmore and Kinghorne BLE	Michael Fergus	-44000
The Rt Hon Lord J W W Peyton PC	John Wynne William	-43500
R F Needham Esq MP	Richard Francis	-43450
The Rt Hon Lord Moyola PC DL	James Dawson	-43250
A W Wiggan Esq TD MP	Alfred William	-42475
Miss D C C Boscawen	Dozmary Carolyn Claire	-40575
Sir Anthony Meyer Bt MP	Anthony John Charles	-35200
Sir William Shelton MP	William Jeremy Masefield	-35175
P J Viggers Esq MP	Peter John	-33875
H G R Boscawen Esq	Hugh Geoffrey Robert	-33750
S L Batiste Esq MA MP	Spencer Lee	-33650
Mrs J A H Lait MP	Jacqueline Anne Harkness	-32250
J A W Shepherd Esq B A (Hons) M A	John Alexander Wallace	-30250
The Rt Hon The Lord Reigate PC	John Kenyon	-29875
Dame Elaine Kellest-Bowman DBE MA MP	Mary Elaine	-29825
Sir K Lewis DL MP	Kenneth	-29250
Mrs M E Howell	Margaret Eileen	-27000
A T Howarth Esq CBE MA MP	Alan Thomas	-26500
Winston S Churchill Esq MP	Winston Spencer	-26250
The Rt Hon E R G Heath MBE MP	Edward Richard George	-26250
K M Carlisle Esq MP	Kenneth Melville	-25750
The Rt Hon Lord Pym PC MC	Francis Leslie	-25500
Mrs N A P P Sayeed	Nicola Anne Parkes Power	-25500
Sir Jack Stewart-Clark Bt MEP	John	-23500
The Rt Hon T M Jopling MP	Thomas Michael	-22575
R J Adley Esq MP	Robert James	-22100
J F Lang Dec'd	James Fulton	-20000
Mrs C Garel-Jones	Catalina	-18925
The Rt Hon Peter Brooke MP	Peter Leonard	-15750
The Most Hon The Marquess of Lansdowne PC DL JP	George John Charles Mercer Naime	-15500
J Garel-Jones Esq	Julian	-14500
P A C L Oppenheim Esq MP	Phillip Anthony Charles Lawrence	-14250
M Woodcock Esq MP	Michael	-11750
R F S Lang Esq	Ronald Fulton Stewart	-11250
The Rt Hon Lord Poole Dec'd PC CBE TD	Oliver Brian Sanderson	-11250
D A Evennett Esq MSc(Econ) MP	David Anthony	-10000
The Rt Hon Sir Frederic Bennett MP	Frederic Mackarness	-8750
Sir Norman Fowler MP	Peter Norman	-7450
A R Goodlad Esq MP	Alastair Robertson	-6200
The Rt Hon Lord Hailsham of St Marylebone CH PC FRS	Quintin McGarel	-2950
The Rt Hon The Viscount Amory KG PC GCMG TD DL	Derick	0
The Rt Hon The Countess of Arran	Eleanor	0
R G Banks Esq MP	Robert George	0
Lady E Bonsor	Elizabeth	0
The Rt Hon Lord Carr of Hadley PC MA	Leonard Robert	0
The Rt Hon Earl of Dundee PC LLD DL JP Dec'd	Henry	0

The Rt Hon Lord Justice Gibson PC Dec'd
The Rt Hon The Lord Glenkinglas PC Dec'd
I R E Gow Dec'd TD MP
Lady Sarah Grylls JP
The Rt Hon Lord H Harmer-Nicholls JP MEP
The Rt Hon Sir B Hayhoe MP
D P Heathcoat-Amory Esq MP
B J Heddle Dec'd FSVR FRVA MP
Sir Peter Hordern MP
J C Maples Sr Esq MP
Sir Michael Marshall MP
The Rt Hon The Lord Rathcavan PC LLD Dec'd
The Hon J P Roberts PC CC QC Dec'd
Mrs M H Tredinnick

Maurice White 0
Michael Antony Cristobal Noble 0
Ian Reginald Edward 0
Sarah Smiles Justice 0
Harmer 0
Barney 0
David Philip 0
Bentley John 0
Peter Maudslay 0
John Cradock 0
Robert Michael 0
Robert William Hugh 0
John P 0
Muriel Hillhouse 0

NAME	SYNDICATE NUMBER
19948Z Bowes-Lyon, Simon Alexander (1977)	15(c), 17(a), 53(b), 55(cj), 56(b), 62(an), 65(n), 79(w), 205(au), 218(ar), 219(f), 234(aj), 406(m), 418(c), 484(r), 490(bp), 512(a), 535(pl), 582(e), 587(aa), 724(f), 809(ml), 872(ck), 877(a), 979(he), 1003(aa), 1007(au), 1028(bs), 1067(ag), 1068(ag)
21111N Bowes-Lyon, The Hon Michael Albemarle (1972)	97(a), 388(bb), 406(a), 418(bk), 603(w), 1028(a)
40707C Bowie, Nigel James Somerville (1985)	33(a), 218(ax), 623(a), 624(a), 625(a), 960(dj), 1088(af)
47018X Bowie, Richard William (1986)	138(a), 183(ax), 340(bz), 376(bm), 406(dc), 435(ca), 488(bi), 535(ab), 866(bq), 1023(ay)
27459Q Bowie Wilson, Mrs Jessie Cameron (1980)	138(ba), 205(b), 218(bf), 227(d), 228(l), 270(ak), 340(m), 406(bb), 418(bs), 435(ck), 488(a), 490(m), 512(av), 552(au), 566(cw), 575(bc), 588(ad), 866(bt), 887(c), 919(d), 963(be), 991(ac), 1007(bf), 1009(au), 1036(y)
17222J Bowker, David Graham (1976)	33(aq), 93(w), 218(bx), 250(ac), 260(as), 396(i), 439(y), 488(af), 590(k), 625(y), 718(u), 765(q), 877(a), 979(ah), 1028(aw), 1084(c)
14860X Bowker, Robin Marsland (1975)	33(c), 190(a), 204(b), 210(pl), 218(cu), 270(c), 293(g), 322(ca), 388(h), 457(bl), 488(i), 573(a), 625(g), 877(an), 925(f), 960(e), 1003(s), 1069(e)
15466Q Bowliby, Patrick Thomas Salvin TD (1976)	2(bo), 33(eg), 40(a), 97(g), 260(bq), 271(s), 322(ci), 362(a), 418(bm), 488(g), 582(bc), 824(a), 861(bg), 887(a), 913(a), 919(a), 920(a), 1007(ah), 1101(q)
47814H Bowler, Percy Neil MA FIMechE (1987)	79(ao), 234(p), 264(a), 418(a), 861(g), 1007(cd), 1038(a), 1066(a), 1067(a), 1068(a), 1184(a)
44067O Bowles, Peter Michael (1986)	33(au), 40(f), 62(x), 138(bf), 172(ar), 205(bo), 218(ci), 260(o), 282(j), 314(av), 340(v), 457(m), 483(bp), 488(ac), 510(en), 575(c), 587(am), 609(r), 623(c), 636(am), 861(al), 925(ay), 979(aq), 1007(af), 1023(al), 1084(x), 1141(i), 1156(ab), 1171(ak), 1192(m)
45383Z Bowles, Peter Richard (1986)	40(a), 55(bi), 362(a), 490(u), 824(a), 825(a), 913(a), 919(a), 920(x)
46022S Bowlin, David Leslie (1986)	47(a), 48(a), 62(p), 79(b), 190(b), 234(u), 282(c), 330(d), 418(ac), 435(bg), 483(a), 488(bg), 510(bd), 512(ek), 535(l), 536(ar), 702(bv), 735(bd), 824(bs), 861(ao), 947(aa), 960(l), 979(aq), 1007(z), 1067(as)
48254N Bowman, Alan Heard (1987)	2(g), 37(x), 40(ai), 52(e), 79(h), 93(e), 102(y), 112(ac), 172(ac), 362(cf), 386(aj), 418(ar), 439(ap), 490(f), 535(bu), 582(a), 590(n), 727(aw), 735(e), 779(a), 872(ac), 947(r), 1007(a), 1114(a), 1145(f)
15465F Bowman, Anthony Richard (1976)	NOT UNDERWRITING
41810C Bowman, Christopher Keith (1985)	62(a), 79(g), 227(c), 350(a), 388(f), 510(c), 625(ak), 633(a), 636(a), 735(d), 807(c), 957(a), 994(aa), 1047(a), 1317(a)
24938C Bowman, Donald Maxwell (1979)	NOT UNDERWRITING
28184K Bowman, Mrs Janet Anne (1981)	NOT UNDERWRITING
19071C Bowman, John Charles Roy (1978)	47(a), 48(a), 79(b), 282(e), 330(d), 483(a), 484(a), 625(ba)
47931H Bowman, John Lawrence (1987)	102(bk), 179(i), 264(a), 362(h), 418(a), 439(k), 582(bc), 588(d), 963(z), 1067(a), 1173(c), 1184(a)
44966K Bowrey, Nigel Allen Zygmunt (1986)	37(a), 429(a), 488(bk), 546(f), 718(a), 861(c), 950(a), 960(a)
42171O Bowring, Anthony Edgar MA (1985)	28(a), 33(eg), 40(a), 219(m), 362(a), 382(c), 490(u), 820(a), 824(a), 913(a)
49784A Bowring, Nils-Olof James (1964)	433(a), 290(a), 388(a), 431(a), 735(a)
38012D Bowring, Anthony John Peter (1984)	28(a), 33(eg), 40(a), 51(bq), 362(a), 418(bm), 490(u), 824(a), 1184(s)
41738G Bowring, Miss Clare Isabel Mary (1985)	28(a), 40(a), 51(bq), 205(d), 282(ax), 362(a), 382(c), 435(f), 545(w), 623(ba), 824(a), 866(nj), 913(a), 919(a)
21418J Bowring, Clive John (1977)	33(eg), 40(a), 51(bq), 362(a), 382(c), 406(j), 435(f), 488(g), 510(f), 545(w), 735(aj), 779(e), 820(a), 824(a), 861(bg), 887(a), 913(a), 919(a), 979(g), 1028(i), 1171(u)
28253X Bowring, Charles Roland (1981)	362(cb), 406(af), 418(a), 435(s), 510(a), 557(a), 603(a), 625(bb), 765(a), 807(a), 955(a)
21495L Bowring, Duncan Storey (1977)	33(y), 37(x), 40(ai), 79(b), 112(ac), 123(ah), 218(x), 260(aa), 362(cf), 382(k), 386(aj), 406(ab), 435(cu), 490(f), 510(j), 535(bu), 536(cc), 582(u), 587(m), 625(ab), 779(a), 824(bz), 887(u), 920(h), 960(by), 979(h), 1007(a), 1028(l), 1105(k)
08863Q Bowring, Edgar Rennie Harvey (1961)	28(a), 33(eg), 40(a), 205(d), 219(m), 330(y), 362(a), 382(c), 406(j), 418(bm), 435(f), 439(c), 483(af), 510(f), 545(w), 623(ba), 624(ab), 820(a), 824(a), 887(a), 913(a), 919(a), 990(ar), 1028(f)
07896X Bowring, Geoffrey Price MC TD DL MA (1958)	28(a), 40(a), 48(e), 51(bo), 218(ax), 362(a), 382(c), 418(bm), 435(f), 488(g), 536(an), 582(bc), 820(a), 824(a), 825(a), 861(bg), 887(a), 913(a), 919(a), 1003(c), 1038(k), 1067(am), 1068(am), 1173(an), 1179(a)
27224J Bowring, Giles Richard (1980)	40(a), 330(y), 362(a), 376(aj), 382(c), 488(g), 824(a), 913(a), 919(a), 920(a), 1007(ah)
33472V Bowring, Henry Charles Fraser (1983)	40(a), 51(bq), 362(a), 435(f), 488(g), 765(ai), 824(a), 913(a)
07897F Bowring, Lt-Col Henry Christopher White MA FRICS (1958)	28(a), 40(a), 205(d), 362(a), 418(bm), 820(a), 824(a), 913(a), 1003(e), 1192(c)
14774D Bowring, Mrs Helen Lydia Victoria (1975)	40(a), 138(p), 362(a), 382(c), 536(an), 820(a), 824(a), 866(aj), 913(a), 1096(d)
14414J Bowring, Mrs Mary Florence (1975)	40(a), 123(t), 205(d), 282(ax), 362(a), 418(bm), 435(f), 545(w), 590(aa), 624(ab), 820(a), 824(a), 825(f), 913(a), 919(a), 1038(k), 1067(am), 1068(am), 1184(s)
10798N Bowring, Peter CBE (1967)	28(a), 40(a), 51(bq), 362(a), 382(c), 406(j), 536(an), 588(y), 623(ba), 820(a), 824(a), 913(a), 919(a), 955(c), 979(g), 1007(ah), 1095(d)
2130FF Bowring, Thomas Geoffrey (1977)	2(y), 406(b), 510(a), 724(y), 820(a), 824(a), 861(bg), 887(a), 913(a), 919(a), 979(h), 980(g), 1007(ah)

BOWES-LYON NAMES

Mrs Elizabeth Bowes	25 syndicates	1984
The Hon M A Bowes-Lyon (Michael Alburnarle)	10 syndicates	1984
S A Bowes Lyon (Simon Alexander)	9 Syndicates	1984
Mrs Elizabeth Bowes	12 syndicates	1979
The Hon M A Bowes-Lyon	4 syndicates	1979
S A Bowes-Lyon	4 syndicates	1979
The Hon M A Bowes-Lyon	6 syndicates	1993
S A Bowe- Lyon	30 syndicates	1993
The Hon M A Bowes-Lyon	not underwriting	1995
S A Bowes-Lyon	12 syndicates	1995
The Hon M A Bowes-Lyon	not underwriting	1996
S A Bowes-Lyon	14 syndicates	1996

NAME	SYNDICATE NUMBER
29002N Oakey, Mrs Janet Mary (1981)	102(bv), 112(t), 350(a), 510(c), 625(ak), 633(a), 744(a), 807(c), 979(cm), 1003(ab)
37440X Oakley, Brian Charles (1984)	314(bo), 780(a), 800(bf), 902(a), 979(fc), 990(dr)
49458K Oates, Richard Cyril CA (1987)	253(a), 270(m), 282(dc), 362(bs), 375(c), 386(fr), 463(ao), 488(aa), 588(a), 657(bd), 809(a), 979(ex), 1003(j), 1028(d)
21058B Oatley, Gerald Ernest (1978)	45(bo), 138(ci), 183(b), 376(aa), 439(w), 557(dr), 780(a), 902(a), 979(fc), 994(g)
35113H Oayda, Robert Rafec (1984)	NOT UNDERWRITING
12420E Obbard, Lt-Col. Guy William Naismith MBE, (1972)	47(a), 48(a), 79(b), 190(b), 330(d), 362(cm), 418(ac), 483(a), 484(a), 488(bg), 535(i), 702(b), 1009(an), 1095(am)
27454N Oberoi, Yashpal Singh (1980)	NOT UNDERWRITING
48875K Ockenden, Brig Robert Vaughan CBE (1987)	103(a), 218(da), 711(a), 767(a), 897(a), 963(bk), 1053(a), 1191(a)
18122S Odam, Joseph (1977)	10(m), 17(ak), 37(bk), 205(bw), 271(y), 282(es), 310(bg), 435(ca), 535(ab), 570(af), 573(ac), 780(bx), 866(bq), 994(cz), 1003(d), 1023(ay), 1028(cn), 1084(ar), 1101(m)
41424J Oddy, Roy Brian (1985)	48(a), 79(b), 190(b), 234(u), 330(d), 362(em), 418(ac), 483(a), 484(a), 488(bg), 573(v), 809(a), 979(ex), 1007(z)
19506G Oddy, Ronald William (1977)	17(w), 47(a), 48(ao), 386(gl), 483(al), 484(aj), 488(dh), 590(i), 603(cd), 780(x), 866(ck), 1007(z), 1027(d), 1084(bg), 1176(z)
45753N Odell, Peter John (1986)	103(a), 218(da), 711(a), 767(a), 861(bq), 897(a), 980(at), 1053(a), 1191(a)
17934C Odell, Sir Stanley John (1977)	NOT UNDERWRITING
38717S Odeyemi, Chief John Agboola FCA (1984)	205(f), 406(d), 510(bn), 545(d), 603(x), 861(f)
53259D Odjell, Johan Fredrik (1992)	17(bl), 33(a), 37(az), 40(bl), 172(an), 388(as), 488(bc), 510(az), 557(ab), 566(da), 587(ac), 624(a), 625(al), 735(ay), 892(n), 960(dj), 979(eq), 998(af), 1003(m), 1121(aq)
26221F Odling, Michael Francis (1979)	37(nt), 102(cd), 103(a), 218(da), 386(gb), 388(aj), 429(y), 488(al), 711(a), 718(bc), 767(a), 809(a), 979(ex), 1007(z), 1027(d), 1084(bg), 1176(z)
16819A Odogwu, Sonny Dike (1976)	93(a), 250(a), 388(a), 431(a), 735(a)
37428L Offen, Keith LLB(Lond) (1984)	234(j), 362(w), 418(ap), 483(br), 490(br), 529(ba), 535(m), 687(a), 744(q), 824(m), 892(ad), 1007(w), 1028(c), 1317(aw)
45545X Offenbach, Roger Leon (1986)	144(bg), 218(cz), 510(em), 603(p), 861(a), 866(ar), 913(bg), 979(ex), 1003(j)
33274G Offer, Mrs Daisy (1983)	15(at), 53(m), 55(cr), 93(t), 228(a), 282(j), 340(v), 376(bb), 457(m), 483(bp), 484(at), 573(ac), 780(bx), 866(bq), 994(cz), 1003(d), 1003(i), 1005(bz), 1028(g), 1101(x), 1156(ab), 1173(t)
07974C Ogden, John Derek (1958)	47(a), 260(bd), 483(a), 484(a), 866(cd)
33532F Ogden, Lady Joan Kathleen (1983)	37(a), 218(m), 260(ax), 293(c), 330(m), 388(ay), 979(bd)
25126S Ogden, John Maurice (1979)	218(bx), 330(e), 386(ah), 483(m), 866(bm), 877(a), 979(ab)
08114C Ogg, Gerald Douglas Wilson (1958)	2(bg), 37(a), 218(m), 219(o), 389(a), 431(a), 718(a), 861(c), 950(u), 1101(k)
35239C Ogg, Robin Stuart (1984)	340(bz), 362(dg), 376(bm), 435(cn), 488(bi), 535(ab), 570(af), 979(em), 1003(d), 1023(ad)
50085F Ogilvie, Laurence John Birkenhead (1987)	138(bu), 205(h), 218(bf), 227(d), 282(n), 340(m), 418(bs), 463(ae), 488(a), 490(m), 570(af), 624(a), 625(al), 735(ay), 892(n), 960(dj), 979(eq), 998(af), 1003(m), 1121(aq)
29359Z Ogilvie, Mrs Margaret Elizabeth (1981)	47(a), 48(a), 62(p), 79(b), 190(b), 330(d), 406(g), 483(a), 488(bg), 1066(as), 1067(aw), 1068(ax)
50155B Ogilvie, Dr Richard Ian MD FRCP(C) FACP (1987)	270(au), 271(e), 282(t), 322(cw), 342(n), 457(aw), 662(bt), 958(k), 979(a), 994(bk), 1007(w), 1028(c), 1317(aw)
06534H Ogilvy, The Hon Sir Angus James Bruce KCVO (1953)	33(c), 40(ch), 47(a), 48(a), 51(ad), 53(ad), 62(p), 79(b), 138(aq), 218(bl), 282(e), 375(z), 376(bd), 386(bq), 418(af), 435(ca), 457(h), 483(a), 484(a), 488(bg), 570(af), 573(ac), 780(bx), 866(bq), 994(cz), 1003(d), 1003(i), 1005(bz), 1028(g), 1101(x), 1156(ab), 1173(t), 982(ab), 990(at), 1003(v), 1007(z), 1028(bu)
50137F Ogilvy, George LDS RCS(Edin) (1987)	37(a), 102(cc), 203(a), 204(a), 206(a), 209(a), 210(a), 212(a), 219(o), 293(c), 330(m), 429(b), 483(bp), 484(at), 573(ac), 780(bx), 866(bq), 994(cz), 1003(d), 1003(i), 1005(bz), 1028(g), 1101(x), 1156(ab), 1173(t)
46615L Ogilvy, The Hon James Donald Diarmid (1986)	47(a), 48(a), 52(bf), 53(ad), 190(b), 322(da), 330(d), 418(ac), 483(a), 484(a), 488(bg), 490(m), 570(af), 573(ac), 780(bx), 866(bq), 994(cz), 1003(d), 1003(i), 1005(bz), 1028(g), 1101(x), 1156(ab), 1173(t)
20872H Ogilvy-Watson, Mrs Barbara Mary (1977)	2(aj), 33(cr), 40(l), 53(c), 79(t), 102(i), 183(c), 218(as), 219(e), 282(h), 362(a), 406(b), 429(b), 483(bp), 484(at), 573(ac), 780(bx), 866(bq), 994(cz), 1003(d), 1003(i), 1005(bz), 1028(g), 1101(x), 1156(ab), 1173(t)
40058I Ogilvy-Wedderburn, Lady Gillian Meade (1985)	33(cd), 40(cl), 123(a), 205(bc), 362(cb), 388(ab), 510(u), 535(aq), 603(a), 765(a), 807(ac), 809(a), 979(ex), 1007(z)
26093X Ogston, Hamish MacGregor (1979)	2(g), 33(y), 37(z), 40(ai), 53(i), 55(ab), 79(b), 102(y), 112(ae), 179(bd), 218(x), 250(f), 386(aj), 406(ab), 418(ay), 510(j), 545(ar), 557(bt), 582(a), 625(ab), 735(e), 779(a), 823(b), 947(r), 979(h), 1007(a), 1096(b), 1114(u), 1145(f), 1173(e)
05469S Ohlson, Kenneth Banks MC (1950)	97(bo), 112(ab), 218(k), 282(a), 323(a), 388(ab), 510(ab), 557(bj), 582(dj), 765(as), 979(bd)
28538F Ohlson, Richard Kenneth (1981)	33(a), 40(bf), 51(at), 431(bd), 488(bc), 510(az), 557(ab), 587(z), 623(a), 624(a), 625(ai), 702(b), 1003(m), 1036(ax)
10407N Okell, David TD (1965)	2(ay), 33(ef), 47(a), 48(a), 51(ad), 62(p), 79(b), 190(b), 206(o), 210(o), 234(u), 270(au), 271(e), 282(t), 322(cw), 342(n), 457(aw), 662(bt), 958(k), 979(a), 994(bk), 1007(w), 1028(c), 1317(aw)
24454V Oland, Bruce Sidney Culverwell (1979)	28(a), 33(eg), 40(a), 52(aw), 138(p), 282(ax), 362(a), 418(bm), 435(f), 512(a), 829(a), 830(b), 919(a), 947(q), 979(g), 1121(u)

		MARINE (INCIDENTAL NON-MARINE)		NON-MARINE		MOTOR		AVIATION		Com- mune Law		Civil Stock		Life	
2487V	Kenny, Dennis James (1979)	203(a) 206(a) 207(a) 209(a) 288(a) 304(c) 367(ck) 418(ah) 428(a) 573(w) 672(am) 744(n) 861(c) 902(o)	190(k) 204(a) 210(a) 212(a) 322(cm) 384(ak) 421(f) 463(y) 508(y) 506(am) 509(ad) 546(f) 561(er) 582(ad) 607(h) 907(c) 1005(w) 1066(am) 1067(am) 1068(am) 1101(y) 1163(az)	293(a) 330(m)	545(a) 925(a) 957(a) 998(a) 1046(ad)										
1234H	Kenny, Mrs Gillian Beatrice Maod (1972)	228(ac) 282(d) 406(d) 448(b) 1028(ba)	225(ac) 250(f) 510(bn) 582(b) 1034(we) 1127(f) 190(k) 204(a) 210(a) 212(a) 322(cm) 384(ak) 510(bt) 1007(x)	388(d)	545(a) 925(a)										
2487G	Kenny, Gerard Michael (1979)	42(ad) 52(at) 206(a) 207(a) 209(a) 288(a) 304(c) 428(a) 744(n) 927(p)	1007(x) 204(a) 210(a) 212(a) 268(d) 448(am) 484(em) 546(f) 782(ag) 1038(bn) 204(a) 210(a) 212(a) 503(y) 546(f) 604(t) 765(az) 1066(am) 1067(am) 1068(am) 1141(am)	293(a) 330(m)	545(a) 925(a) 960(a)										
2487S	Kenny, James Casey (1979)	203(a) 206(a) 207(a) 209(a) 288(a) 428(a) 566(at) 652(av) 672(am) 725(s)	204(a) 210(a) 212(a) 268(d) 448(am) 484(em) 546(f) 782(ag) 1038(bn) 204(a) 210(a) 212(a) 503(y) 546(f) 604(t) 765(az) 1066(am) 1067(am) 1068(am) 1141(am)	37(w) 293(a)	487(a) 925(a) 960(a)										
2489N	Kenny, John E Jr (1979)	203(a) 206(a) 207(a) 209(a) 282(ai) 288(a) 418(ah) 437(p) 1036(b)	204(a) 210(a) 212(a) 268(d) 448(am) 484(em) 546(f) 782(ag) 1038(bn) 204(a) 210(a) 212(a) 503(y) 546(f) 604(t) 765(az) 1066(am) 1067(am) 1068(am) 1141(am)	293(a)	925(a) 925(a) 960(a) 998(a)										
1262F	Kenny, Mrs Judith P. (1983)	52(at) 206(a) 209(a) 317(ak) 428(a) 437(p) 566(at) 662(av)	47(ad) 122(i) 204(a) 210(a) 219(e) 604(t) 661(ak) 718(a) 1001(aa)	387(c)	487(a) 925(a) 960(a) 998(a)										
2482B	Kenny, Philip Brian (1979)	203(a) 206(a) 209(a) 288(a) 317(ak) 428(a) 522(q) 725(s)	122(i) 144(n) 204(a) 210(a) 212(a) 561(ar) 661(ak) 807(ap) 839(ax) 1086(k)	293(a)	925(a) 925(a) 960(a) 998(a)										
2483J	Kenny, Patrick Breslin (1979)	203(a) 206(a) 209(a) 288(a) 367(ck) 418(ah) 662(av) 843(e) 1125(ap)	190(k) 204(a) 210(a) 212(a) 602(f) 666(e) 718(x) 1005(w) 1066(am) 1067(am) 1068(am) 1145(ad) 386(ca) 980(a) 1145(a)	293(a) 330(m)	398(g) 925(a) 960(a) 998(a)										
2282A	Kent, H R H Prince Michael Of (1978)	448(bq) 932(a)	386(ca) 980(a) 1145(a)	439(d)	1054(a)										
2479C	Kent, Her Royal Highness The Duchess Of (1978)	407(bk) 287(b) 382(b) 475(g) 488(ba) 528(z) 687(b) 710(a) 726(a) 744(bw)	56(f) 168(n) 190(c) 197(g) 357(h) 384(h) 385(b) 386(ba) 512(f) 604(b) 839(ar) 1101(am) 227(ax) 510(f) 557(d) 1139(g)	554(w) 979(ax)	962(a)										
4462E	Kent, Her Royal Highness Princess Michael Of (1986)	282(b) 566(bf) 658(d) 735(ab) 1035(d)	227(ax) 510(f) 557(d) 1139(g)	963(f)	545(c) 960(ad)										
2728K	Kent, Alan James (1980)	52(h)	582(a)	979(h)											
4502L	Kent, David Geoffrey (1986)	299(ar) 428(am) 535(b) 787(aa)	164(at) 216(ag) 250(hm) 290(bb) 544(l) 1127(hm)	877(v)	172(ac) 431(t) 959(e)										
3820D	Kent, Geoffrey Charles (1984)	185(g) 228(g) 272(a) 321(f) 418(at) 552(g) 743(y) 855(b) 1093(a)	205(n) 229(g) 435(j) 529(a) 1066(k) 1067(k) 1141(a)	218(cb)	170(n) 1112(n)										
3437S	Kent, Hubert Ernest (1983)	52(at) 185(ay) 203(a) 206(a) 209(a) 288(a) 317(ak) 367(ck) 418(ah) 428(a) 566(at) 744(n)	122(i) 204(a) 210(a) 212(a) 322(cm) 384(ak) 490(av) 561(ar) 602(f) 661(ak) 782(ag) 1007(x) 1066(am) 1067(am) 1068(am) 1101(y) 1129(m) 1141(am) 1156(e)	293(a) 330(m) 980(ac)	398(g) 950(bm) 955(as) 960(a)										
4743E	Kent, Joseph Edward Clifford (1986)	112(m) 206(e) 483(b) 744(w) 1009(v)	219(f) 316(m) 404(b) 445(y) 484(t) 657(e) 923(f) 939(am)		486(ad) 959(x)										
1776D	Kent, Mrs Myra Irene (1984)	80(ad) 206(a) 207(a) 209(a) 428(a) 566(at) 1028(bw)	190(k) 210(a) 463(y) 529(am) 718(a) 839(am) 1113(g) 1145(ad)	330(m) 380(bd)	340(ad) 925(a) 998(a)										
5162F	Kent, William John (1988)	536(f) 540(x) 726(b) 1125(s)	164(j) 193(b) 290(j) 319(a) 542(t) 947(m) 15(i) 164(at) 190(bg) 290(bb) 386(ar) 657(ay) 839(am) 1066(k) 1067(g) 1069(g) 1069(ag) 1087(g) 1101(p) 1117(m) 1129(f) 1145(i) 1163(az)	383(bb) 979(ak)	318(a) 857(i)										
1234B	Kenton, Howard Neil (1984)	162(o) 299(ar) 418(dm) 535(b) 536(am) 697(d) 733(y) 833(ah) 1091(as)	190(bg) 290(bb) 386(ar) 657(ay) 839(am) 1066(k) 1067(g) 1069(g) 1069(ag) 1087(g) 1101(p) 1117(m) 1129(f) 1145(i) 1163(az)	253(c) 877(v)	170(x) 295(ba) 296(ba) 939(a)										

SIR PETER GREEN

Farm Manager
W. B. 2011
Farms at
MARKSTEAD HALL
MILL HOOK, EDWANTON
REDCS FARM, MARKSTEAD
PEASE HILL, SHOTLEY
WALK FARM, HOLBROOK

Farm Office, MARKSTEAD HALL
IPSWICH SUFFOLK
Telephone SHOTLEY (047334) 688

STUTTON MILL HOUSE
IPSWICH
SUFFOLK
Telephone HOLBROOK (0473) 328742

Please reply to:

July 5 - 15th

Dear Peter,

Just before I went on
hols, you should you would be
putting out a 3 line whip in regard
to an overall settlement with the
Revenue if Frank B et al can
negotiate one.

Of course I will give
you every support provided the settles
is fair and reasonable not only
with regard to the past but especially
for the future.

00181/003/0001

H/1983/

0800

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At present few of us in the Market have any information on which to base a judgment and I am certain that in due course if we are to assist you in what may - or will - be a difficult looking job you will have to arrange a session at which we can fully briefed and can have any questions answered I have assumed that you are putting the whip on a fairly small number of Agents who in toto are the group in London who, speaking for the Nam

00181/003/0002

H/1983/

0801

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SIR PETER GREEN

Farm Manager

H B2071

Farms of

HARKSTEAD HALL
HILL HOUSE, ERWANTON
RANGE PARK, HARKSTEAD
PEAR TREE, BHOTLEY
WALL FARM, HONINGDON

STUTTON MILL HOUSE
IPSWICH

SUFFOLK

Telephone HOLBROOK (0473) 328242

Farm Office: HARKSTEAD HALL
IPSWICH SUFFOLK

Telephone BHOTLEY (047334) 888

Please reply to:

have to approve any settlement.

The sort of information we
require is

£ on a year by year basis

1. The number of Agents involved
2. The number of Names involved
3. 1+2 expressed as a % of total.
4. The types of policy under attack
by Revenue
5. The premiums alleged to have been
paid.
6. The alleged tax lost.
7. The recoveries made under the p

00181/003/0003

H/1983/

0802

75

9. The potential tax revenue saved by having these policies.

10. The bottom line aggregate for the alleged tax loss

- a. the Revenue figure
- b. ours.

11. Where will we find the money.

I expect there are others which will occur to you and your advisers.

The settlement figure will undoubtedly include a sum which each side regard as a premium to buy peace. The important thing is what we get for our premium.

00181/003/0004

H/1983/

0803

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SIR PETER GREEN

Farm Manager
H BUCKLE

Farms at
HARKSTEAD HALL
MILL HOUSE ERWANTON
PENCE PARK HARKSTEAD
PEAR TREE SHOTLEY
WALL FARM HOLBROOK

STUTTON MILL HOUSE
IPSWICH
SUFFOLK
Telephone HOLBROOK (0473) 328242

Farm Office: HARKSTEAD HALL
IPSWICH SUFFOLK
Telephone SHOTLEY (047334) 688

Please reply to:

To me the essentials are

1. The Revenue accept that
the Accounts as presented for all
years up to and including 1982^{year of Account}
are accepted and not reopened
under any circumstances. Any disallowances
are dropped.

2. Future R/Is to close which
have the Auditor's "true & fair" signature
(as Hays requires for accounts at 31-12-85) are
accepted without question.

3. We know what types of R/I
policy the Revenue will not accept

00181/003/0005

H/1983/

0804

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SIR PETER GREEN

Farm Manager
H BEETH

Farms at
HARKSTEAD HALL
HILL HOUSE, EDWARTON
PEACE PARK, HARKSTAY
PEAR TREE, BROTLEY
WALL FARM, HOLBROOK

STUTTON MILL HOUSE
IPSWICH
SUFFOLK
Telephone HOLBROOK (0473) 328242

Farm Office: HARKSTEAD HALL
IPSWICH SUFFOLK
Telephone BROTLEY (047334) 588

Please reply to:

6. Names outstanding tax
returns will be rapidly processed
and paid, with interest.

7. Action by the Revenue to
recover tax from alleged wrongdoers
such as PCW and his lot, the Gang 9/4
will be conducted against them
as Tax payers and not as
Names.

8. The Revenue will cease
and desist from their general

00181/003/0007

H/1983/

0806 22
78

harassment of Lloyds, Agents
Broken and Names. We will
in future be treated no better
and no worse than any other
tax payer.

9. All proposed legal actions
arising out of the Revenue enquiries
are dropped

10. All own costs in resisting
the Revenue are allowed as
a proper expense.

I am sure there are
others that you and your team
can think of.

00181/003/0008

H/1983/

0807

222
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SIR PETER GREEN

Farm Manager
H BLYTH

Farms at
HARKSTEAD HALL
HILL HOUSE ERWARDON
BENCE PARK HARKSTEAD
PEAR TREE SHOTLEY
WALL FARM HOLBROOK

STUTTON MILL HOUSE
IPSWICH

SUFFOLK

Telephone HOLBROOK (0473) 328242

Farm Office: HARKSTEAD HALL
IPSWICH SUFFOLK

Telephone SHOTLEY (047334) 588

Please reply to:

I hope you will find this
useful. It will not be easy
to convince Agents to accept
any settlement because

1. most do not accept
we were trying to avoid tax

2. we feel we should have
either placed far more to reserve or
made the policies far larger to
meet the back years claims which
we now have to pay.

00181/003/0009

H/1983/

0808
80

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3. The 1982 results were
"frankly ghastly"

4. 1983 and future years
may be even worse for old syndicates
even if the pure year is
profitable.

5. The only thing that will
save us is the very large
earnings on the "Fund" which
will go a long way to make
up the past under reserving.
The Bond washing changes will
substantially increase the interest
earnings, Thank God.

00181/003/0010

H/1983/

0809
81

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SIR PETER GREEN

Farm Manager
H BERT

Farms at
HARKSTEAD HALL
MILL HOUSE, ERMARTON
RISLEY PARK, HARKSTEAD
PEAR TREE, SHOTLEY
WALL FARM, HOLBROOK

STUTTON MILL HOUSE
IPSWICH

SUFFOLK
Telephone HOLBROOK (0473) 326242

Farm Office: HARKSTEAD HALL
IPSWICH SUFFOLK
Telephone SHOTLEY (047334) 588

Please reply to:

6. There are plenty of horses
in the pipeline and they must
be reserved even if figures are
not available. The "true & fair"
Requirement should assist in this.

7. It is perhaps fortunate
that the overpayment of post
profits is falling for recoument from
a far larger number of current Names
This may not always be the case
and if new Names won't join
or old Names resign ~~to~~ soon.

00181/003/0011

H/1983/

0810
82

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the old Syndicates which have
back your problems the situation
may become critical. !!!

I am sorry this is
a bit lengthy but it has been
written in stages between
trips to the river! Fishing
was much better but there were
plenty of times to think about
this problem when the fish
were not cooperating.

Yours
F. Chi

00181/003/0012

H/1983/

0811
83

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Telephone 0171 486 5582/3
Facsimile 0171 486 5584

3rd Floor
25 James Street
London
W1M 5HY

Mr. John Taylor
Holly Tree House
Sotherton Wangford
Beccles
Suffolk NR34 8AL

15th February 1996

Dear Mr. Taylor

Thank you for your letter of 7th February which has taken some time to reach me. It may be that this was because you used my old office address, please note the new address at the top of this letter.

I am indeed sorry to hear the past which you and your wife have come to as a result of your connection with Lloyd's: it must be most troubling and not perhaps greatly helped by the knowledge that you are in the same boat with so many others.

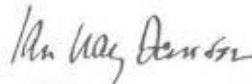
I have read the attachments to your letter from which I gather that the general drift of your argument is that there was fraud at Lloyd's and there is a conspiracy in Parliament to cover it up in order not to endanger the Government's majority. I think you may be mistaken.

I refer in my book to the allegations of fraud at Lloyd's and these all related to tax frauds. Arrangements were made in the 1980's by Underwriters so salt sums away overseas, these arrangements were not disclosed to the Names and they were of dubious tax propriety. In the end a major deal was done with the Revenue by which the frauds were forgiven in exchange for a substantial tax settlement. PTO

In a number of cases, all of which have been well publicised, the underwriters helped themselves to the funds. When I was appointed to Lloyd's I set in train investigations to look into the matter and I believe we uncovered every single case. No other case has emerged in public since and I believe there are no others. I was extremely distressed at the time that the Government refused to take any action in relation to these cases. We dealt with them under the Lloyd's Rules but no culprits ever went to prison. The Government said at the time "the practice is so widespread that we couldn't find anyone to give evidence against it". I thought it was a pretty dreadful argument.

It is now thirteen years since I went to Lloyd's and the statute of limitations is long past. The possibility of any prosecution now in respect of those offences would seem to me to be absolutely zero.

Yours sincerely



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IN THE HIGH COURT OF JUSTICE

1996 Folio No. 2032

QUEEN'S BENCH DIVISION
COMMERCIAL COURT

BETWEEN

THE SOCIETY OF LLOYD'S

Claimant and Defendant to Counterclaim

-and-

JOHN TREVOR HOWARD HENDERSON

Defendant and Counterclaimant

WITNESS STATEMENT OF
IAN HAY DAVISON

I, Ian Hay Davison of North Cheriton Manor, North Cheriton, Templecombe, Somerset,
will say as follows:

S:\LegalDocs\docs\7045\1 HEND\000355.doc

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INTRODUCTION

I trained as a Chartered Accountant in the 1950s and by 1966 had become Managing Partner of Arthur Andersen & Co's London Office and from 1973-82 I was Managing Partner of the UK practice. During the period we expanded Arthur Andersen from 180 employees in 1966 to about 2000 by 1982.

I was appointed a DTI Inspector, with Michael Sherrard QC, in 1974, to investigate the ramifications of the disappearance of John Stonehouse MP and the complex web of fraudulent arrangements surrounding the British Bangladesh Trust, a secondary bank later to

be called London Capital Group. In March 1978, I was asked by the Treasury to investigate a fraud at Grays Building society in which £8m, half the balance sheet, had been extracted by the secretary over a period of forty years and spent on women and racing. As a member of the Price Commission from 1977 to 1979. I was involved in reviews of the banking, unit trust and estate agency businesses.

I was a long-standing member of the Council of the Institute of Chartered Accountants in England and Wales and from 1981 I was Chairman of the Accounting Standards Committee, a body sponsored by the six accounting institutes and charged with the task of developing accounting standards for the UK.

On the 22 December 1982, I was asked to call on the Governor of the Bank of England, who asked if I would consider taking on the job of Chief Executive of Lloyd's. He made it very clear he wanted me to go to Lloyd's for three to five years. I undertook to do the job for a limited period in order to clean up the market and to alter the structure of power to prevent a recurrence of the iniquities of the late 1970s.

I have, since leaving Lloyd's, reformed the Hong Kong Stock Market (1987-88), done work for the Bank of England (1992-2000), and helped to set up the Dubai Financial Services Authority. I was Chairman of the Independent Newspaper until (1993-94), and served on several other Commercial Boards (Midland Bank, Morgan Grenfell Asset Management, Storehouse, Credit Lyonnais Capital Markets, Cadbury Schweppes and Chloride) and Voluntary Organisations (eg Royal Opera House, Victoria and Albert Museum and Sadler's Wells). My most important contribution at Lloyd's was to establish better disclosure of financial information. As I said at the time "*Sunshine drives away the mists*".

When I first came to Lloyd's it was an amazingly secret place. Despite the recommendations of Cromer there was still no regulatory requirement that agents should send syndicate accounts to their Names. Many did so, but an important minority did not, and in the overwhelming majority of cases the figures was not audited. Despite bearing unlimited liability Names were far less well served in the matter of information than shareholders in limited liability companies incorporated under the Companies Act. My belief in the disinfectant value of disclosure has been vindicated but the disappearance of market practices that would have taken years to eradicate if the problem had been tackled solely by charging the individuals concerned one by one before the Disciplinary Committee. Soon after I came to Lloyd's I observed that the Room was loud with the susurrant of collapsing arrangements—collapsing because their perpetrators were ashamed to expose them to the gaze of their principals. It is now clear that the measures introduced failed to force the full disclosure of all liabilities until several years after they were introduced in 1986, although they had some immediate effect as was seen in the tussle between the auditors and Outhwaite over the closing of syndicate 317's 1982 year at the end of 1984. As I deal with in more detail below, we did not tighten up the rules on reserving in the RITC in the first wave of reform. I must emphasise the distinction, not understood by Names between the solvency test, erroneously described as an audit aimed at protecting policy holders, and the accounts to Names. I believe that we did ask searching questions to ensure solvency was adequate to ensure all policy holders were paid. Accounting to Names was a different story.

I formally took office on Feb 15 1983 as Chief Executive and Deputy Chairman of Lloyd's. I remained in office until February 1986.

REASONS FOR NOT GIVING EVIDENCE PREVIOUSLY

I have been approached to give evidence by Names at various times since 1987. I felt I had nothing to add to what I had written in my book and said I stood by it. I did not appreciate that nothing I had written would be taken account by the Court without a witness statement from me or that accounting would be a key issue about which I was knowledgeable. I had understood that the key issues would be asbestos about which I knew nothing. Now largely retired, I have been asked to comment on matters I know a bit about.

ASBESTOS

For the purposes of this statement I have been shown a number of attorney reports and other documents. I have not seen these before.

My memory is that asbestos was not discussed in Council and rarely in Committee (even more rarely was any discussion minuted). We were told in Committee that it could not be discussed/minuted for fear of US attorneys' subpoenas to obtain the minutes for the complex litigation underway in the USA. I had no idea that asbestos was as serious a problem as computer leasing in my time at Lloyd's. I never saw the attorney reports giving figures for the number of claims made or expected or the current value of claims. I have no memory of having "triple trigger" explained to us. I was unaware that syndicates would have been unable to tell where the liability for claims would fall or how much they might be as well as how many there might be. It is quite clear that there was a huge and unquantifiable liability for asbestos and that Lloyd's underwriters were being told that they had a major exposure to it. Underwriters, and members of the Committee and Council who received the reports must have understood that. Rokeby-Johnson, Nelson, Lawrence, Green, Merrett, Skey, Barber, amongst others, must have known that the problem was a major one for Lloyd's. When

writing my book I was unaware of the extent of the asbestos losses that were hitting Lloyd's at the time and of the warnings that Lloyd's had been receiving since the seventies about the scale of future losses. Subsequently I have seen attorney reports and information that was being received by Sir Peter Green, Murray Lawrence and others, that was not disclosed to me at the Lloyd's Committee or to any of the Members of the Lloyd's Council in their capacity as Council Members. I do not know how many others of the Lloyd's Committee were privy to the detail of the attorneys' reports but it is clear that a number of them were leading underwriters (I believe thirteen out of sixteen members of the Committee were underwriters) and that many of them would have been seeing the attorney reports, or could have seen them, on a regular basis.

With hindsight it is clear that asbestos was a problem that was serious enough to merit a great deal of attention from the Council and Committee. I recall no discussion about the need to collect information, to analyse it and to publish the information and intelligence thereby gained for the benefit of Names. The result of the information being concealed from external and nominated members of Council, is clear in the Appeal Court finding that the liability was not properly reserved for. Those who knew about the problem were clearly choosing not to share that knowledge with me and others.

NEVILLE RUSSELL LETTER AND MURRAY LAWRENCE LETTER

These two letters were written before I joined Lloyd's. I did not see these letters at the time of joining or subsequently. I believe the first time they were brought to my attention was in the late 1990s. I am unaware of them ever having been mentioned in Committee or Council meetings during my time in office.

Stephen Merrett

Stephen Merrett was a classic example of the attitudes of Agents serving on the Committee. He made no secret of the fact that he was on the Committee in order to get information of use to him in his business - "to find out what was going on". PTO

Peter Miller

Miller became Chairman because he was the only Committee candidate not being charged with fraud by the Inland Revenue. The Inland Revenue were accusing all the agents on the Committee of offences in connection with roll-overs and tax evasion. As a broker and not an underwriter he had escaped the charge. However, I had reservations about him in the light of the developing PCW scandal. He had been a reinsurance broker and had been involved in the placing of some of the reinsurances that had been used by Cameron-Webb and Dixon to defraud their Names. Although Thomas Miller & Co were well known for their involvement with PI Clubs, Miller himself was principally a reinsurance broker. He did not carry the clout in the market that Green had had. In a Panorama interview in 1985 he tried to suppress revelations about his involvement with baby syndicates. Baby syndicates did not really get stopped until Neill identified them as being totally unacceptable, after my resignation.

Ted Nelson

Nelson was chairing the Membership Committee in 1983 and was a Committee member. He was a former chairman of the asbestosis working party. He had to resign following the Bellew, Parry and Raven enquiry.

Passage of the Lloyd's Act

The passing of the Lloyd's Act of 1982 was enormously important to Lloyd's. I deal with it

in my book (Pages 59 and 184-187). I was not at Lloyd's at the relevant period and therefore have no intimate knowledge of the discussions that went on and that prompted the undertakings given to Parliament by Lloyd's QC, Peter Boydell, or the Council Member representing Lloyd's, Peter Miller. As I state in my book, I have no doubt whatsoever that if Members of Parliament had been made aware of all the information that was in the possession of Lloyd's at the time, they would not have passed the Lloyd's Act. At the time that I made my comments in the book I was referring to the knowledge of the leaders of Lloyd's of the various scandals associated with rollers, reinsurances with Imperial, Howdens and Minet scandals (PCW) and the awareness that grew in 1982/3 that the real problem at Lloyd's had less to do with divestment than "divorce". In pressing for divestment, in the name of avoiding conflicts of interest among brokers between their duties to their customers, the insureds, and the Names for whom they also acted as underwriting agents, Sir Henry Fisher had overlooked the much more serious abuses of conflicts of interest involved where agents put their own interests improperly ahead of their duties to their Names. Those conflicts of interest were clearly to be seen once Parliament had granted new powers to the Lloyd's Council and some of the Members of it had been found to have cheated and even plundered the members of Lloyd's for whom they acted. Green, Posgate, Grob and Wallrock had been important witnesses before the Select Committee on the Bill. If Parliament had known of the Howden, PCW and Brooks and Dooley affairs before July 1982, the new Lloyd's Act would not have been passed and Lloyd's self-regulatory status would have been in grave doubt.

The revelations of Autumn 1982 disclosed how dishonest agents had milked their Names and that there were major conflicts of interest between Names and their agents which were a much more serious problem than those between brokers and broker-owned agents. As I have

which the syndicate depends for important elements of its accounting input, were themselves true and fair.

There were four areas of disclosure that proved to be contentious at the time. Historically, syndicates had prepared accounts with premiums shown net of reinsurance so that the overall volume of the syndicate's business was not disclosed. Such a disclosure of the overall volume is important because premium income limits are set before reinsurance and under Lloyd's Rules, security must cover the gross business underwritten. No credit is given for reinsurance so that if the reinsurer fails to pay, the policyholder does not suffer: the loss is a purely commercial one to be borne by the Names who should have sufficient means to meet it. There was considerable resistance at Lloyd's to disclosing gross figures and the figures for outward reinsurance because it made it more difficult for the underwriter to conceal overwriting by quota share reinsurance which had been, in the case of PCW for example, associated with irregularities.

Syndicates also resisted making public details of the syndicate reinsurance programme as is required in insurance companies. That remained a commercial secret. This was particularly critical in relation to Lloyd's since Lloyd's Rules & Byelaws encouraged syndicates to reinsure within the market. The argument was that only another Lloyd's syndicate could provide security commensurate with that of a Lloyd's syndicate. This must clearly be debateable given the size and substance of many continental and American reinsurers, many of which are substantially bigger than Lloyd's as a whole. However, the practice poses particular problems for Lloyd's since if the solvency of Lloyd's is to be assessed "as a whole" then arguably such internal reinsurances between syndicates are not reinsurance at all but are simply a form of self-insurance. The emphasis on internal re-insurance within the market

would have to be regulated. I was concerned about it and I thought it should have been forbidden. I raised questions about it that in the main were ignored.

The Lloyd's Global Accounts, which are an aggregation not a consolidation, conceal this problem. In certain circumstances, this became clear in the subsequent development of the LMX and PA Spirals, where the practice gave rise to serious distortions and to concentrating risks within the market instead of dispersing them. At times of loss there was also the risk of significant double counting as happened in Lloyd's in the early and mid 90s. So far as I am aware syndicates still do not publish details of their reinsurance programme as is required of insurance companies. I have recently been made aware of the European Directive 73/239 and I find it difficult to see how Articles 8 & 9 of that Directive can be complied with if the information about the reinsurance programme and the reinsurers is not made available to the competent authorities, and arguably to the capital providers.

The third problem area I deal with in my book (Page107) is in relation to the disclosure of pure year results. If Names, and the competent authorities, were to obtain a full picture of the performance of the syndicates from year to year, it was necessary to see to which year developing claims related. If conventional accounting rules were to be applied all that had to be shown was the total figure for the reinsurance to close covering all claims for all prior closed years. As the old claims come in they are charged to the account which has received the reinsurance to close premium regardless of the year to which the claim relates. There is a strong argument that suggests that the pattern of claims development should also be disclosed. Doing so would have aided understanding of the kind of margin or error within which estimates have to be made. The competent authorities, be it Lloyd's or the DTI, should have been collecting and analysing the pattern of claims in relation to particular past

is no doubt that in the mid 80's substantial progress was made in improving the presentation of the accounts. Prior to then they could not properly have been described as rigorous nor could a statement that they made reasonable estimates of outstanding liabilities have been properly justified. After the mid-80's a non-accountant, such as a Name, unaware of all the history, and unaware of the asbestos problem, could reasonably have believed that Lloyd's did have an accounting system that was as good as the one applicable to insurance companies. That view could not have been shared by anybody who was privy to the information about the developing asbestos crisis. However, as I have said, that information was not shared with Members of the Lloyd's Council in their capacity as Council Members.

There were also structural problems in the accounting at Lloyd's. I have mentioned the problems of internal reinsurances but similar issues arise with personal stop-loss and errors and omissions insurance. The three taken together produced substantial double counting of losses in the early nineties. Both these categories were usually placed within the Lloyd's market. This results in a security weakness, because stop-loss insurances are using the asset backing behind a Lloyd's policy twice. The Lloyd's security chain has been pledged once to back the claims of direct external policyholders. It is then pledged a second time to cover the risks of stop-loss policies. Although there are rules to prevent a Name participating on a syndicate which writes his own stop-loss policy there is a clear element of double counting. There are also regulatory weaknesses because underwriters of agents' errors and omissions insurance are not excluded from the regulatory activities of the committee and Council where deliberations as to an agent's behaviour can affect a claim against him by his Names. A complete solution would be provided by a rule that personal stop-loss policies, and agents' errors and omissions insurance, must be placed outside the Lloyd's market.

Accounting Changes

When I joined Lloyd's at the beginning of 1983 measures to reform the accounts were well under way. In March 1983 a Consultative Committee of Accountancy Bodies' reported to the Chairman of Lloyd's on Fisher Task Group 4's proposals. *"We believe that Names should be given the fullest possible information about abnormal elements of uncertainty and that in the interests of equity between Names it may be appropriate in exceptional cases to leave the account open."* I subscribed to that view. It is clear now that neither Fisher nor I fully understood the significance of the issue since I had not seen the lawyers' reports on the asbestosis problem. We attempted to introduce replication of company accounting rules, disclosures of related party transactions (principally reinsurance) with agency-related companies, and the removal of baby syndicates.

A provisional accounting manual for syndicates had been released for consultation in December 1982. The final version, containing a number of changes, was issued in November 1983 with a letter from the Chairman which said that although the document was still provisional pending a byelaw on the matter, it should be followed by agents as a guide to best practice in the market. Six items formed the accounts proper and were in future to be subject to audit.

1. An Underwriting account for the year just closed
2. Underwriting accounts for the open years, normally two
3. A Balance Sheet
4. Notes to the Accounts
5. Disclosure of Interests of Agents in syndicate's transactions
6. A personal account for each member, showing his interest in the syndicate result and any charges made to him personally.

audits substantially. However, the fundamental position remains that the Lloyd's "audit" is not an audit and I am told this is now specifically noted in relation to the Lloyd's Global Accounts

I have been asked what consideration was given to the implications of the particular requirement in the Insurance Companies Acts that require actuaries to "calculate" the liabilities and adequacy of assets where long-tail liabilities were concerned. Being totally unaware of the extent to which old years were being re-activated by asbestos claims, I am afraid I never realised the significance of this section. I cannot recall there ever being any discussion of its implications. I can only assume that this is because the auditors were satisfied that the responsibility had effectively been passed from them to the Underwriting Agents on whose calculations they had been told they could rely. I do not recall any instances of actuaries being called in.

Lloyd's as a public regulatory authority

I think it is clear from the letter that Sir Peter Green wrote to Sir Kenneth Berrill in August 1983 that we had a very limited view of our role as regulators and that did not encompass all the ramifications of the European Directive 73/239 which I have recently been shown. As I set out in my book (Pages 1-7) I was asked to take the job by the Governor of the Bank of England and was very much "*parachuted in*" from outside Lloyd's. I had some able people helping me. Ken Randall was already there. Peter Rawlins I recruited as my assistant from Arthur Andersen. A third adviser was Philip Brown. Philip was a deputy secretary at the DTI, who had acquired experience of insurance regulation and whose initial brief was advise on the investigatory and external relations areas. I remember him saying of Lloyd's "this is a very corrupt place".

I remained an outsider throughout my time there (*"the chap the Governor found"*). The minutes of Committee meetings show that even though I held the posts of Chief Executive and Deputy Chairman and therefore could attend the Committee, I was described as being "In attendance". This is because I was not a working Name and therefore not formally a member of the Committee. In any event I did not attend every Committee meeting eg Jan 1984, or Nov 1983 since they often took place on Wednesdays when I had other commitments at the Accounting Standards Committee. Partly my "distance" was a question of choice. I felt it was important that whilst I might be on friendly working terms with colleagues, I must be, and must be seen to be, independent and objective if I was to achieve the changes that we all agreed were necessary. I was not a Mason and did not attend any of the Masonic Lodge meetings. I was not aware that there were any Masonic lodges at Lloyd's. I was not part of the "club" that reflects part of the culture, traditions and history of the Lloyd's market and of the old "*club*" rules and standards which had historically been important in making the market work.

In the early eighties the responsibility for investor protection and the reputation of the City rested with the Governor of the Bank of England. Having been appointed, as I saw it, by the Governor of the Bank of England, I had no doubt that my primary duty at Lloyd's was, as in any other public regulatory function, to ensure that Lloyd's was properly regulated to the high standards that I believed were appropriate. I believed this was in the interests of members of the "*Society*" of Lloyd's of which the overwhelming number were Names. I did not see myself as being answerable to agents. I kept in close touch with the Bank of England and also with the DTI. The fact that Lloyd's was a self-regulating institution became an increasing matter of concern as the corrupt practices within the market and the inadequate

handling of conflicts of interest among the working members of the Committee became apparent. Looking at the position, with the benefit of hindsight, and informed by the provisions of the European Directive, it now looks extremely odd for a regulated body, supposedly regulated by the competent authorities of the Member State Government, to have self-regulatory powers. I am also very sceptical about the process of self-regulation (I describe the process and what is required for it to work in pages 33-35 of my book). It is essential, if the public interest is to be properly secured by a self-regulatory regime, to be punctilious in excluding anyone with a vested interest from applying the rules in the market place. This was to prove extraordinarily difficult at Lloyd's with its small number of market professionals from which the amateur market regulators were to be drawn, and with the extensive cross-membership of syndicates. Furthermore there was an unwillingness to concede that there was a point at issue. To many at Lloyd's self-regulation meant, then and for many years thereafter, self-government, in which the legislative, executive and judicial branches are all in the control of the market professionals. This meant that repeatedly a blind eye was turned to conflicts of interest and matters that might properly have been considered together were compartmentalised. I have been asked whether I felt any particular duty to report to Names in view of the objects set out in the Lloyd's Act 1911. Whilst I was clear that I was acting in what I perceived as being the best interests of the institution my particular focus was on the interests of the Names. The DTI took care of the policy holders, the Committee took care of the agents, I felt that I stood, with the external members of the Council, for the Names. As the regulators of the institution we were undoubtedly performing a function that would have otherwise have had to be done by the DTI or some other public body (the FSA does it today). I felt I had been appointed by the Governor of the Bank of England and I certainly saw my role as one of performing a public office.

A number of agents were involved with rollers and in baby syndicates. Those were clearly a breach of their agency duties. The whole business of rollers and avoidance of tax was a matter that I discussed with the Revenue (as mentioned above). The DTI Inspectors had identified that 99 out of 360 syndicates had fewer than 50 members and more than half had syndicates being operated in parallel. Many leading figures in the market were involved. Sometimes these arrangements were hugely profitable. I note that when David Coleridge, a later Chairman of Lloyd's, was asked about the enquiry into Bellew and Raven underwriting agencies where syndicate 973 was a baby syndicate with 5 members, one of whom was Coleridge, he said: "*I don't think that underwriters ever understood the law of agency. Not because they were stupid but because it never came across their desks*". The fact that nearly all members of the Committee (Posgate said 11 out of 16 in his time on the Committee) were under investigation for their involvement with offshore funds meant that no agent was suitable as a candidate to succeed Peter Green as chairman in 1983. Peter Miller, a broker, therefore took over.

In that connection my attention has been drawn to the findings of the inspectors published in 1990 into the Howden and Minet affairs with their criticisms of the audit system.

PCW and the new general undertaking

I dealt with the PCW affair in my book Pages 174-183. So far as I knew in my time at Lloyd's and when writing the book, the PCW affair was a straightforward fraud by crooked agents (Cameron Webb and Dixon) which was complicated to unravel because of the way in which it had operated a group reinsurance programme covering syndicates with different constitutions. This arrangement was probably designed to assist the non-marine syndicates which were probably facing the major asbestos problems. However, we knew nothing about

the need for proper checking of the reinsurance to close calculations, the need for help from Lloyd's to Names when agents get into difficulties and the importance of the role of an independent Deputy Chairman and Chief Executive in achieving that.

Rollers and the Revenue Settlement of 1985

I have dealt with this in my book (pages 49-52) and in a speech that I gave to the Revenue Law Conference in July 1986. In summary the practice was that payments described as reinsurances were in fact general reserves. Tax deductions were obtained. The underwriter had under his hand an additional secret fund which could be called on to meet later losses and hence to smooth profits. Repatriation of funds in the eighties was often at lower tax rate. Such arrangements breached two fundamental rules of Lloyd's: the rule of equity between Names was broken because Names in an earlier syndicate would be paying for reserves for which they got no value, while Names in a later syndicate would benefit without paying for the value of the fund through their share of the premium for the reinsurance to close; the law of agency was broken because agents failed to account properly to their Names for the funds and in some cases made secret profits out of them.

The Revenue alleged fraud, wilful default or neglect. A majority of agent members of the 1982 and 1983 Committees were amongst those accused. In the course of educating the Revenue about the need for reserves a number of statements were made by those responsible eg Merrett (who gave evidence for the Revenue), Barber, and Miller. Having set them in train I was excluded from the negotiations. In those statements there are a number of statements to the effect that Lloyd's was under-reserved for long-tail liabilities. In part, this was a stratagem to persuade the Revenue of the need for reserves. However, there was a

fundamental truth that can be seen from the steadily increasing reserves for such business which made it loss making.

My own view was that the potential losses in the United States were sufficiently serious that Lloyd's should consider withdrawing from the American market. I did not know how serious the asbestos problem was but I was aware that long-tail liability losses from a range of causes were very serious. I was aware that Lloyd's Non-marine dollar business accounted for about 10% of our premium income but a very large share of Lloyd's losses. It would have been sensible to have demanded that claimants in the United States pursue us through the English courts, as the policy wordings largely required, where more reasonable settlements could have been obtained. This might well have led to Lloyd's withdrawal from the US market which would in the long run have been better for the Society

Lloyd's problem was that the calculation of the RITC was, in most cases not properly evidenced by actuarial, statistical, or accounting data nor was it supported by an audit opinion. Consequently, individual cases of over-providing had occurred. The Revenue alleged fraud, wilful default or neglect. Lloyd's case was based on commercial necessity of the arrangements made its pursuit of miscreants, and the complexity of reopening assessments for up to 35,000 names, many of whom had died or resigned. The Revenue's case was complicated by two facts. First, the agents who were alleged to have misled the tax authorities were not themselves the tax payers, but the agents of the taxpayers; the Names, in whose alleged interest the arrangements had been made were largely ignorant of the arrangements. Second, the funds if repatriated would flow into the Premium Trust Funds which by law could not properly be used for the payment of tax liabilities.

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Clearly several parties at Lloyd's bore some responsibility as did the Revenue who for many years had either failed to ask the questions that they should have, or, having asked them, failed to understand the answers. The figures on which on which the computations were based were unaudited until 1985.

In the event the Central Fund was used to settle the agents' tax liabilities. I felt this was quite improper. I raised it but met the argument that if we don't, Lloyd's would go bust.

Rota Process

I had little to do with the recruitment or vetting of prospective Names. I understood there was a rota process and I attended one or two rota committees. I have looked at the Rota Brief again and it is clear to me, on reflection, that the process was flawed. It is impossible to ascertain what an individual understood about the process of joining Lloyd's and the adequacy of his briefing by the agents from the 5/10 minute formal sessions with Council members following the briefs I have seen (H 24 313-4). Lloyd's accepted a responsibility to check that the new members were aware of what unlimited liability meant; too glibly it was laughed off as being liable to your last waistcoat button or cuff-link. Lloyd's had a duty to do the task effectively and to check what individuals understood not just ask whether they had been told certain information. Quite clearly that process could not be conducted effectively in groups.

Lloyd's rules prohibited the use of a person's house as part of his show of wealth for underwriting. This was circumvented by the use of bank guarantees. Unquestionably we should have stopped this practice. Using a bank guarantee was quite clearly against the rules.

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Duty and Obligations

It seems to me that the first duty of the Chairman and Chief Executive should be to Names and that if disputes arise between Names and Agents then Lloyd's should be seeing to it that the Names are provided with legal and accounting advice, at the Corporation's expense, and that the Names are facilitated to organise themselves to take whatever action is deemed necessary against the agent or the regulatory authorities if appropriate. The Neill Report elaborates on this in its chapter on Complaints and Disputes. Neill envisages an investigatory service for Names with a complaint against their agent.

Since Lloyd's has immunity from suit for damages it is vitally important that it complies with the objects of the Society which are the *raison d'être* for that immunity. The objects of Lloyd's are first and foremost to protect the trading interests of the Members. To that end they must collect, publish and diffuse intelligence and information. In support of those objects it has a duty to regulate the market. It does not owe its first duty to policyholders, that role is handled by the DTI. It seems to me that Members of the Committee and Council of Lloyd's have a clear obligation to act in pursuit of the objects of the Society and no authority to act contrary to them or in a way that prefers the interests of agents or brokers or a nebulous "*market as a whole*" to the interests of Names. Confusion about this is bound to lead to a situation where there are potentially duplicate regulators of the market (DTI & Lloyd's or Treasury & Lloyd's) both with ill-defined responsibilities to policyholders and a failure to recognise other interests in the market. If there was any justification for the Lloyd's self-regulatory structure it was a division of responsibility between the DTI and Lloyd's, the DTI being responsible for the protection of policyholders and Lloyd's the protection of Names. In recent years it seems to me that Lloyd's has lost sight of its primary objects. I see no distinction between an obligation to achieve the objects and the duty to achieve the

not a deliberate decision to exclude nominated and external members of Council from full knowledge of the problem there was certainly the turning of a blind eye to what we were not being made aware of and the inconsistencies between what was known about the defective/inadequate/non-existent audit system and the claims in the brochures sent to Names. The consequence was that the figures shown to joining and renewing Names from 1983 onwards were basically fraudulent misrepresentation of the financial position of the syndicates and of Lloyd's. The dust jacket of my book says "*when I joined Lloyd's I had announced my decision to pick out the rotten apples...but it was not as simple as that the barrel itself appeared to many observers to be infected*". That was my view in 1987, formed principally from my observations in relation to baby syndicates, rollers, and the appalling lack of understanding of agency obligations. Today I am certain that it was rotten to the core and that the losses Names suffered in the 1990's whether from the cumulative build up of under reserving for asbestos, or through the participation in the Spiral Syndicates which so focussed Lloyd's losses, were the product of regulatory failure at Lloyd's as well as of the negligence and incompetence of particular agents. I believe much of that regulatory failure was due to deliberate concealment of known facts and information by, among others, Peter Green, Murray Lawrence, David Coleridge and others.

Statement of Truth

I believe the facts stated in this statement are true to the best of my knowledge and belief.

Ian Hay Davison

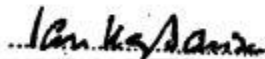
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