

SUMMARY OF LLOYD'S FRAUD 2ND SEPTEMBER 2019

1. The Jaffray trial, in 2000, was rigged. On the ninth day non-disclosure of asbestos liabilities was deleted.
2. My fraud evidence has never been considered, on the grounds that I was not party to that action.
3. The non-disclosure of the Attorney's Reports, and the forgery of the Verification form, and the fraudulent 'standard letter', dated 31st July 1986, from all Agents, to Names, attached to the unconscionable '1986 Agency Agreement and General Undertaking' which were mandatory for all names wishing to continue Underwriting, were never pleaded in the Jaffray case.
4. Out of 34,000 Names, I am the only one who never signed it, having given in my resignation in 1985. Therefore I never signed into the English Jurisdiction clause.
5. There have been eleven hearings, in my absence, including the bankruptcy hearing, when Lloyd's knew that I could not attend, having received letters from my Doctor and Specialist to say I was not fit to attend due hospitalisation with Labrynthitis. Lloyd's ignored these letters and went ahead with the hearing in my absence, denying me my right to plead fraud and theft in my defence, under the terms of the Extended Civil Restraint Order.
6. They not only bankrupted me, but escalated the original unwarranted claim fourfold, whilst I have recorded evidence to show they were relying on my forged Verification form.
7. I have always alleged that the Reinsurance scheme, called Equitas, created in 1996, by Chairman Sir David Rowland, was illegal. His Syndicate, Pulbrook 90, which was heavily exposed to Asbestos liability, and could not obtain reinsurance, until reinsuring into Equitas covered this liability. This was in breach of Lloyd's Acts 1871 and 1982, which states it is an underlying principle of Lloyd's to underwrite severally, not jointly.
8. Lord Justice Brooke, heard the Paying Names Action Group case on 16th August 1996 for Judicial Review re Equitas. He did not disclose to them or me, on two occasions, that his brother was a Name at Lloyd's, who was continuing trading. He ruled in their case that Equitas was "*in the interests of the ongoing market*", and that "*Lloyd's had acted within its powers in proceeding with its Renewal and Reconstruction Plan, in its present form, and that it had not acted perversely or irrationally in devising the proposals it has put forward in its settlement offer*". He was therefore conflicted in hearing my case and should have recused himself. Both he, and his brother Peter Brooke were great friends of Sir David Rowland, and all three were Members of Brooks Gentleman's Club.
9. Equitas proceeded as a result of Lord Justice Brooke's ruling, which was unsafe, and was relied upon in all future hearings.
10. In 1982 Lloyd's deceived Parliament, who passed an Act granting Lloyd's self-regulatory status, and gave them immunity from suit by introducing a 'pay now sue later' clause in the 1986 Agency Agreement. In the letter attached to the agreement it says "*It is essential to ensure that Names should pay the valid claims of their policyholders, however large and unwelcome they may be, regardless of any suspicions or even knowledge of negligence, or worse on the part of their Agent*", and "*policyholders properly expect and demand prompt payment of their valid claims*".

11. In many cases they were not 'valid claims' as the Policyholders were members of the Committee of Lloyd's, many of who were managing agents, who through their internal reinsurance were also masquerading as 'policyholders' which, Ian Hay Davison in his Witness Statement outlawed.
12. Lloyd's Legal Team are still running this racket and chasing down Equitas 'refuseniks' for unwarranted claims, with a view to bankrupting them. I believe that the team are receiving performance related bonuses.
13. I never signed any contract with Lloyd's, my only agreement was with my Agent John Poland and Co in 1978. On this basis Lloyd's offered me a walk-away deal in 1996, providing I signed a Settlement Offer Document. I refused to sign this as it would bind me to silence, and forbid me from taking any action, or writing about their fraud and deceit. From that moment on Lloyd's were determined to silence me and extort a fortune in revenge!
14. Sir David Rowland assured Sir Gordon Downey, The parliamentary Commissioner for Standards, in 1997, that it was "an underlying principle of Lloyd's that every member is treated equally". On this assurance he made a special amendment to the Code of Conduct Rules exempting MPs from disclosing this benefit, but I know that this was not the case, as I was offered a special deal, and I have recorded evidence, from a Senior member of the Regulatory Department, in 1996, who said he was worried that the deal offered to the members of the Judiciary, would give them a conflict of interests, but the Judges assured him it would not. Clearly this was untrue. They were totally unsympathetic to those Names who refused to join Equitas, and continued to maintain that the scheme was legal.
15. There has been a endemic Establishment cover-up of the whole Lloyd's fraud scandal, by the Treasury in 1985, when they accepted a payment of £43.5 million in return for dropping their tax investigation of Lloyd's. This money was stolen from the Names Central Reserve Fund. Mr Peter Miller, Lloyd's Chairman, was never cross-examined regarding this theft, in the Jaffray trial, as it states in the Court of Appeal Judgement.
Both the Government and the Judiciary did not find any fraud, in return for 'special deals' which enabled members of both groups to avoid bankruptcy and consequential loss of office.