



NORTHNEWS

NEWS AND VIEWS FROM NORTH OF ENGLAND P&I SPRING 2003 **ISSUE TWO**

■ JANUARY 2003 AGM REPORT

■ POST RENEWAL UPDATE

■ SINGAPORE VIEW POINT



WELCOME

Welcome to the Spring 2003 issue of *North News* from North of England. It aims to keep you up-dated with the latest developments and thinking at the Club.

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The first issue of *North News*, published in Autumn 2002, was well received by members and brokers alike so we plan to keep to a similar format. This means we start with a review of what the club's directors have been doing in recent months, including a report on the Extraordinary General Meeting and Board Meeting held in January 2003. We also extend a warm welcome to our new director Tan Sri Halim of Halim Mazmin Berhad (HMB) in Malaysia and wish a happy retirement to a long serving director Peter Cooney of V Ships.

We then provide a finance update, this time looking at what was yet another successful renewal for the club on 20 February. In addition to securing average premium increases of 20%, total entered tonnage reached an unprecedented 43 million GT. Perhaps even more importantly, we retained our A- rating from Standard Poor's and are now the only P&I club – and one of only six insurance businesses in Europe – to be assigned a 'positive outlook' by Standard and Poors.

Our regional focus this issue is on Singapore, not quite the tiger economy it was but nevertheless a dynamic and flourishing business region. It is home to club director Robert Sumantri of Andhika, a leading figure in our fast-growing Asia-Pacific membership, who shares his views on the shipping industry with us.

Finally we conclude with an update of what the Club's excellent staff will be up to over the next few months. I will report to you again later in the year and trust by then that the world will have become a more peaceful place for us to trade and prosper in.

George Procopiou
Dynacom Ltd
Chairman



EXTRAORDINARY GENERAL AND BOARD MEETING 21 JANUARY 2003

A total of 24 member directors attended the club's Board Meeting on 21 January 2003 at the RAC Club in London.

One of the key concerns at the meeting was the renewal of the International Group reinsurance programme, the cost of which increased by around 37% compared to the two-year deal that expired on 20 February 2002. It was also agreed that passenger vessels should pay a higher overall proportion of reinsurance costs, the increase for dry cargo vessels and tankers was therefore around 33%.

The directors and managers felt that – notwithstanding the difficult climate – the outcome of the reinsurance renewal was disappointing, particularly in view of the Group's claims record. The directors agreed to urge the Group to seek a mechanism, such as a captive, to ensure it is in a stronger negotiating position next renewal and able to mutualise risk to a greater extent.

The limit of Group war risks cover was also discussed. The board agreed with the Group's proposals that this should be US\$200 million in excess of a ship's value and subsequently agreed to buy an additional US\$200 million of cover with a new limit of US\$400 in excess of a ship's value.

Chairman George Procopiou reported on the deliberations by the executive committee into limits of liability and public perceptions of shipowners. The board concluded that an affordable limit of liability for shipowners

should be established and that compensation levels should be claim-related, not punitive. It was nevertheless accepted that public perception of shipping was very poor and Group clubs and major shipping institutions needed to initiate a major public relations and education programme.

Managers reported on invitations to bid for the management of two national war risk mutuals. The board agreed that such ventures could be undertaken provided they did not detract from senior management time and produced a reasonable level of income. Certainly it was in the club's long-term interests to improve its range of services to shipowners.

The managers also provided an update on the Athens Convention. The IMO Diplomatic Conference had agreed in November 2002 a protocol to introduce a limit of SDR 250,000 for strict liability, direct action and compulsory insurance, and an overall limit of SDR400,000 per passenger. Subject to ratification by 10 individual states, the protocol is likely to come into force within a few years. However, Group clubs are likely to face a dilemma of whether to limit cover for passenger claims.

Pratap Shirke, chairman of the Investment Committee, reported on improved investment performance particularly from bonds (see page 6).

Finally the managers provided an update on the 2003 renewal (see page 6) and developments at the Hong Kong office (see page 9).



Meeting of North of
England Directors

DIRECTORS, COMMITTEES AND MEETINGS

Good corporate governance continues to be critical to the North of England's success in recent years. It has involved regular commitments from the club's 28 member directors to attend not only the main board meetings but also the various executive, audit, investment, remuneration, FD&D and war risks committee meetings.

Table 1 shows a list of all member directors and the committees on which they sit and Table 2 shows a calendar of meetings for the current financial year.

TABLE 1: MEMBER DIRECTORS AND COMMITTEES

COMMITTEE MEMBERSHIP (IN ADDITION TO P&I CLASS)

● Audit ▲ FD&D Class ◆ Investment ||| War Risks ■ Executive

Abdullah Al-Mady, United Arab Shipping Co	▲	Mansour Mousavi, Islamic Republic of Iran Shipping Lines	▲
Hani Bakri, Bakri Group of Companies	▲	Kenneth Novack, Lasco Shipping Company	▲◆
Atle Bergshaven, Bergshav AS	▲◆	Henry Pfeiff, Hamburg Sud Group	▲
James Cowderoy, Stirling Shipmanagement Ltd	▲◆	Adam Polemis, Polembros Shipping Limited	▲
Albert Engelsman, Wagenborg Shipping BV		Spyros Polemis, Seacrest Shipping Company Limited and Fairsea Shipping Ltd	■▲
Barry Gilmour, International Maritime Group	▲	Marija Pospisil-Miler, Losinjska Plovidba	▲
Tan Sri Dato Halim Mohammad, Halim Mazmin Berhad		George Procopiou, Dynacom Ltd	■▲
Peter Henderson, Denholm Shipping	●■▲◆	Stephan Reith, Orion Schiffahrtsgesellschaft Reith & Co	■▲
Christos Kanellakis, Anangel Shipping Enterprises SA	◆	Jan-Christian Severin, Mediterranean Shipping Company SA	
Jens Lauritzen, Lauritzen Bulkers A/S	▲	Pratap Shirke, ASP Ship Management Ltd	▲■◆
Evan Lim, Ocean Tankers (PTE) Ltd		Lawrie Sinclair, Caledonian MacBrayne Ltd	
Alexandros Marinos, Seastar Group	▲	Robertus Sumantri, Andhika Transport PTE Ltd	◆
Didier Marsac, Louis Dreyfus Armateurs (SNC)	▲◆	Bill Thomson, Edinburgh Tankers PLC	●■▲
Sliwa Michael, Zodiac Maritime Agencies Ltd	●▲	James Tyrrell, Arklow Shipping Ltd	●■

TABLE 2: DIRECTORS' MEETINGS PROGRAMME

Meeting	Venue	Date
Audit Committee	Newcastle, England	02 May 2003
Executive Committee	Mykonos, Greece	22 May 2003
Board, War Risks Committee and FD&D Class Committee	Mykonos, Greece	23 May 2003
NIML (North Insurance Management Limited)	Newcastle, England	02 July 2003
Executive Committee	Newcastle, England	29 Sept 2003
AGM, Board, FD&D Class Committee and War Risks Committee	Newcastle, England	30 Sept 2003
Executive Committee	London, England	19 Jan 2004
EGM, Board, FD&D Class Committee and War Risks Committee	London, England	20 Jan 2004

INTEGRATED RISK MANAGEMENT TEAM CREATED

North of England has created a new risk-management department by combining its existing loss prevention and condition survey departments. The move is designed to ensure that the vital work of these two departments is fully integrated, thus maximising the club's ability to help members reduce their operating risks.

The loss prevention department has gained an international reputation within the shipping industry for its focus on reducing the human element in claims. The department's wide range of loss prevention tools – including the *Signals* newsletter, extensive series of loss prevention guides, innovative training programme and the unique P&I distance learning course – have been invaluable in helping members to educate their staff about risks that can result in claims. Recent initiatives include a new loss prevention guide on cargo stowage and securing and a *Signals* special on the imminent International Ship and Port Facility Security (ISPS) Code.

The condition survey department has a somewhat lower profile but has steadily increased its activities over recent years. Last year it conducted nearly 300 condition surveys (primarily pre-entry surveys) – around three times the number carried out in 1999. Condition surveys are an integral part of the club's risk management effort and help to reduce the likelihood of claims.

The new risk management department will be headed by Dr Phil Anderson, one of the industry's pre-eminent experts in maritime risk management. He and his colleagues look forward to working closely with members in the coming months to help them reduce accidents and claims. The department will include all seven staff of the previous two departments, including condition survey co-ordinator David Hastings and loss prevention executive Tony Baker. Another ex-mariner will be recruited in the near future.



Dr Phil Anderson



David Hastings



Tony Baker



New North of England Director
Tan Sri Dato Halim Mohammad



Halim Mazmin entered mv
America Senator with North
of England



Peter Cooney who retired
in January 2003

WELCOME AND FAREWELL

We are delighted to welcome to the board of directors the owner of Malaysia's largest private-sector shipping company as well as wish a happy retirement to one of the pioneers of the modern ship management industry.

Tan Sri Dato Halim Mohammad, executive chairman and managing director of Halim Mazmin Berhad (HMB) in Malaysia, recently joined the board. He and his wife Puan Sri Datin Mazmin Noordin set up HMB in 1980 to support the fledgling oil fields on the east coast of the Malaysian peninsula. With a diverse fleet of nine ships totalling over 300,000 DWT – including tankers, bulk carriers and container ships – it is now generally recognised as the largest private-sector shipping company in Malaysia.

The board vacancy arose following the retirement in January 2003 of Captain Peter Cooney,

formerly chief executive of V Ships Management. He is widely acknowledged as one of the founders of the modern ship management industry and was instrumental in the merger of Acomarit and V Ships in the late 1990s. He has recently taken up non-executive director posts with V Ships and North of England member Graig Shipping.

We are grateful to Peter for his considerable input and support of North of England over the years and wish him and his wife Una a long and happy retirement – and good luck with his remodelled golf swing! We also look forward to working with Tan Sri Halim and are confident that his valuable input will help us to continue to improve services to members.



ANOTHER SUCCESSFUL RENEWAL

North of England's financial position has been bolstered by another successful renewal on 20 February 2003. The club achieved annual premium increases in excess of 20% which, combined with a 10% growth in entered tonnage, is likely to bring total premium income for 2003/2004 to around US\$140 million.

Most of the 4 million GT growth occurred prior to renewal, primarily due to existing mutual members entering additional vessels with the Club. We were also delighted to welcome several new Members to the Club from as far afield as Singapore, India, Korea, Germany, Canada and we look forward to developing strong and mutually beneficial relationships with them all.

At the renewal itself, existing members added a further 2.5 million GT. However nearly 1 million GT of existing tonnage was not offered renewal and terms were also not agreed with a number of members resulting in a net increase of 1.2 million GT at renewal.

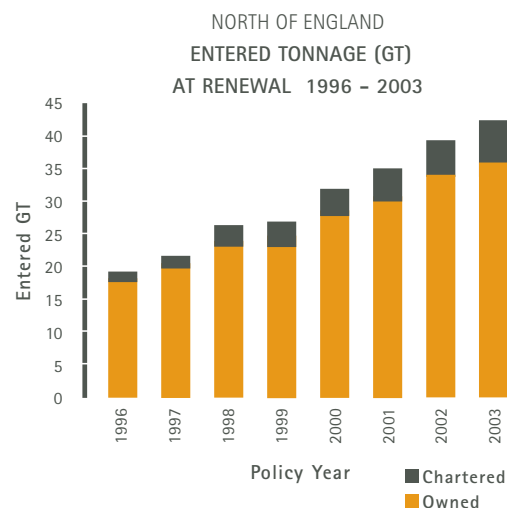
The figures demonstrate that the club's growth continues to be primarily organic, based on positive support from our existing high quality members, and that the management is also committed to removing sub-standard tonnage and securing proper rates for all ships. We are very pleased to welcome our new members and look forward to a long and constructive relationship with them.

The club now insures around 2600 ships with 35 million GT owned and around 8 million GT chartered. The unprecedented level of owned

(mutual) tonnage confirms the Club's position as a major force within the International Group of P&I clubs and is further evidence of our increasing financial strength. The total number of members currently stands at around 400.

Free reserves, which stood at US\$87.3 million in February 2002, have risen by around 10% in line with tonnage growth. More details will be published in the 2003 Management Report which is due out in July 2003.

Finance director Alan Wilson believes the renewal maintains the club's position as one of the major players in the P&I market. 'We are already firmly established as one of the most financially strong clubs with amongst the highest levels of service,' he says. 'The renewal proves we can continue to attract and retain high quality members, which in turn enables us to recruit and retain the best staff to serve them, resulting in continued successful development despite difficult market conditions.'



INVESTMENT PERFORMANCE PICKS UP

The club's investment returns have picked up considerably in the past year. The return on P&I class investments in the 12 months to 20 February 2003 was 4.82% compared with 0.05% in 2001/2002 – reflecting significant improvement in the bond markets.

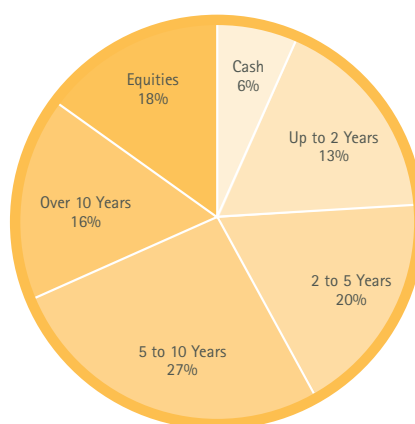
The three bond managers – Strategic Fixed Income, Lazard and Citigroup – returned between 13.27% and 15.48% against an index of 14.22%.

Equity markets continued to be volatile and negative during the year. Poor performance by one equity manager resulted in them being replaced by two new managers, Marathon and Cheyne. Capital International continue to act as equity managers for the Club.

Investment Committee chairman Pratap Shirke of ASP Ship Management said, despite the continuing problem in equities, the committee was satisfied with the combined performance of the various fund managers.

The club's investment portfolio remains conservatively structured, with 82% of assets in cash and high quality government and corporate bonds and the remaining 18% invested in a number of well-diversified equity and convertible bond portfolios.

NORTH OF ENGLAND
INVESTMENT PORTFOLIO AT 20 FEBRUARY 2003



Pratap Shirke Chairman
of the North of England
Investment Committee

REAFFIRMED POSITIVE OUTLOOK

This year started well for North of England when leading international credit-rating agency Standard and Poor's announced in January that it's A- rating for the club's counterparty credit and financial strength remained unchanged. It was a major boost for the club in a year that has seen downgrades for many other leading Group clubs.

Furthermore, S&P reaffirmed its positive outlook for the North of England, which means it is now the only P&I insurer – and one of only six insurers in Europe – to be assessed as such. The club is also one of only four Group clubs to submit to an in-depth interactive rating from S&P.

S&P credit analyst Peter McClean said that the continuing positive outlook was based on expectations that operating performance 'will improve significantly' following the general

increases of 25% applied to the 2002 and 2003 policy years. 'Free reserves are expected to show improved growth in the years ending February 2003 and February 2004,' he said, adding that future tonnage growth is likely to be 'cautious.'

S&P's rating is in line with recently published assessments by leading P&I brokers, which have all included positive comments about the club's future financial strength, management quality, service standard and loss prevention.

Finance director Alan Wilson said he was 'very pleased' with the recent assessments. We are established as one of the most financially strong clubs and more than able to provide stability to members during the peaks and troughs of the P&I insurance cycle.'





North of England Director,
Robert Sumantri of Andhika



Mv Andhika Aryandhi which is
entered with North of England



Laguna Golf and Country Club,
Singapore

FOCUS ON SINGAPORE

Andhika sees future in integrated logistics
Singapore-based Andhika Group was the North of England's first Asian member. It joined the club in 1983 and co-founder Thomas Sumantri became the first Asian board director – a role passed to his son Robert in 1998.

The business was established in 1973 to service commodity exports from Indonesia to North Asia. From its original fleet of log bulkers, Andhika has grown to owning and managing a diversified fleet of multi-purpose vessels, bulkers, containers and tankers servicing the fast-growing trade in petroleum products, chemicals, edible oils and other high-value-added exports in the Asia-Pacific region.

Seven of its 12 owned ships are now entered in North of England. 'The club's people and service are impeccable,' says group chief executive officer Robert Sumantri. 'There are two issues that are of concern to shipowners regarding a P&I club: financial stability and management integrity. North of England is top on both accounts.'

While commercial management of Andhika's fleet remains with a wholly owned company, ship-management activities are undertaken through V. Ships Asia – a 50% owned subsidiary created with V. Ships Group in 2000 and now one of Singapore's largest ship-management companies.

But owning and operating ships is just a part of what Andhika does. In 1997 the group made a strategic decision to position itself as the leading provider of integrated logistics services and started building a logistics capability. The strategy

is starting to pay off and the group has now secured several supply-chain contracts with international industrial companies. The third-party logistics side of the business has seen substantial growth over the past three years and is expected to equal shipping services revenue in 2003.

The group currently employs around 350 staff at its Singapore headquarters and regional offices in Japan, Vietnam and Indonesia. In the next three years it also plans to open offices in China, Malaysia, Cambodia, Thailand, the Philippines and India.

'Our aim is to be one of the Asia-Pacific region's leading, one-stop providers of innovative and customized logistics solutions,' says Mr Sumantri. 'In addition to shipping services our logistics solutions include supply-chain management, forwarding, customs clearance, warehousing, packing, distribution and related information technology systems integration.'

Using state-of-the-art IT systems, Andhika provides its clients with real-time information on the flow of goods and materials. 'These systems can be fully integrated with our clients enterprise-resource-planning systems to provide a seamless exchange of critical supply-chain information,' says Mr Sumantri.

Finally, when asked for his views on the future of the shipping industry in general, Mr Sumantri concluded: 'If there's one certainty in shipping, it's cyclical!'.

GETTING CLOSE TO SINGAPORE'S BIG HITTERS

The club is committed to developing close personal relationships with all members through a combination of mutual office visits, seminars and social events – and one of the more enjoyable of the latter is the annual 'Golf with Friends' event in Singapore.

This most recently took place at the Laguna Golf and Country Club in December 2002 and was attended by 36 'big hitters' from Singapore shipowning members. It was won by Kaw Jit Kee of New Econ Line, with an impressive score of 37 Stableford points.

The ladies' winner was Caroline Lee from ASP Ship Management with 35 points. Other prize winners included Captain Joseph Ting of Singapore Shipping Services, To Ho Tay of Labroy Marine, DK Hong of IMC Shipping Co Pte Ltd and Leonard Hong of Glory Ship Management.

The date and venue for this year's event will be announced soon.

SINGAPORE SERVICE TEAM

Singapore, like all other major shipping regions, benefits from a dedicated service team at the North of England. The team makes regular visits to Singapore to ensure that the needs of the region's members are being met in full and to identify what additional help can be provided.

Singapore regional directors	Singapore P&I team	Singapore FD&D team	Singapore underwriting and marketing
Andrew Taylor Ian Henderson	Alan Lo Iain Beange Paul Tsang Iris Shiu	Katherine Birchall Mike Hope Graham Pilkington Paul Watson	Thya Kathiravel Bill Douglas Richard Bracken

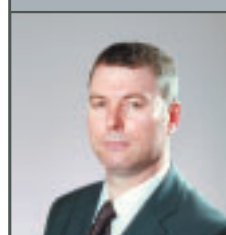
The North of England prefers not to operate independent geographical syndicates, which it believes can act as barrier to sharing information. By assembling teams drawn from staff in various disciplines across the club, members are assured of having the best and most up-to-date advice at all times.

The majority of member claims in the Asia Pacific region are handled by the Hong Kong office with support from our Newcastle head office. This enables the Club to provide the membership with immediate hands-on advice in the regional time zone.

Hong Kong based claims team



Alan Lo



Iain Beange



Paul Tsang



Iris Shiu

HONG KONG OFFICE GROWS

Asia-Pacific tonnage entered in the North of England, which has increased by 31% from 3.9 million GT to 5.1 million GT in the past year. This has inevitably boosted the workload of the club's Hong Kong claims handling office. Headed by Alan Lo, the office is thus currently recruiting a further Mandarin-speaking member

of staff – bringing the total to seven – as well as looking for additional office space. Fortunately Hong Kong rents are weakening at the moment so additional costs are not expected to be significant.

MIDDLE EAST FORUM HELD

North of England staged a high profile event for Middle Eastern members towards the end of last year to promote sharing of ideas and information. The forum in Dubai was attended by a large proportion of the club's Middle Eastern membership, which make up around 15% of the club's entered tonnage. They include relatively new members Orient Express Lines, Simatec and Oasis Shipmanagement as

well as fleets represented by club directors A M Al-Mady of United Arab Shipping, H Bakri of Bakri Group and M Mousavi of IRISL. High on the agenda was the need for P&I clubs to protect their free reserves – and the clubs' lead on this issue was widely reported in the international shipping press, including *Lloyd's List*.



Speakers at North of England Members Seminar in Dubai



Savraj Mehta

HONOURED

Captain Savraj Mehta, North of England's underwriter for India, the Middle East and Turkey and a director of the club's management company North Insurance Management Ltd, has been honoured by the Indian shipping community. Formerly one of India's youngest masters, Captain Mehta was presented with an award for exemplary personal achievement at the *Sailor Today* Seafarer

Awards in Mumbai. Ved Prakash Goyal, Honourable Union Minister for Shipping, made the presentation. Now 46, Captain Mehta first took charge of an India bulk carrier at the age of 27 and spent four years at sea as Master before moving ashore as a marine superintendent and operations manager. He joined North of England in 1995.



Frank Sanford

NEW APPOINTMENTS

The club is pleased to welcome two new, highly experienced members of staff to its Newcastle-upon-Tyne head office and to as congratulate an existing employee for achieving promotion.

Captain Frank Sanford, formerly a partner with international maritime law firm Richards Butler, has joined the club as senior claims executive focusing primarily on cargo claims. Frank gained his Master's certificate during 11-years at sea on a variety of vessels for London & Overseas Freighters before going ashore in 1986 to study law at Cambridge University. He qualified as a solicitor in 1992 and became a specialist in both wet and dry matters.

Paul Andrew has joined the club's ship inspection and condition survey department to provide

executive support to condition survey co-ordinator David Hastings. After training as a draughtsman with CAD, Paul spent 12 years at sea with BP Maritime Services, gaining class 3 deck and class 2 engine certificates of competency.

Congratulations are also due to Kim Haddow for her success in being appointed an executive in the club's underwriting department. Kim is well known to many members and brokers having worked as the club's senior receptionist for 13 years. In her new role she will provide general assistance to underwriters, prepare documentation and liaise with members and brokers on various aspects of cover.



Paul Andrew



Kim Haddow

STAFF DEVELOPMENTS

As a continually growing club, North of England is able to recruit, retain and develop some of the highest quality staff in the P&I sector.

First, a warm welcome to our recent new recruits

- Frank Sandford - senior claims executive
- Paul Andrew - survey executive
- James Moran - claims
- Dawn Sinclair - receptionist
- Sharon Clark - secretary
- Jill Stephenson, Laura Russel and Rachel Shotton - office juniors.

The following staff are also congratulated on their promotions

- Kim Haddow - receptionist to underwriting executive
- Claire Hall and Lynsey Douglas - office junior to accounts trainee
- Michelle Anderson - office junior to junior secretary.

Finally, we wish Helen Yiaccoumis good luck as she transfers to her permanent post in the Piraeus office following her induction in Newcastle, and welcome John Owen back to Newcastle following his excellent work in Greece.



John Owen



Dawn Sinclair

NORTH FACE

For this and future issues of *North News* we plan to introduce you to three members of staff at different but equally vital levels within North of England. In this issue we profile underwriting manager Bill Douglas, senior claims executive Robert Tym and filing and postal supervisor Marcia Ledger.

Name: Marcia Ledger *Age:* 25+

Family: Marcia has two sons age 33 and 31.

Role at Club: Supervisor of the five-strong filing and postal department – where the paper trail on every record and incident starts and ends and from where all member communications are sent. Marcia is also responsible for all stationery and consumable orders.

Joined from and when: Marcia joined the club in 1991 from the reception of a large Newcastle medical practice.

Qualifications: Just a positive approach and a good sense of humour!

Career highlight: Seeing junior members of her staff progress within the club – of the 28 staff she has trained in the past 12 years, 22 have been promoted and 16 are still with the club.

Most embarrassing moment: You'll have to ask her directly.

Favourite restaurant: Ledgers in Matlock Bath

Where most likely to be when not working:

Studying for a certificate in General Horticulture, riding her mountain bike in Thrunton Woods or clad in full leathers on the back of Tony's BMW 850.



Marcia Ledger enjoys horticulture in her spare time

Name: Robert Tym *Age:* 51

Family: Married to Ginetta and has three daughters aged 17, 14 and 10.

Role at Club: Senior claims executive, dealing mostly with Admiralty and cargo claims.

Joined from and when: Robert joined the Newcastle P&I club from law firm Horrocks and Co in 1987 and transferred to North of England when the clubs merged in 1998.

Qualifications: First Mates (FG) Certificate and a BSc in Maritime Studies.

Career highlight: Achieving settlement of the massive Ya Mawlaya / New World collision claim in 2000.

Most embarrassing moment: Believing as night watch officer on a small chemical tanker loading in Germany that he'd contained and cleaned up a minor spill of white waxy cargo – only to find the harbour full of wax icebergs in the morning. The Water Police were not amused but the fine was small and there was no clean-up cost – how things have changed!

Favourite restaurant: His Italian mother-in-law's house, especially for Sunday lunch.

Where most likely to be when not working:

Riding his Norton motorcycle.



Robert Tym is a keen motorcyclist and rides a Norton Commando

Name: Bill Douglas *Age:* 57

Family: Married to Patty and has three children – Jamie 23, Neil 22 and Lynsey 19, who is an accounts trainee at the club.

Role at Club: NIML manager and underwriter, evaluating and providing quotes for new members and ships.

Joined from and when: Bill joined the club in 1987 from a marine underwriting agency and insurance broker linked to the Lyle Shipping Group in Glasgow. He has now worked in marine insurance for 40 years, making him one of the P&I world's most experienced underwriters.

Qualifications: Associateship of the Chartered Insurance Institute (ACII)

Career highlight: Joining North of England.

Most embarrassing moment: As a firm but fair underwriter, Bill is not easily embarrassed!

Favourite restaurant: Home, but also partial to some of Seattle's fish restaurants.

Where most likely to be when not working:

Watching motor sport or taking photographs, or sometimes both. He also enjoys walking.



Bill Douglas can often be found walking in the English Lake District or Scotland

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