



THE LONDON
STEAM-SHIP OWNERS'
MUTUAL INSURANCE ASSOCIATION LIMITED

All correspondence should be addressed to the Managers

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TO ALL MEMBERS

Dear Sirs

THE COMMITTEE'S CONSIDERATION OF CLAIMS

Included amongst the matters considered by the Committee at its Meeting in April 2004 was the approach of Clubs in the International Group to the handling and pooling of claims involving discretionary cover. In the same context, but more generally, consideration was given to the Committee's own approach to any type of case where it is required to reach a decision as to whether a Member may be afforded cover at all.

The Committee's review included a hypothetical scenario involving a Member or his representative making representations privately to an individual member or members of the Committee, prior to his case being considered. The conclusion reached was that members of the Committee, if they were to be approached in that way, would need formally to disclose the circumstances to the full Committee and that could very well result in them being unable to participate in the consideration of the claim in question.

Member co-operation is plainly important if the scenario described above is to be avoided and full Committee participation in consideration of claims is to be maintained. Hence the Committee has instructed the Managers to inform the Membership of its practice in this regard.

Yours faithfully
A BILBROUGH & CO LTD
(MANAGERS)