



6 March, 2002

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Dear David

### **Brisbane Grammar School**

I refer to your recent e-mail and apologise for the delay in responding. As you know from our discussions, our ability to track down records as far back as 1977 is limited but we are spending considerable time retracing our steps through archives in the hope of finding something that will be of value. I have also sought help from a couple of other current Aon personnel who were here at the time (in addition to those I/you have already spoken to) in the hope that something new will surface from what they have to say. At this time, I unfortunately, have nothing more to give for the period prior to 1 September 1985 but I will let you know further as soon as I can.

Unfortunately, I have still not been able to put my hands on any Legal Liability policy documents which I find surprising as it is, and indeed has been in the past, a policy of our organisation that copies of policy documents be retained. This leads me to ponder whether they may have been segregated but there is no record that we have been able to locate to confirm or refute this.

I am able to offer some documentation on the period from 1 September 1985 and attach the following:

#### **1985/1986 Insurance Year**

1. Extracts from a Renewal Report written by Ray Cain and dated 05/09/1985. The monetary limit Ray talks of on page 9 is \$17,500,000. However, he then goes on to suggest that it should be reviewed and it would seem from the Cover Records that were prepared (copies attached) that the school took up the option to increase the limit to \$20,000,000 effective from 2 January 1986.

This is evidenced by the Cover Record but also the handwritten comment on it – *“Renewal on 15/9 \$14 M excess of \$1 M + new cover for \$5,000,000”*.

2. In the Cost Comparison on page 18 of the same report the comment *“New National Scheme for Schools”* is made but it would seem that it is only intended to relate to the Material Damage/Consequential Loss policy. This seems to be supported by the fact that the insurer is Cigna, Brisbane and if there was a national scheme, it would be more likely (but not definitely) to be a southern location.

**1986/1987 Insurance Year**

1. Extracts from a Renewal Report written by Ray Ward where on page 9 he provides a summary of the Legal Liability coverage. The monetary limit is \$20,000,000 and the insurers:

Primary \$1,000,000	Royal (Melbourne)
Excess \$14,000,000 over \$1,000,000	Cigna (Brisbane)
Excess \$5,000,000 over \$15,000,000	Carlingford (Brisbane)

The insurer locations have been taken from the Cover Record copies also attached and the fact that the primary underwriter was located in Melbourne give me the impression that a National Scheme for the primary \$1,000,000 coverage may have been put in place for or during the 1986 year.

**1987/1988 Insurance Year**

1. Extracts from a Renewal Report written by Ray Ward where on page 14 he provides a summary of the Legal Liability coverage. The monetary limit is again \$20,000,000 and the insurers:

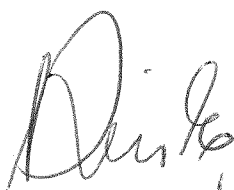
Primary \$1,000,000	Royal (Melbourne)
Excess \$4,000,000 over \$1,000,000	C E Heath (Melbourne)
Excess \$15,000,000 over \$5,000,000	Cigna (Brisbane)

This gives the impression that the National Scheme may have been extended to \$5,000,000 capacity (with the insurer locations being interstate) although it could have been for the full \$20,000,000 with Cigna, Brisbane as the insurer. Another thought I have is that I seem to recall that C E Heath may not have had a Brisbane office in 1987 so it would have been logical for us to be dealing with Melbourne.

The only reason I am placing any importance on the existence of a scheme or otherwise is that there may be records in the Aon branch controlling the placement at the time so I will examine that possibility.

David, I will correspond further on the earlier years as soon as I can.

Yours sincerely



**Rick Edwards**  
Divisional Director