

Lojax gets around

HEARD THROUGH THE GRAPEVINE:

BILL MC CARDELLI retired from USF&G, Baltimore . . . JOHN NEVIN is now with Security Underwriters, New York . . . ETHEL BRALLIER moved from Chubb, New Providence, NJ to Crum & Forster, Orlando, FL . . . MIKE BAGNALL apptd. Service Office Mgr., MOAC, Tampa, FL . . . STEVE WARD, MOAC transferred from Tampa to Atlanta as Supervising Underwriter . . .

CONGRATS

JOHN BIRMINGHAM named Senior VP, Great American, Minnetonka, MN . . . JERRY SILVER promoted to VP-Marketing, John C. Weghorn Agency, NY . . . STUART ROWLEY appointed Director of Comm'l Prop., INA, Toronto . . . ANDY MARKS named CEO, Bayly, Martin & Fay, Greater NY . . .

CONDOLENCES

To the family and friends of BILL NAGEL, retired, Spring Lake, NJ . . .

HEARTELL

LEW SEIDE spoke at "Motor Cargo Underwriting" Section of the Marine Training Program of Chubb Group, Warren, NJ . . . BILL OSBORN is now with The Jacoby Agency, Berwick, PA . . . BOB TRINKS who retired as VP of the Maryland, Bloomfield, NJ after 49 years in the business is now VP of the NJ Glass Co. . . . CRAIG LUTHER is with The Fund, Columbus, OH . . . BOB GOODE, formerly with The Atlantic, has retired after 17 years with the John MacCrate Agency, Sea Cliff, NY . . . BOB and his wife MARY have moved to Hillsboro, NH . . . HARRY BORDNER celebrated his 15th Anniversary with The Fund, Lutherville, MD . . . JIM DAVIES who retired from Crum & Forster has joined the Charles V. O'Connor Agency in Syracuse, NY . . . MARY JANE and RALPH FERGUSON who retired from Kemper in Long Grove, IL have become proud grand-parents of DAVID RALPH FERGUSON . . .

Best wishes to JANET KALLISH, CIGNA, Woodbury, NY, who recently wed and is now JANET SUTCH



JANET SUTCH in action!

. . . LEW JANZOW retired as Regional Engineer, after 31 plus years with Aetna L & C, Springfield, MA . . . TIM GUILTINAN'S wife presented him with a baby girl . . . TIM is with Wm. H. McGee in NY . . . DICK DOME is now with the New Hampshire in Wayne, PA . . . JERRY RUMMEL, Fund, Syosset, NY has retired—watch out PGA here he comes . . . JACK HICKS, Chubb Midtown West NY joined the company's Quarter Century Club . . .



KATHLEEN STEARNS who directed Chubb's Marine Training Program with Lecturer DICK DEVLIN of New Providence, NJ office.

ON THE MOVE

ANGELO RUGGIERO, Chubb & Son, moved from Downtown to Midtown East, NY as the Mar. Mgr. . . . JERRY GRILLO retired from Commercial Union, Jericho, NY after 33 years service and hooked up with James V. Gould Agency, New York

. . . LES ROSEN moved from Kemper to Royal, Syracuse, NY, as IM Product Line Mgr., GEORGE KRIZ switched from Hartford, Rockaway, NJ to Great American, Cedar Knolls, NJ . . . KEN HACKNEY joined MOAC, Dallas, TX as an Adjuster after working for Sears, Trailways and as an independent . . . KEN also became a brand new DAD on Aug. 7 . . . DAVE PRESCOTT left Crum & Forster, Dallas, to become CIM Mgr., Kemper, Garland TX . . . DAVE WRIGHT, Hartford transferred from Atlanta to join DAVE FISHER'S staff in the Los Angeles office . . . ERIC WILSON left Hartford, Houston to join Kemper, Summit, NJ . . . DAVE MASSEY switched from Fund, Parsippany, NJ to Hartford, Rockaway, NJ . . . VINCENT DARRAGH, formerly Royal, NY is now Prop. Mgr., AIG, Jericho, LI . . . GERRY WHELEN switched from CIGNA to Home, NY . . . GARY WALLACE moved from Crum & Forster to Reliance, Atlanta . . . ADRIENNE ROLL is with Chubb, Charlotte, NC . . . PETE DETAPAN, CNA, Chicago, transferred from Comm'l Lines Mgt. Dir. to Nat'l Accts . . . STEVE MILESKI moved over to CNA Nat'l Accts, Chicago from Protection Mutual . . . TONY FIORE left Home, Huntington, NY to join old friend, FELIX DINIELLI at CIGNA, Woodbury, NY . . . ART ALVARADO switched from American Marine Underwriters to Marsh & McLennan, Los Angeles . . . ROSEMARY FISCHER left MOAC to join Kemper, NY . . . MARILYN FALCO moved from St. Paul, Iselin, NJ to Hanover, Piscataway, NJ . . . PETE LA ROCCA relocated from Savannah, GA to join John P. Tilden, Ltd., NY . . . STEVE WAINLAND, Aetna, transferred from Charlotte, NC to Home Office, Comm'l Marine, Hartford . . .



TONY FIORE (L) being welcomed by FELIX DINIELLI at CIGNA office in Woodbury.

Mariners Log

Twin Cities Mariners Club (Minnesota)

New officers for coming year are, Skipper VAL SCHAFF, St. Paul, First Mate ALEX SEAN, David Agency, Purser SHERYL EDMONDSON, CIGNA and Jimmylegs JIM JOHNSON, Aetna . . .

Mariners Club of Massachusetts

GERRY RICHMAN, Travelers won this year's BABACO TROPHY at the June Outing . . . Fall season opened September 23 with a general business meeting to discuss among other matters, the establishment of an Education Committee . . . BRUCE LIVINGSTON spoke on "Evolving Role of a Marine Surveyor" in October . . .

Mariners Club of New Jersey

September meeting featured election of new officers: Skipper ETHEL BRALLIER, Chubb, First Mate LES GASCHLER, CIGNA and Purser-Yeoman AMY CONNELLY, Hanover . . . Outgoing Skipper JOAN HOLLEY, Hartford lead discussion on current market conditions . . . in October, Skipper ETHEL BRALLIER led a discussion on the recently adopted New Jersey Law for cancellations and non-renewals . . .



L-R: NEIL MCDEVITT, MOAC, Program Chairman, AMY CONNELLY, ETHEL BRAILLER and LES GASCHLER

BABACO joins all Americans in the mourning of the death of our former customer LEON KLINGHOFFER, murdered by Terrorists.



JOAN HOLLEY, The Hartford with her Skipper's Plaque.

New York Mariners Club

Annual outing held at Ardsley C.C. with 65 attendees . . . BABACO trophy won by RICH MARTINALE, Reinsurance Corp. of New York . . . Halloween luncheon held at Window on the World at the Trade Center with LEW SEIDE speaking on "Underwriting with a Profit" . . .



SKIPPER TIM GULTINAN, Wm. H. McGee with Program Chairman BILL HEAPHY, IRM.

News From Canada

Our VP for Eastern Canada, MARCEL DUBUC has announced the appointment of MARCEL ROCHETTE, Ltee as our authorized Agency in Quebec City.

WHAT IS AN UNDERWRITER (continued from page 1)

ten and make a profit. Underwriters must also understand the environment in which they operate: The regulatory climate, judicial and legislative postures, the economy and the insurance marketplace. They must be effective communicators both within their company and outside of it. Internally, they must work effectively with Claims, Loss Control, Audit and Service—all areas that have a significant impact on the underwriter's efforts to make a profit.

Externally, underwriters must be successful negotiators and salespersons with the producer and in some cases, the insured. They must negotiate to optimize "the bet" relative to coverages and pricing. They must also understand the producers, their books of business, and factors that motivate them to manage a book of business that will give us the best opportunity for profit.

An underwriter must effectively communicate the added value Chubb provides and how it benefits a specific insured. At the same time, the underwriter must be able to say no—but in such a way that the producer will come back with the "right" risk.

ROCHETTE has served the transportation industry for over half a century and their staff has been thoroughly trained by our Montreal headquarters.



Home office of MARCEL ROCHETTE, LTEE.