



Front Street, Hamilton, early 1900s
(courtesy of the Scott Stallard
Bermudiana collection)

Protection against FIRE,
AT THE MOST MODERATE RATES,

Can be obtained from the
PHENIX INSURANCE COMPANY,
of London,

One of the longest Established and Wealthiest
Offices in Great Britain,

Through the BRANCH OFFICE in these Is-
lands, a Saving is effected to the Insured of the
Stamp Duty, a very considerable item.

RISKS taken both on REAL and PERSONAL
PROPERTY for 3, 6, or 12 months.
No FEES and No CHARGE for Policies.

N. A. BUTTERFIELD,
AGENT.

Hamilton, September 9th, 1865.

EARLY DAYS

N.A. Butterfield advertisement, 1865
(courtesy of Nathaniel Butterfield)

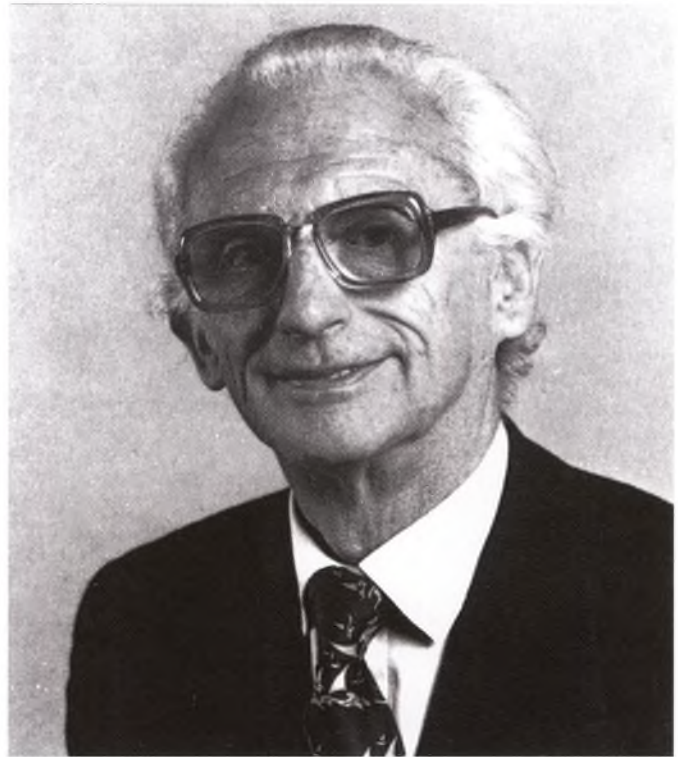


Early 1900s — the Event of the Week. Bringing onions to the steamer at Hamilton (courtesy of the Scott Stallard Bermudiana collection)



1930 Sir Henry Tucker, shown soon after his elevation to Manager of the Bank of Bermuda in August 1938, later to become known as the 'Father of International Business in Bermuda' as he sought to make Bermuda the 'Switzerland of the Atlantic' (courtesy of the Bank of Bermuda)

1950s David Graham — opened the door for the shipping industry in Bermuda and assisted with international business (courtesy of the Bank of Bermuda)



1940s William 'Bill' Kempe — Father of the P & I Clubs
(courtesy of the Bank of Bermuda)



1962 photo of Front Street just as Fred Reiss was about to put Bermuda on the map
(courtesy of Brian Hall)



1960s Fred Reiss — 'Father of Captives' (courtesy of Debbie Reiss)



1960s A&A first US broker in Bermuda — left to right Colin Young (BF&M), United States Consul, Sir Bayard Dill, Ken Subery (Chairman of A&A), Bill Carter (Deputy Chairman of A&A), Cyril Rance (photo courtesy of Cyril Rance)



1970s Leslie Dew — former Deputy Chairman of Lloyd's, heralded for putting Bermuda on the map when he chose Bermuda over other jurisdictions to start his career outside Lloyd's (courtesy of *Business Insurance* and Kathryn McIntyre)



1970s AIG, Maurice 'Hank' Greenberg, Joe Johnson, Ernie Stempel — the first international insurance company to come to Bermuda (courtesy of the *Bermudian Magazine*)



Bala Nadarajah and Shelton Burgess — instrumental in finalising the Insurance Act of 1978 (courtesy of *The Royal Gazette*)



1980s Bob Clements and Bob Newhouse 'Fathers of Fortune'
(courtesy of the *Bermudian Magazine*, Ann Spurling and Stephen Raynor)



1980s Premier Sir John Swan signing tax convention in Washington with John C. Whitehead,
Deputy Secretary (courtesy of Sir John Swan)



1980s ACE/BF&M — (from right to left) Premier Sir John Swan, Cyril Rance, John Cox, Charles Collis
(courtesy of Cyril Rance)



1980s Verbena Daniels — First and only woman
Registrar of Companies (courtesy of *The Royal Gazette*)

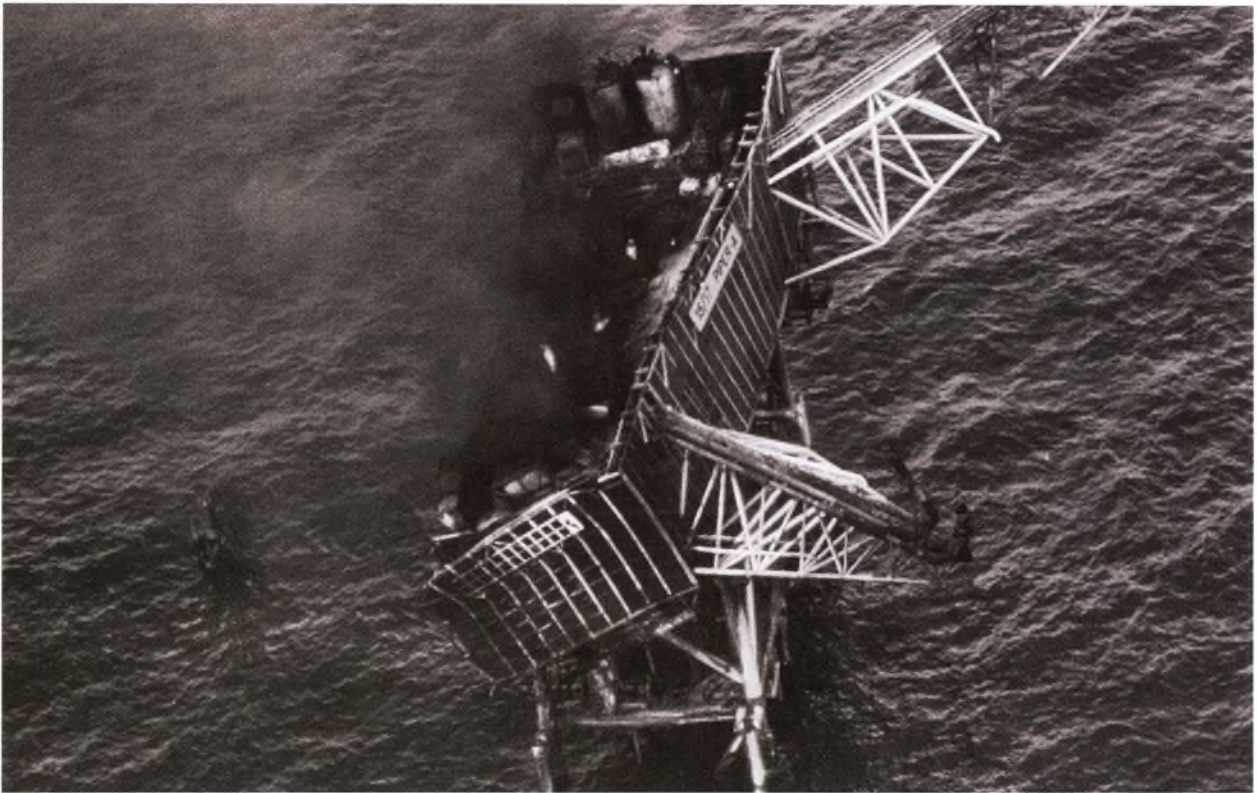


1980s Brian Hall



1980s Hurricane Hugo (courtesy of OIL Insurance Limited)





1980s Piper Alpha (courtesy of OIL Insurance Limited)



1990s Hurricane Andrew (courtesy of NOAA, National Hurricane Centre)



1990s Bermuda's Billion Dollar Club — Senator Joe Johnson (American International), Michael Palm (Centre Reinsurance), Robert Golden (Heddington), Robert Mulderig (Mutual Risk Management), (photo courtesy of *Bermudian Business* and Ann Spurling)



1990s Bermuda's Billion Dollar Club — Brian O' Hara and Michael Kevany (Exel), Ian Heap (Mid Ocean Reinsurance), K. Doyle Stephens (Oil Insurance) and Walter Scott (ACE)
(courtesy of *Bermudian Business* and Ann Spurling)



1990s A sampling of the Bermuda's market, brokers, accountants, reinsurers and some of the property cat reinsurers (photo courtesy of Jim Bryce, IPC Re)



1990s 'One-stop-shopping' (cartoon courtesy of Brian Hall)



1990s the faces of ACE — Walter Scott, Brian Duperreault, John Cox (courtesy of the *Bermudian Magazine*)



New XL Building in place of the former Bermudian Hotel (photo courtesy of Ann Spurling)



The derelict Bermudiana Hotel on Woodbourne Avenue



ACE and XL Buildings (photo courtesy of Ann Spurling)



Bermudian faces of the future Bermuda International Insurance Industry

Graduates of the Bermuda Foundation for Insurance Studies (BFIS)

Photo courtesy Ms Cathyerine C. R. Lapsley, Executive Director

(Back Row) Jaquita Ingham (1999), Rebecca DaPonte (1999), Remy Colmet (2001)

(Middle Row) Lisa Trott (2002), Shanna Tyrrell (1999), Deanna Williams (2001), Shanelle Reece (2002)

(Front Row) Yannis Williams (2003), Nikia Outerbridge (2000), Terjuan Lister (2000)

(Missing) Joyce Duarte (1999), Stephen Jones (1999), Gino Smith (2000), Melissa Chin (2001)
Anastasia Slater (2001), Jennifer Vicente (2002), Judy Tacklyn (2002), Serena Paul (2002), Shivonne Place (2003)
Dameka Dublin (2003), LaVonne Lee (2003), Rajesh Pachai (2003), Fretina Robinson (2003)



Robert J. (Bob) Cooney — Chairman and CEO of Max Re, formed in January 2000 and heralding the next generation of reinsurance companies in Bermuda (photo courtesy of Bob Cooney)



Insurers '9/11' — 'The Capital Gang', James Stanard, John Charman (Axis Specialty), Paul Ingrey (Arch), Kenneth LeStrange (Endurance), Michael Morrison (AWAC), and Anthony Taylor (Montpelier Re) (courtesy of Bermudian magazine and Stephen Raynor)



2001 Meeting with the President of the United States — Brian Duperreault, Chairman, CEO and President of ACE and Brian O'Hara, CEO and President of XL Capital, are seen with other US executives, meeting with President George W. Bush shortly after the terrorist attacks of 9/11 (photo courtesy of ACE Insurance)



2001 Aerial view of Hamilton (photo courtesy of Scott Stallard, see also back cover)
