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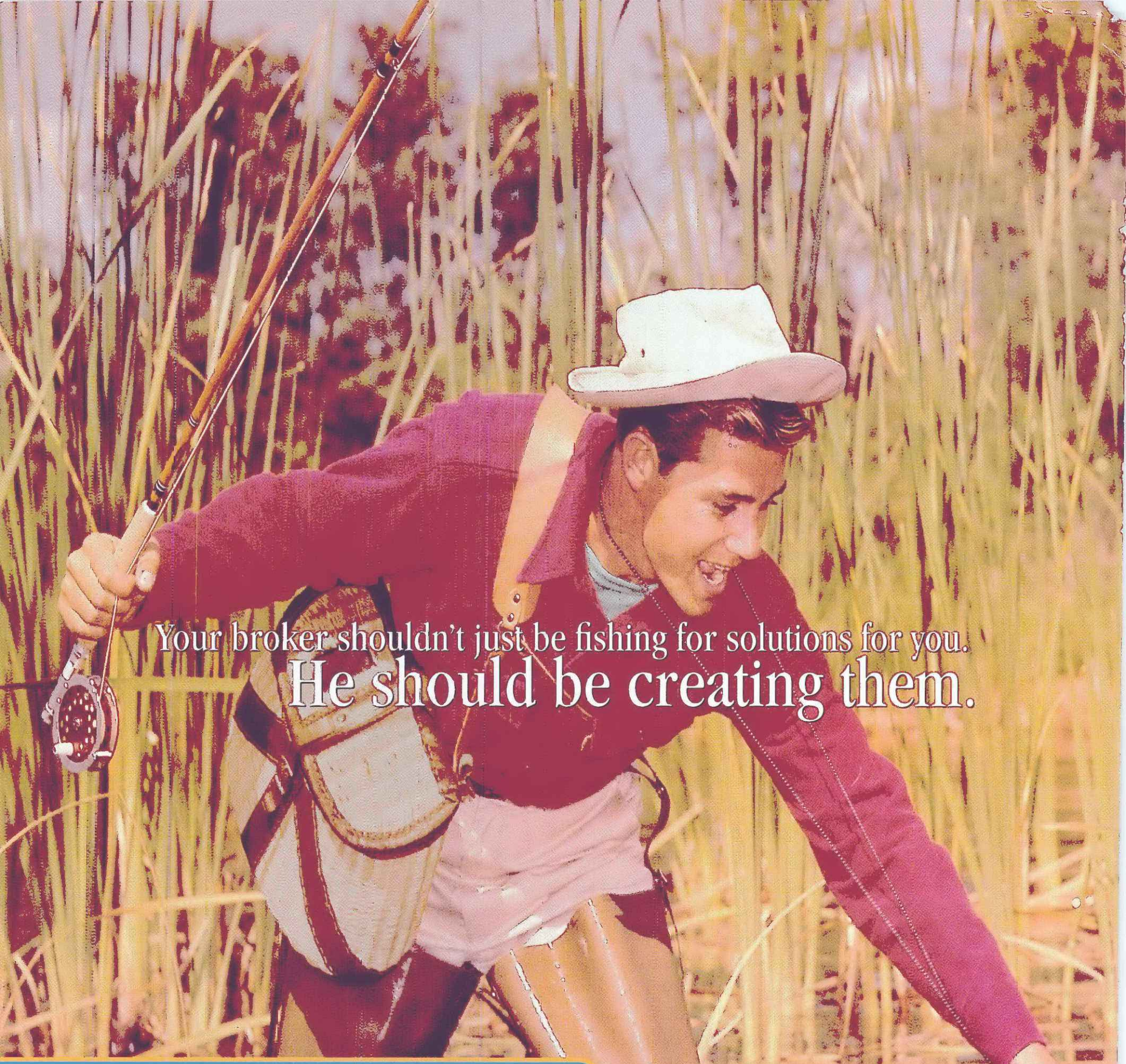
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UPDATES

HHS to implement privacy regulations

WASHINGTON—The Bush administration will begin implementing patient privacy rules, issued during the final days of the Clinton administration, that initially were delayed for further review.

"President (George W.) Bush wants strong patient privacy protection put in place now," Tommy G. Thompson, secretary of the U.S. Department of Health and Human

See **Updates** *on next page*

Budget would kill use-it-or-lose-it rule

Bush plan would cut red tape from FSAs, MSAs

By JERRY GEISEL

WASHINGTON—The Bush administration wants to give employees more control over their flexible spending accounts.

In its proposed $1.96 trillion federal budget for fiscal 2002, the administration says an employee should be allowed to carry over from one year to the next up to $500 of an unused health care FSA balance. Alternatively, an employee could take the unused balance—also up to $500—as taxable cash or roll over the balance into a 401(k) plan or a medical savings account.

The proposed budget, released last week, also would allow all employers, regardless of size, to offer tax-favored MSAs to their employees. Currently, only employers with 50 or fewer employees may offer MSAs and only until the end of 2002.

The administration's FSA proposal, which is drawing raves from benefit experts, goes well beyond what President Bush advocated during the election campaign. In October, he proposed simply allowing each employee to carry over from one year to the next up to $500 of an unused FSA balance. If, for example, an employee had $500 left in his or her FSA, the amount would be available for health care expenses incurred the following year.

That change would effectively

See **Budget** *on page 24*



PHOTO: AP / WIDEWORLD

President George W. Bush and his cabinet last week unveiled his proposed budget for fiscal 2002 in Washington.



U.K. panel asks insurers to halt genetic test use

By CAROLYN ALDRED

LONDON—A panel of British lawmakers is calling on the insurance industry to voluntarily adopt a two-year moratorium on the use of positive genetic test results, or else face the possibility of a law that would ban the use of such tests in underwriting.

In an April 3 report on genetics and insurance, the Select Committee on Science and Technology, a multiparty panel of Parliament, strongly criticized the U.K. insurance industry for its use of genetic test information. In addition to calling for insurers to voluntarily suspend the use of genetic information—allowing time for more research to be done on the reliability and actuarial relevance of such tests—the report makes several other recommendations for changing how genetic test information is used by insurers.

The Assn. of British Insurers said it would consider the panel's recommendations but rejected its call for a moratorium, saying that the information is needed to properly price risks and that the industry's own code of practice is sufficient to

See **Genetics** *on page 22*

PROFILE

PBGH coalition's Peter Lee

New exec for new market



By ROBERTO CENICEROS

An onlooker scanning the health care benefits landscape might conclude that Peter V. Lee stepped into his current job at a rough time.

The former health care consumer activist is now president and chief executive officer of the Pacific Business Group on Health. PBGH, a San Francisco-based employer coalition, purchases coverage for 20 large employers, with a total of 400,000 covered lives. It also manages another coalition for small employers.

Just before Mr. Lee assumed his role at PBGH on June 1, 2000, health insurers were finding they needed to improve their results and stopped giving coalitions the deep discounts they enjoyed in the 1990s (*BI*, Jan. 3, 2000). Throughout that decade, the PBGH had saved its members millions of dollars by winning premium reductions steeper than were available to most individual employers. But those times have changed.

Employers felt certain back then that by implementing managed care and holding health plans accountable, their benefit dollars would be spent wisely and the health care system would improve.

"Now it's a decade later, and we have found we tried to work that way, and it's not effective," said Barbara Decker, benefits manager for Southern California Edison in Rose-

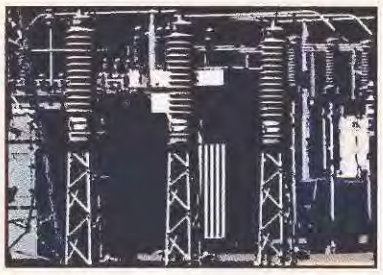
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Court denies damages in COBRA case page 3



State, city sue lead paint firms page 3

INSIDE



- Pacific Gas & Electric's bankruptcy will leave the bond insurance market facing hundreds of millions of dollars in losses, but bond insurers' payouts will be spread over many years. PAGE 4



- Paul A. Equale, chief executive officer of the IIAA, has left the association after nearly 20 years of service. He is succeeded by Chief Operating Officer Robert A. Rusbuldt. PAGE 6

- President Bush's proposed budget would ease restrictions on FSAs and MSAs, changes that could help lower rising medical expenses for employers. PAGE 8

- In Perspectives, Gerald L. Maatman Jr. writes that mandatory arbitration agreements hold both positives and negatives for employers. PAGE 10



- Insurers for Air France say they are confident that most claimants from last year's Concorde crash will accept a recent settlement offer. PAGE 15

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UPDATES

Continued from previous page

Services, said in a statement Thursday.

"Therefore, we will immediately begin the process of implementing the patient privacy rule thatwill give patients greater access to their own medical records and more control over how their personal information is used," Mr. Thompson said.



PHOTO: UPI

Mr. Thompson

Originally, the rules were due to take effect Feb. 26, but a paperwork error pushed back their effective date. The Bush administration then reopened the comment period on the rules (*BI*, March 5). Business groups oppose the rules, which they say will increase administrative costs and may unnecessarily delay patient care, particularly in workers compensation cases. HHS said it will clarify the rules to ensure that doctors and hospitals will have access to necessary medical data and will be able to consult with other specialists about a patient's care. HHS also will make it clear that pharmacists will be able to take prescription information over the telephone and parents will have access to information about their children's health, including data on substance abuse and abortion. Employers must fully comply with the new rules beginning April 14, 2003.

P/C SURPLUS DOWN The property/casualty insurance industry's surplus fell last year for the first time since 1984, according to a survey by the Insurance Services Office Inc. and the National Assn. of Independent Insurers. The surplus, estimated at nearly $319.4 billion as of Dec. 31, 2000, was down 4.5% from a year earlier. Also in 2000, the industry had a 7.5% drop in after-tax net income, to $20.22 billion; net underwriting losses surged 41.1%, to $32.57 billion; and the industrywide combined ratio deteriorated to 110.5% from 107.8%. Net written premium grew, though, rising 5.1% to $301.56 billion. The ISO/NAII data are consolidated estimates based on reports of insurers that account for about 96% of U.S. property/casualty business.

PRUDENTIAL SUES AIG U.K. insurer Prudential P.L.C. filed suit last week in Texas state court against American International Group Inc., seeking compensation for AIG's "tortious interference" with Prudential's bid to buy American General Corp. The suit claims AIG engaged in illegal "gun jumping" in publicly offering its shares, in violation of securities law. Prudential offered to acquire Houston-based American General in March in an all-stock deal then worth about $25.85 billion (*BI*, March 19), but a fall in Prudential's share price cut the value of its bid below $23 billion. AIG approached American General earlier this month with an all-stock bid worth about $23.2 billion (*BI*, April 9). Prudential's suit seeks a temporary restraining order and an injunction against AIG. The petition also seeks unspecified damages against AIG.



PHOTO: KTR

CompUSA's D&O insurer says it isn't liable for a $234 million award against CEO James Halpin, center, in a breach of contract case.

INSURER CONTESTS VERDICT Federal Insurance Co. says it is not responsible for more than half of a $454 million jury award leveled against CompUSA Inc. and one of its former executives. Dallas-based CompUSA was hit with the judgment in a breach of contract case in February, after a jury decided it cut COC Service Ltd., Dallas investor group, out of a deal to open CompUSA franchises in Mexico. The jury found James Halpin, the company's former president and chief executive officer, liable for $234 million of the damages. Federal, a Chubb Corp. unit, filed suit late last month in U.S. District Court in Dallas denying coverage for Mr. Halpin's share of the judgment. The insurer, which wrote a directors and officers liability policy for CompUSA, claimed in the suit that Mr. Halpin was working in his own interests, not that of the policyholder, and was therefore excluded from coverage. Federal did not provide coverage that would pay any of the remaining damages. The insurer said it was not notified of claims against Mr. Halpin until a week after the award.

FIDUCIARY LIABILITY A federal judge has ordered John Hancock Mutual Life Insurance Co. to pay $85 million to a Unisys Corp. pension plan trust. Judge Denny Chin of the U.S. District Court for the Southern District of New York denied the insurer's motions to overturn or reduce a November verdict that found it liable for not returning excess funds to the plan trust. The suit stems from a pension plan started by a predecessor of Unisys that over decades built up funds in excess of what was needed to pay beneficiaries, called "free funds." The trust sued John Hancock in 1983, alleging that as a fiduciary for the plan's money, the insurer refused to release the free funds. Also, the suit alleged that John Hancock invested the money in its own operations, generating a lower rate of return than other plan assets received. In 1993, the U.S. Supreme Court upheld a 2nd U.S. Circuit Court of Appeals ruling that John Hancock had a fiduciary responsibility under the federal Employee Retirement Income Security Act for the free funds. A spokeswoman said John Hancock expects to appeal the judgment.

HARASSMENT DEFENSE California state courts most likely will allow employers to use an affirmative defense in workplace harassment lawsuits, the 9th U.S. Circuit Court of Appeals found last week. The court's finding stems from a case, *Leslie Kohler vs. Inter-Tel Technologies*, in which the plaintiff sued her employer for sexual harassment under California's Fair Employment and Housing Act. Ms. Kohler's suit claimed that, in 1997, throughout four months of employment for Inter-Tel, a supervisor subjected her to unwelcome sexual remarks, sexual advances and physical contact. But the 9th Circuit found that Inter-Tel had met a two-pronged defense laid out in 1998 by the U.S. Supreme Court in *Faragher vs. City of Boca Raton* and *Burlington Industries vs. Ellerth*. The high court in those cases found that an employer may raise an affirmative defense to civil liability by showing that it exercised reasonable care to prevent and correct harassment, and that the employee unreasonably failed to take advantage of preventative or corrective opportunities. Inter-Tel had an anti-harassment policy, but despite Ms. Kohler's awareness of the policy, the plaintiff did not report problems to the human resource department or to management, court records show. Inter-Tel also investigated the incident in an exemplary manner immediately after learning of the incidents, the court found. The 9th Circuit's decision upheld a lower court ruling.

ASBESTOS VERDICT An Alameda County jury last week awarded $20 million to a 61-year-old man diagnosed with mesothelioma after working around asbestos for more than 40 years. The jury in *Hardcastle vs. J-M A/C Pipe Corp.* found the pipe manufacturer negligent but only 50% responsible, said Dianna Lyons, a partner in Oakland for Kazan, McClain, Edises, Simon & Abrams. The jury held that Johns Manville International Inc., a leading maker of asbestos cement pipes that filed for bankruptcy protection in 1982 under the weight of asbestos-related claims, was responsible for the remainder. Manville, which was not named in the suit, emerged from reorganization in 1988, after creating trusts to pay asbestos claims. The plaintiff allegedly contracted cancer while working for J-M Manufacturing, a plastic pipe company that shared a Stockton, Calif. plant with J-M A/C Pipe Corp, which made cement products containing asbestos. The two companies bought the plant from Johns Manville. The jury awarded Hardcastle $1.4 million in economic damages, $8.6 million for pain and suffering and $10 million to his wife.

BRIEFLY NOTED A suit filed by the California Public Employees' Retirement System, a shareholder of **Chubb Corp.**, alleges that Chubb gave false reassurances to investors about its turnaround efforts prior to its acquisition of Executive Risk Inc. in 1999. The suit, filed in U.S. District Court in Trenton, N.J., seeks class-action status. CalPERS' suit charges that Chubb asserted it was overcoming poor results through rate increases and non-renewals of unprofitable commercial lines business, inflating the insurer's stock price. Within days of completing the Executive Risk acquisition, however, Chubb reported much worse than expected second-quarter 1999 results, the suit alleges....New York Gov. George E. Pataki has nominated **Gregory Serio** to serve as superintendent of the New York State Insurance Department. Mr. Serio, first deputy superintendent of the department, will replace Neil Levin, who left last month to become executive director of the Port Authority of New York and New Jersey. The state Senate must confirm Mr. Serio's nomination....Standard & Poor's Corp. lowered its financial strength and credit ratings for **Aetna Inc.** in the wake of the health insurer's recent announcement of lower-than-expected earnings due to increased medical costs. S&P gave Aetna's health insurance units a financial strength rating of A-, down from A, while its Aetna Life Insurance Co.'s financial strength rating was lowered to A from A+. Aetna Inc.'s senior debt and issuer credit ratings were lowered to BBB+ from A-. Aetna announced Friday that Alan J. Weber, vice chairman and chief financial officer, resigned. He will be succeeded by Alan Bennett, corporate controller, as interim CFO....Philadelphia-based ACE USA has named **Joe Cavolo** senior vp and CFO of its Special Risk Facilities division. Before joining ACE USA, Mr. Cavolo spent 18 years with AIG Risk Management....Employers Reinsurance Corp. is offering **online casualty facultative reinsurance renewal certificates** through its Web site, *www.myreinsurance.com*. Previously, coverage could be arranged online, but contracts were delivered by mail. B

To get breaking news as it occurs, visit Business Insurance's free online Updates at www.businessinsurance.com. All of the material in the For The Record column, as well as other content in this week's issue, is generated from daily news postings that appeared on the Web site in the previous week.

State, city sue lead paint makers

By MICHAEL BRADFORD

Paint manufacturers are the latest targets in the crosshairs of government lawsuits, joining tobacco companies and gun makers as defendants accused of bad behavior and producing products that are harmful to the public.

Rhode Island, the first state to pursue lead-paint litigation, was given the go-ahead by the state's Superior Court earlier this month to proceed to trial against paint makers in a case that seeks to force the companies to pay for the removal of lead paint in private homes and public buildings. The city of Milwaukee in a suit filed April 9 is seeking what a plaintiff's attorney says could amount to as much as $100 million to remove lead paint in the city's older rental properties.

Lead paint has been linked to several ailments, including learning disabilities in children who ingested paint chips that have flaked from walls of older homes or schools.

The Rhode Island suit charges that the defendants knew or should have known since the early 1900s that lead was hazardous to human health. Although not all the defendants produced lead paint at that time, the suit charges that they should have been aware of growing accounts of childhood lead poisoning and scientific literature relating to such hazards.

In 1955, paint manufacturers voluntarily stopped production of interior lead-based paints and in 1978, the U.S. Congress banned lead paints.

Paint makers have faced a number of lawsuits over lead paint since 1989. Defendants in such cases have banded together to counter what the companies say is a legal and public relations attack against the industry. The group is providing public background information on lead paint via a Web site, *www.leadlawsuits.com*, and it says that of the approximately 50 lead-paint cases that have been resolved, none has been lost or settled by the industry.

The suits by Rhode Island and Milwaukee follow the recent trend of governments to seek millions of dollars for what they claim are expenses to correct problems caused by a faulty product.

The most notable of such suits were those brought by states to recover the costs of treating

See **Paint** *on page 23*



Judge denies damages in COBRA case

By JERRY GEISEL

ST. LOUIS—The estate of a deceased man whose former employer improperly terminated his COBRA coverage while he was alive isn't entitled to damages from the company, a U.S. magistrate has ruled.

U.S. Magistrate Judge David Noyce in St. Louis ruled that because the employee was dead, there are no benefits that can be recovered.

In addition, Judge Noyce denied the estate the "other equitable relief" it sought. The estate alleged that such damages were due because, among other things, the employer benefited financially from its error while third parties incurred losses.

While a section of the Employee Retirement Income Security Act allows plaintiffs to obtain equitable relief, such as requiring the employer to reinstate COBRA coverage, that order would only have been appropriate while the beneficiary still was alive, Judge Noyce ruled. With his death, any award of damages for equitable relief would be equal to awarding compensatory or monetary damages, which are not allowed under that section of ERISA, Judge Noyce ruled.

In sum, gaps in ERISA leave the estate without any remedy, but that is a problem for Congress, not courts, to resolve, the magistrate ruled.

Judge Noyce's ruling, which likely will be appealed, is the latest twist in a lawsuit that resulted in a landmark Supreme Court ruling in 1998, which was the first time the high court ever ruled on the health care continuation provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985, or COBRA.

The case involved James Geissal, a 62-year-old cancer patient dismissed in 1993 by his employer, Moore Medical Corp. Moore Medical canceled Mr. Geissal's COBRA coverage and refunded several months of COBRA premium payments after learning that he had dependent health care coverage through his wife's employer, Trans World Airlines Inc.

Under COBRA, employers must extend health care coverage to employees who quit or are terminated. Employers, though, can drop COBRA coverage when former employees obtain coverage from other group plans, such as when an employee gets a new job.

But a source of confusion and litigation has been whether an employee loses the right to COBRA if the individual already had group coverage as a spouse's dependent at the time he or she is eligible for COBRA.

In its 1998 ruling, the Supreme Court ruled that COBRA coverage ceases when an individual "first becomes covered" under a group health care plan after he or she elects COBRA, and not in situations where the individual had the additional coverage prior to opting for COBRA.

See **COBRA** *on page 23*

Bill would ease data sharing

Antifraud efforts hailed

By MARK A. HOFMANN

WASHINGTON—Legislation that would create a computerized network linking financial services regulators' existing antifraud databases is drawing generally high marks from one of its chief beneficiaries—the insurance industry.

Insurance representatives generally agree that the Financial Services Antifraud Network Act of 2001, which was introduced April 4 by Rep. Mike Rogers, R-Mich., is conceptually sound. The network, which would be created by a presidential panel, would require the creation of neither new databases nor a new bureaucracy to administer them.

"We think it's very good. I would hope they could expeditiously mark this up in committee and get it through to the House floor within the next month," said Joel Wood, senior vp-government affairs for the Council of Insurance Agents & Brokers in Washington.

"We're supportive of the concept, and it is a logical next step from (the Gramm-Leach-Bliley financial services modernization act) that financial service regulators should be able to share information in a systematic way," said Melissa Shelk, vp-federal affairs for the American Insurance Assn. in Washington. She said the AIA is still reviewing the legislation, which is nearly 60 pages long.



'I would hope they could...get it through to the House floor within the next month.'
— Joel Wood
CIAB

The bill would create a new antifraud subcommittee within the President's Working Group on Financial Markets, a body created after the stock market dive of 1987. The Treasury Department,

See **Antifraud** *on page 13*

Riots erupt in Cincinnati

Few claims for commercial damage seen after days of unrest

By JOANNE WOJCIK

CINCINNATI— Only a handful of commercial damage claims have been filed by Cincinnati businesses since rioting began last Monday over the fatal police shooting of an unarmed black man.

Cincinnati Insurance Co., Ohio's largest commercial property insurer, with a 13% market share, had received only five property damage claims for looting, vandalism and, in once case, loss of inventory. Only the retailer that lost its inventory is likely to have a business interruption claim, said Mike Gagnon, property claims manager for the insurer.

While riot-related property damage is covered by insurance, few businesses are likely to have coverage for revenue lost as a result of the citywide curfew imposed last Thursday, said a spokesman for the New York-based Insurance Services Office Inc.

"For business income to be triggered, there has to be damage to the business property sufficient to cause the business to close," the ISO spokesman explained.

Cincinnati's mayor declared a state of emergency and issued a citywide curfew last Thursday night as street violence continued, with

See **Riots** *on page 24*

Most costly U.S. civil disorders

Estimated insured losses in millions of dollars

Date	Location	Insured losses*
April 29-May 4, 1992	Los Angeles	$920.3
Aug. 11-17, 1965	Los Angeles	232.7
July 23, 1967	Detroit	207.0
May 17-19, 1980	Miami	131.9
April 4-9, 1968	Washington, D.C.	114.9

* Converted to 1999 dollars
Source: Insurance Services Office Inc., Insurance Information Institute

Utility bankruptcy won't jolt bond insurers

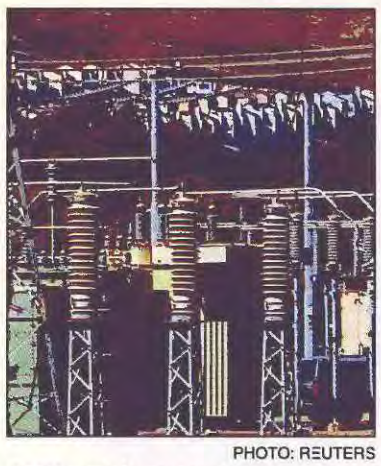


PHOTO: REUTERS

California's energy woes drove PG&E into bankruptcy.

By JUDY GREENWALD

SAN FRANCISCO—The bond insurance market faces hundreds of millions of dollars in losses following the largest public utility bankruptcy in U.S. history, but any insurers' payouts will be spread over many years.

Analysts agree that the hit to financial guarantee insurers and reinsurers from Pacific Gas & Electric Co.'s bankruptcy is not likely to be immediate from the bonds they insure, and will not result in any downgrades of insurer ratings.

Even so, investors sent the shares of several insurers exposed to PG&E bonds—as well as to bonds issued by Southern California Edison Co., another troubled California utility that has avoided bankruptcy—down in trading.

San Francisco-based PG&E filed for Chapter 11 bankruptcy protection on April 6, after running up billions of dollars in debt for power costs. As a result of the filing, hundreds of millions of dollars' worth of insured bonds are exposed to a risk of default.

But while payouts on defaulted issues may hit the bottom lines of some insurers, the claims are not expected to result in immediate, catastrophic losses. That is because, in addition to their strong reserves, insurers are only obligated to pay principal and interest as they come due on any defaulted bonds, rather than a lump sum. Furthermore, a significant percentage of the insured PG&E bonds were secured by mortgages, which means insurers can expect to recover at least part of any payments they make.

As a result, PG&E's bankruptcy is not expected to threaten the primary insurers' AAA ratings, which financial guarantee insurers and reinsurers confer on bonds they insure.

The bankruptcy also is not expected to create major losses for Bermuda-based ACE Ltd., which also has exposure to PG&E through credit default swaps it provided.

Financial guarantee insurers' ratings as well as their ratings outlook are still stable despite the problems of both PG&E and Rosemead, Calif.-based Southern California Edison, said Laura Levenstein, managing director at Moody's Investors Service Inc. in New York.

Southern Cal Edison last week avoided bankruptcy by structuring a financial agreement to sell its transmission lines to the state.

Obviously the PG&E bankruptcy "introduces a little more uncertainty, particularly with respect to the unsecured debt, but at this point we don't expect losses in either case to be sufficient to jeopardize the ratings," said Ms. Levenstein.

"We don't expect the energy companies to default on the entire amount of their bonds," said David Veno, a director at rating agency Standard & Poor's Corp. in New York. "We expect insurers to make some payments going forward, but we don't think they'll have to pay" the entire amount, he said.

The company most heavily exposed to the risk of PG&E bond defaults is Armonk, N.Y.-based MBIA Inc., which has a direct net par exposure of about $590 million in bonds, of which about 61% is secured by first mortgages. The remainder is senior unsecured bonds, MBIA said. The insurer said it is monitoring the bankruptcy filing and has been in discussions with PG&E officials.

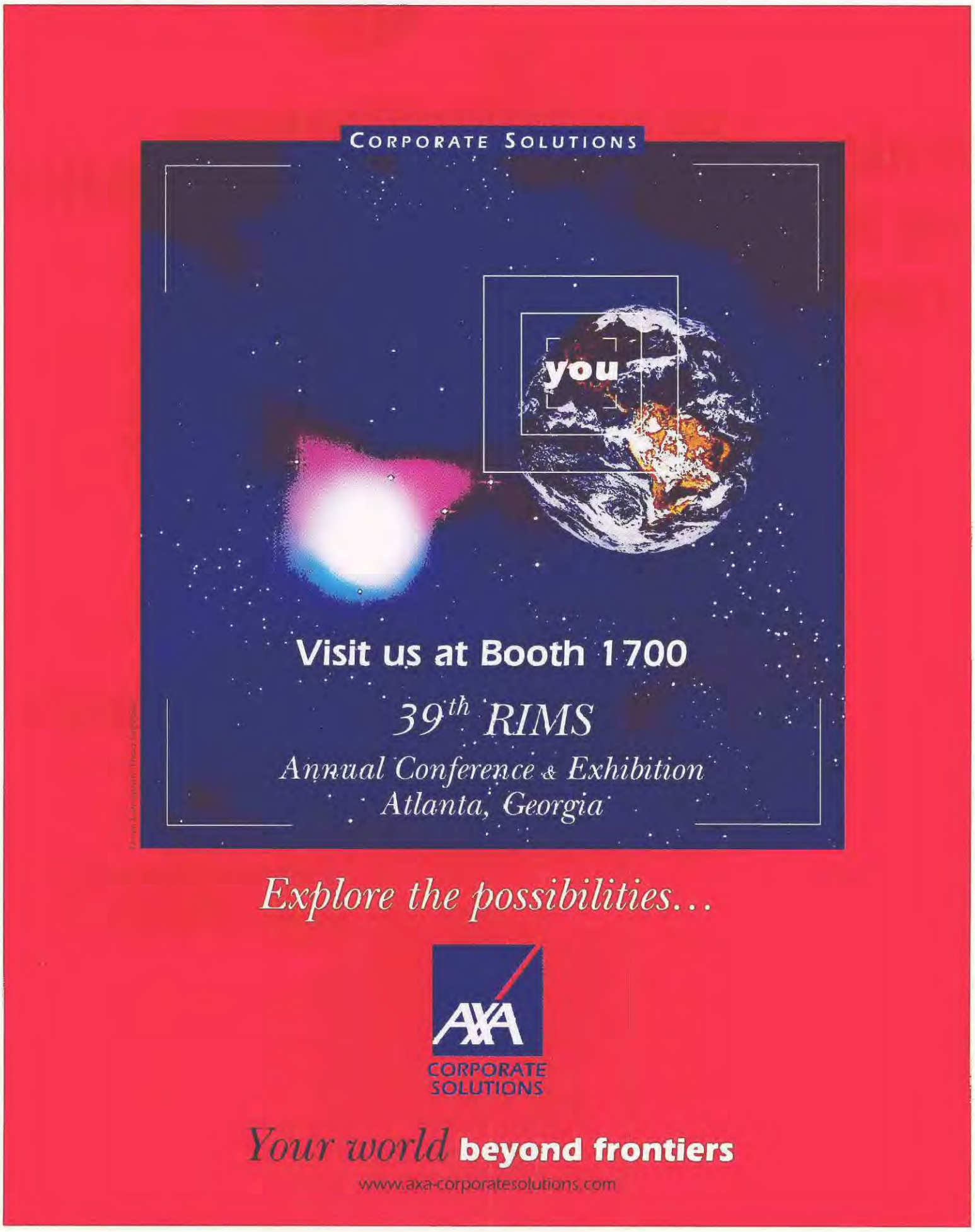
Other financial guarantee insurers with exposures to PG&E through the bonds they insure include:

- New York-based AMBAC Financial Group, which has an exposure to $68.7 million in bonds secured by a first mortgage.
- New York-based Enhance Financial Services Group Inc., which has a $20 million exposure on the bonds it has reinsured—most of which are secured.
- New York-based Financial Security Assurance Inc., which has a total exposure to $8.1 million in bonds, all of which is secured by first mortgage bonds.
- Paris-based AXA Re Finance which has a total of $3 million in exposure to bonds issued by PG&E, of which half is secured.
- Bermuda-based RAM Reinsurance Co., which has a $9.3 million exposure, of which $8.4 million are bonds secured by first mortgages. Paying off the remaining $900,000 in unsecured debt, if necessary, would cost the insurer about $47,000 a year, said Gerry James, first vp with the reinsurer.
- Bermuda-based ACE Financial Services Inc. has a $6 million exposure through bond reinsurance. In addition, the ACE unit has a $9 million exposure to PG&E through credit default swaps, a type of derivative that may be triggered by PG&E's bankruptcy.

An ACE statement said any actual loss is expected to be significantly less than the face value, however, both because of its reserves and because any loss incurred on the swap would be measured as the difference between the debt obligations' par value and their market value.

ACE faces the biggest immediate impact from the PG&E bankruptcy because a more immediate case settlement is required, said Ms. Levenstein. "So we do expect there will be some impact on earnings for the year, but (ACE units) clearly have

See **PG&E** *on page*





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What can we do to help you?

IIAA gets new CEO following Equale's exit

ALEXANDRIA, Va.—Paul A. Equale, chief executive officer of the Independent Insurance Agents of America Inc., has left the association after nearly 20 years of service.

Robert A. Rusbuldt, executive vp and chief operating officer of the IIAA, succeeds Mr. Equale as CEO.

Commenting on his reasons for leaving, Mr. Equale said in a statement that the time commitments between his political and professional work were becoming increasingly complex.

"It was becoming extremely difficult for me to serve two masters," he said. "So it was time for me to make a decision about my future."

Two weeks ago, Mr. Equale was named chairman of the Democratic Business Council of the Democratic National Committee. He will continue to work as a political and legislative consultant and lobbyist for the IIAA, according to the Alexandria, Va.-based association.



Mr. Equale

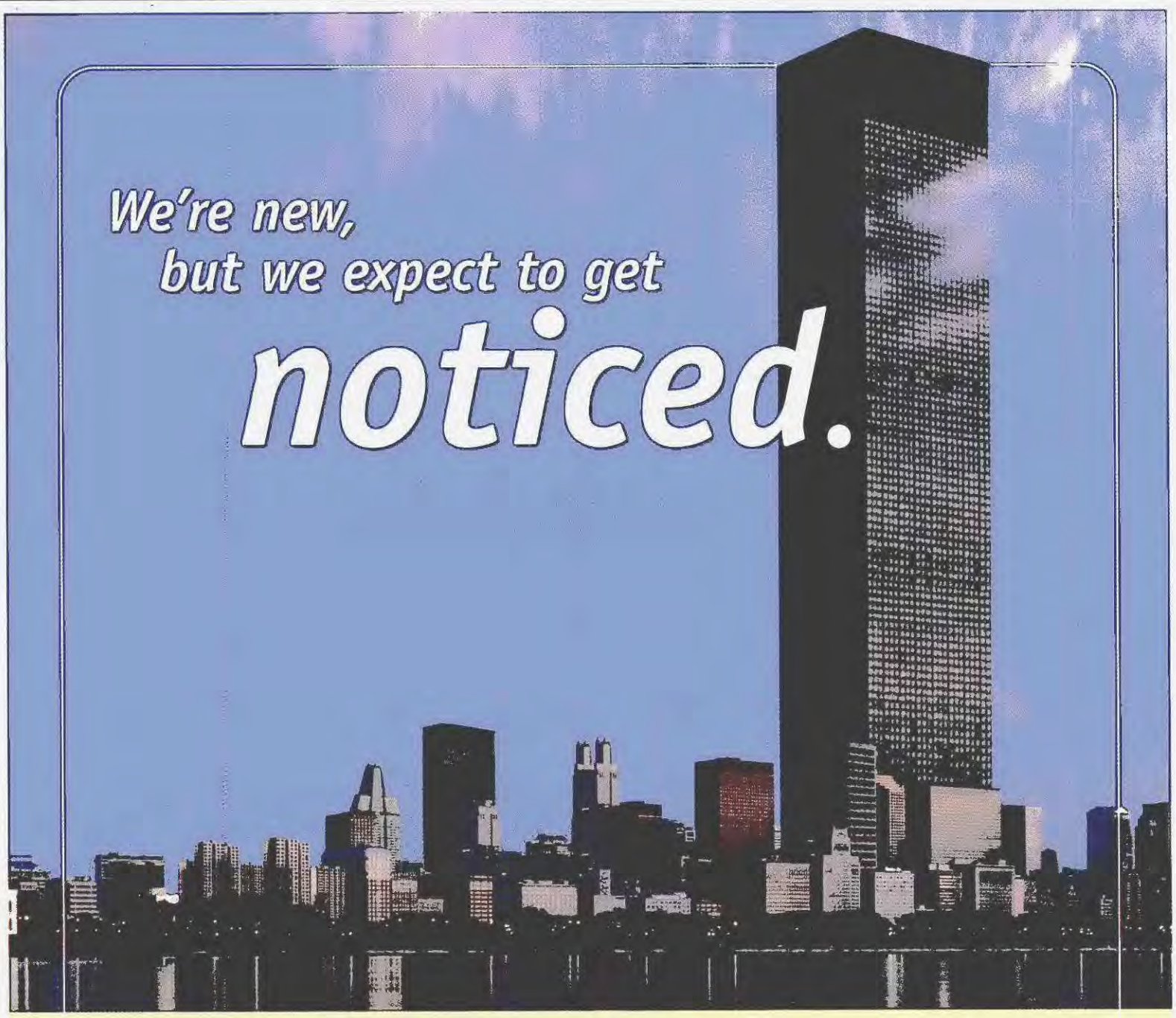


Mr. Rusbuldt

In a statement, IIAA President William F. Hofmann III noted that Mr. Rusbuldt brings strong and able leadership skills to his new role. "He offers an exciting and upbeat vision for the future of independent insurance agents and this great association," Mr. Hofmann said.

Mr. Equale's exit from the IIAA is the latest of several recent executive departures at the association. Len Brevik, IIAA's senior vp and chief information officer, will join the National Assn. of Insurance & Financial Advisors on May 1. And last November, Jeffrey M. Yates, CEO for industry and state relations, resigned from the association; the IIAA said at the time that his position would not be replaced.

—By Sally Roberts



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PG&E

Continued from page 4

the liquidity to cover the payouts," so the impact won't be significant, she said. ACE also has ample capital to cover any losses, she added.

Adam Klauber, director of investment research at Cochran, Caronia & Co. in Chicago, agreed that the bankruptcy would not have a material financial impact on ACE. The $95 million exposure on the swaps amounts to about $62 million on an aftertax basis, he said. Assuming ACE ultimately recovers 25 to 30 cents on the dollar, which is feasible, that amount as well as its reserves should reduce its net exposure to about $10 million, which would be "relatively modest," he said.

Ari Ginsburg, director at rating agency Fitch IBCA in New York, said that while ACE's and MBIA's earnings are likely to be reduced by their exposures to PG&E, other bond insurers "have much more modest exposure." The bonds insured by AMBAC and FSA, he noted, are secured by first mortgages, which take precedence over all over mortgages in a default.

"I don't expect them to lose any money" on the mortgage-secured bonds, David Graifman, vp at Keefe, Bruyette & Woods in New York, said of the financial guarantee companies. As for the roughly $230 million that MBIA has in exposure to unsecured bonds, he said most utility analysts expect that no more than 30% of the bonds will default.

That default rate would be in line with two other utility failures: Manchester, N.H.-based Public Service of New Hampshire in 1988; and Texas' El Paso Electric Co. in 1992. Both secured and unsecured creditors of Public Service of New Hampshire ultimately received full recovery, said Mr. Graifman. El Paso's secured creditors recovered 100%, while unsecured creditors got more than 90%, he said.

The PG&E bankruptcy, though, has hurt financial guarantee insurers' image, at least on Wall Street.

MBIA's stock fell 9.3% to $75.10 on April 6, the day of the bankruptcy filing, while AMBAC dropped 4.7% to $59.97 and ACE dropped 5.7% to $31.97. The stocks closed at $74.99, $61.71 and $32.03, respectively, on Thursday, when the U.S. markets closed for the weekend.

In MBIA's case in particular, Mr. Graifman said the drop in price on April 6 was a "huge overreaction."

He added: "I think investors will come around, but it's always difficult to say what trading mentalities people will have."

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PERSPECTIVES

Arbitration is not a panacea for employers

By GERALD L. MAATMAN JR.

The U.S. Supreme Court's March 21 ruling in *Circuit City Stores Inc. vs. Saint Clair Adams* gives employers a green light to use mandatory arbitration agreements to resolve workplace disputes. While the decision resolves a matter of importance to corporate America, employers now must determine how to use workplace arbitration agreements to reduce employment practices liability risks and litigation costs.



The Supreme Court, voting 5-4, held in *Circuit City vs. Adams* that arbitration clauses in employment contracts are enforceable under the Federal Arbitration Act. The Supreme Court also addressed the views expressed by the attorneys general of 22 states, who had argued that the federal act should not pre-empt state laws about arbitration to the extent that such laws preclude employers from requiring workers to contract away their rights to pursue employment discrimination claims in court. The Supreme Court rejected this suggestion and held that the federal act does pre-empt state arbitration laws that conflict with the federal statute.

As a result of the Supreme Court's March 21 opinion, employers have the opportunity to derive substantial benefits. Those benefits included the cost savings inherent in arbitrating, rather than litigating, employment-related disputes and those inherent in the diminished potential value of such claims were they to be decided by biased or irrational juries.

Should risk managers, human resource professionals and corporate counsel rush to institute mandatory arbitration agreements to cover the employees in their organizations? Although the Supreme Court's decision authorizes the use of workplace arbitration agreements, the appropriateness of a workplace arbitration program must be considered from multiple perspectives. There are pros and cons to the use of workplace arbitration agreements, and any alternative dispute resolution program must be integrated within the employer's corporate culture and customized to fit the prevailing philosophy of employee relations at the company.

The advantages of workplace arbitration are easily understood. Arbitration is, typically, lower in cost and faster than litigation in court. Arbitration is often preferable for defendants because it is private in nature; disputes can be resolved outside the public glare of a federal courthouse. Verdicts in arbitration are, in general, more conservative, because a "bad" case with egregious facts or horrific damage can be resolved without a jury. If the corporation is a large employer involved in substantial litigation at operations located in multiple states, workplace arbitration agreements may make a lot of sense. In analogous circumstances, many corporations have been parties to collective bargaining agreements for years, and the arbitration of workplace disputes is a fact of corporate life for employers with unions.

At the same time, workplace arbitration may have many disadvantages, some of which may not be readily apparent. Workplace arbitration programs often lead to a proliferation of claims because of the low cost and relative ease with which workers may assert claims; the expense of litigation inherently weeds out claims that might otherwise not be brought. Likewise, federal District Court judges are more apt to dismiss cases and to enforce employers' assertions of defenses such as statute of limitations arguments; claims that likely would have been dismissed in court are often settled in arbitration because arbitrators are less predictable in enforcing such case-disposative defenses. Workplace arbitration also entails a "one-time trial"; that is disadvantageous should the employer lose, because judicial review of arbitration decisions is strictly limited.

In addition, evidentiary rules are, in general, more relaxed in an arbitration setting. A worker is usually able to get evidence into the record of an arbitration that a federal District Court judge would be inclined to exclude. Employers often applaud the lower costs of the arbitration process but bemoan arbitration results, because arbitrators seem inclined to "split the baby in half" when adjudicating claims.

Finally, and most significantly, some members of the plaintiffs bar predict that an employer's use of workplace arbitration agreements will increase that employer's susceptibility to class actions. They assert that plaintiffs attorneys will be encouraged to allege systemic discrimination claims because complaints by large groups of employees cannot be handled through arbitration.

The U.S. Equal Employment Opportunity Commission will continue to investigate charges of employment discrimination and sue employers in so-called "pattern and practice" lawsuits irrespective of whether a worker is a signatory to a valid arbitration agreement. The EEOC also is likely to promulgate an enforcement guidance memorandum on these issues soon.

Finally, the EEOC's role in enforcing employment discrimination laws against employers with workplace arbitration agreements will be the subject of a future Supreme Court ruling. On March 26, the Supreme Court granted certiorari in *EEOC vs. Waffle House*, a 4th U.S. Circuit Court of Appeals decision, on the issue of whether the EEOC is precluded from seeking "make whole" monetary relief on behalf of workers who are parties to arbitration agreements.

In light of the Supreme Court's decision in *Circuit City vs. Adams*, more attention will likely be paid to the crafting and enforcement of workplace arbitration agreements. Concern will focus on both the fairness underlying the process by which workers enter into arbitration agreements and the fairness of the procedures by which claims are arbitrated.

For now, leading cases such as *Armendariz vs. Foundation Health Psychological Care Services*, decided by the California Supreme Court in August 2000, will provide guidance to employers regarding the components of a valid workplace arbitration agreement. According to the ruling in *Armendariz*, a workplace arbitration agreement is enforceable if the arbitration process permits an employee to vindicate his or her statutory rights through certain basic minimum requirements, including a neutral arbitrator, adequate discovery, the availability of all remedies that would be available in court, a written decision by the arbitrator and a prohibition on arbitration costs charged to the employee. Courts have issued a spate of decisions on these matters that go both ways; therefore, the future of workplace arbitration agreements is expected to include hotly disputed litigation over these components.

At the same time, it is expected that the plaintiffs bar will vigorously attack workplace arbitration agreements under several theories. First, an attack likely will be made on the issue of consideration and whether or not a workplace arbitration agreement can be imposed as a condition of continued employment for existing employees, as opposed to a term and condition of accepting employment in the case of an applicant. Second, for employers whose alternative dispute resolution programs decline to absorb 100% of the costs of any arbitration and instead make an employee financially responsible for the cost of the arbitration, the arbitration agreement is, arguably, unfair and, therefore, subject to attack as being unenforceable. Finally, plaintiffs attorneys are apt to challenge the requirement to arbitrate as unenforceable if any rules underlying the program lack certain indications of due process and fundamental fairness.

In sum, an employer would be well served to examine whether the establishment of a workplace arbitration program is an appropriate to its employee relations and risk management programs. "One size fits all" does not apply in this context. Given the wide range of concerns about fairness, any workplace arbitration program should be drafted with care and appropriate forethought to protect that program from legal attack. BI

Gerald L. Maatman Jr. is a partner at law firm Baker & McKenzie in Chicago. Mr. Maatman is chairperson of Baker & McKenzie's global labor, employment and employee benefits practice group.

Workers compensation pays only expenditures of employees

A workers compensation law governing payment of medical expenses does not require an employer to pay the cost of medical treatment directly to an employee, unless the employee has personally incurred medical expenses, according to the Supreme Court of Tennessee.

Natalie Hurley sustained injuries in an auto accident in 1998 that were compensable under Tennessee workers compensation law; her medical bills amounted to nearly $29,000. Ms. Hurley paid a portion of those bills. The balance of about $26,000 was submitted by her health care provider to her health insurer, which paid about $8,000 in full settlement of the total billed. Thereafter, Ms. Hurley sought reimbursement of the total medical bills from her workers compensation insurer, State Automobile Mutual Insurance Co. State Auto then sued to determine what, if any, workers compensation benefits Ms. Hurley was due as a result of the auto accident. The trial court ordered State Auto to pay Ms. Hurley the total of her medical bills, $28,873.91. The insurer appealed.

The appellate court said that Tennessee law requires the employer to furnish reasonable and necessary medical treatment at no charge to an injured employee. Nevertheless, "The statute does not require the employer to pay the cost of medical treatment to the *employee*, unless the employee has personally incurred medical expenses," the court said. To require State Auto to pay the total medical expenses to Ms. Hurley to reimburse health care providers and to allow her to retain the difference between the amount billed and that accepted by the provider is contrary to law, the court said. The trial court decision was reversed.

State Automobile Mutual Insurance Co. vs. Hurley, Supreme Court of Tennessee, Aug. 31, 2000 (BI/05/My.-$10)

LEGAL BRIEFS

'Occurrence' clarified under CGL policy

A policyholder's alleged misrepresentation that it would lease equipment to a newly formed company was not an "occurrence" within the meaning of a commercial general liability insurance policy, according to the Court of Appeals of North Carolina.

South Bay Industries was a newly formed company set up to manufacture certain wood components for furniture. To get its business under way, it sought to lease certain equipment from Holz-Her U.S. Inc. AT&T Corp. was to provide the financing for the lease. Holz-Her agreed that it would lease the equipment upon South Bay's payment of a 1% commitment fee to AT&T, which South Bay then submitted. Relying upon Holz-Her's representations, South Bay entered contracts with other companies for the construction of buildings needed to house the leased equipment and borrowed $880,000 for those projects. Thereafter, Holz-Her began to impose additional requirements and ultimately refused to lease the equipment. South Bay's owner was forced to sell his majority interest to pay off the loan.

South Bay and the former owner sued Holz-Her for breach of contract and fraudulent misrepresentations. Holz-Her was covered under a CGL insurance policy issued by U.S. Fidelity & Guaranty Co. USF&G refused to defend Holz-Her, claiming that the lawsuit involved neither an "occurrence" nor "bodily injury" or "property damage" under the CGL policy. Holz-Her incurred $213,422 in legal expenses defending the suit and eventually settled with South Bay for $190,000. Holz-Her then sued to recover the $403,422 from USF&G for its refusal to defend the South Bay suit. The trial court ruled for USF&G.

The appellate court said that the suit brought by South Bay against Holz-Her did not involve an "occurrence" within the meaning of the CGL insurance policy. "The business injuries alleged here," the court said, "were either expected or substantially certain to occur." The court emphasized that an "occurrence" is defined as an "accident," i.e., an unforeseen event, occurring without the will or designs of the person whose mere act causes it. The trial court decision was affirmed.

Holz-Her U.S. Inc vs. U.S. Fidelity & Guaranty Co., Court of Appeals of North Carolina, Dec. 19, 2000 (BI/01/My.-$10) BI

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Nominee for HCFA post has health industry ties

By JONATHAN GARDNER
Crain News Service

WASHINGTON—As HCFA Administrator-designate Thomas Scully began consulting earlier this month for the agency President Bush has tapped him to run, he still held board seats on two health care corporations and his title as president of the Federation of American Hospitals.

Under federal ethics rules, Mr. Scully can remain federation president—as well as hold onto his board seats at managed care organization Oxford Health Plans Inc. and dialysis provider DaVita—until the Senate formally confirms him.

He may retain his equity in the two corporations even after being confirmed, however.

Mr. Scully began working part time for the Health Care Financing Administration recently out of a modest office on the third floor of the Department of Health and Human Services' headquarters in Washington. The office until recently was occupied by Timothy Westmoreland, the Medicaid director under President Clinton.

Mr. Scully relinquished his title as chief executive officer of the hospital federation when he was tapped for the HCFA post in late March. The federation has appointed Laura Thevenot, formerly its executive vp and chief operating officer, as acting CEO until the board names a successor to Mr. Scully.

The HCFA administrator-designate spoke at the federation's recent annual conference, thanking members and staff for supporting him.

Representatives of Oxford and DaVita, meanwhile, said Mr. Scully had not given up any title in those corporations.

Although Mr. Scully's appointment may present challenges to the government ethics offices that will review his finances, his situation is not unusual, said a scholar in presidential appointments.

"Where's the expertise? The answer's often in the industry," said G. Calvin Mackenzie, professor of government at Colby College in Waterville, Maine, and an adviser to the Presidential Appointee initiative. The initiative is a project of the Brookings Institution, a Washington think tank. "If they're good at it, they're going to have accomplished some things that will get them some stock and stock options."

Mr. Mackenzie added that Mr. Scully "obviously has some expertise in the area that HCFA has to deal with."

But, Mr. Scully may be able to come into compliance with federal ethics rules without selling his stock in the two companies. He could comply by placing the stocks in a blind trust or recusing himself from decisions that affect Oxford or DaVita share prices, Mr. Mackenzie said.

Mr. Scully has served since 1993 on the board of Trumbull, Conn.-based Oxford, a for-profit health maintenance organization with 1.6 million enrollees.

According to Oxford's 2001 annual proxy statement, filed March 27 with the Securities and Exchange Commission, Mr. Scully has the option to buy 57,500 Oxford shares, which were worth about $1.4 million at the end of trading on April 11.

If confirmed as HCFA administrator, Mr. Scully will earn $140,000. In 1999, he received $613,353 in total compensation from the federation.

Mr. Scully has said he plans to sell his Oxford and DaVita shares, though he didn't say what he would do with the Oxford options.

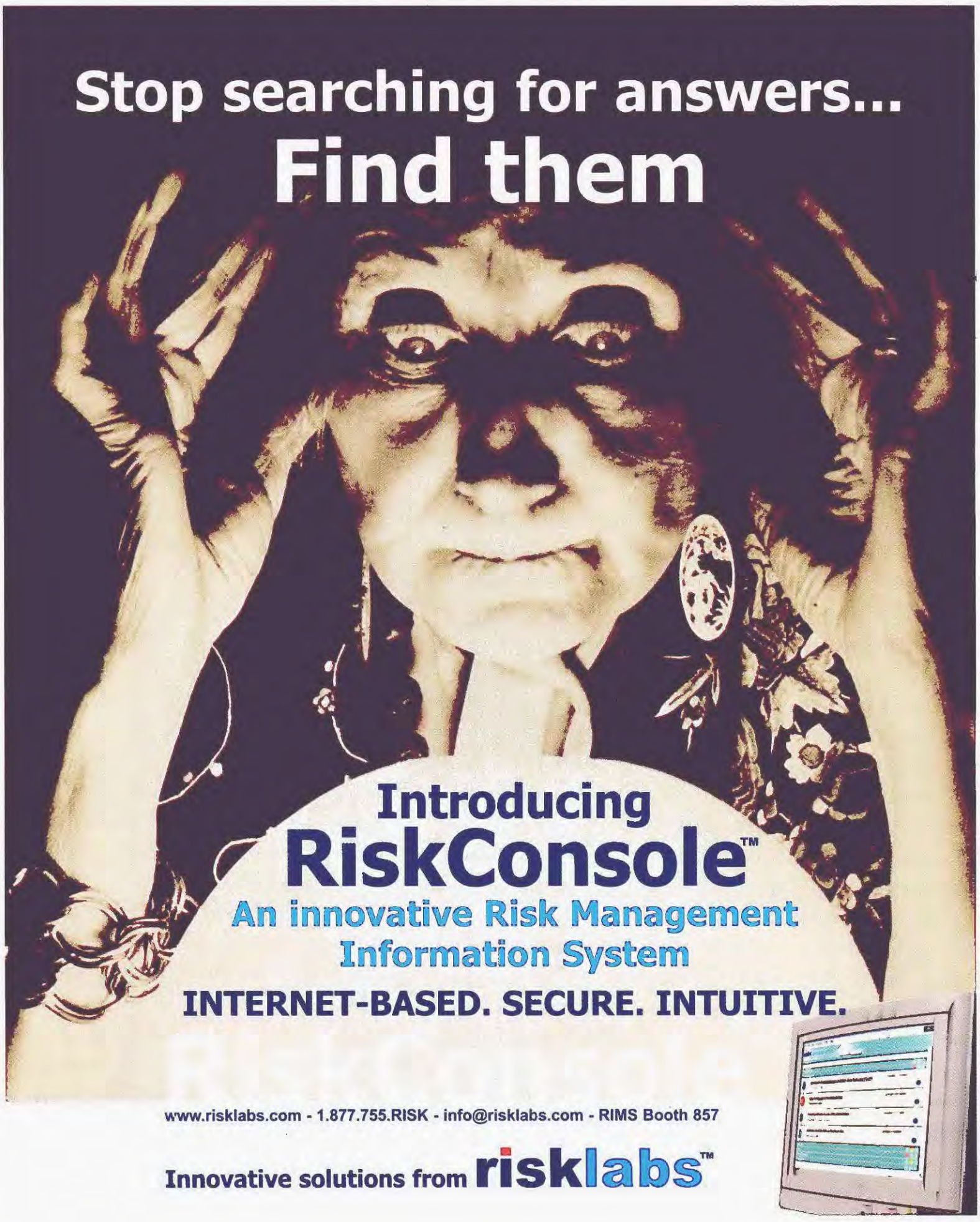
At Torrance, Calif.-based DaVita, formerly known as Total Renal Care, Mr. Scully attended his first meeting only in December 2000, said a company spokeswoman. She said his stock holdings will be disclosed in DaVita's annual proxy statement, which will be released later this month. Until that statement is published, company officials are barred from releasing that information under SEC rules.

Mr. Scully serves on the Oxford board alongside DaVita Chairman and CEO Kent Thiry.

The Senate Finance Committee hasn't scheduled a confirmation hearing for Mr. Scully.

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Jonathan Gardner is a reporter for Modern Healthcare, a sister publication to Business Insurance. *Mark Taylor and Barbara Kirchheimer, also reporters at Modern Healthcare, contributed to this report.*



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Atlanta

RIMS 2001



Atlanta RIMS 2001

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Cover photo: Michael Marcotte

Stage is set for 2001 conference

By LEE FLETCHER

As the field of risk management continues to advance, especially through increased use of technology, so does the Risk & Insurance Management Society Inc.

At the 39th Annual RIMS Conference and Exhibition—being held April 29 through May 3 in Atlanta—an estimated 8,000 total participants are expected to gather to exchange and generate information and ideas under the theme of this year's conference, "Advancing Risk Management."

RIMS will also use the occasion to unveil improvements to its Web site and online capabilities. The society's Web site, *www.rims.org*, will be "a new, improved, even better place, to better suit the needs of the risk management community and industry. In addition to that, we'll be unveiling our new search engine, which is *askrims.org*. It has a new look and it offers increased service to our members and our chapters," said Christine Zahn, director of meetings and events for the New York-based society.

Janet E. Barnes, chairwoman of the RIMS conference programming committee, agreed that a highlight of the conference will be RIMS' rollout of its new Web site.

"It's a dynamite Web site. It's really state of the art, and it will give anyone that needs to go to a risk management source an excellent tool to do that," said Ms. Barnes, who also is manager of risk management and employee benefits for Boreal Properties L.P. in Tacoma, Wash.

In line with the technology theme, the keynote speaker at the conference luncheon on May 3 is Scott K. Lange, the former director of risk management at Microsoft Corp. Mr. Lange, the 1995 *Business Insurance* Risk Manager of the Year, will speak on how technology is affecting the risk management industry.

Monday's general session features motivational speaker and former Major League Baseball pitcher Dave Dravecky. In 1988, Mr. Dravecky was diagnosed with cancer in his arm, which was later amputated. He will discuss new ways of using everyday obstacles to one's advantage.

The keynote speaker at Tuesday's conference luncheon is retired airline Capt. Al Haynes, who will discuss how quick thinking and prompt response can help produce a favorable outcome in a crisis. Capt. Haynes, on July 19, 1989, was piloting United Airlines Flight 232 when engine trouble made the aircraft marginally controllable, requiring a crash landing in Sioux City, Iowa. He will address how the efforts of all involved helped most passengers survive the accident.

RIMS event planners are also excited about two sessions added just this year. "What we've done for the Atlanta conference is we've created a venue for what's called 'hot topics.' That was in order to stay abreast of any last-minute issues that might have appeared in the forefront well after the time when we select the educational sessions, which is in July," Ms. Barnes explained.

In January, Ms. Barnes said, the planning committee selected the two hot topics. One is titled, "The 21st Century Business Impact Analysis" and the second one, which Ms. Barnes explained is always an issue and more so everyday, is "Terrorism and Business."

Ms. Barnes said that members continued to submit ideas for sessions for this year's conference long after the deadline had closed. "We just started setting them aside, looking at what it is we think our attendees want

See **Agenda** *on page T14*



PHOTO: ATLANTA TOURISM AND VISITORS BUREAU

Plan for a peach of a time in Atlanta

By MICHAEL BRADFORD

Atlanta is, to say the least, a city with a lot to offer.

In the South, it's the top dog among large cities, a charming metropolis that outshines its Southern neighbors with all the amenities of a New York or Chicago and less of the hustle and bustle. The weather during the spring will make Northerners wish they'd been born in Georgia and never left.

Visitors come to Atlanta for lots of reasons. In the last two decades, it's been mostly for business, as the city has blossomed into a major conference venue. But Atlanta has not sought to distinguish itself as a party town, and, in fact, conference-goers sometimes can be heard to grumble over the dearth of downtown nightspots.

Atlanta's big draws are its reputation as a Southern financial center and transportation hub and its rich history, which saw the city literally rise from its ashes after the Civil War to become a multicultural and dynamic community. All the while, it has managed to retain its Southern charm.

Who can stroll through a neighborhood blooming with dogwood trees, meet one of the city-sponsored goodwill representatives known as the Ambassador Force on a busy downtown corner, or relax with an iced tea at a sidewalk patio and not be charmed by such a place?

It's a city that began its life in the early 1800s, as a tiny railroad settlement with the unimaginative name of "Terminus"—the end of the line. The settlement grew quickly after regular train service was established and brought a steady flow of passengers and a growing population of railroad workers.

The wisdom of choosing the area as a transportation hub remains evident. Hartsfield Atlanta International Airport is among the nation's busiest. It's a massive complex of hundreds of gates, shops, restaurants and hallways that teem with travelers at nearly any hour. Passengers arrive from around the globe, and connections are convenient to practically anywhere.

But Atlanta's central location played a large part in its sad Civil War history.

Union General William Tecumseh Sherman made the railroad hub a military target and, after two months of bombarding the city in the summer of 1864, his troops seized the railroad. Several weeks after Atlanta's surrender, he ordered the city burned, as his men marched south to Savannah.

Visitors to Atlanta can get a feel for the Civil War devastation at the Atlanta Cyclorama. The circular painting and diorama is located in a theater that accommodates 200, with seating that revolves around the panorama as narration moves the story forward. The Cyclorama covers the series of engagements known as the Atlanta Campaign, which were fought from May to September 1864.

The Atlanta History Center in Midtown also has an impressive Civil War display. Weaponry, camp gear, uniforms and other artifacts are on display at the Midtown location.

See **Visitors** *on page T24*



PHOTO: ATLANTA TOURISM AND VISITORS BUREAU

Atlanta RIMS 2001

RIMS leaders renew push to boost ranks, profile

By MICHAEL BRADFORD

The Risk & Insurance Management Society Inc. is heading into its second half-century with a new attitude and a host of changes aimed at improving the society in the eyes of its members and outsiders alike.

At RIMS' 50th birthday celebration during last year's annual conference in San Francisco, society President Roger L. Andrews promised to make the organization more relevant to its members. That work continues as a new president takes over this year in Atlanta.

Mr. Andrews, general counsel and director of risk management at E.D. Bullard Co. in Cynthiana, Ky., will be succeeded as president at this year's RIMS conference by David L. Mair, risk manager with the U.S. Olympic Committee in Colorado Springs, Colo.

In a recent interview in Salt Lake City, both talked about how RIMS is shedding its "apologetic" attitude and increasing its efforts to attract interest and membership by developing a new Web site, retooling the requirements for its Fellow in Risk Management designation, refocusing its professional development courses and making other changes.

Helping meet those goals is RIMS' new executive director, John J. Hampton. Hired last September, Mr. Hampton made "an immediate impact," according to Mr. Andrews, and he has taken the lead in refocusing the FRM designation and developing new membership strategies.

Mr. Hampton was RIMS' choice to head the society because "he had a vision of what RIMS could become," Mr. Andrews said. When Mr. Hampton interviewed for the job, he showed "an awe of RIMS," Mr. Andrews said. "His enthusiasm and background in education sealed it. We were most impressed."

Mr. Hampton, who succeeded Linda H. Lamel as executive director, brings to the job academic and international business experience. His last position before joining RIMS was as provost and vp of academic affairs at the Maritime College of the State University of New York.

As RIMS strives to achieve its goals, it does so with a fresh attitude, according to Messrs. Mair and Andrews, who are challenging the society's leaders and members to present a more positive image of the organization.

"We've tended to be very apologetic about what we do," Mr. Mair said. "I think that's because we know we can do better, not because we're bad. It's time to take pride in what we do," and boldly take on challenges to improve the society, he said.

Many of the changes at RIMS are aimed at attracting and retaining members. The society's membership rolls have shrunk in recent years, falling to 3,956 corporate members at the end of February. That compares with 3,993 members a little more than a year earlier. Corporate membership has fallen 8.8% since 1995, when there were 4,340 members.

Deputy membership is down as well. At the end of February, there were 7,478 deputy members; at the end of 1999, there were 7,511.

RIMS' new associate membership status had attracted 460 members by the end of February. Associate membership allows brokers, insurers, consultants and other professional service providers to enjoy many of the benefits of membership, though these members are not allowed to vote, hold office or chair society committees.

Of RIMS' 88 active chapters, 71 accept associate members.

Merger and acquisition activity among corporate members has contributed to much of the membership decline. Taking that into consideration, Mr. Andrews said, "we're still holding our own." Nonetheless, he said, "we're not trying to hold our own—we're going to grow the organization."

Mr. Andrews, who after his term will serve as executive vp-international and special projects with the RIMS executive council, said that an announcement will be made at the upcoming conference regarding international efforts to increase the society's ranks. While Mr. Andrews said that it would be premature to reveal specifics, he hinted that Japan will be among the first countries involved.

RIMS continues to debate whether individual memberships—those not tied to a corporate member—make sense for the society. A task force has looked at the issue and has made recommendations to the executive council, which still is considering the feasibility of such memberships.

"Both David and I are anxious to move RIMS forward in terms of individual memberships," Mr. Andrews said. To add an individual membership would make the society more inclusive, he suggested. "We haven't given up, but it's something we would have liked to have seen by now proposed to the board of directors and the house of delegates."

In an effort aimed at raising its profile, the society will launch its new Web site at this year's conference. Mr. Andrews said he believes the new site—which will remain at *www.rims.org*—will make RIMS much more attractive to potential and current members.

"The Web site, I feel, is going to be a big source of growth for RIMS...just because of the tremendous resource it's going to be to companies too small to have a full-time risk manager and those that haven't made a decision to have a full-time risk manager," he said. "Whoever does that function can use the Web site as a resource."

One of the site's features is a powerful search engine that risk managers can use to obtain technical and professional information from around the world, Mr. Andrews explained. He said that users also will find helpful the daily summaries of key risk management and insurance news items the site will feature.

In addition, the RIMS site will allow chapters to create individual Web sites "within minutes," Mr. Andrews said. "Some of the very active chapters, like San Diego, said it will save them $6,000 to $8,000 per year" in expenses, such as clerical and mailing costs, to have their own site that provides information to members.

The site will allow online registration for conferences, and "educational opportunities online will be greatly enhanced," Mr. Andrews said. Virtual conferences can be held through the site, which will also feature "virtual interest groups" that allow risk managers to interact with colleagues in common industries, he pointed out.

Continuing the push to make RIMS more relevant for its members, the society is making changes to its Fellow in Risk Management designation.

Mr. Mair pointed out that changes were prompted by a realization that although RIMS had "defined the body of knowledge" needed for the designation, it had not figured out a way to "deliver it in a meaningful fashion to adult learners."

He said Mr. Hampton's ideas about how to restructure the FRM requirements solved the problem. Among the changes are requirements for two-day workshops that replace classroom requirements. The workshops focus on solving risk management problems.

The shift to workshops is a key change, Mr. Andrews said. "I think risk managers will find that a lot more relevant," he said.

"The exciting part is that these workshops can be provided at chapter meetings...they can be at regional conferences or even at the annual conference," Mr. Andrews said.

The requirement that each FRM candidate complete a capstone project has been removed, and continuing education requirements have been added.

One problem with the former requirements, Mr. Andrews pointed out, was that many senior risk managers saw them as too elementary. "It was almost unanimous that we were creating something that nobody on the (executive council) was going to do," Mr. Andrews said. "And when we got this new concept, almost all of us said, 'That's something I would do.'"

Currently, 53 risk managers in the United States and 35 in Canada are working toward the designation.

RIMS' professional development program has undergone a "significant redirection," Mr. Andrews said. "The executive council is heeding the desires of our membership in wanting risk managers to take more of a lead in instructing the courses. We're trying to get risk managers more involved in the professional development classes, and, in fact, in all of our instruction."

There is a shift toward "case studies and group learning situations, rather than the classroom-lecture style," Mr. Andrews said. "Those are the key things to attract people" and to make the courses worthwhile, he said.

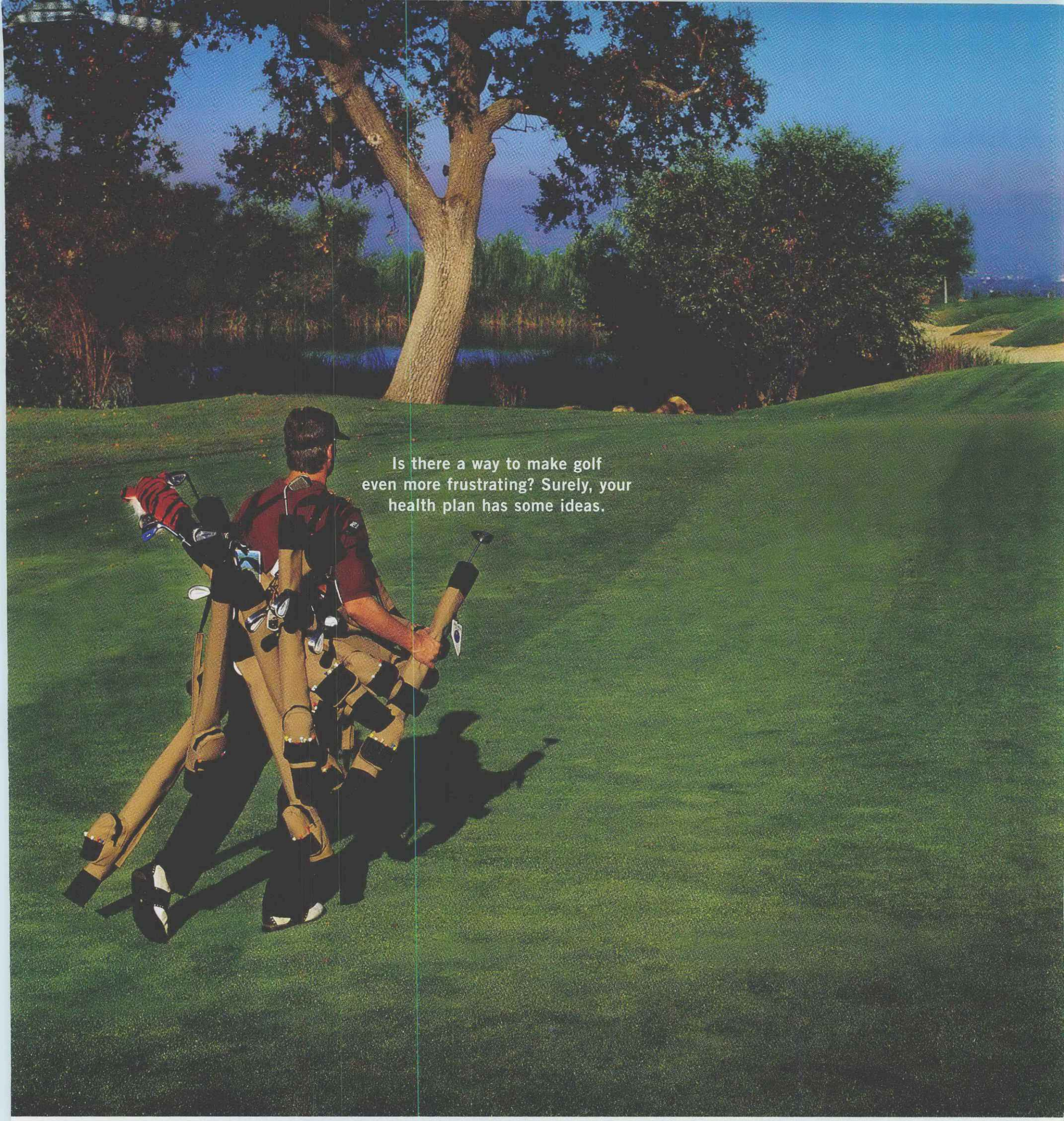
In 2000, 316 individuals attended professional development classes, up from 270 in 1999. There were 108 online students last year, up 125% from 1999.

See **RIMS** *on page T8*



PHOTO: MICHAEL MARCOTTE

RIMS' President Roger L. Andrews, left, will pass the society's leadership torch to David L. Mair at this year's conference in Atlanta.



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RIMS

Continued from page T6

RIMS also will be continuing its efforts to promote quality service among vendors.

The society had planned to publish the most recent version of its quality scorecard at the Atlanta conference but has opted to wait a year.

"The people who do quality research tell us that you really do those every two to three years," Mr. Mair said, instead of each year, which was the interval between RIMS' last two scorecards.

The scorecard rates risk managers' satisfaction with the performance of insurers, brokers and third-party administrators. Originally produced in conjunction with the now-defunct Quality Insurance Congress, the first card was criticized by vendors as having a narrow sample and a flawed methodology, Mr. Mair said. Many of the businesses named were unhappy with their scores.

Although it appeared unlikely that there had been significant changes in the results, RIMS nonetheless commissioned a second study a year after the first. Indeed, even with a much larger sample, the results of the second scorecard were not very different from those of the first.

"What it really did was confirm that the starting line was where we thought it was," Mr. Mair said. "We really are running a distance race," he said about RIMS' attempts to improve quality. "It's not a sprint; you're not going to watch it while standing in one spot. It's going to be a marathon."

RIMS also continues to monitor and participate in federal legislative debates concerning managed care, tort reform, ergonomics and other issues that affect risk managers.

"Managed care reform is still a concern to us," Mr. Andrews said. "We don't want to see employers exposed to new liabilities. It always happens when the government gets involved that costs go up, just because it costs a lot of money to regulate and be regulated. We're really concerned and watching carefully the proposals that are coming out in managed care."

While the Clinton administration's "watered-down versions" of tort reform were steps in the right direction, Mr. Andrews said RIMS is hopeful that "with a Republican president, we might see some meaningful tort reform...If more people saw the meaningless cost of litigation in this country, they would be appalled."

"We still have to watch the ergonomics issue," Mr. Andrews emphasized. "We were successful in lobbying with a lot of other interest groups on the issue of ergonomics," he said, referring to Congress' action to rescind the ergonomics standard developed by the Occupational Safety and Health Administration (*BI*, March 12). "It's always going to be an issue. Effective ergonomics regulation is something we need to work with the government on."

Achieving meaningful tort reform in various states is another concern of RIMS, Mr. Andrews said. In addition, he said, "commercial lines deregulation is another issue at the state level. We'll continue to work with the (National Assn. of Insurance Commissioners) to make state regulation more efficient."

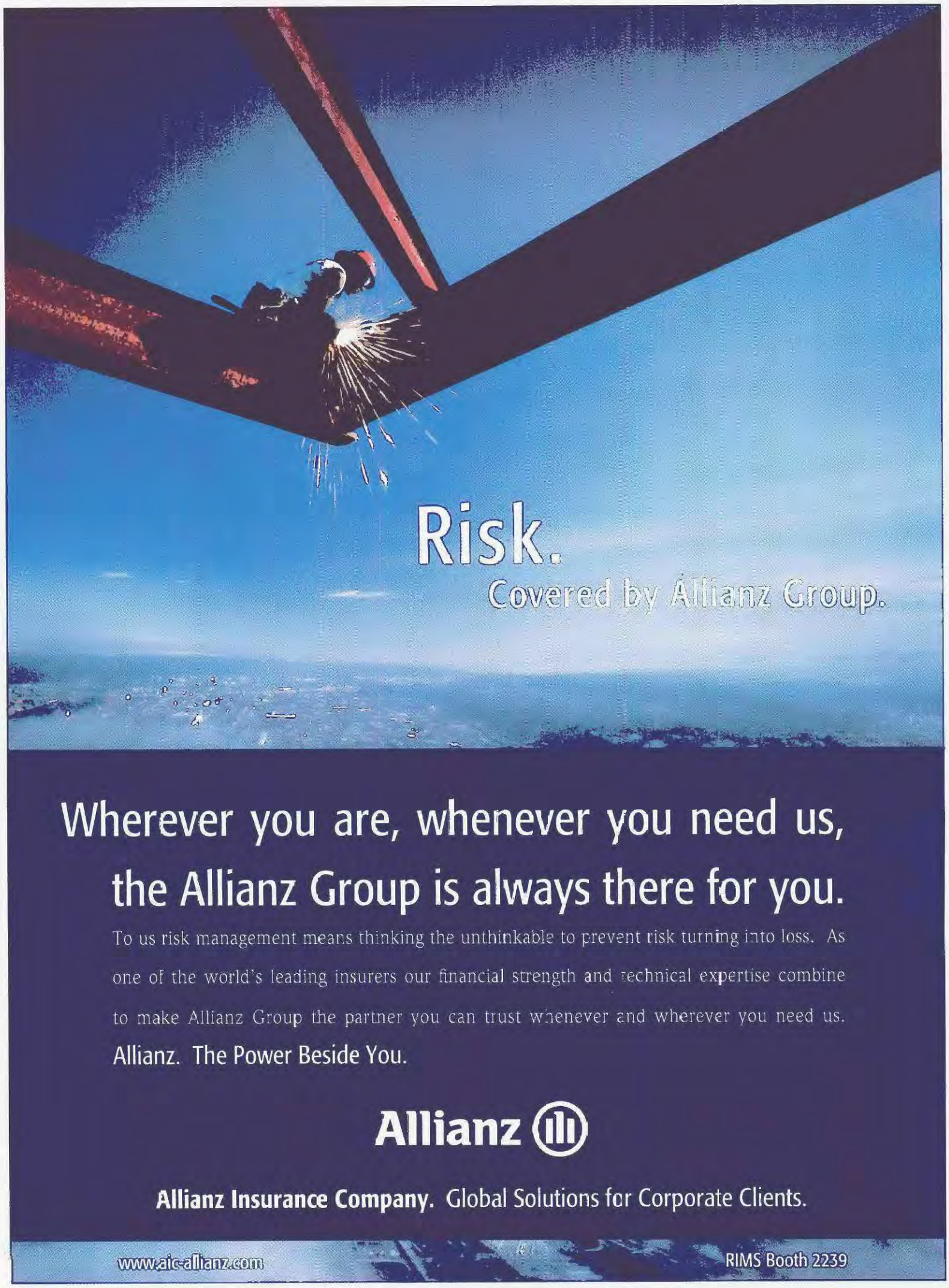
RIMS will hold its next "fly-in" to Washington on June 20 and 21. The event has become popular with risk managers, who visit Capitol Hill to meet with members of Congress to discuss their risk management and insurance concerns.

As he looks forward to his role as the society's president, Mr. Mair said there never has "been a more-exciting time to be a part of this profession," whether as a risk manager, insurer, broker or other professional. "There's never been more information available; there's never been more opportunity to interact and interplay with one another, to have an impact on what all of us do," he said.

As part of his effort to promote professionalism and pride in the organization, Mr. Mair is asking risk managers to take on one more chore. "I am going to challenge every risk manager to commit to 20 hours of biannual continuing education. It's not going to be a requirement; we can't impose it on anybody. I'm simply going to challenge everybody to agree to do it. We're going to let risk managers meet that by going to chapter meetings...the conference, our professional education programs and the professional education programs of others that rise to our quality standards."

"And we're going to measure that through the Web site," Mr. Mair said. One reason for doing so, he explained, is so prospective employers can check with the society before hiring a candidate to find out whether that person is continuing his or her professional education.

RIMS elects a first vp to its executive council at its annual meeting. Nominated for the position, which is the traditional steppingstone to the presidency, is Christopher E. Mandel, assistant vp-enterprise risk management at USAA Group in San Antonio. BI



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Atlanta RIMS 2001

RIMS leader relishes Olympic-sized challenges

By MICHAEL BRADFORD

Taking on the presidency at the Risk & Insurance Management Society Inc. is right up David L. Mair's alley: He's a guy who loves a challenge.

Assuming the RIMS presidency is itself no small undertaking, and if his past behavior is an indication, it's a good bet that Mr. Mair will find ways to further challenge himself and others at every opportunity.

Never content with the status quo, Mr. Mair says he looks for ways to push himself in his professional and personal life. Consider that as risk manager for the United States Olympic Committee in Colorado Springs—a position he has held since 1993—Mr. Mair at age 43 has taken on the challenge of attempting every Olympic sport (the ski jump was a little hairy, the overturned kayak nearly disastrous).


Mr. Mair

Challenge seems to be a way of life for Mr. Mair. Growing up, he was taught to work hard, he said, and he has applied that lesson well in his career.

As an intern for the Olympic Committee in 1987, he would routinely work 14- and 16-hour days because that's what his boss was doing. "I figured if he was in the office 14 hours a day, I would be in the office 14 hours a day. Growing up in Oklahoma, that was the work ethic I was raised with," he said. "If you see work that needs to be done, you go and do it."

Like many of his colleagues, he came to the risk management profession "completely by accident," Mr. Mair recalled.

After graduating from Oklahoma Baptist University in Shawnee, he taught eighth-grade English for seven years. While finishing his graduate studies toward a master's degree in sports management at the University of Oklahoma in 1987, Mr. Mair applied for a summer internship with the USOC. He got no response until Aug. 1 of that year.

"They said, 'Can you be here at the end of August?' I picked up at 30 and moved to Colorado for four months," he said. That meant time away from his wife and 1-year-old daughter, who stayed behind in Oklahoma.

As an intern, Mr. Mair helped the committee revamp its sports funding programs. "I was responsible for funding Olympic sports, which meant I was the guy that put the staple in the upper-left-hand corner," he joked. Apart from that task, there were a lot of typing, proofreading and similar duties, he noted. "Because I came out of education, I got to do some training programs."

When the internship ended, Mr. Mair was hired as coordinator of financial projects and his family joined him in Colorado Springs.

He had been on the job for 45 days when risk management was added to his duties. "My boss took me aside and said, 'We've been convinced to do this new thing. It's called risk management, and you're in charge.' To which my carefully considered response—and I remember it distinctly—was, 'We're doing what, and I'm who?'"

In 1993, the risk management job had grown big enough that the committee was receptive to Mr. Mair's pitch to let him take it on full-time.

Why take on risk management and leave the funding position behind? It was the challenge, of course.

"There was a tremendous intellectual challenge to it, and there still is," he explained. "I describe it as the best job in America....There's no routine to what I do, because I do it with 73 organizations. I might be dealing with the same issues, but it's always different inside each of those sports."

Mr. Mair said the job can be "emotionally challenging. One of the big issues for us today is physical and sexual abuse of athletes. I have a passion for that issue. It makes my job incredibly significant to go talk to people about how to prevent those kinds of damage to young people, and, conversely, the kinds of false allegations that can damage the character of coaches."

The job also can be "physically challenging," he said. "I may be on top of a building one day and under bleachers the next day" as part of assessing various risks.

Mr. Mair served on the board of the society's Rocky Mountain chapter in Denver for several years and was "on the leadership track of the chapter at the same time RIMS plucked me" for work at the national level.

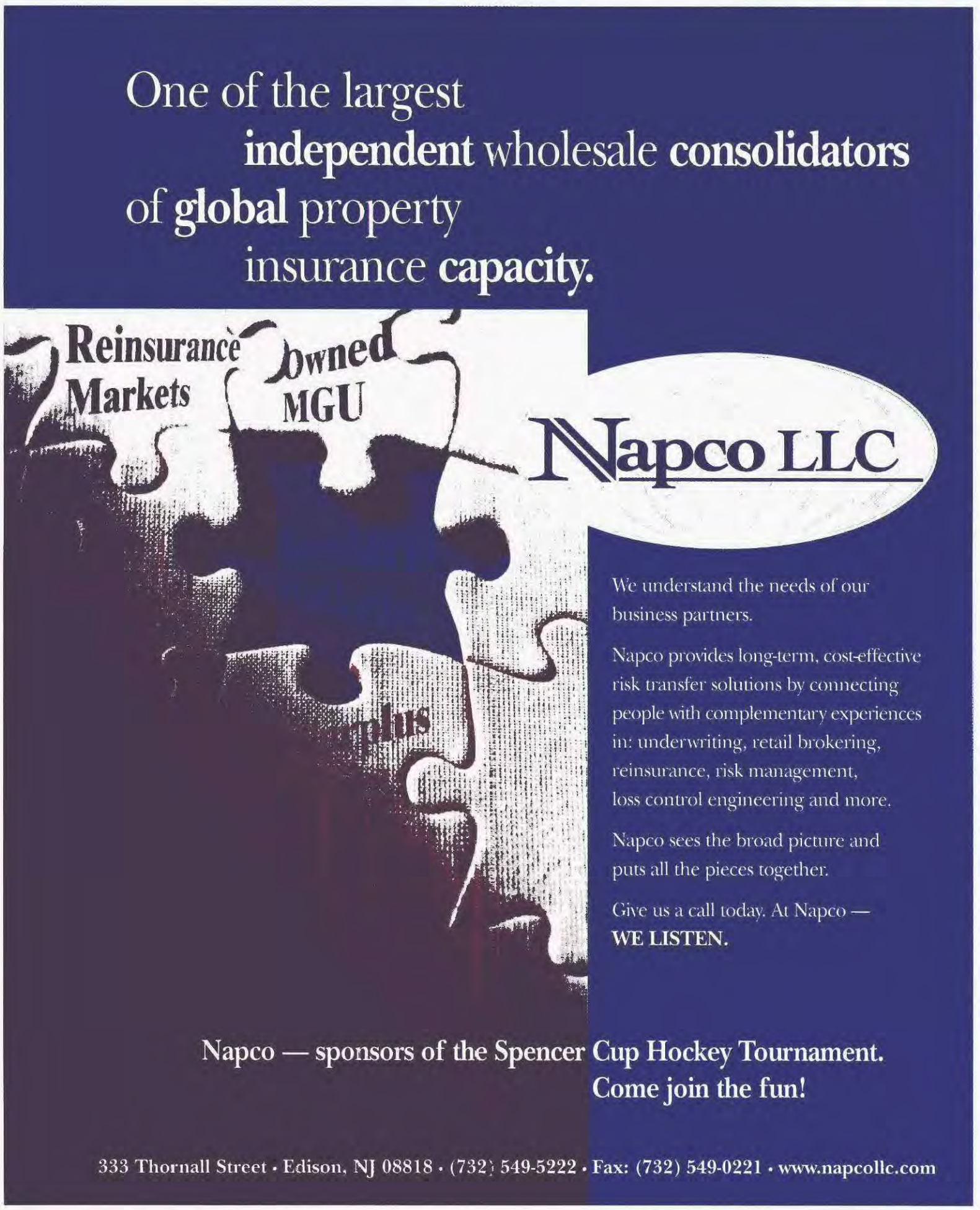
His "first engagement" at the national level was a stint as vice-chairman and chairman of a student-involvement committee. Mr. Mair was elected to RIMS' Executive Council in 1997 as vp-industry liaison and treasurer.

Remarking on his upcoming service as RIMS president, Mr. Mair said it is "an incredible honor to lead the premiere organization for this profession."

"You're going to hear me talk a lot in the next year about risk management as a profession and risk managers as professionals," Mr. Mair said. While many in the profession in the past came to it "by accident," he said, "the generation that's coming to it now is coming to it with intent."

Apart from his work with the USOC and RIMS, Mr. Mair said he is devoted to a "brand-new developing family. My fiancée and I are marrying in August," one week after an Executive Council retreat.

With that merger come his fiancée's two children and two of Mr. Mair's own. BI



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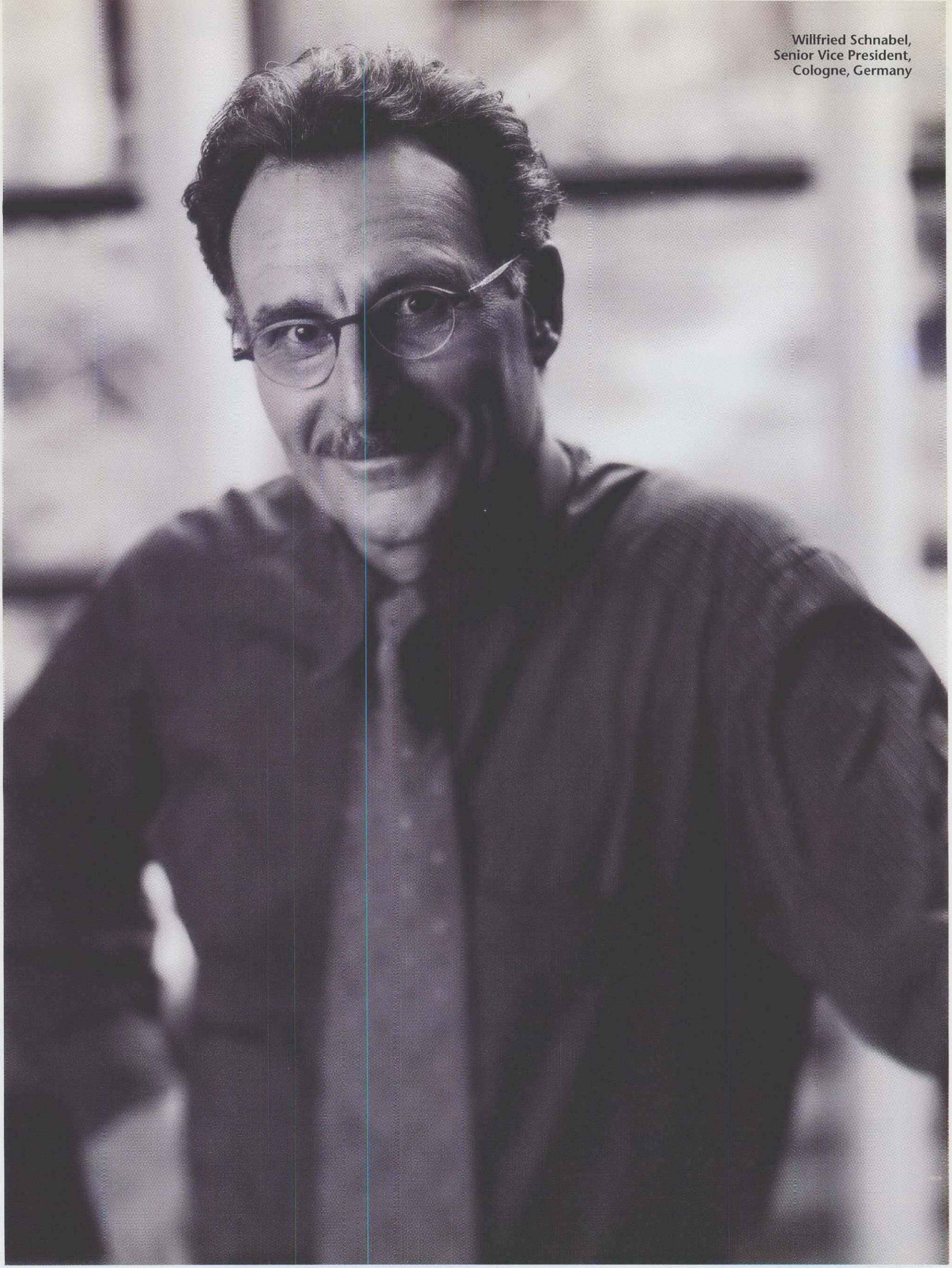


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Agenda

Continued from page T5

to hear and these two just really popped out at us," she said.

"It was great because it happened the way we wanted it to happen," said Ms. Zahn. "People signed up for sessions not knowing what the topics were. They just include those as part of their schedules."

Ms. Zahn explained that the planning committee was "trying to look at how we do things with the conference, reinvent aspects of it, especially trying to give cutting-edge technology and education."

She said RIMS plans to continue setting aside two or more session times until closer to conference time so more timely topics can be scheduled.

Another session that Ms. Zahn said was a popular session from last year is the "Speak Finance Like a Native—The Three Hour MBA."

"It's a repeat session from last year and the numbers (enrolled) are quite high," Ms. Zahn said.

Removed from the annual program are the "Lunch-n-Learn" sessions, which Ms. Zahn explained was due to decreased attendance last year.

"We decided to give it a one-year break," said Ms. Barnes. "We jam-pack the day with sessions and it doesn't give our attendees much of an opportunity to take a break and visit the exhibit hall. What we've done is to plan a buffet-style lunch in the exhibit hall on Wednesday afternoon to get the attendees more of a chance to go in and not conflict with any other scheduled events."

Another change, Ms. Barnes noted, is in the program suggestion form for the following year's conference.

"For 2000, the program suggestion form was shifted from a hard copy to a Web-based format and that was done basically to streamline information and make the form as user-friendly as possible," Ms. Barnes said.

"For 2001, we plan on publishing the program suggestion form well before the conference. If it's out there all the time, people won't be as rushed to throw in suggestion forms at the last minute," she said.

Another change, which was prompted by attendee input, is the duration of this year's conference, which will be one day shorter than usual.

"So many of us just can't take five days away from...the office, so we shortened the conference in order to give people a chance to fly out on Thursday night, get home and go back to work on Friday, if that's what they need," Ms. Barnes said.

Conference planners are anticipating a good attendee turnout for Atlanta, though it is not expected to match the numbers from last year's annual conference in San Francisco, Ms. Zahn said.

Although the number of exhibitors expected in Atlanta almost mirrors last year's total of 437, the number of attendees is likely to be about 1,000 fewer than a year ago.

The reason for the lower figure is because San Francisco is a major draw for conferees.

"You can't compare Atlanta and San Francisco—they're just different types of cities and we tend to have a larger draw on the West Coast. In a San Francisco and a San Diego, you run into the above-average attendance numbers," Ms. Zahn said.

As of early April, about 3,500 had registered, Ms. Zahn said.

The official registered attendance for the meeting in San Francisco was about 5,000, Ms. Barnes said. Counting exhibitors and other participants, RIMS last year drew about 10,000 people, she said.

Atlanta last hosted the RIMS event in 1997, and conference planners expressed enthusiasm in returning to the Southern city. "Atlanta is a good city to have a conference in. The hotels are centrally located, and the climate will be good," Ms. Barnes said.

Additionally, Ms. Zahn said that Atlanta is easy to get in and out of because it is a hub for several airlines, including Delta Air Lines.

Another advantage is the proximity to Georgia State University in Atlanta and the University of Georgia in Athens, whose academic programs in risk management and insurance are widely respected.

"We're near the educational centers where there are some really good risk management programs, so what we're really hoping is that maybe it will be a draw for some of the students from the local universities," said Ms. Barnes.

According to Ms. Zahn, the event's locale, the Georgia World Congress Center, has ample space.

The onsite registration fees, for Sunday through Thursday, are $895 for RIMS members, $995 for associate members and $1,195 for non-members. Onsite registration will take place in the Georgia World Congress Center Registration Hall. Registration hours are:

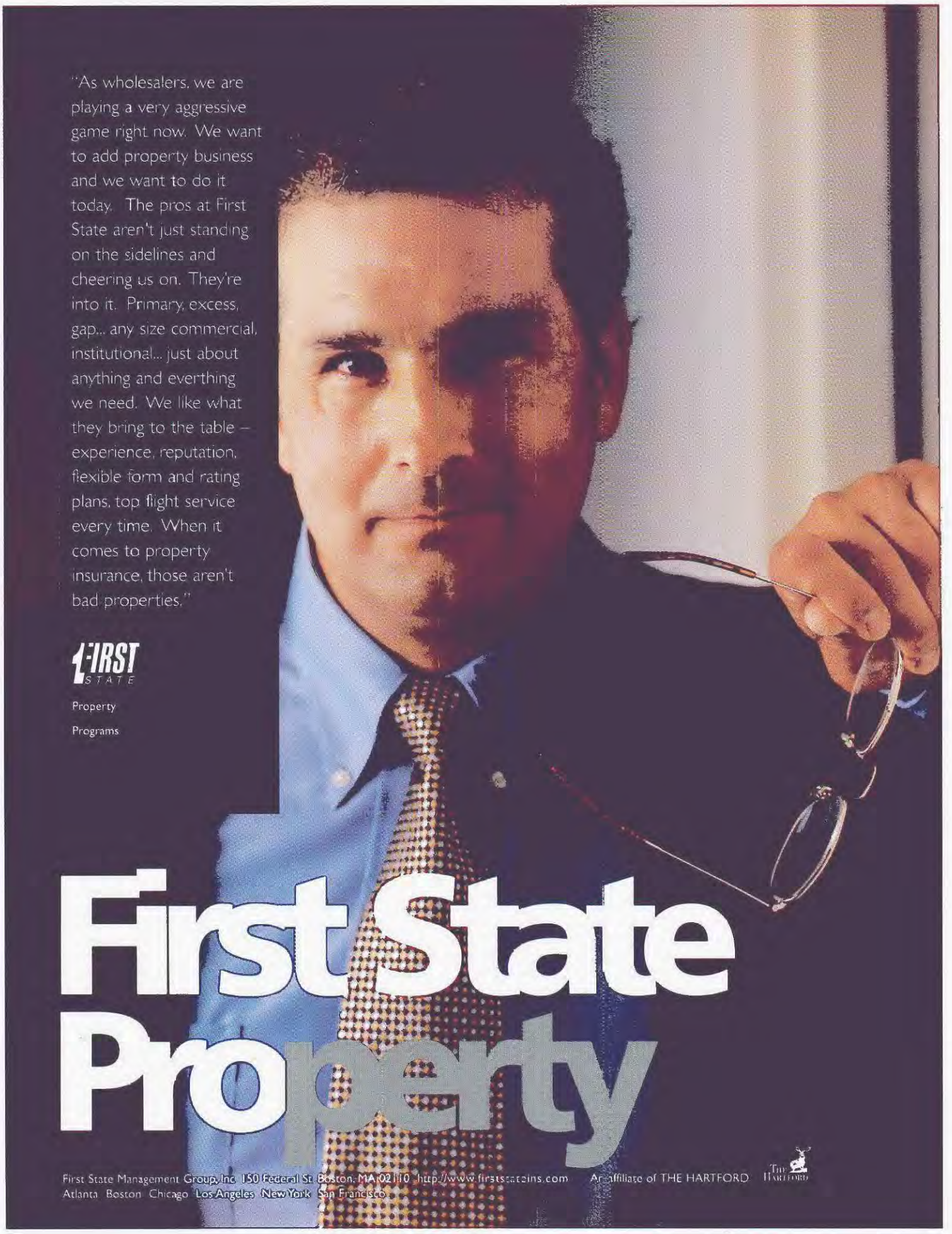
- Sunday, April 29, 10 a.m. to 6 p.m.
- Monday, April 30, 7 a.m. to 5 p.m.
- Tuesday and Wednesday, May 1 and 2, 8 a.m. to 5 p.m.
- Thursday, May 3, 8 a.m. to 4 p.m.

RIMS will accept Visa, American Express and MasterCard credit card payments for onsite registration. Other acceptable forms of payment include cash, corporate, personal and traveler's checks and money orders payable in U.S. funds drawn on a U.S. bank.

The exhibit hall—The Georgia World Congress Center, Halls A, B and C, 285 International Blvd.—will feature 434 companies represented at more than 1,000 booths. Exhibit hall hours are 9 a.m. to 5 p.m., Monday through Wednesday, and 9 a.m. to noon on Thursday. No exhibit hall hours are scheduled for Sunday, April 29.

While audio recordings of sessions will not be available for purchase this year, session speakers are expected to prepare handouts about their presentations that will be available after the conference on the RIMS' Web site.

As in previous years, RIMSTV, produced by *Business Insurance*, will provide news coverage of conference highlights and events from seminars and the exhibit hall floor. RIMSTV will be shown at 14 area hotels, as well as throughout the conference center and exhibit hall. BI



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Atlanta chapter has tradition of education

By SHIRLEY HENRY

The host chapter for the 39th annual Risk & Insurance Management Society Inc. conference has a well-deserved reputation for contributing to the education of present and future insurance leaders.

RIMS is holding its 2001 conference and exhibition from April 29-May 3 at the Georgia World Congress Center in Atlanta.

In addition to monthly and annual educational meetings, the Atlanta RIMS chapter is noted for its creation of the Spencer Educational Foundation, a scholarship fund set up in 1979 to honor the late Robert S. Spencer, a former president of both the local chapter and the national society.



Mr. Bridges

"We are a large chapter that's dedicated to the education of members and students," said Bob Bridges, Atlanta RIMS chapter president and vp-insurance operations for Randstad Staffing Services in Atlanta.

The Atlanta RIMS chapter—formed in 1957 with only 12 member companies—today has more than 100 member companies and 110 deputy risk management members, Mr. Bridges said.

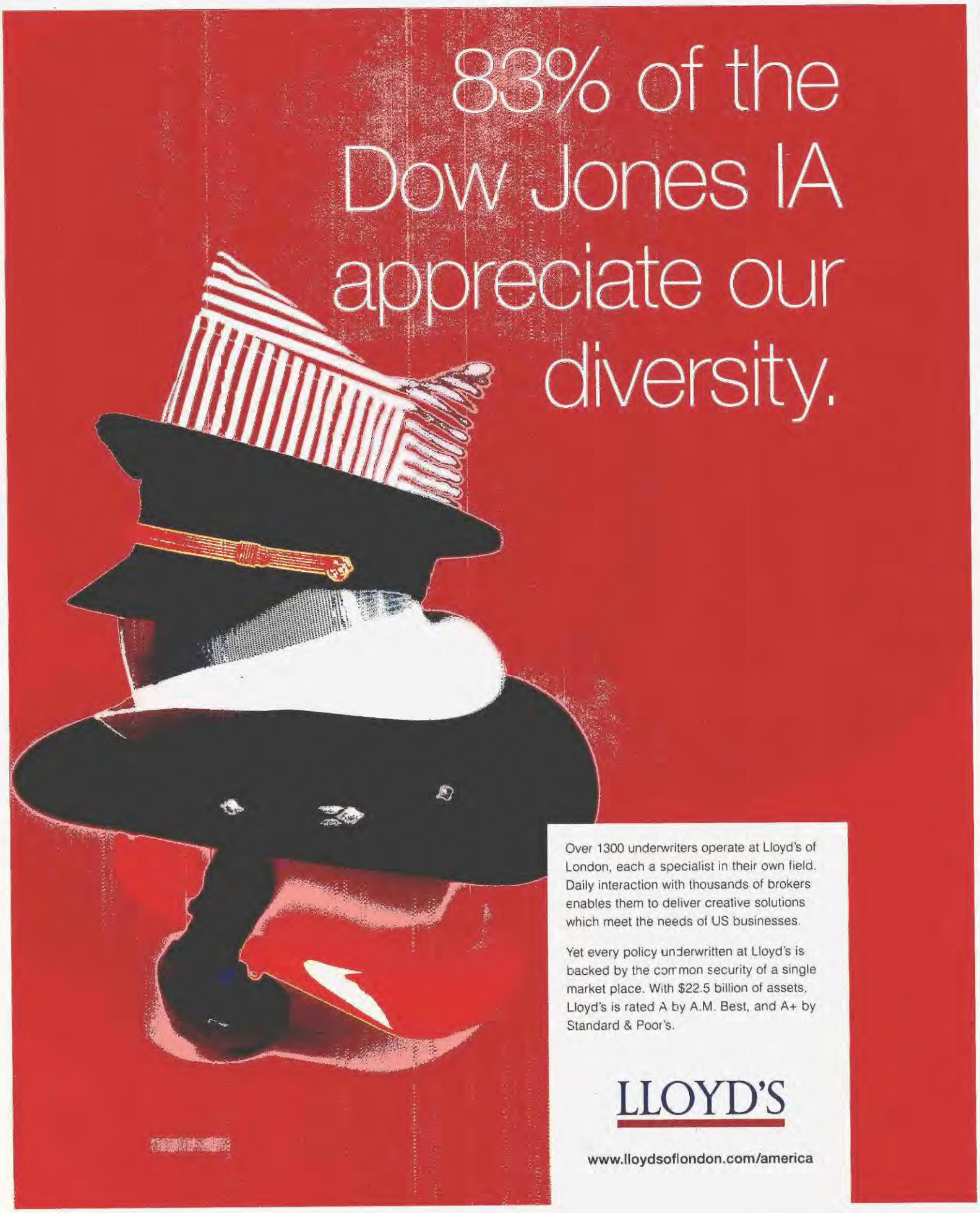
The chapter holds monthly meetings, most of which are open to nonmembers. Typically, these meetings have an educational focus, he said. For example, last November's guest speaker, Michael R. Vogler, principal and national director of PricewaterhouseCoopers L.L.P., spoke about strategies for negotiating broker's compensation. Other guest speakers have included Lawrence G. Brandon, chairman of the American Institute for CPCU and the Insurance Institute of America, and Caroline Spangenberg of the Atlanta law firm of Kilpatrick Stockton.

Mr. Bridges said that the chapter also sponsors the annual Atlanta RIMS Educational Conference, a day-and-a-half event that averages 300 attendees per year. "We also invite 100 students from surrounding universities to the conference," he said.

This year's educational conference, which was held in February, featured guest speakers from Bultman/Bell Associates, William M. Mercer and American International Group, said Denise Archer, vp-programs of the Atlanta RIMS chapter and risk manager for BellSouth Corp. of Atlanta.

Ms. Archer said that the chapter has established an emergency moderator pool for the national RIMS conference. The pool will provide substitute speakers to fill in for scheduled guest speakers who are unable to attend.

The chapter also sponsors the annual Spencer Golf Outing, a fund-raising effort that benefits the Spencer Educational Foundation and risk management programs at the University of Georgia, Georgia State University and Georgia Southern University. In addition, Mr. Bridges said, the chapter hosts a Christmas fundraising social that supports local children's charities and other educational programs. The chapter's charitable activities raised $43,000 last year, he said. BI



Teams face off to raise funds

Team USA and Team Canada will face off again this year in the 2001 "Spencer Cup" hockey game during the Risk & Insurance Management Society Inc.'s annual conference and exhibition in Atlanta.

Team Canada won the Spencer Cup by a score of 4-3 last year in San Francisco—a renewal of the tournament after a two-year hiatus. Both teams are made up of risk and insurance industry professionals. The Canadians also won in 1997, the last time the RIMS annual conference visited Atlanta.

The puck will be dropped at 10:15 a.m. Sunday, April 29, at Parkaire Ice Arena, 4880 Lower Roswell Road, in Marietta, Ga., a suburb northwest of Atlanta.

Last year, the tournament raised $3,200 for the Spencer Educational Foundation, which provides scholarships to students of risk management and grants for existing and future programs. Representatives of Edison, N.J.-based Napco L.L.C.—the primary sponsor of the event—are hoping to raise at least that much that this year. No player spots are open at this time, but admission to the rink is free for anyone who wants to come out and cheer on the teams. Parkaire Ice Arena is about 19 miles from the Georgia World Congress Center, and as the Atlanta Thrashers of the National Hockey League won't be playing when RIMS is in town, this will likely be the only puck action around.

Following the game, the rink will be opened to spectators for skating from noon to 12:30 p.m. Although there is no luncheon this year, a snack bar will be open.

Anyone interested in becoming a sponsor should contact David Pagoumian of Napco at 732-549-5222. BI



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Spencer golfing spots available

Mergers have affected more than the bottom lines of corporations.

For the first time in many years, the Spencer/Gallagher Golf Tournament at the Risk & Insurance Management Society Inc. annual conference is not already closed to new entrants.

"I guess it's a sign of the times," said tournament organizer Dean Shrable, New Orleans area manager at Arthur J. Gallagher & Co. "We have slots for at least another 100 players." Mr. Shrable said he is confident of picking up "another 40 or 50 players."

Golfers are not signing up in the same numbers, and neither are sponsors.

> *Unless more golfers sign up and more sponsors are found, a goal of raising $110,000 will not be met.*
>
> *— Dean Shrable*
> *Arthur J. Gallagher*

"We're looking a little light," Mr. Shrable said. "Some of the sponsors we had in past years are no longer around. We had to rethink a lot of the tournament and look for different sponsors because of the demise of some companies and because of mergers."

The entry fee for the event is $300 per person, which includes transportation to and from the event, breakfast, lunch, greens fees and the use of a golf cart. This year, the fee also includes two mulligans, which in past years were sold separately.

The tournament will begin with a shotgun start at 8:15 a.m. Sunday, April 29. Participants will compete in a best-ball, four-person scramble. Prizes will be awarded to the top three teams. Prizes also will be offered for the longest drive, the most accurate drive, and the drive that lands closest to the pin. Several hole-in-one prizes will also be offered.

The tournament will be played on three courses northeast of Atlanta: two at the Chateau Elan Golf Resort, at 6060 Golf Club Drive in Braselton, Ga.; and one at the Hamilton Mill Golf Course, 1995 Hamilton Mill Parkway, in Dacula, Ga.

Organizers had hoped to raise $110,000 for the Spencer Educational Foundation Inc., which provides scholarships to students in risk management and insurance. But unless more golfers sign up and more sponsors are found, that goal will not be met, Mr. Shrable said.

Last year's tournament raised $100,000 for the foundation.

To enter the tournament, call Dean Shrable, at 504-888-1100; or Butler Bourgeois, at 225-292-3515. BI

Cross the finish line for Spencer

5K scholarship fund-raising event to be held in historic Atlanta park

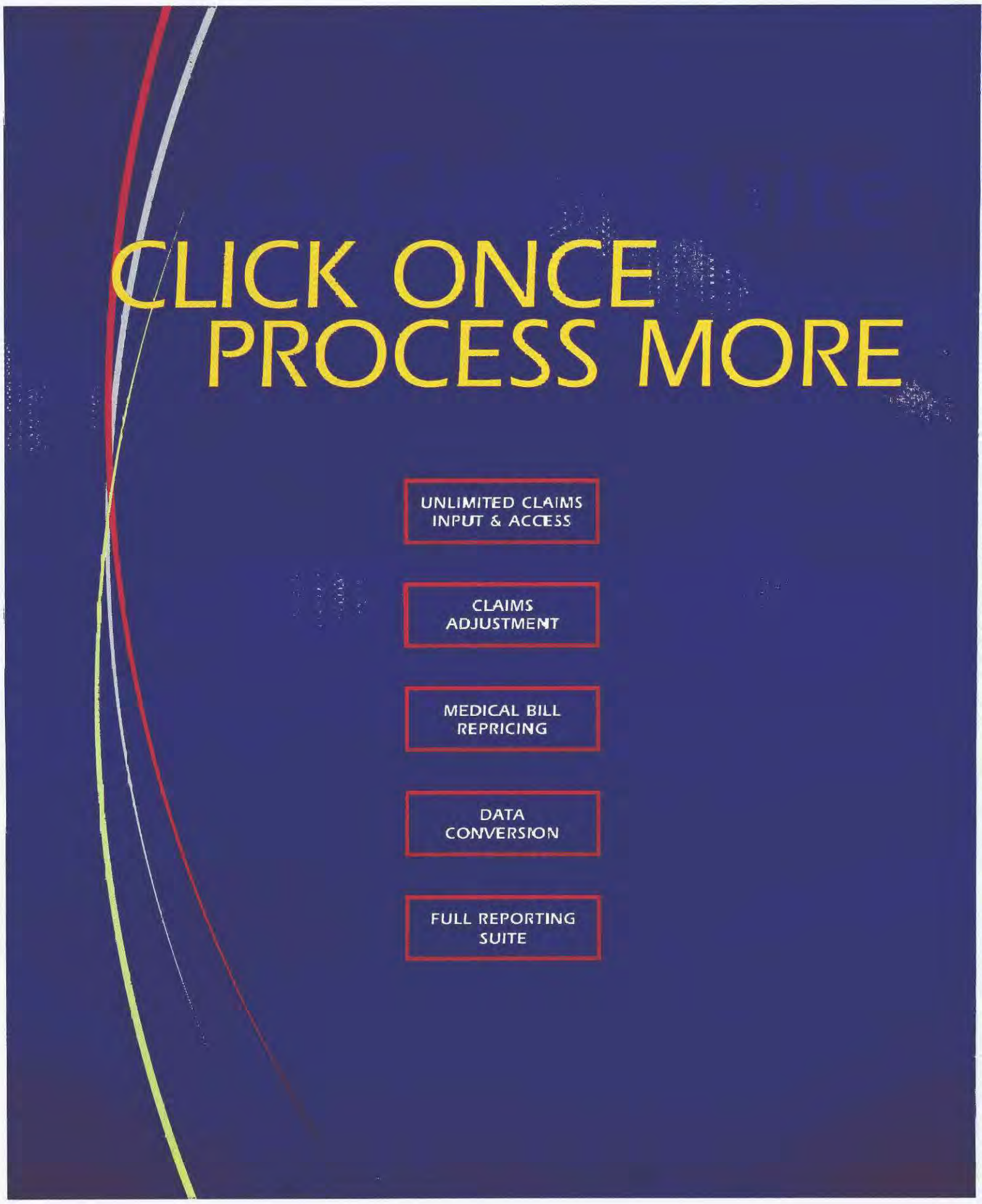
The venue chosen for the Spencer/Aon 5K Fun Run/Walk, to be held Sunday, April 29, will offer participants the opportunity to learn from the past, enjoy the present and ensure the future of risk management education.

The 69 acres of Atlanta Memorial Park, located in the city's Buckhead neighborhood, take in part of the site of the Civil War's Battle of Peach Tree Creek, one of the fiercest fights in the Union Army's campaign to take the city. Participants in the run can follow the course of the battle—which lasted for five hours on July 20, 1864, and resulted in 1,710 Union casualties and 4,796 Confederate casualties—through the historical markers that dot the area.

But Memorial Park is sure to inspire lightheartedness in addition to solemn reflection. Donated to the city in 1929 by local families, the park was originally envisioned as a memorial forest. Its old-growth hardwoods, recreation field and playground have made the park a popular place to go for a stroll, throw a Frisbee or watch birds. Upon the completion of the run, participants may want to enjoy their continental breakfast in the shade of the park's oak and maple trees.

This is the second year that Aon Corp. has sponsored a run/walk event at the RIMS conference, donating all proceeds to the Spencer Educational Foundation. Last year's inaugural run, held in San Francisco's Golden Gate Park, drew 160 participants and raised $4,000 for the foun-

Continued on next page





Continued from previous page
dation.

Each individual who pays the tax-deductible registration fee of $25 will receive a race kit, a souvenir T-shirt and a breakfast of pastry, juice, fruit, water and coffee. Also covered by the fee is bus transportation to and from RIMS' conference hotels and awards that will be given to the fastest male and female runner in six age categories as well as to the oldest male and female runners.

Interested individuals may register online for the Spencer/Aon 5K Fun Run/Walk through April 26 by going to the Web site *www.active.com* and clicking on "running."

Those who register by April 19 will receive their race kits and other pertinent information through the mail. Individuals who register after April 19 may pick up their race kits at the park on the day of the run before its 8 a.m. start. Participants may also register at the park on the day of the event.



Make a court date in Atlanta

The 39th Annual Risk & Insurance Management Inc. Conference and Exhibition in Atlanta will not be all business: Some attendees will be raising a racket for charity.

The Seventh Annual Spencer/Logic Tennis Tournament will begin at 8 a.m. on Sunday, April 29. The venue is the Bill Moore Tennis Center, 940 Fowler St. N.W., on the campus of the Georgia Institute of Technology, better known as Georgia Tech.

The Tennis Center is about a 10-minute cab ride from the Georgia World Congress Center, where most of the conference activities are being held this year. Bill Perry of New York-based Logic Associates Inc., which is organizing the event, said last year's tournament raised $11,000 for the Spencer Educational Foundation Inc., and he said he would like at least to match that figure this year.

Men and women will compete in separate round-robin tournaments. As in past years, competitors will be divided into two skill levels—beginner and advanced.

A luncheon and awards ceremony sponsored by Chicago-based Arthur Andersen L.L.P. will follow the event. Trophies will be presented to the tournament winners and to the winners of the fastest- and most-accurate serve contests. The entry fee of $50 per player includes the cost of the luncheon.

Tournament slots fill quickly each year. Individuals who would like to play or spectators interested in attending the luncheon should contact Mr. Perry at 212-227-8000. BI

Future locations of RIMS conferences



April 14-18, 2002:
New Orleans

April 6-10, 2003:
Chicago

April 18-22, 2004:
San Diego

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Donors in 2000 to the Spencer Foundation

The Spencer Educational Foundation Inc. started its third decade by awarding the largest monetary endowment in its history last year.

The board of the foundation, established in 1979 to provide scholarships to students in risk management disciplines, voted to grant $300,000 to assist in the creation of the Executive Conference on Enterprise Risk Management at the Terry College of Business at the University of Georgia in Athens.

Also in 2000, the Spencer Foundation extended the granting of merit-based scholarships to part-time graduate students of risk management and insurance; previously, only full-time undergraduate and graduate students were eligible for foundation scholarships.

The foundation honors the late Robert S. Spencer, the president of the Risk & Insurance Management Society Inc. in 1977-'78 and an outspoken advocate of the risk management profession.

A list of the Spencer Foundation contributions and pledges to date will be available at RIMS' booth during the conference. Contributions and pledges received from Jan. 1 through Dec. 31, 2000, are:

20th Anniversary Club ($100,000 or more):

Risk & Insurance Management Society Inc.

Millennium Leadership (pledge of $50,000 or more for three years):

Aon Risk Services; Atlanta Chapter of RIMS; Dallas/Fort Worth Chapter of RIMS; Greater Kansas City Chapter of RIMS; Marsh Inc. (National); Rocky Mountain Chapter of RIMS; Marsh Inc. of Denver.

Millennium Club (pledge of $30,000 - $49,999 for three years):

Delaware Valley Chapter of RIMS; Liberty Mutual Group; St. Louis Chapter of RIMS; XL Insurance Co. Ltd.

Sponsors ($5,000 - $11,999):

American International Group Inc.; *Business Insurance*; Chesapeake Chapter of RIMS; Eastern Oklahoma Chapter of RIMS; Estate of Granville E. "Ron" Judd; Hartford Steam Boiler Inspection & Insurance Co.; Memphis Chapter of RIMS; Virginia Chapter of RIMS; Willis.

Benefactors ($2,500 - $4,999):

Organizations:

Central Penn Chapter of RIMS; Chicago Chapter of RIMS; Connecticut Valley Chapter of RIMS; New Jersey Chapter of RIMS; San Diego Chapter of RIMS.

Patrons ($1,000 - $2,499):

Individuals:

William E. Drum; P. Richard and Linda Hackenburg; Kenneth S. Zignorski.

Organizations:

Central Illinois Chapter of RIMS; Central Texas Chapter of RIMS; Cunningham Lindsey Claims Management Inc.; Dun & Bradstreet Corp.; International Risk Management Institute Inc.; Kemper Insurance Cos.; Orange County Chapter of RIMS; Ozarks Area Chapter of RIMS; Palmer & Cay Inc.; Physicians' Reciprocal Insurers; South Texas Chapter of RIMS; Washington Chapter of RIMS.

Contributors ($500 - $999):

Individuals:

Betsy and Tom Balderston; James V. Davis; William S. Mortimer, in memory of Ron Judd; Mark D. O'Brien; Charles T. Tagman Jr.; Myra Leigh Tobin.

Organizations:

The ACE Foundation, on behalf of Fiona Luck; New York Chapter of RIMS; Potomac Chapter of RIMS.

Donors ($250 - $499):

Individuals:

Woody and Bev Anderson; Woody and Bev Anderson, in memory of Ron Judd; Roger and Joelyn Andrews; Diana and Tim Bunt; Chad P. Dunn; Mike Eremchuk; William J. Kelly; Lucille Gallagher, in memory of Ron Judd; Dick and Sandy Heydinger; Kathryn J. McIntyre; Dennis K. Morton; James C. Newton Jr., in memory of Ron Judd; Jeanne H. Pores; Peter A. Rancourt; Scott Rich; Debra L. Rodgers; Pamela G. Rogers; James W. Smirles; John B. Sullivan; Myra Leigh Tobin, in memory of Ron Judd; Judith Tornese, in memory of Ron Judd; Stella Alexis Wagner; Michael G. Whelan; Steve and Sue Wilder; Ron and Kelly Winans; Anne M. Zug.

Organizations:

Washington Chapter of RIMS, in memory of Ron Judd; Western Michigan Chapter of RIMS.

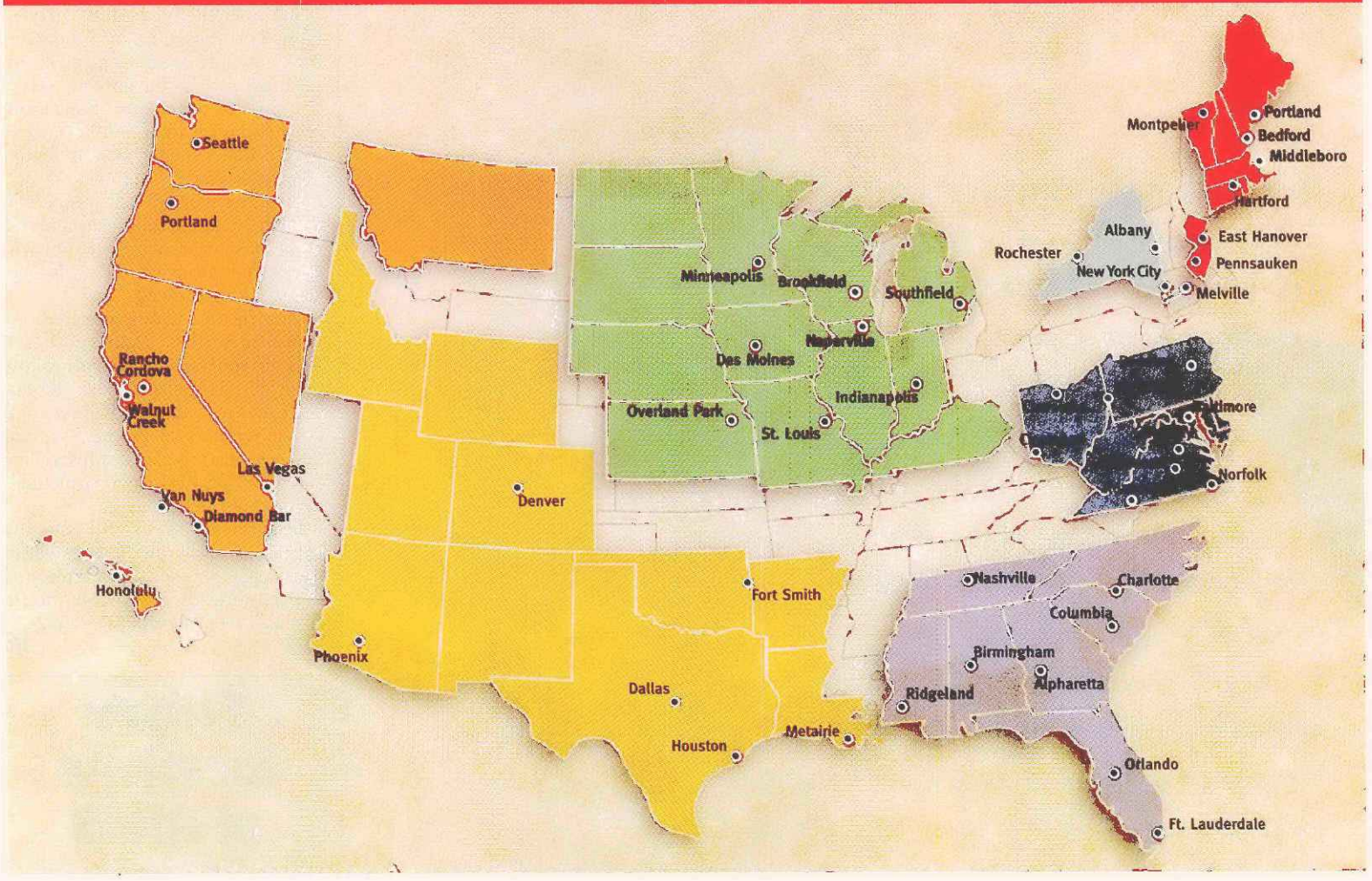
Friends ($100 - $249)

Individuals:

David and Eve Adler; Maryann Amici; Donald T. Browne, in memory of Ron Judd; James A. DeDeo; Don and Carol Fox, in memory of Sol Dunkin; Rita P. Garcia; P. Richard and Linda Hackenburg, in memory of Neal Andrews; P. Richard and Linda Hackenburg, in memory of Terri Brisart; P. Richard and Linda Hackenburg, in memory of Mrs. Ollie Fredritz; P. Richard and Linda Hackenburg, in memory of Ron Judd; P. Richard and Linda Hackenburg, in memory of Ed Lalley; P. Richard and Linda Hackenburg, in memory of Sara Nance; P. Richard and Linda Hackenburg, in memory of Dawson Smith; P. Richard and Linda Hackenburg, in memory of Marjorie C. Tobin; Jon Harkavy, in memory of Ron Judd; Cheri J. Hawkins, in memory of Ron Judd; Dick and Sandy Heydinger, in memory of Ron Judd; Mari-Jo Hill; James Holland; Linda Huennekens; Mary E. Isbell; Amanda Johnson; Fenhua Liu; William L. Mather; Kathryn J. McIntyre, in memory of Ron Judd; Christine and Daniel

See **Donors** *on page T22*

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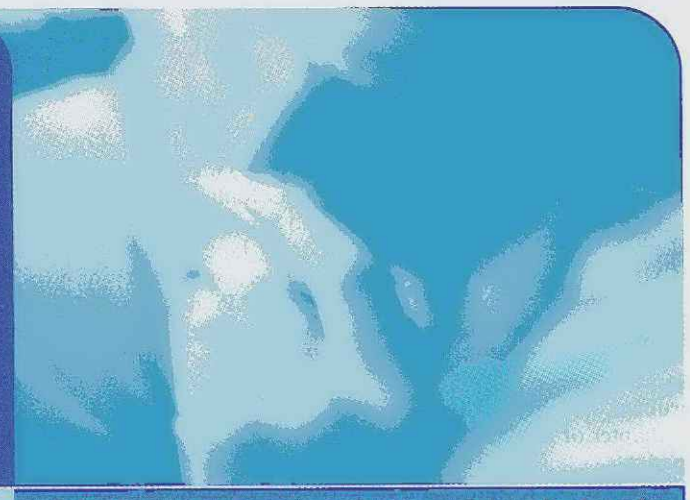
To learn more, please stop by our booth #639 at this years RIMS Conference in Atlanta.

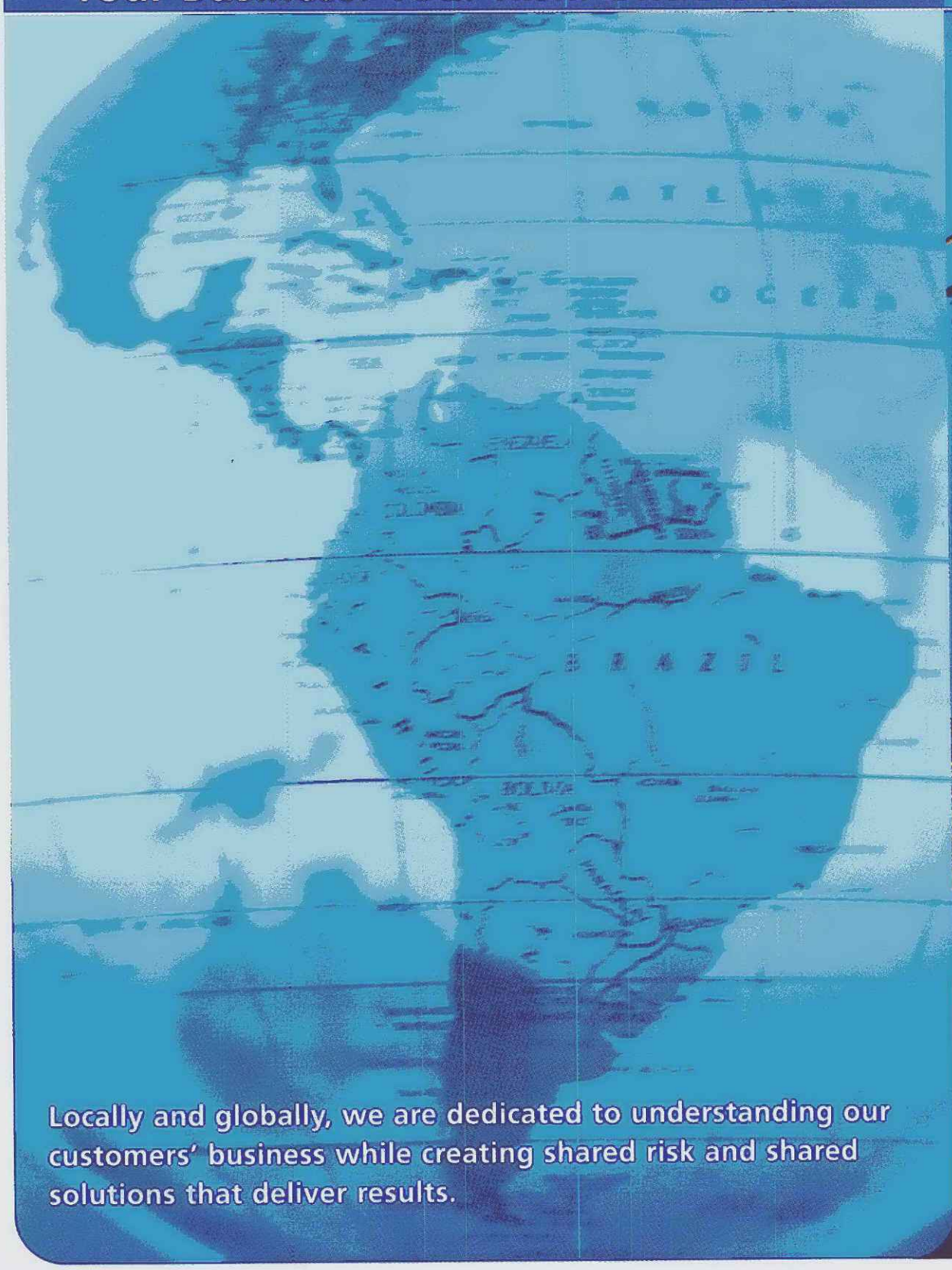
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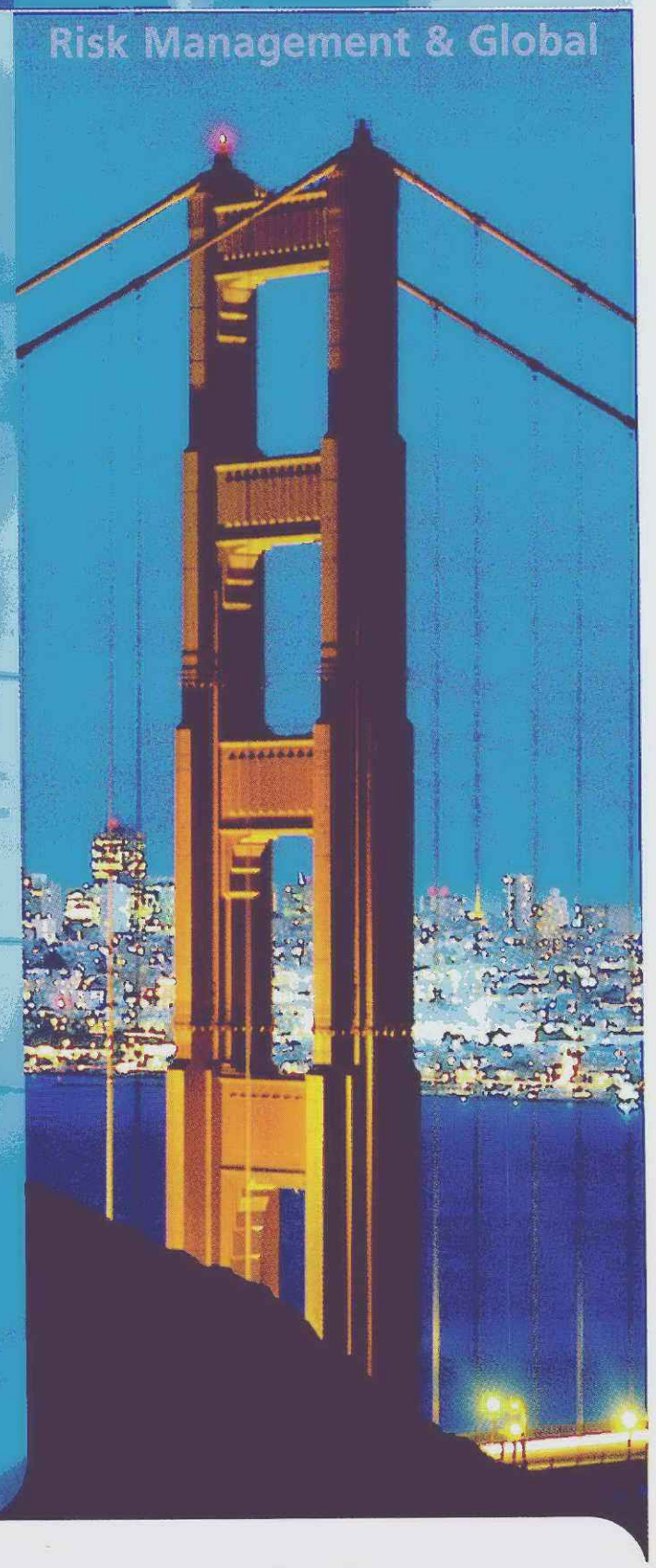
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Donors

Continued from page T20

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Organizations:

Marubeni America Corp.; Piedmont Chapter of RIMS; YKK Corp. of America.

Supporters ($25 - $99):

Individuals:

David and Eve Adler, with best wishes to Susan Silverstein for a speedy recovery; David and Eve Adler, in honor of Dick Heydinger's retirement; the doctoral students of Richard B. Corbett; Lori Erickson; Douglas G. Hoffman; Ann Hudock; James Kallmann; Karen Lasky; Dick and Sandy Heydinger, in memory of Mrs. Jane Hackenburg; Susan Meltzer, in memory of Ron Judd; John G. Pinner, in memory of Ron Judd; Jennifer Russell; Angela Sabatino, in memory of Mrs. James (Ollie) Fredritz; Angela Sabatino, in memory of Mrs. Jane Hackenburg; Angela Sabatino, in memory of Ron Judd; Angela Sabatino, in memory of Marjorie C. Tobin; Angela Sabatino, in honor of Dick Heydinger's retirement from Hallmark Cards Inc.; Allen and Susan Silverstein, in memory of Ron Judd; Allen and Susan Silverstein, in memory of Marjorie C. Tobin; Tiare Stone; Ron and Kelly Winans, in memory of Mrs. Jane Hackenburg; Ron and Kelly Winans, in memory of James H. Hawley, M.D.; Ron and Kelly Winans, in memory of Ron Judd; Ron and Kelly Winans, in memory of Robert F. Klumpp; Ron and Kelly Winans, in memory of Hugh D. Larkin; Ron and Kelly Winans, in memory of the Rev. Dr. Douglas D. Tiffany; Ron and Kelly Winans, in memory of Marjorie C. Tobin; Anne M. Zug, in memory of Mrs. Jane Hackenburg; Anne M. Zug, in memory of Marjorie C. Tobin; Anne M. Zug, in honor of Dick Heydinger's retirement.

Organizations:

Ahold USA Inc.; The Anita Benedetti Student Involvement Program Committee, in memory of Patrick McDonough's father; Butler Manufacturing Co.; Dallas/Fort Worth Chapter of RIMS, in honor of Barbara Edwards, Texas Instruments Inc.; Dallas/Fort Worth Chapter of RIMS, in honor of Linda Lamel; Dallas/Fort Worth Chapter of RIMS, in honor of Anne Marie Roberts, Vision Reinsurance Intermediaries; Dallas/Fort Worth Chapter of RIMS, in honor of Steve Cataldo and Mike Whelan; Edison Electric Institute Risk Management Committee, in memory of Norm Horsley; Edison Electric Institute Risk Management Committee, in memory of Cliff Smith; Moore North America; The Prudential Insurance Co. of America; Time Warner Communications; Venator Group Inc. BI



Conference schedule at a glance

Saturday, April 28
Special event:
"Building a Successful Chapter" Seminar:
8:30 a.m. –5 p.m.

Sunday, April 29
Registration hours:
10 a.m.-6 p.m.
Special events:
First Timers' Orientation:
4 p.m.-5 p.m.
Opening Reception:
6 p.m.-8 p.m.

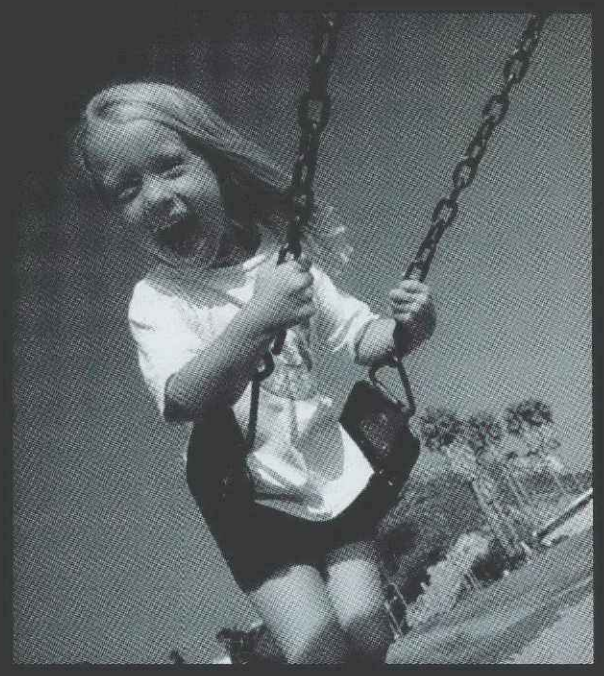
Monday, April 30
Registration hours:
7 a.m.-8 p.m.
Special events:
Annual Membership Breakfast Meeting:
7:30 a.m.-9:30 a.m.
First Timers' Orientation:
10:30 a.m.-11:30 a.m.
Lunch: noon-1:15 p.m.
Boxed lunch
in the exhibit hall
General sessions:
9:30 a.m.-10:30 a.m.
Session hours:
1:45 p.m.-5 p.m.
Exhibit hall hours:
9 a.m.-5 p.m.

Tuesday, May 1
Registration hours:
8 a.m.-5 p.m.
Special events:
Exhibit Hall
Dessert Reception:
1:45 p.m.-3 p.m.
Lunch: noon to 1:45 p.m.
Speaker: Capt. Al Haynes
Session hours: 9 a.m.-5 p.m.
Exhibit hall hours:
9 a.m. -5 p.m.

Wednesday, May 2
Registration hours:
8 a.m.-5 p.m.
Lunch: networking
lunch in the exhibit hall
Session hours:
8:30 a.m.-5 p.m.
Exhibit hall hours:
9 a.m.-5 p.m.

Thursday, May 3
Registration hours:
8 a.m.-4 p.m.
Lunch: noon-1:45 p.m.
Speaker: Scott K. Lange
Session hours: 9 a.m.-4 p.m.
Exhibit hall hours:
9:00 a.m.–noon

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Visitors

Continued from page T5

Atlanta somehow survived the war and eventually prospered. Its history is marked by such accomplishments as pharmacist John Pemberton's development of a concoction made up of extracts from coca leaves and kola nuts. Blended with soda, the beverage became known as Coca-Cola. A shrine to his achievement is The World of Coca-Cola, a must-see for Coke fans who want the real scoop on the birth of the famous drink.

The city's convention business has its roots in Atlanta's 19th-century expositions. Shows such as the 1895 Cotton States Exposition drew hundreds of thousands of visitors.

During this year's annual conference of the Risk & Insurance Management Society Inc., attendees will gather in the Georgia World Congress Center, a 25-year-old site that features 950,000 square feet of exhibit space and 76 meeting rooms. An additional 1.4 million square feet will be added to the facility when an expansion project is completed in 2002.

Atlanta's African-American history has been tumultuous, marked by riots in the early 1900s. Those ugly days were precursors to Atlanta's vital contributions to the civil rights movement.

Following the riots, African-American businesses chose the Auburn Avenue area, also known as Sweet Auburn, in which to settle. As the years passed, the area flourished, giving rise to a number of successful enterprises, and the community grew and prospered. Its most notable resident, the Rev. Martin Luther King Jr., was born in a home on Auburn Avenue in 1929.

Today, the Rev. King's body lies in a marble tomb not far from his boyhood home, at the Martin Luther King Jr. Center for Nonviolent Social Change. The historical site is one of the city's leading tourist attractions.

Atlanta's most famous author, Margaret Mitchell, is remembered at the home where she penned the classic "Gone With the Wind" in the 1920s. Daily tours give visitors a glimpse of how Ms. Mitchell lived in her small Midtown apartment. A museum at the site features a portrait of actress Vivien Leigh costumed as Scarlett O'Hara, and the doorway of Tara from the set that was used in making the film adaptation of the book.

Long removed from the days of Rhett and Scarlett, modern Atlanta is an amalgam of high-technology businesses, financial services companies and tree-shaded neighborhoods that range from funky Little Five Points to exclusive Buckhead. Visitors can tour a cutting-edge news gathering operation at CNN Center, jog or relax jog at Piedmont Park or spend the day at the city zoo.

Arts aficionados will find the city's cultural heart in Midtown, the location of many galleries and theaters. The Woodruff Arts Center, which hosts the Atlanta Symphony Orchestra and the Alliance Theatre Company, is the site of many of the city's cultural events. Other theatrical productions can be enjoyed throughout the Midtown area in a variety of playhouses.

The Atlanta Opera makes its home in Midtown's Fox Theatre, one of the country's last grand movie palaces.

Midtown's nightlife isn't shabby either, with a number of haunts for dancing, drinking, watching sports or just enjoying dinner. Much of this activity takes place along Peachtree Street, the city's main north-south artery, or in nearby neighborhoods.

A more-exclusive club scene and the city's trendy shopping district can be found in Buckhead, just north of Midtown. Taxis will be leaving downtown conference hotels regularly to ferry RIMS-goers to the chic restaurants and nightclubs in this part of town (see related story).

Phipps Plaza and Lenox Square Mall are neighboring Buckhead shopping sites with a roster of leading retailers. Phipps' more-exclusive names will attract shoppers looking for upscale reminders of their Atlanta visit.

There are several ways to get from place to place in Atlanta (see related story). Although cabs are abundant downtown, a lower-priced alternative is the city's clean and efficient Metropolitan Atlanta Rapid Transit Authority rail system.

The MARTA route is extensive within the downtown area, and its Peachtree Center stop is near conference hotels. The rail system offers a particularly inexpensive ride from the airport when compared to cab fares.

Visitors to Atlanta can find plenty of information about the city before they leave home by visiting the Web site of the Atlanta Convention & Visitors Bureau, at *www.acvb.com*. Procrastinators can visit the bureau itself at 233 Peachtree St. N.E., Suite 100. The bureau's telephone number is 404-521-6600. BI



GRAPHIC BY JOHN HALL

Getting around while in Atlanta

An often-quoted bit of lore holds that Eskimos have more than 50 words for snow; Atlantans, on the other hand, have one word—"Peachtree"—for more than 30 streets.

Consequently, navigating in Atlanta can be challenging for those who are unfamiliar with the lay of the city. Visitors planning to drive in Atlanta also should bear in mind locals' penchant for speeding, as well as the city's reputation as having some of the worst traffic in the United States.

Perhaps in light of such concerns, Atlanta leaders, in preparing the city to host the 1996 Olympic Games, sought to improve its public transportation system. Those efforts—including the expansion of the city's rail network and bus lines—were aimed at making public transportation a more attractive option for tourists and residents alike. The rail system is still far from comprehensive, though, and several destinations are most easily reached by car.

The Metropolitan Atlanta Rapid Transit Authority—or MARTA—rail system is made up of two lines: the "orange" line, which runs north-south; and the east-west "blue" line. The two lines connect at the Five Points hub, where riders can transfer between trains at no charge; a number assigned to each station indicates how many stops it is from the Five Points hub. Two trains operate on the orange line, with one train running north to North Springs and the other heading northeast to Doralville. A free transfer between the two is available at the Lindbergh Center station, the last stop before the split. The southernmost stop on the orange line is Hartsfield Atlanta International Airport, and a trip to the airport from downtown should take about 20 minutes. The blue line runs from the Indian Creek stop in the east to the Hamilton E. Holmes stop in the west. Trains, which run every eight to 15 minutes, are in operation from 5 a.m. to 1:00 a.m., Monday through Friday, and from 5 a.m. to 12:30 a.m. on weekends and holidays.

MARTA also operates several bus lines throughout the city, and riders can transfer between trains and buses within a limited period of time at no charge. For detailed schedules and routes, visit MARTA's Web site, at *www.itsmarta.com*.

The fare for MARTA is $1.75, and riders will need exact change or tokens, which can be purchased at MARTA stations. A TransCard, which offers unlimited rides for one week, costs $13.

Taxicabs are readily available near downtown hotels but are much less common in other areas, and those in need of a taxi in Midtown or Buckhead will need to call for one. Within the downtown area, there is a flat rate of $5 for one or two passengers and a $2 charge for each additional passenger. Elsewhere, the meter starts at $1.50 for the first rider, additional riders are $1 each and the fare is 20 cents per 1/6 mile.

—By Matt Scroggins


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Atlanta RIMS 2001

More than 400 organizations are set to exhibit at the 39th annual Risk & Insurance Management Society Inc. conference and exhibition.

Among those exhibiting at the Georgia World Congress Center in Atlanta will be insurers, brokers and consultants. Conference attendees will be able to meet with vendors and obtain information on products and services.

Access to the exhibit hall is included in the registration fee; for those not registered, a one-day pass to the hall costs $250 at the site.

No one under 21 will be admitted to the exhibit hall.

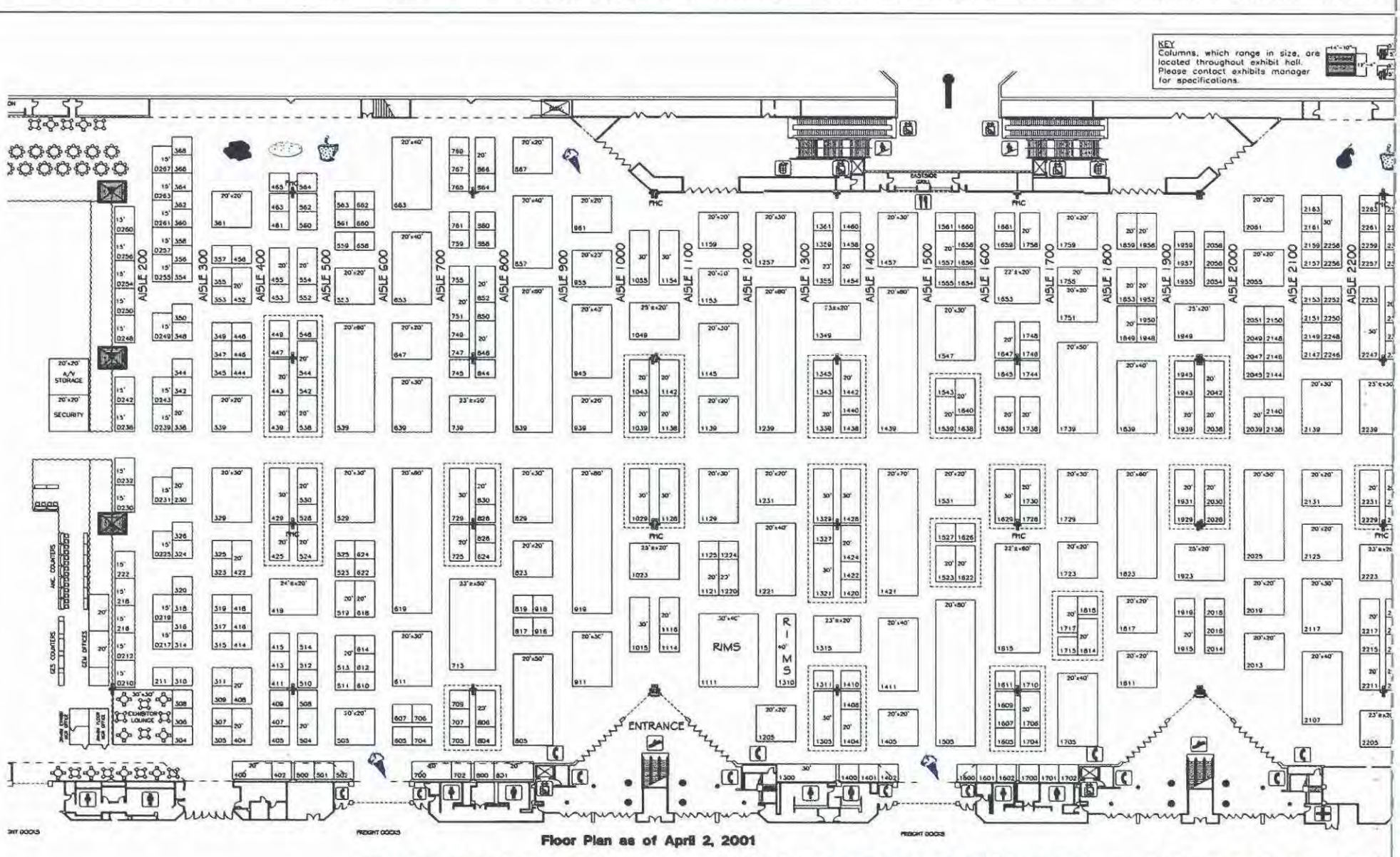
Exhibit hall hours:

Monday, Tuesday and Wednesday April 30, May 1, and May 2: 9 a.m. - 5 p.m.

Thursday, May 3: 9 a.m.-noon.

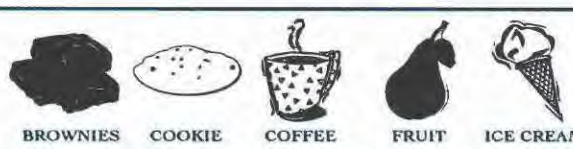
Following is a list of exhibitors and their booth numbers as of April 2, supplied by RIMS.

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ABD Inc. . . . 1759
Accelerate LaserHealth . . . 2159
Accenture . . . 554
ACE USA . . . 839
Acordia Inc. . . . 1547
ActecSystems/ DriverCheck . . . 2028
Adjusters International . . . 1138
Advanced Driver Training . . . 2018
Advisen . . . 2638
AEGIS Insurance Services Inc. . . . 1656
AFCO Credit Corp. . . . 1408
AIR . . . 2632
Albors & Associates Language . . . 548
Allegient Systems . . . 801
Allianz Insurance Co. . . . 2239
ALTA Services . . . 310
American Appraisal Associates . . . 918
American Institute for CPCU . . . 2014
American International Group Inc . . . 1145
American Technical Services . . . 1923
AnciCare PPO . . . 2217
Anderson Kill Insurance Services . . . 1957
Anderson Kill & Olick P.C. . . . 1959
Aon . . . 1615
APARYS-PANAMA . . . 1915
Arbitration Forums Inc. . . . 2038
Argonaut Insurance Co. . . . 2330
ArgosyHealth . . . 2362
Arthur Andersen . . . 2055
Arthur J. Gallagher & Co. . . . 829
Ascertain Solutions . . . 1746
ASCR International . . . 348
ASI Services Inc. . . . 844
Atlantic Mutual Cos. . . . 961
AutoVista . . . 2049
AXA Corporate Solutions . . . 1700
Bancroft NeuroHealth . . . 1948
Bank of Butterfield . . . 709
Barbados . . . 1811
Becher + Carlson Cos. . . . 647
Belfor USA . . . 1647
Bermuda . . . 611
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Black Diamond . . . 2457
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BMS Catastrophe . . . 2211
Bongarde Communications . . . 2410
Bonnamy & Associates L.L.C. . . . 759
British Virgin Islands . . . 2125
Bunch & Associates Inc. . . . 1704
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Business Software Solution . . . 325
Callan Salvage & Appraisal . . . 1561
Cambridge Integrated Services . . . 1029
Campos & Associates . . . 1602
Canadian Litigation . . . 2524
CAP Index Inc. . . . 304
Carlisle Medical Inc. . . . 2314
Cayman Islands Government . . . 823
CCC Information Services Inc. . . . 2624
CCN . . . 2131
CEC Consultants Inc. . . . 2140
CEI Group Inc. . . . 1339
Cellport Systems . . . 461
CertSite Inc. . . . 318
CFO Publishing . . . 2345
CGM Security Solutions . . . 2147
Championship Golf . . . 345
Chicago Conservation . . . 542
Chubb Group of Insurance Cos. . . . 1739
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ClaimResolver.com . . . 2441
Claims Control Inc. . . . 1343
Claims on Line Inc. . . . 700
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Claims3 . . . 765
clickNsettle.com . . . 2351
CNA . . . 1439
Coalition America Inc. . . . 1400
Cogentric . . . 2413
College of Insurance . . . 1355
Combined Investigators . . . 2647
Comerica Bank . . . 419
Commonwealth Risk . . . 1121
Compensation Management Associates . . . 1952
CompManagement Inc. . . . 1359
Computer Risk Management . . . 1049
Concentra Managed Care . . . 713
Confidential Business . . . 508
ConfirmNet Corp. . . . 1257
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Creative Options Inc. . . . 1424
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CSC . . . 663
CSC Consulting Inc. . . . 755
Cunningham Lindsey . . . 1411
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CVS/Pharmacy . . . 1361
Cybersettle.com . . . 338
DataTracPlus L.L.C. . . . 344
DAVID Corp. . . . 2039
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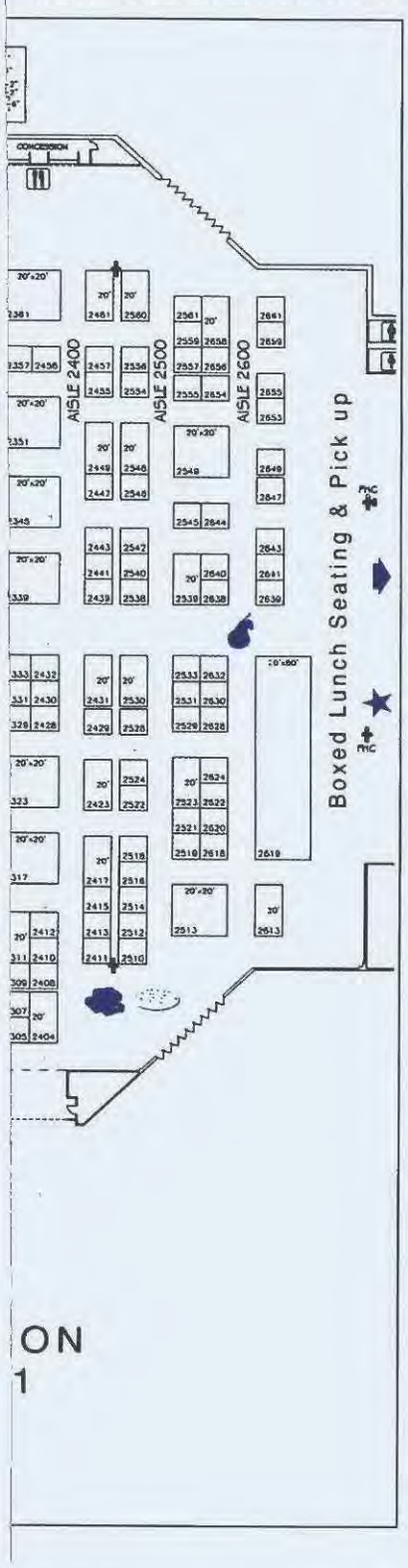


Note: Dessert Stations are for Dessert Reception Only, Tuesday May 2 1:45 pm - 3:00 pm.

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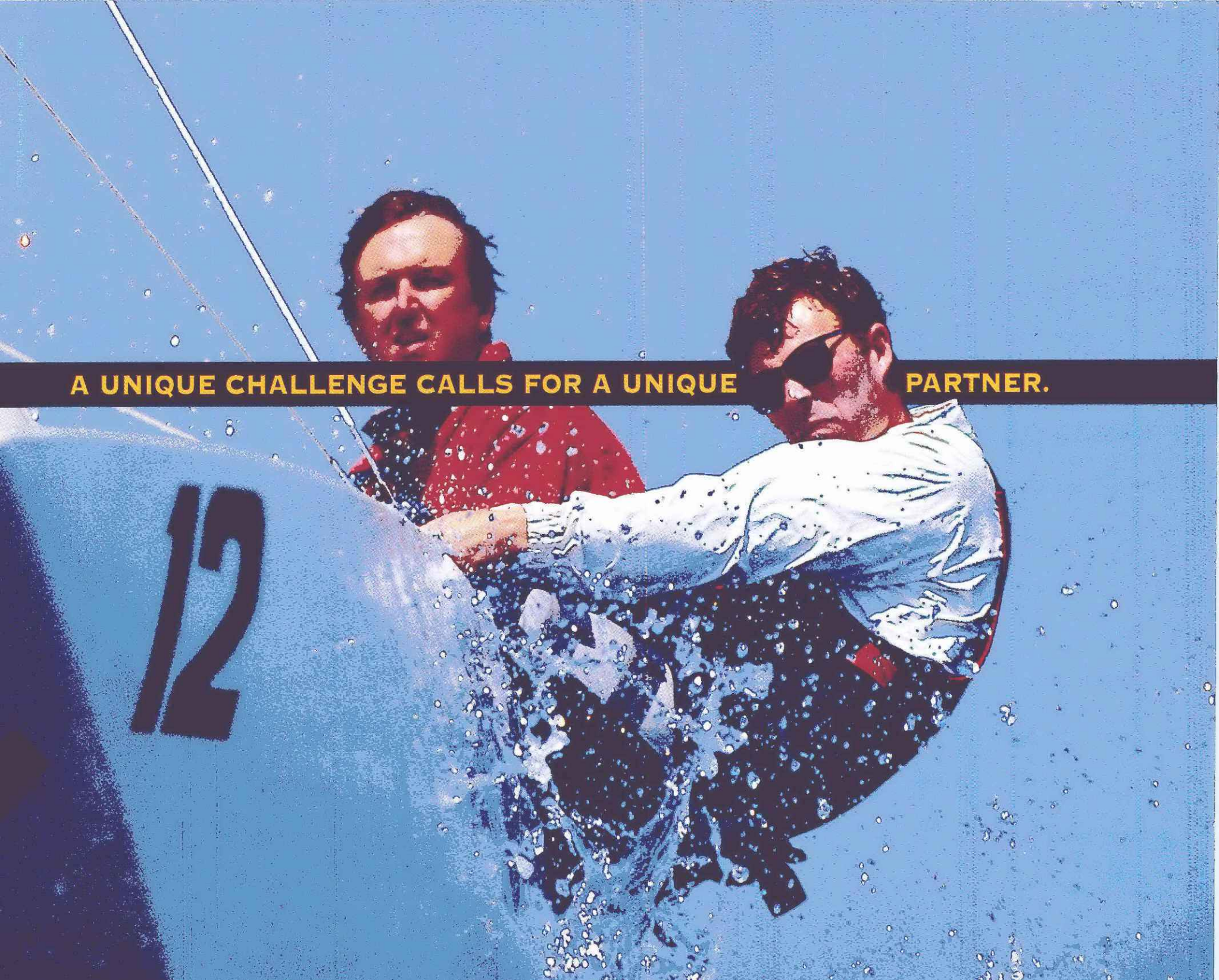


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Atlanta abounds with attractions of all varieties

By MICHAEL BRADFORD and MATT SCROGGINS

Visitors to Atlanta will find a city steeped in history and one with much to offer anyone in search of entertainment, knowledge or culture. Below are just a few of Atlanta's many attractions.

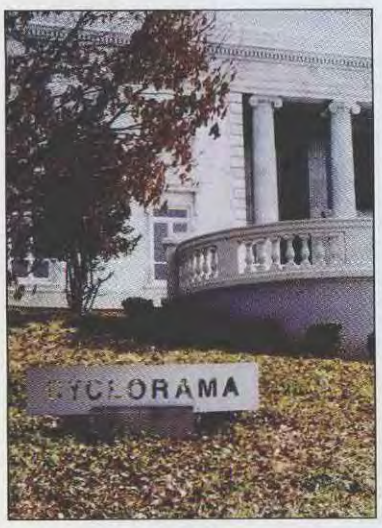


PHOTO: MICHAEL BRADFORD

The Atlanta Cyclorama

The bloody Civil War campaign that left Atlanta in ashes is recreated in a stunning painting and diorama at the Atlanta Cyclorama.

The display is the city's most ambitious and impressive remembrance of a sad chapter in its history. The Cyclorama captures the drama of a July day in 1864 when the Union Army's bombardment ended in a victory for the North in the Battle of Atlanta.

The massive circular panorama is 358 feet in circumference and 42 feet high, making it the world's largest painting. It merges seamlessly with a three-dimensional landscape of the battle-torn Georgia red clay. Figures of soldiers lie scattered across the battlefield or trek wearily through the carnage of twisted railroad tracks, cannons and splintered trees.

Inside a darkened auditorium, theater-style seating revolves slowly around the battle scene as taped narration depicts the events of that hot summer day, identifying the historical figures who played important roles in the fight. At the end, a guide provides further information about the painting. One startling revelation is that some of the figures of soldiers, which appear from the seating to be life-sized, are only 17 inches tall.

There is much more Civil War and Atlanta history at the Cyclorama. Display cases trace the history of the war before the Atlanta Campaign of 1864 and contain weapons such as a Colt navy revolver and a breech-loading carbine. Among the artifacts are a shell for a 10-pound parrott gun and photos of mortars and cannons used in the conflict.

Oversized wall maps show the landscape where the battles of Jonesboro, Ezra Church, Atlanta and Peachtree Creek were fought.

The locomotive Texas, involved in 1862 in what became known as the Great Locomotive Chase, is stationed in the Cyclorama lobby, along with a collection of photos and renderings that depict the event.

An upstairs museum contains displays of soldiers' uniforms and equipment. There also are dozens of photographs of the fighting men and scenes of Civil War encampments. Camping equipment, such as cooking utensils and a canteen with a corncob plug, are on display, as are swords and more weapons. Playing cards and dominoes the soldiers used to pass the time during lulls in the fighting are now museum pieces.

The Cyclorama is well worth the short trip from downtown to its Grant Park location off Interstate 20. The address is 800 Cherokee Ave. S.E. Visitors must join a tour to see the painting; tour groups gather every 30 minutes. Admission is $5. More information is available at 404-658-7625.

The Atlanta History Center

The Civil War is so important to Atlanta's history that no remembrance of the city can ignore it.

The Atlanta History Center gives the Civil War its due with an extensive exhibit that is heavy on weaponry. War buffs who want to visit the Cyclorama should stop here, too.

The collection of artifacts from the conflict known in the South as the "War Between the States" is one of several exhibits at the History Center. Vintage toys, golfing equipment, folk art and a recreated farm are among the historical displays.

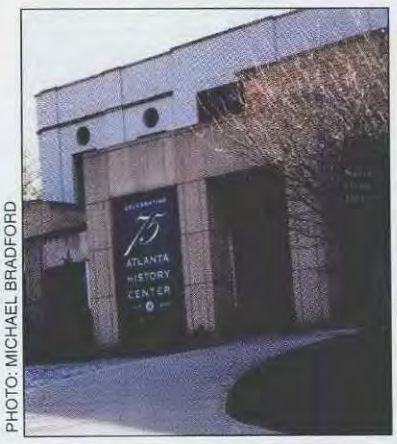
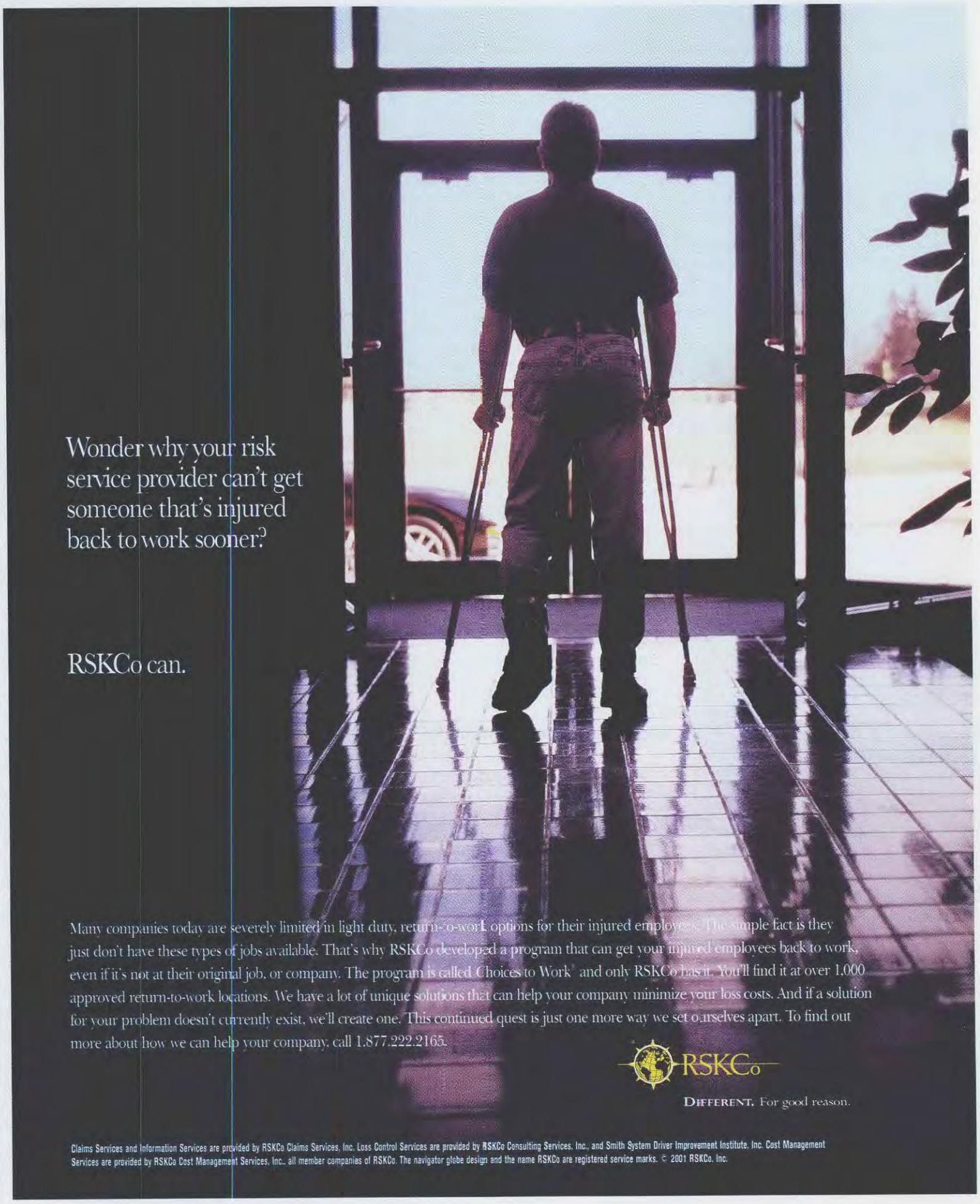


PHOTO: MICHAEL BRADFORD

The Civil War exhibit includes case after case of rifles, ordnance and other tools of destruction salvaged from that period. Massive cannon balls and artillery shells are accompanied by text explaining when and how they were produced.

The exhibit also gives an interesting and comprehensive glimpse into camp life during the war. Models of a Confederate and a Union soldier are clothed in authentic uniforms and situated in a recreated campsite. On display are camp gear for eating, games

See **Attractions** *on next page*



Attractions

Continued from page T29

and musical instruments for passing the time, and, in one case, the menacing implements—including a nasty-looking sharp-toothed saw—used by battlefield doctors.

The museum's collection is not limited to exhibits on the Civil War, however.

There is a golfing exhibit called Down the Fairway with Bobby Jones, which includes a video on the golf legend's life. The exhibit also features dozens of trophies won by notable Georgia golfers and a collection of early and primitive-looking clubs.

A folk arts exhibit features pottery, crafts, textiles and other works of art that were created throughout the South. Video and audio presentations inform visitors about how and where the crafts were produced.

Toy lovers will enjoy a temporary exhibit that will be on display during the week of the RIMS conference. Antique playthings from the last half of the 19th century through the 1960s are on display.

The toys from the 1800s are mostly miniature versions of items used by adults, such as stoves, furniture, a piano and baby carriage. In the 1920s, kids were treated to rocking horses, wooden blocks and Erector Sets. And many in today's generation will recognize the Barbies, G.I. Joes and Tonka Toys that are on display. A toy train circles the entire exhibit, complete with authentic whistle and the chugging sound of a real locomotive.

Behind the center is the Tullie Smith Farm, a collection of period outbuildings that depict life in the 19th century. The farm includes a typical home, barn, blacksmith shop and smokehouse. Goats graze and glance curiously at tourists who lean over their fence.

Swan House, the 1928 estate of wealthy businessman Edward Inman, is also on the property. The mansion includes most of the original furnishings, along with a collection of china, silver and English art.

The wooded acreage on the grounds is a fine place for a stroll when the weather is nice. A mile-long trail passes gardens and plants native to the Georgia landscape.

Admission is $10 for adults, $8 for those age 65 and above. The center is at 130 W. Paces Ferry Road N.W. More information is available at 404-814-4000.



PHOTO: MATT SCROGGINS

CNN Center/ Centennial Olympic Park

In addition to Coca-Cola, one of Atlanta's most well-known exports is 24-hour television news, and the CNN Studio Tour offers visitors a fascinating inside look at the network that made "film at 11" a thing of the past.

After a long escalator ride that affords a view of the CNN Center's atrium—as well as network employees at work in their offices—tourgoers are greeted by media mogul and CNN founder Ted Turner himself. Well, it's a cardboard likeness, but Ted's a busy guy.

The 45-minute tour begins in the Control Room Theater, a simulation of the massive wall of monitors CNN producers use in orchestrating the network's programming, and continues with a discussion of some of the technology used in producing newscasts.

In what is the highlight of the tour, visitors are given an opportunity to peer down upon the main CNN newsroom, a sprawling hive of desks and computer equipment where many of the organization's writers, editors and producers feed the CNN information stream. The newsroom also features the network's anchor desk, and heads will likely be talking as you pass. Media junkies will delight in this rare opportunity to gaze upon the inner workings of one of the world's largest newsgathering operations.

The tour also passes the newsroom of CNN Headline News—a CNN sister network—as well as the offices of several other CNN-related networks. Lining the walls along the tour's route are dramatic images from CNN's coverage of the events that have shaped the world over the network's two decades.

A brief film at the end of the tour provides an overview of the network's history, as well as that of the media empire that Ted Turner built, of which CNN is the flagship. And, naturally, the final stop is the Turner Store, which features items related to CNN and other Turner stations, such as Turner Classic Movies, TBS and the Cartoon Network.

Once you've finished the tour, you can grab a bite from the CNN Center's vast food court and bask in the glow of the many television monitors that broadcast CNN networks non-stop in the center's atrium. In addition, if you've ever wanted to air an opinion on national television, CNN's live talk show, "Talk Back Live," is filmed in the CNN Center. A limited number of audience spots are available in the afternoon.

The CNN Center is next to the Georgia World Congress Center at Techwood Drive and Marietta Street downtown. Studio tours, conducted every 20 minutes from 9 a.m. to 6 p.m. daily, cost $8 for adults and $5 for children.

Adjacent to the CNN Center is Atlanta's Centennial Olympic Park, which was constructed for the Olympic Games the city hosted in 1996. The park, which is open from 7 a.m. to 11 p.m. daily, is a nice spot for a picnic lunch, some people-watching or a bit of quiet contemplation.

One of the park's most popular features—particularly on hot afternoons—is its fountain. Designed in the shape of the Olympic rings (each of which is 25 feet in diameter), the fountain's streams can provide a light misting or a thorough dousing, depending on where you stand. Also worth investigating are the park's various "quilts"—stone mosaics and sculptures—that celebrate the Olympic spirit and commemorate Atlanta's turn as the Games' host. One of the quilts, "The Quilt of Remembrance," is a memorial to those killed or injured when a bomb exploded during an Olympic celebration in 1996.

Centennial Olympic Park is located at 285 International Blvd. N.W. and is just a short walk from the convention center.

Michael C. Carlos Museum

A celebration of cultures from around the world, the Michael C. Carlos Museum's impressive collection covers five thousand years of works from several continents.

The museum, located on the campus of Emory University, houses more than 16,000 objects from countries across Europe, Africa and the Americas. The collection is contained in a 45,000-square-foot marble building designed by acclaimed architect Michael Graves and built on Emory's quadrangle.

The museum's first level features galleries of works from ancient Egypt, Rome, Greece, the Near East and the Americas. One room is dedicated to works on paper. A third-floor space houses an African gallery and special exhibitions.

The museum's collection of burial artifacts is particularly impressive.

In the classical Roman and Greek section rests a marble sarcophagus fashioned in A.D. 130. There also is a collection of the carved stone coffins with the museum's Egyptian artifacts, as well as a glass-encased and well-preserved mummy, who still sports some of his hair and beard.

A number of artifacts unearthed in the West Bank city of Jericho and dating from thousands of years before the birth of Christ are encased at



PHOTO: MICHAEL BRADFORD

the Carlos Museum. Pottery shards, necklaces and stone tools are among them.

Visitors may view not only antiquities but also artwork, including the surrealist paintings and drawings by artists such as Hans Bellmer, Dorothea Tanning and others. Artwork throughout the museum spans the years from the Middle Ages to the 20th century.

Artwork of the ancient Americas is represented in metalwork by Andean natives and in ancient wind instruments shaped like animals that were fashioned by Colombian and Costa Rican craftsmen. Pottery and artifacts from the Southeastern and Southwestern United States also are on display.

After touring the collection, visitors can stop in the well-stocked bookshop, which offers lots of fine coffee-table books on history and antiquities.

The museum suggests a $5 donation. It is open daily and is located at 571 South Kilgo St. More information is available at 404-727-4282.

The Jimmy Carter Presidential Library and Museum

A tribute to the man who rose from the peanut fields of South Georgia to the highest office in the land, The Jimmy Carter Presidential Library and Museum leaves no stone unturned with respect to the former president's political career.

With a collection of 600,000 photographs and 1 million feet of film, the facility has on display the highlights of President Carter's boyhood, career in the military and life as a statesman and world leader.

A $5 admission to the museum opens up a comprehensive look into the president's life, beginning with his childhood in Plains, Ga. Baby photos, his birth certificate and a basketball team photo of a boy who probably had not yet imagined his destiny all are encased in glass. In addition, the exhibit features the young Mr. Carter's high school diploma, fourth grade arithmetic workbook and many more items.

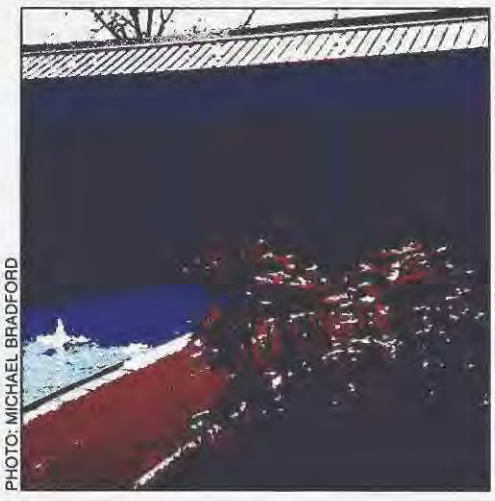


PHOTO: MICHAEL BRADFORD

Among the personal effects on display are letters the young Mr. Carter wrote from the Naval Academy to his parents. One describes a "cussing out" that he and others received from upper classmen on their second day at the school.

One room is dedicated to campaign and election memorabilia, such as buttons, posters and stickers. A video has the former president's wife, Rosalyn, reminding visitors what a clean-cut president her husband became. She points out that "Jimmy never had any hint of scandal in his personal or private life."

There are re-creations of a dining room setting in the White House and of the Oval Office, where President Carter's voice narrates a remembrance of his time there. At one end of the museum, visitors can sit on carpeted benches in a "town meeting" area and view a video of a typical meeting led by the former president. The sound quality is not good, however, and the presentation can be difficult to hear unless you are seated near a speaker.

Highlights of the Carter presidency get their own exhibit space. Confronting the nuclear threat and the signing of the SALT II treaty limiting nuclear weapons make up one such display. Others cover relations with Panama and the Iran hostage crisis.

As interesting as the Carter memorabilia are the photos contributed by the National Archives. Mostly black and white images, the pictures trace the history of America from the turn of the 20th century. The Depression, World War II, Vietnam and the Apollo space missions are all part of the display of scenes from everyday life, work and conflict.

The Jimmy Carter Presidential Library and Museum is at 441 Freedom Parkway. It's a short drive from downtown and not far from Manuel's Tavern, a good bet for a meal and a spot President Carter is known to drop by when he's in town.

More information on the museum and library is available by calling 404-331-0296.

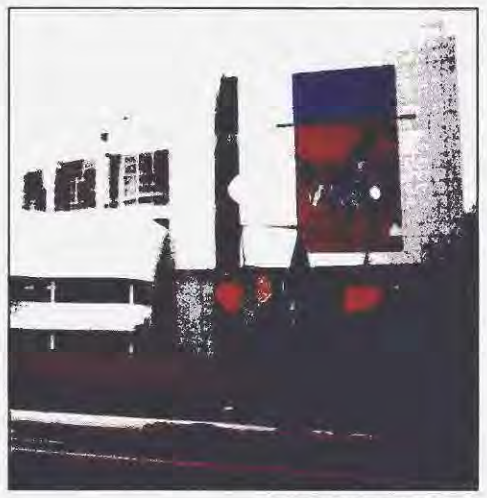


PHOTO: MATT SCROGGINS

High Museum of Art

A central feature of the Midtown arts district, the High Museum of Art houses more than 10,000 works in a structure that is itself an acclaimed artistic achievement.

The striking porcelain-tile building, designed by architect Richard Meier, was hailed by the American Institute of Architects as one of the top 10 works of American architecture of the 1980s.

The High's permanent collection, which occupies two of the museum's four floors, contains a wide variety of works representing several periods and styles. A spiral walkway takes visitors from one floor to another. The collection is organized into themes—including "Life in Art," "The City Seen" and "Identity"—rather than chronologically, an arrangement designed to encourage a different way of looking at works of art.

Some of the museum's highlights include works by American painters Georgia O'Keeffe and Benny Andrews and a collection of pieces by Georgian folk artist Howard Finster. Admission to the permanent collection is $6 for adults and $2 for children and is free from 1 p.m. to 5 p.m. on Thursdays.

In addition, the museum each year hosts several special exhibits. At the High during the week of the RIMS conference will be "Degas and America: The Early Collectors" and "The Lenore and Burton Gold Collection of 20th Century Art." Those wishing to view the special exhibits must purchase tickets, which are available at the museum or via its Web site, *www.high.org*. Tickets are $13 throughout the week and $15 on the weekends. Children's tickets are $5. In addition, the museum offers spe-

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cial lectures and other programs in conjunction with the special exhibits. Call the museum at 404-733-4444 for additional information.

The High Museum is open from 10 a.m. to 5 p.m. Tuesday through Saturday and noon to 5 p.m. on Sunday; it is closed on Mondays and holidays. The museum, at 1280 Peachtree St. N.E., is part of the Woodruff Arts Center, which is also home to the Alliance Theater Company and the Atlanta Symphony Orchestra.

The High Museum also operates another facility downtown, the High Museum of Folk Art and Photography Galleries. The satellite facility, at the Georgia-Pacific Center, is open Monday through Saturday, 10 a.m. to 5 p.m.; admission is free. The address for the galleries is 30 John Wesley Dobbs Ave. N.E.; for more information, call 404-577-6940.

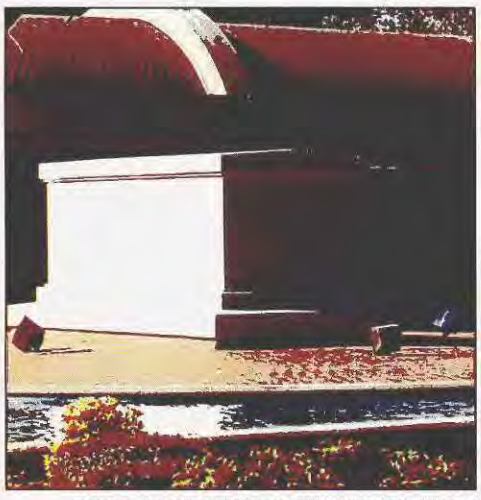


PHOTO: ATLANTA TOURISM AND VISITORS BUREAU

Martin Luther King Jr. Historical District

In Atlanta's Sweet Auburn neighborhood, the boyhood home of the Rev. Martin Luther King Jr., are located several sites that celebrate the Rev. King and the struggle for civil rights to which he dedicated his life.

A helpful starting point for a visit to Sweet Auburn is the National Park Service Visitors Center, located at 450 Auburn Ave. The center's main exhibit, a series of multimedia displays, chronicles the Rev. King's life and his involvement with the civil rights movement as both a spiritual and political leader. Available at the information desk are maps of the Sweet Auburn historical district, which will guide visitors on a walking tour of the neighborhood. Helpful, friendly staff members are available to answer questions about the various historic sites in the surrounding 12-block area.

Cross the street to visit the Martin Luther King Jr. Center for Nonviolent Social Change. The King Center, which continues the Rev. King's work by promoting nonviolent change, houses a research library, a film-screening room and a collection of personal effects that belonged to the Rev. King and his wife, Coretta Scott King. In addition, there are rooms in the King Center devoted to Rosa Parks, whose actions sparked the Montgomery, Ala., bus boycott; and Mohandas Gandhi, whose philosophy of nonviolence was a significant influence on the Rev. King's thinking.

Adjacent to the center is the Rev. King's tomb, a white marble crypt surrounded by a tiered reflecting pool, an eternal flame memorial and the Chapel of All Faiths.

The King Center is open from 9 a.m. to 6 p.m. daily. Free parking is available in a lot adjacent to the visitors' center.

Just down the street from the King Center at 407-413 Auburn Ave. is the Ebenezer Baptist Church, where both the Rev. King and his father preached. A short, self-guided tour leads to the church's sanctuary, where visitors can sit and listen to audio recordings of the Rev. King's speeches. The area surrounding the King Center also features the Rev. King's birth home, located at 501 Auburn Ave., and several other historic homes. Free tours of the birth home are given every half-hour from 9 a.m. to 5 p.m. daily.

A stroll west down Auburn Avenue will take visitors to the Atlanta Life Insurance Co. Building, which is the headquarters of the world's largest black-owned insurer, and to the African-American Panoramic Experience Museum. The APEX Museum, which features exhibits on Sweet Auburn and black history, is at 135 Auburn Ave. The museum is open Tuesday through Saturday from 10 a.m. to 5 p.m.; admission is $3 for adults and $2 for children. Other notable sites in the area include the Atlanta Daily World building; the Sweet Auburn Curb Market; and the Rucker Building, Atlanta's first black-owned office building.

For more information, contact the Martin Luther King Jr. National Historic Site office at 404-331-5190.

The Margaret Mitchell House & Museum

The home of Atlanta's most famous novelist is a tribute that was a long time coming but was worth the wait.

The apartment building at 990 Peachtree St. where Margaret Mitchell penned her Civil War epic, "Gone With the Wind," finally opened in 1997 after 10 years of renovations and two fires. Ms. Mitchell lived here with her husband, John Marsh, in a modest first-floor apartment.

Mitchell's nickname for the building was "the dump," and it seemed destined to live up to that moniker until it was rescued by preservationists. Today, it is a beautifully restored Tudor-style landmark that is a must-see for fans of the author's book and the movie that followed.

The $10 admission allows visitors to roam a spacious display of Ms. Mitchell's effects, including handwritten books she penned as a child. There are titles such as "When We Were Shipwrecked" and "The Little Pioneers" on the small books she made from cardboard and notepaper. Photos of Ms. Mitchell as a child and her stories and other writings as a young adult also are featured.



PHOTO: MICHAEL BRADFORD

A guided tour leads through the apartment building, which was originally constructed in 1899 as a single-family home. It was converted to apartments a few years later, and Ms. Mitchell took up residence in Apartment 1 on the first floor. A photograph hung over the mantle in the building's front room shows how the structure looked when the author lived there.

The apartment is furnished with replicas of the kinds of pieces Ms. Mitchell had in her home. The small space is crowded with furnishings but nonetheless served as the site for the many parties and functions Ms. Mitchell and her husband hosted. Intensely private about her writing, Ms. Mitchell would throw a towel over her typewriter when friends dropped by.

The well-spoken guides at the site patiently explain that Ms. Mitchell's Tara, the plantation so vividly described in the book and displayed on film, is a fictional site.

Tragically, Ms. Mitchell was killed not far from the apartment in 1949, at the age of 48. She and her husband were on their way to a play when she was struck by a speeding off-duty taxi at the intersection of 13th Street and Peachtree Street. She died five days later.

At the end of the tour, visitors can pick up lots of "Gone With the Wind" souvenirs in the gift shop on the property. Also included in the admission is the cinema museum. An impressive collection of "Gone With the Wind" memorabilia includes movie posters in various languages, a copy of the script and a collection of dolls dressed as characters from the movie. The front door of the movie set of Tara is also on display.

The Margaret Mitchell House is at the corner of 10th Street and Peachtree Street. Tours are given daily from 9:30 a.m. until 5 p.m. More information is available at 404-249-7015.



PHOTO: ATLANTA TOURISM AND VISITORS BUREAU

Stone Mountain Park

Just a short drive from downtown Atlanta is Georgia's Stone Mountain Park, a marvel of natural beauty and artistic vision that draws millions of visitors each year.

The focus of the park is the Confederate Memorial Carving, an enormous bas-relief sculpture depicting Civil War leaders Jefferson Davis, Robert E. Lee and Thomas J. "Stonewall" Jackson. The sculpture, measuring 90 feet by 190 feet, was carved roughly halfway up the side of Stone Mountain, a mass of exposed granite that rises more than 800 feet above the Georgia countryside.

Work on the project, which was beset by delays, spanned roughly 50 years. A free film in the visitors' center tells the story of the sculpture and the individuals who devoted years of their lives to bringing it into existence.

For those not daunted by heights, the best way to see the sculpture is to ride the Mountaintop Skylift, a Swiss-designed cable lift that gives visitors a closer look at the sculpture as the car whisks them to the top of the mountain. The $6 trip takes only a few minutes—no doubt a disappointment for some and a huge relief for others—but does offer a breathtaking, if brief, close-up perspective on the sculpture, which is even more impressive from that distance. Another information center—and a view of the Atlanta skyline—awaits those who visit the top of the mountain. The peak can also be reached on foot by hiking a trail up the slope.

Once you've returned to ground level, there's much more to take in, including the Antebellum Plantation at Stone Mountain Park. A stroll through this attraction, made up of 19 buildings built between 1790 and 1845, offers a glimpse of life in Georgia before the Civil War. Through Labor Day, the plantation will host a collection of "Gone With The Wind" memorabilia boasting more than 100,000 items.

In addition, the park offers a variety of other activities, including a museum of antique cars, golf, tennis, boating and hiking.

Stone Mountain Park opens at 6 a.m. daily and closes again at midnight; most attractions, including the skylift, open at 10 a.m. Stone Mountain Park is located about 16 miles from downtown Atlanta off Highway 78. Although it can be reached by public transportation, Stone Mountain is best visited by car. There is a parking fee of $7 per day. For more information, call 800-317-2006.

The World of Coca-Cola

From the first sight that visitors to the World of Coca-Cola encounter—an enormous metal-frame sphere spinning around a Coca-Cola logo—the message is clear: The world revolves around Coca-Cola. And everything inside the shrine to one of the most recognizable brands—and to the advertising efforts that made it that way—aims to reinforce that impression.

The first stop on the self-guided tour is a short film that explains how Coca-Cola went from a humble start—it was originally intended to be a medicinal tonic—to what it is today. The film also covers such notable developments as the birth of the Coca-Cola logo, the introduction of the company's shapely signature bottle and the globalization of the brand. Of course, Coca-Cola's most closely guarded secret—the formula for its main product—is never divulged. Also in the first room on the tour is "Bottling Fantasy," a whirring, hissing and clanking piece of dynamic sculpture designed to evoke the sights and sounds of the bottling process. Early bottling equipment and some of the company's first advertisements are also on display.

Have a question about the Coke empire? Ask the soda jerk manning a mock 1930s soda fountain in the next room on the tour. Other features include several interactive video kiosks that offer a chance to "Get the Real Story" through a series of short features based on Coke-related anecdotes.

More advertising displays await in the other rooms—such items make up most of the tour—including a film featuring some of Coke's most memorable television commercials.



PHOTO: MATT SCROGGINS

At the end of the tour, visitors have a chance to wet their whistles with free samples of the company's dizzying selection of beverages, both domestic and international. All of the Coke favorites are represented, as are several interesting concoctions that are not otherwise available in the United States.

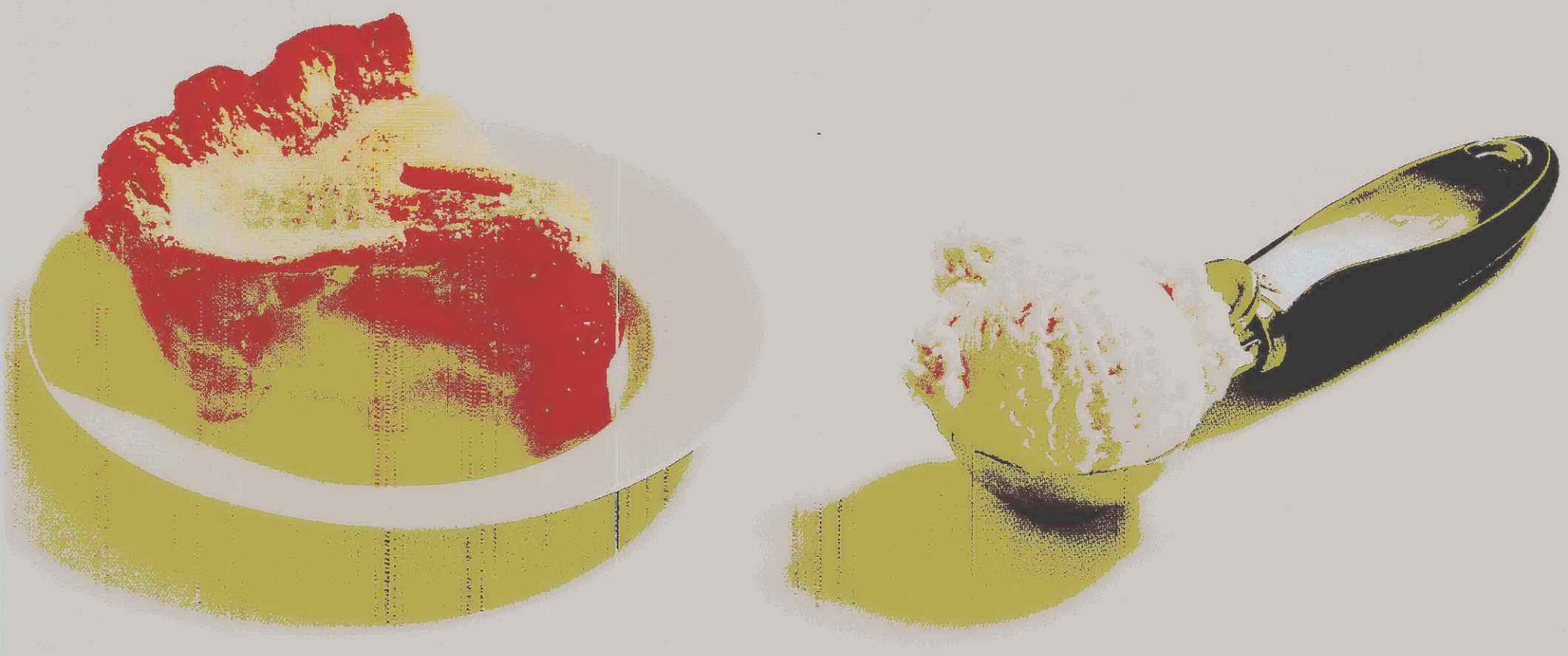
Once sated, tour-goers head to the final stop, the gift shop, which offers a bewildering variety of items bearing the Coca-Cola logo. These souvenirs run from the mundane—any number of Coke-themed T-shirts—to the bizarre, the strangest perhaps being a sculpture of Stonehenge made of Coke bottles. An amusing interpretation of the real thing, that.

The World of Coca-Cola is at 55 Martin Luther King Drive. The museum is open from 9 a.m. to 5 p.m. Monday through Saturday and from noon to 6 p.m. on Sunday. Admission is $6. More information is available at 404-676-5151.

Across the street from the World of Coca-Cola is Underground Atlanta, a subterranean shopping center that is home to many stores, a food court and several restaurants. The Underground, located at 50 Upper Alabama St., is open from 10 a.m. to 9 p.m. Monday through Saturday and from noon to 6 p.m. on Sunday.

See **Attractions** *on page 34*

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Attractions

Continued from page 32

Zoo Atlanta



PHOTO: MICHAEL BRADFORD

Conference attendees who want to see the real zoo will duck out of the RIMS exhibit hall and check out the other animals in their natural habitats.

Not far from downtown at Grant Park, Zoo Atlanta is one of the oldest zoos in the United States. Founded in the late 1800s, the facility weathered years of decline before a redevelopment project in the 1980s turned it into one of the country's most respected zoos.

The 40-acre site is divided into habitats designed to closely resemble the animals' native surroundings. Bright flamingos are the greeters at Flamingo Plaza near the zoo entrance, from which visitors can take several paths to different habitats.

Many visitors head straight for the giant pandas. The pandas are Zoo Atlanta's signature residents, and the crowds that gather at the fences to watch them loll about and feed on bamboo prove the animals' popularity. There also is a gift shop loaded with panda-themed souvenirs.

At other habitats, elephants snort and paw at the earth, a giraffe and zebra roam a spacious plain, and gorillas climb trees and mug for their guests. Orangutans and monkeys frolic in trees, and Sumatran tigers keep a wary watch over their territory.

There is a children's zoo that includes a petting zoo and exhibits of tamer creatures, such as exotic birds, lemurs and tortoises. A train carries the kids and parents around the perimeter of the children's zoo.

Housed next door is the Atlanta Cyclorama, the city's shrine to the Civil War campaign that saw Atlanta fall to northern invaders. The Cyclorama's proximity makes it possible to kill two sightseeing birds with one stone on a trip to Grant Park.

The Atlanta zoo is not inexpensive: Admission is $15 for adults. It's open daily from 9:30 a.m. until 4:30 p.m. and is located at 800 Cherokee Ave S.E. in Grant Park. Information is available by calling 404-624-5600.

▶ *Visit www.businessinsurance.com for additional RIMS 2001 coverage.*

Wealth of outdoor activities available in Atlanta area

One of the greatest temptations for those attending the RIMS conference may be to duck out for some outdoor exercise if Atlanta's weather is typical for this time of year.

Barring a spate of showers or a freak cold spell, mild temperatures and sunny skies are expected to lure golfers, tennis players, cyclists and joggers to a number of venues within a short drive of conference hotels.



PHOTO: MICHAEL BRADFORD

The Atlanta History Center, on a 32-acre site, lets visitors take self-guided tours through a recreated 19th century farm.

Joggers have it easiest. Runners can check with hotel concierges for routes in the downtown area. Or, visit the Atlanta Track Club's Web site at *www.atlantatrackclub.org*. Joggers and walkers can also enjoy scenic trails in Piedmont Park in the city's Midtown area, a short ride from conference hotels or a quick trip on MARTA to the Midtown stop.

The Atlanta History Center has a pleasant walking trail at its 32-acre site on West Paces Ferry Road. The self-guided tour takes visitors through a recreated 19th century farm and along forested trails. Information is available at 404-814-4000.

Stone Mountain Park, 16 miles east of downtown, has thousands of acres of parkland. There are wildlife trails through natural animal habitats and a trail that leads up and down the mountain.

Piedmont Park is the place for cyclists and in-line skaters. The staff at Skate Escape, 1086 Piedmont Ave. N.E., can help with bike and skate rentals and provide information on routes. Single-speed bikes and skates can be rented for $6 per hour. For mountain bikes, the price is $40 for up to 24 hours. Accessories such as bike locks and helmets are available for rent as well. Call 404-892-1292 for more information.

Tennis is big in Atlanta, and there are a couple of possibilities for players who want to volley somewhere other than on downtown hotel courts.

The Bitsy Grant Tennis Center at 2125 Northside Drive N.W., 404-609-7193, offers 13 outdoor clay courts and 10 outdoor hard courts. Ten of those courts are lighted. Piedmont Park Tennis Center, at Piedmont Park, 404-853-3461, has 12 outdoor hard courts lighted for night play.

Rates range from $2 per person per hour to $2.75, depending on the type of court and time of day. Lessons are available at both facilities.

Golfers have an abundance of courses to choose from in the Atlanta area. Greens fees on public courses generally run around $35 during the week and slightly higher on weekends. In addition, many privately owned courses allow nonmembers to play, although fees at those courses are higher than at public facilities.

North Fulton Golf Course at 216 W. Wieuca Road N.E., 404-255-0723, is a local favorite. Players tee off on the par-71 layout from the stone clubhouse modeled after the stately structures at many Scotland golf courses. The challenging H. Chandler Egan design is built on a site with an interesting history: the Confederate Army's valiant stand against Union forces set the stage for future frustrations at the course's 17th hole.

Also within striking distance of downtown are the Bobby Jones Golf Course, an 18-hole, par-71 layout at 384 Woodward Way N.E., 404-355-1009; and the Alfred Tup Holmes course, 18 holes of par-72 golf on a slightly hilly landscape. It is at 2300 Wilson Drive S.W., 404-753-6158.

Stone Mountain Park has 36 holes of golf—18 designed by Robert Trent Jones and the rest by John Lay Foy. Book tee times at least a week ahead if possible by calling 770-465-3278.

Spectator sports are in short supply during this year's RIMS conference. Of Atlanta's four professional sports teams—the baseball-playing Braves, the Hawks of the National Basketball Assn., the National Hockey League's Thrashers and the Falcons of the National Football League—only the Braves will be in action during RIMS week.

The team, which made five trips to the World Series in the 1990s, will host the Milwaukee Brewers for a three-game series May 1-3 at Turner Field. RIMS-goers still in town the weekend after the conference can catch a rematch of last year's National League division playoff when the Braves take on the St. Louis Cardinals.

Braves ticket prices range from $5 to $40. Ticket information is available from Ticketmaster at 800-326-4000 nationwide or 404-249-6400 in Atlanta, or via the Braves' Web site, *braves.mlb.com*.

Part of the fun of watching the Braves is visiting Turner Field. Originally built for the Olympic Games held in Atlanta in 1996, the stadium was designed to evoke an atmosphere of nostalgia for baseball's earlier days, while also showcasing state-of-the-art stadium technology and design. The park is at 755 Hank Aaron Drive, near the junction of Interstates 75-85 and 20. Parking is available in a nearby lot.

—By Michael Bradford and Matt Scroggins

Web sites offer Atlanta visitors some direction

By AMY R. KEPKA

Frankly, my dear, these Web sites might help in planning your trip to Atlanta for the Risk & Insurance Management Society Inc.'s 39th annual conference and exhibition.

The Web site of **AccessAtlanta**, *www.accessatlanta.com*, offers search capabilities for all aspects of Atlanta life, including entertainment, events, food, shopping and sports. Atlanta television station WSB; radio station B98.5-FM; and the Atlanta-Journal Constitution, the city's daily newspaper, sponsor this site. The Web site for the paper itself is at *www.ajc.com*.

The Web site for the **Atlanta Convention & Visitors Bureau**, *www.acvb.com*, provides general information about all that Atlanta has to offer the conventioneer, including the city's arts, culture, dining, hotels, shopping, sports and transportation.

Because you'll be spending most of RIMS week at the **Georgia World Congress Campus**, you'll want to check out *www.gwcc.com*. The site offers information about the three facilities that make up the Georgia World Congress Campus: the **Georgia World Congress Center**, the **Georgia Dome**, and **Centennial Olympic Park**.



The Atlanta Convention & Visitors Bureau's Web site offers a variety of information.

Find out what your hosts for the week have been up to by visiting the **Atlanta RIMS** Web site, *www.atlantarims.org*. The site offers information about the chapter's meetings and resources, as well as a photo album and newsletter archive.

Navigating Atlanta's public transportation is easy with a stop at *www.itsmarta.com*, the official Web site of the Metropolitan Atlanta Rapid Transit Authority, otherwise known as **MARTA**. You can find information, maps and directions for MARTA's buses and trains, including listings of points of interest located near each railway and bus station.

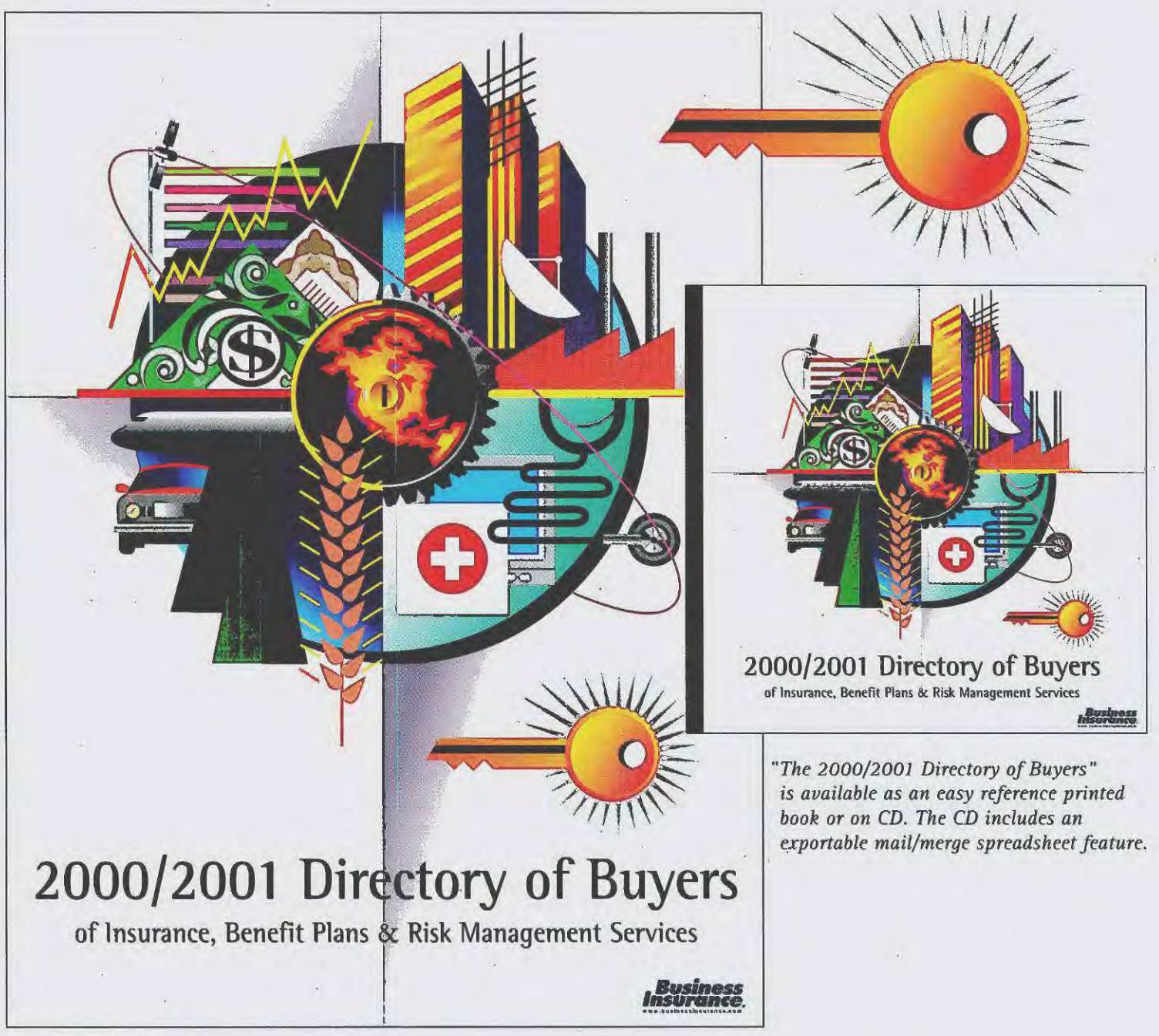
Atlanta is rich in Southern history. The Web site of the **Atlanta History Center**, *www.atlhist.org*, should be your first stop for information about the center's historic homes, two of which—**Swan House** and **Tullie Smith Farm**—appear on the National Register; its **Victorian and Lee Playhouses**; and its **Atlanta History Center Gardens**, with over 33 acres of period gardens.

Located just 16 miles east of downtown Atlanta, off U.S. Highway 78, is **Stone Mountain Park**. Considered by many to be the "eighth wonder of the world," the park is home to the world's largest relief carving, inscribed on the world's largest mass of exposed granite. The park's 3,200 acres feature such attractions as a laser show, a scenic railroad tour, a skylift, an antebellum plantation and petting farm, riverboats, an antique car and treasure museum, and a beach and waterslide complex. The Web site for Stone Mountain Park is at *www.stonemountain-park.org*.

For more-recent history, visit *carterlibrary.galileo.peachnet.edu*, the Web site of the **Jimmy Carter Library & Museum**. Tourists can visit the Museum of the Jimmy Carter Library and get a glimpse at the

See **Web sites** *on page T36*

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Web sites

Continued from page T34

American presidency, from private life in the White House to complex decisions made in the Oval Office. Several exhibits focus on important 20th-century concerns, including war and peace, disarmament, and the economy.

Established in 1968 by Coretta Scott King as a memorial dedicated to the preservation and advancement of the work of her husband, **The Martin Luther King Jr. Center** draws more than 1 million visitors annually. The King Center to pays homage to the Rev. King, with exhibits of his personal memorabilia and the King Center's library and archives. The King Center holds the status of an official observer at the United Nations and continues to reach out beyond its physical boundaries in its quest to promote the life, legacy, and philosophy of the Rev. King. Its Web site is located at *www.thekingcenter.com.*

Check out the **Margaret Mitchell House** Web site, *www.gwtw.org,* if you're planning to visit the apartment where Ms. Mitchell wrote the famed "Gone with the Wind." Other exhibits at the house include letters written by Ms. Mitchell and her husband, John, to his family in Kentucky, and a collection of photographs of Southern authors in their work spaces that includes Pat Conroy, Eudora Welty, William Styron, James Dickey, Anne Rivers Siddons and Terry Kay.

If you're interested in contemporary artists, take a look at the Web site for the **Woodruff Arts Center,** *www.woodruffcenter.org.* The Woodruff Arts Center is dedicated to the performing and visual arts and is the home of the **Alliance Theatre Company,** the **Atlanta College of Art,** the **Atlanta Symphony Orchestra,** the **14th Street Playhouse** and the **High Museum of Art.**

For fun right downtown, check out the Web site of **Underground Atlanta,** at *www.underatl.com.* This site offers information on the Underground's events, stores, dining and other nearby tourist destinations. And located adjacent to Underground Atlanta, the **World of Coca-Cola** chronicles the history of the beverage that was created in Atlanta more than 110 years ago. Information on the museum can be found at *www.woccatlanta.com.*

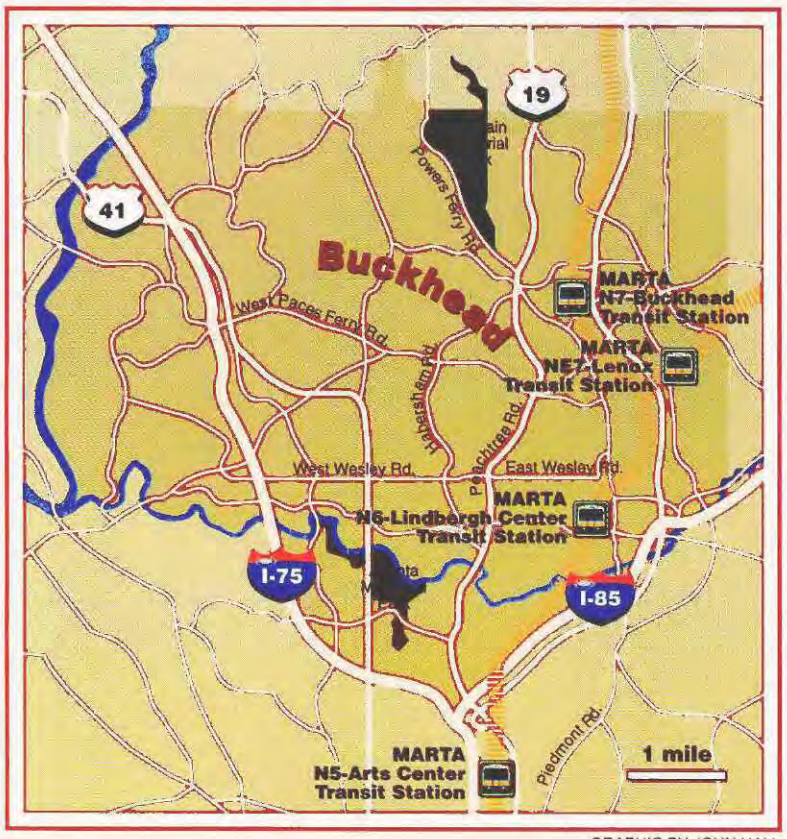


Visitors to the Web site for the High Museum of Art can buy tickets to see the Edgar Degas exhibit now on display.

And, finally, **The Varsity,** with its Web site at *www.thevarsity.com,* has been the world's largest drive-in restaurant since 1928. As the first curb-service restaurant in the country, the original now spans two acres, accommodates up to 600 cars and 800 people at one time, and claims to sell more Coca-Cola than any other single restaurant in the world. Several of The Varsity's employees are "lifers," each with more than 30 years of experience. These include Erby Walker, the originator of the famous chant "What'll ya have, what'll ya have?"

Answer him using The Varsity's own lingo—"a hot dog" is a frankfurter with chili and mustard, "a red dog" is topped with ketchup only, "a Yankee dog," also known as "a yellow dog," comes with mustard only. "Walk the dog" means you want your order to go.

What's going on in Atlanta's neighborhoods



GRAPHIC BY JOHN HALL

By MICHAEL BRADFORD and MATT SCROGGINS

Whether you go to Midtown, Downtown, or Buckhead, each of Atlanta's neighborhoods has something unique for people attending the RIMS conference.

Buckhead

It's fitting that the most recognizable landmarks in Atlanta's Buckhead area are a couple of malls.

Atlantans who dress for success and aspire to be among the city's trendiest spend a lot of time in the stores and restaurants here. Known for years as the place to see and be seen, Buckhead has a reputation as downtown's classy neighbor.

Anchoring the area for more than three decades as an Atlanta landmark, Lenox Square mall has attracted shoppers to more than 240 specialty shops. Neiman Marcus, Macy's, Atlanta's own Rich's and others occupy space at the sprawling shopping mecca at the corner of Peachtree and Lenox Roads.

Lenox Square's younger sister is Phipps Plaza, a high-fashion destination at Peachtree Road and the Buckhead Loop. Lenox Square seems downright pedestrian compared to the luminous names that grace Phipps' storefronts. Tiffany & Co., Gucci, Saks Fifth Avenue and Parisian are among them.

If Atlantans shop Buckhead by day, they party there by night. One of the biggest clutches of bars in the city is at Peachtree Road and East Paces Ferry Road. In the evening, the area resembles a constantly moving pub crawl. Younger RIMS goers will prefer this area, where the average age of its patrons appears to be less than the amount of time it takes to earn the Associate in Risk Management designation.

Stop in at The Lodge, at 248 Buckhead Ave., to catch a sporting event *(see related story).* This roomy sports bar serves up better-than-passable food and features games such as basketball, shuffleboard and billiards. A big-screen television and a number of smaller screens ensure that no one misses the action.

There are upscale nightspots in Buckhead as well, as would be expected in this trendy haven. Tongue & Groove is the place to dance with the chic set. This slightly older crowd looks more upscale; the club makes sure of that with its strict dress code. Music styles vary depending on the night of the week, so visitors are advised to call to see whether their favorite DJ is spinning the records. Tongue & Groove's phone number is 404-261-2325.

Jazz buffs who had hoped to enjoy Dante's Down the Hatch near Lenox Square mall may be disappointed. The jazz supper club, housed in a replica of an 18th-century ship, was struck by a fire in March and is expected to remain closed until sometime in May. If the club does reopen in time for conference week, it's a recommended spot for hearing some great traditional jazz. Call to inquire at 404-266-1600.

An alternative for jazz fans is to head to Sambuca, an upscale restaurant and club at 3102 Piedmont Rd. N.E. Call 404-237-5299 for information about who's playing at this trendy nightspot. Reservations are recommended.

While Buckhead is known as Atlanta's nighttime pulse, it's more of a historical spot than most realize.

In fact, a good introduction to the history of the city and state can be found in Buckhead, at the Atlanta History Center *(see related story).* The center's $10 entrance fee provides admission to extensive displays about the community's birth and the Civil War. The Civil War display is especially impressive, with its wide-ranging collection of weaponry and artifacts from the period.

The Buckhead area was named, appropriately, after a tavern called Buck's Head, which served as a local watering hole and gathering spot in the 1830s.

Today, the area's residential section consists of a grand assortment of mansions and smaller homes. One impressive address is the Governor's Mansion, a Greek revival structure at 391 W. Paces Ferry Rd. Free tours are available from 10 a.m. until 11:30 a.m., Tuesday through Thursday. More information is available at 404-261-1776.

Midtown

If Buckhead provides Atlanta's heartbeat with its trendy clubs and restaurants, Midtown is the city's soul.

A nine-square-mile district between downtown and Buckhead, the area is home to the arts-and-entertainment scene in Atlanta. Its museums, galleries and theaters rub shoulders with a bustling commercial district and neighborhoods filled with grand homes and historical landmarks.

The community was first developed in the 1870s and prospered until the 1960s, when an era of urban decline dimmed much of the area's prestige. In the 1980s, property owners began the refurbishing that has spread through Midtown and polished its faded image. Today, it is a vital urban center that has retained its Southern charm and history.

One of Midtown's most recognized landmarks is the Fox Theatre on Peachtree Street. It was here that "Gone With the Wind" premiered in 1939, with the book's author, Margaret Mitchell, in attendance along with the Hollywood elite. The theater, a Moorish-style movie palace built in the 1920s, has been restored to its original grandeur. The Atlanta Preservation Center, 404-876-2040, offers a tour of the Fox Theatre district among several other guided walking tours of the city.

Further north on Peachtree is the apartment building where Ms. Mitchell wrote her classic. The small apartment where she lived and worked on the book has been restored with period furnishings, and a guided tour of the building offers a fascinating glimpse into the author's lifestyle. A museum with "Gone With the Wind" movie memorabilia and a bookshop are located at the Midtown site at 990 Peachtree St., 404-249-7015.

Continuing north, visitors find more cultural activities. The Woodruff Arts Center at 1280 Peachtree St. N.E. is home to the Atlanta Symphony Orchestra. The season runs through May, and information is available by calling 404-733-5000 or visiting the symphony's Web site, *www.atlantasymphony.org.* The Alliance Theatre Company also performs at the Woodruff Arts Center. Performance information is available at *www.alliancetheatre.org.*

Atlanta's High Museum of Art is in Midtown at 30 John Wesley Dobbs Ave., 404-577-6940. The museum, which is adjacent to the Woodruff center, has three levels of galleries displaying art and photography.

Nature lovers can head to Piedmont Park, the city's popular Midtown recreation area. Once a Civil War encampment, the park now is laced with soccer and softball fields, skating and cycling paths, public tennis courts and other recreational attractions.

Continued on next page



PHOTO: COURTESY OF FOX THEATRE

The Fox Theatre, where "Gone With the Wind" premiered in 1939, is a landmark in Atlanta's Midtown neighborhood.

Continued from previous page

The park, which is closed to traffic, hosts concerts, theater productions and other cultural activities. Because parking can be a problem, the best way to visit the park is by MARTA. Take the train to the Arts Center Station and walk down 14th Street from there.

The Atlanta Botanical Garden takes up 30 acres of the park and features a variety of local plants as well as others from around the world. Information on the garden and events that are held there is available at 404-876-5859.

Although Buckhead has long been Atlantans' choice for nightlife, there is a movement afoot in Midtown to usurp its neighbor to the north as the place to be in the wee hours.

A thriving nightclub scene—including such chic spots as Leopard Lounge, Eleven50 and The Crescent Lounge—has cropped up in Midtown, with many of the area's clubs clustered within a few blocks of one another on or near Peachtree Street between 10th Street and 16th Street. Other area bars, such as Smith's Olde Bar at 1580 Piedmont Ave. N.E., offer live music on certain nights. In addition, Smith's serves up a good local brew—the hoppy Sweetwater Ale—and its many pool tables and foosball table should provide ample distractions if there's no band.

For the sports bar crowd, an impressive collection of memorabilia—but a less-than-stellar assortment of beers on tap—awaits at Jocks & Jills, located at 112 10th St. N.E. A shrine to the jersey-and-spikes set, Jocks & Jills' walls are covered with photos, posters, autographed jerseys and the like, and the TVs are ubiquitous.

Downtown

Those attending the RIMS conference will likely spend much of their time, at least during the day, in Atlanta's downtown area. Although Midtown and Buckhead generally are regarded as the city's hot spots for dining and nightlife, the downtown area holds several of the city's most-interesting cultural attractions, as well as a variety of places to eat, drink and shop.

The Georgia World Congress Center, where the RIMS conference will be held, is just across the way from one of downtown Atlanta's most-popular tourist spots—the CNN Center. In addition to the CNN studio tour, which offers visitors a fascinating look at the inner workings of the network, the CNN Center offers some specialty shopping—including a store devoted to Atlanta's baseball team, the Braves—and an extensive food court. Next to the CNN Center is the Philips Arena, home to Atlanta's professional basketball and hockey teams.

Another prominent downtown feature, Centennial Olympic Park, is just across the street from CNN. The park, originally built for the 1996 Olympic Games, was reopened in 1998 and hosts several cultural events and festivals throughout the year. A 21-acre monument to the Olympic spirit and Atlanta's turn as the host of the Games, the park features several works of art that commemorate the summer of 1996.

Downtown Atlanta is also home to the Martin Luther King Jr. Historic District, located in the storied Sweet Auburn neighborhood. Visitors to Sweet Auburn, a spiritual center of the civil rights movement, can see the boyhood home of the Rev. King, the church where he used to preach, the Martin Luther King Jr. Center for Nonviolent Social Change and the African-American Panoramic Experience Museum, among other attractions. A visitors' center, located at 450 Auburn Ave., is a good starting point for exploring the neighborhood.

Not far from Sweet Auburn, at 50 Upper Alabama St., is another of the city's institutions—Underground Atlanta. Once the city's railroad hub, Underground Atlanta is now a shopping center with a food court and several restaurants. Across from Underground Atlanta is The World of Coca-Cola, a gigantic museum devoted to the history of the soft drink and the advertising that turned a modest local concoction into a worldwide sensation. Another downtown sight is the Georgia State Capitol, located on Capitol Avenue at Washington Street.



PHOTO: ATLANTA CONVENTION AND VISITORS BUREAU

The RIMS conference will be held at the Georgia World Congress Center.

Conference-goers reluctant to travel too far afield after a long day will find a number of places to unwind downtown. For a quiet cocktail and a stunning view, head over—and up—to the lounge of the Sun Dial restaurant, located on the 73rd floor of the Westin Peachtree Plaza Hotel, at 210 Peachtree St. The rotating lounge offers a panoramic view of the city—with signs provided to aid in orientation—an elegant atmosphere and an impressive variety of martinis.

For those in search of a more relaxed setting, there's Max Lager's American Grill & Brewery, a brewpub that is an easy walk from most downtown hotels. Located at 320 Peachtree St., Max Lager's offers several beers brewed in its own tanks (which are, naturally, part of the decor). Particularly good is the Max Black, a rich, dark, porterlike brew; but decide for yourself by ordering the sampler, which includes generous samples of six of brewer John Roberts' creations.

More than 20 single-malt scotches also are available. Max Lager is divided into two levels, with the downstairs attending to the hungry with a variety of steaks and other entrees, and the upstairs looking after the thirsty. BI





Atlanta dining showcases culinary variety

Finding good food in Atlanta can be daunting for visitors. Unlike New York, New Orleans and San Francisco, Atlanta is not known as a town where fine dining is a given. It takes a little digging to uncover the Southern city's restaurant jewels.

In general, the favorites are farther away from the RIMS conference hotels. For a quick bite between educational sessions, there are plenty of choices around the hotels. But if it's a more memorable meal that you're after, you likely will have to hop in a cab to get to it.

One thing Atlanta has going for it is a wide variety of cooking styles. From Thai to Southern barbecue, there are a wealth of menu offerings in the city. There's something here for every taste.



PHOTO: ATLANTA CONVENTION AND VISITOR'S BUREAU

The CNN Center Food Court offers lunch-goers fast food and a glimpse at the workings of the world's largest news-gathering organization.

Bones

One sure bet for steak lovers is Bones, a Buckhead favorite on Piedmont Road just off Peachtree Street.

Ambience is important at this Atlanta steakhouse, where celebrities and politicians are apt to drop in. Its smallish bar is a cozy spot if there's a wait for a table, and you may notice that the bartenders are on a first-name basis with some of their patrons. If the dining room is full, have a bite here. The menu is the same and the beer is very cold.

The restaurant has a great Atlanta feel to it. The bar's walls are decorated with caricatures of local and visiting notables, and the dining room walls are covered with old black-and-white photos that are a virtual history lesson about the city and the state of Georgia. Historic events, presidential visits, everyday work scenes and much more make up the gallery.

A meal at Bones isn't cheap, but the quality is high. A good way to go for a taste of Bones' best is the mixed grill—an assortment of filet mignon, lamb and buffalo sausage for $27.95. Add a side of garlic mashed potatoes or other vegetables from the a la carte menu.

Starters include black-eyed-pea soup with pepper relish, lobster bisque or traditional French onion soup, all in the $5 range. Appetizers such as scotch-smoked salmon with onion and capers, and chilled lobster with tarragon vinaigrette are delicious and will set you back about $12 each.

Favorites include Bones' petit filet mignon, priced at $23.95, and the T-bone steak, which costs $31.95 per pound. Also on the menu are veal and fish dishes that include grouper and seared salmon.

Daily lunch specials, including veal meatloaf and seafood pot pie, are available for around $14. Much of the remainder of the menu is similar to the dinner offerings.

A popular power-lunch venue, Bones can be crowded at midday. Reservations for dinner are recommended. A valet takes care of the area's lack of parking.

Bones, 3130 Piedmont Rd. N.E., 404-237-2663.

CNN Center Food Court

Looking for a quick lunch and a news flash? Head over to the food court in the CNN Center, which is adjacent to the Georgia World Congress Center. Located in a 13-story atrium inside the heart of the news organization's headquarters, the center's food court features fast-food staples such as McDonald's, Wendy's and Arby's, as well as pizza, sandwiches, salads and wraps. There is even a bookstore and a sports bar, where you can unwind and perhaps catch a few innings of a Braves game.

While the decor says modern American mall, it's served with a media-junkie twist. Lunch-goers can peer into CNN office windows; in the afternoon, they can watch a live broadcast of CNN's "Talk Back Live." In addition, giant television screens ringing the atrium broadcast CNN's various networks nonstop.

CNN Center is at Marietta Street and Techwood Drive, across the street from the Georgia World Congress Center.

Fat Matt's Rib Shack

Fat Matt's Rib Shack does only a few things, but it does them right.

On the menu at this Atlanta favorite for barbecue are four basics: ribs, chopped pork sandwiches, barbecued chicken and beer. Not on the menu but all over the walls—and, at night, in the air—is Fat Matt's other specialty, the blues.

Located on the edge of Midtown near Piedmont Park and the Atlanta Botanical Garden, Fat Matt's serves up great food in a setting that is, well, unassuming (it is a rib "shack," after all). Jeans are probably the best dress bet, but Fat Matt's is not the sort of place where you worry about what people are wearing.

Fat Matt's offers no fuss, but some muss—but that's what napkins are for. Locals rate the ribs as among the best in the city, particularly at the price, and the barbecued chicken—available in half- or quarter-bird servings—is excellent, as are the tangy baked beans served on the side. Two slices of white bread are just that: two slices of white bread, there to soak up the sauce, which, with an extra cup on the side, is plentiful and spicy. Try a pint of beer to put out the fire. The entire half-chicken meal, including the beer, comes to just over $10.

Ribs are served in either a half slab or a dauntingly large full slab. In addition to the crock of baked beans, Fat Matt's sides include coleslaw; potato salad; and Brunswick stew, a Southern specialty. And plenty of napkins.

Put in your order at the counter, grab a table, and soak up the atmosphere, which is suffused with the blues. Pictures of blues greats such as Robert Johnson and B.B. King line the walls, and aspiring local blues greats take the stage in the evenings. Get there early and get a table at a comfortable distance from the stage; otherwise, you may end up sitting next to a guitar amplifier.

If the joint is too jumpin' or the weather is too nice to stay inside, Fat Matt's has a patio with plenty of outdoor seating. Be sure to have some cash on hand, as Fat Matt's doesn't take plastic.

Fat Matt's Rib Shack, 1821 Piedmont Road N.E., 404-607-1622.

57th Fighter Group

You can almost hear the distant booming of artillery at the 57th Fighter Group.

The Chamblee restaurant's owners have recreated a World War II European farmhouse setting in such a convincing motif that a visit is a little like time travel. Vintage Jeeps, trucks and guns are scattered about the front of the authentic-looking French village farmhouse. Inside the sandbagged lobby, hostesses wear gray dresses with a prominent red cross in front. Hundreds of black-and-white photographs taken during World War II are displayed in a case up front and along walls that lead to a roomy bar in the back.

Even the restaurant's restrooms carry on the theme, with 1940s radio broadcasts of speeches by leaders such as Winston Churchill or other news of the day.

Adding to the authenticity is the restaurant's location. Situated at the Dekalb-Peachtree Airport, the effect is especially interesting at night when unidentifiable planes come and go just beyond the large glass windows. Ask for a view of the runway.

The restaurant has an eclectic dinner menu that offers up such appetizers as spicy fried calamari, salmon fritters and crab-stuffed mushrooms. Prices range to about $8. Beer-cheese soup, a local recipe, is a favorite and costs $3.95.

Entrees run the course from baked salmon to steak, Italian dishes, home-style roasted turkey and farmhouse chicken. The roast turkey is a solid home-cooked meal that conference goers may long for after a week of eating the rich offerings in downtown Atlanta. Prices range from $13 to $22.

Because it is several miles north of downtown, making it to lunch during the conference may not be practical. RIMS-goers who do make it there, though, will see a menu that is very close to the one for dinner. It includes some extra offerings such as sandwiches, cashew stir-fry chicken and fish and chips. Lunch prices are in the $6 to $10 range.

57th Fighter Group, 3829 Clairmont Rd. N.E., Chamblee, 770-457-7227.

Gordon Biersch Brewery & Restaurant

With its sharp, modern decor and extensive menu, Gordon Biersch Brewery & Restaurant is a cut above the typical brew-pub dining spot.

Potted plants provide splashes of green that enliven the room, which is dominated by dark hardwoods, and on the walls hangs what can best be described as modern German beer art. During the day, light from the restaurant's many windows, a hum of conversation and strains of jazz create a warm, welcoming air that should provide a break from the clamor of the RIMS exhibit hall.

As has become de rigueur in such places, the restaurant's brewing tanks lend both form and function, fermenting the next batch of beer and serving as part of the overall decor.

Not surprisingly, Gordon Biersch has a full bar, including several beers that are brewed on the premises. While some brewers have an experimentalist bent, mixing fruits and other ingredients in their beers, Gordon Biersch co-founder Dan Gordon is a purist. He insists on strict adherence to the German beer purity law, a 500-year-old statute holding that only hops, barley, yeast and water can be used in brewing. The Gordon Biersch family of beers includes the Blonde Bock; the dark, malty Dunkels; the Pilsner; and a variety of seasonal offerings.



PHOTO: MATT SCROGGINS

Gordon Biersch Brewery & Restaurant features a modern decor and traditional beers brewed on the premises.

The menu offers many possibilities, with the lunch choices consisting mainly of appetizers, salads, pastas and sandwiches. Starters include grilled chicken skewers and beer-battered jumbo onion rings. The Southwest chicken sandwich, served with melted pepperjack cheese and roasted red peppers, is tender and tasty and is brought to the table very quickly. The pasta selection includes a goat cheese ravioli with portabello mushrooms. Lunch items range from $7.25 to $13.95.

For dinner, try the filet mignon medallions with garlic mashed potatoes. Several other main dishes, from pan-seared ahi tuna to Louisiana-style red beans, are also available and are a bit more expensive than are the lunch items. Whether you're there for dinner or lunch, do not pass up Gordon Biersch's signature garlic fries, which offer a fine variation on the french fry theme.

Gordon Biersch Brewery & Restaurant, 848 Peachtree St., 404-870-0805.

The Lodge

The Lodge is a comfortable pitcher-of-beer type sports bar in Buckhead.

Set among a clutch of bars on Buckhead Avenue, the Lodge is a spacious setting that offers an alternative to the power lunch or dinner scene in Atlanta. A wide-screen television in the dining area broadcasts sporting events, and smaller screens scattered throughout the bar are tuned to a variety of sportscasts. Patrons can have drinks and watch a game at the bar or stretch out at a table with a meal and view the action from there.

Like any good sports bar, the Lodge serves up a great plate of spicy chicken wings to stir both the appetite and a longing for cool drinks. The menu lists reasonably priced fare that is a little more interesting than that available at most sports-watching spots. Rotisserie chicken is among the favorites, and the kitchen's juicy burger and fries will satisfy a hearty beef craving. The beer selection is not extensive but adequate.

When the food is finished or the game becomes boring, there are a few ways to burn off the calories consumed at the Lodge. A basketball goal in a webbed cage begs for a little competition. A chalkboard at the free-throw line allows shooters to keep score and shoot for the tab if they like. There is also a shuffleboard table, and billiards players can chalk up a stick for some loser-pays action.

The Lodge is in a busy Buckhead area, and parking some evenings can be a problem. If a circle of the block doesn't uncover a spot on the street, pay lots are scattered throughout the area, with prices starting at $5.

The Lodge, 248 Buckhead Ave., 404-233-03345.

Manuel's Tavern

Manuel's Tavern is Atlanta's best-known watering hole and an institution in the city.

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Dining

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It also serves up a pretty good lunch or dinner with a menu that covers down-home favorites such as pork chops and more West Coast-sounding dishes such as grilled blackened tuna steak with cucumber salsa.

Manuel's has anchored its corner on Highland Avenue since it was opened by former DeKalb County Chief Executive Officer Manuel Maloof in 1956. The tavern has a fervent allegiance to the Atlanta Braves. For example, a certain beer company, as part of its promotion to encourage everyone to drink its beer on a particular day, supplied Manuel's with one of its electronic signs that was to count down the time to that day; instead, Manuel's staff took it upon themselves to rejigger the sign to mark the hours until this year's spring training began.

A long bar and booths in front are popular hangouts for those who want to sample some of the roughly 40 beers on tap and in bottles. Two large dining rooms can seat plenty of diners, and the crowd gets lively if the Braves are on the television.

The menu offerings are a little different from typical bar-food staples. The marinated house chops are grilled and served with garlic mashed potatoes for $7.95. Jerk chicken with a roll, black beans and rice costs $6.95. The grilled blackened tuna is better than expected for a tavern dinner and, at $8.25, is one of the higher-priced entrees.

The menu is extensive and includes a number of burgers and sandwiches, including a Southern favorite, the meatloaf sandwich, that run around $6. Dessert is a sweet treat of a homemade brownie for $2.50 (add $1 for ice cream) or a slice of lick-the-plate Mississippi mud pie for $3.95.

Part of the fun of dining or just hanging out at Manuel's is trying to figure out who's there. Former President Jimmy Carter often drops by when he's in town, and the bar is a favorite for some of Atlanta's politicos. While they typically are neither recognizable nor sought after, local journalists also make Manuel's a frequent stop.

Manuel's Tavern, 602 North Highland Ave., 404-525-3447.

South City Kitchen

Combining critically celebrated new Southern cuisine and an artsy, sophisticated atmosphere, the South City Kitchen provides an ideal setting for business or pleasure dining.

Located in a converted two-story bungalow just off Peachtree Street in the busy Midtown neighborhood, the restaurant at midday teems with well-heeled power-lunchers from nearby office buildings. Although you should expect a wait during peak hours, watching the action in the open kitchen—or grabbing a seat at the bar to drink in its atmosphere—should help you while away that time. In addition to a 96-seat, two-level dining area accented with striking modern art and furnishings, the South City Kitchen offers al fresco dining on a 34-seat patio when the weather cooperates.

Kick things off with one or two of the South City Kitchen's appetizers, which include fried green tomatoes stuffed with goat cheese, dandelion greens and red pepper coulis, and skillet-fried crab cakes with whole-grain mustard sauce. The Old Charleston she-crab soup also comes highly recommended as a prelude to one of the restaurant's many "Southern inspirations." Appetizers range from $5.95 to $9.75 for the grilled quail, which is served on a sweet potato skillet cake and drizzled with orange blossom honey.

For lunch, try the chicken pot pie. Although the crust, sauce and tender meat and vegetables provide the substance of this rich dish, a hint of bacon gives it a distinctive flavor. The crab hash, which comes topped with poached eggs and chive hollandaise sauce, also comes highly recommended.

For dinner, chef Jay Swift offers a variety of dishes that exemplify the

See **Dining** *on next page*



PHOTO: MICHAEL BRADFORD

Manuel's Tavern has long been a popular hangout for Atlanta Braves fans and local politicians.



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Dining

Continued from previous page

restaurant's popular and acclaimed take on Southern-inspired cuisine. Buttermilk fried chicken is served with whipped potatoes, fresh beans and bourbon gravy. For seafood fans, there is barbecued Atlantic salmon over stone-ground grits, grilled mahi-mahi over rock shrimp-scallion rice and pepper-crusted tuna. Also available is jambalaya with andouille sausage, scallops, mussels, shrimp, fish and basmati rice. Entrees range from $13.75 to $23.50.

If you still have room, desserts include a black-bottom pie with chocolate cookie crust, vanilla bean creme brulee with berries and chocolate pecan pie. In addition, the wine list offers more than 100 choices, sure to satisfy nearly any taste and budget. Reservations are recommended.

South City Kitchen, 1144 Crescent Ave., 404-873-7358.

Surin of Thailand

Located in one of the bustling blocks in Virginia-Highland, Atlanta's up-and-coming area for up-and-comers, Surin of Thailand serves up a wide variety of Thai dishes in a setting that is as lively as the spices that flavor its food.

Be warned—Surin of Thailand is a popular dining spot, but those who don't mind a bit of a crowd will find a good Thai meal at a reasonable price.

The crowd, made up largely of trendy young professional types, creates an impressive din during busier times, and those wishing to engage in the lively art of conversation may find that they need to be just a bit more lively than they are comfortable with. In addition, the tables in the main dining room are rather close together, creating a somewhat claustrophobic experience for those unaccustomed to dining in close quarters. But a back room offers some seating away from the clamor.

Unlike the restaurant's clientele, the decor is decidedly muted. Even the seeming contrast of dark blue tablecloths and yellow walls is softened by the dim lighting of the main dining area, which is lit largely by candles. A wall of windows facing Highland Avenue affords a view of Virginia-Highland's rich pageant as it parades by.

Surin offers several traditional appetizers, including satay—either beef of chicken—steamed basil rolls and egg rolls. Consider beginning with a plate of larb—a delicious, spicy dish made of either ground beef or chicken that delivers a surprising kick from a blend of chili and mint leaves. The portions are more than generous—the larb plate would easily whet the appetites of four. In addition, a number of soups, salads and "special appetizers" are available, including a spicy squid salad and Surin baskets, which are filled with shrimp, chicken, corn and a blend of spices. All of the appetizers are priced at less than $7.

The entrees range from Thai favorite "Pad See-U" (flat noodles sauteed with egg, broccoli, garlic and soy sauce) as well a several other noodle dishes, to a number of meat and vegetable dishes that can be prepared with chicken, pork, beef or shrimp. The spicy basil leaves with chicken dish was very good and, with a large bowl of white rice, was more than enough for one. In addition, Surin offers a variety of curry dishes and a few exotic "special entrees," such as soft shell crab with asparagus sauce and roasted duck with red curry. Entrees range from $7.95 for most noodle and meat/vegetable dishes to $14.95 for the three-flavor fish dish. A full bar is also available.

Surin of Thailand, 810 N. Highland Ave.,404-892-7789.

Veni Vidi Vici

Veni Vidi Vici, with its highly regarded menu of authentic Italian dishes, is one of Atlanta's most popular restaurants.

In a neighborhood marked by lots of construction in recent months, this eatery is distinguished by its service as well as its menu. A patron who has called ahead for a reservation should not be surprised to be addressed by name by the attentive and friendly waitstaff; the staff is similarly diligent in ensuring that all patrons have freshly baked bread and full wine glasses soon after being seated.

The menu of northern Italian dishes features a selection of sumptuous hot and cold starters, such as veal meatballs with braised onions and mushrooms. Venetian-style shrimp with lemon, parsley and olive oil on soft polenta is another favorite appetizer. The starters are reasonably priced at about $3.50.

Meals include the house specialty of traditional linguini with baby clams in red or white sauce. Other, equally delectable servings, include veal and roasted pork ravioli, a daily risotto creation and suckling pig with chive mashed potatoes.

Entrees are priced from about $10 to about $16. Nearly all the selections on the extensive wine list are Italian.

The restaurant is a favorite stop for Atlantans who are on their way to cultural events in the Midtown area. An attractive but little-advertised feature of Veni Vid. Vici is its view of the Midtown skyline and the bocce ball courts next door.

Veni Vidi Vici, 41 14th St., 404-875-8424.



PHOTO: MATT SCROGGINS

Surin of Thailand, in Atlanta's up-and-coming Virginia-Highland area, offers a wide variety of well-prepared Thai dishes at reasonable prices for those who don't mind a bit of a crowd.

Vickery's

Vickery's is one of those restaurants that serves a lot of purposes. It's a great dinner spot, a perfect place for just a salad or appetizers and a popular hangout for a drink after work.

Its Midtown location is an attraction when the weather is nice, too, with a patio for outside dining in the front. Atlanta's pleasant spring temperatures make it popular for afternoon gatherings. Indoors, the heavy wood and low light gives Vickery's an intimate, sophisticated ambiance conducive to comfortable conversation over cocktails. The front bar can get crowded as the evening goes on and it's not unusual to experience a short wait for a table in one of the two dining rooms.

If an appetizer is all you're after, try the Cajun popcorn, tasty fried crawfish that bring a little bit of Louisiana to the Peach State. Black bean soup is another good choice; be warned, though, that it's quite spicy.

If spice is what you're into, order the Caribbean jerk chicken. It's flavorful and sweat-inducing, sure to have diners with heat-sensitive palates reaching for the water pitcher. Other entrees that come recommended are the black bean cakes and salmon cakes. The restaurant also serves a signature dish of low-country grits with crawfish tails, jumbo shrimp, lump crab meat and andouille sausage sauteed in bourbon herb butter and topped with spicy fried oysters. Entree prices are from $10 to $17.

Vickery's, 1106 Crescent Ave. N.E., 404-881-1106.

Zocalo

Tequila fans, take note—Zocalo offers more than 150 varieties of the stuff, at last count. That alone may warrant a visit, even if you're not in the mood for a meal. Those who opt for something a little more substantial, though, will find a host of tasty, authentic Mexican appetizers, soups and entrees to suit any number of tastes.

Inspired by the main square of Mexico City—known to locals as the Zocalo—the restaurant is a popular dining and drinking spot for the smartly attired, cell phone-toting denizens of Atlanta's Midtown area. There will likely be a wait, even on a Sunday evening, but that's all the more opportunity to sample the vast tequila selection that is one of Zocalo's claims to fame. Zocalo's sangria, hailed by some as among the best in Atlanta, proved a bit disappointing, lacking fruitiness. Sample a tequila instead.

The decor is casual and funky, with an assortment of hanging wicker baskets providing the most prominent decorative touches. In some restaurants, you can't have "dinner" without "din," and the noise level at Zocalo, while never overwhelming, was certainly noticeable at times.

Zocalo's selection of appetizers includes sopes Zocalo—dough patties served on a bed of lettuce and topped with ground beef, tomatoes and potatoes—and queso fundido, which is broiled asadero cheese that is served with tortillas and pico de gallo. The quesadillas molcajete, a colorful dish of blue corn quesadillas garnished with pico de gallo and guacamole, were light and tasty; and the taquitos de pollo are also quite good. Appetizers range from $5.95 for the quesadillas to $12.75 for alembre—a dish consisting of thinly sliced, flame-grilled steak served with sauteed onions, poblano pepper and bacon and rolled with cheese.

Entrees run from $8.25 to $22.95 for a dish that is meant for two; most of Zocalo's offerings occupy the middle of that range. Highly recommended is the fajitas borrachas—"drunken fajitas"—which derive their zing from chili and a splash of tequila. Rice is served on the side, as are black beans with a rich overtone hinting of coffee. The tampiquena, a flavorful, authentic steak dish, is also delicious.

Dessert choices include a traditional flan, a pastel de chocolate—chocolate mousse cake—and crepas con cajeta, which are crepes cooked in a sweet goat milk caramel and sprinkled with toasted walnuts.

In addition, Zocalo is vegetarian-friendly, and a special section on the menu provides suggestions for those wishing to avoid meat.

Zocalo, 187 10th St., 404-249-7576.

—By Michael Bradford, Matt Scroggins and Michael Prince



PHOTO: MATT SCROGGINS

Zolaco, named after the main square in Mexico City, serves tasty, authentic Mexican appetizers, soups and entrees, as well as more than 150 varieties of tequila.

A guide to dining in and around Atlanta

Visitors to Atlanta for the 39th Annual Risk & Insurance Management Society Inc. annual conference and exhibition will find no shortage of choices for dining during the week. The following is *Business Insurance*'s guide to dining in Atlanta. The price includes dinner for two, a bottle of wine, and a gratuity. The restaurants supplied all information used in this listing. Indexes to the restaurants by price, cuisine, and location can be found at the end of the restaurant listings. In addition, the complete dining guide is available for both online viewing and downloading as a pdf at *www.businessinsurance.com.*

A

The Abbey
163 Ponce de Leon Ave., Atlanta
404-876-8532; Fax: 404-876-8832
www.theabbeyrestaurant.com
Atmosphere: Remodeled church.
Cuisine: Continental.
Specialties: Seafood, steak, veal and lamb.
Average dinner for two: $25 to $50.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: 6 p.m.-10 p.m.
Reservations: Recommended.
Parking available

Agave Restaurant
242 Boulevard S.E., Atlanta
404-588-0006; Fax: 404-588-0909
www.agaverestaurant.com
Atmosphere: Historic brick building with traditional New Mexican art and an outdoor patio.
Cuisine: Eclectic.
Specialties: Grilled beef, seafood, exotic chili, tequila bar.
Average dinner for two: $25 to $50.
Neighborhood: Inman Park.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Brunch: Sunday, noon-4 p.m.; dinner, Monday-Thursday, 5 p.m.-10 p.m., Friday-Saturday, 5 p.m.-11 p.m., Sunday, 4 p.m.-10 p.m.
Reservations: Recommended.

Agnes & Muriel's
1514 Monroe Drive, Atlanta
404-885-1000; Fax: 404-885-9601
www.mominthekitchen.com
Atmosphere: 1950s to 1960s home decor.
Cuisine: American.
Specialties: Fried chicken, fried tomatoes, deep-fried lobster tails.
Average dinner for two: $25 to $50.
Neighborhood: Midtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 10 a.m.-11 p.m.; Monday-Thursday, 11 a.m.-11 p.m.; Friday, 11 a.m.-midnight; Saturday, 10 a.m.-midnight.
Reservations: Recommended.
Parking available

Anis Bistro & Cafe
2974 Grandview Ave., Atlanta
404-233-9889; Fax: 404-233-4894
Atmosphere: Casual, romantic patio.
Cuisine: French.
Specialties: mussels, sea bass, creme brulee.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Saturday, 11:30 a.m.-2:30 p.m.; dinner: 6 p.m.-10 p.m.
Reservations: Recommended.

Anthony's Restaurant
3109 Piedmont Road, Atlanta
404-262-7379; Fax: 404-261-6009
www.anthonysfinedining.com
Atmosphere: Antebellum mansion with rustic dining rooms featuring chandeliers, eight fireplaces, two wine cellars, enclosed glass porch overlooking three wooded acres.
Cuisine: Continental.
Specialties: Chateaubriand, souffles, fresh fish.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: 6 p.m.-10 p.m.
Reservations: Recommended.

Aria
490 E. Paces Ferry Road, Atlanta
404-233-7673; Fax: 404-262-5208.
Cuisine: American.
Specialties: Corn and crab risotto with pan-roasted Georges Bank scallops.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Saturday, 6 p.m.-10 p.m.
Reservations: Recommended.

Atkins Park Restaurant
794 N. Highland Ave., Atlanta
404-876-7249; Fax: 404-876-5053
www.atkinspark.com
Cuisine: American.
Specialties: Drunken pork tenderloin boursin filet, Rusty's Creole jambalaya.
Average dinner for two: $50 to $75
Neighborhood: Virginia Highlands.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 11 a.m.-midnight; Monday-Friday, 11 a.m.-4 a.m.; Saturday, 11 a.m.-3 a.m.
Reservations: Recommended.
Parking available

Atlanta Fish Market
265 Pharr Road. Atlanta
404-262-3165; Fax: 404-240-6665
www.buckheadrestaurants.com
Atmosphere: Casual.
Cuisine: Seafood.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Thursday, 11 a.m.-11 p.m.; Friday-Saturday, 11 a.m.-midnight; Sunday, 4:30 p.m.-10 p.m.
Reservations: Recommended.
Parking available

Atlanta Grill
181 Peachtree St. N.E., Atlanta
404-221-6550; Fax: 404-221-6578
www.ritzcarlton.com
Atmosphere: Comfortable.
Cuisine: Southern.
Specialties: Grilled chops, fresh seafood,

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Risk and Insurance Management Society, Inc.
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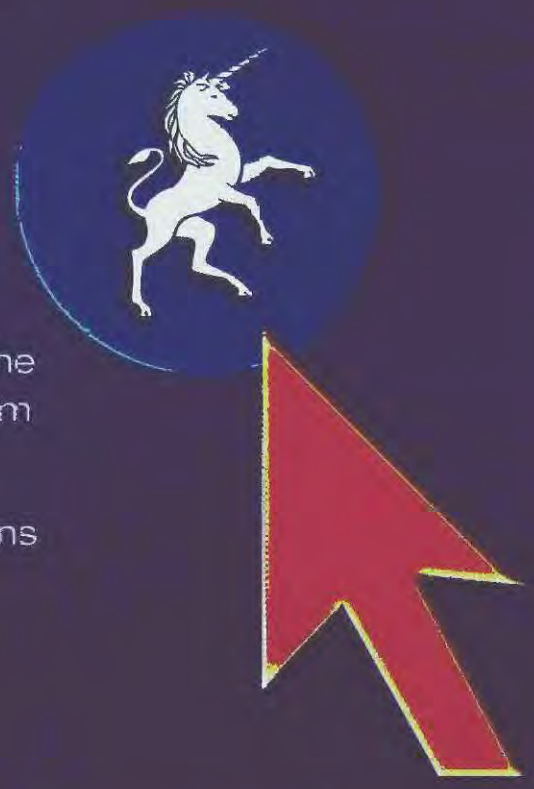
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Atlanta RIMS 2001

Continued from previous page

steak.
Average dinner for two: $75 to $100.
Neighborhood: Downtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: 6:30 a.m.-1:30 a.m.
Reservations: Recommended.
Parking available

Azio
Peachtree Center on International, Atlanta
404-222-0808; Fax: 404-222-0657
Atmosphere: Italian villa featuring hand-painted ceilings.
Cuisine: Italian.
Specialties: Veal chops, pasta, wood-oven-baked pizza.
Average dinner for two: $50 to $75.
Neighborhood: Downtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: 11 a.m.-10 p.m.
Reservations: Recommended.

B

Barley's Billiards
338 Peachtree St. N.E., Atlanta
404-522-2522; Fax: 404-522-2388
www.barleysatlanta.com
Atmosphere: Upscale billiards club with smoke-free environment and 32 Brunswick showcase pool tables.
Cuisine: American.
Specialties: Burgers, chicken club, steak and cheese, salads, chicken tenders, wings, deli sandwiches.
Average dinner for two: $25 to $50.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: American Express, Diner's Club, MasterCard, Visa.
Hours: 11:30 a.m.-1:30 a.m.
Reservations: Recommended.
Parking available

Bayou LaRoux's - Cajun Kitchen, Cocktails & Brewery
3013 Peachtree Road, Atlanta
404-261-9898; Fax: 404-261-0283
Atmosphere: Authentic Cajun swamp-shack atmosphere featuring house brews and a full bar.
Cuisine: Cajun.
Specialties: Po Boys, crawfish.
Average dinner for two: Under $25.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday- Friday, 4 p.m.-3 a.m.; Saturday-Sunday, noon-3 a.m.

Bluepointe
3455 Peachtree Road, Atlanta
404-237-9070; Fax: 404-237-2387
www.buckheadrestaurants.com
Cuisine: Fusion.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday- Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 5:30 p.m.-10 p.m., Monday-Thursday, 5:30 p.m.-11 p.m., Friday-Saturday, 5:30 p.m.-midnight.
Reservations: Recommended.
Parking available

Bone's
3130 Piedmont Road N.E., Atlanta
404-277-2663; Fax: 404-262-3784
Atmosphere: Upscale restaurant; dining room featuring a gallery of black and white photos depicting Georgia history.
Cuisine: Steak.
Specialties: Lamb chops, seafood.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Dressy.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday-Thursday, 5:30 p.m.-10:30 p.m., Friday-Saturday, 5:30 p.m.-11 p.m.
Reservations: Required.

Broadway Cafe
2166 Briarcliff Road, Atlanta
404-329-0888; Fax: 404-329-9888
Atmosphere: Whimsical surroundings featuring show tunes.
Cuisine: Vegetarian.
Specialties: Kosher and multi-ethnic foods.
Average dinner for two: $25 to $50.
Neighborhood: Northeast.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Sunday, 10 a.m.-9 p.m.; Monday-Thursday, 11 a.m.-9 p.m.; Friday, 11 a.m.-3 p.m.
Reservations: Recommended.
Parking available

Buckhead Diner
3073 Piedmont Road, Atlanta
404-262-3336; Fax: 404-262-3593
www.buckheadrestaurants.com
Cuisine: American.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Saturday, 11 a.m.-midnight; Sunday, 10 a.m.-10 p.m.
Reservations: Not accepted.
Parking available

Burrito Art
3365 Piedmont Road, Atlanta
404-237-0095; Fax: 404-237-1958.
Cuisine: Fusion.
Specialties: Gourmet burritos.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Monday-Wednesday, 11:30 a.m.-9 p.m.; Thursday-Saturday, 11:30 a.m.-10 p.m.
Reservations: Not accepted.
Parking available

Busy Bee Cafe
810 Martin Luther King Jr. Drive, Atlanta
404-525-9212; Fax: 404-522-9812
www.thebusybeecafe.com
Cuisine: Southern.
Specialties: Fried chicken, greens, corn, macaroni and cheese, yams.
Average dinner for two: Under $25.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Monday-Saturday, 11 a.m.-7 p.m.
Reservations: Not accepted.

C

Cafe Tu Tu Tango
220 Pharr Road, Atlanta
404-841-6222; Fax: 404-816-1555
www.cafetututango.com
Atmosphere: Art gallery setting with live entertainment.
Cuisine: Eclectic.
Specialties: Appetizers, multi-ethnic dishes.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: American Express, Diner's Club, MasterCard, Visa.
Hours: Sunday- Tuesday, 11:30 a.m.-11 p.m.; Wednesday-Thursday, 11:30 a.m.-midnight; Friday-Saturday, 11:30 a.m.-1 a.m.
Reservations: Not accepted.
Parking available

Canoe
4199 Paces Ferry Road, Atlanta
770-432-2663; Fax: 770-433-2542
www.canoeatl.com
Atmosphere: Casually elegant setting featuring lush gardens and a view of the Chattahoochee River.
Cuisine: Regional.
Specialties: Venison, lamb shank, scallops, poultry.
Average dinner for two: $75 to $100.
Neighborhood: Vinings.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday, 10:30 a.m.-2:30 p.m.; lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 5:30 p.m.-9:30 p.m., Monday-Thursday, 5:30 p.m.-10 p.m., Friday-Saturday, 5:30 p.m.-11 p.m.
Reservations: Recommended.



Carbo's Cafe
3717 Roswell Road, Atlanta
404-231-4433; Fax: 404-237-6826
www.carbos-cafe.com
Atmosphere: Elegant, romantic setting featuring live entertainment via a piano bar.
Cuisine: Continental.
Specialties: Dessert soufflés.
Average dinner for two: Over $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Tuesday-Thursday, 5:30 p.m.-9:30 p.m.; Friday-Saturday, 5:30 p.m.-10 p.m.
Reservations: Recommended.
Parking available

Casbah Restaurant
465 N. Highland Ave., Atlanta
404-524-5777; Fax: 404-524-5773
www.casbahatlanta.com
Atmosphere: Tent seating and nightly belly-dancing performances.
Cuisine: Moroccan.
Average dinner for two: $50 to $75.
Neighborhood: Inman Park.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Tuesday-Sunday, 6 p.m.-11:30 p.m.
Reservations: Required.
Parking available

The Cheesecake Factory
3024 Peachtree Road N.W., Atlanta
404-816-2555; Fax: 404-233-9911
www.thecheesecakefactory.com
Atmosphere: Family-oriented restaurant.
Cuisine: American.
Specialties: Cheesecake.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 10 a.m.-11 p.m.; Monday-Thursday, 11:30 a.m.-11:30 p.m.; Friday-Saturday, 11:30 a.m.-12:30 a.m.
Reservations: Not accepted.
Parking available

Chops & Lobster Bar
70 W. Paces Ferry Road, Atlanta
404-262-2675; Fax: 404-240-6645.
Cuisine: Southern, steaks.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 5:30 p.m.-10 p.m., Monday-Thursday, 5:30 p.m.-11 p.m., Friday-Saturday, 5:30 p.m.-midnight.
Reservations: Recommended.
Parking available

City Grill
50 Hurt Plaza, Atlanta
404-524-2489; Fax: 404-681-9042
Atmosphere: Chandeliers, 30-foot ceilings and marble columns.
Cuisine: American.
Average dinner for two: Over $100.
Neighborhood: Downtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday- Friday, 11:30 a.m.-2 p.m.; dinner: Monday-Saturday, 6 p.m.-10 p.m.
Reservations: Recommended.
Parking available

Clutch Cargo's Key West Bar & Charter
3013C Peachtree Road, Atlanta
404-261-9898; Fax: 404-261-0283
Atmosphere: Authentic harbor sty e featuring live music and full bar.
Cuisine: Seafood.
Specialties: oysters, shrimp, crab cakes, crab-stuffed flounder, margaritas.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Thursday, 4 p.m.-3 a.m.; Friday-Sunday, noon-3 a.m.
Reservations: Not accepted.

Coohill's Steakhouse & Bar
1100 Peachtree St., Atlanta
404-724-0901; Fax: 404-875-7074
www.coohill.com
Atmosphere: Upscale club atmosphere.
Cuisine: Steak.
Specialties: Prime steaks, fresh seafood, Southern side dishes.
Average dinner for two: $75 to $100.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11:30 a.m.-2 p.m.; dinner: Monday-Thursday, 5:30 p.m.-10 p.m., Friday-Saturday, 5:30 p.m.-11 p.m.
Reservations: Recommended.
Parking available

Copelands of New Orleans
3131 Cobb Parkway, Atlanta
770-612-3311; Fax: 770-612-3322
Atmosphere: Casual New Orleans dining.
Cuisine: Creole.
Specialties: New Orleans-style seafood.
Average dinner for two: $50 to $75.
Neighborhood: Cumberland.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Thursday, 11 a.m.-10 p.m.; Friday, 11 a.m.-midnight; Saturday, noon-midnight.
Reservations: Recommended.

Corner Café
3070 Piedmont Road, Atlanta
404-240-1978; Fax: 404-240-1975
www.buckheadrestaurants.com
Atmosphere: Upscale bakery and cafe with a European influence and an energetic environment.
Cuisine: European.
Average dinner for two: Under $25.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Friday, 6:30 a.m.-5 p.m.; Saturday-Sunday, 8 a.m.-5 p.m.
Reservations: Not accepted.

D

Dailey's Restaurant & Bar
17 International Blvd., Atlanta
404-681-3303; Fax: 404-681-6643
Atmosphere: Casual fine dining in an old warehouse atmosphere.
Cuisine: American.
Specialties: Wine, dessert, pepper-crusted swordfish.
Average dinner for two: $75 to $100.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11 a.m.-8 p.m.; dinner: 5:30 p.m.-11 p.m.
Reservations: Recommended.

Dusty's Barbecue
1815 Briarcliff Road, Atlanta
404-320-6264; Fax: 404-320-1343
www.dustys.com
Atmosphere: Casual and rustic.
Cuisine: Barbecue.
Specialties: North Carolina-style barbecued pork, beef and chicken, Brunswick stew and home-style chips.
Average dinner for two: $25 to $50.
Neighborhood: Northeast.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Thursday, 11 a.m.-9 p.m.; Friday-Saturday, 11 a.m.-10 p.m.
Reservations: Not accepted.
Parking available

E

ESPN Zone
3030 Peachtree Road, Atlanta
404-682-3776; Fax: 404-682-3795
www.espnzone.com

Continued on next page

Continued from previous page

Cuisine: American.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Sunday, 11:30 a.m.-11 p.m.; Monday-Saturday, 11:30 a.m.-midnight.
Reservations: Not accepted.
Parking available

East Village Grille/The Lodge

248 Buckhead Ave., Atlanta
404-233-3345; Fax: 404-237-6927
Atmosphere: Sports bar downstairs; dancing on the rooftop with '70s, '80s and '90s music; more than 35 televisions throughout the establishment.
Cuisine: American.
Specialties: Burgers, Southern-style vegetables, sandwiches.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: American Express, Diner's Club, Discover, Visa.
Hours: Sunday, 11 a.m.-midnight; Monday-Friday, 11 a.m.-4 a.m.; Saturday, 11 a.m.-3 a.m.
Reservations: Not accepted.

Eno Restaurant & Wine Bar

800 Peachtree St., Suite A, Atlanta
404-685-3191; Fax: 404-685-3199
www.eno-atlanta.com
Atmosphere: Laid-back yet upscale.
Cuisine: European, Mediterranean.
Specialties: Whole roasted fish, wine.
Average dinner for two: Over $100.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday, 11:30 a.m.-3 p.m., Tuesday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Tuesday-Thursday, 5:30 p.m.-10 p.m., Friday-Saturday, 5:30 p.m.-11 p.m.
Reservations: Recommended.
Parking available

F

Fandangles Restaurant

Sheraton Atlanta Hotel, 165 Courtland St., Atlanta
404-659-6500; Fax: 404-681-3701
www.fandanglesrestaurant.com
Cuisine: American.
Average dinner for two: $25 to $50.
Neighborhood: Downtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Cocktails: 4 p.m.-2 a.m.; dinner: 5:30 p.m.-10 p.m.
Reservations: Recommended.

Fat Matt's Rib Shack

1811 Piedmont Road, Atlanta
404-607-1622; Fax: 404-873-2655
Atmosphere: Casual blues club featuring nightly live music.
Cuisine: Barbecue.
Average dinner for two: Under $25.
Neighborhood: Midtown.
Attire: Casual.
Credit cards accepted: Credit cards not accepted.
Hours: Sunday, 2 p.m.-11:30 p.m.; Monday-Thursday, 11:30 a.m.-11:30 p.m.; Friday-Saturday, 11:30 a.m.-12:30 a.m.
Reservations: Not accepted.
Parking available

57th Fighter Group

3829 Clairmont Road N.E., Chamblee
770-457-7227; Fax: 770-457-6396
Atmosphere: Recreated World War II European farmhouse.
Cuisine: American.
Specialties: Roasted chicken, homestyle turkey, steak.
Average dinner for two: $50 to $75.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 10 a.m.-3 p.m. and 5 p.m.-10 p.m.; Monday-Thursday, 10 a.m.-10 p.m.; Friday-Saturday, 10 a.m.-11 p.m.
Reservations: Recommended.
Parking available

The Food Studio

The King Plow Arts Center, 887 W. Marietta St., Studio K-102, Atlanta
404-815-6677; Fax: 404-815-4811
www.thefoodstudio.com
Atmosphere: Upscale renovated factory loft.
Cuisine: American.
Specialties: Ahi tuna tartare, tequila and Juniper-cured salmon, lemon-basil bombe.
Average dinner for two: $50 to $75.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: American Express, Diner's Club, MasterCard, Visa.
Hours: Sunday-Thursday, 5:30 p.m.-11 p.m.; Friday-Saturday, 5:30 p.m.-midnight.
Reservations: Recommended.
Parking available

Frankie's Sports Bar

5600 Roswell Road, Atlanta
404-843-9444; Fax: 404-843-9264
www.jocks-frankies.com
Atmosphere: Casual dining.
Cuisine: American.
Average dinner for two: $25 to $50.
Neighborhood: Sand Springs.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Thursday, 11 a.m.-1 a.m.; Friday-Saturday, 11 a.m.-2 a.m.; Sunday, 11 a.m.-midnight.
Reservations: Not accepted.
Parking available

G

Gladys Knight & Ron Winan's Chicken & Waffles

529 Peachtree St., Atlanta
404-874-9393; Fax: 404-874-0798
www.gladysandron.com
Cuisine: Southern.
Specialties: Chicken, waffles, sweet potato cheesecake.
Average dinner for two: $25 to $50.
Neighborhood: Midtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 11 a.m.-8 p.m.; Monday-Thursday, 11 a.m.-11 p.m.; Friday-Saturday, 11 a.m.-4 a.m.
Reservations: Not accepted.

Goldfish Seafood, Sushi & Steaks

Perimeter Mall, 4400 Ashford Dunwoody Road, Atlanta
770-671-0100; Fax: 770-671-1887
www.goldfish-atlanta.com
Atmosphere: Live nightly entertainment.
Cuisine: Seafood.
Specialties: Hong Kong sea bass, sushi.
Average dinner for two: $50 to $75.
Neighborhood: Perimeter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: lunch: Monday-Saturday, 11:30 a.m.-2:30 p.m.; dinner: Sunday-Thursday, 5 p.m.-10 p.m.; Friday-Saturday, 5 p.m.-11 p.m.
Reservations: Recommended.
Parking available

Gordon Biersch Brewery Restaurant

848 Peachtree St. N.E., Atlanta
404-870-0805; Fax: 404-870-0806
www.gordonbiersch.com
Atmosphere: Upscale brewery restaurant with patio, patio bar, private banquet room and a mezzanine billiard room.
Cuisine: American.
Specialties: Shrimp and chicken potstickers, goat cheese ravioli, sweet and spicy cashew chicken stir-fry, filet mignon medallions.
Average dinner for two: $25 to $50.
Neighborhood: Midtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Thursday, 11:30 a.m.-midnight; Friday-Saturday, 11:30 a.m.-2 a.m.
Reservations: Recommended.
Parking available

Atlanta facts:

Atlanta has the largest toll-free telephone dialing area in the world (7,000 square miles).

The Halfshell

2349 Peachtree Road N.E., Atlanta
404-237-9924; Fax: 404-237-4087.
Cuisine: Seafood.
Specialties: Fresh fish, scampi, stone crab claws.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Monday-Saturday, 5 p.m.-10 p.m.
Reservations: Recommended.

H

Hard Rock Cafe

215 Peachtree St. N.E., Atlanta
404-688-7625; Fax: 404-681-1025
www.hardrock.com
Atmosphere: Rock 'n' roll theme restaurant featuring more than 400 pieces of rock 'n' roll memorabilia.
Cuisine: American.
Specialties: Pig sandwich, hamburger.
Average dinner for two: $25 to $50.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Thursday, 11 a.m.-midnight, Friday-Saturday, 11 a.m.-1 a.m.
Reservations: Not accepted.

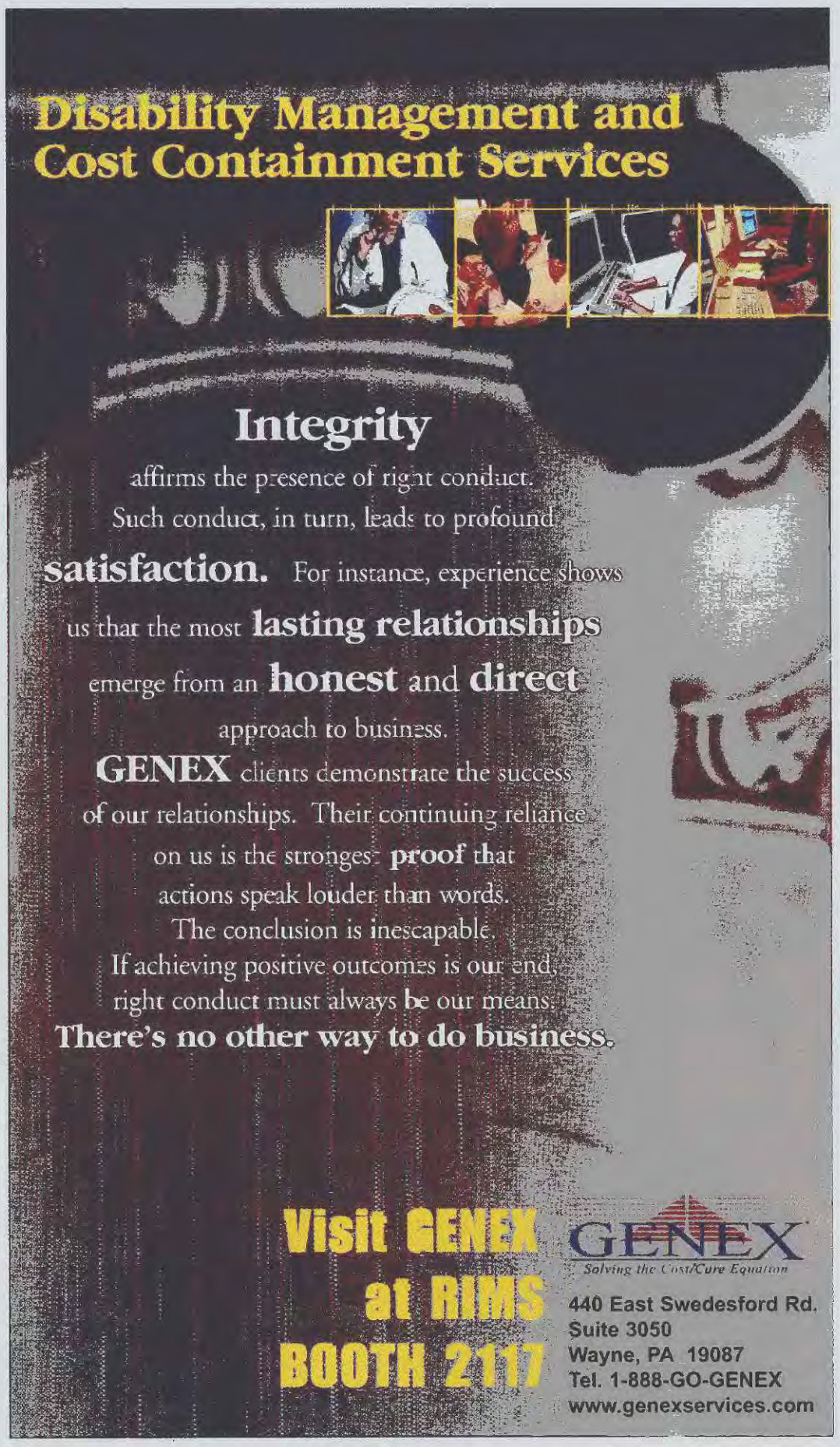
Haveli Indian Cuisine

225 Spring St., Atlanta
404-522-4545; Fax: 404-522-4526.
Cuisine: Indian.
Specialties: North Indian cuisine, chicken, lamb, goat, seafood and vegetarian dishes.
Average dinner for two: $50 to $75.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday- Saturday, 11:30 a.m.-2:30 p.m.; dinner: 5:30 p.m.-10 p.m.
Reservations: Recommended.
Parking available

Horseradish Grill

4320 Powers Ferry Road N.W., Atlanta
404-255-7277; Fax: 404-847-0603
www.horseradishgrill.com
Atmosphere: Indoor environment accented with hardwood floors, leather and earth tones; also features outdoor patio.
Cuisine: Southern.
Specialties: North Carolina barbecue on corncake, double cut pork chop, Georgia mountain trout, Kentucky oatmeal spice cake.
Average dinner for two: Over $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit

Continued on next page



Atlanta RIMS 2001

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cards.
Hours: Brunch: Sunday, 11 a.m.-2:30 p.m.; lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 5 p.m.-9 p.m., Monday-Thursday, 5:30 p.m.-10 p.m.; Friday-Saturday, 5 p.m.-11 p.m.
Reservations: Recommended.
Parking available

I

Imperial Fez
2235 Peachtree Road Suite 102, Atlanta
404-351-0870; Fax: 404-351-1272
www.imperialfez.com
Cuisine: Moroccan.
Specialties: Fresh fish, lamb, Cornish hen with almonds, fresh meat off the grill.
Average dinner for two: Over $100.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: 6 p.m.-11:30 p.m.
Reservations: Required.

J

Joseph's Island Breeze Cuisine
162 Courtland St. N.E., Atlanta
404-577-3696; Fax: 404-523-1737
Atmosphere: Comfortable, casual setting with outdoor patio.
Cuisine: Continental, Caribbean.
Specialties: Jerk chicken, pasta, curry shrimp, curry lobster, Caribbean cuisine.
Average dinner for two: Under $25.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: All major credit cards
Hours: Monday-Friday, 11:30 a.m.-11 p.m.; Saturday-Sunday, 4:30 p.m.-11 p.m.
Reservations: Recommended.
Parking available

Justin's Restaurant & Bar
2200 Peachtree Road N.E., Atlanta
404-603-5353; Fax: 404-603-5357
Atmosphere: Elegant atmosphere with white-linen table service.
Cuisine: Southern, Caribbean.
Specialties: Seafood, Caribbean stewed chicken, whole red snapper, escovitche.
Average dinner for two: Over $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday, 11:30 a.m.-3 p.m.; lunch: Monday-Friday, 11 a.m.-3 p.m.; dinner: Sunday-Thursday 4 p.m.-11 p.m., Friday, 4 p.m.-1 a.m., Saturday, noon-1 a.m.
Reservations: Recommended.
Parking available

L

La Grotta Ristorante Italiano
2637 Peachtree Road, Atlanta
404-231-1368 Fax: 404-231-1274
www.la-grotta.com
Atmosphere: Intimate setting overlooking a garden terrace.
Cuisine: Italian.
Specialties: Northern Italian cuisine, seafood, veal, pasta
Average dinner for two: Over $100.
Neighborhood: Buckhead.
Attire: Dressy.
Credit cards accepted: All major credit cards.
Hours: Monday-Saturday, 6 p.m.-10 p.m.
Reservations: Required.

La Tavola Trattoria
992 Virginia Ave. N.E., Atlanta
404-873-5430; Fax: 404-873-5410
www.latavolatrattoria.com
Atmosphere: Neighborhood Italian trattoria.
Cuisine: Italian.
Specialties: veal and spinach manicotti, tuppa di pesce, herb-seared tuna.
Average dinner for two: $50 to $75.
Neighborhood: Virginia Highlands.
Attire: Business casual.
Credit cards accepted: American Express, Diner's Club, MasterCard, Visa.
Hours: Brunch: Sunday, 11 a.m.-3 p.m.; dinner: Sunday, 5:30 p.m.-10 p.m., Monday-Thursday, 5:30 p.m.-11 p.m., Friday-Saturday, 5:30 p.m.-midnight.
Reservations: Recommended.
Parking available

Lee's Golden Buddha & Mo Mo Ya
3861 Roswell Road, Atlanta
404-261-3777; Fax: 404-261-3779
Atmosphere: Every dining room faces an outdoor courtyard with detailed Japanese gardens and fountains
Cuisine: Japanese, Chinese.
Specialties: Sushi, hibachi grill, Peking duck.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: 11 a.m.-3 p.m.; dinner: Monday-Friday, 5 p.m.-10:30 p.m., Saturday-Sunday, 5 p.m.-11:30 p.m.
Reservations: Recommended.
Parking available

Lombardis
94 Upper Pryor St., Atlanta
404-522-6568; Fax: 404-577-4457
Atmosphere: Wood-burning oven, tables covered with butcher paper and crayons.
Cuisine: Italian.
Specialties: Shrimp scampi, chicken parmigagano, pasta.
Average dinner for two: $25 to $50.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: American Express, Diner's Club, MasterCard, Visa.
Hours: Monday-Friday, 11 a.m.-9:30 p.m.; Saturday, 5 p.m.-10 p.m.
Reservations: Recommended.

M

Malaya Restaurant
857 Collier Road, Atlanta
404-609-9991; Fax: 404-609-9892
Cuisine: Pan-Asian.
Specialties: Authentic Malaysian, Indonesian, Thai and Chinese cuisine.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: lunch: Monday-Friday, 11 a.m.-2:30 p.m.; dinner: Monday-Thursday, 5 p.m.-10 p.m., Friday-Saturday, 5 p.m.-11 p.m.
Reservations: Recommended.
Parking available

Manuel's Tavern
602 N. Highland Ave., Atlanta
404-525-3447; Fax: 404-521-2466
www.manuelstavern.com
Atmosphere: Casual and comfortable.
Cuisine: American.
Specialties: Seven-ounce filet mignon.
Average dinner for two: $25 to $50.
Neighborhood: Virginia Highlands.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 12:30 p.m.-midnight; Monday-Saturday, 11 a.m.-2 a.m.
Reservations: Recommended.

Marra's Grill, Fresh Seafood & Great Steaks
1782 Cheshire Bridge Road N.E., Atlanta
404-874-7347; Fax: 404-874-1312
www.restaurantsatlanta.com/marras
Atmosphere: Casually elegant offering Southern hospitality.
Cuisine: American.
Specialties: Fresh seafood, steaks, wine.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Thursday, 6 p.m.-10 p.m.; Friday-Saturday, 6 p.m.-11 p.m.
Reservations: Recommended.

Mary Mac's Tea Room
224 Ponce de Leon Ave. N.E., Atlanta
404-876-1800; Fax: 404-881-6003
www.marymacs.com
Cuisine: Southern.
Specialties: Chicken entrees, fresh vegetables, homemade hot breads and desserts.
Average dinner for two: $25 to $50.
Neighborhood: Midtown.
Attire: Casual.
Credit cards accepted: Credit cards not accepted.
Hours: Monday- Saturday, 11 a.m.-8:30 p.m.; Sunday, 11 a.m.-3 p.m.
Reservations: Not accepted.

McCormick & Schmick's Seafood Restaurant
600 Ashwood Parkway, Atlanta
770-399-9900; Fax: 770-399-5353
Atmosphere: Classic, traditional restaurant featuring outdoor verandas and a full-service bar.
Cuisine: Seafood.
Specialties: Fresh oysters and shellfish.
Average dinner for two: $50 to $75.
Neighborhood: Perimeter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Thursday, 11 a.m.-10 p.m.; Friday-Saturday, 11 a.m.-11 p.m.
Reservations: Recommended.
Parking available

McKinnon's Louisiane
3209 Maple Drive, Atlanta
404-237-1313; Fax: 404-237-2026
www.mckinnons.com
Atmosphere: Intimate dining room with white-tablecloth ambience; Grill Room is casual.
Cuisine: Cajun, Creole.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Saturday, 6 p.m.-10 p.m.
Reservations: Recommended.
Parking available

MONDO Baking
750 Huff Road N.W., Atlanta
404-603-9995; Fax: 404-603-9967
www.mondo-baking.com
Atmosphere: Funky, bright coffee shop, bakery with newsstand.
Cuisine: American.
Specialties: Gourmet sandwiches, soups, baked goods.
Average dinner for two: Under $25.
Neighborhood: Midtown.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Monday, 8 a.m.-3 p.m.; Tuesday-Friday, 8 a.m.-6 p.m.; Saturday, 9 a.m.-6 p.m.
Reservations: Not accepted.
Parking available

Mumbo Jumbo
89 Park Place, Atlanta
404-523-0330; Fax: 404-523-2808
www.mumbojumbo-atl.com
Atmosphere: Eclectic, warm and sexy surroundings.
Cuisine: American.
Specialties: Seasonally influenced entrees.
Average dinner for two: $75 to $100.
Neighborhood: Downtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Friday, 11:30 a.m.-2 a.m.; Saturday-Sunday, 5 p.m.-2 a.m.
Reservations: Recommended.
Parking available

N

Nava
3060 Peachtree Road N.E., Suite 160, Atlanta
404-240-1984; Fax: 404-204-1821
www.buckheadrestaurants.com
Atmosphere: Vibrant three-tiered Southwestern restaurant with authentic adobe walls and original artwork enveloped by a theatrical presentation.
Cuisine: Southwestern.
Specialties: Green Chile lobster soft taco, corn-crusted snapper, banana quesadillas.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 5:30 p.m.-10 p.m., Monday-Thursday, 5:30 p.m.-11 p.m., Friday, 5:30 p.m.-midnight, Saturday 5 p.m.-midnight.
Reservations: Recommended.
Parking available

Nickiemoto's Midtown
990 Piedmont Ave., Atlanta
404-253-2010; Fax: 404-253-2014
Atmosphere: Eclectic artist loft.
Cuisine: Pan-Asian.
Specialties: Whole sizzling catfish, sushi, stir-fry.
Average dinner for two: $50 to $75.
Neighborhood: Midtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Thursday, 11:30 a.m.-11 p.m.; Friday-Saturday, 11:30 a.m.-midnight.
Reservations: Not accepted.

Noche
1000 Virginia Ave., Atlanta
404-815-9155; Fax: 404-815-9654
www.noche-atlanta.com
Atmosphere: Small, intimate space with vibrant colors, booth seating and patio dining available.
Cuisine: Southwestern.
Specialties: Margaritas.
Average dinner for two: $25 to $50.
Neighborhood: Virginia Highlands.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Sunday-Thursday, 5:30 p.m.-10 p.m.; Friday-Saturday, 5:30 p.m.-11 p.m.
Reservations: Recommended.

O

103 West
103 W. Paces, Atlanta
404-233-5993; Fax: 404-240-6619
Atmosphere: Upscale restaurant.
Cuisine: Continental, French.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Thursday, 5:45 p.m.-11 p.m.; Friday-Saturday, 5:30 p.m.-11 p.m.
Reservations: Recommended.
Parking available

P

Pano's & Paul's
1232 W. Paces Ferry Road, Atlanta
404-261-3662; Fax: 404-261-4512
www.buckheadrestaurants.com
Atmosphere: Upscale, luxury dining.
Cuisine: Continental, American.
Specialties: Batter-fried cold water lobster tail.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Friday, 6 p.m.-11:00 p.m.; Saturday, 5:30 p.m.-11:30 p.m.



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Reservations: Recommended.
Parking available

Peachtree Cafe

268 E Paces Ferry Road, Atlanta
404-233-4402; Fax: 404-237-6927.
Cuisine: American.
Specialties: Steaks, fish, pasta, sandwiches, salads.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 11 a.m.-4 p.m.; Monday-Saturday, 11 a.m.-10 p.m.
Reservations: Recommended.
Parking available

Peasant Uptown

Phipps Plaza, 3500 Peachtree, Atlanta
404-261-6341; Fax: 404-371-1149
www.thepeasantrestaurants.com
Atmosphere: New Orleans-style courtyard.
Cuisine: Continental.
Specialties: Puff supreme, seared salmon, oriental duckling.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: 11 a.m.-10 p.m.
Reservations: Recommended.
Parking available

Philippe's Bistro

10 Kings Circle, Atlanta
404-231-4113; Fax: 404-231-4710
www.philippesbistro.com
Atmosphere: Bistro with terrace dining and a piano bar
Cuisine: Continental.
Specialties: Belgian continental dishes.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday, 11:30 a.m.-2:30 p.m.; dinner: Tuesday-Sunday, 6 p.m.-midnight.
Reservations: Recommended.
Parking available

Pleasant Peasant

555 Peachtree St., Atlanta
404-874-3223; Fax: 404-897-2051
www.thepeasantrestaurants.com
Atmosphere: Turn of the century building with pressed, tin ceiling, mosaic tile floors and exposed brick walls; intimate dining room.
Cuisine: American, Continental.
Specialties: Plum pork, scallops parisienne.
Average dinner for two: $50 to $75.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: All major credit cards
Hours: Lunch: Monday- Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday-Thursday, 5:30 p.m.-10 p.m., Friday-Saturday, 5:30 p.m.-11 p.m.
Reservations: Recommended.
Parking available

Pricci

500 Pharr Road, Atlanta
404-237-2941; Fax: 404-261-0053.
Cuisine: Italian.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards
Hours: Sunday, 5 p.m.-10 p.m.; Monday-Friday, 11 a.m.-11 p.m.; Saturday, 5 p.m.-midnight.
Reservations: Recommended.
Parking available

Prime Meridian

100 CNN Center, Atlanta
404-818-4450; Fax: 404-818-7236
www.omniprimemeridian.com
Atmosphere: Contemporary design displaying an open kitchen, exhibition grill, hearth oven and a floor-to-ceiling wine rack.
Specialties: Rum-painted Florida grouper with black beans, rice and mango, habanero mojo
Average dinner for two: $50 to $75.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: 6:30 p.m.-10.30 p.m.
Reservations: Recommended.

Prime Steaks & Sushi

Lenox Square Mall, 3393 Peachtree Road N.E., Atlanta
404-812-0555; Fax: 404-812-0225
www.prime-restaurant.com
Atmosphere: Steakhouse with private dining room, big bar and lounge.
Cuisine: Steak
Specialties: Prime steaks, sushi.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Lunch: Monday-Saturday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 4 p.m.-10 p.m., Monday-Thursday, 5 p.m.-10 p.m.; Friday-Saturday, 5 p.m.-11 p.m.
Reservations: Recommended.
Parking available

R

Raja Indian Restaurant

2955 Peachtree Road N.E., Atlanta
404-237-2661; Fax: 404-237-0198.
Cuisine: Indian.
Specialties: Tandoori, curry, tikkamasala.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Lunch: Monday-Friday, 11 a.m.-2:30 p.m., Saturday, 12:30 p.m.-3 p.m.; dinner: Monday-Thursday, 5:30 p.m.-10:30 p.m., Friday-Saturday, 5:30 p.m.-11p.m.
Reservations: Recommended.
Parking available

Ray's on the River

6700 Powers Ferry Road, Atlanta
770-955-1187; Fax: 770-612-2465
www.raysontheriver.com
Cuisine: American.
Specialties: Fresh seafood and fish, chicken, steaks and chops.
Average dinner for two: $50 to $75.
Neighborhood: Perimeter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday, 9:30 a.m.-3 p.m.; lunch: Monday- Friday, 11:30 a.m.-2:30 p.m.; dinner, Sunday, 5 p.m.-10 p.m., Monday-Thursday, 5:30 p.m.-10:30 p.m., Friday-Saturday, 5 p.m.-midnight.
Reservations: Not accepted.
Parking available

Atlanta facts:

More than 30 streets in metropolitan Atlanta have 'Peachtree' in their name.

S

Sambuca Jazz Cafe

3102 Piedmont Road N.E., Atlanta
404-237-5299; Fax: 404-237-0207
www.sambucajazzcafe.com
Atmosphere: Upscale supper club featuring live Jazz nightly in a contemporary, urban, jungle setting.
Cuisine: Steak.
Specialties: Truffle salad, lobster-stuffed filet mignon.
Average dinner for two: Over $100.
Neighborhood: Buckhead.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Dinner: Sunday-Thursday, 6 p.m.-10:30 p.m., Friday-Saturday, 6 p.m.-12:30 a.m.
Reservations: Recommended.

Savannah

Doubletree Buckhead, 3342 Peachtree Road N.E., Atlanta
404-231-1234; Fax: 404-231-5236
Atmosphere: Breakfast and lunch buffets with action stations.
Cuisine: American.
Specialties: Southern food, steak, seafood.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: 6:30 a.m.-2 p.m. and 6 p.m.-10 p.m.
Reservations: Recommended.

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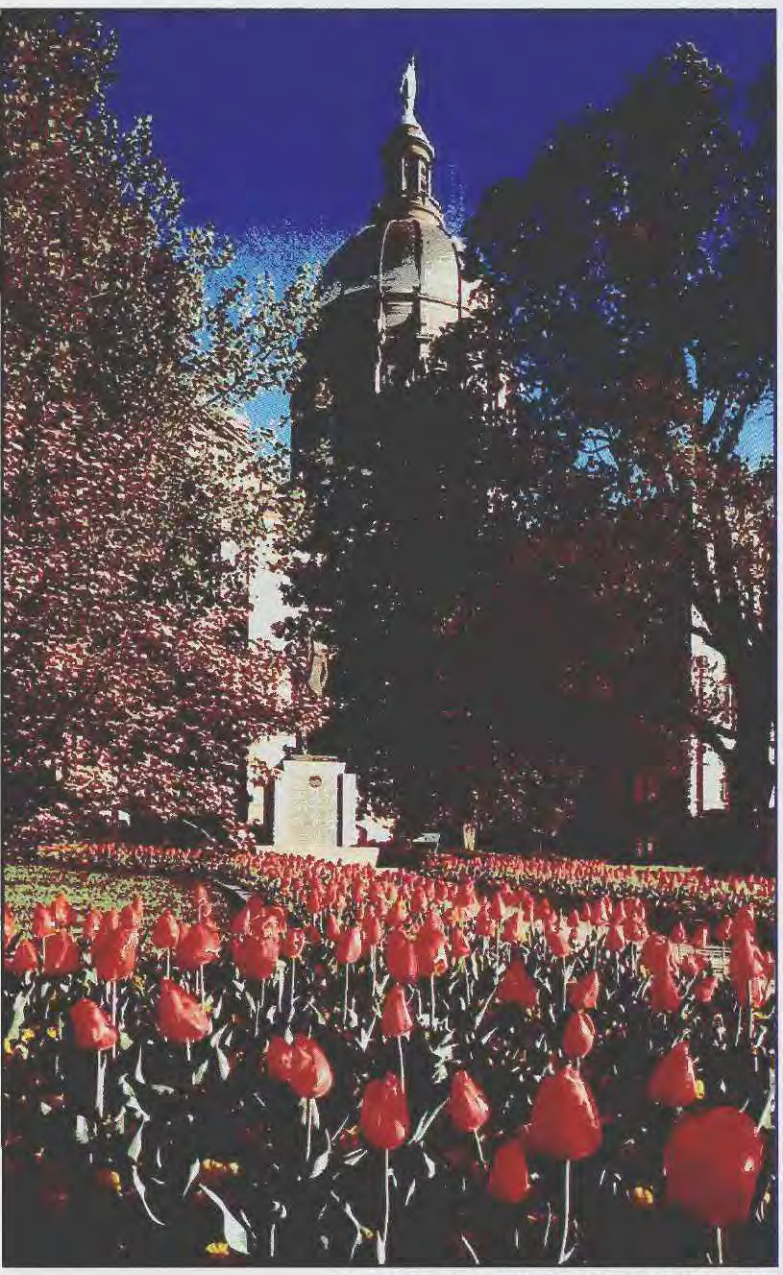
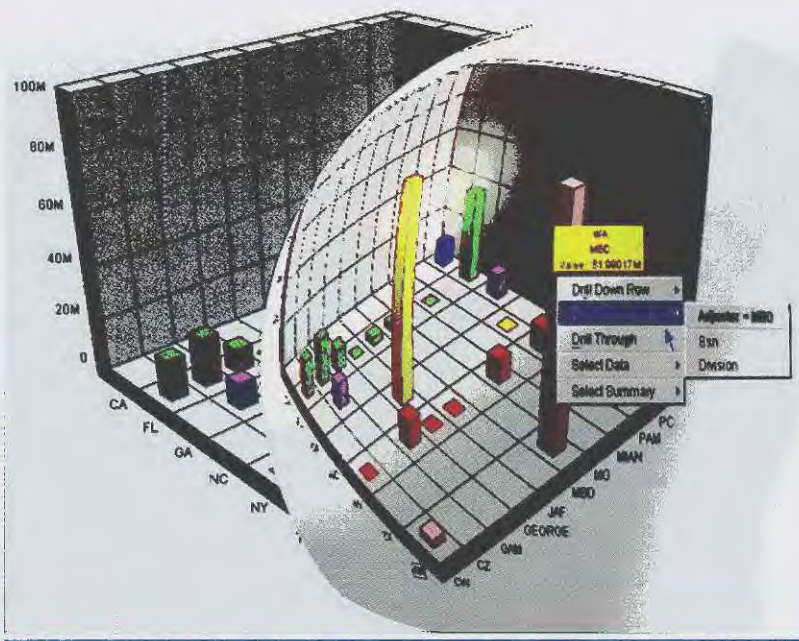


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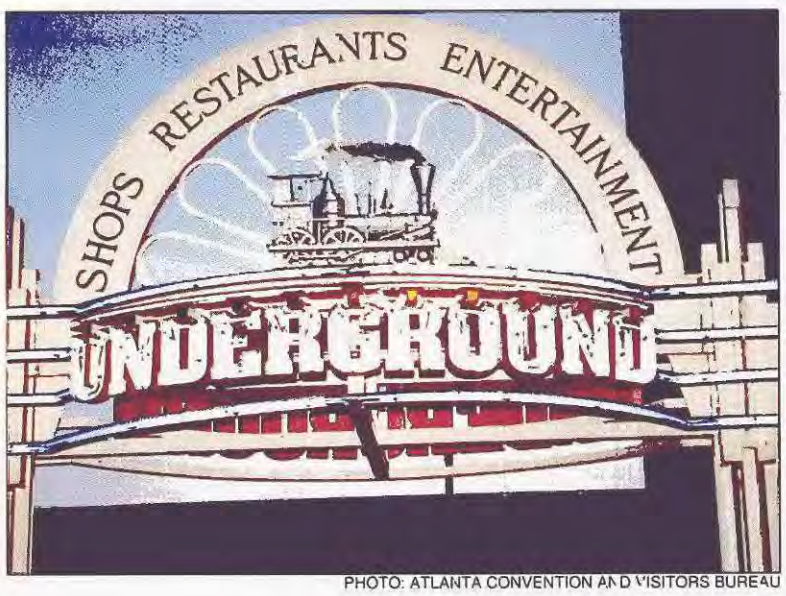
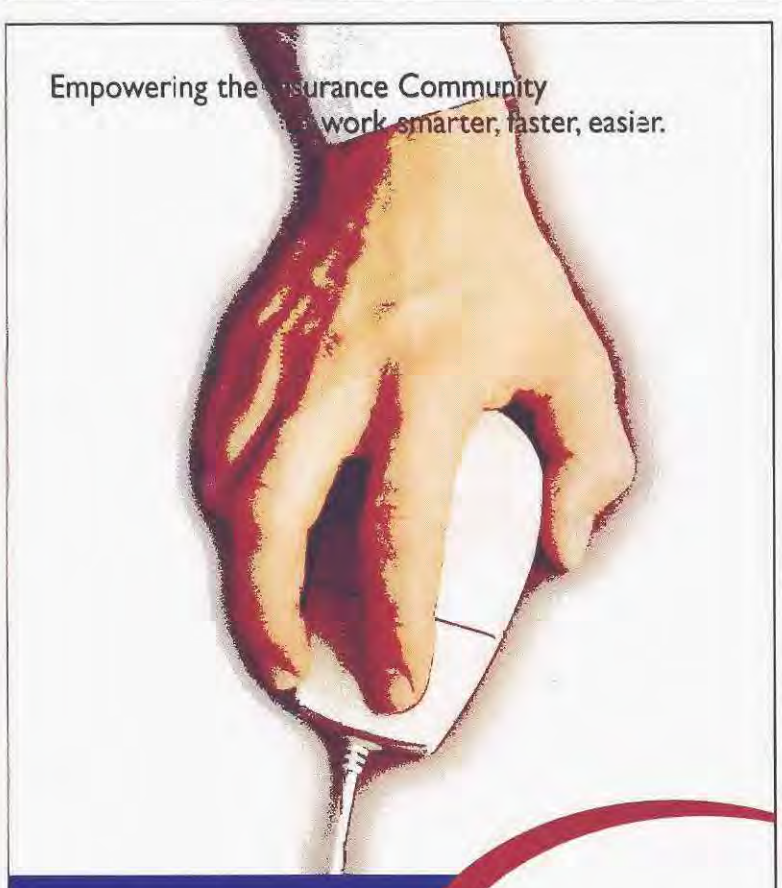


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Parking available

Siesta Grill

240 Peachtree St., Atlanta
404-524-9224; Fax: 404-524-9229
www.raysontheriver.com/siestagrill/location.html
Atmosphere: Upscale Southwestern atmosphere.
Cuisine: Mexican, Southwestern.
Average dinner for two: $25 to $50.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 5 p.m.-10 p.m.; Monday-Saturday, 11 a.m.-11 p.m.
Reservations: Not accepted.

SoTo Japanese Restaurant

3330 Piedmont Road, Atlanta
404-233-2005; Fax: 404-233-6700
Cuisine: Japanese.
Average dinner for two: $25 to $50.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Saturday, 6 p.m.-11:30 p.m.
Reservations: Recommended.

South City Kitchen

1144 Crescent Ave., Atlanta
404-873-7358; Fax: 404-873-0317
www.southcitykitchen.com
Atmosphere: Vibrant, cosmopolitan setting.
Cuisine: Southern, American.
Specialties: Skillet-fried crab cake, she crab soup.
Average dinner for two: $75 to $100.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: American Express, Diner's Club MasterCard, Visa.
Hours: Lunch: 11 a.m.-3:30 p.m.; dinner: Sunday, 5 p.m.-10 p.m., Monday-Thursday, 5 p.m.-11 p.m.; Friday-Saturday, 5 p.m.-midnight.
Reservations: Recommended.
Parking available

Spice

793 Juniper St., Atlanta
404-875-4242; Fax: 404-874-3535
www.spice-atlanta.com
Atmosphere: Updated 19th century house with floor-to-ceiling glass and 'spicy' theme throughout.
Cuisine: American.
Average dinner for two: Over $100.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 5 p.m.-10 p.m., Monday-Thursday, 5 p.m.-11 p.m., Friday-Saturday, 5 p.m.-midnight.
Reservations: Recommended.
Parking available

Star Steaks & BBQ

1397 N. Highland Ave., Atlanta
404-876-0673; Fax: 404-876-8862
www.heretoserverestaurants.com
Cuisine: Steak, barbecue.
Specialties: Margaritas, steak.
Average dinner for two: $25 to $50.
Neighborhood: Virginia Highlands.
Attire: Business casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Sunday-Thursday, 5 p.m.-10 p.m.; Friday-Saturday, 5 p.m.-11 p.m.
Reservations: Recommended.
Parking available

Sun Dial Restaurant, Bar & View

210 Peachtree St., Atlanta
404-589-7506; Fax: 404-659-8156
www.sundialrestaurant.com
Atmosphere: Rotating restaurant located 73 stories above downtown Atlanta.
Cuisine: Steak.
Specialties: Hickory-smoked prime rib.
Average dinner for two: $75 to $100.
Neighborhood: Downtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: 11:30 a.m.-2:30 p.m.; dinner: 6 p.m.-11 p.m.
Reservations: Recommended.
Parking available

Surin of Thailand

810 N. Highland Ave., Atlanta
404-892-7789; Fax: 404-892-6114
www.surinofthailand.com
Atmosphere: Colorful and lively.
Cuisine: Thai.
Average dinner for two: $25 to $50.
Neighborhood: Virginia Highlands.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, noon-10:30 p.m.; Monday-Thursday, 11:30 a.m.-10:30 p.m.; Friday, 11:30 a.m.-11:30 p.m.; Saturday, noon-11:30 p.m.
Reservations: Not accepted.
Parking available

T

Tamarind Thai Cuisine

80 14th St., Atlanta
404-873-4888; Fax: 404-873-4886
www.spotcity.com/tamarind
Cuisine: Thai.
Average dinner for two: $25 to $50.
Neighborhood: Midtown.
Attire: Dressy.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Lunch: Monday- Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 5 p.m.-10 p.m., Monday-Thursday, 5:30 p.m.-10 p.m., Friday, 5:30 p.m.-11 p.m., Saturday, 5 p.m.-11 p.m.
Reservations: Recommended.

The Tap Room

231 Peachtree St., Suite A-5, Atlanta
404-577-7860; Fax: 404-521-2170
www.taproom.net
Atmosphere: 1930s art deco with a casual setting.
Cuisine: American.
Specialties: Slow-roasted prime rib, beer and martinis on tap.
Average dinner for two: $50 to $75.
Neighborhood: Downtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Friday, 11 a.m.-midnight; Saturday, 4 p.m.-midnight; Sunday, 4 p.m.-10 p.m.
Reservations: Recommended.

Terra di Siena

654 Peachtree St., Atlanta
404-885-7505; Fax: 404-875-3055
Atmosphere: Upscale; interior filled with rich, organic materials such as cork, vinyl, hemp and rubber; two-story wine tower.
Cuisine: Italian.
Specialties: Pasta, desserts.
Average dinner for two: $50 to $75.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Sunday, 12:30 p.m.-3 p.m., Tuesday- Saturday, 11:30 a.m.-2 p.m.; dinner: Tuesday-Saturday, 5:15 p.m.-10:15 p.m.
Reservations: Recommended.

TomTom a Bistro & Sushi Bar

Lenox Square Mall, 3393 Peachtree Road N.E., Atlanta
404-264-1163; Fax: 404-816-7802
www.tomtom-atlanta.com
Atmosphere: Vibrant decor with open bistro seating.
Cuisine: Fusion, Chinese.
Average dinner for two: $50 to $75.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Sunday, 11:30 a.m.-9 p.m.; Monday-Saturday, 11:30 a.m.-10 p.m.
Reservations: Recommended.
Parking available

Veni Vidi Vici

V

41 14th St., Atlanta
404-875-8424; Fax: 404-875-6533
www.buckheadrestaurants.com
Cuisine: Italian.
Specialties: Antipasto piccoli, wood-burning oven rotisserie-roasted meats and handmade pastas.
Average dinner for two: $50 to $75.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 4:30 p.m.-10 p.m.; Monday-Thursday, 11 a.m.-11p.m.; Friday, 11 a.m.-midnight; Saturday, 5:30 p.m.-midnight.
Reservations: Recommended.
Parking available

Vickery's Bar & Grill

1106 Crescent Ave., Atlanta
404-881-1106; Fax: 404-881-6195
Atmosphere: Renovated house with a bar and restaurant atmosphere.
Cuisine: American, Continental.
Specialties: Classic Cuban sandwich, jerk chicken.
Average dinner for two: $25 to $50.
Neighborhood: Midtown.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: 11 a.m.-midnight.
Reservations: Recommended.
Parking available

Vino! Restaurant

2900 Peachtree Road, Atlanta
404-816-0511; Fax: 404-816-0636
Atmosphere: Quiet, cozy ambience.
Cuisine: Mediterranean.
Specialties: Tapas, wine, lamb chops and seafood.
Average dinner for two: $75 to $100.
Neighborhood: Buckhead.
Attire: Casual.
Credit cards accepted: American Express, Diner's Club, MasterCard, Visa.
Hours: Lunch: Monday-Friday, 11:30 a.m.-3 p.m.; dinner: Monday-Thursday, 5 p.m.-9:30 p.m., Friday-Saturday, 5 p.m.-10:30 p.m.
Reservations: Recommended.

Z

Zocalo

187 10th St. N.E., Atlanta
404-249-7576; Fax: 404-249-7576
www.zo-ca-lo.com
Atmosphere: Colorful, authentic decor featuring an open-air patio.
Cuisine: Mexican.
Specialties: Cochinito pibil, chile relleno, enchiladas veroles.
Average dinner for two: $25 to $50.
Neighborhood: Midtown.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 10:30a.m.-10 p.m.; Saturday, 11:30 a.m.-midnight; lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Monday-Thursday, 5:30 p.m.-11 p.m., Friday, 5:30 p.m.-midnight.
Reservations: Not accepted.
Parking available

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Atlanta restaurants by location

Buckhead

Anis Bistro & Cafe
Anthony's Restaurant
Aria
Atlanta Fish Market
Bayou LaRoux's - Cajun Kitchen, Cocktails & Brewery
Bluepointe
Bone's
Buckhead Diner
Burrito Art
Cafe Tu Tu Tango
Carbo's Cafe
The Cheesecake Factory
Chops & Lobster Bar
Clutch Cargo's Keywest Bar & Charter
Corner Cafe
ESPN Zone
East Village Grille/The Lodge
The Halfshell
Horseradish Grill
Imperial Fez
Justin's Restaurant & Bar
La Grotta Ristorante Italiano
Lee's Golden Buddha & Mo Mo Ya
Malaya Restaurant
Marra's Grill, Fresh Seafood & Great Steaks
McKinnon's Louisiane
Nava
103 West
Pano's & Paul's
Peachtree Cafe
Peasant Uptown
Philippe's Bistro
Pricci
Prime Steaks & Sushi
Raja Indian Restaurant
Sambuca Jazz Cafe
Savannah
SoTo Japanese Restaurant
TomTom a Bistro & Sushi Bar
Vino! Restaurant

Cumberland

Copelands of New Orleans

Downtown

Atlanta Grill
Azio
Barley's Billiards
Busy Bee Cafe
City Grill
Dailey's Restaurant & Bar
Fandangles Restaurant
Hard Rock Cafe
Haveli Indian Cuisine
Joseph's Island Breeze Cuisine
Lombardis
Mumbo Jumbo
Prime Meridian
Siesta Grill
Sun Dial Restaurant, Bar & View
The Tap Room

Inman Park

Agave Restaurant
Casbah Restaurant

Midtown

The Abbey
Agnes & Muriel's
Coohill's Steakhouse & Bar
Eno Restaurant & Wine Bar
Fat Matt's Rib Shack
The Food Studio
Gladys Knight & Ron Winan's Chicken & Waffles
Gordon Biersch Brewery Restaurant
Mary Mac's Tea Room
MONDO Baking
Nickiemoto's Midtown
Pleasant Peasant
South City Kitchen
Spice
Tamarind Thai Cuisine
Terra di Siena
Veni Vidi Vici
Vickery's Bar & Grill
Zocalo

Northeast

Broadway Cafe
Dusty's Barbecue

Perimeter

Goldfish Seafood, Sushi & Steaks
McCormick & Schmick's Seafood Restaurant
Rays on the River

Sand Springs

Frankie's Sports Bar

Vinings

Canoe

Virginia Highlands

Atkins Park Restaurant
La Tavola Trattoria
Manuel's Tavern
Noche-Southwestern Cuisine
Star Steaks & BBQ
Surin of Thailand

Chamblee, Ga.

57th Fighter Group

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Atlanta has choice of eateries to fit everyone's budget

This list of close to 100 restaurants in the Atlanta area was compiled by *Business Insurance* using information obtained from surveys completed by the participating establishments. The price ranges indicate what the average cost of a meal for two would cost, including a bottle of wine and gratuity.

Under $25

Eayou LaRoux's - Cajun Kitchen, Cocktails & Brewery
Eusy Bee Cafe
Corner Cafe
Fat Matt's Rib Shack
Joseph's Island Breeze Cuisine
MONDO Baking

$25 to $50

The Abbey
Agave Restaurant
Agnes & Muriel's
Anis Bistro & Cafe
Atlanta Fish Market
Barley's Billiards
Broadway Cafe
Buckhead Diner
Burrito Art
Cafe Tu Tu Tango
Clutch Cargo's Keywest Bar & Charter
Dusty's Barbecue
ESPN Zone
East Village Grille/The Lodge
Fandangles Restaurant
Frankie's Sports Bar
Gladys Knight & Ron Winan's Chicken & Waffles
Gordon Biersch Brewery Restaurant
Hard Rock Cafe
Lombardis
Manuel's Tavern
Marra's Grill, Fresh Seafood & Great Steaks
Mary Mac's Tea Room
Noche
Philippe's Bistro
Raja Indian Restaurant
Siesta Grill
SoTo Japanese Restaurant
Star Steaks & BBQ
Surin of Thailand
Tamarind Thai Cuisine
Vickery's Bar & Grill
Zocalo

$50 to $75

Atkins Park Restaurant
Azio
Casbah Restaurant
Copelands of New Orleans
57th Fighter Group
The Food Studio
Goldfish Seafood, Sushi & Steaks
The Halfshell
Haveli Indian Cuisine
La Tavola Trattoria
Lee's Golden Buddha & Mo Mo Ya
Malaya Restaurant
McCormick & Schmick's Seafood Restaurant
McKinnon's Louisiane
Nickiemoto's Midtown
Peachtree Cafe
Peasant Uptown
Pleasant Peasant
Pricci
Prime Meridian
Ray's on the River
Savannah
The Tap Room
Terra di Siena
TomTom a Bistro & Sushi Bar
Veni Vidi Vici

$75 to $100

Anthony's Restaurant
Aria
Atlanta Grill
Bluepointe
Bone's
Canoe
The Cheesecake Factory
Chops & Lobster Bar
Coohill's Steakhouse & Bar
Dailey's Restaurant & Bar
Mumbo Jumbo
Nava
103 West
Pano's & Paul's
Prime Steaks & Sushi
South City Kitchen
Sun Dial Restaurant, Bar & View
Vino! Restaurant

Over $100

Carbo's Cafe
City Grill
Eno Restaurant & Wine Bar
Horseradish Grill
Imperial Fez
Justin's Restaurant & Bar
La Grotta Ristorante Italiano
Sambuca Jazz Cafe
Spice

Atlanta serves up something to satisfy all tastes

American

Agnes & Muriel's
Aria
Atkins Park Restaurant
Barley's Billiards
Buckhead Diner
The Cheesecake Factory
City Grill
Dailey's Restaurant & Bar
ESPN Zone
East Village Grille/The Lodge
Fandangles Restaurant
57th Fighter Group
The Food Studio
Frankie's Sports Bar
Gordon Biersch Brewery Restaurant
Hard Rock Cafe
Manuel's Tavern
Marra's Grill, Fresh Seafood & Great Steaks
MONDO Baking
Mumbo Jumbo
Pano's & Paul's
Peachtree Cafe
Pleasant Peasant
Ray's on the River
Savannah
South City Kitchen
Spice
The Tap Room
Vickery's Bar & Grill

Barbecue

Dusty's Barbecue
Fat Matt's Rib Shack
Star Steaks & BBQ

Brew Pubs

Bayou LaRoux's - Cajun Kitchen, Cocktails & Brewery

Cajun

Bayou LaRoux's - Cajun Kitchen, Cocktails & Brewery
McKinnon's Louisiane

Caribbean

Joseph's Island Breeze Cuisine
Justin's Restaurant & Bar

Chinese

Lee's Golden Buddha & Mo Mo Ya
Tom Tom a Bistro & Sushi Bar

Continental

The Abbey
Anthony's Restaurant
Carbo's Cafe
Joseph's Island Breeze Cuisine
103 West
Pano's & Paul's
Peasant Uptown
Philippe's Bistro
Pleasant Peasant
Vickery's Bar & Grill

Creole

Copelands of New Orleans
McKinnon's Louisiane

Eclectic

Agave Restaurant
Cafe Tu Tu Tango

European

Corner Cafe
Eno Restaurant & Wine Bar

French

Anis Bistro & Cafe
103 West

Fusion

Bluepointe
Burrito Art
TomTom a Bistro & Sushi Bar

Indian

Haveli Indian Cuisine
Raja Indian Restaurant

Italian

Azio
La Grotta Ristorante Italiano
La Tavola Trattoria
Lombardis
Pricci
Terra di Siena
Veni Vidi Vici

Japanese

Lee's Golden Buddha & Mo Mo Ya
SoTo Japanese Restaurant

Mediterranean

Eno Restaurant & Wine Bar
Vino! Restaurant

Mexican

Siesta Grill
Zocalo

Moroccan

Casbah Restaurant
Imperial Fez

Pan-Asian

Malaya Restaurant
Nickiemoto's Midtown

Regional

Canoe

Seafood

Atlanta Fish Market
Clutch Cargo's Keywest Bar & Charter
Goldfish Seafood, Sushi & Steaks
The Halfshell
McCormick & Schmick's Seafood Restaurant

Southern

Atlanta Grill
Busy Bee Cafe
Chops & Lobster Bar
Gladys Knight & Ron Winan's Chicken & Waffles
Horseradish Grill
Justin's Restaurant & Bar
Mary Mac's Tea Room
South City Kitchen

Southwestern

Nava
Noche
Siesta Grill

Steak

Bone's
Chops & Lobster Bar
Coohill's Steakhouse & Bar
Prime Steaks & Sushi
Sambuca Jazz Cafe
Star Steaks & BBQ
Sun Dial Restaurant, Bar & View

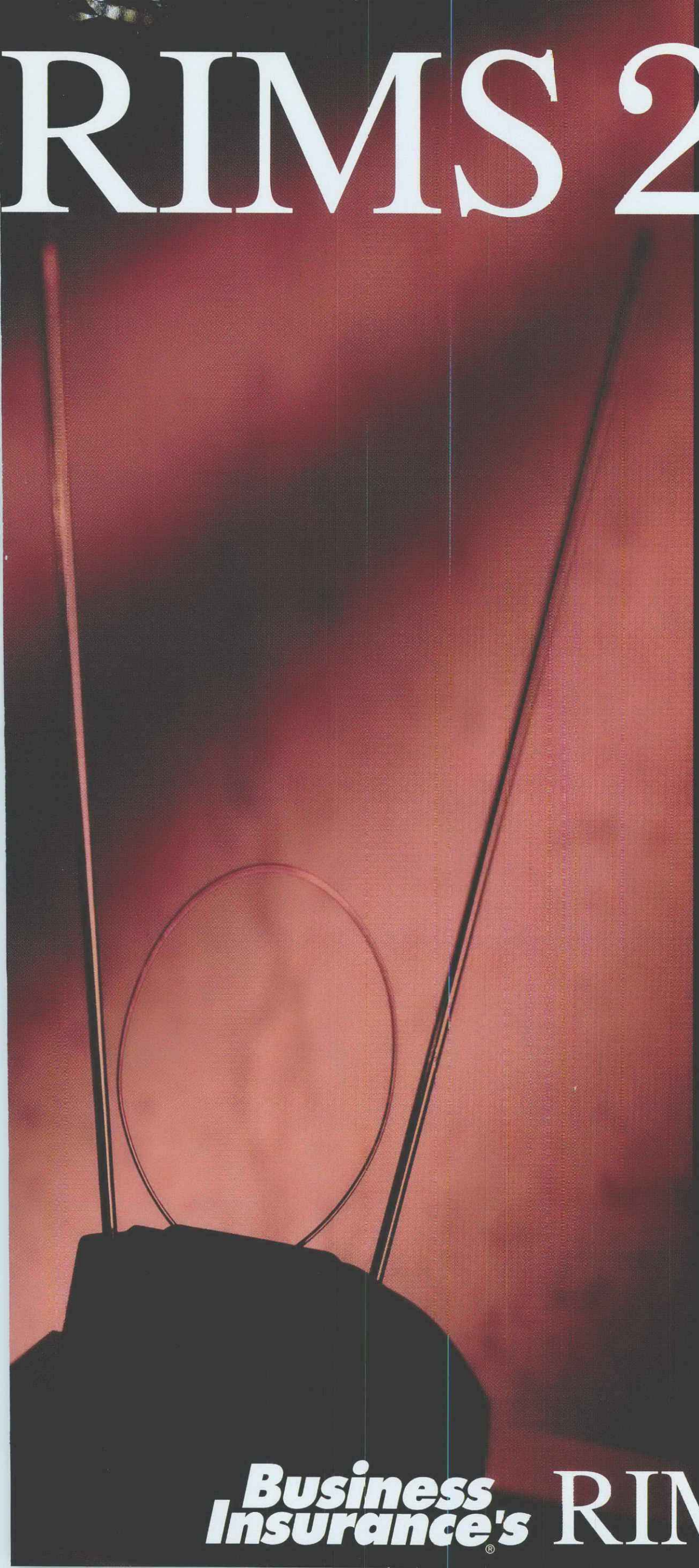
Thai

Surin of Thailand
Tamarind Thai Cuisine

Vegetarian

Broadway Cafe

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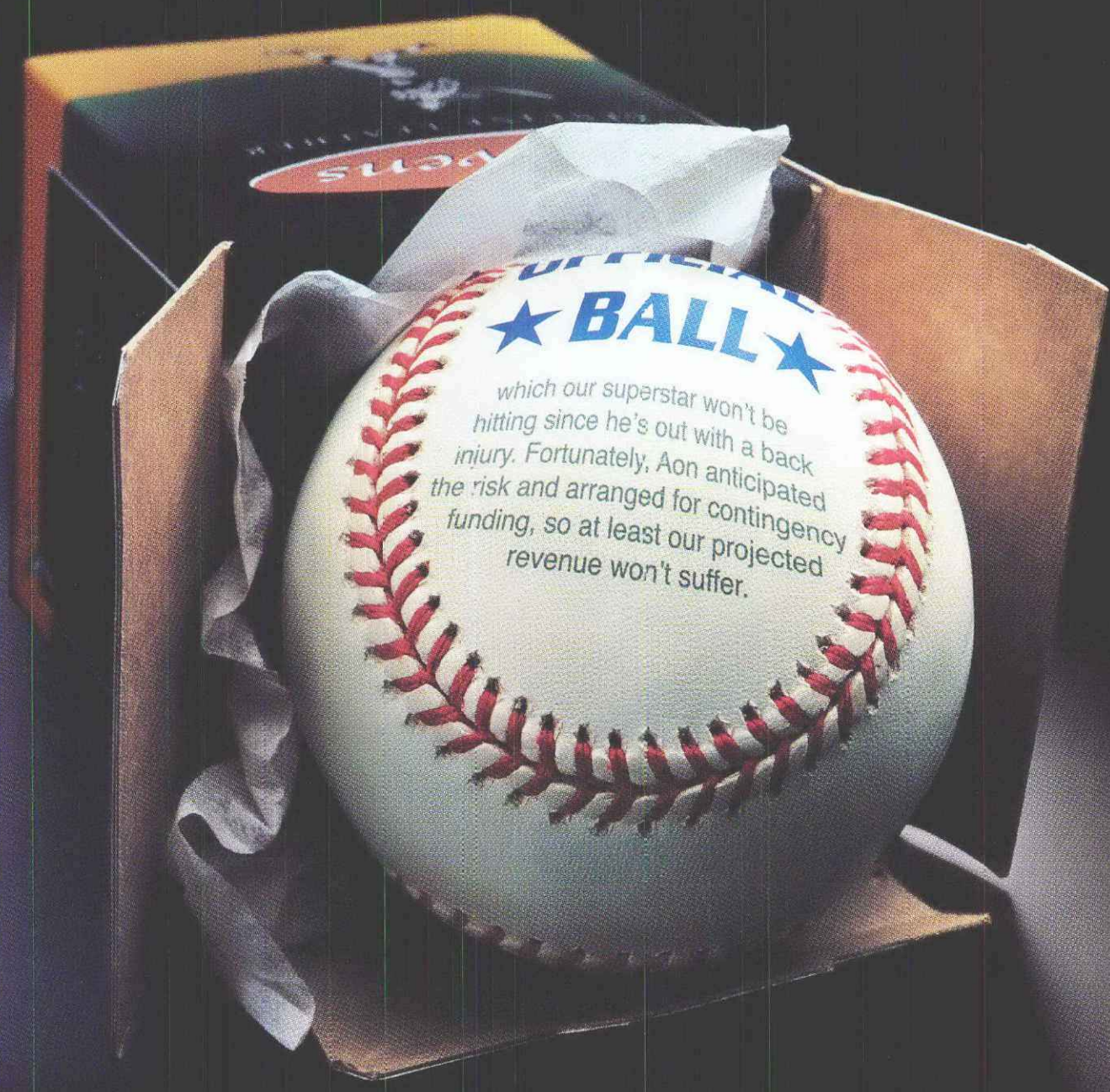
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Courtyard by Marriott	18
Days Inn Atlanta Downtown	14
Embassy Suites	31
Fairfield Inn	18
Hampton Inn & Suites	5
Hilton Atlanta & Towers	14
Holiday Inn Downtown	6
Hyatt Regency Atlanta Hotel	16
Omni Hotel at CNN Center	13
Renaissance Atlanta Hotel Downtown	31
Ritz-Carlton Atlanta Downtown	31
Sheraton Atlanta Hotel	66
Westin Peachtree Plaza	18

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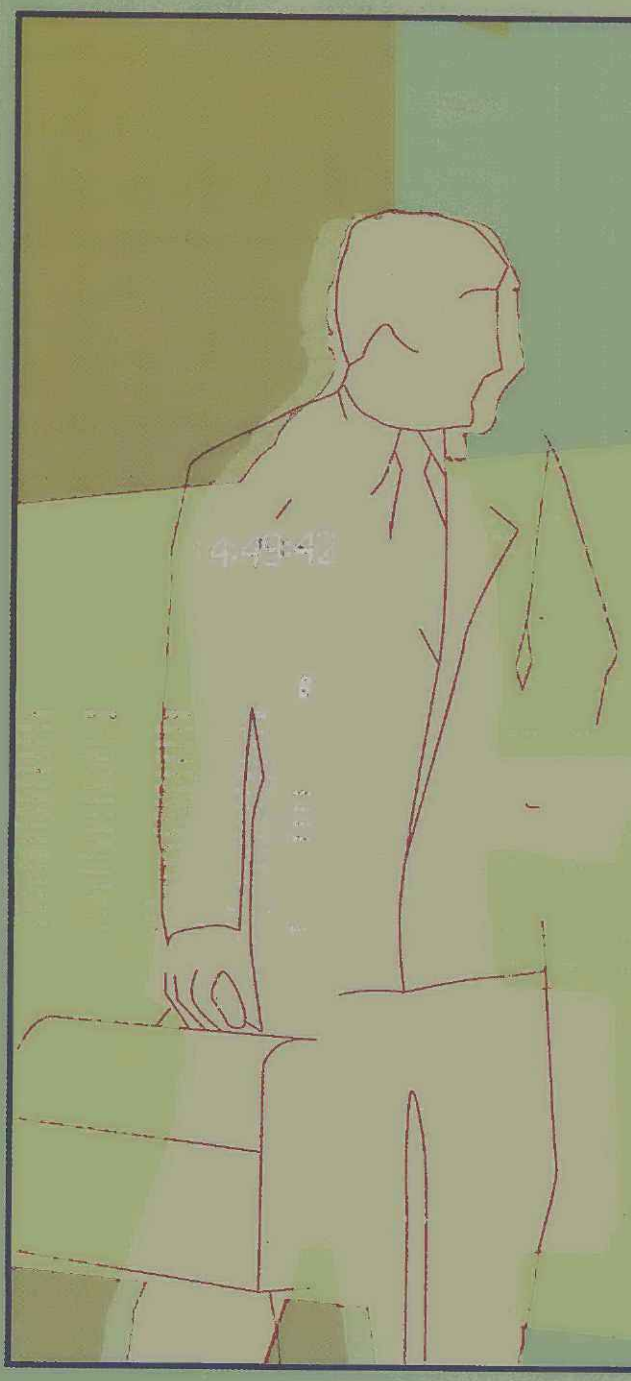
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Insurer Topics

A special editorial section sent exclusively to insurers and reinsurers



Insurer/Agency Relations

Both sides seek mutual benefits

Inside:

Differing views slow industry progress toward achieving SEMCI page 12B

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Strategies to reduce risk of runaway punitive awards page 12F

INSURER TOPICS

Progress made toward streamlining communication

Push for SEMCI continues, while some agents and insurers point to other options

By MICHAEL BRADFORD

Although efforts to develop a single-entry technology to streamline communications between agents and insurers continue, the end of the decades-long struggle is not yet in sight.

Agents and insurers have yet to agree on how the single-entry, multiple-company interface—SEMCI, for short—would operate to allow an agent to key policy-quoting and issuance information into a computer once and transmit it to a number of locations.

Hope springs eternal among many SEMCI proponents, though, as some forms of the technology are appearing and efforts to create one broad interface move along. Some argue that SEMCI could become a reality in short order if agents, insurers and vendors regained their focus and stopped the political maneuvering that has slowed the development of a system.

"It has nothing to do with technology and everything to do with politics," said Virginia M. Bates, president of VMB Associates Inc., an agency consultant in Melrose, Mass. Too many insurers are interested only in establishing proprietary systems, she said, which means that the agents who use them must make separate data entries for individual companies.

"Companies that want to, do it," Ms. Bates said of SEMCI technology. "Those who don't say it's hard." She questions the motives of insurers that don't advocate the establishment of a SEMCI platform, charging that "the harder they make it, the easier it will be for them to become a direct writer."

"It's been a long-ranging battle," said Mark Parrish, president of Ajasent Inc., a West Monroe, La., application service provider for agents. "My personal opinion is that it's more political than technical," he said of the struggle to establish a SEMCI interface.

"I think, for years, the technology has existed," Mr. Parrish remarked. But SEMCI won't be widespread "until you get the politics out, no matter how great the technology is."

One insurer representative said he thinks insurers' reluctance to embrace the technology stems more from economics than politics.

"My sense is that it's not necessarily that they don't want (SEMCI) around," said Jim Olsen, director of financial regulation at the Alliance of American Insurers in Downers Grove, Ill. "Carriers and agencies want the same thing—to write more business profitably; the dilemma is how to allocate the resources to get that done."

SEMCI represents a big expenditure, Mr. Olsen said, and investing in technology can be tricky, because, in many cases, "state-of-the-art lasts about six months."

"I don't think it's a 'we-and-they' kind of thing, where insurers don't want to make it easy. It's just tough to get all the pieces together," Mr. Olsen said. Insurers shouldn't be seen as attempting to block efforts to develop SEMCI, Mr. Olsen remarked. "It's just that it's tough to do," he said.

> *'Carriers and agencies want the same thing—to write more business profitably; the dilemma is how to allocate more resources to get that done.'*
>
> — *Jim Olsen*
> *Alliance of American Insurers*

One insurer that is encouraging a SEMCI approach is Travelers Insurance Co. Working with a platform developed by Applied Systems Inc. of University Park, Ill., Travelers allows agents to use their agency management systems to key in information needed to receive quotes on small commercial lines business, explained Patrick Gee, vp of operations for small commercial and personal lines at the Hartford, Conn.-based insurer.

The interface will permit agencies to transmit the data to other insurers as well—as soon as other insurers sign up, Mr. Gee said. "Other carriers are working on it," he said, but he noted that "it's difficult to predict when other carriers will come online."

If other insurers do join Travelers on the platform, an agency will have only to rerun a quote request through individual company editing processes before retransmitting. "It minimizes the amount of redundant keying," Mr. Gee said. "The agent gets a quote back in real time."

The Travelers system gives agents the choice of using the SEMCI approach or sticking with the insurer's proprietary system, he said.

In addition to providing quotes, the system eventually will allow the issuing of policies, Mr. Gee said. "Because it's tied to our proprietary system, an agent will be able to just hot-key over and enter the information that will issue the policy."

At some point, policy issuance may be available in the SEMCI mode alone, he said.

Agents want the technology because they believe it will save them time and money, reducing the amount of work necessary to get quotes and policies.

In the traditional mode, "the agent tends be the one doing the extra work, not the carrier," Mr. Parrish said. "The idea of single entry is terribly attractive to agents."

"If we do this right," Mr. Gee said, and establish an "agent/carrier partnership, it will certainly save costs."

When a SEMCI platform will become widely available is hard to predict, Mr. Higgins said, but it could be relatively soon. "With the rapid progression that is taking place, I wouldn't be surprised if it's 12 to 24 months," he said.

In addition, as some grow weary of the perceived political wrangling, alternatives to SEMCI are appearing.

"People have gotten frustrated," said Edgar J. Higgins, chairman of the Agents Council for Technology, a 2-year-old group formed by the Independent Insurance Agents of America Inc. of Alexandria, Va. "Technology has progressed to a degree where achievement of SEMCI is very close. Yet there are many who say we may never get to SEMCI. They're saying, 'Stop worrying about it and get to the solutions that work.' "

Mr. Higgins, who owns Thousand Islands Agency in Clayton, N.Y., said single-entry interfaces are available that work for some agents. "While it is great to endorse and support these single-entry models, it is important to recognize that SEMCI is still a viable concept—it's just taken a long time for the technology to get there. The concern is that a lot of people will give up on SEMCI because there are other technology alternatives."

Ms. Bates said single-entry alternatives are popping up all over. "More agents that I visit are actually running real-life single-entry systems with multiple companies."

She explained that, using such a setup, an agency can enter information into its management system, transmit it to an insurer, add a few bits of information from another company and transmit the data again to the next insurer without re-entering the original policy information. "It works just fine," she said.

It's not difficult for insurers to participate in such systems, Ms. Bates said. She said, though, that many apparently want to keep agents locked into insurers' proprietary systems. "People complicate something simply because they have a political agenda," she said.

Mr. Higgins said single-entry solutions that involve a few insurers here and there are working, but a broad-based SEMCI platform adopted by agents and insurers could make things easier on everyone.



"The Internet has created the opportunity for single-entry solutions, and that is where some folks have migrated. It creates opportunities for those who are more aggressive to work on short-term solutions while the work continues on a long-term solution."

A spokesman for ACORD, the Pearl River, N.Y.-based nonprofit association that promotes communications standards, said the SEMCI concept is defined in several ways. "Some say that simply being able to upload and download in a batch format represents SEMCI," he said. "To some, it doesn't."

Mr. Higgins said that, in order for SEMCI to become a reality, those who are interested must concentrate on getting the job done. That can happen, he said, through the efforts of the Agents Council for Technology.

"One of the key factors that makes us optimistic is ACT," Mr. Higgins said. "It was founded by agents but engages all the major players who have an interest in this. It allows us to have a forum where people can come together."

ACORD, meanwhile, has its sights set beyond SEMCI, to an interface it calls "straight-through processing."

While SEMCI is largely an interface between agents and insurers, straight-through processing would allow information to be entered once by anyone—an agent, a risk manager or another participant—and then transmitted seamlessly along the distribution chain to brokers, insurers, reinsurers and others. A user who needs access to the data could add information and send it to the next recipient.

"It really is a concept of having data and information entered once from start to finish," the ACORD spokesman said. Users would never have to re-enter the original information, he said.

The hurdle for ACORD is establishing data standards that would allow all users to participate. Some version of SEMCI must be available before straight-through processing can work, the spokesman said. "SEMCI is a valuable goal to shoot for and one that a lot of organizations and people are working toward," he said. "ACORD is concerned with SEMCI as well and how it fits into the STP vision." BI

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INSURER TOPICS

Insurers offer agents stock incentives

Critics told that price and coverage, not stock, will continue to determine placement

By LEE FLETCHER

In an effort to strengthen ties with their producers, some insurers are offering agents a vested interest in the company's success, providing incentives for them to buy stock.

Although such an arrangement would seem to tempt agents to favor those insurers in which they have a financial stake, some consultants say that competition remains the determining factor in where agents place coverage.

In addition, one consultant notes that, in most cases, agents' holdings in insurers are not significant enough to influence their decisions.

It's not unusual for an insurer to offer company stock to agents, said Paige K. Proctor, president of the agency consulting company Paige Proctor Consulting Inc. in Carlock, Ill.

Just as they would like their own employees to have some ownership in the company, insurers think "it's healthy for agents" to hold a financial stake, Mr. Proctor said.

He estimated that 5% to 10% of insurers offer stock incentives to agents.

Birmingham, Ala.-based Vesta Insurance Group Inc. earlier this year announced that it was developing a stock incentive plan for agents, which it planned to launch this year.

> *'It sounds like the agent is favoring one company over another, but...competitive forces today dictate where that insurance is written.'*
>
> — *Paige K. Proctor*
> *Paige Proctor Consulting Inc.*

Vesta declined to comment on the particulars of the program, though, saying that the details were not yet finalized.

Mr. Proctor noted that, in some cases, an insurer will allow an agent to set aside a portion of his or her commission to be invested in the insurer's stock.

"If the agent has $2,000 of commission coming and the agent has said, 'Yes, take $300 a month out of my commission and invest it in company stock,' they will do so," Mr. Proctor said. In addition, he said, insurers often provide incentives for agents to purchase stock in the company, such as discounted prices or matching shares.

Because finding the best coverage at the best price is still the most important determinant of agents' decisions, the stock arrangements do not create a conflict of interest, Mr. Proctor said.

"It sounds like the agent is favoring one company over another, but, again, the competitive forces today really dictate where that insurance is written," he said.

"You've got to remember that it's usually a combination of price and coverage. And for that agent to constantly choose a company that he may have some stock in but has the highest price and poorest coverage—he's not going to write much insurance, because the customer is going to go elsewhere," Mr. Proctor said.



Chris Burand, president of the agency consulting firm Burand & Associates L.L.C. in Pueblo, Colo., said agent ownership of insurer stock "without a doubt" appears, on its face, to create a conflict of interest. But, agents' stockholdings in insurers are "so minor that it really isn't material, except maybe in a few cases," Mr. Burand said.

"For the most part, we're literally talking about an agent owning a hundred or a couple hundred dollars' worth of company stock," he said.

In addition, he said, most agents would simply prefer to receive cash commission rather than company stock.

"Unless the price was steeply discounted and the terms were very, very favorable and they could immediately cash (in) the stock for a higher dollar value, they just want the money," Mr. Burand said. BI

Federal lawmakers offer views on state regulation

By MARK A. HOFMANN

Sen. Ben Nelson, D-Neb., isn't straying from his past when it comes to federal involvement in insurance regulation.

The former Nebraska insurance director and one-time executive vp of the National Assn. of Insurance Commissioners said during an appearance at the Commercial Insurance Legislative Summit in Washington last month that he remains opposed to optional federal charters for insurance companies.

Sen. Nelson added, though, that he is "sympathetic to people who are tired of dealing with the patchwork quilt" of state regulation.

The freshman senator and former Nebraska governor also said he opposes federal solvency regulation, but he promised to "try to keep an open mind" on the matter.

> *'We've got an opportunity to hold regulators' feet to the fire,' thanks to Gramm-Leach-Bliley. 'We're not anti-regulation; we're for meaningful regulation.'*
>
> — *Rep. Mike Oxley*
> *R-Ohio*

In another matter of concern to insurance agents, Sen. Nelson told his audience that he supports the repeal of the federal estate tax.

Many small-business people, including owners of insurance agencies, have sought reform of the tax because it makes it difficult to keep a family business within a family upon the death of its founder. The estate tax will "be reformed at a level that will meet most people's expectations" within a few months, he predicted.

Another key lawmaker—House Financial Services Committee Chairman Mike Oxley, R-Ohio—said that the committee will pursue a "very aggressive agenda" to build upon the 1999 Gramm-Leach-Bliley Financial Services Modernization Act. That act lowered the Depression-era barriers that separated the insurance, banking and securities industries.

Rep. Oxley, whose new committee has express jurisdiction over insurance, praised the Council of Insurance Agents & Brokers for ensuring that the Gramm-Leach-Bliley Act contained a provision that would create a National Assn. of Registered Agents & Brokers—or NARAB—if a sufficient number of states failed to harmonize their agent/broker licensing laws. He said NARAB had given a new sense of urgency to the effort to create licensing uniformity or reciprocity among the states.

The committee seeks, in addition to uniformity, the sharing of data among banking, insurance and securities regulators as a means of combating fraud.

A bill that would create a new network linking the anti-fraud databases of financial service regulators and law enforcement agencies was introduced in the House earlier this month. The network would be established through a new anti-fraud subcommittee of the existing President's Working Group on Financial Markets, which was created in the aftermath of the 1987 stock market crash. The network will deal only with information about fraud, and access would be limited to regulators.

Rep. Oxley also called for increasing the speed with which new insurance products may go to market; currently, new products often languish for months while awaiting regulatory approval.

"We've got an opportunity to keep insurance regulators' feet to the fire," thanks to Gramm-Leach-Bliley, he said. "We're not anti-regulation; we're for meaningful regulation."

"Not only is there a new sheriff in town, we've got a whole new set of laws to work with," Rep. Oxley said.

The Commercial Insurance Legislative Summit was held jointly by the CIAB, the American Insurance Assn. and the Reinsurance Assn. of America. Members of the three trade groups met to hear legislators and policymakers and to visit lawmakers to voice their concerns. This was the second annual joint summit of the three groups. BI



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INSURER TOPICS

Strategies to avoid a pounding from punitive damages

By Lori S. Nugent

Punitive damages are being assessed in record amounts with increasing frequency. The $145 billion punitive damage award in the *Engle* tobacco class action currently is the largest punitive damage verdict ever assessed by a jury.

This widely reported verdict, handed down last year, has raised the bar, making potential jurors comfortable with the concept of assessing verdicts in the range of $50 million to $100 million. A verdict in this range, or even in the $10 million to $50 million range, generally threatens the financial stability of a defendant.

Companies doing business in the United States are struggling to avoid being the latest target of a runaway punitive damage verdict. While all fear the looming specter of punitive damages, few specifically focus their defensive efforts on containing the threat. A focused punitive damage defense is the key to protecting the company from runaway verdicts.

Although an effective punitive damages defense has many facets, there are three essential steps that every company should take. When these steps are taken, runaway verdicts rarely are assessed.

IT PERSPECTIVE

1. Seek a Three-Phase Trial

The first and most important step to avoid a runaway punitive damage verdict is to seek a phased trial, with the trial separated into three phases. The first phase should be limited to determining liability and compensatory damages. The second phase, if necessary, should address only whether punitive damages should be assessed. If the jury determines that punitive damages are warranted, the third phase of trial determines the amount of punitive damages to be assessed.

When a trial is phased in this manner, a plaintiff is unable to overcome a weak liability case by using incendiary testimony and argument concerning the need to assess punitive damages in a large amount.

Additionally, a defendant is able to present evidence during the second phase of trial that would have confused the jury if the trial had not been phased. For example, in an employment discrimination dispute, after being held liable for compensatory damages, in the second phase of trial a defendant may present evidence of its efforts to promote diversity and avoid similar future incidents.

Absent a phased trial, this evidence would confuse a jury. A juror might wonder why the defendant would admit that it has taken steps to avoid similar incidents if it did nothing wrong. In the real world, companies that have no legal liability for an incident often learn from the episode and take steps to improve their processes and procedures. By presenting this evidence during a second trial phase, a defendant mitigates its liability for punitive damages.

Similarly, absent separate phases between eligibility for punitive damages and the amount of punitive damages to assess, plaintiff's counsel may use evidence of a defendant's wealth to encourage jurors to assist a sympathetic plaintiff. This tactic is especially effective as a means of shifting juror focus away from the fact that the defendant's conduct was insufficiently wrongful to support a punitive damage verdict.

By separating these trial phases, a defendant may present evidence in the third trial phase of verdict amounts assessed in similar cases, or of statutory fines or penalties available for the conduct. This evidence provides an alternative to the "send a message" theory generally advanced by plaintiff's counsel.

Absent a phased trial, though, presenting evidence of alternative amounts to assess as punitive damages most likely would be viewed by jurors as an admission that punitive damages should be assessed in some amount.

While courts commonly bifurcate punitive damage cases, defendants often fail to seek a trial in three phases. Rule 42(b) of the Federal Rules of Civil Procedure provides that: "The court, in furtherance of convenience or to avoid prejudice, or when separate trials will be conducive to expedition and economy, may order a separate trial of any claim…or of any separate issue or of any number of claims…or issues."

Thus, federal courts expressly are permitted to order separate trials of any issue for convenience, to avoid prejudice, or in the interest of expediency or economy. Most states have a similar civil procedure rule permitting phased trials. Accordingly, in most circumstances, the rules of procedure permit a punitive damage case to be tried in three phases.

The need for a three-phase trial meets the standard required under Rule 42(b).

First, trying a punitive damage case in three phases may reduce the time needed to conclude trial of the case. For example, if the jury determines in the first trial phase that the defendant has no liability for compensatory damages, then there will be no need to waste court time presenting evidence concerning whether punitive damages should be assessed or in what amount.

Second, a three-phase trial of a punitive damage case is necessary to avoid prejudice to a defendant. Absent a three-phase trial, a defendant must choose whether to submit evidence that may reduce a potential punitive damage verdict but also is likely to confuse a jury into perceiving that the defendant has admitted liability or has admitted that some amount of punitive damages may be assessed.

Clearly, being placed in this dilemma prejudices a defendant's ability to present its defenses fairly. In this context, if a defendant moves for a trial in three phases, and the court denies the motion, the defendant should preserve a federal constitutional challenge that the trial in fewer than three phases is fundamentally unfair and in violation of the defendant's due process rights.

2. Present Guidepost Evidence

In the leading punitive damages case, *BMW vs. Gore*, the U.S. Supreme Court provided three guideposts to be used by judges in determining whether punitive damage verdicts are unconstitutionally excessive.

The first guidepost requires a judge to evaluate the reprehensibility of the defendant's conduct.

The second requires an evaluation of the ratio between compensatory and punitive damages. Generally, if the ratio of punitive to compensatory damages exceeds 10-to-1, this guidepost indicates that the verdict may be unconstitutionally excessive.

The third requires a comparison of the punitive damage verdict to civil or criminal fines or penalties that could be assessed for similar conduct. If the verdict significantly exceeds fines or penalties available for the conduct, then this guidepost indicates that the verdict may be unconstitutionally excessive.

While these guideposts are useful in post-verdict and appellate efforts to reduce punitive damage verdicts, they also are effective tools for avoiding adverse verdicts in the first instance.

To obtain the greatest benefit, it is imperative that guidepost evidence be developed and presented at trial. To accomplish this, appropriate experts need to be designated in a timely manner, expert reports generally must be submitted well before trial, and experts must be presented for deposition. This requires planning well in advance of the trial date.

Similarly, fact testimony on guidepost issues must be developed. In my experience, fact and expert testimony on the reprehensibility guidepost issue may even support a strong punitive damages summary judgment motion. If the motion succeeds, punitive damages are taken entirely out of the case before trial. Clearly, this is a very effective means of avoiding a runaway punitive damage verdict.

Evidence on guidepost issues must be presented, and objections to constitutionality must be preserved at the trial court level. Appellate courts will not consider guidepost or constitutional issues that were not presented at the trial-court level. In this context, post-verdict motions, including motions for reconsideration, are very important, as these often are the last opportunity to present and preserve issues for appeal.

3. Use Jury Science

The third effective method for avoiding runaway punitive damage verdicts is to use jury science. Jury science will assist counsel in presenting a case that will be persuasive to the jurors who will decide the case. Absent jury science, counsel may make arguments that are very persuasive to lawyers but that do not impress jurors.

Additionally, presenting a mock trial forces trial counsel to be prepared well in advance of trial and permits in-house counsel and counsel for interested insurers to be certain that the case is ready to be tried.

Finally, jury science assists defendants and their insurers in evaluating the case for settlement purposes. Viewing mock juror deliberations always is a sobering experience. In recent months, mock jurors have become increasingly comfortable in assessing verdicts of more than $1 billion.

Mock jurors also frequently consider assessing more in punitive damages than is sought by plaintiff's counsel, as they want to add emphasis to the message they are sending. Skilled plaintiffs attorneys encourage jurors to "send a message." This theme is working. Mock jurors say they feel empowered to "finally do something" or "make a difference."

Defendants must meet a plaintiff's strong theme with a more-powerful message if they are to avoid runaway punitive damage verdicts. Developing a strong defense message does not happen by accident. Using jury science is the most effective way to create a powerful defense theme that overcomes the jurors' desire to "send a message."

Conclusions

Punitive damages present a real and meaningful threat to the financial stability of defendants. Significant punitive damage verdicts, where insurable, negatively affect insurers. Runaway punitive damage verdicts can, though, be avoided if a carefully focused defense is prepared and presented at trial.

At a minimum, a punitive damages defense should include a motion to try the case in three phases, presentation of fact and expert testimony on *BMW vs. Gore* guidepost issues and a powerful defense theme refined using jury science.

Presenting a focused punitive damages defense is the best way to contain the threat posed by the runaway punitive damage verdicts being assessed with increasing frequency. BI

Lori Nugent is a member of the Cozen & O'Connor law firm in Chicago. Her practice focuses on insurance, reinsurance and punitive damages matters.

IMCA soliciting award nominations

The Insurance Marketing Communications Assn. is seeking nominations for the 2001 Golden Torch Award. The award has been presented annually since 1991 to an outstanding communicator for his or her contributions to communication excellence and service to the property/casualty insurance industry.

To date, only individuals have been received the Golden Torch Award, but an organization or group may be nominated. Neither nominees nor nominators need be members of IMCA. Nominees must have demonstrated achievement in one or more, but not necessarily all, of the following ways:

- Provide imaginative or innovative sustained efforts to improve public understanding of insurance-related issues.
- Take actions that further insurance industry standards for communication excellence and effectiveness.
- Speak out in an eloquent and convincing manner on behalf of the insurance industry.
- Take actions that exemplify a sense of responsibility to society and the public interest.

Nominations will be reviewed by the Golden Torch Award Selection Committee, which consists of IMCA members. The award will be presented at a special dinner ceremony June 26 in San Diego during IMCA's annual meeting.

Nominations must be made in writing via mail, fax or e-mail. The nominator must give his or her name and employer's name and must supply the following information about the nominee: name and employer, a summary of the nominee's accomplishments and contributions to the increased understanding of the property/casualty insurance industry and an explanation of how the nominee has demonstrated innovation or imagination in insurance communications or marketing programs.

Nominations should be submitted no later than April 18 to: Karen Burger, CPCU, CPIW, Chairman-Golden Torch Committee, c/o American Institute for CPCU, 720 Providence Road, Malvern, Pa. 19355-0716; phone 610-644-2100, ext. 7805, fax 610-644-7629; e-mail *burgerk@cpcuiia.org*.

A list of prior winners of the Golden Torch Award can be found at *www.imcanet.com*.

Kemper liaison wins award

LONG GROVE, Ill.—The Kemper Insurance Cos./National Assn. of Women Business Owners liaison of the year award has been presented to Connie Taylor, branch underwriting director for Kemper's Southwest branch.

Over the past year, Ms. Taylor has been representing Long Grove, Ill.-based Kemper at the Phoenix chapter of NAWBO, establishing the company in the Phoenix area as a leading insurance option for women-owned businesses. Ms. Taylor's participation at these meetings has resulted in numerous business submissions from members of the NAWBO chapter. The agency writing the business in Phoenix, Low & Johnson, has played a key role is supporting Ms. Taylor's efforts.

Kemper established its relationship with NAWBO last year as an exclusive national premier corporate partner, reinforcing Kemper's commitment to serving women-owned businesses. The partnership allows Kemper to participate in all NAWBO activities in addition to providing key information, which is critical for understanding the women-owned business market.

The Phoenix NAWBO chapter recognized Ms. Taylor as the Kemper/NAWBO liaison of the year at its meeting in February. NAWBO, which has more than 75 chapters, represents the interests of all women entrepreneurs in all types of businesses.

P/C Web site rankings

NEW YORK—Strategic management consulting firm kasina has released its "Top 20 Web Sites—Property and Casualty Insurance" study. The report, based on evaluations of 284 Web sites of U.S. property/casualty companies, is one of a series of such studies by the firm examining the Web sites of financial services companies.

The criteria used for site evaluations are in five categories: branding, content, online services, usability and Web technology. In addition to identifying top sites, the report discusses industry trends.

Listed alphabetically, the top 20 property/casualty sites identified by kasina belong to: Allstate Insurance Co., American International Group Inc., Amica Mutual Insurance Co., California Casualty/A+ Auto & Home Insurance Plus, Electric Insurance Co., Esurance Inc., GE Financial Network, GEICO Direct, The Hartford Financial Services Group Inc., Infinity Insurance Co., Liberty Mutual Insurance Co., Metropolitan Life Insurance Co., Nationwide Insurance Cos., Old Guard Group Inc., Progressive Insurance, The Prudential Insurance Co. of America, SAFECO Corp., State Farm Insurance Cos., Travelers Insurance Co. and 21st Century Insurance Group.

The consultant reported finding the online property and casualty marketplace still in its early stages, noting that only 284 of the 1,000 property/casualty organizations in the United States have Web sites and of those, the majority are what the firm referred to as "brochure-ware." Only 22% of sites allow customers to receive policy quotes online, the report said.

Also, the consultant found that only 18% of sites let users submit claims online and less than 5% have multimedia tools such as audio or video webcasts.

The full report is available for purchase on kasina's Web site. For more details, visit *www.kasina.com/insurance*.

IT/BRIEFS

Partnering on benefits

PORTLAND, Ore.—Standard Insurance Co. and The Standard Life Insurance Co. of New York have selected BenefitPoint Inc. as a partner for online distribution of employee benefits products and services.

The two subsidiaries of Portland, Ore.-based StanCorp Financial Group Inc. will use BenefitPoint's technology to enhance sales and service experiences for their employee benefits customers. The StanCorp subsidiaries will gain access to San Francisco-based BenefitPoint's Internet-based tools and network of more than 120 brokerage and consulting firms.

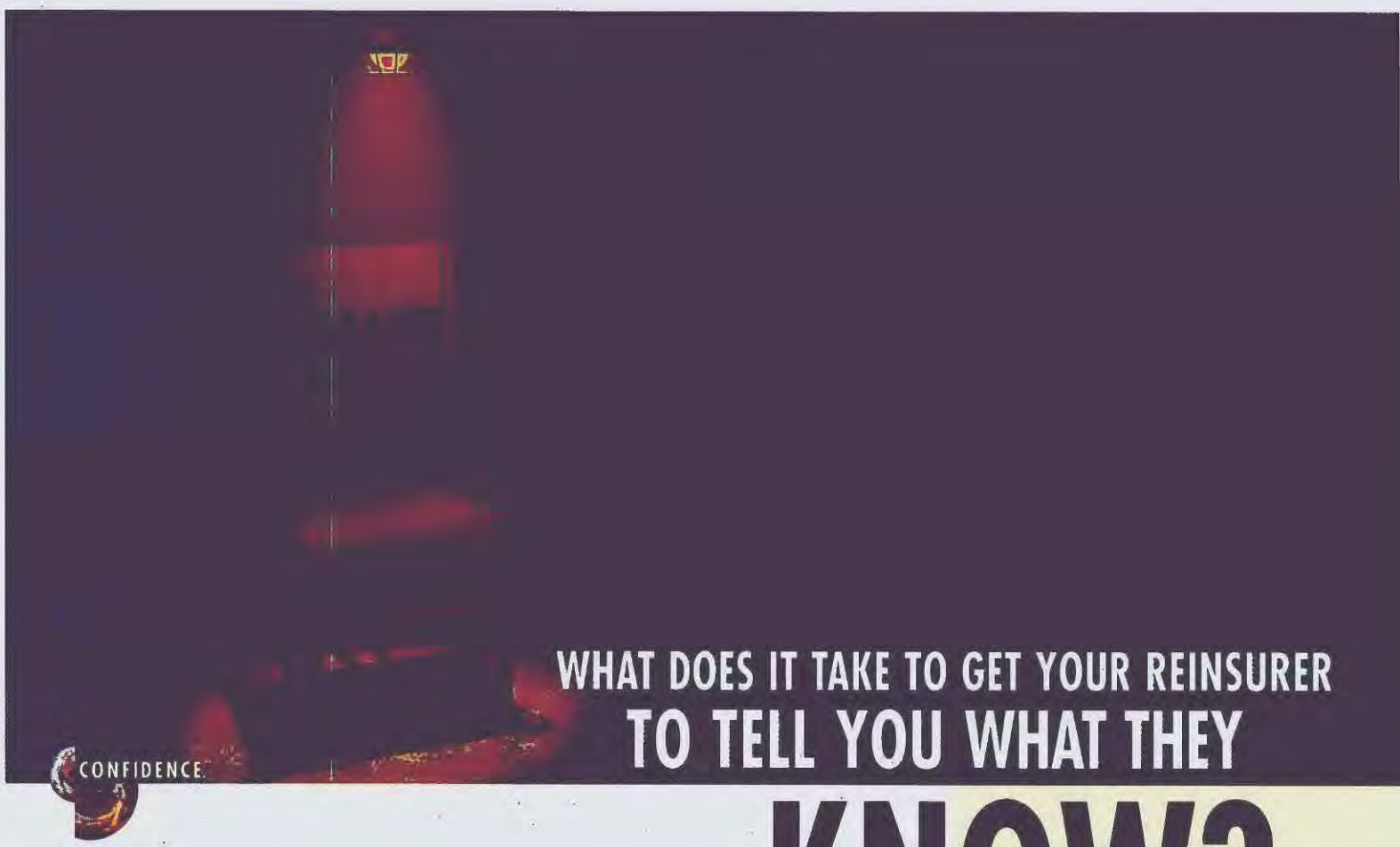
BenefitPoint delivers an Internet-based employee benefits infrastructure for the distribution and management of group insurance and financial products. BI

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Antifraud

Continued from page 3

the Securities and Exchange Commission and an insurance regulator chosen by the National Assn. of Insurance Commissioners would all have seats on the subcommittee. In addition, there would be at least 12 liaison positions created to facilitate efforts between the subcommittee and specified regulatory entities, including insurance regulators. The measure would also create three liaison positions between the panel and law enforcement agencies.

According to the bill, the subcommittee would be charged with, among other things, "coordinating access by the participants" to the various antifraud databases maintained by financial services regulators, including insurance regulators. It would do so "by facilitating the establishment, maintenance and use of a computer network of existing antifraud information" maintained by each regulator. Under Rep. Rogers' bill, the network would have to be established within two years of the law's enactment or "such other time as the subcommittee may determine to be appropriate."

The CIAB's Mr. Wood noted that about 200 different federal and state regulatory agencies—including insurance departments—currently have responsibility for financial oversight. Each maintains its own database of, for example, people convicted of fraud. The regulators don't always enjoy easy access to each other's information.

Regulators would not share consumer information, only information relating to fraud. In addition, only regulators would have access to the information, thus limiting concerns about unauthorized invasion of privacy. Although regulators would enjoy immunity from monetary damages for good-faith disclosures of material, intentional unlawful disclosure of confidential information could result in prison terms of up to five years as well as fines.

The bill's supporters include House Financial Services Committee Chairman Mike Oxley, R-Ohio, who is one of its co-sponsors. Two subcommittees of the Financial Services Committee held a joint hearing in early March to assess the need for improving regulators' access to each other's antifraud databases (*BI*, March 12). Although he was nowhere in sight, accused swindler Martin Frankel dominated much of the discussion at the hearing. Mr. Frankel, who had been banned from the securities industry for life, re-emerged in the life insurance business, a career during which federal prosecutors charged he defrauded companies he controlled of about $200 million. Mr. Frankel, in the words of one lawmaker, is a "high-profile poster boy" for better coordination among regulators.

The ease with which Mr. Frankel moved among different financial services sectors—even before enactment of Gramm-Leach-Bliley lowered the Depression-era barriers separating insurance, banking and the securities industry—was clearly on the minds of lawmakers and witnesses alike at the hearing and is of concern to supporters of the new legislation.

"It will prevent unreputable characters who have worn out their welcome in one sector of the financial services industry from moving on to another industry segment," said Robert Rusbuldt, chief executive officer of the Alexandria, Va.-based Independent Insurance Agents of America, in a written statement endorsing the bill. "If this legislation already had been in force, Martin Frankel, who had been banned from the securities industry, would have been stopped in his tracks before he had the opportunity to wreak havoc on unsuspecting insurance companies," Mr. Rusbuldt wrote.

"The Alliance is pleased that Congressman Rogers and Chairman Oxley through their legislation are exhibiting a great sensitivity to the principle of functional regulation within the context of GLB," said Kenneth Schloman, Washington counsel for the Alliance of American Insurers. "This bill provides a good starting point for coordinating antifraud activities across the whole financial services spectrum. Coordination can only eliminate duplication while increasing efficiencies," he said, adding that the Alliance had no major problems with the measure.

> *'This bill provides a good starting point for coordinating antifraud activities' in the financial services industry.*
>
> *— Kenneth Schloman*
> *Alliance of American Insurers*

The National Assn. of Independent Insurers was somewhat more guarded in its assessment.

"We obviously think that the better flow of information among the financial regulators is obviously a worthy goal and something to work toward. We do have some concerns about the legislation that are technical in nature. We have some concerns about the role of the NAIC vis-à-vis state regulators," said Robert Dibblee, senior vp-government affairs in the NAII's Washington office. Mr. Dibblee has since left that job to accept a government-affairs position in the airline industry.

"We're also concerned about the possible pre-emption of any state privacy law that this bill may pre-empt," said Mr. Dibblee, but he added that the organization is "supportive of the chairman in his new jurisdiction and think this is a worthy goal to bring about economy and efficiency in the industry."

The NAIC also expressed some concern about how the bill would affect state insurance regulators. "While NAIC supports a national network to facilitate information sharing, we do not view the network as critical to achieving specific legislative fixes state insurance regulators need to check for fraud," said NAIC President Kathleen Sebelius.

"The key issues for regulators are getting access to the FBI's fingerprint database—as the banking industry already has—and achieving direct access to (the National Assn. of Securities Dealers' Control Registration Depository) enforcement data-base. NAIC firmly believes licensing and fraud enforcement must stay at the state level," said Ms. Sebelius, who is also Kansas insurance commissioner. BI

$56.5 million awarded in diet-drug lawsuit

By MICHAEL PRINCE

ALICE, Texas—A jury in Alice, Texas, earlier this month awarded a woman $56.5 million in her lawsuit alleging injury from diet drugs manufactured by American Home Products Corp.

American Home said that it will take steps to reduce the amount of the award or overturn it completely on appeal. The suit was brought by Gloria Lopez, who claimed that her heart valve problems stemmed from her taking the company's diet drugs.

"While we are disappointed by the jury's decision, there appears to be solid legal ground for a significant change in the outcome of this case," said Louis Hoynes, executive vp and general counsel for American Home, in a written statement.

Mr. Hoynes also said that the jury award will not affect the size of reserves the company has set aside to cover its diet-drug litigation expenses.

The award is the latest in a series that have hit the Madison, N.J.-based company involving its withdrawn diet drugs, Pondimin and Redux. Pondimin, the brand name of fenfluramine, was often used with another drug, phentermine, in the "fen-phen" combination. Last year, a jury in Oregon awarded $29.2 million to two users of the drug maker's diet drugs (*BI*, July 3, 2000).

Also, in December 1999, the company settled every suit it faced in Mississippi for an undisclosed amount after a jury awarded $150 million to five plaintiffs who contracted primary pulmonary hypertension from the diet drugs (*BI*, Jan. 3, 2000).

The jury verdicts in the past few years have been substantially higher than the company anticipated when it reached a $3.75 billion settlement for the majority of suits in 1999. Because of the frequency and high amounts of the suits and settlements, the company took a charge of $7.50 billion earlier this year. To date, the company—which exhausted its insurance coverage in early litigation related to the diet drugs—has taken charges totaling $12.25 billion to cover litigation costs (*BI*, Jan. 29).

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GLOBAL BRIEFS

Lloyd's of London has appointed **Ashok Gupta** as the first chief executive officer of lloyds.com, a business-to-business insurance Web site. Mr. Gupta was formerly CEO of CGNU P.L.C.'s homebuyers' Web site, assertahome.com. The lloyds.com site is scheduled for launch later this spring....Lloyd's underwriter **Kiln P.L.C.** has appointed Peter Merton as class underwriter for trade credit business. Mr. Merton, who was most recently with Trade Underwriters Agency (Europe) Ltd., is expected to join Kiln this summer....**Willis Group Ltd.** has started a new service to help the U.K. private health sector meet the tougher new requirements of the Care Standards Act 2000 and its Scottish equivalent. The service, which provides professional and risk management assessments, aims to help health care organizations ensure that they comply with the new regulations relating to clinical risk management in the medium and long terms when the legislation becomes law in 2002....A.M. Best Co. has placed its A+ financial strength rating of Paris-based **SCOR Group** under review with negative implications and its A financial strength rating of Paris-based **Sorema** under review with developing implications, following the disclosure that SCOR is in talks to buy Sorema S.A. and Sorema North America. Best said a takeover would reinforce SCOR's position as a leading French reinsurer but would put pressure on SCOR's own financial strength as it implements necessary measures to reverse Sorema's declining earnings trend of the past five years....SVB Syndicates Ltd., the Lloyd's of London managing agency subsidiary of SVB Holdings P.L.C., has launched a service company, **SVB Underwriting Services Ltd.** The new unit was formed to provide direct access to the business classes underwritten by SVB syndicates under binding authority. A spokeswoman for SVBUSL said the new company "aims to provide U.K. brokers, as well as overseas brokers, simplified access to a number of schemes underwritten by SVB syndicates." The spokeswoman added that, in addition to specific classes of business, SVBUSL plans to look at innovative products and ideas from brokers....Pan-European financial services group **Eureko B.V.** more than doubled its pretax profit in 2000, to 614.7 million euros ($579.2 million), up over 117% from 1999. Operating profit from insurance rose almost 107%, to 502.0 million euros ($473.0 million). Gross written premiums rose 2.9%, to 6.73 billion euros ($6.34 billion). The statement from the board said 2000 was a "landmark" in the company's development. Eureko, which was the holding company for the Eureko Alliance for eight years, last year announced a restructuring and plans to seek a public listing in 2002. This will enable Eureko to "create the platform for the operating companies to function as a single commercial entity while retaining their operational autonomy."...Moody's Investors Service Ltd. has placed the ratings of Bermuda-based **Mutual Risk Management Ltd.** and its subsidiaries under review for possible downgrade. The review applies to the A3 insurance financial strength ratings of members of the Legion Insurance Group and to the $500 million shelf registration. Moody's says the review was prompted by MRM's weakened earnings and cash flow, as reflected in its operating results in 2000; uncertainty regarding collectability under certain of its ceded reinsurance arrangements; and the prospect of heightened financial leverage and debt service requirements as management seeks to obtain additional external financing.

Settlement nears in air crash: Insurer

PARIS—Insurers for Air France say they are confident that most claimants from last July's Concorde crash will accept a settlement offer by mid-June.

Thibaut de Mallmann, general counsel for Paris-based La Reunion Aerienne, the lead liability insurer for the flight, said last week he expects German lawyers representing victims' families to respond to the offer by the end of April. This would allow acceptance in June.

He would not disclose the size of the settlement offer but said La Reunion has made individual offers to each family, which attorneys are free to allocate among family members.

Members of La Reunion Aerienne, an aviation underwriting pool, include GroupamaGAN, Mutuelle du Mans Assurances and Assicurazioni Generali S.p.A. Other insurers on the risk include Assurances Generales de France, a unit of Allianz A.G. Holding; and AXA Group S.A.

Concorde flight AF 4590 crashed on July 25, 2000, soon after taking off from Paris en route to New York, killing all on board and four on the ground. The chartered flight had 100 passengers—96 of them German—and nine crew.

Mr. de Mallmann said some 700 family members of 92 of the passenger victims are represented by the German lawyers.

Some of the families of the remaining eight passengers killed have already said they would agree to a settlement in line with that agreed to by the other victims, Mr. de Mallmann said. He noted that would leave only a small number of claimants likely to go to court.

—By Edwin Unsworth

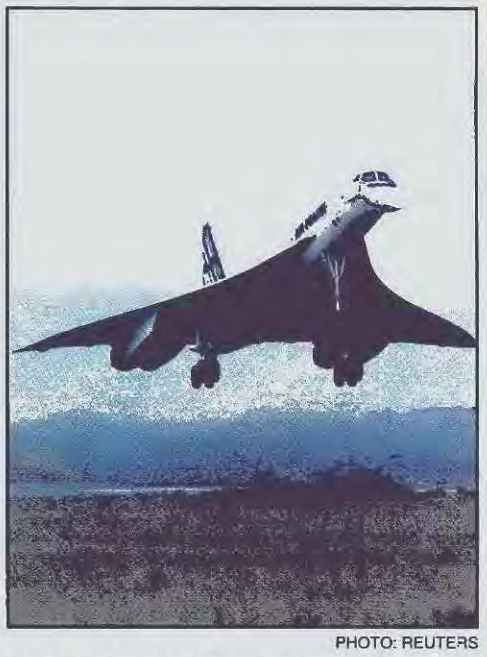


PHOTO: REUTERS

Last July's crash of an Air France Concorde was the first disaster involving the planes.

Policyholders hit by high cost replacement cover

HIH liquidator paints a worse picture

By DAMIEN TOMLINSON

SYDNEY, Australia—The liquidator of insolvent HIH Insurance Ltd. says the insurance company is in worse shape and faces greater losses than previously estimated when it entered provisional liquidation on March 15.

Tony McGrath, the insurer's provisional liquidator from Sydney-based KPMG Australia, said last week that each of HIH's 17 subsidiaries, including HIH Casualty & General Insurance Ltd., FAI General Insurance Co. Ltd. and CIC Insurance Ltd., were "clearly insolvent" and "worse than the stated balance sheet position, by a very significant margin in each case."

The news of a worse financial picture for HIH comes as some policyholders of the company scramble to obtain replacement coverage from other insurers in Australia and overseas.

Australian associations that obtained professional liability coverage for their members from HIH in particular are paying sharply higher rates for replacement coverage.

HIH policyholders generally are facing rate increases when replacing other lines

See **HIH** *on next page*



PHOTO: AFP

The U.K. government will bear the brunt of compensation for the nearly 1 million animals already destroyed in the foot-and-mouth outbreak.

Insurers unlikely to see big losses in disease crisis

By EDWIN UNSWORTH

LONDON—As the foot-and-mouth disease crisis enters its ninth week in the United Kingdom, economic losses will likely reach billions of pounds, but insurers—including business interruption underwriters—are not expected to suffer heavily.

So far, most rural areas of the United Kingdom have been affected by the disease, with more than 1,200 cases reported nationwide. Although the disease affects only cloven-hoofed animals—such as cattle, sheep and pigs—the highly contagious foot-and-mouth virus can be carried by other animals and humans, and even by the wind.

As a result, the U.K. government has taken drastic steps to stop the spread of the virus, including the widespread culling of animals. By last week, nearly 1 million animals had been killed, and about half that many were awaiting slaughter. The total number of livestock already destroyed and those awaiting slaughter, though, is still less than 1.5% of the national herd. Still, much to the government's consternation, there has been no sus-

See **Disease** *on page 17*

Top U.K. court OKs pension surplus use

LONDON—The House of Lords, the United Kingdom's highest court, ruled earlier this month that two companies acted lawfully in using the surplus from an occupational pension plan to pay severance benefits.

The law lords, in overturning a U.K. Court of Appeal ruling, ruled that two power companies, National Power P.L.C.—now International Power—and National Grid Company P.L.C., were justified in using more than £300 million ($424.8 million) of pension fund surplus for severance payments following layoffs. The surplus was used under the terms of the Electricity Supply Pension Scheme, a defined benefit plan, after the U.K. electricity industry was privatized in 1989. Two members of the National Grid plan, David Laws and Reginald Mayes, began legal action in 1995, claiming that their employer's use of the surplus was illegal. The suit was backed by the U.K. pension ombudsman—who adjudicates the complaints of pension plan members—and was combined with a similar suit against National Power.

The High Court ruled that the companies had acted within their rights under the terms of the plan. The case then went before the U.K. Court of Appeal, which in 1999 ruled in favor of the pensioners but referred the case to the House of Lords (*BI*, Feb. 22, 1999). The law lords unanimously reversed that decision.

The London-based National Assn. of Pension Funds welcomed the ruling. "This pragmatic decision is good news for employers who want to provide salary-related pension benefits and for those members who are on the receiving end of those promises," NAPF Chairman Alan Pickering said in a statement.

"We have always taken into account the interests of employees, pensioners and the company whenever dealing with surplus," said Roger Urwin, chief executive officer of National Grid. "It is important to us that the House of Lords has now confirmed that we have, at all times, acted in accordance with both the letter and the spirit of the rules of our pension fund."

Mr. Laws said he would seek to appeal the case to the European Court of Justice, the highest court in the European Union. "I am very angry. We came here expecting justice, and it's far from justice. Here we have my pension fund being used by employers to fund redundancies. That cannot be right," he said.

—By Sarah Veysey

HIH

Continued from previous page

of coverage, but it is in the errors and omissions market—in which HIH was one of the country's largest underwriters—that the pain is being felt most by buyers. With the loss of HIH capacity coming amid a hardening market, some organizations are receiving quotes for E&O coverage with premiums that are 100% greater, while some have been unable to obtain any replacement coverage at all.

Angus Maciver, executive director of Melbourne-based broker Willis Australia Ltd., said companies in Australia will "feel the effects of this (insolvency) for at least two years."

The Real Estate Institute of Australia is attempting to find replacement E&O coverage for some of its 9,000 members, though most policies renewed on Jan. 1, said Daryl Smeaton, chief executive officer of the Canberra-based institute.

"Almost without exception, our professional indemnity cover is gone," he said. The REIA represents real estate professionals.

"Not only is cover hard to find and premiums almost double what they previously were, but some underwriters will only provide prospective cover, leaving a big gap in our members' insurance," said Mr. Smeaton, who noted that some REIA members are having difficulty obtaining replacement coverage at any cost.

The Sydney-based New South Wales Bar Assn., which represents about 2,000 attorneys in New South Wales, also has been unable to obtain replacement coverage for some members' E&O risks.

> *'It appears some professions insured by HIH were underrated for a long time.'*
>
> — *Angus Maciver*
> *Willis Australia Ltd.*

The Australian construction industry also has been hurt by the collapse of HIH, with some projects left unfinished and new houses remaining vacant while builders search for an alternative source for home warranty insurance, said Peter Meredith, director of the Sydney-based New South Wales Master Builders' Assn., which represents about 4,000 builders.

"In a hardening market, we are finding that (the cost of) replacement cover is high, on top of the fact that premiums have almost tripled since 1997. Many builders will (fail) over this," Mr. Meredith said.

In the scramble to obtain replacement coverage, the insurance industry is coming under fire from most professions, which argue that insurers are taking advantage of the situation and gouging buyers.

Mr. Maciver dismissed those complaints, however, saying the increases generally are justified and that the rates being offered are representative of the current market.

The "tragic" collapse of the country's second-biggest liability insurer will provide a hard lesson to insurance buyers that the least expensive coverage may not be the most secure, he said.

"It appears some professions insured by HIH were underrated for a long time," Mr. Maciver said. "HIH was running some lines with loss ratios of up to 150%. This is the inevitable reality of a market that has been underrated for a long time."

Neil Drabsch, chief financial officer for Sydney-based QBE Insurance (Australia) Ltd., said that rates need to rise, because insurers are "feeling the pinch" between losses and higher reinsurance costs and because risks are becoming increasingly complex. Following the collapse of HIH, QBE purchased the renewal rights to much of HIH's corporate business, though it did not purchase the rights for professional indemnity renewals in Australia (*BI*, April 2).

"Premiums are reflective of the risks being underwritten, and these liability sectors have consistently had poor underwriting results and large, frequent claims," Mr. Drabsch said of the E&O market.

"Reinsurers also influence what business insurers write. All we are seeing is market forces pressuring the industry," he added.

Mr. Drabsch also rejected suggestions that underwriters are raising rates to capitalize on the HIH collapse. "Insurance products are very finely priced, because it is a very competitive marketplace," he said.

Meanwhile, following last week's announcement by HIH's liquidator of a worsening financial picture for HIH, creditors of the insurer are likely to face difficulty getting prompt payment.

"They will clearly not be able to pay their debts in full," said Mr. McGrath of KPMG, who added that payments to creditors could take longer than expected.

Only creditors with pre-existing special arrangements can expect prompt payment of their claims, Mr. McGrath said. Policyholders and other creditors "are exposed to the risk of a very poor return," and may have to wait up to 10 years for payment, he said.

"In most of the complex insurance failures to date, the first payment has not been paid to creditors in less than two years, and a final payment has not been paid in less than seven years," he added.

David Knott, chairman of the Sydney-based Australian Securities and Investments Commission, said the government's investigation of HIH now will include whether it violated the law by continuing to operate while knowingly insolvent.

"We are discussing with the provisional liquidator whether it is in the best interests of creditors and policyholders for HIH to continue in provisional liquidation, or whether an application for the winding-up of HIH should be made," Mr. Knott said. BI

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Disease

Continued from page 15

tained fall in the daily number of cases reported.

Agriculture Minister Nick Brown said in Parliament last week, "It is still too early to predict the future course of the epidemic." Mr. Brown said the current outbreak is "exceptionally serious" and will have a long phase-out period. He added that, so far, the government has committed more than £500 million ($719.3 million) to farmers in the course of the outbreak.

There have been 16 cases of the disease reported elsewhere in Europe, including France, the Irish Republic and the Netherlands.

As a result of the outbreak and efforts to contain it, tourism in rural areas has declined significantly, cutting deeply into the profits of hotels and pubs in the countryside. Local and national elections have been postponed.

Britain's Centre for Economic and Business Research, a private London-based research company, estimates the cost of the disease to the U.K. economy at £9 billion ($12.95 billion). The breakdown, the CEBR said, is £3.6 billion ($5.18 billion) for farmers and some £5.4 billion ($7.77 billion) for the rest of the economy.

Most of the compensation for farmers affected by the mandated slaughter will come from the government, rather than from insurers. The U.K. government, in conjunction with the European Union, has agreed to fully compensate farmers for lost livestock.

The impact on insurers will be "negligible" compared with the overall economic losses, said Rowena Potter, managing director of the financial services group at Standard & Poor's Corp. in London.

Although few businesses directly affected by the outbreak are insured for the losses, some "forward thinking" risk managers are learning from the situation that they must be prepared for such contingencies in the future, said Doug Oliver, vp and director of the corporate solutions division of Chubb Financial Solutions Inc. in New York, a unit of Chubb Corp. Chubb is not expecting to receive any claims from the U.K. outbreak, he said.

The outbreak, however, has prompted risk managers and company financial officers to ask, "What's next?" Mr. Oliver said. They are becoming concerned not only about the direct effects on livestock business of problems such as foot-and-mouth disease, mad-cow disease and E. coli outbreaks, but also about the effects on other businesses, such as animal transport, feed and tourism, he said.

Risk managers and their bosses are beginning to ask how they can "manage that volatility," particularly if two or three adverse conditions were to occur at the same time, he said. This is generating interest in multiple-trigger and blended policies and alternative risk transfer programs, Mr. Oliver said.

Most of the losses directly related to foot-and-mouth disease will fall on the agriculture, livestock and food industries, and on businesses affected by a reduction in the number of tourists visiting rural areas, Ms. Potter said. But she noted that only a very small percentage of these losses are insured.

"The maximum insured loss, which will come largely from business interruption policies triggered by denial of access, cancellation of events and some specialist foot-and-mouth cover, looks set to remain below £50 million ($71.9 million) for all exposures," Ms. Potter said.

Large hotel chains "look set to come out of the crisis unscathed," said Chris Legge, a director of corporate finance ratings at S&P. Mr. Legge said this is because most corporate hoteliers have city-based units and business travel inns. "It is the smaller, rural country hotels that take in the tourist trade who are likely to bear the brunt of lost revenues," he said.

Grocery stores and restaurants have experienced few problems obtaining meat supplies. Some sectors of the British economy, such as seaside resorts and general merchandise retailers, have reported an increase in business as those who might otherwise have taken vacations in the country spend their time and money elsewhere.

The Stratford-upon-Avon-based National Farmers Union Mutual Insurance Society Ltd., Britain's biggest livestock insurer, said that only about 10% to 20% of its policyholders have insurance coverage specifically for foot-and-mouth disease (*BI*, March 5).

Ms. Potter estimates that only about 10% of farmers nationally have insurance for the disease.

In addition, there likely will be few claims on business interruption policies. Ms. Potter said that while many rural businesses carry business interruption coverage, few policies include provisions that will pay out under the current circumstances.

"Standard business interruption policies are usually triggered by fire, theft, flooding or other specific perils. Comparatively few include provisions that cover customers canceling reservations or denial of access," she said.

The Assn. of British Insurers is less precise about the level of claims likely to fall on insurers. A spokeswoman said the claims situation is "quite variable," because it depends very much upon individual policies.

The spokeswoman cited the example of a rural hotel losing business due to customers canceling their bookings. While cancellation insurance for some hotels specifically states that there is coverage in the event of cancellation due to human disease—not animal disease—others are more general and may be triggered by the current crisis, she explained.

A London-based law firm, Edwin Coe, said it is possible some insurers are incorrectly turning down claims even in cases in which the policy does not specify a human disease. It said that some policies merely say that coverage is provided with respect to contagious or infectious diseases and some insurers are construing this as being limited to human diseases. "If the policy does not say that, then insurers cannot properly avoid claims on that basis," said Michael Whitton, an insurance claims litigation specialist and partner in Edwin Coe.

Mr. Whitton is trying to form an action group to pursue such claims. He said he is receiving "quite a lot of calls" from interested parties. Insurers found to be turning down claims without valid reasons will be asked to reconsider and will be taken to court if they still refuse, he said.

Mr. Whitton said such claims might go beyond the hotel sector to include restaurants, tourist attractions and canceled entertainment and sports events.

In areas of the country that have been closed to the public in an effort to contain the disease, such as nature reserves and large parks, some policies held by private businesses such as cafes might provide coverage to businesses for the loss of profit as a result of denial of access, but others will not, Mr. Whitton said. BI

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LEGAL NOTICES

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COUNTY DEPARTMENT, CHANCERY DIVISION

IN THE MATTER OF THE LIQUIDATION)
OF AGORA SYNDICATE, INC.) NO: 00 CH 13471

NOTICE OF CLAIM FILING DEADLINE AND PROCEDURES

PLEASE TAKE NOTICE, that on November 15, 2000, the Circuit Court of Cook County, Illinois, entered an Order of Liquidation With a Finding of Insolvency against Agora Syndicate, Inc. ("Agora Syndicate"). Nathaniel S. Shapo, Director of Insurance of the State of Illinois, is the statutory and court affirmed Liquidator of Agora Syndicate ("Liquidator").

TAKE FURTHER NOTICE, that on March 20, 2001 the Circuit Court of Cook County, Illinois, entered an Order Fixing Rights and Liabilities and Providing for the Filing of Claims and the Setting of Claim Filing Deadlines ("Fixing Order"). Pursuant to the Fixing Order, all rights and liabilities of Agora Syndicate and its policyholders, creditors and stockholders, and all other persons interested in its property or assets, are fixed as of November 15, 2000, unless otherwise provided in prior or subsequent orders of the Court.

TAKE FURTHER NOTICE, that all persons, companies or entities who have, or may have claims, against Agora Syndicate, its property or assets, or against an Agora Syndicate insured or policyholder, shall have the right to present and file with the Liquidator proper proofs of claim on or before November 15, 2001 at 4:30 p.m. (C.S.T.).

TAKE FURTHER NOTICE, that any insured under an insurance policy issued by Agora Syndicate shall have the right to present and file with the Liquidator a proper proof of claim setting forth a contingent claim on or before November 15, 2001 at 4:30 p.m. (C.S.T.). No contingent claim shall be allowed for purposes of participating in any distribution of estate assets that may be made at the fourth priority level [215 ILCS 5/205(1)(d)] unless such claim has been liquidated and the insured claimant has presented and filed evidence of payment of such claim to the Liquidator on or before November 15, 2002 at 4:30 p.m. (C.S.T.). Any contingent claim for which a proper proof of claim is filed on or before November 15, 2001 at 4:30 p.m. (C.S.T.), but which is not liquidated on or before November 15, 2002 at 4:30 p.m. (C.S.T.), may be estimated pursuant to 215 ILCS 5/209(4)(b) for purposes of participating in any distribution of estate assets that may be made at the fifth priority level [215 ILCS 5/205(1)(e)] unless otherwise directed by the court.

TAKE FURTHER NOTICE, that the form and required content of all proofs of claim are described in 215 ILCS 5/209. Proofs of claim, along with supporting documents, if any, are to be filed with, and may be obtained from, the Liquidator of Agora Syndicate, c/o the Office of the Special Deputy Receiver, located at 222 Merchandise Mart Plaza, Suite 1450, Chicago, Illinois 60654. A proof of claim shall be deemed "filed" with the Liquidator upon the Liquidator's receipt thereof. The Liquidator reserves the right to require such additional information with respect to any claim filed with him as he may deem necessary. The Liquidator further reserves any and all defenses available to Agora Syndicate relating to all filed claims. All proofs of claim must be duly sworn to before an officer authorized to take oaths.

THE LAST DATE FOR FILING OF PROOFS OF CLAIM WITH THE LIQUIDATOR IS SET FORTH ABOVE. NO PERSONS, COMPANIES OR ENTITIES HAVING OR CLAIMING TO HAVE ANY CLAIMS AGAINST AGORA SYNDICATE, ITS PROPERTY OR ASSETS, OR AGAINST AN AGORA SYNDICATE POLICYHOLDER, SHALL PARTICIPATE IN ANY DISTRIBUTION OF THE ASSETS OF THE COMPANY UNLESS SUCH CLAIMS ARE PROPERLY FILED WITH THE LIQUIDATOR ON OR BEFORE NOVEMBER 15, 2001 AT 4:30 P.M. (C.S.T.)

Cathleen Travis
Special Deputy Receiver

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LEGAL NOTICES

IN THE SUPREME COURT OF BERMUDA
COMPANIES (WINDING-UP)
1999 : No. 144

IN THE MATTER OF THE COMPANIES ACT 1981

AND IN THE MATTER OF SECTIONS 33 AND 35 OF THE INSURANCE ACT

AND IN THE MATTER OF NEW CAP REINSURANCE CORPORATION (BERMUDA) LIMITED

NOTICE IS HEREBY GIVEN that John C McKenna, and Gareth H Hughes, the Joint Liquidators of the above-named Company, have obtained an order from the Supreme Court of Bermuda ("the Court") affecting all creditors having provable claims, including future, unliquidated and contingent claims, against the above-named Company, which is in compulsory liquidation. By the terms of the said Order, all creditors are required to lodge with the Joint Liquidators on or before the 31st May 2001 duly completed Claim Forms in respect of any and all of their claims. If the Joint Liquidators do not receive such a completed Claim Form from a creditor on or before the said date (or prior to the distribution mentioned below), that creditor, in respect of any amount not proved, will not be admitted to rank for, or be entitled to receive dividends declared and paid by the Joint Liquidators in accordance with the Order of the Court. Forms of Claim Form have been dispatched to all known creditors. Any creditor who has not received a form of Claim Form should contact the Joint Liquidators in writing at the following address:

New Cap Reinsurance Corporation (Bermuda) Limited (in liquidation)
Ernst & Young
P.O. Box HM 463
Hamilton HM BX
Bermuda

John C McKenna
Gareth H Hughes
Joint Liquidators of New Cap Reinsurance
Corporation (Bermuda) Limited
(in liquidation)

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LEGAL NOTICES

IN THE HIGH COURT OF JUSTICE — No. 6669 of 1999
CHANCERY DIVISION
COMPANIES COURT

IN THE MATTER OF
THE HAWK INSURANCE COMPANY LIMITED
and
IN THE MATTER OF
SECTION 425 OF THE COMPANIES ACT 1985

At a meeting held on 9 December 1999 in London, the Scheme of Arrangement ("the Scheme") between The Hawk Insurance Company Limited ("the Company") and its Scheme Creditors (as defined in the Scheme) was approved by the requisite majority of Scheme Creditors.

On 28 February 2001, an office copy of the Court Order sanctioning the Scheme was delivered to the Registrar of Companies for registration. The Effective Date of the Scheme is therefore 28 February 2001. Philip John Singer and Christopher John Hughes are the Joint Scheme Administrators responsible for implementing the Scheme.

The Final Claims Submission Date is **30 May 2001**. Scheme Creditors whose claims arise out of insurance or reinsurance contracts, and who have amended their Scheme Claim Forms, must return them by this date. If an amended Scheme Claim Form is not received by this date, the Scheme Creditor concerned will be deemed to have accepted and agreed the information contained therein, prior to amendment.

All other Scheme Creditors must notify the Joint Scheme Administrators of their claims in writing with supporting documentation prior to the Final Claims Submission Date. The Joint Scheme Administrators have no power to take account of amendments to Scheme Claim Forms, or to admit claims, of which they receive notification after the Final Claims Submission Date.

Scheme Creditors should return Scheme Claim Forms or send written details of their claims, as applicable, to the Joint Scheme Administrators at the following address:

The Hawk Insurance Company Limited
c/o PricewaterhouseCoopers
3 St Philips Central
Bristol BS2 0XJ
United Kingdom

Telephone: 44 (0) 117 9724 553
Fax: 44 (0) 117 9713 596
E-mail: hawk.insurance@uk.pwcglobal.com

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LEGAL NOTICES

THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

IN THE MATTER OF THE LIQUIDATION
OF BACK OF THE YARDS NEIGHBORHOOD
COUNCIL RISK MANAGEMENT ASSOCIATION, INC.
99 CH 06024

NOTICE OF CLAIM FILING DEADLINE AND PROCEDURES

PLEASE TAKE NOTICE, that on January 22, 2001, the Circuit Court of Cook County, Illinois, entered an Agreed Order of Liquidation With a Finding of Insolvency and Injunctive Relief against Back of the Yards Neighborhood Council Risk Management Association, Inc. ("BYRMA"). Nathaniel S. Shapo, Director of Insurance of the State of Illinois, is the statutory and court affirmed Liquidator of BYRMA ("Liquidator").

TAKE FURTHER NOTICE, that on March 7, 2001, the Circuit Court of Cook County, Illinois, entered an Order Fixing Rights and Liabilities and Providing for the Filing of Claims and the Setting of Claim Filing Deadlines (Fixing Order). Pursuant to the Fixing Order, all rights and liabilities of BYRMA and its policyholders, members, creditors and all other persons interested in its property or assets, are fixed as of January 22, 2001, unless otherwise provided in prior or subsequent orders of the Court.

TAKE FURTHER NOTICE, that all persons, companies or entities who have, or may have claims against BYRMA, its property or assets, or against a BYRMA policyholder or member, shall have the right to present and file with the Liquidator proper proofs of claim on or before January 22, 2002 at 4:30 p.m., Central Standard Time ("C.S.T.").

TAKE FURTHER NOTICE, that pursuant to Section 209(4) of the Illinois Insurance Code, 215 ILCS 5/209(4), any insured under an insurance policy issued by BYRMA shall have the right to present the Liquidator with a proof of claim setting forth a contingent claim, subject to the claim filing deadline of January 22, 2002 at 4:30 p.m. (C.S.T.). The final date by which evidence supporting the liquidation of any such contingent claim may be received by the Liquidator shall be January 22, 2003 at 4:30 p.m. (C.S.T.). No such contingent claim shall be allowed for purposes of participating in any distribution of estate assets that may be made at the class"d" priority level, 215 ILCS 5/205(1)(d), unless such claim has been liquidated and the insured claimant has presented evidence of payment of such claim to the Liquidator on or before January 22, 2003 at 4:30 p.m. (C.S.T.).

TAKE FURTHER NOTICE, that the form and required contents of all proofs of claim are described in 215 ILCS 5/209. Proofs of claim, along with supporting documents, if any, are to be filed with, and may be obtained from, the Liquidator of BYRMA, c/o the Office of the Special Deputy Receiver, located at 222 Merchandise Mart Plaza, Suite 1450, Chicago, Illinois 60654. A proof of claim shall be deemed "filed" with the Liquidator upon the Liquidator's receipt thereof. The Liquidator reserves the right to require such additional information with respect to any claim filed with him as he may deem necessary. The Liquidator further reserves any and all defenses available to BYRMA upon all filed claims. All proofs of claim must be duly sworn to before an officer authorized to take oaths.

THE LAST DATE FOR THE FILING OF PROOFS OF CLAIM WITH THE LIQUIDATOR IS SET FORTH ABOVE. NO PERSONS, COMPANIES OR ENTITIES HAVING OR CLAIMING TO HAVE ANY CLAIM AGAINST BYRMA, ITS PROPERTY OR ASSETS, OR AGAINST A BYRMA POLICYHOLDER OR MEMBER, SHALL PARTICIPATE IN ANY DISTRIBUTION OF THE ASSETS OF THE COMPANY UNLESS SUCH CLAIMS ARE PROPERLY FILED WITH THE LIQUIDATOR ON OR BEFORE JANUARY 22, 2002 AT 4:30 P.M. (C.S.T.)

Cathleen M. Travis
Special Deputy Receiver

Doctor ratings, health management offered online

KING OF PRUSSIA, Pa.—America's Choice Healthplans will provide quality ratings of doctors and hospitals, as well as disease management services, via the Internet under a partnership with DoctorQuality.com.

Under the terms of the agreement, ACH will integrate DoctorQuality's extensive online health management tools into its online benefits administration service, MyAmericasChoice.com.

For example, DoctorQuality offers a quality-rating service that allows employers and employees to find the best health care providers in a given geographic area. In addition, DoctorQuality's online disease-specific workbooks help employees better manage chronic medical conditions.

Both of these services have received recognition from the Disease Management Assn. of America, and, last year, the Robert Wood Johnson Foundation awarded DoctorQuality a contract to design a health care system in which providers are rewarded for improved health care quality, rather than profitability.

PRODUCTS & SERVICES

Online safety rule assistance

NEENAH, Wis.—A new Internet site provides users with interactive safety management tools to help them meet government safety requirements.

KellerOnline, at *www.kelleronline.com*, integrates regulations generated by federal and state governments with interactive tools and assistance from regulatory consultants on the staff of the site's creator, J.J. Keller & Associates Inc. of Neenah, Wis.

Consultants are available to answer questions on regulatory compliance and safety. Among the tools at the site are software programs that help users determine correct facility markings; check the regulatory status of chemicals; and prepare training materials, safety plans and safety audits.

More information is available at the Web site or by calling 800-531-8899.

Multi-PPO provider finder

ATLANTA—Coalition America Inc.'s new ProviderNow application enables employees of companies that offer more than one preferred provider organization the ability to locate providers via the Internet, based on numerous criteria that include name, ZIP code and a hospital's area of specialty.

Aggregating and standardizing data about all the PPOs offered by a single employer saves its employees the trouble of going to multiple Web sites to determine which providers are in their PPO networks, said Sean Smith, chief executive officer of Atlanta-based Coalition America, a health care and workers compensation cost-containment company.

Access to ProviderNow is available immediately for all Coalition America clients through the ProviderNow link on the company Web site, located at *www.coalitionamerica.com*.

Loss prevention kit

BALTIMORE—A loss prevention kit from The Fidelity & Deposit Cos. is available to financial services organizations and their insurance brokers.

The packet, titled "Think Prevention!," includes a property/loss control preparation strategy, a plan that includes incident-documentation and premises-inspection forms, and solutions to several problems that can lead to large losses for financial services organizations.

The Fidelity & Deposit Cos. is a Baltimore-based unit of Zurich North America.

The company said in a statement that the kit is "a starting point from which the loss prevention planning activities can begin. It offers security assessment solutions and innovative guidelines for workplace violence, lifting and handling, driver safety and indoor air quality—problems that are facing financial service organizations every day."

For more information on the kits, contact Cyndy Brown at 410-261-7684, or by e-mail at *cynthia.brown@zurichna.com*.

IFEBP resource catalog

BROOKFIELD, Wis.—The International Foundation of Employee Benefit Plans has published "Books on Benefits-2001," a catalog of more than 100 employee benefit and compensation resources.

The mail-order catalog is designed to provide quick access to the IFEBP library of resources, which includes books, periodicals and videotapes. Organized by topic, the catalog includes sections on general benefits, health care, multiemployer and public-employee plans, pensions and retirement planning.

To receive a free copy of "Books on Benefits—2001," contact the IFEBP Publications Department by telephoning 262-786-6710, ext. 8240; through e-mail at *books@ifebp.org*; or by visiting the Web site *www.-ifebp.org*.

New AIR earthquake model

BOSTON—Applied Insurance Research Inc. has released an earthquake model for Japan that incorporates advanced component method technology.

The ACM technology allows the model to treat buildings as complex collections of structural and nonstructural components and analyze the way the components respond to seismic waves. The new model should help underwriters to develop more refined loss estimates, according to Boston-based Applied Insurance Research.

In developing the new model, which is available to Applied Insurance Research clients, the company worked with a Japanese design firm that provided detailed building specifications and design documents. Engineers used the information to determine how buildings in Japan are likely to behave during an earthquake.

More information is available at *www.air-worldwide.com*.

—By Michael Bradford and Joanne Wojcik

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THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

IN THE MATTER OF THE LIQUIDATION OF ILLINOIS HEALTH CARE INSURANCE COMPANY
00 CH 09775

NOTICE OF EXTENSION OF CLAIM FILING DEADLINE

PLEASE TAKE NOTICE, that on June 30, 2000, the Circuit Court of Cook County, Illinois, entered an Agreed Order of Liquidation With a Finding of Insolvency and Injunctive Relief against Illinois Health Care Insurance Company ("ILLINOIS HEALTH"). Nathaniel S. Shapo, Director of Insurance of the State of Illinois, is the statutory and court affirmed Liquidator of ILLINOIS HEALTH ("Liquidator").

TAKE FURTHER NOTICE, that on March 8, 2001, the Circuit Court of Cook County, Illinois, entered an Order Extending the Claim Filing Deadline ("Extension Order"). Pursuant to the Extension Order, all persons, companies or entities who have, or may have claims against ILLINOIS HEALTH, its property or assets, or against a policyholder of ILLINOIS HEALTH, shall have the right to present and file with the Liquidator proper proofs of claim on or before December 28, 2001 at 4:30 p.m., Central Time.

TAKE FURTHER NOTICE, that the form and required contents of all proofs of claim are described in 215 ILCS 5/209. Proofs of claim, along with supporting documents, if any, are to be filed with, and may be obtained from, the Liquidator of ILLINOIS HEALTH, c/o the Office of the Special Deputy Receiver, located at 222 Merchandise Mart Plaza, Suite 1450, Chicago, Illinois 60654. A proof of claim shall be deemed "filed" with the Liquidator upon the Liquidator's receipt thereof. The Liquidator reserves the right to require such additional information with respect to any claim filed with him as he may deem necessary. The Liquidator further reserves any and all defenses available to ILLINOIS HEALTH upon all filed claims. All proofs of claim must be duly sworn to before an officer authorized to take oaths.

THE LAST DATE FOR THE FILING OF PROOFS OF CLAIM WITH THE LIQUIDATOR IS SET FORTH ABOVE. NO PERSONS, COMPANIES OR ENTITIES HAVING OR CLAIMING TO HAVE ANY CLAIM AGAINST ILLINOIS HEALTH, ITS PROPERTY OR ASSETS, OR AGAINST AN ILLINOIS HEALTH POLICYHOLDER, SHALL PARTICIPATE IN ANY DISTRIBUTION OF THE ASSETS OF THE COMPANY UNLESS SUCH CLAIMS ARE PROPERLY FILED WITH THE LIQUIDATION ON OR BEFORE DECEMBER 28, 2001 AT 4:30 P.M., CENTRAL TIME.

Cathleen M. Travis
Special Deputy Receiver

LEGAL NOTICES | LEGAL NOTICES

THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

IN THE MATTER OF THE LIQUIDATION OF AMERICAN UNIFIED LIFE AND HEALTH INSURANCE COMPANY
00 CH 01689

NOTICE OF EXTENSION OF CLAIM FILING DEADLINE

PLEASE TAKE NOTICE, that on June 27, 2000, the Circuit Court of Cook County, Illinois, entered an Agreed Order of Liquidation With a Finding of Insolvency and Injunctive Relief against American Unified Life and Health Insurance Company ("AMERICAN UNIFIED"). Nathaniel S. Shapo, Director of Insurance of the State of Illinois, is the statutory and court affirmed Liquidator of AMERICAN UNIFIED ("Liquidator").

TAKE FURTHER NOTICE, that on March 8, 2001, the Circuit Court of Cook County, Illinois, entered an Order Extending the Claim Filing Deadline ("Extension Order"). Pursuant to the Extension Order, all persons, companies or entities who have, or may have claims against AMERICAN UNIFIED, its property or assets, or against any policyholder, shall have the right to present and file with the Liquidator proper proofs of claim on or before December 27, 2001 at 4:30 p.m., Central Time.

TAKE FURTHER NOTICE, that the form and required contents of all proofs of claim are described in 215 ILCS 5/209. Proofs of claim, along with supporting documents, if any, are to be filed with, and may be obtained from, the Liquidator of AMERICAN UNIFIED, c/o the Office of the Special Deputy Receiver, located at 222 Merchandise Mart Plaza, Suite 1450, Chicago, Illinois 60654. A proof of claim shall be deemed "filed" with the Liquidator upon the Liquidator's receipt thereof. The Liquidator reserves the right to require such additional information with respect to any claim filed with him as he may deem necessary. The Liquidator further reserves any and all defenses available to AMERICAN UNIFIED upon all filed claims. All proofs of claim must be duly sworn to before an officer authorized to take oaths.

THE LAST DATE FOR THE FILING OF PROOFS OF CLAIM WITH THE LIQUIDATOR IS SET FORTH ABOVE. NO PERSONS, COMPANIES OR ENTITIES HAVING OR CLAIMING TO HAVE ANY CLAIM AGAINST AMERICAN UNIFIED, ITS PROPERTY OR ASSETS, OR AGAINST AN AMERICAN UNIFIED POLICYHOLDER, SHALL PARTICIPATE IN ANY DISTRIBUTION OF THE ASSETS OF THE COMPANY UNLESS SUCH CLAIMS ARE PROPERLY FILED WITH THE LIQUIDATOR ON OR BEFORE DECEMBER 27, 2001 AT 4:30 P.M., CENTRAL TIME.

Cathleen M. Travis
Special Deputy Receiver

LEGAL NOTICES | LEGAL NOTICES

THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

IN THE MATTER OF THE LIQUIDATION OF AMERICAN HEALTH CARE PROVIDERS, INC.
00 CH 01689

NOTICE OF EXTENSION OF CLAIM FILING DEADLINE

PLEASE TAKE NOTICE, that on May, 11, 2000, the Circuit Court of Cook County, Illinois, entered an Order of Liquidation With a Finding of Insolvency and Injunctive Relief against American Health Care Providers, Inc. ("AHCP"). Nathaniel S. Shapo, Director of Insurance of the State of Illinois, is the statutory and court affirmed Liquidator of AHCP ("Liquidator").

TAKE FURTHER NOTICE, that on March 8, 2001, the Circuit Court of Cook County, Illinois, entered an Order Extending the Claim Filing Deadline ("Extension Order"). Pursuant to the Extension Order, all persons, companies or entities who have, or may have claims against AHCP, its property or assets, or against an enrollee or policyholder, shall have the right to present and file with the Liquidator proper proofs of claim on or before November 12, 2001 at 4:30 p.m., Central Time.

TAKE FURTHER NOTICE, that the form and required contents of all proofs of claim are described in 215 ILCS 5/209. Proofs of claim, along with supporting documents, if any, are to be filed with, and may be obtained from, the Liquidator of AHCP, c/o the Office of the Special Deputy Receiver, located at 222 Merchandise Mart Plaza, Suite 1450, Chicago, Illinois 60654. A proof of claim shall be deemed "filed" with the Liquidator upon the Liquidator's receipt thereof. The Liquidator reserves the right to require such additional information with respect to any claim filed with him as he may deem necessary. The Liquidator further reserves any and all defenses available to AHCP upon all filed claims. All proofs of claim must be duly sworn to before an officer authorized to take oaths.

THE LAST DATE FOR THE FILING OF PROOFS OF CLAIM WITH THE LIQUIDATOR IS SET FORTH ABOVE. NO PERSONS, COMPANIES OR ENTITIES HAVING OR CLAIMING TO HAVE ANY CLAIM AGAINST AHCP, ITS PROPERTY OR ASSETS, OR AGAINST AN AHCP ENROLLEE OR POLICYHOLDER, SHALL PARTICIPATE IN ANY DISTRIBUTION OF THE ASSETS OF THE COMPANY UNLESS SUCH CLAIMS ARE PROPERLY FILED WITH THE LIQUIDATION ON OR BEFORE NOVEMBER 12, 2001 AT 4:30 P.M., CENTRAL TIME.

Cathleen M. Travis
Special Deputy Receiver

COMMENTARY

My PDA coverage coming up aces

I am proud to report that my Palm Vx personal digital assistant is covered for loss or damage under its own insurance policy, which I cleverly purchased last week on the Internet.

I've got both feet in the electronic age.

Well, maybe "cleverly" is not quite right, since I needed the assistance of Editor Paul Winston to complete an essential step in the process of buying the insurance online.

Yes, I fell for an e-mail pitch that I received last week. It began: "Dear Kathryn, You wouldn't use a sledgehammer to drive a nail, or a supercomputer to keep your address book. So why count on your homeowner's coverage to insure your Palm Vx handheld? Just as you would carefully match the right tool to the right job, you need an appropriate insurance policy for your Palm Vx handheld. PDALostOrStolen.Com will write a policy that covers your handheld under a variety of circumstances."

The e-mail went on to describe the circumstances—all very plausible—in which I might lose or damage my Palm. And the e-mail promised, "Get your handheld repaired or replaced, usually within 72 hours, for one low deductible."


Kathryn J. McIntyre

I've used an electronic organizer since the late 1980s, starting with an early Sharp Wizard model and upgrading along the way. I have never lost one. But, given my inability to hold onto a decent pen for more than a couple of months, I've been amazed that I have yet to lose an organizer. Since I only recently upgraded to the more sophisticated—and more expensive—Palm, I have been concerned about losing it. I was hooked by the insurance offer.

I logged onto *www.pdalostorstolen.com* and learned that, "With insurance from The Signal, you can have the peace of mind knowing that if anything happens to your unit, you will only have to pay a $35 deductible. As an insured PDA owner, you can rest assured that if anything happens to your PDA, you won't be forced to pay the high prices to replace your handheld. With comprehensive insurance from The Signal, each PDA is protected against theft, loss or damage, including breakage to the delicate LCD screen. The program is the first of its kind to offer insurance specifically for the PDA."

It sounded good, but I'd never heard of The Signal and was skeptical about its financial backing.

Imagine my surprise when I clicked on the link for "About the underwriter" and read: "The Signal Program is underwritten by Insurance Co. of North America, one of the ACE Group of insurance and reinsurance companies. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients on a global basis."

No kidding. Wow. My PDA joins many Fortune 100 companies in enjoying the full backing of ACE's more than $5 billion in policyholder surplus.

Purchasing the insurance over the Internet went quickly and smoothly, until I tried to install the program needed to verify for The Signal that I indeed do own a Palm Vx. I failed to carefully read all the instructions to understand that installing the BackupBuddy would also enable me to install the needed program on my Palm. Paul, however, quickly figured that out for me.

The cost for my new insurance policy is $4.95 a month, plus a one-time charge of $7.12 for the required validation software. This software "ascertains that each PDA we insure is a fully functional PDA running on the appropriate operating system," according to the sales pitch.

Fair enough. The underwriter has eliminated the moral hazard that customers would sign up to insure the most expensive PDA, while owning either a low-end model or none at all, and, presto, report that they had lost their PDA.

While the underwriter has eliminated the moral hazard in underwriting this policy with its validation software, it has not eliminated the morale hazard. One has to wonder whether insured PDA owners are likely to be a little less careful with their equipment. On second thought, if most PDA owners are like me, they are still going to carefully protect their precious possession. I couldn't stay sane for as long as 72 hours waiting to replace my Palm.

Is the PDA policy worth the cost? At $4.95 a month, plus the $7.12 one-time charge, the premium may be a little steep. But adding in the right to brag that I've purchased insurance online from ACE—and getting the idea for this column—it's worth it to me.

Publishing Director Kathryn J. McIntyre's column appears fortnightly and on www.businessinsurance.com. *She can be reached at* kmcintyre@crain.com.

Lee

Continued from page 1

mead, Calif., which is a member of the PBGH. "We've had a decade of finding out we haven't been able to structure a system through the plans. So it is a challenging time because I don't think there are any easy answers."

The health care delivery system is in disarray, Ms. Decker said. Health care providers and insurers are demanding more money for services rather than finding ways to more efficiently allocate their current funding levels. And employers do not have the necessary information on medical services to assure they are getting the best possible employee care for their dollars, she added.

While the climate has changed from the previous decade, Mr. Lee doesn't necessarily see the job ahead as tougher than it might have been a few years earlier.

"I have a different job than my predecessor had," he said, referring to Patricia Powers, who resigned last year. "It's a tougher job if the only measuring stick of success is, 'Are we going to drive down prices?' But if the measuring stick is, 'Are we going to provide better tools to our members and their employees to make better choices?' then I have an easier job," Mr. Lee said.

Indeed, how to provide consumers with more information so they can assume greater responsibility in choosing the best health care providers and treatment options is now one of the biggest challenges facing coalitions and large employers, other coalition leaders and employers said.

With a background as a health care consumer activist, that is a task for which Mr. Lee is well suited, said Paul Fearer, executive vp in San Francisco for Union Bank of California and chairman of the PBGH.

Before joining the PBGH, Mr. Lee was director for five years of the Los Angeles-based Center for Health Care Rights. The Center is a nonprofit organization that is an advocate for individual health care consumers. It also urges regulators, health plans and medical groups to solve structural problems.

Mr. Lee has written studies on managed care issues, including ombudsman programs and quality reporting. He has also served on boards of directors, including the National Committee for Quality Assurance's Consumer Council. He is a former attorney who worked on health care issues in Washington, including a stint as director of programs for the National AIDS Network.

When the PBGH began looking for a new director, the organization's members wanted someone who understood employers' need to provide value through employee benefits, said Ms. Decker, who is a member of the PBGH's Executive Committee that helped select Mr. Lee for his current position.

> *'We have a platform upon which to build quality improvement that didn't exist 10 years ago.'*
>
> *— Peter Lee*
> *Pacific Business Group on Health*

Mr. Lee is not from the "traditional employer base," she said. As an activist, however, he had the ability to see things from an employer's perspective.

He also is a pragmatist, who relied on his ability to view issues from many perspectives so he could solve problems by uniting various players in the health care system, said Ms. Decker.

Mr. Lee learned about employer needs and employers got to know him when he was appointed by former California Gov. Pete Wilson to serve on a task force that recommended managed care improvements, Mr. Fearer said. He added that Mr. Lee's passion for improving health care quality was another factor for selecting him from a strong pool of candidates.

Some people may be surprised that the PBGH hired a consumer activist, Mr. Fearer said. In fact, the PBGH committee members responsible for hiring him were surprised that an activist was such a good fit. But as the PBGH evolves, he is just what the organization needs, Mr. Fearer said.

With the possibility that employers may someday implement participant-directed health care plans, or other purchasing mechanisms that require giving employees more information so they can make more health care decisions, it makes sense to hire someone with experience advocating for consumers, Mr. Fearer said.

Jim Mortimer, president of the Midwest Business Group on Health in Chicago, said he is not surprised the PBGH hired an activist. Coalition leaders have various backgrounds. Some are former attorneys, others ran foundations or worked as college administrators, he said.

Their backgrounds vary, but they tend to have some things in common.

"All of them have a very deep interest in the health care system and its troubles," Mr. Mortimer said. "They find it fascinating, intriguing, challenging, and they believe it could be a lot better than it is today."

Mr. Mortimer agrees the job of coalition leader has grown more challenging today because of increasing system complexities.

But Mr. Lee said he thinks his job may be easier today because of all the information now available on health plan performance, such as the data collected by the NCQA for its quality reports. There is also a substantial employer movement under way, with the PBGH as a participant, to gather similar data at the hospital level, he noted.

That data eventually will help employers reduce unnecessary costs and determine where their health care dollars will obtain the most value. It will also help satisfy plan members' growing demand for quality care, Mr. Lee said.

"We have a platform upon which to build quality improvement that didn't exist 10 years ago," Mr. Lee said. "So would I rather be in my seat today or 10 years ago? I'd rather be here now. That doesn't mean it's going to be easy on the premium side. But we are building on a different level of consumer activism that wasn't there 10 years ago." BI

Hercules ruling reversed

ST. LOUIS—A federal appeals court has reversed a lower court's judgment in an environmental liability case that held Wilmington, Del.-based chemical manufacturer and marketer Hercules Inc. responsible for approximately $100 million in costs associated with cleaning up a Jacksonville, Ark., site.

The 8th U.S. Circuit Court of Appeals in St. Louis remanded the case to the U.S. District Court for the Eastern District of Arkansas, directing the lower court to consider Hercules' claims that harm at the site was divisible. The appeals court held that the District Court erred in denying Hercules' motions for reconsideration of a 1993 summary judgment finding the company jointly and severally liable under the Comprehensive Environmental Response, Compensation and Liability Act for the release of hazardous substances at the site.

The site in question was first developed by the federal government in the 1930s as a munitions factory before being converted by a subsequent owner to the manufacture of pesticides and later herbicides. Hercules manufactured herbicides including the defoliant Agent Orange at the site from 1961, when it purchased the property, until 1971.

After ceasing operations at the site, Hercules leased the facility to Transvaal Inc., which later became Vertac Chemical Corp. Hercules sold the property to Vertac in 1976, with Vertac continuing operations at the Jacksonville facility until 1986, abandoning the site in 1987 when it went into receivership. After Hercules abandoned the site, the U.S. Environmental Protection Agency took it over and began a cleanup that has cost more than $100 million thus far.

In its opinion, the appeals court noted that "although Hercules has acknowledged numerous leaks and spills during its operation of the site, the record indicates that Hercules generally improved the safety and cleanliness of the site and complied with environmental regulations between 1961 and 1971."

The appeals panel went on to note that by the time Vertac entered receivership, there were approximately 29,000 waste-filled drums on the property, many of which had corroded and leaked, contaminating not only the site but adjacent grounds and nearby neighborhoods as well.

"We're really pleased with the result of this. We've never agreed with this all along and felt that the summary judgment and the damages were completely inappropriate," a Hercules spokesman said. "Certainly we have taken issue with what the EPA has identified as our damage and our liability in it."

—By Rodd Zolkos

Genetics

Continued from page 1
safeguard against underwriting abuses.

"We feel that insurers have acted in too precipitate a manner and have been too eager to establish their right to use the results of genetic tests, regardless of their relevance or reliability," said Michael Clark, chairman of the Select Committee on Science and Technology, in a statement accompanying the release of the report.

"We question the predictive significance of positive genetic test results, and their actuarial relevance, at such an early stage in the development of genetic science. Many insurance companies have failed to make their policy on the use of test results clear and have given the impression that they either do not want people to know what they are doing, or do not fully understand their own policy," Mr. Clark added.

The committee is "not in favor of legislation denying insurers access to all genetic test results, as has been enacted in some overseas countries," he noted. That is because such tests "also can prove that people do not have a specific genetic defect, and it is clearly in the interest of those with a family history of genetic illness who have had negative test results, that these should be taken into account by insurers," said Mr. Clark's statement.

Despite such potential benefits, the panel still recommends "a voluntary moratorium on the use of all positive genetic test results, for at least the next two years, in order to give time for more research on the actuarial and scientific relevance of genetic test results, and the possible consequences of their use for research and for health care," wrote Mr. Clark.

But the statement added that "if the insurers are unable, or unwilling, to enforce this moratorium, we recommend that the government enforce it by legislation."

Insurers contacted referred all questions to the ABI.

A spokesman for the ABI, which represents U.K. insurance companies, said that the association would consider the report in its current review of its Code of Practice on Genetic Testing. That code was first published by the ABI in 1997 and was last revised in 1999.

Nevertheless, the ABI does not support a two-year moratorium on using information from genetic tests, particularly if the ban does not apply to negative tests, the spokesman said.

"We believe that the current system, which was agreed by government, in which we submit tests we wish to use to the Genetics and Insurance Committee, should be continued," said the spokesman, pointing out that the industry also is governed by its strict code of practice.

> *The Select Committee recommends 'a voluntary moratorium' on insurers' use of all positive genetic test results.*

So far, the GAIC—which is a government-appointed panel—has agreed only to allow insurers to use genetic tests for Huntington's disease—a fatal, late-onset disease of the central nervous system—although requests by insurers to also use tests for breast and ovarian cancers are being considered. The ABI recently withdrew requests for GAIC approval of the use of tests for four other genetic disorders (*BI*, March 5).

Under the ABI Code of Practice, insurers cannot ask insurance applicants to undergo genetic tests but may ask them to disclose the results of genetic tests approved by the GAIC that applicants have previously undergone. Such results can be used in underwriting.

"The insurance industry will consider the Select Committee's report very carefully. We recognize how much public concern there is about the way genetic information is used—whether by government, the police, employers, insurers or others," ABI Director General Mary Francis said in a statement.

"Insurers have to act ethically and in the interests of all their policyholders. We cannot lightly ignore information that tells us that someone applying for insurance is at significantly higher risk than the majority of policyholders," she noted.

The Select Committee's chairman said that lawmakers "recognize insurers' concerns that their ability to operate commercially would be seriously undermined were they unable to view the results of applicants' genetic tests," he said.

However, "we remain unconvinced by the claims of some insurers that if they did not include genetic test results in the assessment of premiums, it would spell commercial ruin. At least three insurers have voluntarily decided to ignore all positive test results with no apparent adverse effect. In fact, we were told, cases involving genetic-test results comprise far less than one-tenth of 1% of all insurance business at present," he said.

"We now look to the insurance industry to act responsibly, rather than be forced to act by legislation. In view of the small numbers involved, we believe that insurers can well afford to ignore genetic test results for the foreseeable future," said Mr. Clark.

The chief executive of the Alzheimer's Society based in London agrees that the number of affected people is small.

"Allowing genetic tests to be used by the insurers will have major costs to a few individuals," said Harry Clayton, "with insignificant, if any, gains to the majority or to the industry."

The ABI has submitted tests for familial Alzheimer's disease to the GAIC for approval. Mr. Clayton said maybe 0.00006% of the British population may carry an Alzheimer's gene. "So the idea that these tiny numbers of high-risk people will bring the U.K.'s billion-pound insurance industry into bankruptcy is totally false," he said.

For the long term, the Select Committee recommends that the government and the insurance industry collaborate to provide an alternative form of insurance for people who would be denied affordable coverage because of their genetic makeup. Alternative insurance arrangements "may help to calm public fears about the risk of a genetic underclass," the panel said in its report.

While the committee's report praised the ABI for developing a code of conduct for genetic information, it expressed doubt that the ABI, as a trade organization funded by insurers to represent their interests, is the proper body to regulate insurers' use of genetic test results. The ABI must act "as a matter of urgency" to convince government and the public that insurers are complying with the code, the committee said.

More directly, the Select Committee called on all insurance companies to immediately cease using positive results from any genetic test that has not yet been approved by the GAIC.

Some of the other recommendations put forward by the committee include calling on U.K. insurers to:

- Publish as soon as possible a clear statement detailing which genetic test results—both positive and negative—that they will consider and under what circumstances.
- Publish more actuarial data supporting the changes made to insurance rates based on positive genetic tests.
- Explain publicly how they use family history information in their underwriting and ratemaking, publishing data to support that approach.
- Fund independent research into the possible impact from insurers' use of genetic test results on patients seeking clinical advice or testing for potential genetic disorders.
- Formally incorporate into the ABI's code of practice the association's public statement that insurers will never use results from genetic tests carried out for research, rather than for diagnostic purposes.

In addition to these recommendations for insurers, the Select Committee called for improvements to the Genetics and Insurance Committee, the body charged with reviewing insurers' requests for use of genetic tests. The committee recommends that:

- The GAIC's membership be expanded to increase public confidence in it. The GAIC currently is made up of two geneticists, with one nominated by the ABI; an actuary nominated by the Faculty and Institute of Actuaries; an insurance professional, nominated by the ABI; two members of patient-support organizations; and an academic with a background in epidemiology and genetics, nominated by the Department of Health. The committee's report suggests that the number of the GAIC be increased to "add to the expert nature of the group. The nominated element of the committee should be removed and replaced with independent experts."
- The GAIC re-examine its decision last year to approve insurers' use of the Huntington's disease genetic test.
- The GAIC obtain more extensive peer review of the data supplied by insurers and of its own decisions, before publication.
- The GAIC be given the ability to approve insurers' use of negative test results for a genetic disease, without also enabling the insurers to use positive test results.
- Better funding for the GAIC.
- The U.K. government become more involved in the GAIC's operations. "The previous unwillingness of government to become involved in this area has contributed to the atmosphere of confusion and ignorance that pervades the use of genetic test results," the report said.

The government set up the Genetics and Insurance Committee but has not been involved in its decisions. BI

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COBRA

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While the Supreme Court decision ended the confusion and will reduce the likelihood of situations like Mr. Geissal's leading to litigation, it did not resolve what damages, if any, were due to Mr. Geissal, who died in 1995, or his estate. That issue was remanded to the U.S. District Court in St. Louis.

Sheldon Weinhaus, a principal with Weinhaus & Dobson in St. Louis, which represents Mr. Geissal's widow, said there are certain medical-related costs that the Moore plan would have paid that the TWA plan, which was administered by what is now Aetna Inc., did not.

In addition, Mr. Weinhaus said Moore Medical was enriched by many thousands of dollars because it did not pay benefits that the TWA plan ultimately did. The plaintiffs also argued that Mr. Geissal's providers were financially hurt because the payments they received from TWA were less—due to discount arrangements Aetna negotiated—than what they would have received from Moore Medical.

"The Moore plan was unjustly enriched and we want to disgorge that gain," Mr. Weinhaus said.

But Judge Noyce ruled otherwise. First, he said a section of ERISA that allows beneficiaries to recover benefits provided under the terms of the plan didn't apply because Mr. Geissal had died. "Courts have held that when a beneficiary has died, benefits under the plan are no longer recoverable," Judge Noyce said, citing two federal appeals court decisions.

But benefit experts say Judge Noyce may have erred in applying those appeals court rulings to the Geissal case. Those cases involved situations where coverage was denied and no services or bills were incurred, resulting in no benefits to be recovered, said Henry Saveth, an attorney with William M. Mercer Inc. in New York.

By contrast, "If services were bought and paid for, there may well be grounds under ERISA for an estate to recover any benefits that were due," according to Mr. Saveth.

On the issue of equitable relief, Judge Noyce ruled that such recovery is limited to "classic" remedies, such as an injunction to stop the illegal action.

"Equitable relief, such as in the form of an injunction requiring the Moore plan to reinstate James Geissal as a beneficiary, would have been entirely appropriate while Mr. Geissal was alive and within the 18-month time frame of COBRA," Judge Noyce ruled.

The court is saying that equitable relief means restore or provide benefits, not provide monetary damages, said Dennis Coleman, a principal with benefit consultant Unifi Network in Teaneck, N.J., a unit of PricewaterhouseCoopers L.L.P.

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Bonnie L. Geissal vs. Moore Medical Corp., et al, U.S. District Court for the Eastern District of Missouri, No. 4:94 CV 1263 DDN.

Paint

Continued from page 3

smoking-related illnesses. The settlement reached with state attorneys general to end that litigation amounted to $368.5 billion. In the wake of that outcome, gun makers have come under fire from municipalities that are suing to recover expenses related to health care and other costs associated with gun violence.

Some see a clear trend of governments looking for defendants in such cases, others say it isn't so.

"There's no question that this is a trend," said Ann W. Spragens, senior vp and general counsel with the Alliance of American Insurers in Downers Grove, Ill. Insurers are particularly worried about the willingness of state courts to consider "new theories of causes of action," brought by state governments, she added.

It has become a "standing right of governments to bring such suits," Ms. Spragens noted. The lead paint cases are similar to the tobacco suits in that a state government has been granted the right to sue the companies to recover damages the plaintiffs say were caused by the defendants' product, according to Ms. Spragens. Suits against handgun makers are similar, she added, but so far have been brought by municipalities rather than states.

The lead paint lawsuits did not spring directly from the success of the tobacco settlements, argued Richard Lewis, whose firm represents Milwaukee in its suit against paint companies.

"The idea that this is a direct result of the tobacco litigation is a pretty superficial view," said Mr. Lewis, an attorney with Cohen, Milstein, Hausfeld & Toll in Washington. "Lawyers have been working on this for almost 20 years now," he said of lead paint cases.

He acknowledged, however, that the success of the states' tobacco suits "was a factor," in his firm's decision to file the suit. But not a major one," Mr. Lewis said. "The overwhelming factor is the responsibility of the pigment industry." Their product is "hurting kids," he added, "and there's no end in sight."

Mr. Lewis' firm was not involved in tobacco litigation, he said, but is working on lawsuits filed by four cities against gun makers.

Another firm that has worked on tobacco cases is involved in lead paint litigation. Ness, Motley, Loadhold, Richardson & Poole, based in Charleston, S.C., is representing Rhode Island in its lawsuit.

> *The pigment industry's product is 'hurting kids...and there's no end in sight.'*
>
> *— Richard Lewis*
> *Cohen, Milstein, Hausfeld & Toll*

In the Rhode Island case, Superior Court Judge Michael A. Silverstein ruled that the state could proceed with its suit on grounds that lead paint is a public nuisance under state law. The judge did not allow, however, the state to continue its claim for the costs of special education for children harmed by lead poisoning. He also dismissed negligence claims and those that charged the industry with making a defective product.

A conspiracy count, similar to those that appeared in tobacco lawsuits, did survive the judge's ruling. The state has charged that paint makers "agreed to mislead the public" about the hazards of lead paint while continuing to promote and sell it.

Both sides claimed a win in the judge's ruling.

Mr. Whitehouse said in a statement that paint makers "whose dishonesty about the safety of lead paint caused all this, and who profited from it, want zero responsibility for making it right. But their responsibility should not be zero, and today's victory is an important step towards making them do their share to clean up the mess they made."

Defendant Sherwin-Williams Co. released its own statement, saying the ruling was "an important victory" because the court threw out the "bulk of the plaintiff's claims." Particularly important, the paint manufacturer said in the statement, was that the court ruled that no alleged conduct before 1970 could be used to prove any claim under the state's unfair trade practices act. "This is significant," Sherwin-Williams said, "because the purported misconduct alleged in the complaint took place before 1970."

Among the defendants in the case are: NL Industries Inc. of Houston; Atlantic Richfield Co. of Los Angeles; American Cyanamid Co. of West Paterson, N.J.; E.I. du Pont de Nemours & Co. Inc. of Wilmington, Del.; and The Glidden Co., a unit of Imperial Chemical Industries P.L.C. in England.

The Milwaukee suit also names NL Industries. The other defendant in that case is Mautz Paint, a Madison, Wis.-based paint maker.

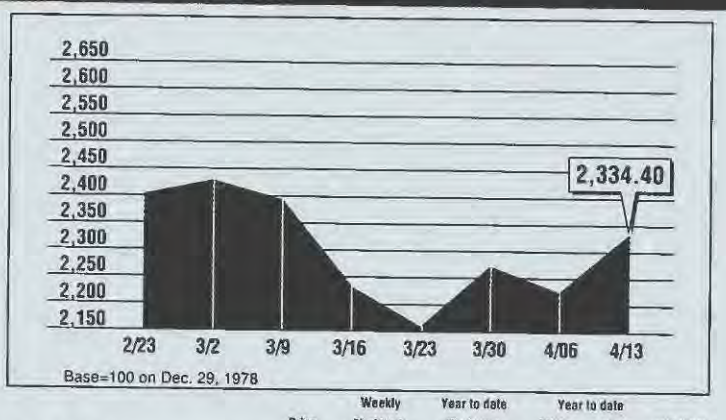
Mr. Lewis said the city of Milwaukee's suit was filed under "various theories to require them to pay damages for their historical conduct" of producing lead paint that led to injuries. The suit does not seek to recover public health costs but instead asks for compensatory and punitive damages against the companies that allegedly concealed the hazards of lead paint while continuing to sell it.

Damages that may be recovered in the case will be used partly to fund an existing lead-paint abatement program in Milwaukee, said Mr. Lewis. "Milwaukee has a very ambitious program. Lead-paint poisoning is a very serious problem" in the city, he said, because there are so many old houses there.

The abatement program targets windows in rental properties built before 1950, Mr. Lewis explained. "These are the high-risk homes, and windows are the high-risk components," he said.

Neither NL Industries nor Mautz Paint could be reached to comment on the suit. BI

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		Price	Weekly % change	Year to date % change	Year to date High	Year to date Low	Vol.(000)
BROKERS							
Aon Corp.	NYS	34.20	2.15	-0.15	42.31	24.44	2965
Brown & Brown	NYS	37.60	1.62	7.43	39.92	19.00	161
Clark Bardes Holdings	NDQ	9.10	1.11	-10.12	17.88	7.25	153
E.W. Blanch Holdings Inc.	NYS	8.02	10.47	-54.01	29.50	6.70	436
Gallagher Arthur J. & Co.	NYS	25.91	3.64	-18.55	34.25	14.94	962
Hilb, Rogal & Hamilton	NYS	35.50	3.20	-10.97	42.13	26.94	407
Kaye Group Inc.	NDQ	13.00	-0.48	67.74	13.25	5.00	427
Marsh & McLennan	NYS	90.80	5.70	-22.39	135.69	80.30	11995
BROKERS	AVERAGE		3.43	-5.13			
INSURERS/REINSURERS							
ACE Ltd.	NYS	32.03	0.19	-24.52	43.94	20.00	7554
Accel International Corp.	NDQ	0.13	-21.21	-56.21	0.88	0.10	37
Acceptance Insurance Cos.	NYS	3.72	-7.00	-29.14	6.94	3.72	53
AEGON N.V.	NYS	30.68	3.13	-25.96	43.00	25.92	747
AFLAC Inc.	NYS	27.65	1.62	-23.39	37.47	21.88	4846
Allmerica Financial Corp.	NYS	51.60	3.20	-28.83	74.25	45.63	718
Allstate Corp.	NYS	40.75	-0.97	-6.46	44.75	20.06	7055
Ambac Financial Group	NYS	61.71	2.90	5.83	64.00	29.75	3873
American Financial Group	NYS	24.93	4.09	-6.15	29.00	18.69	237
American General	NYS	42.75	1.09	4.91	43.10	25.84	13790
American Intl Group	NYS	77.80	1.63	-21.07	103.75	66.70	18820
American Safety Insurance	NYS	8.72	-2.02	42.37	9.10	3.25	2
Argonaut Group	NDQ	15.10	3.25	-28.10	21.25	13.50	82
AXA-UAP Group	NYS	55.82	3.49	-22.27	81.50	49.16	586
Baldwin & Lyons Inc.	NDQ	23.50	6.82	1.08	28.75	15.25	9
Berkley W.R. Corp.	NDQ	42.66	-0.93	-9.59	48.75	18.13	1479
Berkshire Hathaway Inc.	NYS	64100.00	-4.61	-9.72	74600.00	51600.00	1
Capitol Transamerica Corp.	NAS	13.35	2.20	7.34	14.44	10.00	8
Chubb Corp.	NYS	66.92	-3.14	-22.64	90.25	58.56	4597
Cincinnati Financial Corp.	NYS	36.50	0.17	-7.74	43.31	31.00	1035
Citigroup	NYS	47.30	10.64	-7.37	59.13	39.00	55618
CNA Financial Corp.	NYS	35.21	3.22	-9.14	41.94	27.13	454
CNA Surety	NYS	13.61	0.00	-4.49	14.94	10.38	190
EMC Insurance Group Inc.	NDQ	12.68	4.04	7.91	13.13	6.81	104
ESG Re Limited	NDQ	2.11	-11.16	14.44	4.75	1.72	15
Everest Reinsurance	NYS	65.52	1.42	-8.52	74.75	27.31	1183
Fremont General Corp.	NYS	3.55	0.28	26.22	6.88	1.50	466
Gainsco Inc.	NYS	1.35	-10.00	-48.57	6.13	1.35	280
Harleysville Group	NDQ	23.59	8.46	-19.35	30.63	14.00	1592
HCC Insurance Holdings	NYS	28.10	4.58	4.32	28.52	10.94	6758
ING Groep N.V.	NYS	68.99	2.27	-13.90	83.94	52.44	446
IPC Holdings Ltd.	NDQ	18.75	-5.66	-10.71	24.50	11.25	303
Hartford Financial Services	NYS	58.46	0.29	-17.22	80.00	44.00	5729
John Hancock Financial Services 6572	NYS	35.20	-4.53	-6.45	40.00	16.38	
Lincoln National	NYS	43.46	1.78	-8.14	56.38	29.00	3396
MAIC Holdings Inc.	NYS	13.55	6.11	-18.80	21.00	10.00	107
Markel Corp.	NYS	194.00	4.79	7.18	195.74	133.50	207
MBIA Insurance Group	NYS	74.99	-0.15	1.17	83.80	48.00	2974
Meadowbrook Insur. Group	NYS	3.08	0.33	-62.09	8.38	2.90	9
MetLife	NYS	29.85	0.61	-14.71	36.63	14.25	9917
Mutual Risk Mgmt. Ltd.	NYS	5.65	-9.60	-62.80	23.75	5.55	1009
Navigators Group	NDQ	14.20	5.67	5.67	14.50	8.63	4
NYMagic Inc.	NYS	18.45	1.65	-2.25	19.25	13.00	10
Ohio Casualty Corp.	NDQ	8.75	2.19	-12.50	17.63	6.13	529
Old Republic Int'l	NYS	28.23	-1.29	-11.78	32.06	12.25	967
Partner Re Ltd.	NYS	49.37	3.05	-19.07	62.50	33.63	1146
Penn-America Group Inc.	NYS	10.35	2.48	35.74	10.50	6.88	10
PMA Capital Corporation	NDQ	17.95	7.57	4.06	19.03	15.19	39
Philadelphia Cons. Holding	NDQ	26.25	-1.41	-14.98	31.92	14.25	226
PXRE Corp.	NYS	17.10	0.59	1.33	20.10	12.50	11
RenaissanceRe Holdings Ltd.	NYS	74.27	1.67	-5.16	84.19	36.13	443
RLI Corp.	NYS	40.05	1.39	-10.38	46.16	31.25	29
St. Paul Cos.	NYS	42.26	0.86	-22.19	57.00	29.31	3903
SCOR	NYS	43.86	0.50	-12.72	53.75	38.38	24
SAFECO Corp.	NDQ	27.63	1.86	-15.95	35.88	19.56	2210
SCPIE Holdings Inc.	NYS	20.00	-1.72	-15.34	31.40	18.31	NA
Seibels Bruce Group	NDQ	1.95	5.75	246.67	2.25	0.53	15
Selective Ins. Group	NDQ	23.99	3.74	-1.07	26.94	15.25	112
Tokio Marine & Fire	NDQ	49.80	-1.02	-12.63	61.00	45.25	69
Torchmark Corp.	NYS	38.53	1.53	0.24	41.19	21.63	1786
Transatlantic Holdings	NYS	103.50	-0.35	-2.24	107.06	80.38	68
Trenwick Group Inc.	NYS	18.85	0.75	-24.03	27.13	12.75	262
Unico American Corp.	NDQ	5.50	-2.22	-6.38	7.75	4.50	1
United Fire & Casualty	NDQ	20.30	-0.67	2.78	25.00	15.50	8
Unitrin	NDQ	36.07	4.17	-11.21	41.94	27.19	186
UNUM Corp.	NYS	28.25	0.89	5.12	30.44	14.81	2750
Vesta Insurance Co.	NYS	7.00	6.06	38.27	8.39	4.13	366
XL Capital Ltd.	NYS	72.20	-0.69	-17.37	89.25	43.75	1060
Zenith National Ins.	NYS	25.70	6.20	-12.51	30.70	20.00	44
INSURERS/REINSURERS	AVERAGE		0.74	-5.80			
MANAGED CARE COMPANIES							
Aetna Inc.	NYS	27.00	-25.19	-34.25	42.69	26.60	17372
CIGNA Corp.	NYS	101.32	-2.88	-23.42	136.75	73.38	5768
Health Net Inc.	NYS	20.18	0.15	-22.94	26.94	7.69	1168
Humana Inc.	NYS	8.94	-0.56	-41.38	15.81	4.75	4696
Oxford Health Plans	NDQ	24.13	-5.83	-38.91	42.75	13.50	19606
Pacificare Health Sys.	NDQ	28.10	8.60	87.33	72.31	9.81	4104
Sierra Health Services	NYS	4.60	0.00	21.05	6.70	2.44	51
United HealthGroup	NYS	58.43	-0.87	-4.80	64.36	28.88	14853
Wellpoint Health Networks	NYS	90.25	-2.71	-21.69	121.50	66.75	5961
MANAGED CARE COMPANIES	AVERAGE		-3.25	-8.78			
ALL COMPANIES			0.30	-6.57			

Top advancing issues: Citigroup, E.W. Blanch Holdings, PacifiCare Health Systems. Leading decliners: Aetna Inc., Accel International Corp., ESG Re Ltd. Most active issue: Citigroup. The *BI* Index increased 4.9%; the Dow Jones 30 Industrials rose 3.4%; the S&P 500 went up 4.9%, and the NYSE Composite increased 3.2%. Average P/E: Brokers, 20.2; Insurers/reinsurers, 30.5; and Managed Care Organizations, 15.4.

Source: *CNET Investor* (investor.cnet.com) Boulder, Colo.

Budget

Continued from page 1
overturn an Internal Revenue Service regulation widely known as the "use it or lose it" rule. That rule, issued in the mid-1980s, requires an employee to forfeit any FSA balance that remains at the end of the year.

Use it or lose it, the administration says, can result in end-of-the-year spending on unnecessary goods and services, such as extra eyeglasses, by employees who don't want to forfeit unused account balances.

Modifying use it or lose it to allow a limited carryforward of unused account balances "will encourage saving for unexpected medical expenses and reduce the incentive to accelerate expenses or incur unnecessary costs," the administration said.

In addition, giving employees the option to take unused account balances as taxable cash would benefit those employees who terminate their employment during the course of a year and would not be able to carry forward account balances to meet the next year's health care expenses.

The Bush administration's FSA proposal is drawing cheers from employee benefit lobbyists and others who agree that use it or lose it is bad health care policy.

"We always thought use it or lose it was irrational. You want to encourage employees to save for their medical expenses rather than running out at the end of the year and spending an account balance," said Bonnie Whyte, chief operating officer for the Employers Council on Flexible Compensation in Washington.

"You have to really question whether use it or lose it promotes the best behavior on the part of the health care consumer," said Marilyn Scalia, a principal in the Fort Lee, N.J., office of Unifi Network, a unit of PricewaterhouseCoopers L.L.P.

Benefit experts say allowing FSA carryforwards likely would boost employee contributions to the accounts and, thus, give them bigger account balances to draw upon to meet—in a tax-effective way—uncovered health care expenses.

"I think you would see a substantial increase in FSA use if there wasn't the risk that employees could lose unused balances," said Richard Ostuw, a consultant in the Stamford, Conn., office of Watson Wyatt Worldwide.

Allowing FSA carryforwards also could make employer cost-shifting to employees more palatable, because an employee could then pay for those higher costs in a tax-effective manner and have little risk of forfeiting an account balance if he or she guessed incorrectly and put too much into the FSA, benefit experts say.

There are some concerns, though chiefly administrative, about President Bush's proposal to allow an employee to transfer up to $500 of an unused FSA balance into a 401(k) plan.

The administration proposal doesn't make clear when the employee would have to decide to transfer unused FSA balances to the 401(k) plan. If, for example, employees didn't decide until the very end of the year, employers likely would not have enough time to run non-discrimination tests to determine if those contributions were permitted. Under IRS rules, the contributions to 401(k) plans by highly compensated employees, on average, cannot exceed by a legally prescribed percentage the contributions made, on average, by rank-and-file employees.

Benefit experts say the proposed 401(k) transfer option for FSA balances has to be more fully developed to prevent possible administrative burdens.

"The fine print has to be worked out so this does not become an administrative bear," said the ECFC's Ms. Whyte.

The fate of the FSA proposal is, at the moment, far from clear. Lawmakers might be reluctant to act, given the proposal's price tag of roughly $8 billion over a 10-year period, Mr. Ostuw said. Revenue would be lost if employees boost contributions to FSAs, because those contributions are made on a pretax basis, resulting in decreases in taxable incomes.

But Ms. Whyte said that she believes the proposal has an excellent chance of passage. "There always has been substantial congressional support, and it is a big plus to have the backing of the administration," she said.

In the end, said Frank McArdle, a consultant in the Washington office of Hewitt Associates L.L.C., the fate of the FSA proposal will come down to how much priority it will be given by members of Congress compared to the other tax-related proposals they will consider.

Also in the budget package is a proposal to expand and make permanent tax-favored medical savings accounts, which is another campaign promise that President Bush said he wants to honor.

When Congress passed the MSA legislation in 1996, backers of the measure predicted that hundreds of thousands of accounts would soon be established. They envisioned the arrangements as a way to make employees more-careful consumers of health care services, by giving them a direct financial stake in how their health care dollars were spent.

In an MSA, either the employer or the employee makes a tax-deductible contribution to an account—the MSA. The MSA, in turn, is linked to a high-deductible health insurance policy. Funds can be withdrawn tax-free from the MSA to pay for health care claims that fall below the deductible or for other health care-related expenses, such as eyeglasses, that are not covered by the health plan.

Unlike their distant cousins—the FSAs—MSAs can accumulate unused funds to meet succeeding years' expenses. When an employee reaches age 65, he or she can withdraw money from the MSA for any reason and pay only regular income taxes. Prior to that, excise taxes of 15%, plus regular taxes, are due on MSA withdrawals for expenses unrelated to health care.

At the time Congress passed the MSA legislation, backers said giving employees a direct financial stake—the ability to accumulate and use funds in their MSAs—would result in employees using health care services more carefully, such as shopping for the best price on a medical procedure.

Employers, in turn, were supposed to save money on MSA arrangements. That is because the high-deductible plans they purchased would cost much less than plans with lower cost-sharing arrangements.

Despite the purported advantages, MSAs have barely gotten off the ground. Just 60,000 tax-favored MSAs have been established, less than one-tenth of the policy limit of 750,000 set by Congress, and just a tiny fraction of the group health care market.

Backers say the advantages of MSAs are real but that congressional restrictions on MSAs are the reasons the plans haven't taken off.

"They were set up to fail," Ms. Whyte said.

Some of those restrictions include requiring the health insurance plans to which MSAs are linked to have very high deductibles; not allowing the MSA to fully cover the deductible; and allowing the employer or the employee—but not both—to contribute to the MSA.

President Bush would eliminate those restrictions and others as well. For example, the minimum deductible for health plans linked to MSAs would be lowered to $1,000 from $1,550 for individual coverage and to $2,000 from $3,100 for family coverage. MSA contributions could match the deductible in the health plan, and both an employer and an employee could fund the MSA.

In addition, the Bush plan would eliminate the current uncertainties about the future of MSAs. Under current law, no new MSAs can be established after the end of next year. The administration would make MSAs permanent, eliminate the limit of 750,000 on the number of accounts that can be created and allow all employers—not just employers with 50 or fewer workers, as is the case now—to sponsor MSAs.

With these changes, major employers would at least consider MSAs, some say, especially as employers search for new approaches to control costs.

"There is a different environment. Some employers are intrigued," said Mary Case, a Unifi principal in New York.

Others, though, question whether employees in MSAs have the background and clout to purchase services more cost effectively than do employers and health plans.

"Can employees really strike better deals with providers than managed care plans?" asked Rich Stover, a principal with Buck Consultants Inc. in Secaucus, N.J.

Aside from the FSA and MSA provisions, the Bush budget also would:

- Allow employers to donate computer equipment and software to disabled employees working at home without the value of the hardware and software being added to employees' taxable income.
- Continue through the end of next year Section 127 of the Internal Revenue Code, which allows an employer to reimburse an employee annually for up to $5,250 in undergraduate expenses without that reimbursement being included in the employee's income. B

Bush budget proposals

What the Bush administration's proposed budget would do:

- Allow flexible spending account rollovers
- Open up medical savings accounts to all employers
- Create new tax breaks for corporate computers donated to disabled employees
- Extend tax-favored status of educational assistance benefits
- Boost federal funding for the enforcement of truck safety laws

Funds set aside for truck safety

WASHINGTON—President Bush's proposed budget would provide big increases in funds to step up the monitoring and inspection by federal agencies of commercial vehicles entering the United States from Mexico.

An arbitration panel recently found the United States in violation of the North American Free Trade Agreement for restricting Mexican trucks to operating within a small border area (*BI*, March 19). Following the arbitration order, Mexican trucks soon will generally be able to operate throughout the United States. That has prompted concern about whether U.S. officials would be up to the task of ensuring that Mexican trucks comply with U.S. truck safety standards.

The Bush budget would increase funding for the Federal Motor Carrier Safety Administration by 28%, to $344 million. This would include a 51% increase in funding for the enforcement of truck safety laws.

"We're impressed with the commitment to address these issues," said Dave Snyder, assistant general counsel for the American Insurance Assn. in Washington.

Included within the amount earmarked for the FMCSA would be a $19 million increase in funding for border inspections of Mexican trucks, resulting in the addition of 80 new enforcement agents at the Mexican border. President Bush's proposed budget also calls for an additional $56 million to improve the infrastructure needed for cross-border truck safety inspections.

"This major increase in investment in infrastructure is essential," Mr. Snyder said.

The president's budget proposal calls for an additional $4 million to be allocated for federal research on truck safety studies and technology. Also proposed is a 16% increase in funding for the National Motor Carrier Safety Program, to $205 million, to expand state efforts to enforce truck safety laws.

—By Michael Prince

Riots

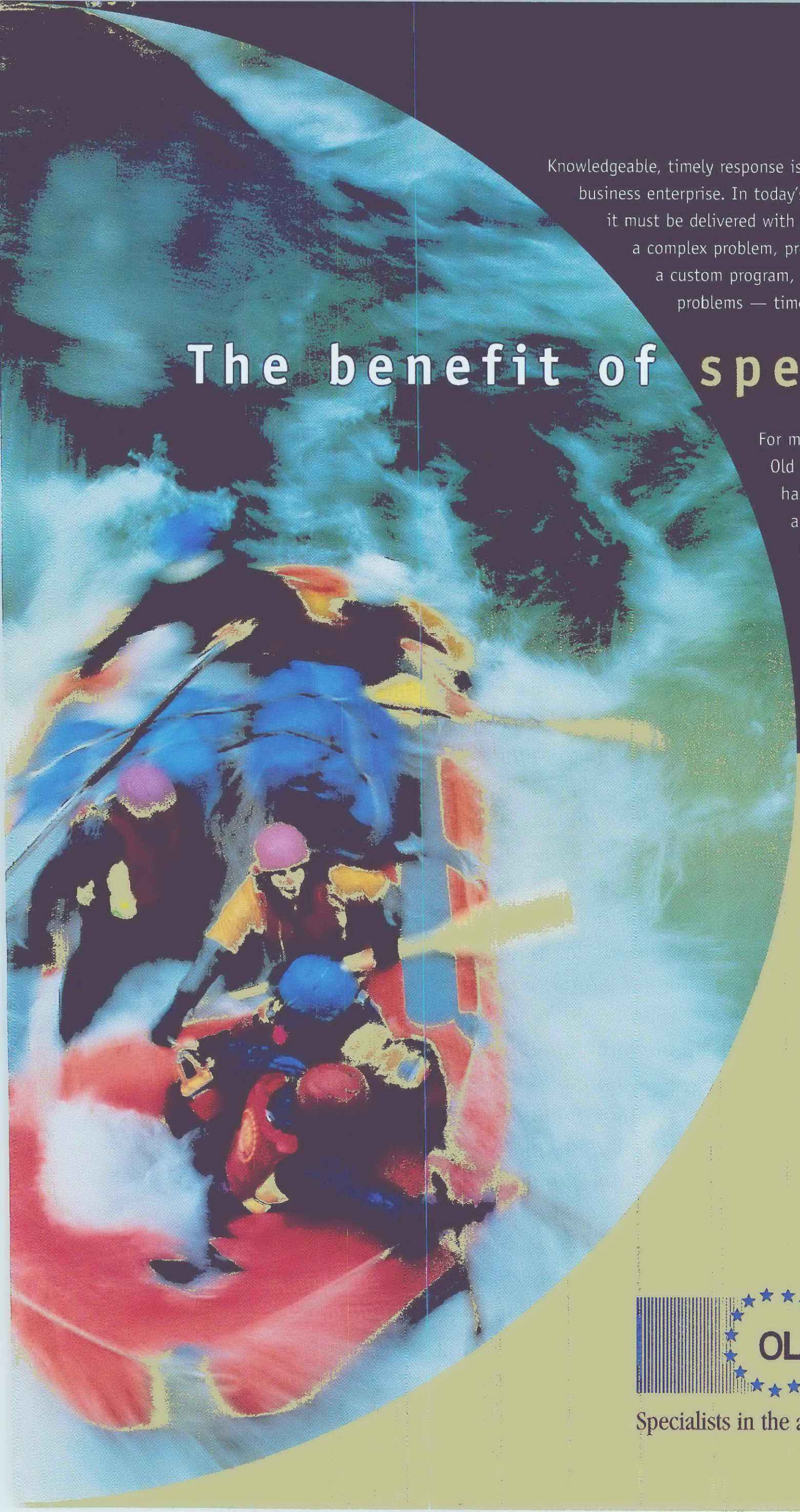
Continued from page 3
groups of vandals staging hit-and-run raids on dozens of stores, looting some of them. Police were instructed to allow only people going to and from work to pass on the streets between 8 p.m. and 6 a.m., but most businesses in the affected area shut down at 4 p.m. last Thursday.

No other commercial property insurers with policyholders in the affected area have reported receiving claims, but "it's still a little early. The events are still transpiring," said a spokesman for the Ohio Chapter of the National Assn. of Professional Insurance Agents, based in Columbus.

According to wire reports, an unnamed delicatessen in a Cincinnati neighborhood sustained a $100,000 arson loss last Thursday night.

No deaths occurred in last week's rioting, which began on Monday, but more than 40 people have sought treatment at hospitals, including some individuals who were struck by the rubber bullets, beanbags and tear gas that police have fired in efforts to control the crowds. Police have made more than 100 arrests, most of them early last week.

Before the Cincinnati unrest, the most recent major rioting in the United States occurred April 29-May 4, 1992, in Los Angeles. Six days of rioting there following the Rodney King verdict resulted in an estimated $775 million in insured losses, a figure that rises to $920.3 million when translated into 1999 dollars, according to the Insurance Information Institute.



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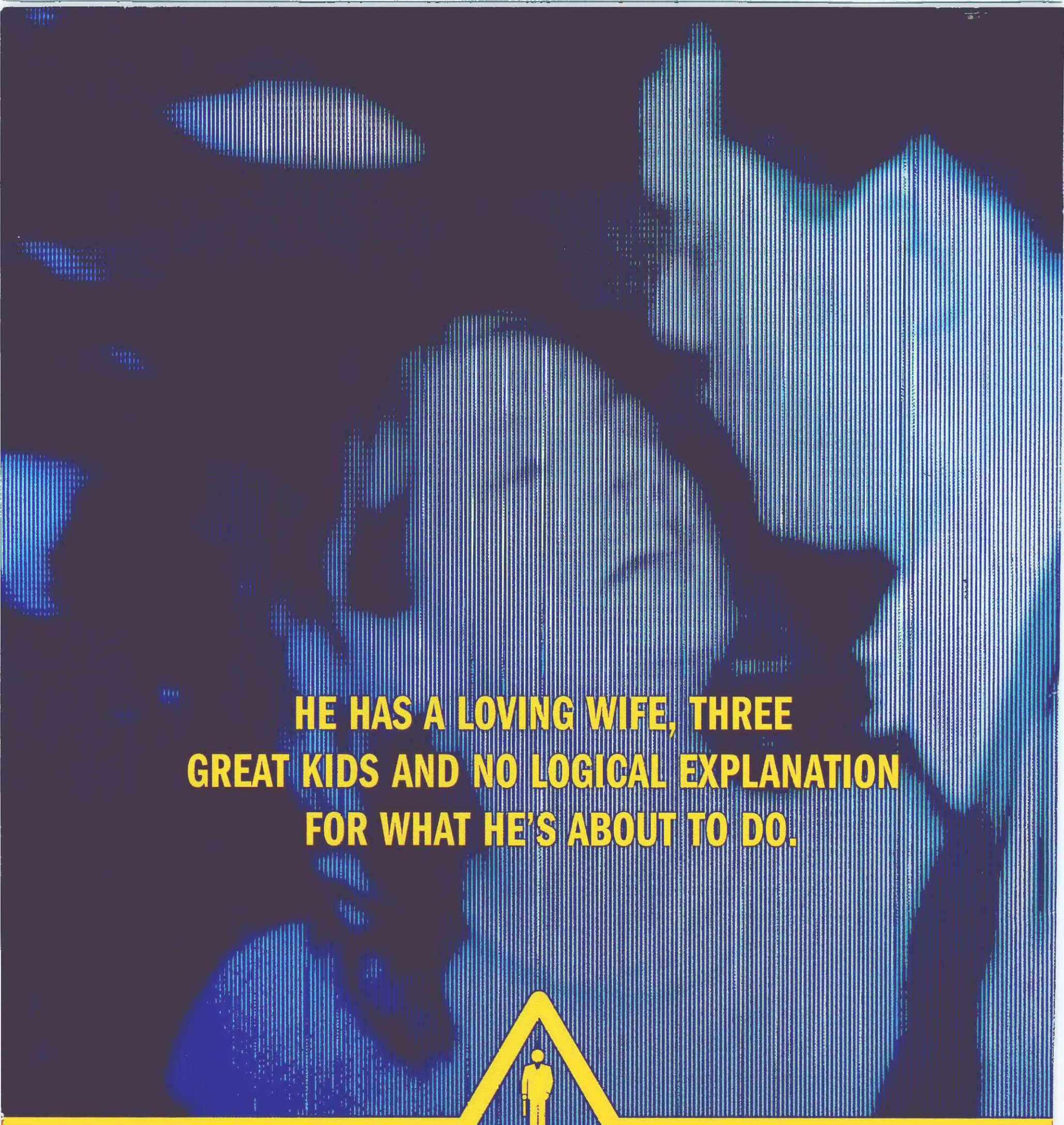
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