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Business Insurance

April 16, 2007

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SUBORDINATE BIAS CASE PULLED FROM SUPREME COURT AT 11TH HOUR / PAGE 3

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Now Inside

April Edition

IndustryFocus

Specialty Markets

For Strategic Decision-makers!

In Brief

Three employers join diabetes program

Three Illinois employer members of the Midwest Business Group on Health are joining the Diabetes Ten Cities Challenge disease management program, bringing the number of participating employers to more than 30. Employers Pactiv Corp.; the city of Naperville, Ill.; and the Jewish Federation of Metropolitan Chicago will participate in the program, which aims to improve compliance with diabetes disease management protocols.

Swiss Re arranges securitized cover

Swiss Reinsurance Co. has put together an insurance-linked securities program to provide flood and earthquake coverage. The reinsurer placed the $150 million securitization–an offering

See **IN BRIEF** page 18

RIMS PREVIEW

NEW ORLEANS

Risk managers expected to flock to the Crescent City as RIMS returns; visitors guide to the French Quarter, the Garden District and more; restaurant reviews and dining guide to a city famed for its cuisine. **Page T1**

Fraud trial opens for ex-Marsh exe...

Buyers to take stand in trial over charges of bid rigging, steering

By RUPAL PAREKH

NEW YORK—The criminal trial of two former Marsh Inc. executives got underway last week with prosecutors charging that the men used a bid-rigging scheme to "defraud and cheat" Marsh clients.

Prosecutors contend the duo—William Gilman, a managing director and former executive marketing director in Marsh Inc.'s Global Broking unit, and Edward J. McNenney, a former managing director and global placement director with broking responsibility for handling New York-based American International Group Inc.—and others misled the broker's excess casualty clients by steering business to selected insurers and preventing a competitive bidding process.

LANDOV

William Gilman (top) and Edward McNenney are accused of defrauding Marsh clients.

But lawyers for the defendants argued that Messrs. Gilman and McNenney solely acted in the interest of clients, fighting to pry away AIG's grip on the market and to secure the best insurance coverage possible.

Messrs. Gilman and McNenney are the first of seven Marsh executives who will face trial before New York County Supreme Court Judge James A. Yates in the coming months.

They, along with a group of other former Marsh Inc. executives, in September 2005 were indicted on 37

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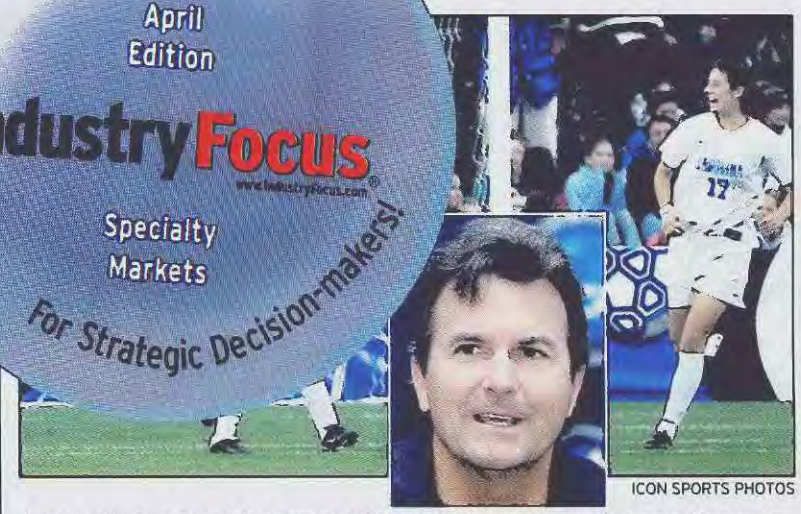

ICON SPORTS PHOTOS

A case alleging sexual harassment by women's soccer coach Anson Dorrance (above box) against members of the North Carolina at Chapel Hill team should go to trial, an appeals court ruled.

College soccer coach faces harassment trial

Court rejects rulings that vulgar talk was OK

By DAVE LENCKUS

RICHMOND, Va.—Private employers as well as schools could learn some lessons from a protracted sexual harassment lawsuit that a federal appeals court has extended against one of the most successful coaches ever in collegiate athletics, attorneys say.

The full 4th U.S. Circuit Court of Appeals on April 9 ruled that a trial court should hear the sexual harassment lawsuit filed against the University of North Carolina at Chapel Hill and women's soccer coach Anson Dorrance.

The ruling overturned two lower courts in a case filed by a former women's soccer player nearly nine

See **HARASSMENT** page 17

Designations boost professional prospects

Qualifications offer risk managers unique skills to help climb corporate ladder, experts say

By MARK A. HOFMANN

Professional designations such as the Associate in Risk Management or Chartered Property Casualty Underwriter have lost none of their luster despite the growth of college level risk management and insurance programs, say risk managers and educators alike.

In fact, the designation programs have in some cases become symbiotic with the college programs. And some risk managers and educators say that designations may become more important in the future for risk managers seeking to climb the corporate ladder.

The ARM and CPCU designations are earned by meeting educational requirements set by the Malvern, Pa.-based Insurance Institute of America and the American Institute for CPCU, respectively. The New York-based Risk & Insurance Management Society Inc. launched its own RIMS Fellow program a few years ago.

The designations were in the spotlight late last year when a version of a surplus lines reform measure specified that "qualified risk managers" were those with such designations or other advanced qualifications. The measure was later amended, but still the designations do highlight the accomplishments of those risk managers that have obtained them, several observers say.

"From both my experience and my view of it now, the content of those courses are pretty darn valuable," said Chris Mandel, former RIMS president and author of the quarterly *BI* column "Ask a Risk Manager." Mr. Mandel holds both an ARM and a CPCU in addition to a master's in business administration.

"Frankly, you get very little of that content in a college curriculum unless in one of the relatively few colleges that have an insurance or risk management program," said Mr. Mandel. "Even if you have an insurance undergrad or grad degree, you could probably find some value in some of the more specialized designations. I think earlier in your career, the first 10 years, the content value is fairly high."

For top risk management positions, such designations are crucial,

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On the Web

PHOTO GALLERIES

View scenes and sights from around the world

A new feature at *BusinessInsurance.com* takes visitors through series of photographs relating to places and events covered in *Business Insurance*. Scenes from China complement a recent *BI* special report on the risks and rewards of this emerging market. Another gallery accompanies this week's RIMS conference preview, offering scenes in and around New Orleans.

EMERGING RISK STRATEGIES

Knowledge warehouse aids ERM data sharing

Columnist John J. Hampton discusses the parts of a

successful enterprise risk management program, in the third of a three-part series. An abridged version appears in this issue. The entire article is available online, along with an archive of his columns and interviews with risk experts.

CHINA: RISKS & REWARDS

Special report on China available at *BI.com*

BI's March 26 special report, "China: Risks & Rewards," is available in its entirety at *BusinessInsurance.com* along with special exclusive online features, including a podcast and rankings.

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REPORTING ON CORPORATE RISK AND EMPLOYEE BENEFIT MANAGEMENT NEWS

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Subordinate bias case pulled from high court

BCI withdraws appeal, but court likely to revisit liability question soon, legal experts say

By MARK A. HOFMANN

WASHINGTON—The U.S. Supreme Court's dismissal of an employment discrimination case that asked when an employer can be held liable for a subordinate manager's alleged racial bias in firing an employee almost guarantees the high court will revisit the issue soon, say employment law experts.

The April 12 dismissal of *BCI Coca-Cola Bottling Co. of Los Angeles vs. the Equal Employment Opportunity Commission* came less than a week before the high court was scheduled to hear oral arguments. BCI requested the dismissal, according to the EEOC.

"The Supreme Court dismissed the case at the request of the petitioner, BCI," said the EEOC's general counsel's office in a statement. "The motion represented the unilateral decision of the petitioner and does not involve any settlement or any agreement between the parties. We expect that the case will be remanded to the district court in New Mexico for further proceedings, consistent with" the 10th U.S. Circuit Court of Appeals' decision.

A spokesman for the company declined to comment because the litigation has yet to be resolved.

The case involved Stephen Peters, a black employee of BCI who had refused to work overtime when ill (*BI*, Jan. 15). His immediate supervisor, who allegedly had made racially disparaging remarks, asked a human resources manager hundreds of miles away how to resolve the situation. The HR manager, who had never met Mr. Peters and did not know his race, approved the termination without investigating the situation on her own, relying instead on the immediate supervisor's comments, according to court records.

Mr. Peters filed a complaint under Title VII of the Civil Rights Act of 1964. A district court dismissed the case, but it was reinstated by a three-judge panel of the 10th U.S. Circuit Court of Appeals last year, whose decision hinted that employers could protect themselves by vigorously investigating such situations.

Gerald L. Maatman Jr., a partner at Seyfarth Shaw L.L.P. in Chicago, noted that courts have split over the

See **BIAS** page 17

Insurer settles charges over bid coordination with key shareholder

AWAC to pay $2.1M, make several changes to business practices

By DOUGLAS McLEOD

PEMBROKE, Bermuda—Allied World Assurance Co. Holdings Ltd. has agreed to pay $2.1 million to settle charges by the Texas Attorney General that it illegally coordinated bids on excess casualty placements with principal shareholder American International Group Inc.

Under the settlement, AWAC—which denies the allegations—also agreed to make certain changes in its business practices and agreed not to coordinate bids with its founding shareholders, which also include Chubb Corp.

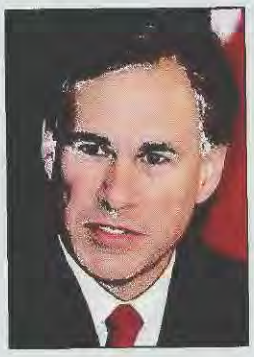
AWAC was created in 2001 with $1.5 billion in capital contributed by AIG; Chubb; Goldman Sachs & Co., a unit of Swiss Reinsurance Co.; and scores of other investors.

Texas Attorney General Greg Abbott's antitrust lawsuit against AWAC, filed concurrently with the settlement, notes that AWAC was structured to operate independently of its insurer shareholders. Goldman Sachs' 2001 private placement memorandum for AWAC stock notes that AWAC would be competing with its principal shareholders in various lines of business, the suit says.

In fact, though, AWAC and AIG informally agreed not to compete and "frequently refused brokers' requests for quotes when one learned that the other was the incumbent carrier or was intending to quote the same piece of business," the complaint alleges.

Responding to a broker's request for a quote for a hospital client in May 2004, for example, an AWAC underwriter wrote, "I am going to have to decline to look at this. We have elected not to compete against our investor companies and as (AIG's Lexington Insurance Co.) is the incumbent on this program xs of $25M, I am not going to be able to offer a quote for that layer," the complaint says.

TEXAS SUIT



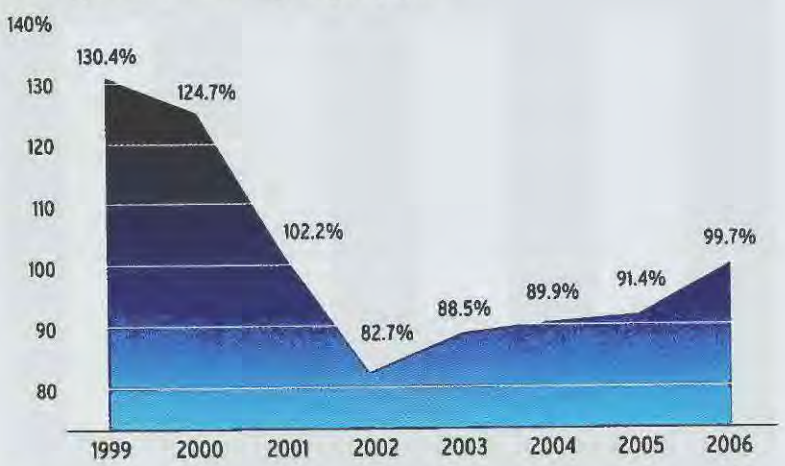
Texas Attorney General Greg Abbott agreed to a settlement with Allied World Assurance Co. Holdings Ltd. over its alleged illegal coordination of bids with principal shareholder American International Group Inc.

The Texas lawsuit also describes an internal AIG system called E-Start, which allowed an AIG subsidiary to "reserve" the right to quote a particular piece of business and prevent other AIG units from competing against it. Before providing quotes, AIG underwriters had to check E-Start to see whether another AIG unit had already reserved the business; if the business was reserved, other AIG units were blocked from bidding, the suit says.

See **SETTLEMENT** page 17

PENSION PLAN FUNDING ON THE REBOUND

Ratio of plan assets to liabilities for large employers



Source: Milliman Inc.

Pension plans funding back to near 100%

Increased returns on plan assets help large employers

By JERRY GEISEL

Funding levels of large U.S. pension plans, aided by several years of stellar investment results, are improving dramatically, with plans, on average, now nearly fully funded.

Defined benefit plans offered by 100 very large U.S. employers were, on average, 99.7% funded in 2006, up from 91.4% in 2005 and 89.9% in 2004, according to a survey released last week by Seattle-based pension and actuarial consultant Milliman Inc.

The funded ratio improvement was largely the result of a 12.8% average return on plan assets, significantly higher than the 8.4% rate of return employers had been expecting.

In fact, last year marked the fourth consecutive year that average investment returns were in double digits. Investment gains averaged 11.3% in 2005, 12.4% in 2004 and 19.2% in 2003.

Those consistent, large investment returns helped push the average funded ratio of those pension plans near 100%—the highest level since 2001, when plans, on average, were 102.2% funded.

"The lead story is the improvement in funded status," said John Ehrhardt, a Milliman consulting actuary in New York. "The losses we saw in 2001 and 2002 have almost been completely reversed and the health of America's defined benefit pension plans significantly improved.

Still, even with the big improvement in funding, many pension plans have a long way to go before reaching the funding levels of the late 1990s, when the bull equities market drove up the value of plan assets.

In 1999, just before the last bull market came to an end, surveyed employers' plans were, on average, 130.4% funded. But starting in 2000, plans' average funding levels—hurt first by mediocre investment results and then by investment losses—began falling sharply and reached their nadir of 82.7% in

See **PENSIONS** page 16

Senate panel hears complaints about claims practices

But Commerce, Science and Transportation Committee has only limited jurisdiction over insurance industry

By MARK A. HOFMANN

WASHINGTON—A sometimes passionate Senate hearing on insurance regulation before the Senate Commerce, Science and Transportation Committee is unlikely to be the last word on the subject, industry observers say.

The last word concerning insurance regulatory issues—including possible repeal of the insurance industry's limited exemption from federal antitrust law—likely will be uttered in another venue because the Commerce Committee's jurisdiction over insurance matters is limited, they say. Instead, last week's Commerce Committee hearing provided lawmakers and others dissatisfied with insurance industry practices with a public forum.

And witnesses before the committee aired their complaints, particularly regarding claims-handling practices in the wake of Hurricane Katrina.

States are unable "to properly regulate" the insurance industry, said Mississippi Attorney General Jim Hood. Insurers have tried to intimidate state governments, and should be subject to federal regulation, he said. "Take away their antitrust exemption and license them at the federal level," said Mr. Hood, who has sued insurers for their claims-handling practices.

Insurer behavior is 'outrageous...arrogant and mean-spirited.' Insurers 'may have a surprise coming.'

Sen. Trent Lott
R-Miss.

Insurers should be stripped of the limited exemption from federal antitrust laws that they have under the McCarran-Ferguson Act, agreed Robert Hunter, director-insurance for the Washington-based Consumer Federation of America. He also called on the committee to allow the Federal Trade Commission to examine insurers' allegedly unfair claims practices. "Consumer groups do not care who regulates insurance," he said. They simply want "excellent" regulation, whether at the state or federal level.

Sen. Trent Lott, R-Miss., called

See **REGULATION** page 17

GETTY IMAGES

FedEx settles bias suit

FedEx Express denies discriminating against minority workers

By JUDY GREENWALD

MEMPHIS, Tenn.—FedEx Express, a unit of Memphis, Tenn.-based FedEx Corp., said it has reached a $53.5 million tentative settlement in a class action racial discrimination suit filed on behalf of 20,000 Hispanic and African American employees in the company's Western region.

Under terms of the settlement in *Satchell, et al. vs. FedEx Express*, FedEx Express also will make several policy changes nationwide, including elimination of a basic skills test.

A company spokeswoman said the settlement amount is covered by insurance, but did not reveal the insurer.

However, according to plaintiff attorney James Finberg, a partner with San Francisco-based Altshuler Berzon L.L.P., FedEx is insured by a unit of Hamilton, Bermuda-based XL Capital Ltd. An XL spokesman could not be reached for comment.

Preliminary approval of the settlement agreement by the federal district court in San Francisco was scheduled to take place April 13, according to Mr. Finberg. Final approval, after terms of the settlement are sent to affected employees, is expected in August, he said.

The lawsuit was filed on behalf of employees who have worked in the company's western U.S. region, which covers all or part of 14 states, since October 1999, according to court papers.

Plaintiffs charged that implementation of FedEx's human resource polices was "rife with stereotyping and racial bias," according to the court papers.

The lawsuit was filed in state court in 2002 and moved to federal court in 2003, according to Mr. Finberg. The court granted class certification in the case in September 2005.

FedEx Express President and Chief Executive Officer David J. Bronczek said in a statement: "Let me be clear—FedEx Express does not discriminate and did not discriminate in this case—period. We voluntarily entered into this consent decree to avoid the likely greater expense of continued proceedings in an unpredictable and often irrational litigation environment."

According to FedEx Express, the basic skills test that is being eliminated under terms of the settlement covers basic levels of competence for reading and other necessary skills such as reading basic maps. It was used as a prerequisite for promoting employees to several key higher-paid positions.

FedEx said it agreed to discontinue the test to remove any claims concerning it. "We will continue to hold all of our employees to the same high performance standards people have come to expect from FedEx," Mr. Bronczek said.

Other policy changes clarify selection and advancement polices, providing additional guidance in evaluating employee performance and discipline administration, according to FedEx.

Massachusetts proposal exempts some from health insurance mandate

Compromise may defuse opposition to coverage law

By JERRY GEISEL

BOSTON—Newly proposed rules would exempt nearly 20% of uninsured Massachusetts adults from a 2006 law that requires everyone to have health insurance and would increase state health insurance premium subsidies for very low-income, uninsured individuals.

Observers say the proposals are a well-thought-out compromise. Although the state may come a fraction less close to achieving near universal coverage, it also could defuse opposition to the law from those who could not afford to purchase coverage and do not qualify for state health insurance premium subsidies. At the same time, the highest state premium subsidies would be directed to those most in need.

"Unquestionably, it is massive political and financial compromise," said Randy Abbott, a senior consultant at Watson Wyatt Worldwide in Wellesley Hills, Mass.

"It is a way of getting as many people as possible into the health insurance system without placing an undue burden on those who truly cannot afford coverage," said J.D. Piro, a consultant with Hewitt Associates Inc. in Norwalk, Conn.

The new rules proposed by state regulators come one year after then-Gov. Mitt Romney signed the landmark legislation intended to move Massachusetts close to universal health care coverage.

See **HEALTH COVER** page 16

WHAT IS AFFORDABLE?

Massachusetts law soon will require state residents to have health insurance coverage unless available coverage is not affordable. Those who have to pay more than a set maximum would be exempt under rules proposed by state regulators.

Annual income*	Maximum monthly premium
$0-15,315	$0
$15,316-$20,420	$35
$20,421-$25,525	$70
$25,526 -$30,630	$105
$30,631-$35,000	$150
$35,001-$40,000	$200
$40,001-$50,000	$300

**For individuals*
Source: Commonwealth Health Insurance Connector Authority

California launches full audit of SCIF

By SALLY ROBERTS

SACRAMENTO, Calif.—The California Department of Insurance has sent fraud investigators to the State Compensation Insurance Fund as part of a "top-to-bottom" audit of the San Francisco-based insurer, whose corporate governance and management have come under fire.

About half a dozen fraud investigators from the department's law enforcement division are investigating whether any laws were broken in paying administrative fees in connection with SCIF's group insurance program, which provides discounted workers comp insurance for members of trade associations, a department spokeswoman said.

California Insurance Commissioner Steve Poizner ordered the audit and demanded structural and operational changes at SCIF, the state's largest workers comp insurer, following the abrupt firings last month of SCIF President James C. Tudor and Vp Renee Koren. SCIF attributed the firings to results of an internal review, which focused in part on its group insurance program (*BI*, April 2).

Two of SCIF's five board members resigned last year amid conflict-of-interest concerns over their role in placing and administering some group business with SCIF for which their companies received fees.

In addition to the investigators, an audit team and a financial examiner are part of the examination at SCIF, the California Department of Insurance spokes-woman said.

"Our audit is truly a top-to-bottom, wide-ranging examination of all issues there including the administrative fee issue, including structural and operational issues and mismanagement issues," she said. "We will go to wherever the evidence leads us in this examination."

The spokeswoman added that Mr. Poizner received a letter Wednesday from SCIF in response to his directives to make structural and operational changes, including transferring internal audit oversight to the board or an independent audit team and immediately establishing the positions of chief financial officer and chief investment officer.

The commissioner had given SCIF 14 days to respond.

"It's our understanding that, based on this letter, the State Fund is moving forward to accomplish those (directives) and we will be monitoring very closely that they do deliver," the spokeswoman said.

A SCIF spokesperson was not available for comment.

Errors & Omissions:

A chart on the Largest Disease Management Services Providers in the April 9 issue misstated the principal officer at Alere Medical Inc. Dr. Ron Geraty is Alere's president and chief executive officer.

We want you to know

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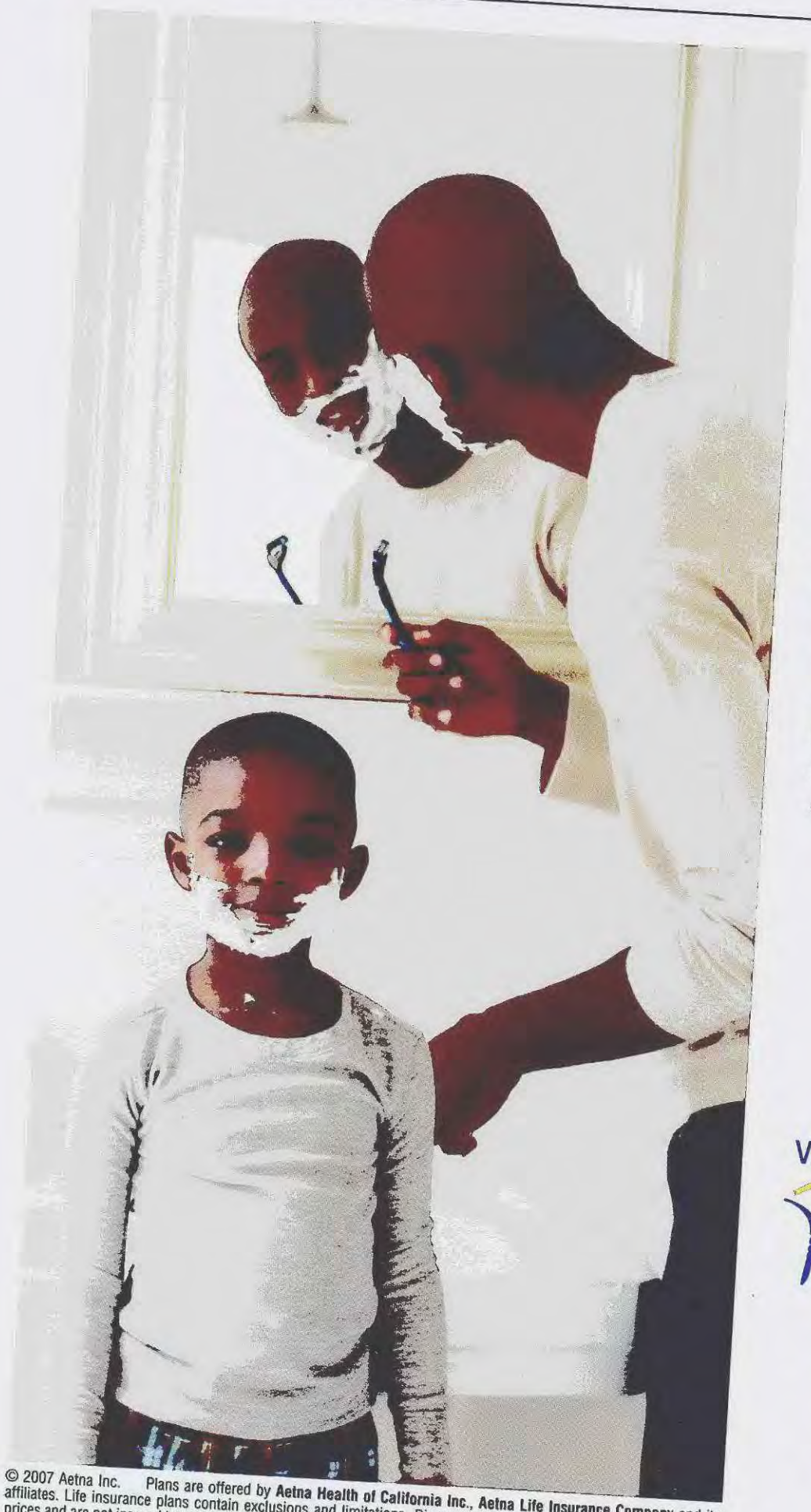

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Workers rank health care top benefit

By LOUISE ESOLA

Seventy-five percent of U.S. workers consider a health plan to be the most important employee benefit in the workplace, according to a survey by the National Business Group on Health.

The survey, which was released last week, found that 83% of workers would rather see their salary or retirement benefit reduced rather than their health benefits. Additionally, 75% would rather receive health benefits through their employer than be paid a higher salary to offset purchasing coverage on their own.

Overall, the survey found that 67% of workers were satisfied with plans offered by their employers.

The goal of the Washington-based nonprofit's survey was to highlight what matters most to employees when it comes to health benefits and types of plans, said Helen Darling, president of the NBGH.

"The fact that so many employees are opposed to giving up any aspect of their health benefits, even in return for an improvement in other benefits, speaks volumes as to just how important they are from a worker and employer perspective," Ms. Darling said. "As the labor market tightens, employers will need to place an increased emphasis on their health benefits if they want to be able to compete for talented workers."

The survey also highlighted a difference in health coverage preferences between lower-income earners and those earning more than $100,000 a year.

Consistently, workers who make less than $50,000 prefer to have higher premiums taken out of their paychecks than paying higher copays for service, Ms. Darling said. The opposite is true for higher-income workers, she said.

Opinions regarding risky behaviors such as smoking and being overweight also were examined.

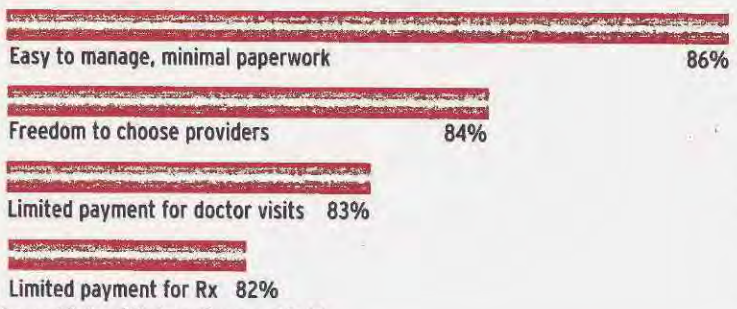
The survey found that 65% of employees would like to see smokers pay more in premiums. Meanwhile, 51% believe that overweight individuals should not pay higher premiums.

The survey, conducted in February, consisted of online questionnaires filled out by 1,619 people of various ages and income levels who work for companies with more than 2,500 employees and who are considered the head of their household. The margin of error is plus or minus 2.5 percentage points.

More information on the survey can be obtained at *www.businessgrouphealth.org*.

WHAT EMPLOYEES WANT

Four features that employees most want in their health care coverage



Source: National Business Group on Health

"Dempsey, Myers took the time to understand our business and our properties, yet resolved the largest PD/BI claim in our history in less than 15 months."

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Commentary

Big Easy ready to greet RIMS 2007 attendees

REGIS COCCIA

Editor Regis Coccia's commentary appears periodically. He can be reached at: rcoccia@businessinsurance.com

The Risk & Insurance Management Society Inc. 2007 Annual Conference & Exhibition is just around the corner, and there are lots of good reasons to attend it.

This issue of *Business Insurance* features a special report previewing the conference and things to see and do while in New Orleans. After Hurricane Katrina struck in August 2005, many people—including us at *BI*—questioned whether RIMS could hold the 2007 conference there.

Could New Orleans host any large conference, with so much damage and understaffing at hotels and restaurants? Would the city recover quickly enough to accommodate the 10,000 or so who flock to the insurance industry's biggest gathering?

Nearly 20 months after Katrina devastated one of America's most charming cities, the answer is unequivocally "yes."

On a recent trip to New Orleans and coastal Mississippi, I saw firsthand some of the damage the hurricane caused. I also saw that many parts of New Orleans are back to the way they were before the storm. New Orleans' population is about half of its pre-Katrina number, and many people who left are probably not coming back. And staffing does remain a challenge for many of the city's popular attractions, but the good news is that most of them are open again.

Many parts of New Orleans are back to the way they were before the storm.

Nearly two years after the storm, though, restoration in the Gulf has a long, long way to go.

The last hurricane resembling Katrina to strike that area was Camille in 1969. How long after Camille did it take for the area to look the way it did before? A friend who experienced both storms, and who lost a home in Pass Christian, Miss., during Katrina, told me it took 27 years. The local government of Pass Christian, only an hour's drive from New Orleans, is still trying to determine where to rebuild the city—Katrina literally obliterated it.

It's hard to imagine how any structures along the Gulf could survive Katrina, but amazingly some did. In fact, many buildings remain standing in New Orleans. They are not all inhabitable, however, as the flood and resulting mold have forced their tenants to relocate or retreat to trailers provided by the Federal Emergency Management Agency. FEMA "trailer parks" dot the landscape in eastern New Orleans and all the way into Mississippi.

Further east of New Orleans, the devastation is nearly total. All that remains of many homes and businesses are the concrete slabs on which they were built. Much of the formerly lush vegetation was killed by salt water. Incredibly, piles of trash and debris are still waiting to be removed from residential and commercial areas.

RIMS deserves applause for its commitment to return to New Orleans, which desperately needs the economic boost that the conference will provide.

Also noteworthy is RIMS' planned community service day on April 29, in which the society will bus volunteers to the Lakeview neighborhood, one of the hardest-hit areas, to help residents return to their homes. For information, please visit *www.rims.org/communityservice*.

RIMS media session

Among the more than 150 sessions at the conference, one is designed to help risk managers understand and work with the media. "Meet the Insurance Press," RMG101, from 1:45 to 3:15 p.m. on Monday, May 1, will feature the editors of the four leading risk management publications: Bill Coffin, director of publications for Risk Management magazine; Sam Friedman, editor-in-chef of National Underwriter; Jack Roberts, editor-in-chief of Risk & Insurance; and me. We will explain how journalists approach risk management topics, how risk managers and their organizations can improve their relations with the press and more. It's a great opportunity for RIMS attendees to ask us questions.

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Strong pension fund growth good news

WHEN IT COMES to pension plan funding, there is some good news for a change.

As we report on page 3, large employers' pension programs are, on average, nearly fully-funded. And the news gets even better. In just one year, the number of employers with overfunded pension programs doubled.

This is a huge change—a result driven by several consecutive years of double-digit investment returns—from just a few years ago when average funding levels sunk to barely above the 80% mark.

That fall from the lofty funding levels of the 1990s, when an overheated stock market drove up the value of plan assets, in many cases was the catalyst for employers to reconsider whether to continue their pension plans or freeze them and, instead, enrich their 401(k) plans, which have costs that are far more predictable.

In just one year, the number of employers with overfunded pension programs doubled.

As the large-employer pension plan funding survey by Milliman Inc. clearly shows, the so-called "perfect storm" of declining asset values and rising liabilities due to falling interest rates that hit plans earlier in the decade did not last forever.

Accordingly, employers evaluating whether to continue their defined benefit plans should not base those decisions on a brief, if nasty, economic period.

What should be the basis of corporate decision-making is whether their plans work best for the company and its employees. The most important questions companies should be asking are what type of plan can they afford over the long haul, and which type of plan will be most likely to attract and retain the most valuable employees.

Climate change is a risk worth considering

WHEN LORD PETER LEVENE speaks, people tend to listen. And what the Lloyd's of London chairman had to say in Tokyo last week about how businesses should respond to climate risk deserves to be heeded.

Lord Levene said the threat of climate change needs to be an integral part of every company's risk analysis. While there remain legitimate disputes over what is causing climate change, how significant such change will prove to be and what ought to be done about it, there is a growing consensus that change is occurring. Lord Levene's call for companies to take climate change into account when performing risk analysis represents sound risk management advice.

It also serves to underscore a basic fact of risk management life. The idea that an industry leader would include climate change as a risk worth considering in a basic risk analysis would have been almost unthinkable even a decade ago. Lord Levene's inclusion of climate change as an issue risk managers should address as they carry out their duties comes as a reminder that risk is dynamic.

Risks few thought of only a few years ago—climate change, bioterrorism, pandemic influenza—can become a critical factor in mapping out an enterprise's risk profile, just as risks that few consider today may well be key considerations only a few years hence.

BI beats list

In an effort to ensure continuing timely coverage of risk management, insurance and benefit-related news, Business Insurance has formalized a list of its reporters' assigned beats. This list is not intended to be exclusive but rather to represent core subject areas of importance to BI readers. BI welcomes ideas and tips from readers on these and other areas. Following is a list of the beats and the principal reporters for each:

Agents/brokers: Sally Roberts.

Benefits–health care and ancillary benefits: Joanne Wojcik.

Benefits–retirement savings/pensions: Jerry Geisel.

Bermuda market: Rupal Parekh.

Canada–risk management and benefits: Gloria Gonzalez.

Claims management: Rupal Parekh.

Employment practices: Judy Greenwald.

Environmental risk management: Sally Roberts.

Federal regulation/legislation–benefits: Jerry Geisel.

Federal regulation/legislation–risk management: Mark A. Hofmann.

Health care industry operations: Gloria Gonzalez.

Industry Focus: Rodd Zolkos, Meg Fletcher.

Insurance coverage litigation: Douglas McLeod

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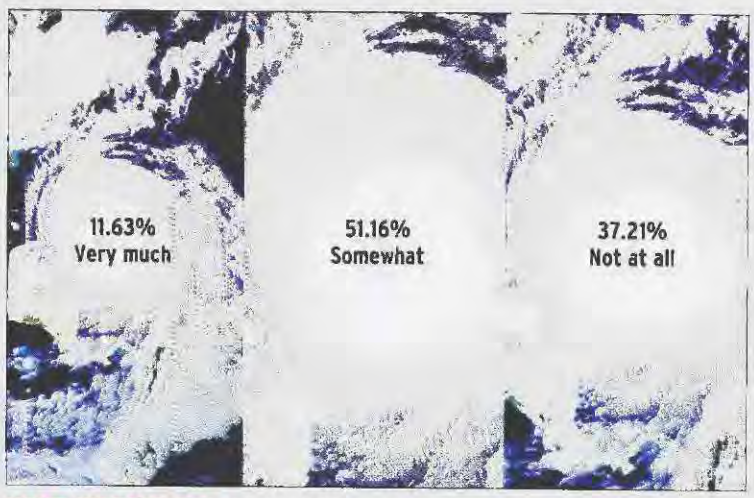
Tort reform: Mark A. Hofmann.

Work/life benefits and EAPs: Sally Roberts.

Workers compensation: Roberto Ceniceros.

Online Poll at www.businessinsurance.com

How much do you rely on the preseason hurricane predictions issued by Colorado State University, Tropical Storm Risk and others?



NEXT WEEK'S POLL: *Should Congress repeal insurers' McCarran-Ferguson antitrust law exemption?*

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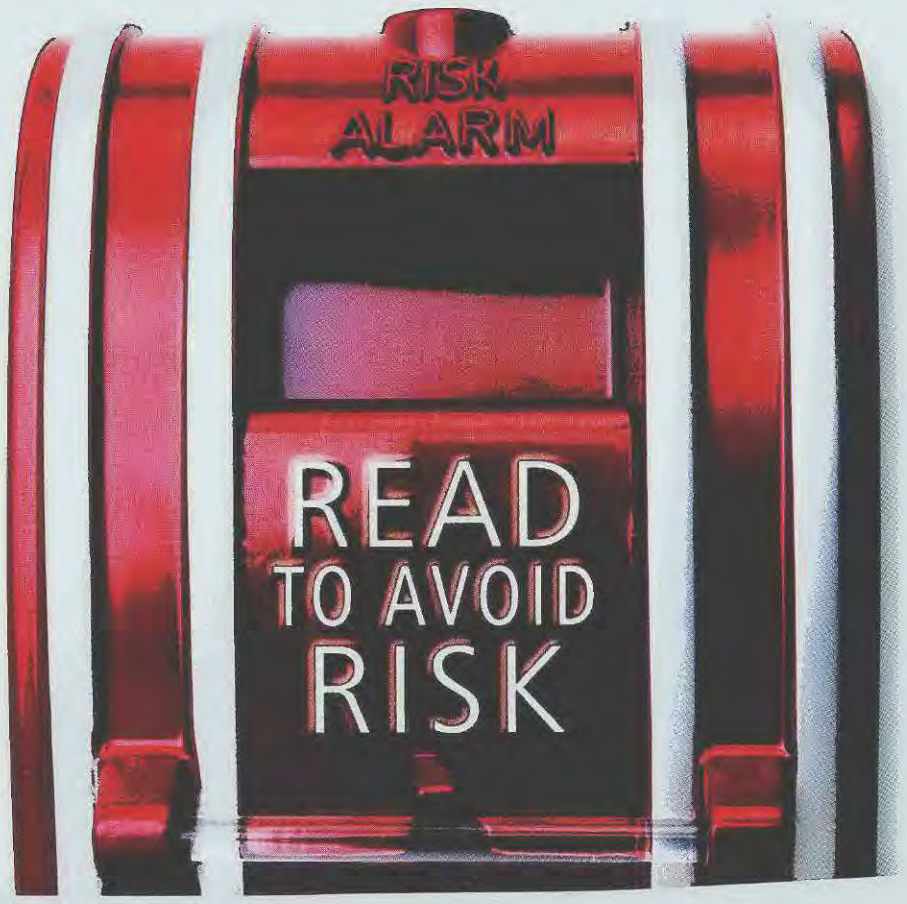

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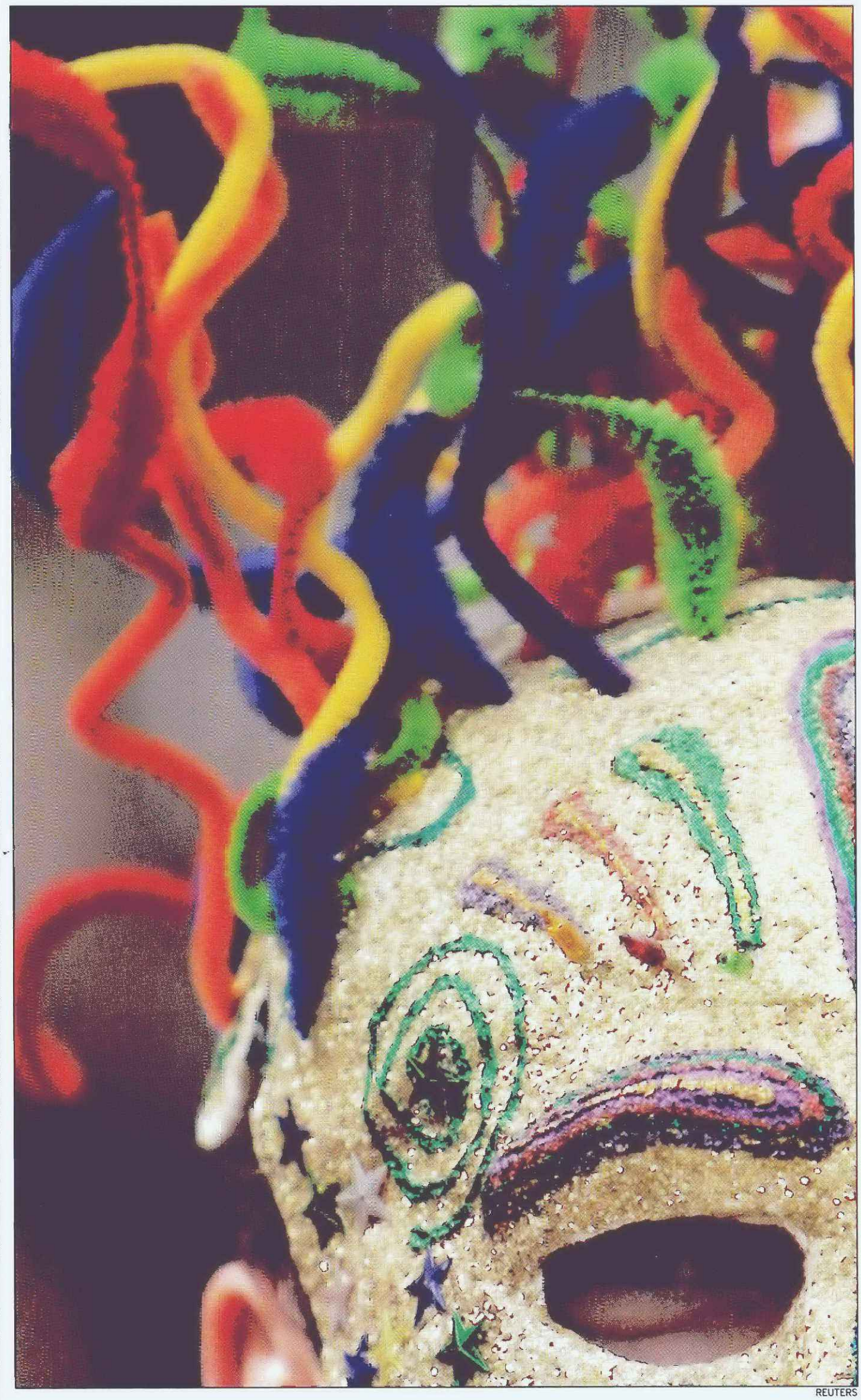

REUTERS

RIMS 2007 New Orleans Conference Preview

RIMS REVISITS NEW ORLEANS WITH AGENDA TO ENERGIZE ATTENDEES / PAGE 3

HISTORY AND MAJESTY ARE FOUND IN THE FRENCH QUARTER AND GARDEN DISTRICT / PAGE 14

RESTAURANT REVIEWS AND DINING GUIDE / BEGIN ON PAGE 23

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French Quarter escaped the worst of Katrina's wrath

Hurricane recovery adjacent to historic district also impressive

By DOUGLAS McLEOD and SALLY ROBERTS

NEW ORLEANS—Walk down nearly any street in New Orleans' French Quarter or downtown business district and you'll have a tough time spotting evidence that Hurricane Katrina ever struck here.

The restaurants, shops and jazz clubs are open, the streets are tidier than they were before the storm; buskers and street musicians are out in force; and the horse-drawn carriages are waiting for riders as usual in front of Jackson Square.

So what is New Orleans' biggest challenge in luring visitors back to the city?

"Perception," said Dickie Brennan, managing partner of Dickie Brennan & Co. and operator of three French Quarter restaurants.

Misperceptions about the city's condition abound: that parts of it are still under water (they aren't); that crime runs unchecked (New Orleans is no less safe for visitors than any other U.S. city); that the city remains a ghost town 18 months after the storm (see for yourself, but expect a crowd).

If those attending the Risk & Insurance Management Society Inc. conference later this month "go to the same places visitors generally go to, I don't think they're going to see anything different," said Shawn Haygood, corporate purchaser for Commander's Palace, the venerable Garden District restaurant.

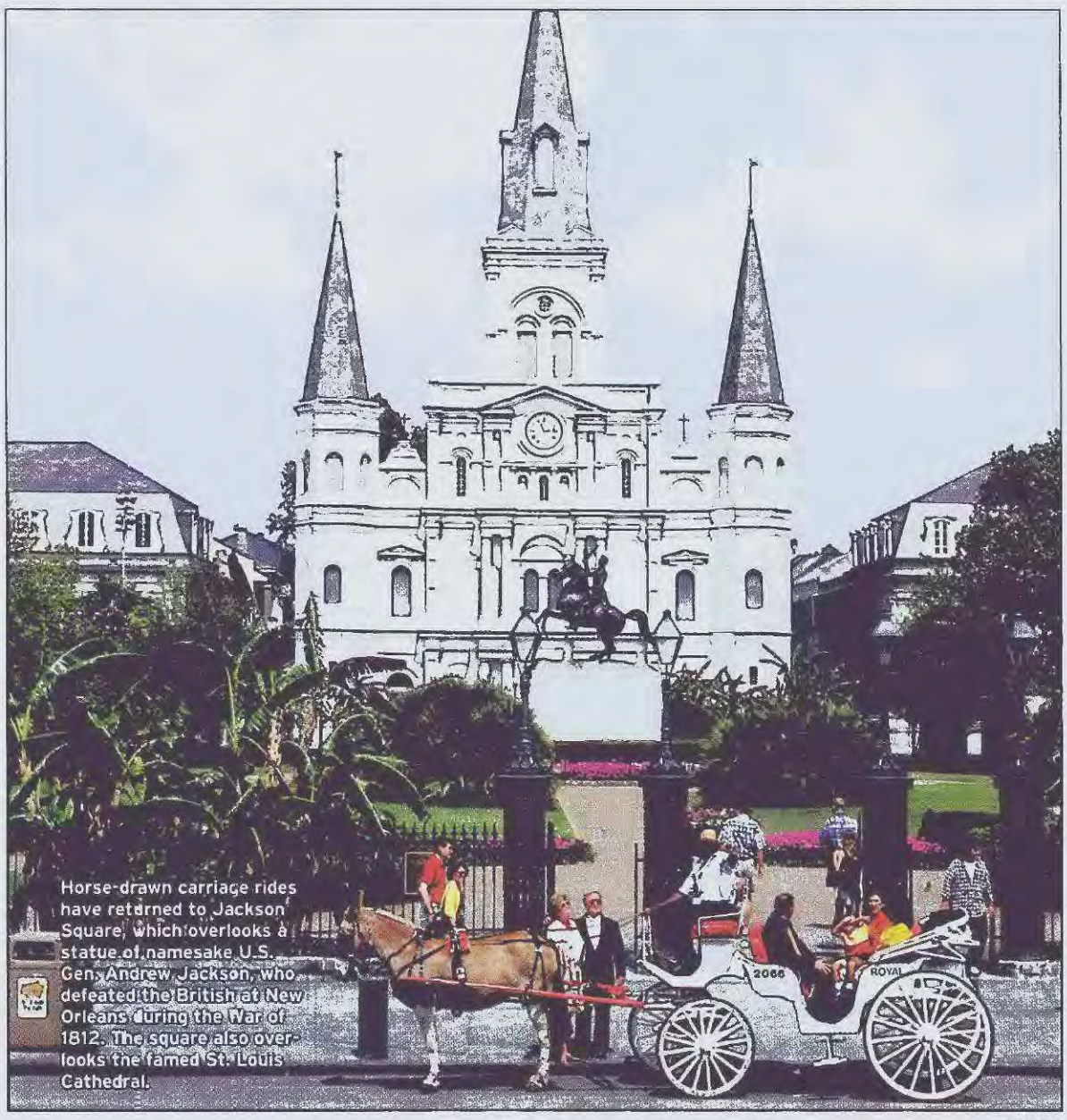
"Everything you go to New Orleans for is fine," agreed Kevin Belton, executive chef at the New Orleans School of Cooking. "I don't think anyone would notice any difference in the city now if they were here before Katrina."

Certainly, the city still faces huge hurdles in its recovery. Thousands of houses swamped by 10-foot floodwaters in the Lower Ninth Ward, to the east of downtown, and Lakeview, to the northwest, remain gutted or boarded up. The city's current population of about 225,000 is half what it was before the 2005 storm, and severe damage to half the city's housing units has made it harder for residents to find affordable places to live.

Downtown, the 26-story Dominion Tower and 1,184-room Hyatt Regency New Orleans hotels remain vacant with broken windows, awaiting a $716 million redevelopment that calls for a 20-acre performing arts park anchored by a new National Jazz Center.

From a visitor's point of view, though, the recovery so far is impressive. Several Superdomes-worth of debris—35 million cubic yards—were removed after the storm, and even an area as hard-hit as New Orleans' City Park is now a pleasant place to stroll. The Superdome itself is fully recovered, and several residents cite the New Orleans Saints' home opener last

See **TOURISM** page T12



Horse-drawn carriage rides have returned to Jackson Square, which overlooks a statue of namesake U.S. Gen. Andrew Jackson, who defeated the British at New Orleans during the War of 1812. The square also overlooks the famed St. Louis Cathedral.

NOMCVB

Find it at *BI*'s Web site

Information related to RIMS' 2007 conference in New Orleans is available at *Business Insurance*'s Web site.

Photo galleries by *BI* Senior Editors Douglas McLeod and Sally Roberts and photographer Mike Marcotte take a look at the area in and around the Crescent City.

Also available online is the conference preview guide.

The special restaurant guide—an extensive listing of the many places to sample New Orleans cuisine—will be available as a PDF document.

For this and more, go to *www.businessinsurance.com.*

'Energizing' look at the latest risk-related issues

By RUPAL PAREKH

NEW ORLEANS—Risk managers heading to New Orleans for the Risk & Insurance Management Society Inc.'s 2007 Annual Conference and Exhibition—taking place April 29-May 3—can expect an event that's big in numbers and high on energy, organizers say.

In terms of attendance, the conference is expected to rebound from the fewer than 6,500 who attended RIMS 2006 in Honolulu to more 10,000 this year, counting exhibitors, speakers and media.

NOMCVB

The Ernest N. Morial Convention Center, which housed some 25,000 people in the wake of Hurricane Katrina, returned to full convention service last year with a $60 million upgrade that revamped the facility top to bottom.

A major reason for the boost is "pent-up demand," said Carolyn Snow, chair of the New York-based RIMS' conference programming committee and director of insurance risk management for Louisville, Ky.-based Humana Inc. "Some people weren't able to go to Hawaii, so they are anxious to get back to the conference."

That RIMS conference is being held in New Orleans less than two years after Hurricane Katrina ravaged the region has not been a deterrent, either, Ms. Snow said. "Risk managers aren't sissies...they are accustomed to going out and looking at loss events."

"We are really very pleased with the registration. I know that we've exceeded what we did in New Orleans in 2002," said Ms. Snow. "Because it is New Orleans, I think we will get a lot of onsite registrations."

Registration fees are unchanged from last year: Onsite registration is $945 for RIMS members and associate members, and $1,245 for nonmembers; a one-day pass is $435 for RIMS members and $485 for nonmembers.

"We are seeing a very large increase in first-timers coming to the conference," said Michael Liebowitz, RIMS president and director of insurance and risk management for New York University. Although he could not say in exact terms, Mr. Liebowitz said people attending their first RIMS annual meeting is "significantly higher than past conferences." In part, he attributes the jump to the fact that "risk management is being talked about more in the board rooms.... There is a willingness on behalf of those companies to get their risk managers to a conference with one-stop shopping."

New approach

One change this year is having no specific theme for the conference. Originally slated to be "Illuminating the Strength of Risk Management," the theme was dropped in an effort by RIMS to prevent pigeonholing of its annual event.

"Traditionally, the RIMS Annual Conference & Exhibition has had a tag line, which attempted to represent a theme," a RIMS spokeswoman said in an e-mail. "What we're

See **CONFERENCE** next page

Golf, tennis fund-raising efforts expected to increase

For some, a Risk & Insurance Management Society Inc. conference would not be complete without a trip to the golf course or tennis court.

After a down year in Hawaii, which had lower-than-average participation, the 16th annual Spencer/Gallagher Golf Tournament, held in conjunction with the RIMS conference, should be packed.

According to Yvette Gomez, a tournament organizer and account manager for Arthur J. Gallagher & Co. both courses will be used for the New Orleans tournament.

The Carter Plantation in Springfield, La., is an 18-hole, par-72 course designed by former PGA champion David Toms. According to the U.S. Golf Assn. Web site, the course is rated 74.4 from the black tees and recently was named one of the "Top 10 Courses You Can Play" by Golf Magazine.

The Oaks Golf Club has been rated one of the best places to play by Golf Digest. It's an 18-hole, par-72 course in Pass Christian, Miss., with

a rating of 72.2 from the championship tees.

The 2006 golf tournament in Hawaii raised $60,000 for the Spencer Educational Foundation, down from the $76,000 raised in San Diego in 2005. But fund-raising should be back up this year, as the tournament has neared its limit of 288 golfers.

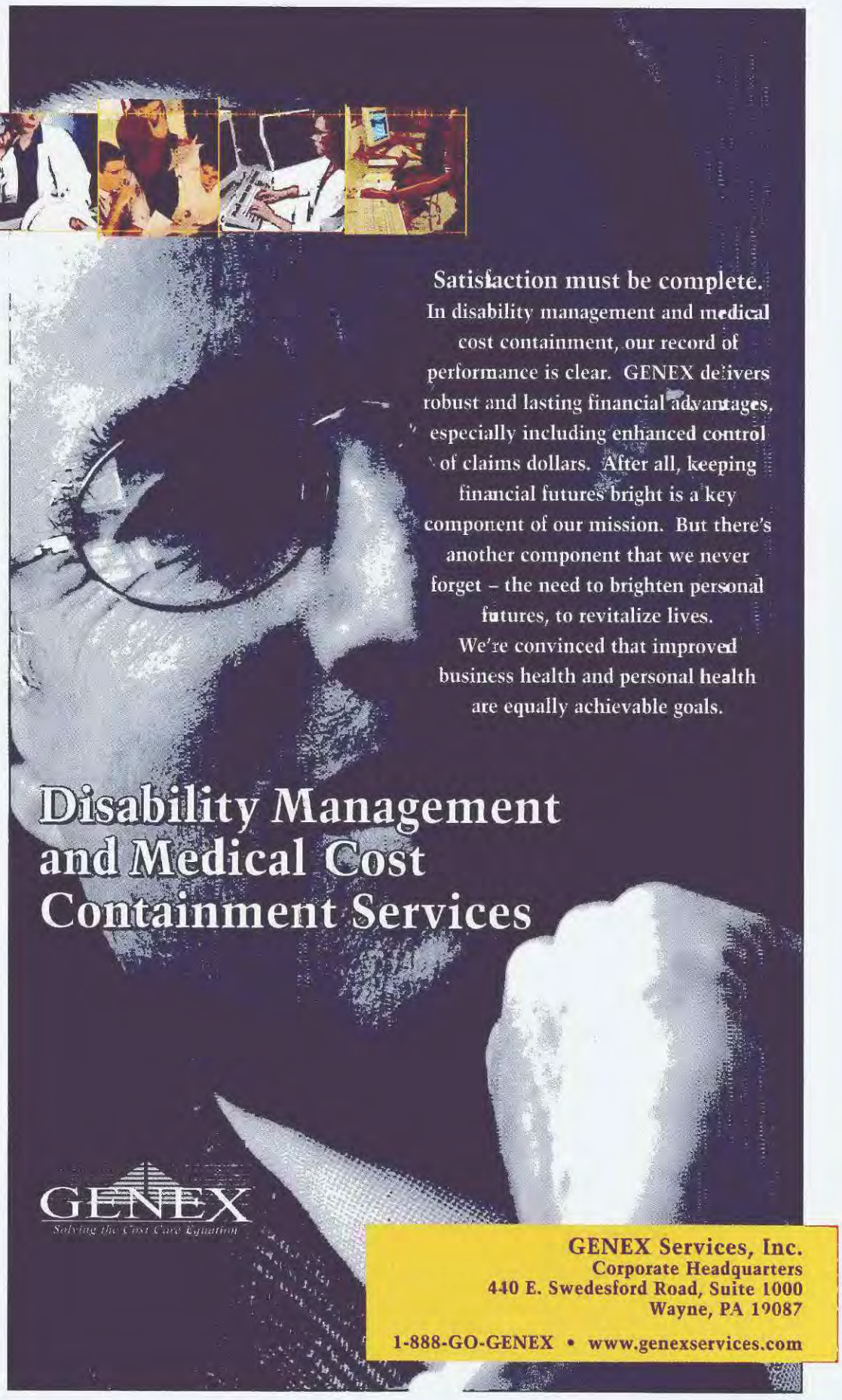
To register for the tournament, contact Ms. Gomez at 225-906-1218, or *yvette_gomez@ajg.com*.

Club rental is available and, the $325 entry fee includes greens fees, cart, breakfast, lunch, two mulligans, transportation, range balls and drinks on the course.

Separately, the Spencer/Logic Tennis Tournament is entering its 13th year and will be held April 29 beginning at 9 a.m. at the WOW Café Tennis Center in New Orleans. The entrance fee of $75 includes transportation, lunch and the awards ceremony.

Bill Perry, president of Logic Associates, said there are still openings for the tournament, "but we've filled up nicely this year." To sign up, or for more information, call 212-227-8000 or send an e-mail to *bperry@logicassociates.com*.

—By Joe Walker



Spencer contributions further risk education

The Spencer Educational Foundation, administered by the New York-based Risk & Insurance Management Society Inc., was created by the Atlanta RIMS Chapter in 1979 in honor of the late Robert S. Spencer, who was president of RIMS in 1977/78.

Mr. Spencer, the former vp-insurance at Fuqua Industries Inc. in Atlanta and who died in 1979, was an outspoken advocate of the risk management profession.

Spencer will elect a new chairwoman and president at the April 30 board of directors meeting during the RIMS conference. They are Donna L. Galer, now retired and formerly executive vp with Zurich Financial Services; and Roger Andrews, director of risk management, E.D. Bullard Co. in Cynthiana, Ky.

More information on the Spencer Educational Foundation is available on the foundation's Web site at *www.spencered.org*.

A list of Spencer contributors and pledges as of Dec. 31, 2006, follows:

Ellen Vinck

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Continued on page T10

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Event returns to San Diego

The 2008 Risk & Insurance Management Society Inc. Annual Conference & Exhibition is scheduled for April 27-May 1, 2008, to be held at the San Diego Convention Center.

The 2009 RIMS conference and exhibition is scheduled for April 19-23, 2009, to be held at the Orange County Convention Center in Orlando, Fla.

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Tourism: Katrina recovery under way

CONTINUED FROM PAGE T3

September as the point when tourism began to come back. Others point out that Mardi Gras drew an estimated 800,000 people this year, only about 20% below typical pre-Katrina levels.

Public transportation, devastated by the storm, is recovering. The famed St. Charles Streetcar line began running in December from Canal Street to Lee Circle; while repairs on the rest of the line won't be finished until later this year, a bus will take you the rest of the way down beautiful, mansion-lined St. Charles Avenue.

Meanwhile, the main attractions for anyone visiting the city—the French Quarter, the Garden District and downtown—seem barely changed (see stories, page 14.).

Great food has always been one of the city's strengths, and most of its best restaurants are up and running.

In the relatively unscathed French Quarter, Mr. Brennan's Bourbon House suffered no damage and was open five weeks after the storm, even though the city had no potable water and his staff and customers had to use five-gallon jugs of bottled water and plastic plates and utensils, he said.

NOMCVB

The famed St. Charles Streetcar has returned to partial service between Canal Street and Lee Circle.

While he expected mostly rescue workers at that point, people "came out of the woodwork—local New Orleanians," looking for an open restaurant, Mr. Brennan recalled.

Now, locals and tourists alike can choose among old favorites such as Antoine's or Galatoire's or relative newcomers such as Bayona or G.W. Fins. Even the heavily damaged Commander's Palace—owned by another branch of the Brennan family and closed for 13 months after the storm—is back.

One noticeable difference, though, is the number of "help wanted" and "now hiring" signs posted in restaurant and shop windows all over the city. Because many residents did not return following the hurricane, the city is experiencing a staffing shortage.

For the first time in more than 125 years, Commander's Palace has hung a large "now hiring" flag outside the restaurant.

"We got a tremendous amount of our old staff back," Mr. Haygood said. "We had others who got other jobs here in town because other restaurants opened long before we did." Because the restaurant is not fully staffed, Mr. Haygood said Commander's Palace will halt taking reservations even with empty tables. "We're not going to sacrifice service and quality. If we don't think we can fulfill that, we're not going to do it," he said.

Hotels also are having a tough time finding staff, Mr. Belton added.

"Trying to get top-line service is a little more difficult now," he said, warning that visitors shouldn't be surprised if it takes longer for hotel staff to respond to a special request.

The city's widely reported problems with post-Katrina crime, meanwhile, should not deter visitors from getting out and around, local business leaders say.

Much of the city's violent crime is drug- and gang-related, they note, and most of these crimes occur in neighborhoods not frequented by tourists, New Orleans Police Depart-

Continued on next page

DOUGLAS MCLEOD

The Farmers and Flea Market offers goods at New Orleans' French Market, which is described as the oldest public market in the United States.

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SALLY ROBERTS

New Orleans' Riverwalk connects to shopping and offers views of shipping traffic moving along the Mississippi River.

CONTINUED FROM PREVIOUS PAGE

ment data show.

"The perception is worse than the reality," said David Roberts, a guide with the Historic New Orleans Walking Tours.

"The nightclubs are open, the restaurants are open, the museums are open...the swamp tours and plantation tours are open. We're all here and ready for business. And the drug dealers are not in the middle of it," Mr. Roberts said.

"As long as you're not in the business of drugs or want to set up a territory or gang-related area, you're OK," agreed Mr. Belton. "Use the common sense that you have at home."

"I don't feel any less safe than I did before the storm," said Mr. Brennan, who lives less than a mile from the French Quarter with his wife and two children.

Nearly every New Orleans resident has a story about surviving Katrina or returning to the city in its aftermath. What you're not likely to hear in any of these stories, though, is bitterness. Instead, you're more likely to hear determination, optimism and gratitude toward those who are helping the city come back.

"We have so far to go, and it's such a high mountain. But when you reach another milestone, it's a hell of a good feeling," Mr. Brennan said. "I'm proud of what we've done."

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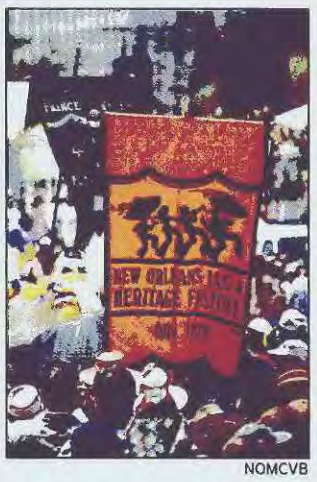

NOMCVB

Jazz Fest wraps RIMS conference

NEW ORLEANS—The Risk & Insurance Management Society Inc.'s annual conference later this month is conveniently scheduled between two weekends of the 2007 New Orleans Jazz & Heritage Festival.

Like Mardi Gras, Jazz Fest is an annual celebration that showcases New Orleans' heritage, music and food and attracts hundreds of thousands of spectators.

The festival will be held April 27-29 and May 4-6 at the Fair Grounds Race Course from 11 a.m. to 7 p.m. on each of its six days, with musical artists appearing on multiple stages at the same time.

Despite its moniker, Jazz Fest showcases a variety of musical styles, although the lineup always includes great local jazz, Cajun and rhythm and blues bands. Headliners at this year's festival include Rod Stewart, ZZ Top, Counting Crows, Ludacris and John Mayer.

In addition to the music, there also is a food fair, with more than 100 offerings of Louisiana and international foods, and a craft fair.

Among New Orleans' local hotspots that will be celebrating Jazz Fest during the week is Preservation Hall, the legendary jazz hall located in the French Quarter.

Known for its traditional jazz and its small dark wood interior, Preservation Hall will host a series of intimate concerts it is calling "Midnight Preserves" during the festival. Featured musical artists range from The Preservation Hall Jazz Band to New Orleans piano legend Jon Cleary to guitar virtuoso Charlie Hunter. The intimate concerts will be held April 26-29 and May 2-6.

Go to *www.preservationhall.com* for more information and to purchase tickets.

—By Sally Roberts

French Quarter offers far more than just Bourbon Street

From fine antiques to the French Market, Vieux Carré has it all

By DOUGLAS McLEOD

NEW ORLEANS—The French Quarter is the heart and soul of New Orleans, the oldest part of the city and a center of great food, music and culture. It's far more than just Bourbon Street; it's rows of stately antebellum buildings and wonderful shops, galleries, restaurants and music halls. There may be plenty of other places to visit here, but none is more quintessentially New Orleans than the French Quarter.

New Orleans, founded in 1718 around what is now Jackson Square, originally encompassed only the French Quarter, also called Vieux Carré, or "Old Square." Control of the city shifted from the French to the Spanish in the late 1700s and briefly back to the French before the United States took over the city as part of the 1803 Louisiana Purchase.

During Spanish control, fires in 1788 and 1794 destroyed nearly all of the French Quarter. Hundreds of buildings were rebuilt in the Spanish style—with the ornate iron balconies and galleries, shuttered windows and central courtyards that make the Quarter instantly recognizable. On many corners, tile panels still adorn the sides of buildings with the streets' earlier Spanish names.

If this is your first visit to New Orleans, a good way to get oriented may be a walking tour of the Quarter. You'll get familiar with the streets and landmarks, and pick up the basics of local history.

Several companies offer walking tours; Historic New Orleans Tours, for instance, conducts a daily two-hour French Quarter History Tour that starts on Bourbon Street and costs $15 for adults. Horse-drawn carriage tours are also available on Decatur Street in front of Jackson Square.

Once you have the lay of the land, you can follow your interests.

Everyone's interested in good food, and the Quarter has good food to spare. Dining establishments range from down-home seafood and po-boy sandwich joints to some of the finest restaurants in the country (see story, page 22). Take your pick.

DOUGLAS McLEOD

The Grande and Secret Order of Obituary Cocktail meets each Friday at a New Orleans bar.

There's also Bourbon Street, or course, where it's possible to get a frozen daiquiri or a Hurricane—that's three different rums, grenadine plus orange and pineapple juice—at just about any time of day.

If you're not hungry or thirsty, you may feel like window shopping. In that case, take a stroll down Rue Royal and Rue Chartres, where you'll find plenty of small shops selling antiques, jewelry, perfume and clothing, along with galleries offering paintings, sculpture and photographs.

Many of the antique stores deal in furniture—desks, dining tables, grandfather clocks—but some specialize. James H. Cohen & Sons Inc. on Royal Street, for example, sells antique guns and coins. Lucullus, on Chartres Street, offers antique glassware, china, silver, cooking implements and other "culinary antiques."

Breaking the bank on a chandelier may not be what you had in mind, in which case the historic French Market might be more fun. It's a flea market in an open-air shed off Decatur Street where vendors peddle everything from jewelry and leather goods to—on a recent weekend—a foot-long alligator skull. The market has operated on the site since 1791 and is in the middle of a $5 million expansion that will include renovated sheds for vendors. The large Crescent City Farmers Market operated here before Hurricane Katrina, and market officials say they hope it will return once the renovation is complete.

For those in need of a pick-me-up, the famous Café du Monde is just up the street from the French Market. You can sit outside and, if your timing is right, catch a sidewalk jazz band's performance as you drink chickory-laced coffee and sample a beignet.

Further up Decatur Street is the Jax Brewery building, formerly a local beer brewery that's been converted into a mall with more than a dozen shops and restaurants and, on the second floor, a museum devoted to Jax beer.

SALLY ROBERTS

Horse-drawn carriage tours of the French Quarter are available on Decatur Street near Jackson Square.

For the truly curious, there is the Voodoo Spiritual Temple on Rampart Street. The temple seeks to educate people about the voodoo religion and offers such services as African bone readings; but it also operates a gift shop where you'll find medicine, fertility and "rain fetish" dolls and other carved figures.

The spirit world is a minor industry in the French Quarter, with several companies offering ghost tours, voodoo tours and cemetery tours (see related story).

Haunted or not, the Quarter's historic houses also are worth a look. Amid all of the Quarter's other historic buildings are the Beauregard-Keyes House on Chartres Street, the Gallier House on Royal Street and the Hermann-Grima House on St. Louis Street.

The Gallier House, with restored Victorian interiors, and the Hermann-Grima House, an 1831 federal mansion with a courtyard garden, offer several tours Monday through Friday, for $6 for one house or $10 for both. The 1826 Beauregard-Keyes House—owned at different times by Confederate Gen. P.G.T. Beauregard and author Frances Parkinson Keyes—offers hourly tours Monday through Saturday.

The Quarter has also attracted more recent illustrious residents, including actors Brad Pitt and Angelina Jolie, and Nicolas Cage (who moved out before Hurricane Katrina). No tours of their houses are available.

The French Quarter is also the

See **QUARTER** page T19

SALLY ROBERTS

The Garden District in New Orleans, developed in the mid- to late 1800s, is home to mansions that provide splendid examples of Italianate, Greek Revival and Victorian architecture.

Garden District is rich in history

Walking tours show off stately mansions, cities of the dead

By SALLY ROBERTS

NEW ORLEANS—If you want to see a bit of the Old South in the United States, take a tour of New Orleans' Garden District.

The majestic mansions in this residential area not only are rich in history but also provide marvelous examples of Italianate, Greek Revival and Victorian architecture.

And almost as stunning as the homes of the living are the homes of the dead, whose remains are housed in lavish aboveground tombs at Lafayette Cemetery No. 1 located in the heart of the Garden District.

Although the Garden District experienced wind damage from Hurricane Katrina, it escaped the catastrophic flooding that plagued the majority of the city. However, electrical lines to the historic St. Charles Avenue streetcar line, which provides an easy and fun way to get to the Garden District from the central business district, are still under repair and run only between Canal Street and Lee Circle.

A short cab ride will get you to where you need to be, though, and a good place to start is the Garden District Book Shop at Prytania Street and Washington Avenue. There you can find first-edition signed books from regional authors as well as maps and information on the area for self-guided tours.

A Garden District walking tour with a knowledgeable guide, however, provides the best vantage opportunities and costs about $15.

A recent two-hour walking tour from the Historic New Orleans Tours, *www.tourneworleans.com*, began at the Garden District Book Shop and headed to Lafayette Cemetery No. 1 across the street.

New Orleans' high water tables and below-sea-level elevation prohibit conventional burials underground, so the city buries its dead aboveground in rows of lavish crypts that resemble miniature

See **GARDEN DISTRICT** page T19

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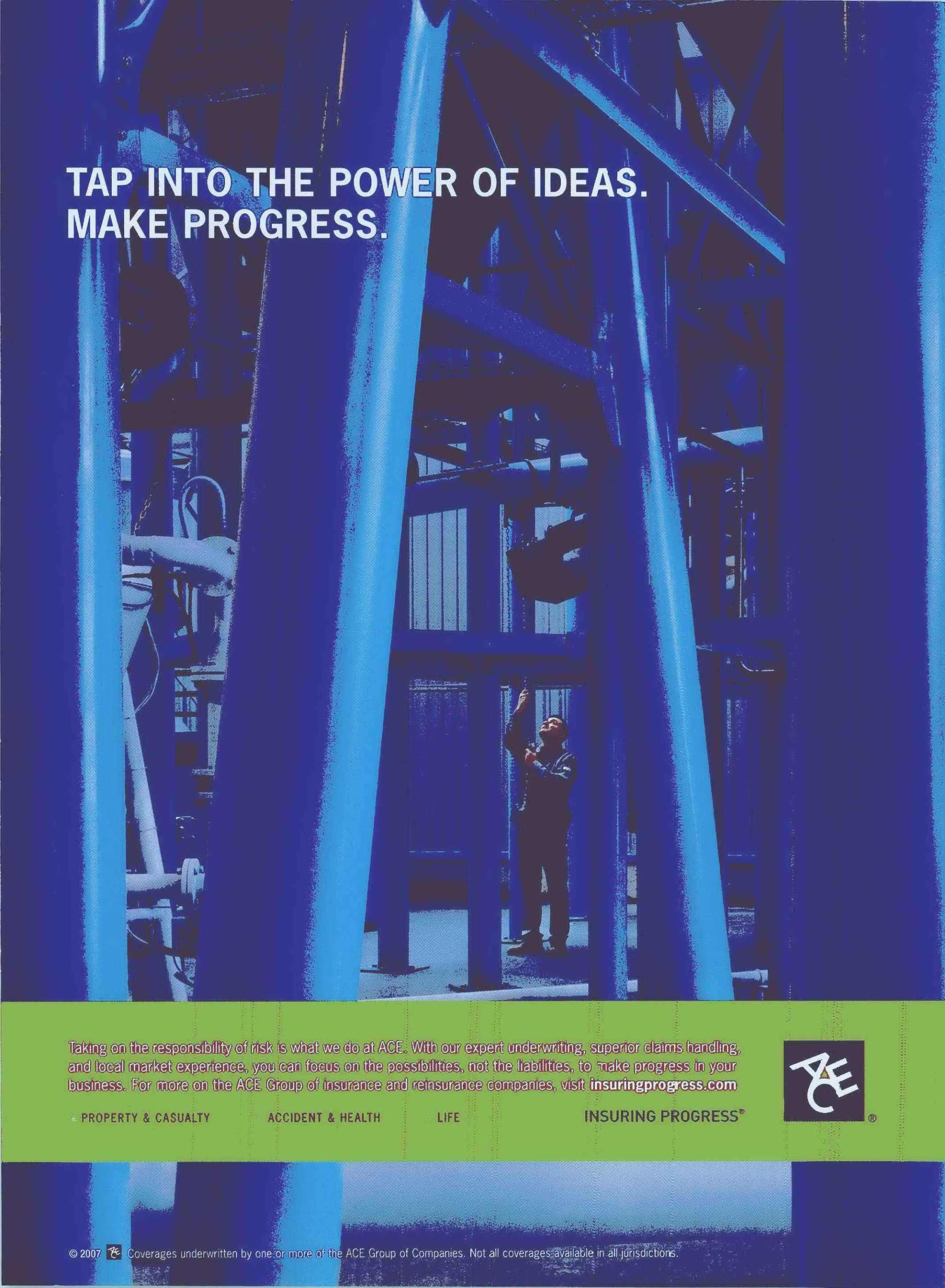

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No one under 21 will be admitted.

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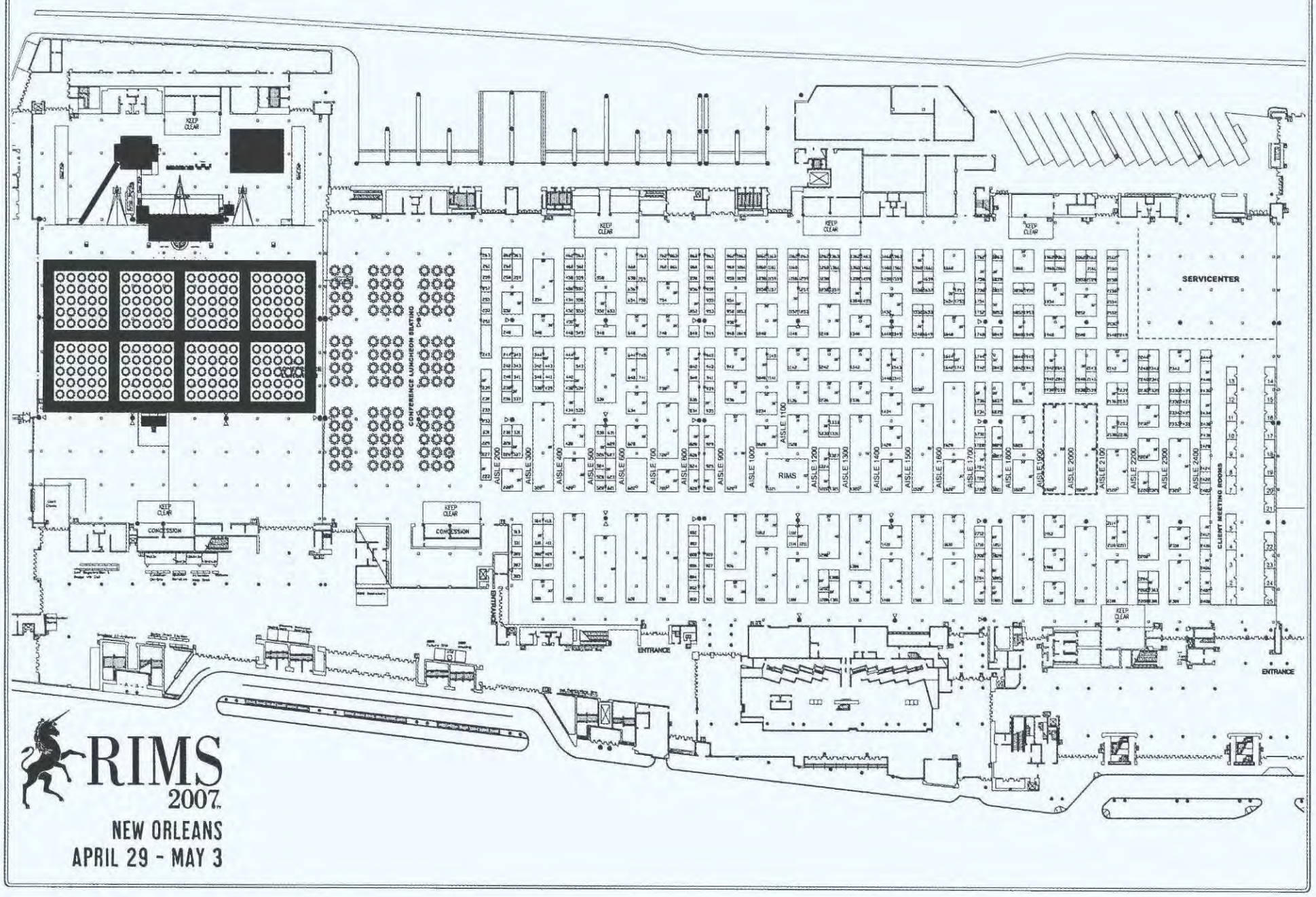
Special exhibit hall events

Tuesday 2:30 p.m. - 3:30 p.m. Dessert reception
Wednesday 12:30 p.m. - 2 p.m. Exhibit hall networking lunch and RIMS 2008 San Diego Kickoff.



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Garden District: Walking tours show off mansions, cities of the dead

CONTINUED FROM PAGE 14

houses, hence the nickname "cities of the dead."

Tombs in the cemetery are constructed with a shelf near the top where recently deceased bodies are placed in coffins. According to local ordinance, as long as the previously deceased family member has been dead for one year and one day, that person's remains can be moved into a special burial bag and put to the side or the back of the vault, making room for the next family member to be buried.

As a result of this economical burial system, a number of family members can be buried together. One crypt in the cemetery houses the remains of more than 60 family members.

In instances where deaths occur more frequently, there are temporary tombs known as "storage ovens" that line some exterior walls in the cemetery. This proved especially useful in 1853 when the yellow fever epidemic hit New Orleans hard. Many of its victims are buried in Lafayette Cemetery No. 1.

Not surprisingly, the city's cemeteries have become quite famous and generate a lot of interest from historians, the general public and Hollywood.

On the recent tour, the upcoming film "Bolden!" a drama about the life of African-American jazz signer Buddy Bolden, was filming a traditional jazz funeral in the cemetery.

The cemetery also figures into Anne Rice's popular "The Vampire Chronicles" and "Witching Hour" series. One particular tomb was featured in the movie "Interview with the Vampire" and the film "Double Jeopardy" also used the cemetery for one of its scenes featuring actress Ashley Judd.

Across the street from the cemetery is a residential neighborhood full of opulent mansions and tree-lined streets.

Once plantations, the residential area was developed in the mid- to late 1800's by wealthy Americans who swarmed to New Orleans after the completion of the Louisiana Purchase in 1803 to take advantage of the boom in Mississippi River commerce.

Tension between the "new" Americans and the mostly Creole residents of the crowded French Quarter resulted in the snubbed newcomers moving upriver, where they found residential spaces large enough to build prestigious homes and gardens—hence the name Garden District—to rival the architecture in the French Quarter.

A tour will bring you past the home where Jefferson Davis, former president of the Confederate States of America, died; the childhood home of New England Patriots Quarterback Peyton Manning; and the home Ms. Rice lived in and used as the setting for her "Witching Hour" novels.

Actor Nicolas Cage also owns a home in the area, but is not there very frequently. Actor John Goodman, however, who recently bought Nine Inch Nails front man Trent Reznor's home, waved to the tour group standing across the street.

CAROL ROBERTS

Guided tours are available for Lafayette Cemetery No. 1 in the Garden District.

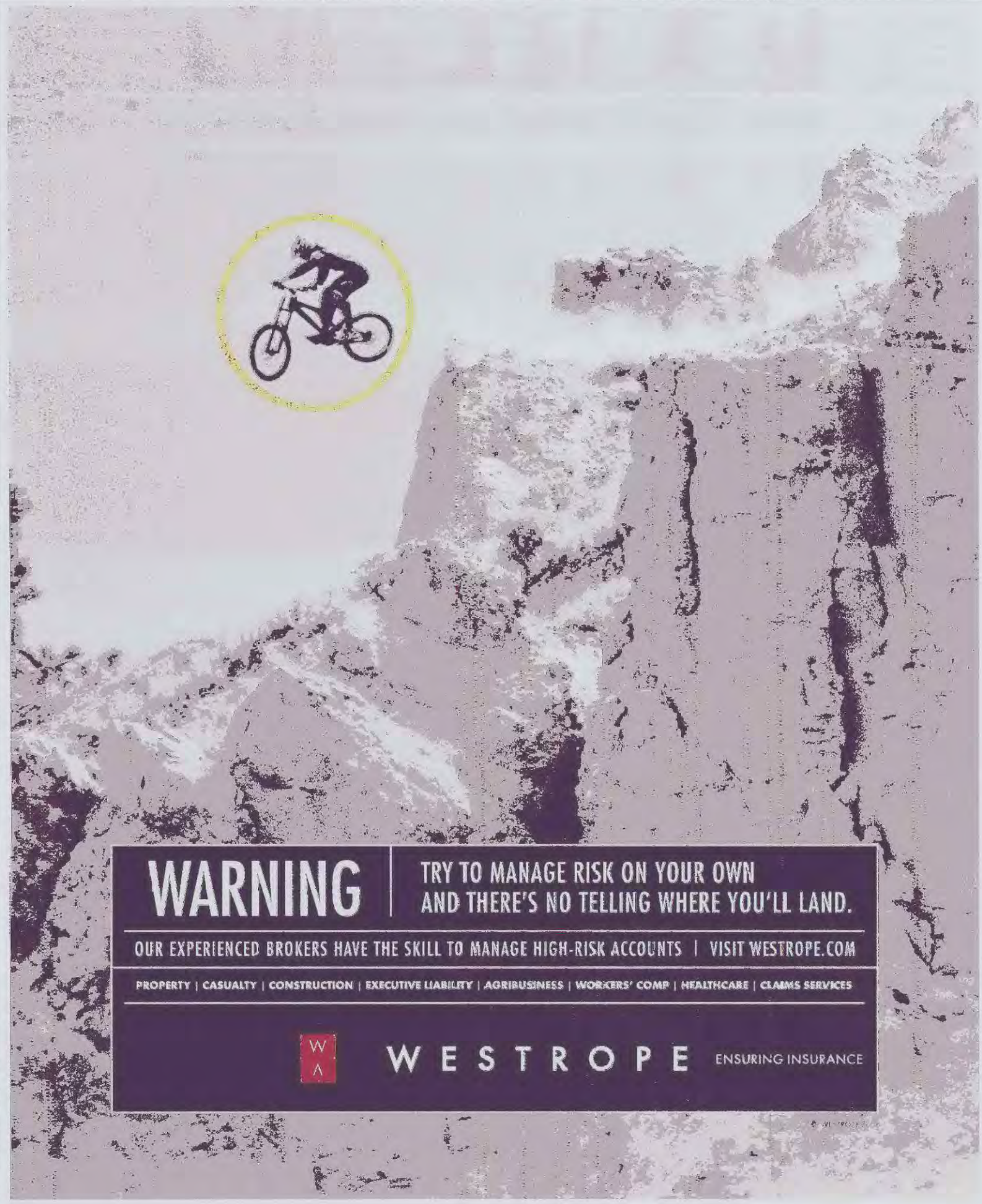
Quarter: Area the heart of New Orleans

CONTINUED FROM PAGE T14

home of the Louisiana State Museum, which operates five historic buildings including the Cabildo on Jackson Square, which the Spanish built in the 1790s and that later was the site of ceremonies consummating the Louisiana Purchase.

After a long afternoon of walking, you may be ready to unwind. Try Lafitte's Blacksmith Shop, a dimly lit tavern on the corner of Bourbon and St. Phillip streets. Built before 1772, it's one of the oldest surviving structures in the city and is said to have been used by the pirate brothers Jean and Pierre Lafitte, who aided Andrew Jackson during his defense of New Orleans against the British in the War of 1812.

There are, of course, plenty of other watering holes to choose from. As tour guides frequently point out, if you walk more than 20 feet and don't pass a bar, you're not in the French Quarter anymore.



Don't limit sightseeing only to tourism standbys

New Orleans' parks and gardens offer conference goers a break from urban setting

By DOUGLAS McLEOD

NEW ORLEANS—As beautiful as the Garden District and French Quarter are, there's no reason to limit your visit to these two popular areas of New Orleans.

There's plenty to see and do further afield—even a short distance beyond the Crescent City's borders.

Within the limits of Orleans Parish, there is the 1,300-acre City Park. Even though it was heavily damaged by flooding from Hurricane Katrina, the park is making a heartening comeback.

Within the park is the 12-acre New Orleans Botanical Garden, which was begun in 1936 as a federal Works Progress Administration project. The garden's more than 2,000 varieties of plants were lost when flooding as deep as three feet submerged them for up to two weeks; it has since been cleaned out and replanted, and reopened to visitors on March 4. The garden is open Tuesday through Sunday from 10 a.m. to 4:30 p.m.; admission is $5 for adults and $2 for children ages five to 12.

For kids, the park's Storyland fairytale theme park has recently reopened. Storyland, open only on weekends from 10 a.m. to 5 p.m., has 26 large-scale exhibits that include Captain Hook's pirate ship and the giant whale from "Pinocchio." Admission is $3.

Storyland is the only amusement park in the city since the heavily damaged Six Flags New Orleans closed after Hurricane Katrina struck in late 2005. New York-based Six Flags Inc. has not announced when—or if—the park will reopen and is suing its insurers for a court ruling that a flood sublimit in its property insurance program is not applicable to its losses, according to its Securities and Exchange Commission filings.

City Park has also reopened its golf driving range and 21 clay ten-

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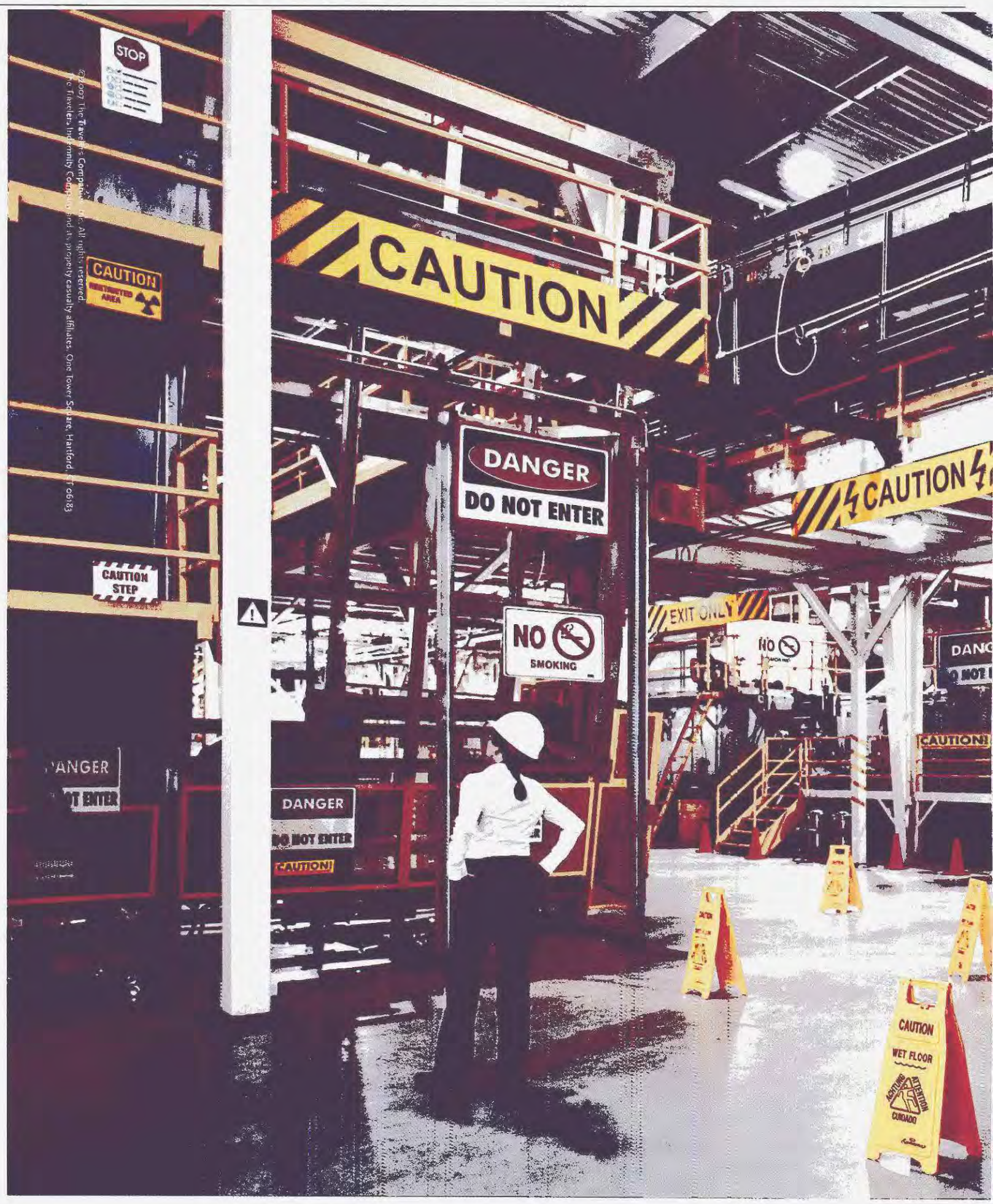

NOMCVB

See Big Easy from riverboat

NEW ORLEANS—Although seeing the sights and sounds of New Orleans may be best on foot, a trip on the mighty Mississippi River provides another unique perspective of the city.

There are a number of Mississippi River and harbor cruises you can take while visiting New Orleans. Each provides something a little different, whether it's the music, the destination, the time of day or the type of ship.

The New Orleans Steamboat Co., for one, offers two riverboat cruises—the Steamboat Natchez dinner, jazz and harbor cruise and the more modern New Orleans riverboat, John James Audubon, which provides a seven-mile cruise between the Aquarium and the Audubon Zoo.

A recent two-hour harbor cruise aboard the Steamboat Natchez—the only steamboat in New Orleans—began with a live steam calliope concert before boarding. On board you can tour the steam engine room, enjoy an optional Creole lunch or just sit back, relax and enjoy the live narration of all the highlights of one of the world's most active ports.

The harbor tour also provides an in-person perspective of Hurricane Katrina as it cruises past the Lower Ninth Ward and St. Bernard Parish, two areas devastated by breached levees as a result of the storm. It was in this area on the Mississippi River where some of the dramatic rescues of residents stranded on their roofs took place.

The two-hour harbor cruise departs from the Toulouse Street Wharf across from Jackson Square at 11:30 a.m. Friday through Sunday and at 2:30 p.m. seven days a week. Tickets for the cruise cost $19.50, while the cruise and lunch cost $29.50.

For reservations and more information about cruises offered by the New Orleans Steamboat Co., visit its Web site at *www.steamboatnatchez.com*.

—By Sally Roberts

CONTINUED FROM PREVIOUS PAGE

nis courts. However, many of the park's other athletic facilities remain closed because of flood damage, including three 18-hole golf courses, 11 softball diamonds, and boating and fishing facilities on its lagoons.

Also located in City Park is the New Orleans Museum of Art, currently exhibiting "Femme, Femme, Femme," a survey of paintings of women in French society (see related story).

A few miles south, near Tulane and Loyola universities, is the beautiful Audubon Park that opened in 1898. While damaged by Katrina, it escaped devastating floods and offers several first-rate attractions.

Prime among them is the Audubon Zoo, with 1,300 animals that includes rare white tigers, Komodo dragons, primates, an alligator-filled Louisiana swamp exhibit and a carousel with figures of 60 endangered species. The zoo is open Tuesday through Sunday from 10 a.m. to 5 p.m., and costs $12 for adults and $7 for children ages two to 12.

Audubon Zoo is also affiliated with the Audubon Aquarium of the Americas and the Entergy IMAX Theater in the city's central business district, and combined for the facilities are available.

Audubon Park also boasts the Audubon Park Golf Course, an 18-hole par 62 course that was redesigned in 2001. It is the only public golf course to reopen in New Orleans since Hurricane Katrina. The course is open Tuesday through Sunday from 7 a.m. until dusk. Tee times can be reserved by phone at 504-212-5290 or online at the golf course tee times page of *www.audubooninstitute.org*. Greens fees are $30 for weekdays and $40 for weekends.

Another attraction for historic house fans is Longue Vue, an estate on the city's border with Metairie, La., built by prominent New Orleans residents Edgar and Edith Stern in the early 1940s. The property consists of a 20-room mansion and a lush, eight-acre garden divided into nine differently planted garden "rooms." Longue Vue's gardens are open Monday through Saturday from 10 a.m. to 5 p.m. and Sunday from 1 p.m. to 5 p.m.; the house is open for tours Wednesday through Saturday from 10 a.m. to 5 p.m. and Sunday from 1 p.m. to 5 p.m. Admission is $10 for adults and $5 for students and children.

Meanwhile, there are other options for those who want to get out of the city altogether.

Swamp tours in the bayous about an hour from New Orleans are popular choices, as are tours of historic River Road plantations.

If you'd rather visit some of these estates on your own—rather than with a tour group—one that is worth the effort is Destrehan Plantation, a former indigo plantation about eight miles west of the New Orleans airport. Destrehan features an enormous antebellum mansion and offers historic craft demonstrations such as indigo dyeing, mud-and-post construction and candlemaking. The plantation is open daily from 9 a.m. to 4 p.m. and charges admission of $10 for adults and $5 for children ages six to 16.

Tours put highlight on hauntings

NEW ORLEANS—The French Quarter is one of those places that's so easy to imagine being haunted that you barely need help picturing it. Help is available, though, in the form of ghost tours that pinpoint some of the Quarter's most notorious spots.

There is, for instance, the house on Royal Street where in the 1830s Dr. Louis LaLaurie and his wife, Delphine, are believed to have tortured, murdered and dismembered an unknown number of family slaves. To this day, people occasionally report seeing the ghost of a slave girl on the roof of the house, where Madame LaLaurie chased her and where, tour guides will tell you, the girl jumped to her death in the courtyard below.

Then there's the small hotel in the Quarter that is said to be haunted by children who occasionally wake guests by running down the hallways laughing late at night.

The New Orleans Ghost and Vampire Tour offers a very entertaining two-hour walk by some of the Quarter's ectoplasmic hot spots, twice each evening at 7 p.m. and 8:30 p.m. Tickets can be reserved at *www.neworleansghosttour.com* for $16; otherwise, prices are $19 for adults and $17 for students. The tour conveniently starts at Flanagan's Pub on St. Philip Street, where a stiff drink is advised but not required.

Other guides to the paranormal are Haunted History Tours, which starts tours nightly at 6 p.m. and 8 p.m. from Rev. Zombie's Voodoo Shop on St. Peter Street, for $20 for adults and $17 for students; and New Orleans Spirit Tours, which runs a nightly 8:15 p.m. tour starting at Royal Blend Coffee House on Royal Street for $15 for adults and $9 for children under 12.

The three companies also offer cemetery tours that feature St. Louis Cemetery No. 1, the city's oldest cemetery and the burial place of Marie Laveau, the Voodoo Queen of New Orleans.

—By Douglas McLeod

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Touring city's Katrina-ravaged areas

By DOUGLAS McLEOD

NEW ORLEANS—Everyone has seen news footage of the devastation Hurricane Katrina wrought on New Orleans.

Anyone interested in seeing the damage in person—and much of it remains, more than 18 months later—can try a number of companies that offer bus tours through some of the city's hardest hit areas.

Most of the two- to three-hour tours incorporate drives through damaged neighborhoods with wider tours of New Orleans' neighborhoods, including the relatively undamaged French Quarter and the Garden District.

Some tours focus on the Lakeview neighborhood in the city's northwestern corner, where the 17th Street canal levee breach swamped houses in more than 10 feet of water; others take in the Lower Ninth Ward to the southeast, which was devastated by breaches in the Industrial Canal. Some tours cover both zones as well as neighboring St. Bernard Parish.

One recent tour started in the bustling French Quarter. As the van drove north, the yellowish water lines still visible on buildings and bridge columns steadily rose from only a foot or two east of Interstate 10 to as high as eight feet near City Park.

About 90% of the 1,300-acre City Park was under water after the inundation, with salt water killing or damaging grass throughout the park—including turf on three golf courses and much of the vegetation in the New Orleans Botanical Garden. Many of the park's attractions have since been restored or are in the process of restoration (see story, page T20).

Lakeview, bordered by City Park on the east and Lake Pontchartrain on the north, is still largely a ghost town. Tons of debris have been removed since Katrina struck—and while some residents have returned to rebuild their homes, many blocks in Lakeview remain mostly empty, their houses gutted or boarded up.

Across from the site of the 17th St. Canal breach, a shrimp boat still leans against a tree in someone's front yard with a misspelled message painted on the bow: "Noaha's Arc—No Politicians."

Tours by Isabelle offers a comprehensive post-Katrina city excursion that covers Lakeview, the Lower Ninth Ward, St. Bernard Parish and the Gentilly and New Orleans East neighborhoods. The tours, which run when at least three people buy tickets, are $53 per person and leave at 8:30 a.m. and 1 p.m.

Other Katrina tour operators include:

- Gray Line, which charges $35 for adults and $28 for children for tours leaving at 9 a.m. and 1 p.m. daily.
- Celebration Tours, which offers a daily outing that emphasizes the progress of the city's recovery, for $45.
- Louisiana Swamp Tours, which charges $42 for adults and $20 for children ages four to 12 for a visit of several city districts that includes the Lower Ninth Ward.
- Cajun Encounters, which charges $42 for adults and $25 for children 12 and younger for daily city tours that visit the Lakeview neighborhood.

DOUGLAS McLEOD

New Orleans continues its rebuilding efforts due to the extensive damage caused by Katrina throughout the city.

NOMCVB

New Orleans is home to several museums, including the New Orleans Museum of Art. NOMA features paintings from master artists such as Degas and Picasso. In addition, it houses a gallery of Fabergé eggs.

Exhibits range from traditional to offbeat

NEW ORLEANS—When you think of New Orleans culture, jazz and nightlife may be the first things that come to mind. But the city also has several first-rate art and history museums, and even a few odd, small museums you might not find elsewhere.

One of New Orleans' newer attractions is the National World War II Museum, founded by historian and author Stephen Ambrose and located on Magazine Street near the Central Business District. The museum's exhibits range from replicas of a D-Day landing craft and a German command post on Normandy beach to oral histories of soldiers fighting in the European and Pacific theaters. The museum also has a theater offering daily showings of two war documentaries, including one produced by Mr. Ambrose and director Stephen Spielberg. Open Tuesday through Sunday, the museum charges $14 for adults, $8 for students and $6 for children five to 12.

Though located in City Park, which was mostly submerged by Hurricane Katrina's floods, the New Orleans Museum of Art is now open from Wednesday to Sunday, 10 a.m. to 4:30 p.m. "Femme, Femme, Femme," an exhibit open through June 3, includes 83 paintings of women in French society by Daumier, Manet, Degas, Picasso and other artists. The museum's gallery of Fabergé eggs and jewelry reopened in February, and its sculpture garden is also now open. Tickets for "Femme, Femme, Femme" for non-Louisiana residents are $15 for adults and $10 for children, and include general admission to the museum. Louisiana residents receive a discount. General admission alone is free for Louisiana residents, $8 for non-Louisiana residents and $4 for children.

The Louisiana State Museum comprises five historic buildings in the French Quarter, including the Cabildo, or town hall, built in the late 1700s when the city was under Spanish control. Exhibits at the Cabildo cover 200 years of Louisiana history, from the Native American tribes living in the area before French settlers arrived, to the defeat of the British in the Battle of New Orleans to the Civil War and Reconstruction. Admission is $6 for adults, $5 for students and free for children under 12, and includes the Presbytere, built as a residence for Capuchin monks and located on the opposite side of St. Louis Cathedral from the Cabildo.

Three other historic buildings that are part of the state museum—the Old U.S. Mint, 1850 House and Madame John's Legacy—a house that survived the 1795 fire that destroyed much of the French Quarter—are closed because of Hurricane Katrina damage.

If you're interested in smaller, more offbeat places, try the Musée Conti Wax Museum in the French Quarter, where you'll find Frankenstein's monster, Jelly Roll Morton and even Pierre Le Moyne, Sieur d'Iberville, the founder of New Orleans. Admission is $7 for adults and $6 for children aged four to 17.

Then there's the New Orleans Pharmacy Museum, also in the French Quarter, which aims to "preserve the rich history of pharmacy and health care in Louisiana." One upcoming exhibit—unfortunately opening too late for RIMS—is "Aqua Vitale: The Spirited History of Alcohol as Medicine." Hours are Tuesday and Thursday, 10 a.m. to 2 p.m.; and Monday, Wednesday and Friday, 10 a.m. to 5 p.m. Admission is $5 for adults, $4 for students and free for children under six.

—By Douglas McLeod

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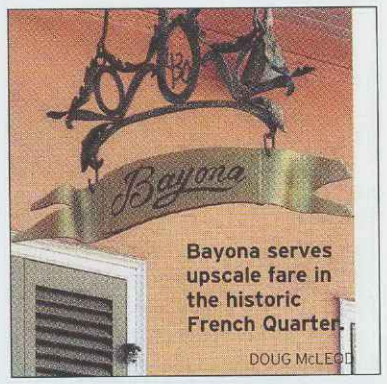
New Orleans restaurants offer regional flare



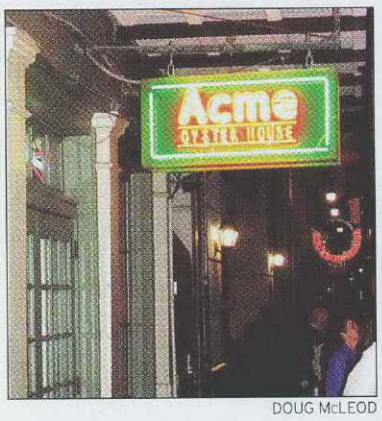
Bayona serves upscale fare in the historic French Quarter.
DOUG McLEOD

NEW ORLEANS—As the Crescent City bore the brunt of Hurricane Katrina's force in August 2005, some restaurants bounced back soon afterwards, while others faded away. In addition, a number of new restaurants have popped up to add new spice to the culinary scene. All in all, the dining options in New Orleans offer innovative cuisine and an unforgettable experience.

***

Acme Oyster House is a nearly 100-year-old New Orleans fixture that has become a minichain, with newer restaurants in Metairie and Covington, La., and Sandestin, Fla.

The long-established French Quarter Acme, though, has the atmosphere along with the great food, and is well worth a visit for lunch or for a family dinner.



DOUG McLEOD

True to its name, the Acme Oyster House offers numerous oyster dishes.

Acme's menu is practically a primer on traditional New Orleans dishes. Specialties, none of them more than $12.99, include crawfish jambalaya; Creole jambalaya with smoked sausage and chicken; gumbo of seafood or chicken and andouille sausage; and gumbo poopa, which is served in a French bread bowl.

With crawfish in season now, Acme also serves them boiled in small nets.

Sparkling fresh oysters, the main event, can be had by the half dozen or dozen, on the half shell or charcoal-grilled.

If fried seafood sounds good, Acme offers fried oysters, shrimp, catfish and soft shelled crabs, either on platters with fries and a side dish of your choice—at up to $17.99—or stuffed into a po-boy sandwich. The list of po-boys, by the way, is long and also includes ham, turkey, sausage, chicken and "10 Napkin Roast Beef" sandwiches.

If absolutely necessary, you can also order a hamburger.

Sports fans may want to sit in the front dining area, either at the bar or at a table. The room is lined with large-screen TVs, usually tuned to the games of the moment, and is awash in brightly colored light from neon signs, mostly for oysters and beer. In back, you'll find long tables big enough for a large family or possibly the board of directors.

It's a great place to relax over good, basic food.

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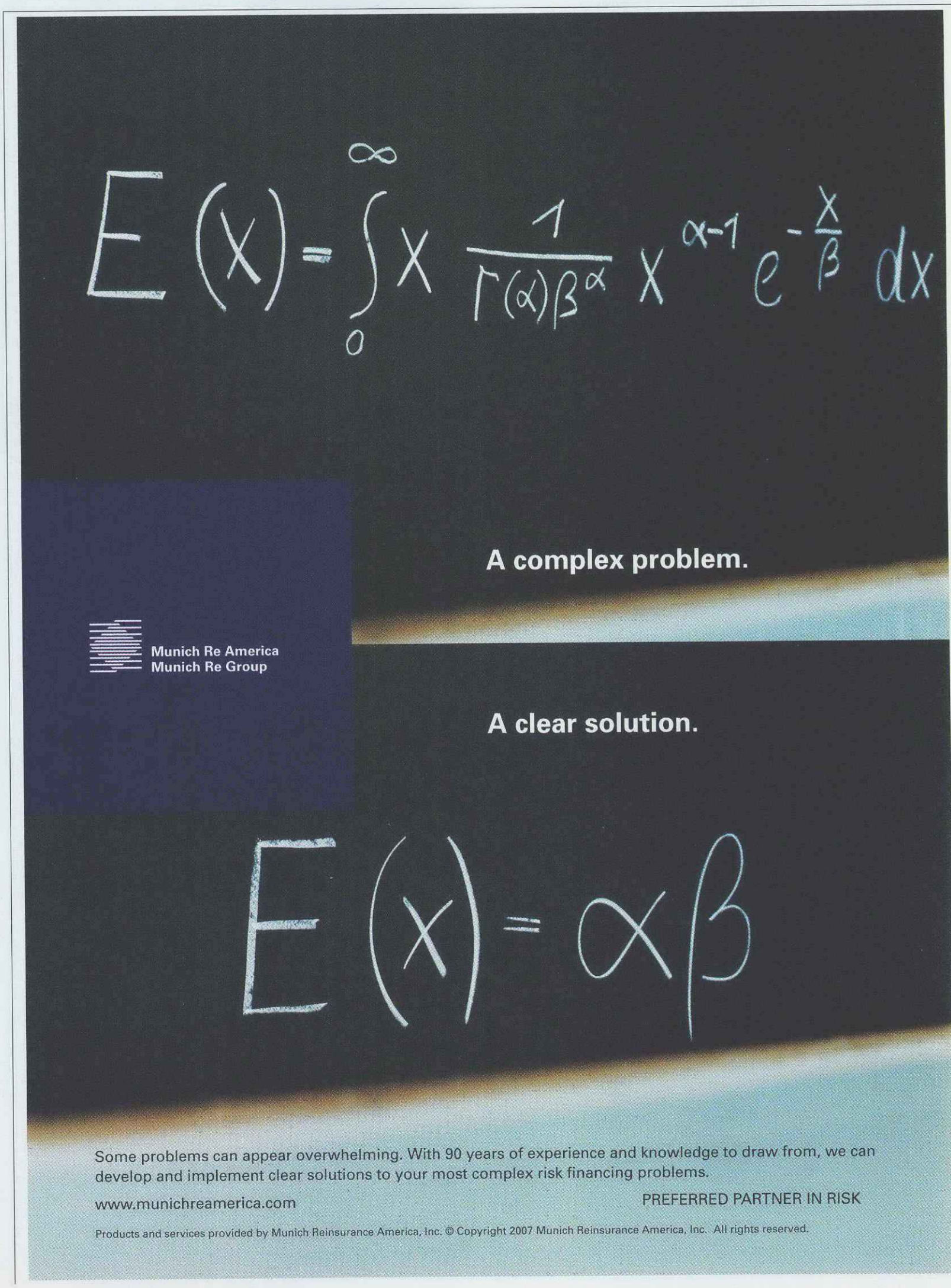

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and zinfandel sauce for $26. Vegetarian and vegan dishes are available.

The wine list is comprehensive and reasonably priced—with many bottles in the $25 to $50 range—though if you're ready to commit $85C for a 1989 Chateauneuf-du-Pape, that's available too.

Like its appetizers and entrees, the restaurant's desserts show off deft combinations of delicate or intense flavors. Try the warm almond and quince crepes with chai ice cream. The menu helpfully suggests wines and liqueurs that are good matches for the food: for the crepes, for instance, a Spanish Muscat.

The service at Bayona is pleasant, efficient and unobtrusive.

Bayona's flower-filled dining rooms are small and can be noisy when full, but with food and wine this good and at a spot this beautiful, it's a festive noise.

***

Brennan's isn't the oldest restaurant in New Orleans, but it is one of the city's dining institutions, and for good reason.

Start with the history: Founded in 1946 by Owen Edward Brennan—patriarch of a family that now owns several top New Orleans restaurants, including Commander's Palace—Brennan's has won accolades over the decades for its inventive dishes as well as for its 35,000-bottle wine cellar. Brennan's famously is the birthplace of Bananas Foster, a dessert of bananas sweetened with sugar and cinnamon, flamed in rum and served over vanilla ice cream. (The dish is named for a local awning company owner who was a Brennan's regular.)

DOUGLAS McLEOD

Brennan's, a New Orleans institution, is known for its culinary creations.

Then there's the beauty of the restaurant itself, which welcomes you through a handsome bar into one of several dining rooms or to a lushly planted, gaslit courtyard for outdoor dining.

Finally, there's the food. Dinner at Brennan's offers an array of tempting local dishes, such as Gulf soft shell crab with béarnaise sauce, shrimp with Cajun andouille sausage and blackened redfish.

But Brennan's is also known for breakfast, and it helps to bring an appetite. The restaurant features and three-course prix-fixe breakfast of appetizer, entree and dessert, though a la carte choices can be made.

Oyster Soup Brennan, Creole onion soup, turtle soup and seafood okra gumbo are among the appetizer choices.

Poached eggs prepared in any of nearly a dozen different ways make up the bulk of the entrees. Try Eggs Hussarde, a Brennan's invention, in which poached eggs are served atop Holland rusks—a bread similar to English muffins—with Canadian bacon and Marchand de Vin sauce; or Eggs Bayou Lafourche, with poached eggs atop andouille sausage and Holland rusks and covered with Hollandaise sauce.

If you're not interested in eggs, there's Shrimp Sardou, a dish of spicy fried shrimp served over sliced artichoke bottoms, and Oysters Benedict, with oysters standing in for the poached eggs.

It wouldn't be New Orleans without some kind of libation, and the menu suggests various white wines to accompany breakfast.

Desserts run from the aforementioned Bananas Foster to key lime pie, chocolate cake and cream cheese- and sour cream-filled Crepes Fitzgerald, another Brennan's original.

Plan for a late lunch.

***

According to its Web site, **Café Adelaide** and the Swizzle Stick Bar, located inside the Lowes New Orleans Hotel, offers "a playful take on Creole cuisine with a side order of Big Easy bacchanalia." There could be no more apt description of the restaurant and bar, owned by the legendary New Orleans Brennan family and named after their sophisticated, yet mischievous, Aunt Adelaide.

CAROL ROBERTS

Café Adelaide offers a colorful twist on Louisiana Creole cuisine.

A visit to the Swizzle Stick Bar, which features Aunt Adelaide's cocktail shakers on the shelves, is a must, whether you stay for dinner or not. Be sure to order the signature Swizzle Stick cocktail, made of rum, bitters, club soda and "secret stuff," created by "bar chef" Lu Brow. Legend has it that the late Adelaide Brennan wore a swizzle stick necklace giving her a quick way to stir her cocktails. Ms. Brow also is more than willing to make you her favorite vintage Side Car cocktail made of cognac, Cointreau and lemon juice, which is truly a treat.

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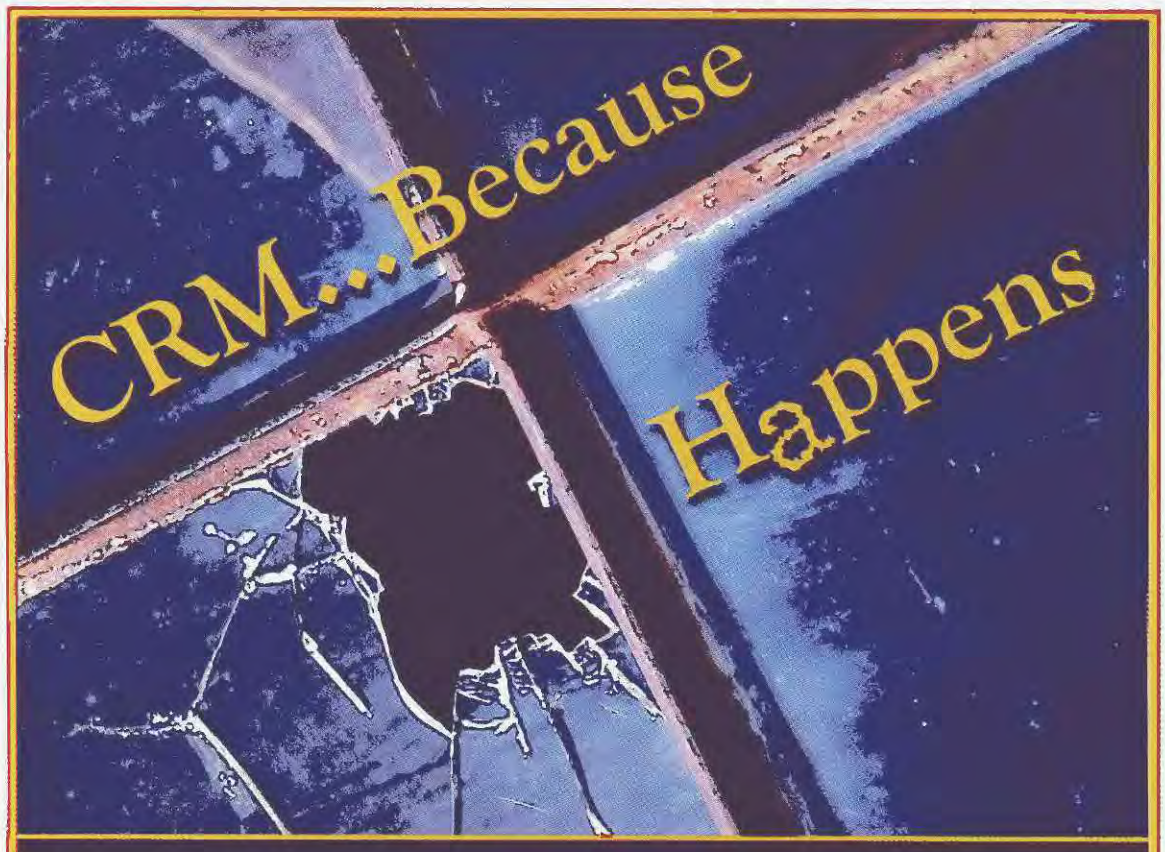

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Cooking Louisiana-style

By SALLY ROBERTS

NEW ORLEANS—As much as New Orleans is known for its revelry on Bourbon Street and its jazz, it's also known for its food.

And there's no better way to learn the basics of Louisiana cooking than to take a class from The New Orleans School of Cooking located in the French Quarter.

Cooking demonstrations are held seven days a week in a renovated 1930s molasses warehouse at 524 St. Louis St. and are taught by well-known local chefs skilled in the arts and tradition of Cajun and Creole cuisine.

Here you'll learn how to make New Orleans' specialties such as gumbo, jambalaya and pralines all the while being taught the history and folklore of Louisiana cooking in a fun and friendly environment.

All classes include generous samplings of the demonstrated food items as well as recipes, coffee, iced tea or local Abita beer—so come hungry.

A recent "open" lunch class included cooking demonstrations of red beans and rice, cornbread, pecan pie and pralines. During the demonstration, Chef Kevin Belton provided helpful cooking tips such as sautéing with the "trinity," which is onion, celery and bell pepper and never cook with just plain water: use broth or bouillon to add more flavor.

SALLY ROBERTS

Armed with new recipes, you can then shop the Louisiana General Store also located inside the renovated warehouse, for the various chefs' and the school's own line of seasonings, sauces and snacks. Cookbooks and other food items also are available.

"Open Lunch Classes" cost $27 and are held daily from 10 a.m. until 12:30 p.m.

The New Orleans School of Cooking also offers private classes for groups of 25 people or more as well as "hands on" classes for individuals and groups.

For more information, visit *www.nosoc.com*. Call 504-525-2665 for reservations.

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Walking over to the adjoining Café Adelaide is like walking into Adelaide's home, according to the attentive wait staff. The upscale décor, for example, features leopard-striped walls and on one side a hutch full of Asian artifacts that reflect Aunt Adelaide's world travels.

Executive Chef Danny Trace—who came to Café Adelaide from sister restaurant Commander's Palace after the café reopened in October 2005 following Hurricane Katrina—offers up delicious Creole cuisine.

For an appetizer, try the $9 Louisiana Oyster Roast, which includes three cooked oysters: one crowned with crawfish cornbread, one with roasted artichoke and baby spinach and one with blue crab and Feliciana Nevat cheese.

"Chef Danny's Tasting Menu" for $59 recently featured Des Allemandes blue crab and caviar, fire roasted Louisiana shrimp, sugarcane grilled lemon fish and oysters, and Ponchatoula strawberry and white chocolate crisp for dessert.

Also worth a try is Adelaide's Grilled Veal Chop for $38. The veal chop is served with roasted Opelousas sweet potatoes, shallot confit, and Bocage honey-green peppercorn glaze.

***

A trip to New Orleans is hardly complete without a stop at **Café du Monde** for coffee and beignets, no matter what time of day you do it.

The legendary coffee shop located in the French Quarter has been serving up its two house specialties since 1862 and is open around the clock, seven days a week.

NOMCVB

The Café du Monde serves coffee and beignets 24 hours a day.

The outdoor café is bustling in the morning, but that shouldn't distract breakfast goers from enjoying Café du Monde's famous chicory-laced coffee, commonly served with hot milk, while listening to the sounds of the city and nearby Jackson Square. If you're lucky, a street musician will provide just the right reminder that you're in the city where jazz was born.

Just as delicious as its coffee, Café de Monde's beignets (pronounced "BIN-yays") are a must. The square French-style doughnuts, lavishly covered with powdered sugar, are served in threes and will set you back only $1.59.

Beyond that, the menu consists of white and chocolate milk, hot chocolate, fresh squeezed orange juice, soft drinks and iced coffee.

The tables tend to be jammed at every hour of the day, but they turn over quickly, so stick around and enjoy a piece of New Orleans' history.

***

Nothing says New Orleans quite like **Commander's Palace**.

Located in the heart of the Garden District on the corner of Washington and Coliseum, the 127-year old grande dame of fine dining recently completed a $6.5 million renovation after being closed for 13 months following Hurricane Katrina.

And with Chef Tory McPhail at the helm in the kitchen, Commander's Palace—with its signature turquoise and white-striped awning and southern hospitality—is back and better than ever.

Consider making a reservation for lunch; you won't be disappointed. Chef McPhail's prix fixe Creole luncheon for $29 is a good choice. A recent offering included crisp romaine salad, garlic-crusted wild American shrimp and his signature Creole bread pudding soufflé for dessert.

If you'd rather select from among the menu's offerings, Commander's turtle soup is delicious and worth a try. Better yet, order the soups 1-1-1, which offers a demi serving of three soups: gumbo, turtle and soup du jour.

For an entrée, try the boneless prime black angus short ribs served with Creole mustard and sour cream smashed new potatoes, frizzled leeks and Tchoupitoulas sauce. It's wonderful at $16.

And if you're in the mood for a cocktail with your lunch, Commander's Palace offers 25 cent martinis, giving a new—cheaper—meaning to the three-martini lunch.

Among its six dining rooms, the upstairs Garden Room is truly a treat as giant glass walls tastefully decorated with curly willows give way to marvelous views of giant live oak trees on the patio below.

Reservations are a must at Commander's Palace and there is an "upscale" dress code. Jackets are pre-

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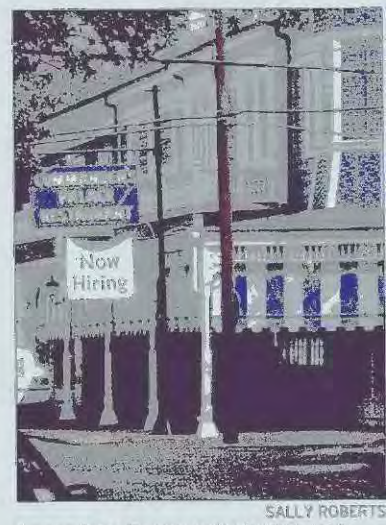

SALLY ROBERTS

Legendary Commander's Palace is open again after a 13-month hiatus.

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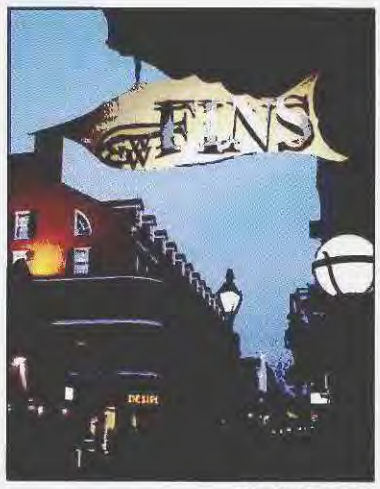
ferred at dinner and no shorts are allowed.

***

Never mind that the name makes it sound like a chain restaurant in a mall: **GW Fins**, a French Quarter seafood house, offers a catch as fresh and finely prepared as you could desire.

Managing Partner Gary Wollerman and Chef/Co-owner Tenney Flynn are, in fact, veterans of the Ruth's Chris Steakhouse chain. GW Fins, though, is one of a kind.

Its menu combines local fish with seafood flown in fresh from as far away as Hawaii and U.S. Northeast. A recent menu included entrees of horseradish-crusted drum with fried spinach for $23.50; wood-grilled New Bedford sea scallops with mushroom polenta for $26.50; and wood-grilled Louisiana lemon fish with lump crab meat, asparagus and corn butter for $27.50.



DOUGLAS McLEOD

GW Fins sounds like a chain, but it is one of a kind.

Especially good was a filet of blackened amberjack served with a chile cream sauce, corn butter and sautéed spinach, and flanked by two crispy fried oysters, for $24.50.

For diners who can't get enough tuna, the restaurant provides a three-course extravaganza: a starter of yellowfin tuna tartare; followed by seared rare yellowfin wrapped in nori and served with ginger, wasabi and soy sauce; leading up to a wood-grilled Hawaiian bigeye tuna filet served with polenta and mixed mushrooms.

Seafood isn't a must. Diners have "turf" options, including prime ribeye with potatoes and wood-grilled chicken with veal jus, potatoes and green beans.

Another draw at GW Fins is its extensive wine list, from which about 70 wines are available by the glass.

GW Fins' main dining room is big and airy, with high ceilings and a wall of windows looking out on Bienville Street. With big tables, comfortable booths and attentive service, it's a great spot for large parties, though possibly not for a romantic dinner for two.

***

Marigny Brasserie is not only a casually chic restaurant with a great bar and wonderful food, but it has the advantage of being only two doors down from Snug Harbor, one of best jazz clubs in the city and a regular venue for pianist Ellis Marsalis.

Walk through the restaurant's corner entrance and you're in its large bar, furnished with couches and chairs and perfectly suited for hanging out. Beyond the bar is the dining room, a spare but elegant space with high ceilings and both tables and booths.

The brasserie's menu, emphasizing local ingredients, features a mix of meat and fish dishes, including several traditional New Orleans favorites.

Try the crispy duck confit served on gouda cheese grits with onion marmalade for $18; the chicken roulade, with an Anaheim pepper stuffed with fresh local sausage and a house blend of cheeses, for $22; or a parmesan-crusted wild-caught salmon on a bed of risotto with portobello mushroom sauce, for $22.

New Orleans specialties include Coquille Creole, sautéed jumbo lump crabmeat, gulf shrimp and wild mushrooms on a bed of garlic mashed potatoes, for $24; and classic crawfish étouffée, for $19. Don't forget to check the daily fish special. On a recent visit, it was a perfectly spiced local redfish with lump crab.

DOUGLAS McLEOD

Marigny Brasserie has a great bar and wonderful food.

Louisiana and other southern classics extend to the appetizers, which include gumbo, barbecued Gulf shrimp and fried green tomatoes.

You shouldn't miss dessert here. Among several tempting choices, an especially good one is the chocolate mousse cake, crusted with crushed pecans.

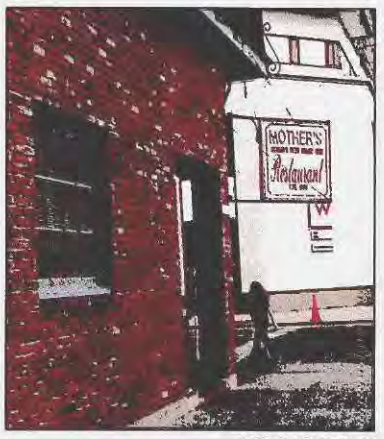
Getting to Marigny Brasserie will take you just past the eastern edge of the French Quarter, across Esplanade Avenue and down Frenchmen Street's row of funky shops and hang-outs. It's worth it, though, especially if your next stop is live jazz at Snug Harbor.

***

You can't consider a visit to New Orleans complete without lunch at **Mother's**, a local institution and self-proclaimed home of the "world's best baked ham." Don't worry about whether you're wearing a jacket, and don't expect table service.

Mother's, housed in a worn brick building in the central business district, is a cafeteria-style restaurant that opened in 1938 and has served epic helpings of ham, turkey, roast beef, homemade sausage, jambalaya, étouffée, turtle soup and seafood gumbo ever since.

You won't find anything like a Mother's po-boy sandwich at Subway. It's a length of soft French bread piled with the flavorful meat of your choice—or a few of them—with shredded cabbage, pickles, mayo, and Creole and yellow mustard. For something really different, try a po-boy filled with debris (pronounced DAY-bree), a mass of savory roast beef shavings and gravy.



DOUGLAS McLEOD

A trip to New Orleans is not complete without lunch at Mother's.

The shrimp or crawfish étouffée and the shrimp- and fish-filled gumbo are also delicious. And keep an eye on the daily specials for treats such as chicken and sausage filé gumbo or baked spaghetti pie with black-eyed peas and rice.

No one would blame you for skipping dessert, but if you have room, there's bread pudding, peach cobbler, and apple, pecan, blueberry or sweet potato pie.

Be ready to wait in line to place

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your order; Mother's gets crowded at lunchtime, with locals and out-of-towners. The line moves quickly, though, and you can then grab an open table or a seat at the bar along the front windows. It's worth the wait.

"Mother," by the way, was Mary Landry, who founded and ran the restaurant with her husband and family for decades until it was sold to current owners Jerry and John Amato in 1986. Five Landry children, including a daughter, were in the U.S. Marine Corps, and Mother's became a Marine hangout during and after World War II.

***

Nestled inside the new Harrah's New Orleans Hotel is a French brasserie that could very well end up a New Orleans institution.

Opened in 2006 by celebrity chef Todd English, **Riche's** menu offers traditional bistro favorites as well as reinterpreted French classics in an elegant, warm and sophisticated setting. Whether you want to sit outside on the Fulton Street Promenade, cozy up to the oyster bar or sit down for dinner inside the main dining room, you can't go wrong. And live jazz, offered seven nights a week, provides the perfect ambiance.

For starters, try the onion soup,

SALLY ROBERTS

New on the scene, Riche's menu offers reinterpretations of French classics.

which is served with a wonderful presentation. A server pours the soup at the table, submerging a large crouton covered with gruyere cheese, which is artfully arranged in a large bowl. Also worth trying is the crab salad, which comes with a bowl full of fresh crabmeat and a Dijon mustard sauce for dipping.

The dinner menu offers a French-cuisine medley, from redfish meuniere for $26, to duck confit for $24, to braised rabbit grand mere for $26. But if you really want a treat, try the bouillabaisse, one of Riche's signature dishes at $36. You can pour your saffron-laced broth, served separately, over the plate full of steamed lobster, clams, mussels, shrimp and scallops for a traditional stew, or dip the fish in the copper pot that keeps the broth warm.

Dinner is not quite complete at Riche without one of its signature desserts. Try the lemon tart or red velvet cake, which is served with cream cheese ice cream, chocolate sorbet and flaming rum. Both are delicious.

—By Douglas McLeod and Sally Roberts

Discover flavors of New Orleans with dining guide

A

Acme Oyster House

724 Iberville St., New Orleans
504-522-5973; Fax: 504-524-1595
www.acmeoyster.com

Atmosphere: Loud, fun bustling casual restaurant with great fresh seafood.
Cuisine: Seafood.
Specialties: New Orleans seafood, raw oysters, char-grilled oysters.
Average dinner for two: $26 to $50.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.

Hours: Sunday-Thursday, 11 a.m.-10 p.m.; Friday-Saturday, 11 a.m.-11 p.m.
Reservations: Not accepted.
Parking available

Arnaud's

813 Bienville, New Orleans
504-523-5433; Fax: 504-581-7908
www.arnauds.com

Atmosphere: An elegant setting for any occasion, with original Italian mosaic tile floors and sparkling leaded glass windows that reflect the glow of crystal chandeliers.
Cuisine: Creole.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday 10 a.m.-2:30 p.m.; dinner: Sunday-Thursday, 6 p.m.-10 p.m., Friday-Saturday, 6 p.m.-10:30 p.m.
Reservations: Recommended.

B

Bacco

310 Chartres St., New Orleans
504-522-2426; Fax: 504-581-9795
www.bacco.com

Atmosphere: Venetian ambiance, neoclassic décor.
Cuisine: Italian.
Specialties: Truffled egg, hickory grilled gulf fish, truffle fettuccine, Bacco shrimp, lobster ravioli.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Lunch: 11:30 a.m.-2:30 p.m., daily; dinner: Sunday-Thursday, 6 p.m.-9:30 p.m., Friday-Saturday, 6 p.m.-10 p.m.
Reservations: Recommended.

Bambu Asian Grille & Sushi Bar

8 Canal St., New Orleans
504-525-3689; Fax: 985-674-1506

Atmosphere: Fun, exciting environment located inside Harrah's Casino with a diversified Asian menu.
Cuisine: Asian.
Specialties: Honey wasabi shrimp garnished with candied pecans, full service sushi bar.
Average dinner for two: $51 to $75.
Neighborhood: Central Business District.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday, 12 p.m.-11 p.m.; Monday-Thursday, 4:30 p.m.-11 p.m.; Friday, 12 p.m.-2:30 p.m., 4:30 p.m.-12 a.m.; Saturday, 12 p.m.-12 a.m.
Reservations: Not accepted.
Valet parking available

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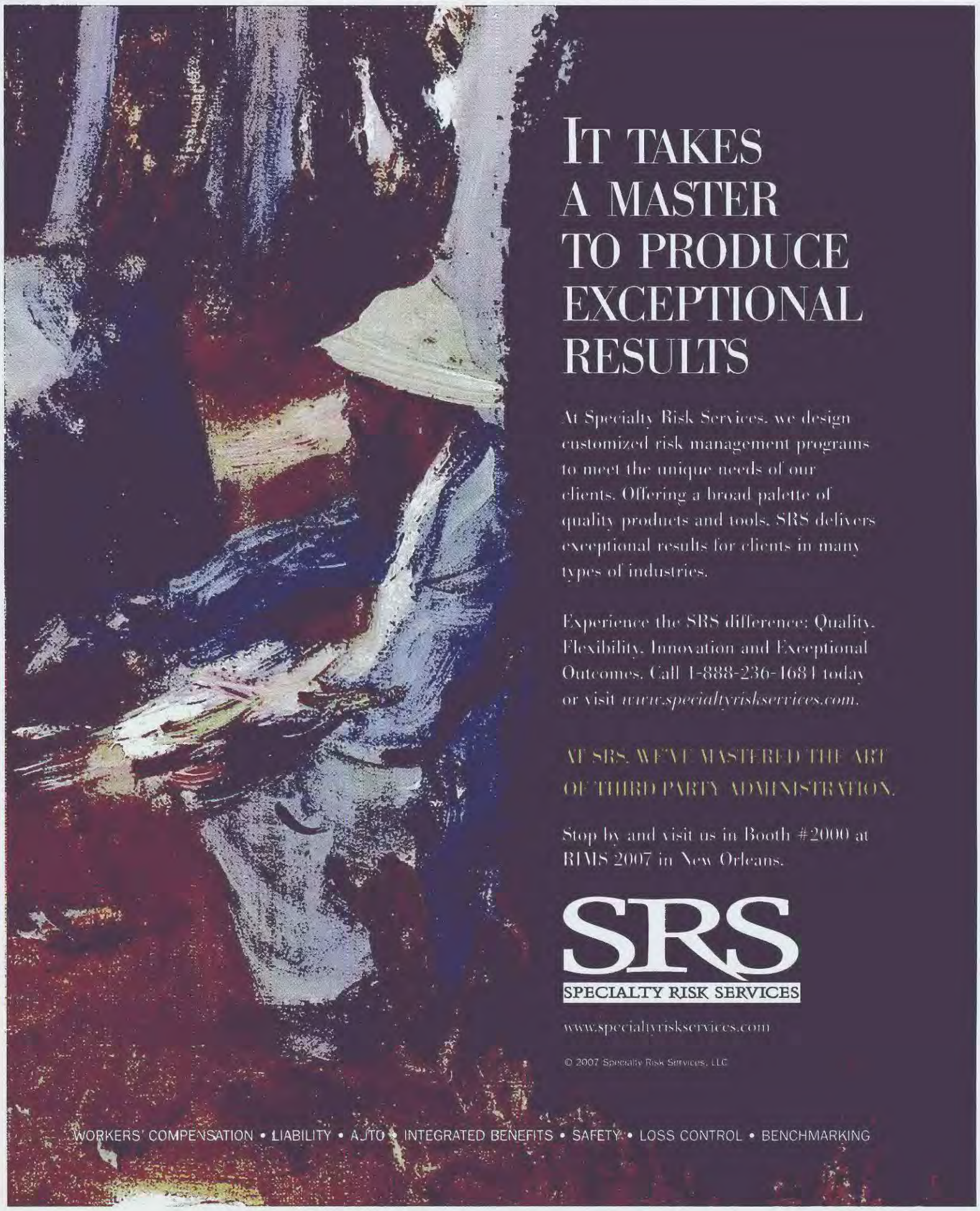

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Bayona Restaurant
430 Dauphine, New Orleans
504-522-0588; Fax: 504-522-0589
www.bayona.com

Atmosphere: Located in a 200-year-old Creole cottage in the oldest section of the historic French Quarter with a lush courtyard for dining in the spring and fall.
Cuisine: Contemporary.
Specialties: Goat cheese crouton with mushrooms in Madeira cream, grilled shrimp with black bean cake and coriander sauce, grilled duck breast with pepper jelly sauce and wild rice.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Closed Sundays; lunch: Wednesday-Friday, 11:30 a.m.-2:00 p.m., Saturday, 12:00p.m.-2:00 p.m.; dinner: Monday-Thursday, 6 p.m. to 10:00 p.m., Friday-Saturday, 6:00 p.m.-11:00 p.m.
Reservations: Recommended.
Parking available

Begue's Restaurant
300 Bourbon St., New Orleans
504-553-2278; Fax: 504-586-0335
www.beguesrestaurant.com

Atmosphere: Located inside the Royal Sonesta Hotel with French doors that open onto a lush tropical courtyard.
Cuisine: American.
Specialties: Turtle soup au sherry, smoked red fish, fresh seasonal seafood.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Dressy.
Credit cards accepted: All major credit cards.
Hours: Breakfast: 6:30 a.m.-11:30 a.m.; lunch: 11:30 a.m.-2 p.m.; dinner: 6 p.m.-10 p.m.
Reservations: Recommended.
Valet parking available

Besh Steakhouse
8 Canal St., New Orleans
504-533-6111; Fax: 504-533-6769
www.harrahs.com

Atmosphere: Contemporary American steakhouse with a New Orleans twist. Energetic and eclectic.
Cuisine: Steak.
Specialties: Besh barbeque shrimp, stuffed crab shells, cowboy rib eye, New York strip.
Average dinner for two: Over $100.
Neighborhood: Central Business District.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Thursday, 5 p.m.-10 p.m.; Friday-Saturday, 5 p.m.-11 p.m.
Reservations: Recommended.
Valet parking available

Bombay Club
830 Conti St., New Orleans
800-699-7711; Fax: 504-525-5444
www.thebombayclub.com

Atmosphere: Upscale restaurant and martini bistro located in the French Quarter. The facility is decorated in a plush British theme, with lots of overstuffed leather wingback chairs, rich woods and fine portraiture.
Cuisine: Cajun.
Average dinner for two: $26 to $50.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday, 12 p.m.-3 p.m.; dinner: Sunday-Thursday, 5 p.m.-10 p.m., Friday-Saturday, 5 p.m.-12 a.m.; bar open for cocktails, 4 p.m.-2 a.m., nightly.
Reservations: Recommended.
Valet parking available

Bourbon House
144 Bourbon St., New Orleans
504-522-0111
www.bourbonhouse.com

Atmosphere: Upscale, comfortable setting with classic wrought iron, traditional bentwood chairs and grand picture windows overlooking Bourbon St.
Cuisine: Seafood.
Specialties: Oysters on the half shell with or without caviar, redfish on the half shell with jumbo lump crabmeat, shrimp Creole, New Orleans-style barbeque shrimp.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Sunday-Thursday, 11:30 a.m.-10 p.m.; Friday-Saturday, 11:30 a.m.-11 p.m.
Reservations: Recommended.

Brennan's Restaurant
417 Royal St., New Orleans
504-525-9711; Fax: 504-525-2302
www.brennansneworleans.com

Atmosphere: Brennan's offers the charm and ambiance of the Old South combined with the comfort and convenience of today.
Cuisine: Creole.
Specialties: Trout Nancy, filet Stanley, bananas Foster.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Breakfast/brunch: Monday-Friday, 9 a.m.-1 p.m., Saturday-Sunday 9 a.m. to 2 p.m.; dinner: Sunday-Saturday, 6 p.m.-9 p.m.
Reservations: Recommended.
Parking available

Bubba Gump Shrimp Co.
429 Decatur St., New Orleans
504-522-5800; Fax: 504-522-5810
www.bubbagump.com

Atmosphere: A fun interactive experience in an environment that brings the movie "Forrest Gump" to life.
Cuisine: Seafood.
Specialties: Shrimp New Orleans, Bubba's after the storm bucket of boat trash, dumb luck coconut shrimp.
Average dinner for two: $51 to $75.
Neighborhood: French Quarter.
Attire: 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: Not accepted.

The Buffet at Harrah's New Orleans Casino & Hotel
8 Canal St., New Orleans
504-533-4038
www.harrahs.com

Atmosphere: Upbeat and positive atmosphere.
Cuisine: Buffet.
Specialties: Dungeness crabs, snow crabs, local favorites, over 40 desserts, food selections from around the world.
Average dinner for two: $51 to $75.
Neighborhood: Central Business District.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: 24 hours, 7 days a week.
Reservations: Not accepted.
Parking available

C

Café Adelaide
300 Poydras
504-595-3305
www.cafeadelaide.com

Atmosphere: Casually elegant, plantation-style atmosphere with sunny island colors.
Cuisine: Creole.
Specialties: Duck and portabello crepe, mussels and chorizo, Creole cream cheese crème caramel, grilled double-cut pork chop, snapper and gnocchi.

Average dinner for two: $26 to $50.
Neighborhood: Arts/Warehouse District.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11:30 a.m.-1:30 p.m.; dinner: Sunday-Thursday, 6 p.m.-8:30 p.m., Friday-Saturday, 6 p.m.-9 p.m.
Reservations: Recommended.
Valet parking available

Café Beignet
311 Bourbon St., New Orleans
504-524-5530
www.cafebeignet.com

Atmosphere: A grand café setting.
Cuisine: Cajun.
Specialties: New Orleans Cajun specialties, fried seafood and po-boys.
Average dinner for two: Under $25.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Wednesday, 8 a.m.-3 p.m.; Thursday-Sunday, 8 a.m.-10 p.m.; live music Thursday-Sunday.
Reservations: Not accepted.
Parking available

Café Degas
3127 Esplanade Ave., New Orleans
504-945-5635
www.cafedegas.com

Atmosphere: Nestled in historic Faubourg St. John, Café Degas offers authentic French bistro fare in a romantic open air setting.
Cuisine: French.
Specialties: Brussels sprouts salad, cheese and paté board, crab asparagus crepe, crabmeat salad, onion soup, moules, filet, hanger steak and fries, pork loin.
Average dinner for two: $51 to $75.
Neighborhood: Mid-City/Esplanade Ridge.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday, 10:30 a.m.-3 p.m.; lunch: Wednesday-Saturday, 11 a.m.-3 p.m.; dinner: Sunday, 6 p.m.-9 p.m., Wednesday-Saturday, 6 p.m.-10 p.m., closed Monday-Tuesday.
Reservations: Recommended.
Parking available*
**Street parking.*

Café du Monde
800 Decatur St., New Orleans
504-525-4544
www.cafedumonde.com

Atmosphere: Traditional French-style café.
Cuisine: Coffeehouse.
Specialties: Beignets, café au lait, ice cream, sandwiches, salads.
Average dinner for two: Under $25.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: None.
Hours: 24 hours a day, seven days a week.
Reservations: Not accepted.
Parking available*
**Street parking.*

Clancy's Restaurant
6100 Annunciation St., New Orleans
504-895-1111; Fax: 504-899-4203

Atmosphere: Neighborhood classic/locals gathering place with laid-back atmosphere.
Cuisine: Creole.
Average dinner for two: $76 to $100.
Neighborhood: Uptown/Garden District.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Tuesday-Friday, 11:30 a.m.-2 p.m.; dinner: Monday-Sunday, 5:30 p.m.-10:30 p.m.
Reservations: Recommended.
Parking available*
**Street parking.*

Commander's Palace
1403 Washington Ave., New Orleans
504-899-8221; Fax: 504-896-7606
www.commanderspalace.com

Atmosphere: Neighborhood restaurant with friendly atmosphere.
Cuisine: Creole.
Specialties: Turtle soup, pecan-crusted gulf fish, bread pudding, soufflé.
Average dinner for two: Over $100.
Neighborhood: Uptown/Garden District.
Attire: Dressy.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Jazz brunch: Sunday 10:30 a.m.-1:30 p.m., Saturday, 11:30 a.m.-12:30 p.m.; lunch: Monday-Friday, 11:30 a.m.-1:30 p.m.; dinner: 6 p.m.-9 p.m., nightly.
Reservations: Recommended.
Valet parking available*
**Complimentary.*

Cookin' Cajun Café
1 Poydras St., Shop 116,
Riverwalk Marketplace, New Orleans
504-523-6425; Fax: 504-523-4787
www.cookincajun.com

Atmosphere: Glass enclosed dining area with a stunning view of the Mississippi River.
Cuisine: Cajun.
Specialties: Gumbo, jambalaya, crawfish pies, bread pudding, bananas Foster, Cajun bloody Mary's and big easy beer.
Average dinner for two: $26 to $50.
Neighborhood: Arts/Warehouse District.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: 12 p.m.-6 p.m., some evenings till 8 p.m., depending on mall extended hours.
Reservations: Recommended.
Parking available

Court of Two Sisters
613 Royal St., New Orleans
504-522-7261; Fax: 504-581-5804
www.courtoftwosisters.com

Atmosphere: Historical courtyard and three elegant indoor dining rooms offer a perfect setting for every occasion.
Cuisine: Creole.
Specialties: Corn fried des allemands catfish; veal Oscar; speckled trout Clemenceau; crabmeat, shrimp and crawfish penne pasta; pan roasted chicken breast.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Jazz brunch buffet: Monday-Thursday, 11 a.m.-3 p.m., Friday-Sunday, 9 a.m.-3 p.m.; Creole a la Carte dinner: Monday-Saturday, 5:30 p.m.-9 p.m.
Reservations: Recommended.
Parking available

Crescent City Brewhouse
527 Decatur St., New Orleans
504-522-0571; Fax: 504-522-0577
www.crescentcitybrewhouse.com

Atmosphere: Enjoy casual dining in a historic building

Continued on next page

RESTAURANTS BY COST

Average price of dinner for two including gratuity and a bottle of wine.

UNDER $25
Café Beignet
Café du Monde
Le Citron Bistro
Mother's Restaurant
Oak Alley Plantation Restaurant & Inn

$26 TO $50
Acme Oyster House
Bombay Club
Café Adelaide
Cookin' Cajun Café
Crescent City Brewhouse
Hard Rock Café
Hip Stix Asian Fusion Restaurant
Michaul's Live Music Venue
Palm Court Jazz Café
The Red Maple
The Steamboat Natchez

$51 TO $75
Bambu Asian Grille & Sushi Bar
The Buffet at Harrah's New Orleans Casino & Hotel
Bubba Gump Shrimp Co.
Café Degas
Hookah Café
Jacques-Imo's Café
The Pelican Club
Petunias Restaurant
Ristorante Carmelo
Rock-n-Sake Bar & Sushi

$76 TO $100
Bacco
Bourbon House
Clancy's Restaurant
Dick & Jenny's
GW Fins
K-Paul's Louisiana Kitchen
Meauxbar Bistro
Mr. B's Bistro
Mr. John's Ristorante
Palace Café
Red Fish Grill
7 on Fulton
Shula's Steakhouse
Tujague's Restaurant

OVER $100
Arnaud's
Bayona Restaurant
Begue's Restaurant
Besh Steakhouse
Brennan's Restaurant
Commander's Palace
Court of Two Sisters
Dickie Brennan's Steakhouse
Emeril's Delmonico Restaurant & Bar
Emeril's Restaurant
Fire of Brazil
Galatoire's Restaurant
The Marigny Brasserie
Morton's The Steakhouse
NOLA Restaurant
Paillards
Ralph's on the Park
Riche by Todd English & 528 Jazz Lounge
Ruth's Chris Steak House

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RESTAURANTS BY CUISINE

AMERICAN
Begue's Restaurant
Hard Rock Café
Ruth's Chris Steak House

ASIAN
Bambu Asian Grille & Sushi Bar
Hip Stix Asian Fusion Restaurant

BRAZILIAN
Fire of Brazil

BUFFET
The Buffet at Harrah's New Orleans Casino & Hotel

CAJUN
Bombay Club
Café Beignet
Cookin' Cajun Café
K-Paul's Louisiana Kitchen
Michaul's Live Music Venue
Oak Alley Plantation Restaurant & Inn

COFFEEHOUSE
Café du Monde

CONTEMPORARY
Bayona Restaurant
7 on Fulton

CREOLE
Arnaud's
Brennan's Restaurant
Café Adelaide
Clancy's Restaurant
Commander's Palace
Court of Two Sisters
Dick & Jenny's
Emeril's Delmonico Restaurant & Bar
Emeril's Restaurant
Galatoire's Restaurant
Jacques-Imo's Café
Le Citron Bistro
The Marigny Brasserie
Mother's Restaurant
Mr. B's Bistro
NOLA Restaurant
Palace Café
Palm Court Jazz Café
The Pelican Club
Petunias Restaurant
Ralph's on the Park
The Steamboat Natchez
Tujague's Restaurant

FRENCH
Café Degas
Meauxbar Bistro
Riche by Todd English & 528 Jazz Lounge
Fusion Tapas
Hookah Café

ITALIAN
Bacco
Mr. John's Ristorante
Ristorante Carmelo

JAPANESE
Rock-n-Sake Bar & Sushi

NEW AMERICAN
Paillards

SEAFOOD
Acme Oyster House
Bourbon House
Bubba Gump Shrimp Co.
Crescent City Brewhouse
GW Fins
Red Fish Grill
The Red Maple

STEAK
Besh Steakhouse
Dickie Brennan's Steakhouse
Morton's The Steakhouse

CONTINUED FROM PREVIOUS PAGE

with balcony and courtyard seating, with local art and live jazz nightly.
Cuisine: Seafood.
Specialties: Crab cakes, barbeque redfish, ribs, oyster club sandwich, shrimp po-boys, broiled stuffed shrimp with crabmeat.
Average dinner for two: $26 to $50.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Thursday, 4 p.m.-10 p.m.; Friday-Sunday, 12 p.m.-10 p.m.
Reservations: Recommended.
Parking available*
**Validate across the street.*

D

Dick & Jenny's
4501 Tchoupitoulas St.
504-894-9880
www.dickandjennys.com
Atmosphere: Casual atmosphere.
Cuisine: Creole.
Average dinner for two: $76 to $100.
Neighborhood: Uptown/Garden District.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Tuesday-Saturday, 5:30 p.m.-10 p.m.
Reservations: Not accepted.
Parking available

Dickie Brennan's Steakhouse
716 Iberville St., New Orleans
504-522-2467; Fax: 504-523-0088
www.dickiebrennanssteakhouse.com
Atmosphere: Only subterranean dining room in the city. An elegant dining atmosphere with plush, inviting ambiance and clubby bar.
Cuisine: Steak.
Specialties: Tomato bleu cheese Napoleon, barbeque rib eye, house filet with creamed spinach and Pontalba potatoes with masa flash fried oysters and béarnaise sauce.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: 5:30 p.m.-10:00 p.m., nightly.
Reservations: Recommended.
Parking available*
**Discounted parking available next door.*

E

Emeril's Delmonico Restaurant & Bar
1300 St. Charles Ave., New Orleans
504-525-4937; Fax: 504-595-2206
www.emerils.com
Atmosphere: Located on the street car line of New Orleans' famed St. Charles Ave., Emeril's Delmonico offers classic Creole dining. Its ambience and décor match its menu's elegance and sophistication.
Cuisine: Creole.
Specialties: Emeril's barbeque shrimp with baked grits, seafood gumbo, classic Caesar salad for two prepared tableside, pan fried redfish meuniére.
Average dinner for two: Over $100.
Neighborhood: Uptown/Garden District.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Dinner: Tuesday-Thursday, 6 p.m.-10 p.m., Friday-Saturday, 6 p.m.-10:30 p.m.
Reservations: Recommended.
Valet parking available

Emeril's Restaurant
800 Tchoupitoulas St., New Orleans
504-528-9393; Fax: 504-558-3925
www.emerils.com
Atmosphere: A spacious design, warmed with lots of woods, Emeril's Restaurant dazzles its guest with a unique and exciting dining ambience.
Cuisine: Creole.
Specialties: New Orleans barbeque shrimp with petite rosemary biscuit and fresh chives, Creole marinated calamari fried and served with a smoked tomato sauce.
Average dinner for two: Over $100.
Neighborhood: Arts/Warehouse District.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Thursday-Friday, 11:30 a.m.-2 p.m.; dinner: Monday-Sunday, 6 p.m.-10 p.m.
Reservations: Recommended.
Valet parking available

F

Fire of Brazil
725 Iberville St., New Orleans
504-552-4446
www.fireofbrazil.com
Atmosphere: Décor inside is executed in natural woods imparting a southwestern Brazilian flair located between Bourbon Street and Royal Street.
Cuisine: Brazilian.
Specialties: Choice cuts of grilled Angus beef, lamb, chicken and pork slow roasted over open flame, accompanied by salad bar.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Sunday, 4 p.m.-9:30 p.m.; Monday-Thursday, 4 p.m.-10 p.m.; Friday-Saturday, 4 p.m.-11 p.m.
Reservations: Recommended.
Parking available

G

Galatoire's Restaurant
209 Bourbon St., New Orleans
504-525-2021; Fax: 504-525-5900
www.Galatoire's.com
Atmosphere: The grand dame of New Orleans' old-line restaurants. Galatoire's cuisine is the creation of a family that has safeguarded its traditions of impeccable cuisine, service and ambiance of fine business dining.
Cuisine: Creole.
Specialties: Trout amandine, shrimp rémoulade, oysters rockefeller, filet béarnaise.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Jacket required.
Credit cards accepted: All major credit cards.
Hours: Sunday, 11:30 a.m.-10 p.m.; closed Monday; Tuesday-Saturday, 11 a.m.-10 p.m.
Reservations: Recommended.*
Parking available
**Reservations accepted for second floor only.*

GW Fins
808 Bienville St., New Orleans
504-581-3467; Fax: 504-565-5459
www.gwfins.com
Atmosphere: White tablecloth restaurant with a casual atmosphere.
Cuisine: Seafood.
Specialties: Menu changes daily based on the freshest seafood available at that time.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: 5 p.m-10 p.m., daily.
Reservations: Recommended.
Parking available

H

Hard Rock Café
418 N. Peters St., New Orleans
504-529-5617
www.hardrock.com
Atmosphere: Located in a building that has a unique style and charm, plus an amazing outdoor balcony overlooking the famous free-for-all French Quarter.
Cuisine: American.
Specialties: Steak, salad, fajitas and burgers.
Average dinner for two: $26 to $50.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Thursday, 11 a.m.-11 p.m.; Friday-Sunday, 11 a.m.-12 a.m.
Reservations: Recommended.
Parking available

Hip Stix Asian Fusion Restaurant
870 Tchoupitoulas St., New Orleans
504-581-2858; Fax: 504-581-9869
Atmosphere: Casual, upbeat and fun.
Cuisine: Asian.
Specialties: Thai coconut curry chicken, vermicelli bowls, spring rolls, pho ga Vietnamese po-boys.
Average dinner for two: $26 to $50.
Neighborhood: Arts/Warehouse District.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Sunday, 6 p.m.-10 p.m.; Monday-Thursday, 5:30 p.m.-10 p.m.; Friday-Saturday, 5:30 p.m.-11 p.m.
Reservations: Not accepted.
Parking available*
**$5 charge at lot next door.*

Hookah Café
500 Frenchmen St., New Orleans
504-943-1101; Fax: 504-943-1773
www.hookah-cafe.com
Atmosphere: Hookah Café boasts a unique exotic atmosphere.
Cuisine: Fusion Tapas.
Specialties: Fried green tomato Napoleon, a triple stack of fried tomatoes layered with shrimp, Louisiana crawfish and crabmeat with a rich butter cream sauce.
Average dinner for two: $51 to $75.
Neighborhood: Faubourg Marigny/Bywater.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Closed Monday; Tuesday-Sunday, 5:30 p.m.-12 a.m.
Reservations: Recommended.

Continued on next page

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CONTINUED FROM PREVIOUS PAGE

Parking available*
**Street parking and lot parking next door.*

J

Jacques-Imo's Café
8324 Oak St., New Orleans
504-861-0886; Fax: 504-832-3622
www.jacquesimoscafe.com
Atmosphere: Funky, fun and casual.
Cuisine: Creole.
Specialties: Shrimp and alligator sausage, cheesecake, mushroom stuffed salmon with black beans and ginger cream sauce, country fried venison with mushroom pan gravy.
Average dinner for two: $51 to $75.
Neighborhood: Uptown/Garden District.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Closed Sundays; Monday-Thursday, 5 p.m.-10 p.m.; Friday-Saturday, 5 p.m.-10:30 p.m.
Reservations: Required.

K

K-Paul's Louisiana Kitchen
416 Chartres St., New Orleans
504-596-2530; Fax: 504-596-2540
www.kpauls.com
Atmosphere: Lively atmosphere, open kitchen, courtyard and balcony dining option with live music, nightly.
Cuisine: Cajun.

Specialties: Menu changes daily, blackened fish, steak, sweet potato pecan pie.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Monday-Saturday, 5:30 p.m.-10 p.m.
Reservations: Recommended.
Parking available*
**Parking validated at Jax Brewery.*

L

Le Citron Bistro
1539 Religious St., New Orleans
504-566-9051
Atmosphere: An intriguing historic dining atmosphere with a lush outdoor courtyard or cozy indoor dining area.
Cuisine: Creole.
Specialties: French onion soup; blackened catfish topped with lump crab salad and baby greens; famous Nawlins fried red beans, rice and side salad.
Average dinner for two: Under $25.
Neighborhood: Uptown/Garden District.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Wednesday-Saturday, 5:30 p.m.-10 p.m.
Reservations: Recommended.
Parking available

M

The Marigny Brasserie
640 Frenchmen St., New Orleans
504-945-4472; Fax: 504-945-1330
www.marignybrasserie.com
Atmosphere: Fine dining, quality food and service in a relaxed neighborhood atmosphere
Cuisine: Creole.
Specialties: Foie gras, local ingredients.
Average dinner for two: Over $100.
Neighborhood: Faubourg Marigny/Bywater.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Saturday-Sunday, 11 a.m.-3 p.m.; lunch: Monday-Friday, 11:30 a.m.-2:30; dinner: 5:30 p.m.-closing.
Reservations: Recommended.
Parking available

Meauxbar Bistro
942 N. Rampart St. at St. Philip St.,
New Orleans
504-569-9979; Fax: 504-569-9978
Atmosphere: Chic neighborhood bistro with old New Orleans and Indochine feel.
Cuisine: French.
Specialties: Classic French bistro fare with Indochine influences.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: Tuesday-Saturday, 6 p.m.-10 p.m.
Reservations: Recommended.
Valet parking available

Michaul's Live Music Venue
840 St. Charles Ave., New Orleans
504-522-5517; Fax: 504-529-2541
www.michauls.com
Atmosphere: Enjoy great family, food and fun Cajun style.
Cuisine: Cajun.
Average dinner for two: $26 to $50.
Neighborhood: Arts/Warehouse District.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Open 24 hours, seven days a week.
Reservations: Required.
Parking available

Mr. B's Bistro
201 Royal St., New Orleans
504-523-2078; Fax: 504-521-8304
www.mrbsbistro.com
Atmosphere: Clubby, bistro style.
Cuisine: Creole.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Monday-Saturday, 11:30 a.m.-3 p.m.; dinner: 5:30 p.m.-10 p.m., nightly.
Reservations: Recommended.
Parking available

Mr. John's Ristorante
2111 St. Charles Ave., New Orleans
504-679-7697; Fax: 504-679-7638
www.mrjohnsristorante.com
Atmosphere: Fine dining in a casual atmosphere.
Cuisine: Italian.
Specialties: Italian food and steaks.
Average dinner for two: $76 to $100.
Neighborhood: Uptown/Garden District.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Thursday-Friday, 11 a.m.-3 p.m.; dinner: Sunday-Thursday, 5 p.m.-9 p.m., Friday-Saturday, 5 p.m.-10 p.m. Closed Monday.
Reservations: Recommended.
Valet parking available

Morton's The Steakhouse
365 Canal St., New Orleans
504-566-0221; Fax: 504-566-8326
www.mortons.com
Atmosphere: Crisp white linens and exceptional service.
Cuisine: Steak.
Specialties: USDA prime-aged beef, seafood, wine, chilled cocktails, decadent desserts.
Average dinner for two: Over $100.
Neighborhood: Central Business District.
Attire: Business casual.
Credit cards accepted: American Express, Diner's Club, MasterCard, Visa.
Hours: Sunday, 5 p.m.-10 p.m.; Monday-Saturday, 5:30 p.m.-11 p.m.; bar open daily, 5 p.m.
Reservations: Recommended.
Parking available*
**Parking validated up to three hours at the Canal Place Garage.*

Mother's Restaurant
401 Poydras St., New Orleans
504-523-9656; Fax: 504-525-7671
www.mothersrestaurant.net
Atmosphere: Casual, local favorite offering classic New Orleans home cooking and ambiance.
Cuisine: Creole.
Specialties: Baked ham, po-boys, debris, gumbo, fried seafood, jambalaya, crawfish étouffée, fried chicken, red beans and rice.
Average dinner for two: Under $25.
Neighborhood: Central Business District.
Attire: Casual.
Credit cards accepted: American Express, MasterCard, Visa.
Hours: 7 a.m.-10 p.m., daily. Breakfast served all day.
Reservations: Not accepted.
Parking available*
**Parking validated for up to three hours at the Canal Place Garage.*

N

NOLA Restaurant
534 St. Louis St., New Orleans
504-522-6652; Fax: 504-524-6178
www.emerils.com
Atmosphere: Relaxed atmosphere and the signature personal attention of Lagasse's staff lure local French Quarter following.
Cuisine: Creole.
Specialties: Miss Hay's stuffed chicken wings with homemade hoisin dipping sauce, Emeril's barbeque gulf shrimp with rosemary biscuit, garlic-crusted Texas redfish.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: Saturday only, 11:30 a.m.-2 p.m.; dinner: Monday-Sunday, 6 p.m.-10 p.m.
Reservations: Recommended.
Parking available*
**Validated parking at the Omni Royal Orleans.*

O

Oak Alley Plantation Restaurant & Inn
3645 Highway 18, Vacherie
800-442-5539; Fax: 225-265-7035
www.oakalleyplantation.com
Atmosphere: Housed in a 19th century cottage located on the plantation grounds, near antebellum mansion. A national historic landmark, famous for alley of 300-year-old live oak trees.
Cuisine: Cajun.
Specialties: Red beans and rice, jambalaya, crawfish stew, chicken fricassee, fried alligator nuggets, crawfish étouffée and chicken and andouille gumbo.
Average dinner for two: Under $25.
Neighborhood: Vacherie.
Attire: Casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Breakfast: 8:30 a.m.-10 a.m.; lunch: 11 a.m.-3 p.m.
Parking available

P

Paillards
717 Orleans St., New Orleans
504-523-2222
www.paillardsrestaurant.com
Atmosphere: Casually elegant atmosphere located behind St. Louis Cathedral between Royal Street and Bourbon Street.
Cuisine: New American.
Average dinner for two: Over $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Dinner: 5 p.m.-10 p.m., daily.
Reservations: Required.

Palace Café
605 Canal St., New Orleans
504-523-1661; Fax: 504-523-1633
www.palacecafe.com
Atmosphere: Al fresco dining in an upbeat/lively grand Parisian café housed in the Werlein building, which has long served as a New Orleans landmark.
Cuisine: Creole.
Specialties: Andouille crusted gulf fish, crabmeat, cheesecake, oysters pan roast, white chocolate bread pudding, pepper-crusted duck with foie gras.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Jazz brunch: Sunday, 10:30 a.m.-2:30 p.m.; lunch: Monday-Friday, 11:30 a.m.-2:30 p.m.; dinner: Monday-Saturday, 5:30 p.m.-9 p.m.
Reservations: Recommended.
Parking available*
**Parking validated at the Marriott.*

Palm Court Jazz Café
1204 Decatur St., New Orleans
504-525-0200; Fax: 504-523-2629
www.palmcourtjazzcafe.com
Atmosphere: Décor and theme reflects elegance of old New Orleans.
Cuisine: Creole.
Specialties: Traditional gumbo, crawfish nantua, chicken ambrosia.
Average dinner for two: $26 to $50.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Wednesday-Sunday, 7 p.m.-11 p.m., live jazz music starts at 8 p.m.
Reservations: Recommended.

The Pelican Club
312 Exchange Alley
504-523-1504; Fax: 504-522-2331
www.pelicanclub.com
Atmosphere: Comfortable, clubby and lively with burnished Louisiana cypress paintings by New Orleans artists and black leather banquettes in a crisp blend of traditional and contemporary.
Cuisine: Creole.
Specialties: Seafood martini with lobster, jumbo lump crab and gulf shrimp; fresh Maine lobster; Black Angus steak; sauteed redfish with jalapeno hollandaise.
Average dinner for two: $51 to $75.
Neighborhood: French Quarter.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Dinner: 5:30 p.m.-closing, nightly.
Reservations: Recommended.
Parking available

Petunias Restaurant
817 St. Louis St., New Orleans
504-522-6440; Fax: 504-528-9042
www.petuniasrestaurant.com
Atmosphere: Casual and relaxed in a 175-year-old Creole townhouse.
Cuisine: Creole.
Specialties: Entrée and dessert crepes, fresh grilled fish, fried seafood.
Average dinner for two: $51 to $75.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Monday-Wednesday, 8 a.m.-3 p.m.; Thursday-Sunday, 8 a.m.-10 p.m.
Reservations: Recommended.*
**Evening reservations only.*

R

Ralph's on the Park
900 City Park Ave., New Orleans
504-488-1000; Fax: 504-482-6175
www.ralphsonthepark.com
Atmosphere: Building dates to 1860 with wrap around balcony, comfortable dining rooms, residential in feel, with unmatched views of historic City Park and a lively bar scene.
Cuisine: Creole.
Specialties: Blackened redfish, andouille crusted oysters, the City Park salad.
Average dinner for two: Over $100.
Neighborhood: Mid-City/Esplanade Ridge.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Brunch: Sunday, 11 a.m.-2 p.m.; lunch: Friday, 11:30 a.m.-2 p.m.; dinner: 5:30 p.m.-9:30 p.m., nightly.
Reservations: Recommended.

Red Fish Grill
115 Bourbon St., New Orleans
504-598-1200; Fax: 504-598-1211
www.redfishgrill.com
Atmosphere: Energetic, fun, comfortable, cool and casual.
Cuisine: Seafood.
Specialties: Barbeque oysters, alligator sausage and seafood gumbo, hickory grilled redfish.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: 11 a.m.-3 p.m., daily; dinner: 5 p.m.-10 p.m.
Reservations: Recommended.
Parking available

The Red Maple
1036 Lafayette St., Gretna
504-367-0935; Fax: 504-365-1998
www.theredmaple.com
Atmosphere: Guests are greeted with old family and friendly regular's photos as they enter the restaurant through the lush courtyard with beer steins hanging from wood beam ceilings over a glowing fireplace.
Cuisine: Seafood.
Specialties: Blackened tuna, fresh lobster, rib-eye steak, roasted duck, mascarpone cheesecake.
Average dinner for two: $26 to $50.
Neighborhood: Gretna.
Attire: Business casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Sunday, 5 p.m.-10:30 p.m.; Monday-Friday, 11:30 a.m.-10:30 p.m.; Saturday, 3 p.m.-10:30 p.m.
Reservations: Recommended.
Parking available

Riche by Todd English & 528 Jazz Lounge
Fulton St. at Poydras, New Orleans
504-533-6117; Fax: 504-593-8037
www.toddenglish.com
Atmosphere: Warm and inviting atmosphere. The dining room delivers a masculine baroque style with beautiful columns and woodwork, high enormous ceilings with ceiling to floor French doors leading out onto the bistro style dining patio.
Cuisine: French.
Specialties: Double-tiered seafood platter, roast of the day, chocolate trio dessert.
Average dinner for two: Over $100.
Neighborhood: Central Business District.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Breakfast: 7 a.m.-10:30 a.m.; brunch: Saturday-Sunday, 10 a.m.-2 p.m.; lunch: 11:30 a.m.-2:30 p.m.; dinner: 6 p.m.-10 p.m.; 528 lounge: Sunday, Wednesday-Thursday, 8 p.m.-12 a.m.; Monday-Tuesday, 8 p.m.-10 p.m.; Friday-Saturday 9 p.m.-1 a.m.
Reservations: Recommended.
Parking available

Ristorante Carmelo
541 Decatur St., New Orleans
504-586-1414; Fax: 504-528-9760
www.ristorantecarmelo.com
Atmosphere: Fine, well-known romantic restaurant in a historic French Quarter building with a panoramic view of the Mississippi River while dining on the balcony.
Cuisine: Italian.
Specialties: Antipasti, homemade pasta, veal dishes, fresh seafood, steak.
Average dinner for two: $51 to $75.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Lunch: 11:30 a.m.-3 p.m.; dinner: 6 p.m.-closing.
Parking available

Rock-n-Sake Bar & Sushi
823 Fulton St., New Orleans
504-581-7253; Fax: 504-529-3730
www.rocknsake.com
Atmosphere: Vivacious party atmosphere.
Cuisine: Japanese.
Specialties: Sushi, Hawaii 5-0 rolls, LSU rolls, Mt. Fujita rolls.
Average dinner for two: $51 to $75.
Neighborhood: Arts/Warehouse District.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Closed Monday; Lunch: Friday 11 a.m.-2:30 p.m.; dinner: Sunday, 5 p.m.-10 p.m.; Tuesday-Wednesday, 5 p.m.-10 p.m.; Thursday, 5 p.m.-11 p.m.; Friday, 5:30 p.m.-12 a.m.; Saturday, 5 p.m.-12 a.m.
Reservations: Not accepted.
Parking available*
**Street parking.*

Ruth's Chris Steak House
3633 Veterans Blvd., Metairie
504-888-3600; Fax: 504-885-6422
www.ruthschris.com
Atmosphere: Comfortable surroundings and nice décor with a spirit of genuine hospitality.
Cuisine: American.
Specialties: U.S. prime New York strip steak, barbeque shrimp.
Average dinner for two: Over $100.
Neighborhood: Metairie.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Dinner only: Sunday, 4:30 p.m.-9:30 p.m.; Monday-Thursday, 5 p.m.-10 p.m.; Friday-Saturday, 5 p.m.-11 p.m.
Reservations: Recommended.

S

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701 Convention Center Blvd., New Orleans
504-525-7555; Fax: 504-524-0600
www.7onfulton.com
Atmosphere: Casual dining elegance in bright airy dining room with contemporary art.
Cuisine: Contemporary.
Specialties: Crispy redfish with spicy spinach salad and sauce piquante.
Average dinner for two: $76 to $100.
Neighborhood: Arts/Warehouse District.
Attire: Business casual.
Credit cards accepted: American Express, Discover, MasterCard, Visa.
Hours: Breakfast: 7 a.m.-10 a.m.; lunch: 11:30 a.m.-2 p.m.; dinner: 6 p.m.-10 p.m.
Reservations: Recommended.
Parking available

Shula's Steakhouse
JW Marriott Hotel, 614 Canal St., New Orleans
504-525-6500
www.donshula.com
Atmosphere: Upscale American steakhouse.
Cuisine: Steak.
Specialties: Certified Angus beef, Shula cut.
Average dinner for two: $76 to $100.
Neighborhood: Central Business District.
Attire: Business casual.
Credit cards accepted: All major credit cards.
Hours: Breakfast: 6:30 a.m.-11 a.m.; lunch: 11 a.m.-2 p.m.; dinner: 5:30 p.m.-10 p.m.; lounge open: 11 a.m.-10 p.m.
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Cuisine: Creole.
Average dinner for two: $26 to $50.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Two lunch cruises daily: 11:30 a.m.-1:30 p.m., 2:30 p.m.-4:30 p.m.; dinner jazz cruise: 7 p.m.-9 p.m., daily, boarding at 6 p.m.
Reservations: Recommended.
Parking available

T

Tujague's Restaurant
323 Decatur St., New Orleans
504-525-8676; Fax: 504-525-8785
www.tujagues.com
Atmosphere: French bistro-style atmosphere at New Orleans second oldest restaurant, housed in a building older than the city.
Cuisine: Creole.
Specialties: Crawfish étouffée, brisket with horseradish sauce, chicken bonne femme.
Average dinner for two: $76 to $100.
Neighborhood: French Quarter.
Attire: Casual.
Credit cards accepted: All major credit cards.
Hours: Sunday-Saturday, 5 p.m.-10 p.m.
Reservations: Recommended.
Parking available

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Business Insurance
PERSPECTIVE

Been a CEO for 10 years? Your time's about up

By Thomas W. Harvey

Thomas W. Harvey is a former chief executive officer of Columbus, Ohio-based international brokerage network Assurex Global.

Over my four-decade business career, I observed many company leaders and what I saw was that eventually routine takes over. Chief executive officers become numb from dealing with repetitive issues and the challenge that initially energized them begins to fade. Many CEOs run out of steam, preferring to focus on acquisitions, outside directorships, charities and even honing their golf game. A tendency to retire seems to manifest itself as they approach 10 years in office.

A study of bank mergers and acquisition activities in 1998 confirmed my observations. It found that a majority of acquisitions fail to create value for the acquirer and the most voracious buyers are CEOs with more than 10 years of experience. Many seem to succumb to the exhilaration of hunting for new companies to buy rather than the mundane management of the existing and familiar. The author of the study recommended that, to suppress this dangerous ego/boredom factor, CEOs should be held to 10-year limits.

My friend Brian Duperreault, retired chairman of ACE Ltd., a global firm writing over $16 billion a year in insurance premiums, was interviewed last year about his 10-year run as CEO. He said, "I really believe there is a certain time frame for everybody to run a company as a CEO. You should always step down when you're doing a good job. I didn't want to stay too long. It is good to change management. People get stale" (to read the entire interview, visit *www.BusinessInsurance.com/QandA*).

Second-term blues struck many recent U.S. presidents: Bill Clinton's actions late in his first term led to the Monica Lewinsky scandal and impeachment; Ronald Reagan's overly aggressive staff created the Iran-Contra fiasco; and Richard Nixon's team breaking into the Watergate Hotel drove him from office.

Regarding this phenomenon, David Gergen, who served in the administration of all of the aforementioned presidents, was quoted in The Wall Street Journal as saying, "It is essentially an issue of hubris that sets in when you're re-elected. People around you think you're master of the universe."

Throughout my own state of Ohio, the name Taft has been synonymous with honesty and integrity for three generations. Following a successful first term as governor, Robert A. Taft II handily won re-election in November 2002. His great-grandfather, William Howard Taft, was U.S. president and chief U.S. Supreme Court justice, and his grandfather and father both were distinguished senators.

Robert Taft's second term as governor was stained by scandal and he was found guilty of ethics violations. The state Supreme Court reprimanded him, a permanent mark on his record as a lawyer. In the wake of these ethics abuses, Gov. Taft's approval rating bottomed at 6.5%, giving him quite possibly the lowest polled approval rating ever by a U.S. politician.

In 2006, Korn/Ferry International, a leading recruiter of executives, reported a survey of 1,925 CEOs. This survey asked: "At what point are executives most effective?" Fifty-four percent reported three to five years; 37% said in the first two years; 8% said five to 10 years; and only 2% said more than 10 years.

Leader disengagement late in their careers was evident in the courtroom revelations of Enron's Ken Lay, WorldCom's Bernie Ebbers and HealthSouth's Richard Scrushy. All claimed to be unaware of the financial shenanigans that surrounded them. However, the "out to lunch" defense seemed to work only for Mr. Scrushy as he was found not guilty on all charges of accounting fraud in 2005.

Your time may be up if you became CEO in 1997, and you should have already alerted the board of your intention to step down. A search for your replacement should be under way. But take heart, there is probably an even more exciting and rewarding challenge in your future, so get on with it.

To get the most from health centers, bring them onsite

By Todd S. Keller

Todd Keller is president and chief executive officer of IMC HealthCare Inc. in Jacksonville, Fla.

It's no secret that skyrocketing costs are putting a financial burden on businesses trying to provide affordable health care benefits to their employees.

Unfortunately, many companies are addressing this challenge and controlling costs by reducing health-related benefits. But reducing these benefits has its own risks. It can result in more employee health issues, increased absenteeism and ultimately reduce productivity. This can negatively impact the bottom line even more than the cost of providing those benefits.

With employees working harder and longer hours than ever before, many don't have time to go to their family doctor to treat a minor illness. Instead, they ignore it, often get sick and miss work anyway. And, they're spending even less time getting preventative care. Considering that fewer employees are covered by group health plans today than they were five years ago, this isn't a good scenario for promoting a healthy workplace.

Fortunately, there's a trend occurring that may offer a solution to the challenge of providing quality, yet affordable, employer-sponsored health care. The recent growth of onsite employee health centers is helping balance the investment in health services with the needs of employees. According to benefits consulting firm Watson Wyatt Worldwide, about 25% of Fortune 1000 companies are expected to have onsite employee health centers by the end of this year, up from the 15% that had them last year. Fueling this trend are higher premiums for employer-sponsored health insurance, which increased 7.7% in 2006, according to the Kaiser Family Foundation.

Benefits of onsite health centers

Onsite health centers complement a company's employee group health insurance plan by providing basic treatment for minor illnesses or injuries at the workplace. These facilities do not replace health coverage for major issues such as hospitalizations and surgeries. They often provide preventative health care services such as health screenings, immunizations and wellness programs to help minimize workplace illnesses.

The benefits of onsite health centers include:

- Lower direct and indirect health care costs to the employer.
- Reduced absenteeism, resulting in increased employee productivity.
- Convenient access to health care services for the employee.
- Better, more compassionate health care tailored to employee needs.
- Proactive preventative programs to identify health problems early and maintain a healthy workforce.
- An enhanced company benefits package, which can aid in recruitment and retention of top caliber employees.

Traditionally, most onsite health centers have been found in Fortune 1000 companies with large corporate offices or manufacturing facilities requiring onsite occupational medical facilities.

Today, with many customized service options available, onsite health centers have become a more affordable option for many midsize companies with only a few hundred employees at a location. For example, a full-service center staffed by physicians with onsite test labs and even a pharmacy may be an option for a large manufacturing plant with thousands of employees. A midlevel facility staffed by physician's assistants and nurses is a popular option for a corporate campus, while a limited-hours center staffed by a single nurse may be a more practical option for a smaller regional office site.

Outsourcing the operation of an onsite health center to a third-party service provider is a cost-effective option for many companies. For a fixed fee, the service provider completely manages all aspects of day-to-day center administration, including recruiting, training, staffing, credentialing, and procuring equipment and supplies. They also assume full medical malpractice liability and assure total regulatory compliance. This allows the employer to focus entirely on its core business, instead of the complexities and liabilities of operating a medical facility.

Typically, a third-party service provider can pay for itself through cost efficiencies achieved by its operations expertise, access to national discounts and reduced malpractice liability of the employer.

Is it worth the investment?

Selecting the best onsite health center option for your company requires balancing service needs and space availability with financial resources. No matter the size and scope of the center, the return on investment is well documented. Workers compensation cost reductions of 25% to 30% and general health care cost reductions of 15% to 18% are common at companies investing in these facilities.

A recent study published in the American Journal of Preventative Medicine indicates that for every dollar a company invests in workplace health services (including onsite health centers), the return on investment ranges from $3 to $6 over two to five years. It's clear that investing in employee health is an excellent financial investment and a prudent business decision for most companies.

For those companies that have the resources and a genuine interest in providing the best possible health care services to their employees, the addition of an onsite employee health center is well worth the initial investment. The reality is, a healthy person is a happier, more productive employee and that benefits everyone in the workplace.

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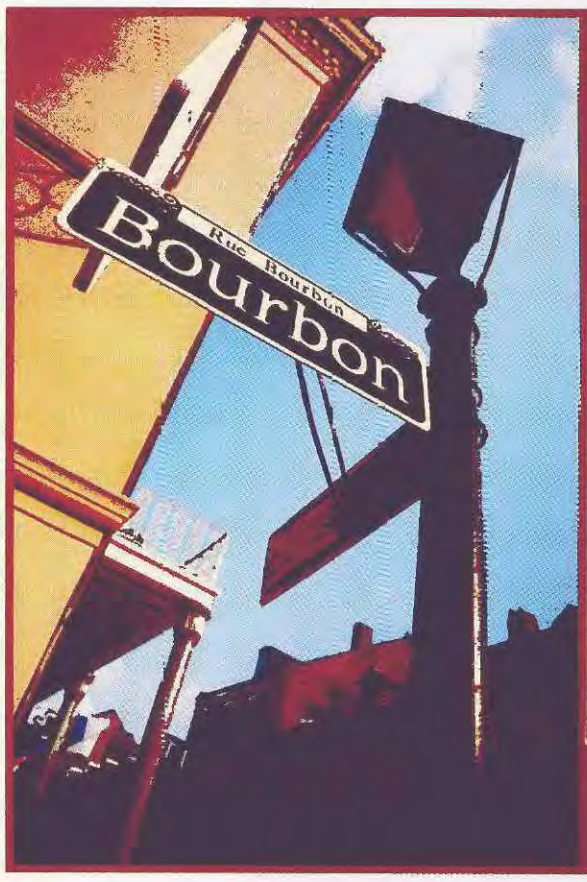

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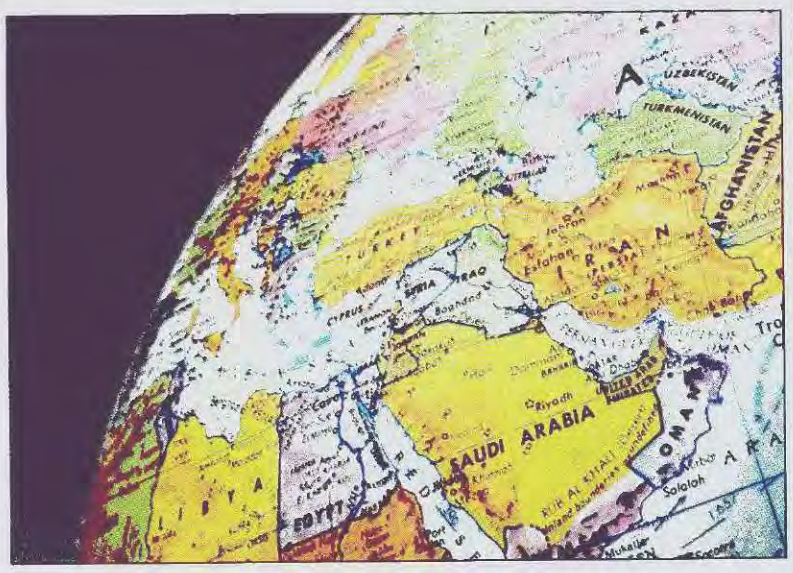

Arab market set to grow if modernized: Report

Capital requirements, risk assessment guidelines needed

By MICHAEL BRADFORD

DOHA, Qatar—Insurance markets in the Middle East and North Africa are poised for significant growth if legal and regulatory infrastructures can be modernized, a report from the World Economic Forum concludes.

The Arab World Competitiveness Report 2007, released April 10 at the World Competitiveness Roundtable in Doha, Qatar, also suggests that "there are opportunities to improve the competitive landscape" by mandating higher capital levels and introducing governance and risk

See **MIDEAST** next page

Comp plan worries Canada employers

Ontario revisions could boost cost of benefits and return-to-work rules

By GLORIA GONZALEZ

Ontario employers say proposed changes to the Canadian province's workplace safety law likely will lead to an increase in employer premiums for workers compensation coverage.

Employers are extremely concerned about proposals to increase compensation for injured workers receiving partial benefits and allow workers who are physically able to return to work to continue receiving benefits if they cannot find suitable employment.

Employers also expressed concern that the workers comp system would be taking on costs that should be borne by employment insurance, Ontario's unemployment benefit.

Canadian workers comp coverage is provided largely by provincial and territorial workers comp boards and financed by employer-paid premiums. Employers have no control over the rates set by the boards; rates for each company in a given sector reflect the loss experience of that sector, though companies that have low incident levels within a sector are eligible for individual rebates.

The Ontario government has proposed amending the province's Workplace Safety and Insurance Act to provide a 2.5% increase in compensation benefits in each of the next three years, starting July 1 for about 155,000 claimants receiving partial benefits. Government officials say the increase for injured workers receiving partial benefits is necessary, given that inflation has risen nearly 29% while benefits have increased only 2.9% during the past 12 years.

Injured workers who are 100% disabled already receive an annual cost of living increase.

The partial benefits amendment would grant government officials the authority to order future indexation increases to benefits after 2009, meaning they would be able to implement benefit increases without seeking legislative approval.

Another key proposal would require the Workplace Safety & Insurance Board—the entity that administers workers comp benefits in Ontario—to calculate benefits for injured workers re-entering the workforce based on what they are likely to earn from "suitable and available" employment. Under the current law, an injured worker's benefits can be reduced or terminated if the worker is able to return to suitable work even if such work is not available.

"That has the potential to cause some real cost problems for employers, but that depends on how it's implemented by the board," said William LeMay, a Toronto-based partner with law firm Hicks Morley Hamilton Stewart Storie L.L.P. who specializes in issues related to the Workplace Safety and Insurance Act.

This change was surprising given that WSIB officials have acknowledged that persistency of claims is a problem in managing the system, said Judith Andrew, vp, Ontario for

See **WORKERS COMP** next page

AMENDMENTS

The 2007 Ontario budget proposes amendments to the province's Workplace Safety and Insurance Act. Those amendments would:

- Provide a 2.5% increase in compensation benefits in each of three consecutive years starting July 1 for recipients receiving partial benefits.
- Determine benefits for injured workers re-entering the workforce based on what they are likely to earn from "suitable and available" employment.
- Allow Workplace Safety & Insurance Board officials greater flexibility to review cases after a currently designated 72-month period for locking in benefits.
- Require the WSIB to make a lump-sum retirement payment rather than a monthly income payout to injured workers who reach the age of 65 if the benefit they are entitled to amounts to less than $3,000 Canadian ($2,640) per year.
- Increase the size of the board of directors so there is a minimum of seven and a maximum of nine members in addition to the president and chair of the organization and clarify that one person cannot serve as both president and chair of the WSIB.
- Increase funding to the Office of the Worker Adviser, which represents nonunion workers and their dependents in workplace safety and insurance issues.

Source: Ontario Ministry of Labor

High cost of P/C coverage prompts boroughs to form mutual

By ETTIE SCHMITT

LONDON—The high cost of coverage has driven a group of local authorities to set up the first local government insurance mutual in the United Kingdom in more than 100 years.

The mutual, London Authorities Mutual Ltd., is open to all 32 London boroughs, the Corporation of London and the Greater London Authority.

While 28 of these had responded positively to a feasibility study conducted last year by the London Regional Centre of Excellence, so far, only 10 have signed up to join the pool (see box).

LAML will offer local authorities insurance coverage for property, employers liability and public liability exposures.

Malcolm Davies, head of risk management and insurance at the London borough of Croydon, said participation to date is far from disappointing. "Our target for making the mutual feasible was for six local authorities to sign up to it, so having 10 has exceeded that. I haven't heard of any authority that thinks it's a bad idea. The others want to see it in practice," he said.

The boroughs of Brent and Harrow are the first to place business with LAML, while the other founding authorities will start doing so over the next 14 months as their existing contracts come to an end.

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Participating governmental units to date

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Camden	Harrow
Croydon	Islington
Fulham	Kingston
Hammersmith	Lambeth Tower

Mr. Davies said that while driving down the cost of coverage by as much as 15% was certainly a priority in forming the mutual, there were other factors, including the prospect of working together on risk management to improve the members' risk profiles.

A spokesman for the LRCE said that the mutual had been set up because it is difficult for councils to negotiate good premiums, particularly on property risks in London, because the market is dominated by a few insurers.

The mutual will be run by a board of directors, appointed by member authorities, that will include a minority number of independent directors. So far, there are seven directors, two of whom are independent.

Financial Service Authority authorization required that the mutual would have access to a capital fund sufficient to cover its prospective liabilities. "The company is guaranteed by the 10 participating authorities, and is capitalized to £7.7 million ($15.1 million)," said Mr. Davies.

Ownership of the mutual is vested in the members, and since there are no shareholders, underwriting profit can be retained for those members.

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Trial: Former execs charged with price fixing, bid rigging

CONTINUED FROM PAGE 1

counts of bid-rigging and fraud by then-New York Attorney General Eliot Spitzer and former State Insurance Superintendent Howard Mills.

That indictment accused the executives of colluding with employees at various insurance carriers—including AIG, ACE USA, Liberty International Insurance Co. and Zurich American Insurance Co.—to rig the market for excess casualty insurance between November 1998 and September 2004.

The defendants and others involved in the alleged scheme would predetermine which carriers won business, set "targets" for the predetermined winner to submit as a bit, and obtain "losing bids" from employees at the accomplice companies, the indictment charged.

While seven of the former Marsh executives indicted—including Messrs. Gilman and McNenney—pleaded not guilty to the charges, one out of the group pleaded guilty (see box).

Prosecutors have since dismissed 13 larceny counts against Messrs. Gilman and McNenney. They still face charges alleging scheme to defraud in the first degree, violation of the New York Donnelly Act—the state's antitrust law—and various larceny charges. If convicted, both face up to 25 years in prison.

Marsh itself has not faced any criminal sanctions over the scandal, and in January 2005 paid $850 million restitution for policyholders to end regulators' bid-rigging and fraud probes.

In opening arguments last week, Assistant Attorney General Nina Sas called Mr. Gilman "the architect and driving force behind the price-fixing, bid-rigging and customer allocation scheme that overran the excess casualty insurance industry from 1998 to 2004."

Mr. McNenney, meanwhile, was one of Mr. Gilman's "protégés," and "the enforcer of Mr. Gilman's scheme," she said, making sure that Mr. Gilman's "philosophy of controlling the insurance carriers was carried out and implemented on a daily basis," Ms. Sas said.

Together, they—along with other co-defendants and accomplices—"pushed Marsh Global Broking Excess Casualty insurance brokers to defraud and cheat their clients," she said.

Lawyers for the defendants—Robert Cleary of Proskauer Rose L.L.P and Stephen Neal of Cooley Godward Kronish L.L.P.—meanwhile, argued in their opening statements that it was largely AIG's dominance of the excess casualty market and use of its leverage to raise prices and restrict coverage that presented a challenge to Marsh and its brokers. Messrs. Gilman and McNenney consistently were forced to battle AIG aggressively to act in favor of clients, the lawyers said.

"The mission at Marsh and for Bill Gilman in particular was to pry loose the vice-like grip AIG had over the market in an effort to get the best possible coverage," said Mr. Cleary, attorney for Mr. Gilman. Over the years, Mr. Gilman had to adopt "a bare knuckles, in your face approach to pushing around AIG and other insurance companies."

"The prosecutors have a heavy burden trying to prove Ed McNenney guilty beyond a reasonable doubt," said Mr. McNenney's attorney, Mr. Neal. "They cannot meet that burden."

An AIG spokesman declined to comment. AIG in February 2006 agreed to pay $1.64 billion to settle bid-rigging and other charges.

The prosecution said it will call as witness many corporate risk managers and others—from Cisco, IBM, Fortune Brands, Vivendi and other companies—who will testify that "they would never have purchased their excess casualty insurance through Marsh had they known" Marsh was seeking losing quotes "and tricking them into believing there had been a competitive bidding process."

Prosecutors also plan to call as witness former Marsh executives, many of whom have pleaded guilty to criminal charges in connection with regulators' fraud bid-rigging probe, and agreed to cooperate with the New York attorney general's office. Underwriters from several insurance carriers will also testify, the prosecution said.

Last week, Kathryn Winter, a former managing director and broker in the excess casualty global broking unit, was one of the first witnesses. In Feb. 2005, Ms. Winter pleaded guilty before Judge Yates to scheme to defraud in the first degree.

Jane Brooks, former director of risk management for E&J Gallo Winery in Modesto, Calif., was also called to the stand.

The trial continues this week.

Others execs await trial

In addition to William Gilman and Edward McNenney, the following former Marsh Inc. executives will in the coming months face trial on bid-rigging and fraud charges, after pleading not guilty to a 37-count indictment filed in 2005 by then-New York Attorney General Eliot Spitzer and former State Insurance Superintendent Howard Mills.

Joseph Peiser, former managing director and head of Global Broking Excess Casualty; Greg J. Doherty, former senior vp and ACE local broking coordinator team leader; and Thomas T. Green Jr., former senior vp, were all charged with felony fraud in the first degree, felony restraint-of-trade and competition, and various counts of felony grand larceny in the first, second and third degrees.

Similar charges, but to lesser degrees, were at that time brought against three Marsh executives—Kathleen M. Drake, former managing director and local broking coordinator team leader; William L. McBurnie, former senior vp and coverage and carrier specialist; and Edward J. Keane Jr., former assistant vp at Marsh Inc.

Mr. Keane pleaded guilty to criminal charges shortly after the indictment, and no longer faces trial, lawyers for the defense said.

—By Rupal Parekh

News In Brief

CONTINUED FROM PAGE 1

of notes by Blue Wings Ltd.–for Allianz Global Corporate & Specialty A.G., a unit of Allianz S.E. The multiperil issue is part of a $1 billion program that provides protection against high-severity losses from earthquakes in Canada and the United States, except in California, and U.K. floods.

Hartford, Berkshire team on surplus lines

Hartford Financial Services Group Inc. has teamed up with units of Berkshire Hathaway Inc. to expand its surplus lines commercial property business. First State Management Group, an underwriting manager owned by Hartford, will underwrite the coverage and handle claims. Hartford's surplus lines insurance companies, along with the Berkshire Hathaway units, will provide the capacity.

Starr, Chubb partner on construction cover

C.V. Starr & Co. has created a residential construction facility to provide project-specific excess liability coverage. The facility will act as a program manager on behalf of Chubb Corp. It will provide coverage excess of a minimum retention of $100,000 per occurrence or homeowner's action, on either a wrap-up or nonwrap basis, Starr said in a statement.

HIP, GHI to convert to for-profit status

HIP Health Plan of New York and Group Health Inc. are working with New York state officials on a plan to merge as a for-profit entity. The two New York-based nonprofit insurers finalized an affiliation last November despite a lawsuit filed by the City of New York, the combined entity's largest employer client, to stop the union over competition concerns. Meanwhile, HIP is facing a federal racketeering complaint for allegedly improperly denying payment for health care provided to HIP members treated by Brookdale University Hospital & Medical Center.

Noted

American International Group Inc.'s Global Marine and Energy division has created a unit to serve alternative energy risks in the United States....Matthew Elderfield has been appointed chief executive officer of the **Bermuda Monetary Authority**, effective July. Previously, Mr. Elderfield served as the department head of the major retail groups division at the U.K. Financial Services Authority....Robert F.X. Feeney has been named chief financial officer of **Integro Ltd.** Mr. Feeney joins Integro from HSBC Holdings P.L.C. He succeeds Joseph Salerno who is retiring.

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Up-to-the-minute data for all 82 companies that comprise the BI *Stock Index can be found at www.BusinessInsurance.com.*

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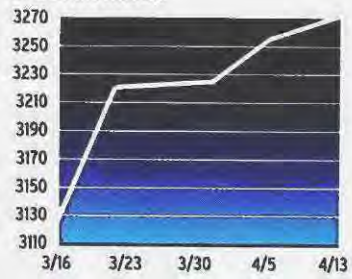
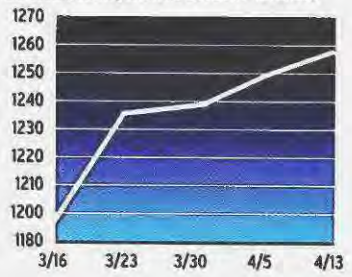
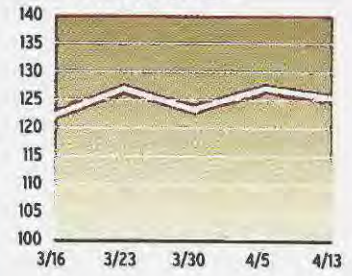


BI BROKERS INDEX

BI INSURER/REINSURERS INDEX



BI MANAGED CARE ORGANIZATIONS INDEX



Percentage change of BI *Stock Index vs. key indicators*

BI STOCK INDEX	3275.81	▲ 0.50%
DOW JONES	12612.13	▲ 0.41%
S&P 500	1452.85	▲ 0.63%

LARGEST GAINS

Odyssey Re Holdings	6.80%
RenaissanceRe Holdings	5.17%
Tower Group Inc.	5.07%
Endurance Specialty	3.96%
SCOR S.A.	3.82%

LARGEST LOSSES

UnitedHealth Group Inc.	-4.30%
EMC Insurance Group Inc.	-4.19%
SCPIE Holdings Inc.	-3.91%
UNICO American Corp.	-3.14%
Baldwin & Lyons Inc.	-2.41%

Source: Financial Content Inc. http://financialcontent.com

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Business Insurance END PAGE

ESPN fantasy baseball league gets tagged

Imagine this, fantasy baseball fans: You've paid $30 to join a premium online fantasy league only to discover that—because of a sponsor's computer glitch—you may not be able to add, drop or trade players.

Now it looks like you're stuck for the season with that pitcher who tore a ligament in spring training and won't play until 2008.

Participants in ESPN fantasy leagues faced just such a situation at the start of this season, and the company is refunding fees to its members as a result, a spokesman confirmed.

ESPN, which is owned by Walt Disney Co., has offered premium fantasy leagues before, but this year added free leagues for the first time and saw a big jump in traffic, the spokesman said.

The added traffic was not the problem, he explained. Instead, it was a software flaw that often prevented the system from processing trades between teams and other player transactions.

The problem affected both premium and free leagues.

The spokesman declined to say how many paying participants ESPN has or how much the refunds will add up to, but noted that most participants are in free leagues. He also wouldn't say if the refunds create an insurable loss for ESPN.

The problem has been fixed, though, and all leagues are running normally again. So if no one has picked up Roger Clemens in your league yet, act now.

Universities learning about sport of parkour the hard way

Contributing: Roberto Ceniceros, Louise Esola, Douglas McLeod

LANDOV/REUTERS

Parkour is an extreme sport in which participants maneuver through, over and around obstacles. The sport has led to some serious injuries and spurred liability concerns.

A single "monkey vault" seems harmless enough.

But combine the parkour maneuver with a few "tic-tacs," some "cat leaps," and a few rooftop hurdles and the potential for premise liability builds.

Parkour is a growing extreme sport that requires enthusiasts to efficiently propel their bodies through urban obstacle courses. They leapfrog over corner mail boxes in a maneuver called a "monkey vault," jump over walls by first running at an adjacent wall in a move called a "tic-tac," and leaping off roofs, perhaps followed by a roll, before continuing their run.

Imagine a cross between gymnastics and running from the cops.

Action films and several sneaker advertising campaigns have popularized parkour—widely credited as being invented by David Belle of France in the 1980s.

Some risk managers say it's akin to skateboarders sneaking onto their property to perform their feats, and it raises concerns about potential liability.

"It's an emerging issue," says Alyssa Keehan, a risk analyst specializing in premises liability for United Educators, a Chevy Chase, Md.-based reciprocal risk retention group providing coverage for universities nationwide.

Parkour participants, who are called "traceurs," seem particularly attracted to colleges. Campuses provide plenty of obstacles to scale, leap from and roll over, and traceurs tend to be college age.

United Educators has received notice of fewer than a dozen claims over the past two years, Ms. Keehan says. Some are the result of serious injuries. Liability could eventually depend on whether a college sponsors the activity. Not all university risk managers agree with Ms. Keehan, but she says campuses are not likely to be held responsible for injured traceurs.

"Given that the student is the one seeking out a dangerous situation that your average person wouldn't attempt to do or would avoid...there is minimal liability because it is such an obvious risk and they are trying to put themselves in these risky situations," Ms. Keehan said.

Judge throws the book at comp cheat

A Templeton, Mass., businessman convicted of perjury for altering documents in a workers compensation case must point his pen in a new direction: a 1,000-word essay on the book "Integrity" by Stephen Carter.

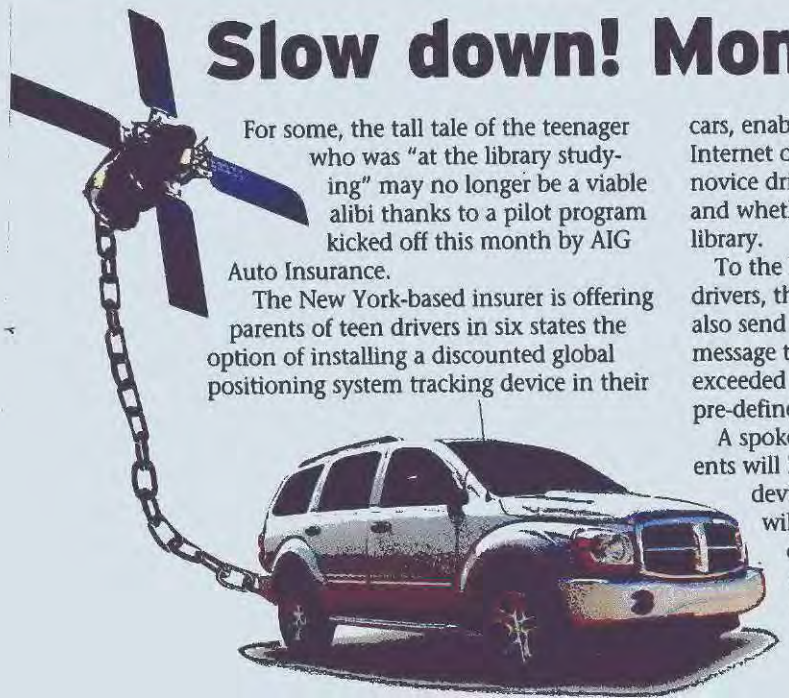
That's part of a sentence imposed on Alan Koren, who was convicted in late March of changing orders and dates on receipts for his now-defunct company, Wood Technology Inc., to show that he purchased safety glasses for his workers prior to a 1998 incident in which one of his workers lost an eye on the job, according to a statement from the Massachusetts attorney general's office.

The injured employee filed a workers comp claim and was denied, leading him to file a case with the state's Department of Industrial Accidents. In that office's investigation, Mr. Koren testified he supplied his workers with safety glasses and provided investigators with an invoice showing he bought the glasses in 1997, one year prior to the accident.

At the DIA trial, a former employee testified that Mr. Koren changed the date on the safety glasses invoice by using correction fluid, a pen and a photocopier.

After a conviction on perjury charges, a Worcester County, Mass., Superior Court judge sentenced Mr. Koren to 30 months in prison, ordered him to read "Integrity" and write a 1,000-word essay on the book, and to publicly speak three times about his crime.

Slow down! Mom & Dad are watching



For some, the tall tale of the teenager who was "at the library studying" may no longer be a viable alibi thanks to a pilot program kicked off this month by AIG Auto Insurance.

The New York-based insurer is offering parents of teen drivers in six states the option of installing a discounted global positioning system tracking device in their cars, enabling parents to check, via the Internet or cell phone, whether their novice driver is obeying the speed limit—and whether he or she is really at the library.

To the horror of most 16-year-old drivers, the AIG Teen GPS program will also send an e-mail and/or cell phone text message to a parent when their teen has exceeded pre-set speed limits or has left a pre-defined geographical area.

A spokesman for the program said parents will have to pay for the tracking device and the monthly service but will do so at an undisclosed discount. The program will not affect premiums for parents with teen drivers, he said.

AIG, meanwhile, plans to track the pilot program to see whether it results in fewer teen driving accidents and traffic tickets, said John Cantwell, vp of AIG Marketing Inc., who helped develop the program.

The goal is to eventually reduce the number of teenage driving fatalities and accidents by allowing parents and their children to work together to set and understand rules and monitor behavior, he said. "This is a responsibility issue for the new driver,"said Mr. Cantwell.

AIG hopes to enroll 300 customers in the pilot program, he said. It is being offered to customers in Arizona, Illinois, New Jersey, Pennsylvania, South Carolina and Washington.

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