UNITED STATES DISTRICT COURT
FOR THE
DISTRICT OF RHODE ISLAND

ALBERT GRAY, ADMINISTRATOR, ET AL	:	
-vs-	:	Case No. 04-312L
JEFFREY DERDERIAN, ET AL	:	

ANSWER AND AFFIRMATIVE DEFENSE OF DEFENDANT #45, GRESHAM & ASSOCIATES OF R.I., INC.

1. – 226. As to the allegations of Paragraphs 1 through 226, inclusive, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

271. As to the allegations of Paragraph 271, the undersigned defendant denies any allegations of negligence or breach of contractual obligations. As to any allegations against co-defendants sounding in negligence, breach of contract or products liability, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

272. – 581. As to the allegations of Paragraphs 272 through 581, inclusive, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

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UNDERWRITERS AT LLOYD'S, LONDON AND GRESHAM & ASSOCIATES OF R.I., INC.

582. As to the allegations of Paragraph 582, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

583. As to the allegations of Paragraph 583, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

584. The allegations of Paragraph 584 are denied as alleged. Gresham & Associates of R.I., Inc. purchased certain assets of Excess Insurance Underwriters of R.I. Inc. but was not "previously known as" Excess Insurance Underwriters of R.I., Inc.

585. As to the allegations of Paragraph 585, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

586. The allegations contained in Paragraph 586 are denied.

587. The allegations contained in Paragraph 587 are denied.

588. As to the allegations of Paragraph 588, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

589. As to the allegations of Paragraph 589, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

COUNT LX
GRESHAM & ASSOCIATES OF R.I., INC. – NEGLIGENCE

590. The undersigned defendant repeats and incorporates by reference herein all prior answers to the paragraphs of this Complaint.

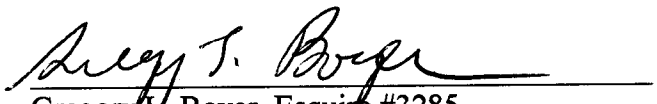
591. The allegations contained in Paragraph 591 are denied.

592. – 610. As to the allegations of Paragraphs 592 through 610, inclusive, the undersigned defendant has neither sufficient information nor knowledge to form a belief, and, therefore, leaves the plaintiffs to their proof thereof.

BY WAY OF AFFIRMATIVE DEFENSE

The plaintiffs claims are barred by the applicable statute of limitations.

GRESHAM & ASSOCIATES OF R.I., INC..
DEFENDANT #45
By its attorney



Gregory L. Boyer, Esquire #3285
170 Westminster Street, Suite 200
Providence, Rhode Island 02903
Tel: 401-490-5534
Fax: 401-490-5536
[email: boyerlaw1@aol.com]

GRESHAM & ASSOCIATES OF R.I., INC., DEFENDANT #45, HEREBY CLAIMS A TRIAL BY JURY.

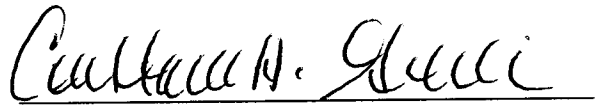
GRESHAM & ASSOCIATES OF R.I., INC..
DEFENDANT #45
By its attorney

Gregory L. Boyer, Esquire #3285
170 Westminster Street, Suite 200
Providence, Rhode Island 02903
Tel: 401-490-5534
Fax: 401-490-5536
[email: boyerlaw1@aol.com]

CERTIFICATION

I hereby certify that on the 26th day of October, 2004, I mailed a copy of the within Answer to the following attorneys of record:

Patrick T. Jones, Esquire COOLEY, MANION, JONES, LLP 1 Center Place Providence, RI 02903	Max H. Wistow, Esquire WISTOW & BARYLICK 61 Weybosset Street Providence, RI 02903
Mark S. Mandell, Esquire MANDELL, SCHWARTZ & BOISCLAIR One Park Row Providence, RI 02903	Charles N. Redihan, Jr., Esquire KIERNAN, PLUNKETT & REDIHAN The Remington Building 91 Friendship Street Providence, RI 02903
Stephen E. Breggia, Esquire BREGGIA, BOWEN & GRANDE 395 Smith Street Providence, RI 02908	Eva-Marie Mancuso, Esquire HAMEL, WAXLER, ALLEN & COLLINS 387 Atwells Avenue Providence, RI 02909
Michael A. St. Pierre, Esquire REVENS, REVENS & ST. PIERRE, PC 946 Centerville Road Warwick, RI 02886	Fred A. Kelly, Jr., Esquire Randall L. Souza, Esquire Ian C. Ridlon, Esquire NIXON PEABODY, LLP One Citizens Plaza Providence, RI 02903
Edwin F. McPherson, Esquire McPHERSON & KALMANSOHN, LLP 1801 Century Park East, 24th Floor Los Angeles, CA 90067	Steven A. Minicucci, Esquire CALVINO LAW ASSOCIATES 373 Elmwood Avenue Providence, RI 02907
Joseph V. Cavanagh, Jr., Esquire Kristen E. Rodgers, Esquire BLISH & CAVANAGH, LLP Commerce Center 30 Exchange Terrace Providence, RI 02903	Edward M. Crane, Esquire Deborah G. Solmor, Esquire SKADDEN, ARPS, SLATE, MEAGHER & FLOM, LLP 333 West Wacker Drive, Suite 2100 Chicago, IL 60606
Marc DeSisto, Esquire DESISTO LAW 211 Angell Street P.O. Box 2563 Providence, RI 02906-2563	Richard W. MacAdams, Esquire MacADAMS & WIECK, INC. 101 Dyer Street Providence, RI 02903
Earl H. Walker, Esquire Charles L. Babcock, Esquire Nancy W. Hamilton, Esquire JACKSON WALKER, L.L.P. 1401 McKinney, Suite 1900 Houston, TX 77010	Curtis S. Diedrich, Esquire Edward T. Hinchey, Esquire SLOANE AND WALSH, LLP 127 Dorrance Street Providence, RI 02903-2828

Thomas W. Lyons, III, Esquire STRAUSS, FACTOR, LAING & LYONS 222 Richmond Street, Suite 208 Providence, RI 02903	C. Russell Bengtson, Esquire CARROLL, KELLY & MURPHY One Turks Head Place, Suite 400 Providence, RI 02903
James R. Lee, Esquire Assistant Attorney General 150 South Main Street Providence, RI 02903	Gerald C. DeMaria, Esquire James A. Ruggieri, Esquire HIGGINS, CAVANAGH & COONEY, LLP The Hay Building 123 Dyer Street Providence, RI 02903-3987
Carl H. Henlein, Esquire John R. Crockett, III, Esquire Susan S. Wettle, Esquire FROST, BROWN, TODD 400 West Market Street, 32nd Floor Louisville, KY 40202-3363	Donald M. Gregory, II, Esquire 7630 Post Road North Kingstown, RI 02852
James T. Murphy, Esquire Kelly N. Michels, Esquire HANSON CURRAN LLP 146 Westminster Street Providence, RI 02903	Scott J. Tucker, Esquire TUCKER, HEIFETZ & SALTZMAN, LLP Three School Street Boston, MA 02108
Stephen M. Prignano, Esquire Stephen J. MacGillivray, Esquire EDWARDS & ANGELL, LLP 2800 Financial Plaza Providence, RI 02903	W. Thomas McGough, Jr., Esquire James J. Restivo, Jr., Esquire REED SMITH LLP 435 Sixth Avenue Pittsburgh, PA 15219
John R. Mahoney, Esquire ASQUITH & MAHONEY, LLP 155 South Main Street Providence, RI 02903-7115	Andrew J. Trevelise, Esquire REED SMITH LLP 2500 One Liberty Place 1650 Market Street Philadelphia, PA 19103
Mark C. Hadden, Esquire LAW OFFICES OF MARK C. HADDEN 68 Kennedy Plaza – Suite 3 Providence, RI 02903	Mark D. Cahill, Esquire CHOATE, HALL & STEWART Exchange Place 53 State Street Boston, MA 02109
Ronald Langlois, Esquire SMITH & BRINK, P.C. One State Street, Suite 400 Providence, RI 02908	Mark T. Nugent, Esquire 121 South Main Street, Suite 600 Providence, RI 02903-7141
Howard A. Merten, Esquire Eric M. Sommers, Esquire VETTER & WHITE 20 Washington Place Providence, RI 02903	Brian R. Cunha, Esquire Law Offices of Brian Cunha & Associates 904 Broadway East Providence, RI 02914

Stephanie Larivee-DiMaio, Esquire GRILLI & DIMAIO 215 Broadway Providence, RI 02903	J. Renn Olenn, Esquire OLENN & PENZA, LLP 530 Greenwich Avenue Warwick, RI 02886
William A. Filippo, Esquire 373 Elmwood Avenue Providence, RI 02907	Joyce A. Faraone, Esquire 400 Reservoir Avenue, Suite 3G Providence, RI 02907
Ralph J. Monaco, Esquire CONWAY & LONDREGAN 38 Huntington Street P.O. Box 1351 New London, CT 06320	Timothy A. Williamson, Esquire Mark D. Tourgee, Esquire INMAN & TOURGEE 1193 Tiogue Avenue Coventry, RI 02816
Oleg Nikolyszyn, Esquire 155 South Main Street, Suite 303 Providence, RI 02903	Faith A. LaSalle, Esquire Law Offices of Faith A. LaSalle One Turks Head Place 76 Westminster Street, Suite 1010 Providence, RI 02903
Edwin F. McPherson, Esquire McPHERSON & KALMANSOHN 1801 Century Park East, 24th Floor Los Angeles, CA 90067	Donna M. Lamontagne, Esquire ZIZIK, POWERS, O'CONNELL, SPAULDING & LAMONTAGNE, P.C. 40 Westminster Street, Suite 201 Providence, RI 02903
Mark P. Dolan, Esquire RICE, DOLAN & KERSHAW 170 Westminster Street, Suite 900 Providence, RI 02903	Thomas C. Angelone, Esquire HODOSH, SPINELLA & ANGELONE, PC One Turks Head Place, Suite 1050 Providence, RI 02903
Ronald J. Resmini, Esquire Ronald J. Creamer, Esquire RESMINI LAW OFFICES, LTD. 155 South Main Street, Suite 400 Providence, RI 02903	Robert I. Reardon, Jr., Esquire Robert T. Rimmer, Esquire THE REARDON LAW FIRM, P.C. 160 Hempstead Street New London, CT 06320
Anthony F. DeMarco, Esquire REYNOLDS, DeMARCO & BOLAND, LTD. 170 Westminster Street, Suite 200 Providence, RI 02903