

**THIS IS AN IMPORTANT LETTER CONCERNING THE EAUA POOLS  
AND REQUIRES YOUR IMMEDIATE ATTENTION**

**NOTIFICATION OF EFFECTIVE & BAR DATE**

25 October 2010

Dear Sir or Madam:

**THE "EAUA POOLS" SCHEMES OF ARRANGEMENT:**

**ENGLISH & AMERICAN INSURANCE COMPANY LIMITED  
THE INSURANCE CORPORATION OF SINGAPORE (U.K.) LIMITED  
BALOISE INSURANCE LIMITED  
CITY INTERNATIONAL INSURANCE COMPANY LIMITED  
DOWA INSURANCE COMPANY (EUROPE) LIMITED  
EAST WEST INSURANCE COMPANY LIMITED  
FUJI INTERNATIONAL INSURANCE COMPANY LIMITED  
HISCOX INSURANCE COMPANY LIMITED  
THE HOME INSURANCE COMPANY (IN LIQUIDATION)  
KX REINSURANCE COMPANY LIMITED  
METROPOLITAN REINSURANCE COMPANY (U.K.) LIMITED  
MOORGATE INSURANCE COMPANY LIMITED  
NIPPON INSURANCE COMPANY OF EUROPE LIMITED  
POLYGON INSURANCE COMPANY LIMITED  
SWISS RE INTERNATIONAL SE, UK BRANCH  
TOWER INSURANCE LIMITED**

(together the "**Scheme Companies**")

We write to inform you that on 6 October 2010 the High Court of Justice of England and Wales sanctioned the Schemes of Arrangement proposed to be made between the Scheme Companies listed above and their Scheme Creditors (the "**Scheme**"). Copies of the Orders sanctioning the Schemes were delivered to the Registrar of Companies in England and Wales for registration on 12 October 2010 and the Scheme became effective for each of the Scheme Companies on that date (the "**Effective Date**").

We are writing to you as we believe that you are, or may be, a Scheme Creditor of one or more of the Scheme Companies and that as such you may have a claim in the Schemes. Alternatively, you may have represented such Scheme Creditors, in which case we ask that you pass a copy of this letter on to any potential Scheme Creditors which you represent or have represented.

**Please note that all Scheme Creditors are now bound by the provisions of the Scheme.**

The Scheme Document, Claim Forms and related information are available to download from the EAUA Pools Website at [www.englishandamericanpools.com](http://www.englishandamericanpools.com) but should you require copies on CD-ROM or paper, please contact the Scheme Manager, PRO Insurance Solutions Limited ("**PRO**") at the address at the end of this letter.

### **Return of Claim Form**

Scheme Creditors must submit their Claim Forms via the EAUA Pools Website at [www.englishandamericanpools.com](http://www.englishandamericanpools.com), or by completing and returning a paper copy of the Claim Form, via post, fax or e-mail, to PRO by 17:00 hours (UK Time) on 11 April 2011 (the "**Bar Date**").

The Website and the documents that accompany the manual Claim Form contain important information and guidelines explaining the process for submission of your Claim Form.

For each Scheme Creditor of which it is aware, PRO will prepare a Claim Form containing details of Unpaid Agreed Claims per PRO's records. PRO will also include on the Claim Form any details entered by the Scheme Creditor for voting purposes if the Scheme Creditor elected on its Voting Form to incorporate these into its Claim Form.

Scheme Creditors should contact PRO at [pro\\_eauapools@pro-ltd.co.uk](mailto:pro_eauapools@pro-ltd.co.uk) to request their Website username and password if they have not already done so, which will enable them to access the secure area of the Website containing their Claim Form as prepared by PRO.

If a Scheme Creditor does not submit its Claim Form via the Website or return a manual Claim Form, together with appropriate supporting documentation in accordance with the instructions accompanying the Claim Form, by the Bar Date, their Claim Form as prepared by the Scheme Manager (including any Unpaid Agreed Claims or vote values that have been elected to be carried forward) shall be deemed to have been submitted immediately before the Bar Date. In such circumstances the Scheme Creditor will lose its entitlement to assert any additional Scheme Claims.

### **Further Information and Contact Details**

Any Scheme Creditor which has any questions concerning this letter or the action it is required to take should contact PRO.

The contact details for PRO are as follows:

EAUA Pools  
c/o Toby Wooldridge  
PRO Insurance Solutions Limited  
Bruton Court  
Bruton Way  
Gloucester, GL1 1DA  
United Kingdom

E-mail: [pro\\_eauapools@pro-ltd.co.uk](mailto:pro_eauapools@pro-ltd.co.uk)  
Fax: +44 (0) 1452 523 437  
Telephone: +44 (0) 1452 330 514

Yours faithfully

*Pro Insurance Solutions Limited*

For and on behalf of the Scheme Companies