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The Directors
The Northern Assurance Company Limited
St. Helen's
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England

28 November 2001

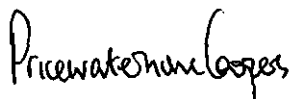
Dear Sirs

Notice of resignation as auditors - The Northern Assurance Company Limited

In accordance with Section 392 of the Companies Act 1985, we give notice that we are resigning as auditors of The Northern Assurance Company Limited, registered number 99375 with effect from 28th November 2001.

In accordance with Section 394 of the Companies Act 1985, we confirm that there are no circumstances connected with our resignation which we consider should be brought to the notice of the shareholders or creditors of The Northern Assurance Company Limited.

Yours faithfully



PricewaterhouseCoopers

