

The Secretary
* Smart & Cook Limited * 931954.
Smart & Cook Holdings Limited
Smart & Cook Group Limited
Smart & Cook Consulting Limited
Smart & Cook Financial Services Limited
Thornton Grove (Holdings) Limited
BA Insurance Group Limited
SGY Insurance Services Limited
Talbot Insurance Brokers Limited
Castlebank Insurance Brokers Limited

4-6 Ripon Road
Harrogate
North Yorkshire
HG1 2HH

15 March 2008

Dear Sir

This letter is formal notice of our resignation as auditors of the above companies with effect from the date of receipt of this letter at their registered office

There are no circumstances connected with our resignation which we consider should be brought to the attention of the members or creditors of the companies

Please can you send a letter of this to Companies House

Yours faithfully

Deloitte & Touche LLP

Deloitte & Touche LLP

WEDNESDAY



Audit.Tax.Consulting.Corporate Finance.

Deloitte & Touche LLP is a limited liability partnership registered in England and Wales with registered number OC303675 and its registered office at Stonecutter Court 1 Stonecutter Street London EC4A 4TR United Kingdom

Deloitte & Touche LLP is the United Kingdom member firm of Deloitte Touche Tohmatsu (DTT) a Swiss Verein whose member firms are separate and independent legal entities. Neither DTT nor any of its member firms has any liability for each other's acts or omissions. Services are provided by member firms or their subsidiaries and not by DTT.

Member of
Deloitte Touche Tohmatsu

Deloitte.

Deloitte & Touche LLP
1 City Square
Leeds LS1 2AL
Tel +44 (0) 113 243 9021
Fax +44 (0) 113 244 5580
www.deloitte.co.uk

COPY

PricewaterhouseCoopers LLP
Hay's Galleria
1 Hay's Lane
London
SE1 2RD

15 March 2008

Dear Sirs

In reply to your letter of 18 February 2008, we confirm that we are not aware of any considerations which might affect your decision whether or not to accept appointment as auditors of Smart & Cook Limited and its subsidiaries

Yours faithfully

Deloitte & Touche LLP

Deloitte & Touche LLP

Audit. Tax. Consulting. Corporate Finance.

Member of
Deloitte Touche Tohmatsu

Deloitte & Touche LLP is a limited liability partnership registered in England and Wales with registered number OC303675 and its registered office at Stonecutter Court, 1 Stonecutter Street, London EC4A 4TR, United Kingdom. Deloitte & Touche LLP is the United Kingdom member firm of Deloitte Touche Tohmatsu (DTT), a Swiss Verein whose member firms are separate and independent legal entities. Neither DTT nor any of its member firms has any liability for each other's acts or omissions. Services are provided by member firms or their subsidiaries and not by DTT.