

**TO ALL KNOWN POLICYHOLDERS, CEDANTS, BROKERS, INTERMEDIARIES AND AGENTS
WHO HAVE PLACED BUSINESS WITH HIGHLANDS INSURANCE COMPANY (U.K.) LIMITED
(IN ADMINISTRATION)**

26 November 2010

Our ref: PC3.321G/TP/HUK/261110

Dear Sir or Madam,

Highlands Insurance Company (U.K.) Limited – In Administration

In accordance with section 246B of the Insolvency Act 1986 and Rule 12A.12 of the Insolvency Rules 1986, I have pleasure in giving notice that the following documents are available to view and download at <http://www.ukhighlands.co.uk/AdminCirculars.htm>

Joint Administrators' Report for the period 1 May 2010 to 31 October 2010 (together with a copy of the accompanying Form 2.24B)

These documents will be available at the above address for not less than three months from the date of this letter.

You may request a hard copy of the documents:

- In writing to Gary Bray at the above address; or
- By telephoning Gary Bray on +44 (0) 20 7213 8900; or
- By e-mailing gary.bray@uk.pwc.com.

A copy will be sent within five business days of the receipt of your request to the address to which this letter is sent, unless in your request you notify us of an alternative address. No fee will be charged for supplying the copy.

Yours faithfully

For and on behalf of

Highlands Insurance Company (U.K.) Limited (in Administration)



DY Schwarzmann
Joint Administrator

Dan Schwarzmann and Mark Batten were appointed as Joint Administrators of Highlands Insurance Company (U.K.) Limited to manage its affairs, business and property as its agents. As such they contract without personal liability. Both are licensed in the United Kingdom to act as insolvency practitioners by the Institute of Chartered Accountants in England and Wales.