

**EXHIBIT** 0

Hello Vivienne,

It was good to speak with you the other day. As discussed in review of the information provided to date including the copy of a reinsurance proposal listing Home Insurance on the risk, at the time in question Home had ceased writing new business and what we believed happened was that ultimately Trygg Hansa bound the risk. This is reaffirmed by the point that no formal slip or contract has been produced bearing Home' name as well as the fact that the entire premium was sent to Trygg Hansa.

In answer to your questions as to why the Routing number at the bottom of "World Link Transfer Form is 00000000000000 and what the Account No. of 2650 represents, unfortunately in both cases after discussing it internally I am unable to answer you. However, I believe that this form clearly illustrates that a wire transfer was made to Trygg Hansa's bank which is referenced by the Beneficiary's Bank name and address sections of the form. Also, you will note that Trygg Hansa's Bank account No. is listed as 5544-10 017 47 under the Beneficiary's address.

If you contact Trygg Hansa with this information, they should be able to confirm that they received the money and have bound the risk.

Please advise if I can be of further assistance. We shall diary our file 30 days and if we do not hear from you to the contrary we shall recommend that your claim not be allowed into the Home estate as no risk was bound by Home.

Regards,

George

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*This e-mail transmission belongs to V. Webster*

Please do not hesitate to contact me to discuss.

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