

Company Name
Address Line 1
Address Line 2
Address Line 3
Address Line 4
Address Line 5

Our Ref:

28 August 2009

FOR THE ATTENTION OF: ACCOUNTS DEPT.

Dear Sirs

**PROPOSED SOLVENT SCHEME OF ARRANGEMENT FOR TOKIO MARINE
EUROPE INSURANCE LIMITED ("TMEI") (FORMERLY KNOWN AS THE TOKIO
MARINE & FIRE INSURANCE COMPANY (U.K.) LIMITED**

TMEI intends to implement a solvent scheme of arrangement pursuant to Part 26 of the Companies Act 2006 (the "**Scheme**"), in order to finalise the run-off of certain reinsurance business written or assumed by it. The enclosed Practice Statement Letter contains important information in relation to the Scheme.

This letter has been sent to you because in your capacity as a broker, agent or other intermediary, you may have placed business in respect of TMEI. Consequently you, or those you represent may be affected by the Scheme.

PRO kindly request that you notify any of your clients you believe may be affected by the proposed Scheme and copy this letter and its important enclosure to them.

The Scheme has been designed to offer a fair and consistent approach to claims submission and quantification. The Scheme is intended to establish an efficient and cost-effective method of determining and paying a fair value for Scheme Claims in the shortest practicable time, thus promoting certainty and finality.

Further details of the Scheme business can be obtained from the Scheme website at www.TMEIScheme.com or by contacting PRO whose details are provided at the end of this letter.

Bruton Court, Bruton Way
Gloucester GL1 1DA
t: +44 (0)1452 782699
f: +44 (0)1452 523437
pro_TMEI@pro-ltd.co.uk

Contact details and further information

If you have any questions or concerns regarding this letter or its enclosure, or if you would like to discuss the valuation of claims in the Scheme please contact PRO by one of the following methods:

PRO Insurance Solutions Limited

Phone: +44 (0)1452 782699

Post: TMEI, c/o PRO Insurance Solutions Limited, Bruton Court, Bruton Way, Gloucester GL1 1DA, United Kingdom, marked for the attention of Philip Toft

E-mail: PRO_TMEI@pro-ltd.co.uk

Fax: +44 (0)1452 523437, marked for the attention of Philip Toft

Yours faithfully

PRO Insurance Solutions Ltd

PRO Insurance Solutions Limited

Enc. Practice Statement Letter dated 28 August 2009