THE STATE OF NEW HAMPSHIRE

MERRIMACK, SS.

SUPERIOR COURT

BEFORE THE COURT-APPOINTED REFEREE IN RE THE LIQUIDATION OF THE HOME INSURANCE COMPANY DISPUTED CLAIMS DOCKET

In Re Liquidator Number: 2005-HICIL-15

Proof of Claim Number:

CLMN380542

Claimant Name:

Madelyn Miller

CLAIMANT'S REPLYING AFFIDAVIT.

STATE OF NEW YORK) COUNTY OF NEW YORK)

Madelyn Miller, being duly sworn deposes and says: I am the Claimant herein and make this affidavit in reply to the Liquidator's papers in opposition to my motion.

The purpose of the Procedures Regarding Claims Filed With the Home Insurance Company in Liquidation is according to Sections 3(a) (b) to "achieve uniformity" and to "assist all Claimants worldwide" in the presentation of their claims.

Certainly, Mr. Thomas Kober, attorney for the Liquidator, should appreciate adherence to the legally prescribed process.

Unlike in the original determination process, Claimant prepared a written submission for the review process. If the Liquidator finds the submission unpersuasive, then he can issue a Notice of Redetermination stating so, as per Section 7(b). Thereafter, if Claimant pursues a disputed claim proceeding, she will, at the very least, have had an adequate

amount of time to prepare for same, beyond the brief seven days consented to by Mr.

Kober.

Madelyn Miller MADELYN MILLER

Swom to before me this 15 day of February, 2006

EDWARD A. CUCHEL
NOTARY PUBLIC, State of New York
No. 01CU4607125
Qualified in Richmond County
County States Orthograf 51, 2006

CERTIFICATE OF SERVICE

I certify that copies of these papers have been sent by e-mail this 15th day of February, 2006 to Thomas Kober.

MADEL YN MILLER