

EXHIBIT A

**THE HOME
INSURANCE
COMPANY**
In Liquidation



59 Maiden Lane
New York, NY 10038

Jonathan Rosen
Chief Operating Officer
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November 9, 2005

VIA TELECOPY AND REGULAR MAIL

Gary Lee, Esq.
Lovells
900 Third Avenue - 16th Floor
New York, NY 10022

Re: NOTICE OF REDETERMINATION
Claimant: Century International Reinsurance Company Ltd. ("CIRC")
POC Number: RAHM 700632

Redetermination Summary:

Gross Amount of Claim: \$106,800,000.00
Amount Allowed by Liquidation: \$0.00
Creditor Class: Class V

Dear Gary:

This letter responds to the Request for Review submitted by you on behalf of CIRC pursuant to your September 20, 2005 communication and is being directed to your attention in accordance with the request contained in the Acknowledgement of Receipt executed by ACE INA's Vice-President that was attached to your communication. The purpose of this letter is to provide CIRC with a Redetermination of claims presented to The Home Insurance Company in Liquidation ("The Home"), under the Proof of Claim ("POC") specified above. The Home expects to present notice of this Redetermination to the Superior Court for Merrimack County, New Hampshire (the "Court") for approval in accordance with New Hampshire Revised Statute, RSA 402-C:45. The Home has considered CIRC's Request for Review and has made a Redetermination as set forth above in accordance with The Home Claim Procedures (the "Procedures")^{*} approved by the Court.

Despite the reasons advanced in the Request for Review, we do not believe that any legitimate rationale has been proffered to justify the request that the Notice of Determination issued herein (the "NOD") should be modified. In that regard, notwithstanding latter day protestations by your firm as set forth in the September 12, 2003 correspondence attached to the Request for Review, we believe it axiomatic that CIRC is not a beneficiary under the subject Quota Share Reinsurance Treaty Agreement, having due regard to, *inter alia*, the definition of Indemnitees contained therein and the definition of the term AFIA Entity set forth in Clause 4.1 (a) of Purchase Agreement No. 1 entered into on December 30, 1983 by and between, amongst others, CIGNA Corporation and The Home Insurance Company. Indeed, the fact that

^{*} A copy of the January 19, 2005 Restated and Revised Order Establishing Procedures Regarding Claims Filed With The Home Insurance Company in Liquidation may be obtained from the website of the Office of the Liquidation Clerk for The Home Insurance Company in Liquidation, www.hicilclerk.org.

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CIRC is not a beneficiary was confirmed in deposition as an "admission against interest" by Mike Durkin. As such, we reaffirm the determination contained in the NOD that the instant claim be disallowed and, as a result, reiterate our rejection and denial of any and all offsets asserted by CIRC with respect to payments effected by it (which we refute were effected for and on behalf of Century Indemnity Company) against amounts purportedly owing by Home pursuant to said Quota Share Agreement.

If CIRC wishes to dispute the Redetermination or creditor classification for any reason, it may file an Objection with the Court at

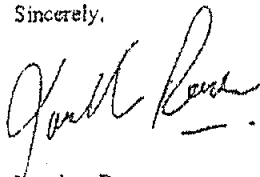
Office of the Clerk, Merrimack County Superior Court,
163 N. Main Street, P.O. Box 2880
Concord, New Hampshire 03301
Attention: The Home Docket No.03-E-0106

within sixty (60) days from the mailing of this Notice of Redetermination.

IF ACE INA/CIC DOES NOT FILE AN OBJECTION WITH THE COURT WITHIN SIXTY (60) DAYS FROM THE MAILING OF THIS NOTICE OF REDETERMINATION, ACE INA/CIC MAY NOT FURTHER OBJECT TO THE REDETERMINATION.

A timely filed Objection will be treated as a Disputed Claim and will be referred to the Liquidation Clerk's Office for adjudication in accordance with the Procedures. Please also sign and return the Acknowledgment of Receipt form and mail a copy of the Objection to the Liquidator.

Sincerely,



Jonathan Rosen
For Roger A. Sevigny, Liquidator
of The Home Insurance Company in Liquidation

cc: Pete Bengelsdorf
David Leslie, Esq.