

**EXHIBIT 4**

Summary of Cash payments to Home Pl., NOD's received and reconciled by ACE, and set-off effected by ACE - November, 2005

	GBP	US\$	CAD\$
NOD's received by ACE (see detail on tabs attached) Less previously paid W/P/R/O/R in January 2004	(81,486) 50,000	(13,200,265) 3,332,550	(1,967)
Home Sellers Payable to ACE		4,542,951	
Rutly:	(31,488)	(5,425,064)	(1,967)
Agripina (A108293)	(1) - Indemnity (2) - Interest	19,546 5,224	2,489,862 76
FAI (A14314)	(1) - Suspense (2) - Interest on Suspense (4) - Home Reinsured Pool Shares	9,511 1,304 1,172	76 305 42
Nationwide (A13133)	(1) - Indemnity (2) - Contingent Interest (1) - Suspense (3) - Arbitration Award (dated 17/07/2003)	218 727 (117) 15,111	99 1,645 0 451
Wurtembergische (A13134)	(1) - Indemnity (2) - Contingent Interest (1) - Suspense (4) - Home Reinsured Pool Shares	7,893 3,022 7,283 232,434	112 66 215 66
OTHER SET-OFF	45,796	2,109,553	1,120
(5) CIC		1,990,000	
(5) ECPA		1,850,000	
Net Due to/from ACE	45,796	5,859,553	1,120

(1) Items headed under Rutly include Indemnity & Suspense payments previously funded by C.I.C. via A.I.S.U.K. Refer to letters sent to J. Rosen by Lovelis dated 25/04/2005 & 13/05/2005 which provide a more comprehensive explanation.

(2) The interest components relate to payment from Rutly Pool Members to Home in respect of balances funded by C.I.C. through A.I.S.U.K.

(3) The Nationwide arbitration award relates to the award granted to the Home per the attached.

(4) This relates to Home Reinsured Pool Share paid by C.I.C. through A.I.S.U.K. on claims booked by Rutly Management which could not be booked as paid claims by A.I.S.U.K. on the Rutly account to avoid duplicate accounting to both cedants & third party reinsurers. Please refer to Lovelis letter dated 13/06/2005 to J. Rosen.

(5) This relates to C.I.C.'s contribution and subrogation claims. A.I.S.U.K. understand that this amount will likely be several multiples of the amount currently claimed, and we will update this number in due course.