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**From:** Fitchie, Andrew <Andrew.Fitchie@dlapiper.com>  
**Sent:** 19 March 2008 19:20  
**To:** Geoff Gilbert; Bob Dawson; Steven Bell  
**Cc:** Hecht, Philip  
**Subject:** Schedule 4

Guys

In my view , there are various entries in this now which to my mind have nothing to do with pricing assumptions. They have to do with possible Relief of Comp events - see Assumptions 32, 33, 39, 40. Other variety of points also on : VE and Ground Conditions

Kind regards

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