

**PLAINTIFF'S
EXHIBIT
197**

FILED 27-007L
N/A
11/1/02

**CANCELLATION ADDENDUM
TO
AGGREGATE LOSS RATIO AGREEMENT**

between
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
(hereinafter called the "Company")

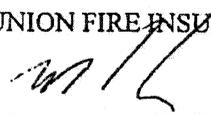
and
CAPCO REINSURANCE COMPANY LTD.
(hereinafter called the "Reinsurer")

In consideration of a settlement of US \$130,000,000 to be paid to the Company by the Reinsurer, it is agreed that this Agreement is terminated on September 30, 2002. It is further agreed that upon payment the Reinsurer shall be released and forever discharged from all liability whatsoever with respect to this Agreement.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed in duplicate by their duly authorized representatives.

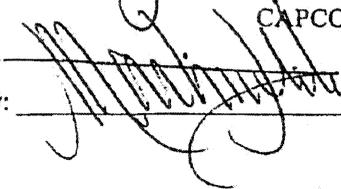
In New York this 19th day of September 2002

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

By:  Title: VP

And in Bridgetown Barbados this 24th day of September 2002

CAPCO REINSURANCE COMPANY LTD.

By:  Title: Director