

**CIRCULAR REF: 2015/027**

**CIRCULATED TO ALL MEMBERS, BROKERS AND DIRECTORS  
ATTENTION INSURANCE DEPT**

**24 NOVEMBER 2015  
JMD/KAH**

**PRE-RENEWAL REPORT - NOVEMBER 2015**

Please follow the link below to view or download your copy of North's Pre-Renewal Report:

**[Pre-Renewal Report: November 2015](#)**

As a supplement to Circular - Open Policy Years and Premium Requirements (Ref: **2015/025**) - published on 6 November 2015, the Pre-Renewal Report provides further information on the Club's financial position and claims development during the year to date.

If you require any further information, please contact your Underwriter at the Club.

AA WILSON and PA JENNINGS  
JOINT MANAGING DIRECTORS  
The North of England P&I Association Limited

## CIRCULAR

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