

Ref: IVC:

16 April 2007

Dear Shareholder

Important information regarding communications with shareholders

During January 2007, new provisions within the Companies Act 2006 came into force regarding the ways that a company is permitted to communicate with its shareholders. Subject to a resolution being passed by shareholders or the inclusion of relevant provisions within its articles of association, a company can use its website to publish statutory documents and communications to shareholders, such as Annual Report and Accounts, as its default method of publication.

Admiral Group Plc would like to take advantage of these new regulations; therefore in future we intend to publish all shareholder information, including the AGM Notice of Meeting and Annual Report and Accounts on the company website at www.admiralgroup.co.uk/investor. Reducing the number of communications sent by post will not only result in cost savings to the company but also reduce the impact that the unnecessary printing and distribution of reports has on the environment.

The Company will put a resolution to shareholders at the forthcoming Annual General Meeting to allow the website publication of these documents. Details of this resolution are included in the Notice of the Annual General Meeting, to be held on 16 May 2007, which is included within this pack.

In addition to passing this resolution, company law requires that shareholders are asked individually to consent to this method of publication. Therefore, subject to the passing of the resolution at the Annual General Meeting, we are hereby seeking your consent to receive the statutory reports of Admiral Group via publication on the Company's website.

Please note that if you consent to website publication, you will continue to be notified each time that Admiral Group Plc places a statutory communication on this website. This notification will be sent to you **by post**. If you wish to receive these notifications via email please make enquiries to Capita Registrars on 0870 162 3191 (from within UK) or 020 8639 3367 (from outside UK) or register at:

<http://www.capitaregistrars.com/shareholders/products/ecommunications.asp>

Actions to be taken in response to this letter

If you wish to consent to website publication, you do not need to take any action in response to this letter.

However, if you wish to continue to receive hard copies of these communications, you must return the reply slip on the reverse to the address given. If you do not return this slip within 28 days from the date of this letter, we will assume that you have consented to website publication of these documents and you will no longer receive hard copies in the post.

Finally, may I take this opportunity to remind you of the services that are available to shareholders via the Company's website, these include on-line voting, access to your shareholding and dividend history and the ability to amend your dividend mandate details and address online. Please visit www.admiral-shareholder.co.uk for further information.

Yours sincerely,

Stuart Clarke
Company Secretary
Admiral Group Plc

I wish to continue to receive paper copies of communications from:

ADMIRAL GROUP PLC.

Please complete your name and address below and return this letter to the below address

Full name of Shareholder (s) (in block capitals)

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Full Address of Shareholder (in block capitals)

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.....
.....

Signature of shareholder(s)

Return to:

FREEPOST RLYX-GZTU-KRRG
Capita Registrars
Shareholder Administration Support
34 Beckenham Road
Beckenham
Kent BR3 9ZA