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HONOLULU, HAWAII 98813

May 12, 2005

Bobby N. Harmon, CPCU, ARM



Re: Bobby N. Harmon V. Marsh & McLennan

Dear Mr. Harmon:

In response to your letter of January 19, 2005 and May 4, 2005, we have referred your letter over to our Legal Division for review.

Thank you for this matter to our attention.

Very truly yours,

A handwritten signature in black ink, appearing to be "Amberle I. Masuda".

AMBERLE I. MASUDA
Chief Investigator

AM:ss