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CONFIDENTIAL
VIA HAND DELIVERY

March 5, 1997

Mrs. Merlyn Stigger
Unemployment Division
830 Punchbowl Street #110
P.O. Box 4090
Honolulu, Hawaii 96812-4090

RE: Bobby Harmon, SS#405-50-1562

Dear Mrs. Stigger:

Pursuant to your request, enclosed herewith is a copy of Bobby Harmon's letter dated October 11, 1996, to Henry Peters, Chairman of the Board of Directors of P&C Insurance Company, Inc., confirming their discussions during their meeting of the same date.

Please note that the enclosed letter is currently subject to a preliminary injunction order prohibiting its disclosure to unauthorized third parties. The enclosed letter is being provided to you based on the understanding that your investigation will be kept confidential and that the enclosed letter will not be disseminated to any third parties.

Thank you for your cooperation and attention in this matter.

Sincerely,

Carol Koza
Manager, Employee Relations

enclosure

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P&C INSURANCE COMPANY, INC.

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Honolulu, Hawaii 96810

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MEMORANDUM

Date: October 11, 1996
To: Mr. Henry Peters, Chairman of the Board of Directors
From: Bobby N. Harmon, President *BND*
Subject: Clarification of Responsibilities

Just a note to thank you for meeting with Nathan Aipa and me today to clarify my reporting responsibilities in respect to my position as president of P&C Insurance Company, Inc.

It is now clear to me that I am to report to Mr. Aipa regarding all P&C Insurance Company matters.

Again, thank you for your clarification.

cc: Nathan Aipa, Esq.
Louanne Kam, Esq.

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