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February 23, 2004

Bobby N. Harmon
10951 Southgate Manor Dr., #4
Louisville, Kentucky 40229-1651

Re: Letter of February 19, 2004 To Clyde Mark

Dear Mr. Harmon:

We have received a copy of your letter of February 19, 2004, addressed to Clyde Mark, President of P & C Insurance Co., Inc., in care of Kamehameha Schools. We are responding to your letter on behalf of Kamehameha Schools, P & C Insurance and Mr. Mark.

You are again reminded that you must direct all future communications with Kamehameha Schools and P & C Insurance to my attention and the address listed above. I note that you continue to send unauthorized copies of your letters to the Trustees of Kamehameha Schools and its Chief-Executive Officer.

You are instructed that my firm and I are legal counsel for Kamehameha Schools and P & C Insurance concerning all current matters in which you are involved, and you are again instructed that any communication from you to either Kamehameha Schools or P & C Insurance ~~must be sent to my office addressed to my attention.~~ You are ~~not~~ to communicate directly with any Trustee, director, officer or employee of Kamehameha Schools and/or P & C Insurance. Our non-response to any of your letters does not change the fact that all of your communications to Kamehameha Schools and P & C Insurance, on any issue whatsoever, must be directed to my office.

As for a response to your letter to Mr. Mark, I again direct you to my letter of July 7, 2003, and August 1, 2003, and P&C Insurance's letter of June 20, 2003, copies of which are enclosed. The position of Kamehameha Schools and P & C Insurance has not changed from that as stated in the letters. If you have questions about the scope of the release you agreed to in the Settlement, Release and Indemnification Agreement dated April 24, 2000, you should contact your former attorneys. To summarize, in accordance with the Settlement, Release and Indemnification Agreement, you released any and all claims and rights as a former employee of Kamehameha Schools or as a director/officer of P&C Insurance under the terms and provisions of the Settlement Agreement.