



KAMEHAMEHA SCHOOLS BERNICE PAUHI BISHOP ESTATE

LEGAL GROUP

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via telecopier and U. S mail

October 30, 1996

Rocco Sansone, CPCU, Senior Vice President
Marsh & McLennan, Inc.
1099 Alakea Street, Suite 2200
Honolulu, Hawaii 96813

Re: RM: Fees for Services to P&C Insurance Co., Inc.

Dear Mr. Sansone:

You are to disregard the letter dated October 29, 1996 from Mr. B. Harmon on the above-referenced subject. This letter should not have been sent.

We regret any inconvenience to you and your staff. Thank you for your cooperation and assistance.

Very truly yours,

Louanne K. L. Kam, Senior Counsel & Risk Administrator, Litigation & Risk
Management Division
Kamehameha Schools Bishop Estate

LK:lk

cc: N. Aipa
B. Harmon
P. Lowe