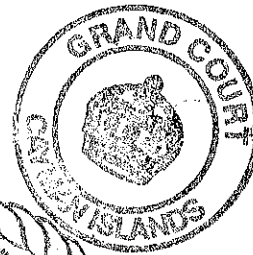


IN THE GRAND COURT OF THE CAYMAN ISLANDS

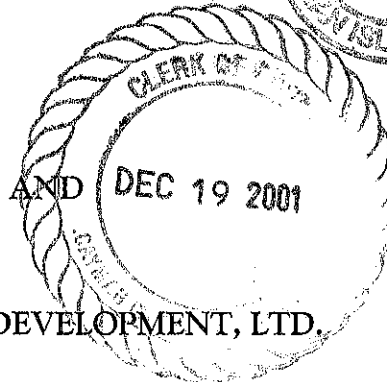
CAUSE NO: 808 OF 2001

B E T W E E N:

CAYMAN INSURANCE CENTRE LTD.



Plaintiff



MILLER'S REALTY & DEVELOPMENT, LTD.

Defendant

WRIT OF SUMMONS

TO: Miller's Realty & Development, Ltd., P.O. Box 1751, GT, Grand Cayman

THIS WRIT OF SUMMONS has been issued against you by the above-named Plaintiff in respect of the claim set out on the next page.

Within *14 days* after the service of this Writ on you, counting the day of service, you must either satisfy the claim or return to the Court office, P.O. Box 495 GT, George Town, Grand Cayman, the accompanying Acknowledgement of Service stating therein whether you intend to contest these proceedings.

If you fail to satisfy the claim or to return the Acknowledgment within the time stated, or if you return the Acknowledgment without stating therein an intention to contest the proceedings, the Plaintiff may proceed with the action and judgment may be entered against you forthwith without further notice.

Issued this 19th day of December 2001

NOTE - This Writ may not be served later than 4 calendar months (or, if leave is required to effect service out of the jurisdiction, 6 months) beginning with the date of issue unless renewed by order of the Court.

IMPORTANT

Directions for Acknowledgement of Service are given with the accompanying form.

STATEMENT OF CLAIM

The Parties

1. The Plaintiff, Cayman Insurance Centre Ltd. is incorporated under the laws of the Cayman Islands and carries on the business of insurance.
2. The Defendant, Miller's Realty & Development, Ltd., is a Cayman Islands Company and contracted with the Plaintiff for the provision of Health Insurance cover for its employees.

The Agreement

3. By an Agreement made between the Plaintiff and the Defendant, the Plaintiff agreed to effect a policy of insurance with Aetna Life & Casualty (Bermuda) Ltd. which did, through the Plaintiff, provide Health Insurance cover to the defendant's employees.
4. It was a term of the Agreement that the Defendant pay health insurance premiums to the Plaintiff with respect to the cover.

The Breach

5. The Defendant has failed to pay health insurance premiums as they fell due, and accordingly, the Plaintiff ceased providing insurance cover on 31 January, 2001.

The Plaintiff has therefore suffered loss and damage with respect to periods for which it continued to provide coverage but for which it has not been compensated

AND THE PLAINTIFF claims:

1. US\$ 4,921.00 representing unpaid insurance premiums due to it.
2. Interest on such damages pursuant to section 34 of the Judicature Law (1995 Revision) for the period from 1 February, 2001, until date of payment, being

US\$ 295.43, as at 14 December, 2001 and continuing to accrue at a daily rate of US\$ 0.8426.

3. Further and other relief.
4. Costs to be taxed if not agreed.

If, within the time for returning the Acknowledgment of Service, the Defendant pays the total amount claimed of US\$ 4,921.00 (together with interest to date of payment and fixed costs comprising US\$ 304.88 and the fee payable on issuance of this writ in the amount of US\$ 182.93 and service fees of US\$ 60.98) further proceedings will be stayed. The money must be paid to the Plaintiff or its Attorney.

HUNTER & HUNTER

Hunter & Hunter

THIS SPECIALLY ENDORSED WRIT was issued by Hunter & Hunter, Attorneys-at Law for the Plaintiff whose address for service is that of [their] said Attorneys, namely 75 Fort Street, The Huntlaw Building, P.O. Box 190 GT, Grand Cayman, Cayman Islands (Ref 02744.037).