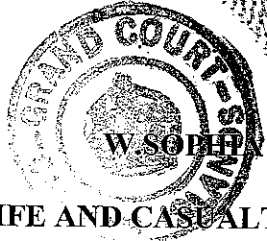


IN THE GRAND COURT OF THE CAYMAN ISLANDS



CAUSE NO: 145 OF 2004

BETWEEN:

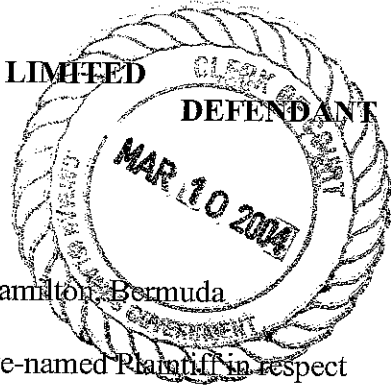


W. SOPHIA FORBES

PLAINTIFF

AND:

AETNA LIFE AND CASUALTY (BERMUDA) LIMITED



DEFENDANT

WRIT OF SUMMONS

TO: AETNA LIFE AND CASUALTY (BERMUDA) LIMITED of Hamilton, Bermuda

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 495G, George Town, Grand Cayman, the accompanying Acknowledgment 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 day of 2004

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 Acknowledgment of Service are given with the accompanying form.

STATEMENT OF CLAIM

AND THE PLAINTIFF claims:

1. The Defendant is an insurance Company.
2. By a contract of health insurance made between Cayman Insurance Centre Ltd and the Defendant under group policy GP – 299056 issued on the 25 September 2000 (“the Policy”) the Plaintiff is entitled to be indemnified by the Defendant for liability incurred by the Plaintiff in respect of defined medical expenses.
3. During the year 2002 the Plaintiff incurred various medical expenses totaling CI\$102,460.08. The medical expenses incurred are medical expenses for which the Plaintiff is entitled to be indemnified by the Defendant under the terms of the Policy.
4. Despite demand by the Plaintiff the Defendant has wrongfully and in breach of contract refused to indemnify the Plaintiff in respect of medical expenses incurred by her in the year 2002 in accordance with the terms of the Policy.
5. As a result of the breach of contract of indemnity between the Plaintiff and the Defendant the Plaintiff has suffered loss or damage including, but not limited to, the amount of CI\$102,460.08.

And the Claimant claims:

1. Damages for breach of contract
2. Interest pursuant to Section 34 of the Judicature Law (1995 Law) at such rates and for such periods as Court deems just.
3. Costs
4. Further and other relief

Dated this ^{8TH} day of ~~MARCH~~ 2004

SOLOMON HARRIS
SOLOMON HARRIS