

**Morgan-White Administrators
International, Inc.**

Official Announcement

To: Our AmFirst Insurance Clients
From: Raul Pozo, President of the International Division of Morgan-White Administrators International
Date: 12/15/05
Re: AmFirst Insurance Company, Ltd.'s Assumption of all AmFirst Insurance Company of Oklahoma's International Policies

Dear AmFirst Insurance Company Clients:

We are very proud to announce that on December 31, 2005 AmFirst Insurance Company, Ltd will assume all of the AmFirst Insurance Company of Oklahoma's International Medical Policies. There will be no changes in coverage or price at the assumption date. The reinsurers for AmFirst of Oklahoma (The Marlborough and Amlin Syndicates at Lloyd's) will also remain as the reinsurers for AmFirst, Ltd.

AmFirst Insurance Company, Ltd. is a Bermuda domiciled insurance company that was formed by the owners of Morgan-White and AmFirst Insurance Company of Oklahoma in January of 2005 and approved for operation by the Bermuda Monetary Authority in February of 2005. The Bermuda Insurance Industry is now considered to be as important as London Market. Requirements for new companies are very strict and capital requirements are substantial. Bermuda is now the insurance international insurance home for several large U. S. companies such as Nationwide Insurance Company and MetLife. AmFirst Insurance Company, Ltd. is owned by the same insurance holding company as AmFirst of Oklahoma.

The first time that any premium changes could be made is on the renewal date of your policy in 2006.

We are very happy and excited about this new opportunity for Morgan-White and AmFirst, Ltd. There are some real advantages to you by being insured by this new company. For example, if you move to the United States, it is possible you may be able to renew your policy. If you have any questions, do not hesitate to call your broker or Morgan-White Administrators International.

Sincerely,

Raul Pozo, President International Division