

AmFirst Insurance Company, Ltd.
Home Office: Hamilton, Bermuda
Administrative Office: Jackson, Mississippi

Assumption Certificate

Assumption Effective Date: December 31, 2005 at 11:59pm

This is to certify that your insurance policy, including the terms and provisions, as issued by:

AmFirst Insurance Company of Oklahoma City, Oklahoma
With administrative offices in Jackson, Mississippi

Has been assumed by:

AmFirst Insurance Company, Ltd.
Clarendon House, 2 Church Street, Hamilton HM 11, Bermuda

AmFirst Insurance Company, Ltd. will pay all benefits in accordance with the terms of the policy/certificate and perform all the obligations contained therein as fully as AmFirst Insurance Company would have performed them.

All premium payments and correspondence should be sent to:

AmFirst Insurance Company, Ltd.
c/o Morgan-White Administrators International, Inc.
3191 Coral Way, Suite 704
Miami, Florida 33145

This assumption is effective on the date set forth above. THIS ASSUMPTION CERTIFICATE BECOMES A PART OF YOUR POLICY/CERTIFICATE.

In Witness Whereof, AmFirst Insurance Company, Ltd. has executed this Certificate.

Secretary


President
