



WILLIAMS MULLEN

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U.S. DEPARTMENT OF LABOR
FEDERAL TELEPHONE
02 FEB 25 PM 2:56

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February 1, 2002

VIA FIRST CLASS MAIL

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, D.C. 20210

Re: Mutual Assurance Society of Virginia; Executive's Deferral Plan; Alternative Reporting under Labor Reg. §2520.104-23(b)(1)

Dear Sir or Madame:

Please be advised that the Mutual Assurance Society of Virginia (the "Employer") has established a plan intended to benefit eligible employees who are designated by the Board of Directors as plan participants. The name of the plan is the Executive's Deferral Plan (the "Plan"). Only employees who belong to a select group of management or are highly compensated are eligible to participate in the Plan. The Plan will initially cover 3 employees.

The EIN of the Employer is 54-0313250. The address of the Employer is:

4001 Fitzhugh Avenue
Richmond, VA 23230

The Employer may establish other deferred compensation plans which will define eligible employees in the same way, that is, the Board of Directors will designate an employee as a participant in such other plan only if the employee meets at least one of the two criteria, namely, being a member of a select group of management or being a highly compensated employee. In this respect, unless advised to the contrary in response to this notice, the Employer will regard this notice as fulfilling ERISA's alternative Top Hat reporting method for any other limited participant plan that may be established as well as the Executive Deferral Plan. Please advise me if any additional filing would be necessary in the event of the institution of an additional Top Hat plan.

Williams Mullen Clark & Dobbins

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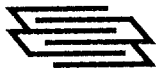
Please give me a call if you wish to have any additional information. Thank you for your assistance in this matter.

Very truly yours,

A handwritten signature in black ink, appearing to read 'C. Richard Davis', with a stylized flourish at the end.

C. Richard Davis

cc: Mr. L. Gerald Roach
Craig L. Rascoe, Esq.



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