



FARMERS & MECHANICS MUTUAL INSURANCE CO. OF WEST VIRGINIA

Insuring West Virginians Since 1877.

December 29, 1995

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

RE: Farmers and Mechanics Mutual Insurance Company
 of West Virginia Deferred Compensation Plan

Dear Secretary:

Pursuant to Section 2520,104-23 of the Department of Labor's Regulations, this letter will serve as notice that, with respect to the Farmers and Mechanics Mutual Insurance Company of West Virginia Deferred Compensation Plan, (the "Plan"), the undersigned intends to utilize the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title 1 of the Employee Retirement Income Security Act of 1974 ("ERISA"), which alternative form of compliance is provided in the aforesaid Regulations Section.

Pursuant to Regulations Section 2520,104-23(b), the following information is provided:

1. Name and Address of Employer: Farmers and Mechanics Mutual Insurance Company of West Virginia, 1447 Edwin Miller Blvd., P.O. Box 1917, Martinsburg, WV 25401
2. Employer's Employer Identification Number: 55-0168389
3. The Employer hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
4. The Employer hereby states that it maintains one plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and the number of employees in the Plan is:
 - (a) Farmers and Mechanics Mutual Insurance Company of West Virginia
 Deferred Compensation Plan: 12 employees

Pursuant to Regulations Section 2520,104-23(b)(2), the Employer will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Very truly yours,
 Farmers & Mechanics Mutual
 Insurance Company of West Virginia

By: 

James V. Frye