



**SHELTER
INSURANCE
COMPANIES**

SHELTER MUTUAL
SHELTER GENERAL
SHELTER LIFE

July 24, 1995

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RON ALLEN
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HUMAN RESOURCES DEPARTMENT
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Gentlemen:

On July 27, 1995 I will file a 5500 Form for our new non-qualified plan. This letter is intended to handle the alternative method of filing for a TOP HAT Plan.

The name and address of the employer of the TOP HAT Plan is Shelter Mutual Insurance Company, 1817 West Broadway, Columbia, MO 65218. The Federal ID # for Shelter Mutual is 43-0613000.

This Plan was established to provide additional retirement benefits for certain employees who received Reinsurance Bonus Awards prior to 1995 and who were employees on December 31, 1994 the effective date of the Plan. The Plan thus provides deferred compensation for a certain group of persons all of whom are highly paid. No additional employees will be eligible to be in this Plan. As of the effective date of the Plan five employees are eligible to be in and are in fact in the Plan.

The name of the Plan is Additional Supplemental Retirement Plan For Employees Of Shelter Insurance Companies. If you need any additional information in order to determine if this alternative method of filing for our TOP HAT Plan is acceptable, let me know.

Yours very truly,

Ron Allen
Plan Administrator