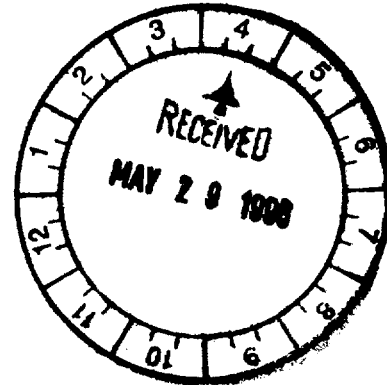


May 23, 1996

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210



Dear Sir or Madam:

The Millers Mutual Fire Insurance Company hereby updates its original statement (copy enclosed) filed with the Department of Labor July 29, 1992, in accordance with 26 C.F.R. §2520.104-23(b), with respect to two plans maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Each plan has been amended to reflect the new plan names specified below and to provide for additional deferrals. The following information is provided with respect to the revised plans:

1. Name of Plan: Restoration Plan for the Millers Group Employees 401(k) Profit Sharing Plan and Trust.
EIN: 75-0439860
No. of participants as of beginning of most recent plan year:
298
2. Name of Plan: Restoration of Retirement Income Plan for Certain Participants in the Retirement Plan for Employees of the Millers Insurance Group
EIN: 75-0439860
No. of participants as of beginning of most recent plan year:
367

Sincerely,

A handwritten signature in cursive script that reads "Nancy L. Howell".

Nancy L. Howell
Vice President/Manager
Human Resources

NLH/pl