

# RAM Mutual Insurance Company

P.O. Box 308 - 16 East Hwy 61  
Esko, MN 55733-0308



Phone: 218-879-3321  
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2520043385355

February 3, 2005

Secretary of Labor  
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: RAM Mutual Insurance Company Deferred Compensation Plan

Dear Secretary:

Pursuant to Section 2520.104-23 of the Department of Labor's Regulation, this letter will serve as notice that, with respect to the RAM Mutual Insurance Company 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 I of the Employee Retirement Income Security Act of 1974 ("ERISA"), which alternative form of compliance is provided in the Regulations Section.

Pursuant to the Regulation Section 2520.104-23(b), the following information is provided:

1. Name and address of Employer: RAM Mutual Insurance Company, P.O. Box 308, Esko, MN 55733
2. Employer's Employer Identification Number: 41-0246603
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 the 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 such Plan is one (1).

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 provided by Section 104(a)(1) of ERISA.

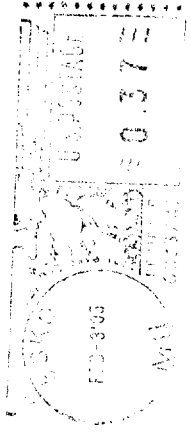
Sincerely yours,

A handwritten signature in black ink, appearing to read "Steve Knutson".

Steve Knutson, President  
RAM Mutual Insurance Company



**RAM MUTUAL INSURANCE COMPANY**  
PO BOX 308  
ESKO MIN 55733-0308



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TOP-HAT PLAN EXEMPTION  
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ROOM N-5644 US DEPARTMENT OF LABOR  
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WASHINGTON DC 20210

