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December 30, 1992

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

RE: Hatfield Insurance Agency

Gentlemen:

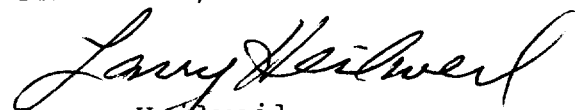
We are the accountants for the above referenced taxpayer and are filing a statement with your office at the request of the taxpayer in order to comply with the Department of Labor Regulation 2520-104-23 to notify you of the adoption of a deferred compensation or unfunded pension plan for a select group of management or highly compensated group of employees.

It is possible that the above referenced taxpayer may not have satisfied this disclosure requirement in a timely fashion within 120 days of the adoption of the plan. However, it is our understanding that the Department of Labor has instituted a "Voluntary Compliance Resolution" (VCR) program which provides an amnesty period until December 31, 1992 in order to satisfy the Top Hat filing and disclosure requirement.

We would appreciate that you stamp a duplicate copy of this letter and return it in the self-addressed envelope enclosed as verification that the above taxpayer has satisfied the necessary filing and disclosure requirement in order to alleviate them from the potential penalties that could otherwise be imposed.

Very truly yours,

FRIEDBERG, SMITH & CO., P.C.


Larry Heilweil

LH/mh-tophat
Enclosure
cc:

DISCLOSURE STATEMENT - DOL REGULATION 2520-104-23

Name of Taxpayer - Hatfield Insurance Agency

Address of Taxpayer - 1375 Kings Highway East
Fairfield, Connecticut 06430

E.I.N. - 06-0385475

The above taxpayer maintains a deferred compensation plan or an unfunded pension plan primarily for the purpose of providing benefits for a select group of management or highly compensated group of employees.