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THE CUMBERLAND INSURANCE GROUP

February 7, 2014

VIA CERTIFIED and REGULAR MAIL

United States Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Ave., N.W., Ste N-1513
Washington, D.C. 20210

RE: Cumberland Mutual Fire Insurance Company Supplemental Executive Retirement Plan

Dear Sir or Madam:

In accordance with Department of Labor Regulation § 2520.104-23, this letter will service as the alternative method of compliance with the reporting and disclosure requirements of Part I of Title I of the Employee Retirement Income Security Act of 1974, as amended, for a pension plan for a select group of management or highly compensated employees.

1. Cumberland Mutual Fire Insurance Company (the "Sponsor"), a New Jersey corporation, maintains and sponsors a nonqualified Supplemental Executive Retirement Plan (the "Plan").
2. The address of the Sponsor is 633 Shiloh Pike, Bridgeton, New Jersey 08302.
3. The employer identification number assigned by the Internal Revenue Service to the Sponsor is 21-0434400.
4. The Sponsor declares it maintains the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
5. There are seven (7) employees participating in the Plan.
6. A copy of the plan document will be furnished upon request.

Sincerely,

Neal Pierce, Treasurer
Cumberland Mutual Fire Insurance Co.



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Neal Pierce, Treasurer
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THE CUMBERLAND
PO BOX 556
BRIDGETON NJ 08



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