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U.S. DEPT. OF LABOR
PWBA/PUBLIC DISCLOSURE
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June 21, 2005

Thomas W. Mallin, J.D., CPCU
President and
Chief Executive Officer

Secretary of Labor
Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Re: Top Hat Plan Statement

Property Loss
Research Bureau

Liability Insurance
Research Bureau

To Whom It May Concern:

In accordance with Department of Labor Regulations Section 2520.104-23(b), the following statement is being filed as an alternative method of compliance with the reporting and disclosure requirements of Part 1 of Title 1 of the Employee Retirement Income Security Act of 1974 for unfunded plans maintained by an employer for a select group of management or highly compensated employees on behalf of:

3025 Highland Parkway
Suite 800
Downers Grove, IL
60515-1291

Property Loss Research Bureau
3025 Highland Parkway, Suite 800
Downers Grove, IL 60515-1291
EIN: 36-1516660

630.724.2201
630.724.2260 Fax
tmallin@plr.org

Declaration:

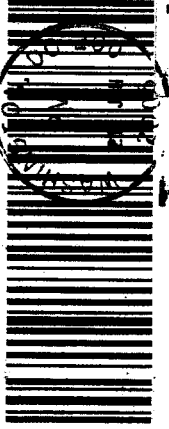
The Property Loss Research Bureau maintains the Property Loss Research Bureau Deferred Compensation Plan. The Plan is primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Four employees participate in the Property Loss Research Bureau Deferred Compensation Plan.

Sincerely,

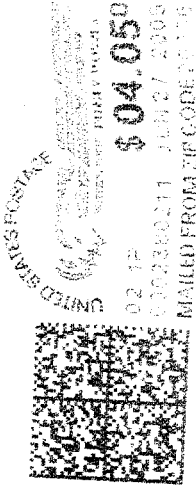
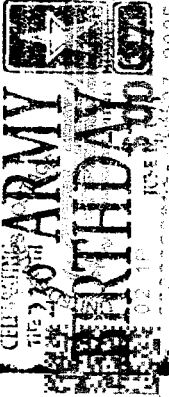
Thomas W. Mallin
President and Chief Executive Officer

SANDERS, SCHNABEL & BRANDENBURG, P.C.
900 SEVENTEENTH STREET, N.W., SUITE 900
WASHINGTON, D.C. 20006-2501

CERTIFIED MAILSM



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