

5773 120 0110:22

305 Madison Avenue
P.O. Box 1973
Morristown, New Jersey 07960-1973
(201) 490-6601 Fax: (201) 490-6612
E-Mail: jim_stark@cfins.com

James A. Stark, CPCU
Chairman and
Chief Executive Officer

United States Fire Insurance Company
The North River Insurance Company

April 16, 1997

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

Dear Sir or Madam:

In accordance with U.S. Department of Labor Regulation Sections 2520.104-23 and 2520.104-24, Crum & Forster Insurance declares that it maintains the following unfunded plan primarily for the purpose of providing enhanced severance benefits for a select group of management or highly compensated employees:

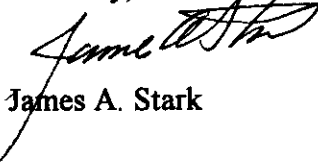
Plan Sponsor: United States Fire Insurance Company
305 Madison Avenue
Morristown, NJ 07960
EIN: 13-5459190

Name of Plan and Approximate Number of Employees Covered:

United States Fire Insurance Company Enhanced Severance Benefit Plan: 33

Please feel free to contact me at 201-490-6601 if you have any questions.

Sincerely,



James A. Stark

2520032030172

cc: Francis Rode
Andrew Vadyak