

Fulmont Mutual Insurance Company

2013 Reinsurance Program

Effective: January 1, 2013 - January 1, 2014

Exhibit 1A

Placement Summary

	First Excess					Second Excess					Third Excess					Totals		
	Property		Casualty			Property		Casualty			Property		Casualty			Property	Casualty	Grand Total
	\$40,000	x	\$60,000	\$75,000	x	\$25,000	\$400,000	x	\$100,000	\$400,000	x	\$100,000	\$500,000	x	\$500,000	\$500,000	x	\$500,000
REINSURERS	%		\$	%		\$			\$			\$	%		\$	%		\$
Allied World Reinsurance Company	0.00%		\$ -	0.00%		\$ -	0.00%		\$ -	0.00%		\$ -	0.00%		\$ -	0.00%		\$ -
QBE Reinsurance Corporation	0.00%		\$ -	0.00%		\$ -	5.00%		\$ 20,000	5.00%		\$ 20,000	15.00%		\$ 75,000	15.00%		\$ 95,000
Employers Mutual Casualty Company	20.00%		\$ 8,000	20.00%		\$ 15,000	20.00%		\$ 80,000	20.00%		\$ 80,000	20.00%		\$ 100,000	20.00%		\$ 188,000
Union Mutual Fire	35.00%		\$ 14,000	35.00%		\$ 26,250	30.00%		\$ 120,000	30.00%		\$ 120,000	20.00%		\$ 100,000	20.00%		\$ 234,000
Toa Reinsurance Company	25.00%		\$ 10,000	25.00%		\$ 18,750	25.00%		\$ 100,000	25.00%		\$ 100,000	25.00%		\$ 125,000	25.00%		\$ 235,000
Hannover Re	20.00%		\$ 8,000	20.00%		\$ 15,000	20.00%		\$ 80,000	20.00%		\$ 80,000	20.00%		\$ 100,000	20.00%		\$ 188,000
GRAND TOTAL	100.00%		\$ 40,000	100.00%		\$ 75,000	100.00%		\$ 400,000	100.00%		\$ 400,000	100.00%		\$ 500,000	100.00%		\$ 940,000

	Casualty Clash			Total	Federal I.D. #	NAIC#	AMB Rating	Domicile
	\$1,000,000	x	\$1,000,000					
REINSURERS	%		\$	\$				
Allied World Reinsurance Company	0.00%		\$ -	\$ -	61-182357	22730	#	A
QBE Reinsurance Corporation	15.00%		\$ 150,000	\$ 150,000	23-1641984	10219	#	A
Employers Mutual Casualty Company	20.00%		\$ 200,000	\$ 200,000	42-0234980	21415	#	A-
Union Mutual Fire	20.00%		\$ 200,000	\$ 200,000	30-163640	25680		A-
Toa Reinsurance Company	25.00%		\$ 250,000	\$ 250,000	13-2918573	42439		A-
Hannover Re	20.00%		\$ 200,000	\$ 200,000	AA-1340125	86581		A+
GRAND TOTAL	100.00%		\$ 1,000,000	\$ 1,000,000				

2012 -- Firm OrderTerms				
	Multi-Line			Clash
	1st Excess	2nd Excess	3rd Excess	Casualty Clash
Subject Base	\$ 5,799,040	\$ 5,799,040	\$ 5,799,040	\$ 1,409,616
Gross Rate :	16.13%	14.19%	-	Flat
Net Rate	12.10%	10.64%	3.00%	\$ 50,000
Gross Deposit	\$ 935,385	\$ 822,884	\$ 173,971	\$ -
Ceding Commission 25%	\$ 233,846	\$ 205,721	N/A	N/A
Net Deposit	\$ 701,539	\$ 617,163	\$ 173,971	\$ 50,000
Net Minimum	\$ 561,231	\$ 493,730	\$ 139,177	\$ 50,000