

OFFICE OF THE COMMISSIONER OF INSURANCE (OCI)

STATE OF WISCONSIN

In the Matter of the Acquisition of Control of
Sheboygan Falls Mutual Insurance Company
by Donegal Mutual Insurance Company

WAIVER

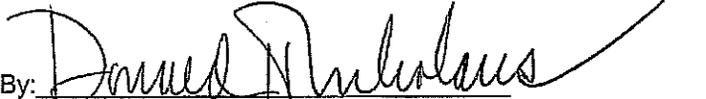
Case No. 07-C30859

WAIVER OF RIGHT TO OBJECT

Donegal Mutual Insurance Company hereby waives any right to file objections under Chapter 227, Wisconsin Statutes, to the proposed Findings of Fact, Conclusions of Law and Proposed Order, and to entry of a Final Order in accordance with the Proposed Order.

Dated this 21st day of May, 2007.

Donegal Mutual Insurance Company

By: 
Donald H. Nikolaus, President
and Chief Executive Officer

Attest: 
Sheri O. Smith, Secretary

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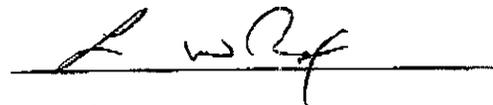
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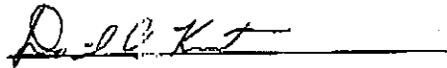
Dated this 16th day of May, 2007.

Sheboygan Falls Mutual Insurance Company

By their duly authorized [legal] representative:



[Name] Lee F. Wilcox
[Title] President
[Law Firm or Signatory's Company]

Attest: 

[Name] Daniel A. Kussart
[Title] Assistant Vice President
[Law Firm or Signatory's Company] Sheboygan Falls Mutual Insurance Company