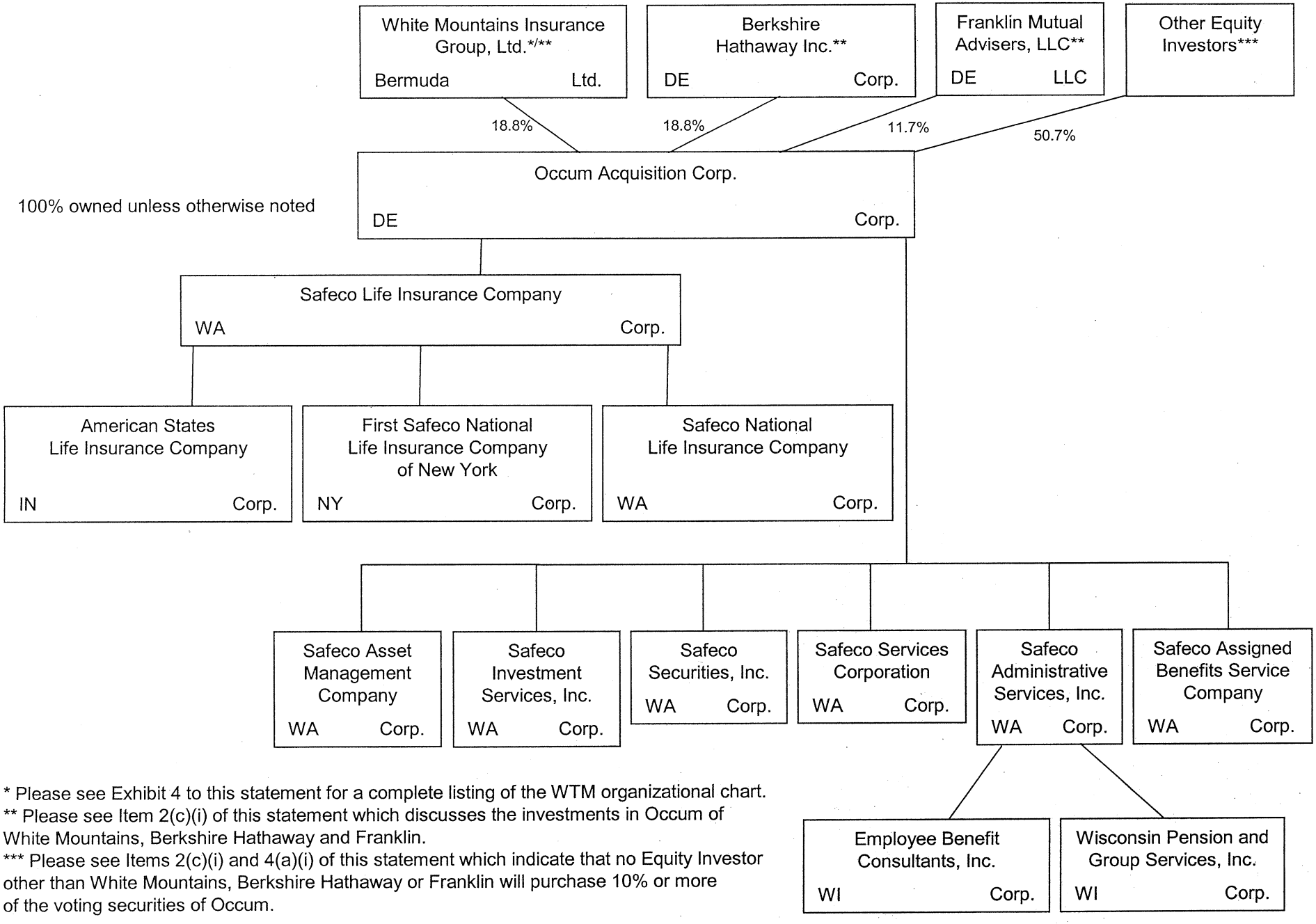

* Please see Exhibit 4 to this statement for a complete listing of the WTM organizational chart.
** Please see Item 2(c)(i) of this statement which discusses the investments in Occum of White Mountains, Berkshire Hathaway and Franklin.
*** Please see Items 2(c)(i) and 4(a)(i) of this statement which indicate that no Equity Investor other than White Mountains, Berkshire Hathaway or Franklin will purchase 10% or more of the voting securities of Occum.