



Certification of Review of Audit Work Papers

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The undersigned hereby represents the following:

1. I am a partner in the firm of Grant Thornton LLP, with an office at 124 Hebron Avenue, Glastonbury, Connecticut 06033, and have a valid Certified Public Accountants license to practice in the states of Connecticut, Massachusetts and Maryland and practice in the state of Vermont under the Individual Practice Privilege.
2. I am the engagement partner for the audit of the financial statements of TerraFirma Risk Retention Group LLC for the year ended December 31, 2013.
3. I have reviewed, to the extent deemed necessary in the circumstances and in accordance with Grant Thornton LLP firm policy, the working papers prepared in connection with the audit of the above mentioned financial statements.
4. I have been authorized by the Vermont Department of Financial Regulation to audit captive insurance companies.

Dana A. Wilson

Name (print/type)

Dana A. Wilson

Signature

March 3, 2014

Date