

COMMISSIONER OF SECURITIES & INSURANCE

Office of the Montana State Auditor

No. 5612

CERTIFICATE OF AUTHORITY

THIS IS TO CERTIFY that, pursuant to the Insurance Code of the State of Montana,

WESTERN NATIONAL MUTUAL INSURANCE COMPANY

of Edina, Minnesota, organized under the laws of Minnesota, subject to its Articles of Incorporation or other fundamental organizational documents, is hereby authorized to transact within the State of Montana, subject to the provisions of this Certificate:

PROPERTY - CASUALTY - SURETY - MARINE

as now or may hereafter be defined in the Insurance Laws of the State of Montana.

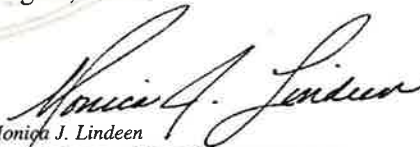
This Certificate shall be effective on July 29, 2011.

This Certificate is expressly conditioned upon the holder hereof now and hereafter being in full compliance with all of the applicable laws and lawful requirements made under authority of the laws of the State of Montana as long as such laws or requirements are in effect and applicable, and as such laws and requirements now are, or may hereafter, be changed or amended.

This Certificate is at all times the property of the State of Montana and shall continue in force as long as the Company is entitled thereto under the laws of the State of Montana and until suspended or revoked or otherwise terminated, at which time the Company shall promptly deliver this Certificate to the Insurance Commissioner of the State of Montana.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal, at the State Capital, City of Helena, this 1st day of August, 2011.




Monica J. Lindeen
Commissioner of Securities and Insurance
Office of the Montana State Auditor