

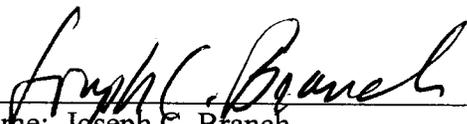
MILWAUKEE MUTUAL INSURANCE COMPANY

Secretary's Certificate

I, Joseph C. Branch, in my capacity as Secretary of MILWAUKEE MUTUAL INSURANCE COMPANY (the "Company"), in connection with the proposed Mutual Holding Company Plan, dated as of May 17, 2001, (the "Mutual Holding Company Plan"), do hereby certify as follows:

Attached hereto as Exhibit A is a true, correct and complete copy of certain resolutions adopted by the Board of Directors of the Company on May 17, 2001. Such resolutions are in full force and effect on the date hereof, have not been amended, modified or rescinded, and constitute all the resolutions of the Board of Directors of the Company authorizing the restructuring of the Company pursuant to Chapter 644 Section 7 of the Wisconsin Insurance Code.

IN WITNESS WHEREOF, this certificate has been executed this 19th day of June, 2001.


Name: Joseph C. Branch
Title: Secretary

I, Patrice L. Bottoni, Assistant Secretary of the Company, do hereby certify on behalf of the Company that Joseph C. Branch is the duly elected Secretary of the Company and set forth above is his true and correct signature.


Name: Patrice L. Bottoni
Title: Assistant Secretary