

EXHIBIT C

Certificate of Assumption and Endorsement

Policyholder Name
Address
City, State, Zip

CERTIFICATE OF ASSUMPTION

River Falls Mutual Insurance Company of River Falls, Wisconsin (River Falls Mutual) is a party to an agreement between River Falls Mutual and Trade Lake Mutual Insurance Company, Frederic, Wisconsin (Trade Lake Mutual) providing for the assumption by River Falls Mutual of all obligations and liabilities under this policy of insurance issued by Trade Lake Mutual. By virtue of this agreement, the liabilities, and obligations of Trade Lake Mutual under this policy of insurance issued by the company are now directly those of River Falls Mutual. All benefits under the policy remain the same.

All premiums now or hereafter due on this policy are payable to River Falls Mutual at its home office or executive office or to its duly authorized agents.

IN WITNESS WHEREOF, River Falls Mutual Insurance Company has caused this Certificate of Assumption to be executed this,

_____ day of _____, _____

Jeff Dusek
General Manager,
River Falls Mutual Insurance Company

**THIS CERTIFICATE FORMS A PART OF YOUR POLICY
AND SHOULD BE ATTACHED THERETO**