

**CERTIFICATE OF MEMBERSHIP  
AND  
SUMMARY OF BENEFITS**

This Certificate of Membership and Summary of Benefits ("Certificate") is issued to you as the Associated Member identified in the application for insurance or health care benefits under a group policy or contract issued by Community Insurance Company ("Community"). You have coverage for insurance or health care benefits under a group health care benefits contract or group insurance contract issued by Community. Those insurance or health care benefits are guaranteed by a group guaranty health policy ("Guaranty Policy") that has been issued by Associated Insurance Companies, Inc. ("Associated") to the holder of the Community group insurance or health care benefits contract.

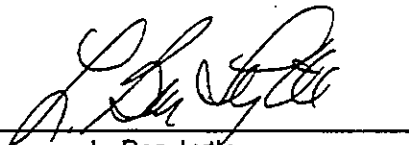
In the event that Community becomes financially unable to satisfy its obligations to provide insurance or health care benefits to you or any of your dependents that are covered under the Community contract, Associated will assume, pay and discharge Community's obligations and liabilities to you and your covered dependents under the terms and conditions of the Community contract.

In the event that Associated assumes Community's obligations, you may continue to submit claims to Community in the same manner as described in your certificate of benefits for the Community health care benefits contract or insurance contract unless you are notified in writing by Associated otherwise.

As long as the Guaranty Policy is in effect, you will be a member of Associated entitled to all rights of membership in Associated accorded to members of a mutual insurance company under the Indiana Insurance Law, including the right to one vote on all matters that come before the members of an Indiana domestic mutual insurance company under the Indiana Insurance Law and equity rights in the event of a liquidation, merger, consolidation or demutualization as provided in Associated's Articles of Incorporation from time to time in effect. Such equity rights are intended to be equivalent to the rights which you would have as a member under an Associated policy if Associated rather than Community had issued the Community contract.

This Certificate contains only a summary of the benefits under the Guaranty Policy and is not the Guaranty Policy itself. This Certificate neither affirmatively nor negatively amends, extends, or alters the coverage afforded by the Guaranty Policy issued by Associated under the group number shown on your Community identification card. In the event of a conflict between this Certificate and the Guaranty Policy, the Guaranty Policy will prevail.

ASSOCIATED INSURANCE COMPANIES, INC.



L. Ben Lytle  
President  
Chief Executive Officer