

1-31576

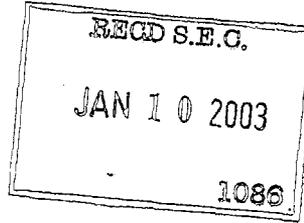


03000638

American Stock Exchange
 86 Trinity Place
 New York, NY 10008
 T 212 306 1255
 F 212 306 1448

January 10, 2003

Mr. Brian Johnson
 Branch Chief
 Filer Support 2
 Office of Filing Information
 Securities and Exchange Commission
 Judiciary Plaza
 450 Fifth Street, NW
 Washington, D.C. 20549



Dear Mr. Johnson:

This is to certify that on January 10, 2003, The American Stock Exchange (the "Exchange") received from Western United Holding Company, (the "Registrant") a copy of the Registrant's application on Form 8-A for the registration of the following securities:

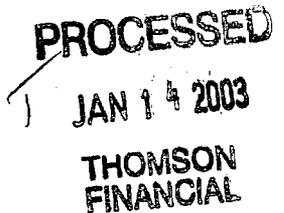
Series A Variable Rate Cumulative Preferred Stock, par value \$2.50 per share

We further certify that the above described security has been approved by the Exchange for listing and registration.

We understand that the Registrant is seeking immediate acceleration of the effective date of registration, and we hereby join in such request.

Sincerely,

Bryan Fischer
 Bryan Fischer
 Director
 Listing Qualifications Department



cc: Herbert Scholl

75790