



CERTIFICATE OF INCORPORATION
OF

FRONTIER UNDERWRITERS OF IDAHO, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: *October 27, 1986*



Pete T. Cenarrusa
SECRETARY OF STATE

by: *[Signature]*

ARTICLES OF INCORPORATION
OF
FRONTIER UNDERWRITERS OF IDAHO, INC.

WE, the undersigned, acting as incorporators of a corporation under the Idaho Business Corporation Act, adopt the following Articles of Incorporation:

I.

The name of the corporation is FRONTIER UNDERWRITERS OF IDAHO, INC.

II.

The period of its duration is perpetual.

III.

The purpose or purposes for which the corporation is organized is for the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act, Title 30, Chapter 1, Idaho Code.

IV.

The aggregate number of shares which the corporation shall have the authority to issue is ONE THOUSAND (1,000) shares, all of one class, ONE DOLLAR (\$1.00) par value.

V.

The address of the initial registered office of the corporation and the initial agent at such address is:

Dennis Foucault
7011 Chateaux
Coeur d'Alene, ID 83814

VI.

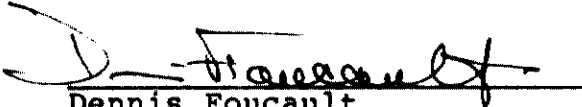
The names and post office addresses of the incorporators hereof and of the persons who shall serve as initial directors until the first annual meeting of the shareholders are:

Dennis Foucault
7011 Chateaux
Coeur d'Alene, ID 83814
R. S. Warnek
F.B.N., Inc., an Idaho corporation
P. O. Box 2163
Everett, WA 98203

VII.

The stock of the corporation shall be non-assessable common stock.

DATED this 15th day of October, 1986


Dennis Foucault

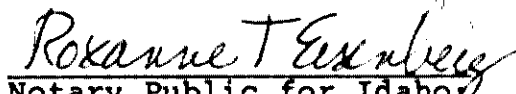
F.B.N., Inc.

BY: 
Name: R. S. Warnek
President

STATE OF IDAHO)
) ss.
County of Kootenai)

On this 29th day of September, 1986, before me, Roxanne T. Eixenberger the undersigned notary public, personally appeared DENNIS FOUCAULT, known to me or identified to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year first above written.


Notary Public for Idaho
residing at: Rathdrum
my commission expires:
6-15-87

STATE OF IDAHO)
) ss.
COUNTY OF KOOTENAI)

On this 15th day of October, 1986, before me, Linda S. Harris, the undersigned notary public, personally appeared R. S. Warnek, to me known to be the President of F.B.N., Inc., an Idaho corporation, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument and that the seal affixed (if any) is the corporate seal of said corporation.

WITNESS my hand and official seal hereto affixed the day and year first above written.

Linda S. Harris
Notary Public for Idaho ;
residing at: Hayden Lake ;
commission expires: 6-1-92 .