

State of Idaho

Office of the Secretary of State

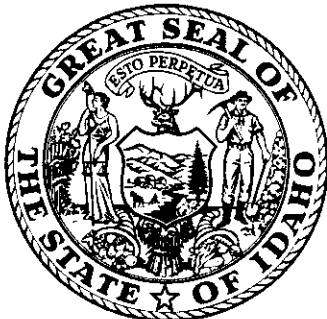
**CERTIFICATE OF AUTHORITY
OF
CAPITAL ONE INSURANCE AGENCY, INC.**

File Number C 154915

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: 1 June 2004



Ben Yursa

SECRETARY OF STATE

By *Sally Lloyd*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

FILED EFFECTIVE
2004 JUN -1 PM 2:06

SECRETARY OF STATE
IDAHO

The undersigned Corporation applies for a Certificate of Authority and states as follows:

- The name of the corporation is:
Capital One Insurance Agency, Inc.
- The name which it shall use in Idaho is: Capital One Insurance Agency, Inc.
- It is incorporated under the laws of: Virginia
- Its date of incorporation is: March 11, 1996
- The address of its principal office is:
1680 Capital One Drive, McLean, Virginia 22102
- The address to which correspondence should be addressed, if different from item 5, is:
same as item 5
- The street address of its registered office in Idaho is: 1401 Shoreline Drive, Suite 2, Boise, Idaho 83702
and its registered agent in Idaho at that address is: Corporation Service Company
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
See attached officers/directors rider		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 5/14/04

Signature:

Typed Name: Nigel Dominic Morris

Capacity: Assistant Vice President

Customer Acct # : _____
(if using pre-paid account)

Secretary of State use only

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Revised 07/2002

IDAHO SECRETARY OF STATE
06/01/2004 05:00
CK: 198545 CT: 74104 DI: 748893
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C 154915

**CAPITAL ONE INSURANCE AGENCY, INC.
OFFICER & DIRECTOR RIDER**

**Richard D. Fairbank
Director
1680 Capital One Drive
McLean, Virginia 22102**

**Nigel W. Morris
President
1680 Capital One Drive
McLean, Virginia 22102**

**John G. Finneran, Jr.
Secretary
1680 Capital One Drive
McLean, Virginia 22102**

**Jory A. Berson
Senior Vice President
15000 Capital One Drive
Richmond, Virginia 23238**

**Thomas A. York
Vice President
100 East Shore Drive
Glen Allen, Virginia 23059**

**Lori Baruch
Assistant Vice President
15000 Capital One Drive
Richmond, Virginia 23238**

**Paul Dempsey
Assistant Vice President
15000 Capital One Drive
Richmond, Virginia 23238**

**Jerry E. McCormick, Jr.
Assistant Vice President
15000 Capital One Drive
Richmond, Virginia 23238**

**Nigel Dominic Morris
Assistant Vice President
1680 Capital One Drive
McLean, Virginia 22102**

Commonwealth of Virginia



State Corporation Commission

I Certify the Following from the Records of the Commission:

Capital One Insurance Agency, Inc. is a corporation existing under and by virtue of the laws of Virginia, and is in good standing.

The date of incorporation is March 11, 1996.

Nothing more is hereby certified.



*Signed and Sealed at Richmond on this Date:
May 26, 2004*

Joel H. Peck
Joel H. Peck, Clerk of the Commission