

State of Idaho

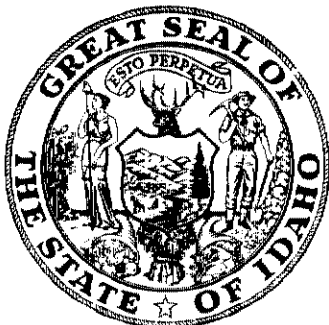
Department of State

CERTIFICATE OF AUTHORITY
OF
ATLANTIC RISK SERVICES, INC.
File Number C 128847

I PETE T. CENARRUSA, 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: May 12, 1999



Pete T. Cenarrusa
SECRETARY OF STATE

By *Natalie Lamb*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

95 MAY 12 AM 10:26

To the Secretary of State of Idaho:

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

SECRETARY OF STATE
STATE OF IDAHO

1. The name of the corporation is _____

ATLANTIC RISK SERVICES, INC.

2. The name which it shall use in Idaho is ATLANTIC RISK SERVICES, INC.

3. It is incorporated under the laws of New York

4. Its date of incorporation is April 16, 1992

5. The address of its principal office is _____

100 Wall Street, New York, NY 10005

6. The address to which correspondence should be addressed, if different from item 5, is _____

100 Wall Street, New York, NY 10005

7. The street address of its registered office in Idaho is 1401 Shoreline Drive Boise, Idaho 83702

_____, and its registered agent in Idaho at that address is Corporation Service Company

8. The names and respective business addresses of its directors and officers are:

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

Dated: 4-15-99

ATLANTIC RISK SERVICES, INC.

(Corporation name)

By Steven P. Skubish
Steven P. Skubish

Its Vice President
(specify capacity of signer)

Customer Acct # :

(if using pre-paid amount)
IDAHO SECRETARY OF STATE
Secretary of State use only

05/12/1999 09:00
CK: 179 CT: 115422 BH: 216161

1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

g:\corpforms\ACA.pmf Revised 7/97

OFFICERS/DIRECTORS RIDER

CT-Application for Certificate of Authority

ATLANTIC RISK SERVICES, INC.

List of Officers

Name: Kermit C. Smith, *President*
Res. Addr.: 27 Academy Road, Madison, NJ 07940

Name: Margaret E. Leak, *Secretary*
Res. Addr.: 11 Fifth Avenue, New York, NY 10003

Name: Michael O. Banks
Res. Addr.: 863 River Road, Chatham, NJ 07928

Name: Barbara H. Monaco
Res. Addr.: 6 Roxiticus Road, Mendham, NJ 07945

Name: Cornelius E. Golding
Res. Addr.: 8 Wells Lane, Short Hills, NJ

Name: Klaus G. Dorfi
Res. Addr.: 67-4 Ballantine Road, Bernardsville, NJ 07924

Name: Dennis J. Sellers
Res. Addr.: 8 Meadow Lane, Long Valley, NY

Name: Donald J. Shiplet
Res. Addr.: 3034 Pawlings Ford Road, Lansdale, PA 19446

Name: Steven P. Skubish, *VP*
Res. Addr.: 61 Arlene Court, Fanwood, NJ 07023

Name: Janine B. Turner
Res. Addr.: 17 Robin Street, Rockaway, NJ 07866

Name: Brian D. Drum
Res. Addr.: 17 Elm Place, Berkeley Heights, NJ 07922

List of Directors

Name: Kermit C. Smith
Res. Addr.: 27 Academy Road, Madison, NJ 07940

Name: Robert G. Himmer
Res. Addr.: 163 Candlewick Lane, Bridgewater, NJ 08807

Name: Theodore R. Henke
Res. Addr.: 1012 Summit Drive, Yardley, PA 19067

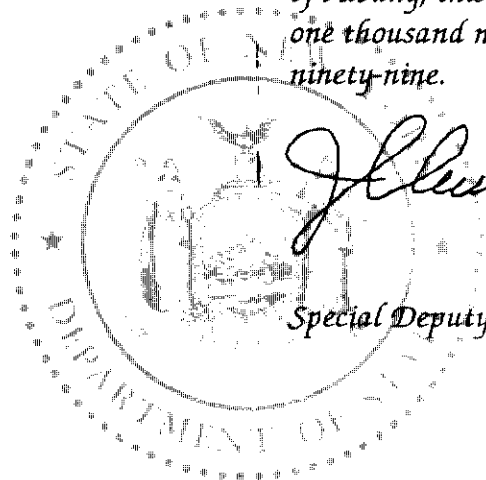
Name: Cornelius E. Golding
Res. Addr.: 8 Wells Lane, Short Hills, NJ

Name: Klaus G. Dorfi
Res. Addr.: 67-4 Ballantine Road, Bernardsville, NJ 07924

State of New York } **SS:**
Department of State

I hereby certify, that the certificate of incorporation of ATLANTIC RISK SERVICES, INC. was filed on 04/16/1992, with perpetual duration, and that a diligent examination has been made of the index of corporation papers filed in this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 07th day of May
one thousand nine hundred and
ninety-nine.*



J. Leub

Special Deputy Secretary of State

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