

State of Idaho

Office of the Secretary of State

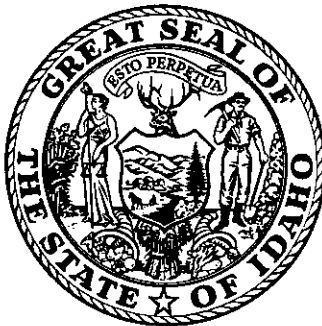
**CERTIFICATE OF AUTHORITY
OF
CROSS INSURANCE, INC. - HIGHER EDUCATION DIVISION**

File Number C 197189

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: January 22, 2013



Ben Yursa

SECRETARY OF STATE

By

Anna Kristensen



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2013 JAN 22 AM 11:17
SECRETARY OF STATE
STATE OF IDAHO

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

- The name of the corporation is:
Cross Insurance, Inc. - Higher Education Division
- The name which it shall use in Idaho is: Cross Insurance, Inc. - Higher Education Division
- It is incorporated under the laws of: Maine
- Its date of incorporation is: 09/12/2012
- The address of its principal office is:
930 Commonwealth Ave., Suite 2, Boston, MA 02215
- The address to which correspondence should be addressed, if different from item 5, is:
PO Box 1388, Bangor, ME 04402
- The street address of its registered office in Idaho is: 1111 W. Jefferson, Suite 530, Boise, ID 83702
and its registered agent in Idaho at that address is: CT Corporation
- The names and respective business addresses of its directors and officers are:

Name	Title	Business Address
<u>Royce M. Cross</u>	<u>President</u>	<u>PO Box 1388, Bangor, ME 04402</u>
<u>Woodrow W. Cross</u>	<u>Chairman</u>	<u>PO Box 1388, Bangor, ME 04402</u>

Dated: 1/2/2013

Signature:

Typed Name: Royce M. Cross

Capacity: President

[The signer must be a director or an officer of the corporation.]

Customer Acct # :

(If using pre-paid account)

Secretary of State use only

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Revised 06/2005

IDAHO SECRETARY OF STATE
01/22/2013 05:00
CK: 10631 CT: 278403 BH: 1356571
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

Web Form

C197109

State of Maine



Department of the Secretary of State

I, the Secretary of State of Maine, certify that according to the provisions of the Constitution and Laws of the State of Maine, the Department of the Secretary of State is the legal custodian of the Great Seal of the State of Maine which is hereunto affixed and of the reports of organization, amendment and dissolution of corporations and annual reports filed by the same.

I further certify that CROSS INSURANCE, INC.- HIGHER EDUCATION DIVISION, formerly ARRI, INC., formerly CROSS INSURANCE, INC. - HIGHER EDUCATION PRACTICE is a duly organized business corporation under the laws of the State of Maine and that the date of incorporation is September 12, 2012.

I further certify that on:

September 12, 2012 ARTICLES OF INCORPORATION were filed.
November 13, 2012 CHANGE OF LEGAL NAME was filed.
December 17, 2012 CHANGE OF LEGAL NAME was filed.

No further amendments have been filed to date.

I further certify that said business corporation has filed annual reports due to this Department, and that no action is now pending by or on behalf of the State of Maine to forfeit the charter and that according to the records in the Department of the Secretary of State, said corporation is a legally existing business corporation in good standing under the laws of the State of Maine at the present time.

In testimony whereof, I have caused the Great Seal of the State of Maine to be hereunto affixed. Given under my hand at Augusta, Maine, this third day of January 2013.



Charles E. Summers, Jr.
Secretary of State