

State of Idaho

Department of State

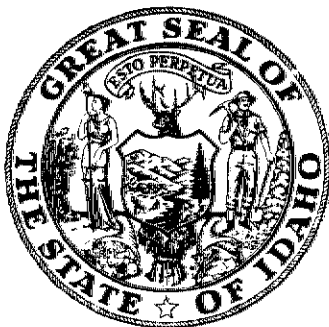
CERTIFICATE OF AUTHORITY
OF

YORK CLAIMS SERVICE, INC.
File number C 120146

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of YORK CLAIMS SERVICE, INC. for a Certificate of Authority to transact business in this State, duly signed and verified 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 Authority to YORK CLAIMS SERVICE, INC. to transact business in this State under the name YORK CLAIMS SERVICE, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated: July 9, 1997



Pete T. Cenarrusa
SECRETARY OF STATE

By

[Signature]

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho

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

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SECRETARY OF STATE
STATE OF IDAHO

- The name of the corporation is York Claims Service, Inc.
- The name which it shall use in Idaho is _____
- It is incorporated under the laws of New York
- Its date of incorporation is 2/13/62 and its duration, if other than perpetual, is _____
- The address of its principal office in the state or country under the laws of which it is incorporated is
111 John Street, New York, NY 10038
- The address to which correspondence should be addressed, if different than item 5, is
70 Pine Street, New York, NY 10270
- The street address of its registered office in Idaho is 200 North 23rd Street, Boise, ID 83702
_____, and its registered agent in Idaho at that address is Corporation Service Company
- The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
claims adjusting
- The names and respective addresses of its directors and officers are:

Name	Office	Address
see attached rider "A"		

10. The corporation accepts and shall comply with the Constitution and the laws of the State of Idaho.

Dated: June 26, 1997

York Claims Service, Inc.
(Corporation name)

By [Signature]
Its President, Vice-President, Secretary or Assistant Secretary
(phase specify)

IDAHO SECRETARY OF STATE

Secretary of State use only
07/09/1997 09:00
CK: 2799 CT: 47921 BH: 19576
1 @100.00 = 100.00 AUTH PRO

Address : 21st floor
New York, New York 10270
Home : 3 Crestwood Drive
Address : Bridgewater, NJ 08807

Howard Ian Smith Director
SSN : 059-36-5938
Primary : 70 Pine Street
Address : 18th floor
New York, New York 10270
Home : 261 Baird Court
Address : Woodbury, New York 11797

Thomas Ralph Tizzio Director
SSN : 131-28-1216
Primary : 70 Pine Street
Address : 18th floor
New York, New York 10270
Home : 10 Deepdale Drive
Address : Middletown, New Jersey 07748

OFFICERS:

Robert Michael Sandler Chairman of the Board
SSN : 070-34-0356
Primary : 70 Pine Street
Address : 21st floor
New York, New York 10270
Home : 3 Crestwood Drive
Address : Bridgewater, NJ 08807

Stuart A. Myers President
SSN : 062-36-1362
Primary : 111 John Street
Address : New York, New York 10038
Home : None given.
Address :

William L. McDonough Chief Financial Officer
SSN : 142-38-1204
Primary : 400 Interpace Parkway
Address : Building A, 4th Floor
Parsippany, New Jersey 07054
Home : 1 Kosert Avenue
Address : Budd Lake, New Jersey 07828

Sari S. Miller Executive Vice President
SSN :
Primary : 111 John Street

Address : New York, New York 10038
Home : None given.
Address :

Eileen Rachelson Executive Vice President
SSN :
Primary : 111 John Street
Address : New York, New York 10038
Home : None given.
Address :

Fred Schiller Executive Vice President
SSN :
Primary : 111 John Street
Address : New York, New York 10038
Home : None given.
Address :

Terri D. Austin Vice President
SSN : 117-52-1452
Primary : 70 Pine Street
Address : 31st Floor
New York, New York 10270
Home : 236 West 75th Street
Address : New York, New York 10023

Peter Lind Vice President
SSN :
Primary : None given.
Address :
Home : None given.
Address :

William L. McDonough Vice President
SSN : 142-38-1204
Primary : 400 Interpace Parkway
Address : Building A, 4th Floor
Parsippany, New Jersey 07054
Home : 1 Kosert Avenue
Address : Budd Lake, New Jersey 07828

Glenn Salka Vice President
SSN :
Primary : None given.
Address :
Home : None given.
Address :

William Naughton Dooley Treasurer
SSN : 155-48-9907
Primary : 70 Pine Street

Address : 20th floor
New York, New York 10270
Home : 26 Presidential Path
Address : Atlantic Highlands, New Jersey

Elizabeth Margaret Tuck Secretary

SSN : 018-46-7673
Primary : 70 Pine Street
Address : 30th floor
New York, New York 10270
Home : 1030-2 Franklin Avenue
Address : North Valley Stream, NY 11580

Peter Lind General Counsel

SSN :
Primary : None given.
Address :
Home : None given.
Address :

State of New York | ss:
Department of State

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I hereby certify, that the certificate of incorporation of YORK CLAIMS SERVICE, INC. was filed on 02/13/1962, fixing the duration as perpetual, 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. I further certify the following:

It was dissolved by proclamation of the Secretary of State published on 09/29/1982 pursuant to Section 203-A of the Tax Law.

A Certificate of Amendment was filed on 03/23/1987.

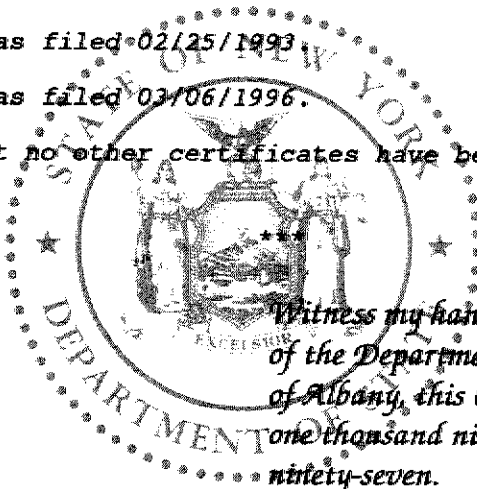
Such dissolution proceedings were annulled and the existence of the Corporation revived, reinstated and continued by a certificate duly filed in this Department 09/16/1991 pursuant to Section 203-A of the Tax Law.

Certificate of change was filed on 10/28/1992.

A Biennial Statement was filed 02/25/1993.

A Biennial Statement was filed 03/06/1996.

I further certify, that no other certificates have been filed by such corporation.



Witness my hand and the official seal
of the Department of State at the City
of Albany, this 03rd day of July
one thousand nine hundred and
ninety-seven.

Special Deputy Secretary of State