



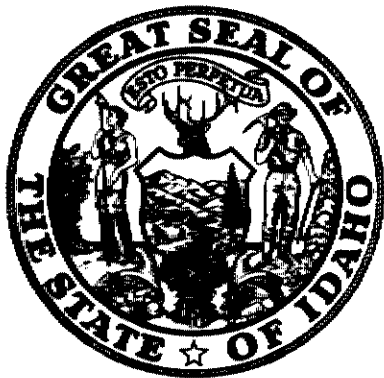
**CERTIFICATE OF INCORPORATION
OF**

INSURTECH CORPORATION

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 30, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

by: *Sandra M. [Signature]*

ARTICLES OF INCORPORATION

OF

INSURTECH CORPORATION

RECEIVED
SEC. OF STATE

87 OCT 30 AM 9 12

KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, being of full age and citizens of the United States, do this day voluntarily form a corporation under the provisions of the Idaho Business Corporation Act, and we certify in writing:

ARTICLE I
NAME

The name of the corporation shall be Insurtech Corporation.

ARTICLE II
PURPOSE AND POWERS

The purposes for which this corporation is formed are to engage in any lawful act or activity for which corporations may be organized under the Idaho Business Corporation Act and to possess and exercise all the powers and privileges granted by the Idaho Business Corporation Act or by any lawful powers and privileges incidental, so far as such powers and privileges are necessary or convenient to the conduct, promotion or attainment of the business or purposes of the corporation.

ARTICLE III
DURATION

Subject to dissolution in the manner provided by law, the corporation shall be perpetual.

ARTICLE IV
REGISTERED OFFICE

The registered office of the corporation in the State of Idaho shall be located at 1025 Shoshone Street North, Twin Falls, ID 83301. Rex A. Thompson shall be the registered agent at the address set forth above.

ARTICLE V
CORPORATE STOCK

The aggregate number of shares which the corporation shall have authority to issue is 10,000, all of which shall have a no par value.

ARTICLE VI
INCORPORATORS

Following are the names and post office addresses of the incorporators:

<u>NAME OF INCORPORATORS</u>	<u>POST OFFICE ADDRESS</u>
Rex A. Thompson	1025 Shoshone Street North Twin Falls, ID 83301
Jack S. Oyler	2819 South Redwood Kennewick, WA 99337

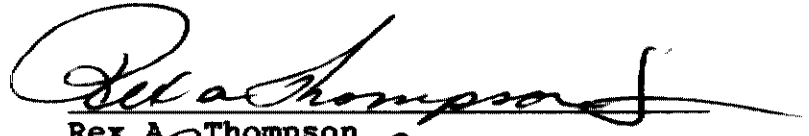
ARTICLE VII
MANAGEMENT

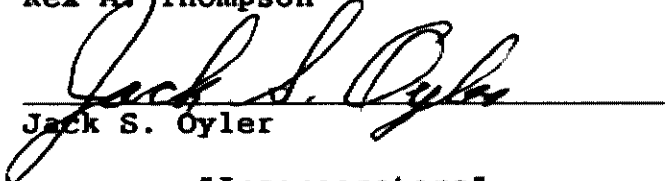
The business of the corporation shall be managed by a board of at least 3 directors, except that if all of the shares of the corporation are owned beneficially and of record by either 1 or 2 stockholders, the number of directors may be less than 3 but not less than the number of stockholders. A director shall hold office for the term for which he was named or elected and until his successor is elected and qualified. The incorporators listed in Article VI above shall serve as directors until the first annual meeting of shareholders or until their successors are elected and qualified.

ARTICLE VIII
BY-LAWS

The initial By-Laws of the corporation shall be adopted by its board of directors. The power to alter, amend or repeal the By-Laws or adopt new By-Laws, subject to repeal or change by action of the shareholders, shall be vested in the board of directors.

IN WITNESS WHEREOF, we have set our hands this 29th day of October, 1987.


Rex A. Thompson

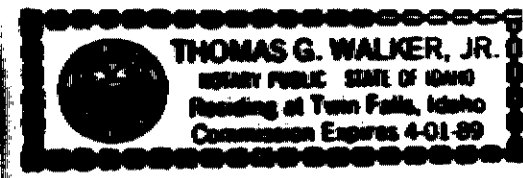

Jack S. Oyler

"Incorporators"

STATE OF IDAHO)
) ss.
County of Twin Falls)

On this 29th day of October, 1987, before me, the undersigned, a notary public in and for the county and state, personally appeared Rex A. Thompson, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have set my hand and affixed my official seal, the same day and year in this certificate first above written.



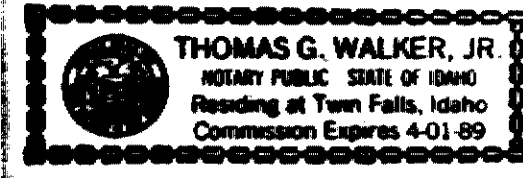
Thomas G. Walker, Jr.

Notary Public for Idaho
Residing at Twin Falls, Idaho

STATE OF IDAHO)
) ss.
County of Twin Falls)

On this 29th day of October, 1987, before me, the undersigned, a notary public in and for the county and state, personally appeared Jack S. Oyler, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have set my hand and affixed my official seal, the same day and year in this certificate first above written.



Thomas G. Walker, Jr.

Notary Public for Idaho
Residing at Twin Falls, Idaho

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