

State of Idaho

Office of the Secretary of State

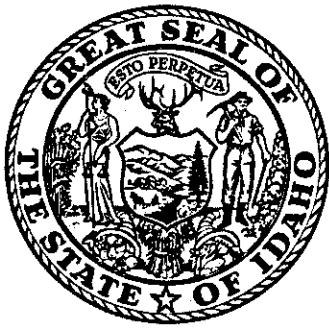
**CERTIFICATE OF AUTHORITY
OF
WILLIAM A. GRAHAM COMPANY**

File Number C 174721

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: August 27, 2007



Ben Ysuras

SECRETARY OF STATE

By

Ben Ysuras

William A Graham Company t/a The Graham Company
The Graham Building
One Penn Square West
Philadelphia, PA 19102

215-567-6300; Fax 215-569-3025

DIRECTORS AND OFFICERS

William A. Graham, IV, CPCU, CLU, Chief Executive Officer
828 Conshohocken State Road, Gladwyne, PA 19035
Officer and Director

Margaret C. Jones, CPCU, CIC, Vice President - Corporate Secretary
131 Sugartown Road, Devon PA 19333
Officer and Director

Michael J. Mitchell, CPA, CPCU, Vice President
1295 Brighton Way, Newtown Square, PA 19073
Officer and Director

Lucille Carey, Vice President - Administration
2089 Route 9, Cape May Courthouse, NJ 08210
Officer and Director

Kenneth L. Ewell, Vice President - Marketing
8 Penny Lane, Medford, NJ 08055
Officer and Director

Michelle M. Leighton, AIC, Vice President - Claims
4 Pebble Lane, Blackwood, NJ 08012
Officer and Director

Robert Scullin, ARM, Vice President
13 Pine Road, Medford, NJ 08055
Officer and Director

Christopher T. McKenna, Vice President
118 Edgewood Road, Ardmore, PA 19003
Officer

Martin J. Purcell, CPCU, Vice President
516 Foster Drive, Springfield, PA 19064
Officer

Dina L. Daniele, CPCU, Vice President
104 Morningside Drive, Drexher, PA 19025
Officer

A. Peter Prinsen, Esquire, CPCU, RPLU, AIC, Vice President and General Counsel
224 South 24th Street, Philadelphia, PA 19103
Officer

Franz K. Wagner, P.E., Vice President
1116 Canterbury Drive, Lansdale, PA 19446
Officer

William A Graham Company t/a The Graham Company
The Graham Building
One Penn Square West
Philadelphia, PA 19102

215-567-6300; Fax 215-569-3025

DIRECTORS AND OFFICERS

James H. Bonner, Vice President
5 Harper's Ferry Court, Medford, NJ 08055
Officer

John D. Kurtz, Vice President
7 McCann Blvd., Sewell, NJ 08080
Officer

Kevin D. Connelly, Vice President
1012 Waltham Road, Berwyn, PA 19312
Officer

Edwin William Selman, Vice President
3 Maxwell Court, Flemington, NJ 08822
Officer

COMMONWEALTH OF PENNSYLVANIA

DEPARTMENT OF STATE

JULY 27, 2007

TO ALL WHOM THESE PRESENTS SHALL COME, GREETING:

I DO HEREBY CERTIFY THAT,

WILLIAM A. GRAHAM COMPANY

Is duly incorporated under the laws of the Commonwealth of Pennsylvania and
remains a subsisting corporation so far as the records of this office show, as of
the date herein.

IN TESTIMONY WHEREOF, I have
hereunto set my hand and caused
the Seal of the Secretary's Office to
be affixed, the day and year above
written.



Pedro A. Cantis
Secretary of the Commonwealth

Certification Number: 6834163-12

Verify this certificate online at <http://www.corporations.state.pa.us/corp/soskb/verify.asp>