

State of Idaho

Office of the Secretary of State

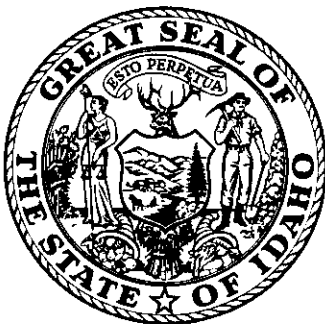
**CERTIFICATE OF AUTHORITY
OF
E.R.J. INSURANCE GROUP, INC.**

File Number C 163114

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: 26 October 2005



Ben Yursa

SECRETARY OF STATE

By *Regatta Holway*

Original

ID-COA



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

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

1. The name of the corporation is:

E.R.J. Insurance Group, Inc.

2. The name which it shall use in Idaho is: American Heritage Insurance Services

3. It is incorporated under the laws of: Florida

4. Its date of incorporation is: Dec. 5th, 1985

5. The address of its principal office is:

701 Waterford Way, #490 Miami, Florida 33126

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

1776 AHL Drive, Attn: Credit/Ann Topete Jacksonville, Florida 32224

7. The street address of its registered office in Idaho is: 300 N. 6th Street Boise, ID 83701

and its registered agent in Idaho at that address is: CT Corporation System

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

Name	Office	Address
<u>see attached listing</u>		

Dated: 10/14/05

Signature: [Signature]

Typed Name: Anton Wanderon

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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forms\aprcertificate\authority_profit.pmd
Revised 06/2005

Web Form

IDAHO SECRETARY OF STATE
10/26/2005 05:00
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C 163114

ERJ INSURANCE GROUP, INC
OFFICER/DIRECTOR LISTING

NAME	TITLE	MAILING ADDRESS
STEVEN E. SHEBIK	Director, Chairman	2775 Sanders Road, Suite A2, Northbrook, IL 60062-6127
ANTON WANDERON	Director, President	1776 AHL Drive Jacksonville, Florida 32224
JOHN C. PINTOZZI	Director, Vice President	2775 Sanders Road, Suite A2, Northbrook, IL 60062-6127
GREGORY J. GUIDOS	Director, Treasurer,	1776 AHL Drive Jacksonville, Florida 32224
CHARLES BAGGS	Director	1776 AHL Drive Jacksonville, Florida 32224
COURTNEY CRIADO	Vice President	701 Waterford Way, Ste 480, Box 29, Miami, FL 33126
KAREN C. GARDNER	Vice President	2775 Sanders Road, Suite A2, Northbrook, IL 60062-6127
GARY S. STERE	Secretary	1776 AHL Drive Jacksonville, Florida 32224
KRISTINE E. LESTON	Asst. Secretary	2775 Sanders Road, Suite A2, Northbrook, IL 60062-6127
MARY J. MCGINN	Asst. Secretary	2775 Sanders Road, Suite A2, Northbrook, IL 60062-6127
MICHAEL J. JELOTTA	Asst. Secretary	2775 Sanders Road, Suite A2, Northbrook, IL 60062-6127
NANCY M. BUFALINO	Asst. Secretary	2775 Sanders Road, Suite A2, Northbrook, IL 60062-6127
BARRY S. PAUL	Asst. Secretary	2775 Sanders Road, Suite A2, Northbrook, IL 60062-6127

State of Florida



Department of State

I certify from the records of this office that E.R.J. INSURANCE GROUP, INC., is a corporation organized under the laws of the State of Florida, filed on December 5, 1985.

The document number of this corporation is H88285.

I further certify that said corporation has paid all fees due this office through December 31, 2005, that its most recent annual report/uniform business report was filed on March 25, 2005, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Seventh day of October, 2005



CR2EO22 (2-03)

Glenda E. Hood
Glenda E. Hood
Secretary of State