

State of Idaho

Office of the Secretary of State

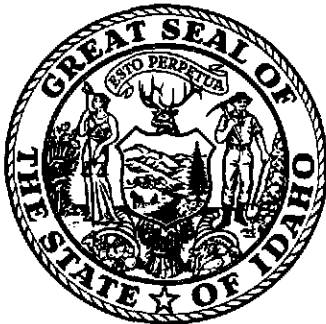
**CERTIFICATE OF AUTHORITY
OF
TOWER RISK MANAGEMENT CORP.**

File Number C 202716

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: July 11, 2014



Ben Yursa

SECRETARY OF STATE

By

[Signature]

202

**APPLICATION FOR CERTIFICATE
OF AUTHORITY (For Profit)**

(Instructions on Back of Application)

2014 JUL 11 PM 4:45
SECRETARY OF STATE
STATE OF IDAHO

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

1. The name of the corporation is:
Tower Risk Management Corp.
2. The name which it shall use in Idaho is: Tower Risk Management Corp.
3. It is incorporated under the laws of: New York
4. Its date of incorporation is: 07/06/1995
5. The address of its principal office is:
120 Broadway, 31st Floor, New York, NY 10271
6. The address to which correspondence should be addressed, if different from item 5, is:

7. The street address of its registered office in Idaho is: 12550 W. Explorer Drive, Suite 100, Boise, ID 83713
and its registered agent in Idaho at that address is: Corporation Service Company
8. The names and respective business addresses of its directors and officers are:

Name	Title	Business Address
See attached list.		

Dated: _____

Signature: Bruce Wesley Sanderson

Typed Name: Bruce Wesley Sanderson

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.

IDAHO SECRETARY OF STATE

07/11/2014 05:00

CK:2052794 CT:172099 BH:1432917

1@ 100.00 = 100.00 AUTH PRO #2

1@ 20.00 = 20.00 EXPEDITE C #3

Group/Agency:
Voting/Non-Voting:
Received:
Date: 07/11/2014

C202716

**TOWER RISK MANAGEMENT CORP.
OFFICER AND DIRECTOR LIST****DIRECTORS:**

William F. Dove
William E. Hitselberger
Elliot S. Orol

OFFICERS:

Bruce W. Sanderson

Residential Address:

Business Address:

President

9 Maple Drive, North Caldwell, NJ 07006

120 Broadway, 31st Floor, New York, NY 10271

William E. Hitselberger

Residential Address:

Business Address:

Senior Vice President and Chief Financial Officer

7 Barrington Drive, West Windsor, NJ 08550

120 Broadway, 31st Floor, New York, NY 10271

Elliot S. Orol

Residential Address:

Business Address:

Senior Vice President and General Counsel

200 East 82nd Street, 24G, New York, NY 10028

120 Broadway, 31st Floor, New York, NY 10271

William F. Dove

Residential Address:

Business Address:

Senior Vice President and Chief Actuary

27 Westcott Road, Princeton, NJ 08540

120 Broadway, 31st Floor, New York, NY 10271

Scott T. Melnik

Residential Address:

Business Address:

Senior Vice President, Claims

10 Mountain Laurel Lane, Kings Park, NY 11754

120 Broadway, 31st Floor, New York, NY 10271

Christian K. Pechmann

Residential Address:

Business Address:

Senior Vice President, Marketing

42 Brookrace Drive, Mendham, NJ 07945

120 Broadway, 31st Floor, New York, NY 10271

Laurie A. Ranegar

Residential Address:

Business Address:

Senior Vice President, Operations

2230 Bellflower Lane, New Hope, PA 18938

120 Broadway, 31st Floor, New York, NY 10271

Catherine M. Wragg

Residential Address:

Business Address:

Senior Vice President, Human Resources and Administration

47 Gregory Avenue, West Orange, NJ 07052

120 Broadway, 31st Floor, New York, NY 10271

Brian W. Finkelstein

Residential Address:

Business Address:

Managing Vice President and Controller

22 Bonwit Road, Rye Brook, NY 10573

120 Broadway, 31st Floor, New York, NY 10271

Vito A. Nigro

Residential Address:

Business Address:

Treasurer

2220 Graystone Lane, Newton, PA 18940

120 Broadway, 31st Floor, New York, NY 10271

Susan Eylward

Residential Address:

Business Address:

Secretary

120 Broadway, 31st Floor, New York, NY 10271

**State of New York
Department of State } ss:**

I hereby certify, that the Certificate of Incorporation of TOWER RISK MANAGEMENT CORP. was filed on 07/06/1995, with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with 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 an existing corporation.



*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 24th day of June
two thousand and fourteen.*

Anthony Giardina
Executive Deputy Secretary of State