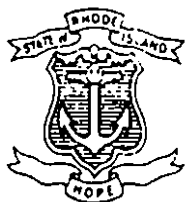


Filing Fee \$150.00

ID Number: 107178



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Office of the Secretary of State
Corporations Division
100 North Main Street
Providence, Rhode Island 02903-1335

FILED

JUN 29 1999

By [Signature] 225732

BUSINESS CORPORATION

ORIGINAL ARTICLES OF INCORPORATION

The undersigned acting as incorporator(s) of a corporation under Chapter 7-1.1 of the General Laws, 1956, as amended, adopt(s) the following Articles of Incorporation for such corporation:

1. The name of the corporation is Richard J. Ruggieri, M.D., Inc.

~~THE STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS~~

2. The period of its duration is (if perpetual, so state) perpetual

3. The specific purpose or purposes for which the corporation is organized are:

To render professional medical services and to engage in any
lawful act permitted by the Rhode Island Professional Service
Corporation Act.

4. The aggregate number of shares which the corporation shall have authority to issue is:

(a) If only one class: Total number of shares 8,000 (If the authorized shares are to consist of one class only state the par value of such shares or a statement that all of such shares are to be without par value.)

\$1.00 par value

or

(b) If more than one class: Total number of shares _____ (State (A) the number of shares of each class thereof that are to have a par value and the par value of each share of each such class, and/or (B) the number of such shares that are to be without par value, and (C) a statement of all or any of the designations and the powers, preferences and rights, including voting rights, and the qualifications, limitations or restrictions thereof, which are permitted by the provisions of Chapter 7-1.1 of the General Laws in respect of any class or classes of stock of the corporation and the fixing of which by the articles of association is desired, and an express grant of such authority as it may then be desired to grant to the board of directors to fix by vote or votes any thereof that may be desired but which shall not be fixed by the articles.)

5. Provisions (if any) dealing with the preemptive right of shareholders pursuant to § 7-1.1-24 of the General Laws, 1956, as amended:

Shareholders shall have no preemptive rights

**ATTACHMENT A
TO
ARTICLES OF INCORPORATION**

Article 6 Provisions (if any) for the regulation of the internal affairs of the corporation:

(a) Action by the shareholders pursuant to Rhode Island General Laws, Section 7-1.1-30.3(b) is hereby authorized.

(b) No director of the corporation shall be personally liable to the corporation or its stockholders for monetary damages for breach of the director's duty as a director; provided that the foregoing shall not eliminate or limit the liability of a director (i) for any breach of the director's duty of loyalty to the corporation or its stockholders; (ii) for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law; (iii) imposed pursuant to the provisions of Rhode Island General Laws Section 7-1.1-43; or (iv) for any transaction from which the director derived an improper personal benefit (unless said transaction is permitted by Rhode Island General Laws Section 7-1.1-37.1)."



(415) 397-9700
(800) 852-1061
(907) 583-3414 (in Alaska)

CERTIFICATE OF INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy below.

Name and Address of Named Insured

RICHARD JOSEPH RUGGIERI MD
160 WAYLAND AVENUE
PROVIDENCE RI 02906

Original
609582

ATTN: ANN WALSH

Insurance afforded by this policy is CLAIMS-MADE Professional Liability Insurance

Policy Number	Limits of Liability	Annual Policy Period As of 12:01 a.m. local time
609583	1,000,000 each claim 3,000,000 aggregate 0 deductible	Effective Date: 01/01/99 Expiration Date: 01/01/00 Retro Date: 09/27/96

Current Medical Specialty: 9014 INTERNAL MEDICINE-NO SURGERY

Certificate Holder

R.I. SECRETARY OF STATE
100 NORTH MAIN STREET
PROVIDENCE RI 02904

This is to certify that the policy of insurance listed above has been issued to the insured named above for the policy period indicated subject to payment of all billed premiums. The insurance afforded by the policy described above is subject to all the terms, exclusions and conditions of such policy. Should the above policy be canceled before the expiration date, it is the responsibility of the insured to inform recipients of Certificates of Insurance of any changes in coverage, declination of issuance or, termination or cancellation of the policy. Failure to provide such notice shall impose no obligation or liability of any kind upon NORCAL, its agents, or representatives.

By: NORCAL Mutual Insurance Company

Date: 06/24/99

DAVID R. HOLLFY, M.D.
Secretary