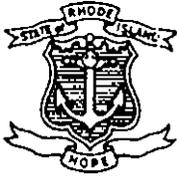


Filing Fee: \$150.00
License Fee: \$15.00 minimum (§7-1.1-124)

ID Number: 910983



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

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

BUSINESS CORPORATION

FILED
SEP 29 1997
BY JAD#9
191400

APPLICATION FOR CERTIFICATE OF AUTHORITY

Pursuant to the provisions of Section 7-1.1-103 of the General Laws, 1956, as amended, the undersigned corporation hereby applies for a Certificate of Authority to transact business in the State of Rhode Island, and for that purpose submits the following statement:

1. The name of the corporation is Custard Insurance Adjusters, Inc.
2. It is incorporated under the laws of Indiana
3. The name which it elects to use in Rhode Island is Custard Insurance Adjusters, Inc.

(If the corporation does not contain the word "corporation," "company," "incorporated", or "limited" or an abbreviation of one of such words, insert the name of the corporation with the word or abbreviation which it elects to add thereto for use in Rhode Island.)

4. The date of its incorporation is 10/28/71 and the period of its duration is perpetual
5. The address of its principal office in the state or country under the laws of which it is incorporated is 2210 Inwood Drive, Fort Wayne, IN 46815
6. The address of its proposed registered office in Rhode Island is 123 Dyer Street
(Street)
Providence, RI 02903 and the name of its proposed registered agent in
(City/Town) (Zip Code)

Rhode Island at that address is C T Corporation System

7. The specific purpose or purposes which it proposes to pursue in the transaction of business in Rhode Island are:
Insurance Claims Services

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

Name	Address
Director <u>A. R. Custard</u>	<u>4875 Avalon Ridge Pkwy., Norcross, GA 30071</u>
Director <u>K. L. Richardson</u>	<u>2210 Inwood Drive, Fort Wayne, IN 46815</u>
President <u>A. R. Custard</u>	<u>4875 Avalon Ridge Pkwy., Norcross, GA 30071</u>
Vice President <u>Pam Marshall</u>	<u>4875 Avalon Ridge Pkwy., Norcross, GA 30071</u>
Secretary <u>K. L. Richardson</u>	<u>2210 Inwood Drive, Fort Wayne, IN 46815</u>
Treasurer <u>K. L. Richardson</u>	<u>2210 Inwood Drive, Fort Wayne, IN 46815</u>

9. The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

<u>Number of Shares</u>	<u>Class</u>	<u>Series</u>	<u>Par Value or Statement that Shares are without Par Value</u>
1,000	Common		No Par Value

10. The aggregate number of its issued shares, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

<u>Number of Shares</u>	<u>Class</u>	<u>Series</u>	<u>Par Value or Statement that Shares are without Par Value</u>
1,000	Common		No Par Value

11. An estimate, expressed as a percentage, of the proportion that the estimated value of the property of the corporation to be located within this state during the following year bears to the value of all property of the corporation to be owned during the following year, wherever located 0.073%; and an estimate, expressed as a percentage, of the proportion that the gross amount of business to be transacted by the corporation at or from places of business in this state during the following year bears to the gross amount thereof which will be transacted by the corporation during the following year 1.39%.

12. An estimate of the value of all property to be owned by it for the following year wherever located is \$ 4,100,000

13. An estimate of the value of its property to be located within Rhode Island during the following year is \$ 3,000

14. An estimate of the gross amount of business to be transacted by it during the following year is \$ 18,000,000

15. An estimate of the gross amount of business to be transacted by it at or from places of business in Rhode Island during the following year is \$ 250,000

16. This application is accompanied by certified copies of its articles of incorporation and all amendments thereto, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated September 19, 1997

Custard Insurance Adjusters, Inc.

(Exact Corporate Name of Corporation Making Application)

By Carolyn Sue Malott
 President or Vice President (check one)

AND
By K. L. Richardson
 Secretary or Assistant Secretary (check one)

STATE OF
COUNTY OF

In Indiana, on this 19th day of September, 1997, personally appeared before me K. L. Richardson, an officer of the corporation, who, under oath, verified that the information contained in this Application is true and accurate.

Carolyn Sue Malott
Notary Public
My Commission Expires: 1-30-2000

OFFICERS OF
CUSTARD INSURANCE ADJUSTERS, INC.

PRESIDENT	A. R. CUSTARD 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
EXECUTIVE VICE PRESIDENT	DAVID WHITE 2730 N. STEMMONS FREEWAY STEMMONS TOWER W., SUITE 606 DALLAS, TX 75207
SENIOR VICE PRESIDENT	SHANE CARNEY 11405 N. PENNSYLVANIA AVE., #115 CARMEL, IN 46032-6905
SENIOR VICE PRESIDENT	RICK LINVILLE 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
SENIOR VICE PRESIDENT	BRIAN SHOVE 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
SENIOR VICE PRESIDENT	JOE WIGGINS 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
VICE PRESIDENT	WENDY CUSTARD 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
VICE PRESIDENT	FRED FOY 235 S. MAITLAND AVENUE, SUITE 100 MAITLAND, FL 32751-5617
VICE PRESIDENT	PAM MARSHALL 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
VICE PRESIDENT	SUSAN MEADOWS 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
ASST. VICE PRESIDENT	STEVE HARP 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071

OFFICERS OF
CUSTARD INSURANCE ADJUSTERS, INC.

ASST. VICE PRESIDENT	CLAUDE COLLIER 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
ASST. VICE PRESIDENT	KATHY SAARELAINEN 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
ASST. VICE PRESIDENT	CHARLES PEEK 2730 N. STEMMONS FREEWAY STEMMONS TOWER W. SUITE 606 DALLAS, TX 75207
ASST. VICE PRESIDENT	JON UPTON 4875 AVALON RIDGE PARKWAY NORCROSS, GA 30071
ASST. VICE PRESIDENT	MIKE ARENDT 1013 MUMMA ROAD, SUITE 304 WORMLEYSBURG, PA 17043
ASST. VICE PRESIDENT	GARY MASON 249 JERICO TURNPIKE, SUITE 2 FLORAL PARK, NEW YORK 11001
ASST. VICE PRESIDENT	JACK STEVENS 444 NE RAVENNA BLVD., SUITE 203 SEATTLE, WA 98115-6467
SECRETARY-TREASURER	K. L. RICHARDSON 2210 INWOOD DRIVE FT. WAYNE, IN 46815



STATE OF INDIANA
OFFICE OF THE SECRETARY OF STATE

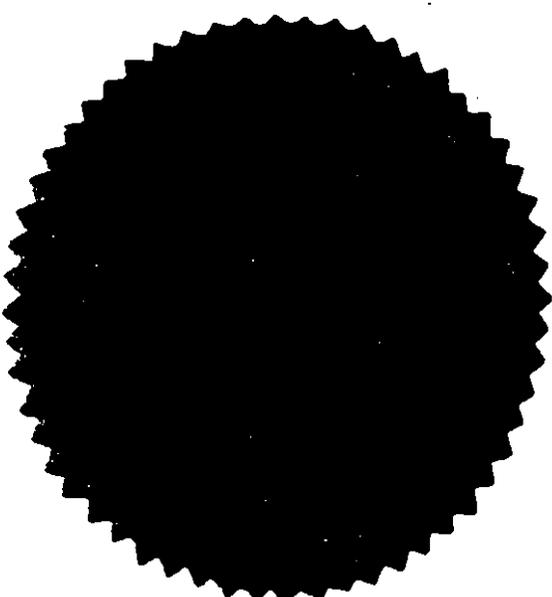
CERTIFICATE OF INCORPORATION
OF

7110-503
02

.....CUSTARD INSURANCE ADJUSTERS, INC.....
.....

I, LARRY A. CONRAD, *Secretary of State of the State of Indiana*, hereby certify that Articles of Incorporation of the above Corporation, in the form prescribed by my office, prepared and signed in duplicate by the incorporator(s), and acknowledged and verified by the same before a Notary Public, have been presented to me at my office accompanied by the fees prescribed by law; that I have found such Articles conform to law; that I have endorsed my approval upon the duplicate copies of such Articles; that all fees have been paid as required by law; that one copy of such Articles has been filed in my office; and that the remaining copy of such Articles bearing the endorsement of my approval and filing has been returned by me to the incorporator(s) or his (their) representatives; all as prescribed by the provisions of the Indiana General Corporation Act, as amended.

Wherefore, I hereby issue to such Corporation this Certificate of Incorporation, and further certify that its corporate existence has begun.



In Witness Whereof, I have hereunto set my hand and affixed

the seal of the State of Indiana, at the City of Indianapolis,

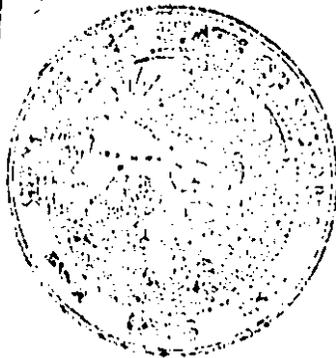
this 28th day of

October 1971

.....
LARRY A. CONRAD, *Secretary of State*

By.....
Deputy

STATE OF INDIANA
Office of the Secretary of State



I hereby certify that this is a true and complete copy of the
Eight (8) page document(s)
as filed in this office.

DATED Sept. 3 1997

Stanley A. Gifford
Secretary of State

BY K. Tachiro
The Official State Seal is a public document
State