

Filing Fee: \$150.00

ID Number: 126190



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

ARTICLES OF INCORPORATION

(To Be Filed In Duplicate Original)

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 Law Offices of Richard A. Merola, P.C.

(This is a close corporation pursuant to § 7-1.1-51 of the General Laws, 1956, as amended.) (Strike if inapplicable.)

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 services by persons authorized to practice law in Rhode Island.

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

(a) If only one class: Total number of shares 1,000 common (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, 1956, as amended, in respect of any class or classes of stock of the corporation and the fixed or variable dividend 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.):

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

The shareholders will have no preemptive rights to acquire unissued or treasury shares or

securities convertible into shares or carrying a right to subscribe to or acquire shares

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SECRETARY OF STATE
CORPORATIONS DIV.

6. Provisions, if any, for the regulation of the internal affairs of the corporation:

see Exhibit A attached

7. The address of the initial registered office of the corporation is 395 Smith Street

(Street Address, not P O. Box)

Providence, RI 02908

and the name of its initial registered agent

at such address is Richard A. Merola, Esq.

(City/Town) (Zip Code)
(Name of Agent)

8. The number of directors constituting the initial board of directors of the corporation is none and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are: (If this is a close corporation pursuant to Section 7-1.1-51 of the General Laws, 1956, as amended, and there shall be no board of directors, state the titles of the initial officers of the corporation and the names and addresses of the persons who are to serve as officers until the first annual meeting of shareholders or until their successors be elected and qualify.)

<u>Title</u>	<u>Name</u>	<u>Address</u>
<u>PRESIDENT</u>	<u>RICHARD A. MEROLA</u>	<u>395 SMITH ST., PROVIDENCE RI 02908</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

9. The name and address of each incorporator is:

<u>Name</u>	<u>Address</u>
<u>RICHARD A. MEROLA, ESQ.</u>	<u>395 SMITH STREET PROVIDENCE RI 02908</u>
<u>DAWN F. OLIVERI, ESQ.</u>	<u>395 SMITH STREET, PROVIDENCE RI 02908</u>

10. Date when corporate existence is to begin UPON FILING

(not prior to, nor more than 30 days after, the filing of these articles of incorporation)

Date:

July 25, 2002

[Signature]
[Signature]

Signature of each Incorporator

STATE OF RHODE ISLAND

COUNTY OF PROVIDENCE

In PROVIDENCE, on this _____ day of July, 2002, personally

appeared before me RICHARD A. MEROLA

each and all known to me and known by me to be the parties executing the foregoing instrument, and they severally

acknowledged said instrument by them subscribed to be their free act and deed.

[Signature]

Notary Public

DAWN F OLIVERI

My Commission Expires:

4-30-2005

LAW OFFICES OF RICHARD A. MEROLA, P.C.
EXHIBIT A

6. Provisions for the regulation of the internal affairs of the Corporation:

- I. Except as otherwise provided by the Rhode Island Business Corporation Act, as has been or may hereafter be amended (the "Act"), any action required or permitted to be taken at a meeting of the shareholders by the Act, by these Articles of Incorporation or by the By-Laws of the Corporation may be taken without a meeting upon the written consent of less than all of the shareholders entitled to vote thereon if the shareholders who so consent would be entitled to cast at least the minimum number of votes which would be required to take such action at a meeting which all shareholders entitled to vote thereon are present.
- II. The Officers of the Corporation shall have the authority to distribute to its shareholders, directly or by the purchase of its own shares, a portion of its assets, in cash or property, out of the unreserved and unrestricted capital surplus of the Corporation, without the affirmative vote of the shareholders of any class of the capital stock of the Corporation.
- III. (A) An Officer of the Corporation shall not be personally liable to the Corporation or its shareholders for monetary damages for the breach of the Officer's duty as an Officer, except for (i) liability for any breach of the Officer's duty of loyalty to the Corporation or its shareholders, (ii) liability for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) liability imposed pursuant to the provisions of Section 43 of the Act, or (iv) liability for any transaction (other than transactions approved in accordance with Section 37.1 of the Act) from which the Officer derived an improper personal benefit. If the Act is amended to authorize corporate action further eliminating or limiting the personal liability of Officers, then the liability of an Officer shall be eliminated or limited to the fullest extent so permitted. Any repeal or modification of this provision by the Corporation shall not adversely affect any right or protection of an Officer of the Corporation existing prior to such repeal or modification.

(B) The Officers of the Corporation may include provisions in the Corporation's By-Laws, or may authorize agreements to be entered into with each Officer, employee or other agent of the Corporation (an "Indemnified Person"), for the purpose of indemnifying an Indemnified Person in the manner and to the extent permitted by the Act.

In addition to the authority conferred upon the Officers of the Corporation by the foregoing paragraph, the Officers of the Corporation may include provisions in its By-Laws, or may authorize agreements to be entered into with each Indemnified Person, for the purpose of indemnifying such person in the manner and to the extent provided herein:

- (i) The By-Law provisions or agreements authorized hereby may provide that the Corporation shall, subject to the provisions of this Article, pay, on behalf of an Indemnified Person any Loss or Expenses arising from any claim or claims which are made against the Indemnified Person (whether individually or jointly with other Indemnified Persons) by reason of any Covered Act of the Indemnified Person.
- (ii) For the purposes of this Article, when used herein
 - (1) "Officers" means any or all of the officers of the Corporation or those one or more shareholders or other persons who are exercising any powers normally vested in the board of directors;
 - (2) "Loss" means any amount which an Indemnified Person is legally obligated to pay for any claim for Covered Acts and shall include, without being limited to, damages, settlements, fines, penalties or, with respect to employee benefit plans, excise taxes;
 - (3) "Expenses" means any expenses incurred in connection with the defense against any claim for Covered Acts, including, without being limited to, legal, accounting or investigative fees and expenses or bonds necessary to pursue an appeal of an adverse judgment; and
 - (4) "Covered Act" means any act or omission of an Indemnified Person in the Indemnified Person's official capacity with the Corporation and while serving as such or while serving at the request of the Corporation as a member of the governing body, officer, employee or agent of another corporation, including, but not limited to corporations which are subsidiaries or affiliates of the Corporation, partnership, joint venture, trust, other enterprise or employee benefit plan.
- (iii) The By-Law provisions or agreements authorized hereby may cover Loss or Expenses arising from any claims made against a

retired Indemnified Person, the estate, heirs or legal representative of a deceased Indemnified Person or the legal representative of an incompetent, insolvent or bankrupt Indemnified Person, where the Indemnified Person was an Indemnified Person at the time the Covered Act upon which such claims are based occurred.

- (iv) Any By-Law provisions or agreements authorized hereby may provide for the advancement of Expenses to an Indemnified Person prior to the final disposition of any action, suit or proceeding, or any appeal therefrom, involving such Indemnified Person and based on the alleged commission by such Indemnified Person and based on the alleged commission by such Indemnified Person of a Covered Act, subject to an undertaking by or on behalf of such Indemnified Person to repay the same to the Corporation if the Covered Act involves a claim for which indemnification is not permitted under clause (v), below, and the final disposition of such action, suit, proceeding or appeal results in an adjudication adverse to such Indemnified Person.
- (v) The By-Law provisions or agreements authorized hereby may not indemnify an Indemnified Person from and against any Loss, and the Corporation shall not reimburse for any Expenses, in connection with any claim or claims made against an Indemnified Person which the Corporation has determined to have resulted from: (1) any breach of the Indemnified Person's duty of loyalty to the Corporation or its stockholders; (2) acts or omissions not in good faith or which involve intentional misconduct or knowing violation of law; (3) action contravening Section 43 of the Act; or (4) a transaction (other than a transaction approved in accordance with Section 37.1 of the Act) from which the person seeking indemnification derived an improper personal benefit.

Policy No.: **AP 37987455**
Replacement No.: **0000000000**

TIG Insurance Company
Administrative Office, Irving, Texas 75039

DECLARATIONS

THIS LAWYERS PROFESSIONAL LIABILITY INSURANCE IS WRITTEN ON A CLAIMS MADE AND REPORTED BASIS. THIS POLICY COVERS ONLY CLAIMS FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE THE POLICY PERIOD, OR DURING ANY APPLICABLE EXTENDED CLAIM REPORTING PERIOD, AS DEFINED IN THIS POLICY, BY REASON OF ANY ACT, ERROR, OMISSION OR PERSONAL INJURY ARISING FROM PROFESSIONAL SERVICES RENDERED OR WHICH SHOULD HAVE BEEN RENDERED PRIOR TO THE EXPIRATION OF THE POLICY PERIOD AND SUBSEQUENT TO THE RETROACTIVE DATE, IF ANY. PLEASE NOTE THAT PAYMENT OF CLAIMS EXPENSES AND DAMAGES SHALL REDUCE THE LIMITS OF LIABILITY.

1. NAMED INSURED & PRINCIPAL ADDRESS: **Richard A. Merola, Esq**
Law Offices of
395 Smith St
Providence, RI 02908-3734
2. POLICY PERIOD: **5/20/2002** TO: **5/20/2003** AT 12:01 A.M. STANDARD TIME AT YOUR ADDRESS SHOWN ABOVE
INCEPTION EXPIRATION
3. NAME OF EACH LAWYER: **Richard A. Merola** SOCIAL SECURITY NUMBER:

PLEASE SEE ATTACHED SCHEDULE IF MORE THAN FIVE LAWYERS.

1. DEDUCTIBLE: **\$2,500** EACH CLAIM
- LIMITS OF LIABILITY:
- A) **\$1,000,000** EACH CLAIM
- B) **\$2,000,000** AGGREGATE
- PREMIUM:
- A) **\$2,408.00** POLICY PREMIUM
- B) **\$0.00** STATE SURCHARGE (IF APPLICABLE)
- C) **\$0.00** TAX (IF APPLICABLE)
- D) **\$2,408.00** TOTAL
- RETROACTIVE DATE: **5/20/1997**

THIS POLICY DOES NOT PROVIDE COVERAGE FOR ANY ACT, ERROR, OMISSION OR PERSONAL INJURY ARISING FROM PROFESSIONAL SERVICES RENDERED OR WHICH SHOULD HAVE BEEN RENDERED PRIOR TO THE RETROACTIVE DATE STATED ABOVE.

SOLE AGENT: **Richard A. Merola**

ENDORSEMENTS ATTACHED AT POLICY ISSUANCE INCLUDE:


AP25740 (03/98) ZC18558E (04/02) AP23781 (06/95) AP25691 (01/98) AP26748 (03/00) AP26813RI(06/01)

2. NOTICE OF CLAIM SHALL BE SENT TO: **TIG Specialty Insurance Solutions**
125 S. Wacker
Suite 700
Chicago, IL 60606
ATTN: Lawyers Liability Claims

THIS POLICY IS NOT VALID UNTIL SIGNED BY OUR AUTHORIZED REPRESENTATIVE.

July 18, 2002
ISSUE DATE

AP 23772



AUTHORIZED REPRESENTATIVE