Format for the Preparation of a Domestic Property/Liability Insurance Company's Certificate of Incorporation

1. On the face of the certificate, the title should be called the following:

"CERTIFICATE OF INCORPORATION OF _____" 2. The introductory paragraph upon the face of said certifi-

cate should open as follows: "We, the undersigned, intending to form a corporation under Chapters 17 to 33 of Title 17 of the Revised

Statutes of New Jersey as amended and supplemented, do hereby certify and state:"

"This is to certify that we, the undersigned, intending to

form a corporation under Title 17, Chapters 17 to 33 of the Revised Statutes of New Jersey as amended and supplemented, do hereby certify and state:"

NOTE: If the proposed company intends to write "health

insurance" as defined in N.J.S.A. 17B:17-4 of the life and health insurance code, as part of paragraph "d" of N.J.S.A. 17:17-1, the introductory paragraph upon the face of said certificate should open as follows: "This is to certify that we, the undersigned, intending to form a corporation under Title 17, Chapters 17 to 33 and

Jersey as amended and supplemented, do hereby certify and state: FIRST: 3. The name of the corporation shall be: (Name of the Proposed Corporation)

Title 17B, Chapter 17-4 of the Revised Statutes of New

4. SECOND: The principal office of the corporation in the State of New Jersey, which shall also

be its registered office, is to be located at (name and number of the street, road, etc.), (City or Township of Borough of), County of State of New Jersey, and the registered agent upon whom process may be served shall be (the corporation and/or a name of an individual).

THIRD: The kinds of insurance to be transacted by 5. the corporation shall be the kinds of insurance specified by the following paragraphs under N.J.S.A. 17:17-1 and 17B:17-4:

(a) Against direct or indirect, loss or damage to property, including loss of use or occupancy by fire, etc.

ALL PARAGRAPHS DESIRED MUST BE SPELLED OUT IN FULL. Paragraphs "c" and "h" may not be included. Coverages available under paragraph "o" are

	coverages un	ed list. If the corporation desires to write any der paragraph "o", these must also be spelled If health insurance is desired, 17B:17-4 must	14. TWELFTH: The names and addresses of the first Board of Directors and Officers of the corporation and their term of office are as follows:
6.	FOURTH:	The corporation is to be a stock company.	Name Typed Home Address
7.	FIFTH:	The amount of capital stock of the corporation shall be \$ divided into shares of common stock having a par value of \$ per share. See 17:17-8. The whole amount of the capital stock set forth in the certificate of incorporation must be actually paid in.	IN WITNESS WHEREOF, we the undersigned have hereunto set our hands effective this day of, 19 (Ten or more names typed and official signatures)
8.	SIXTH:	The duration of the corporation shall be perpetual.	(L.S.)
At Option of the Company:			,
9.	SEVENTH:	The corporation may issue both participating and non-participating policies with respect to any kind of insurance which the corporation is authorized to transact. Dividends shall be in accordance with rates and rules applicable to such kind or kinds of insurance as may be determined by the Board of Directors, subject to statutory requirements. The Board of Directors shall have the power to adopt by-laws pertaining to such declaration and payment which, in their judgment, seems necessary or desirable.	COUNTY OF) SS COUNTY OF
10.	EIGHTH:	The principal officers of this corporation shall be a Chairman of the Board of Directors, one or more Vice Chairmen of the Board of Directors, a President, one or more Vice Presidents, a Secretary, a Treasurer, and such other officers as the Board of Directors may determine to elect in accordance with the provisions of the bylaws of this corporation by resolution adopted by a majority of the entire Board. All officers shall hold office for a term of one year unless sooner removed by the entire Board of Directors.	(Notary Seal)
11.	NINTH:	The Board of Directors, in addition to all other rights and powers bestowed upon it by law, shall have the power, without the assent or vote of the shareholders, to make, alter, and repeal by-laws as set forth in the by-laws. (By-laws made by the Board may be altered, repealed, and new by-laws made by the shareholders.)	
12.	TENTH:	The company reserves the right to amend, alter, change, or repeal any provision contained in this certificate, in the manner now or hereafter prescribed by law. All rights and powers conferred herein on shareholders, directors, and officers are subject to this reserved power.	

13. ELEVENTH: The names and addresses of the incorporators are as follows:

Name Typed

(ten or more) Home Address