

FOI 000004781

TRANSMITTAL LETTER

TO: Registration Section  
Division of Corporations

SUBJECT: Universal Bonding Insurance Company

(Name of corporation - must include suffix)

Dear Sir or Madam:

800004558058--8  
-08/27/01--01094--020  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

wo1 - 2011 2

Robert A. Nicosia

(Name of Person)

Universal Bonding Insurance Company

(Firm/Company)

518 Stuyvesant Ave.

(Address)

Lyndhurst, New Jersey 07071

(City/State and Zip code)

For further information concerning this matter, please call:

Richard Adams

(Name of Person)

at ( 201 )

804-6035

(Area Code & Daytime Telephone Number)

**STREET ADDRESS:**

Registration Section  
Division of Corporations  
409 E. Gaines St.  
Tallahassee, FL 32399

**MAILING ADDRESS:**

Registration Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

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TALLAHASSEE, FLORIDA

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Enclosed is a check for the following amount:

☒ \$70.00 Filing Fee ☐ \$78.75 Filing Fee &  
Certificate of Status

☐ \$78.75 Filing Fee &  
Certified Copy

☐ \$87.50 Filing Fee,  
Certificate of Status &  
Certified Copy

unth  
8/11



FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State

August 29, 2001

ROBERT A. NICOSIA  
518 STUYVESANT AVE.  
LYNDHURST, NJ 07071

SUBJECT: UNIVERSAL BONDING INSURANCE COMPANY  
Ref. Number: W01000020112

We have received your document for UNIVERSAL BONDING INSURANCE COMPANY and your check(s) totaling \$70.00. However, the document has not been filed and is being retained in this office for the following:

A certificate of existence or a certificate of good standing, dated no more than 90 days prior to the delivery of the application to the Department of State, duly authenticated by the secretary of state or other official having custody of the records in the jurisdiction under the laws of which it is incorporated/organized, must be submitted to this office. A translation of the certificate under oath of the translator must be attached to a certificate which is in a language other than the English language. A photocopy of this certificate is not acceptable.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6097.

Michael Mays  
Document Specialist

Letter Number: 201A000494

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**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT  
BUSINESS IN FLORIDA**

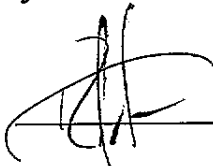
*IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO  
REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.*

1. Universal Bonding Insurance Company  
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)
2. New Jersey 3. 22-2347237  
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. October 21, 1981 5. Perpetual  
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. Upon qualification  
(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification."  
(SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)
7. 588 Stuyvesant Ave. Lyndhurst, NJ 07071  
(Principal office address)  
588 Stuyvesant Ave. Lyndhurst, NJ 07071  
(Current mailing address)
8. To provide insurance for loss of property, casualty and fidelity/surety  
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)
9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box **NOT** acceptable)  
Name: Richard J. Adams  
Office Address: 13101 SW 16th Ct  
Davie, Florida 33325  
(City) (Zip code)

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**10. Registered agent's acceptance:**

*Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.*



(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and business addresses of officers and/or directors:

**A. DIRECTORS**

Chairman: Attached Addendum

Address: \_\_\_\_\_

Vice Chairman: \_\_\_\_\_

Address: \_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_

**B. OFFICERS**

President: Attached Addendum

Address: \_\_\_\_\_

Vice President: \_\_\_\_\_

Address: \_\_\_\_\_

Secretary: \_\_\_\_\_

Address: \_\_\_\_\_

Treasurer: \_\_\_\_\_

Address: \_\_\_\_\_

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**NOTE:** If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. \_\_\_\_\_

(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. \_\_\_\_\_

Robert A. Nicosia Chairman

(Typed or printed name and capacity of person signing application)

Addendum to Application to transact business in Florida

12. Names and business addresses of officers and/or directors:

**A. Directors**

Robert A. Nicosia --Chairman  
518 Stuyvesant Ave  
Lyndhurst, NJ 07071

Richard G. Adams  
518 Stuyvesant Ave  
Lyndhurst, NJ 07071

Dennis Brand  
One Kemper Drive  
Long Grove, Illinois 60049

Mary Ann Eddy  
One World Trade Center  
New York, NY

Salvadore J. Ricciardone, Jr  
25 DeForest Ave.  
Summit, NJ 07901

**B. Officers**

Richard G. Adams --President  
518 Stuyvesant Ave  
Lyndhurst, NJ 07071

Bruce Dickstein --Vice President  
518 Stuyvesant Ave  
Lyndhurst, NJ 07071

Robert A. Nicosia --Ex. Vice President & Treasurer  
518 Stuyvesant Ave  
Lyndhurst, NJ 07071

Peter J. Fontana --Vice President  
518 Stuyvesant Ave  
Lyndhurst, NJ 07071

John K. Conway--Secretary  
One Kemper Drive  
Long Grove, Illinois 60049

Joseph Glavin --Vice President  
518 Stuyvesant Ave  
Lyndhurst, NJ 07071

Margaret A. Nicosia--Assistant Secretary  
518 Stuyvesant Ave  
Lyndhurst, NJ 07071

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**State of New Jersey**  
**DEPARTMENT OF BANKING AND INSURANCE**  
PO Box 325  
TRENTON, NJ 08625-0325  
Tel (609) 292-5360

DONALD T. DiFRANCESCO  
*Acting Governor*

KAREN L. SUTER  
*Commissioner*

**CERTIFICATE OF COMPLIANCE**

June 26, 2001

I, Karen L. Suter, Commissioner of Banking and Insurance of the State of New Jersey, do hereby certify, depose and say that:

1. The Universal Bonding Insurance Company, of Lyndhurst, New Jersey, is a corporation organized under the laws of the State of New Jersey on November 5, 1981, and commenced business in this State on February 1, 1982;
2. The home office of said Company is located at 518 Stuyvesant Avenue, Lyndhurst, New Jersey 07071, and the name of the agent therein and in charge thereof upon whom process may be served against said corporation is Robert A. Nicosia;
3. Said Company is presently authorized to transact in New Jersey the kinds of insurance specified in paragraphs "a", "b", "e", "f", "g", "j", "k", "l", "n", "o-2", and "o-3", of N.J.S.A. 17:17-1 et seq., \*(except that the authority granted under paragraph "e" of N.J.S.A. 17:17-1 shall not include the authority to write "Workers' Compensation" and "Employers' Liability", which is specifically excluded). The Company's authority granted under paragraph "o" is further delineated in its Certificate of Authority as follows:

"AGAINST all physical loss to buildings and structures, including consequential loss, and against loss or damage to property of others caused by an insured";

"AGAINST the perils of radioactive contamination and all other perils causing physical loss to nuclear energy installations and facilities, including consequential loss";

"AGAINST loss or damage to property by power failure or mechanical breakdown";

4. Said Company is in good standing and having complied with all the requirements of the New Jersey statutes is authorized to transact the business of insurance in the State of New Jersey in accordance with all the provisions of its charter and the laws of this State as provided in its currently effective Certificate of Authority issued by this Department;
5. The currently effective Certificate of Authority authorizes the Universal Bonding Insurance Company to transact in this State, among other things, the business that is commonly known as fidelity and surety;

6. As reported in its sworn Annual Statement as at December 31, 2000, the Company had a Common Capital Stock of \$3,500,000, Gross Paid In and Contributed Surplus of \$1,588,769, Unassigned Funds (Surplus) of \$8,013,796, or a total Surplus as Regards Policyholders of \$13,102,565;

I further certify that the Universal Bonding Insurance Company is not precluded by its charter or the laws of this State from engaging in the classes of business stated above in states other than New Jersey, upon compliance with the laws of such other states.

IN WITNESS WHEREOF, I have hereunto set my hand  
and affixed my Official Seal, at  
Trenton, the day and year first above written.



Commissioner of Banking and Insurance

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State of New Jersey  
DEPARTMENT OF BANKING AND INSURANCE  
PO BOX 325

TRENTON, NJ 08625-0325

Tel (609) 292-5360

DONALD T. DiFRANCESCO  
Acting Governor

KAREN L. SUTER  
Commissioner

N.J.S.A. 17:17-1

KINDS OF INSURANCE

Ten or more persons may form a corporation for the purpose of making of any kinds of insurance, as follows:

a. Against direct or indirect loss or damage to property, including loss of use or occupancy by fire, smoke; smudge; lightning; tempest on land, including windstorm, tornado and cyclone; earthquake; collapse of buildings; hail; frost or snow; weather or climatic conditions, including excess or deficiency of moisture, flood, rain or drought, rising of the waters of the ocean or its tributaries; bombardment; invasion; insurrection; riot; civil war or commotion; military or usurped power; vandalism or malicious mischief; striking employees; explosion, whether fire ensues or not, except explosion of steam boilers and flywheels; and arising from the use of elevators, aircraft, automobiles or other vehicles; against loss or damage by insects or disease to farm crops or products and loss of rental value of land used in producing the crops or products.

b. Against any kinds of loss or damage to: Vessels, craft, aircraft, automobiles and vehicles of every kind, including all kinds of automobile and aircraft insurance (excepting insurance against loss by reason of bodily injury to the person), as well as all goods, wares, merchandise, effects, disbursements, profits, moneys, bullion, precious stones, securities, choses in action, evidence of debt, valuable papers, bottomry and respondentia interests, and all other kinds of property and interest therein, in respect to, appertaining to or in connection with any and all risks or perils of navigation, transit, or transportation, including war risks on or under any seas or other waters, on land or in the air, or while being assembled, packed, crated, baled, compressed or similarly prepared for shipment or while awaiting the same or during any delays, storage, transshipment or reshipment incident thereto, including marine builder's risk and all personal property floater risks, and to person or to property in connection with or appertaining to a marine, inland marine, transit or transportation insurance, including liability for loss of or damage to either, arising out of or in connection with the construction, repair, operation, maintenance or use of the subject matter of the insurance (but not including life insurance or surety bonds) but, except as herein specified, not against loss by reason of bodily injury to the person.

d. Against bodily injury or death by accident, and upon the health of persons, including a funeral benefit to an amount not exceeding \$100.00 or against loss or damage to automobiles or motor vehicles, or to wagons or vehicles propelled by a horse or team of any description, resulting from collision with moving or stationary objects, against perils to property arising from the use of elevators, aircraft, automobiles or other motor vehicles, or against loss by legal liability for damage to persons or property (including, if the insured is a State or political subdivision of a State or municipal corporate instrumentality of one or more States, loss by voluntary payments made by the insured under circumstances where the insured would have legal liability if it were a private corporation) resulting from collision of automobiles, aircraft, or motor vehicles, or of wagons or vehicles propelled by a horse or team with moving or stationary objects.

e. Against loss or damage resulting from accident to or injury suffered by any person for which loss or damage the insured is liable, including, if the insured is a State or a political subdivision of a State or a municipal corporate, instrumentality of 1 or more States, loss or damage

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resulting from accident to or injury suffered by any person for which loss or damage the insured would be liable if it were a private corporation.

f. Against damage to property of the insured or loss of life or damage to the person or property of others for which the insured is liable (including, if the insured is a State or a political subdivision of a State or a municipal corporate, instrumentality of 1 or more States, loss of life or damage to the person or property of others for which the insured would be liable if it were a private corporation), caused by the explosion of steam boilers, pipes, engines, motors and machinery connected therewith or operated thereby.

g. Against loss from the defaults of persons in position of trust, public or private, or against loss or damage on account of neglect or breaches of duty or obligations guaranteed by the insurer; and against loss by banks, bankers, brokers, financial or moneyed corporations or associations, of any bills of exchange, notes, checks, drafts, acceptances of drafts, bonds, securities, evidences of debt, deeds, mortgages, documents, gold or silver, bullion, currency, money, platinum and other precious metals, refined or unrefined and articles made therefrom, jewelry, watches, necklaces, bracelets, gems, precious and semiprecious stones, and also against loss resulting from damage, except by fire, to the insured's premises, furnishings, fixtures, equipment, safes and vaults therein caused by burglary, robbery, hold-up, theft or larceny, or attempt thereat. No such indemnity indemnifying against the loss of any property as specified herein shall indemnify against the loss of any such property occurring while in the mail or in the custody or possession of a carrier for hire for the purpose of transportation, except for the purpose of transportation by an armored motor vehicle accompanied by 1 or more armed guards.

i. Against loss from bad debts, commonly known as credit insurance.

j. Against loss or damage by burglary, theft, larceny, robbery, forgery, fraud, vandalism or malicious mischief, or any one or more of such hazards; and against any and all kinds of loss or destruction of or damage to moneys, securities, currencies, scrip, coins, bullion, bonds, notes, drafts, acceptances of drafts, bills of exchange and other valuable papers or documents, except while in the custody or possession of and being transported by a carrier for hire or in the mail; and against loss or damage to automobiles and aircraft by burglary, larceny, or theft, vandalism or malicious mischief, confiscation or wrongful conversion, disposal or concealment, whether held under conditional sale contract or subject to chattel mortgages, or otherwise, or any one or more of such hazards.

k. Against loss of and damage to glass, including lettering and ornamentation thereon, and the frame in which the glass is set resulting from breakage of the insured glass.

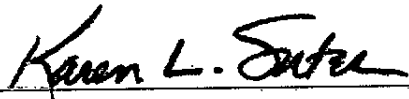
l. Against loss or damage by water or other fluid to any goods or premises, arising from the breaking or leakage of sprinklers, pumps, or other apparatus erected for extinguishing fires, or of other conduits or containers, or by water entering through leaks or openings in buildings and of water pipes and against accidental injury to such sprinklers, pumps, conduits, containers, water pipes and other apparatus; including loss of use or occupancy of the property so damaged.

m. Upon the lives of horses, cattle and other livestock or against loss by theft of any such property or both.

n. Against loss or damage to property by smoke or smudge, or both.

o. Any specified kinds of insurance not included in any of the foregoing paragraphs and which are proper subjects of insurance.

Certified correct.



Karen L. Suter

Commissioner of Banking and Insurance

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STATE