

F980000000444

TOWER INSURANCE COMPANY OF NEW YORK

120 BROADWAY

14TH FLOOR

NEW YORK, NY 10271

TELEPHONE: (212) 655-2000

FACSIMILE: (212) 655-2199

BY UPS

December 22, 1997

Florida Department of State
Qualification/Tax Lien Section
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

600002381386--2
-12/23/97--01109--001
****131.25 ****131.25

Re: Tower Insurance Company of New York

W98-4

Dear Sir or Madam:

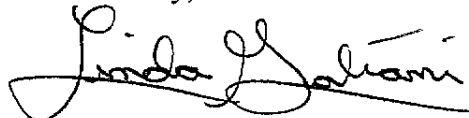
The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida, "Certificate of Existence," (in New York, for insurance companies, this document is called "Certificate of Authority,") and check number 8919 in the amount of \$131.25 are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

Ms. Linda Galvani, CPCU
Senior Staff Attorney
Tower Insurance Company of New York
120 Broadway, 14th Floor
New York, New York 10271

Should you need to call someone concerning this matter, please call the undersigned at (212) 655-2009.

Sincerely,



Linda L. Galvani, CPCU
Senior Staff Attorney

Enclosures

98 JAN 26 AM 9:47
FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

mtm

1/26



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

January 2, 1998

LINDA GALVANI,
TOWER INSURANCE COMPANY OF NEW YORK
120 BROADWAY, 14TH FLOOR
NEW YORK, NY 10271

SUBJECT: TOWER INSURANCE COMPANY OF NEW YORK
Ref. Number: W98000000004

We have received your document for TOWER INSURANCE COMPANY OF NEW YORK and your check(s) totaling \$131.25. However, the enclosed document has not been filed and is being returned for the following correction(s):

There is an additional page of officers & directors that was not enclosed with your original document. You would need to complete the enclosed form sign it and return.

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) 487-6097.

Michael Mays
Document Specialist

Letter Number: 398A00000003

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DIVISION OF CORPORATIONS

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO
TRANSACTION BUSINESS IN FLORIDA

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

1. TOWER INSURANCE COMPANY OF NEW YORK

(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 YORK

(State or country under the law of which it is incorporated)

3.

133548249

(FEI number, if applicable)

4. 6/20/89

(Date of Incorporation)

5.

Perpetual

(Duration: Year corp. will cease to exist or "perpetual")

6. N/A

(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.155, F.S.)

7. 120 Broadway, 14th Floor

New York, NY 10271

(Current mailing address)

8. Insurance company

(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9. Name and street address of Florida registered agent:

Name: Insurance Commissioner

Office Address: Capitol

Tallahassee

, Florida, 32399-0300

(Zip Code)

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.

Insurance Commissioner

(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.

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A. DIRECTORS (Street address only - P.O. Box NOT acceptable)

Chairman: Mr. Michael H. Lee

Address: 330 East 75th Street # 34A

New York, New York 10021

Vice Chairman: _____

Address: _____

Director: Mr. Steven H. Nigro, Chief Financial Officer

Address: 15 Myrtle Boulevard

Larchmont, New York 10538

Director: Mr. Steven G. Fauth, General Counsel

Address: 235 East 22nd Street, # 16T

New York, New York 10010

B. OFFICERS (Street address only - P.O. Box NOT acceptable)

President: Mr. Michael H. Lee

Address: 330 East 75th Street # 34A

New York, New York 10021

Vice President: Mrs. Helen H. Lee

Address: 330 East 75th Street # 34A

New York, New York 10021

Secretary: Mr. Steven G. Fauth

Address: 235 East 22nd Street Apt 16T


New York, New York 10010

Treasurer: Mr. Steven H. Nigro

Address: 15 Myrtle Boulevard

Larchmont, New York 10538

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. Michael H. Lee, Chairman
(Typed or printed name and capacity of person signing application)

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Addendum to Application

The following are additional directors and/or officers of Tower Insurance Company of New York:

Directors:

1. Mr. Alexander H. Petro
Home Address:
95 Boulevard Malesherbes
3eme Etage
75008 Paris, France
2. Mr. Edward Capobianco
Home Address:
50 Concord Avenue
Wickford, RI 02852
3. Andrew P. Saulitis, Esq.
Home Address:
3 Chester Road
Darien CT 06820
4. Mr. Chung Han Lee
Home Address:
534 Upper Mountain Avenue
Upper Montclair, NJ 07043
5. Dr. Terrance Han Lee
Home Address:
7 Aspen Drive
Livingston, NJ 07039
6. Mr. Carl P. Lee
Home Address:
49 Lynnwood Road
Edison, NJ 08820
7. Mr. Chong Ho Lee
49 Revere Blvd.
Edison, New Jersey 08820
8. Steven W. Schuster, Esq.
Home Address:
444 East 86th Street, Apt. 21G
New York, New York 10028

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Directors and Officers:

9. Mr. George J. Daddario, Vice President
Home Address:
72 Watergate Drive North
Amawalk, New York 10501

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STATE OF NEW YORK
INSURANCE DEPARTMENT

Whereas it appears that

TOWER INSURANCE COMPANY OF NEW YORK

Home Office Address New York, New York
Organized under the Laws of New York
has complied with the necessary requirements of or pursuant to law, it is hereby licensed to do within this State the business of fire, miscellaneous property, water damage, burglary and theft, glass, collision, personal injury liability, property damage liability, workers' compensation and employers' liability, motor vehicle and aircraft physical damage, and marine and inland marine (inland only) insurance, as specified in paragraphs 4, 5, 6, 7, 8, 12, 13, 14, 15, 19 and 20 of Section 1113(a) of the New York Insurance Law.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of this Department at the City of Albany, New York, this 5th day of November, 1997.

NEIL D. LEVIN
Superintendent of Insurance

By
Peter J. Molinaro
Special Deputy Superintendent

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98 JAN 26 AM 9:47
OPERATIONS

State of New York - Insurance Department

It is hereby certified that the above copy of Certificate of Authority has been compared with the original on file in this Department, and that it is a correct transcript therefrom, and of the whole of said original.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of this Department at the City of Albany, this 19th day of November 1997.

Jack M. D'Amico
Special Deputy Superintendent