



Government of Puerto Rico

Office of the Commissioner of Insurance

Certificate of Authority
License number 14445

This is to certify that

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

1400 AMERICAN LANE
SCHAUMBURG, IL 60196

has complied with the corresponding requirements of the Insurance Code of Puerto Rico and thus is hereby granted authority to transact, within Puerto Rico, property and surety insurance.

This authorization shall be in force from July 1, 2011 to June 30, 2012 unless previously suspended, revoked or terminated pursuant to the law and regulations in force.

In witness whereof, I hereunto subscribe my name and affix my official seal at Guaynabo, Puerto Rico, this 17th day of June, 2011.



[Handwritten Signature]
Ramón L. Cruz Colón, CPCU, ARe, AU
Commissioner of Insurance

[Handwritten notes]
Cruz
6/17/11
14445



Cont



Government of Puerto Rico

Office of the Commissioner of Insurance

Certificate of Authority
License number 15053

This is to certify that

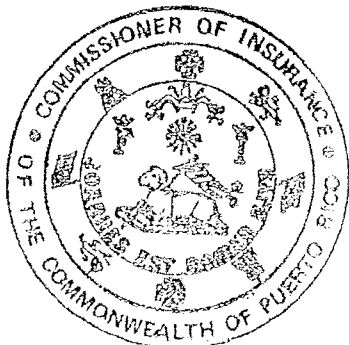
ZURICH AMERICAN INSURANCE COMPANY

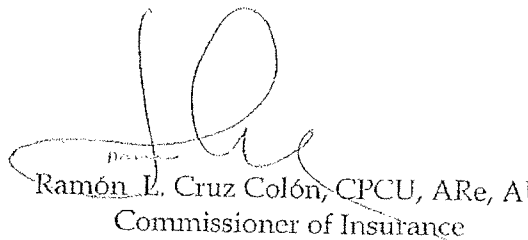
1400 AMERICAN LANE
SCHAUMBURG, IL 60196

has complied with the corresponding requirements of the Insurance Code of Puerto Rico and thus is hereby granted authority to transact, within Puerto Rico, disability, casualty, surety, property, vehicle and marine and transportation insurance.

This authorization shall be in force from July 1, 2011 to June 30, 2012 unless previously suspended, revoked or terminated pursuant to the law and regulations in force.

In witness whereof, I hereunto subscribe my name and affix my official seal at Guaynabo, Puerto Rico, this 10th day of June, 2011.




Dated: _____
Ramón L. Cruz Colón, CPCU, ARe, AU
Commissioner of Insurance

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Done

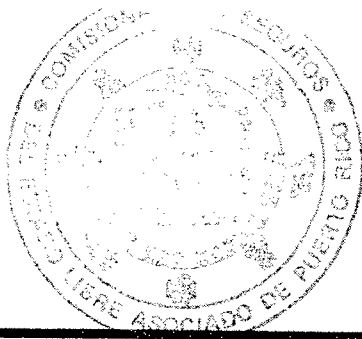


Gobierno de Puerto Rico
Oficina del Comisionado de Seguros

Por la presente se certifica que María Bras Benítez está debidamente autorizada por esta Oficina, como apoderado, en representación de los siguientes aseguradores:

Asegurador	Efectividad D/M/A	Cuantía Máxima del Poder	Fecha del Poder D/M/A
Greenwich Insurance Company	20/12/2010	Ilimitado	28/1/2003
St. Paul Fire & Marine Insurance Company	20/12/2010	Ilimitado	3/8/2006
United States Fidelity And Guaranty Company	20/12/2010	Ilimitado	3/8/2006
XL Reinsurance America Inc.	20/12/2010	\$20,000,000.00	6/4/2005
XL Specialty Insurance Company	20/12/2010	Ilimitado	21/8/2001
Zurich American Insurance Company	20/12/2010	Ilimitado	12/7/2006
Fidelity & Deposit Company of Maryland	20/12/2010	Ilimitado	12/7/2006
Travelers Casualty and Surety Company	20/12/2010	Ilimitado	3/8/2006
Western Surety Company	8/3/2011	Ilimitado	9/12/2010

En testimonio de lo cual, firmo la presente y fijo mi Sello Oficial en Guaynabo, Puerto Rico, hoy 8 de febrero de 2012.



Ramón L. Cruz Colón
Ramón L. Cruz Colón, CPCU, ARe, AU
Comisionado de Seguros

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