STATE OF NEW JERSEY)

ss:

COUNTY OF ESSEX)

SUSAN SMITH, being of full age, and being duly sworn according to law upon my oath, depose and say:

1. I am the plaintiff in this lawsuit.

2. The defendant insurance company, Acme, insures me under a policy which contains a provision for uninsured/underinsured motorist claims.

3. My lawyers originally notified Acme of a potential underinsured motorist claim and at that same time requested Acme to appoint an arbitrator.

4. To date, the insurance company has not appointed an arbitrator, in violation of the time period set forth in my insurance policy.

SUSAN SMITH

Sworn and subscribed to before me this _____ day of _____, 2000