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July 29, 1998

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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*****70.00 *****70.00

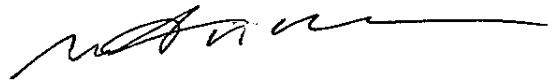
Re: The Insurance Consulting Group, Inc.

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation together with my check in the amount of \$70.00.

This represents the cost of the filing fees, and fee for Registered Agent Designation for the above named corporation. I do not need a certified copy of the articles of incorporation.

Very truly yours,



Mitchell V. Braun

The Insurance Consulting Group, Inc.

MAILING ADDRESS OF CORPORATION

1452 Grove Circle Court
Clearwater, FL 33755
Phone #: 727-461-0232

98 AUG - 3 AM 10:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

APPROVED
AND
FILED

ARTICLES OF INCORPORATION

of

The Insurance Consulting Group, Inc.

(name of corporation)

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

The Insurance Consulting Group, Inc.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue Five Hundred shares (500) of one Dollar(s) (\$ 1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office is:

NAME	Mitchell V. Braun		
ADDRESS	1452 Grove Circle Court		
CITY	Clearwater	FLORIDA	ZIP 33755

The principal office, if known, or the mailing address of the corporation is:

NAME	<i>c/o</i> Joseph Tranquillo		
ADDRESS	409 Westborough Ln.		
CITY	Safety Harbor	FLORIDA	ZIP 34695

ARTICLE VI - INITIAL BOARD OF DIRECTORS

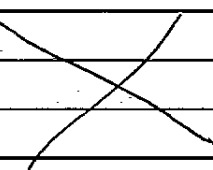
This corporation shall have two (2) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME	Joseph Joseph Tranquillo		
ADDRESS	409 Westborough Ln.		
CITY	Safety Harbor	STATE	ZIP 34695
NAME	Mitchell V. Braun		
ADDRESS	1452 Grove Circle Court		
CITY	Clearwater	STATE FL	ZIP 33755
NAME			
ADDRESS			
CITY		STATE	ZIP

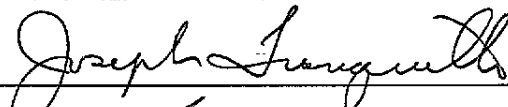
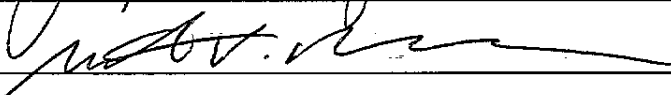
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 ALLAHASSE, FLORIDA
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ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

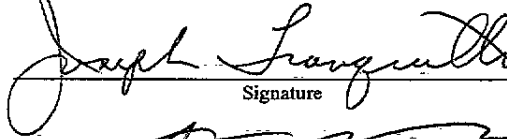

NAME	JOSEPH TRANQUILLO		
ADDRESS	409 WESTBOROUGH LANE		
CITY	SAFETY HARBOR	STATE	FLORIDA ZIP 34695
NAME	MITCHELL V. BRAUN		
ADDRESS	1452 GROVE CIRCLE COURT		
CITY	CLEARWATER	STATE	FLORIDA ZIP 33755
NAME			
ADDRESS			
CITY			

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 28 day of July, 1998.

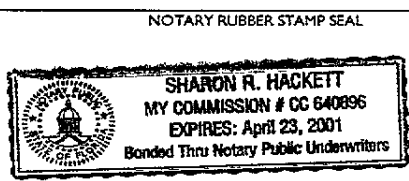
 (Seal)
 (Seal)
 _____ (Seal)

STATE OF FLORIDA)
 COUNTY OF Pinellas) SS

before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared:

 Signature FDL TC52481404210 Form of Identification
 Signature FDL B65055846140 Form of Identification
 _____ Signature _____ Form of Identification

known to me and known to be the person(s) who executed the foregoing Articles of Incorporation, who acknowledged before me that they executed these Articles of Incorporation, that I relied upon the form S of identification of the above named person S as indicated opposite each name, and that an oath (was)(was not) taken.



Witness my hand and official seal in the County and State last aforesaid this 28th day of July, 1998

 Notary Signature Sharon R. Hackett
 Printed Notary Signature Sharon R. Hackett

CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT

OF

The Insurance Consulting Group, Inc.

(name of corporation)

APPROVED
AND
FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:
The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation

at 1452 Grove Circle Court

Clearwater, FL 33755

has named Mitchell V. Braun

located at the aforesaid address, as its Registered Agent to accept service of process
within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above
stated corporation at the place designated in this certificate, and being familiar with
the obligations of that position, I hereby accept to act in this capacity, and agree to
comply with the provisions of Florida Law in keeping open said office.


(registered agent)