

**Electronic Articles of Incorporation  
For**

P07000091861  
FILED  
August 15, 2007  
Sec. Of State  
dcushing

AVATAR PROPERTY & CASUALTY INSURANCE COMPANY

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

**Article I**

The name of the corporation is:

AVATAR PROPERTY & CASUALTY INSURANCE COMPANY

**Article II**

The principal place of business address:

1408 N. WESTSHORE BLVD.  
SUITE 611  
TAMPA, FL. 33607

The mailing address of the corporation is:

1408 N. WESTSHORE BLVD.  
SUITE 611  
TAMPA, FL. 33607

**Article III**

The purpose for which this corporation is organized is:

THE PURPOSE OF THE CORPORATION IS TO ENGAGE IN EVERY ASPECT OF PROPERTY AND CASUALTY INSURANCE AND ANY LAWFUL ACT OR ACTIVITY INCIDENTAL THERETO.

**Article IV**

The number of shares the corporation is authorized to issue is:

1000000

**Article V**

The name and Florida street address of the registered agent is:

ADHIA INVESTMENT ADVISORS, INC.  
1408 N. WESTSHORE BLVD.  
SUITE 611  
TAMPA, FL. 33607

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CAROL K. MCALLISTER

### **Article VI**

The name and address of the incorporator is:

HITESH P. ADHIA  
1408 N. WESTSHORE BLVD.  
SUITE 611  
TAMPA, FL 33607

Incorporator Signature: HITESH P. ADHIA

### **Article VII**

The initial officer(s) and/or director(s) of the corporation is/are:

Title: DIR  
SANDIP I PATEL  
1950 PETERS PLACE  
CLEARWATER, FL. 33764

Title: DIR  
MANUBHAI C KARIA  
54 MERION ROAD  
DOVER, DE. 19904

Title: DIR  
CAROL K MCALLISTER  
17252 BREEDERS CUP DRIVE  
ODESSA, FL. 33556

Title: DIR  
KIRAN C PATEL  
11609 CARROLLWOOD DRIVE  
TAMPA, FL. 33618

Title: DIR  
HITESH P ADHIA  
5102 LONGBOAT BLVD.  
TAMPA, FL. 33615

### **Article VIII**

The effective date for this corporation shall be:

09/01/2007