

ARTICLES OF MERGER Merger Sheet

MERGING:

ACORDIA OF ORLANDO, INC., a Florida corporation, 460383

INTO

ACORDIA SOUTHEAST, INC., a Florida corporation, S09307.

File date: December 27, 1996, effective December 31, 1996 Corporate Specialist: Steven Harris

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314