F02 00000 2360

POST & ROMERO

A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS

3195 PONCE DE LEON BOULEVARD
SUITE 400
CORAL GABLES, FLORIDA 33134
TEL: (305) 445-0014
FAX: (305) 445-6872

LAW OFFICE OF D
CARLOS A. ROMERO, JR., P.A.

CARLOS A. ROMERO, JR.
ADMITTED: FLORIDA, ILLINOIS, PUERTO RICO

MYRNA E. ROURE
ADMITTED: FLORIDA

ROBERT G. POST, P.A.

ROBERT G. POST
ADMITTED: FLORIDA, NEW YORK

May 1, 2002

Florida Department of State
Registration Section
Division of Corporation
Post Office Box 6327
Tallahassee, FL 3231

800005452068--1
-05/06/02--01011--021
*****87.50 *****87.50

RE: UNIVERSAL INSURANCE CO. – CERTIFICATE OF AUTHORITY (FL)

Dear Gentlemen:

I enclose the Transmittal Letter and Application by Foreign Corporation for Authorization To Transact Business In Florida to register Universal Insurance Company to transact insurance business in Florida. I also enclose a check in the amount of $87.50 payable to the Florida Department of State in payment of the filing fee, certificate of status, and a certified copy of the registration.

Sincerely yours,

POST & ROMERO

Myrna Roure
For the Firm

FILED
02 MAY -6 AM 9:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

MR/ck

Encl. - ck no. 20796
- Transmittal Letter
- Application

cc: Cecilia Cruz (w/o encl.)

UniversalIns/COA/LtrFlDeptSt050102a

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

1. UNIVERSAL INSURANCE COMPANY
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. PUERTO RICO
(State or country under the law of which it is incorporated)

3. 66-031-3825
(FEI number, if applicable)

4. APRIL 14, 1970
(Date of incorporation)

5. PERPETUAL
(Duration: Year corp. will cease to exist or "perpetual")

6. UPON QUALIFICATION
(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification.")
(SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)

7. a. METRO OFFICE PARK, MARGINAL KENNEDY, CAPARRA HEIGHTS, GUAYNABO, PR 00921
(Principal office address)

b. G.P.O. BOX 71338, SAN JUAN, PUERTO RICO 00936
(Current mailing address)

8. TO CARRY OUT LINES OF INSURANCE AUTHORIZED IN P.R. and FLA.
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. **Name and street address of Florida registered agent:** (P.O. Box or Mail Drop Box **NOT** acceptable)

Name: CARLOS A. ROMERO, JR.

Office Address: 3195 PONCE DE LEON BOULEVARD, S-400

CORAL GABLES, Florida 33134
(Zip code)

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TALLAHASSEE, FLORIDA

10. **Registered agent's acceptance:**

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Carl A Romero Jr.
(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and business addresses of officers and/or directors:

A. DIRECTORS

Chairman: LUIS MIRANDA CASAÑAS

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

Vice Chairman: _____

Address: _____

_____

Director: ANTONIO J. ORTIZ

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

Director: JORGE J. AMADEO

Address: P.O. BOX 193900

SAN JUAN, PR 00919-3900

B. OFFICERS

President: ANTONIO J. ORTIZ

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

Vice President: LUIS BERRIOS

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

Secretary: CECILIA CRUZ GONZALEZ

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

Treasurer: JORGE L. PADILLA

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

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TALLAHASSEE, FLORIDA

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. _____
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. LUIS MIRANDA CASAÑAS, CHAIRMAN
(Typed or printed name and capacity of person signing application)

UNIVERSAL INSURANCE COMPANY

A. DIRECTORS

Director: RAFAEL RODRIGUEZ

Address: P.O. BOX 193900

SAN JUAN, PR 00919-3900

Director: PEDRO A. GALARZA

Address: P.O. BOX 71338

SAN JUAN, PR 00936

Director: PLINIO PEREZ MARRERO

Address: BANCO COOPERATIVO PLAZA, FLOOR 9, TOWER A,

623 PONCE DE LEON, SAN JUAN, PR 00917

B. OFFICERS

Assistant Secretary: RAFAEL RODRÍGUEZ

Address: P.O. BOX 193900

SAN JUAN, PR 00919-3900

Marketing Vice President: EDGAR HERNÁNDEZ

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

MIS Vice President: David Salas

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

Finance Vice President: JORGE L. PADILLA

Address: G.P.O. BOX 71338

Address: G.P.O. BOX 71338

SAN JUAN, PR 00936

FILED
02 MAY -6 AM 9:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Commonwealth of Puertō Rico

Office of the Commissioner of Insurance

This is to certify that Universal Insurance Company has been duly authorized by this Office to transact in Puerto Rico, as an insurer, insurance business as follows:

Lines of Insurance	Period
Property, Marine and Transportation, Vehicle, Casualty, Surety and Title	September 16, 1970 to the present
Disability	August 25, 1998 to the present

In witness whereof, I hereunto subscribe my name and affix my official seal at San Juan, Puerto Rico, this 12 day of March, 2002.

Fermín M. Contreras Gómez
Commissioner of Insurance

FILED
02 MAY -6 AM 9:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA