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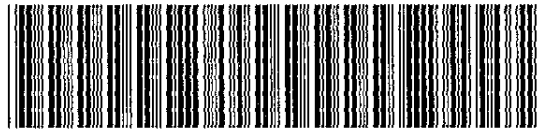
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ARTICLES OF ORGANIZATION
OF
JAAG UNDERWRITING COMPANY, LLC

FILED
04 DEC 10 PM 4:24
TALLAHASSEE, FLORIDA

The undersigned, pursuant to the provisions of Chapter 608 of the Florida Statutes (the "Florida Limited Liability Company Act"), for the purpose of forming a Limited Liability Company under the laws of the State of Florida, do set forth the following:

1. NAME.

The name of the Limited Liability Company is JAAG Underwriting Company, LLC (hereinafter referred to as the "Company").

2. ADDRESS OF PLACE OF BUSINESS.

The mailing and street address of the place of business in Florida for the Company is 21226 Stonewood Drive, Boca Raton, FL 33428-1014. Such address may be changed from time to time as provided in the Operating Agreement.

3. REGISTERED AGENT.

The initial registered agent in Florida for the Company is Steven M. Malono, and the mailing address and street address of the initial registered office is located at 215 South Monroe Street, 2nd Floor, Tallahassee, FL 32301.

4. MANAGEMENT.

The Company shall be member managed. The name and addresses of each manager or managing member are:

1. Douglas F. Lilak 21226 Stonewood Drive, Boca Raton, FL 33428
2. Shelli A. Elmer 7280 Anadale Circle, Lake Worth, FL 33467
3. Gregory C. Branch 1255 S.E. 11th Avenue, Ocala, FL 33478

4. Ian F. Irwin 6800 Estate Nazareth #427, St. Thomas, USVI 00804
5. Hugo E. Crawley Slathurst Farm, Lambourne Lane, Milland, Liphook,
Hants GU30, 7ND United Kingdom

5. PERIOD OF DURATION.

The period of duration of the Company shall not exceed the maximum term permitted under the Florida Limited Liability Company Act. The Company may be dissolved sooner, however, as provided in the Florida Limited Liability Act or the written Operating Agreement to be executed by all of the Members of the Company.

6. INITIAL CAPITAL CONTRIBUTIONS.

The total amount of cash and a description of the agreed value of property other than cash contributed to the Company is as follows: One Hundred and No/100 Dollars (\$100.00) in cash.

7. ADDITIONAL CONTRIBUTIONS.

The total additional contributions, if any, agreed to be made by all Members and the times at which such contributions shall be made, are as follows: No total additional contributions have been agreed to as of the date of filing of these Articles of Organization. Additional contributions, if any, will be made as provided in the Operating Agreement.

8. CONTINUITY OF BUSINESS.

Upon the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a Member or the occurrence of any other event which terminates the continued membership of a Member in the Company, the business of the Company shall be continued and the Company shall not be dissolved without the prior written consent of all the remaining Members of the Company.

9. INDEMNIFICATION.

Unless expressly agreed otherwise in writing by all of the Members, the Company shall indemnify any Member to the full extent permitted under the Florida Limited Liability Company Act.

10. PURPOSE.

The purpose for which the Company is organized is sales and marketing of insurance products and engaging in any and all other businesses and activities permitted by the laws of the State of Florida. The Company shall have all of the powers vested in a limited liability company organized and existing by virtue of such laws.

11. EFFECTIVE TIME.

These Articles shall be effective when filed with the Florida Department of State.

Executed at Lake Worth, Florida, on the 9th day of December, 2004.

By:

Shelli A. Elmer

Shelli A. Elmer
Member

STATE OF FLORIDA,

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 9th day of December, 2004, by Shelli A. Elmer, a member of JAAG Underwriting Company, LLC, a Florida limited liability company, on behalf of the company. She is personally known to me.

FL DL# E456-781-64-770-D

Laura L Wilder
NOTARY PUBLIC - STATE OF FLORIDA

Laura L Wilder
Print, Type or Stamp Name of Notary Public

(SEAL)

