Electronic Articles of Incorporation For

N03000010863 FILED December 17, 2003 Sec. Of State

CITIZEN'S INSURANCE INSTITUTE, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

CITIZEN'S INSURANCE INSTITUTE, INC.

Article II

The principal place of business address:

919 N. 12TH AVE. PENSACOLA, FL. 32501

The mailing address of the corporation is:

919 N. 12TH AVE. PENSACOLA, FL. 32501

Article III

The specific purpose for which this corporation is organized is:

TO PROMOTE FAIRNESS IN INSURANCE PRACTICES AND TO EDUCATE THE PUBLIC ON INSURANCE ISSUES.

Article IV

The manner is which directors are elected or appointed is: BY BOARD MEMBERS

Article V

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

ERIC D STEVENSON 919 N. 12TH AVE. PENSACOLA, FL. 32501 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ERIC D. STEVENSON

Article VI

The name and address of the incorporator is:

ERIC D. STEVENSON 919 N. 12TH AVE. PENSACOLA, FL 32501

Incorporator Signature: ERIC D. STEVENSON

Article VII

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

Title: P DAVID L SELLERS 919 N. 12TH AVE. PENSACOLA, FL. 32501

Title: VP ERIC D STEVENSON 919 N. 12TH AVE. PENSACOLA, FL. 32501

Title: SEC TINA SELLERS 919 N. 12TH AVE. PENSACOLA, FL. 32501

Title: TREA CARRIE T STEVENSON 919 N. 12TH AVE. PENSACOLA, FL. 32501