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Florida Department of State

Division of Corporations Public Access System Katherine Harris, Secretary of State

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To:

Division of Corporations

Fax Number : (850)922-4001

Firom:

Account Name : BANKERS INSURANCE CO.

Account Number: 074230003715 Phone: (800)627-0000

Fax Number : (727)823-6518

SECRETARY OF STATE ARY OF CORPORATIONS

FLORIDA PROFIT CORPORATION OR P.A.

BKW - Holding Company, Inc.

Certificate of Status	0
Certified Copy	0
Page Count	03
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ARTICLES OF INCORPORATION

OF

BKW - HOLDING COMPANY, INC.

THE UNDERSIGNED HEREBY MAKE, SUBSCRIBE, ACKNOWLEDGE AND FILE THIS CERTIFICATE FOR THE PURPOSE OF BECOMING A CORPORATION UNDER THE LAWS OF THE STATE OF FLORIDA.

ARTICLES I.

NAME

The name of this corporation is BKW - Holding Company, Inc.

DIVISION OF CORPORATION OF MAR 23 AM 9: 06

ARTICLES II.

PURPOSE

This corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLES III.

CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is 1,000 shares of common stock at One and no/100 (\$1.00) Dollars per share par value.

This instrument was prepared by and return to: David B. Snyder, Esq. Fla. Bar # 0190853 360 Central Ave. St. Petersburg, FL 33701 (727) 823-4000 ext. 4869

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ARTICLES IV.

DURATION

This corporation is to exist perpetually.

ARTICLES V.

COMMENCEMENT OF CORPORATE EXISTENCE

The existence of this corporation shall commence upon filing with the Secretary of State's office.

ARTICLES VI.

PRINCIPAL OFFICE AND REGISTERED AGENT

The principal office of the corporation shall be located at 360 Central Avenue, St. Petersburg, FL 33701, Pinellas County, Florida.

The name and street address of the initial registered agent of the corporation in the State of Florida is: DAVID B. SNYDER at 360 Central Avenue, St. Petersburg, FL 33701 The Board of Directors may, from time to time, appoint a substitute registered agent and move the registered office or the principal office, or both, to any other address in the State of Florida.

ARTICLES VII.

INCORPORATORS

The names and address of the incorporator of this corporation is:

NAME

ADDRESS

David B. Snyder

360 Central Avenue, St. Petersburg, FL 33701

G:\Corporate\BKW Holding Company\Articles of Inc.doc\March 23, 2001

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Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Dated this 23rd day of March, 2001.

David S. Snyder, Registered A

David B. Snyder, incorporator

SECRETARY OF STATE ON OF CORPORATIONS