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Department of State  
Division of Corporations  
PO Box 6327  
Tallahassee, FL 32314

100003995261--8  
-04/12/01--01118--009  
\*\*\*\*\*87.50 \*\*\*\*\*87.50

**SUBJECT:** Risk Reducers, Inc.

Enclosed is an original and one (1) copy of the Articles of Incorporation and a check for:

☐ \$70.00 Filing Fee  
☐ \$78.75 Filing Fee  
& Certificate of Status

☐ \$78.75 Filing Fee  
& Certified Copy

☒ \$87.50 Filing Fee,  
Certified Copy  
& Certificate of  
Status

**ADDITIONAL COPY REQUIRED**

**FROM:**

Claudia M. Davis  
10244 Elgin Blvd.  
Spring Hill, FL 34608  
352-684-8940

FILED  
01 APR 12 AM 11:14  
SECRETARY OF STATE  
TALLAHASSEE, FL

**NOTE:** Please provide the original and one copy of the Articles.

4-17-01  
we

**ARTICLES OF INCORPORATION  
OF  
RISK REDUCERS, INC.**

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

**ARTICLE I NAME**

The name of the corporation shall be **Risk Reducers, Inc.**

**ARTICLE II NATURE OF BUSINESS**

This corporation may engage in or transact any and all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, county, territory or nation. This corporation is engaged in risk management and related services.

**ARTICLE III CAPITAL STOCK**

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a par value of \$1.00 per share, and privately held by the incorporator.

**ARTICLE IV ADDRESS**

The street address of the initial registered office of the corporation shall be 10244 Elgin Blvd., Spring Hill, Florida, 34608, and the name of the initial Registered Agent for the corporation at that address is Claudia M. Davis. The Principal address is the same.

**ARTICLE V SPECIAL PROVISIONS**

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as may be necessary shall be deemed to have been taken by the appropriate officers to accomplish this compliance.

**ARTICLE VI TERM OF EXISTENCE**

This corporation shall exist perpetually.

**ARTICLE VII LIMITATION OF LIABILITY**

Each director, stockholder and officer, in consideration for his services, shall, in the absence of fraud, be indemnified, whether then in office or not, for the reasonable cost and expenses incurred by him in connection with the defense of, or for advice concerning any claim asserted or proceeding brought against him by reason of his being or having been a director, stockholder or officer of the corporation or of any subsidiary of the corporation, whether or not wholly owned, to the maximum extent permitted by law. The foregoing right of indemnification shall be inclusive of any other rights to which any director, stockholder or officer may be entitled as a matter of law.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

## ARTICLE VIII SELF DEALING

No contract or other transaction between the corporation and other corporations, in the absence of fraud, shall be affected or invalidated by the fact that any one or more of the directors of the corporation is or are interested in a contract or transaction, or are directors or officers of any other corporation, and any director or directors, individually or jointly, may be a party or parties to, or may be interested in such contract, act or transaction, or in any way connected with such person or person's firm or corporation, and each and every person who may become a director of the corporation is hereby relieved from any liability that might otherwise exist from this contracting with the corporation for the benefit of himself or any firm, association or corporation in which he may be in any way interested. Any director of the corporation may vote upon any transaction with the corporation without regard to the fact that he is also a director of such subsidiary or corporation.

This corporation shall have a minimum of two directors. The initial Board of Directors shall consist of:

Claudia M. Davis, President and  
Christina Pearce, Vice President and Secretary/Treasurer.

## ARTICLE IX INCORPORATOR

The name and address of the incorporator is: Claudia M. Davis, whose address is: 10244 Elgin Blvd., Spring Hill, FL 34608.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on this 7<sup>th</sup> day of April, 2001.

Claudia M. Davis

Claudia M. Davis "personally known to me"

STATE OF FLORIDA

COUNTY OF HERNANDO

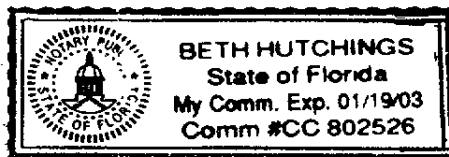
The foregoing instrument was executed and acknowledged before me this 7<sup>th</sup> day of April, 2001, by Claudia M. Davis.

Notary Public

Beth Hutchings  
Notary Public

State of Florida

My Commission Expires: 01/19/03



**AFFIDAVIT OF ACCEPTANCE OF APPOINTMENT  
BY DESIGNATED INITIAL REGISTERED AGENT**

TO: DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
STATE OF FLORIDA

FILED  
01 APR 12 AM 11:14  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

STATE OF FLORIDA

COUNTY OF HERNANDO

On this 7<sup>th</sup> day of April, 2001, before me, a Notary Public in and for the State and County aforesaid, personally appeared CLAUDIA M. DAVIS, who is to me known to be the person and who acknowledged to me that the undersigned individual or corporate entity does hereby accept the appointment as the Initial Registered Agent of

Risk Reducers, Inc.

the corporation which is named in the annexed Articles of Incorporation, and which is applying for a Certificate of Incorporation pursuant to the provisions of the Business Corporation Act of the State of Florida.

Claudia M. Davis

Registered Agent's Signature (Individual Designation)

OR

\_\_\_\_\_  
Registered Agent's Corporate Name

BY Claudia M. Davis, President

Claudia M. Davis, President

NOTARY SEAL



Beth Hutchings

Notary Public

My Commission Expires: 01/19/03