



P010000084676

Mercury Insurance Group

4484 Wilshire Boulevard • Los Angeles, California 90010 • (323)937-1060

August 24, 2001

Secretary of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

000004557690--7
-08/27/01--01080--001
****175.00 *****87.50

RE: Incorporations of Mercury Insurance Company of Florida and Mercury Indemnity Company of Florida

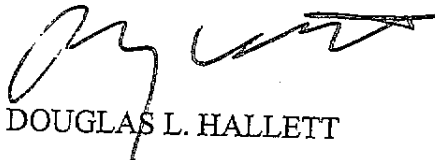
Dear Sir or Madam:

Enclosed are original Articles of Incorporation for the two above-referenced entities. We would appreciate your filing the same and confirming that this has been accomplished by returning to us a Certificate of Incorporation for each of the two entities. An extra original copy of each set of Articles is enclosed for confirmation of such incorporation via certification and return to us in the stamped, self-addressed envelope provided for your convenience.

We have enclosed our check in the sum of \$175.00. This should cover the \$70.00 filing fee for each of the two entities plus your \$8.75 charge for a certified copy of each set of Articles and your \$8.75 charge for a Certificate of Status for each of the two entities. These should be returned to us in the enclosed envelope at your early convenience.

Thank you very much for your cooperation. If you have any questions, please do not hesitate to call me.

Sincerely,


DOUGLAS L. HALLETT

SECRETARY OF STATE
TALLAHASSEE FLORIDA

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FILED

Enclosures: as referenced.

1/paw
8/28/01

APPROVED
INSURANCE COMMISSIONER
AND TREASURER

JUL 12 2001

BY John B. [Signature]
Legal Division

ARTICLES OF INCORPORATION
OF
MERCURY INDEMNITY COMPANY OF FLORIDA

The undersigned incorporators to these Articles of Incorporation, natural persons over the age of 18 years, competent to contract and the majority of whom are citizens of the United States of America, hereby form a stock insurer corporation under the laws of the State of Florida.

ARTICLE I
NAME

The name of the corporation shall be: **MERCURY INDEMNITY COMPANY OF FLORIDA**. The principal place of business of this corporation shall be 13577 Feathersound Drive, Suite 690, Clearwater, Pinellas County, Florida.

ARTICLE II
NATURE OF BUSINESS

The purpose of the corporation is to engage in every aspect of property and casualty insurance, including health insurance, property insurance, casualty insurance (which shall include vehicle insurance, liability insurance, workers' compensation and employers' liability insurance, burglary and theft insurance, personal property floater insurance, glass insurance, boiler and machinery insurance, leakage and fire extinguishing equipment insurance, credit insurance, credit property insurance, malpractice insurance, animal insurance, elevator insurance, entertainments insurance, insurance indemnifying for the failure of certain institutions to record documents, insurance against loss from the failure to file certain personal property instruments, and other miscellaneous kinds of insurance included under the definition of "Casualty insurance"), surety insurance, fidelity insurance, marine insurance, marine protection and indemnity insurance, wet marine and transportation insurance, inland marine insurance, title insurance, residual value insurance, collateral protection insurance, mortgage guaranty insurance, and financial guaranty insurance, all as defined in the Insurance Code, Florida Statutes Annotated, as may be amended from time to time, and such other business activities as are necessarily incidental to such insurance business.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE III CAPITOL STOCK

The maximum number of shares of stock that this corporation is authorized to issue is One Thousand (1,000) shares of common stock having a par value of One and No/100 Dollars (\$1.00) per share. The corporation shall not begin transacting business unless it achieves a capitol and surplus of \$5 million.

ARTICLE IV TERM OF EXISTENCE

The corporation shall exist perpetually.

ARTICLE V INITIAL REGISTERED OFFICE AND AGENT

The initial registered office of this corporation shall be 1200 South Pine Island Road, Plantation, Florida, 33324, and the initial registered agent of this Corporation at such office shall be Anne Boutilier, c/o CT Corporation System, who upon accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes, as amended from time to time, with respect to keeping an office open to receive service of process from the Treasurer and Insurance Commissioner of the State of Florida.

ARTICLE VI DIRECTORS

The corporation shall have five directors initially, all of whom are United States citizens and all of whom are over the age of 18. The names and residence street addresses of the directors whose initial terms of office shall be for one year are:

George Joseph
365 N. Hudson Ave.
Los Angeles, CA 90020

Gabe Tirador
11945 Lambert Street
Tustin, CA 92782

Bruce Allan Bunner
27 Cardinal Road

Weston, Fairfield, CT 06883

Judith Ann Walters
2310 Monaco Dr.
Oxnard, CA 93035

Donald Patrick Newell
8025 Artesian Road
Rancho Sante Fe, CA 92067

ARTICLE VII INCORPORATORS

The names and residence street address of the incorporators, all of whom are over the age of 18 and all of whom are United States citizens are:

George Joseph
365 N. Hudson Ave.
Los Angeles, CA 90020

Gabe Tirador
11945 Lambert St.
Tustin, CA 92782

Bruce Allan Bunner
27 Cardinal Road
Weston, Fairfield, CT 06883

Judith Ann Walters
2310 Monaco Dr.
Oxnard, CA 93035

Donald Patrick Newell
8025 Artesian Road
Rancho Sante Fe, CA 92067

THE INCORPORATORS HAVE HEREUNTO SET THEIR HANDS AND SEALS
THIS _____ day of _____, 2001.

George Joseph



Gabe Tirador



Bruce Allan Bunner

Judith Ann Walters



Donald Patrick Newell

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

PERSONALLY APPEARED before me, George Joseph who acknowledged executing the above Articles of Incorporation.

My commission expires:

Notary Public
State of



STATE OF CALIFORNIA)

COUNTY OF Los Angeles)

PERSONALLY APPEARED before me, Gabe Tirador who acknowledged executing the above Articles of Incorporation.

My commission expires:

Notary Public
State of



STATE OF CALIFORNIA)

COUNTY OF Los Angeles)

PERSONALLY APPEARED before me, Bruce Allan Bunner acknowledged executing the above Articles of Incorporation.

My commission expires:

Notary Public
State of

STATE OF CALIFORNIA)

COUNTY OF LOS ANGELES)

PERSONALLY APPEARED before me, Judith Ann Walters who acknowledged executing the above Articles of Incorporation.

My commission expires:

Notary Public
State of



George Joseph

Gabe Tirador

Bruce Allan Bunner



Judith Ann Walters

Donald Patrick Newell

STATE OF _____)

COUNTY OF _____)

PERSONALLY APPEARED before me, George Joseph who acknowledged executing the above Articles of Incorporation.

Notary Public
State of

My commission expires:

STATE OF _____)
)
COUNTY OF _____)

PERSONALLY APPEARED before me, Gabe Tirador who acknowledged executing the above Articles of Incorporation.

Notary Public
State of

My commission expires:

STATE OF CALIFORNIA)
)
COUNTY OF Los Angeles)



PERSONALLY APPEARED before me, Bruce Allan Bunner acknowledged executing the above Articles of Incorporation.

Notary Public
State of

My commission expires:

STATE OF _____)
)
COUNTY OF _____)

PERSONALLY APPEARED before me, Judith Ann Walters who acknowledged executing the above Articles of Incorporation.

Notary Public
State of

My commission expires:

George Joseph

Gabe Tirador

Bruce Allan Bunner

Judith Ann Walters


Donald Patrick Newell

STATE OF _____

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COUNTY OF _____

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Notary Public
State of

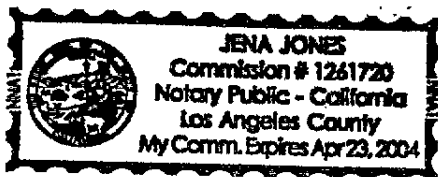
My commission expires:

STATE OF California)
COUNTY OF Los Angeles)

PERSONALLY APPEARED before me, Donald Patrick Newell who acknowledged
executing the above Articles of Incorporation.

Notary Public Jena Jones
State of California

My commission expires: April 23, 2004



FILED

01 AUG 27 AM 7:45

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process from the Treasurer and Insurance Commissioner of the State of Florida for Mercury Indemnity Company of Florida, at the place designated in the Articles of Incorporation, Anne Boutilier, c/o CT Corporation System, agrees to act in this capacity, and agrees to comply with the provisions of Section 48.091 relative to keeping open such office.

Date:

August 3, 2001

Anne Boutilier

Anne Boutilier

CT Corporation System